

North hands

3N_over_LHO_3x

Board: 1 ♠ AJT7 LHO opens the bidding 3♥.

Dealer: East ♥ A7 Partner bids next.

Vul: Both ♦ AQJ64

HCP: 19+1 ♣ K6

Board: 2 ♠ KT952 RHO opens the bidding 3♣.

Dealer: West ♥ KQT5 You bid next.

Vul: Both ♦ JT95

HCP: 9+1 ♣ -

Board: 3 ♠ K765 LHO opens the bidding 3♠.

Dealer: East ♥ KJ7 Partner bids next.

Vul: None ♦ AK6

HCP: 19 ♣ KQ3

Board: 4 ♠ T97 RHO opens the bidding 3♠.

Dealer: West ♥ 9852 You bid next.

Vul: N-S ♦ KQT

HCP: 5 ♣ 543

Board: 5 ♠ KJT52 RHO opens the bidding 3♦.

Dealer: West ♥ KJ94 You bid next.

Vul: Both ♦ 54

HCP: 8+1 ♣ 76

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ AJT7	♠ KQ984			3♥	Pass
Vul: Both	♥ A7	♥ 943	Pass	3NT	All Pass	
North HCP: 19+1	♦ AQJ64	♦ T53				
South HCP: 6+1	♣ K6	♣ J7				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ KT952	♠ AQ7	3♣	Pass	Pass	3NT
Vul: Both	♥ KQT5	♥ A732		All Pass		
North HCP: 9+1	♦ JT95	♦ AK3				
South HCP: 21	♣ -	♣ KJ6				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ K765	♠ 32			3♠	Pass
Vul: None	♥ KJ7	♥ Q654	Pass	3NT	All Pass	
North HCP: 19	♦ AK6	♦ J974				
South HCP: 7	♣ KQ3	♣ A86				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ T97	♠ A4	3♠	Pass	Pass	3NT
Vul: N-S	♥ 9852	♥ AKQ7		All Pass		
North HCP: 5	♦ KQT	♦ A76				
South HCP: 21	♣ 543	♣ KJ96				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ KJT52	♠ A864	3♦	Pass	Pass	3NT
Vul: Both	♥ KJ94	♥ A5	Pass	4♠	All Pass	
North HCP: 8+1	♦ 54	♦ AT3				
South HCP: 19	♣ 76	♣ AK85				
Contract: 4♠ North						

South hands**3N_over_LHO_3x**

Board: 1 ♠ KQ984 RHO opens the bidding 3♥.

Dealer: East ♥ 943 You bid next.

Vul: Both ♦ T53

HCP: 6+1 ♣ J7

Board: 2 ♠ AQ7 LHO opens the bidding 3♣.

Dealer: West ♥ A732 Partner bids next.

Vul: Both ♦ AK3

HCP: 21 ♣ KJ6

Board: 3 ♠ 32 RHO opens the bidding 3♠.

Dealer: East ♥ Q654 You bid next.

Vul: None ♦ J974

HCP: 7 ♣ A86

Board: 4 ♠ A4 LHO opens the bidding 3♠.

Dealer: West ♥ AKQ7 Partner bids next.

Vul: N-S ♦ A76

HCP: 21 ♣ KJ96

Board: 5 ♠ A864 LHO opens the bidding 3♦.

Dealer: West ♥ A5 Partner bids next.

Vul: Both ♦ AT3

HCP: 19 ♣ AK85

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ AJT7	♠ KQ984			3♥	Pass
Vul: Both	♥ A7	♥ 943	Pass	3NT	All Pass	
North HCP: 19+1	♦ AQJ64	♦ T53				
South HCP: 6+1	♣ K6	♣ J7				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ KT952	♠ AQ7	3♣	Pass	Pass	3NT
Vul: Both	♥ KQT5	♥ A732		All Pass		
North HCP: 9+1	♦ JT95	♦ AK3				
South HCP: 21	♣ -	♣ KJ6				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ K765	♠ 32			3♠	Pass
Vul: None	♥ KJ7	♥ Q654	Pass	3NT	All Pass	
North HCP: 19	♦ AK6	♦ J974				
South HCP: 7	♣ KQ3	♣ A86				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ T97	♠ A4	3♠	Pass	Pass	3NT
Vul: N-S	♥ 9852	♥ AKQ7		All Pass		
North HCP: 5	♦ KQT	♦ A76				
South HCP: 21	♣ 543	♣ KJ96				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ KJT52	♠ A864	3♦	Pass	Pass	3NT
Vul: Both	♥ KJ94	♥ A5	Pass	4♠	All Pass	
North HCP: 8+1	♦ 54	♦ AT3				
South HCP: 19	♣ 76	♣ AK85				
Contract: 4♠ North						

North hands

3N_over_LHO_3x

Board: 6 ♠ 42 RHO opens the bidding 3♠.

Dealer: West ♥ 6432 You bid next.

Vul: N-S ♦ AJ643

HCP: 9+1 ♣ A5

Board: 7 ♠ K54 LHO opens the bidding 3♣.

Dealer: East ♥ KJ4 Partner bids next.

Vul: E-W ♦ AQJ96

HCP: 18+1 ♣ A9

Board: 8 ♠ AQ96 LHO opens the bidding 3♦.

Dealer: East ♥ AK93 Partner bids next.

Vul: E-W ♦ KJ4

HCP: 21 ♣ A8

Board: 9 ♠ QJ LHO opens the bidding 3♦.

Dealer: East ♥ K95 Partner bids next.

Vul: Both ♦ K8

HCP: 17+2 ♣ AKJ732

Board: 10 ♠ 8 RHO opens the bidding 3♠.

Dealer: West ♥ AT83 You bid next.

Vul: N-S ♦ T52

HCP: 8+1 ♣ KJ985

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ 42	♠ KJ85	3 ♠	Pass	Pass	3NT
Vul: N-S	♥ 6432	♥ AKJ		All Pass		
North HCP: 9+1	♦ AJ643	♦ Q9				
South HCP: 18	♣ A5	♣ KJ86				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ K54	♠ AQ97			3 ♣	Pass
Vul: E-W	♥ KJ4	♥ AT53	Pass	3NT	All Pass	
North HCP: 18+1	♦ AQJ96	♦ 8543				
South HCP: 10	♣ A9	♣ 4				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ AQ96	♠ J73			3 ♦	Pass
Vul: E-W	♥ AK93	♥ QJ764	Pass	3NT	Pass	4 ♥
North HCP: 21	♦ KJ4	♦ 6		All Pass		
South HCP: 7+1	♣ A8	♣ QJ43				
Contract: 4 ♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ AK875			3 ♦	Pass
Vul: Both	♥ K95	♥ T62	Pass	3NT	All Pass	
North HCP: 17+2	♦ K8	♦ 43				
South HCP: 7+1	♣ AKJ732	♣ T95				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ KQ92	3 ♠	Pass	Pass	3NT
Vul: N-S	♥ AT83	♥ K54		All Pass		
North HCP: 8+1	♦ T52	♦ AKQ3				
South HCP: 17	♣ KJ985	♣ T4				
Contract: 3NT South						

South hands

3N_over_LHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ 42	♠ KJ85	3 ♠	Pass	Pass	3NT
Vul: N-S	♥ 6432	♥ AKJ		All Pass		
North HCP: 9+1	♦ AJ643	♦ Q9				
South HCP: 18	♣ A5	♣ KJ86				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ K54	♠ AQ97			3 ♣	Pass
Vul: E-W	♥ KJ4	♥ AT53	Pass	3NT	All Pass	
North HCP: 18+1	♦ AQJ96	♦ 8543				
South HCP: 10	♣ A9	♣ 4				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ AQ96	♠ J73			3 ♦	Pass
Vul: E-W	♥ AK93	♥ QJ764	Pass	3NT	Pass	4 ♥
North HCP: 21	♦ KJ4	♦ 6		All Pass		
South HCP: 7+1	♣ A8	♣ QJ43				
Contract: 4 ♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ AK875			3 ♦	Pass
Vul: Both	♥ K95	♥ T62	Pass	3NT	All Pass	
North HCP: 17+2	♦ K8	♦ 43				
South HCP: 7+1	♣ AKJ732	♣ T95				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ KQ92	3 ♠	Pass	Pass	3NT
Vul: N-S	♥ AT83	♥ K54		All Pass		
North HCP: 8+1	♦ T52	♦ AKQ3				
South HCP: 17	♣ KJ985	♣ T4				
Contract: 3NT South						

North hands

3N_over_LHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ JT2	♠ A95			3♥	Pass
Vul: Both	♥ KQ	♥ 86	Pass	3NT	All Pass	
North HCP: 17+2	♦ QJ	♦ KT765				
South HCP: 7+1	♣ AKJ953	♣ T84				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ T862	♠ K4	3♣	Pass	Pass	3NT
Vul: None	♥ AK98	♥ QJT2		All Pass		
North HCP: 9	♦ JT	♦ AKQ64				
South HCP: 19+1	♣ J65	♣ A9				
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: East	♠ AKQ5	♠ J92			3♣	Pass
Vul: N-S	♥ J72	♥ AQT54	Pass	3NT	All Pass	
North HCP: 18	♦ A986	♦ QT53				
South HCP: 9+1	♣ KJ	♣ 4				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 97	♠ AQ	3♠	Pass	Pass	3NT
Vul: E-W	♥ QJ6	♥ K43		All Pass		
North HCP: 9+1	♦ AQT63	♦ J97				
South HCP: 17+1	♣ T52	♣ AK943				
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ AQ2	♠ 98			3♠	Pass
Vul: Both	♥ T2	♥ J9765	Pass	3NT	All Pass	
North HCP: 17	♦ KJ94	♦ A5				
South HCP: 7+1	♣ AKT9	♣ Q763				
Contract: 3NT North						

South hands**3N_over_LHO_3x**

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

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

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

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

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

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ JT2	♠ A95			3♥	Pass
Vul: Both	♥ KQ	♥ 86	Pass	3NT	All Pass	
North HCP: 17+2	♦ QJ	♦ KT765				
South HCP: 7+1	♣ AKJ953	♣ T84				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ T862	♠ K4	3♣	Pass	Pass	3NT
Vul: None	♥ AK98	♥ QJT2		All Pass		
North HCP: 9	♦ JT	♦ AKQ64				
South HCP: 19+1	♣ J65	♣ A9				
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: East	♠ AKQ5	♠ J92			3♣	Pass
Vul: N-S	♥ J72	♥ AQT54	Pass	3NT	All Pass	
North HCP: 18	♦ A986	♦ QT53				
South HCP: 9+1	♣ KJ	♣ 4				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 97	♠ AQ	3♠	Pass	Pass	3NT
Vul: E-W	♥ QJ6	♥ K43		All Pass		
North HCP: 9+1	♦ AQT63	♦ J97				
South HCP: 17+1	♣ T52	♣ AK943				
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ AQ2	♠ 98			3♠	Pass
Vul: Both	♥ T2	♥ J9765	Pass	3NT	All Pass	
North HCP: 17	♦ KJ94	♦ A5				
South HCP: 7+1	♣ AKT9	♣ Q763				
Contract: 3NT North						

North hands

3N_over_LHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ T43	♠ AQ6	3♣	Pass	Pass	3NT
Vul: Both	♥ T962	♥ Q73		All Pass		
North HCP: 4	♦ QJ9	♦ AK863				
South HCP: 19+1	♣ J87	♣ A6				
Contract: 3NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ AK65	♠ J74			3♥	Pass
Vul: N-S	♥ A9	♥ Q	Pass	3NT	All Pass	
North HCP: 20	♦ AQ3	♦ KJT97				
South HCP: 8+1	♣ K865	♣ JT43				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ A95	♠ Q863	3♣	Pass	Pass	3NT
Vul: Both	♥ AT65	♥ KQ		All Pass		
North HCP: 8	♦ T875	♦ AJ32				
South HCP: 17	♣ 42	♣ KQ3				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ AK8	♠ T73			3♥	Pass
Vul: None	♥ KQ5	♥ 63	Pass	3NT	All Pass	
North HCP: 17	♦ K743	♦ AQJ9				
South HCP: 7	♣ Q96	♣ 8754				
Contract: 3NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: West	♠ 872	♠ KQJ	3♣	Pass	Pass	3NT
Vul: Both	♥ KQ853	♥ AJT7		All Pass		
North HCP: 5+1	♦ T843	♦ KJ75				
South HCP: 18	♣ 8	♣ K3				
Contract: 3NT South						

South hands**3N_over_LHO_3x**

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

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

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

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

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

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ T43	♠ AQ6	3♣	Pass	Pass	3NT
Vul: Both	♥ T962	♥ Q73		All Pass		
North HCP: 4	♦ QJ9	♦ AK863				
South HCP: 19+1	♣ J87	♣ A6				
Contract: 3NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ AK65	♠ J74			3♥	Pass
Vul: N-S	♥ A9	♥ Q	Pass	3NT	All Pass	
North HCP: 20	♦ AQ3	♦ KJT97				
South HCP: 8+1	♣ K865	♣ JT43				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ A95	♠ Q863	3♣	Pass	Pass	3NT
Vul: Both	♥ AT65	♥ KQ		All Pass		
North HCP: 8	♦ T875	♦ AJ32				
South HCP: 17	♣ 42	♣ KQ3				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ AK8	♠ T73			3♥	Pass
Vul: None	♥ KQ5	♥ 63	Pass	3NT	All Pass	
North HCP: 17	♦ K743	♦ AQJ9				
South HCP: 7	♣ Q96	♣ 8754				
Contract: 3NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: West	♠ 872	♠ KQJ	3♣	Pass	Pass	3NT
Vul: Both	♥ KQ853	♥ AJT7		All Pass		
North HCP: 5+1	♦ T843	♦ KJ75				
South HCP: 18	♣ 8	♣ K3				
Contract: 3NT South						

North hands

3N_over_LHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ AJ	♠ KQ75			3♦	Pass
Vul: Both	♥ K93	♥ T654	Pass	3NT	All Pass	
North HCP: 17	♦ AQ65	♦ 3				
South HCP: 9	♣ K874	♣ A963				
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ A642	♠ 953	3♣	Pass	Pass	3NT
Vul: Both	♥ T754	♥ AKJ9		All Pass		
North HCP: 6	♦ T97	♦ AQ64				
South HCP: 18	♣ Q6	♣ A3				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ K7	♠ 963			3♠	Pass
Vul: N-S	♥ QT9	♥ 763	Pass	3NT	All Pass	
North HCP: 17+2	♦ AKJ863	♦ Q75				
South HCP: 4	♣ A2	♣ Q954				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ QJ65	♠ K32	3♣	Pass	Pass	3NT
Vul: E-W	♥ Q84	♥ AK95		All Pass		
North HCP: 7	♦ J643	♦ AQ87				
South HCP: 19	♣ J3	♣ K5				
Contract: 3NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ KQT7	♠ J8652			3♣	Pass
Vul: E-W	♥ KQT	♥ A72	Pass	3NT	All Pass	
North HCP: 20	♦ AQ43	♦ T87				
South HCP: 5+1	♣ A5	♣ 94				
Contract: 3NT North						

South hands**3N_over_LHO_3x**

Board: 21 ♠ KQ75 RHO opens the bidding 3♦.

Dealer: East ♥ T654 You bid next.

Vul: Both ♦ 3

HCP: 9 ♣ A963

Board: 22 ♠ 953 LHO opens the bidding 3♣.

Dealer: West ♥ AKJ9 Partner bids next.

Vul: Both ♦ AQ64

HCP: 18 ♣ A3

Board: 23 ♠ 963 RHO opens the bidding 3♠.

Dealer: East ♥ 763 You bid next.

Vul: N-S ♦ Q75

HCP: 4 ♣ Q954

Board: 24 ♠ K32 LHO opens the bidding 3♣.

Dealer: West ♥ AK95 Partner bids next.

Vul: E-W ♦ AQ87

HCP: 19 ♣ K5

Board: 25 ♠ J8652 RHO opens the bidding 3♣.

Dealer: East ♥ A72 You bid next.

Vul: E-W ♦ T87

HCP: 5+1 ♣ 94

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ AJ	♠ KQ75			3♦	Pass
Vul: Both	♥ K93	♥ T654	Pass	3NT	All Pass	
North HCP: 17	♦ AQ65	♦ 3				
South HCP: 9	♣ K874	♣ A963				
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ A642	♠ 953	3♣	Pass	Pass	3NT
Vul: Both	♥ T754	♥ AKJ9		All Pass		
North HCP: 6	♦ T97	♦ AQ64				
South HCP: 18	♣ Q6	♣ A3				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ K7	♠ 963			3♠	Pass
Vul: N-S	♥ QT9	♥ 763	Pass	3NT	All Pass	
North HCP: 17+2	♦ AKJ863	♦ Q75				
South HCP: 4	♣ A2	♣ Q954				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ QJ65	♠ K32	3♣	Pass	Pass	3NT
Vul: E-W	♥ Q84	♥ AK95		All Pass		
North HCP: 7	♦ J643	♦ AQ87				
South HCP: 19	♣ J3	♣ K5				
Contract: 3NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ KQT7	♠ J8652			3♣	Pass
Vul: E-W	♥ KQT	♥ A72	Pass	3NT	All Pass	
North HCP: 20	♦ AQ43	♦ T87				
South HCP: 5+1	♣ A5	♣ 94				
Contract: 3NT North						

North hands

3N_over_LHO_3x

Board: 26 ♠ A764 RHO opens the bidding 3♥.

Dealer: West ♥ - You bid next.

Vul: Both ♦ Q8754

HCP: 7+1 ♣ J963

Board: 27 ♠ 842 LHO opens the bidding 3♣.

Dealer: East ♥ AK82 Partner bids next.

Vul: E-W ♦ A7

HCP: 17 ♣ AQ63

Board: 28 ♠ KT82 LHO opens the bidding 3♣.

Dealer: East ♥ AK7 Partner bids next.

Vul: None ♦ A97

HCP: 19 ♣ KQ3

Board: 29 ♠ A964 LHO opens the bidding 3♣.

Dealer: East ♥ AK5 Partner bids next.

Vul: E-W ♦ QT8

HCP: 18 ♣ KQ9

Board: 30 ♠ KT87 RHO opens the bidding 3♦.

Dealer: West ♥ 9852 You bid next.

Vul: N-S ♦ -

HCP: 7+1 ♣ AT752

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: West	♠ A764	♠ J9	3♥	Pass	Pass	3NT
Vul: Both	♥ -	♥ AJ4		All Pass		
North HCP: 7+1	♦ Q8754	♦ AKJ				
South HCP: 21+1	♣ J963	♣ AK874				
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ 842	♠ AKQT5			3♣	Pass
Vul: E-W	♥ AK82	♥ T754	Pass	3NT	All Pass	
North HCP: 17	♦ A7	♦ 652				
South HCP: 9+1	♣ AQ63	♣ 5				
Contract: 3NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ KT82	♠ Q3			3♣	Pass
Vul: None	♥ AK7	♥ Q6542	Pass	3NT	Pass	4♥
North HCP: 19	♦ A97	♦ KQT4	All Pass			
South HCP: 9+1	♣ KQ3	♣ 85				
Contract: 4♥ South						

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ A964	♠ QJ53			3♣	Pass
Vul: E-W	♥ AK5	♥ QT873	Pass	3NT	All Pass	
North HCP: 18	♦ QT8	♦ K93				
South HCP: 8+1	♣ KQ9	♣ 4				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ KT87	♠ QJ4	3♦	Pass	Pass	3NT
Vul: N-S	♥ 9852	♥ AQ4		All Pass		
North HCP: 7+1	♦ -	♦ AQ76				
South HCP: 17	♣ AT752	♣ Q63				
Contract: 3NT South						

South hands**3N_over_LHO_3x**

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

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

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

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

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

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: West	♠ A764	♠ J9	3♥	Pass	Pass	3NT
Vul: Both	♥ -	♥ AJ4		All Pass		
North HCP: 7+1	♦ Q8754	♦ AKJ				
South HCP: 21+1	♣ J963	♣ AK874				
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ 842	♠ AKQT5			3♣	Pass
Vul: E-W	♥ AK82	♥ T754	Pass	3NT	All Pass	
North HCP: 17	♦ A7	♦ 652				
South HCP: 9+1	♣ AQ63	♣ 5				
Contract: 3NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ KT82	♠ Q3			3♣	Pass
Vul: None	♥ AK7	♥ Q6542	Pass	3NT	Pass	4♥
North HCP: 19	♦ A97	♦ KQT4	All Pass			
South HCP: 9+1	♣ KQ3	♣ 85				
Contract: 4♥ South						

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ A964	♠ QJ53			3♣	Pass
Vul: E-W	♥ AK5	♥ QT873	Pass	3NT	All Pass	
North HCP: 18	♦ QT8	♦ K93				
South HCP: 8+1	♣ KQ9	♣ 4				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ KT87	♠ QJ4	3♦	Pass	Pass	3NT
Vul: N-S	♥ 9852	♥ AQ4		All Pass		
North HCP: 7+1	♦ -	♦ AQ76				
South HCP: 17	♣ AT752	♣ Q63				
Contract: 3NT South						

North hands

3N_over_LHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ AK64	♠ T53			3♣	Pass
Vul: N-S	♥ J72	♥ A965	Pass	3NT	All Pass	
North HCP: 18	♦ AJ73	♦ KT86				
South HCP: 7	♣ KQ	♣ 86				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ KQ7	3♠	Pass	Pass	3NT
Vul: Both	♥ K953	♥ AJ2		All Pass		
North HCP: 8	♦ J974	♦ AK62				
South HCP: 17	♣ KJ97	♣ 852				
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ K62	♠ 987			3♠	Pass
Vul: None	♥ J5	♥ 9843	Pass	3NT	All Pass	
North HCP: 18	♦ AKT4	♦ J96				
South HCP: 4	♣ AQJT	♣ K87				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ QT53	♠ K76	3♥	Pass	Pass	3NT
Vul: N-S	♥ 732	♥ KJ		All Pass		
North HCP: 7	♦ K96	♦ AT87				
South HCP: 18	♣ Q75	♣ AK93				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ AQ7	♠ 54			3♠	Pass
Vul: N-S	♥ A85	♥ K63	Pass	3NT	All Pass	
North HCP: 17	♦ AK87	♦ T64				
South HCP: 8+1	♣ T96	♣ KQ842				
Contract: 3NT North						

South hands

3N_over_LHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ AK64	♠ T53			3♣	Pass
Vul: N-S	♥ J72	♥ A965	Pass	3NT	All Pass	
North HCP: 18	♦ AJ73	♦ KT86				
South HCP: 7	♣ KQ	♣ 86				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ KQ7	3♠	Pass	Pass	3NT
Vul: Both	♥ K953	♥ AJ2		All Pass		
North HCP: 8	♦ J974	♦ AK62				
South HCP: 17	♣ KJ97	♣ 852				
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ K62	♠ 987			3♠	Pass
Vul: None	♥ J5	♥ 9843	Pass	3NT	All Pass	
North HCP: 18	♦ AKT4	♦ J96				
South HCP: 4	♣ AQJT	♣ K87				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ QT53	♠ K76	3♥	Pass	Pass	3NT
Vul: N-S	♥ 732	♥ KJ		All Pass		
North HCP: 7	♦ K96	♦ AT87				
South HCP: 18	♣ Q75	♣ AK93				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ AQ7	♠ 54			3♠	Pass
Vul: N-S	♥ A85	♥ K63	Pass	3NT	All Pass	
North HCP: 17	♦ AK87	♦ T64				
South HCP: 8+1	♣ T96	♣ KQ842				
Contract: 3NT North						

North hands

3N_over_LHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ K865	♠ AQ9	3♣	Pass	Pass	3NT
Vul: E-W	♥ KJ7	♥ AQ98		All Pass		
North HCP: 8	♦ J654	♦ A98				
South HCP: 20	♣ 54	♣ AT6				
Contract: 3NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ AK3	♠ T764			3♦	Pass
Vul: None	♥ AJ	♥ QT9	Pass	3NT	All Pass	
North HCP: 17+1	♦ KQ6	♦ 52				
South HCP: 6	♣ 98632	♣ KJT5				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ A965	♠ KT2	3♣	Pass	Pass	3NT
Vul: Both	♥ A643	♥ KQ2		All Pass		
North HCP: 9	♦ JT43	♦ AK985				
South HCP: 19+1	♣ 7	♣ A5				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ QT9	♠ 8763			3♣	Pass
Vul: N-S	♥ K873	♥ Q54	Pass	3NT	All Pass	
North HCP: 18	♦ AKQ3	♦ JT5				
South HCP: 5	♣ A9	♣ Q63				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ 873	♠ KQJ4	3♣	Pass	Pass	3NT
Vul: E-W	♥ AKQ32	♥ 84		All Pass		
North HCP: 9+1	♦ T954	♦ AKQ3				
South HCP: 18	♣ 7	♣ KT6				
Contract: 3NT South						

South hands**3N_over_LHO_3x**

Board: 36 ♠ AQ9 LHO opens the bidding 3♣.

Dealer: West ♥ AQ98 Partner bids next.

Vul: E-W ♦ A98

HCP: 20 ♣ AT6

Board: 37 ♠ T764 RHO opens the bidding 3♦.

Dealer: East ♥ QT9 You bid next.

Vul: None ♦ 52

HCP: 6 ♣ KJT5

Board: 38 ♠ KT2 LHO opens the bidding 3♣.

Dealer: West ♥ KQ2 Partner bids next.

Vul: Both ♦ AK985

HCP: 19+1 ♣ A5

Board: 39 ♠ 8763 RHO opens the bidding 3♣.

Dealer: East ♥ Q54 You bid next.

Vul: N-S ♦ JT5

HCP: 5 ♣ Q63

Board: 40 ♠ KQJ4 LHO opens the bidding 3♣.

Dealer: West ♥ 84 Partner bids next.

Vul: E-W ♦ AKQ3

HCP: 18 ♣ KT6

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ K865	♠ AQ9	3♣	Pass	Pass	3NT
Vul: E-W	♥ KJ7	♥ AQ98		All Pass		
North HCP: 8	♦ J654	♦ A98				
South HCP: 20	♣ 54	♣ AT6				
Contract: 3NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ AK3	♠ T764			3♦	Pass
Vul: None	♥ AJ	♥ QT9	Pass	3NT	All Pass	
North HCP: 17+1	♦ KQ6	♦ 52				
South HCP: 6	♣ 98632	♣ KJT5				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ A965	♠ KT2	3♣	Pass	Pass	3NT
Vul: Both	♥ A643	♥ KQ2		All Pass		
North HCP: 9	♦ JT43	♦ AK985				
South HCP: 19+1	♣ 7	♣ A5				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ QT9	♠ 8763			3♣	Pass
Vul: N-S	♥ K873	♥ Q54	Pass	3NT	All Pass	
North HCP: 18	♦ AKQ3	♦ JT5				
South HCP: 5	♣ A9	♣ Q63				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ 873	♠ KQJ4	3♣	Pass	Pass	3NT
Vul: E-W	♥ AKQ32	♥ 84		All Pass		
North HCP: 9+1	♦ T954	♦ AKQ3				
South HCP: 18	♣ 7	♣ KT6				
Contract: 3NT South						

North hands

3N_over_LHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ K3	♠ AJ52			3♣	Pass
Vul: E-W	♥ QJ84	♥ A63	Pass	3NT	All Pass	
North HCP: 19	♦ AQJ4	♦ 8653				
South HCP: 9	♣ AQ3	♣ 54				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ KJ854	♠ A96	3♣	Pass	Pass	3NT
Vul: None	♥ QT9	♥ A32		All Pass		
North HCP: 8+1	♦ 8653	♦ AKQ9				
South HCP: 20	♣ Q	♣ K64				
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ A532			3♦	Pass
Vul: None	♥ KQ6	♥ J852	Pass	3NT	All Pass	
North HCP: 17	♦ KQ73	♦ 5				
South HCP: 6	♣ AK52	♣ JT84				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ K92	♠ AQ83	3♥	Pass	Pass	3NT
Vul: None	♥ 6	♥ KQ52		All Pass		
North HCP: 6+1	♦ T952	♦ QJ8				
South HCP: 17	♣ QJ763	♣ K8				
Contract: 3NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ A96	♠ K875			3♣	Pass
Vul: E-W	♥ KQ83	♥ 642	Pass	3NT	All Pass	
North HCP: 18	♦ A53	♦ K9864				
South HCP: 6+1	♣ AJ8	♣ 5				
Contract: 3NT North						

South hands**3N_over_LHO_3x**

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

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

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

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

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

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ K3	♠ AJ52			3♣	Pass
Vul: E-W	♥ QJ84	♥ A63	Pass	3NT	All Pass	
North HCP: 19	♦ AQJ4	♦ 8653				
South HCP: 9	♣ AQ3	♣ 54				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ KJ854	♠ A96	3♣	Pass	Pass	3NT
Vul: None	♥ QT9	♥ A32		All Pass		
North HCP: 8+1	♦ 8653	♦ AKQ9				
South HCP: 20	♣ Q	♣ K64				
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ A532			3♦	Pass
Vul: None	♥ KQ6	♥ J852	Pass	3NT	All Pass	
North HCP: 17	♦ KQ73	♦ 5				
South HCP: 6	♣ AK52	♣ JT84				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ K92	♠ AQ83	3♥	Pass	Pass	3NT
Vul: None	♥ 6	♥ KQ52		All Pass		
North HCP: 6+1	♦ T952	♦ QJ8				
South HCP: 17	♣ QJ763	♣ K8				
Contract: 3NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ A96	♠ K875			3♣	Pass
Vul: E-W	♥ KQ83	♥ 642	Pass	3NT	All Pass	
North HCP: 18	♦ A53	♦ K9864				
South HCP: 6+1	♣ AJ8	♣ 5				
Contract: 3NT North						

North hands

3N_over_LHO_3x

Board: 46 ♠ 76 RHO opens the bidding 3♠.

Dealer: West ♥ JT654 You bid next.

Vul: E-W ♦ AK83

HCP: 9+1 ♣ J8

Board: 47 ♠ KQ7 LHO opens the bidding 3♠.

Dealer: East ♥ A7 Partner bids next.

Vul: E-W ♦ A73

HCP: 17+1 ♣ A9643

Board: 48 ♠ K942 RHO opens the bidding 3♦.

Dealer: West ♥ 9732 You bid next.

Vul: E-W ♦ T5

HCP: 4 ♣ JT9

Board: 49 ♠ A96 LHO opens the bidding 3♥.

Dealer: East ♥ AJ Partner bids next.

Vul: Both ♦ AK94

HCP: 23 ♣ AK63

Board: 50 ♠ 954 RHO opens the bidding 3♠.

Dealer: West ♥ A87 You bid next.

Vul: E-W ♦ JT865

HCP: 5+1 ♣ T4

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ 76	♠ KQ8	3 ♠	Pass	Pass	3NT
Vul: E-W	♥ JT654	♥ AQ32		All Pass		
North HCP: 9+1	♦ AK83	♦ Q6				
South HCP: 17	♣ J8	♣ A763				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ KQ7	♠ 4		3 ♠	Pass	
Vul: E-W	♥ A7	♥ QJ5	Pass	3NT	All Pass	
North HCP: 17+1	♦ A73	♦ KT865				
South HCP: 7+1	♣ A9643	♣ JT75				
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: West	♠ K942	♠ QJ86	3 ♦	Pass	Pass	3NT
Vul: E-W	♥ 9732	♥ AT4		All Pass		
North HCP: 4	♦ T5	♦ A8				
South HCP: 20	♣ JT9	♣ AKQ4				
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ A96	♠ KQ2		3 ♥	Pass	
Vul: Both	♥ AJ	♥ 9	Pass	3NT	All Pass	
North HCP: 23	♦ AK94	♦ J853				
South HCP: 6+1	♣ AK63	♣ T8754				
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: West	♠ 954	♠ AQ	3 ♠	Pass	Pass	3NT
Vul: E-W	♥ A87	♥ Q43		All Pass		
North HCP: 5+1	♦ JT865	♦ AKQ				
South HCP: 21+1	♣ T4	♣ A9763				
Contract: 3NT South						

South hands**3N_over_LHO_3x**

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

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

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

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

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

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ 76	♠ KQ8	3 ♠	Pass	Pass	3NT
Vul: E-W	♥ JT654	♥ AQ32		All Pass		
North HCP: 9+1	♦ AK83	♦ Q6				
South HCP: 17	♣ J8	♣ A763				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ KQ7	♠ 4		3 ♠	Pass	
Vul: E-W	♥ A7	♥ QJ5	Pass	3NT	All Pass	
North HCP: 17+1	♦ A73	♦ KT865				
South HCP: 7+1	♣ A9643	♣ JT75				
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: West	♠ K942	♠ QJ86	3 ♦	Pass	Pass	3NT
Vul: E-W	♥ 9732	♥ AT4		All Pass		
North HCP: 4	♦ T5	♦ A8				
South HCP: 20	♣ JT9	♣ AKQ4				
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ A96	♠ KQ2		3 ♥	Pass	
Vul: Both	♥ AJ	♥ 9	Pass	3NT	All Pass	
North HCP: 23	♦ AK94	♦ J853				
South HCP: 6+1	♣ AK63	♣ T8754				
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: West	♠ 954	♠ AQ	3 ♠	Pass	Pass	3NT
Vul: E-W	♥ A87	♥ Q43		All Pass		
North HCP: 5+1	♦ JT865	♦ AKQ				
South HCP: 21+1	♣ T4	♣ A9763				
Contract: 3NT South						