

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

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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

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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						

North hands

3N_over_LHO_3x

Board: 51	♠ AK7	LHO opens the bidding 3♥.
Dealer: East	♥ A9	Partner bids next.
Vul: N-S	♦ AQT95	
HCP: 19+1	♣ Q97	

Board: 52	♠ A6	LHO opens the bidding 3♥.
Dealer: East	♥ AJ97	Partner bids next.
Vul: N-S	♦ AQT95	
HCP: 19+1	♣ A7	

Board: 53	♠ 63	LHO opens the bidding 3♥.
Dealer: East	♥ A4	Partner bids next.
Vul: E-W	♦ AQ	
HCP: 17+3	♣ AQJT652	

Board: 54	♠ J953	RHO opens the bidding 3♣.
Dealer: West	♥ Q872	You bid next.
Vul: N-S	♦ Q75	
HCP: 5	♣ 65	

Board: 55	♠ A42	LHO opens the bidding 3♣.
Dealer: East	♥ JT9	Partner bids next.
Vul: Both	♦ AQJ8	
HCP: 17	♣ KQ2	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: East	♠ AK7	♠ Q965			3♥	Pass
Vul: N-S	♥ A9	♥ J3	Pass	3NT	All Pass	
North HCP: 19+1	♦ AQT95	♦ J43				
South HCP: 7	♣ Q97	♣ KT83				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ A6	♠ J8753			3♥	Pass
Vul: N-S	♥ AJ97	♥ 63	Pass	3NT	Pass	4♠
North HCP: 19+1	♦ AQT95	♦ KJ7	All Pass			
South HCP: 5+1	♣ A7	♣ 984				
Contract: 4♠ South						

Board: 53	North:	South:	W	N	E	S
Dealer: East	♠ 63	♠ J982			3♥	Pass
Vul: E-W	♥ A4	♥ J3	Pass	3NT	All Pass	
North HCP: 17+3	♦ AQ	♦ K9652				
South HCP: 5+1	♣ AQJT652	♣ 98				
Contract: 3NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ J953	♠ KT	3♣	Pass	Pass	3NT
Vul: N-S	♥ Q872	♥ AJT5	All Pass			
North HCP: 5	♦ Q75	♦ K83				
South HCP: 17	♣ 65	♣ AQ82				
Contract: 3NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ A42	♠ T76			3♣	Pass
Vul: Both	♥ JT9	♥ AK872	Pass	3NT	All Pass	
North HCP: 17	♦ AQJ8	♦ K952				
South HCP: 10+1	♣ KQ2	♣ 7				
Contract: 3NT North						

South hands**3N_over_LHO_3x**

Board: 51 ♠ Q965 RHO opens the bidding 3♥.

Dealer: East ♥ J3 You bid next.

Vul: N-S ♦ J43

HCP: 7 ♣ KT83

Board: 52 ♠ J8753 RHO opens the bidding 3♥.

Dealer: East ♥ 63 You bid next.

Vul: N-S ♦ KJ7

HCP: 5+1 ♣ 984

Board: 53 ♠ J982 RHO opens the bidding 3♥.

Dealer: East ♥ J3 You bid next.

Vul: E-W ♦ K9652

HCP: 5+1 ♣ 98

Board: 54 ♠ KT LHO opens the bidding 3♣.

Dealer: West ♥ AJT5 Partner bids next.

Vul: N-S ♦ K83

HCP: 17 ♣ AQ82

Board: 55 ♠ T76 RHO opens the bidding 3♣.

Dealer: East ♥ AK872 You bid next.

Vul: Both ♦ K952

HCP: 10+1 ♣ 7

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: East	♠ AK7	♠ Q965			3♥	Pass
Vul: N-S	♥ A9	♥ J3	Pass	3NT	All Pass	
North HCP: 19+1	♦ AQT95	♦ J43				
South HCP: 7	♣ Q97	♣ KT83				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ A6	♠ J8753			3♥	Pass
Vul: N-S	♥ AJ97	♥ 63	Pass	3NT	Pass	4♠
North HCP: 19+1	♦ AQT95	♦ KJ7	All Pass			
South HCP: 5+1	♣ A7	♣ 984				
Contract: 4♠ South						

Board: 53	North:	South:	W	N	E	S
Dealer: East	♠ 63	♠ J982			3♥	Pass
Vul: E-W	♥ A4	♥ J3	Pass	3NT	All Pass	
North HCP: 17+3	♦ AQ	♦ K9652				
South HCP: 5+1	♣ AQJT652	♣ 98				
Contract: 3NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ J953	♠ KT	3♣	Pass	Pass	3NT
Vul: N-S	♥ Q872	♥ AJT5	All Pass			
North HCP: 5	♦ Q75	♦ K83				
South HCP: 17	♣ 65	♣ AQ82				
Contract: 3NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ A42	♠ T76			3♣	Pass
Vul: Both	♥ JT9	♥ AK872	Pass	3NT	All Pass	
North HCP: 17	♦ AQJ8	♦ K952				
South HCP: 10+1	♣ KQ2	♣ 7				
Contract: 3NT North						

North hands

3N_over_LHO_3x

Board: 56 ♠ 54 RHO opens the bidding 3♠.

Dealer: West ♥ AKQ76 You bid next.

Vul: Both ♦ 843

HCP: 9+1 ♣ 642

Board: 57 ♠ AQ3 LHO opens the bidding 3♥.

Dealer: East ♥ KQ4 Partner bids next.

Vul: N-S ♦ J76

HCP: 21 ♣ AKQ5

Board: 58 ♠ J8743 RHO opens the bidding 3♦.

Dealer: West ♥ 853 You bid next.

Vul: N-S ♦ 8

HCP: 4+1 ♣ K643

Board: 59 ♠ KQJ LHO opens the bidding 3♥.

Dealer: East ♥ A6 Partner bids next.

Vul: None ♦ AQ

HCP: 21+2 ♣ AJT654

Board: 60 ♠ KT876 RHO opens the bidding 3♣.

Dealer: West ♥ 82 You bid next.

Vul: Both ♦ T854

HCP: 5+1 ♣ Q7

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: West	♠ 54	♠ AQ	3 ♠	Pass	Pass	3NT
Vul: Both	♥ AKQ76	♥ JT53		All Pass		
North HCP: 9+1	♦ 843	♦ AT2				
South HCP: 17	♣ 642	♣ AQT9				
Contract: 3NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: East	♠ AQ3	♠ JT86			3 ♥	Pass
Vul: N-S	♥ KQ4	♥ 6	Pass	3NT	All Pass	
North HCP: 21	♦ J76	♦ T9843				
South HCP: 2+1	♣ AKQ5	♣ J87				
Contract: 3NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: West	♠ J8743	♠ A62	3 ♦	Pass	Pass	3NT
Vul: N-S	♥ 853	♥ AKQJ		All Pass		
North HCP: 4+1	♦ 8	♦ K65				
South HCP: 22	♣ K643	♣ AJ9				
Contract: 3NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: East	♠ KQJ	♠ T82			3 ♥	Pass
Vul: None	♥ A6	♥ Q32	Pass	3NT	All Pass	
North HCP: 21+2	♦ AQ	♦ KT763				
South HCP: 8+1	♣ AJT654	♣ K9				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: West	♠ KT876	♠ AQ4	3 ♣	Pass	Pass	3NT
Vul: Both	♥ 82	♥ JT3		All Pass		
North HCP: 5+1	♦ T854	♦ AKJ96				
South HCP: 18+1	♣ Q7	♣ K8				
Contract: 3NT South						

South hands

3N_over_LHO_3x

Board: 56	♠ AQ	LHO opens the bidding 3♠.
Dealer: West	♥ JT53	Partner bids next.
Vul: Both	♦ AT2	
HCP: 17	♣ AQT9	

Board: 57	♠ JT86	RHO opens the bidding 3♥.
Dealer: East	♥ 6	You bid next.
Vul: N-S	♦ T9843	
HCP: 2+1	♣ J87	

Board: 58	♠ A62	LHO opens the bidding 3♦.
Dealer: West	♥ AKQJ	Partner bids next.
Vul: N-S	♦ K65	
HCP: 22	♣ AJ9	

Board: 59	♠ T82	RHO opens the bidding 3♥.
Dealer: East	♥ Q32	You bid next.
Vul: None	♦ KT763	
HCP: 8+1	♣ K9	

Board: 60	♠ AQ4	LHO opens the bidding 3♣.
Dealer: West	♥ JT3	Partner bids next.
Vul: Both	♦ AKJ96	
HCP: 18+1	♣ K8	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: West	♠ 54	♠ AQ	3 ♠	Pass	Pass	3NT
Vul: Both	♥ AKQ76	♥ JT53		All Pass		
North HCP: 9+1	♦ 843	♦ AT2				
South HCP: 17	♣ 642	♣ AQT9				
Contract: 3NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: East	♠ AQ3	♠ JT86			3 ♥	Pass
Vul: N-S	♥ KQ4	♥ 6	Pass	3NT	All Pass	
North HCP: 21	♦ J76	♦ T9843				
South HCP: 2+1	♣ AKQ5	♣ J87				
Contract: 3NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: West	♠ J8743	♠ A62	3 ♦	Pass	Pass	3NT
Vul: N-S	♥ 853	♥ AKQJ		All Pass		
North HCP: 4+1	♦ 8	♦ K65				
South HCP: 22	♣ K643	♣ AJ9				
Contract: 3NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: East	♠ KQJ	♠ T82			3 ♥	Pass
Vul: None	♥ A6	♥ Q32	Pass	3NT	All Pass	
North HCP: 21+2	♦ AQ	♦ KT763				
South HCP: 8+1	♣ AJT654	♣ K9				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: West	♠ KT876	♠ AQ4	3 ♣	Pass	Pass	3NT
Vul: Both	♥ 82	♥ JT3		All Pass		
North HCP: 5+1	♦ T854	♦ AKJ96				
South HCP: 18+1	♣ Q7	♣ K8				
Contract: 3NT South						

North hands

3N_over_LHO_3x

Board: 61	♠ A4	LHO opens the bidding 3♠.
Dealer: East	♥ A85	Partner bids next.
Vul: N-S	♦ AKT74	
HCP: 18+1	♣ KT6	

Board: 62	♠ JT986	RHO opens the bidding 3♣.
Dealer: West	♥ 965	You bid next.
Vul: E-W	♦ AQ97	
HCP: 7+1	♣ 4	

Board: 63	♠ AJ64	LHO opens the bidding 3♥.
Dealer: East	♥ K9	Partner bids next.
Vul: None	♦ AQT86	
HCP: 21+1	♣ AK	

Board: 64	♠ QJ874	RHO opens the bidding 3♦.
Dealer: West	♥ K2	You bid next.
Vul: None	♦ 92	
HCP: 8+1	♣ Q732	

Board: 65	♠ Q82	LHO opens the bidding 3♦.
Dealer: East	♥ KQ7	Partner bids next.
Vul: N-S	♦ AQ92	
HCP: 17	♣ A98	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ 73			3 ♠	Pass
Vul: N-S	♥ A85	♥ J9643	Pass	3NT	All Pass	
North HCP: 18+1	♦ AKT74	♦ 963				
South HCP: 6+1	♣ KT6	♣ AJ8				
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: West	♠ JT986	♠ AK2	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ 965	♥ AK84		All Pass		
North HCP: 7+1	♦ AQ97	♦ J86				
South HCP: 19	♣ 4	♣ A95				
Contract: 3NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: East	♠ AJ64	♠ T853			3 ♥	Pass
Vul: None	♥ K9	♥ Q54	Pass	3NT	All Pass	
North HCP: 21+1	♦ AQT86	♦ 43				
South HCP: 2	♣ AK	♣ 9874				
Contract: 3NT North						

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ QJ874	♠ AK5	3 ♦	Pass	Pass	3NT
Vul: None	♥ K2	♥ A764		All Pass		
North HCP: 8+1	♦ 92	♦ AQ7				
South HCP: 17	♣ Q732	♣ 984				
Contract: 3NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: East	♠ Q82	♠ KT5			3 ♦	Pass
Vul: N-S	♥ KQ7	♥ 9542	Pass	3NT	All Pass	
North HCP: 17	♦ AQ92	♦ 8				
South HCP: 5+1	♣ A98	♣ Q7654				
Contract: 3NT North						

South hands

3N_over_LHO_3x

Board: 61	♠ 73	RHO opens the bidding 3♠.
Dealer: East	♥ J9643	You bid next.
Vul: N-S	♦ 963	
HCP: 6+1	♣ AJ8	

Board: 62	♠ AK2	LHO opens the bidding 3♣.
Dealer: West	♥ AK84	Partner bids next.
Vul: E-W	♦ J86	
HCP: 19	♣ A95	

Board: 63	♠ T853	RHO opens the bidding 3♥.
Dealer: East	♥ Q54	You bid next.
Vul: None	♦ 43	
HCP: 2	♣ 9874	

Board: 64	♠ AK5	LHO opens the bidding 3♦.
Dealer: West	♥ A764	Partner bids next.
Vul: None	♦ AQ7	
HCP: 17	♣ 984	

Board: 65	♠ KT5	RHO opens the bidding 3♦.
Dealer: East	♥ 9542	You bid next.
Vul: N-S	♦ 8	
HCP: 5+1	♣ Q7654	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ 73			3 ♠	Pass
Vul: N-S	♥ A85	♥ J9643	Pass	3NT	All Pass	
North HCP: 18+1	♦ AKT74	♦ 963				
South HCP: 6+1	♣ KT6	♣ AJ8				
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: West	♠ JT986	♠ AK2	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ 965	♥ AK84		All Pass		
North HCP: 7+1	♦ AQ97	♦ J86				
South HCP: 19	♣ 4	♣ A95				
Contract: 3NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: East	♠ AJ64	♠ T853			3 ♥	Pass
Vul: None	♥ K9	♥ Q54	Pass	3NT	All Pass	
North HCP: 21+1	♦ AQT86	♦ 43				
South HCP: 2	♣ AK	♣ 9874				
Contract: 3NT North						

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ QJ874	♠ AK5	3 ♦	Pass	Pass	3NT
Vul: None	♥ K2	♥ A764		All Pass		
North HCP: 8+1	♦ 92	♦ AQ7				
South HCP: 17	♣ Q732	♣ 984				
Contract: 3NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: East	♠ Q82	♠ KT5			3 ♦	Pass
Vul: N-S	♥ KQ7	♥ 9542	Pass	3NT	All Pass	
North HCP: 17	♦ AQ92	♦ 8				
South HCP: 5+1	♣ A98	♣ Q7654				
Contract: 3NT North						

North hands

3N_over_LHO_3x

Board: 66 ♠ J RHO opens the bidding 3♣.

Dealer: West ♥ T963 You bid next.

Vul: N-S ♦ AT864

HCP: 5+1 ♣ 976

Board: 67 ♠ Q9 LHO opens the bidding 3♣.

Dealer: East ♥ AK82 Partner bids next.

Vul: None ♦ AK987

HCP: 20+1 ♣ A5

Board: 68 ♠ K982 RHO opens the bidding 3♣.

Dealer: West ♥ J73 You bid next.

Vul: N-S ♦ J753

HCP: 5 ♣ 83

Board: 69 ♠ AQ LHO opens the bidding 3♠.

Dealer: East ♥ AK32 Partner bids next.

Vul: Both ♦ KT742

HCP: 17+1 ♣ J3

Board: 70 ♠ Q65 RHO opens the bidding 3♥.

Dealer: West ♥ 5 You bid next.

Vul: E-W ♦ KJT93

HCP: 8+1 ♣ Q975

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ AK54	3♣	Pass	Pass	3NT
Vul: N-S	♥ T963	♥ AQ52		All Pass		
North HCP: 5+1	♦ AT864	♦ K53				
South HCP: 21	♣ 976	♣ KQ				
Contract: 3NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: East	♠ Q9	♠ JT765		3♣	Pass	
Vul: None	♥ AK82	♥ T4	Pass	3NT	All Pass	
North HCP: 20+1	♦ AK987	♦ T54				
South HCP: 3+1	♣ A5	♣ Q93				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ K982	♠ J65	3♣	Pass	Pass	3NT
Vul: N-S	♥ J73	♥ AQ2		All Pass		
North HCP: 5	♦ J753	♦ KQ42				
South HCP: 17	♣ 83	♣ KQ2				
Contract: 3NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ 983		3♠	Pass	
Vul: Both	♥ AK32	♥ JT84	Pass	3NT	All Pass	
North HCP: 17+1	♦ KT742	♦ 95				
South HCP: 5	♣ J3	♣ AT75				
Contract: 3NT North						

Board: 70	North:	South:	W	N	E	S
Dealer: West	♠ Q65	♠ KJT2	3♥	Pass	Pass	3NT
Vul: E-W	♥ 5	♥ A86		All Pass		
North HCP: 8+1	♦ KJT93	♦ AQ8				
South HCP: 18	♣ Q975	♣ A83				
Contract: 3NT South						

South hands

3N_over_LHO_3x

Board: 66	♠ AK54	LHO opens the bidding 3♣.
Dealer: West	♥ AQ52	Partner bids next.
Vul: N-S	♦ K53	
HCP: 21	♣ KQ	

Board: 67	♠ JT765	RHO opens the bidding 3♣.
Dealer: East	♥ T4	You bid next.
Vul: None	♦ T54	
HCP: 3+1	♣ Q93	

Board: 68	♠ J65	LHO opens the bidding 3♣.
Dealer: West	♥ AQ2	Partner bids next.
Vul: N-S	♦ KQ42	
HCP: 17	♣ KQ2	

Board: 69	♠ 983	RHO opens the bidding 3♠.
Dealer: East	♥ JT84	You bid next.
Vul: Both	♦ 95	
HCP: 5	♣ AT75	

Board: 70	♠ KJT2	LHO opens the bidding 3♥.
Dealer: West	♥ A86	Partner bids next.
Vul: E-W	♦ AQ8	
HCP: 18	♣ A83	

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ AK54	3♣	Pass	Pass	3NT
Vul: N-S	♥ T963	♥ AQ52		All Pass		
North HCP: 5+1	♦ AT864	♦ K53				
South HCP: 21	♣ 976	♣ KQ				
Contract: 3NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: East	♠ Q9	♠ JT765		3♣	Pass	
Vul: None	♥ AK82	♥ T4	Pass	3NT	All Pass	
North HCP: 20+1	♦ AK987	♦ T54				
South HCP: 3+1	♣ A5	♣ Q93				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ K982	♠ J65	3♣	Pass	Pass	3NT
Vul: N-S	♥ J73	♥ AQ2		All Pass		
North HCP: 5	♦ J753	♦ KQ42				
South HCP: 17	♣ 83	♣ KQ2				
Contract: 3NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ 983		3♠	Pass	
Vul: Both	♥ AK32	♥ JT84	Pass	3NT	All Pass	
North HCP: 17+1	♦ KT742	♦ 95				
South HCP: 5	♣ J3	♣ AT75				
Contract: 3NT North						

Board: 70	North:	South:	W	N	E	S
Dealer: West	♠ Q65	♠ KJT2	3♥	Pass	Pass	3NT
Vul: E-W	♥ 5	♥ A86		All Pass		
North HCP: 8+1	♦ KJT93	♦ AQ8				
South HCP: 18	♣ Q975	♣ A83				
Contract: 3NT South						

North hands

3N_over_LHO_3x

Board: 71	♠ AJ	LHO opens the bidding 3♣.
Dealer: East	♥ AKQ4	Partner bids next.
Vul: Both	♦ AKQ74	
HCP: 26+1	♣ K7	

Board: 72	♠ K65	RHO opens the bidding 3♥.
Dealer: West	♥ 7	You bid next.
Vul: Both	♦ KJ83	
HCP: 9+1	♣ Q6432	

Board: 73	♠ AQ97	LHO opens the bidding 3♠.
Dealer: East	♥ K7	Partner bids next.
Vul: E-W	♦ AQ64	
HCP: 17	♣ Q52	

Board: 74	♠ QT76	RHO opens the bidding 3♦.
Dealer: West	♥ QT85	You bid next.
Vul: Both	♦ 3	
HCP: 4	♣ T954	

Board: 75	♠ AQ87	LHO opens the bidding 3♣.
Dealer: East	♥ AJ	Partner bids next.
Vul: None	♦ A876	
HCP: 19	♣ A95	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: East	♠ AJ	♠ T874			3♣	Pass
Vul: Both	♥ AKQ4	♥ 96	Pass	3NT	All Pass	
North HCP: 26+1	♦ AKQ74	♦ J983				
South HCP: 1	♣ K7	♣ 985				
Contract: 3NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: West	♠ K65	♠ AQ7	3♥	Pass	Pass	3NT
Vul: Both	♥ 7	♥ AQ98		All Pass		
North HCP: 9+1	♦ KJ83	♦ AT				
South HCP: 17	♣ Q6432	♣ J985				
Contract: 3NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: East	♠ AQ97	♠ 52			3♠	Pass
Vul: E-W	♥ K7	♥ J852	Pass	3NT	All Pass	
North HCP: 17	♦ AQ64	♦ 875				
South HCP: 8	♣ Q52	♣ AK64				
Contract: 3NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: West	♠ QT76	♠ AK82	3♦	Pass	Pass	3NT
Vul: Both	♥ QT85	♥ KJ94		All Pass		
North HCP: 4	♦ 3	♦ A6				
South HCP: 19	♣ T954	♣ A87				
Contract: 3NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: East	♠ AQ87	♠ K964			3♣	Pass
Vul: None	♥ AJ	♥ QT984	Pass	3NT	All Pass	
North HCP: 19	♦ A876	♦ K4				
South HCP: 8+1	♣ A95	♣ 43				
Contract: 3NT North						

South hands**3N_over_LHO_3x**

Board: 71	♠ T874	RHO opens the bidding 3♣.
Dealer: East	♥ 96	You bid next.
Vul: Both	♦ J983	
HCP: 1	♣ 985	

Board: 72	♠ AQ7	LHO opens the bidding 3♥.
Dealer: West	♥ AQ98	Partner bids next.
Vul: Both	♦ AT	
HCP: 17	♣ J985	

Board: 73	♠ 52	RHO opens the bidding 3♠.
Dealer: East	♥ J852	You bid next.
Vul: E-W	♦ 875	
HCP: 8	♣ AK64	

Board: 74	♠ AK82	LHO opens the bidding 3♦.
Dealer: West	♥ KJ94	Partner bids next.
Vul: Both	♦ A6	
HCP: 19	♣ A87	

Board: 75	♠ K964	RHO opens the bidding 3♣.
Dealer: East	♥ QT984	You bid next.
Vul: None	♦ K4	
HCP: 8+1	♣ 43	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: East	♠ AJ	♠ T874			3♣	Pass
Vul: Both	♥ AKQ4	♥ 96	Pass	3NT	All Pass	
North HCP: 26+1	♦ AKQ74	♦ J983				
South HCP: 1	♣ K7	♣ 985				
Contract: 3NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: West	♠ K65	♠ AQ7	3♥	Pass	Pass	3NT
Vul: Both	♥ 7	♥ AQ98		All Pass		
North HCP: 9+1	♦ KJ83	♦ AT				
South HCP: 17	♣ Q6432	♣ J985				
Contract: 3NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: East	♠ AQ97	♠ 52			3♠	Pass
Vul: E-W	♥ K7	♥ J852	Pass	3NT	All Pass	
North HCP: 17	♦ AQ64	♦ 875				
South HCP: 8	♣ Q52	♣ AK64				
Contract: 3NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: West	♠ QT76	♠ AK82	3♦	Pass	Pass	3NT
Vul: Both	♥ QT85	♥ KJ94		All Pass		
North HCP: 4	♦ 3	♦ A6				
South HCP: 19	♣ T954	♣ A87				
Contract: 3NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: East	♠ AQ87	♠ K964			3♣	Pass
Vul: None	♥ AJ	♥ QT984	Pass	3NT	All Pass	
North HCP: 19	♦ A876	♦ K4				
South HCP: 8+1	♣ A95	♣ 43				
Contract: 3NT North						

North hands

3N_over_LHO_3x

Board: 76	♠ QT62	RHO opens the bidding 3♥.
Dealer: West	♥ 93	You bid next.
Vul: None	♦ K543	
HCP: 7	♣ Q72	

Board: 77	♠ KQT4	LHO opens the bidding 3♣.
Dealer: East	♥ 84	Partner bids next.
Vul: Both	♦ AQ75	
HCP: 17	♣ AQ9	

Board: 78	♠ 4	RHO opens the bidding 3♠.
Dealer: West	♥ 964	You bid next.
Vul: None	♦ T7654	
HCP: 5+1	♣ KQ74	

Board: 79	♠ AQ9	LHO opens the bidding 3♠.
Dealer: East	♥ AQ4	Partner bids next.
Vul: N-S	♦ QJ63	
HCP: 17	♣ Q52	

Board: 80	♠ 84	RHO opens the bidding 3♠.
Dealer: West	♥ QT85	You bid next.
Vul: E-W	♦ KJ4	
HCP: 7	♣ J743	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: West	♠ QT62	♠ AJ5	3	Pass	Pass	3NT
Vul: None	♥ 93	♥ AQ6		All Pass		
North HCP: 7	♦ K543	♦ AQ862				
South HCP: 17+1	♣ Q72	♣ 86				
Contract: 3NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: East	♠ KQT4	♠ J983			3	Pass
Vul: Both	♥ 84	♥ KT732	Pass	3NT	All Pass	
North HCP: 17	♦ AQ75	♦ K62				
South HCP: 7+1	♣ AQ9	♣ 8				
Contract: 3NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AQ62	3	Pass	Pass	3NT
Vul: None	♥ 964	♥ AQJ5		All Pass		
North HCP: 5+1	♦ T7654	♦ 98				
South HCP: 17	♣ KQ74	♣ A92				
Contract: 3NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ AQ9	♠ 75			3	Pass
Vul: N-S	♥ AQ4	♥ T9732	Pass	3NT	All Pass	
North HCP: 17	♦ QJ63	♦ AT2				
South HCP: 9+1	♣ Q52	♣ AJ7				
Contract: 3NT North						

Board: 80	North:	South:	W	N	E	S
Dealer: West	♠ 84	♠ A3	3	Pass	Pass	3NT
Vul: E-W	♥ QT85	♥ AJ94		All Pass		
North HCP: 7	♦ KJ4	♦ A53				
South HCP: 19	♣ J743	♣ AQ86				
Contract: 3NT South						

South hands

3N_over_LHO_3x

Board: 76	♠ AJ5	LHO opens the bidding 3♥.
Dealer: West	♥ AQ6	Partner bids next.
Vul: None	♦ AQ862	
HCP: 17+1	♣ 86	

Board: 77	♠ J983	RHO opens the bidding 3♣.
Dealer: East	♥ KT732	You bid next.
Vul: Both	♦ K62	
HCP: 7+1	♣ 8	

Board: 78	♠ AQ62	LHO opens the bidding 3♠.
Dealer: West	♥ AQJ5	Partner bids next.
Vul: None	♦ 98	
HCP: 17	♣ A92	

Board: 79	♠ 75	RHO opens the bidding 3♠.
Dealer: East	♥ T9732	You bid next.
Vul: N-S	♦ AT2	
HCP: 9+1	♣ AJ7	

Board: 80	♠ A3	LHO opens the bidding 3♠.
Dealer: West	♥ AJ94	Partner bids next.
Vul: E-W	♦ A53	
HCP: 19	♣ AQ86	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: West	♠ QT62	♠ AJ5	3	Pass	Pass	3NT
Vul: None	♥ 93	♥ AQ6		All Pass		
North HCP: 7	♦ K543	♦ AQ862				
South HCP: 17+1	♣ Q72	♣ 86				
Contract: 3NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: East	♠ KQT4	♠ J983			3	Pass
Vul: Both	♥ 84	♥ KT732	Pass	3NT	All Pass	
North HCP: 17	♦ AQ75	♦ K62				
South HCP: 7+1	♣ AQ9	♣ 8				
Contract: 3NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AQ62	3	Pass	Pass	3NT
Vul: None	♥ 964	♥ AQJ5		All Pass		
North HCP: 5+1	♦ T7654	♦ 98				
South HCP: 17	♣ KQ74	♣ A92				
Contract: 3NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ AQ9	♠ 75			3	Pass
Vul: N-S	♥ AQ4	♥ T9732	Pass	3NT	All Pass	
North HCP: 17	♦ QJ63	♦ AT2				
South HCP: 9+1	♣ Q52	♣ AJ7				
Contract: 3NT North						

Board: 80	North:	South:	W	N	E	S
Dealer: West	♠ 84	♠ A3	3	Pass	Pass	3NT
Vul: E-W	♥ QT85	♥ AJ94		All Pass		
North HCP: 7	♦ KJ4	♦ A53				
South HCP: 19	♣ J743	♣ AQ86				
Contract: 3NT South						

North hands

3N_over_LHO_3x

Board: 81	♠ AQ4	LHO opens the bidding 3♠.
Dealer: East	♥ A85	Partner bids next.
Vul: Both	♦ K4	
HCP: 20+1	♣ AKT76	

Board: 82	♠ QJT83	RHO opens the bidding 3♣.
Dealer: West	♥ AJ8	You bid next.
Vul: E-W	♦ 964	
HCP: 10+1	♣ Q3	

Board: 83	♠ T62	LHO opens the bidding 3♥.
Dealer: East	♥ A8	Partner bids next.
Vul: None	♦ A8	
HCP: 17+2	♣ AKQT43	

Board: 84	♠ A52	RHO opens the bidding 3♥.
Dealer: West	♥ T	You bid next.
Vul: Both	♦ 87653	
HCP: 6+1	♣ QT95	

Board: 85	♠ QJ4	LHO opens the bidding 3♦.
Dealer: East	♥ AT4	Partner bids next.
Vul: E-W	♦ AQ5	
HCP: 17	♣ A954	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: East	♠ AQ4	♠ 73			3 ♠	Pass
Vul: Both	♥ A85	♥ Q943	Pass	3NT	All Pass	
North HCP: 20+1	♦ K4	♦ Q73				
South HCP: 5	♣ AKT76	♣ J985				
Contract: 3NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: West	♠ QJT83	♠ A5	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ AJ8	♥ KQ95		All Pass		
North HCP: 10+1	♦ 964	♦ AJT7				
South HCP: 18	♣ Q3	♣ A54				
Contract: 3NT South						

Board: 83	North:	South:	W	N	E	S
Dealer: East	♠ T62	♠ AJ73			3 ♥	Pass
Vul: None	♥ A8	♥ J7	Pass	3NT	All Pass	
North HCP: 17+2	♦ A8	♦ K75				
South HCP: 9	♣ AKQT43	♣ 7652				
Contract: 3NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: West	♠ A52	♠ KT	3 ♥	Pass	Pass	3NT
Vul: Both	♥ T	♥ A93		All Pass		
North HCP: 6+1	♦ 87653	♦ AT4				
South HCP: 18+1	♣ QT95	♣ AK873				
Contract: 3NT South						

Board: 85	North:	South:	W	N	E	S
Dealer: East	♠ QJ4	♠ K952			3 ♦	Pass
Vul: E-W	♥ AT4	♥ J963	Pass	3NT	All Pass	
North HCP: 17	♦ AQ5	♦ 93				
South HCP: 9	♣ A954	♣ KQ8				
Contract: 3NT North						

South hands**3N_over_LHO_3x**

Board: 81	♠ 73	RHO opens the bidding 3♠.
Dealer: East	♥ Q943	You bid next.
Vul: Both	♦ Q73	
HCP: 5	♣ J985	

Board: 82	♠ A5	LHO opens the bidding 3♣.
Dealer: West	♥ KQ95	Partner bids next.
Vul: E-W	♦ AJT7	
HCP: 18	♣ A54	

Board: 83	♠ AJ73	RHO opens the bidding 3♥.
Dealer: East	♥ J7	You bid next.
Vul: None	♦ K75	
HCP: 9	♣ 7652	

Board: 84	♠ KT	LHO opens the bidding 3♥.
Dealer: West	♥ A93	Partner bids next.
Vul: Both	♦ AT4	
HCP: 18+1	♣ AK873	

Board: 85	♠ K952	RHO opens the bidding 3♦.
Dealer: East	♥ J963	You bid next.
Vul: E-W	♦ 93	
HCP: 9	♣ KQ8	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: East	♠ AQ4	♠ 73			3 ♠	Pass
Vul: Both	♥ A85	♥ Q943	Pass	3NT	All Pass	
North HCP: 20+1	♦ K4	♦ Q73				
South HCP: 5	♣ AKT76	♣ J985				
Contract: 3NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: West	♠ QJT83	♠ A5	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ AJ8	♥ KQ95		All Pass		
North HCP: 10+1	♦ 964	♦ AJT7				
South HCP: 18	♣ Q3	♣ A54				
Contract: 3NT South						

Board: 83	North:	South:	W	N	E	S
Dealer: East	♠ T62	♠ AJ73			3 ♥	Pass
Vul: None	♥ A8	♥ J7	Pass	3NT	All Pass	
North HCP: 17+2	♦ A8	♦ K75				
South HCP: 9	♣ AKQT43	♣ 7652				
Contract: 3NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: West	♠ A52	♠ KT	3 ♥	Pass	Pass	3NT
Vul: Both	♥ T	♥ A93		All Pass		
North HCP: 6+1	♦ 87653	♦ AT4				
South HCP: 18+1	♣ QT95	♣ AK873				
Contract: 3NT South						

Board: 85	North:	South:	W	N	E	S
Dealer: East	♠ QJ4	♠ K952			3 ♦	Pass
Vul: E-W	♥ AT4	♥ J963	Pass	3NT	All Pass	
North HCP: 17	♦ AQ5	♦ 93				
South HCP: 9	♣ A954	♣ KQ8				
Contract: 3NT North						

North hands

3N_over_LHO_3x

Board: 86	♠ T87	RHO opens the bidding 3♥.
Dealer: West	♥ 963	You bid next.
Vul: None	♦ 643	
HCP: 4	♣ KJT6	

Board: 87	♠ A3	LHO opens the bidding 3♣.
Dealer: East	♥ KQ75	Partner bids next.
Vul: N-S	♦ QT32	
HCP: 17	♣ AQ6	

Board: 88	♠ A97	RHO opens the bidding 3♣.
Dealer: West	♥ KJ52	You bid next.
Vul: None	♦ Q874	
HCP: 10	♣ 54	

Board: 89	♠ 52	LHO opens the bidding 3♥.
Dealer: East	♥ A8	Partner bids next.
Vul: Both	♦ AKQT876	
HCP: 17+3	♣ A8	

Board: 90	♠ A96	RHO opens the bidding 3♥.
Dealer: West	♥ 84	You bid next.
Vul: N-S	♦ QJT73	
HCP: 8+1	♣ J73	

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: West	♠ T87	♠ AQJ4	3♥	Pass	Pass	3NT
Vul: None	♥ 963	♥ A2		All Pass		
North HCP: 4	♦ 643	♦ KJT98				
South HCP: 19+1	♣ KJT6	♣ A5				
Contract: 3NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ KJ762			3♣	Pass
Vul: N-S	♥ KQ75	♥ J83	Pass	3NT	All Pass	
North HCP: 17	♦ QT32	♦ 98				
South HCP: 5+1	♣ AQ6	♣ 972				
Contract: 3NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: West	♠ A97	♠ K532	3♣	Pass	Pass	3NT
Vul: None	♥ KJ52	♥ A93		All Pass		
North HCP: 10	♦ Q874	♦ AKT				
South HCP: 20	♣ 54	♣ AQ9				
Contract: 3NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: East	♠ 52	♠ KJT4			3♥	Pass
Vul: Both	♥ A8	♥ 43	Pass	3NT	All Pass	
North HCP: 17+3	♦ AKQT876	♦ J42				
South HCP: 9	♣ A8	♣ KJ97				
Contract: 3NT North						

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ A96	♠ T3	3♥	Pass	Pass	3NT
Vul: N-S	♥ 84	♥ AQ2		All Pass		
North HCP: 8+1	♦ QJT73	♦ A84				
South HCP: 17+1	♣ J73	♣ AKT52				
Contract: 3NT South						

South hands**3N_over_LHO_3x**

Board: 86	♠ AQJ4	LHO opens the bidding 3♥.
Dealer: West	♥ A2	Partner bids next.
Vul: None	♦ KJT98	
HCP: 19+1	♣ A5	

Board: 87	♠ KJ762	RHO opens the bidding 3♣.
Dealer: East	♥ J83	You bid next.
Vul: N-S	♦ 98	
HCP: 5+1	♣ 972	

Board: 88	♠ K532	LHO opens the bidding 3♣.
Dealer: West	♥ A93	Partner bids next.
Vul: None	♦ AKT	
HCP: 20	♣ AQ9	

Board: 89	♠ KJT4	RHO opens the bidding 3♥.
Dealer: East	♥ 43	You bid next.
Vul: Both	♦ J42	
HCP: 9	♣ KJ97	

Board: 90	♠ T3	LHO opens the bidding 3♥.
Dealer: West	♥ AQ2	Partner bids next.
Vul: N-S	♦ A84	
HCP: 17+1	♣ AKT52	

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: West	♠ T87	♠ AQJ4	3♥	Pass	Pass	3NT
Vul: None	♥ 963	♥ A2		All Pass		
North HCP: 4	♦ 643	♦ KJT98				
South HCP: 19+1	♣ KJT6	♣ A5				
Contract: 3NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ KJ762			3♣	Pass
Vul: N-S	♥ KQ75	♥ J83	Pass	3NT	All Pass	
North HCP: 17	♦ QT32	♦ 98				
South HCP: 5+1	♣ AQ6	♣ 972				
Contract: 3NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: West	♠ A97	♠ K532	3♣	Pass	Pass	3NT
Vul: None	♥ KJ52	♥ A93		All Pass		
North HCP: 10	♦ Q874	♦ AKT				
South HCP: 20	♣ 54	♣ AQ9				
Contract: 3NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: East	♠ 52	♠ KJT4			3♥	Pass
Vul: Both	♥ A8	♥ 43	Pass	3NT	All Pass	
North HCP: 17+3	♦ AKQT876	♦ J42				
South HCP: 9	♣ A8	♣ KJ97				
Contract: 3NT North						

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ A96	♠ T3	3♥	Pass	Pass	3NT
Vul: N-S	♥ 84	♥ AQ2		All Pass		
North HCP: 8+1	♦ QJT73	♦ A84				
South HCP: 17+1	♣ J73	♣ AKT52				
Contract: 3NT South						

North hands

3N_over_LHO_3x

Board: 91 ♠ AQ53 LHO opens the bidding 3♠.

Dealer: East ♥ A3 Partner bids next.

Vul: Both ♦ K8542

HCP: 17+1 ♣ A8

Board: 92 ♠ T654 RHO opens the bidding 3♦.

Dealer: West ♥ K9543 You bid next.

Vul: None ♦ -

HCP: 7+1 ♣ AT97

Board: 93 ♠ AK43 LHO opens the bidding 3♣.

Dealer: East ♥ KQ Partner bids next.

Vul: E-W ♦ KJ4

HCP: 20 ♣ A987

Board: 94 ♠ Q965 RHO opens the bidding 3♣.

Dealer: West ♥ KQ86 You bid next.

Vul: N-S ♦ 653

HCP: 7 ♣ 98

Board: 95 ♠ KT LHO opens the bidding 3♠.

Dealer: East ♥ AK43 Partner bids next.

Vul: Both ♦ A964

HCP: 18 ♣ A85

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: East	♠ AQ53	♠ 6			3 ♠	Pass
Vul: Both	♥ A3	♥ KT62	Pass	3NT	All Pass	
North HCP: 17+1	♦ K8542	♦ AJT9				
South HCP: 8	♣ A8	♣ 7432				
Contract: 3NT North						

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ T654	♠ AJ2	3 ♦	Pass	Pass	3NT
Vul: None	♥ K9543	♥ AQ72		All Pass		
North HCP: 7+1	♦ -	♦ AQ65				
South HCP: 17	♣ AT97	♣ 64				
Contract: 3NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ AK43	♠ 8762			3 ♣	Pass
Vul: E-W	♥ KQ	♥ T9642	Pass	3NT	All Pass	
North HCP: 20	♦ KJ4	♦ Q986				
South HCP: 2+1	♣ A987	♣ -				
Contract: 3NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ Q965	♠ J2	3 ♣	Pass	Pass	3NT
Vul: N-S	♥ KQ86	♥ AJ74		All Pass		
North HCP: 7	♦ 653	♦ AQJ7				
South HCP: 18	♣ 98	♣ AJ6				
Contract: 3NT South						

Board: 95	North:	South:	W	N	E	S
Dealer: East	♠ KT	♠ 54			3 ♠	Pass
Vul: Both	♥ AK43	♥ JT9	Pass	3NT	All Pass	
North HCP: 18	♦ A964	♦ KJT75				
South HCP: 8+1	♣ A85	♣ KT3				
Contract: 3NT North						

South hands**3N_over_LHO_3x**

Board: 91 ♠ 6 RHO opens the bidding 3♠.

Dealer: East ♥ KT62 You bid next.

Vul: Both ♦ AJT9

HCP: 8 ♣ 7432

Board: 92 ♠ AJ2 LHO opens the bidding 3♦.

Dealer: West ♥ AQ72 Partner bids next.

Vul: None ♦ AQ65

HCP: 17 ♣ 64

Board: 93 ♠ 8762 RHO opens the bidding 3♣.

Dealer: East ♥ T9642 You bid next.

Vul: E-W ♦ Q986

HCP: 2+1 ♣ -

Board: 94 ♠ J2 LHO opens the bidding 3♣.

Dealer: West ♥ AJ74 Partner bids next.

Vul: N-S ♦ AQJ7

HCP: 18 ♣ AJ6

Board: 95 ♠ 54 RHO opens the bidding 3♠.

Dealer: East ♥ JT9 You bid next.

Vul: Both ♦ KJT75

HCP: 8+1 ♣ KT3

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: East	♠ AQ53	♠ 6			3 ♠	Pass
Vul: Both	♥ A3	♥ KT62	Pass	3NT	All Pass	
North HCP: 17+1	♦ K8542	♦ AJT9				
South HCP: 8	♣ A8	♣ 7432				
Contract: 3NT North						

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ T654	♠ AJ2	3 ♦	Pass	Pass	3NT
Vul: None	♥ K9543	♥ AQ72		All Pass		
North HCP: 7+1	♦ -	♦ AQ65				
South HCP: 17	♣ AT97	♣ 64				
Contract: 3NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ AK43	♠ 8762			3 ♣	Pass
Vul: E-W	♥ KQ	♥ T9642	Pass	3NT	All Pass	
North HCP: 20	♦ KJ4	♦ Q986				
South HCP: 2+1	♣ A987	♣ -				
Contract: 3NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ Q965	♠ J2	3 ♣	Pass	Pass	3NT
Vul: N-S	♥ KQ86	♥ AJ74		All Pass		
North HCP: 7	♦ 653	♦ AQJ7				
South HCP: 18	♣ 98	♣ AJ6				
Contract: 3NT South						

Board: 95	North:	South:	W	N	E	S
Dealer: East	♠ KT	♠ 54			3 ♠	Pass
Vul: Both	♥ AK43	♥ JT9	Pass	3NT	All Pass	
North HCP: 18	♦ A964	♦ KJT75				
South HCP: 8+1	♣ A85	♣ KT3				
Contract: 3NT North						

North hands

3N_over_LHO_3x

Board: 96	♠ JT5	RHO opens the bidding 3♥.
Dealer: West	♥ J64	You bid next.
Vul: N-S	♦ KJ9	
HCP: 8	♣ Q653	

Board: 97	♠ AQT7	RHO opens the bidding 3♣.
Dealer: West	♥ T9642	You bid next.
Vul: Both	♦ 986	
HCP: 8+1	♣ Q	

Board: 98	♠ Q876	RHO opens the bidding 3♦.
Dealer: West	♥ QT3	You bid next.
Vul: None	♦ 4	
HCP: 8+1	♣ A7532	

Board: 99	♠ AQ3	LHO opens the bidding 3♠.
Dealer: East	♥ K5	Partner bids next.
Vul: E-W	♦ AJT74	
HCP: 17+1	♣ K82	

Board: 100	♠ AT5	RHO opens the bidding 3♣.
Dealer: West	♥ 7643	You bid next.
Vul: Both	♦ K842	
HCP: 7	♣ 72	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: West	♠ JT5	♠ AK64	3 ♥	Pass	Pass	3NT
Vul: N-S	♥ J64	♥ A9		All Pass		
North HCP: 8	♦ KJ9	♦ A8654				
South HCP: 18+1	♣ Q653	♣ K7				
Contract: 3NT South						

Board: 97	North:	South:	W	N	E	S
Dealer: West	♠ AQT7	♠ K986	3 ♣	Pass	Pass	3NT
Vul: Both	♥ T9642	♥ Q7	Pass	4 ♥	All Pass	
North HCP: 8+1	♦ 986	♦ AKQT7				
South HCP: 18+1	♣ Q	♣ A8				
Contract: 4 ♥ North						

Board: 98	North:	South:	W	N	E	S
Dealer: West	♠ Q876	♠ AKJ	3 ♦	Pass	Pass	3NT
Vul: None	♥ QT3	♥ J75		All Pass		
North HCP: 8+1	♦ 4	♦ KQ53				
South HCP: 17	♣ A7532	♣ K94				
Contract: 3NT South						

Board: 99	North:	South:	W	N	E	S
Dealer: East	♠ AQ3	♠ 4		3 ♠	Pass	
Vul: E-W	♥ K5	♥ JT2	Pass	3NT	All Pass	
North HCP: 17+1	♦ AJT74	♦ KQ63				
South HCP: 8+1	♣ K82	♣ Q9754				
Contract: 3NT North						

Board: 100	North:	South:	W	N	E	S
Dealer: West	♠ AT5	♠ QJ97	3 ♣	Pass	Pass	3NT
Vul: Both	♥ 7643	♥ AJ95		All Pass		
North HCP: 7	♦ K842	♦ A7				
South HCP: 17	♣ 72	♣ KQ4				
Contract: 3NT South						

South hands

3N_over_LHO_3x

Board: 96	♠ AK64	LHO opens the bidding 3♥.
Dealer: West	♥ A9	Partner bids next.
Vul: N-S	♦ A8654	
HCP: 18+1	♣ K7	

Board: 97	♠ K986	LHO opens the bidding 3♣.
Dealer: West	♥ Q7	Partner bids next.
Vul: Both	♦ AKQT7	
HCP: 18+1	♣ A8	

Board: 98	♠ AKJ	LHO opens the bidding 3♦.
Dealer: West	♥ J75	Partner bids next.
Vul: None	♦ KQ53	
HCP: 17	♣ K94	

Board: 99	♠ 4	RHO opens the bidding 3♠.
Dealer: East	♥ JT2	You bid next.
Vul: E-W	♦ KQ63	
HCP: 8+1	♣ Q9754	

Board: 100	♠ QJ97	LHO opens the bidding 3♣.
Dealer: West	♥ AJ95	Partner bids next.
Vul: Both	♦ A7	
HCP: 17	♣ KQ4	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: West	♠ JT5	♠ AK64	3 ♥	Pass	Pass	3NT
Vul: N-S	♥ J64	♥ A9		All Pass		
North HCP: 8	♦ KJ9	♦ A8654				
South HCP: 18+1	♣ Q653	♣ K7				
Contract: 3NT South						

Board: 97	North:	South:	W	N	E	S
Dealer: West	♠ AQT7	♠ K986	3 ♣	Pass	Pass	3NT
Vul: Both	♥ T9642	♥ Q7	Pass	4 ♥	All Pass	
North HCP: 8+1	♦ 986	♦ AKQT7				
South HCP: 18+1	♣ Q	♣ A8				
Contract: 4 ♥ North						

Board: 98	North:	South:	W	N	E	S
Dealer: West	♠ Q876	♠ AKJ	3 ♦	Pass	Pass	3NT
Vul: None	♥ QT3	♥ J75		All Pass		
North HCP: 8+1	♦ 4	♦ KQ53				
South HCP: 17	♣ A7532	♣ K94				
Contract: 3NT South						

Board: 99	North:	South:	W	N	E	S
Dealer: East	♠ AQ3	♠ 4		3 ♠	Pass	
Vul: E-W	♥ K5	♥ JT2	Pass	3NT	All Pass	
North HCP: 17+1	♦ AJT74	♦ KQ63				
South HCP: 8+1	♣ K82	♣ Q9754				
Contract: 3NT North						

Board: 100	North:	South:	W	N	E	S
Dealer: West	♠ AT5	♠ QJ97	3 ♣	Pass	Pass	3NT
Vul: Both	♥ 7643	♥ AJ95		All Pass		
North HCP: 7	♦ K842	♦ A7				
South HCP: 17	♣ 72	♣ KQ4				
Contract: 3NT South						

North hands

3N_over_LHO_3x

Board: 101	♠ AJ92	LHO opens the bidding 3♣.
Dealer: East	♥ AK73	Partner bids next.
Vul: Both	♦ A73	
HCP: 19	♣ K5	

Board: 102	♠ T9864	RHO opens the bidding 3♦.
Dealer: West	♥ A765	You bid next.
Vul: Both	♦ 8	
HCP: 7+1	♣ K95	

Board: 103	♠ Q86	LHO opens the bidding 3♣.
Dealer: East	♥ AQ	Partner bids next.
Vul: N-S	♦ AKQT9	
HCP: 21+1	♣ A76	

Board: 104	♠ J94	RHO opens the bidding 3♥.
Dealer: West	♥ 92	You bid next.
Vul: N-S	♦ AQ64	
HCP: 8	♣ J876	

Board: 105	♠ J76	LHO opens the bidding 3♥.
Dealer: East	♥ KQ4	Partner bids next.
Vul: None	♦ KJ2	
HCP: 17	♣ AKT2	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: East	♠ AJ92	♠ Q876			3♣	Pass
Vul: Both	♥ AK73	♥ Q86	Pass	3NT	All Pass	
North HCP: 19	♦ A73	♦ J864				
South HCP: 5	♣ K5	♣ 98				
Contract: 3NT North						

Board: 102	North:	South:	W	N	E	S
Dealer: West	♠ T9864	♠ AQ75	3♦	Pass	Pass	3NT
Vul: Both	♥ A765	♥ KQ93		All Pass		
North HCP: 7+1	♦ 8	♦ KQ7				
South HCP: 17	♣ K95	♣ J7				
Contract: 3NT South						

Board: 103	North:	South:	W	N	E	S
Dealer: East	♠ Q86	♠ KT53			3♣	Pass
Vul: N-S	♥ AQ	♥ 97642	Pass	3NT	All Pass	
North HCP: 21+1	♦ AKQT9	♦ 873				
South HCP: 5+1	♣ A76	♣ Q				
Contract: 3NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: West	♠ J94	♠ Q76	3♥	Pass	Pass	3NT
Vul: N-S	♥ 92	♥ AQ5		All Pass		
North HCP: 8	♦ AQ64	♦ K952				
South HCP: 17	♣ J876	♣ AQ9				
Contract: 3NT South						

Board: 105	North:	South:	W	N	E	S
Dealer: East	♠ J76	♠ Q42			3♥	Pass
Vul: None	♥ KQ4	♥ 75	Pass	3NT	All Pass	
North HCP: 17	♦ KJ2	♦ AQ94				
South HCP: 10	♣ AKT2	♣ Q986				
Contract: 3NT North						

South hands**3N_over_LHO_3x**

Board: 101	♠ Q876	RHO opens the bidding 3♣.
Dealer: East	♥ Q86	You bid next.
Vul: Both	♦ J864	
HCP: 5	♣ 98	

Board: 102	♠ AQ75	LHO opens the bidding 3♦.
Dealer: West	♥ KQ93	Partner bids next.
Vul: Both	♦ KQ7	
HCP: 17	♣ J7	

Board: 103	♠ KT53	RHO opens the bidding 3♣.
Dealer: East	♥ 97642	You bid next.
Vul: N-S	♦ 873	
HCP: 5+1	♣ Q	

Board: 104	♠ Q76	LHO opens the bidding 3♥.
Dealer: West	♥ AQ5	Partner bids next.
Vul: N-S	♦ K952	
HCP: 17	♣ AQ9	

Board: 105	♠ Q42	RHO opens the bidding 3♥.
Dealer: East	♥ 75	You bid next.
Vul: None	♦ AQ94	
HCP: 10	♣ Q986	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: East	♠ AJ92	♠ Q876			3♣	Pass
Vul: Both	♥ AK73	♥ Q86	Pass	3NT	All Pass	
North HCP: 19	♦ A73	♦ J864				
South HCP: 5	♣ K5	♣ 98				
Contract: 3NT North						

Board: 102	North:	South:	W	N	E	S
Dealer: West	♠ T9864	♠ AQ75	3♦	Pass	Pass	3NT
Vul: Both	♥ A765	♥ KQ93		All Pass		
North HCP: 7+1	♦ 8	♦ KQ7				
South HCP: 17	♣ K95	♣ J7				
Contract: 3NT South						

Board: 103	North:	South:	W	N	E	S
Dealer: East	♠ Q86	♠ KT53			3♣	Pass
Vul: N-S	♥ AQ	♥ 97642	Pass	3NT	All Pass	
North HCP: 21+1	♦ AKQT9	♦ 873				
South HCP: 5+1	♣ A76	♣ Q				
Contract: 3NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: West	♠ J94	♠ Q76	3♥	Pass	Pass	3NT
Vul: N-S	♥ 92	♥ AQ5		All Pass		
North HCP: 8	♦ AQ64	♦ K952				
South HCP: 17	♣ J876	♣ AQ9				
Contract: 3NT South						

Board: 105	North:	South:	W	N	E	S
Dealer: East	♠ J76	♠ Q42			3♥	Pass
Vul: None	♥ KQ4	♥ 75	Pass	3NT	All Pass	
North HCP: 17	♦ KJ2	♦ AQ94				
South HCP: 10	♣ AKT2	♣ Q986				
Contract: 3NT North						

North hands

3N_over_LHO_3x

Board: 106	♠ 753	RHO opens the bidding 3♠.
Dealer: West	♥ K983	You bid next.
Vul: E-W	♦ T96	
HCP: 7	♣ KJ9	

Board: 107	♠ AK8	LHO opens the bidding 3♥.
Dealer: East	♥ KT5	Partner bids next.
Vul: E-W	♦ AQ54	
HCP: 21	♣ AJ7	

Board: 108	♠ 8532	RHO opens the bidding 3♣.
Dealer: West	♥ QJ95	You bid next.
Vul: N-S	♦ KJ85	
HCP: 7	♣ 6	

Board: 109	♠ AK2	LHO opens the bidding 3♥.
Dealer: East	♥ KQ5	Partner bids next.
Vul: Both	♦ KT8	
HCP: 19	♣ A543	

Board: 110	♠ 75	RHO opens the bidding 3♠.
Dealer: West	♥ 8764	You bid next.
Vul: None	♦ A95	
HCP: 7	♣ K653	

Both hands (Answers Page)

Board: 106

Dealer: West

North:

♠ 753

South:

♠ AJ

W N E S

3♠ Pass Pass 3NT

Vul: E-W

♥ K983

♥ QJ

All Pass

North HCP: 7

♦ T96

♦ AQJ832

South HCP: 17+2

♣ KJ9

♣ Q63

Contract: 3NT South

Board: 107

Dealer: East

North:

♠ AK8

South:

♠ 943

W N E S

3♥ Pass

Vul: E-W

♥ KT5

♥ 93

Pass 3NT All Pass

North HCP: 21

♦ AQ54

♦ JT98

South HCP: 1

♣ AJ7

♣ T654

Contract: 3NT North

Board: 108

Dealer: West

North:

♠ 8532

South:

♠ AQ6

W N E S

3♣ Pass Pass 3NT

Vul: N-S

♥ QJ95

♥ K874

All Pass

North HCP: 7

♦ KJ85

♦ Q9

South HCP: 17

♣ 6

♣ AQ87

Contract: 3NT South

Board: 109

Dealer: East

North:

♠ AK2

South:

♠ QJT9

W N E S

3♥ Pass

Vul: Both

♥ KQ5

♥ 2

Pass 3NT All Pass

North HCP: 19

♦ KT8

♦ 9754

South HCP: 6

♣ A543

♣ QJ98

Contract: 3NT North

Board: 110

Dealer: West

North:

♠ 75

South:

♠ KJ

W N E S

3♠ Pass Pass 3NT

Vul: None

♥ 8764

♥ A95

All Pass

North HCP: 7

♦ A95

♦ KJT8

South HCP: 19

♣ K653

♣ AQJT

Contract: 3NT South

South hands**3N_over_LHO_3x**

Board: 106	♠ AJ	LHO opens the bidding 3♠.
Dealer: West	♥ QJ	Partner bids next.
Vul: E-W	♦ AQJ832	
HCP: 17+2	♣ Q63	

Board: 107	♠ 943	RHO opens the bidding 3♥.
Dealer: East	♥ 93	You bid next.
Vul: E-W	♦ JT98	
HCP: 1	♣ T654	

Board: 108	♠ AQ6	LHO opens the bidding 3♣.
Dealer: West	♥ K874	Partner bids next.
Vul: N-S	♦ Q9	
HCP: 17	♣ AQ87	

Board: 109	♠ QJT9	RHO opens the bidding 3♥.
Dealer: East	♥ 2	You bid next.
Vul: Both	♦ 9754	
HCP: 6	♣ QJ98	

Board: 110	♠ KJ	LHO opens the bidding 3♠.
Dealer: West	♥ A95	Partner bids next.
Vul: None	♦ KJT8	
HCP: 19	♣ AQJT	

Both hands (Answers Page)

Board: 106

Dealer: West

North:

♠ 753

South:

♠ AJ

W N E S

3♠ Pass Pass 3NT

Vul: E-W

♥ K983

♥ QJ

All Pass

North HCP: 7

♦ T96

♦ AQJ832

South HCP: 17+2

♣ KJ9

♣ Q63

Contract: 3NT South

Board: 107

Dealer: East

North:

♠ AK8

South:

♠ 943

W N E S

3♥ Pass

Vul: E-W

♥ KT5

♥ 93

Pass 3NT All Pass

North HCP: 21

♦ AQ54

♦ JT98

South HCP: 1

♣ AJ7

♣ T654

Contract: 3NT North

Board: 108

Dealer: West

North:

♠ 8532

South:

♠ AQ6

W N E S

3♣ Pass Pass 3NT

Vul: N-S

♥ QJ95

♥ K874

All Pass

North HCP: 7

♦ KJ85

♦ Q9

South HCP: 17

♣ 6

♣ AQ87

Contract: 3NT South

Board: 109

Dealer: East

North:

♠ AK2

South:

♠ QJT9

W N E S

3♥ Pass

Vul: Both

♥ KQ5

♥ 2

Pass 3NT All Pass

North HCP: 19

♦ KT8

♦ 9754

South HCP: 6

♣ A543

♣ QJ98

Contract: 3NT North

Board: 110

Dealer: West

North:

♠ 75

South:

♠ KJ

W N E S

3♠ Pass Pass 3NT

Vul: None

♥ 8764

♥ A95

All Pass

North HCP: 7

♦ A95

♦ KJT8

South HCP: 19

♣ K653

♣ AQJT

Contract: 3NT South

North hands

3N_over_LHO_3x

Board: 111	♠ 83	LHO opens the bidding 3♣.
Dealer: East	♥ A5	Partner bids next.
Vul: N-S	♦ AKQ9742	
HCP: 17+3	♣ A7	

Board: 112	♠ J87	RHO opens the bidding 3♥.
Dealer: West	♥ 75	You bid next.
Vul: None	♦ AK83	
HCP: 9	♣ J853	

Board: 113	♠ K3	LHO opens the bidding 3♠.
Dealer: East	♥ AK93	Partner bids next.
Vul: Both	♦ AQ63	
HCP: 21	♣ KQ9	

Board: 114	♠ QJ32	RHO opens the bidding 3♥.
Dealer: West	♥ 98	You bid next.
Vul: N-S	♦ J543	
HCP: 8	♣ KJ3	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: East	♠ 83	♠ AJT4			3♣	Pass
Vul: N-S	♥ A5	♥ JT762	Pass	3NT	All Pass	
North HCP: 17+3	♦ AKQ9742	♦ 83				
South HCP: 7+1	♣ A7	♣ J6				
Contract:	3NT North					

Board: 112	North:	South:	W	N	E	S
Dealer: West	♠ J87	♠ KQ	3♥	Pass	Pass	3NT
Vul: None	♥ 75	♥ AQ6		All Pass		
North HCP: 9	♦ AK83	♦ J54				
South HCP: 17+1	♣ J853	♣ KQ974				
Contract:	3NT South					

Board: 113	North:	South:	W	N	E	S
Dealer: East	♠ K3	♠ 9854			3♠	Pass
Vul: Both	♥ AK93	♥ J762	Pass	3NT	All Pass	
North HCP: 21	♦ AQ63	♦ 84				
South HCP: 5	♣ KQ9	♣ A85				
Contract:	3NT North					

Board: 114	North:	South:	W	N	E	S
Dealer: West	♠ QJ32	♠ AK95	3♥	Pass	Pass	3NT
Vul: N-S	♥ 98	♥ A76		All Pass		
North HCP: 8	♦ J543	♦ AT				
South HCP: 21	♣ KJ3	♣ AQ97				
Contract:	3NT South					

South hands

3N_over_LHO_3x

Board: 111	♠ AJT4	RHO opens the bidding 3♣.
Dealer: East	♥ JT762	You bid next.
Vul: N-S	♦ 83	
HCP: 7+1	♣ J6	

Board: 112	♠ KQ	LHO opens the bidding 3♥.
Dealer: West	♥ AQ6	Partner bids next.
Vul: None	♦ J54	
HCP: 17+1	♣ KQ974	

Board: 113	♠ 9854	RHO opens the bidding 3♠.
Dealer: East	♥ J762	You bid next.
Vul: Both	♦ 84	
HCP: 5	♣ A85	

Board: 114	♠ AK95	LHO opens the bidding 3♥.
Dealer: West	♥ A76	Partner bids next.
Vul: N-S	♦ AT	
HCP: 21	♣ AQ97	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: East	♠ 83	♠ AJT4			3♣	Pass
Vul: N-S	♥ A5	♥ JT762	Pass	3NT	All Pass	
North HCP: 17+3	♦ AKQ9742	♦ 83				
South HCP: 7+1	♣ A7	♣ J6				
Contract:	3NT North					

Board: 112	North:	South:	W	N	E	S
Dealer: West	♠ J87	♠ KQ	3♥	Pass	Pass	3NT
Vul: None	♥ 75	♥ AQ6		All Pass		
North HCP: 9	♦ AK83	♦ J54				
South HCP: 17+1	♣ J853	♣ KQ974				
Contract:	3NT South					

Board: 113	North:	South:	W	N	E	S
Dealer: East	♠ K3	♠ 9854			3♠	Pass
Vul: Both	♥ AK93	♥ J762	Pass	3NT	All Pass	
North HCP: 21	♦ AQ63	♦ 84				
South HCP: 5	♣ KQ9	♣ A85				
Contract:	3NT North					

Board: 114	North:	South:	W	N	E	S
Dealer: West	♠ QJ32	♠ AK95	3♥	Pass	Pass	3NT
Vul: N-S	♥ 98	♥ A76		All Pass		
North HCP: 8	♦ J543	♦ AT				
South HCP: 21	♣ KJ3	♣ AQ97				
Contract:	3NT South					