

# North hands

3N\_over\_RHO\_3x

<b>Board: 1</b>	♠ KJ5	RHO opens the bidding 3♥.
Dealer: West	♥ AJ9	You bid next.
Vul: E-W	♦ AT765	
HCP: 20+1	♣ AK	

<b>Board: 2</b>	♠ J93	LHO opens the bidding 3♦.
Dealer: East	♥ A86	Partner bids next.
Vul: E-W	♦ 54	
HCP: 5+1	♣ T9875	

<b>Board: 3</b>	♠ KJ8	RHO opens the bidding 3♦.
Dealer: West	♥ AQ6	You bid next.
Vul: None	♦ AJ6	
HCP: 19	♣ KJT4	

<b>Board: 4</b>	♠ AT74	RHO opens the bidding 3♣.
Dealer: West	♥ AQ8	You bid next.
Vul: N-S	♦ JT87	
HCP: 17	♣ AQ	

<b>Board: 5</b>	♠ JT72	LHO opens the bidding 3♣.
Dealer: East	♥ AQ6543	Partner bids next.
Vul: None	♦ 9	
HCP: 7+2	♣ 73	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ KJ5	♠ A8642	3♥	3NT	All Pass	
Vul: E-W	♥ AJ9	♥ 74				
North HCP: 20+1	♦ AT765	♦ Q4				
South HCP: 9+1	♣ AK	♣ QJT7				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ J93	♠ AT5			3♦	3NT
Vul: E-W	♥ A86	♥ QJ92	All Pass			
North HCP: 5+1	♦ 54	♦ KJ6				
South HCP: 18	♣ T9875	♣ AK4				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ AT65	3♦	3NT	All Pass	
Vul: None	♥ AQ6	♥ 852				
North HCP: 19	♦ AJ6	♦ 975				
South HCP: 8	♣ KJT4	♣ A76				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ AT74	♠ QJ9	3♣	3NT	Pass	4♥
Vul: N-S	♥ AQ8	♥ JT9643	All Pass			
North HCP: 17	♦ JT87	♦ 432				
South HCP: 4+2	♣ AQ	♣ 9				
Contract: 4♥ South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ JT72	♠ A9			3♣	3NT
Vul: None	♥ AQ6543	♥ KJ98	Pass	6♥	All Pass	
North HCP: 7+2	♦ 9	♦ AKT87				
South HCP: 19+1	♣ 73	♣ A8				
Contract: 6♥ North						

## South hands

3N\_over\_RHO\_3x

**Board: 1**      ♠ A8642      LHO opens the bidding 3♥.

Dealer: West      ♥ 74      Partner bids next.

Vul: E-W      ♦ Q4

HCP: 9+1      ♣ QJT7

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**Board: 2**      ♠ AT5      RHO opens the bidding 3♦.

Dealer: East      ♥ QJ92      You bid next.

Vul: E-W      ♦ KJ6

HCP: 18      ♣ AK4

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**Board: 3**      ♠ AT65      LHO opens the bidding 3♦.

Dealer: West      ♥ 852      Partner bids next.

Vul: None      ♦ 975

HCP: 8      ♣ A76

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**Board: 4**      ♠ QJ9      LHO opens the bidding 3♣.

Dealer: West      ♥ JT9643      Partner bids next.

Vul: N-S      ♦ 432

HCP: 4+2      ♣ 9

---

**Board: 5**      ♠ A9      RHO opens the bidding 3♣.

Dealer: East      ♥ KJ98      You bid next.

Vul: None      ♦ AKT87

HCP: 19+1      ♣ A8

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ KJ5	♠ A8642	3♥	3NT	All Pass	
Vul: E-W	♥ AJ9	♥ 74				
North HCP: 20+1	♦ AT765	♦ Q4				
South HCP: 9+1	♣ AK	♣ QJT7				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ J93	♠ AT5			3♦	3NT
Vul: E-W	♥ A86	♥ QJ92	All Pass			
North HCP: 5+1	♦ 54	♦ KJ6				
South HCP: 18	♣ T9875	♣ AK4				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ AT65	3♦	3NT	All Pass	
Vul: None	♥ AQ6	♥ 852				
North HCP: 19	♦ AJ6	♦ 975				
South HCP: 8	♣ KJT4	♣ A76				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ AT74	♠ QJ9	3♣	3NT	Pass	4♥
Vul: N-S	♥ AQ8	♥ JT9643	All Pass			
North HCP: 17	♦ JT87	♦ 432				
South HCP: 4+2	♣ AQ	♣ 9				
Contract: 4♥ South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ JT72	♠ A9			3♣	3NT
Vul: None	♥ AQ6543	♥ KJ98	Pass	6♥	All Pass	
North HCP: 7+2	♦ 9	♦ AKT87				
South HCP: 19+1	♣ 73	♣ A8				
Contract: 6♥ North						

# North hands

3N\_over\_RHO\_3x

<b>Board: 6</b>	♠ K9	RHO opens the bidding 3♣.
Dealer: West	♥ J92	You bid next.
Vul: None	♦ AKJ974	
HCP: 17+2	♣ KQ	

<b>Board: 7</b>	♠ KJ43	RHO opens the bidding 3♥.
Dealer: West	♥ AT	You bid next.
Vul: N-S	♦ AKQ43	
HCP: 19+1	♣ Q8	

<b>Board: 8</b>	♠ KQ32	LHO opens the bidding 3♦.
Dealer: East	♥ A985	Partner bids next.
Vul: None	♦ 43	
HCP: 10	♣ J93	

<b>Board: 9</b>	♠ A86	RHO opens the bidding 3♠.
Dealer: West	♥ K7	You bid next.
Vul: E-W	♦ AJ	
HCP: 18+2	♣ KQJT54	

<b>Board: 10</b>	♠ 643	LHO opens the bidding 3♠.
Dealer: East	♥ J9832	Partner bids next.
Vul: N-S	♦ T8	
HCP: 4+1	♣ K62	

## Both hands (Answers Page)

### Board: 6

Dealer: West

Vul: None

North HCP: 17+2

South HCP: 9+2

Contract: 6♥ South

North:

♠ K9

♥ J92

♦ AKJ974

♣ KQ

South:

♠ QJ65

♥ AQ7543

♦ 3

♣ 72

W N E S

3♣ 3NT Pass 6♥

All Pass

### Board: 7

Dealer: West

Vul: N-S

North HCP: 19+1

South HCP: 9+1

Contract: 3NT North

North:

♠ KJ43

♥ AT

♦ AKQ43

♣ Q8

South:

♠ T92

♥ 94

♦ J75

♣ AKJT3

W N E S

3♥ 3NT All Pass

### Board: 8

Dealer: East

Vul: None

North HCP: 10

South HCP: 18

Contract: 3NT South

North:

♠ KQ32

♥ A985

♦ 43

♣ J93

South:

♠ AJT

♥ K4

♦ AJ95

♣ KQ84

W N E S

3♦ 3NT

All Pass

### Board: 9

Dealer: West

Vul: E-W

North HCP: 18+2

South HCP: 7+1

Contract: 3NT North

North:

♠ A86

♥ K7

♦ AJ

♣ KQJT54

South:

♠ 3

♥ AT543

♦ K54

♣ 9873

W N E S

3♠ 3NT All Pass

### Board: 10

Dealer: East

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 3NT South

North:

♠ 643

♥ J9832

♦ T8

♣ K62

South:

♠ KQ5

♥ Q5

♦ A962

♣ AQ97

W N E S

3♠ 3NT

All Pass

## South hands

3N\_over\_RHO\_3x

**Board: 6**      ♠ QJ65      LHO opens the bidding 3♣.  
 Dealer: West      ♥ AQ7543      Partner bids next.  
 Vul: None      ♦ 3  
 HCP: 9+2      ♣ 72

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**Board: 7**      ♠ T92      LHO opens the bidding 3♥.  
 Dealer: West      ♥ 94      Partner bids next.  
 Vul: N-S      ♦ J75  
 HCP: 9+1      ♣ AKJT3

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**Board: 8**      ♠ AJT      RHO opens the bidding 3♦.  
 Dealer: East      ♥ K4      You bid next.  
 Vul: None      ♦ AJ95  
 HCP: 18      ♣ KQ84

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**Board: 9**      ♠ 3      LHO opens the bidding 3♠.  
 Dealer: West      ♥ AT543      Partner bids next.  
 Vul: E-W      ♦ K54  
 HCP: 7+1      ♣ 9873

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**Board: 10**      ♠ KQ5      RHO opens the bidding 3♠.  
 Dealer: East      ♥ Q5      You bid next.  
 Vul: N-S      ♦ A962  
 HCP: 17      ♣ AQ97

## Both hands (Answers Page)

### Board: 6

Dealer: West

Vul: None

North HCP: 17+2

South HCP: 9+2

Contract: 6♥ South

North:

♠ K9

♥ J92

♦ AKJ974

♣ KQ

South:

♠ QJ65

♥ AQ7543

♦ 3

♣ 72

W N E S

3♣ 3NT Pass 6♥

All Pass

### Board: 7

Dealer: West

Vul: N-S

North HCP: 19+1

South HCP: 9+1

Contract: 3NT North

North:

♠ KJ43

♥ AT

♦ AKQ43

♣ Q8

South:

♠ T92

♥ 94

♦ J75

♣ AKJT3

W N E S

3♥ 3NT All Pass

### Board: 8

Dealer: East

Vul: None

North HCP: 10

South HCP: 18

Contract: 3NT South

North:

♠ KQ32

♥ A985

♦ 43

♣ J93

South:

♠ AJT

♥ K4

♦ AJ95

♣ KQ84

W N E S

3♦ 3NT

All Pass

### Board: 9

Dealer: West

Vul: E-W

North HCP: 18+2

South HCP: 7+1

Contract: 3NT North

North:

♠ A86

♥ K7

♦ AJ

♣ KQJT54

South:

♠ 3

♥ AT543

♦ K54

♣ 9873

W N E S

3♠ 3NT All Pass

### Board: 10

Dealer: East

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 3NT South

North:

♠ 643

♥ J9832

♦ T8

♣ K62

South:

♠ KQ5

♥ Q5

♦ A962

♣ AQ97

W N E S

3♠ 3NT

All Pass



## North hands

3N\_over\_RHO\_3x

<b>Board: 11</b>	♠ K984	RHO opens the bidding 3♣.
Dealer: West	♥ AK97	You bid next.
Vul: N-S	♦ A63	
HCP: 18	♣ KJ	

---

<b>Board: 12</b>	♠ KQT7	LHO opens the bidding 3♣.
Dealer: East	♥ J8632	Partner bids next.
Vul: N-S	♦ A86	
HCP: 10+1	♣ 3	

---

<b>Board: 13</b>	♠ AJ3	RHO opens the bidding 3♠.
Dealer: West	♥ A653	You bid next.
Vul: E-W	♦ A8	
HCP: 18	♣ AJ83	

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<b>Board: 14</b>	♠ 93	LHO opens the bidding 3♦.
Dealer: East	♥ QJT	Partner bids next.
Vul: None	♦ 2	
HCP: 7+3	♣ KJT8432	

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<b>Board: 15</b>	♠ A6	RHO opens the bidding 3♦.
Dealer: West	♥ AJ75	You bid next.
Vul: None	♦ AQ93	
HCP: 17	♣ Q63	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ K984	♠ AQ62	3 ♣	3NT	All Pass	
Vul: N-S	♥ AK97	♥ QT86				
North HCP: 18	♦ A63	♦ KT954				
South HCP: 11+1	♣ KJ	♣ -				
Contract: 3NT North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: East	♠ KQT7	♠ AJ96			3 ♣	3NT
Vul: N-S	♥ J8632	♥ A4	All Pass			
North HCP: 10+1	♦ A86	♦ K54				
South HCP: 17	♣ 3	♣ KQ94				
Contract: 3NT South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: West	♠ AJ3	♠ 65	3 ♠	3NT	All Pass	
Vul: E-W	♥ A653	♥ 2				
North HCP: 18	♦ A8	♦ J963				
South HCP: 3+2	♣ AJ83	♣ QT9754				
Contract: 3NT North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ AJ65			3 ♦	3NT
Vul: None	♥ QJT	♥ K72	All Pass			
North HCP: 7+3	♦ 2	♦ KQ43				
South HCP: 17	♣ KJT8432	♣ A9				
Contract: 3NT South						

### Board: 15

	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ J432	3 ♦	3NT	All Pass	
Vul: None	♥ AJ75	♥ K632				
North HCP: 17	♦ AQ93	♦ 2				
South HCP: 4	♣ Q63	♣ T985				
Contract: 3NT North						

# South hands

3N\_over\_RHO\_3x

**Board: 11**      ♠ AQ62      LHO opens the bidding 3 ♣.  
 Dealer: West      ♥ QT86      Partner bids next.  
 Vul: N-S      ♦ KT954  
 HCP: 11+1      ♣ -

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**Board: 12**      ♠ AJ96      RHO opens the bidding 3 ♣.  
 Dealer: East      ♥ A4      You bid next.  
 Vul: N-S      ♦ K54  
 HCP: 17      ♣ KQ94

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**Board: 13**      ♠ 65      LHO opens the bidding 3 ♠.  
 Dealer: West      ♥ 2      Partner bids next.  
 Vul: E-W      ♦ J963  
 HCP: 3+2      ♣ QT9754

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**Board: 14**      ♠ AJ65      RHO opens the bidding 3 ♦.  
 Dealer: East      ♥ K72      You bid next.  
 Vul: None      ♦ KQ43  
 HCP: 17      ♣ A9

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**Board: 15**      ♠ J432      LHO opens the bidding 3 ♦.  
 Dealer: West      ♥ K632      Partner bids next.  
 Vul: None      ♦ 2  
 HCP: 4      ♣ T985

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ K984	♠ AQ62	3 ♣	3NT	All Pass	
Vul: N-S	♥ AK97	♥ QT86				
North HCP: 18	♦ A63	♦ KT954				
South HCP: 11+1	♣ KJ	♣ -				
Contract: 3NT North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: East	♠ KQT7	♠ AJ96			3 ♣	3NT
Vul: N-S	♥ J8632	♥ A4	All Pass			
North HCP: 10+1	♦ A86	♦ K54				
South HCP: 17	♣ 3	♣ KQ94				
Contract: 3NT South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: West	♠ AJ3	♠ 65	3 ♠	3NT	All Pass	
Vul: E-W	♥ A653	♥ 2				
North HCP: 18	♦ A8	♦ J963				
South HCP: 3+2	♣ AJ83	♣ QT9754				
Contract: 3NT North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ AJ65			3 ♦	3NT
Vul: None	♥ QJT	♥ K72	All Pass			
North HCP: 7+3	♦ 2	♦ KQ43				
South HCP: 17	♣ KJT8432	♣ A9				
Contract: 3NT South						

### Board: 15

	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ J432	3 ♦	3NT	All Pass	
Vul: None	♥ AJ75	♥ K632				
North HCP: 17	♦ AQ93	♦ 2				
South HCP: 4	♣ Q63	♣ T985				
Contract: 3NT North						

## North hands

3N\_over\_RHO\_3x

<b>Board: 16</b>	♠ K832	LHO opens the bidding 3♦.
Dealer: East	♥ J9872	Partner bids next.
Vul: None	♦ -	
HCP: 6+1	♣ QT65	

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<b>Board: 17</b>	♠ AQ92	RHO opens the bidding 3♦.
Dealer: West	♥ AKQ2	You bid next.
Vul: N-S	♦ AT3	
HCP: 19	♣ 64	

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<b>Board: 18</b>	♠ K9742	LHO opens the bidding 3♦.
Dealer: East	♥ J742	Partner bids next.
Vul: N-S	♦ -	
HCP: 5+1	♣ J964	

---

<b>Board: 19</b>	♠ KT7432	LHO opens the bidding 3♦.
Dealer: East	♥ Q54	Partner bids next.
Vul: E-W	♦ J	
HCP: 6+2	♣ 987	

---

<b>Board: 20</b>	♠ 76	LHO opens the bidding 3♠.
Dealer: East	♥ JT83	Partner bids next.
Vul: None	♦ JT95	
HCP: 4	♣ Q64	

## Both hands (Answers Page)

### Board: 16

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 17

Contract: 3NT South

North:

♠ K832

♥ J9872

♦ -

♣ QT65

South:

♠ AQ95

♥ AT4

♦ AQ83

♣ J2

W	N	E	S
		3 ♦	3NT

All Pass

### Board: 17

Dealer: West

Vul: N-S

North HCP: 19

South HCP: 4+1

Contract: 3NT North

North:

♠ AQ92

♥ AKQ2

♦ AT3

♣ 64

South:

♠ 764

♥ J93

♦ 76

♣ KT853

W	N	E	S
3 ♦	3NT	All Pass	

### Board: 18

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 22+1

Contract: 3NT South

North:

♠ K9742

♥ J742

♦ -

♣ J964

South:

♠ QJ83

♥ A5

♦ AQ

♣ AKQ87

W	N	E	S
		3 ♦	3NT

All Pass

### Board: 19

Dealer: East

Vul: E-W

North HCP: 6+2

South HCP: 18

Contract: 4 ♠ North

North:

♠ KT7432

♥ Q54

♦ J

♣ 987

South:

♠ AQJ9

♥ A72

♦ K74

♣ AT3

W	N	E	S
		3 ♦	3NT

Pass 4 ♠ All Pass

### Board: 20

Dealer: East

Vul: None

North HCP: 4

South HCP: 24

Contract: 3NT South

North:

♠ 76

♥ JT83

♦ JT95

♣ Q64

South:

♠ KT

♥ AQ72

♦ AK3

♣ AKJ7

W	N	E	S
		3 ♠	3NT

All Pass

# South hands

3N\_over\_RHO\_3x

<b>Board: 16</b>	♠ AQ95	RHO opens the bidding 3♦.
Dealer: East	♥ AT4	You bid next.
Vul: None	♦ AQ83	
HCP: 17	♣ J2	

---

<b>Board: 17</b>	♠ 764	LHO opens the bidding 3♦.
Dealer: West	♥ J93	Partner bids next.
Vul: N-S	♦ 76	
HCP: 4+1	♣ KT853	

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<b>Board: 18</b>	♠ QJ83	RHO opens the bidding 3♦.
Dealer: East	♥ A5	You bid next.
Vul: N-S	♦ AQ	
HCP: 22+1	♣ AKQ87	

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<b>Board: 19</b>	♠ AQJ9	RHO opens the bidding 3♦.
Dealer: East	♥ A72	You bid next.
Vul: E-W	♦ K74	
HCP: 18	♣ AT3	

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<b>Board: 20</b>	♠ KT	RHO opens the bidding 3♠.
Dealer: East	♥ AQ72	You bid next.
Vul: None	♦ AK3	
HCP: 24	♣ AKJ7	

## Both hands (Answers Page)

### Board: 16

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 17

Contract: 3NT South

North:

♠ K832

♥ J9872

♦ -

♣ QT65

South:

♠ AQ95

♥ AT4

♦ AQ83

♣ J2

W	N	E	S
		3 ♦	3NT

All Pass

### Board: 17

Dealer: West

Vul: N-S

North HCP: 19

South HCP: 4+1

Contract: 3NT North

North:

♠ AQ92

♥ AKQ2

♦ AT3

♣ 64

South:

♠ 764

♥ J93

♦ 76

♣ KT853

W	N	E	S
3 ♦	3NT	All Pass	

### Board: 18

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 22+1

Contract: 3NT South

North:

♠ K9742

♥ J742

♦ -

♣ J964

South:

♠ QJ83

♥ A5

♦ AQ

♣ AKQ87

W	N	E	S
		3 ♦	3NT

All Pass

### Board: 19

Dealer: East

Vul: E-W

North HCP: 6+2

South HCP: 18

Contract: 4 ♠ North

North:

♠ KT7432

♥ Q54

♦ J

♣ 987

South:

♠ AQJ9

♥ A72

♦ K74

♣ AT3

W	N	E	S
		3 ♦	3NT

Pass 4 ♠ All Pass

### Board: 20

Dealer: East

Vul: None

North HCP: 4

South HCP: 24

Contract: 3NT South

North:

♠ 76

♥ JT83

♦ JT95

♣ Q64

South:

♠ KT

♥ AQ72

♦ AK3

♣ AKJ7

W	N	E	S
		3 ♠	3NT

All Pass



## North hands

3N\_over\_RHO\_3x

**Board: 21**      ♠ T      LHO opens the bidding 3 ♠.  
Dealer: East      ♥ QT86532      Partner bids next.  
Vul: E-W      ♦ T4  
HCP: 5+3      ♣ K84

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**Board: 22**      ♠ 965      LHO opens the bidding 3 ♦.  
Dealer: East      ♥ J63      Partner bids next.  
Vul: None      ♦ 986  
HCP: 1      ♣ 8653

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**Board: 23**      ♠ QT87      LHO opens the bidding 3 ♦.  
Dealer: East      ♥ QJ9642      Partner bids next.  
Vul: E-W      ♦ -  
HCP: 7+2      ♣ Q97

---

**Board: 24**      ♠ KJ8      RHO opens the bidding 3 ♣.  
Dealer: West      ♥ AK74      You bid next.  
Vul: E-W      ♦ T876  
HCP: 17      ♣ AQ

---

**Board: 25**      ♠ AJ974      RHO opens the bidding 3 ♠.  
Dealer: West      ♥ AQ8      You bid next.  
Vul: Both      ♦ K74  
HCP: 18+1      ♣ A7

## Both hands (Answers Page)

### Board: 21

Dealer: East

Vul: E-W

North HCP: 5+3

South HCP: 19

Contract: 4♥ North

North:

♠ T

♥ QT86532

♦ T4

♣ K84

South:

♠ A62

♥ A974

♦ AK5

♣ AT3

W

N

E

S

3♠ 3NT

Pass 4♥

All Pass

### Board: 22

Dealer: East

Vul: None

North HCP: 1

South HCP: 19

Contract: 3NT South

North:

♠ 965

♥ J63

♦ 986

♣ 8653

South:

♠ K2

♥ KQ84

♦ K73

♣ AKJ9

W

N

E

S

3♦ 3NT

All Pass

### Board: 23

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 21

Contract: 4♥ North

North:

♠ QT87

♥ QJ9642

♦ -

♣ Q97

South:

♠ A5

♥ AK8

♦ K985

♣ AK43

W

N

E

S

3♦ 3NT

Pass 4♥

All Pass

### Board: 24

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 8+1

Contract: 4♥ South

North:

♠ KJ8

♥ AK74

♦ T876

♣ AQ

South:

♠ QT3

♥ T8532

♦ AQ2

♣ 87

W

N

E

S

3♣ 3NT Pass 4♥

All Pass

### Board: 25

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 8+1

Contract: 3NT North

North:

♠ AJ974

♥ AQ8

♦ K74

♣ A7

South:

♠ 8

♥ 9763

♦ AJ9

♣ KT965

W

N

E

S

3♠ 3NT All Pass

## South hands

3N\_over\_RHO\_3x

<b>Board: 21</b>	♠ A62	RHO opens the bidding 3 ♠.
Dealer: East	♥ A974	You bid next.
Vul: E-W	♦ AK5	
HCP: 19	♣ AT3	

---

<b>Board: 22</b>	♠ K2	RHO opens the bidding 3 ♦.
Dealer: East	♥ KQ84	You bid next.
Vul: None	♦ K73	
HCP: 19	♣ AKJ9	

---

<b>Board: 23</b>	♠ A5	RHO opens the bidding 3 ♦.
Dealer: East	♥ AK8	You bid next.
Vul: E-W	♦ K985	
HCP: 21	♣ AK43	

---

<b>Board: 24</b>	♠ QT3	LHO opens the bidding 3 ♣.
Dealer: West	♥ T8532	Partner bids next.
Vul: E-W	♦ AQ2	
HCP: 8+1	♣ 87	

---

<b>Board: 25</b>	♠ 8	LHO opens the bidding 3 ♠.
Dealer: West	♥ 9763	Partner bids next.
Vul: Both	♦ AJ9	
HCP: 8+1	♣ KT965	

## Both hands (Answers Page)

### Board: 21

Dealer: East

Vul: E-W

North HCP: 5+3

South HCP: 19

Contract: 4♥ North

North:

♠ T

♥ QT86532

♦ T4

♣ K84

South:

♠ A62

♥ A974

♦ AK5

♣ AT3

W

N

E

S

3♠ 3NT

Pass 4♥

All Pass

### Board: 22

Dealer: East

Vul: None

North HCP: 1

South HCP: 19

Contract: 3NT South

North:

♠ 965

♥ J63

♦ 986

♣ 8653

South:

♠ K2

♥ KQ84

♦ K73

♣ AKJ9

W

N

E

S

3♦ 3NT

All Pass

### Board: 23

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 21

Contract: 4♥ North

North:

♠ QT87

♥ QJ9642

♦ -

♣ Q97

South:

♠ A5

♥ AK8

♦ K985

♣ AK43

W

N

E

S

3♦ 3NT

Pass 4♥

All Pass

### Board: 24

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 8+1

Contract: 4♥ South

North:

♠ KJ8

♥ AK74

♦ T876

♣ AQ

South:

♠ QT3

♥ T8532

♦ AQ2

♣ 87

W

N

E

S

3♣ 3NT Pass 4♥

All Pass

### Board: 25

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 8+1

Contract: 3NT North

North:

♠ AJ974

♥ AQ8

♦ K74

♣ A7

South:

♠ 8

♥ 9763

♦ AJ9

♣ KT965

W

N

E

S

3♠ 3NT All Pass

## North hands

3N\_over\_RHO\_3x

<b>Board: 26</b>	♠ J76	LHO opens the bidding 3♥.
Dealer: East	♥ 75	Partner bids next.
Vul: N-S	♦ AQ6	
HCP: 8+1	♣ JT853	

---

<b>Board: 27</b>	♠ A7	RHO opens the bidding 3♠.
Dealer: West	♥ K97	You bid next.
Vul: None	♦ AKQJ76	
HCP: 18+2	♣ J3	

---

<b>Board: 28</b>	♠ AQ76	LHO opens the bidding 3♥.
Dealer: East	♥ 952	Partner bids next.
Vul: Both	♦ K874	
HCP: 9	♣ 62	

---

<b>Board: 29</b>	♠ AK2	RHO opens the bidding 3♦.
Dealer: West	♥ A952	You bid next.
Vul: Both	♦ KT6	
HCP: 20	♣ AQ4	

---

<b>Board: 30</b>	♠ A52	RHO opens the bidding 3♥.
Dealer: West	♥ KQ9	You bid next.
Vul: Both	♦ AT4	
HCP: 17	♣ AT96	

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 22

Contract: 3NT South

North:

♠ J76

♥ 75

♦ AQ6

♣ JT853

South:

♠ AKT8

♥ K8

♦ KT9

♣ AKQ4

W	N	E	S
		3♥	3NT

All Pass

### Board: 27

Dealer: West

Vul: None

North HCP: 18+2

South HCP: 0+1

Contract: 3NT North

North:

♠ A7

♥ K97

♦ AKQJ76

♣ J3

South:

♠ 6542

♥ 832

♦ T

♣ T9865

W	N	E	S
3♠	3NT	All Pass	

### Board: 28

Dealer: East

Vul: Both

North HCP: 9

South HCP: 17+2

Contract: 3NT South

North:

♠ AQ76

♥ 952

♦ K874

♣ 62

South:

♠ T95

♥ KJ

♦ A6

♣ AKQT53

W	N	E	S
		3♥	3NT

All Pass

### Board: 29

Dealer: West

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3NT North

North:

♠ AK2

♥ A952

♦ KT6

♣ AQ4

South:

♠ J98

♥ K83

♦ 875

♣ K653

W	N	E	S
3♦	3NT	All Pass	

### Board: 30

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+4

Contract: 4♠ South

North:

♠ A52

♥ KQ9

♦ AT4

♣ AT96

South:

♠ QJT9873

♥ -

♦ K6532

♣ Q

W	N	E	S
3♥	3NT	Pass	4♠

All Pass

# South hands

3N\_over\_RHO\_3x

<b>Board: 26</b>	♠ AKT8	RHO opens the bidding 3♥.
Dealer: East	♥ K8	You bid next.
Vul: N-S	♦ KT9	
HCP: 22	♣ AKQ4	

<b>Board: 27</b>	♠ 6542	LHO opens the bidding 3♠.
Dealer: West	♥ 832	Partner bids next.
Vul: None	♦ T	
HCP: 0+1	♣ T9865	

<b>Board: 28</b>	♠ T95	RHO opens the bidding 3♥.
Dealer: East	♥ KJ	You bid next.
Vul: Both	♦ A6	
HCP: 17+2	♣ AKQT53	

<b>Board: 29</b>	♠ J98	LHO opens the bidding 3♦.
Dealer: West	♥ K83	Partner bids next.
Vul: Both	♦ 875	
HCP: 7	♣ K653	

<b>Board: 30</b>	♠ QJT9873	LHO opens the bidding 3♥.
Dealer: West	♥ -	Partner bids next.
Vul: Both	♦ K6532	
HCP: 8+4	♣ Q	

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 22

Contract: 3NT South

North:

♠ J76

♥ 75

♦ AQ6

♣ JT853

South:

♠ AKT8

♥ K8

♦ KT9

♣ AKQ4

W	N	E	S
		3♥	3NT

All Pass

### Board: 27

Dealer: West

Vul: None

North HCP: 18+2

South HCP: 0+1

Contract: 3NT North

North:

♠ A7

♥ K97

♦ AKQJ76

♣ J3

South:

♠ 6542

♥ 832

♦ T

♣ T9865

W	N	E	S
3♠	3NT	All Pass	

### Board: 28

Dealer: East

Vul: Both

North HCP: 9

South HCP: 17+2

Contract: 3NT South

North:

♠ AQ76

♥ 952

♦ K874

♣ 62

South:

♠ T95

♥ KJ

♦ A6

♣ AKQT53

W	N	E	S
		3♥	3NT

All Pass

### Board: 29

Dealer: West

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3NT North

North:

♠ AK2

♥ A952

♦ KT6

♣ AQ4

South:

♠ J98

♥ K83

♦ 875

♣ K653

W	N	E	S
3♦	3NT	All Pass	

### Board: 30

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+4

Contract: 4♠ South

North:

♠ A52

♥ KQ9

♦ AT4

♣ AT96

South:

♠ QJT9873

♥ -

♦ K6532

♣ Q

W	N	E	S
3♥	3NT	Pass	4♠

All Pass



# North hands

3N\_over\_RHO\_3x

<b>Board: 31</b>	♠ AQ2	RHO opens the bidding 3♣.
Dealer: West	♥ A62	You bid next.
Vul: Both	♦ AT853	
HCP: 18+1	♣ A4	

<b>Board: 32</b>	♠ QJT6	LHO opens the bidding 3♦.
Dealer: East	♥ A7653	Partner bids next.
Vul: None	♦ 974	
HCP: 9+1	♣ Q	

<b>Board: 33</b>	♠ A6	RHO opens the bidding 3♥.
Dealer: West	♥ AQ	You bid next.
Vul: E-W	♦ KJ87	
HCP: 17+1	♣ QJT62	

<b>Board: 34</b>	♠ JT75	LHO opens the bidding 3♣.
Dealer: East	♥ T6	Partner bids next.
Vul: None	♦ AKT63	
HCP: 8+1	♣ 64	

<b>Board: 35</b>	♠ AK7	RHO opens the bidding 3♥.
Dealer: West	♥ KQ76	You bid next.
Vul: N-S	♦ J72	
HCP: 17	♣ A63	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ T83	3 ♣	3NT	All Pass	
Vul: Both	♥ A62	♥ Q97				
North HCP: 18+1	♦ AT853	♦ KQJ96				
South HCP: 8+1	♣ A4	♣ 98				
Contract: 3NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: East	♠ QJT6	♠ AK4			3 ♦	3NT
Vul: None	♥ A7653	♥ KJ98	All Pass			
North HCP: 9+1	♦ 974	♦ KJ				
South HCP: 19	♣ Q	♣ AT96				
Contract: 3NT South						

### Board: 33

	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ J5432	3 ♥	3NT	All Pass	
Vul: E-W	♥ AQ	♥ 7				
North HCP: 17+1	♦ KJ87	♦ 9532				
South HCP: 4+1	♣ QJT62	♣ K95				
Contract: 3NT North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: East	♠ JT75	♠ AK3			3 ♣	3NT
Vul: None	♥ T6	♥ AK42	All Pass			
North HCP: 8+1	♦ AKT63	♦ Q854				
South HCP: 20	♣ 64	♣ AT				
Contract: 3NT South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: West	♠ AK7	♠ J864	3 ♥	3NT	All Pass	
Vul: N-S	♥ KQ76	♥ 53				
North HCP: 17	♦ J72	♦ KT8				
South HCP: 4	♣ A63	♣ 9872				
Contract: 3NT North						

## South hands

3N\_over\_RHO\_3x

<b>Board: 31</b>	♠ T83	LHO opens the bidding 3♣.
Dealer: West	♥ Q97	Partner bids next.
Vul: Both	♦ KQJ96	
HCP: 8+1	♣ 98	

---

<b>Board: 32</b>	♠ AK4	RHO opens the bidding 3♦.
Dealer: East	♥ KJ98	You bid next.
Vul: None	♦ KJ	
HCP: 19	♣ AT96	

---

<b>Board: 33</b>	♠ J5432	LHO opens the bidding 3♥.
Dealer: West	♥ 7	Partner bids next.
Vul: E-W	♦ 9532	
HCP: 4+1	♣ K95	

---

<b>Board: 34</b>	♠ AK3	RHO opens the bidding 3♣.
Dealer: East	♥ AK42	You bid next.
Vul: None	♦ Q854	
HCP: 20	♣ AT	

---

<b>Board: 35</b>	♠ J864	LHO opens the bidding 3♥.
Dealer: West	♥ 53	Partner bids next.
Vul: N-S	♦ KT8	
HCP: 4	♣ 9872	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ T83	3 ♣	3NT	All Pass	
Vul: Both	♥ A62	♥ Q97				
North HCP: 18+1	♦ AT853	♦ KQJ96				
South HCP: 8+1	♣ A4	♣ 98				
Contract: 3NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: East	♠ QJT6	♠ AK4			3 ♦	3NT
Vul: None	♥ A7653	♥ KJ98	All Pass			
North HCP: 9+1	♦ 974	♦ KJ				
South HCP: 19	♣ Q	♣ AT96				
Contract: 3NT South						

### Board: 33

	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ J5432	3 ♥	3NT	All Pass	
Vul: E-W	♥ AQ	♥ 7				
North HCP: 17+1	♦ KJ87	♦ 9532				
South HCP: 4+1	♣ QJT62	♣ K95				
Contract: 3NT North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: East	♠ JT75	♠ AK3			3 ♣	3NT
Vul: None	♥ T6	♥ AK42	All Pass			
North HCP: 8+1	♦ AKT63	♦ Q854				
South HCP: 20	♣ 64	♣ AT				
Contract: 3NT South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: West	♠ AK7	♠ J864	3 ♥	3NT	All Pass	
Vul: N-S	♥ KQ76	♥ 53				
North HCP: 17	♦ J72	♦ KT8				
South HCP: 4	♣ A63	♣ 9872				
Contract: 3NT North						

## North hands

3N\_over\_RHO\_3x

**Board: 36**      ♠ QT752      LHO opens the bidding 3♥.  
Dealer: East      ♥ 743      Partner bids next.  
Vul: E-W      ♦ K  
HCP: 8+1      ♣ KT84

---

**Board: 37**      ♠ A964      RHO opens the bidding 3♦.  
Dealer: West      ♥ AQ5      You bid next.  
Vul: N-S      ♦ A9  
HCP: 22      ♣ AKJ7

---

**Board: 38**      ♠ KJ5      RHO opens the bidding 3♦.  
Dealer: West      ♥ QJ53      You bid next.  
Vul: E-W      ♦ A9  
HCP: 20      ♣ AKQ9

---

**Board: 39**      ♠ AJ3      RHO opens the bidding 3♦.  
Dealer: West      ♥ A82      You bid next.  
Vul: None      ♦ K8  
HCP: 18+1      ♣ AQ754

---

**Board: 40**      ♠ 96      LHO opens the bidding 3♠.  
Dealer: East      ♥ 85      Partner bids next.  
Vul: Both      ♦ JT653  
HCP: 5+1      ♣ A875

## Both hands (Answers Page)

**Board: 36**

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 19

Contract: 3NT South

**North:**

♠ QT752

♥ 743

♦ K

♣ KT84

**South:**

♠ AJ86

♥ AQ2

♦ AT97

♣ A5

**W      N      E      S**

3♥ 3NT

All Pass

**Board: 37**

Dealer: West

Vul: N-S

North HCP: 22

South HCP: 3

Contract: 3NT North

**North:**

♠ A964

♥ AQ5

♦ A9

♣ AKJ7

**South:**

♠ J532

♥ T842

♦ 7

♣ Q865

**W      N      E      S**

3♦ 3NT All Pass

**Board: 38**

Dealer: West

Vul: E-W

North HCP: 20

South HCP: 6+2

Contract: 4♠ South

**North:**

♠ KJ5

♥ QJ53

♦ A9

♣ AKQ9

**South:**

♠ AQT732

♥ 8

♦ 876

♣ 875

**W      N      E      S**

3♦ 3NT Pass 4♠

All Pass

**Board: 39**

Dealer: West

Vul: None

North HCP: 18+1

South HCP: 5+1

Contract: 3NT North

**North:**

♠ AJ3

♥ A82

♦ K8

♣ AQ754

**South:**

♠ 9875

♥ K9743

♦ Q93

♣ 8

**W      N      E      S**

3♦ 3NT All Pass

**Board: 40**

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 18

Contract: 3NT South

**North:**

♠ 96

♥ 85

♦ JT653

♣ A875

**South:**

♠ A8

♥ QT43

♦ AK97

♣ KQ3

**W      N      E      S**

3♠ 3NT

All Pass

# South hands

3N\_over\_RHO\_3x

**Board: 36**      ♠ AJ86      RHO opens the bidding 3♥.

Dealer: East      ♥ AQ2      You bid next.

Vul: E-W      ♦ AT97

HCP: 19      ♣ A5

---

**Board: 37**      ♠ J532      LHO opens the bidding 3♦.

Dealer: West      ♥ T842      Partner bids next.

Vul: N-S      ♦ 7

HCP: 3      ♣ Q865

---

**Board: 38**      ♠ AQT732      LHO opens the bidding 3♦.

Dealer: West      ♥ 8      Partner bids next.

Vul: E-W      ♦ 876

HCP: 6+2      ♣ 875

---

**Board: 39**      ♠ 9875      LHO opens the bidding 3♦.

Dealer: West      ♥ K9743      Partner bids next.

Vul: None      ♦ Q93

HCP: 5+1      ♣ 8

---

**Board: 40**      ♠ A8      RHO opens the bidding 3♠.

Dealer: East      ♥ QT43      You bid next.

Vul: Both      ♦ AK97

HCP: 18      ♣ KQ3

## Both hands (Answers Page)

### Board: 36

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 19

Contract: 3NT South

North:

♠ QT752

♥ 743

♦ K

♣ KT84

South:

♠ AJ86

♥ AQ2

♦ AT97

♣ A5

W	N	E	S
		3♥	3NT

All Pass

### Board: 37

Dealer: West

Vul: N-S

North HCP: 22

South HCP: 3

Contract: 3NT North

North:

♠ A964

♥ AQ5

♦ A9

♣ AKJ7

South:

♠ J532

♥ T842

♦ 7

♣ Q865

W	N	E	S
3♦	3NT	All Pass	

### Board: 38

Dealer: West

Vul: E-W

North HCP: 20

South HCP: 6+2

Contract: 4♠ South

North:

♠ KJ5

♥ QJ53

♦ A9

♣ AKQ9

South:

♠ AQT732

♥ 8

♦ 876

♣ 875

W	N	E	S
3♦	3NT	Pass	4♠

All Pass

### Board: 39

Dealer: West

Vul: None

North HCP: 18+1

South HCP: 5+1

Contract: 3NT North

North:

♠ AJ3

♥ A82

♦ K8

♣ AQ754

South:

♠ 9875

♥ K9743

♦ Q93

♣ 8

W	N	E	S
3♦	3NT	All Pass	

### Board: 40

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 18

Contract: 3NT South

North:

♠ 96

♥ 85

♦ JT653

♣ A875

South:

♠ A8

♥ QT43

♦ AK97

♣ KQ3

W	N	E	S
		3♠	3NT

All Pass



## North hands

3N\_over\_RHO\_3x

**Board: 41**      ♠ A42      RHO opens the bidding 3♥.  
Dealer: West      ♥ A7      You bid next.  
Vul: None      ♦ AQT5  
HCP: 19      ♣ AJ98

---

**Board: 42**      ♠ AJ6      RHO opens the bidding 3♦.  
Dealer: West      ♥ A73      You bid next.  
Vul: N-S      ♦ A98  
HCP: 19      ♣ AQ64

---

**Board: 43**      ♠ AJ97      RHO opens the bidding 3♦.  
Dealer: West      ♥ AQJ      You bid next.  
Vul: E-W      ♦ A6  
HCP: 20      ♣ KJT9

---

**Board: 44**      ♠ K54      LHO opens the bidding 3♣.  
Dealer: East      ♥ Q8732      Partner bids next.  
Vul: Both      ♦ K754  
HCP: 8+1      ♣ 3

---

**Board: 45**      ♠ KJ9      RHO opens the bidding 3♥.  
Dealer: West      ♥ AQ6      You bid next.  
Vul: E-W      ♦ Q963  
HCP: 17      ♣ KQ9

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: West	♠ A42	♠ J987	3 ♥	3NT	All Pass	
Vul: None	♥ A7	♥ T943				
North HCP: 19	♦ AQT5	♦ K8				
South HCP: 4	♣ AJ98	♣ 654				
Contract: 3NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ K98	3 ♦	3NT	Pass	4 ♥
Vul: N-S	♥ A73	♥ KJT982	All Pass			
North HCP: 19	♦ A98	♦ -				
South HCP: 10+2	♣ AQ64	♣ KT83				
Contract: 4 ♥ South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: West	♠ AJ97	♠ KT65	3 ♦	3NT	All Pass	
Vul: E-W	♥ AQJ	♥ 973				
North HCP: 20	♦ A6	♦ 873				
South HCP: 3	♣ KJT9	♣ 843				
Contract: 3NT North						

### Board: 44

	North:	South:	W	N	E	S
Dealer: East	♠ K54	♠ AJ87			3 ♣	3NT
Vul: Both	♥ Q8732	♥ AK4	All Pass			
North HCP: 8+1	♦ K754	♦ AJ96				
South HCP: 20	♣ 3	♣ K8				
Contract: 3NT South						

### Board: 45

	North:	South:	W	N	E	S
Dealer: West	♠ KJ9	♠ Q6432	3 ♥	3NT	All Pass	
Vul: E-W	♥ AQ6	♥ -				
North HCP: 17	♦ Q963	♦ AT72				
South HCP: 10+1	♣ KQ9	♣ AT52				
Contract: 3NT North						

# South hands

3N\_over\_RHO\_3x

**Board: 41**      ♠ J987      LHO opens the bidding 3♥.

Dealer: West      ♥ T943      Partner bids next.

Vul: None      ♦ K8

HCP: 4      ♣ 654

---

**Board: 42**      ♠ K98      LHO opens the bidding 3♦.

Dealer: West      ♥ KJT982      Partner bids next.

Vul: N-S      ♦ -

HCP: 10+2      ♣ KT83

---

**Board: 43**      ♠ KT65      LHO opens the bidding 3♦.

Dealer: West      ♥ 973      Partner bids next.

Vul: E-W      ♦ 873

HCP: 3      ♣ 843

---

**Board: 44**      ♠ AJ87      RHO opens the bidding 3♣.

Dealer: East      ♥ AK4      You bid next.

Vul: Both      ♦ AJ96

HCP: 20      ♣ K8

---

**Board: 45**      ♠ Q6432      LHO opens the bidding 3♥.

Dealer: West      ♥ -      Partner bids next.

Vul: E-W      ♦ AT72

HCP: 10+1      ♣ AT52

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: West	♠ A42	♠ J987	3 ♥	3NT	All Pass	
Vul: None	♥ A7	♥ T943				
North HCP: 19	♦ AQT5	♦ K8				
South HCP: 4	♣ AJ98	♣ 654				
Contract: 3NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ K98	3 ♦	3NT	Pass	4 ♥
Vul: N-S	♥ A73	♥ KJT982	All Pass			
North HCP: 19	♦ A98	♦ -				
South HCP: 10+2	♣ AQ64	♣ KT83				
Contract: 4 ♥ South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: West	♠ AJ97	♠ KT65	3 ♦	3NT	All Pass	
Vul: E-W	♥ AQJ	♥ 973				
North HCP: 20	♦ A6	♦ 873				
South HCP: 3	♣ KJT9	♣ 843				
Contract: 3NT North						

### Board: 44

	North:	South:	W	N	E	S
Dealer: East	♠ K54	♠ AJ87			3 ♣	3NT
Vul: Both	♥ Q8732	♥ AK4	All Pass			
North HCP: 8+1	♦ K754	♦ AJ96				
South HCP: 20	♣ 3	♣ K8				
Contract: 3NT South						

### Board: 45

	North:	South:	W	N	E	S
Dealer: West	♠ KJ9	♠ Q6432	3 ♥	3NT	All Pass	
Vul: E-W	♥ AQ6	♥ -				
North HCP: 17	♦ Q963	♦ AT72				
South HCP: 10+1	♣ KQ9	♣ AT52				
Contract: 3NT North						

# North hands

3N\_over\_RHO\_3x

<b>Board: 46</b>	♠ J96	LHO opens the bidding 3♦.
Dealer: East	♥ A95	Partner bids next.
Vul: E-W	♦ -	
HCP: 10+3	♣ KQ96542	
<b>Board: 47</b>	♠ Q	LHO opens the bidding 3♥.
Dealer: East	♥ 973	Partner bids next.
Vul: Both	♦ T32	
HCP: 5+2	♣ QJ8532	
<b>Board: 48</b>	♠ 7532	LHO opens the bidding 3♣.
Dealer: East	♥ JT7	Partner bids next.
Vul: None	♦ J975	West (RHO) Doubles 3NT if possible.
HCP: 2	♣ 52	
<b>Board: 49</b>	♠ K5	RHO opens the bidding 3♣.
Dealer: West	♥ A975	You bid next.
Vul: Both	♦ AKJ83	
HCP: 18+1	♣ K6	
<b>Board: 50</b>	♠ Q743	LHO opens the bidding 3♦.
Dealer: East	♥ T982	Partner bids next.
Vul: Both	♦ 73	
HCP: 2	♣ T76	

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: E-W

North HCP: 10+3

South HCP: 17+1

Contract: 3NT South

North:

♠ J96

♥ A95

♦ -

♣ KQ96542

South:

♠ A52

♥ KT3

♦ AQ932

♣ A8

W	N	E	S
		3 ♦	3NT

All Pass

### Board: 47

Dealer: East

Vul: Both

North HCP: 5+2

South HCP: 17

Contract: 5 ♣ North

North:

♠ Q

♥ 973

♦ T32

♣ QJ8532

South:

♠ T987

♥ KQ2

♦ AJ8

♣ AK4

W	N	E	S
		3 ♥	3NT

Pass 5 ♣ All Pass

### Board: 48

Dealer: East

Vul: None

North HCP: 2

South HCP: 17

Contract: 3NTX South

North:

♠ 7532

♥ JT7

♦ J975

♣ 52

South:

♠ K64

♥ KQ98

♦ K84

♣ AQ6

W	N	E	S
		3 ♣	3NT

X All Pass

### Board: 49

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 8+1

Contract: 3NT North

North:

♠ K5

♥ A975

♦ AKJ83

♣ K6

South:

♠ QJ963

♥ K86

♦ Q765

♣ 9

W	N	E	S
3 ♣	3NT	All Pass	

### Board: 50

Dealer: East

Vul: Both

North HCP: 2

South HCP: 21

Contract: 3NT South

North:

♠ Q743

♥ T982

♦ 73

♣ T76

South:

♠ AJ6

♥ AQ73

♦ K5

♣ AK85

W	N	E	S
		3 ♦	3NT

All Pass

## South hands

3N\_over\_RHO\_3x

<b>Board: 46</b>	♠ A52	RHO opens the bidding 3♦.
Dealer: East	♥ KT3	You bid next.
Vul: E-W	♦ AQ932	
HCP: 17+1	♣ A8	
<b>Board: 47</b>	♠ T987	RHO opens the bidding 3♥.
Dealer: East	♥ KQ2	You bid next.
Vul: Both	♦ AJ8	
HCP: 17	♣ AK4	
<b>Board: 48</b>	♠ K64	RHO opens the bidding 3♣.
Dealer: East	♥ KQ98	You bid next.
Vul: None	♦ K84	West (LHO) Doubles 3NT if possible.
HCP: 17	♣ AQ6	
<b>Board: 49</b>	♠ QJ963	LHO opens the bidding 3♣.
Dealer: West	♥ K86	Partner bids next.
Vul: Both	♦ Q765	
HCP: 8+1	♣ 9	
<b>Board: 50</b>	♠ AJ6	RHO opens the bidding 3♦.
Dealer: East	♥ AQ73	You bid next.
Vul: Both	♦ K5	
HCP: 21	♣ AK85	

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: E-W

North HCP: 10+3

South HCP: 17+1

Contract: 3NT South

North:

♠ J96

♥ A95

♦ -

♣ KQ96542

South:

♠ A52

♥ KT3

♦ AQ932

♣ A8

W	N	E	S
		3 ♦	3NT

All Pass

### Board: 47

Dealer: East

Vul: Both

North HCP: 5+2

South HCP: 17

Contract: 5 ♣ North

North:

♠ Q

♥ 973

♦ T32

♣ QJ8532

South:

♠ T987

♥ KQ2

♦ AJ8

♣ AK4

W	N	E	S
		3 ♥	3NT

Pass 5 ♣ All Pass

### Board: 48

Dealer: East

Vul: None

North HCP: 2

South HCP: 17

Contract: 3NTX South

North:

♠ 7532

♥ JT7

♦ J975

♣ 52

South:

♠ K64

♥ KQ98

♦ K84

♣ AQ6

W	N	E	S
		3 ♣	3NT

X All Pass

### Board: 49

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 8+1

Contract: 3NT North

North:

♠ K5

♥ A975

♦ AKJ83

♣ K6

South:

♠ QJ963

♥ K86

♦ Q765

♣ 9

W	N	E	S
3 ♣	3NT	All Pass	

### Board: 50

Dealer: East

Vul: Both

North HCP: 2

South HCP: 21

Contract: 3NT South

North:

♠ Q743

♥ T982

♦ 73

♣ T76

South:

♠ AJ6

♥ AQ73

♦ K5

♣ AK85

W	N	E	S
		3 ♦	3NT

All Pass