

North hands

3NT over LHO's 3x (Lev)

Board: 1	♠ K75
Dealer: East	♥ A4
Vul: Both	♦ K64
HCP: 19+1	♣ AKQ75

Board: 2	♠ Q652	RHO is dealer. You bid second.
Dealer: West	♥ T6	West (RHO) opens 3♥ if possible.
Vul: Both	♦ J75	
HCP: 9	♣ AQ43	

Board: 3	♠ 43	You are dealer.
Dealer: North	♥ KQT9543	West (RHO) bids 3NT if possible.
Vul: E-W	♦ J7	West (RHO) Doubles 4♥ if possible.
HCP: 7+3	♣ J2	

Board: 4	♠ J432	RHO is dealer. You bid second.
Dealer: West	♥ Q2	West (RHO) opens 3♠ if possible.
Vul: Both	♦ AQT73	
HCP: 9+1	♣ T9	

Board: 5	♠ K52	LHO is dealer.
Dealer: East	♥ AK	East (LHO) opens 3♦ if possible.
Vul: None	♦ K8	
HCP: 18+2	♣ KQT854	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ K75	♠ QT932		3♥	Pass	
Vul: Both	♥ A4	♥ 862	Pass	3NT	All Pass	
North HCP: 19+1	♦ K64	♦ AQT				
South HCP: 8+1	♣ AKQ75	♣ 84				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ Q652	♠ AK83	3♥	Pass	Pass	3NT
Vul: Both	♥ T6	♥ A2		All Pass		
North HCP: 9	♦ J75	♦ A984				
South HCP: 18	♣ AQ43	♣ K87				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ A862		3♥	Pass	Pass
Vul: E-W	♥ KQT9543	♥ 87	3NT	Pass	Pass	4♥
North HCP: 7+3	♦ J7	♦ 9832	X	All Pass		
South HCP: 8	♣ J2	♣ A73				
Contract: 4♥X South						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ J432	♠ A9	3♠	Pass	Pass	3NT
Vul: Both	♥ Q2	♥ AKJ5		All Pass		
North HCP: 9+1	♦ AQT73	♦ K6				
South HCP: 18+1	♣ T9	♣ K7643				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ K52	♠ Q963		3♦	Pass	
Vul: None	♥ AK	♥ T8543	Pass	3NT	All Pass	
North HCP: 18+2	♦ K8	♦ T				
South HCP: 6+1	♣ KQT854	♣ A63				
Contract: 3NT North						

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

Board: 1	♠ QT932
Dealer: East	♥ 862
Vul: Both	♦ AQT
HCP: 8+1	♣ 84

Board: 2	♠ AK83
Dealer: West	♥ A2
Vul: Both	♦ A984
HCP: 18	♣ K87

Board: 3	♠ A862
Dealer: North	♥ 87
Vul: E-W	♦ 9832
HCP: 8	♣ A73

Board: 4	♠ A9
Dealer: West	♥ AKJ5
Vul: Both	♦ K6
HCP: 18+1	♣ K7643

Board: 5	♠ Q963
Dealer: East	♥ T8543
Vul: None	♦ T
HCP: 6+1	♣ A63

RHO is dealer. You bid second.

East (RHO) opens 3♥ if possible.

LHO is dealer.

West (LHO) opens 3♥ if possible.

♦ A984

♣ K87

Partner is dealer.

West (LHO) bids 3NT if possible.

West (LHO) Doubles 4♥ if possible.

♣ A73

LHO is dealer.

West (LHO) opens 3♠ if possible.

♦ K6

♣ K7643

RHO is dealer. You bid second.

East (RHO) opens 3♦ if possible.

♦ T

♣ A63

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ K75	♠ QT932		3♥	Pass	
Vul: Both	♥ A4	♥ 862	Pass	3NT	All Pass	
North HCP: 19+1	♦ K64	♦ AQT				
South HCP: 8+1	♣ AKQ75	♣ 84				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ Q652	♠ AK83	3♥	Pass	Pass	3NT
Vul: Both	♥ T6	♥ A2		All Pass		
North HCP: 9	♦ J75	♦ A984				
South HCP: 18	♣ AQ43	♣ K87				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ A862		3♥	Pass	Pass
Vul: E-W	♥ KQT9543	♥ 87	3NT	Pass	Pass	4♥
North HCP: 7+3	♦ J7	♦ 9832	X	All Pass		
South HCP: 8	♣ J2	♣ A73				
Contract: 4♥X South						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ J432	♠ A9	3♠	Pass	Pass	3NT
Vul: Both	♥ Q2	♥ AKJ5		All Pass		
North HCP: 9+1	♦ AQT73	♦ K6				
South HCP: 18+1	♣ T9	♣ K7643				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ K52	♠ Q963		3♦	Pass	
Vul: None	♥ AK	♥ T8543	Pass	3NT	All Pass	
North HCP: 18+2	♦ K8	♦ T				
South HCP: 6+1	♣ KQT854	♣ A63				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 6	♠ JT76
Dealer: West	♥ QJ95
Vul: Both	♦ KT76
HCP: 7	♣ 7

Board: 7	♠ KJT9632	You are dealer.
Dealer: North	♥ 8	West (RHO) bids 3NT if possible.
Vul: E-W	♦ A63	East (LHO) Doubles 4♠ if possible.
HCP: 8+3	♣ 32	

Board: 8	♠ QT63	RHO is dealer. You bid second.
Dealer: West	♥ J76	West (RHO) opens 3♥ if possible.
Vul: Both	♦ K95	
HCP: 6	♣ T74	

Board: 9	♠ AQJ	LHO is dealer.
Dealer: East	♥ AJT6	East (LHO) opens 3♦ if possible.
Vul: E-W	♦ A3	
HCP: 22	♣ KQJ8	

Board: 10	♠ Q74	RHO is dealer. You bid second.
Dealer: West	♥ AJ876	West (RHO) opens 3♠ if possible.
Vul: Both	♦ T5	
HCP: 9+1	♣ Q76	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ JT76	♠ AK54	3♣	Pass	Pass	3NT
Vul: Both	♥ QJ95	♥ AT63		All Pass		
North HCP: 7	♦ KT76	♦ A4				
South HCP: 18	♣ 7	♣ KT5				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ KJT9632	♠ Q8	3♠	Pass	Pass	
Vul: E-W	♥ 8	♥ K973	3NT	Pass	Pass	4♠
North HCP: 8+3	♦ A63	♦ QJ84	Pass	Pass	X	All Pass
South HCP: 9	♣ 32	♣ J54				
Contract: 4♠X South						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ QT63	♠ AJ2	3♥	Pass	Pass	3NT
Vul: Both	♥ J76	♥ A5		All Pass		
North HCP: 6	♦ K95	♦ AQJ76				
South HCP: 22+1	♣ T74	♣ AQ8				
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AQJ	♠ K987			3♦	Pass
Vul: E-W	♥ AJT6	♥ 985	Pass	3NT	All Pass	
North HCP: 22	♦ A3	♦ J6				
South HCP: 8	♣ KQJ8	♣ AT75				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ Q74	♠ A3	3♠	Pass	Pass	3NT
Vul: Both	♥ AJ876	♥ QT93		All Pass		
North HCP: 9+1	♦ T5	♦ AQ964				
South HCP: 19+1	♣ Q76	♣ AK				
Contract: 3NT South						

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

Board: 6	♠ AK54
Dealer: West	♥ AT63
Vul: Both	♦ A4
HCP: 18	♣ KT5

Board: 7	♠ Q8	Partner is dealer.
Dealer: North	♥ K973	West (LHO) bids 3NT if possible.
Vul: E-W	♦ QJ84	East (RHO) Doubles 4♦ if possible.
HCP: 9	♣ J54	

Board: 8	♠ AJ2	LHO is dealer.
Dealer: West	♥ A5	West (LHO) opens 3♥ if possible.
Vul: Both	♦ AQJ76	
HCP: 22+1	♣ AQ8	

Board: 9	♠ K987	RHO is dealer. You bid second.
Dealer: East	♥ 985	East (RHO) opens 3♦ if possible.
Vul: E-W	♦ J6	
HCP: 8	♣ AT75	

Board: 10	♠ A3	LHO is dealer.
Dealer: West	♥ QT93	West (LHO) opens 3♠ if possible.
Vul: Both	♦ AQ964	
HCP: 19+1	♣ AK	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ JT76	♠ AK54	3♣	Pass	Pass	3NT
Vul: Both	♥ QJ95	♥ AT63		All Pass		
North HCP: 7	♦ KT76	♦ A4				
South HCP: 18	♣ 7	♣ KT5				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ KJT9632	♠ Q8	3♠	Pass	Pass	
Vul: E-W	♥ 8	♥ K973	3NT	Pass	Pass	4♠
North HCP: 8+3	♦ A63	♦ QJ84	Pass	Pass	X	All Pass
South HCP: 9	♣ 32	♣ J54				
Contract: 4♠X South						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ QT63	♠ AJ2	3♥	Pass	Pass	3NT
Vul: Both	♥ J76	♥ A5		All Pass		
North HCP: 6	♦ K95	♦ AQJ76				
South HCP: 22+1	♣ T74	♣ AQ8				
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AQJ	♠ K987			3♦	Pass
Vul: E-W	♥ AJT6	♥ 985	Pass	3NT	All Pass	
North HCP: 22	♦ A3	♦ J6				
South HCP: 8	♣ KQJ8	♣ AT75				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ Q74	♠ A3	3♠	Pass	Pass	3NT
Vul: Both	♥ AJ876	♥ QT93		All Pass		
North HCP: 9+1	♦ T5	♦ AQ964				
South HCP: 19+1	♣ Q76	♣ AK				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 11 ♠ K654

Dealer: East ♥ KJ

Vul: N-S ♦ AK3

HCP: 23 ♣ AKQ5

LHO is dealer.

East (LHO) opens 3♠ if possible.

Board: 12 ♠ 8765

Dealer: West ♥ 984

Vul: E-W ♦ T763

HCP: 1 ♣ J9

RHO is dealer. You bid second.

West (RHO) opens 3♣ if possible.

Board: 13 ♠ KQ96

Dealer: East ♥ A3

Vul: E-W ♦ A84

HCP: 18 ♣ KQT7

LHO is dealer.

East (LHO) opens 3♥ if possible.

Board: 14 ♠ 72

Dealer: West ♥ Q654

Vul: Both ♦ JT94

HCP: 4 ♣ J76

RHO is dealer. You bid second.

West (RHO) opens 3♠ if possible.

Board: 15 ♠ AQ

Dealer: East ♥ A874

Vul: E-W ♦ J942

HCP: 17 ♣ AQ8

LHO is dealer.

East (LHO) opens 3♣ if possible.

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ K654	♠ -		3 ♠	Pass	
Vul: N-S	♥ KJ	♥ T852	Pass	3NT	All Pass	
North HCP: 23	♦ AK3	♦ QJT94				
South HCP: 3+1	♣ AKQ5	♣ 8743				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ 8765	♠ AKQT	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ 984	♥ KQT		All Pass		
North HCP: 1	♦ T763	♦ AK98				
South HCP: 24	♣ J9	♣ K8				
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: East	♠ KQ96	♠ T83		3 ♥	Pass	
Vul: E-W	♥ A3	♥ Q94	Pass	3NT	All Pass	
North HCP: 18	♦ A84	♦ J973				
South HCP: 4	♣ KQT7	♣ J65				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 72	♠ A83	3 ♠	Pass	Pass	3NT
Vul: Both	♥ Q654	♥ T9		All Pass		
North HCP: 4	♦ JT94	♦ A7				
South HCP: 17+2	♣ J76	♣ AKQT95				
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ T85		3 ♣	Pass	
Vul: E-W	♥ A874	♥ KT932	Pass	3NT	All Pass	
North HCP: 17	♦ J942	♦ A863				
South HCP: 7+1	♣ AQ8	♣ 9				
Contract: 3NT North						

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

Board: 11	♠ -	RHO is dealer. You bid second.
Dealer: East	♥ T852	East (RHO) opens 3♠ if possible.
Vul: N-S	♦ QJT94	
HCP: 3+1	♣ 8743	
Board: 12	♠ AKQT	LHO is dealer.
Dealer: West	♥ KQT	West (LHO) opens 3♣ if possible.
Vul: E-W	♦ AK98	
HCP: 24	♣ K8	
Board: 13	♠ T83	RHO is dealer. You bid second.
Dealer: East	♥ Q94	East (RHO) opens 3♥ if possible.
Vul: E-W	♦ J973	
HCP: 4	♣ J65	
Board: 14	♠ A83	LHO is dealer.
Dealer: West	♥ T9	West (LHO) opens 3♠ if possible.
Vul: Both	♦ A7	
HCP: 17+2	♣ AKQT95	
Board: 15	♠ T85	RHO is dealer. You bid second.
Dealer: East	♥ KT932	East (RHO) opens 3♣ if possible.
Vul: E-W	♦ A863	
HCP: 7+1	♣ 9	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ K654	♠ -		3 ♠	Pass	
Vul: N-S	♥ KJ	♥ T852	Pass	3NT	All Pass	
North HCP: 23	♦ AK3	♦ QJT94				
South HCP: 3+1	♣ AKQ5	♣ 8743				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ 8765	♠ AKQT	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ 984	♥ KQT		All Pass		
North HCP: 1	♦ T763	♦ AK98				
South HCP: 24	♣ J9	♣ K8				
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: East	♠ KQ96	♠ T83		3 ♥	Pass	
Vul: E-W	♥ A3	♥ Q94	Pass	3NT	All Pass	
North HCP: 18	♦ A84	♦ J973				
South HCP: 4	♣ KQT7	♣ J65				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 72	♠ A83	3 ♠	Pass	Pass	3NT
Vul: Both	♥ Q654	♥ T9		All Pass		
North HCP: 4	♦ JT94	♦ A7				
South HCP: 17+2	♣ J76	♣ AKQT95				
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ T85		3 ♣	Pass	
Vul: E-W	♥ A874	♥ KT932	Pass	3NT	All Pass	
North HCP: 17	♦ J942	♦ A863				
South HCP: 7+1	♣ AQ8	♣ 9				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 16 ♠ K982

Dealer: West ♥ 932

Vul: N-S ♦ AJ94

HCP: 10 ♣ QT

RHO is dealer. You bid second.

West (RHO) opens 3♥ if possible.

Board: 17 ♠ A3

Dealer: East ♥ Q74

Vul: N-S ♦ AK9

HCP: 20+1 ♣ AK983

LHO is dealer.

East (LHO) opens 3♠ if possible.

Board: 18 ♠ A985

Dealer: South ♥ 96

Vul: E-W ♦ A74

HCP: 10 ♣ Q654

Partner is dealer.

East (LHO) bids 3NT if possible.

West (RHO) Doubles 4♥ if possible.

Board: 19 ♠ AK9

Dealer: East ♥ AKQ2

Vul: E-W ♦ AT73

HCP: 23 ♣ K4

LHO is dealer.

East (LHO) opens 3♣ if possible.

Board: 20 ♠ 64

Dealer: West ♥ KT864

Vul: None ♦ Q4

HCP: 8+1 ♣ K975

RHO is dealer. You bid second.

West (RHO) opens 3♠ if possible.

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ K982	♠ A43	3♥	Pass	Pass	3NT
Vul: N-S	♥ 932	♥ K5		All Pass		
North HCP: 10	♦ AJ94	♦ Q3				
South HCP: 17+2	♣ QT	♣ AKJ873				
Contract: 3NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ 64		3♠	Pass	
Vul: N-S	♥ Q74	♥ KJT93	Pass	3NT	All Pass	
North HCP: 20+1	♦ AK9	♦ J83				
South HCP: 7+1	♣ AK983	♣ Q76				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A985	♠ QT7			3♥	
Vul: E-W	♥ 96	♥ AJT8743	Pass	Pass	3NT	Pass
North HCP: 10	♦ A74	♦ J3	Pass	4♥	Pass	Pass
South HCP: 8+3	♣ Q654	♣ 7	X	All Pass		
Contract: 4♥X North						

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ AK9	♠ QJ84		3♣	Pass	
Vul: E-W	♥ AKQ2	♥ J6	Pass	3NT	All Pass	
North HCP: 23	♦ AT73	♦ J86				
South HCP: 5	♣ K4	♣ T953				
Contract: 3NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: West	♠ 64	♠ KQ8	3♠	Pass	Pass	3NT
Vul: None	♥ KT864	♥ AJ		All Pass		
North HCP: 8+1	♦ Q4	♦ K632				
South HCP: 17	♣ K975	♣ AT84				
Contract: 3NT South						

South hands**3NT over LHO's 3x (Lev)****Board: 16** ♠ A43

Dealer: West ♥ K5

Vul: N-S ♦ Q3

HCP: 17+2 ♣ AKJ873

LHO is dealer.

West (LHO) opens 3♥ if possible.

Board: 17 ♠ 64

Dealer: East ♥ KJT93

Vul: N-S ♦ J83

HCP: 7+1 ♣ Q76

RHO is dealer. You bid second.

East (RHO) opens 3♠ if possible.

Board: 18 ♠ QT7

Dealer: South ♥ AJT8743

Vul: E-W ♦ J3

HCP: 8+3 ♣ 7

You are dealer.

East (RHO) bids 3NT if possible.

West (LHO) Doubles 4♥ if possible.

Board: 19 ♠ QJ84

Dealer: East ♥ J6

Vul: E-W ♦ J86

HCP: 5 ♣ T953

RHO is dealer. You bid second.

East (RHO) opens 3♣ if possible.

Board: 20 ♠ KQ8

Dealer: West ♥ AJ

Vul: None ♦ K632

HCP: 17 ♣ AT84

LHO is dealer.

West (LHO) opens 3♠ if possible.

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ K982	♠ A43	3♥	Pass	Pass	3NT
Vul: N-S	♥ 932	♥ K5		All Pass		
North HCP: 10	♦ AJ94	♦ Q3				
South HCP: 17+2	♣ QT	♣ AKJ873				
Contract: 3NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ 64		3♠	Pass	
Vul: N-S	♥ Q74	♥ KJT93	Pass	3NT	All Pass	
North HCP: 20+1	♦ AK9	♦ J83				
South HCP: 7+1	♣ AK983	♣ Q76				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A985	♠ QT7			3♥	
Vul: E-W	♥ 96	♥ AJT8743	Pass	Pass	3NT	Pass
North HCP: 10	♦ A74	♦ J3	Pass	4♥	Pass	Pass
South HCP: 8+3	♣ Q654	♣ 7	X	All Pass		
Contract: 4♥X North						

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ AK9	♠ QJ84		3♣	Pass	
Vul: E-W	♥ AKQ2	♥ J6	Pass	3NT	All Pass	
North HCP: 23	♦ AT73	♦ J86				
South HCP: 5	♣ K4	♣ T953				
Contract: 3NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: West	♠ 64	♠ KQ8	3♠	Pass	Pass	3NT
Vul: None	♥ KT864	♥ AJ		All Pass		
North HCP: 8+1	♦ Q4	♦ K632				
South HCP: 17	♣ K975	♣ AT84				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 21

Dealer: East

Vul: N-S

HCP: 17

♠ AQ

♥ 8654

♦ KQ54

♣ AQ8

LHO is dealer.

East (LHO) opens 3♣ if possible.

Board: 22

Dealer: West

Vul: Both

HCP: 4+1

♠ Q64

♥ J9865

♦ J74

♣ 84

RHO is dealer. You bid second.

West (RHO) opens 3♣ if possible.

Board: 23

Dealer: East

Vul: N-S

HCP: 19

♠ AQ5

♥ K765

♦ AQ4

♣ A98

LHO is dealer.

East (LHO) opens 3♣ if possible.

Board: 24

Dealer: West

Vul: E-W

HCP: 4+1

♠ JT3

♥ 95

♦ QT865

♣ J84

RHO is dealer. You bid second.

West (RHO) opens 3♥ if possible.

Board: 25

Dealer: North

Vul: None

HCP: 8+3

♠ 6

♥ AJT9852

♦ T42

♣ K8

You are dealer.

West (RHO) bids 3NT if possible.

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ 975		3♣	Pass	
Vul: N-S	♥ 8654	♥ AT92	Pass	3NT	All Pass	
North HCP: 17	♦ KQ54	♦ 8732				
South HCP: 4	♣ AQ8	♣ 75				
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ Q64	♠ KJ73	3♣	Pass	Pass	3NT
Vul: Both	♥ J9865	♥ AKQ4		All Pass		
North HCP: 4+1	♦ J74	♦ Q6				
South HCP: 19	♣ 84	♣ A95				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ AQ5	♠ JT872		3♣	Pass	
Vul: N-S	♥ K765	♥ AQT3	Pass	3NT	All Pass	
North HCP: 19	♦ AQ4	♦ T3				
South HCP: 7+1	♣ A98	♣ T7				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ JT3	♠ A985	3♥	Pass	Pass	3NT
Vul: E-W	♥ 95	♥ KQ		All Pass		
North HCP: 4+1	♦ QT865	♦ AJ4				
South HCP: 18	♣ J84	♣ AT75				
Contract: 3NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ QJ32		3♥	Pass	Pass
Vul: None	♥ AJT9852	♥ 73	3NT	Pass	Pass	4♥
North HCP: 8+3	♦ T42	♦ K5		All Pass		
South HCP: 10+1	♣ K8	♣ AT764				
Contract: 4♥ South						

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

Board: 21	♠ 975	RHO is dealer. You bid second.
Dealer: East	♥ AT92	East (RHO) opens 3♣ if possible.
Vul: N-S	♦ 8732	
HCP: 4	♣ 75	
 Board: 22	 ♠ KJ73	 LHO is dealer.
Dealer: West	♥ AKQ4	West (LHO) opens 3♣ if possible.
Vul: Both	♦ Q6	
HCP: 19	♣ A95	
 Board: 23	 ♠ JT872	 RHO is dealer. You bid second.
Dealer: East	♥ AQT3	East (RHO) opens 3♣ if possible.
Vul: N-S	♦ T3	
HCP: 7+1	♣ T7	
 Board: 24	 ♠ A985	 LHO is dealer.
Dealer: West	♥ KQ	West (LHO) opens 3♥ if possible.
Vul: E-W	♦ AJ4	
HCP: 18	♣ AT75	
 Board: 25	 ♠ QJ32	 Partner is dealer.
Dealer: North	♥ 73	West (LHO) bids 3NT if possible.
Vul: None	♦ K5	
HCP: 10+1	♣ AT764	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ 975		3♣	Pass	
Vul: N-S	♥ 8654	♥ AT92	Pass	3NT	All Pass	
North HCP: 17	♦ KQ54	♦ 8732				
South HCP: 4	♣ AQ8	♣ 75				
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ Q64	♠ KJ73	3♣	Pass	Pass	3NT
Vul: Both	♥ J9865	♥ AKQ4		All Pass		
North HCP: 4+1	♦ J74	♦ Q6				
South HCP: 19	♣ 84	♣ A95				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ AQ5	♠ JT872		3♣	Pass	
Vul: N-S	♥ K765	♥ AQT3	Pass	3NT	All Pass	
North HCP: 19	♦ AQ4	♦ T3				
South HCP: 7+1	♣ A98	♣ T7				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ JT3	♠ A985	3♥	Pass	Pass	3NT
Vul: E-W	♥ 95	♥ KQ		All Pass		
North HCP: 4+1	♦ QT865	♦ AJ4				
South HCP: 18	♣ J84	♣ AT75				
Contract: 3NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ QJ32		3♥	Pass	Pass
Vul: None	♥ AJT9852	♥ 73	3NT	Pass	Pass	4♥
North HCP: 8+3	♦ T42	♦ K5		All Pass		
South HCP: 10+1	♣ K8	♣ AT764				
Contract: 4♥ South						

North hands

3NT over LHO's 3x (Lev)

Board: 26	♠ A732	Partner is dealer.
Dealer: South	♥ 82	East (LHO) bids 3NT if possible.
Vul: None	♦ AT95	West (RHO) Doubles 4♥ if possible.
HCP: 8	♣ 762	
Board: 27	♠ KJ	LHO is dealer.
Dealer: East	♥ AKT	East (LHO) opens 3♠ if possible.
Vul: E-W	♦ A8	
HCP: 18+2	♣ K98765	
Board: 28	♠ Q94	RHO is dealer. You bid second.
Dealer: West	♥ Q974	West (RHO) opens 3♦ if possible.
Vul: None	♦ 32	
HCP: 9	♣ KQ52	
Board: 29	♠ QJ	LHO is dealer.
Dealer: East	♥ A2	East (LHO) opens 3♥ if possible.
Vul: None	♦ KQJT73	
HCP: 17+2	♣ A85	
Board: 30	♠ T863	RHO is dealer. You bid second.
Dealer: West	♥ JT72	West (RHO) opens 3♦ if possible.
Vul: E-W	♦ 8	
HCP: 4	♣ QJT6	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ A732	♠ 8			3	3
Vul: None	♥ 82	♥ KJT9654	Pass	Pass	3NT	Pass
North HCP: 8	♦ AT95	♦ QJ2	Pass	4	Pass	Pass
South HCP: 7+3	♣ 762	♣ 54	X	All Pass		
Contract: 4						

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ KJ	♠ 986		3	Pass	
Vul: E-W	♥ AKT	♥ 8752	Pass	3NT	All Pass	
North HCP: 18+2	♦ A8	♦ QT76				
South HCP: 6	♣ K98765	♣ A4				
Contract: 3NT	North					

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ Q94	♠ 83	3	Pass	Pass	3NT
Vul: None	♥ Q974	♥ AK53		All Pass		
North HCP: 9	♦ 32	♦ KQ4				
South HCP: 17	♣ KQ52	♣ AJ86				
Contract: 3NT	South					

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ 7653		3	Pass	
Vul: None	♥ A2	♥ Q84	Pass	3NT	All Pass	
North HCP: 17+2	♦ KQJT73	♦ 64				
South HCP: 4	♣ A85	♣ Q974				
Contract: 3NT	North					

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ T863	♠ AKJ4	3	Pass	Pass	3NT
Vul: E-W	♥ JT72	♥ A94		All Pass		
North HCP: 4	♦ 8	♦ A6				
South HCP: 20	♣ QJT6	♣ A974				
Contract: 3NT	South					

South hands**3NT over LHO's 3x (Lev)****Board: 26**

♠ 8

You are dealer.

Dealer: South

♥ KJT9654

East (RHO) bids 3NT if possible.

Vul: None

♦ QJ2

West (LHO) Doubles 4♥ if possible.

HCP: 7+3

♣ 54

Board: 27

♠ 986

RHO is dealer. You bid second.

Dealer: East

♥ 8752

East (RHO) opens 3♠ if possible.

Vul: E-W

♦ QT76

HCP: 6

♣ A4

Board: 28

♠ 83

LHO is dealer.

Dealer: West

♥ AK53

West (LHO) opens 3♦ if possible.

Vul: None

♦ KQ4

HCP: 17

♣ AJ86

Board: 29

♠ 7653

RHO is dealer. You bid second.

Dealer: East

♥ Q84

East (RHO) opens 3♥ if possible.

Vul: None

♦ 64

HCP: 4

♣ Q974

Board: 30

♠ AKJ4

LHO is dealer.

Dealer: West

♥ A94

West (LHO) opens 3♦ if possible.

Vul: E-W

♦ A6

HCP: 20

♣ A974

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ A732	♠ 8			3	3
Vul: None	♥ 82	♥ KJT9654	Pass	Pass	3NT	Pass
North HCP: 8	♦ AT95	♦ QJ2	Pass	4	Pass	Pass
South HCP: 7+3	♣ 762	♣ 54	X	All Pass		
Contract: 4						

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ KJ	♠ 986		3	Pass	
Vul: E-W	♥ AKT	♥ 8752	Pass	3NT	All Pass	
North HCP: 18+2	♦ A8	♦ QT76				
South HCP: 6	♣ K98765	♣ A4				
Contract: 3NT	North					

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ Q94	♠ 83	3	Pass	Pass	3NT
Vul: None	♥ Q974	♥ AK53		All Pass		
North HCP: 9	♦ 32	♦ KQ4				
South HCP: 17	♣ KQ52	♣ AJ86				
Contract: 3NT	South					

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ 7653		3	Pass	
Vul: None	♥ A2	♥ Q84	Pass	3NT	All Pass	
North HCP: 17+2	♦ KQJT73	♦ 64				
South HCP: 4	♣ A85	♣ Q974				
Contract: 3NT	North					

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ T863	♠ AKJ4	3	Pass	Pass	3NT
Vul: E-W	♥ JT72	♥ A94		All Pass		
North HCP: 4	♦ 8	♦ A6				
South HCP: 20	♣ QJT6	♣ A974				
Contract: 3NT	South					

North hands

3NT over LHO's 3x (Lev)

Board: 31 ♠ KJT6532

Dealer: North ♥ 32

Vul: None ♦ 3

HCP: 7+3 ♣ KT2

Board: 32 ♠ 94

Dealer: West ♥ 974

Vul: None ♦ KT94

HCP: 4 ♣ J954

Board: 33 ♠ K76

Dealer: East ♥ A84

Vul: E-W ♦ KQT5

HCP: 18 ♣ AQ9

Board: 34 ♠ K43

Dealer: West ♥ 97

Vul: N-S ♦ KJ75

HCP: 10 ♣ KT43

Board: 35 ♠ AKJ8

Dealer: East ♥ AK

Vul: Both ♦ K94

HCP: 21 ♣ K765

You are dealer.

West (RHO) bids 3NT if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♠ if possible.

LHO is dealer.

East (LHO) opens 3♠ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♥ if possible.

LHO is dealer.

East (LHO) opens 3♣ if possible.

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ KJT6532	♠ 94		3 ♠	Pass	Pass
Vul: None	♥ 32	♥ AT6	3NT	Pass	Pass	4 ♠
North HCP: 7+3	♦ 3	♦ 9742	All Pass			
South HCP: 8	♣ KT2	♣ A874				
Contract: 4 ♠ South						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ 94	♠ KQ6	3 ♠	Pass	Pass	3NT
Vul: None	♥ 974	♥ AKJT	All Pass			
North HCP: 4	♦ KT94	♦ J8				
South HCP: 17	♣ J954	♣ K832				
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ K76	♠ 9		3 ♠	Pass	
Vul: E-W	♥ A84	♥ K65	Pass	3NT	All Pass	
North HCP: 18	♦ KQT5	♦ 8743				
South HCP: 6+1	♣ AQ9	♣ K8754				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ Q96	3 ♥	Pass	Pass	3NT
Vul: N-S	♥ 97	♥ KQ6	All Pass			
North HCP: 10	♦ KJ75	♦ AQT3				
South HCP: 17	♣ KT43	♣ A86				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ AKJ8	♠ T65		3 ♣	Pass	
Vul: Both	♥ AK	♥ T9542	Pass	3NT	All Pass	
North HCP: 21	♦ K94	♦ JT73				
South HCP: 1+1	♣ K765	♣ 9				
Contract: 3NT North						

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

Board: 31	♠ 94
Dealer: North	♥ AT6
Vul: None	♦ 9742
HCP: 8	♣ A874

Board: 32	♠ KQ6
Dealer: West	♥ AKJT
Vul: None	♦ J8
HCP: 17	♣ K832

Board: 33	♠ 9
Dealer: East	♥ K65
Vul: E-W	♦ 8743
HCP: 6+1	♣ K8754

Board: 34	♠ Q96
Dealer: West	♥ KQ6
Vul: N-S	♦ AQT3
HCP: 17	♣ A86

Board: 35	♠ T65
Dealer: East	♥ T9542
Vul: Both	♦ JT73
HCP: 1+1	♣ 9

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ KJT6532	♠ 94		3 ♠	Pass	Pass
Vul: None	♥ 32	♥ AT6	3NT	Pass	Pass	4 ♠
North HCP: 7+3	♦ 3	♦ 9742	All Pass			
South HCP: 8	♣ KT2	♣ A874				
Contract: 4 ♠ South						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ 94	♠ KQ6	3 ♠	Pass	Pass	3NT
Vul: None	♥ 974	♥ AKJT	All Pass			
North HCP: 4	♦ KT94	♦ J8				
South HCP: 17	♣ J954	♣ K832				
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ K76	♠ 9		3 ♠	Pass	
Vul: E-W	♥ A84	♥ K65	Pass	3NT	All Pass	
North HCP: 18	♦ KQT5	♦ 8743				
South HCP: 6+1	♣ AQ9	♣ K8754				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ Q96	3 ♥	Pass	Pass	3NT
Vul: N-S	♥ 97	♥ KQ6	All Pass			
North HCP: 10	♦ KJ75	♦ AQT3				
South HCP: 17	♣ KT43	♣ A86				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ AKJ8	♠ T65		3 ♣	Pass	
Vul: Both	♥ AK	♥ T9542	Pass	3NT	All Pass	
North HCP: 21	♦ K94	♦ JT73				
South HCP: 1+1	♣ K765	♣ 9				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 36	♠ KQ542	Partner is dealer.
Dealer: South	♥ K4	East (LHO) bids 3NT if possible.
Vul: None	♦ T542	West (RHO) Doubles 4♣ if possible.
HCP: 8+1	♣ T7	
Board: 37	♠ A82	LHO is dealer.
Dealer: East	♥ K7	East (LHO) opens 3♥ if possible.
Vul: E-W	♦ KQJ754	
HCP: 17+2	♣ A9	
Board: 38	♠ AT64	RHO is dealer. You bid second.
Dealer: West	♥ QJ982	West (RHO) opens 3♦ if possible.
Vul: N-S	♦ 76	
HCP: 10+1	♣ K3	
Board: 39	♠ JT2	LHO is dealer.
Dealer: East	♥ AK95	East (LHO) opens 3♣ if possible.
Vul: Both	♦ AJ6	
HCP: 19	♣ AQ5	
Board: 40	♠ A76	RHO is dealer. You bid second.
Dealer: West	♥ 742	West (RHO) opens 3♣ if possible.
Vul: N-S	♦ AT754	
HCP: 8+1	♣ 73	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ KQ542	♠ 8				3♣
Vul: None	♥ K4	♥ J5	Pass	Pass	3NT	Pass
North HCP: 8+1	♦ T542	♦ J86	Pass	4♣	Pass	Pass
South HCP: 8+3	♣ T7	♣ KQJ8532	X	All Pass		
Contract: 4♣X North						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ A82	♠ KT953			3♥	Pass
Vul: E-W	♥ K7	♥ J65	Pass	3NT	All Pass	
North HCP: 17+2	♦ KQJ754	♦ 2				
South HCP: 7+1	♣ A9	♣ QJ84				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ AT64	♠ K82	3♦	Pass	Pass	3NT
Vul: N-S	♥ QJ982	♥ AKT		All Pass		
North HCP: 10+1	♦ 76	♦ AQ2				
South HCP: 17	♣ K3	♣ JT86				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ JT2	♠ K854			3♣	Pass
Vul: Both	♥ AK95	♥ QJ3	Pass	3NT	All Pass	
North HCP: 19	♦ AJ6	♦ K943				
South HCP: 9	♣ AQ5	♣ 74				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ A76	♠ KT95	3♣	Pass	Pass	3NT
Vul: N-S	♥ 742	♥ AKQ		All Pass		
North HCP: 8+1	♦ AT754	♦ KQ9				
South HCP: 23	♣ 73	♣ AQ5				
Contract: 3NT South						

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

Board: 36	♠ 8
Dealer: South	♥ J5
Vul: None	♦ J86
HCP: 8+3	♣ KQJ8532

Board: 37	♠ KT953	RHO is dealer. You bid second.
Dealer: East	♥ J65	East (RHO) opens 3♥ if possible.
Vul: E-W	♦ 2	
HCP: 7+1	♣ QJ84	

Board: 38	♠ K82	LHO is dealer.
Dealer: West	♥ AKT	West (LHO) opens 3♦ if possible.
Vul: N-S	♦ AQ2	
HCP: 17	♣ JT86	

Board: 39	♠ K854	RHO is dealer. You bid second.
Dealer: East	♥ QJ3	East (RHO) opens 3♣ if possible.
Vul: Both	♦ K943	
HCP: 9	♣ 74	

Board: 40	♠ KT95	LHO is dealer.
Dealer: West	♥ AKQ	West (LHO) opens 3♣ if possible.
Vul: N-S	♦ KQ9	
HCP: 23	♣ AQ5	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ KQ542	♠ 8				3♣
Vul: None	♥ K4	♥ J5	Pass	Pass	3NT	Pass
North HCP: 8+1	♦ T542	♦ J86	Pass	4♣	Pass	Pass
South HCP: 8+3	♣ T7	♣ KQJ8532	X	All Pass		
Contract: 4♣X North						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ A82	♠ KT953			3♥	Pass
Vul: E-W	♥ K7	♥ J65	Pass	3NT	All Pass	
North HCP: 17+2	♦ KQJ754	♦ 2				
South HCP: 7+1	♣ A9	♣ QJ84				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ AT64	♠ K82	3♦	Pass	Pass	3NT
Vul: N-S	♥ QJ982	♥ AKT		All Pass		
North HCP: 10+1	♦ 76	♦ AQ2				
South HCP: 17	♣ K3	♣ JT86				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ JT2	♠ K854			3♣	Pass
Vul: Both	♥ AK95	♥ QJ3	Pass	3NT	All Pass	
North HCP: 19	♦ AJ6	♦ K943				
South HCP: 9	♣ AQ5	♣ 74				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ A76	♠ KT95	3♣	Pass	Pass	3NT
Vul: N-S	♥ 742	♥ AKQ		All Pass		
North HCP: 8+1	♦ AT754	♦ KQ9				
South HCP: 23	♣ 73	♣ AQ5				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 41	♠ AK43
Dealer: East	♥ KQ75
Vul: Both	♦ AQ
HCP: 22	♣ A85

Board: 42	♠ QJT3
Dealer: West	♥ KJ3
Vul: Both	♦ 87
HCP: 10	♣ QJ54

Board: 43	♠ A7
Dealer: East	♥ 875
Vul: N-S	♦ AJ
HCP: 17+2	♣ AKJT93

Board: 44	♠ 6
Dealer: West	♥ KJT75
Vul: E-W	♦ T983
HCP: 4+1	♣ 974

Board: 45	♠ KQ3
Dealer: East	♥ Q86
Vul: N-S	♦ AK2
HCP: 17	♣ KT98

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ AK43	♠ Q9852		3♣	Pass	
Vul: Both	♥ KQ75	♥ AT	Pass	3NT	All Pass	
North HCP: 22	♦ AQ	♦ 864				
South HCP: 6+1	♣ A85	♣ T96				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ QJT3	♠ AK85	3♦	Pass	Pass	3NT
Vul: Both	♥ KJ3	♥ 954		All Pass		
North HCP: 10	♦ 87	♦ AQ2				
South HCP: 17	♣ QJ54	♣ A82				
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ A7	♠ 84		3♠	Pass	
Vul: N-S	♥ 875	♥ AJT6	Pass	3NT	All Pass	
North HCP: 17+2	♦ AJ	♦ K42				
South HCP: 8	♣ AKJT93	♣ 7542				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AJ83	3♠	Pass	Pass	3NT
Vul: E-W	♥ KJT75	♥ A8		All Pass		
North HCP: 4+1	♦ T983	♦ A76				
South HCP: 18	♣ 974	♣ KQ65				
Contract: 3NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ KQ3	♠ 85		3♠	Pass	
Vul: N-S	♥ Q86	♥ J94	Pass	3NT	All Pass	
North HCP: 17	♦ AK2	♦ 953				
South HCP: 5+1	♣ KT98	♣ A7654				
Contract: 3NT North						

South hands**3NT over LHO's 3x (Lev)****Board: 41**

♠ Q9852

Dealer: East

♥ AT

Vul: Both

♦ 864

HCP: 6+1

♣ T96

Board: 42

♠ AK85

Dealer: West

♥ 954

Vul: Both

♦ AQ2

HCP: 17

♣ A82

Board: 43

♠ 84

Dealer: East

♥ AJT6

Vul: N-S

♦ K42

HCP: 8

♣ 7542

Board: 44

♠ AJ83

Dealer: West

♥ A8

Vul: E-W

♦ A76

HCP: 18

♣ KQ65

Board: 45

♠ 85

Dealer: East

♥ J94

Vul: N-S

♦ 953

HCP: 5+1

♣ A7654

RHO is dealer. You bid second.

East (RHO) opens 3♣ if possible.

LHO is dealer.

West (LHO) opens 3♦ if possible.

RHO is dealer. You bid second.

East (RHO) opens 3♠ if possible.

LHO is dealer.

West (LHO) opens 3♠ if possible.

RHO is dealer. You bid second.

East (RHO) opens 3♠ if possible.

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ AK43	♠ Q9852		3♣	Pass	
Vul: Both	♥ KQ75	♥ AT	Pass	3NT	All Pass	
North HCP: 22	♦ AQ	♦ 864				
South HCP: 6+1	♣ A85	♣ T96				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ QJT3	♠ AK85	3♦	Pass	Pass	3NT
Vul: Both	♥ KJ3	♥ 954		All Pass		
North HCP: 10	♦ 87	♦ AQ2				
South HCP: 17	♣ QJ54	♣ A82				
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ A7	♠ 84		3♠	Pass	
Vul: N-S	♥ 875	♥ AJT6	Pass	3NT	All Pass	
North HCP: 17+2	♦ AJ	♦ K42				
South HCP: 8	♣ AKJT93	♣ 7542				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AJ83	3♠	Pass	Pass	3NT
Vul: E-W	♥ KJT75	♥ A8		All Pass		
North HCP: 4+1	♦ T983	♦ A76				
South HCP: 18	♣ 974	♣ KQ65				
Contract: 3NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ KQ3	♠ 85		3♠	Pass	
Vul: N-S	♥ Q86	♥ J94	Pass	3NT	All Pass	
North HCP: 17	♦ AK2	♦ 953				
South HCP: 5+1	♣ KT98	♣ A7654				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 46	♠ 842
Dealer: West	♥ JT43
Vul: E-W	♦ AJ987
HCP: 6+1	♣ 5

Board: 47	♠ 976
Dealer: East	♥ AK8
Vul: None	♦ KJ9
HCP: 17	♣ AQ98

Board: 48	♠ J932
Dealer: West	♥ Q73
Vul: E-W	♦ Q96
HCP: 5	♣ T85

Board: 49	♠ K9
Dealer: East	♥ KQ3
Vul: Both	♦ KQ3
HCP: 17+1	♣ AT632

Board: 50	♠ JT953
Dealer: West	♥ J8
Vul: E-W	♦ K743
HCP: 5+1	♣ 43

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ 842	♠ A963	3♣	Pass	Pass	3NT
Vul: E-W	♥ JT43	♥ AQ		All Pass		
North HCP: 6+1	♦ AJ987	♦ Q65				
South HCP: 17	♣ 5	♣ KQ93				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ 976	♠ J543		3♣	Pass	
Vul: None	♥ AK8	♥ QJ73	Pass	3NT	All Pass	
North HCP: 17	♦ KJ9	♦ A754				
South HCP: 8	♣ AQ98	♣ 2				
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: West	♠ J932	♠ K64	3♥	Pass	Pass	3NT
Vul: E-W	♥ Q73	♥ A4		All Pass		
North HCP: 5	♦ Q96	♦ KJT53				
South HCP: 20+1	♣ T85	♣ AKQ				
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ K9	♠ AQT5		3♥	Pass	
Vul: Both	♥ KQ3	♥ 4	Pass	3NT	All Pass	
North HCP: 17+1	♦ KQ3	♦ JT954				
South HCP: 7+1	♣ AT632	♣ 974				
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: West	♠ JT953	♠ AK82	3♣	Pass	Pass	3NT
Vul: E-W	♥ J8	♥ K932		All Pass		
North HCP: 5+1	♦ K743	♦ AT6				
South HCP: 18	♣ 43	♣ A7				
Contract: 3NT South						

South hands**3NT over LHO's 3x (Lev)****Board: 46**

♠ A963

LHO is dealer.

Dealer: West

♥ AQ

West (LHO) opens 3♣ if possible.

Vul: E-W

♦ Q65

HCP: 17

♣ KQ93

Board: 47

♠ J543

RHO is dealer. You bid second.

Dealer: East

♥ QJ73

East (RHO) opens 3♣ if possible.

Vul: None

♦ A754

HCP: 8

♣ 2

Board: 48

♠ K64

LHO is dealer.

Dealer: West

♥ A4

West (LHO) opens 3♥ if possible.

Vul: E-W

♦ KJT53

HCP: 20+1

♣ AKQ

Board: 49

♠ AQT5

RHO is dealer. You bid second.

Dealer: East

♥ 4

East (RHO) opens 3♥ if possible.

Vul: Both

♦ JT954

HCP: 7+1

♣ 974

Board: 50

♠ AK82

LHO is dealer.

Dealer: West

♥ K932

West (LHO) opens 3♣ if possible.

Vul: E-W

♦ AT6

HCP: 18

♣ A7

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ 842	♠ A963	3♣	Pass	Pass	3NT
Vul: E-W	♥ JT43	♥ AQ		All Pass		
North HCP: 6+1	♦ AJ987	♦ Q65				
South HCP: 17	♣ 5	♣ KQ93				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ 976	♠ J543		3♣	Pass	
Vul: None	♥ AK8	♥ QJ73	Pass	3NT	All Pass	
North HCP: 17	♦ KJ9	♦ A754				
South HCP: 8	♣ AQ98	♣ 2				
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: West	♠ J932	♠ K64	3♥	Pass	Pass	3NT
Vul: E-W	♥ Q73	♥ A4		All Pass		
North HCP: 5	♦ Q96	♦ KJT53				
South HCP: 20+1	♣ T85	♣ AKQ				
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ K9	♠ AQT5		3♥	Pass	
Vul: Both	♥ KQ3	♥ 4	Pass	3NT	All Pass	
North HCP: 17+1	♦ KQ3	♦ JT954				
South HCP: 7+1	♣ AT632	♣ 974				
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: West	♠ JT953	♠ AK82	3♣	Pass	Pass	3NT
Vul: E-W	♥ J8	♥ K932		All Pass		
North HCP: 5+1	♦ K743	♦ AT6				
South HCP: 18	♣ 43	♣ A7				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 51	♠ KQ4
Dealer: East	♥ AKT
Vul: None	♦ K986
HCP: 18	♣ K75

Board: 52	♠ A972
Dealer: West	♥ 874
Vul: N-S	♦ 9
HCP: 5+1	♣ JT932

Board: 53	♠ A53
Dealer: East	♥ AQ72
Vul: E-W	♦ AQT
HCP: 19	♣ K76

Board: 54	♠ KT932
Dealer: West	♥ 72
Vul: E-W	♦ K83
HCP: 9+1	♣ K73

Board: 55	♠ KQ2
Dealer: East	♥ K753
Vul: Both	♦ AQ9
HCP: 17	♣ K54

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: East	♠ KQ4	♠ A76		3♣	Pass	
Vul: None	♥ AKT	♥ 76432	Pass	3NT	All Pass	
North HCP: 18	♦ K986	♦ AJT5				
South HCP: 10+1	♣ K75	♣ J				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: West	♠ A972	♠ KT86	3♦	Pass	Pass	3NT
Vul: N-S	♥ 874	♥ A6		All Pass		
North HCP: 5+1	♦ 9	♦ KQ742				
South HCP: 17+1	♣ JT932	♣ KQ				
Contract: 3NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: East	♠ A53	♠ 6		3♠	Pass	
Vul: E-W	♥ AQ72	♥ K98	Pass	3NT	All Pass	
North HCP: 19	♦ AQT	♦ KJ63				
South HCP: 9+1	♣ K76	♣ Q9853				
Contract: 3NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ KT932	♠ A7	3♥	Pass	Pass	3NT
Vul: E-W	♥ 72	♥ AT		All Pass		
North HCP: 9+1	♦ K83	♦ Q4				
South HCP: 17+3	♣ K73	♣ AQJT965				
Contract: 3NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ KQ2	♠ 753		3♠	Pass	
Vul: Both	♥ K753	♥ QT6	Pass	3NT	All Pass	
North HCP: 17	♦ AQ9	♦ K72				
South HCP: 5	♣ K54	♣ T872				
Contract: 3NT North						

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

Board: 51	♠ A76	RHO is dealer. You bid second.
Dealer: East	♥ 76432	East (RHO) opens 3♣ if possible.
Vul: None	♦ AJT5	
HCP: 10+1	♣ J	
 Board: 52	 ♠ KT86	 LHO is dealer.
Dealer: West	♥ A6	West (LHO) opens 3♦ if possible.
Vul: N-S	♦ KQ742	
HCP: 17+1	♣ KQ	
 Board: 53	 ♠ 6	 RHO is dealer. You bid second.
Dealer: East	♥ K98	East (RHO) opens 3♠ if possible.
Vul: E-W	♦ KJ63	
HCP: 9+1	♣ Q9853	
 Board: 54	 ♠ A7	 LHO is dealer.
Dealer: West	♥ AT	West (LHO) opens 3♥ if possible.
Vul: E-W	♦ Q4	
HCP: 17+3	♣ AQJT965	
 Board: 55	 ♠ 753	 RHO is dealer. You bid second.
Dealer: East	♥ QT6	East (RHO) opens 3♠ if possible.
Vul: Both	♦ K72	
HCP: 5	♣ T872	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: East	♠ KQ4	♠ A76		3♣	Pass	
Vul: None	♥ AKT	♥ 76432	Pass	3NT	All Pass	
North HCP: 18	♦ K986	♦ AJT5				
South HCP: 10+1	♣ K75	♣ J				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: West	♠ A972	♠ KT86	3♦	Pass	Pass	3NT
Vul: N-S	♥ 874	♥ A6		All Pass		
North HCP: 5+1	♦ 9	♦ KQ742				
South HCP: 17+1	♣ JT932	♣ KQ				
Contract: 3NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: East	♠ A53	♠ 6		3♠	Pass	
Vul: E-W	♥ AQ72	♥ K98	Pass	3NT	All Pass	
North HCP: 19	♦ AQT	♦ KJ63				
South HCP: 9+1	♣ K76	♣ Q9853				
Contract: 3NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ KT932	♠ A7	3♥	Pass	Pass	3NT
Vul: E-W	♥ 72	♥ AT		All Pass		
North HCP: 9+1	♦ K83	♦ Q4				
South HCP: 17+3	♣ K73	♣ AQJT965				
Contract: 3NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ KQ2	♠ 753		3♠	Pass	
Vul: Both	♥ K753	♥ QT6	Pass	3NT	All Pass	
North HCP: 17	♦ AQ9	♦ K72				
South HCP: 5	♣ K54	♣ T872				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 56 ♠ Q8764

Dealer: West ♥ QJ65

Vul: E-W ♦ 83

HCP: 5+1 ♣ 73

RHO is dealer. You bid second.

West (RHO) opens 3♣ if possible.

Board: 57 ♠ Q75

Dealer: East ♥ KQ2

Vul: Both ♦ A5

HCP: 17+1 ♣ AQ864

LHO is dealer.

East (LHO) opens 3♣ if possible.

Board: 58 ♠ 82

Dealer: West ♥ A984

Vul: None ♦ JT8

HCP: 9 ♣ KJ98

RHO is dealer. You bid second.

West (RHO) opens 3♠ if possible.

Board: 59 ♠ T3

Dealer: East ♥ AQ42

Vul: E-W ♦ AQT65

HCP: 17+1 ♣ KQ

LHO is dealer.

East (LHO) opens 3♥ if possible.

Board: 60 ♠ KJ97

Dealer: South ♥ 87

Vul: E-W ♦ AJT5

HCP: 10 ♣ J42

Partner is dealer.

East (LHO) bids 3NT if possible.

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: West	♠ Q8764	♠ KJT	3♣	Pass	Pass	3NT
Vul: E-W	♥ QJ65	♥ A32		All Pass		
North HCP: 5+1	♦ 83	♦ AQ94				
South HCP: 20	♣ 73	♣ AQ4				
Contract: 3NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: East	♠ Q75	♠ AT94		3♣	Pass	
Vul: Both	♥ KQ2	♥ T9763	Pass	3NT	All Pass	
North HCP: 17+1	♦ A5	♦ KT74				
South HCP: 7+1	♣ AQ864	♣ -				
Contract: 3NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ KQ5	3♠	Pass	Pass	3NT
Vul: None	♥ A984	♥ KQ52		All Pass		
North HCP: 9	♦ JT8	♦ AKQ7				
South HCP: 19	♣ KJ98	♣ 65				
Contract: 3NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ KJ987		3♥	Pass	
Vul: E-W	♥ AQ42	♥ 53	Pass	3NT	All Pass	
North HCP: 17+1	♦ AQT65	♦ J4				
South HCP: 5+1	♣ KQ	♣ T975				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ KJ97	♠ A5		3♥		
Vul: E-W	♥ 87	♥ KJT9542	Pass	Pass	3NT	Pass
North HCP: 10	♦ AJT5	♦ 83	Pass	4♥	All Pass	
South HCP: 8+3	♣ J42	♣ T3				
Contract: 4♥ North						

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

Board: 56	♠ KJT	LHO is dealer.
Dealer: West	♥ A32	West (LHO) opens 3♣ if possible.
Vul: E-W	♦ AQ94	
HCP: 20	♣ AQ4	
 Board: 57	 ♠ AT94	 RHO is dealer. You bid second.
Dealer: East	♥ T9763	East (RHO) opens 3♣ if possible.
Vul: Both	♦ KT74	
HCP: 7+1	♣ -	
 Board: 58	 ♠ KQ5	 LHO is dealer.
Dealer: West	♥ KQ52	West (LHO) opens 3♠ if possible.
Vul: None	♦ AKQ7	
HCP: 19	♣ 65	
 Board: 59	 ♠ KJ987	 RHO is dealer. You bid second.
Dealer: East	♥ 53	East (RHO) opens 3♥ if possible.
Vul: E-W	♦ J4	
HCP: 5+1	♣ T975	
 Board: 60	 ♠ A5	 You are dealer.
Dealer: South	♥ KJT9542	East (RHO) bids 3NT if possible.
Vul: E-W	♦ 83	
HCP: 8+3	♣ T3	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: West	♠ Q8764	♠ KJT	3♣	Pass	Pass	3NT
Vul: E-W	♥ QJ65	♥ A32		All Pass		
North HCP: 5+1	♦ 83	♦ AQ94				
South HCP: 20	♣ 73	♣ AQ4				
Contract: 3NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: East	♠ Q75	♠ AT94		3♣	Pass	
Vul: Both	♥ KQ2	♥ T9763	Pass	3NT	All Pass	
North HCP: 17+1	♦ A5	♦ KT74				
South HCP: 7+1	♣ AQ864	♣ -				
Contract: 3NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ KQ5	3♠	Pass	Pass	3NT
Vul: None	♥ A984	♥ KQ52		All Pass		
North HCP: 9	♦ JT8	♦ AKQ7				
South HCP: 19	♣ KJ98	♣ 65				
Contract: 3NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ KJ987		3♥	Pass	
Vul: E-W	♥ AQ42	♥ 53	Pass	3NT	All Pass	
North HCP: 17+1	♦ AQT65	♦ J4				
South HCP: 5+1	♣ KQ	♣ T975				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ KJ97	♠ A5		3♥		
Vul: E-W	♥ 87	♥ KJT9542	Pass	Pass	3NT	Pass
North HCP: 10	♦ AJT5	♦ 83	Pass	4♥	All Pass	
South HCP: 8+3	♣ J42	♣ T3				
Contract: 4♥ North						

North hands

3NT over LHO's 3x (Lev)

Board: 61	♠ Q95
Dealer: East	♥ AJ9
Vul: E-W	♦ A7432
HCP: 17+1	♣ AQ

Board: 62	♠ T73
Dealer: West	♥ Q876
Vul: None	♦ KQ965
HCP: 7+1	♣ T

Board: 63	♠ AT8
Dealer: East	♥ KQ97
Vul: N-S	♦ A74
HCP: 17	♣ KJ6

Board: 64	♠ AT5
Dealer: West	♥ KT743
Vul: N-S	♦ 965
HCP: 7+1	♣ 76

Board: 65	♠ 85
Dealer: North	♥ A9
Vul: E-W	♦ T8
HCP: 8+3	♣ KJT9765

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: East	♠ Q95	♠ A7643		3♣	Pass	
Vul: E-W	♥ AJ9	♥ Q83	Pass	3NT	All Pass	
North HCP: 17+1	♦ A7432	♦ KJ8				
South HCP: 10+1	♣ AQ	♣ 63				
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: West	♠ T73	♠ KQ94	3♣	Pass	Pass	3NT
Vul: None	♥ Q876	♥ AKJ9		All Pass		
North HCP: 7+1	♦ KQ965	♦ A7				
South HCP: 20	♣ T	♣ K94				
Contract: 3NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: East	♠ AT8	♠ KQ543		3♥	Pass	
Vul: N-S	♥ KQ97	♥ 53	Pass	3NT	All Pass	
North HCP: 17	♦ A74	♦ T653				
South HCP: 5+1	♣ KJ6	♣ 53				
Contract: 3NT North						

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ AT5	♠ K87	3♣	Pass	Pass	3NT
Vul: N-S	♥ KT743	♥ AQJ5		All Pass		
North HCP: 7+1	♦ 965	♦ AJ43				
South HCP: 19	♣ 76	♣ A5				
Contract: 3NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ QJ7		3♣	Pass	Pass
Vul: E-W	♥ A9	♥ 432	3NT	Pass	Pass	4♣
North HCP: 8+3	♦ T8	♦ AQJ4		All Pass		
South HCP: 10	♣ KJT9765	♣ 842				
Contract: 4♣ South						

South hands**3NT over LHO's 3x (Lev)****Board: 61**

♠ A7643

Dealer: East

♥ Q83

Vul: E-W

♦ KJ8

HCP: 10+1

♣ 63

Board: 62

♠ KQ94

Dealer: West

♥ AKJ9

Vul: None

♦ A7

HCP: 20

♣ K94

Board: 63

♠ KQ543

Dealer: East

♥ 53

Vul: N-S

♦ T653

HCP: 5+1

♣ 53

Board: 64

♠ K87

Dealer: West

♥ AQJ5

Vul: N-S

♦ AJ43

HCP: 19

♣ A5

Board: 65

♠ QJ7

Dealer: North

♥ 432

Vul: E-W

♦ AQJ4

HCP: 10

♣ 842

RHO is dealer. You bid second.

East (RHO) opens 3♣ if possible.

LHO is dealer.

West (LHO) opens 3♣ if possible.

RHO is dealer. You bid second.

East (RHO) opens 3♥ if possible.

LHO is dealer.

West (LHO) opens 3♣ if possible.

Partner is dealer.

West (LHO) bids 3NT if possible.

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: East	♠ Q95	♠ A7643		3♣	Pass	
Vul: E-W	♥ AJ9	♥ Q83	Pass	3NT	All Pass	
North HCP: 17+1	♦ A7432	♦ KJ8				
South HCP: 10+1	♣ AQ	♣ 63				
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: West	♠ T73	♠ KQ94	3♣	Pass	Pass	3NT
Vul: None	♥ Q876	♥ AKJ9		All Pass		
North HCP: 7+1	♦ KQ965	♦ A7				
South HCP: 20	♣ T	♣ K94				
Contract: 3NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: East	♠ AT8	♠ KQ543		3♥	Pass	
Vul: N-S	♥ KQ97	♥ 53	Pass	3NT	All Pass	
North HCP: 17	♦ A74	♦ T653				
South HCP: 5+1	♣ KJ6	♣ 53				
Contract: 3NT North						

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ AT5	♠ K87	3♣	Pass	Pass	3NT
Vul: N-S	♥ KT743	♥ AQJ5		All Pass		
North HCP: 7+1	♦ 965	♦ AJ43				
South HCP: 19	♣ 76	♣ A5				
Contract: 3NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ QJ7		3♣	Pass	Pass
Vul: E-W	♥ A9	♥ 432	3NT	Pass	Pass	4♣
North HCP: 8+3	♦ T8	♦ AQJ4		All Pass		
South HCP: 10	♣ KJT9765	♣ 842				
Contract: 4♣ South						

North hands

3NT over LHO's 3x (Lev)

Board: 66 ♠ T6542

Dealer: West ♥ T987

Vul: Both ♦ K93

HCP: 3+1 ♣ 6

Board: 67 ♠ T94

Dealer: East ♥ AJ83

Vul: E-W ♦ AQ75

HCP: 17 ♣ AQ

Board: 68 ♠ QJT92

Dealer: West ♥ QT72

Vul: Both ♦ 8

HCP: 6+1 ♣ J83

Board: 69 ♠ A4

Dealer: East ♥ KQ4

Vul: E-W ♦ KQ973

HCP: 17+1 ♣ QJ6

Board: 70 ♠ A863

Dealer: West ♥ QJ854

Vul: Both ♦ -

HCP: 10+1 ♣ K842

RHO is dealer. You bid second.

West (RHO) opens 3♣ if possible.

LHO is dealer.

East (LHO) opens 3♣ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♣ if possible.

LHO is dealer.

East (LHO) opens 3♥ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♦ if possible.

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: West	♠ T6542	♠ AJ3	3♣	Pass	Pass	3NT
Vul: Both	♥ T987	♥ AQ62		All Pass		
North HCP: 3+1	♦ K93	♦ A8				
South HCP: 19	♣ 6	♣ A985				
Contract: 3NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: East	♠ T94	♠ AK876		3♣	Pass	
Vul: E-W	♥ AJ83	♥ KT5	Pass	3NT	All Pass	
North HCP: 17	♦ AQ75	♦ 962				
South HCP: 10+1	♣ AQ	♣ 87				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ QJT92	♠ A873	3♣	Pass	Pass	3NT
Vul: Both	♥ QT72	♥ AKJ4		All Pass		
North HCP: 6+1	♦ 8	♦ A64				
South HCP: 19	♣ J83	♣ K4				
Contract: 3NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ T632		3♥	Pass	
Vul: E-W	♥ KQ4	♥ 83	Pass	3NT	All Pass	
North HCP: 17+1	♦ KQ973	♦ J8				
South HCP: 8+1	♣ QJ6	♣ AK875				
Contract: 3NT North						

Board: 70	North:	South:	W	N	E	S
Dealer: West	♠ A863	♠ KT	3♦	Pass	Pass	3NT
Vul: Both	♥ QJ854	♥ AT63		All Pass		
North HCP: 10+1	♦ -	♦ AQ94				
South HCP: 17	♣ K842	♣ AT9				
Contract: 3NT South						

South hands**3NT over LHO's 3x (Lev)****Board: 66**

♠ AJ3

LHO is dealer.

Dealer: West

♥ AQ62

West (LHO) opens 3♣ if possible.

Vul: Both

♦ A8

HCP: 19

♣ A985

Board: 67

♠ AK876

RHO is dealer. You bid second.

Dealer: East

♥ KT5

East (RHO) opens 3♣ if possible.

Vul: E-W

♦ 962

HCP: 10+1

♣ 87

Board: 68

♠ A873

LHO is dealer.

Dealer: West

♥ AKJ4

West (LHO) opens 3♣ if possible.

Vul: Both

♦ A64

HCP: 19

♣ K4

Board: 69

♠ T632

RHO is dealer. You bid second.

Dealer: East

♥ 83

East (RHO) opens 3♥ if possible.

Vul: E-W

♦ J8

HCP: 8+1

♣ AK875

Board: 70

♠ KT

LHO is dealer.

Dealer: West

♥ AT63

West (LHO) opens 3♦ if possible.

Vul: Both

♦ AQ94

HCP: 17

♣ AT9

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: West	♠ T6542	♠ AJ3	3♣	Pass	Pass	3NT
Vul: Both	♥ T987	♥ AQ62		All Pass		
North HCP: 3+1	♦ K93	♦ A8				
South HCP: 19	♣ 6	♣ A985				
Contract: 3NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: East	♠ T94	♠ AK876		3♣	Pass	
Vul: E-W	♥ AJ83	♥ KT5	Pass	3NT	All Pass	
North HCP: 17	♦ AQ75	♦ 962				
South HCP: 10+1	♣ AQ	♣ 87				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ QJT92	♠ A873	3♣	Pass	Pass	3NT
Vul: Both	♥ QT72	♥ AKJ4		All Pass		
North HCP: 6+1	♦ 8	♦ A64				
South HCP: 19	♣ J83	♣ K4				
Contract: 3NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ T632		3♥	Pass	
Vul: E-W	♥ KQ4	♥ 83	Pass	3NT	All Pass	
North HCP: 17+1	♦ KQ973	♦ J8				
South HCP: 8+1	♣ QJ6	♣ AK875				
Contract: 3NT North						

Board: 70	North:	South:	W	N	E	S
Dealer: West	♠ A863	♠ KT	3♦	Pass	Pass	3NT
Vul: Both	♥ QJ854	♥ AT63		All Pass		
North HCP: 10+1	♦ -	♦ AQ94				
South HCP: 17	♣ K842	♣ AT9				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 71	♠ K5
Dealer: East	♥ K5
Vul: Both	♦ AKJ987
HCP: 17+2	♣ K74

Board: 72	♠ K875	RHO is dealer. You bid second.
Dealer: West	♥ J64	West (RHO) opens 3♣ if possible.
Vul: N-S	♦ KJ76	
HCP: 8	♣ 84	

Board: 73	♠ K7	LHO is dealer.
Dealer: East	♥ 76	East (LHO) opens 3♠ if possible.
Vul: E-W	♦ KQ	
HCP: 17+3	♣ AKQT986	

Board: 74	♠ JT54	RHO is dealer. You bid second.
Dealer: West	♥ 7653	West (RHO) opens 3♣ if possible.
Vul: Both	♦ QJ5	
HCP: 4	♣ T7	

Board: 75	♠ A92	LHO is dealer.
Dealer: East	♥ AQ7	East (LHO) opens 3♣ if possible.
Vul: N-S	♦ AKT6	
HCP: 20	♣ KT4	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ A976			3♥	Pass
Vul: Both	♥ K5	♥ 82	Pass	3NT	All Pass	
North HCP: 17+2	♦ AKJ987	♦ T53				
South HCP: 6	♣ K74	♣ QT62				
Contract: 3NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: West	♠ K875	♠ AJ6	3♣	Pass	Pass	3NT
Vul: N-S	♥ J64	♥ KQ53		All Pass		
North HCP: 8	♦ KJ76	♦ A85				
South HCP: 18	♣ 84	♣ A73				
Contract: 3NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: East	♠ K7	♠ J5			3♠	Pass
Vul: E-W	♥ 76	♥ AT42	Pass	3NT	All Pass	
North HCP: 17+3	♦ KQ	♦ AT862				
South HCP: 9+1	♣ AKQT986	♣ 74				
Contract: 3NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: West	♠ JT54	♠ AK7	3♣	Pass	Pass	3NT
Vul: Both	♥ 7653	♥ KJ9		All Pass		
North HCP: 4	♦ QJ5	♦ AT96				
South HCP: 18	♣ T7	♣ K54				
Contract: 3NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: East	♠ A92	♠ KT73			3♣	Pass
Vul: N-S	♥ AQ7	♥ 9632	Pass	3NT	All Pass	
North HCP: 20	♦ AKT6	♦ J85				
South HCP: 4	♣ KT4	♣ 63				
Contract: 3NT North						

South hands**3NT over LHO's 3x (Lev)****Board: 71** ♠ A976

Dealer: East ♥ 82

Vul: Both ♦ T53

HCP: 6 ♣ QT62

RHO is dealer. You bid second.

East (RHO) opens 3♥ if possible.

Board: 72 ♠ AJ6

Dealer: West ♥ KQ53

Vul: N-S ♦ A85

HCP: 18 ♣ A73

LHO is dealer.

West (LHO) opens 3♣ if possible.

Board: 73 ♠ J5

Dealer: East ♥ AT42

Vul: E-W ♦ AT862

HCP: 9+1 ♣ 74

RHO is dealer. You bid second.

East (RHO) opens 3♠ if possible.

Board: 74 ♠ AK7

Dealer: West ♥ KJ9

Vul: Both ♦ AT96

HCP: 18 ♣ K54

LHO is dealer.

West (LHO) opens 3♣ if possible.

Board: 75 ♠ KT73

Dealer: East ♥ 9632

Vul: N-S ♦ J85

HCP: 4 ♣ 63

RHO is dealer. You bid second.

East (RHO) opens 3♣ if possible.

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ A976		3	Pass	Pass
Vul: Both	♥ K5	♥ 82	Pass	3NT	All Pass	
North HCP: 17+2	♦ AKJ987	♦ T53				
South HCP: 6	♣ K74	♣ QT62				
Contract: 3NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: West	♠ K875	♠ AJ6	3	Pass	Pass	3NT
Vul: N-S	♥ J64	♥ KQ53	All Pass			
North HCP: 8	♦ KJ76	♦ A85				
South HCP: 18	♣ 84	♣ A73				
Contract: 3NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: East	♠ K7	♠ J5		3	Pass	Pass
Vul: E-W	♥ 76	♥ AT42	Pass	3NT	All Pass	
North HCP: 17+3	♦ KQ	♦ AT862				
South HCP: 9+1	♣ AKQT986	♣ 74				
Contract: 3NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: West	♠ JT54	♠ AK7	3	Pass	Pass	3NT
Vul: Both	♥ 7653	♥ KJ9	All Pass			
North HCP: 4	♦ QJ5	♦ AT96				
South HCP: 18	♣ T7	♣ K54				
Contract: 3NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: East	♠ A92	♠ KT73		3	Pass	Pass
Vul: N-S	♥ AQ7	♥ 9632	Pass	3NT	All Pass	
North HCP: 20	♦ AKT6	♦ J85				
South HCP: 4	♣ KT4	♣ 63				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 76	♠ 42	Partner is dealer.
Dealer: South	♥ 86	East (LHO) bids 3NT if possible.
Vul: None	♦ KQ532	West (RHO) Doubles 4♥ if possible.
HCP: 8+1	♣ KT94	
Board: 77	♠ A75	LHO is dealer.
Dealer: East	♥ QJ3	East (LHO) opens 3♦ if possible.
Vul: E-W	♦ AQ9	
HCP: 17	♣ AT84	
Board: 78	♠ AT8	RHO is dealer. You bid second.
Dealer: West	♥ T532	West (RHO) opens 3♣ if possible.
Vul: E-W	♦ T765	
HCP: 4	♣ 73	
Board: 79	♠ K6	LHO is dealer.
Dealer: East	♥ AQ	East (LHO) opens 3♥ if possible.
Vul: None	♦ A98754	
HCP: 17+2	♣ A74	
Board: 80	♠ AK8	LHO is dealer.
Dealer: East	♥ AQ65	East (LHO) opens 3♣ if possible.
Vul: E-W	♦ K65	
HCP: 20	♣ A43	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ 76			3	3
Vul: None	♥ 86	♥ AQT9542	Pass	Pass	3NT	Pass
North HCP: 8+1	♦ KQ532	♦ 7	Pass	4	Pass	Pass
South HCP: 8+3	♣ KT94	♣ Q82	X	All Pass		
Contract:	4	X North				

Board: 77	North:	South:	W	N	E	S
Dealer: East	♠ A75	♠ JT98		3	♦	Pass
Vul: E-W	♥ QJ3	♥ 642	Pass	3NT	All Pass	
North HCP: 17	♦ AQ9	♦ 4				
South HCP: 5+1	♣ AT84	♣ KJ765				
Contract:	3NT	North				

Board: 78	North:	South:	W	N	E	S
Dealer: West	♠ AT8	♠ KJ9	3	♣	Pass	Pass
Vul: E-W	♥ T532	♥ AQ7		All Pass		
North HCP: 4	♦ T765	♦ AJ984				
South HCP: 20+1	♣ 73	♣ AJ				
Contract:	3NT	South				

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ K6	♠ AJ52		3	♥	Pass
Vul: None	♥ AQ	♥ 74	Pass	3NT	All Pass	
North HCP: 17+2	♦ A98754	♦ T6				
South HCP: 8+1	♣ A74	♣ K9863				
Contract:	3NT	North				

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ AK8	♠ JT642		3	♣	Pass
Vul: E-W	♥ AQ65	♥ T73	Pass	3NT	Pass	4
North HCP: 20	♦ K65	♦ AQJ8	All Pass			
South HCP: 8+1	♣ A43	♣ 6				
Contract:	4	♠ South				

South hands**3NT over LHO's 3x (Lev)****Board: 76**

Dealer: South

Vul: None

HCP: 8+3

♠ 76

♥ AQT9542

♦ 7

♣ Q82

You are dealer.

East (RHO) bids 3NT if possible.

West (LHO) Doubles 4♥ if possible.

Board: 77

Dealer: East

Vul: E-W

HCP: 5+1

♠ JT98

♥ 642

♦ 4

♣ KJ765

RHO is dealer. You bid second.

East (RHO) opens 3♦ if possible.

Board: 78

Dealer: West

Vul: E-W

HCP: 20+1

♠ KJ9

♥ AQ7

♦ AJ984

♣ AJ

LHO is dealer.

West (LHO) opens 3♣ if possible.

Board: 79

Dealer: East

Vul: None

HCP: 8+1

♠ AJ52

♥ 74

♦ T6

♣ K9863

RHO is dealer. You bid second.

East (RHO) opens 3♥ if possible.

Board: 80

Dealer: East

Vul: E-W

HCP: 8+1

♠ JT642

♥ T73

♦ AQJ8

♣ 6

RHO is dealer. You bid second.

East (RHO) opens 3♣ if possible.

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ 76			3	3
Vul: None	♥ 86	♥ AQT9542	Pass	Pass	3NT	Pass
North HCP: 8+1	♦ KQ532	♦ 7	Pass	4	Pass	Pass
South HCP: 8+3	♣ KT94	♣ Q82	X	All Pass		
Contract:	4	X North				

Board: 77	North:	South:	W	N	E	S
Dealer: East	♠ A75	♠ JT98		3	♦	Pass
Vul: E-W	♥ QJ3	♥ 642	Pass	3NT	All Pass	
North HCP: 17	♦ AQ9	♦ 4				
South HCP: 5+1	♣ AT84	♣ KJ765				
Contract:	3NT	North				

Board: 78	North:	South:	W	N	E	S
Dealer: West	♠ AT8	♠ KJ9	3	♣	Pass	Pass
Vul: E-W	♥ T532	♥ AQ7		All Pass		
North HCP: 4	♦ T765	♦ AJ984				
South HCP: 20+1	♣ 73	♣ AJ				
Contract:	3NT	South				

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ K6	♠ AJ52		3	♥	Pass
Vul: None	♥ AQ	♥ 74	Pass	3NT	All Pass	
North HCP: 17+2	♦ A98754	♦ T6				
South HCP: 8+1	♣ A74	♣ K9863				
Contract:	3NT	North				

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ AK8	♠ JT642		3	♣	Pass
Vul: E-W	♥ AQ65	♥ T73	Pass	3NT	Pass	4
North HCP: 20	♦ K65	♦ AQJ8	All Pass			
South HCP: 8+1	♣ A43	♣ 6				
Contract:	4	♠ South				

North hands

3NT over LHO's 3x (Lev)

Board: 81	♠ 832
Dealer: East	♥ AQ6
Vul: E-W	♦ KJ965
HCP: 17+1	♣ AK

Board: 82	♠ 732
Dealer: West	♥ QT8
Vul: Both	♦ J753
HCP: 3	♣ T65

Board: 83	♠ A42
Dealer: East	♥ KT
Vul: Both	♦ AKJT75
HCP: 21+2	♣ AQ

Board: 84	♠ Q9754
Dealer: West	♥ A84
Vul: None	♦ 984
HCP: 7+1	♣ J9

Board: 85	♠ 74
Dealer: North	♥ AJT9432
Vul: E-W	♦ 8
HCP: 8+3	♣ KT6

LHO is dealer.

East (LHO) opens 3♥ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♠ if possible.

LHO is dealer.

East (LHO) opens 3♣ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♣ if possible.

You are dealer.

West (RHO) bids 3NT if possible.

East (LHO) Doubles 4♥ if possible.

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: East	♠ 832	♠ AQT75		3♥	Pass	
Vul: E-W	♥ AQ6	♥ -	Pass	3NT	All Pass	
North HCP: 17+1	♦ KJ965	♦ Q842				
South HCP: 10+1	♣ AK	♣ Q943				
Contract: 3NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: West	♠ 732	♠ K9	3♠	Pass	Pass	3NT
Vul: Both	♥ QT8	♥ A94		All Pass		
North HCP: 3	♦ J753	♦ AK4				
South HCP: 21+1	♣ T65	♣ AK973				
Contract: 3NT South						

Board: 83	North:	South:	W	N	E	S
Dealer: East	♠ A42	♠ KJ53		3♣	Pass	
Vul: Both	♥ KT	♥ AQ965	Pass	3NT	All Pass	
North HCP: 21+2	♦ AKJT75	♦ 983				
South HCP: 10+1	♣ AQ	♣ 5				
Contract: 3NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: West	♠ Q9754	♠ AJ62	3♣	Pass	Pass	3NT
Vul: None	♥ A84	♥ JT5		All Pass		
North HCP: 7+1	♦ 984	♦ AKJ6				
South HCP: 18	♣ J9	♣ A8				
Contract: 3NT South						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ AJT8		3♥	Pass	Pass
Vul: E-W	♥ AJT9432	♥ 76	3NT	Pass	Pass	4♥
North HCP: 8+3	♦ 8	♦ J7653	Pass	Pass	X	All Pass
South HCP: 8+1	♣ KT6	♣ Q7				
Contract: 4♥X South						

South hands**3NT over LHO's 3x (Lev)****Board: 81** ♠ AQT75

Dealer: East ♥ -

Vul: E-W ♦ Q842

HCP: 10+1 ♣ Q943

RHO is dealer. You bid second.

East (RHO) opens 3♥ if possible.

Board: 82 ♠ K9

Dealer: West ♥ A94

Vul: Both ♦ AK4

HCP: 21+1 ♣ AK973

LHO is dealer.

West (LHO) opens 3♠ if possible.

Board: 83 ♠ KJ53

Dealer: East ♥ AQ965

Vul: Both ♦ 983

HCP: 10+1 ♣ 5

RHO is dealer. You bid second.

East (RHO) opens 3♣ if possible.

Board: 84 ♠ AJ62

Dealer: West ♥ JT5

Vul: None ♦ AKJ6

HCP: 18 ♣ A8

LHO is dealer.

West (LHO) opens 3♣ if possible.

Board: 85 ♠ AJT8

Dealer: North ♥ 76

Vul: E-W ♦ J7653

HCP: 8+1 ♣ Q7

Partner is dealer.

West (LHO) bids 3NT if possible.

East (RHO) Doubles 4♥ if possible.

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: East	♠ 832	♠ AQT75		3♥	Pass	
Vul: E-W	♥ AQ6	♥ -	Pass	3NT	All Pass	
North HCP: 17+1	♦ KJ965	♦ Q842				
South HCP: 10+1	♣ AK	♣ Q943				
Contract: 3NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: West	♠ 732	♠ K9	3♠	Pass	Pass	3NT
Vul: Both	♥ QT8	♥ A94		All Pass		
North HCP: 3	♦ J753	♦ AK4				
South HCP: 21+1	♣ T65	♣ AK973				
Contract: 3NT South						

Board: 83	North:	South:	W	N	E	S
Dealer: East	♠ A42	♠ KJ53		3♣	Pass	
Vul: Both	♥ KT	♥ AQ965	Pass	3NT	All Pass	
North HCP: 21+2	♦ AKJT75	♦ 983				
South HCP: 10+1	♣ AQ	♣ 5				
Contract: 3NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: West	♠ Q9754	♠ AJ62	3♣	Pass	Pass	3NT
Vul: None	♥ A84	♥ JT5		All Pass		
North HCP: 7+1	♦ 984	♦ AKJ6				
South HCP: 18	♣ J9	♣ A8				
Contract: 3NT South						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ AJT8		3♥	Pass	Pass
Vul: E-W	♥ AJT9432	♥ 76	3NT	Pass	Pass	4♥
North HCP: 8+3	♦ 8	♦ J7653	Pass	Pass	X	All Pass
South HCP: 8+1	♣ KT6	♣ Q7				
Contract: 4♥X South						

North hands

3NT over LHO's 3x (Lev)

Board: 86 ♠ KJ92

Dealer: West ♥ 4

Vul: E-W ♦ A965

HCP: 10 ♣ Q963

Board: 87 ♠ AT93

Dealer: East ♥ K952

Vul: E-W ♦ AJ

HCP: 18 ♣ AQ4

Board: 88 ♠ J965

Dealer: West ♥ AT852

Vul: E-W ♦ 98

HCP: 5+1 ♣ 96

Board: 89 ♠ 2

Dealer: North ♥ K6

Vul: E-W ♦ T86

HCP: 9+3 ♣ KQJ7652

Board: 90 ♠ Q964

Dealer: West ♥ 9

Vul: Both ♦ Q973

HCP: 4 ♣ T654

RHO is dealer. You bid second.

West (RHO) opens 3♥ if possible.

LHO is dealer.

East (LHO) opens 3♥ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♦ if possible.

You are dealer.

West (RHO) bids 3NT if possible.

East (LHO) Doubles 4♣ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♥ if possible.

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: West	♠ KJ92	♠ A83	3♥	Pass	Pass	3NT
Vul: E-W	♥ 4	♥ AQ5		All Pass		
North HCP: 10	♦ A965	♦ K873				
South HCP: 17	♣ Q963	♣ A84				
Contract: 3NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: East	♠ AT93	♠ J764		3♥	Pass	
Vul: E-W	♥ K952	♥ Q8	Pass	3NT	All Pass	
North HCP: 18	♦ AJ	♦ Q9753				
South HCP: 5+1	♣ AQ4	♣ T6				
Contract: 3NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: West	♠ J965	♠ AT2	3♦	Pass	Pass	3NT
Vul: E-W	♥ AT852	♥ 93		All Pass		
North HCP: 5+1	♦ 98	♦ KQ76				
South HCP: 17	♣ 96	♣ AKJ4				
Contract: 3NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AKJT8		3♣	Pass	Pass
Vul: E-W	♥ K6	♥ J982	3NT	Pass	Pass	4♣
North HCP: 9+3	♦ T86	♦ 32	Pass	Pass	X	All Pass
South HCP: 9+1	♣ KQJ7652	♣ T8				
Contract: 4♣X South						

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ Q964	♠ AKJ	3♥	Pass	Pass	3NT
Vul: Both	♥ 9	♥ K75		All Pass		
North HCP: 4	♦ Q973	♦ AJ8				
South HCP: 20	♣ T654	♣ KJ97				
Contract: 3NT South						

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

Board: 86	♠ A83
Dealer: West	♥ AQ5
Vul: E-W	♦ K873
HCP: 17	♣ A84

Board: 87	♠ J764
Dealer: East	♥ Q8
Vul: E-W	♦ Q9753
HCP: 5+1	♣ T6

Board: 88	♠ AT2
Dealer: West	♥ 93
Vul: E-W	♦ KQ76
HCP: 17	♣ AKJ4

Board: 89	♠ AKJT8
Dealer: North	♥ J982
Vul: E-W	♦ 32
HCP: 9+1	♣ T8

Board: 90	♠ AKJ
Dealer: West	♥ K75
Vul: Both	♦ AJ8
HCP: 20	♣ KJ97

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: West	♠ KJ92	♠ A83	3♥	Pass	Pass	3NT
Vul: E-W	♥ 4	♥ AQ5		All Pass		
North HCP: 10	♦ A965	♦ K873				
South HCP: 17	♣ Q963	♣ A84				
Contract: 3NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: East	♠ AT93	♠ J764		3♥	Pass	
Vul: E-W	♥ K952	♥ Q8	Pass	3NT	All Pass	
North HCP: 18	♦ AJ	♦ Q9753				
South HCP: 5+1	♣ AQ4	♣ T6				
Contract: 3NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: West	♠ J965	♠ AT2	3♦	Pass	Pass	3NT
Vul: E-W	♥ AT852	♥ 93		All Pass		
North HCP: 5+1	♦ 98	♦ KQ76				
South HCP: 17	♣ 96	♣ AKJ4				
Contract: 3NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AKJT8		3♣	Pass	Pass
Vul: E-W	♥ K6	♥ J982	3NT	Pass	Pass	4♣
North HCP: 9+3	♦ T86	♦ 32	Pass	Pass	X	All Pass
South HCP: 9+1	♣ KQJ7652	♣ T8				
Contract: 4♣X South						

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ Q964	♠ AKJ	3♥	Pass	Pass	3NT
Vul: Both	♥ 9	♥ K75		All Pass		
North HCP: 4	♦ Q973	♦ AJ8				
South HCP: 20	♣ T654	♣ KJ97				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 91	♠ Q94
Dealer: East	♥ AK3
Vul: N-S	♦ AQ75
HCP: 17	♣ Q76

Board: 92	♠ T985
Dealer: West	♥ 743
Vul: E-W	♦ AJ5
HCP: 5	♣ 984

Board: 93	♠ KQ7
Dealer: East	♥ K932
Vul: Both	♦ AT9
HCP: 17	♣ KQT

Board: 94	♠ AQ9
Dealer: West	♥ 72
Vul: E-W	♦ J73
HCP: 7+1	♣ T9743

Board: 95	♠ K4
Dealer: East	♥ AK5
Vul: None	♦ A854
HCP: 23	♣ AKQ5

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: East	♠ Q94	♠ AJ732			3♦	Pass
Vul: N-S	♥ AK3	♥ T876	Pass	3NT	All Pass	
North HCP: 17	♦ AQ75	♦ -				
South HCP: 9+1	♣ Q76	♣ KJ98				
Contract: 3NT North						

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ T985	♠ AK6	3♣	Pass	Pass	3NT
Vul: E-W	♥ 743	♥ QJ6		All Pass		
North HCP: 5	♦ AJ5	♦ QT98				
South HCP: 18	♣ 984	♣ AQ6				
Contract: 3NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ KQ7	♠ 32			3♠	Pass
Vul: Both	♥ K932	♥ T4	Pass	3NT	All Pass	
North HCP: 17	♦ AT9	♦ KQ732				
South HCP: 5+1	♣ KQT	♣ 7432				
Contract: 3NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ AQ9	♠ JT74	3♥	Pass	Pass	3NT
Vul: E-W	♥ 72	♥ KQ3		All Pass		
North HCP: 7+1	♦ J73	♦ K4				
South HCP: 17	♣ T9743	♣ AKJ6				
Contract: 3NT South						

Board: 95	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ 852			3♠	Pass
Vul: None	♥ AK5	♥ QJ842	Pass	3NT	All Pass	
North HCP: 23	♦ A854	♦ KQT				
South HCP: 8+1	♣ AKQ5	♣ 87				
Contract: 3NT North						

South hands**3NT over LHO's 3x (Lev)****Board: 91** ♠ AJ732

Dealer: East ♥ T876

Vul: N-S ♦ -

HCP: 9+1 ♣ KJ98

RHO is dealer. You bid second.

East (RHO) opens 3♦ if possible.

Board: 92 ♠ AK6

Dealer: West ♥ QJ6

Vul: E-W ♦ QT98

HCP: 18 ♣ AQ6

LHO is dealer.

West (LHO) opens 3♣ if possible.

Board: 93 ♠ 32

Dealer: East ♥ T4

Vul: Both ♦ KQ732

HCP: 5+1 ♣ 7432

RHO is dealer. You bid second.

East (RHO) opens 3♠ if possible.

Board: 94 ♠ JT74

Dealer: West ♥ KQ3

Vul: E-W ♦ K4

HCP: 17 ♣ AKJ6

LHO is dealer.

West (LHO) opens 3♥ if possible.

Board: 95 ♠ 852

Dealer: East ♥ QJ842

Vul: None ♦ KQT

HCP: 8+1 ♣ 87

RHO is dealer. You bid second.

East (RHO) opens 3♠ if possible.

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: East	♠ Q94	♠ AJ732			3♦	Pass
Vul: N-S	♥ AK3	♥ T876	Pass	3NT	All Pass	
North HCP: 17	♦ AQ75	♦ -				
South HCP: 9+1	♣ Q76	♣ KJ98				
Contract: 3NT North						

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ T985	♠ AK6	3♣	Pass	Pass	3NT
Vul: E-W	♥ 743	♥ QJ6		All Pass		
North HCP: 5	♦ AJ5	♦ QT98				
South HCP: 18	♣ 984	♣ AQ6				
Contract: 3NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ KQ7	♠ 32			3♠	Pass
Vul: Both	♥ K932	♥ T4	Pass	3NT	All Pass	
North HCP: 17	♦ AT9	♦ KQ732				
South HCP: 5+1	♣ KQT	♣ 7432				
Contract: 3NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ AQ9	♠ JT74	3♥	Pass	Pass	3NT
Vul: E-W	♥ 72	♥ KQ3		All Pass		
North HCP: 7+1	♦ J73	♦ K4				
South HCP: 17	♣ T9743	♣ AKJ6				
Contract: 3NT South						

Board: 95	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ 852			3♠	Pass
Vul: None	♥ AK5	♥ QJ842	Pass	3NT	All Pass	
North HCP: 23	♦ A854	♦ KQT				
South HCP: 8+1	♣ AKQ5	♣ 87				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 96	♠ 8654
Dealer: West	♥ Q942
Vul: E-W	♦ KQ65
HCP: 7	♣ 6

Board: 97	♠ Q7
Dealer: East	♥ KQT3
Vul: None	♦ KJ8
HCP: 17	♣ AQ98

Board: 98	♠ A842
Dealer: West	♥ K953
Vul: E-W	♦ 8
HCP: 7	♣ 8765

Board: 99	♠ J85
Dealer: East	♥ AJ2
Vul: N-S	♦ KQ
HCP: 20+1	♣ AKQ86

Board: 100	♠ AK953
Dealer: West	♥ 94
Vul: None	♦ J75
HCP: 10+1	♣ Q63

RHO is dealer. You bid second.

West (RHO) opens 3♣ if possible.

LHO is dealer.

East (LHO) opens 3♣ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♦ if possible.

LHO is dealer.

East (LHO) opens 3♥ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♥ if possible.

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: West	♠ 8654	♠ AKT9	3♣	Pass	Pass	3NT
Vul: E-W	♥ Q942	♥ AJ6		All Pass		
North HCP: 7	♦ KQ65	♦ AT7				
South HCP: 19	♣ 6	♣ KT3				
Contract: 3NT South						

Board: 97	North:	South:	W	N	E	S
Dealer: East	♠ Q7	♠ 9432		3♣	Pass	
Vul: None	♥ KQT3	♥ AJ862	Pass	3NT	All Pass	
North HCP: 17	♦ KJ8	♦ Q932				
South HCP: 7+1	♣ AQ98	♣ -				
Contract: 3NT North						

Board: 98	North:	South:	W	N	E	S
Dealer: West	♠ A842	♠ K763	3♦	Pass	Pass	3NT
Vul: E-W	♥ K953	♥ AJ		All Pass		
North HCP: 7	♦ 8	♦ A74				
South HCP: 18	♣ 8765	♣ AQ94				
Contract: 3NT South						

Board: 99	North:	South:	W	N	E	S
Dealer: East	♠ J85	♠ AT63		3♥	Pass	
Vul: N-S	♥ AJ2	♥ 87	Pass	3NT	All Pass	
North HCP: 20+1	♦ KQ	♦ 98753				
South HCP: 4+1	♣ AKQ86	♣ 97				
Contract: 3NT North						

Board: 100	North:	South:	W	N	E	S
Dealer: West	♠ AK953	♠ QT74	3♥	Pass	Pass	3NT
Vul: None	♥ 94	♥ AQ6		All Pass		
North HCP: 10+1	♦ J75	♦ AKQ9				
South HCP: 17	♣ Q63	♣ T9				
Contract: 3NT South						

South hands**3NT over LHO's 3x (Lev)****Board: 96** ♠ AKT9

Dealer: West ♥ AJ6

Vul: E-W ♦ AT7

HCP: 19 ♣ KT3

LHO is dealer.

West (LHO) opens 3♣ if possible.

Board: 97 ♠ 9432

Dealer: East ♥ AJ862

Vul: None ♦ Q932

HCP: 7+1 ♣ -

RHO is dealer. You bid second.

East (RHO) opens 3♣ if possible.

Board: 98 ♠ K763

Dealer: West ♥ AJ

Vul: E-W ♦ A74

HCP: 18 ♣ AQ94

LHO is dealer.

West (LHO) opens 3♦ if possible.

Board: 99 ♠ AT63

Dealer: East ♥ 87

Vul: N-S ♦ 98753

HCP: 4+1 ♣ 97

RHO is dealer. You bid second.

East (RHO) opens 3♥ if possible.

Board: 100 ♠ QT74

Dealer: West ♥ AQ6

Vul: None ♦ AKQ9

HCP: 17 ♣ T9

LHO is dealer.

West (LHO) opens 3♥ if possible.

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: West	♠ 8654	♠ AKT9	3♣	Pass	Pass	3NT
Vul: E-W	♥ Q942	♥ AJ6		All Pass		
North HCP: 7	♦ KQ65	♦ AT7				
South HCP: 19	♣ 6	♣ KT3				
Contract: 3NT South						

Board: 97	North:	South:	W	N	E	S
Dealer: East	♠ Q7	♠ 9432		3♣	Pass	
Vul: None	♥ KQT3	♥ AJ862	Pass	3NT	All Pass	
North HCP: 17	♦ KJ8	♦ Q932				
South HCP: 7+1	♣ AQ98	♣ -				
Contract: 3NT North						

Board: 98	North:	South:	W	N	E	S
Dealer: West	♠ A842	♠ K763	3♦	Pass	Pass	3NT
Vul: E-W	♥ K953	♥ AJ		All Pass		
North HCP: 7	♦ 8	♦ A74				
South HCP: 18	♣ 8765	♣ AQ94				
Contract: 3NT South						

Board: 99	North:	South:	W	N	E	S
Dealer: East	♠ J85	♠ AT63		3♥	Pass	
Vul: N-S	♥ AJ2	♥ 87	Pass	3NT	All Pass	
North HCP: 20+1	♦ KQ	♦ 98753				
South HCP: 4+1	♣ AKQ86	♣ 97				
Contract: 3NT North						

Board: 100	North:	South:	W	N	E	S
Dealer: West	♠ AK953	♠ QT74	3♥	Pass	Pass	3NT
Vul: None	♥ 94	♥ AQ6		All Pass		
North HCP: 10+1	♦ J75	♦ AKQ9				
South HCP: 17	♣ Q63	♣ T9				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 101	♠ A2
Dealer: East	♥ A7
Vul: None	♦ AQJT73
HCP: 18+2	♣ K73

Board: 102	♠ 852	RHO is dealer. You bid second.
Dealer: West	♥ K953	West (RHO) opens 3♠ if possible.
Vul: Both	♦ 873	
HCP: 4	♣ J84	

Board: 103	♠ AKQ8	LHO is dealer.
Dealer: East	♥ A62	East (LHO) opens 3♥ if possible.
Vul: N-S	♦ 95	
HCP: 20	♣ AK64	

Board: 104	♠ QJ87	RHO is dealer. You bid second.
Dealer: West	♥ J65	West (RHO) opens 3♣ if possible.
Vul: Both	♦ K9632	
HCP: 7+1	♣ 5	

Board: 105	♠ AK95	LHO is dealer.
Dealer: East	♥ KQ83	East (LHO) opens 3♣ if possible.
Vul: None	♦ AK5	
HCP: 23	♣ A7	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: East	♠ A2	♠ KQ54		3♣	Pass	
Vul: None	♥ A7	♥ J9543	Pass	3NT	All Pass	
North HCP: 18+2	♦ AQJT73	♦ K96				
South HCP: 9+1	♣ K73	♣ 5				
Contract: 3NT North						

Board: 102	North:	South:	W	N	E	S
Dealer: West	♠ 852	♠ K6	3♠	Pass	Pass	3NT
Vul: Both	♥ K953	♥ A874		All Pass		
North HCP: 4	♦ 873	♦ AKT4				
South HCP: 18	♣ J84	♣ A73				
Contract: 3NT South						

Board: 103	North:	South:	W	N	E	S
Dealer: East	♠ AKQ8	♠ 65432		3♥	Pass	
Vul: N-S	♥ A62	♥ 5	Pass	3NT	All Pass	
North HCP: 20	♦ 95	♦ AT87				
South HCP: 5+1	♣ AK64	♣ J87				
Contract: 3NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: West	♠ QJ87	♠ 65	3♣	Pass	Pass	3NT
Vul: Both	♥ J65	♥ AQ97		All Pass		
North HCP: 7+1	♦ K9632	♦ AQ85				
South HCP: 17	♣ 5	♣ KQ8				
Contract: 3NT South						

Board: 105	North:	South:	W	N	E	S
Dealer: East	♠ AK95	♠ T87		3♣	Pass	
Vul: None	♥ KQ83	♥ A62	Pass	3NT	All Pass	
North HCP: 23	♦ AK5	♦ T9874				
South HCP: 4+1	♣ A7	♣ 98				
Contract: 3NT North						

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

Board: 101	♠ KQ54
Dealer: East	♥ J9543
Vul: None	♦ K96
HCP: 9+1	♣ 5

Board: 102	♠ K6
Dealer: West	♥ A874
Vul: Both	♦ AKT4
HCP: 18	♣ A73

Board: 103	♠ 65432
Dealer: East	♥ 5
Vul: N-S	♦ AT87
HCP: 5+1	♣ J87

Board: 104	♠ 65
Dealer: West	♥ AQ97
Vul: Both	♦ AQ85
HCP: 17	♣ KQ8

Board: 105	♠ T87
Dealer: East	♥ A62
Vul: None	♦ T9874
HCP: 4+1	♣ 98

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: East	♠ A2	♠ KQ54		3♣	Pass	
Vul: None	♥ A7	♥ J9543	Pass	3NT	All Pass	
North HCP: 18+2	♦ AQJT73	♦ K96				
South HCP: 9+1	♣ K73	♣ 5				
Contract: 3NT North						

Board: 102	North:	South:	W	N	E	S
Dealer: West	♠ 852	♠ K6	3♠	Pass	Pass	3NT
Vul: Both	♥ K953	♥ A874		All Pass		
North HCP: 4	♦ 873	♦ AKT4				
South HCP: 18	♣ J84	♣ A73				
Contract: 3NT South						

Board: 103	North:	South:	W	N	E	S
Dealer: East	♠ AKQ8	♠ 65432		3♥	Pass	
Vul: N-S	♥ A62	♥ 5	Pass	3NT	All Pass	
North HCP: 20	♦ 95	♦ AT87				
South HCP: 5+1	♣ AK64	♣ J87				
Contract: 3NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: West	♠ QJ87	♠ 65	3♣	Pass	Pass	3NT
Vul: Both	♥ J65	♥ AQ97		All Pass		
North HCP: 7+1	♦ K9632	♦ AQ85				
South HCP: 17	♣ 5	♣ KQ8				
Contract: 3NT South						

Board: 105	North:	South:	W	N	E	S
Dealer: East	♠ AK95	♠ T87		3♣	Pass	
Vul: None	♥ KQ83	♥ A62	Pass	3NT	All Pass	
North HCP: 23	♦ AK5	♦ T9874				
South HCP: 4+1	♣ A7	♣ 98				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 106 ♠ KJ64
Dealer: West ♥ A9874
Vul: N-S ♦ Q64
HCP: 10+1 ♣ 9

Board: 107 ♠ AJ87
Dealer: East ♥ K3
Vul: E-W ♦ KQ7
HCP: 17 ♣ A732

Board: 108 ♠ 43
Dealer: West ♥ JT52
Vul: Both ♦ A975
HCP: 5 ♣ 954

Board: 109 ♠ 82
Dealer: East ♥ QJ5
Vul: E-W ♦ AKJ64
HCP: 17+1 ♣ AQ7

Board: 110 ♠ Q83
Dealer: West ♥ KJ952
Vul: None ♦ JT96
HCP: 7+1 ♣ 3

RHO is dealer. You bid second.

West (RHO) opens 3♣ if possible.

LHO is dealer.

East (LHO) opens 3♦ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♠ if possible.

LHO is dealer.

East (LHO) opens 3♣ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♣ if possible.

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: West	♠ KJ64	♠ Q83	3♣	Pass	Pass	3NT
Vul: N-S	♥ A9874	♥ QJ3		All Pass		
North HCP: 10+1	♦ Q64	♦ AKJ73				
South HCP: 18+1	♣ 9	♣ KQ				
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ AJ87	♠ 6432		3♦	Pass	
Vul: E-W	♥ K3	♥ QJ865	Pass	3NT	All Pass	
North HCP: 17	♦ KQ7	♦ 9				
South HCP: 5+1	♣ A732	♣ Q96				
Contract: 3NT North						

Board: 108	North:	South:	W	N	E	S
Dealer: West	♠ 43	♠ K5	3♠	Pass	Pass	3NT
Vul: Both	♥ JT52	♥ A84		All Pass		
North HCP: 5	♦ A975	♦ K3				
South HCP: 17+2	♣ 954	♣ AQJT72				
Contract: 3NT South						

Board: 109	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ J9754		3♣	Pass	
Vul: E-W	♥ QJ5	♥ AT72	Pass	3NT	All Pass	
North HCP: 17+1	♦ AKJ64	♦ 93				
South HCP: 5+1	♣ AQ7	♣ 95				
Contract: 3NT North						

Board: 110	North:	South:	W	N	E	S
Dealer: West	♠ Q83	♠ T96	3♣	Pass	Pass	3NT
Vul: None	♥ KJ952	♥ AQ6		All Pass		
North HCP: 7+1	♦ JT96	♦ AKQ3				
South HCP: 19	♣ 3	♣ AT4				
Contract: 3NT South						

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

Board: 106	♠ Q83
Dealer: West	♥ QJ3
Vul: N-S	♦ AKJ73
HCP: 18+1	♣ KQ

Board: 107	♠ 6432
Dealer: East	♥ QJ865
Vul: E-W	♦ 9
HCP: 5+1	♣ Q96

Board: 108	♠ K5
Dealer: West	♥ A84
Vul: Both	♦ K3
HCP: 17+2	♣ AQJT72

Board: 109	♠ J9754
Dealer: East	♥ AT72
Vul: E-W	♦ 93
HCP: 5+1	♣ 95

Board: 110	♠ T96
Dealer: West	♥ AQ6
Vul: None	♦ AKQ3
HCP: 19	♣ AT4

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: West	♠ KJ64	♠ Q83	3♣	Pass	Pass	3NT
Vul: N-S	♥ A9874	♥ QJ3		All Pass		
North HCP: 10+1	♦ Q64	♦ AKJ73				
South HCP: 18+1	♣ 9	♣ KQ				
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ AJ87	♠ 6432		3♦	Pass	
Vul: E-W	♥ K3	♥ QJ865	Pass	3NT	All Pass	
North HCP: 17	♦ KQ7	♦ 9				
South HCP: 5+1	♣ A732	♣ Q96				
Contract: 3NT North						

Board: 108	North:	South:	W	N	E	S
Dealer: West	♠ 43	♠ K5	3♠	Pass	Pass	3NT
Vul: Both	♥ JT52	♥ A84		All Pass		
North HCP: 5	♦ A975	♦ K3				
South HCP: 17+2	♣ 954	♣ AQJT72				
Contract: 3NT South						

Board: 109	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ J9754		3♣	Pass	
Vul: E-W	♥ QJ5	♥ AT72	Pass	3NT	All Pass	
North HCP: 17+1	♦ AKJ64	♦ 93				
South HCP: 5+1	♣ AQ7	♣ 95				
Contract: 3NT North						

Board: 110	North:	South:	W	N	E	S
Dealer: West	♠ Q83	♠ T96	3♣	Pass	Pass	3NT
Vul: None	♥ KJ952	♥ AQ6		All Pass		
North HCP: 7+1	♦ JT96	♦ AKQ3				
South HCP: 19	♣ 3	♣ AT4				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 111	♠ AJ43
Dealer: East	♥ AJ9
Vul: None	♦ AT
HCP: 20	♣ AQ87

Board: 112	♠ 75	Partner is dealer.
Dealer: South	♥ A32	East (LHO) bids 3NT if possible.
Vul: None	♦ A765	West (RHO) Doubles 4♠ if possible.
HCP: 8	♣ 6542	

Board: 113	♠ K4	LHO is dealer.
Dealer: East	♥ A93	East (LHO) opens 3♠ if possible.
Vul: N-S	♦ AJ974	
HCP: 19+1	♣ AKT	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: East	♠ AJ43	♠ 962		3♣	Pass	
Vul: None	♥ AJ9	♥ KT8	Pass	3NT	All Pass	
North HCP: 20	♦ AT	♦ J9764				
South HCP: 4+1	♣ AQ87	♣ 94				
Contract: 3NT North						

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ KJT9832			3♠	
Vul: None	♥ A32	♥ Q84	Pass	Pass	3NT	Pass
North HCP: 8	♦ A765	♦ T3	Pass	4♠	Pass	Pass
South HCP: 8+3	♣ 6542	♣ Q	X	All Pass		
Contract: 4♠X North						

Board: 113	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ 9		3♠	Pass	
Vul: N-S	♥ A93	♥ KT76	Pass	3NT	All Pass	
North HCP: 19+1	♦ AJ974	♦ K853				
South HCP: 7	♣ AKT	♣ J876				
Contract: 3NT North						

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

Board: 111	♠ 962
Dealer: East	♥ KT8
Vul: None	♦ J9764
HCP: 4+1	♣ 94

Board: 112	♠ KJT9832	You are dealer.
Dealer: South	♥ Q84	East (RHO) bids 3NT if possible.
Vul: None	♦ T3	West (LHO) Doubles 4♠ if possible.
HCP: 8+3	♣ Q	

Board: 113	♠ 9	RHO is dealer. You bid second.
Dealer: East	♥ KT76	East (RHO) opens 3♠ if possible.
Vul: N-S	♦ K853	
HCP: 7	♣ J876	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: East	♠ AJ43	♠ 962		3♣	Pass	
Vul: None	♥ AJ9	♥ KT8	Pass	3NT	All Pass	
North HCP: 20	♦ AT	♦ J9764				
South HCP: 4+1	♣ AQ87	♣ 94				
Contract: 3NT North						

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ KJT9832			3♠	
Vul: None	♥ A32	♥ Q84	Pass	Pass	3NT	Pass
North HCP: 8	♦ A765	♦ T3	Pass	4♠	Pass	Pass
South HCP: 8+3	♣ 6542	♣ Q	X	All Pass		
Contract: 4♠X North						

Board: 113	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ 9		3♠	Pass	
Vul: N-S	♥ A93	♥ KT76	Pass	3NT	All Pass	
North HCP: 19+1	♦ AJ974	♦ K853				
South HCP: 7	♣ AKT	♣ J876				
Contract: 3NT North						