

North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 1	♠ AKQ72	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ A72	You bid first.
HCP: 19	♣ J63	
Board: 2	♠ —	The opponents are silent.
Dealer: S	♥ KQ9765	
Vul: Both	♦ J974	Partner bids first.
HCP: 11	♣ AJ9	
Board: 3	♠ AKQJ32	The opponents are silent.
Dealer: N	♥ 5	
Vul: EW	♦ K86	You bid first.
HCP: 15	♣ Q105	
Board: 4	♠ —	The opponents are silent.
Dealer: S	♥ AKQ976	
Vul: None	♦ Q10983	Partner bids first.
HCP: 11	♣ 76	
Board: 5	♠ A86542	The opponents are silent.
Dealer: N	♥ A94	
Vul: None	♦ K42	You bid first.
HCP: 11	♣ 3	
Board: 6	♠ A	The opponents are silent.
Dealer: S	♥ KQJ109742	
Vul: EW	♦ 64	Partner bids first.
HCP: 11	♣ J4	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ AKQ72	♠ —		1♠	Pass	3♥
Vul: None	♥ AJ	♥ KQ9732				
North HCP: 19	♦ A72	♦ KQJ1095	Pass	4♥	AP	
South HCP: 11	♣ J63	♣ 4				
Contract: 4♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ Q10984				1♠
Vul: Both	♥ KQ9765	♥ 42				
North HCP: 11	♦ J974	♦ AK52	Pass	3♥	Pass	4♥
South HCP: 12	♣ AJ9	♣ K5	AP			
Contract: 4♥ N						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ32	♠ 96		1♠	Pass	3♥
Vul: EW	♥ 5	♥ AQJ1084				
North HCP: 15	♦ K86	♦ QJ2	Pass	3♠	Pass	4♠
South HCP: 11	♣ Q105	♣ J9	AP			
Contract: 4♠ N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQJ964				1♠
Vul: None	♥ AKQ976	♥ J				
North HCP: 11	♦ Q10983	♦ A64	Pass	3♥	Pass	3♠
South HCP: 14	♣ 76	♣ K42	Pass	4♥	AP	
Contract: 4♥ N						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ A86542	♠ —		1♠	Pass	3♥
Vul: None	♥ A94	♥ KQJ853				
North HCP: 11	♦ K42	♦ 9853	Pass	4♥	AP	
South HCP: 11	♣ 3	♣ AJ5				
Contract: 4♥ S						

Board: 6

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♥ N

North:

♠ A

♥ KQJ109742

♦ 64

♣ J4

South:

♠ Q85432

♥ —

♦ AK98

♣ KQ7

West	North	East	South
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1♠

Pass	3♥	Pass	3♠
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Pass	4♥	AP	
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South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 1	♠ —	The opponents are silent.
Dealer: N	♥ KQ9732	
Vul: None	♦ KQJ1095	Partner bids first.
HCP: 11	♣ 4	

Board: 2	♠ Q10984	The opponents are silent.
Dealer: S	♥ 42	
Vul: Both	♦ AK52	You bid first.
HCP: 12	♣ K5	

Board: 3	♠ 96	The opponents are silent.
Dealer: N	♥ AQJ1084	
Vul: EW	♦ QJ2	Partner bids first.
HCP: 11	♣ J9	

Board: 4	♠ KQJ964	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ A64	You bid first.
HCP: 14	♣ K42	

Board: 5	♠ —	The opponents are silent.
Dealer: N	♥ KQJ853	
Vul: None	♦ 9853	Partner bids first.
HCP: 11	♣ AJ5	

Board: 6	♠ Q85432	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ AK98	You bid first.
HCP: 14	♣ KQ7	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ AKQ72	♠ —		1♠	Pass	3♥
Vul: None	♥ AJ	♥ KQ9732				
North HCP: 19	♦ A72	♦ KQJ1095	Pass	4♥	AP	
South HCP: 11	♣ J63	♣ 4				
Contract: 4♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ Q10984				1♠
Vul: Both	♥ KQ9765	♥ 42				
North HCP: 11	♦ J974	♦ AK52	Pass	3♥	Pass	4♥
South HCP: 12	♣ AJ9	♣ K5	AP			
Contract: 4♥ N						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ32	♠ 96		1♠	Pass	3♥
Vul: EW	♥ 5	♥ AQJ1084				
North HCP: 15	♦ K86	♦ QJ2	Pass	3♠	Pass	4♠
South HCP: 11	♣ Q105	♣ J9	AP			
Contract: 4♠ N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQJ964				1♠
Vul: None	♥ AKQ976	♥ J				
North HCP: 11	♦ Q10983	♦ A64	Pass	3♥	Pass	3♠
South HCP: 14	♣ 76	♣ K42	Pass	4♥	AP	
Contract: 4♥ N						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ A86542	♠ —		1♠	Pass	3♥
Vul: None	♥ A94	♥ KQJ853				
North HCP: 11	♦ K42	♦ 9853	Pass	4♥	AP	
South HCP: 11	♣ 3	♣ AJ5				
Contract: 4♥ S						

Board: 6

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♥ N

North:

♠ A

♥ KQJ109742

♦ 64

♣ J4

South:

♠ Q85432

♥ —

♦ AK98

♣ KQ7

West	North	East	South
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1♠

Pass	3♥	Pass	3♠
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Pass	4♥	AP	
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North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 7	♠ AK732	The opponents are silent.
Dealer: N	♥ 84	
Vul: EW	♦ 842	You bid first.
HCP: 11	♣ A109	

Board: 8	♠ 6	The opponents are silent.
Dealer: S	♥ AKJ1087	
Vul: NS	♦ J53	Partner bids first.
HCP: 11	♣ Q87	

Board: 9	♠ A10986	The opponents are silent.
Dealer: N	♥ A	
Vul: None	♦ Q542	You bid first.
HCP: 17	♣ AK3	

Board: 10	♠ 75	East Bids 4♣ if possible.
Dealer: S	♥ AQJ952	
Vul: NS	♦ QJ10	Partner bids first.
HCP: 11	♣ J9	

Board: 11	♠ AKQ875	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ K73	You bid first.
HCP: 16	♣ K7	

Board: 12	♠ K6	The opponents are silent.
Dealer: S	♥ AQJ1085	
Vul: NS	♦ 64	Partner bids first.
HCP: 11	♣ J53	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ AK732	♠ 65		1♠	Pass	3♥
Vul: EW	♥ 84	♥ AKJ1075				
North HCP: 11	♦ 842	♦ QJ975	AP			
South HCP: 11	♣ A109	♣ —				
Contract: 3♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AJ1092				1♠
Vul: NS	♥ AKJ1087	♥ Q3				
North HCP: 11	♦ J53	♦ AK107	Pass	3♥	AP	
South HCP: 14	♣ Q87	♣ 65				
Contract: 3♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ A10986	♠ J2		1♠	Pass	3♥
Vul: None	♥ A	♥ KQJ983				
North HCP: 17	♦ Q542	♦ A96	Pass	4♥	AP	
South HCP: 11	♣ AK3	♣ 62				
Contract: 4♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AQJ10842				1♠
Vul: NS	♥ AQJ952	♥ K8	Pass	3♥	4♣	Pass
North HCP: 11	♦ QJ10	♦ 42	Pass	XA♠♠	AP	
South HCP: 10	♣ J9	♣ 83				
Contract: 4♣ X E						

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ AKQ875	♠ J6		1♠	Pass	3♥
Vul: EW	♥ J2	♥ AKQ754				
North HCP: 16	♦ K73	♦ 2	Pass	4♥	AP	
South HCP: 11	♣ K7	♣ J983				
Contract: 4♥ S						

Board: 12

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ K6

♥ AQJ1085

♦ 64

♣ J53

South:

♠ AQJ842

♥ K9

♦ K92

♣ 87

West	North	East	South
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			1♠
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Pass	3♥	Pass	4♥
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AP			
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South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 7	♠ 65	The opponents are silent.
Dealer: N	♥ AKJ1075	
Vul: EW	♦ QJ975	Partner bids first.
HCP: 11	♣ —	
Board: 8	♠ AJ1092	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ AK107	You bid first.
HCP: 14	♣ 65	
Board: 9	♠ J2	The opponents are silent.
Dealer: N	♥ KQJ983	
Vul: None	♦ A96	Partner bids first.
HCP: 11	♣ 62	
Board: 10	♠ AQJ10842	East Bids 4♣ if possible.
Dealer: S	♥ K8	
Vul: NS	♦ 42	You bid first.
HCP: 10	♣ 83	
Board: 11	♠ J6	The opponents are silent.
Dealer: N	♥ AKQ754	
Vul: EW	♦ 2	Partner bids first.
HCP: 11	♣ J983	
Board: 12	♠ AQJ842	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ K92	You bid first.
HCP: 13	♣ 87	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ AK732	♠ 65		1♠	Pass	3♥
Vul: EW	♥ 84	♥ AKJ1075				
North HCP: 11	♦ 842	♦ QJ975	AP			
South HCP: 11	♣ A109	♣ —				
Contract: 3♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AJ1092				1♠
Vul: NS	♥ AKJ1087	♥ Q3				
North HCP: 11	♦ J53	♦ AK107	Pass	3♥	AP	
South HCP: 14	♣ Q87	♣ 65				
Contract: 3♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ A10986	♠ J2		1♠	Pass	3♥
Vul: None	♥ A	♥ KQJ983				
North HCP: 17	♦ Q542	♦ A96	Pass	4♥	AP	
South HCP: 11	♣ AK3	♣ 62				
Contract: 4♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AQJ10842				1♠
Vul: NS	♥ AQJ952	♥ K8	Pass	3♥	4♣	Pass
North HCP: 11	♦ QJ10	♦ 42	Pass	XA♠♠	AP	
South HCP: 10	♣ J9	♣ 83				
Contract: 4♣ X E						

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ AKQ875	♠ J6		1♠	Pass	3♥
Vul: EW	♥ J2	♥ AKQ754				
North HCP: 16	♦ K73	♦ 2	Pass	4♥	AP	
South HCP: 11	♣ K7	♣ J983				
Contract: 4♥ S						

Board: 12

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ K6

♥ AQJ1085

♦ 64

♣ J53

South:

♠ AQJ842

♥ K9

♦ K92

♣ 87

West	North	East	South
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1♠

Pass	3♥	Pass	4♥
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AP

North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 13	♠ AKJ75	The opponents are silent.
Dealer: N	♥ Q42	
Vul: None	♦ 85	You bid first.
HCP: 12	♣ Q108	
Board: 14	♠ —	The opponents are silent.
Dealer: S	♥ KQJ1095	
Vul: Both	♦ KQ852	Partner bids first.
HCP: 11	♣ 64	
Board: 15	♠ AK1098732	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ 109	You bid first.
HCP: 11	♣ K6	
Board: 16	♠ Q6	The opponents are silent.
Dealer: S	♥ AQ10532	
Vul: Both	♦ K8	Partner bids first.
HCP: 11	♣ 974	
Board: 17	♠ AKJ64	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ KQ9	You bid first.
HCP: 19	♣ KJ4	
Board: 18	♠ 64	The opponents are silent.
Dealer: S	♥ KQ8765	
Vul: Both	♦ A104	Partner bids first.
HCP: 11	♣ Q9	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ AKJ75	♠ 4		1♠	Pass	3♥
Vul: None	♥ Q42	♥ AK8653				
North HCP: 12	♦ 85	♦ KJ962	Pass	4♥	AP	
South HCP: 11	♣ Q108	♣ 3				
Contract: 4♥ S						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQ432				1♠
Vul: Both	♥ KQJ1095	♥ 72				
North HCP: 11	♦ KQ852	♦ J3	Pass	3♥	AP	
South HCP: 14	♣ 64	♣ AKJ3				
Contract: 3♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ AK1098732	♠ 6		1♠	Pass	3♥
Vul: Both	♥ J	♥ AKQ1096				
North HCP: 11	♦ 109	♦ Q43	Pass	4♠	AP	
South HCP: 11	♣ K6	♣ 984				
Contract: 4♠ N						

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AKJ98				1♠
Vul: Both	♥ AQ10532	♥ K8	Pass	3♥	Pass	4NT ¹
North HCP: 11	♦ K8	♦ A1052	Pass	5♦	Pass	6♥
South HCP: 19	♣ 974	♣ A8	AP			
Contract: 6♥ N						

1. Blackwood 0314, for ♥

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ AKJ64	♠ 7		1♠	Pass	3♥
Vul: None	♥ Q5	♥ AK10943				
North HCP: 19	♦ KQ9	♦ A1052	Pass	4♥	AP	
South HCP: 11	♣ KJ4	♣ 82				
Contract: 4♥ S						

Board: 18

Dealer: S

Vul: Both

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ 64

♥ KQ8765

♦ A104

♣ Q9

South:

♠ AKQ103

♥ A42

♦ 92

♣ 842

West	North	East	South
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1♠

Pass	3♥	Pass	4♥
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AP

South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 13	♠ 4	The opponents are silent.
Dealer: N	♥ AK8653	
Vul: None	♦ KJ962	Partner bids first.
HCP: 11	♣ 3	
Board: 14	♠ KQ432	The opponents are silent.
Dealer: S	♥ 72	
Vul: Both	♦ J3	You bid first.
HCP: 14	♣ AKJ3	
Board: 15	♠ 6	The opponents are silent.
Dealer: N	♥ AKQ1096	
Vul: Both	♦ Q43	Partner bids first.
HCP: 11	♣ 984	
Board: 16	♠ AKJ98	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ A1052	You bid first.
HCP: 19	♣ A8	
Board: 17	♠ 7	The opponents are silent.
Dealer: N	♥ AK10943	
Vul: None	♦ A1052	Partner bids first.
HCP: 11	♣ 82	
Board: 18	♠ AKQ103	The opponents are silent.
Dealer: S	♥ A42	
Vul: Both	♦ 92	You bid first.
HCP: 13	♣ 842	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ AKJ75	♠ 4		1♠	Pass	3♥
Vul: None	♥ Q42	♥ AK8653				
North HCP: 12	♦ 85	♦ KJ962	Pass	4♥	AP	
South HCP: 11	♣ Q108	♣ 3				
Contract: 4♥ S						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQ432				1♠
Vul: Both	♥ KQJ1095	♥ 72				
North HCP: 11	♦ KQ852	♦ J3	Pass	3♥	AP	
South HCP: 14	♣ 64	♣ AKJ3				
Contract: 3♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ AK1098732	♠ 6		1♠	Pass	3♥
Vul: Both	♥ J	♥ AKQ1096				
North HCP: 11	♦ 109	♦ Q43	Pass	4♠	AP	
South HCP: 11	♣ K6	♣ 984				
Contract: 4♠ N						

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AKJ98				1♠
Vul: Both	♥ AQ10532	♥ K8	Pass	3♥	Pass	4NT ¹
North HCP: 11	♦ K8	♦ A1052	Pass	5♦	Pass	6♥
South HCP: 19	♣ 974	♣ A8	AP			
Contract: 6♥ N						

1. Blackwood 0314, for ♥

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ AKJ64	♠ 7		1♠	Pass	3♥
Vul: None	♥ Q5	♥ AK10943				
North HCP: 19	♦ KQ9	♦ A1052	Pass	4♥	AP	
South HCP: 11	♣ KJ4	♣ 82				
Contract: 4♥ S						

Board: 18

Dealer: S

Vul: Both

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ 64

♥ KQ8765

♦ A104

♣ Q9

South:

♠ AKQ103

♥ A42

♦ 92

♣ 842

West	North	East	South
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1♠

Pass	3♥		
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		Pass	4♥
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AP

North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 19	♠ K9652	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ AK4	You bid first.
HCP: 12	♣ Q10742	

Board: 20	♠ 3	The opponents are silent.
Dealer: S	♥ AQJ654	
Vul: NS	♦ 632	Partner bids first.
HCP: 11	♣ A84	

Board: 21	♠ AJ853	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ K1063	You bid first.
HCP: 12	♣ KJ43	

Board: 22	♠ 95	The opponents are silent.
Dealer: S	♥ AKJ985	
Vul: NS	♦ K1074	Partner bids first.
HCP: 11	♣ 3	

Board: 23	♠ J10864	The opponents are silent.
Dealer: N	♥ AJ83	
Vul: None	♦ 4	You bid first.
HCP: 11	♣ KQ6	

Board: 24	♠ J6	The opponents are silent.
Dealer: S	♥ AK9652	
Vul: EW	♦ QJ3	Partner bids first.
HCP: 11	♣ 83	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ K9652	♠ QJ		1♠	Pass	3♥
Vul: None	♥ —	♥ AQJ763				
North HCP: 12	♦ AK4	♦ J972	AP			
South HCP: 11	♣ Q10742	♣ 8				
Contract: 3♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KJ10654				1♠
Vul: NS	♥ AQJ654	♥ K8	Pass	3♥	Pass	4♥
North HCP: 11	♦ 632	♦ AJ5	AP			
South HCP: 15	♣ A84	♣ K5				
Contract: 4♥ N						

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AJ853	♠ 62		1♠	Pass	3♥
Vul: Both	♥ —	♥ AQJ942				
North HCP: 12	♦ K1063	♦ 754	AP			
South HCP: 11	♣ KJ43	♣ A10				
Contract: 3♥ S						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK1084				1♠
Vul: NS	♥ AKJ985	♥ 42	Pass	3♥	AP	
North HCP: 11	♦ K1074	♦ J2				
South HCP: 12	♣ 3	♣ A1087				
Contract: 3♥ N						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ J10864	♠ —		1♠	Pass	3♥
Vul: None	♥ AJ83	♥ KQ10974				
North HCP: 11	♦ 4	♦ Q103	AP			
South HCP: 11	♣ KQ6	♣ A1052				
Contract: 3♥ S						

Board: 24

Dealer: S

Vul: EW

North HCP: 11

South HCP: 12

Contract: 3♥ N

North:

♠ J6

♥ AK9652

♦ QJ3

♣ 83

South:

♠ KQ942

♥ 107

♦ K94

♣ KJ9

West	North	East	South
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Pass	3♥	AP	
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1♠

South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 19	♠ QJ	The opponents are silent.
Dealer: N	♥ AQJ763	
Vul: None	♦ J972	Partner bids first.
HCP: 11	♣ 8	

Board: 20	♠ KJ10654	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ AJ5	You bid first.
HCP: 15	♣ K5	

Board: 21	♠ 62	The opponents are silent.
Dealer: N	♥ AQJ942	
Vul: Both	♦ 754	Partner bids first.
HCP: 11	♣ A10	

Board: 22	♠ AK1084	The opponents are silent.
Dealer: S	♥ 42	
Vul: NS	♦ J2	You bid first.
HCP: 12	♣ A1087	

Board: 23	♠ —	The opponents are silent.
Dealer: N	♥ KQ10974	
Vul: None	♦ Q103	Partner bids first.
HCP: 11	♣ A1052	

Board: 24	♠ KQ942	The opponents are silent.
Dealer: S	♥ 107	
Vul: EW	♦ K94	You bid first.
HCP: 12	♣ KJ9	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ K9652	♠ QJ		1♠	Pass	3♥
Vul: None	♥ —	♥ AQJ763				
North HCP: 12	♦ AK4	♦ J972	AP			
South HCP: 11	♣ Q10742	♣ 8				
Contract: 3♥ S						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KJ10654				1♠
Vul: NS	♥ AQJ654	♥ K8	Pass	3♥	Pass	4♥
North HCP: 11	♦ 632	♦ AJ5	AP			
South HCP: 15	♣ A84	♣ K5				
Contract: 4♥ N						

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AJ853	♠ 62		1♠	Pass	3♥
Vul: Both	♥ —	♥ AQJ942				
North HCP: 12	♦ K1063	♦ 754	AP			
South HCP: 11	♣ KJ43	♣ A10				
Contract: 3♥ S						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK1084				1♠
Vul: NS	♥ AKJ985	♥ 42	Pass	3♥	AP	
North HCP: 11	♦ K1074	♦ J2				
South HCP: 12	♣ 3	♣ A1087				
Contract: 3♥ N						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ J10864	♠ —		1♠	Pass	3♥
Vul: None	♥ AJ83	♥ KQ10974				
North HCP: 11	♦ 4	♦ Q103	AP			
South HCP: 11	♣ KQ6	♣ A1052				
Contract: 3♥ S						

Board: 24

Dealer: S

Vul: EW

North HCP: 11

South HCP: 12

Contract: 3♥ N

North:

♠ J6

♥ AK9652

♦ QJ3

♣ 83

South:

♠ KQ942

♥ 107

♦ K94

♣ KJ9

West	North	East	South
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Pass	3♥	AP	
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1♠

North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 25	♠ J10432	The opponents are silent.
Dealer: N	♥ J985	
Vul: EW	♦ KJ	You bid first.
HCP: 12	♣ AQ	
Board: 26	♠ 86	The opponents are silent.
Dealer: S	♥ AQ8762	
Vul: None	♦ Q97	Partner bids first.
HCP: 11	♣ K6	
Board: 27	♠ KQJ93	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: None	♦ J5	You bid first.
HCP: 14	♣ K105	
Board: 28	♠ 96	The opponents are silent.
Dealer: S	♥ AK10875	
Vul: NS	♦ 5	Partner bids first.
HCP: 11	♣ A1076	
Board: 29	♠ AJ763	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ Q10765	You bid first.
HCP: 11	♣ J	
Board: 30	♠ K52	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ 6	Partner bids first.
HCP: 11	♣ AKJ109854	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 25

Dealer: N

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♥ S

North:

♠ J10432

♥ J985

♦ KJ

♣ AQ

South:

♠ Q

♥ KQ10743

♦ A652

♣ 53

West North East South

1♠

Pass

3♥

AP

Board: 26

Dealer: S

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ 86

♥ AQ8762

♦ Q97

♣ K6

South:

♠ AK107543

♥ 94

♦ 5

♣ AQ10

West North East South

1♠

Pass

3♥

Pass

4♥

AP

Board: 27

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 4♥ S

North:

♠ KQJ93

♥ KJ3

♦ J5

♣ K105

South:

♠ 62

♥ AQ9842

♦ KQ82

♣ 7

West North East South

1♠

Pass

3♥

Pass

4♥

AP

Board: 28

Dealer: S

Vul: NS

North HCP: 11

South HCP: 14

Contract: 4♥ N

North:

♠ 96

♥ AK10875

♦ 5

♣ A1076

South:

♠ AK542

♥ 96

♦ A974

♣ K9

West North East South

1♠

Pass

3♥

Pass

4♥

AP

Board: 29

Dealer: N

Vul: EW

North HCP: 11

South HCP: 11

Contract: 3♥ S

North:

♠ AJ763

♥ K7

♦ Q10765

♣ J

South:

♠ 92

♥ AQ109642

♦ J9

♣ A7

West North East South

1♠

Pass

3♥

AP

Board: 30

Dealer: S

Vul: EW

North HCP: 11

South HCP: 10

Contract: 4♣ N

North:

♠ K52

♥ 8

♦ 6

♣ AKJ109854

South:

♠ 9863

♥ KQJ975

♦ A72

♣ —

West	North	East	South
------	-------	------	-------

1♥

Pass	3♣	Pass	3♠
------	----	------	----

Pass	4♣	AP	
------	----	----	--

South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 25	♠ Q	The opponents are silent.
Dealer: N	♥ KQ10743	
Vul: EW	♦ A652	Partner bids first.
HCP: 11	♣ 53	
Board: 26	♠ AK107543	The opponents are silent.
Dealer: S	♥ 94	
Vul: None	♦ 5	You bid first.
HCP: 13	♣ AQ10	
Board: 27	♠ 62	The opponents are silent.
Dealer: N	♥ AQ9842	
Vul: None	♦ KQ82	Partner bids first.
HCP: 11	♣ 7	
Board: 28	♠ AK542	The opponents are silent.
Dealer: S	♥ 96	
Vul: NS	♦ A974	You bid first.
HCP: 14	♣ K9	
Board: 29	♠ 92	The opponents are silent.
Dealer: N	♥ AQ109642	
Vul: EW	♦ J9	Partner bids first.
HCP: 11	♣ A7	
Board: 30	♠ 9863	The opponents are silent.
Dealer: S	♥ KQJ975	
Vul: EW	♦ A72	You bid first.
HCP: 10	♣ —	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 25

Dealer: N

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♥ S

North:

♠ J10432

♥ J985

♦ KJ

♣ AQ

South:

♠ Q

♥ KQ10743

♦ A652

♣ 53

West North East South

1♠

Pass

3♥

AP

Board: 26

Dealer: S

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ 86

♥ AQ8762

♦ Q97

♣ K6

South:

♠ AK107543

♥ 94

♦ 5

♣ AQ10

West North East South

1♠

Pass

3♥

Pass

4♥

AP

Board: 27

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 4♥ S

North:

♠ KQJ93

♥ KJ3

♦ J5

♣ K105

South:

♠ 62

♥ AQ9842

♦ KQ82

♣ 7

West North East South

1♠

Pass

3♥

Pass

4♥

AP

Board: 28

Dealer: S

Vul: NS

North HCP: 11

South HCP: 14

Contract: 4♥ N

North:

♠ 96

♥ AK10875

♦ 5

♣ A1076

South:

♠ AK542

♥ 96

♦ A974

♣ K9

West North East South

1♠

Pass

3♥

Pass

4♥

AP

Board: 29

Dealer: N

Vul: EW

North HCP: 11

South HCP: 11

Contract: 3♥ S

North:

♠ AJ763

♥ K7

♦ Q10765

♣ J

South:

♠ 92

♥ AQ109642

♦ J9

♣ A7

West North East South

1♠

Pass

3♥

AP

Board: 30

Dealer: S

Vul: EW

North HCP: 11

South HCP: 10

Contract: 4♣ N

North:

♠ K52

♥ 8

♦ 6

♣ AKJ109854

South:

♠ 9863

♥ KQJ975

♦ A72

♣ —

West	North	East	South
------	-------	------	-------

1♥

Pass	3♣	Pass	3♠
------	----	------	----

Pass	4♣	AP	
------	----	----	--

North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 31	♠ AQ109743	West Bids 4♣ if possible.
Dealer: N	♥ KJ32	
Vul: EW	♦ 2	You bid first.
HCP: 10	♣ 7	
Board: 32	♠ 10	The opponents are silent.
Dealer: S	♥ AQ9732	
Vul: None	♦ A876	Partner bids first.
HCP: 11	♣ J9	
Board: 33	♠ AK852	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ KQ8	You bid first.
HCP: 12	♣ 10932	
Board: 34	♠ 8	The opponents are silent.
Dealer: S	♥ AK9876	
Vul: NS	♦ 8	Partner bids first.
HCP: 11	♣ KJ1082	
Board: 35	♠ AKJ1084	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ A	You bid first.
HCP: 16	♣ KJ10975	
Board: 36	♠ 8	The opponents are silent.
Dealer: S	♥ AQ9875	
Vul: NS	♦ 984	Partner bids first.
HCP: 11	♣ AJ7	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ AQ109743	♠ 6		1♠	Pass	3♥
Vul: EW	♥ KJ32	♥ AQ10865				
North HCP: 10	♦ 2	♦ AJ10	4♣	4♥	AP	
South HCP: 11	♣ 7	♣ 864				
Contract: 4♥ S						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQJ9432				1♠
Vul: None	♥ AQ9732	♥ K4	Pass	3♥	Pass	4♥
North HCP: 11	♦ A876	♦ Q104				
South HCP: 15	♣ J9	♣ K	AP			
Contract: 4♥ N						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ AK852	♠ J7		1♠	Pass	3♥
Vul: None	♥ 8	♥ AQ109765				
North HCP: 12	♦ KQ8	♦ 5	AP			
South HCP: 11	♣ 10932	♣ KJ7				
Contract: 3♥ S						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQJ432				1♠
Vul: NS	♥ AK9876	♥ QJ4	Pass	3♥	Pass	4♥
North HCP: 11	♦ 8	♦ A75				
South HCP: 14	♣ KJ1082	♣ 7	AP			
Contract: 4♥ N						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AKJ1084	♠ —		1♠	Pass	3♥
Vul: None	♥ —	♥ AK7643				
North HCP: 16	♦ A	♦ 9653	Pass	3♠	AP	
South HCP: 11	♣ KJ10975	♣ A64				
Contract: 3♠ N						

Board: 36

Dealer: S

Vul: NS

North HCP: 11

South HCP: 12

Contract: 4♥ N

North:

♠ 8

♥ AQ9875

♦ 984

♣ AJ7

South:

♠ KQ7432

♥ K3

♦ A32

♣ 64

West	North	East	South
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1♠

Pass	3♥	Pass	4♥
------	----	------	----

AP

South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 31	♠ 6	West Bids 4♣ if possible.
Dealer: N	♥ AQ10865	
Vul: EW	♦ AJ10	Partner bids first.
HCP: 11	♣ 864	
Board: 32	♠ AQJ9432	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ Q104	You bid first.
HCP: 15	♣ K	
Board: 33	♠ J7	The opponents are silent.
Dealer: N	♥ AQ109765	
Vul: None	♦ 5	Partner bids first.
HCP: 11	♣ KJ7	
Board: 34	♠ AQJ432	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: NS	♦ A75	You bid first.
HCP: 14	♣ 7	
Board: 35	♠ —	The opponents are silent.
Dealer: N	♥ AK7643	
Vul: None	♦ 9653	Partner bids first.
HCP: 11	♣ A64	
Board: 36	♠ KQ7432	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ A32	You bid first.
HCP: 12	♣ 64	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 31
 Dealer: N
 Vul: EW
 North HCP: 10
 South HCP: 11
 Contract: 4♥ S

North:
 ♠ AQ109743
 ♥ KJ32
 ♦ 2
 ♣ 7

South:
 ♠ 6
 ♥ AQ10865
 ♦ AJ10
 ♣ 864

West	North	East	South
	1♠	Pass	3♥
4♣	4♥	AP	

Board: 32
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 15
 Contract: 4♥ N

North:
 ♠ 10
 ♥ AQ9732
 ♦ A876
 ♣ J9

South:
 ♠ AQJ9432
 ♥ K4
 ♦ Q104
 ♣ K

West	North	East	South
			1♠
Pass	3♥	Pass	4♥
AP			

Board: 33
 Dealer: N
 Vul: None
 North HCP: 12
 South HCP: 11
 Contract: 3♥ S

North:
 ♠ AK852
 ♥ 8
 ♦ KQ8
 ♣ 10932

South:
 ♠ J7
 ♥ AQ109765
 ♦ 5
 ♣ KJ7

West	North	East	South
	1♠	Pass	3♥
AP			

Board: 34
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 14
 Contract: 4♥ N

North:
 ♠ 8
 ♥ AK9876
 ♦ 8
 ♣ KJ1082

South:
 ♠ AQJ432
 ♥ QJ4
 ♦ A75
 ♣ 7

West	North	East	South
			1♠
Pass	3♥	Pass	4♥
AP			

Board: 35
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 11
 Contract: 3♠ N

North:
 ♠ AKJ1084
 ♥ —
 ♦ A
 ♣ KJ10975

South:
 ♠ —
 ♥ AK7643
 ♦ 9653
 ♣ A64

West	North	East	South
	1♠	Pass	3♥
Pass	3♠	AP	

Board: 36

Dealer: S

Vul: NS

North HCP: 11

South HCP: 12

Contract: 4♥ N

North:

♠ 8

♥ AQ9875

♦ 984

♣ AJ7

South:

♠ KQ7432

♥ K3

♦ A32

♣ 64

West	North	East	South
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1♠

Pass	3♥	Pass	4♥
------	----	------	----

AP

North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 37	♠ AK1087543	West Bids 4♣ if possible.
Dealer: N	♥ 7	
Vul: None	♦ KJ10	You bid first.
HCP: 11	♣ 10	
Board: 38	♠ 53	The opponents are silent.
Dealer: S	♥ AK107642	
Vul: NS	♦ K	Partner bids first.
HCP: 11	♣ J106	
Board: 39	♠ QJ865	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ K852	You bid first.
HCP: 13	♣ AK5	
Board: 40	♠ 5	The opponents are silent.
Dealer: S	♥ AKJ9853	
Vul: Both	♦ 975	Partner bids first.
HCP: 11	♣ K2	
Board: 41	♠ AQ873	The opponents are silent.
Dealer: N	♥ A86	
Vul: NS	♦ 1092	You bid first.
HCP: 12	♣ Q9	
Board: 42	♠ Q	East Doubles Pass if possible.
Dealer: S	♥ AK10762	
Vul: EW	♦ J103	Partner bids first.
HCP: 11	♣ J52	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ AK1087543	♠ 9		1♠	Pass	3♥
Vul: None	♥ 7	♥ KQ10986				
North HCP: 11	♦ KJ10	♦ A83	4♣	4♠	AP	
South HCP: 11	♣ 10	♣ Q53				
Contract: 4♠ N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AQ10862				1♠
Vul: NS	♥ AK107642	♥ J				
North HCP: 11	♦ K	♦ J1084	Pass	3♥	AP	
South HCP: 11	♣ J106	♣ K3				
Contract: 3♥ N						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ QJ865	♠ 109		1♠	Pass	3♥
Vul: EW	♥ 9	♥ AKQ532				
North HCP: 13	♦ K852	♦ 7	AP			
South HCP: 11	♣ AK5	♣ Q1092				
Contract: 3♥ S						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AKQJ43				1♠
Vul: Both	♥ AKJ9853	♥ 6				
North HCP: 11	♦ 975	♦ A103	Pass	3♥	Pass	3♠
South HCP: 15	♣ K2	♣ J96	Pass	4♥	AP	
Contract: 4♥ N						

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ AQ873	♠ J10		1♠	Pass	3♥
Vul: NS	♥ A86	♥ KQJ972				
North HCP: 12	♦ 1092	♦ A7	Pass	4♥	AP	
South HCP: 11	♣ Q9	♣ 632				
Contract: 4♥ S						

Board: 42
Dealer: S
Vul: EW
North HCP: 11
South HCP: 18
Contract: 6♥X N

North:
♠ Q
♥ AK10762
♦ J103
♣ J52

South:
♠ AKJ85
♥ QJ95
♦ 2
♣ AK3

West	North	East	South
			1♠
Pass	3♥	Pass	4NT ¹
Pass	5♥	Pass	6♥
Pass	Pass	X	AP
1. Blackwood 0314, for ♥			

South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 37	♠ 9	West Bids 4♣ if possible.
Dealer: N	♥ KQ10986	
Vul: None	♦ A83	Partner bids first.
HCP: 11	♣ Q53	
Board: 38	♠ AQ10862	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ J1084	You bid first.
HCP: 11	♣ K3	
Board: 39	♠ 109	The opponents are silent.
Dealer: N	♥ AKQ532	
Vul: EW	♦ 7	Partner bids first.
HCP: 11	♣ Q1092	
Board: 40	♠ AKQJ43	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ A103	You bid first.
HCP: 15	♣ J96	
Board: 41	♠ J10	The opponents are silent.
Dealer: N	♥ KQJ972	
Vul: NS	♦ A7	Partner bids first.
HCP: 11	♣ 632	
Board: 42	♠ AKJ85	East Doubles Pass if possible.
Dealer: S	♥ QJ95	
Vul: EW	♦ 2	You bid first.
HCP: 18	♣ AK3	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ AK1087543	♠ 9		1♠	Pass	3♥
Vul: None	♥ 7	♥ KQ10986				
North HCP: 11	♦ KJ10	♦ A83	4♣	4♠	AP	
South HCP: 11	♣ 10	♣ Q53				
Contract: 4♠ N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AQ10862				1♠
Vul: NS	♥ AK107642	♥ J				
North HCP: 11	♦ K	♦ J1084	Pass	3♥	AP	
South HCP: 11	♣ J106	♣ K3				
Contract: 3♥ N						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ QJ865	♠ 109		1♠	Pass	3♥
Vul: EW	♥ 9	♥ AKQ532				
North HCP: 13	♦ K852	♦ 7	AP			
South HCP: 11	♣ AK5	♣ Q1092				
Contract: 3♥ S						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AKQJ43				1♠
Vul: Both	♥ AKJ9853	♥ 6				
North HCP: 11	♦ 975	♦ A103	Pass	3♥	Pass	3♠
South HCP: 15	♣ K2	♣ J96	Pass	4♥	AP	
Contract: 4♥ N						

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ AQ873	♠ J10		1♠	Pass	3♥
Vul: NS	♥ A86	♥ KQJ972				
North HCP: 12	♦ 1092	♦ A7	Pass	4♥	AP	
South HCP: 11	♣ Q9	♣ 632				
Contract: 4♥ S						

Board: 42
Dealer: S
Vul: EW
North HCP: 11
South HCP: 18
Contract: 6♥X N

North:
♠ Q
♥ AK10762
♦ J103
♣ J52

South:
♠ AKJ85
♥ QJ95
♦ 2
♣ AK3

West	North	East	South
			1♠
Pass	3♥	Pass	4NT ¹
Pass	5♥	Pass	6♥
Pass	Pass	X	AP

1. Blackwood 0314, for ♥

North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 43	♠ QJ10863	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ AQ3	You bid first.
HCP: 13	♣ A92	

Board: 44	♠ 7	The opponents are silent.
Dealer: S	♥ KQ98764	
Vul: NS	♦ J53	Partner bids first.
HCP: 11	♣ AJ	

Board: 45	♠ AK986	West Bids 4♦ if possible.
Dealer: N	♥ Q9	
Vul: NS	♦ J3	You bid first.
HCP: 14	♣ A1073	

Board: 46	♠ K8	The opponents are silent.
Dealer: S	♥ KQ10432	
Vul: Both	♦ Q6	Partner bids first.
HCP: 11	♣ J52	

Board: 47	♠ QJ10986	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ A5	You bid first.
HCP: 11	♣ QJ105	

Board: 48	♠ 32	The opponents are silent.
Dealer: S	♥ KQJ983	
Vul: None	♦ 106	Partner bids first.
HCP: 11	♣ AJ2	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ QJ10863	♠ K9		1♠	Pass	3♥
Vul: EW	♥ 8	♥ KQ10743	Pass	3♠	Pass	4♠
North HCP: 13	♦ AQ3	♦ 86	AP			
South HCP: 11	♣ A92	♣ K86				
Contract: 4♠ N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ9853				1♠
Vul: NS	♥ KQ98764	♥ A10	Pass	3♥	Pass	4♥
North HCP: 11	♦ J53	♦ 4	AP			
South HCP: 12	♣ AJ	♣ Q642				
Contract: 4♥ N						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ AK986	♠ Q7		1♠	Pass	3♥
Vul: NS	♥ Q9	♥ AKJ873	4♦	4♥	AP	
North HCP: 14	♦ J3	♦ 876				
South HCP: 11	♣ A1073	♣ J6				
Contract: 4♥ S						

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AQJ943				1♠
Vul: Both	♥ KQ10432	♥ —	Pass	3♥	Pass	3♠
North HCP: 11	♦ Q6	♦ K98743	Pass	4♠	AP	
South HCP: 14	♣ J52	♣ A				
Contract: 4♠ S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ QJ10986	♠ —		1♠	Pass	3♥
Vul: Both	♥ J	♥ KQ9654	AP			
North HCP: 11	♦ A5	♦ K86				
South HCP: 11	♣ QJ105	♣ K982				
Contract: 3♥ S						

Board: 48

Dealer: S

Vul: None

North HCP: 11

South HCP: 11

Contract: 3♥ N

North:

♠ 32

♥ KQJ983

♦ 106

♣ AJ2

South:

♠ AK1075

♥ 62

♦ KJ

♣ 8543

West	North	East	South
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Pass	3♥	AP	
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1♠

South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 43	♠ K9	The opponents are silent.
Dealer: N	♥ KQ10743	
Vul: EW	♦ 86	Partner bids first.
HCP: 11	♣ K86	

Board: 44	♠ AQ9853	The opponents are silent.
Dealer: S	♥ A10	
Vul: NS	♦ 4	You bid first.
HCP: 12	♣ Q642	

Board: 45	♠ Q7	West Bids 4♦ if possible.
Dealer: N	♥ AKJ873	
Vul: NS	♦ 876	Partner bids first.
HCP: 11	♣ J6	

Board: 46	♠ AQJ943	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ K98743	You bid first.
HCP: 14	♣ A	

Board: 47	♠ —	The opponents are silent.
Dealer: N	♥ KQ9654	
Vul: Both	♦ K86	Partner bids first.
HCP: 11	♣ K982	

Board: 48	♠ AK1075	The opponents are silent.
Dealer: S	♥ 62	
Vul: None	♦ KJ	You bid first.
HCP: 11	♣ 8543	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ QJ10863	♠ K9		1♠	Pass	3♥
Vul: EW	♥ 8	♥ KQ10743	Pass	3♠	Pass	4♠
North HCP: 13	♦ AQ3	♦ 86	AP			
South HCP: 11	♣ A92	♣ K86				
Contract: 4♠ N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ9853				1♠
Vul: NS	♥ KQ98764	♥ A10	Pass	3♥	Pass	4♥
North HCP: 11	♦ J53	♦ 4	AP			
South HCP: 12	♣ AJ	♣ Q642				
Contract: 4♥ N						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ AK986	♠ Q7		1♠	Pass	3♥
Vul: NS	♥ Q9	♥ AKJ873	4♦	4♥	AP	
North HCP: 14	♦ J3	♦ 876				
South HCP: 11	♣ A1073	♣ J6				
Contract: 4♥ S						

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AQJ943				1♠
Vul: Both	♥ KQ10432	♥ —	Pass	3♥	Pass	3♠
North HCP: 11	♦ Q6	♦ K98743	Pass	4♠	AP	
South HCP: 14	♣ J52	♣ A				
Contract: 4♠ S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ QJ10986	♠ —		1♠	Pass	3♥
Vul: Both	♥ J	♥ KQ9654	AP			
North HCP: 11	♦ A5	♦ K86				
South HCP: 11	♣ QJ105	♣ K982				
Contract: 3♥ S						

Board: 48

Dealer: S

Vul: None

North HCP: 11

South HCP: 11

Contract: 3♥ N

North:

♠ 32

♥ KQJ983

♦ 106

♣ AJ2

South:

♠ AK1075

♥ 62

♦ KJ

♣ 8543

West	North	East	South
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Pass	3♥	AP	
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1♠

North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 49	♠ QJ932	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ 95	You bid first.
HCP: 12	♣ AK106	

Board: 50	♠ 5	The opponents are silent.
Dealer: S	♥ AQJ986	
Vul: NS	♦ 108	Partner bids first.
HCP: 11	♣ A853	

Board: 51	♠ AQJ97	The opponents are silent.
Dealer: N	♥ A973	
Vul: None	♦ 1097	You bid first.
HCP: 11	♣ 3	

Board: 52	♠ J	The opponents are silent.
Dealer: S	♥ AK9542	
Vul: EW	♦ 1087	Partner bids first.
HCP: 11	♣ QJ6	

Board: 53	♠ AQ10543	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ A10	You bid first.
HCP: 15	♣ AJ32	

Board: 54	♠ 3	The opponents are silent.
Dealer: S	♥ AQJ865	
Vul: EW	♦ A8654	Partner bids first.
HCP: 11	♣ 2	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ QJ932	♠ 104		1♠	Pass	3♥
Vul: EW	♥ Q2	♥ AK10986				
North HCP: 12	♦ 95	♦ K103	AP			
South HCP: 11	♣ AK106	♣ J9				
Contract: 3♥ S						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AKJ109				1♠
Vul: NS	♥ AQJ986	♥ 72				
North HCP: 11	♦ 108	♦ K43	Pass	3♥	AP	
South HCP: 12	♣ A853	♣ J94				
Contract: 3♥ N						

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ AQJ97	♠ —		1♠	Pass	3♣
Vul: None	♥ A973	♥ 652	Pass	3♥	Pass	4♣
North HCP: 11	♦ 1097	♦ J2	Pass	5♣	AP	
South HCP: 11	♣ 3	♣ AKQJ10984				
Contract: 5♣ S						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A10865				1♠
Vul: EW	♥ AK9542	♥ Q				
North HCP: 11	♦ 1087	♦ K62	Pass	3♥	AP	
South HCP: 12	♣ QJ6	♣ K532				
Contract: 3♥ N						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ AQ10543	♠ 8		1♠	Pass	3♥
Vul: Both	♥ 7	♥ AQ10853	Pass	3♠	Pass	3NT
North HCP: 15	♦ A10	♦ K872	AP			
South HCP: 11	♣ AJ32	♣ Q7				
Contract: 3N S						

Board: 54

Dealer: S

Vul: EW

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ 3

♥ AQJ865

♦ A8654

♣ 2

South:

♠ AJ9874

♥ 107

♦ 2

♣ AKJ4

West	North	East	South
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1♠

Pass	3♥	Pass	4♥
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AP

South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 49	♠ 104	The opponents are silent.
Dealer: N	♥ AK10986	
Vul: EW	♦ K103	Partner bids first.
HCP: 11	♣ J9	
Board: 50	♠ AKJ109	The opponents are silent.
Dealer: S	♥ 72	
Vul: NS	♦ K43	You bid first.
HCP: 12	♣ J94	
Board: 51	♠ —	The opponents are silent.
Dealer: N	♥ 652	
Vul: None	♦ J2	Partner bids first.
HCP: 11	♣ AKQJ10984	
Board: 52	♠ A10865	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ K62	You bid first.
HCP: 12	♣ K532	
Board: 53	♠ 8	The opponents are silent.
Dealer: N	♥ AQ10853	
Vul: Both	♦ K872	Partner bids first.
HCP: 11	♣ Q7	
Board: 54	♠ AJ9874	The opponents are silent.
Dealer: S	♥ 107	
Vul: EW	♦ 2	You bid first.
HCP: 13	♣ AKJ4	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ QJ932	♠ 104		1♠	Pass	3♥
Vul: EW	♥ Q2	♥ AK10986				
North HCP: 12	♦ 95	♦ K103	AP			
South HCP: 11	♣ AK106	♣ J9				
Contract: 3♥ S						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AKJ109				1♠
Vul: NS	♥ AQJ986	♥ 72				
North HCP: 11	♦ 108	♦ K43	Pass	3♥	AP	
South HCP: 12	♣ A853	♣ J94				
Contract: 3♥ N						

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ AQJ97	♠ —		1♠	Pass	3♣
Vul: None	♥ A973	♥ 652	Pass	3♥	Pass	4♣
North HCP: 11	♦ 1097	♦ J2	Pass	5♣	AP	
South HCP: 11	♣ 3	♣ AKQJ10984				
Contract: 5♣ S						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A10865				1♠
Vul: EW	♥ AK9542	♥ Q				
North HCP: 11	♦ 1087	♦ K62	Pass	3♥	AP	
South HCP: 12	♣ QJ6	♣ K532				
Contract: 3♥ N						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ AQ10543	♠ 8		1♠	Pass	3♥
Vul: Both	♥ 7	♥ AQ10853	Pass	3♠	Pass	3NT
North HCP: 15	♦ A10	♦ K872	AP			
South HCP: 11	♣ AJ32	♣ Q7				
Contract: 3N S						

Board: 54

Dealer: S

Vul: EW

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ 3

♥ AQJ865

♦ A8654

♣ 2

South:

♠ AJ9874

♥ 107

♦ 2

♣ AKJ4

West	North	East	South
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1♠

Pass	3♥	Pass	4♥
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AP

North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 55	♠ Q109653	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ A2	You bid first.
HCP: 17	♣ AK7	

Board: 56	♠ J6	The opponents are silent.
Dealer: S	♥ KQJ8654	
Vul: EW	♦ K7	Partner bids first.
HCP: 11	♣ J10	

Board: 57	♠ AJ953	The opponents are silent.
Dealer: N	♥ 97	
Vul: None	♦ AK854	You bid first.
HCP: 12	♣ 5	

Board: 58	♠ 6	The opponents are silent.
Dealer: S	♥ AQ10985	
Vul: EW	♦ KQ108	Partner bids first.
HCP: 11	♣ 85	

Board: 59	♠ AKQJ72	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ 76	You bid first.
HCP: 14	♣ Q1087	

Board: 60	♠ 104	The opponents are silent.
Dealer: S	♥ AQJ853	
Vul: NS	♦ 753	Partner bids first.
HCP: 11	♣ A5	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ Q109653	♠ KJ		1♠	Pass	3♥
Vul: None	♥ A8	♥ KQ7532				
North HCP: 17	♦ A2	♦ 10	Pass	4♥	AP	
South HCP: 11	♣ AK7	♣ Q1095				
Contract: 4♥ S						

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AKQ432				1♠
Vul: EW	♥ KQJ8654	♥ 9	Pass	3♥	Pass	3♠
North HCP: 11	♦ K7	♦ 42	Pass	4♠	AP	
South HCP: 11	♣ J10	♣ Q654				
Contract: 4♠ S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ AJ953	♠ Q10		1♠	Pass	3♥
Vul: None	♥ 97	♥ AKJ543				
North HCP: 12	♦ AK854	♦ J2	Pass	4♥	AP	
South HCP: 11	♣ 5	♣ 1084				
Contract: 4♥ S						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK943				1♠
Vul: EW	♥ AQ10985	♥ 4				
North HCP: 11	♦ KQ108	♦ J763	Pass	3♥	AP	
South HCP: 11	♣ 85	♣ K106				
Contract: 3♥ N						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ72	♠ 64		1♠	Pass	3♥
Vul: None	♥ Q	♥ AK10542				
North HCP: 14	♦ 76	♦ K3	Pass	3♠	Pass	4♠
South HCP: 11	♣ Q1087	♣ J93	AP			
Contract: 4♠ N						

Board: 60

Dealer: S

Vul: NS

North HCP: 11

South HCP: 12

Contract: 4♥ N

North:

♠ 104

♥ AQJ853

♦ 753

♣ A5

South:

♠ A9862

♥ K6

♦ AJ986

♣ 8

West	North	East	South
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1♠

Pass	3♥	Pass	4♥
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AP

South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 55	♠ KJ	The opponents are silent.
Dealer: N	♥ KQ7532	
Vul: None	♦ 10	Partner bids first.
HCP: 11	♣ Q1095	

Board: 56	♠ AKQ432	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ 42	You bid first.
HCP: 11	♣ Q654	

Board: 57	♠ Q10	The opponents are silent.
Dealer: N	♥ AKJ543	
Vul: None	♦ J2	Partner bids first.
HCP: 11	♣ 1084	

Board: 58	♠ AK943	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ J763	You bid first.
HCP: 11	♣ K106	

Board: 59	♠ 64	The opponents are silent.
Dealer: N	♥ AK10542	
Vul: None	♦ K3	Partner bids first.
HCP: 11	♣ J93	

Board: 60	♠ A9862	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ AJ986	You bid first.
HCP: 12	♣ 8	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ Q109653	♠ KJ		1♠	Pass	3♥
Vul: None	♥ A8	♥ KQ7532				
North HCP: 17	♦ A2	♦ 10	Pass	4♥	AP	
South HCP: 11	♣ AK7	♣ Q1095				
Contract: 4♥ S						

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AKQ432				1♠
Vul: EW	♥ KQJ8654	♥ 9	Pass	3♥	Pass	3♠
North HCP: 11	♦ K7	♦ 42	Pass	4♠	AP	
South HCP: 11	♣ J10	♣ Q654				
Contract: 4♠ S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ AJ953	♠ Q10		1♠	Pass	3♥
Vul: None	♥ 97	♥ AKJ543				
North HCP: 12	♦ AK854	♦ J2	Pass	4♥	AP	
South HCP: 11	♣ 5	♣ 1084				
Contract: 4♥ S						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK943				1♠
Vul: EW	♥ AQ10985	♥ 4				
North HCP: 11	♦ KQ108	♦ J763	Pass	3♥	AP	
South HCP: 11	♣ 85	♣ K106				
Contract: 3♥ N						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ72	♠ 64		1♠	Pass	3♥
Vul: None	♥ Q	♥ AK10542				
North HCP: 14	♦ 76	♦ K3	Pass	3♠	Pass	4♠
South HCP: 11	♣ Q1087	♣ J93	AP			
Contract: 4♠ N						

Board: 60

Dealer: S

Vul: NS

North HCP: 11

South HCP: 12

Contract: 4♥ N

North:

♠ 104

♥ AQJ853

♦ 753

♣ A5

South:

♠ A9862

♥ K6

♦ AJ986

♣ 8

West	North	East	South
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1♠

Pass	3♥	Pass	4♥
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AP

North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 61	♠ J10986	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ KQ952	You bid first.
HCP: 15	♣ AKQ	

Board: 62	♠ Q	The opponents are silent.
Dealer: S	♥ AK97432	
Vul: None	♦ 654	Partner bids first.
HCP: 11	♣ Q4	

Board: 63	♠ AQ9874	The opponents are silent.
Dealer: N	♥ Q4	
Vul: NS	♦ 2	You bid first.
HCP: 12	♣ KJ94	

Board: 64	♠ 9	East Bids 4♦ if possible.
Dealer: S	♥ AK1098762	
Vul: None	♦ QJ	Partner bids first.
HCP: 11	♣ J6	

Board: 65	♠ K8653	The opponents are silent.
Dealer: N	♥ 105	
Vul: NS	♦ AQ76	You bid first.
HCP: 12	♣ K6	

Board: 66	♠ 108	The opponents are silent.
Dealer: S	♥ KQ10632	
Vul: NS	♦ Q5	Partner bids first.
HCP: 11	♣ KJ2	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ J10986	♠ Q3		1♠	Pass	3♥
Vul: None	♥ —	♥ AKJ963	Pass	4♦	Pass	4♠
North HCP: 15	♦ KQ952	♦ 1083	AP			
South HCP: 11	♣ AKQ	♣ J4				
Contract: 4♠ N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AKJ62				1♠
Vul: None	♥ AK97432	♥ Q	Pass	3♥	AP	
North HCP: 11	♦ 654	♦ K107				
South HCP: 14	♣ Q4	♣ J653				
Contract: 3♥ N						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ AQ9874	♠ 52		1♠	Pass	3♥
Vul: NS	♥ Q4	♥ AKJ1083	Pass	4♥	AP	
North HCP: 12	♦ 2	♦ QJ				
South HCP: 11	♣ KJ94	♣ 762				
Contract: 4♥ S						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQ87643				1♠
Vul: None	♥ AK1098762	♥ 3	Pass	3♥	4♦	4♠
North HCP: 11	♦ QJ	♦ K2	AP			
South HCP: 14	♣ J6	♣ AQ7				
Contract: 4♠ S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ K8653	♠ 104		1♠	Pass	3♥
Vul: NS	♥ 105	♥ AKJ642	AP			
North HCP: 12	♦ AQ76	♦ 104				
South HCP: 11	♣ K6	♣ QJ7				
Contract: 3♥ S						

Board: 66

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 3♥ N

North:

♠ 108

♥ KQ10632

♦ Q5

♣ KJ2

South:

♠ KJ643

♥ A

♦ K9

♣ Q10954

West	North	East	South
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Pass	3♥	AP	
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1♠

South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 61	♠ Q3	The opponents are silent.
Dealer: N	♥ AKJ963	
Vul: None	♦ 1083	Partner bids first.
HCP: 11	♣ J4	

Board: 62	♠ AKJ62	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ K107	You bid first.
HCP: 14	♣ J653	

Board: 63	♠ 52	The opponents are silent.
Dealer: N	♥ AKJ1083	
Vul: NS	♦ QJ	Partner bids first.
HCP: 11	♣ 762	

Board: 64	♠ KQ87643	East Bids 4♦ if possible.
Dealer: S	♥ 3	
Vul: None	♦ K2	You bid first.
HCP: 14	♣ AQ7	

Board: 65	♠ 104	The opponents are silent.
Dealer: N	♥ AKJ642	
Vul: NS	♦ 104	Partner bids first.
HCP: 11	♣ QJ7	

Board: 66	♠ KJ643	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ K9	You bid first.
HCP: 13	♣ Q10954	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ J10986	♠ Q3		1♠	Pass	3♥
Vul: None	♥ —	♥ AKJ963	Pass	4♦	Pass	4♠
North HCP: 15	♦ KQ952	♦ 1083	AP			
South HCP: 11	♣ AKQ	♣ J4				
Contract: 4♠ N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AKJ62				1♠
Vul: None	♥ AK97432	♥ Q	Pass	3♥	AP	
North HCP: 11	♦ 654	♦ K107				
South HCP: 14	♣ Q4	♣ J653				
Contract: 3♥ N						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ AQ9874	♠ 52		1♠	Pass	3♥
Vul: NS	♥ Q4	♥ AKJ1083	Pass	4♥	AP	
North HCP: 12	♦ 2	♦ QJ				
South HCP: 11	♣ KJ94	♣ 762				
Contract: 4♥ S						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQ87643				1♠
Vul: None	♥ AK1098762	♥ 3	Pass	3♥	4♦	4♠
North HCP: 11	♦ QJ	♦ K2	AP			
South HCP: 14	♣ J6	♣ AQ7				
Contract: 4♠ S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ K8653	♠ 104		1♠	Pass	3♥
Vul: NS	♥ 105	♥ AKJ642	AP			
North HCP: 12	♦ AQ76	♦ 104				
South HCP: 11	♣ K6	♣ QJ7				
Contract: 3♥ S						

Board: 66

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 3♥ N

North:

♠ 108

♥ KQ10632

♦ Q5

♣ KJ2

South:

♠ KJ643

♥ A

♦ K9

♣ Q10954

West	North	East	South
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Pass	3♥	AP	
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1♠

North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 67	♠ AKJ83	The opponents are silent.
Dealer: N	♥ K104	
Vul: Both	♦ Q10	You bid first.
HCP: 13	♣ 742	

Board: 68	♠ Q7	The opponents are silent.
Dealer: S	♥ AKJ862	
Vul: EW	♦ 7	Partner bids first.
HCP: 11	♣ J974	

Board: 69	♠ QJ632	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ QJ109	You bid first.
HCP: 14	♣ AQ8	

Board: 70	♠ 7	The opponents are silent.
Dealer: S	♥ AQJ854	
Vul: Both	♦ 2	Partner bids first.
HCP: 11	♣ A10653	

Board: 71	♠ AK10863	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ Q2	You bid first.
HCP: 15	♣ K873	

Board: 72	♠ —	The opponents are silent.
Dealer: S	♥ AKQJ32	
Vul: NS	♦ J1073	Partner bids first.
HCP: 11	♣ 743	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ AKJ83	♠ 106		1♠	Pass	3♥
Vul: Both	♥ K104	♥ AQJ9532				
North HCP: 13	♦ Q10	♦ 6	Pass	4♥	AP	
South HCP: 11	♣ 742	♣ A103				
Contract: 4♥ S						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AK842				1♠
Vul: EW	♥ AKJ862	♥ 105	Pass	3♥	Pass	4♥
North HCP: 11	♦ 7	♦ Q843	AP			
South HCP: 13	♣ J974	♣ A8				
Contract: 4♥ N						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ QJ632	♠ —		1♠	Pass	3♥
Vul: EW	♥ Q	♥ AKJ7543				
North HCP: 14	♦ QJ109	♦ K43	AP			
South HCP: 11	♣ AQ8	♣ 1097				
Contract: 3♥ S						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK1082				1♠
Vul: Both	♥ AQJ854	♥ K6	Pass	3♥	AP	
North HCP: 11	♦ 2	♦ J10976				
South HCP: 12	♣ A10653	♣ J				
Contract: 3♥ N						

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ AK10863	♠ 4		1♠	Pass	3♥
Vul: None	♥ K	♥ AQJ432	Pass	3♠	Pass	3NT
North HCP: 15	♦ Q2	♦ 875	AP			
South HCP: 11	♣ K873	♣ A104				
Contract: 3N S						

Board: 72

Dealer: S

Vul: NS

North HCP: 11

South HCP: 15

Contract: 4♥ N

North:

♠ —

♥ AKQJ32

♦ J1073

♣ 743

South:

♠ K107543

♥ 7

♦ AKQ

♣ K52

West	North	East	South
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1♠

Pass	3♥	Pass	3♠
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Pass	4♥	AP	
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South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 67	♠ 106	The opponents are silent.
Dealer: N	♥ AQJ9532	
Vul: Both	♦ 6	Partner bids first.
HCP: 11	♣ A103	

Board: 68	♠ AK842	The opponents are silent.
Dealer: S	♥ 105	
Vul: EW	♦ Q843	You bid first.
HCP: 13	♣ A8	

Board: 69	♠ —	The opponents are silent.
Dealer: N	♥ AKJ7543	
Vul: EW	♦ K43	Partner bids first.
HCP: 11	♣ 1097	

Board: 70	♠ AK1082	The opponents are silent.
Dealer: S	♥ K6	
Vul: Both	♦ J10976	You bid first.
HCP: 12	♣ J	

Board: 71	♠ 4	The opponents are silent.
Dealer: N	♥ AQJ432	
Vul: None	♦ 875	Partner bids first.
HCP: 11	♣ A104	

Board: 72	♠ K107543	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ AKQ	You bid first.
HCP: 15	♣ K52	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ AKJ83	♠ 106		1♠	Pass	3♥
Vul: Both	♥ K104	♥ AQJ9532				
North HCP: 13	♦ Q10	♦ 6	Pass	4♥	AP	
South HCP: 11	♣ 742	♣ A103				
Contract: 4♥ S						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AK842				1♠
Vul: EW	♥ AKJ862	♥ 105	Pass	3♥	Pass	4♥
North HCP: 11	♦ 7	♦ Q843	AP			
South HCP: 13	♣ J974	♣ A8				
Contract: 4♥ N						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ QJ632	♠ —		1♠	Pass	3♥
Vul: EW	♥ Q	♥ AKJ7543				
North HCP: 14	♦ QJ109	♦ K43	AP			
South HCP: 11	♣ AQ8	♣ 1097				
Contract: 3♥ S						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK1082				1♠
Vul: Both	♥ AQJ854	♥ K6	Pass	3♥	AP	
North HCP: 11	♦ 2	♦ J10976				
South HCP: 12	♣ A10653	♣ J				
Contract: 3♥ N						

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ AK10863	♠ 4		1♠	Pass	3♥
Vul: None	♥ K	♥ AQJ432	Pass	3♠	Pass	3NT
North HCP: 15	♦ Q2	♦ 875	AP			
South HCP: 11	♣ K873	♣ A104				
Contract: 3N S						

Board: 72

Dealer: S

Vul: NS

North HCP: 11

South HCP: 15

Contract: 4♥ N

North:

♠ —

♥ AKQJ32

♦ J1073

♣ 743

South:

♠ K107543

♥ 7

♦ AKQ

♣ K52

West	North	East	South
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1♠

Pass	3♥	Pass	3♠
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Pass	4♥	AP	
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North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 73	♠ AQJ1072	The opponents are silent.
Dealer: N	♥ 93	
Vul: EW	♦ 98	You bid first.
HCP: 12	♣ KQ3	

Board: 74	♠ —	The opponents are silent.
Dealer: S	♥ AQ10943	
Vul: NS	♦ K54	Partner bids first.
HCP: 11	♣ Q953	

Board: 75	♠ AKJ6543	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ 832	You bid first.
HCP: 13	♣ 8	

Board: 76	♠ 2	The opponents are silent.
Dealer: S	♥ AK9752	
Vul: NS	♦ A843	Partner bids first.
HCP: 11	♣ 93	

Board: 77	♠ AKJ42	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ Q4	You bid first.
HCP: 19	♣ AQ1062	

Board: 78	♠ J3	The opponents are silent.
Dealer: S	♥ KQJ1086	
Vul: NS	♦ A53	Partner bids first.
HCP: 11	♣ 74	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ AQJ1072	♠ 8		1♠	Pass	3♥
Vul: EW	♥ 93	♥ AKQ1062				
North HCP: 12	♦ 98	♦ Q72	AP			
South HCP: 11	♣ KQ3	♣ 854				
Contract: 3♥ S						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK754				1♠
Vul: NS	♥ AQ10943	♥ J6				
North HCP: 11	♦ K54	♦ QJ106	Pass	3♥	AP	
South HCP: 11	♣ Q953	♣ 42				
Contract: 3♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6543	♠ Q		1♠	Pass	3♥
Vul: Both	♥ AJ	♥ KQ8762				
North HCP: 13	♦ 832	♦ Q1065	Pass	4♥	AP	
South HCP: 11	♣ 8	♣ Q3				
Contract: 4♥ S						

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKQ54				1♠
Vul: NS	♥ AK9752	♥ Q86	Pass	3♥	Pass	4♥
North HCP: 11	♦ A843	♦ J	AP			
South HCP: 15	♣ 93	♣ K1086				
Contract: 4♥ N						

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ AKJ42	♠ Q10		1♠	Pass	3♥
Vul: Both	♥ K	♥ AQ98732				
North HCP: 19	♦ Q4	♦ K8	Pass	4♣	Pass	4♥
South HCP: 11	♣ AQ1062	♣ 83	AP			
Contract: 4♥ S						

Board: 78

Dealer: S

Vul: NS

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ J3

♥ KQJ1086

♦ A53

♣ 74

South:

♠ AQ1042

♥ —

♦ K72

♣ AQ1052

West	North	East	South
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1♠

Pass	3♥	Pass	4♣
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Pass	4♠	AP	
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South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 73	♠ 8	The opponents are silent.
Dealer: N	♥ AKQ1062	
Vul: EW	♦ Q72	Partner bids first.
HCP: 11	♣ 854	

Board: 74	♠ AK754	The opponents are silent.
Dealer: S	♥ J6	
Vul: NS	♦ QJ106	You bid first.
HCP: 11	♣ 42	

Board: 75	♠ Q	The opponents are silent.
Dealer: N	♥ KQ8762	
Vul: Both	♦ Q1065	Partner bids first.
HCP: 11	♣ Q3	

Board: 76	♠ AKQ54	The opponents are silent.
Dealer: S	♥ Q86	
Vul: NS	♦ J	You bid first.
HCP: 15	♣ K1086	

Board: 77	♠ Q10	The opponents are silent.
Dealer: N	♥ AQ98732	
Vul: Both	♦ K8	Partner bids first.
HCP: 11	♣ 83	

Board: 78	♠ AQ1042	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ K72	You bid first.
HCP: 15	♣ AQ1052	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ AQJ1072	♠ 8		1♠	Pass	3♥
Vul: EW	♥ 93	♥ AKQ1062				
North HCP: 12	♦ 98	♦ Q72	AP			
South HCP: 11	♣ KQ3	♣ 854				
Contract: 3♥ S						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK754				1♠
Vul: NS	♥ AQ10943	♥ J6				
North HCP: 11	♦ K54	♦ QJ106	Pass	3♥	AP	
South HCP: 11	♣ Q953	♣ 42				
Contract: 3♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6543	♠ Q		1♠	Pass	3♥
Vul: Both	♥ AJ	♥ KQ8762				
North HCP: 13	♦ 832	♦ Q1065	Pass	4♥	AP	
South HCP: 11	♣ 8	♣ Q3				
Contract: 4♥ S						

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKQ54				1♠
Vul: NS	♥ AK9752	♥ Q86	Pass	3♥	Pass	4♥
North HCP: 11	♦ A843	♦ J	AP			
South HCP: 15	♣ 93	♣ K1086				
Contract: 4♥ N						

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ AKJ42	♠ Q10		1♠	Pass	3♥
Vul: Both	♥ K	♥ AQ98732				
North HCP: 19	♦ Q4	♦ K8	Pass	4♣	Pass	4♥
South HCP: 11	♣ AQ1062	♣ 83	AP			
Contract: 4♥ S						

Board: 78

Dealer: S

Vul: NS

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ J3

♥ KQJ1086

♦ A53

♣ 74

South:

♠ AQ1042

♥ —

♦ K72

♣ AQ1052

West	North	East	South
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1♠

Pass	3♥	Pass	4♣
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Pass	4♠	AP	
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North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 79	♠ AKJ86	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ AKJ103	You bid first.
HCP: 19	♣ 95	

Board: 80	♠ 3	The opponents are silent.
Dealer: S	♥ AQ10986	
Vul: None	♦ Q54	Partner bids first.
HCP: 11	♣ QJ6	

Board: 81	♠ KJ1086	The opponents are silent.
Dealer: N	♥ Q64	
Vul: EW	♦ 97	You bid first.
HCP: 13	♣ AK5	

Board: 82	♠ 96	East Bids 5♦ if possible.
Dealer: S	♥ AQ8732	
Vul: Both	♦ 2	Partner bids first.
HCP: 11	♣ KQ86	

Board: 83	♠ AKQ109	The opponents are silent.
Dealer: N	♥ 62	
Vul: None	♦ 865	You bid first.
HCP: 11	♣ Q83	

Board: 84	♠ —	The opponents are silent.
Dealer: S	♥ KQ9873	
Vul: NS	♦ A10854	Partner bids first.
HCP: 11	♣ Q4	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ AKJ86	♠ —		1♠	Pass	3♥
Vul: Both	♥ K	♥ A87543	Pass	4♦	Pass	5♣
North HCP: 19	♦ AKJ103	♦ 5	AP			
South HCP: 11	♣ 95	♣ AK7643				
Contract: 5♣ S						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ754				1♠
Vul: None	♥ AQ10986	♥ 7	Pass	3♥	AP	
North HCP: 11	♦ Q54	♦ J73				
South HCP: 13	♣ QJ6	♣ AK97				
Contract: 3♥ N						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ KJ1086	♠ A		1♠	Pass	3♥
Vul: EW	♥ Q64	♥ AK10973	Pass	4♥	AP	
North HCP: 13	♦ 97	♦ 654				
South HCP: 11	♣ AK5	♣ 632				
Contract: 4♥ S						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ KQ10874				1♠
Vul: Both	♥ AQ8732	♥ KJ	Pass	3♥	5♦	X
North HCP: 11	♦ 2	♦ K	AP			
South HCP: 16	♣ KQ86	♣ A543				
Contract: 5♦ X E						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ AKQ109	♠ 8		1♠	Pass	3♥
Vul: None	♥ 62	♥ AK10974	AP			
North HCP: 11	♦ 865	♦ KJ9				
South HCP: 11	♣ Q83	♣ 942				
Contract: 3♥ S						

Board: 84

Dealer: S

Vul: NS

North HCP: 11

South HCP: 17

Contract: 4♥ N

North:

♠ —

♥ KQ9873

♦ A10854

♣ Q4

South:

♠ AKQJ984

♥ J10

♦ KQJ

♣ 9

West	North	East	South
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1♠

Pass	3♥	Pass	4♥
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AP

South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 79	♠ —	The opponents are silent.
Dealer: N	♥ A87543	
Vul: Both	♦ 5	Partner bids first.
HCP: 11	♣ AK7643	

Board: 80	♠ AJ754	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ J73	You bid first.
HCP: 13	♣ AK97	

Board: 81	♠ A	The opponents are silent.
Dealer: N	♥ AK10973	
Vul: EW	♦ 654	Partner bids first.
HCP: 11	♣ 632	

Board: 82	♠ KQ10874	East Bids 5♦ if possible.
Dealer: S	♥ KJ	
Vul: Both	♦ K	You bid first.
HCP: 16	♣ A543	

Board: 83	♠ 8	The opponents are silent.
Dealer: N	♥ AK10974	
Vul: None	♦ KJ9	Partner bids first.
HCP: 11	♣ 942	

Board: 84	♠ AKQJ984	The opponents are silent.
Dealer: S	♥ J10	
Vul: NS	♦ KQJ	You bid first.
HCP: 17	♣ 9	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ AKJ86	♠ —		1♠	Pass	3♥
Vul: Both	♥ K	♥ A87543	Pass	4♦	Pass	5♣
North HCP: 19	♦ AKJ103	♦ 5	AP			
South HCP: 11	♣ 95	♣ AK7643				
Contract: 5♣ S						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ754				1♠
Vul: None	♥ AQ10986	♥ 7	Pass	3♥	AP	
North HCP: 11	♦ Q54	♦ J73				
South HCP: 13	♣ QJ6	♣ AK97				
Contract: 3♥ N						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ KJ1086	♠ A		1♠	Pass	3♥
Vul: EW	♥ Q64	♥ AK10973	Pass	4♥	AP	
North HCP: 13	♦ 97	♦ 654				
South HCP: 11	♣ AK5	♣ 632				
Contract: 4♥ S						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ KQ10874				1♠
Vul: Both	♥ AQ8732	♥ KJ	Pass	3♥	5♦	X
North HCP: 11	♦ 2	♦ K	AP			
South HCP: 16	♣ KQ86	♣ A543				
Contract: 5♦ X E						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ AKQ109	♠ 8		1♠	Pass	3♥
Vul: None	♥ 62	♥ AK10974	AP			
North HCP: 11	♦ 865	♦ KJ9				
South HCP: 11	♣ Q83	♣ 942				
Contract: 3♥ S						

Board: 84

Dealer: S

Vul: NS

North HCP: 11

South HCP: 17

Contract: 4♥ N

North:

♠ —

♥ KQ9873

♦ A10854

♣ Q4

South:

♠ AKQJ984

♥ J10

♦ KQJ

♣ 9

West	North	East	South
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1♠

Pass	3♥	Pass	4♥
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AP

North hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 85	♠ AKQ65	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ Q765	You bid first.
HCP: 11	♣ 1086	

Board: 86	♠ 5	East Bids 4♦ if possible.
Dealer: S	♥ AQJ10975	
Vul: EW	♦ 73	Partner bids first.
HCP: 11	♣ A65	

Board: 87	♠ AQJ65	The opponents are silent.
Dealer: N	♥ J972	
Vul: None	♦ A93	You bid first.
HCP: 12	♣ 8	

Board: 88	♠ A	The opponents are silent.
Dealer: S	♥ AK10753	
Vul: None	♦ 943	Partner bids first.
HCP: 11	♣ 842	

Board: 89	♠ KQJ963	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ Q92	You bid first.
HCP: 15	♣ AQJ	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ AKQ65	♠ 9		1♠	Pass	3♥
Vul: NS	♥ 5	♥ KQJ843				
North HCP: 11	♦ Q765	♦ 109	AP			
South HCP: 11	♣ 1086	♣ KQ32				
Contract: 3♥ S						

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KQ932				1♠
Vul: EW	♥ AQJ10975	♥ 43	Pass	3♥	4♦	4♥
North HCP: 11	♦ 73	♦ K105	AP			
South HCP: 11	♣ A65	♣ K103				
Contract: 4♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ AQJ65	♠ —		1♠	Pass	3♥
Vul: None	♥ J972	♥ AQ108653	Pass	4♥	AP	
North HCP: 12	♦ A93	♦ K8				
South HCP: 11	♣ 8	♣ Q962				
Contract: 4♥ S						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ QJ10954				1♠
Vul: None	♥ AK10753	♥ Q	Pass	3♥	Pass	3♠
North HCP: 11	♦ 943	♦ K76	Pass	3NT	AP	
South HCP: 13	♣ 842	♣ AJ7				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ KQJ963	♠ 4		1♠	Pass	3♥
Vul: NS	♥ 8	♥ AK109652	Pass	3♠	Pass	4♥
North HCP: 15	♦ Q92	♦ A	AP			
South HCP: 11	♣ AQJ	♣ 9853				
Contract: 4♥ S						

South hands (Practice Page)

3 Under Invitational Jump (11-12 HCP)

Board: 85	♠ 9	The opponents are silent.
Dealer: N	♥ KQJ843	
Vul: NS	♦ 109	Partner bids first.
HCP: 11	♣ KQ32	

Board: 86	♠ KQ932	East Bids 4♦ if possible.
Dealer: S	♥ 43	
Vul: EW	♦ K105	You bid first.
HCP: 11	♣ K103	

Board: 87	♠ —	The opponents are silent.
Dealer: N	♥ AQ108653	
Vul: None	♦ K8	Partner bids first.
HCP: 11	♣ Q962	

Board: 88	♠ QJ10954	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ K76	You bid first.
HCP: 13	♣ AJ7	

Board: 89	♠ 4	The opponents are silent.
Dealer: N	♥ AK109652	
Vul: NS	♦ A	Partner bids first.
HCP: 11	♣ 9853	

3 Under Invitational Jump (11-12 HCP) Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ AKQ65	♠ 9		1♠	Pass	3♥
Vul: NS	♥ 5	♥ KQJ843				
North HCP: 11	♦ Q765	♦ 109	AP			
South HCP: 11	♣ 1086	♣ KQ32				
Contract: 3♥ S						

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KQ932				1♠
Vul: EW	♥ AQJ10975	♥ 43	Pass	3♥	4♦	4♥
North HCP: 11	♦ 73	♦ K105	AP			
South HCP: 11	♣ A65	♣ K103				
Contract: 4♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ AQJ65	♠ —		1♠	Pass	3♥
Vul: None	♥ J972	♥ AQ108653	Pass	4♥	AP	
North HCP: 12	♦ A93	♦ K8				
South HCP: 11	♣ 8	♣ Q962				
Contract: 4♥ S						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ QJ10954				1♠
Vul: None	♥ AK10753	♥ Q	Pass	3♥	Pass	3♠
North HCP: 11	♦ 943	♦ K76	Pass	3NT	AP	
South HCP: 13	♣ 842	♣ AJ7				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ KQJ963	♠ 4		1♠	Pass	3♥
Vul: NS	♥ 8	♥ AK109652	Pass	3♠	Pass	4♥
North HCP: 15	♦ Q92	♦ A	AP			
South HCP: 11	♣ AQJ	♣ 9853				
Contract: 4♥ S						