

## North hands

## 3-Under Invitational Jump (11-12 HCP)

**Board: 1**      ♠ KQJT932    You are dealer.

Dealer: North      ♥ K            The opponents are silent.

Vul: E-W      ♦ K75

HCP: 12+3      ♣ T3

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**Board: 2**      ♠ KJ642    You are dealer.

Dealer: North      ♥ QT            The opponents are silent.

Vul: E-W      ♦ AKT83

HCP: 15+2      ♣ Q

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**Board: 3**      ♠ AQT    LHO is dealer.

Dealer: East      ♥ -            East (LHO) opens 1♠ if possible.

Vul: Both      ♦ AQJT8752    West (RHO) bids 3♥ if possible.

HCP: 15+4      ♣ Q5            East (LHO) bids 4♥ if possible.

West (RHO) Doubles 5♦ if possible.

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**Board: 4**      ♠ AJT96    You are dealer.

Dealer: North      ♥ T            The opponents are silent.

Vul: E-W      ♦ AT974

HCP: 12+2      ♣ K6

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**Board: 5**      ♠ AQT865    You are dealer.

Dealer: North      ♥ T            The opponents are silent.

Vul: Both      ♦ A92

HCP: 17+2      ♣ AK3

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJT932	♠ 54		1 ♠	Pass	3 ♥
Vul: E-W	♥ K	♥ AQ9432	Pass	4 ♠	All Pass	
North HCP: 12+3	♦ K75	♦ JT3				
South HCP: 11+2	♣ T3	♣ A9				
Contract: 4 ♠ North						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ642	♠ T9		1 ♠	Pass	3 ♥
Vul: E-W	♥ QT	♥ AK9432	Pass	4 ♥	All Pass	
North HCP: 15+2	♦ AKT83	♦ 6				
South HCP: 11+2	♣ Q	♣ A974				
Contract: 4 ♥ North						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQT	♠ 98765		1 ♠	Pass	
Vul: Both	♥ -	♥ Q8	3 ♥	4 ♦	4 ♥	Pass
North HCP: 15+4	♦ AQJT8752	♦ 94	Pass	5 ♦	Pass	Pass
South HCP: 3+1	♣ Q5	♣ J643	X	All Pass		
Contract: 5 ♦ X North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT96	♠ 7		1 ♠	Pass	3 ♥
Vul: E-W	♥ T	♥ AKJ9653	All Pass			
North HCP: 12+2	♦ AT974	♦ K5				
South HCP: 11+3	♣ K6	♣ T42				
Contract: 3 ♥ South						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT865	♠ 32		1 ♠	Pass	3 ♥
Vul: Both	♥ T	♥ AKQ864	Pass	3 ♠	Pass	4 ♠
North HCP: 17+2	♦ A92	♦ 753	Pass	5 ♥	Pass	5 ♠
South HCP: 11+2	♣ AK3	♣ Q8	All Pass			
Contract: 5 ♠ South						

**South hands****3-Under Invitational Jump (11-12 HCP)**

<b>Board: 1</b>	♠ 54	Partner is dealer.
Dealer: North	♥ AQ9432	The opponents are silent.
Vul: E-W	♦ JT3	
HCP: 11+2	♣ A9	

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<b>Board: 2</b>	♠ T9	Partner is dealer.
Dealer: North	♥ AK9432	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 11+2	♣ A974	

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<b>Board: 3</b>	♠ 98765	RHO is dealer. You bid second.
Dealer: East	♥ Q8	East (RHO) opens 1♠ if possible.
Vul: Both	♦ 94	West (LHO) bids 3♥ if possible.
HCP: 3+1	♣ J643	East (RHO) bids 4♥ if possible.
		West (LHO) Doubles 5♦ if possible.

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<b>Board: 4</b>	♠ 7	Partner is dealer.
Dealer: North	♥ AKJ9653	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 11+3	♣ T42	

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<b>Board: 5</b>	♠ 32	Partner is dealer.
Dealer: North	♥ AKQ864	The opponents are silent.
Vul: Both	♦ 753	
HCP: 11+2	♣ Q8	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJT932	♠ 54		1 ♠	Pass	3 ♥
Vul: E-W	♥ K	♥ AQ9432	Pass	4 ♠	All Pass	
North HCP: 12+3	♦ K75	♦ JT3				
South HCP: 11+2	♣ T3	♣ A9				
Contract: 4 ♠ North						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ642	♠ T9		1 ♠	Pass	3 ♥
Vul: E-W	♥ QT	♥ AK9432	Pass	4 ♥	All Pass	
North HCP: 15+2	♦ AKT83	♦ 6				
South HCP: 11+2	♣ Q	♣ A974				
Contract: 4 ♥ North						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQT	♠ 98765		1 ♠	Pass	
Vul: Both	♥ -	♥ Q8	3 ♥	4 ♦	4 ♥	Pass
North HCP: 15+4	♦ AQJT8752	♦ 94	Pass	5 ♦	Pass	Pass
South HCP: 3+1	♣ Q5	♣ J643	X	All Pass		
Contract: 5 ♦ X North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT96	♠ 7		1 ♠	Pass	3 ♥
Vul: E-W	♥ T	♥ AKJ9653	All Pass			
North HCP: 12+2	♦ AT974	♦ K5				
South HCP: 11+3	♣ K6	♣ T42				
Contract: 3 ♥ South						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT865	♠ 32		1 ♠	Pass	3 ♥
Vul: Both	♥ T	♥ AKQ864	Pass	3 ♠	Pass	4 ♠
North HCP: 17+2	♦ A92	♦ 753	Pass	5 ♥	Pass	5 ♠
South HCP: 11+2	♣ AK3	♣ Q8	All Pass			
Contract: 5 ♠ South						

**North hands****3-Under Invitational Jump (11-12 HCP)****Board: 6**      ♠ QJ762

Dealer: North      ♥ -

Vul: N-S      ♦ AKJT

HCP: 14+1      ♣ QJT4

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**Board: 7**      ♠ -

Dealer: South      ♥ AKT9742

Vul: Both      ♦ T953

HCP: 11+3      ♣ A4

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**Board: 8**      ♠ AKJ54

Dealer: North      ♥ T965

Vul: None      ♦ J9

HCP: 13+1      ♣ A3

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**Board: 9**      ♠ JT

Dealer: South      ♥ AKT742

Vul: Both      ♦ 75

HCP: 11+2      ♣ K73

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**Board: 10**      ♠ AQT52

Dealer: North      ♥ T3

Vul: N-S      ♦ AT

HCP: 13+1      ♣ QJ74

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ762	♠ T5		1 ♠	Pass	3 ♥
Vul: N-S	♥ -	♥ AQJT874		All Pass		
North HCP: 14+1	♦ AKJT	♦ 9				
South HCP: 11+3	♣ QJT4	♣ A76				
Contract: 3 ♥ South						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AK854			1 ♠	
Vul: Both	♥ AKT9742	♥ Q	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ T953	♦ 7642				
South HCP: 12+1	♣ A4	♣ QJ7				
Contract: 3 ♥ North						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ54	♠ -		1 ♠	Pass	3 ♥
Vul: None	♥ T965	♥ KQJ743	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ J9	♦ K742				
South HCP: 11+2	♣ A3	♣ Q94				
Contract: 4 ♥ North						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT	♠ AK9862			1 ♠	
Vul: Both	♥ AKT742	♥ Q98	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ 75	♦ AT	All Pass			
South HCP: 14+2	♣ K73	♣ J9				
Contract: 4 ♥ South						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT52	♠ J		1 ♠	Pass	3 ♥
Vul: N-S	♥ T3	♥ AKQJ95	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ AT	♦ 986				
South HCP: 11+2	♣ QJ74	♣ T82				
Contract: 4 ♥ North						

**South hands****3-Under Invitational Jump (11-12 HCP)**

**Board: 6**      ♠ T5      Partner is dealer.

Dealer: North      ♥ AQJT874      The opponents are silent.

Vul: N-S      ♦ 9

HCP: 11+3      ♣ A76

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**Board: 7**      ♠ AK854      You are dealer.

Dealer: South      ♥ Q      The opponents are silent.

Vul: Both      ♦ 7642

HCP: 12+1      ♣ QJ7

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**Board: 8**      ♠ -      Partner is dealer.

Dealer: North      ♥ KQJ743      The opponents are silent.

Vul: None      ♦ K742

HCP: 11+2      ♣ Q94

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**Board: 9**      ♠ AK9862      You are dealer.

Dealer: South      ♥ Q98      The opponents are silent.

Vul: Both      ♦ AT

HCP: 14+2      ♣ J9

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**Board: 10**      ♠ J      Partner is dealer.

Dealer: North      ♥ AKQJ95      The opponents are silent.

Vul: N-S      ♦ 986

HCP: 11+2      ♣ T82

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ762	♠ T5		1 ♠	Pass	3 ♥
Vul: N-S	♥ -	♥ AQJT874		All Pass		
North HCP: 14+1	♦ AKJT	♦ 9				
South HCP: 11+3	♣ QJT4	♣ A76				
Contract: 3 ♥ South						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AK854			1 ♠	
Vul: Both	♥ AKT9742	♥ Q	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ T953	♦ 7642				
South HCP: 12+1	♣ A4	♣ QJ7				
Contract: 3 ♥ North						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ54	♠ -		1 ♠	Pass	3 ♥
Vul: None	♥ T965	♥ KQJ743	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ J9	♦ K742				
South HCP: 11+2	♣ A3	♣ Q94				
Contract: 4 ♥ North						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT	♠ AK9862			1 ♠	
Vul: Both	♥ AKT742	♥ Q98	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ 75	♦ AT	All Pass			
South HCP: 14+2	♣ K73	♣ J9				
Contract: 4 ♥ South						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT52	♠ J		1 ♠	Pass	3 ♥
Vul: N-S	♥ T3	♥ AKQJ95	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ AT	♦ 986				
South HCP: 11+2	♣ QJ74	♣ T82				
Contract: 4 ♥ North						

**North hands****3-Under Invitational Jump (11-12 HCP)****Board: 11**      ♠ AKJ865

Dealer: North      ♥ T

Vul: None      ♦ J64

HCP: 12+2      ♣ QJ4

You are dealer.

The opponents are silent.

**Board: 12**      ♠ K8743

Dealer: North      ♥ J6

Vul: E-W      ♦ K9

HCP: 11+1      ♣ A964

You are dealer.

The opponents are silent.

**Board: 13**      ♠ KQT963

Dealer: North      ♥ K

Vul: None      ♦ KJ8

HCP: 16+2      ♣ A54

You are dealer.

The opponents are silent.

**Board: 14**      ♠ KJT85

Dealer: North      ♥ T95

Vul: N-S      ♦ K92

HCP: 11+1      ♣ A5

You are dealer.

The opponents are silent.

**Board: 15**      ♠ 73

Dealer: South      ♥ AKQJ53

Vul: N-S      ♦ 65

HCP: 11+2      ♣ J52

Partner is dealer.

The opponents are silent.

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ865	♠ 4		1 ♠	Pass	3 ♥
Vul: None	♥ T	♥ KQJ842	Pass	3 ♠	All Pass	
North HCP: 12+2	♦ J64	♦ Q82				
South HCP: 11+2	♣ QJ4	♣ K32				
Contract: 3 ♠ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K8743	♠ 52		1 ♠	Pass	3 ♥
Vul: E-W	♥ J6	♥ AK7542	All Pass			
North HCP: 11+1	♦ K9	♦ AT86				
South HCP: 11+2	♣ A964	♣ 2				
Contract: 3 ♥ South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT963	♠ 5		1 ♠	Pass	3 ♥
Vul: None	♥ K	♥ AQJ764	Pass	3 ♠	All Pass	
North HCP: 16+2	♦ KJ8	♦ Q74				
South HCP: 11+2	♣ A54	♣ QT3				
Contract: 3 ♠ North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJT85	♠ 4		1 ♠	Pass	3 ♥
Vul: N-S	♥ T95	♥ KQJ8764	All Pass			
North HCP: 11+1	♦ K92	♦ QT				
South HCP: 11+3	♣ A5	♣ K64				
Contract: 3 ♥ South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 73	♠ AKJT5			1 ♠	
Vul: N-S	♥ AKQJ53	♥ 92	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ 65	♦ T93				
South HCP: 12+1	♣ J52	♣ AT8				
Contract: 3 ♥ North						

**South hands****3-Under Invitational Jump (11-12 HCP)**

**Board: 11**      ♠ 4      Partner is dealer.

Dealer: North      ♥ KQJ842      The opponents are silent.

Vul: None      ♦ Q82

HCP: 11+2      ♣ K32

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**Board: 12**      ♠ 52      Partner is dealer.

Dealer: North      ♥ AK7542      The opponents are silent.

Vul: E-W      ♦ AT86

HCP: 11+2      ♣ 2

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**Board: 13**      ♠ 5      Partner is dealer.

Dealer: North      ♥ AQJ764      The opponents are silent.

Vul: None      ♦ Q74

HCP: 11+2      ♣ QT3

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**Board: 14**      ♠ 4      Partner is dealer.

Dealer: North      ♥ KQJ8764      The opponents are silent.

Vul: N-S      ♦ QT

HCP: 11+3      ♣ K64

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**Board: 15**      ♠ AKJT5      You are dealer.

Dealer: South      ♥ 92      The opponents are silent.

Vul: N-S      ♦ T93

HCP: 12+1      ♣ AT8

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ865	♠ 4		1 ♠	Pass	3 ♥
Vul: None	♥ T	♥ KQJ842	Pass	3 ♠	All Pass	
North HCP: 12+2	♦ J64	♦ Q82				
South HCP: 11+2	♣ QJ4	♣ K32				
Contract: 3 ♠ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K8743	♠ 52		1 ♠	Pass	3 ♥
Vul: E-W	♥ J6	♥ AK7542	All Pass			
North HCP: 11+1	♦ K9	♦ AT86				
South HCP: 11+2	♣ A964	♣ 2				
Contract: 3 ♥ South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT963	♠ 5		1 ♠	Pass	3 ♥
Vul: None	♥ K	♥ AQJ764	Pass	3 ♠	All Pass	
North HCP: 16+2	♦ KJ8	♦ Q74				
South HCP: 11+2	♣ A54	♣ QT3				
Contract: 3 ♠ North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJT85	♠ 4		1 ♠	Pass	3 ♥
Vul: N-S	♥ T95	♥ KQJ8764	All Pass			
North HCP: 11+1	♦ K92	♦ QT				
South HCP: 11+3	♣ A5	♣ K64				
Contract: 3 ♥ South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 73	♠ AKJT5			1 ♠	
Vul: N-S	♥ AKQJ53	♥ 92	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ 65	♦ T93				
South HCP: 12+1	♣ J52	♣ AT8				
Contract: 3 ♥ North						

## North hands

## 3-Under Invitational Jump (11-12 HCP)

<b>Board: 16</b>	♠ AJ7432	You are dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ KJ963	
HCP: 12+3	♣ K5	

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<b>Board: 17</b>	♠ K6	Partner is dealer.
Dealer: South	♥ KQT732	The opponents are silent.
Vul: Both	♦ K7	
HCP: 11+2	♣ T98	

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<b>Board: 18</b>	♠ AKQJ7	You are dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 18+2	♣ AKJ54	

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<b>Board: 19</b>	♠ -	Partner is dealer.
Dealer: South	♥ AKJ8653	The opponents are silent.
Vul: None	♦ QJ83	
HCP: 11+3	♣ 32	

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<b>Board: 20</b>	♠ KQJ43	You are dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 11+1	♣ J65	

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ7432	♠ -		1 ♠	Pass	3 ♥
Vul: Both	♥ -	♥ AQ9765	Pass	3 ♠	Pass	3 NT
North HCP: 12+3	♦ KJ963	♦ 75	All Pass			
South HCP: 11+3	♣ K5	♣ AJ832				
Contract: 3 NT South						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K6	♠ A9853			1 ♠	
Vul: Both	♥ KQT732	♥ A95	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ K7	♦ A	All Pass			
South HCP: 16+1	♣ T98	♣ A732				
Contract: 4 ♥ South						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ7	♠ T3		1 ♠	Pass	3 ♥
Vul: N-S	♥ 2	♥ AKJ9543	Pass	4 ♣	Pass	4 ♥
North HCP: 18+2	♦ 74	♦ QJ2	All Pass			
South HCP: 11+3	♣ AKJ54	♣ 6				
Contract: 4 ♥ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ QJT9873			1 ♠	
Vul: None	♥ AKJ8653	♥ T4	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ QJ83	♦ K				
South HCP: 11+3	♣ 32	♣ AJ4				
Contract: 3 ♥ North						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ43	♠ 5		1 ♠	Pass	3 ♥
Vul: E-W	♥ 97	♥ AKJT863	All Pass			
North HCP: 11+1	♦ A93	♦ KT				
South HCP: 11+3	♣ J65	♣ T84				
Contract: 3 ♥ South						

**South hands****3-Under Invitational Jump (11-12 HCP)**

<b>Board: 16</b>	♠ -	Partner is dealer.
Dealer: North	♥ AQ9765	The opponents are silent.
Vul: Both	♦ 75	
HCP: 11+3	♣ AJ832	

---

<b>Board: 17</b>	♠ A9853	You are dealer.
Dealer: South	♥ A95	The opponents are silent.
Vul: Both	♦ A	
HCP: 16+1	♣ A732	

---

<b>Board: 18</b>	♠ T3	Partner is dealer.
Dealer: North	♥ AKJ9543	The opponents are silent.
Vul: N-S	♦ QJ2	
HCP: 11+3	♣ 6	

---

<b>Board: 19</b>	♠ QJT9873	You are dealer.
Dealer: South	♥ T4	The opponents are silent.
Vul: None	♦ K	
HCP: 11+3	♣ AJ4	

---

<b>Board: 20</b>	♠ 5	Partner is dealer.
Dealer: North	♥ AKJT863	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 11+3	♣ T84	

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ7432	♠ -		1 ♠	Pass	3 ♥
Vul: Both	♥ -	♥ AQ9765	Pass	3 ♠	Pass	3 NT
North HCP: 12+3	♦ KJ963	♦ 75	All Pass			
South HCP: 11+3	♣ K5	♣ AJ832				
Contract: 3 NT South						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K6	♠ A9853			1 ♠	
Vul: Both	♥ KQT732	♥ A95	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ K7	♦ A	All Pass			
South HCP: 16+1	♣ T98	♣ A732				
Contract: 4 ♥ South						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ7	♠ T3		1 ♠	Pass	3 ♥
Vul: N-S	♥ 2	♥ AKJ9543	Pass	4 ♣	Pass	4 ♥
North HCP: 18+2	♦ 74	♦ QJ2	All Pass			
South HCP: 11+3	♣ AKJ54	♣ 6				
Contract: 4 ♥ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ QJT9873			1 ♠	
Vul: None	♥ AKJ8653	♥ T4	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ QJ83	♦ K				
South HCP: 11+3	♣ 32	♣ AJ4				
Contract: 3 ♥ North						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ43	♠ 5		1 ♠	Pass	3 ♥
Vul: E-W	♥ 97	♥ AKJT863	All Pass			
North HCP: 11+1	♦ A93	♦ KT				
South HCP: 11+3	♣ J65	♣ T84				
Contract: 3 ♥ South						

**North hands****3-Under Invitational Jump (11-12 HCP)**

**Board: 21**      ♠ 84      Partner is dealer.

Dealer: South      ♥ AQ9764      The opponents are silent.

Vul: Both      ♦ QT

HCP: 11+2      ♣ QJ9

---

**Board: 22**      ♠ KQJ86      You are dealer.

Dealer: North      ♥ T92      The opponents are silent.

Vul: None      ♦ -

HCP: 10+2      ♣ KJT42

---

**Board: 23**      ♠ 7      Partner is dealer.

Dealer: South      ♥ AQJ8632      The opponents are silent.

Vul: Both      ♦ T3

HCP: 11+3      ♣ A84

---

**Board: 24**      ♠ 3      Partner is dealer.

Dealer: South      ♥ AQ9543      The opponents are silent.

Vul: Both      ♦ KT5

HCP: 11+2      ♣ Q43

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 84	♠ AK9732				1 ♠
Vul: Both	♥ AQ9764	♥ 85	Pass	3 ♥	Pass	4NT <sup>1</sup>
North HCP: 11+2	♦ QT	♦ A7	Pass	5 ♦ <sup>2</sup>	Pass	6 ♥
South HCP: 18+2	♣ QJ9	♣ AKT	All Pass			
Contract: 6 ♥ South			1. Blackwood 0314, for !H			
			2. A=1/5 or 4/5			

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ86	♠ 42		1 ♠	Pass	3 ♥
Vul: None	♥ T92	♥ KQJ743	Pass	4 ♥	All Pass	
North HCP: 10+2	♦ -	♦ AJ3				
South HCP: 11+2	♣ KJT42	♣ 53				
Contract: 4 ♥ North						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ AKQT4				1 ♠
Vul: Both	♥ AQJ8632	♥ KT54	Pass	3 ♥	Pass	4 ♥
North HCP: 11+3	♦ T3	♦ J6	All Pass			
South HCP: 13+1	♣ A84	♣ 63				
Contract: 4 ♥ South						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AKJ754				1 ♠
Vul: Both	♥ AQ9543	♥ J	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ KT5	♦ 73	All Pass			
South HCP: 13+2	♣ Q43	♣ A985				
Contract: 3 ♠ South						

**South hands****3-Under Invitational Jump (11-12 HCP)****Board: 21**      ♠ AK9732

Dealer: South      ♥ 85

Vul: Both      ♦ A7

HCP: 18+2      ♣ AKT

---

**Board: 22**      ♠ 42

Dealer: North      ♥ KQJ743

Vul: None      ♦ AJ3

HCP: 11+2      ♣ 53

---

**Board: 23**      ♠ AKQT4

Dealer: South      ♥ KT54

Vul: Both      ♦ J6

HCP: 13+1      ♣ 63

---

**Board: 24**      ♠ AKJ754

Dealer: South      ♥ J

Vul: Both      ♦ 73

HCP: 13+2      ♣ A985

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 84	♠ AK9732				1 ♠
Vul: Both	♥ AQ9764	♥ 85	Pass	3 ♥	Pass	4NT <sup>1</sup>
North HCP: 11+2	♦ QT	♦ A7	Pass	5 ♦ <sup>2</sup>	Pass	6 ♥
South HCP: 18+2	♣ QJ9	♣ AKT	All Pass			
Contract: 6 ♥ South			1. Blackwood 0314, for !H			
			2. A=1/5 or 4/5			

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ86	♠ 42		1 ♠	Pass	3 ♥
Vul: None	♥ T92	♥ KQJ743	Pass	4 ♥	All Pass	
North HCP: 10+2	♦ -	♦ AJ3				
South HCP: 11+2	♣ KJT42	♣ 53				
Contract: 4 ♥ North						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ AKQT4				1 ♠
Vul: Both	♥ AQJ8632	♥ KT54	Pass	3 ♥	Pass	4 ♥
North HCP: 11+3	♦ T3	♦ J6	All Pass			
South HCP: 13+1	♣ A84	♣ 63				
Contract: 4 ♥ South						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AKJ754				1 ♠
Vul: Both	♥ AQ9543	♥ J	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ KT5	♦ 73	All Pass			
South HCP: 13+2	♣ Q43	♣ A985				
Contract: 3 ♠ South						

## North hands

## 3-Under Invitational Jump (11-12 HCP)

**Board: 25**      ♠ -      Partner is dealer.

Dealer: South      ♥ AKJ7632      The opponents are silent.

Vul: N-S      ♦ JT73

HCP: 11+3      ♣ Q8

---

**Board: 26**      ♠ QJT74      You are dealer.

Dealer: North      ♥ 95      The opponents are silent.

Vul: N-S      ♦ AQ84

HCP: 12+1      ♣ K5

---

**Board: 27**      ♠ AQ97654      You are dealer.

Dealer: North      ♥ 9      The opponents are silent.

Vul: E-W      ♦ AT6

HCP: 10+3      ♣ 84

---

**Board: 28**      ♠ AK432      You are dealer.

Dealer: North      ♥ J      The opponents are silent.

Vul: N-S      ♦ AQ6

HCP: 14+1      ♣ T953

---

**Board: 29**      ♠ Q      Partner is dealer.

Dealer: South      ♥ KQT865      The opponents are silent.

Vul: Both      ♦ JT42

HCP: 11+2      ♣ K9

## Both hands (Answers Page)

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AK875				1 ♠
Vul: N-S	♥ AKJ7632	♥ Q9	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ JT73	♦ 852				
South HCP: 13+1	♣ Q8	♣ A64				
Contract: 3 ♥ North						

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJT74	♠ 3		1 ♠	Pass	3 ♥
Vul: N-S	♥ 95	♥ KQJ872	All Pass			
North HCP: 12+1	♦ AQ84	♦ T7				
South HCP: 11+2	♣ K5	♣ AJ74				
Contract: 3 ♥ South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ97654	♠ 82		1 ♠	Pass	3 ♥
Vul: E-W	♥ 9	♥ AKQ763	Pass	3 ♠	Pass	4 ♠
North HCP: 10+3	♦ AT6	♦ Q	All Pass			
South HCP: 11+2	♣ 84	♣ T632				
Contract: 4 ♠ South						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK432	♠ J8		1 ♠	Pass	3 ♥
Vul: N-S	♥ J	♥ KQT8752	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ AQ6	♦ 53				
South HCP: 11+3	♣ T953	♣ AJ				
Contract: 4 ♥ North						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ AKJ983				1 ♠
Vul: Both	♥ KQT865	♥ 72	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ JT42	♦ -	All Pass			
South HCP: 13+3	♣ K9	♣ AJ643				
Contract: 4 ♥ South						

**South hands****3-Under Invitational Jump (11-12 HCP)****Board: 25**      ♠ AK875

You are dealer.

Dealer: South      ♥ Q9

The opponents are silent.

Vul: N-S      ♦ 852

HCP: 13+1      ♣ A64

**Board: 26**      ♠ 3

Partner is dealer.

Dealer: North      ♥ KQJ872

The opponents are silent.

Vul: N-S      ♦ T7

HCP: 11+2      ♣ AJ74

**Board: 27**      ♠ 82

Partner is dealer.

Dealer: North      ♥ AKQ763

The opponents are silent.

Vul: E-W      ♦ Q

HCP: 11+2      ♣ T632

**Board: 28**      ♠ J8

Partner is dealer.

Dealer: North      ♥ KQT8752

The opponents are silent.

Vul: N-S      ♦ 53

HCP: 11+3      ♣ AJ

**Board: 29**      ♠ AKJ983

You are dealer.

Dealer: South      ♥ 72

The opponents are silent.

Vul: Both      ♦ -

HCP: 13+3      ♣ AJ643

## Both hands (Answers Page)

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AK875				1 ♠
Vul: N-S	♥ AKJ7632	♥ Q9	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ JT73	♦ 852				
South HCP: 13+1	♣ Q8	♣ A64				
Contract: 3 ♥ North						

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJT74	♠ 3		1 ♠	Pass	3 ♥
Vul: N-S	♥ 95	♥ KQJ872	All Pass			
North HCP: 12+1	♦ AQ84	♦ T7				
South HCP: 11+2	♣ K5	♣ AJ74				
Contract: 3 ♥ South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ97654	♠ 82		1 ♠	Pass	3 ♥
Vul: E-W	♥ 9	♥ AKQ763	Pass	3 ♠	Pass	4 ♠
North HCP: 10+3	♦ AT6	♦ Q	All Pass			
South HCP: 11+2	♣ 84	♣ T632				
Contract: 4 ♠ South						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK432	♠ J8		1 ♠	Pass	3 ♥
Vul: N-S	♥ J	♥ KQT8752	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ AQ6	♦ 53				
South HCP: 11+3	♣ T953	♣ AJ				
Contract: 4 ♥ North						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ AKJ983				1 ♠
Vul: Both	♥ KQT865	♥ 72	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ JT42	♦ -	All Pass			
South HCP: 13+3	♣ K9	♣ AJ643				
Contract: 4 ♥ South						

**North hands****3-Under Invitational Jump (11-12 HCP)****Board: 30**      ♠ J76543

Dealer: North      ♥ 9

Vul: None      ♦ KQ7

HCP: 10+2      ♣ KJ6

You are dealer.

The opponents are silent.

**Board: 31**      ♠ 8

Dealer: South      ♥ AQJ732

Vul: E-W      ♦ AT73

HCP: 11+2      ♣ T5

Partner is dealer.

The opponents are silent.

**Board: 32**      ♠ JT973

Dealer: North      ♥ -

Vul: E-W      ♦ KJT4

HCP: 11+1      ♣ AQT2

You are dealer.

The opponents are silent.

**Board: 33**      ♠ AKT753

Dealer: North      ♥ J

Vul: Both      ♦ 642

HCP: 12+2      ♣ A73

You are dealer.

The opponents are silent.

**Board: 34**      ♠ KJ962

Dealer: North      ♥ AJ7

Vul: None      ♦ J2

HCP: 11+1      ♣ J98

You are dealer.

West (RHO) bids 4♣ if possible.

## Both hands (Answers Page)

**Board: 30**

Dealer: North

**North:**

♠ J76543

**South:**

♠ Q

W N E S

1♠ Pass 3♥

Vul: None

♥ 9

♥ AQJ7652

All Pass

North HCP: 10+2

♦ KQ7

♦ 864

South HCP: 11+3

♣ KJ6

♣ Q3

Contract: 3♥ South

**Board: 31**

Dealer: South

**North:**

♠ 8

**South:**

♠ AJ732

W N E S

1♠

Vul: E-W

♥ AQJ732

♥ 98

Pass 3♥ All Pass

North HCP: 11+2

♦ AT73

♦ J6

South HCP: 13+1

♣ T5

♣ AK92

Contract: 3♥ North

**Board: 32**

Dealer: North

**North:**

♠ JT973

**South:**

♠ 8

W N E S

1♠ Pass 3♥

Vul: E-W

♥ -

♥ AKQT97

All Pass

North HCP: 11+1

♦ KJT4

♦ Q765

South HCP: 11+2

♣ AQT2

♣ 64

Contract: 3♥ South

**Board: 33**

Dealer: North

**North:**

♠ AKT753

**South:**

♠ 82

W N E S

1♠ Pass 3♥

Vul: Both

♥ J

♥ AKQ532

Pass 3♠ Pass 4♠

North HCP: 12+2

♦ 642

♦ T985

All Pass

South HCP: 11+2

♣ A73

♣ Q

Contract: 4♠ South

**Board: 34**

Dealer: North

**North:**

♠ KJ962

**South:**

♠ 53

W N E S

1♠ Pass 3♥

Vul: None

♥ AJ7

♥ KQT865

4♣ 4♥ All Pass

North HCP: 11+1

♦ J2

♦ AQ84

South HCP: 11+2

♣ J98

♣ 5

Contract: 4♥ North

**South hands****3-Under Invitational Jump (11-12 HCP)**

**Board: 30**      ♠ Q      Partner is dealer.

Dealer: North      ♥ AQJ7652      The opponents are silent.

Vul: None      ♦ 864

HCP: 11+3      ♣ Q3

---

**Board: 31**      ♠ AJ732      You are dealer.

Dealer: South      ♥ 98      The opponents are silent.

Vul: E-W      ♦ J6

HCP: 13+1      ♣ AK92

---

**Board: 32**      ♠ 8      Partner is dealer.

Dealer: North      ♥ AKQT97      The opponents are silent.

Vul: E-W      ♦ Q765

HCP: 11+2      ♣ 64

---

**Board: 33**      ♠ 82      Partner is dealer.

Dealer: North      ♥ AKQ532      The opponents are silent.

Vul: Both      ♦ T985

HCP: 11+2      ♣ Q

---

**Board: 34**      ♠ 53      Partner is dealer.

Dealer: North      ♥ KQT865      West (LHO) bids 4♣ if possible.

Vul: None      ♦ AQ84

HCP: 11+2      ♣ 5

## Both hands (Answers Page)

**Board: 30**

Dealer: North

**North:**

♠ J76543

**South:**

♠ Q

W N E S

1♠ Pass 3♥

Vul: None

♥ 9

♥ AQJ7652

All Pass

North HCP: 10+2

♦ KQ7

♦ 864

South HCP: 11+3

♣ KJ6

♣ Q3

Contract: 3♥ South

**Board: 31**

Dealer: South

**North:**

♠ 8

**South:**

♠ AJ732

W N E S

1♠

Vul: E-W

♥ AQJ732

♥ 98

Pass 3♥ All Pass

North HCP: 11+2

♦ AT73

♦ J6

South HCP: 13+1

♣ T5

♣ AK92

Contract: 3♥ North

**Board: 32**

Dealer: North

**North:**

♠ JT973

**South:**

♠ 8

W N E S

1♠ Pass 3♥

Vul: E-W

♥ -

♥ AKQT97

All Pass

North HCP: 11+1

♦ KJT4

♦ Q765

South HCP: 11+2

♣ AQT2

♣ 64

Contract: 3♥ South

**Board: 33**

Dealer: North

**North:**

♠ AKT753

**South:**

♠ 82

W N E S

1♠ Pass 3♥

Vul: Both

♥ J

♥ AKQ532

Pass 3♠ Pass 4♠

North HCP: 12+2

♦ 642

♦ T985

All Pass

South HCP: 11+2

♣ A73

♣ Q

Contract: 4♠ South

**Board: 34**

Dealer: North

**North:**

♠ KJ962

**South:**

♠ 53

W N E S

1♠ Pass 3♥

Vul: None

♥ AJ7

♥ KQT865

4♣ 4♥ All Pass

North HCP: 11+1

♦ J2

♦ AQ84

South HCP: 11+2

♣ J98

♣ 5

Contract: 4♥ North

**North hands****3-Under Invitational Jump (11-12 HCP)**

**Board: 35**      ♠ -      Partner is dealer.

Dealer: South      ♥ AQJ8543      The opponents are silent.

Vul: None      ♦ Q65

HCP: 11+3      ♣ Q75

---

**Board: 36**      ♠ A6432      You are dealer.

Dealer: North      ♥ Q      The opponents are silent.

Vul: None      ♦ KQ52

HCP: 14+1      ♣ K84

---

**Board: 37**      ♠ 6      Partner is dealer.

Dealer: South      ♥ AKQ643      The opponents are silent.

Vul: E-W      ♦ T65

HCP: 11+2      ♣ QT6

---

**Board: 38**      ♠ KQJ643      You are dealer.

Dealer: North      ♥ AJ      The opponents are silent.

Vul: N-S      ♦ 963

HCP: 16+2      ♣ AJ

---

**Board: 39**      ♠ A6      Partner is dealer.

Dealer: South      ♥ AQJT92      The opponents are silent.

Vul: None      ♦ 92

HCP: 11+2      ♣ 973

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ KQJ8765				1 ♠
Vul: None	♥ AQJ8543	♥ KT	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ Q65	♦ T3				
South HCP: 13+3	♣ Q75	♣ KJ				
Contract: 3 ♥ North						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A6432	♠ 7		1 ♠	Pass	3 ♥
Vul: None	♥ Q	♥ AK9653	All Pass			
North HCP: 14+1	♦ KQ52	♦ J4				
South HCP: 11+2	♣ K84	♣ QJ76				
Contract: 3 ♥ South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 6	♠ AQ532				1 ♠
Vul: E-W	♥ AKQ643	♥ 987	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ T65	♦ 98	All Pass			
South HCP: 13+1	♣ QT6	♣ AK3				
Contract: 4 ♥ South						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ643	♠ 82		1 ♠	Pass	3 ♥
Vul: N-S	♥ AJ	♥ KQ8754	Pass	4 ♥	All Pass	
North HCP: 16+2	♦ 963	♦ A				
South HCP: 11+2	♣ AJ	♣ Q974				
Contract: 4 ♥ North						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A6	♠ KQ8753				1 ♠
Vul: None	♥ AQJT92	♥ 4	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ 92	♦ AQT				
South HCP: 11+2	♣ 973	♣ 542				
Contract: 3 ♥ North						

**South hands****3-Under Invitational Jump (11-12 HCP)****Board: 35**

♠ KQJ8765

You are dealer.

Dealer: South

♥ KT

The opponents are silent.

Vul: None

♦ T3

HCP: 13+3

♣ KJ

**Board: 36**

♠ 7

Partner is dealer.

Dealer: North

♥ AK9653

The opponents are silent.

Vul: None

♦ J4

HCP: 11+2

♣ QJ76

**Board: 37**

♠ AQ532

You are dealer.

Dealer: South

♥ 987

The opponents are silent.

Vul: E-W

♦ 98

HCP: 13+1

♣ AK3

**Board: 38**

♠ 82

Partner is dealer.

Dealer: North

♥ KQ8754

The opponents are silent.

Vul: N-S

♦ A

HCP: 11+2

♣ Q974

**Board: 39**

♠ KQ8753

You are dealer.

Dealer: South

♥ 4

The opponents are silent.

Vul: None

♦ AQT

HCP: 11+2

♣ 542

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ KQJ8765				1 ♠
Vul: None	♥ AQJ8543	♥ KT	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ Q65	♦ T3				
South HCP: 13+3	♣ Q75	♣ KJ				
Contract: 3 ♥ North						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A6432	♠ 7		1 ♠	Pass	3 ♥
Vul: None	♥ Q	♥ AK9653	All Pass			
North HCP: 14+1	♦ KQ52	♦ J4				
South HCP: 11+2	♣ K84	♣ QJ76				
Contract: 3 ♥ South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 6	♠ AQ532				1 ♠
Vul: E-W	♥ AKQ643	♥ 987	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ T65	♦ 98	All Pass			
South HCP: 13+1	♣ QT6	♣ AK3				
Contract: 4 ♥ South						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ643	♠ 82		1 ♠	Pass	3 ♥
Vul: N-S	♥ AJ	♥ KQ8754	Pass	4 ♥	All Pass	
North HCP: 16+2	♦ 963	♦ A				
South HCP: 11+2	♣ AJ	♣ Q974				
Contract: 4 ♥ North						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A6	♠ KQ8753				1 ♠
Vul: None	♥ AQJT92	♥ 4	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ 92	♦ AQT				
South HCP: 11+2	♣ 973	♣ 542				
Contract: 3 ♥ North						

**North hands****3-Under Invitational Jump (11-12 HCP)**

**Board: 40**      ♠ AJ      Partner is dealer.

Dealer: South      ♥ AQ98542      The opponents are silent.

Vul: Both      ♦ -

HCP: 11+3      ♣ 9862

---

**Board: 41**      ♠ Q      Partner is dealer.

Dealer: South      ♥ AK6432      The opponents are silent.

Vul: None      ♦ Q7654

HCP: 11+3      ♣ T

---

**Board: 42**      ♠ AQJ86      You are dealer.

Dealer: North      ♥ QJ      The opponents are silent.

Vul: E-W      ♦ 2

HCP: 18+2      ♣ AKJ85

---

**Board: 43**      ♠ AQT97642      You are dealer.

Dealer: North      ♥ 4      The opponents are silent.

Vul: None      ♦ K3

HCP: 13+4      ♣ A6

---

**Board: 44**      ♠ AJ632      You are dealer.

Dealer: North      ♥ A87      The opponents are silent.

Vul: N-S      ♦ -

HCP: 12+2      ♣ QJ987

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ	♠ K86543				1 ♠
Vul: Both	♥ AQ98542	♥ -	Pass	3 ♥	Pass	3 ♠
North HCP: 11+3	♦ -	♦ AQJ76	Pass	4 ♠	All Pass	
South HCP: 13+3	♣ 9862	♣ K5				
Contract: 4 ♠ North						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ K9873				1 ♠
Vul: None	♥ AK6432	♥ T8	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ Q7654	♦ K				
South HCP: 12+2	♣ T	♣ AQ872				
Contract: 3 ♥ North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ86	♠ KT		1 ♠	Pass	3 ♥
Vul: E-W	♥ QJ	♥ AK8765	Pass	4 ♥	All Pass	
North HCP: 18+2	♦ 2	♦ J4				
South HCP: 11+2	♣ AKJ85	♣ T43				
Contract: 4 ♥ North						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT97642	♠ 5		1 ♠	Pass	3 ♥
Vul: None	♥ 4	♥ AKT972	Pass	4 ♠	All Pass	
North HCP: 13+4	♦ K3	♦ T7				
South HCP: 11+2	♣ A6	♣ KJ85				
Contract: 4 ♠ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ632	♠ Q		1 ♠	Pass	3 ♥
Vul: N-S	♥ A87	♥ KQJT952	Pass	4 ♥	All Pass	
North HCP: 12+2	♦ -	♦ T8				
South HCP: 11+3	♣ QJ987	♣ K43				
Contract: 4 ♥ North						

**South hands****3-Under Invitational Jump (11-12 HCP)****Board: 40**      ♠ K86543

Dealer: South      ♥ -

Vul: Both      ♦ AQJ76

HCP: 13+3      ♣ K5

---

**Board: 41**      ♠ K9873

Dealer: South      ♥ T8

Vul: None      ♦ K

HCP: 12+2      ♣ AQ872

---

**Board: 42**      ♠ KT

Dealer: North      ♥ AK8765

Vul: E-W      ♦ J4

HCP: 11+2      ♣ T43

---

**Board: 43**      ♠ 5

Dealer: North      ♥ AKT972

Vul: None      ♦ T7

HCP: 11+2      ♣ KJ85

---

**Board: 44**      ♠ Q

Dealer: North      ♥ KQJT952

Vul: N-S      ♦ T8

HCP: 11+3      ♣ K43

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ	♠ K86543				1 ♠
Vul: Both	♥ AQ98542	♥ -	Pass	3 ♥	Pass	3 ♠
North HCP: 11+3	♦ -	♦ AQJ76	Pass	4 ♠	All Pass	
South HCP: 13+3	♣ 9862	♣ K5				
Contract: 4 ♠ North						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ K9873				1 ♠
Vul: None	♥ AK6432	♥ T8	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ Q7654	♦ K				
South HCP: 12+2	♣ T	♣ AQ872				
Contract: 3 ♥ North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ86	♠ KT		1 ♠	Pass	3 ♥
Vul: E-W	♥ QJ	♥ AK8765	Pass	4 ♥	All Pass	
North HCP: 18+2	♦ 2	♦ J4				
South HCP: 11+2	♣ AKJ85	♣ T43				
Contract: 4 ♥ North						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT97642	♠ 5		1 ♠	Pass	3 ♥
Vul: None	♥ 4	♥ AKT972	Pass	4 ♠	All Pass	
North HCP: 13+4	♦ K3	♦ T7				
South HCP: 11+2	♣ A6	♣ KJ85				
Contract: 4 ♠ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ632	♠ Q		1 ♠	Pass	3 ♥
Vul: N-S	♥ A87	♥ KQJT952	Pass	4 ♥	All Pass	
North HCP: 12+2	♦ -	♦ T8				
South HCP: 11+3	♣ QJ987	♣ K43				
Contract: 4 ♥ North						

## North hands

## 3-Under Invitational Jump (11-12 HCP)

**Board: 45**      ♠ Q9      Partner is dealer.

Dealer: South      ♥ KQT832      The opponents are silent.

Vul: E-W      ♦ T6

HCP: 11+2      ♣ AT8

---

**Board: 46**      ♠ AK742      You are dealer.

Dealer: North      ♥ 5      The opponents are silent.

Vul: E-W      ♦ AQJ43

HCP: 14+2      ♣ 63

---

**Board: 47**      ♠ AQ987543      You are dealer.

Dealer: North      ♥ 7      The opponents are silent.

Vul: E-W      ♦ 2

HCP: 14+4      ♣ AKJ

---

**Board: 48**      ♠ QJ983      You are dealer.

Dealer: North      ♥ A98      The opponents are silent.

Vul: E-W      ♦ QJT

HCP: 12+1      ♣ Q4

---

**Board: 49**      ♠ -      Partner is dealer.

Dealer: South      ♥ KQJ6532      The opponents are silent.

Vul: None      ♦ 73

HCP: 11+3      ♣ AJT7

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9	♠ AJ642				1 ♠
Vul: E-W	♥ KQT832	♥ -	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ T6	♦ KJ2				
South HCP: 13+2	♣ AT8	♣ KJ752				
Contract: 3 ♥ North						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK742	♠ J9		1 ♠	Pass	3 ♥
Vul: E-W	♥ 5	♥ AQ9764	All Pass			
North HCP: 14+2	♦ AQJ43	♦ 82				
South HCP: 11+2	♣ 63	♣ A98				
Contract: 3 ♥ South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ987543	♠ -		1 ♠	Pass	3 ♥
Vul: E-W	♥ 7	♥ KQ6543	Pass	4 ♠	All Pass	
North HCP: 14+4	♦ 2	♦ AQ7				
South HCP: 11+2	♣ AKJ	♣ 9843				
Contract: 4 ♠ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ983	♠ 7		1 ♠	Pass	3 ♥
Vul: E-W	♥ A98	♥ KQJT42	All Pass			
North HCP: 12+1	♦ QJT	♦ 6				
South HCP: 11+3	♣ Q4	♣ AJT73				
Contract: 3 ♥ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ KQJ98				1 ♠
Vul: None	♥ KQJ6532	♥ 4	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ 73	♦ KQT				
South HCP: 11+1	♣ AJT7	♣ 8653				
Contract: 3 ♥ North						

**South hands****3-Under Invitational Jump (11-12 HCP)****Board: 45**

♠ AJ642

You are dealer.

Dealer: South

♥ -

The opponents are silent.

Vul: E-W

♦ KJ2

HCP: 13+2

♣ KJ752

**Board: 46**

♠ J9

Partner is dealer.

Dealer: North

♥ AQ9764

The opponents are silent.

Vul: E-W

♦ 82

HCP: 11+2

♣ A98

**Board: 47**

♠ -

Partner is dealer.

Dealer: North

♥ KQ6543

The opponents are silent.

Vul: E-W

♦ AQ7

HCP: 11+2

♣ 9843

**Board: 48**

♠ 7

Partner is dealer.

Dealer: North

♥ KQJT42

The opponents are silent.

Vul: E-W

♦ 6

HCP: 11+3

♣ AJT73

**Board: 49**

♠ KQJ98

You are dealer.

Dealer: South

♥ 4

The opponents are silent.

Vul: None

♦ KQT

HCP: 11+1

♣ 8653

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9	♠ AJ642				1 ♠
Vul: E-W	♥ KQT832	♥ -	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ T6	♦ KJ2				
South HCP: 13+2	♣ AT8	♣ KJ752				
Contract: 3 ♥ North						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK742	♠ J9		1 ♠	Pass	3 ♥
Vul: E-W	♥ 5	♥ AQ9764	All Pass			
North HCP: 14+2	♦ AQJ43	♦ 82				
South HCP: 11+2	♣ 63	♣ A98				
Contract: 3 ♥ South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ987543	♠ -		1 ♠	Pass	3 ♥
Vul: E-W	♥ 7	♥ KQ6543	Pass	4 ♠	All Pass	
North HCP: 14+4	♦ 2	♦ AQ7				
South HCP: 11+2	♣ AKJ	♣ 9843				
Contract: 4 ♠ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ983	♠ 7		1 ♠	Pass	3 ♥
Vul: E-W	♥ A98	♥ KQJT42	All Pass			
North HCP: 12+1	♦ QJT	♦ 6				
South HCP: 11+3	♣ Q4	♣ AJT73				
Contract: 3 ♥ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ KQJ98				1 ♠
Vul: None	♥ KQJ6532	♥ 4	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ 73	♦ KQT				
South HCP: 11+1	♣ AJT7	♣ 8653				
Contract: 3 ♥ North						

**North hands****3-Under Invitational Jump (11-12 HCP)****Board: 50**      ♠ Q7653

Dealer: North      ♥ -

Vul: None      ♦ AK8

HCP: 12+2      ♣ K9874

---

**Board: 51**      ♠ 7

Dealer: South      ♥ AKT764

Vul: E-W      ♦ J86

HCP: 11+2      ♣ K86

---

**Board: 52**      ♠ 4

Dealer: South      ♥ AQJ982

Vul: None      ♦ T42

HCP: 11+2      ♣ KJ5

---

**Board: 53**      ♠ AKQ95

Dealer: North      ♥ 6

Vul: E-W      ♦ 53

HCP: 16+2      ♣ AK532

---

**Board: 54**      ♠ AKT54

Dealer: North      ♥ 8

Vul: E-W      ♦ AQJ85

HCP: 14+2      ♣ 54

You are dealer.

The opponents are silent.

Partner is dealer.

The opponents are silent.

Partner is dealer.

The opponents are silent.

You are dealer.

The opponents are silent.

You are dealer.

The opponents are silent.

## Both hands (Answers Page)

**Board: 50**

Dealer: North

**North:**

♠ Q7653

**South:**

♠ JT

W N E S

1♠ Pass 3♥

Vul: None

♥ -

♥ AKJT74

All Pass

North HCP: 12+2

♦ AK8

♦ T72

South HCP: 11+2

♣ K9874

♣ Q2

Contract: 3♥ South

**Board: 51**

Dealer: South

**North:**

♠ 7

**South:**

♠ AKQJ52

W N E S

1♠

Vul: E-W

♥ AKT764

♥ Q92

Pass 3♥ Pass 4♥

North HCP: 11+2

♦ J86

♦ K74

All Pass

South HCP: 15+2

♣ K86

♣ 4

Contract: 4♥ South

**Board: 52**

Dealer: South

**North:**

♠ 4

**South:**

♠ QT9752

W N E S

1♠

Vul: None

♥ AQJ982

♥ K

Pass 3♥ Pass 3♠

North HCP: 11+2

♦ T42

♦ K63

All Pass

South HCP: 12+2

♣ KJ5

♣ A73

Contract: 3♠ South

**Board: 53**

Dealer: North

**North:**

♠ AKQ95

**South:**

♠ T

W N E S

1♠ Pass 3♥

Vul: E-W

♥ 6

♥ KQJ742

Pass 4♣ Pass 4♠

North HCP: 16+2

♦ 53

♦ AJT2

All Pass

South HCP: 11+2

♣ AK532

♣ T8

Contract: 4♠ South

**Board: 54**

Dealer: North

**North:**

♠ AKT54

**South:**

♠ 7

W N E S

1♠ Pass 3♥

Vul: E-W

♥ 8

♥ AKJ543

All Pass

North HCP: 14+2

♦ AQJ85

♦ KT7

South HCP: 11+2

♣ 54

♣ T96

Contract: 3♥ South

**South hands****3-Under Invitational Jump (11-12 HCP)**

**Board: 50**      ♠ JT      Partner is dealer.

Dealer: North      ♥ AKJT74      The opponents are silent.

Vul: None      ♦ T72

HCP: 11+2      ♣ Q2

---

**Board: 51**      ♠ AKQJ52      You are dealer.

Dealer: South      ♥ Q92      The opponents are silent.

Vul: E-W      ♦ K74

HCP: 15+2      ♣ 4

---

**Board: 52**      ♠ QT9752      You are dealer.

Dealer: South      ♥ K      The opponents are silent.

Vul: None      ♦ K63

HCP: 12+2      ♣ A73

---

**Board: 53**      ♠ T      Partner is dealer.

Dealer: North      ♥ KQJ742      The opponents are silent.

Vul: E-W      ♦ AJT2

HCP: 11+2      ♣ T8

---

**Board: 54**      ♠ 7      Partner is dealer.

Dealer: North      ♥ AKJ543      The opponents are silent.

Vul: E-W      ♦ KT7

HCP: 11+2      ♣ T96

## Both hands (Answers Page)

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q7653	♠ JT		1 ♠	Pass	3 ♥
Vul: None	♥ -	♥ AKJT74		All Pass		
North HCP: 12+2	♦ AK8	♦ T72				
South HCP: 11+2	♣ K9874	♣ Q2				
Contract: 3 ♥ South						

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ AKQJ52			1 ♠	
Vul: E-W	♥ AKT764	♥ Q92	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ J86	♦ K74		All Pass		
South HCP: 15+2	♣ K86	♣ 4				
Contract: 4 ♥ South						

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ QT9752			1 ♠	
Vul: None	♥ AQJ982	♥ K	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ T42	♦ K63		All Pass		
South HCP: 12+2	♣ KJ5	♣ A73				
Contract: 3 ♠ South						

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ95	♠ T		1 ♠	Pass	3 ♥
Vul: E-W	♥ 6	♥ KQJ742	Pass	4 ♣	Pass	4 ♠
North HCP: 16+2	♦ 53	♦ AJT2		All Pass		
South HCP: 11+2	♣ AK532	♣ T8				
Contract: 4 ♠ South						

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT54	♠ 7		1 ♠	Pass	3 ♥
Vul: E-W	♥ 8	♥ AKJ543		All Pass		
North HCP: 14+2	♦ AQJ85	♦ KT7				
South HCP: 11+2	♣ 54	♣ T96				
Contract: 3 ♥ South						

**North hands****3-Under Invitational Jump (11-12 HCP)**

**Board: 55**      ♠ J4      Partner is dealer.

Dealer: South      ♥ KQJ8743      The opponents are silent.

Vul: Both      ♦ A

HCP: 11+3      ♣ 964

---

**Board: 56**      ♠ AKJ97      You are dealer.

Dealer: North      ♥ J9      The opponents are silent.

Vul: E-W      ♦ A

HCP: 16+2      ♣ KT732

---

**Board: 57**      ♠ 42      Partner is dealer.

Dealer: South      ♥ AKT863      The opponents are silent.

Vul: None      ♦ AT3

HCP: 11+2      ♣ T9

---

**Board: 58**      ♠ AKJ953      You are dealer.

Dealer: North      ♥ A9      The opponents are silent.

Vul: N-S      ♦ -

HCP: 15+3      ♣ QJT42

---

**Board: 59**      ♠ J6      Partner is dealer.

Dealer: South      ♥ KQJ8762      The opponents are silent.

Vul: N-S      ♦ A2

HCP: 11+3      ♣ 85

## Both hands (Answers Page)

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J4	♠ AKQ76				1 ♠
Vul: Both	♥ KQJ8743	♥ A5	Pass	3 ♥	Pass	4 ♥
North HCP: 11+3	♦ A	♦ T632	All Pass			
South HCP: 13+1	♣ 964	♣ 53				
Contract: 4 ♥ South						

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ97	♠ 8		1 ♠	Pass	3 ♥
Vul: E-W	♥ J9	♥ AK86532	Pass	4 ♥	All Pass	
North HCP: 16+2	♦ A	♦ KJ8				
South HCP: 11+3	♣ KT732	♣ 98				
Contract: 4 ♥ North						

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 42	♠ AJT73				1 ♠
Vul: None	♥ AKT863	♥ Q5	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ AT3	♦ K97	All Pass			
South HCP: 13+1	♣ T9	♣ K43				
Contract: 4 ♥ South						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ953	♠ 2		1 ♠	Pass	3 ♥
Vul: N-S	♥ A9	♥ KQJ752	Pass	4 ♥	All Pass	
North HCP: 15+3	♦ -	♦ JT53				
South HCP: 11+2	♣ QJT42	♣ A3				
Contract: 4 ♥ North						

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J6	♠ AKQT2				1 ♠
Vul: N-S	♥ KQJ8762	♥ -	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ A2	♦ J743				
South HCP: 14+1	♣ 85	♣ AT93				
Contract: 3 ♥ North						

**South hands****3-Under Invitational Jump (11-12 HCP)****Board: 55**      ♠ AKQ76

Dealer: South      ♥ A5

Vul: Both      ♦ T632

HCP: 13+1      ♣ 53

---

**Board: 56**      ♠ 8

Dealer: North      ♥ AK86532

Vul: E-W      ♦ KJ8

HCP: 11+3      ♣ 98

---

**Board: 57**      ♠ AJT73

Dealer: South      ♥ Q5

Vul: None      ♦ K97

HCP: 13+1      ♣ K43

---

**Board: 58**      ♠ 2

Dealer: North      ♥ KQJ752

Vul: N-S      ♦ JT53

HCP: 11+2      ♣ A3

---

**Board: 59**      ♠ AKQT2

Dealer: South      ♥ -

Vul: N-S      ♦ J743

HCP: 14+1      ♣ AT93

## Both hands (Answers Page)

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J4	♠ AKQ76				1 ♠
Vul: Both	♥ KQJ8743	♥ A5	Pass	3 ♥	Pass	4 ♥
North HCP: 11+3	♦ A	♦ T632	All Pass			
South HCP: 13+1	♣ 964	♣ 53				
Contract: 4 ♥ South						

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ97	♠ 8		1 ♠	Pass	3 ♥
Vul: E-W	♥ J9	♥ AK86532	Pass	4 ♥	All Pass	
North HCP: 16+2	♦ A	♦ KJ8				
South HCP: 11+3	♣ KT732	♣ 98				
Contract: 4 ♥ North						

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 42	♠ AJT73				1 ♠
Vul: None	♥ AKT863	♥ Q5	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ AT3	♦ K97	All Pass			
South HCP: 13+1	♣ T9	♣ K43				
Contract: 4 ♥ South						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ953	♠ 2		1 ♠	Pass	3 ♥
Vul: N-S	♥ A9	♥ KQJ752	Pass	4 ♥	All Pass	
North HCP: 15+3	♦ -	♦ JT53				
South HCP: 11+2	♣ QJT42	♣ A3				
Contract: 4 ♥ North						

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J6	♠ AKQT2				1 ♠
Vul: N-S	♥ KQJ8762	♥ -	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ A2	♦ J743				
South HCP: 14+1	♣ 85	♣ AT93				
Contract: 3 ♥ North						

**North hands****3-Under Invitational Jump (11-12 HCP)****Board: 60**      ♠ AK9764

Dealer: North      ♥ 75

Vul: E-W      ♦ AJ6

HCP: 15+2      ♣ QJ

---

**Board: 61**      ♠ 82

Dealer: South      ♥ AKJT932

Vul: None      ♦ 3

HCP: 11+3      ♣ K53

---

**Board: 62**      ♠ JT652

Dealer: North      ♥ A

Vul: N-S      ♦ QJ984

HCP: 12+2      ♣ A4

---

**Board: 63**      ♠ -

Dealer: South      ♥ AQ9732

Vul: None      ♦ 42

HCP: 11+3      ♣ KQ874

---

**Board: 64**      ♠ K6

Dealer: South      ♥ KQJ652

Vul: N-S      ♦ Q64

HCP: 11+2      ♣ T8

## Both hands (Answers Page)

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK9764	♠ Q		1 ♠	Pass	3 ♥
Vul: E-W	♥ 75	♥ AQ8643	Pass	4 ♥	All Pass	
North HCP: 15+2	♦ AJ6	♦ 842				
South HCP: 11+2	♣ QJ	♣ KT7				
Contract: 4 ♥ North						

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 82	♠ AKJ95			1 ♠	
Vul: None	♥ AKJT932	♥ Q8	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ 3	♦ T62				
South HCP: 11+1	♣ K53	♣ J86				
Contract: 3 ♥ North						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT652	♠ Q8		1 ♠	Pass	3 ♥
Vul: N-S	♥ A	♥ KQT973	All Pass			
North HCP: 12+2	♦ QJ984	♦ A5				
South HCP: 11+2	♣ A4	♣ T72				
Contract: 3 ♥ South						

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AQT964			1 ♠	
Vul: None	♥ AQ9732	♥ 4	Pass	3 ♥	Pass	3 ♠
North HCP: 11+3	♦ 42	♦ KJT	Pass	3NT	All Pass	
South HCP: 15+2	♣ KQ874	♣ AJT				
Contract: 3NT North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K6	♠ AJ98743			1 ♠	
Vul: N-S	♥ KQJ652	♥ -	Pass	3 ♥	Pass	4 ♠
North HCP: 11+2	♦ Q64	♦ KJ82	All Pass			
South HCP: 13+3	♣ T8	♣ A9				
Contract: 4 ♠ South						

**South hands****3-Under Invitational Jump (11-12 HCP)**

**Board: 60**      ♠ Q      Partner is dealer.

Dealer: North      ♥ AQ8643      The opponents are silent.

Vul: E-W      ♦ 842

HCP: 11+2      ♣ KT7

---

**Board: 61**      ♠ AKJ95      You are dealer.

Dealer: South      ♥ Q8      The opponents are silent.

Vul: None      ♦ T62

HCP: 11+1      ♣ J86

---

**Board: 62**      ♠ Q8      Partner is dealer.

Dealer: North      ♥ KQT973      The opponents are silent.

Vul: N-S      ♦ A5

HCP: 11+2      ♣ T72

---

**Board: 63**      ♠ AQT964      You are dealer.

Dealer: South      ♥ 4      The opponents are silent.

Vul: None      ♦ KJT

HCP: 15+2      ♣ AJT

---

**Board: 64**      ♠ AJ98743      You are dealer.

Dealer: South      ♥ -      The opponents are silent.

Vul: N-S      ♦ KJ82

HCP: 13+3      ♣ A9

## Both hands (Answers Page)

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK9764	♠ Q		1 ♠	Pass	3 ♥
Vul: E-W	♥ 75	♥ AQ8643	Pass	4 ♥	All Pass	
North HCP: 15+2	♦ AJ6	♦ 842				
South HCP: 11+2	♣ QJ	♣ KT7				
Contract: 4 ♥ North						

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 82	♠ AKJ95			1 ♠	
Vul: None	♥ AKJT932	♥ Q8	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ 3	♦ T62				
South HCP: 11+1	♣ K53	♣ J86				
Contract: 3 ♥ North						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT652	♠ Q8		1 ♠	Pass	3 ♥
Vul: N-S	♥ A	♥ KQT973	All Pass			
North HCP: 12+2	♦ QJ984	♦ A5				
South HCP: 11+2	♣ A4	♣ T72				
Contract: 3 ♥ South						

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AQT964			1 ♠	
Vul: None	♥ AQ9732	♥ 4	Pass	3 ♥	Pass	3 ♠
North HCP: 11+3	♦ 42	♦ KJT	Pass	3NT	All Pass	
South HCP: 15+2	♣ KQ874	♣ AJT				
Contract: 3NT North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K6	♠ AJ98743			1 ♠	
Vul: N-S	♥ KQJ652	♥ -	Pass	3 ♥	Pass	4 ♠
North HCP: 11+2	♦ Q64	♦ KJ82	All Pass			
South HCP: 13+3	♣ T8	♣ A9				
Contract: 4 ♠ South						

## North hands

## 3-Under Invitational Jump (11-12 HCP)

**Board: 65**      ♠ J      Partner is dealer.

Dealer: South      ♥ AQ9865      East (LHO) bids 4♦ if possible.

Vul: E-W      ♦ Q7

HCP: 11+2      ♣ QT32

---

**Board: 66**      ♠ T9876      You are dealer.

Dealer: North      ♥ A4      The opponents are silent.

Vul: N-S      ♦ 93

HCP: 12+1      ♣ AKJ8

---

**Board: 67**      ♠ KQT9742      You are dealer.

Dealer: North      ♥ -      The opponents are silent.

Vul: E-W      ♦ Q432

HCP: 13+3      ♣ AQ

---

**Board: 68**      ♠ 2      LHO is dealer.

Dealer: East      ♥ 5      East (LHO) opens 1♠ if possible.

Vul: None      ♦ AKQ754      West (RHO) bids 3♥ if possible.

HCP: 13+3      ♣ KJT76

## Both hands (Answers Page)

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J	♠ Q8432				1 ♠
Vul: E-W	♥ AQ9865	♥ J72	Pass	3 ♥	4 ♦	4 ♥
North HCP: 11+2	♦ Q7	♦ K4	All Pass			
South HCP: 11+1	♣ QT32	♣ AJ9				
Contract: 4 ♥ South						

---

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T9876	♠ 4		1 ♠	Pass	3 ♥
Vul: N-S	♥ A4	♥ KQT962	All Pass			
North HCP: 12+1	♦ 93	♦ AT				
South HCP: 11+2	♣ AKJ8	♣ Q754				
Contract: 3 ♥ South						

---

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT9742	♠ J8		1 ♠	Pass	3 ♥
Vul: E-W	♥ -	♥ AK9863	Pass	4 ♠	All Pass	
North HCP: 13+3	♦ Q432	♦ K65				
South HCP: 11+2	♣ AQ	♣ 54				
Contract: 4 ♠ North						

---

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 2	♠ 98		1 ♠	Pass	
Vul: None	♥ 5	♥ KJT73	3 ♥	4NT <sup>1</sup>	Pass	5 ♦
North HCP: 13+3	♦ AKQ754	♦ 9862	All Pass			
South HCP: 6+1	♣ KJT76	♣ Q5				
Contract: 5 ♦ South			1. Unusual 4NT			
			2. bidable suit			

**South hands****3-Under Invitational Jump (11-12 HCP)****Board: 65**      ♠ Q8432

Dealer: South      ♥ J72

Vul: E-W      ♦ K4

HCP: 11+1      ♣ AJ9

You are dealer.

East (RHO) bids 4♦ if possible.

**Board: 66**      ♠ 4

Dealer: North      ♥ KQT962

Vul: N-S      ♦ AT

HCP: 11+2      ♣ Q754

Partner is dealer.

The opponents are silent.

**Board: 67**      ♠ J8

Dealer: North      ♥ AK9863

Vul: E-W      ♦ K65

HCP: 11+2      ♣ 54

Partner is dealer.

The opponents are silent.

**Board: 68**      ♠ 98

Dealer: East      ♥ KJT73

Vul: None      ♦ 9862

HCP: 6+1      ♣ Q5

RHO is dealer. You bid second.

East (RHO) opens 1♠ if possible.

West (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J	♠ Q8432				1 ♠
Vul: E-W	♥ AQ9865	♥ J72	Pass	3 ♥	4 ♦	4 ♥
North HCP: 11+2	♦ Q7	♦ K4	All Pass			
South HCP: 11+1	♣ QT32	♣ AJ9				
Contract: 4 ♥ South						

---

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T9876	♠ 4		1 ♠	Pass	3 ♥
Vul: N-S	♥ A4	♥ KQT962	All Pass			
North HCP: 12+1	♦ 93	♦ AT				
South HCP: 11+2	♣ AKJ8	♣ Q754				
Contract: 3 ♥ South						

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<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT9742	♠ J8		1 ♠	Pass	3 ♥
Vul: E-W	♥ -	♥ AK9863	Pass	4 ♠	All Pass	
North HCP: 13+3	♦ Q432	♦ K65				
South HCP: 11+2	♣ AQ	♣ 54				
Contract: 4 ♠ North						

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<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 2	♠ 98		1 ♠	Pass	
Vul: None	♥ 5	♥ KJT73	3 ♥	4NT <sup>1</sup>	Pass	5 ♦
North HCP: 13+3	♦ AKQ754	♦ 9862	All Pass			
South HCP: 6+1	♣ KJT76	♣ Q5				
Contract: 5 ♦ South			1. Unusual 4NT			
			2. bidable suit			