

North hands

3N_over_LHO_3x

Board: 1	♠ AJT7	LHO opens the bidding 3♥.
Dealer: East	♥ A7	Partner bids next.
Vul: Both	♦ AQJ64	
HCP: 19+1	♣ K6	

Board: 2	♠ KT952	RHO opens the bidding 3♣.
Dealer: West	♥ KQT5	You bid next.
Vul: Both	♦ JT95	
HCP: 9+1	♣ -	

Board: 3	♠ K765	LHO opens the bidding 3♠.
Dealer: East	♥ KJ7	Partner bids next.
Vul: None	♦ AK6	
HCP: 19	♣ KQ3	

Board: 4	♠ T97	RHO opens the bidding 3♠.
Dealer: West	♥ 9852	You bid next.
Vul: N-S	♦ KQT	
HCP: 5	♣ 543	

Board: 5	♠ KJT52	RHO opens the bidding 3♦.
Dealer: West	♥ KJ94	You bid next.
Vul: Both	♦ 54	
HCP: 8+1	♣ 76	

Both hands (Answers Page)

Board: 1

Dealer: East

Vul: Both

North HCP: 19+1

South HCP: 6+1

Contract: 3NT North

North:

♠ AJT7

♥ A7

♦ AQJ64

♣ K6

South:

♠ KQ984

♥ 943

♦ T53

♣ J7

W N E S

3♥ Pass

Pass 3NT All Pass

Board: 2

Dealer: West

Vul: Both

North HCP: 9+1

South HCP: 21

Contract: 3NT South

North:

♠ KT952

♥ KQT5

♦ JT95

♣ -

South:

♠ AQ7

♥ A732

♦ AK3

♣ KJ6

W N E S

3♣ Pass Pass 3NT

All Pass

Board: 3

Dealer: East

Vul: None

North HCP: 19

South HCP: 7

Contract: 3NT North

North:

♠ K765

♥ KJ7

♦ AK6

♣ KQ3

South:

♠ 32

♥ Q654

♦ J974

♣ A86

W N E S

3♠ Pass

Pass 3NT All Pass

Board: 4

Dealer: West

Vul: N-S

North HCP: 5

South HCP: 21

Contract: 3NT South

North:

♠ T97

♥ 9852

♦ KQT

♣ 543

South:

♠ A4

♥ AKQ7

♦ A76

♣ KJ96

W N E S

3♠ Pass Pass 3NT

All Pass

Board: 5

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 19

Contract: 4♠ North

North:

♠ KJT52

♥ KJ94

♦ 54

♣ 76

South:

♠ A864

♥ A5

♦ AT3

♣ AK85

W N E S

3♦ Pass Pass 3NT

Pass 4♠ All Pass

South hands

3N_over_LHO_3x

Board: 1 ♠ KQ984 RHO opens the bidding 3♥.
 Dealer: East ♥ 943 You bid next.
 Vul: Both ♦ T53
 HCP: 6+1 ♣ J7

Board: 2 ♠ AQ7 LHO opens the bidding 3♣.
 Dealer: West ♥ A732 Partner bids next.
 Vul: Both ♦ AK3
 HCP: 21 ♣ KJ6

Board: 3 ♠ 32 RHO opens the bidding 3♠.
 Dealer: East ♥ Q654 You bid next.
 Vul: None ♦ J974
 HCP: 7 ♣ A86

Board: 4 ♠ A4 LHO opens the bidding 3♠.
 Dealer: West ♥ AKQ7 Partner bids next.
 Vul: N-S ♦ A76
 HCP: 21 ♣ KJ96

Board: 5 ♠ A864 LHO opens the bidding 3♦.
 Dealer: West ♥ A5 Partner bids next.
 Vul: Both ♦ AT3
 HCP: 19 ♣ AK85

Both hands (Answers Page)

Board: 1

Dealer: East

Vul: Both

North HCP: 19+1

South HCP: 6+1

Contract: 3NT North

North:

♠ AJT7

♥ A7

♦ AQJ64

♣ K6

South:

♠ KQ984

♥ 943

♦ T53

♣ J7

W N E S

3♥ Pass

Pass 3NT All Pass

Board: 2

Dealer: West

Vul: Both

North HCP: 9+1

South HCP: 21

Contract: 3NT South

North:

♠ KT952

♥ KQT5

♦ JT95

♣ -

South:

♠ AQ7

♥ A732

♦ AK3

♣ KJ6

W N E S

3♣ Pass Pass 3NT

All Pass

Board: 3

Dealer: East

Vul: None

North HCP: 19

South HCP: 7

Contract: 3NT North

North:

♠ K765

♥ KJ7

♦ AK6

♣ KQ3

South:

♠ 32

♥ Q654

♦ J974

♣ A86

W N E S

3♠ Pass

Pass 3NT All Pass

Board: 4

Dealer: West

Vul: N-S

North HCP: 5

South HCP: 21

Contract: 3NT South

North:

♠ T97

♥ 9852

♦ KQT

♣ 543

South:

♠ A4

♥ AKQ7

♦ A76

♣ KJ96

W N E S

3♠ Pass Pass 3NT

All Pass

Board: 5

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 19

Contract: 4♠ North

North:

♠ KJT52

♥ KJ94

♦ 54

♣ 76

South:

♠ A864

♥ A5

♦ AT3

♣ AK85

W N E S

3♦ Pass Pass 3NT

Pass 4♠ All Pass

North hands

3N_over_LHO_3x

Board: 6	♠ 42	RHO opens the bidding 3 ♠.
Dealer: West	♥ 6432	You bid next.
Vul: N-S	♦ AJ643	
HCP: 9+1	♣ A5	

Board: 7	♠ K54	LHO opens the bidding 3 ♣.
Dealer: East	♥ KJ4	Partner bids next.
Vul: E-W	♦ AQJ96	
HCP: 18+1	♣ A9	

Board: 8	♠ AQ96	LHO opens the bidding 3 ♦.
Dealer: East	♥ AK93	Partner bids next.
Vul: E-W	♦ KJ4	
HCP: 21	♣ A8	

Board: 9	♠ QJ	LHO opens the bidding 3 ♦.
Dealer: East	♥ K95	Partner bids next.
Vul: Both	♦ K8	
HCP: 17+2	♣ AKJ732	

Board: 10	♠ 8	RHO opens the bidding 3 ♠.
Dealer: West	♥ AT83	You bid next.
Vul: N-S	♦ T52	
HCP: 8+1	♣ KJ985	

Both hands (Answers Page)

Board: 6

Dealer: West

Vul: N-S

North HCP: 9+1

South HCP: 18

Contract: 3NT South

North:

♠ 42

♥ 6432

♦ AJ643

♣ A5

South:

♠ KJ85

♥ AKJ

♦ Q9

♣ KJ86

W N E S

3 ♠ Pass Pass 3NT

All Pass

Board: 7

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 10

Contract: 3NT North

North:

♠ K54

♥ KJ4

♦ AQJ96

♣ A9

South:

♠ AQ97

♥ AT53

♦ 8543

♣ 4

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 8

Dealer: East

Vul: E-W

North HCP: 21

South HCP: 7+1

Contract: 4 ♥ South

North:

♠ AQ96

♥ AK93

♦ KJ4

♣ A8

South:

♠ J73

♥ QJ764

♦ 6

♣ QJ43

W N E S

3 ♦ Pass

Pass 3NT Pass 4 ♥

All Pass

Board: 9

Dealer: East

Vul: Both

North HCP: 17+2

South HCP: 7+1

Contract: 3NT North

North:

♠ QJ

♥ K95

♦ K8

♣ AKJ732

South:

♠ AK875

♥ T62

♦ 43

♣ T95

W N E S

3 ♦ Pass

Pass 3NT All Pass

Board: 10

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 17

Contract: 3NT South

North:

♠ 8

♥ AT83

♦ T52

♣ KJ985

South:

♠ KQ92

♥ K54

♦ AKQ3

♣ T4

W N E S

3 ♠ Pass Pass 3NT

All Pass

South hands

3N_over_LHO_3x

Board: 6	♠ KJ85	LHO opens the bidding 3 ♠.
Dealer: West	♥ AKJ	Partner bids next.
Vul: N-S	♦ Q9	
HCP: 18	♣ KJ86	

Board: 7	♠ AQ97	RHO opens the bidding 3 ♣.
Dealer: East	♥ AT53	You bid next.
Vul: E-W	♦ 8543	
HCP: 10	♣ 4	

Board: 8	♠ J73	RHO opens the bidding 3 ♦.
Dealer: East	♥ QJ764	You bid next.
Vul: E-W	♦ 6	
HCP: 7+1	♣ QJ43	

Board: 9	♠ AK875	RHO opens the bidding 3 ♦.
Dealer: East	♥ T62	You bid next.
Vul: Both	♦ 43	
HCP: 7+1	♣ T95	

Board: 10	♠ KQ92	LHO opens the bidding 3 ♠.
Dealer: West	♥ K54	Partner bids next.
Vul: N-S	♦ AKQ3	
HCP: 17	♣ T4	

Both hands (Answers Page)

Board: 6

Dealer: West

Vul: N-S

North HCP: 9+1

South HCP: 18

Contract: 3NT South

North:

♠ 42

♥ 6432

♦ AJ643

♣ A5

South:

♠ KJ85

♥ AKJ

♦ Q9

♣ KJ86

W N E S

3 ♠ Pass Pass 3NT

All Pass

Board: 7

Dealer: East

Vul: E-W

North HCP: 18+1

South HCP: 10

Contract: 3NT North

North:

♠ K54

♥ KJ4

♦ AQJ96

♣ A9

South:

♠ AQ97

♥ AT53

♦ 8543

♣ 4

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 8

Dealer: East

Vul: E-W

North HCP: 21

South HCP: 7+1

Contract: 4 ♥ South

North:

♠ AQ96

♥ AK93

♦ KJ4

♣ A8

South:

♠ J73

♥ QJ764

♦ 6

♣ QJ43

W N E S

3 ♦ Pass

Pass 3NT Pass 4 ♥

All Pass

Board: 9

Dealer: East

Vul: Both

North HCP: 17+2

South HCP: 7+1

Contract: 3NT North

North:

♠ QJ

♥ K95

♦ K8

♣ AKJ732

South:

♠ AK875

♥ T62

♦ 43

♣ T95

W N E S

3 ♦ Pass

Pass 3NT All Pass

Board: 10

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 17

Contract: 3NT South

North:

♠ 8

♥ AT83

♦ T52

♣ KJ985

South:

♠ KQ92

♥ K54

♦ AKQ3

♣ T4

W N E S

3 ♠ Pass Pass 3NT

All Pass

North hands

3N_over_LHO_3x

Board: 11 ♠ JT2 LHO opens the bidding 3♥.
Dealer: East ♥ KQ Partner bids next.
Vul: Both ♦ QJ
HCP: 17+2 ♣ AKJ953

Board: 12 ♠ T862 RHO opens the bidding 3♣.
Dealer: West ♥ AK98 You bid next.
Vul: None ♦ JT
HCP: 9 ♣ J65

Board: 13 ♠ AKQ5 LHO opens the bidding 3♣.
Dealer: East ♥ J72 Partner bids next.
Vul: N-S ♦ A986
HCP: 18 ♣ KJ

Board: 14 ♠ 97 RHO opens the bidding 3♠.
Dealer: West ♥ QJ6 You bid next.
Vul: E-W ♦ AQT63
HCP: 9+1 ♣ T52

Board: 15 ♠ AQ2 LHO opens the bidding 3♠.
Dealer: East ♥ T2 Partner bids next.
Vul: Both ♦ KJ94
HCP: 17 ♣ AKT9

Both hands (Answers Page)

Board: 11

Dealer: East

Vul: Both

North HCP: 17+2

South HCP: 7+1

Contract: 3NT North

North:

♠ JT2

♥ KQ

♦ QJ

♣ AKJ953

South:

♠ A95

♥ 86

♦ KT765

♣ T84

W N E S

3♥ Pass

Pass 3NT All Pass

Board: 12

Dealer: West

Vul: None

North HCP: 9

South HCP: 19+1

Contract: 3NT South

North:

♠ T862

♥ AK98

♦ JT

♣ J65

South:

♠ K4

♥ QJT2

♦ AKQ64

♣ A9

W N E S

3♣ Pass Pass 3NT

All Pass

Board: 13

Dealer: East

Vul: N-S

North HCP: 18

South HCP: 9+1

Contract: 3NT North

North:

♠ AKQ5

♥ J72

♦ A986

♣ KJ

South:

♠ J92

♥ AQT54

♦ QT53

♣ 4

W N E S

3♣ Pass

Pass 3NT All Pass

Board: 14

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 17+1

Contract: 3NT South

North:

♠ 97

♥ QJ6

♦ AQT63

♣ T52

South:

♠ AQ

♥ K43

♦ J97

♣ AK943

W N E S

3♠ Pass Pass 3NT

All Pass

Board: 15

Dealer: East

Vul: Both

North HCP: 17

South HCP: 7+1

Contract: 3NT North

North:

♠ AQ2

♥ T2

♦ KJ94

♣ AKT9

South:

♠ 98

♥ J9765

♦ A5

♣ Q763

W N E S

3♠ Pass

Pass 3NT All Pass

South hands

3N_over_LHO_3x

Board: 11 ♠ A95 RHO opens the bidding 3♥.
 Dealer: East ♥ 86 You bid next.
 Vul: Both ♦ KT765
 HCP: 7+1 ♣ T84

Board: 12 ♠ K4 LHO opens the bidding 3♣.
 Dealer: West ♥ QJT2 Partner bids next.
 Vul: None ♦ AKQ64
 HCP: 19+1 ♣ A9

Board: 13 ♠ J92 RHO opens the bidding 3♣.
 Dealer: East ♥ AQT54 You bid next.
 Vul: N-S ♦ QT53
 HCP: 9+1 ♣ 4

Board: 14 ♠ AQ LHO opens the bidding 3♠.
 Dealer: West ♥ K43 Partner bids next.
 Vul: E-W ♦ J97
 HCP: 17+1 ♣ AK943

Board: 15 ♠ 98 RHO opens the bidding 3♠.
 Dealer: East ♥ J9765 You bid next.
 Vul: Both ♦ A5
 HCP: 7+1 ♣ Q763

Both hands (Answers Page)

Board: 11

Dealer: East

Vul: Both

North HCP: 17+2

South HCP: 7+1

Contract: 3NT North

North:

♠ JT2

♥ KQ

♦ QJ

♣ AKJ953

South:

♠ A95

♥ 86

♦ KT765

♣ T84

W N E S

3♥ Pass

Pass 3NT All Pass

Board: 12

Dealer: West

Vul: None

North HCP: 9

South HCP: 19+1

Contract: 3NT South

North:

♠ T862

♥ AK98

♦ JT

♣ J65

South:

♠ K4

♥ QJT2

♦ AKQ64

♣ A9

W N E S

3♣ Pass Pass 3NT

All Pass

Board: 13

Dealer: East

Vul: N-S

North HCP: 18

South HCP: 9+1

Contract: 3NT North

North:

♠ AKQ5

♥ J72

♦ A986

♣ KJ

South:

♠ J92

♥ AQT54

♦ QT53

♣ 4

W N E S

3♣ Pass

Pass 3NT All Pass

Board: 14

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 17+1

Contract: 3NT South

North:

♠ 97

♥ QJ6

♦ AQT63

♣ T52

South:

♠ AQ

♥ K43

♦ J97

♣ AK943

W N E S

3♠ Pass Pass 3NT

All Pass

Board: 15

Dealer: East

Vul: Both

North HCP: 17

South HCP: 7+1

Contract: 3NT North

North:

♠ AQ2

♥ T2

♦ KJ94

♣ AKT9

South:

♠ 98

♥ J9765

♦ A5

♣ Q763

W N E S

3♠ Pass

Pass 3NT All Pass

North hands

3N_over_LHO_3x

Board: 16	♠ T43	RHO opens the bidding 3♣.
Dealer: West	♥ T962	You bid next.
Vul: Both	♦ QJ9	
HCP: 4	♣ J87	

Board: 17	♠ AK65	LHO opens the bidding 3♥.
Dealer: East	♥ A9	Partner bids next.
Vul: N-S	♦ AQ3	
HCP: 20	♣ K865	

Board: 18	♠ A95	RHO opens the bidding 3♣.
Dealer: West	♥ AT65	You bid next.
Vul: Both	♦ T875	
HCP: 8	♣ 42	

Board: 19	♠ AK8	LHO opens the bidding 3♥.
Dealer: East	♥ KQ5	Partner bids next.
Vul: None	♦ K743	
HCP: 17	♣ Q96	

Board: 20	♠ 872	RHO opens the bidding 3♣.
Dealer: West	♥ KQ853	You bid next.
Vul: Both	♦ T843	
HCP: 5+1	♣ 8	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ T43	♠ AQ6	3 ♣	Pass	Pass	3NT
Vul: Both	♥ T962	♥ Q73	All Pass			
North HCP: 4	♦ QJ9	♦ AK863				
South HCP: 19+1	♣ J87	♣ A6				
Contract: 3NT South						

Board: 17

	North:	South:	W	N	E	S
Dealer: East	♠ AK65	♠ J74			3 ♥	Pass
Vul: N-S	♥ A9	♥ Q	Pass	3NT	All Pass	
North HCP: 20	♦ AQ3	♦ KJT97				
South HCP: 8+1	♣ K865	♣ JT43				
Contract: 3NT North						

Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ A95	♠ Q863	3 ♣	Pass	Pass	3NT
Vul: Both	♥ AT65	♥ KQ	All Pass			
North HCP: 8	♦ T875	♦ AJ32				
South HCP: 17	♣ 42	♣ KQ3				
Contract: 3NT South						

Board: 19

	North:	South:	W	N	E	S
Dealer: East	♠ AK8	♠ T73			3 ♥	Pass
Vul: None	♥ KQ5	♥ 63	Pass	3NT	All Pass	
North HCP: 17	♦ K743	♦ AQJ9				
South HCP: 7	♣ Q96	♣ 8754				
Contract: 3NT North						

Board: 20

	North:	South:	W	N	E	S
Dealer: West	♠ 872	♠ KQJ	3 ♣	Pass	Pass	3NT
Vul: Both	♥ KQ853	♥ AJT7	All Pass			
North HCP: 5+1	♦ T843	♦ KJ75				
South HCP: 18	♣ 8	♣ K3				
Contract: 3NT South						

South hands

3N_over_LHO_3x

Board: 16	♠ AQ6	LHO opens the bidding 3♣.
Dealer: West	♥ Q73	Partner bids next.
Vul: Both	♦ AK863	
HCP: 19+1	♣ A6	

Board: 17	♠ J74	RHO opens the bidding 3♥.
Dealer: East	♥ Q	You bid next.
Vul: N-S	♦ KJT97	
HCP: 8+1	♣ JT43	

Board: 18	♠ Q863	LHO opens the bidding 3♣.
Dealer: West	♥ KQ	Partner bids next.
Vul: Both	♦ AJ32	
HCP: 17	♣ KQ3	

Board: 19	♠ T73	RHO opens the bidding 3♥.
Dealer: East	♥ 63	You bid next.
Vul: None	♦ AQJ9	
HCP: 7	♣ 8754	

Board: 20	♠ KQJ	LHO opens the bidding 3♣.
Dealer: West	♥ AJT7	Partner bids next.
Vul: Both	♦ KJ75	
HCP: 18	♣ K3	

Both hands (Answers Page)

Board: 16

Dealer: West

Vul: Both

North HCP: 4

South HCP: 19+1

Contract: 3NT South

North:

♠ T43

♥ T962

♦ QJ9

♣ J87

South:

♠ AQ6

♥ Q73

♦ AK863

♣ A6

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 17

Dealer: East

Vul: N-S

North HCP: 20

South HCP: 8+1

Contract: 3NT North

North:

♠ AK65

♥ A9

♦ AQ3

♣ K865

South:

♠ J74

♥ Q

♦ KJT97

♣ JT43

W N E S

3 ♥ Pass

Pass 3NT All Pass

Board: 18

Dealer: West

Vul: Both

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ A95

♥ AT65

♦ T875

♣ 42

South:

♠ Q863

♥ KQ

♦ AJ32

♣ KQ3

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 19

Dealer: East

Vul: None

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ AK8

♥ KQ5

♦ K743

♣ Q96

South:

♠ T73

♥ 63

♦ AQJ9

♣ 8754

W N E S

3 ♥ Pass

Pass 3NT All Pass

Board: 20

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 18

Contract: 3NT South

North:

♠ 872

♥ KQ853

♦ T843

♣ 8

South:

♠ KQJ

♥ AJT7

♦ KJ75

♣ K3

W N E S

3 ♣ Pass Pass 3NT

All Pass

North hands

3N_over_LHO_3x

Board: 21	♠ AJ	LHO opens the bidding 3♦.
Dealer: East	♥ K93	Partner bids next.
Vul: Both	♦ AQ65	
HCP: 17	♣ K874	

Board: 22	♠ A642	RHO opens the bidding 3♣.
Dealer: West	♥ T754	You bid next.
Vul: Both	♦ T97	
HCP: 6	♣ Q6	

Board: 23	♠ K7	LHO opens the bidding 3♠.
Dealer: East	♥ QT9	Partner bids next.
Vul: N-S	♦ AKJ863	
HCP: 17+2	♣ A2	

Board: 24	♠ QJ65	RHO opens the bidding 3♣.
Dealer: West	♥ Q84	You bid next.
Vul: E-W	♦ J643	
HCP: 7	♣ J3	

Board: 25	♠ KQT7	LHO opens the bidding 3♣.
Dealer: East	♥ KQT	Partner bids next.
Vul: E-W	♦ AQ43	
HCP: 20	♣ A5	

Both hands (Answers Page)

Board: 21

Dealer: East

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3NT North

North:

♠ AJ

♥ K93

♦ AQ65

♣ K874

South:

♠ KQ75

♥ T654

♦ 3

♣ A963

W

N

E

S

3 ♦ Pass

Pass 3NT All Pass

Board: 22

Dealer: West

Vul: Both

North HCP: 6

South HCP: 18

Contract: 3NT South

North:

♠ A642

♥ T754

♦ T97

♣ Q6

South:

♠ 953

♥ AKJ9

♦ AQ64

♣ A3

W

N

E

S

3 ♣ Pass Pass 3NT

All Pass

Board: 23

Dealer: East

Vul: N-S

North HCP: 17+2

South HCP: 4

Contract: 3NT North

North:

♠ K7

♥ QT9

♦ AKJ863

♣ A2

South:

♠ 963

♥ 763

♦ Q75

♣ Q954

W

N

E

S

3 ♠ Pass

Pass 3NT All Pass

Board: 24

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 19

Contract: 3NT South

North:

♠ QJ65

♥ Q84

♦ J643

♣ J3

South:

♠ K32

♥ AK95

♦ AQ87

♣ K5

W

N

E

S

3 ♣ Pass Pass 3NT

All Pass

Board: 25

Dealer: East

Vul: E-W

North HCP: 20

South HCP: 5+1

Contract: 3NT North

North:

♠ KQT7

♥ KQT

♦ AQ43

♣ A5

South:

♠ J8652

♥ A72

♦ T87

♣ 94

W

N

E

S

3 ♣ Pass

Pass 3NT All Pass

South hands

3N_over_LHO_3x

Board: 21	♠ KQ75	RHO opens the bidding 3♦.
Dealer: East	♥ T654	You bid next.
Vul: Both	♦ 3	
HCP: 9	♣ A963	

Board: 22	♠ 953	LHO opens the bidding 3♣.
Dealer: West	♥ AKJ9	Partner bids next.
Vul: Both	♦ AQ64	
HCP: 18	♣ A3	

Board: 23	♠ 963	RHO opens the bidding 3♠.
Dealer: East	♥ 763	You bid next.
Vul: N-S	♦ Q75	
HCP: 4	♣ Q954	

Board: 24	♠ K32	LHO opens the bidding 3♣.
Dealer: West	♥ AK95	Partner bids next.
Vul: E-W	♦ AQ87	
HCP: 19	♣ K5	

Board: 25	♠ J8652	RHO opens the bidding 3♣.
Dealer: East	♥ A72	You bid next.
Vul: E-W	♦ T87	
HCP: 5+1	♣ 94	

Both hands (Answers Page)

Board: 21

Dealer: East

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3NT North

North:

♠ AJ

♥ K93

♦ AQ65

♣ K874

South:

♠ KQ75

♥ T654

♦ 3

♣ A963

W N E S

3 ♦ Pass

Pass 3NT All Pass

Board: 22

Dealer: West

Vul: Both

North HCP: 6

South HCP: 18

Contract: 3NT South

North:

♠ A642

♥ T754

♦ T97

♣ Q6

South:

♠ 953

♥ AKJ9

♦ AQ64

♣ A3

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 23

Dealer: East

Vul: N-S

North HCP: 17+2

South HCP: 4

Contract: 3NT North

North:

♠ K7

♥ QT9

♦ AKJ863

♣ A2

South:

♠ 963

♥ 763

♦ Q75

♣ Q954

W N E S

3 ♠ Pass

Pass 3NT All Pass

Board: 24

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 19

Contract: 3NT South

North:

♠ QJ65

♥ Q84

♦ J643

♣ J3

South:

♠ K32

♥ AK95

♦ AQ87

♣ K5

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 25

Dealer: East

Vul: E-W

North HCP: 20

South HCP: 5+1

Contract: 3NT North

North:

♠ KQT7

♥ KQT

♦ AQ43

♣ A5

South:

♠ J8652

♥ A72

♦ T87

♣ 94

W N E S

3 ♣ Pass

Pass 3NT All Pass

North hands

3N_over_LHO_3x

Board: 26	♠ A764	RHO opens the bidding 3♥.
Dealer: West	♥ -	You bid next.
Vul: Both	♦ Q8754	
HCP: 7+1	♣ J963	

Board: 27	♠ 842	LHO opens the bidding 3♣.
Dealer: East	♥ AK82	Partner bids next.
Vul: E-W	♦ A7	
HCP: 17	♣ AQ63	

Board: 28	♠ KT82	LHO opens the bidding 3♣.
Dealer: East	♥ AK7	Partner bids next.
Vul: None	♦ A97	
HCP: 19	♣ KQ3	

Board: 29	♠ A964	LHO opens the bidding 3♣.
Dealer: East	♥ AK5	Partner bids next.
Vul: E-W	♦ QT8	
HCP: 18	♣ KQ9	

Board: 30	♠ KT87	RHO opens the bidding 3♦.
Dealer: West	♥ 9852	You bid next.
Vul: N-S	♦ -	
HCP: 7+1	♣ AT752	

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: West	♠ A764	♠ J9	3♥	Pass	Pass	3NT
Vul: Both	♥ -	♥ AJ4	All Pass			
North HCP: 7+1	♦ Q8754	♦ AKJ				
South HCP: 21+1	♣ J963	♣ AK874				
Contract: 3NT South						

Board: 27

	North:	South:	W	N	E	S
Dealer: East	♠ 842	♠ AKQT5			3♣	Pass
Vul: E-W	♥ AK82	♥ T754	Pass	3NT	All Pass	
North HCP: 17	♦ A7	♦ 652				
South HCP: 9+1	♣ AQ63	♣ 5				
Contract: 3NT North						

Board: 28

	North:	South:	W	N	E	S
Dealer: East	♠ KT82	♠ Q3			3♣	Pass
Vul: None	♥ AK7	♥ Q6542	Pass	3NT	Pass	4♥
North HCP: 19	♦ A97	♦ KQT4	All Pass			
South HCP: 9+1	♣ KQ3	♣ 85				
Contract: 4♥ South						

Board: 29

	North:	South:	W	N	E	S
Dealer: East	♠ A964	♠ QJ53			3♣	Pass
Vul: E-W	♥ AK5	♥ QT873	Pass	3NT	All Pass	
North HCP: 18	♦ QT8	♦ K93				
South HCP: 8+1	♣ KQ9	♣ 4				
Contract: 3NT North						

Board: 30

	North:	South:	W	N	E	S
Dealer: West	♠ KT87	♠ QJ4	3♦	Pass	Pass	3NT
Vul: N-S	♥ 9852	♥ AQ4	All Pass			
North HCP: 7+1	♦ -	♦ AQ76				
South HCP: 17	♣ AT752	♣ Q63				
Contract: 3NT South						

South hands

3N_over_LHO_3x

Board: 26	♠ J9	LHO opens the bidding 3♥.
Dealer: West	♥ AJ4	Partner bids next.
Vul: Both	♦ AKJ	
HCP: 21+1	♣ AK874	

Board: 27	♠ AKQT5	RHO opens the bidding 3♣.
Dealer: East	♥ T754	You bid next.
Vul: E-W	♦ 652	
HCP: 9+1	♣ 5	

Board: 28	♠ Q3	RHO opens the bidding 3♣.
Dealer: East	♥ Q6542	You bid next.
Vul: None	♦ KQT4	
HCP: 9+1	♣ 85	

Board: 29	♠ QJ53	RHO opens the bidding 3♣.
Dealer: East	♥ QT873	You bid next.
Vul: E-W	♦ K93	
HCP: 8+1	♣ 4	

Board: 30	♠ QJ4	LHO opens the bidding 3♦.
Dealer: West	♥ AQ4	Partner bids next.
Vul: N-S	♦ AQ76	
HCP: 17	♣ Q63	

Both hands (Answers Page)

Board: 26

Dealer: West

Vul: Both

North HCP: 7+1

South HCP: 21+1

Contract: 3NT South

North:

♠ A764

♥ -

♦ Q8754

♣ J963

South:

♠ J9

♥ AJ4

♦ AKJ

♣ AK874

W N E S

3♥ Pass Pass 3NT

All Pass

Board: 27

Dealer: East

Vul: E-W

North HCP: 17

South HCP: 9+1

Contract: 3NT North

North:

♠ 842

♥ AK82

♦ A7

♣ AQ63

South:

♠ AKQT5

♥ T754

♦ 652

♣ 5

W N E S

3♣ Pass

Pass 3NT All Pass

Board: 28

Dealer: East

Vul: None

North HCP: 19

South HCP: 9+1

Contract: 4♥ South

North:

♠ KT82

♥ AK7

♦ A97

♣ KQ3

South:

♠ Q3

♥ Q6542

♦ KQT4

♣ 85

W N E S

3♣ Pass

Pass 3NT Pass 4♥

All Pass

Board: 29

Dealer: East

Vul: E-W

North HCP: 18

South HCP: 8+1

Contract: 3NT North

North:

♠ A964

♥ AK5

♦ QT8

♣ KQ9

South:

♠ QJ53

♥ QT873

♦ K93

♣ 4

W N E S

3♣ Pass

Pass 3NT All Pass

Board: 30

Dealer: West

Vul: N-S

North HCP: 7+1

South HCP: 17

Contract: 3NT South

North:

♠ KT87

♥ 9852

♦ -

♣ AT752

South:

♠ QJ4

♥ AQ4

♦ AQ76

♣ Q63

W N E S

3♦ Pass Pass 3NT

All Pass

North hands

3N_over_LHO_3x

Board: 31	♠ AK64	LHO opens the bidding 3♣.
Dealer: East	♥ J72	Partner bids next.
Vul: N-S	♦ AJ73	
HCP: 18	♣ KQ	

Board: 32	♠ 8	RHO opens the bidding 3♠.
Dealer: West	♥ K953	You bid next.
Vul: Both	♦ J974	
HCP: 8	♣ KJ97	

Board: 33	♠ K62	LHO opens the bidding 3♠.
Dealer: East	♥ J5	Partner bids next.
Vul: None	♦ AKT4	
HCP: 18	♣ AQJT	

Board: 34	♠ QT53	RHO opens the bidding 3♥.
Dealer: West	♥ 732	You bid next.
Vul: N-S	♦ K96	
HCP: 7	♣ Q75	

Board: 35	♠ AQ7	LHO opens the bidding 3♠.
Dealer: East	♥ A85	Partner bids next.
Vul: N-S	♦ AK87	
HCP: 17	♣ T96	

Both hands (Answers Page)

Board: 31

Dealer: East

Vul: N-S

North HCP: 18

South HCP: 7

Contract: 3NT North

North:

♠ AK64

♥ J72

♦ AJ73

♣ KQ

South:

♠ T53

♥ A965

♦ KT86

♣ 86

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 32

Dealer: West

Vul: Both

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ 8

♥ K953

♦ J974

♣ KJ97

South:

♠ KQ7

♥ AJ2

♦ AK62

♣ 852

W N E S

3 ♠ Pass Pass 3NT

All Pass

Board: 33

Dealer: East

Vul: None

North HCP: 18

South HCP: 4

Contract: 3NT North

North:

♠ K62

♥ J5

♦ AKT4

♣ AQJT

South:

♠ 987

♥ 9843

♦ J96

♣ K87

W N E S

3 ♠ Pass

Pass 3NT All Pass

Board: 34

Dealer: West

Vul: N-S

North HCP: 7

South HCP: 18

Contract: 3NT South

North:

♠ QT53

♥ 732

♦ K96

♣ Q75

South:

♠ K76

♥ KJ

♦ AT87

♣ AK93

W N E S

3 ♥ Pass Pass 3NT

All Pass

Board: 35

Dealer: East

Vul: N-S

North HCP: 17

South HCP: 8+1

Contract: 3NT North

North:

♠ AQ7

♥ A85

♦ AK87

♣ T96

South:

♠ 54

♥ K63

♦ T64

♣ KQ842

W N E S

3 ♠ Pass

Pass 3NT All Pass

South hands

3N_over_LHO_3x

Board: 31	♠ T53	RHO opens the bidding 3♣.
Dealer: East	♥ A965	You bid next.
Vul: N-S	♦ KT86	
HCP: 7	♣ 86	

Board: 32	♠ KQ7	LHO opens the bidding 3♠.
Dealer: West	♥ AJ2	Partner bids next.
Vul: Both	♦ AK62	
HCP: 17	♣ 852	

Board: 33	♠ 987	RHO opens the bidding 3♠.
Dealer: East	♥ 9843	You bid next.
Vul: None	♦ J96	
HCP: 4	♣ K87	

Board: 34	♠ K76	LHO opens the bidding 3♥.
Dealer: West	♥ KJ	Partner bids next.
Vul: N-S	♦ AT87	
HCP: 18	♣ AK93	

Board: 35	♠ 54	RHO opens the bidding 3♠.
Dealer: East	♥ K63	You bid next.
Vul: N-S	♦ T64	
HCP: 8+1	♣ KQ842	

Both hands (Answers Page)

Board: 31

Dealer: East

Vul: N-S

North HCP: 18

South HCP: 7

Contract: 3NT North

North:

♠ AK64

♥ J72

♦ AJ73

♣ KQ

South:

♠ T53

♥ A965

♦ KT86

♣ 86

W N E S

3♣ Pass

Pass 3NT All Pass

Board: 32

Dealer: West

Vul: Both

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ 8

♥ K953

♦ J974

♣ KJ97

South:

♠ KQ7

♥ AJ2

♦ AK62

♣ 852

W N E S

3♠ Pass Pass 3NT

All Pass

Board: 33

Dealer: East

Vul: None

North HCP: 18

South HCP: 4

Contract: 3NT North

North:

♠ K62

♥ J5

♦ AKT4

♣ AQJT

South:

♠ 987

♥ 9843

♦ J96

♣ K87

W N E S

3♠ Pass

Pass 3NT All Pass

Board: 34

Dealer: West

Vul: N-S

North HCP: 7

South HCP: 18

Contract: 3NT South

North:

♠ QT53

♥ 732

♦ K96

♣ Q75

South:

♠ K76

♥ KJ

♦ AT87

♣ AK93

W N E S

3♥ Pass Pass 3NT

All Pass

Board: 35

Dealer: East

Vul: N-S

North HCP: 17

South HCP: 8+1

Contract: 3NT North

North:

♠ AQ7

♥ A85

♦ AK87

♣ T96

South:

♠ 54

♥ K63

♦ T64

♣ KQ842

W N E S

3♠ Pass

Pass 3NT All Pass

North hands

3N_over_LHO_3x

Board: 36	♠ K865	RHO opens the bidding 3♣.
Dealer: West	♥ KJ7	You bid next.
Vul: E-W	♦ J654	
HCP: 8	♣ 54	

Board: 37	♠ AK3	LHO opens the bidding 3♦.
Dealer: East	♥ AJ	Partner bids next.
Vul: None	♦ KQ6	
HCP: 17+1	♣ 98632	

Board: 38	♠ A965	RHO opens the bidding 3♣.
Dealer: West	♥ A643	You bid next.
Vul: Both	♦ JT43	
HCP: 9	♣ 7	

Board: 39	♠ QT9	LHO opens the bidding 3♣.
Dealer: East	♥ K873	Partner bids next.
Vul: N-S	♦ AKQ3	
HCP: 18	♣ A9	

Board: 40	♠ 873	RHO opens the bidding 3♣.
Dealer: West	♥ AKQ32	You bid next.
Vul: E-W	♦ T954	
HCP: 9+1	♣ 7	

Both hands (Answers Page)

Board: 36

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 20

Contract: 3NT South

North:

♠ K865

♥ KJ7

♦ J654

♣ 54

South:

♠ AQ9

♥ AQ98

♦ A98

♣ AT6

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 37

Dealer: East

Vul: None

North HCP: 17+1

South HCP: 6

Contract: 3NT North

North:

♠ AK3

♥ AJ

♦ KQ6

♣ 98632

South:

♠ T764

♥ QT9

♦ 52

♣ KJT5

W N E S

3 ♦ Pass

Pass 3NT All Pass

Board: 38

Dealer: West

Vul: Both

North HCP: 9

South HCP: 19+1

Contract: 3NT South

North:

♠ A965

♥ A643

♦ JT43

♣ 7

South:

♠ KT2

♥ KQ2

♦ AK985

♣ A5

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 39

Dealer: East

Vul: N-S

North HCP: 18

South HCP: 5

Contract: 3NT North

North:

♠ QT9

♥ K873

♦ AKQ3

♣ A9

South:

♠ 8763

♥ Q54

♦ JT5

♣ Q63

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 40

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 18

Contract: 3NT South

North:

♠ 873

♥ AKQ32

♦ T954

♣ 7

South:

♠ KQJ4

♥ 84

♦ AKQ3

♣ KT6

W N E S

3 ♣ Pass Pass 3NT

All Pass

South hands

3N_over_LHO_3x

Board: 36	♠ AQ9	LHO opens the bidding 3♣.
Dealer: West	♥ AQ98	Partner bids next.
Vul: E-W	♦ A98	
HCP: 20	♣ AT6	

Board: 37	♠ T764	RHO opens the bidding 3♦.
Dealer: East	♥ QT9	You bid next.
Vul: None	♦ 52	
HCP: 6	♣ KJT5	

Board: 38	♠ KT2	LHO opens the bidding 3♣.
Dealer: West	♥ KQ2	Partner bids next.
Vul: Both	♦ AK985	
HCP: 19+1	♣ A5	

Board: 39	♠ 8763	RHO opens the bidding 3♣.
Dealer: East	♥ Q54	You bid next.
Vul: N-S	♦ JT5	
HCP: 5	♣ Q63	

Board: 40	♠ KQJ4	LHO opens the bidding 3♣.
Dealer: West	♥ 84	Partner bids next.
Vul: E-W	♦ AKQ3	
HCP: 18	♣ KT6	

Both hands (Answers Page)

Board: 36

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 20

Contract: 3NT South

North:

♠ K865

♥ KJ7

♦ J654

♣ 54

South:

♠ AQ9

♥ AQ98

♦ A98

♣ AT6

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 37

Dealer: East

Vul: None

North HCP: 17+1

South HCP: 6

Contract: 3NT North

North:

♠ AK3

♥ AJ

♦ KQ6

♣ 98632

South:

♠ T764

♥ QT9

♦ 52

♣ KJT5

W N E S

3 ♦ Pass

Pass 3NT All Pass

Board: 38

Dealer: West

Vul: Both

North HCP: 9

South HCP: 19+1

Contract: 3NT South

North:

♠ A965

♥ A643

♦ JT43

♣ 7

South:

♠ KT2

♥ KQ2

♦ AK985

♣ A5

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 39

Dealer: East

Vul: N-S

North HCP: 18

South HCP: 5

Contract: 3NT North

North:

♠ QT9

♥ K873

♦ AKQ3

♣ A9

South:

♠ 8763

♥ Q54

♦ JT5

♣ Q63

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 40

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 18

Contract: 3NT South

North:

♠ 873

♥ AKQ32

♦ T954

♣ 7

South:

♠ KQJ4

♥ 84

♦ AKQ3

♣ KT6

W N E S

3 ♣ Pass Pass 3NT

All Pass

North hands

3N_over_LHO_3x

Board: 41	♠ K3	LHO opens the bidding 3♣.
Dealer: East	♥ QJ84	Partner bids next.
Vul: E-W	♦ AQJ4	
HCP: 19	♣ AQ3	

Board: 42	♠ KJ854	RHO opens the bidding 3♣.
Dealer: West	♥ QT9	You bid next.
Vul: None	♦ 8653	
HCP: 8+1	♣ Q	

Board: 43	♠ 96	LHO opens the bidding 3♦.
Dealer: East	♥ KQ6	Partner bids next.
Vul: None	♦ KQ73	
HCP: 17	♣ AK52	

Board: 44	♠ K92	RHO opens the bidding 3♥.
Dealer: West	♥ 6	You bid next.
Vul: None	♦ T952	
HCP: 6+1	♣ QJ763	

Board: 45	♠ A96	LHO opens the bidding 3♣.
Dealer: East	♥ KQ83	Partner bids next.
Vul: E-W	♦ A53	
HCP: 18	♣ AJ8	

Both hands (Answers Page)

Board: 41

Dealer: East

Vul: E-W

North HCP: 19

South HCP: 9

Contract: 3NT North

North:

♠ K3

♥ QJ84

♦ AQJ4

♣ AQ3

South:

♠ AJ52

♥ A63

♦ 8653

♣ 54

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 42

Dealer: West

Vul: None

North HCP: 8+1

South HCP: 20

Contract: 3NT South

North:

♠ KJ854

♥ QT9

♦ 8653

♣ Q

South:

♠ A96

♥ A32

♦ AKQ9

♣ K64

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 43

Dealer: East

Vul: None

North HCP: 17

South HCP: 6

Contract: 3NT North

North:

♠ 96

♥ KQ6

♦ KQ73

♣ AK52

South:

♠ A532

♥ J852

♦ 5

♣ JT84

W N E S

3 ♦ Pass

Pass 3NT All Pass

Board: 44

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 17

Contract: 3NT South

North:

♠ K92

♥ 6

♦ T952

♣ QJ763

South:

♠ AQ83

♥ KQ52

♦ QJ8

♣ K8

W N E S

3 ♥ Pass Pass 3NT

All Pass

Board: 45

Dealer: East

Vul: E-W

North HCP: 18

South HCP: 6+1

Contract: 3NT North

North:

♠ A96

♥ KQ83

♦ A53

♣ AJ8

South:

♠ K875

♥ 642

♦ K9864

♣ 5

W N E S

3 ♣ Pass

Pass 3NT All Pass

South hands

3N_over_LHO_3x

Board: 41	♠ AJ52	RHO opens the bidding 3♣.
Dealer: East	♥ A63	You bid next.
Vul: E-W	♦ 8653	
HCP: 9	♣ 54	

Board: 42	♠ A96	LHO opens the bidding 3♣.
Dealer: West	♥ A32	Partner bids next.
Vul: None	♦ AKQ9	
HCP: 20	♣ K64	

Board: 43	♠ A532	RHO opens the bidding 3♦.
Dealer: East	♥ J852	You bid next.
Vul: None	♦ 5	
HCP: 6	♣ JT84	

Board: 44	♠ AQ83	LHO opens the bidding 3♥.
Dealer: West	♥ KQ52	Partner bids next.
Vul: None	♦ QJ8	
HCP: 17	♣ K8	

Board: 45	♠ K875	RHO opens the bidding 3♣.
Dealer: East	♥ 642	You bid next.
Vul: E-W	♦ K9864	
HCP: 6+1	♣ 5	

Both hands (Answers Page)

Board: 41

Dealer: East

Vul: E-W

North HCP: 19

South HCP: 9

Contract: 3NT North

North:

♠ K3

♥ QJ84

♦ AQJ4

♣ AQ3

South:

♠ AJ52

♥ A63

♦ 8653

♣ 54

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 42

Dealer: West

Vul: None

North HCP: 8+1

South HCP: 20

Contract: 3NT South

North:

♠ KJ854

♥ QT9

♦ 8653

♣ Q

South:

♠ A96

♥ A32

♦ AKQ9

♣ K64

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 43

Dealer: East

Vul: None

North HCP: 17

South HCP: 6

Contract: 3NT North

North:

♠ 96

♥ KQ6

♦ KQ73

♣ AK52

South:

♠ A532

♥ J852

♦ 5

♣ JT84

W N E S

3 ♦ Pass

Pass 3NT All Pass

Board: 44

Dealer: West

Vul: None

North HCP: 6+1

South HCP: 17

Contract: 3NT South

North:

♠ K92

♥ 6

♦ T952

♣ QJ763

South:

♠ AQ83

♥ KQ52

♦ QJ8

♣ K8

W N E S

3 ♥ Pass Pass 3NT

All Pass

Board: 45

Dealer: East

Vul: E-W

North HCP: 18

South HCP: 6+1

Contract: 3NT North

North:

♠ A96

♥ KQ83

♦ A53

♣ AJ8

South:

♠ K875

♥ 642

♦ K9864

♣ 5

W N E S

3 ♣ Pass

Pass 3NT All Pass

North hands

3N_over_LHO_3x

Board: 46	♠ 76	RHO opens the bidding 3 ♠.
Dealer: West	♥ JT654	You bid next.
Vul: E-W	♦ AK83	
HCP: 9+1	♣ J8	

Board: 47	♠ KQ7	LHO opens the bidding 3 ♠.
Dealer: East	♥ A7	Partner bids next.
Vul: E-W	♦ A73	
HCP: 17+1	♣ A9643	

Board: 48	♠ K942	RHO opens the bidding 3 ♦.
Dealer: West	♥ 9732	You bid next.
Vul: E-W	♦ T5	
HCP: 4	♣ JT9	

Board: 49	♠ A96	LHO opens the bidding 3 ♥.
Dealer: East	♥ AJ	Partner bids next.
Vul: Both	♦ AK94	
HCP: 23	♣ AK63	

Board: 50	♠ 954	RHO opens the bidding 3 ♠.
Dealer: West	♥ A87	You bid next.
Vul: E-W	♦ JT865	
HCP: 5+1	♣ T4	

Both hands (Answers Page)

Board: 46

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ 76

♥ JT654

♦ AK83

♣ J8

South:

♠ KQ8

♥ AQ32

♦ Q6

♣ A763

W N E S

3 ♠ Pass Pass 3NT

All Pass

Board: 47

Dealer: East

Vul: E-W

North HCP: 17+1

South HCP: 7+1

Contract: 3NT North

North:

♠ KQ7

♥ A7

♦ A73

♣ A9643

South:

♠ 4

♥ QJ5

♦ KT865

♣ JT75

W N E S

3 ♠ Pass

Pass 3NT All Pass

Board: 48

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 20

Contract: 3NT South

North:

♠ K942

♥ 9732

♦ T5

♣ JT9

South:

♠ QJ86

♥ AT4

♦ A8

♣ AKQ4

W N E S

3 ♦ Pass Pass 3NT

All Pass

Board: 49

Dealer: East

Vul: Both

North HCP: 23

South HCP: 6+1

Contract: 3NT North

North:

♠ A96

♥ AJ

♦ AK94

♣ AK63

South:

♠ KQ2

♥ 9

♦ J853

♣ T8754

W N E S

3 ♥ Pass

Pass 3NT All Pass

Board: 50

Dealer: West

Vul: E-W

North HCP: 5+1

South HCP: 21+1

Contract: 3NT South

North:

♠ 954

♥ A87

♦ JT865

♣ T4

South:

♠ AQ

♥ Q43

♦ AKQ

♣ A9763

W N E S

3 ♠ Pass Pass 3NT

All Pass

South hands

3N_over_LHO_3x

Board: 46	♠ KQ8	LHO opens the bidding 3♠.
Dealer: West	♥ AQ32	Partner bids next.
Vul: E-W	♦ Q6	
HCP: 17	♣ A763	

Board: 47	♠ 4	RHO opens the bidding 3♠.
Dealer: East	♥ QJ5	You bid next.
Vul: E-W	♦ KT865	
HCP: 7+1	♣ JT75	

Board: 48	♠ QJ86	LHO opens the bidding 3♦.
Dealer: West	♥ AT4	Partner bids next.
Vul: E-W	♦ A8	
HCP: 20	♣ AKQ4	

Board: 49	♠ KQ2	RHO opens the bidding 3♥.
Dealer: East	♥ 9	You bid next.
Vul: Both	♦ J853	
HCP: 6+1	♣ T8754	

Board: 50	♠ AQ	LHO opens the bidding 3♠.
Dealer: West	♥ Q43	Partner bids next.
Vul: E-W	♦ AKQ	
HCP: 21+1	♣ A9763	

Both hands (Answers Page)

Board: 46

Dealer: West

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ 76

♥ JT654

♦ AK83

♣ J8

South:

♠ KQ8

♥ AQ32

♦ Q6

♣ A763

W N E S

3 ♠ Pass Pass 3NT

All Pass

Board: 47

Dealer: East

Vul: E-W

North HCP: 17+1

South HCP: 7+1

Contract: 3NT North

North:

♠ KQ7

♥ A7

♦ A73

♣ A9643

South:

♠ 4

♥ QJ5

♦ KT865

♣ JT75

W N E S

3 ♠ Pass

Pass 3NT All Pass

Board: 48

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 20

Contract: 3NT South

North:

♠ K942

♥ 9732

♦ T5

♣ JT9

South:

♠ QJ86

♥ AT4

♦ A8

♣ AKQ4

W N E S

3 ♦ Pass Pass 3NT

All Pass

Board: 49

Dealer: East

Vul: Both

North HCP: 23

South HCP: 6+1

Contract: 3NT North

North:

♠ A96

♥ AJ

♦ AK94

♣ AK63

South:

♠ KQ2

♥ 9

♦ J853

♣ T8754

W N E S

3 ♥ Pass

Pass 3NT All Pass

Board: 50

Dealer: West

Vul: E-W

North HCP: 5+1

South HCP: 21+1

Contract: 3NT South

North:

♠ 954

♥ A87

♦ JT865

♣ T4

South:

♠ AQ

♥ Q43

♦ AKQ

♣ A9763

W N E S

3 ♠ Pass Pass 3NT

All Pass

Board: 51 ♠ AK7 LHO opens the bidding 3♥.
Dealer: East ♥ A9 Partner bids next.
Vul: N-S ♦ AQT95
HCP: 19+1 ♣ Q97

Board: 52 ♠ A6 LHO opens the bidding 3♥.
Dealer: East ♥ AJ97 Partner bids next.
Vul: N-S ♦ AQT95
HCP: 19+1 ♣ A7

Board: 53 ♠ 63 LHO opens the bidding 3♥.
Dealer: East ♥ A4 Partner bids next.
Vul: E-W ♦ AQ
HCP: 17+3 ♣ AQJT652

Board: 54 ♠ J953 RHO opens the bidding 3♣.
Dealer: West ♥ Q872 You bid next.
Vul: N-S ♦ Q75
HCP: 5 ♣ 65

Board: 55 ♠ A42 LHO opens the bidding 3♣.
Dealer: East ♥ JT9 Partner bids next.
Vul: Both ♦ AQJ8
HCP: 17 ♣ KQ2

Both hands (Answers Page)

Board: 51

Dealer: East

Vul: N-S

North HCP: 19+1

South HCP: 7

Contract: 3NT North

North:

♠ AK7

♥ A9

♦ AQT95

♣ Q97

South:

♠ Q965

♥ J3

♦ J43

♣ KT83

W N E S

Pass 3♥ Pass

Pass 3NT All Pass

Board: 52

Dealer: East

Vul: N-S

North HCP: 19+1

South HCP: 5+1

Contract: 4♠ South

North:

♠ A6

♥ AJ97

♦ AQT95

♣ A7

South:

♠ J8753

♥ 63

♦ KJ7

♣ 984

W N E S

Pass 3♥ Pass

Pass 3NT Pass 4♠

All Pass

Board: 53

Dealer: East

Vul: E-W

North HCP: 17+3

South HCP: 5+1

Contract: 3NT North

North:

♠ 63

♥ A4

♦ AQ

♣ AQJT652

South:

♠ J982

♥ J3

♦ K9652

♣ 98

W N E S

Pass 3♥ Pass

Pass 3NT All Pass

Board: 54

Dealer: West

Vul: N-S

North HCP: 5

South HCP: 17

Contract: 3NT South

North:

♠ J953

♥ Q872

♦ Q75

♣ 65

South:

♠ KT

♥ AJT5

♦ K83

♣ AQ82

W N E S

3♣ Pass Pass 3NT

All Pass

Board: 55

Dealer: East

Vul: Both

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ A42

♥ JT9

♦ AQJ8

♣ KQ2

South:

♠ T76

♥ AK872

♦ K952

♣ 7

W N E S

Pass 3♥ Pass

Pass 3NT All Pass

South hands

3N_over_LHO_3x

Board: 51 ♠ Q965 RHO opens the bidding 3♥.
 Dealer: East ♥ J3 You bid next.
 Vul: N-S ♦ J43
 HCP: 7 ♣ KT83

Board: 52 ♠ J8753 RHO opens the bidding 3♥.
 Dealer: East ♥ 63 You bid next.
 Vul: N-S ♦ KJ7
 HCP: 5+1 ♣ 984

Board: 53 ♠ J982 RHO opens the bidding 3♥.
 Dealer: East ♥ J3 You bid next.
 Vul: E-W ♦ K9652
 HCP: 5+1 ♣ 98

Board: 54 ♠ KT LHO opens the bidding 3♣.
 Dealer: West ♥ AJT5 Partner bids next.
 Vul: N-S ♦ K83
 HCP: 17 ♣ AQ82

Board: 55 ♠ T76 RHO opens the bidding 3♣.
 Dealer: East ♥ AK872 You bid next.
 Vul: Both ♦ K952
 HCP: 10+1 ♣ 7

Both hands (Answers Page)

Board: 51

Dealer: East

Vul: N-S

North HCP: 19+1

South HCP: 7

Contract: 3NT North

North:

♠ AK7

♥ A9

♦ AQT95

♣ Q97

South:

♠ Q965

♥ J3

♦ J43

♣ KT83

W N E S

Pass 3♥ Pass

Pass 3NT All Pass

Board: 52

Dealer: East

Vul: N-S

North HCP: 19+1

South HCP: 5+1

Contract: 4♠ South

North:

♠ A6

♥ AJ97

♦ AQT95

♣ A7

South:

♠ J8753

♥ 63

♦ KJ7

♣ 984

W N E S

Pass 3♥ Pass

Pass 3NT Pass 4♠

All Pass

Board: 53

Dealer: East

Vul: E-W

North HCP: 17+3

South HCP: 5+1

Contract: 3NT North

North:

♠ 63

♥ A4

♦ AQ

♣ AQJT652

South:

♠ J982

♥ J3

♦ K9652

♣ 98

W N E S

Pass 3♥ Pass

Pass 3NT All Pass

Board: 54

Dealer: West

Vul: N-S

North HCP: 5

South HCP: 17

Contract: 3NT South

North:

♠ J953

♥ Q872

♦ Q75

♣ 65

South:

♠ KT

♥ AJT5

♦ K83

♣ AQ82

W N E S

3♣ Pass Pass 3NT

All Pass

Board: 55

Dealer: East

Vul: Both

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ A42

♥ JT9

♦ AQJ8

♣ KQ2

South:

♠ T76

♥ AK872

♦ K952

♣ 7

W N E S

Pass 3♥ Pass

Pass 3NT All Pass

North hands

3N_over_LHO_3x

Board: 56	♠ 54	RHO opens the bidding 3 ♠.
Dealer: West	♥ AKQ76	You bid next.
Vul: Both	♦ 843	
HCP: 9+1	♣ 642	

Board: 57	♠ AQ3	LHO opens the bidding 3 ♥.
Dealer: East	♥ KQ4	Partner bids next.
Vul: N-S	♦ J76	
HCP: 21	♣ AKQ5	

Board: 58	♠ J8743	RHO opens the bidding 3 ♦.
Dealer: West	♥ 853	You bid next.
Vul: N-S	♦ 8	
HCP: 4+1	♣ K643	

Board: 59	♠ KQJ	LHO opens the bidding 3 ♥.
Dealer: East	♥ A6	Partner bids next.
Vul: None	♦ AQ	
HCP: 21+2	♣ AJT654	

Board: 60	♠ KT876	RHO opens the bidding 3 ♣.
Dealer: West	♥ 82	You bid next.
Vul: Both	♦ T854	
HCP: 5+1	♣ Q7	

Both hands (Answers Page)

Board: 56

Dealer: West

Vul: Both

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ 54

♥ AKQ76

♦ 843

♣ 642

South:

♠ AQ

♥ JT53

♦ AT2

♣ AQT9

W N E S

3 ♠ Pass Pass 3NT

All Pass

Board: 57

Dealer: East

Vul: N-S

North HCP: 21

South HCP: 2+1

Contract: 3NT North

North:

♠ AQ3

♥ KQ4

♦ J76

♣ AKQ5

South:

♠ JT86

♥ 6

♦ T9843

♣ J87

W N E S

3 ♥ Pass

Pass 3NT All Pass

Board: 58

Dealer: West

Vul: N-S

North HCP: 4+1

South HCP: 22

Contract: 3NT South

North:

♠ J8743

♥ 853

♦ 8

♣ K643

South:

♠ A62

♥ AKQJ

♦ K65

♣ AJ9

W N E S

3 ♦ Pass Pass 3NT

All Pass

Board: 59

Dealer: East

Vul: None

North HCP: 21+2

South HCP: 8+1

Contract: 3NT North

North:

♠ KQJ

♥ A6

♦ AQ

♣ AJT654

South:

♠ T82

♥ Q32

♦ KT763

♣ K9

W N E S

3 ♥ Pass

Pass 3NT All Pass

Board: 60

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 18+1

Contract: 3NT South

North:

♠ KT876

♥ 82

♦ T854

♣ Q7

South:

♠ AQ4

♥ JT3

♦ AKJ96

♣ K8

W N E S

3 ♣ Pass Pass 3NT

All Pass

South hands

3N_over_LHO_3x

Board: 56	♠ AQ	LHO opens the bidding 3 ♠.
Dealer: West	♥ JT53	Partner bids next.
Vul: Both	♦ AT2	
HCP: 17	♣ AQT9	

Board: 57	♠ JT86	RHO opens the bidding 3 ♥.
Dealer: East	♥ 6	You bid next.
Vul: N-S	♦ T9843	
HCP: 2+1	♣ J87	

Board: 58	♠ A62	LHO opens the bidding 3 ♦.
Dealer: West	♥ AKQJ	Partner bids next.
Vul: N-S	♦ K65	
HCP: 22	♣ AJ9	

Board: 59	♠ T82	RHO opens the bidding 3 ♥.
Dealer: East	♥ Q32	You bid next.
Vul: None	♦ KT763	
HCP: 8+1	♣ K9	

Board: 60	♠ AQ4	LHO opens the bidding 3 ♣.
Dealer: West	♥ JT3	Partner bids next.
Vul: Both	♦ AKJ96	
HCP: 18+1	♣ K8	

Both hands (Answers Page)

Board: 56

Dealer: West

Vul: Both

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ 54

♥ AKQ76

♦ 843

♣ 642

South:

♠ AQ

♥ JT53

♦ AT2

♣ AQT9

W N E S

3 ♠ Pass Pass 3NT

All Pass

Board: 57

Dealer: East

Vul: N-S

North HCP: 21

South HCP: 2+1

Contract: 3NT North

North:

♠ AQ3

♥ KQ4

♦ J76

♣ AKQ5

South:

♠ JT86

♥ 6

♦ T9843

♣ J87

W N E S

Pass Pass 3♥ Pass

Pass 3NT All Pass

Board: 58

Dealer: West

Vul: N-S

North HCP: 4+1

South HCP: 22

Contract: 3NT South

North:

♠ J8743

♥ 853

♦ 8

♣ K643

South:

♠ A62

♥ AKQJ

♦ K65

♣ AJ9

W N E S

3♦ Pass Pass 3NT

All Pass

Board: 59

Dealer: East

Vul: None

North HCP: 21+2

South HCP: 8+1

Contract: 3NT North

North:

♠ KQJ

♥ A6

♦ AQ

♣ AJT654

South:

♠ T82

♥ Q32

♦ KT763

♣ K9

W N E S

Pass Pass 3♥ Pass

Pass 3NT All Pass

Board: 60

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 18+1

Contract: 3NT South

North:

♠ KT876

♥ 82

♦ T854

♣ Q7

South:

♠ AQ4

♥ JT3

♦ AKJ96

♣ K8

W N E S

3♣ Pass Pass 3NT

All Pass

North hands

3N_over_LHO_3x

Board: 61 ♠ A4 LHO opens the bidding 3 ♠.
 Dealer: East ♥ A85 Partner bids next.
 Vul: N-S ♦ AKT74
 HCP: 18+1 ♣ KT6

Board: 62 ♠ JT986 RHO opens the bidding 3 ♣.
 Dealer: West ♥ 965 You bid next.
 Vul: E-W ♦ AQ97
 HCP: 7+1 ♣ 4

Board: 63 ♠ AJ64 LHO opens the bidding 3 ♥.
 Dealer: East ♥ K9 Partner bids next.
 Vul: None ♦ AQT86
 HCP: 21+1 ♣ AK

Board: 64 ♠ QJ874 RHO opens the bidding 3 ♦.
 Dealer: West ♥ K2 You bid next.
 Vul: None ♦ 92
 HCP: 8+1 ♣ Q732

Board: 65 ♠ Q82 LHO opens the bidding 3 ♦.
 Dealer: East ♥ KQ7 Partner bids next.
 Vul: N-S ♦ AQ92
 HCP: 17 ♣ A98

Both hands (Answers Page)

Board: 61

Dealer: East

Vul: N-S

North HCP: 18+1

South HCP: 6+1

Contract: 3NT North

North:

♠ A4

♥ A85

♦ AKT74

♣ KT6

South:

♠ 73

♥ J9643

♦ 963

♣ AJ8

W N E S

3 ♠ Pass

Pass 3NT All Pass

Board: 62

Dealer: West

Vul: E-W

North HCP: 7+1

South HCP: 19

Contract: 3NT South

North:

♠ JT986

♥ 965

♦ AQ97

♣ 4

South:

♠ AK2

♥ AK84

♦ J86

♣ A95

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 63

Dealer: East

Vul: None

North HCP: 21+1

South HCP: 2

Contract: 3NT North

North:

♠ AJ64

♥ K9

♦ AQT86

♣ AK

South:

♠ T853

♥ Q54

♦ 43

♣ 9874

W N E S

3 ♥ Pass

Pass 3NT All Pass

Board: 64

Dealer: West

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 3NT South

North:

♠ QJ874

♥ K2

♦ 92

♣ Q732

South:

♠ AK5

♥ A764

♦ AQ7

♣ 984

W N E S

3 ♦ Pass Pass 3NT

All Pass

Board: 65

Dealer: East

Vul: N-S

North HCP: 17

South HCP: 5+1

Contract: 3NT North

North:

♠ Q82

♥ KQ7

♦ AQ92

♣ A98

South:

♠ KT5

♥ 9542

♦ 8

♣ Q7654

W N E S

3 ♦ Pass

Pass 3NT All Pass

South hands

3N_over_LHO_3x

Board: 61	♠ 73	RHO opens the bidding 3 ♠.
Dealer: East	♥ J9643	You bid next.
Vul: N-S	♦ 963	
HCP: 6+1	♣ AJ8	

Board: 62	♠ AK2	LHO opens the bidding 3 ♣.
Dealer: West	♥ AK84	Partner bids next.
Vul: E-W	♦ J86	
HCP: 19	♣ A95	

Board: 63	♠ T853	RHO opens the bidding 3 ♥.
Dealer: East	♥ Q54	You bid next.
Vul: None	♦ 43	
HCP: 2	♣ 9874	

Board: 64	♠ AK5	LHO opens the bidding 3 ♦.
Dealer: West	♥ A764	Partner bids next.
Vul: None	♦ AQ7	
HCP: 17	♣ 984	

Board: 65	♠ KT5	RHO opens the bidding 3 ♦.
Dealer: East	♥ 9542	You bid next.
Vul: N-S	♦ 8	
HCP: 5+1	♣ Q7654	

Both hands (Answers Page)

Board: 61

Dealer: East

Vul: N-S

North HCP: 18+1

South HCP: 6+1

Contract: 3NT North

North:

♠ A4

♥ A85

♦ AKT74

♣ KT6

South:

♠ 73

♥ J9643

♦ 963

♣ AJ8

W N E S

3 ♠ Pass

Pass 3NT All Pass

Board: 62

Dealer: West

Vul: E-W

North HCP: 7+1

South HCP: 19

Contract: 3NT South

North:

♠ JT986

♥ 965

♦ AQ97

♣ 4

South:

♠ AK2

♥ AK84

♦ J86

♣ A95

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 63

Dealer: East

Vul: None

North HCP: 21+1

South HCP: 2

Contract: 3NT North

North:

♠ AJ64

♥ K9

♦ AQT86

♣ AK

South:

♠ T853

♥ Q54

♦ 43

♣ 9874

W N E S

3 ♥ Pass

Pass 3NT All Pass

Board: 64

Dealer: West

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 3NT South

North:

♠ QJ874

♥ K2

♦ 92

♣ Q732

South:

♠ AK5

♥ A764

♦ AQ7

♣ 984

W N E S

3 ♦ Pass Pass 3NT

All Pass

Board: 65

Dealer: East

Vul: N-S

North HCP: 17

South HCP: 5+1

Contract: 3NT North

North:

♠ Q82

♥ KQ7

♦ AQ92

♣ A98

South:

♠ KT5

♥ 9542

♦ 8

♣ Q7654

W N E S

3 ♦ Pass

Pass 3NT All Pass

North hands

3N_over_LHO_3x

Board: 66 ♠ J RHO opens the bidding 3♣.
 Dealer: West ♥ T963 You bid next.
 Vul: N-S ♦ AT864
 HCP: 5+1 ♣ 976

Board: 67 ♠ Q9 LHO opens the bidding 3♣.
 Dealer: East ♥ AK82 Partner bids next.
 Vul: None ♦ AK987
 HCP: 20+1 ♣ A5

Board: 68 ♠ K982 RHO opens the bidding 3♣.
 Dealer: West ♥ J73 You bid next.
 Vul: N-S ♦ J753
 HCP: 5 ♣ 83

Board: 69 ♠ AQ LHO opens the bidding 3♠.
 Dealer: East ♥ AK32 Partner bids next.
 Vul: Both ♦ KT742
 HCP: 17+1 ♣ J3

Board: 70 ♠ Q65 RHO opens the bidding 3♥.
 Dealer: West ♥ 5 You bid next.
 Vul: E-W ♦ KJT93
 HCP: 8+1 ♣ Q975

Both hands (Answers Page)

Board: 66

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 21

Contract: 3NT South

North:

♠ J

♥ T963

♦ AT864

♣ 976

South:

♠ AK54

♥ AQ52

♦ K53

♣ KQ

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 67

Dealer: East

Vul: None

North HCP: 20+1

South HCP: 3+1

Contract: 3NT North

North:

♠ Q9

♥ AK82

♦ AK987

♣ A5

South:

♠ JT765

♥ T4

♦ T54

♣ Q93

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 68

Dealer: West

Vul: N-S

North HCP: 5

South HCP: 17

Contract: 3NT South

North:

♠ K982

♥ J73

♦ J753

♣ 83

South:

♠ J65

♥ AQ2

♦ KQ42

♣ KQ2

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 69

Dealer: East

Vul: Both

North HCP: 17+1

South HCP: 5

Contract: 3NT North

North:

♠ AQ

♥ AK32

♦ KT742

♣ J3

South:

♠ 983

♥ JT84

♦ 95

♣ AT75

W N E S

3 ♠ Pass

Pass 3NT All Pass

Board: 70

Dealer: West

Vul: E-W

North HCP: 8+1

South HCP: 18

Contract: 3NT South

North:

♠ Q65

♥ 5

♦ KJT93

♣ Q975

South:

♠ KJT2

♥ A86

♦ AQ8

♣ A83

W N E S

3 ♥ Pass Pass 3NT

All Pass

South hands

3N_over_LHO_3x

Board: 66	♠ AK54	LHO opens the bidding 3♣.
Dealer: West	♥ AQ52	Partner bids next.
Vul: N-S	♦ K53	
HCP: 21	♣ KQ	

Board: 67	♠ JT765	RHO opens the bidding 3♣.
Dealer: East	♥ T4	You bid next.
Vul: None	♦ T54	
HCP: 3+1	♣ Q93	

Board: 68	♠ J65	LHO opens the bidding 3♣.
Dealer: West	♥ AQ2	Partner bids next.
Vul: N-S	♦ KQ42	
HCP: 17	♣ KQ2	

Board: 69	♠ 983	RHO opens the bidding 3♠.
Dealer: East	♥ JT84	You bid next.
Vul: Both	♦ 95	
HCP: 5	♣ AT75	

Board: 70	♠ KJT2	LHO opens the bidding 3♥.
Dealer: West	♥ A86	Partner bids next.
Vul: E-W	♦ AQ8	
HCP: 18	♣ A83	

Both hands (Answers Page)

Board: 66

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 21

Contract: 3NT South

North:

♠ J

♥ T963

♦ AT864

♣ 976

South:

♠ AK54

♥ AQ52

♦ K53

♣ KQ

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 67

Dealer: East

Vul: None

North HCP: 20+1

South HCP: 3+1

Contract: 3NT North

North:

♠ Q9

♥ AK82

♦ AK987

♣ A5

South:

♠ JT765

♥ T4

♦ T54

♣ Q93

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 68

Dealer: West

Vul: N-S

North HCP: 5

South HCP: 17

Contract: 3NT South

North:

♠ K982

♥ J73

♦ J753

♣ 83

South:

♠ J65

♥ AQ2

♦ KQ42

♣ KQ2

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 69

Dealer: East

Vul: Both

North HCP: 17+1

South HCP: 5

Contract: 3NT North

North:

♠ AQ

♥ AK32

♦ KT742

♣ J3

South:

♠ 983

♥ JT84

♦ 95

♣ AT75

W N E S

3 ♠ Pass

Pass 3NT All Pass

Board: 70

Dealer: West

Vul: E-W

North HCP: 8+1

South HCP: 18

Contract: 3NT South

North:

♠ Q65

♥ 5

♦ KJT93

♣ Q975

South:

♠ KJT2

♥ A86

♦ AQ8

♣ A83

W N E S

3 ♥ Pass Pass 3NT

All Pass

North hands

3N_over_LHO_3x

Board: 71	♠ AJ	LHO opens the bidding 3♣.
Dealer: East	♥ AKQ4	Partner bids next.
Vul: Both	♦ AKQ74	
HCP: 26+1	♣ K7	

Board: 72	♠ K65	RHO opens the bidding 3♥.
Dealer: West	♥ 7	You bid next.
Vul: Both	♦ KJ83	
HCP: 9+1	♣ Q6432	

Board: 73	♠ AQ97	LHO opens the bidding 3♠.
Dealer: East	♥ K7	Partner bids next.
Vul: E-W	♦ AQ64	
HCP: 17	♣ Q52	

Board: 74	♠ QT76	RHO opens the bidding 3♦.
Dealer: West	♥ QT85	You bid next.
Vul: Both	♦ 3	
HCP: 4	♣ T954	

Board: 75	♠ AQ87	LHO opens the bidding 3♣.
Dealer: East	♥ AJ	Partner bids next.
Vul: None	♦ A876	
HCP: 19	♣ A95	

Both hands (Answers Page)

Board: 71

Dealer: East

Vul: Both

North HCP: 26+1

South HCP: 1

Contract: 3NT North

North:

♠ AJ

♥ AKQ4

♦ AKQ74

♣ K7

South:

♠ T874

♥ 96

♦ J983

♣ 985

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 72

Dealer: West

Vul: Both

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ K65

♥ 7

♦ KJ83

♣ Q6432

South:

♠ AQ7

♥ AQ98

♦ AT

♣ J985

W N E S

3 ♥ Pass Pass 3NT

All Pass

Board: 73

Dealer: East

Vul: E-W

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ AQ97

♥ K7

♦ AQ64

♣ Q52

South:

♠ 52

♥ J852

♦ 875

♣ AK64

W N E S

3 ♠ Pass

Pass 3NT All Pass

Board: 74

Dealer: West

Vul: Both

North HCP: 4

South HCP: 19

Contract: 3NT South

North:

♠ QT76

♥ QT85

♦ 3

♣ T954

South:

♠ AK82

♥ KJ94

♦ A6

♣ A87

W N E S

3 ♦ Pass Pass 3NT

All Pass

Board: 75

Dealer: East

Vul: None

North HCP: 19

South HCP: 8+1

Contract: 3NT North

North:

♠ AQ87

♥ AJ

♦ A876

♣ A95

South:

♠ K964

♥ QT984

♦ K4

♣ 43

W N E S

3 ♣ Pass

Pass 3NT All Pass

South hands

3N_over_LHO_3x

Board: 71	♠ T874	RHO opens the bidding 3♣.
Dealer: East	♥ 96	You bid next.
Vul: Both	♦ J983	
HCP: 1	♣ 985	

Board: 72	♠ AQ7	LHO opens the bidding 3♥.
Dealer: West	♥ AQ98	Partner bids next.
Vul: Both	♦ AT	
HCP: 17	♣ J985	

Board: 73	♠ 52	RHO opens the bidding 3♠.
Dealer: East	♥ J852	You bid next.
Vul: E-W	♦ 875	
HCP: 8	♣ AK64	

Board: 74	♠ AK82	LHO opens the bidding 3♦.
Dealer: West	♥ KJ94	Partner bids next.
Vul: Both	♦ A6	
HCP: 19	♣ A87	

Board: 75	♠ K964	RHO opens the bidding 3♣.
Dealer: East	♥ QT984	You bid next.
Vul: None	♦ K4	
HCP: 8+1	♣ 43	

Both hands (Answers Page)

Board: 71

Dealer: East

Vul: Both

North HCP: 26+1

South HCP: 1

Contract: 3NT North

North:

♠ AJ

♥ AKQ4

♦ AKQ74

♣ K7

South:

♠ T874

♥ 96

♦ J983

♣ 985

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 72

Dealer: West

Vul: Both

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ K65

♥ 7

♦ KJ83

♣ Q6432

South:

♠ AQ7

♥ AQ98

♦ AT

♣ J985

W N E S

3 ♥ Pass Pass 3NT

All Pass

Board: 73

Dealer: East

Vul: E-W

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ AQ97

♥ K7

♦ AQ64

♣ Q52

South:

♠ 52

♥ J852

♦ 875

♣ AK64

W N E S

3 ♠ Pass

Pass 3NT All Pass

Board: 74

Dealer: West

Vul: Both

North HCP: 4

South HCP: 19

Contract: 3NT South

North:

♠ QT76

♥ QT85

♦ 3

♣ T954

South:

♠ AK82

♥ KJ94

♦ A6

♣ A87

W N E S

3 ♦ Pass Pass 3NT

All Pass

Board: 75

Dealer: East

Vul: None

North HCP: 19

South HCP: 8+1

Contract: 3NT North

North:

♠ AQ87

♥ AJ

♦ A876

♣ A95

South:

♠ K964

♥ QT984

♦ K4

♣ 43

W N E S

3 ♣ Pass

Pass 3NT All Pass

North hands

3N_over_LHO_3x

Board: 76	♠ QT62	RHO opens the bidding 3♥.
Dealer: West	♥ 93	You bid next.
Vul: None	♦ K543	
HCP: 7	♣ Q72	

Board: 77	♠ KQT4	LHO opens the bidding 3♣.
Dealer: East	♥ 84	Partner bids next.
Vul: Both	♦ AQ75	
HCP: 17	♣ AQ9	

Board: 78	♠ 4	RHO opens the bidding 3♠.
Dealer: West	♥ 964	You bid next.
Vul: None	♦ T7654	
HCP: 5+1	♣ KQ74	

Board: 79	♠ AQ9	LHO opens the bidding 3♠.
Dealer: East	♥ AQ4	Partner bids next.
Vul: N-S	♦ QJ63	
HCP: 17	♣ Q52	

Board: 80	♠ 84	RHO opens the bidding 3♠.
Dealer: West	♥ QT85	You bid next.
Vul: E-W	♦ KJ4	
HCP: 7	♣ J743	

Both hands (Answers Page)

Board: 76

	North:	South:	W	N	E	S
Dealer: West	♠ QT62	♠ AJ5	3♥	Pass	Pass	3NT
Vul: None	♥ 93	♥ AQ6	All Pass			
North HCP: 7	♦ K543	♦ AQ862				
South HCP: 17+1	♣ Q72	♣ 86				
Contract: 3NT South						

Board: 77

	North:	South:	W	N	E	S
Dealer: East	♠ KQT4	♠ J983			3♣	Pass
Vul: Both	♥ 84	♥ KT732	Pass	3NT	All Pass	
North HCP: 17	♦ AQ75	♦ K62				
South HCP: 7+1	♣ AQ9	♣ 8				
Contract: 3NT North						

Board: 78

	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AQ62	3♠	Pass	Pass	3NT
Vul: None	♥ 964	♥ AQJ5	All Pass			
North HCP: 5+1	♦ T7654	♦ 98				
South HCP: 17	♣ KQ74	♣ A92				
Contract: 3NT South						

Board: 79

	North:	South:	W	N	E	S
Dealer: East	♠ AQ9	♠ 75			3♠	Pass
Vul: N-S	♥ AQ4	♥ T9732	Pass	3NT	All Pass	
North HCP: 17	♦ QJ63	♦ AT2				
South HCP: 9+1	♣ Q52	♣ AJ7				
Contract: 3NT North						

Board: 80

	North:	South:	W	N	E	S
Dealer: West	♠ 84	♠ A3	3♠	Pass	Pass	3NT
Vul: E-W	♥ QT85	♥ AJ94	All Pass			
North HCP: 7	♦ KJ4	♦ A53				
South HCP: 19	♣ J743	♣ AQ86				
Contract: 3NT South						

South hands

3N_over_LHO_3x

Board: 76	♠ AJ5	LHO opens the bidding 3♥.
Dealer: West	♥ AQ6	Partner bids next.
Vul: None	♦ AQ862	
HCP: 17+1	♣ 86	

Board: 77	♠ J983	RHO opens the bidding 3♣.
Dealer: East	♥ KT732	You bid next.
Vul: Both	♦ K62	
HCP: 7+1	♣ 8	

Board: 78	♠ AQ62	LHO opens the bidding 3♠.
Dealer: West	♥ AQJ5	Partner bids next.
Vul: None	♦ 98	
HCP: 17	♣ A92	

Board: 79	♠ 75	RHO opens the bidding 3♠.
Dealer: East	♥ T9732	You bid next.
Vul: N-S	♦ AT2	
HCP: 9+1	♣ AJ7	

Board: 80	♠ A3	LHO opens the bidding 3♠.
Dealer: West	♥ AJ94	Partner bids next.
Vul: E-W	♦ A53	
HCP: 19	♣ AQ86	

Both hands (Answers Page)

Board: 76

	North:	South:	W	N	E	S
Dealer: West	♠ QT62	♠ AJ5	3♥	Pass	Pass	3NT
Vul: None	♥ 93	♥ AQ6	All Pass			
North HCP: 7	♦ K543	♦ AQ862				
South HCP: 17+1	♣ Q72	♣ 86				
Contract: 3NT South						

Board: 77

	North:	South:	W	N	E	S
Dealer: East	♠ KQT4	♠ J983			3♣	Pass
Vul: Both	♥ 84	♥ KT732	Pass	3NT	All Pass	
North HCP: 17	♦ AQ75	♦ K62				
South HCP: 7+1	♣ AQ9	♣ 8				
Contract: 3NT North						

Board: 78

	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AQ62	3♠	Pass	Pass	3NT
Vul: None	♥ 964	♥ AQJ5	All Pass			
North HCP: 5+1	♦ T7654	♦ 98				
South HCP: 17	♣ KQ74	♣ A92				
Contract: 3NT South						

Board: 79

	North:	South:	W	N	E	S
Dealer: East	♠ AQ9	♠ 75			3♠	Pass
Vul: N-S	♥ AQ4	♥ T9732	Pass	3NT	All Pass	
North HCP: 17	♦ QJ63	♦ AT2				
South HCP: 9+1	♣ Q52	♣ AJ7				
Contract: 3NT North						

Board: 80

	North:	South:	W	N	E	S
Dealer: West	♠ 84	♠ A3	3♠	Pass	Pass	3NT
Vul: E-W	♥ QT85	♥ AJ94	All Pass			
North HCP: 7	♦ KJ4	♦ A53				
South HCP: 19	♣ J743	♣ AQ86				
Contract: 3NT South						

North hands

3N_over_LHO_3x

Board: 81 ♠ AQ4 LHO opens the bidding 3 ♠.
Dealer: East ♥ A85 Partner bids next.
Vul: Both ♦ K4
HCP: 20+1 ♣ AKT76

Board: 82 ♠ QJT83 RHO opens the bidding 3 ♣.
Dealer: West ♥ AJ8 You bid next.
Vul: E-W ♦ 964
HCP: 10+1 ♣ Q3

Board: 83 ♠ T62 LHO opens the bidding 3 ♥.
Dealer: East ♥ A8 Partner bids next.
Vul: None ♦ A8
HCP: 17+2 ♣ AKQT43

Board: 84 ♠ A52 RHO opens the bidding 3 ♥.
Dealer: West ♥ T You bid next.
Vul: Both ♦ 87653
HCP: 6+1 ♣ QT95

Board: 85 ♠ QJ4 LHO opens the bidding 3 ♦.
Dealer: East ♥ AT4 Partner bids next.
Vul: E-W ♦ AQ5
HCP: 17 ♣ A954

Both hands (Answers Page)

Board: 81

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 5

Contract: 3NT North

North:

♠ AQ4

♥ A85

♦ K4

♣ AKT76

South:

♠ 73

♥ Q943

♦ Q73

♣ J985

W N E S

3 ♠ Pass

Pass 3NT All Pass

Board: 82

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 18

Contract: 3NT South

North:

♠ QJT83

♥ AJ8

♦ 964

♣ Q3

South:

♠ A5

♥ KQ95

♦ AJT7

♣ A54

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 83

Dealer: East

Vul: None

North HCP: 17+2

South HCP: 9

Contract: 3NT North

North:

♠ T62

♥ A8

♦ A8

♣ AKQT43

South:

♠ AJ73

♥ J7

♦ K75

♣ 7652

W N E S

3 ♥ Pass

Pass 3NT All Pass

Board: 84

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 18+1

Contract: 3NT South

North:

♠ A52

♥ T

♦ 87653

♣ QT95

South:

♠ KT

♥ A93

♦ AT4

♣ AK873

W N E S

3 ♥ Pass Pass 3NT

All Pass

Board: 85

Dealer: East

Vul: E-W

North HCP: 17

South HCP: 9

Contract: 3NT North

North:

♠ QJ4

♥ AT4

♦ AQ5

♣ A954

South:

♠ K952

♥ J963

♦ 93

♣ KQ8

W N E S

3 ♦ Pass

Pass 3NT All Pass

South hands

3N_over_LHO_3x

Board: 81	♠ 73	RHO opens the bidding 3 ♠.
Dealer: East	♥ Q943	You bid next.
Vul: Both	♦ Q73	
HCP: 5	♣ J985	

Board: 82	♠ A5	LHO opens the bidding 3 ♣.
Dealer: West	♥ KQ95	Partner bids next.
Vul: E-W	♦ AJT7	
HCP: 18	♣ A54	

Board: 83	♠ AJ73	RHO opens the bidding 3 ♥.
Dealer: East	♥ J7	You bid next.
Vul: None	♦ K75	
HCP: 9	♣ 7652	

Board: 84	♠ KT	LHO opens the bidding 3 ♥.
Dealer: West	♥ A93	Partner bids next.
Vul: Both	♦ AT4	
HCP: 18+1	♣ AK873	

Board: 85	♠ K952	RHO opens the bidding 3 ♦.
Dealer: East	♥ J963	You bid next.
Vul: E-W	♦ 93	
HCP: 9	♣ KQ8	

Both hands (Answers Page)

Board: 81

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 5

Contract: 3NT North

North:

♠ AQ4

♥ A85

♦ K4

♣ AKT76

South:

♠ 73

♥ Q943

♦ Q73

♣ J985

W N E S

3 ♠ Pass

Pass 3NT All Pass

Board: 82

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 18

Contract: 3NT South

North:

♠ QJT83

♥ AJ8

♦ 964

♣ Q3

South:

♠ A5

♥ KQ95

♦ AJT7

♣ A54

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 83

Dealer: East

Vul: None

North HCP: 17+2

South HCP: 9

Contract: 3NT North

North:

♠ T62

♥ A8

♦ A8

♣ AKQT43

South:

♠ AJ73

♥ J7

♦ K75

♣ 7652

W N E S

3 ♥ Pass

Pass 3NT All Pass

Board: 84

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 18+1

Contract: 3NT South

North:

♠ A52

♥ T

♦ 87653

♣ QT95

South:

♠ KT

♥ A93

♦ AT4

♣ AK873

W N E S

3 ♥ Pass Pass 3NT

All Pass

Board: 85

Dealer: East

Vul: E-W

North HCP: 17

South HCP: 9

Contract: 3NT North

North:

♠ QJ4

♥ AT4

♦ AQ5

♣ A954

South:

♠ K952

♥ J963

♦ 93

♣ KQ8

W N E S

3 ♦ Pass

Pass 3NT All Pass

North hands

3N_over_LHO_3x

Board: 86	♠ T87	RHO opens the bidding 3♥.
Dealer: West	♥ 963	You bid next.
Vul: None	♦ 643	
HCP: 4	♣ KJT6	

Board: 87	♠ A3	LHO opens the bidding 3♣.
Dealer: East	♥ KQ75	Partner bids next.
Vul: N-S	♦ QT32	
HCP: 17	♣ AQ6	

Board: 88	♠ A97	RHO opens the bidding 3♣.
Dealer: West	♥ KJ52	You bid next.
Vul: None	♦ Q874	
HCP: 10	♣ 54	

Board: 89	♠ 52	LHO opens the bidding 3♥.
Dealer: East	♥ A8	Partner bids next.
Vul: Both	♦ AKQT876	
HCP: 17+3	♣ A8	

Board: 90	♠ A96	RHO opens the bidding 3♥.
Dealer: West	♥ 84	You bid next.
Vul: N-S	♦ QJT73	
HCP: 8+1	♣ J73	

Both hands (Answers Page)

Board: 86

Dealer: West

Vul: None

North HCP: 4

South HCP: 19+1

Contract: 3NT South

North:

♠ T87

♥ 963

♦ 643

♣ KJT6

South:

♠ AQJ4

♥ A2

♦ KJT98

♣ A5

W N E S

3♥ Pass Pass 3NT

All Pass

Board: 87

Dealer: East

Vul: N-S

North HCP: 17

South HCP: 5+1

Contract: 3NT North

North:

♠ A3

♥ KQ75

♦ QT32

♣ AQ6

South:

♠ KJ762

♥ J83

♦ 98

♣ 972

W N E S

3♣ Pass

Pass 3NT All Pass

Board: 88

Dealer: West

Vul: None

North HCP: 10

South HCP: 20

Contract: 3NT South

North:

♠ A97

♥ KJ52

♦ Q874

♣ 54

South:

♠ K532

♥ A93

♦ AKT

♣ AQ9

W N E S

3♣ Pass Pass 3NT

All Pass

Board: 89

Dealer: East

Vul: Both

North HCP: 17+3

South HCP: 9

Contract: 3NT North

North:

♠ 52

♥ A8

♦ AKQT876

♣ A8

South:

♠ KJT4

♥ 43

♦ J42

♣ KJ97

W N E S

3♥ Pass

Pass 3NT All Pass

Board: 90

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 17+1

Contract: 3NT South

North:

♠ A96

♥ 84

♦ QJT73

♣ J73

South:

♠ T3

♥ AQ2

♦ A84

♣ AKT52

W N E S

3♥ Pass Pass 3NT

All Pass

South hands

3N_over_LHO_3x

Board: 86	♠ AQJ4	LHO opens the bidding 3♥.
Dealer: West	♥ A2	Partner bids next.
Vul: None	♦ KJT98	
HCP: 19+1	♣ A5	

Board: 87	♠ KJ762	RHO opens the bidding 3♣.
Dealer: East	♥ J83	You bid next.
Vul: N-S	♦ 98	
HCP: 5+1	♣ 972	

Board: 88	♠ K532	LHO opens the bidding 3♣.
Dealer: West	♥ A93	Partner bids next.
Vul: None	♦ AKT	
HCP: 20	♣ AQ9	

Board: 89	♠ KJT4	RHO opens the bidding 3♥.
Dealer: East	♥ 43	You bid next.
Vul: Both	♦ J42	
HCP: 9	♣ KJ97	

Board: 90	♠ T3	LHO opens the bidding 3♥.
Dealer: West	♥ AQ2	Partner bids next.
Vul: N-S	♦ A84	
HCP: 17+1	♣ AKT52	

Both hands (Answers Page)

Board: 86

Dealer: West

Vul: None

North HCP: 4

South HCP: 19+1

Contract: 3NT South

North:

♠ T87

♥ 963

♦ 643

♣ KJT6

South:

♠ AQJ4

♥ A2

♦ KJT98

♣ A5

W N E S

3♥ Pass Pass 3NT

All Pass

Board: 87

Dealer: East

Vul: N-S

North HCP: 17

South HCP: 5+1

Contract: 3NT North

North:

♠ A3

♥ KQ75

♦ QT32

♣ AQ6

South:

♠ KJ762

♥ J83

♦ 98

♣ 972

W N E S

3♣ Pass

Pass 3NT All Pass

Board: 88

Dealer: West

Vul: None

North HCP: 10

South HCP: 20

Contract: 3NT South

North:

♠ A97

♥ KJ52

♦ Q874

♣ 54

South:

♠ K532

♥ A93

♦ AKT

♣ AQ9

W N E S

3♣ Pass Pass 3NT

All Pass

Board: 89

Dealer: East

Vul: Both

North HCP: 17+3

South HCP: 9

Contract: 3NT North

North:

♠ 52

♥ A8

♦ AKQT876

♣ A8

South:

♠ KJT4

♥ 43

♦ J42

♣ KJ97

W N E S

3♥ Pass

Pass 3NT All Pass

Board: 90

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 17+1

Contract: 3NT South

North:

♠ A96

♥ 84

♦ QJT73

♣ J73

South:

♠ T3

♥ AQ2

♦ A84

♣ AKT52

W N E S

3♥ Pass Pass 3NT

All Pass

North hands

3N_over_LHO_3x

Board: 91	♠ AQ53	LHO opens the bidding 3 ♠.
Dealer: East	♥ A3	Partner bids next.
Vul: Both	♦ K8542	
HCP: 17+1	♣ A8	

Board: 92	♠ T654	RHO opens the bidding 3 ♦.
Dealer: West	♥ K9543	You bid next.
Vul: None	♦ -	
HCP: 7+1	♣ AT97	

Board: 93	♠ AK43	LHO opens the bidding 3 ♣.
Dealer: East	♥ KQ	Partner bids next.
Vul: E-W	♦ KJ4	
HCP: 20	♣ A987	

Board: 94	♠ Q965	RHO opens the bidding 3 ♣.
Dealer: West	♥ KQ86	You bid next.
Vul: N-S	♦ 653	
HCP: 7	♣ 98	

Board: 95	♠ KT	LHO opens the bidding 3 ♠.
Dealer: East	♥ AK43	Partner bids next.
Vul: Both	♦ A964	
HCP: 18	♣ A85	

Both hands (Answers Page)

Board: 91

Dealer: East

Vul: Both

North HCP: 17+1

South HCP: 8

Contract: 3NT North

North:

♠ AQ53

♥ A3

♦ K8542

♣ A8

South:

♠ 6

♥ KT62

♦ AJT9

♣ 7432

W N E S

3 ♠ Pass

Pass 3NT All Pass

Board: 92

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 17

Contract: 3NT South

North:

♠ T654

♥ K9543

♦ -

♣ AT97

South:

♠ AJ2

♥ AQ72

♦ AQ65

♣ 64

W N E S

3 ♦ Pass Pass 3NT

All Pass

Board: 93

Dealer: East

Vul: E-W

North HCP: 20

South HCP: 2+1

Contract: 3NT North

North:

♠ AK43

♥ KQ

♦ KJ4

♣ A987

South:

♠ 8762

♥ T9642

♦ Q986

♣ -

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 94

Dealer: West

Vul: N-S

North HCP: 7

South HCP: 18

Contract: 3NT South

North:

♠ Q965

♥ KQ86

♦ 653

♣ 98

South:

♠ J2

♥ AJ74

♦ AQJ7

♣ AJ6

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 95

Dealer: East

Vul: Both

North HCP: 18

South HCP: 8+1

Contract: 3NT North

North:

♠ KT

♥ AK43

♦ A964

♣ A85

South:

♠ 54

♥ JT9

♦ KJT75

♣ KT3

W N E S

3 ♠ Pass

Pass 3NT All Pass

South hands

3N_over_LHO_3x

Board: 91	♠ 6	RHO opens the bidding 3 ♠.
Dealer: East	♥ KT62	You bid next.
Vul: Both	♦ AJT9	
HCP: 8	♣ 7432	

Board: 92	♠ AJ2	LHO opens the bidding 3 ♦.
Dealer: West	♥ AQ72	Partner bids next.
Vul: None	♦ AQ65	
HCP: 17	♣ 64	

Board: 93	♠ 8762	RHO opens the bidding 3 ♣.
Dealer: East	♥ T9642	You bid next.
Vul: E-W	♦ Q986	
HCP: 2+1	♣ -	

Board: 94	♠ J2	LHO opens the bidding 3 ♣.
Dealer: West	♥ AJ74	Partner bids next.
Vul: N-S	♦ AQJ7	
HCP: 18	♣ AJ6	

Board: 95	♠ 54	RHO opens the bidding 3 ♠.
Dealer: East	♥ JT9	You bid next.
Vul: Both	♦ KJT75	
HCP: 8+1	♣ KT3	

Both hands (Answers Page)

Board: 91

Dealer: East

Vul: Both

North HCP: 17+1

South HCP: 8

Contract: 3NT North

North:

♠ AQ53

♥ A3

♦ K8542

♣ A8

South:

♠ 6

♥ KT62

♦ AJT9

♣ 7432

W N E S

3 ♠ Pass

Pass 3NT All Pass

Board: 92

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 17

Contract: 3NT South

North:

♠ T654

♥ K9543

♦ -

♣ AT97

South:

♠ AJ2

♥ AQ72

♦ AQ65

♣ 64

W N E S

3 ♦ Pass Pass 3NT

All Pass

Board: 93

Dealer: East

Vul: E-W

North HCP: 20

South HCP: 2+1

Contract: 3NT North

North:

♠ AK43

♥ KQ

♦ KJ4

♣ A987

South:

♠ 8762

♥ T9642

♦ Q986

♣ -

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 94

Dealer: West

Vul: N-S

North HCP: 7

South HCP: 18

Contract: 3NT South

North:

♠ Q965

♥ KQ86

♦ 653

♣ 98

South:

♠ J2

♥ AJ74

♦ AQJ7

♣ AJ6

W N E S

3 ♣ Pass Pass 3NT

All Pass

Board: 95

Dealer: East

Vul: Both

North HCP: 18

South HCP: 8+1

Contract: 3NT North

North:

♠ KT

♥ AK43

♦ A964

♣ A85

South:

♠ 54

♥ JT9

♦ KJT75

♣ KT3

W N E S

3 ♠ Pass

Pass 3NT All Pass

North hands

3N_over_LHO_3x

Board: 96	♠ JT5	RHO opens the bidding 3♥.
Dealer: West	♥ J64	You bid next.
Vul: N-S	♦ KJ9	
HCP: 8	♣ Q653	

Board: 97	♠ AQT7	RHO opens the bidding 3♣.
Dealer: West	♥ T9642	You bid next.
Vul: Both	♦ 986	
HCP: 8+1	♣ Q	

Board: 98	♠ Q876	RHO opens the bidding 3♦.
Dealer: West	♥ QT3	You bid next.
Vul: None	♦ 4	
HCP: 8+1	♣ A7532	

Board: 99	♠ AQ3	LHO opens the bidding 3♠.
Dealer: East	♥ K5	Partner bids next.
Vul: E-W	♦ AJT74	
HCP: 17+1	♣ K82	

Board: 100	♠ AT5	RHO opens the bidding 3♣.
Dealer: West	♥ 7643	You bid next.
Vul: Both	♦ K842	
HCP: 7	♣ 72	

Both hands (Answers Page)

Board: 96

Dealer: West

Vul: N-S

North HCP: 8

South HCP: 18+1

Contract: 3NT South

North:

♠ JT5

♥ J64

♦ KJ9

♣ Q653

South:

♠ AK64

♥ A9

♦ A8654

♣ K7

W N E S

3♥ Pass Pass 3NT

All Pass

Board: 97

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 18+1

Contract: 4♥ North

North:

♠ AQT7

♥ T9642

♦ 986

♣ Q

South:

♠ K986

♥ Q7

♦ AKQT7

♣ A8

W N E S

3♣ Pass Pass 3NT

Pass 4♥ All Pass

Board: 98

Dealer: West

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 3NT South

North:

♠ Q876

♥ QT3

♦ 4

♣ A7532

South:

♠ AKJ

♥ J75

♦ KQ53

♣ K94

W N E S

3♦ Pass Pass 3NT

All Pass

Board: 99

Dealer: East

Vul: E-W

North HCP: 17+1

South HCP: 8+1

Contract: 3NT North

North:

♠ AQ3

♥ K5

♦ AJT74

♣ K82

South:

♠ 4

♥ JT2

♦ KQ63

♣ Q9754

W N E S

Pass 3NT 3♠ Pass

Pass All Pass

Board: 100

Dealer: West

Vul: Both

North HCP: 7

South HCP: 17

Contract: 3NT South

North:

♠ AT5

♥ 7643

♦ K842

♣ 72

South:

♠ QJ97

♥ AJ95

♦ A7

♣ KQ4

W N E S

3♣ Pass Pass 3NT

All Pass

South hands

3N_over_LHO_3x

Board: 96 ♠ AK64 LHO opens the bidding 3♥.
 Dealer: West ♥ A9 Partner bids next.
 Vul: N-S ♦ A8654
 HCP: 18+1 ♣ K7

Board: 97 ♠ K986 LHO opens the bidding 3♣.
 Dealer: West ♥ Q7 Partner bids next.
 Vul: Both ♦ AKQT7
 HCP: 18+1 ♣ A8

Board: 98 ♠ AKJ LHO opens the bidding 3♦.
 Dealer: West ♥ J75 Partner bids next.
 Vul: None ♦ KQ53
 HCP: 17 ♣ K94

Board: 99 ♠ 4 RHO opens the bidding 3♠.
 Dealer: East ♥ JT2 You bid next.
 Vul: E-W ♦ KQ63
 HCP: 8+1 ♣ Q9754

Board: 100 ♠ QJ97 LHO opens the bidding 3♣.
 Dealer: West ♥ AJ95 Partner bids next.
 Vul: Both ♦ A7
 HCP: 17 ♣ KQ4

Both hands (Answers Page)

Board: 96

Dealer: West

Vul: N-S

North HCP: 8

South HCP: 18+1

Contract: 3NT South

North:

♠ JT5

♥ J64

♦ KJ9

♣ Q653

South:

♠ AK64

♥ A9

♦ A8654

♣ K7

W N E S

3♥ Pass Pass 3NT

All Pass

Board: 97

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 18+1

Contract: 4♥ North

North:

♠ AQT7

♥ T9642

♦ 986

♣ Q

South:

♠ K986

♥ Q7

♦ AKQT7

♣ A8

W N E S

3♣ Pass Pass 3NT

Pass 4♥ All Pass

Board: 98

Dealer: West

Vul: None

North HCP: 8+1

South HCP: 17

Contract: 3NT South

North:

♠ Q876

♥ QT3

♦ 4

♣ A7532

South:

♠ AKJ

♥ J75

♦ KQ53

♣ K94

W N E S

3♦ Pass Pass 3NT

All Pass

Board: 99

Dealer: East

Vul: E-W

North HCP: 17+1

South HCP: 8+1

Contract: 3NT North

North:

♠ AQ3

♥ K5

♦ AJT74

♣ K82

South:

♠ 4

♥ JT2

♦ KQ63

♣ Q9754

W N E S

Pass 3NT 3♠ Pass

Pass All Pass

Board: 100

Dealer: West

Vul: Both

North HCP: 7

South HCP: 17

Contract: 3NT South

North:

♠ AT5

♥ 7643

♦ K842

♣ 72

South:

♠ QJ97

♥ AJ95

♦ A7

♣ KQ4

W N E S

3♣ Pass Pass 3NT

All Pass

North hands

3N_over_LHO_3x

Board: 101	♠ AJ92	LHO opens the bidding 3♣.
Dealer: East	♥ AK73	Partner bids next.
Vul: Both	♦ A73	
HCP: 19	♣ K5	

Board: 102	♠ T9864	RHO opens the bidding 3♦.
Dealer: West	♥ A765	You bid next.
Vul: Both	♦ 8	
HCP: 7+1	♣ K95	

Board: 103	♠ Q86	LHO opens the bidding 3♣.
Dealer: East	♥ AQ	Partner bids next.
Vul: N-S	♦ AKQT9	
HCP: 21+1	♣ A76	

Board: 104	♠ J94	RHO opens the bidding 3♥.
Dealer: West	♥ 92	You bid next.
Vul: N-S	♦ AQ64	
HCP: 8	♣ J876	

Board: 105	♠ J76	LHO opens the bidding 3♥.
Dealer: East	♥ KQ4	Partner bids next.
Vul: None	♦ KJ2	
HCP: 17	♣ AKT2	

Both hands (Answers Page)

Board: 101

Dealer: East

Vul: Both

North HCP: 19

South HCP: 5

Contract: 3NT North

North:

♠ AJ92

♥ AK73

♦ A73

♣ K5

South:

♠ Q876

♥ Q86

♦ J864

♣ 98

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 102

Dealer: West

Vul: Both

North HCP: 7+1

South HCP: 17

Contract: 3NT South

North:

♠ T9864

♥ A765

♦ 8

♣ K95

South:

♠ AQ75

♥ KQ93

♦ KQ7

♣ J7

W N E S

3 ♦ Pass Pass 3NT

All Pass

Board: 103

Dealer: East

Vul: N-S

North HCP: 21+1

South HCP: 5+1

Contract: 3NT North

North:

♠ Q86

♥ AQ

♦ AKQT9

♣ A76

South:

♠ KT53

♥ 97642

♦ 873

♣ Q

W N E S

3 ♣ Pass

Pass 3NT All Pass

Board: 104

Dealer: West

Vul: N-S

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ J94

♥ 92

♦ AQ64

♣ J876

South:

♠ Q76

♥ AQ5

♦ K952

♣ AQ9

W N E S

3 ♥ Pass Pass 3NT

All Pass

Board: 105

Dealer: East

Vul: None

North HCP: 17

South HCP: 10

Contract: 3NT North

North:

♠ J76

♥ KQ4

♦ KJ2

♣ AKT2

South:

♠ Q42

♥ 75

♦ AQ94

♣ Q986

W N E S

3 ♥ Pass

Pass 3NT All Pass

South hands

3N_over_LHO_3x

Board: 101	♠ Q876	RHO opens the bidding 3♣.
Dealer: East	♥ Q86	You bid next.
Vul: Both	♦ J864	
HCP: 5	♣ 98	

Board: 102	♠ AQ75	LHO opens the bidding 3♦.
Dealer: West	♥ KQ93	Partner bids next.
Vul: Both	♦ KQ7	
HCP: 17	♣ J7	

Board: 103	♠ KT53	RHO opens the bidding 3♣.
Dealer: East	♥ 97642	You bid next.
Vul: N-S	♦ 873	
HCP: 5+1	♣ Q	

Board: 104	♠ Q76	LHO opens the bidding 3♥.
Dealer: West	♥ AQ5	Partner bids next.
Vul: N-S	♦ K952	
HCP: 17	♣ AQ9	

Board: 105	♠ Q42	RHO opens the bidding 3♥.
Dealer: East	♥ 75	You bid next.
Vul: None	♦ AQ94	
HCP: 10	♣ Q986	

Both hands (Answers Page)

Board: 101

	North:	South:	W	N	E	S
Dealer: East	♠ AJ92	♠ Q876			3 ♣	Pass
Vul: Both	♥ AK73	♥ Q86	Pass	3NT	All Pass	
North HCP: 19	♦ A73	♦ J864				
South HCP: 5	♣ K5	♣ 98				
Contract: 3NT North						

Board: 102

	North:	South:	W	N	E	S
Dealer: West	♠ T9864	♠ AQ75	3 ♦	Pass	Pass	3NT
Vul: Both	♥ A765	♥ KQ93	All Pass			
North HCP: 7+1	♦ 8	♦ KQ7				
South HCP: 17	♣ K95	♣ J7				
Contract: 3NT South						

Board: 103

	North:	South:	W	N	E	S
Dealer: East	♠ Q86	♠ KT53			3 ♣	Pass
Vul: N-S	♥ AQ	♥ 97642	Pass	3NT	All Pass	
North HCP: 21+1	♦ AKQT9	♦ 873				
South HCP: 5+1	♣ A76	♣ Q				
Contract: 3NT North						

Board: 104

	North:	South:	W	N	E	S
Dealer: West	♠ J94	♠ Q76	3 ♥	Pass	Pass	3NT
Vul: N-S	♥ 92	♥ AQ5	All Pass			
North HCP: 8	♦ AQ64	♦ K952				
South HCP: 17	♣ J876	♣ AQ9				
Contract: 3NT South						

Board: 105

	North:	South:	W	N	E	S
Dealer: East	♠ J76	♠ Q42			3 ♥	Pass
Vul: None	♥ KQ4	♥ 75	Pass	3NT	All Pass	
North HCP: 17	♦ KJ2	♦ AQ94				
South HCP: 10	♣ AKT2	♣ Q986				
Contract: 3NT North						

North hands

3N_over_LHO_3x

Board: 106	♠ 753	RHO opens the bidding 3 ♠.
Dealer: West	♥ K983	You bid next.
Vul: E-W	♦ T96	
HCP: 7	♣ KJ9	

Board: 107	♠ AK8	LHO opens the bidding 3 ♥.
Dealer: East	♥ KT5	Partner bids next.
Vul: E-W	♦ AQ54	
HCP: 21	♣ AJ7	

Board: 108	♠ 8532	RHO opens the bidding 3 ♣.
Dealer: West	♥ QJ95	You bid next.
Vul: N-S	♦ KJ85	
HCP: 7	♣ 6	

Board: 109	♠ AK2	LHO opens the bidding 3 ♥.
Dealer: East	♥ KQ5	Partner bids next.
Vul: Both	♦ KT8	
HCP: 19	♣ A543	

Board: 110	♠ 75	RHO opens the bidding 3 ♠.
Dealer: West	♥ 8764	You bid next.
Vul: None	♦ A95	
HCP: 7	♣ K653	

Both hands (Answers Page)

Board: 106

	North:	South:	W	N	E	S
Dealer: West	♠ 753	♠ AJ	3 ♠	Pass	Pass	3NT
Vul: E-W	♥ K983	♥ QJ	All Pass			
North HCP: 7	♦ T96	♦ AQJ832				
South HCP: 17+2	♣ KJ9	♣ Q63				
Contract: 3NT South						

Board: 107

	North:	South:	W	N	E	S
Dealer: East	♠ AK8	♠ 943			3 ♥	Pass
Vul: E-W	♥ KT5	♥ 93	Pass	3NT	All Pass	
North HCP: 21	♦ AQ54	♦ JT98				
South HCP: 1	♣ AJ7	♣ T654				
Contract: 3NT North						

Board: 108

	North:	South:	W	N	E	S
Dealer: West	♠ 8532	♠ AQ6	3 ♣	Pass	Pass	3NT
Vul: N-S	♥ QJ95	♥ K874	All Pass			
North HCP: 7	♦ KJ85	♦ Q9				
South HCP: 17	♣ 6	♣ AQ87				
Contract: 3NT South						

Board: 109

	North:	South:	W	N	E	S
Dealer: East	♠ AK2	♠ QJT9			3 ♥	Pass
Vul: Both	♥ KQ5	♥ 2	Pass	3NT	All Pass	
North HCP: 19	♦ KT8	♦ 9754				
South HCP: 6	♣ A543	♣ QJ98				
Contract: 3NT North						

Board: 110

	North:	South:	W	N	E	S
Dealer: West	♠ 75	♠ KJ	3 ♠	Pass	Pass	3NT
Vul: None	♥ 8764	♥ A95	All Pass			
North HCP: 7	♦ A95	♦ KJT8				
South HCP: 19	♣ K653	♣ AQJT				
Contract: 3NT South						

South hands

3N_over_LHO_3x

Board: 106	♠ AJ	LHO opens the bidding 3 ♠.
Dealer: West	♥ QJ	Partner bids next.
Vul: E-W	♦ AQJ832	
HCP: 17+2	♣ Q63	

Board: 107	♠ 943	RHO opens the bidding 3 ♥.
Dealer: East	♥ 93	You bid next.
Vul: E-W	♦ JT98	
HCP: 1	♣ T654	

Board: 108	♠ AQ6	LHO opens the bidding 3 ♣.
Dealer: West	♥ K874	Partner bids next.
Vul: N-S	♦ Q9	
HCP: 17	♣ AQ87	

Board: 109	♠ QJT9	RHO opens the bidding 3 ♥.
Dealer: East	♥ 2	You bid next.
Vul: Both	♦ 9754	
HCP: 6	♣ QJ98	

Board: 110	♠ KJ	LHO opens the bidding 3 ♠.
Dealer: West	♥ A95	Partner bids next.
Vul: None	♦ KJT8	
HCP: 19	♣ AQJT	

Both hands (Answers Page)

Board: 106

	North:	South:	W	N	E	S
Dealer: West	♠ 753	♠ AJ	3 ♠	Pass	Pass	3NT
Vul: E-W	♥ K983	♥ QJ	All Pass			
North HCP: 7	♦ T96	♦ AQJ832				
South HCP: 17+2	♣ KJ9	♣ Q63				
Contract: 3NT South						

Board: 107

	North:	South:	W	N	E	S
Dealer: East	♠ AK8	♠ 943			3 ♥	Pass
Vul: E-W	♥ KT5	♥ 93	Pass	3NT	All Pass	
North HCP: 21	♦ AQ54	♦ JT98				
South HCP: 1	♣ AJ7	♣ T654				
Contract: 3NT North						

Board: 108

	North:	South:	W	N	E	S
Dealer: West	♠ 8532	♠ AQ6	3 ♣	Pass	Pass	3NT
Vul: N-S	♥ QJ95	♥ K874	All Pass			
North HCP: 7	♦ KJ85	♦ Q9				
South HCP: 17	♣ 6	♣ AQ87				
Contract: 3NT South						

Board: 109

	North:	South:	W	N	E	S
Dealer: East	♠ AK2	♠ QJT9			3 ♥	Pass
Vul: Both	♥ KQ5	♥ 2	Pass	3NT	All Pass	
North HCP: 19	♦ KT8	♦ 9754				
South HCP: 6	♣ A543	♣ QJ98				
Contract: 3NT North						

Board: 110

	North:	South:	W	N	E	S
Dealer: West	♠ 75	♠ KJ	3 ♠	Pass	Pass	3NT
Vul: None	♥ 8764	♥ A95	All Pass			
North HCP: 7	♦ A95	♦ KJT8				
South HCP: 19	♣ K653	♣ AQJT				
Contract: 3NT South						

Board: 111 ♠ 83 LHO opens the bidding 3♣.
Dealer: East ♥ A5 Partner bids next.
Vul: N-S ♦ AKQ9742
HCP: 17+3 ♣ A7

Board: 112 ♠ J87 RHO opens the bidding 3♥.
Dealer: West ♥ 75 You bid next.
Vul: None ♦ AK83
HCP: 9 ♣ J853

Board: 113 ♠ K3 LHO opens the bidding 3♠.
Dealer: East ♥ AK93 Partner bids next.
Vul: Both ♦ AQ63
HCP: 21 ♣ KQ9

Board: 114 ♠ QJ32 RHO opens the bidding 3♥.
Dealer: West ♥ 98 You bid next.
Vul: N-S ♦ J543
HCP: 8 ♣ KJ3

Both hands (Answers Page)

Board: 111

Dealer: East

Vul: N-S

North HCP: 17+3

South HCP: 7+1

Contract: 3NT North

North:

♠ 83

♥ A5

♦ AKQ9742

♣ A7

South:

♠ AJT4

♥ JT762

♦ 83

♣ J6

W

N

E

S

3 ♣ Pass

Pass 3NT All Pass

Board: 112

Dealer: West

Vul: None

North HCP: 9

South HCP: 17+1

Contract: 3NT South

North:

♠ J87

♥ 75

♦ AK83

♣ J853

South:

♠ KQ

♥ AQ6

♦ J54

♣ KQ974

W

N

E

S

3 ♥ Pass Pass 3NT

All Pass

Board: 113

Dealer: East

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3NT North

North:

♠ K3

♥ AK93

♦ AQ63

♣ KQ9

South:

♠ 9854

♥ J762

♦ 84

♣ A85

W

N

E

S

3 ♠ Pass

Pass 3NT All Pass

Board: 114

Dealer: West

Vul: N-S

North HCP: 8

South HCP: 21

Contract: 3NT South

North:

♠ QJ32

♥ 98

♦ J543

♣ KJ3

South:

♠ AK95

♥ A76

♦ AT

♣ AQ97

W

N

E

S

3 ♥ Pass Pass 3NT

All Pass

South hands

3N_over_LHO_3x

Board: 111	♠ AJT4	RHO opens the bidding 3♣.
Dealer: East	♥ JT762	You bid next.
Vul: N-S	♦ 83	
HCP: 7+1	♣ J6	

Board: 112	♠ KQ	LHO opens the bidding 3♥.
Dealer: West	♥ AQ6	Partner bids next.
Vul: None	♦ J54	
HCP: 17+1	♣ KQ974	

Board: 113	♠ 9854	RHO opens the bidding 3♠.
Dealer: East	♥ J762	You bid next.
Vul: Both	♦ 84	
HCP: 5	♣ A85	

Board: 114	♠ AK95	LHO opens the bidding 3♥.
Dealer: West	♥ A76	Partner bids next.
Vul: N-S	♦ AT	
HCP: 21	♣ AQ97	

Both hands (Answers Page)

Board: 111

Dealer: East

Vul: N-S

North HCP: 17+3

South HCP: 7+1

Contract: 3NT North

North:

♠ 83

♥ A5

♦ AKQ9742

♣ A7

South:

♠ AJT4

♥ JT762

♦ 83

♣ J6

W

N

E

S

3 ♣ Pass

Pass 3NT All Pass

Board: 112

Dealer: West

Vul: None

North HCP: 9

South HCP: 17+1

Contract: 3NT South

North:

♠ J87

♥ 75

♦ AK83

♣ J853

South:

♠ KQ

♥ AQ6

♦ J54

♣ KQ974

W

N

E

S

3 ♥ Pass Pass 3NT

All Pass

Board: 113

Dealer: East

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3NT North

North:

♠ K3

♥ AK93

♦ AQ63

♣ KQ9

South:

♠ 9854

♥ J762

♦ 84

♣ A85

W

N

E

S

3 ♠ Pass

Pass 3NT All Pass

Board: 114

Dealer: West

Vul: N-S

North HCP: 8

South HCP: 21

Contract: 3NT South

North:

♠ QJ32

♥ 98

♦ J543

♣ KJ3

South:

♠ AK95

♥ A76

♦ AT

♣ AQ97

W

N

E

S

3 ♥ Pass Pass 3NT

All Pass