

North hands (Practice Page)

P:\bba\3N_over_LH

Board: 1 ♠ Q10932
Dealer: W ♥ 862
Vul: Both ♦ AQ10
HCP: 8 ♣ 84

West Opens 3♥.

You bid first.

Board: 2 ♠ AK83
Dealer: E ♥ A2
Vul: Both ♦ A984
HCP: 18 ♣ K87

East Opens 3♥.

Partner bids first.

Board: 3 ♠ 1075
Dealer: W ♥ 62
Vul: NS ♦ K1054
HCP: 3 ♣ 10985

West Opens 3♥.

East Bids 4♥ if possible.

You bid first.

Board: 4 ♠ A9
Dealer: E ♥ AKJ5
Vul: Both ♦ K6
HCP: 18 ♣ K7643

East Opens 3♠.

Partner bids first.

Board: 5 ♠ Q963
Dealer: W ♥ 108543
Vul: None ♦ 10
HCP: 6 ♣ A63

West Opens 3♦.

You bid first.

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Board: 1	North:	South:	West	North	East	South
Dealer: W	♠ Q10932	♠ K75	3♥	Pass	Pass	3NT
Vul: Both	♥ 862	♥ A4	AP			
North HCP: 8	♦ AQ10	♦ K64				
South HCP: 19	♣ 84	♣ AKQ75				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: E	♠ AK83	♠ Q652			3♥	Pass
Vul: Both	♥ A2	♥ 106	Pass	3NT	AP	
North HCP: 18	♦ A984	♦ J75				
South HCP: 9	♣ K87	♣ AQ43				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: W	♠ 1075	♠ KQJ9	3♥	Pass	Pass	3NT
Vul: NS	♥ 62	♥ AJ	Pass	Pass	4♥	X
North HCP: 3	♦ K1054	♦ AQ6	AP			
South HCP: 22	♣ 10985	♣ KQ64				
Contract: 4♥ X W						

Board: 4	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ J432			3♠	Pass
Vul: Both	♥ AKJ5	♥ Q2	Pass	3NT	AP	
North HCP: 18	♦ K6	♦ AQ1073				
South HCP: 9	♣ K7643	♣ 109				
Contract: 3N N						

Board: 5	North:	South:	West	North	East	South
Dealer: W	♠ Q963	♠ K52	3♦	Pass	Pass	3NT
Vul: None	♥ 108543	♥ AK	AP			
North HCP: 6	♦ 10	♦ K8				
South HCP: 18	♣ A63	♣ KQ10854				
Contract: 3N S						

South hands (Practice Page)

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Board: 1	♠ K75	West Opens 3♥.
Dealer: W	♥ A4	
Vul: Both	♦ K64	Partner bids first.
HCP: 19	♣ AKQ75	

Board: 2	♠ Q652	East Opens 3♥.
Dealer: E	♥ 106	
Vul: Both	♦ J75	You bid first.
HCP: 9	♣ AQ43	

Board: 3	♠ KQJ9	West Opens 3♥.
Dealer: W	♥ AJ	East Bids 4♥ if possible.
Vul: NS	♦ AQ6	
HCP: 22	♣ KQ64	Partner bids first.

Board: 4	♠ J432	East Opens 3♠.
Dealer: E	♥ Q2	
Vul: Both	♦ AQ1073	You bid first.
HCP: 9	♣ 109	

Board: 5	♠ K52	West Opens 3♦.
Dealer: W	♥ AK	
Vul: None	♦ K8	Partner bids first.
HCP: 18	♣ KQ10854	

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Board: 1	North:	South:	West	North	East	South
Dealer: W	♠ Q10932	♠ K75	3♥	Pass	Pass	3NT
Vul: Both	♥ 862	♥ A4	AP			
North HCP: 8	♦ AQ10	♦ K64				
South HCP: 19	♣ 84	♣ AKQ75				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: E	♠ AK83	♠ Q652			3♥	Pass
Vul: Both	♥ A2	♥ 106				
North HCP: 18	♦ A984	♦ J75	Pass	3NT	AP	
South HCP: 9	♣ K87	♣ AQ43				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: W	♠ 1075	♠ KQJ9	3♥	Pass	Pass	3NT
Vul: NS	♥ 62	♥ AJ	Pass	Pass	4♥	X
North HCP: 3	♦ K1054	♦ AQ6	AP			
South HCP: 22	♣ 10985	♣ KQ64				
Contract: 4♥ X W						

Board: 4	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ J432			3♠	Pass
Vul: Both	♥ AKJ5	♥ Q2				
North HCP: 18	♦ K6	♦ AQ1073	Pass	3NT	AP	
South HCP: 9	♣ K7643	♣ 109				
Contract: 3N N						

Board: 5	North:	South:	West	North	East	South
Dealer: W	♠ Q963	♠ K52	3♦	Pass	Pass	3NT
Vul: None	♥ 108543	♥ AK	AP			
North HCP: 6	♦ 10	♦ K8				
South HCP: 18	♣ A63	♣ KQ10854				
Contract: 3N S						

North hands (Practice Page)

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Board: 6	♠ AK54	East Opens 3♣.
Dealer: E	♥ A1063	
Vul: Both	♦ A4	Partner bids first.
HCP: 18	♣ K105	
Board: 7	♠ 54	West Opens 3♠.
Dealer: W	♥ AQ1064	East Bids 4♠ if possible.
Vul: NS	♦ 10972	
HCP: 6	♣ 97	You bid first.
Board: 8	♠ AJ2	East Opens 3♥.
Dealer: E	♥ A5	
Vul: Both	♦ AQJ76	Partner bids first.
HCP: 22	♣ AQ8	
Board: 9	♠ K987	West Opens 3♦.
Dealer: W	♥ 985	
Vul: EW	♦ J6	You bid first.
HCP: 8	♣ A1075	
Board: 10	♠ A3	East Opens 3♠.
Dealer: E	♥ Q1093	
Vul: Both	♦ AQ964	Partner bids first.
HCP: 19	♣ AK	

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Board: 6	North:	South:	West	North	East	South
Dealer: E	♠ AK54	♠ J1076			3♣	Pass
Vul: Both	♥ A1063	♥ QJ95				
North HCP: 18	♦ A4	♦ K1076	Pass	3NT	AP	
South HCP: 7	♣ K105	♣ 7				
Contract: 3N N						

Board: 7	North:	South:	West	North	East	South
Dealer: W	♠ 54	♠ A7	3♠	Pass	Pass	3NT
Vul: NS	♥ AQ1064	♥ J52	Pass	Pass	4♠	Pass
North HCP: 6	♦ 10972	♦ K5	Pass	X	AP	
South HCP: 17	♣ 97	♣ AKQ1086				
Contract: 4♠X W						

Board: 8	North:	South:	West	North	East	South
Dealer: E	♠ AJ2	♠ Q1063			3♥	Pass
Vul: Both	♥ A5	♥ J76				
North HCP: 22	♦ AQJ76	♦ K95	Pass	3NT	AP	
South HCP: 6	♣ AQ8	♣ 1074				
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: W	♠ K987	♠ AQJ	3♦	Pass	Pass	3NT
Vul: EW	♥ 985	♥ AJ106	AP			
North HCP: 8	♦ J6	♦ A3				
South HCP: 22	♣ A1075	♣ KQJ8				
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ Q74			3♠	Pass
Vul: Both	♥ Q1093	♥ AJ876				
North HCP: 19	♦ AQ964	♦ 105	Pass	3NT	AP	
South HCP: 9	♣ AK	♣ Q76				
Contract: 3N N						

South hands (Practice Page)

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Board: 6	♠ J1076	East Opens 3♣.
Dealer: E	♥ QJ95	
Vul: Both	♦ K1076	You bid first.
HCP: 7	♣ 7	
Board: 7	♠ A7	West Opens 3♠.
Dealer: W	♥ J52	East Bids 4♠ if possible.
Vul: NS	♦ K5	
HCP: 17	♣ AKQ1086	Partner bids first.
Board: 8	♠ Q1063	East Opens 3♥.
Dealer: E	♥ J76	
Vul: Both	♦ K95	You bid first.
HCP: 6	♣ 1074	
Board: 9	♠ AQJ	West Opens 3♦.
Dealer: W	♥ AJ106	
Vul: EW	♦ A3	Partner bids first.
HCP: 22	♣ KQJ8	
Board: 10	♠ Q74	East Opens 3♠.
Dealer: E	♥ AJ876	
Vul: Both	♦ 105	You bid first.
HCP: 9	♣ Q76	

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Board: 6
 Dealer: E
 Vul: Both
 North HCP: 18
 South HCP: 7
 Contract: 3N N

North:
 ♠ AK54
 ♥ A1063
 ♦ A4
 ♣ K105

South:
 ♠ J1076
 ♥ QJ95
 ♦ K1076
 ♣ 7

West	North	East	South
		3♣	Pass
Pass	3NT	AP	

Board: 7
 Dealer: W
 Vul: NS
 North HCP: 6
 South HCP: 17
 Contract: 4♠X W

North:
 ♠ 54
 ♥ AQ1064
 ♦ 10972
 ♣ 97

South:
 ♠ A7
 ♥ J52
 ♦ K5
 ♣ AKQ1086

West	North	East	South
3♠	Pass	Pass	3NT
Pass	Pass	4♠	Pass
Pass	X	AP	

Board: 8
 Dealer: E
 Vul: Both
 North HCP: 22
 South HCP: 6
 Contract: 3N N

North:
 ♠ AJ2
 ♥ A5
 ♦ AQJ76
 ♣ AQ8

South:
 ♠ Q1063
 ♥ J76
 ♦ K95
 ♣ 1074

West	North	East	South
		3♥	Pass
Pass	3NT	AP	

Board: 9
 Dealer: W
 Vul: EW
 North HCP: 8
 South HCP: 22
 Contract: 3N S

North:
 ♠ K987
 ♥ 985
 ♦ J6
 ♣ A1075

South:
 ♠ AQJ
 ♥ AJ106
 ♦ A3
 ♣ KQJ8

West	North	East	South
3♦	Pass	Pass	3NT
AP			

Board: 10
 Dealer: E
 Vul: Both
 North HCP: 19
 South HCP: 9
 Contract: 3N N

North:
 ♠ A3
 ♥ Q1093
 ♦ AQ964
 ♣ AK

South:
 ♠ Q74
 ♥ AJ876
 ♦ 105
 ♣ Q76

West	North	East	South
		3♠	Pass
Pass	3NT	AP	

North hands (Practice Page)

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Board: 11	♠ —	West Opens 3♠.
Dealer: W	♥ 10852	
Vul: NS	♦ QJ1094	You bid first.
HCP: 3	♣ 8743	
Board: 12	♠ AKQ10	East Opens 3♣.
Dealer: E	♥ KQ10	
Vul: EW	♦ AK98	Partner bids first.
HCP: 24	♣ K8	
Board: 13	♠ 1083	West Opens 3♥.
Dealer: W	♥ Q94	
Vul: EW	♦ J973	You bid first.
HCP: 4	♣ J65	
Board: 14	♠ A83	East Opens 3♠.
Dealer: E	♥ 109	
Vul: Both	♦ A7	Partner bids first.
HCP: 17	♣ AKQ1095	
Board: 15	♠ 1085	West Opens 3♣.
Dealer: W	♥ K10932	
Vul: EW	♦ A863	You bid first.
HCP: 7	♣ 9	

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Board: 11	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ K654	3♠	Pass	Pass	3NT
Vul: NS	♥ 10852	♥ KJ	AP			
North HCP: 3	♦ QJ1094	♦ AK3				
South HCP: 23	♣ 8743	♣ AKQ5				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: E	♠ AKQ10	♠ 8765			3♣	Pass
Vul: EW	♥ KQ10	♥ 984	Pass	3NT	AP	
North HCP: 24	♦ AK98	♦ 10763				
South HCP: 1	♣ K8	♣ J9				
Contract: 3N N						

Board: 13	North:	South:	West	North	East	South
Dealer: W	♠ 1083	♠ KQ96	3♥	Pass	Pass	3NT
Vul: EW	♥ Q94	♥ A3	AP			
North HCP: 4	♦ J973	♦ A84				
South HCP: 18	♣ J65	♣ KQ107				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: E	♠ A83	♠ 72			3♠	Pass
Vul: Both	♥ 109	♥ Q654	Pass	3NT	AP	
North HCP: 17	♦ A7	♦ J1094				
South HCP: 4	♣ AKQ1095	♣ J76				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: W	♠ 1085	♠ AQ	3♣	Pass	Pass	3NT
Vul: EW	♥ K10932	♥ A874	AP			
North HCP: 7	♦ A863	♦ J942				
South HCP: 17	♣ 9	♣ AQ8				
Contract: 3N S						

South hands (Practice Page)

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Board: 11	♠ K654	West Opens 3♠.
Dealer: W	♥ KJ	
Vul: NS	♦ AK3	Partner bids first.
HCP: 23	♣ AKQ5	

Board: 12	♠ 8765	East Opens 3♣.
Dealer: E	♥ 984	
Vul: EW	♦ 10763	You bid first.
HCP: 1	♣ J9	

Board: 13	♠ KQ96	West Opens 3♥.
Dealer: W	♥ A3	
Vul: EW	♦ A84	Partner bids first.
HCP: 18	♣ KQ107	

Board: 14	♠ 72	East Opens 3♠.
Dealer: E	♥ Q654	
Vul: Both	♦ J1094	You bid first.
HCP: 4	♣ J76	

Board: 15	♠ AQ	West Opens 3♣.
Dealer: W	♥ A874	
Vul: EW	♦ J942	Partner bids first.
HCP: 17	♣ AQ8	

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Board: 11	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ K654	3♠	Pass	Pass	3NT
Vul: NS	♥ 10852	♥ KJ	AP			
North HCP: 3	♦ QJ1094	♦ AK3				
South HCP: 23	♣ 8743	♣ AKQ5				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: E	♠ AKQ10	♠ 8765			3♣	Pass
Vul: EW	♥ KQ10	♥ 984	Pass	3NT	AP	
North HCP: 24	♦ AK98	♦ 10763				
South HCP: 1	♣ K8	♣ J9				
Contract: 3N N						

Board: 13	North:	South:	West	North	East	South
Dealer: W	♠ 1083	♠ KQ96	3♥	Pass	Pass	3NT
Vul: EW	♥ Q94	♥ A3	AP			
North HCP: 4	♦ J973	♦ A84				
South HCP: 18	♣ J65	♣ KQ107				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: E	♠ A83	♠ 72			3♠	Pass
Vul: Both	♥ 109	♥ Q654	Pass	3NT	AP	
North HCP: 17	♦ A7	♦ J1094				
South HCP: 4	♣ AKQ1095	♣ J76				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: W	♠ 1085	♠ AQ	3♣	Pass	Pass	3NT
Vul: EW	♥ K10932	♥ A874	AP			
North HCP: 7	♦ A863	♦ J942				
South HCP: 17	♣ 9	♣ AQ8				
Contract: 3N S						

North hands (Practice Page)

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Board: 16	♠ A43	East Opens 3♥.
Dealer: E	♥ K5	
Vul: NS	♦ Q3	Partner bids first.
HCP: 17	♣ AKJ873	
Board: 17	♠ 64	West Opens 3♠.
Dealer: W	♥ KJ1093	
Vul: NS	♦ J83	You bid first.
HCP: 7	♣ Q76	
Board: 18	♠ KJ	East Opens 3♥.
Dealer: E	♥ KQ2	West Bids 4♥ if possible.
Vul: NS	♦ 1086	
HCP: 17	♣ AKJ92	Partner bids first.
Board: 19	♠ QJ84	West Opens 3♣.
Dealer: W	♥ J6	
Vul: EW	♦ J86	You bid first.
HCP: 5	♣ 10953	
Board: 20	♠ KQ8	East Opens 3♠.
Dealer: E	♥ AJ	
Vul: None	♦ K632	Partner bids first.
HCP: 17	♣ A1084	

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Board: 16
 Dealer: E
 Vul: NS
 North HCP: 17
 South HCP: 10
 Contract: 3N N

North:
 ♠ A43
 ♥ K5
 ♦ Q3
 ♣ AKJ873

South:
 ♠ K982
 ♥ 932
 ♦ AJ94
 ♣ Q10

West	North	East	South
		3♥	Pass
Pass	3NT	AP	

Board: 17
 Dealer: W
 Vul: NS
 North HCP: 7
 South HCP: 20
 Contract: 3N S

North:
 ♠ 64
 ♥ KJ1093
 ♦ J83
 ♣ Q76

South:
 ♠ A3
 ♥ Q74
 ♦ AK9
 ♣ AK983

West	North	East	South
3♠	Pass	Pass	3NT
AP			

Board: 18
 Dealer: E
 Vul: NS
 North HCP: 17
 South HCP: 5
 Contract: 4♥ X E

North:
 ♠ KJ
 ♥ KQ2
 ♦ 1086
 ♣ AKJ92

South:
 ♠ 6432
 ♥ 5
 ♦ KQ952
 ♣ 1083

West	North	East	South
		3♥	Pass
Pass	3NT	Pass	Pass
4♥	Pass	Pass	X
AP			

Board: 19
 Dealer: W
 Vul: EW
 North HCP: 5
 South HCP: 23
 Contract: 3N S

North:
 ♠ QJ84
 ♥ J6
 ♦ J86
 ♣ 10953

South:
 ♠ AK9
 ♥ AKQ2
 ♦ A1073
 ♣ K4

West	North	East	South
3♣	Pass	Pass	3NT
AP			

Board: 20
 Dealer: E
 Vul: None
 North HCP: 17
 South HCP: 8
 Contract: 3N N

North:
 ♠ KQ8
 ♥ AJ
 ♦ K632
 ♣ A1084

South:
 ♠ 64
 ♥ K10864
 ♦ Q4
 ♣ K975

West	North	East	South
		3♠	Pass
Pass	3NT	AP	

South hands (Practice Page)

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Board: 16 ♠ K982
Dealer: E ♥ 932
Vul: NS ♦ AJ94
HCP: 10 ♣ Q10

East Opens 3♥.

You bid first.

Board: 17 ♠ A3
Dealer: W ♥ Q74
Vul: NS ♦ AK9
HCP: 20 ♣ AK983

West Opens 3♠.

Partner bids first.

Board: 18 ♠ 6432
Dealer: E ♥ 5
Vul: NS ♦ KQ952
HCP: 5 ♣ 1083

East Opens 3♥.

West Bids 4♥ if possible.

You bid first.

Board: 19 ♠ AK9
Dealer: W ♥ AKQ2
Vul: EW ♦ A1073
HCP: 23 ♣ K4

West Opens 3♣.

Partner bids first.

Board: 20 ♠ 64
Dealer: E ♥ K10864
Vul: None ♦ Q4
HCP: 8 ♣ K975

East Opens 3♠.

You bid first.

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Board: 16
 Dealer: E
 Vul: NS
 North HCP: 17
 South HCP: 10
 Contract: 3N N

North:
 ♠ A43
 ♥ K5
 ♦ Q3
 ♣ AKJ873

South:
 ♠ K982
 ♥ 932
 ♦ AJ94
 ♣ Q10

West	North	East	South
		3♥	Pass
Pass	3NT	AP	

Board: 17
 Dealer: W
 Vul: NS
 North HCP: 7
 South HCP: 20
 Contract: 3N S

North:
 ♠ 64
 ♥ KJ1093
 ♦ J83
 ♣ Q76

South:
 ♠ A3
 ♥ Q74
 ♦ AK9
 ♣ AK983

West	North	East	South
3♠	Pass	Pass	3NT
AP			

Board: 18
 Dealer: E
 Vul: NS
 North HCP: 17
 South HCP: 5
 Contract: 4♥ X E

North:
 ♠ KJ
 ♥ KQ2
 ♦ 1086
 ♣ AKJ92

South:
 ♠ 6432
 ♥ 5
 ♦ KQ952
 ♣ 1083

West	North	East	South
		3♥	Pass
Pass	3NT	Pass	Pass
4♥	Pass	Pass	X
AP			

Board: 19
 Dealer: W
 Vul: EW
 North HCP: 5
 South HCP: 23
 Contract: 3N S

North:
 ♠ QJ84
 ♥ J6
 ♦ J86
 ♣ 10953

South:
 ♠ AK9
 ♥ AKQ2
 ♦ A1073
 ♣ K4

West	North	East	South
3♣	Pass	Pass	3NT
AP			

Board: 20
 Dealer: E
 Vul: None
 North HCP: 17
 South HCP: 8
 Contract: 3N N

North:
 ♠ KQ8
 ♥ AJ
 ♦ K632
 ♣ A1084

South:
 ♠ 64
 ♥ K10864
 ♦ Q4
 ♣ K975

West	North	East	South
		3♠	Pass
Pass	3NT	AP	

North hands (Practice Page)

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Board: 21	♠ 975	West Opens 3♣.
Dealer: W	♥ A1092	
Vul: NS	♦ 8732	You bid first.
HCP: 4	♣ 75	
Board: 22	♠ KJ73	East Opens 3♣.
Dealer: E	♥ AKQ4	
Vul: Both	♦ Q6	Partner bids first.
HCP: 19	♣ A95	
Board: 23	♠ J10872	West Opens 3♣.
Dealer: W	♥ AQ103	
Vul: NS	♦ 103	You bid first.
HCP: 7	♣ 107	
Board: 24	♠ A985	East Opens 3♥.
Dealer: E	♥ KQ	
Vul: EW	♦ AJ4	Partner bids first.
HCP: 18	♣ A1075	
Board: 25	♠ 8754	West Opens 3♥.
Dealer: W	♥ —	East Bids 4♥ if possible.
Vul: None	♦ QJ963	
HCP: 5	♣ Q932	You bid first.

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Board: 21	North:	South:	West	North	East	South
Dealer: W	♠ 975	♠ AQ	3♣	Pass	Pass	3NT
Vul: NS	♥ A1092	♥ 8654	AP			
North HCP: 4	♦ 8732	♦ KQ54				
South HCP: 17	♣ 75	♣ AQ8				
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: E	♠ KJ73	♠ Q64			3♣	Pass
Vul: Both	♥ AKQ4	♥ J9865	Pass	3NT	AP	
North HCP: 19	♦ Q6	♦ J74				
South HCP: 4	♣ A95	♣ 84				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: W	♠ J10872	♠ AQ5	3♣	Pass	Pass	3NT
Vul: NS	♥ AQ103	♥ K765	AP			
North HCP: 7	♦ 103	♦ AQ4				
South HCP: 19	♣ 107	♣ A98				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: E	♠ A985	♠ J103			3♥	Pass
Vul: EW	♥ KQ	♥ 95	Pass	3NT	AP	
North HCP: 18	♦ AJ4	♦ Q10865				
South HCP: 4	♣ A1075	♣ J84				
Contract: 3N N						

Board: 25	North:	South:	West	North	East	South
Dealer: W	♠ 8754	♠ AK109	3♥	Pass	Pass	3NT
Vul: None	♥ —	♥ KQ64	Pass	Pass	4♥	AP
North HCP: 5	♦ QJ963	♦ A87				
South HCP: 17	♣ Q932	♣ J5				
Contract: 4♥ W						

South hands (Practice Page)

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Board: 21	♠ AQ	West Opens 3♣.
Dealer: W	♥ 8654	
Vul: NS	♦ KQ54	Partner bids first.
HCP: 17	♣ AQ8	
Board: 22	♠ Q64	East Opens 3♣.
Dealer: E	♥ J9865	
Vul: Both	♦ J74	You bid first.
HCP: 4	♣ 84	
Board: 23	♠ AQ5	West Opens 3♣.
Dealer: W	♥ K765	
Vul: NS	♦ AQ4	Partner bids first.
HCP: 19	♣ A98	
Board: 24	♠ J103	East Opens 3♥.
Dealer: E	♥ 95	
Vul: EW	♦ Q10865	You bid first.
HCP: 4	♣ J84	
Board: 25	♠ AK109	West Opens 3♥.
Dealer: W	♥ KQ64	East Bids 4♥ if possible.
Vul: None	♦ A87	
HCP: 17	♣ J5	Partner bids first.

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Board: 21	North:	South:	West	North	East	South
Dealer: W	♠ 975	♠ AQ	3♣	Pass	Pass	3NT
Vul: NS	♥ A1092	♥ 8654	AP			
North HCP: 4	♦ 8732	♦ KQ54				
South HCP: 17	♣ 75	♣ AQ8				
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: E	♠ KJ73	♠ Q64			3♣	Pass
Vul: Both	♥ AKQ4	♥ J9865	Pass	3NT	AP	
North HCP: 19	♦ Q6	♦ J74				
South HCP: 4	♣ A95	♣ 84				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: W	♠ J10872	♠ AQ5	3♣	Pass	Pass	3NT
Vul: NS	♥ AQ103	♥ K765	AP			
North HCP: 7	♦ 103	♦ AQ4				
South HCP: 19	♣ 107	♣ A98				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: E	♠ A985	♠ J103			3♥	Pass
Vul: EW	♥ KQ	♥ 95	Pass	3NT	AP	
North HCP: 18	♦ AJ4	♦ Q10865				
South HCP: 4	♣ A1075	♣ J84				
Contract: 3N N						

Board: 25	North:	South:	West	North	East	South
Dealer: W	♠ 8754	♠ AK109	3♥	Pass	Pass	3NT
Vul: None	♥ —	♥ KQ64	Pass	Pass	4♥	AP
North HCP: 5	♦ QJ963	♦ A87				
South HCP: 17	♣ Q932	♣ J5				
Contract: 4♥ W						

North hands (Practice Page)

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Board: 26	♠ Q94	East Opens 3♥.
Dealer: E	♥ AQ7	West Bids 4♥ if possible.
Vul: None	♦ K83	
HCP: 17	♣ AQ108	Partner bids first.
Board: 27	♠ 986	West Opens 3♠.
Dealer: W	♥ 8752	
Vul: EW	♦ Q1076	You bid first.
HCP: 6	♣ A4	
Board: 28	♠ 83	East Opens 3♦.
Dealer: E	♥ AK53	
Vul: None	♦ KQ4	Partner bids first.
HCP: 17	♣ AJ86	
Board: 29	♠ 7653	West Opens 3♥.
Dealer: W	♥ Q84	
Vul: None	♦ 64	You bid first.
HCP: 4	♣ Q974	
Board: 30	♠ AKJ4	East Opens 3♦.
Dealer: E	♥ A94	
Vul: EW	♦ A6	Partner bids first.
HCP: 20	♣ A974	

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Board: 26	North:	South:	West	North	East	South
Dealer: E	♠ Q94	♠ KJ1065			3♥	Pass
Vul: None	♥ AQ7	♥ 3	Pass	3NT	Pass	Pass
North HCP: 17	♦ K83	♦ 764	4♥	Pass	Pass	X
South HCP: 8	♣ AQ108	♣ KJ93	AP			
Contract: 4♥X E						

Board: 27	North:	South:	West	North	East	South
Dealer: W	♠ 986	♠ KJ				
Vul: EW	♥ 8752	♥ AK10	3♠	Pass	Pass	3NT
North HCP: 6	♦ Q1076	♦ A8	AP			
South HCP: 18	♣ A4	♣ K98765				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ 83	♠ Q94				
Vul: None	♥ AK53	♥ Q974			3♦	Pass
North HCP: 17	♦ KQ4	♦ 32	Pass	3NT	AP	
South HCP: 9	♣ AJ86	♣ KQ52				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: W	♠ 7653	♠ QJ				
Vul: None	♥ Q84	♥ A2	3♥	Pass	Pass	3NT
North HCP: 4	♦ 64	♦ KQJ1073	AP			
South HCP: 17	♣ Q974	♣ A85				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ AKJ4	♠ 10863				
Vul: EW	♥ A94	♥ J1072			3♦	Pass
North HCP: 20	♦ A6	♦ 8	Pass	3NT	AP	
South HCP: 4	♣ A974	♣ QJ106				
Contract: 3N N						

South hands (Practice Page)

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Board: 26	♠ KJ1065	East Opens 3♥.
Dealer: E	♥ 3	West Bids 4♥ if possible.
Vul: None	♦ 764	
HCP: 8	♣ KJ93	You bid first.
Board: 27	♠ KJ	West Opens 3♠.
Dealer: W	♥ AK10	
Vul: EW	♦ A8	Partner bids first.
HCP: 18	♣ K98765	
Board: 28	♠ Q94	East Opens 3♦.
Dealer: E	♥ Q974	
Vul: None	♦ 32	You bid first.
HCP: 9	♣ KQ52	
Board: 29	♠ QJ	West Opens 3♥.
Dealer: W	♥ A2	
Vul: None	♦ KQJ1073	Partner bids first.
HCP: 17	♣ A85	
Board: 30	♠ 10863	East Opens 3♦.
Dealer: E	♥ J1072	
Vul: EW	♦ 8	You bid first.
HCP: 4	♣ QJ106	

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Board: 26	North:	South:	West	North	East	South
Dealer: E	♠ Q94	♠ KJ1065			3♥	Pass
Vul: None	♥ AQ7	♥ 3	Pass	3NT	Pass	Pass
North HCP: 17	♦ K83	♦ 764	4♥	Pass	Pass	X
South HCP: 8	♣ AQ108	♣ KJ93	AP			
Contract: 4♥X E						

Board: 27	North:	South:	West	North	East	South
Dealer: W	♠ 986	♠ KJ				
Vul: EW	♥ 8752	♥ AK10	3♠	Pass	Pass	3NT
North HCP: 6	♦ Q1076	♦ A8	AP			
South HCP: 18	♣ A4	♣ K98765				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ 83	♠ Q94				
Vul: None	♥ AK53	♥ Q974			3♦	Pass
North HCP: 17	♦ KQ4	♦ 32	Pass	3NT	AP	
South HCP: 9	♣ AJ86	♣ KQ52				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: W	♠ 7653	♠ QJ				
Vul: None	♥ Q84	♥ A2	3♥	Pass	Pass	3NT
North HCP: 4	♦ 64	♦ KQJ1073	AP			
South HCP: 17	♣ Q974	♣ A85				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ AKJ4	♠ 10863				
Vul: EW	♥ A94	♥ J1072			3♦	Pass
North HCP: 20	♦ A6	♦ 8	Pass	3NT	AP	
South HCP: 4	♣ A974	♣ QJ106				
Contract: 3N N						

North hands (Practice Page)

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Board: 31	♠ Q7	West Opens 3♠.
Dealer: W	♥ Q874	East Bids 4♠ if possible.
Vul: None	♦ J65	
HCP: 7	♣ Q965	You bid first.

Board: 32	♠ KQ6	East Opens 3♠.
Dealer: E	♥ AKJ10	
Vul: None	♦ J8	Partner bids first.
HCP: 17	♣ K832	

Board: 33	♠ 9	West Opens 3♠.
Dealer: W	♥ K65	
Vul: EW	♦ 8743	You bid first.
HCP: 6	♣ K8754	

Board: 34	♠ Q96	East Opens 3♥.
Dealer: E	♥ KQ6	
Vul: NS	♦ AQ103	Partner bids first.
HCP: 17	♣ A86	

Board: 35	♠ 1065	West Opens 3♣.
Dealer: W	♥ 109542	
Vul: Both	♦ J1073	You bid first.
HCP: 1	♣ 9	

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Board: 31	North:	South:	West	North	East	South
Dealer: W	♠ Q7	♠ A8	3♠	Pass	Pass	3NT
Vul: None	♥ Q874	♥ KJ95	Pass	Pass	4♠	AP
North HCP: 7	♦ J65	♦ AKQ108				
South HCP: 18	♣ Q965	♣ J3				
Contract: 4♠ W						

Board: 32	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ 94			3♠	Pass
Vul: None	♥ AKJ10	♥ 974	Pass	3NT	AP	
North HCP: 17	♦ J8	♦ K1094				
South HCP: 4	♣ K832	♣ J954				
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ K76	3♠	Pass	Pass	3NT
Vul: EW	♥ K65	♥ A84	AP			
North HCP: 6	♦ 8743	♦ KQ105				
South HCP: 18	♣ K8754	♣ AQ9				
Contract: 3N S						

Board: 34	North:	South:	West	North	East	South
Dealer: E	♠ Q96	♠ K43			3♥	Pass
Vul: NS	♥ KQ6	♥ 97	Pass	3NT	AP	
North HCP: 17	♦ AQ103	♦ KJ75				
South HCP: 10	♣ A86	♣ K1043				
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: W	♠ 1065	♠ AKJ8	3♣	Pass	Pass	3NT
Vul: Both	♥ 109542	♥ AK	AP			
North HCP: 1	♦ J1073	♦ K94				
South HCP: 21	♣ 9	♣ K765				
Contract: 3N S						

South hands (Practice Page)

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Board: 31	♠ A8	West Opens 3♠.
Dealer: W	♥ KJ95	East Bids 4♠ if possible.
Vul: None	♦ AKQ108	
HCP: 18	♣ J3	Partner bids first.
Board: 32	♠ 94	East Opens 3♠.
Dealer: E	♥ 974	
Vul: None	♦ K1094	You bid first.
HCP: 4	♣ J954	
Board: 33	♠ K76	West Opens 3♠.
Dealer: W	♥ A84	
Vul: EW	♦ KQ105	Partner bids first.
HCP: 18	♣ AQ9	
Board: 34	♠ K43	East Opens 3♥.
Dealer: E	♥ 97	
Vul: NS	♦ KJ75	You bid first.
HCP: 10	♣ K1043	
Board: 35	♠ AKJ8	West Opens 3♣.
Dealer: W	♥ AK	
Vul: Both	♦ K94	Partner bids first.
HCP: 21	♣ K765	

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Board: 31	North:	South:	West	North	East	South
Dealer: W	♠ Q7	♠ A8	3♠	Pass	Pass	3NT
Vul: None	♥ Q874	♥ KJ95	Pass	Pass	4♠	AP
North HCP: 7	♦ J65	♦ AKQ108				
South HCP: 18	♣ Q965	♣ J3				
Contract: 4♠ W						

Board: 32	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ 94			3♠	Pass
Vul: None	♥ AKJ10	♥ 974	Pass	3NT	AP	
North HCP: 17	♦ J8	♦ K1094				
South HCP: 4	♣ K832	♣ J954				
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ K76	3♠	Pass	Pass	3NT
Vul: EW	♥ K65	♥ A84	AP			
North HCP: 6	♦ 8743	♦ KQ105				
South HCP: 18	♣ K8754	♣ AQ9				
Contract: 3N S						

Board: 34	North:	South:	West	North	East	South
Dealer: E	♠ Q96	♠ K43			3♥	Pass
Vul: NS	♥ KQ6	♥ 97	Pass	3NT	AP	
North HCP: 17	♦ AQ103	♦ KJ75				
South HCP: 10	♣ A86	♣ K1043				
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: W	♠ 1065	♠ AKJ8	3♣	Pass	Pass	3NT
Vul: Both	♥ 109542	♥ AK	AP			
North HCP: 1	♦ J1073	♦ K94				
South HCP: 21	♣ 9	♣ K765				
Contract: 3N S						

North hands (Practice Page)

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Board: 36	♠ J63	East Opens 3♣.
Dealer: E	♥ A1086	West Bids 4♣ if possible.
Vul: None	♦ AKQ9	
HCP: 18	♣ A9	Partner bids first.
Board: 37	♠ K10953	West Opens 3♥.
Dealer: W	♥ J65	
Vul: EW	♦ 2	You bid first.
HCP: 7	♣ QJ84	
Board: 38	♠ K82	East Opens 3♦.
Dealer: E	♥ AK10	
Vul: NS	♦ AQ2	Partner bids first.
HCP: 17	♣ J1086	
Board: 39	♠ K854	West Opens 3♣.
Dealer: W	♥ QJ3	
Vul: Both	♦ K943	You bid first.
HCP: 9	♣ 74	
Board: 40	♠ K1095	East Opens 3♣.
Dealer: E	♥ AKQ	
Vul: NS	♦ KQ9	Partner bids first.
HCP: 23	♣ AQ5	

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Board: 36	North:	South:	West	North	East	South
Dealer: E	♠ J63	♠ A1097			3♣	Pass
Vul: None	♥ A1086	♥ Q9732	Pass	3NT	Pass	Pass
North HCP: 18	♦ AKQ9	♦ 73	4♣	Pass	Pass	X
South HCP: 6	♣ A9	♣ 64	AP			
Contract: 4♣X E						

Board: 37	North:	South:	West	North	East	South
Dealer: W	♠ K10953	♠ A82				
Vul: EW	♥ J65	♥ K7	3♥	Pass	Pass	3NT
North HCP: 7	♦ 2	♦ KQJ754	AP			
South HCP: 17	♣ QJ84	♣ A9				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: E	♠ K82	♠ A1064				
Vul: NS	♥ AK10	♥ QJ982			3♦	Pass
North HCP: 17	♦ AQ2	♦ 76	Pass	3NT	AP	
South HCP: 10	♣ J1086	♣ K3				
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: W	♠ K854	♠ J102				
Vul: Both	♥ QJ3	♥ AK95	3♣	Pass	Pass	3NT
North HCP: 9	♦ K943	♦ AJ6	AP			
South HCP: 19	♣ 74	♣ AQ5				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: E	♠ K1095	♠ A76				
Vul: NS	♥ AKQ	♥ 742			3♣	Pass
North HCP: 23	♦ KQ9	♦ A10754	Pass	3NT	AP	
South HCP: 8	♣ AQ5	♣ 73				
Contract: 3N N						

South hands (Practice Page)

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Board: 36	♠ A1097	East Opens 3♣.
Dealer: E	♥ Q9732	West Bids 4♣ if possible.
Vul: None	♦ 73	
HCP: 6	♣ 64	You bid first.
Board: 37	♠ A82	West Opens 3♥.
Dealer: W	♥ K7	
Vul: EW	♦ KQJ754	Partner bids first.
HCP: 17	♣ A9	
Board: 38	♠ A1064	East Opens 3♦.
Dealer: E	♥ QJ982	
Vul: NS	♦ 76	You bid first.
HCP: 10	♣ K3	
Board: 39	♠ J102	West Opens 3♣.
Dealer: W	♥ AK95	
Vul: Both	♦ AJ6	Partner bids first.
HCP: 19	♣ AQ5	
Board: 40	♠ A76	East Opens 3♣.
Dealer: E	♥ 742	
Vul: NS	♦ A10754	You bid first.
HCP: 8	♣ 73	

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Board: 36	North:	South:	West	North	East	South
Dealer: E	♠ J63	♠ A1097			3♣	Pass
Vul: None	♥ A1086	♥ Q9732	Pass	3NT	Pass	Pass
North HCP: 18	♦ AKQ9	♦ 73	4♣	Pass	Pass	X
South HCP: 6	♣ A9	♣ 64	AP			
Contract: 4♣X E						

Board: 37	North:	South:	West	North	East	South
Dealer: W	♠ K10953	♠ A82				
Vul: EW	♥ J65	♥ K7	3♥	Pass	Pass	3NT
North HCP: 7	♦ 2	♦ KQJ754	AP			
South HCP: 17	♣ QJ84	♣ A9				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: E	♠ K82	♠ A1064				
Vul: NS	♥ AK10	♥ QJ982			3♦	Pass
North HCP: 17	♦ AQ2	♦ 76	Pass	3NT	AP	
South HCP: 10	♣ J1086	♣ K3				
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: W	♠ K854	♠ J102				
Vul: Both	♥ QJ3	♥ AK95	3♣	Pass	Pass	3NT
North HCP: 9	♦ K943	♦ AJ6	AP			
South HCP: 19	♣ 74	♣ AQ5				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: E	♠ K1095	♠ A76				
Vul: NS	♥ AKQ	♥ 742			3♣	Pass
North HCP: 23	♦ KQ9	♦ A10754	Pass	3NT	AP	
South HCP: 8	♣ AQ5	♣ 73				
Contract: 3N N						

North hands (Practice Page)

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Board: 41	♠ Q9852	West Opens 3♣.
Dealer: W	♥ A10	
Vul: Both	♦ 864	You bid first.
HCP: 6	♣ 1096	

Board: 42	♠ AK85	East Opens 3♦.
Dealer: E	♥ 954	
Vul: Both	♦ AQ2	Partner bids first.
HCP: 17	♣ A82	

Board: 43	♠ 84	West Opens 3♠.
Dealer: W	♥ AJ106	
Vul: NS	♦ K42	You bid first.
HCP: 8	♣ 7542	

Board: 44	♠ AJ83	East Opens 3♠.
Dealer: E	♥ A8	
Vul: EW	♦ A76	Partner bids first.
HCP: 18	♣ KQ65	

Board: 45	♠ 85	West Opens 3♠.
Dealer: W	♥ J94	
Vul: NS	♦ 953	You bid first.
HCP: 5	♣ A7654	

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Board: 41	North:	South:	West	North	East	South
Dealer: W	♠ Q9852	♠ AK43	3♣	Pass	Pass	3NT
Vul: Both	♥ A10	♥ KQ75	AP			
North HCP: 6	♦ 864	♦ AQ				
South HCP: 22	♣ 1096	♣ A85				
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: E	♠ AK85	♠ QJ103			3♦	Pass
Vul: Both	♥ 954	♥ KJ3	Pass	3NT	AP	
North HCP: 17	♦ AQ2	♦ 87				
South HCP: 10	♣ A82	♣ QJ54				
Contract: 3N N						

Board: 43	North:	South:	West	North	East	South
Dealer: W	♠ 84	♠ A7	3♠	Pass	Pass	3NT
Vul: NS	♥ AJ106	♥ 875	AP			
North HCP: 8	♦ K42	♦ AJ				
South HCP: 17	♣ 7542	♣ AKJ1093				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: E	♠ AJ83	♠ 6			3♠	Pass
Vul: EW	♥ A8	♥ KJ1075	Pass	3NT	AP	
North HCP: 18	♦ A76	♦ 10983				
South HCP: 4	♣ KQ65	♣ 974				
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: W	♠ 85	♠ KQ3	3♠	Pass	Pass	3NT
Vul: NS	♥ J94	♥ Q86	AP			
North HCP: 5	♦ 953	♦ AK2				
South HCP: 17	♣ A7654	♣ K1098				
Contract: 3N S						

South hands (Practice Page)

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Board: 41	♠ AK43	West Opens 3♣.
Dealer: W	♥ KQ75	
Vul: Both	♦ AQ	Partner bids first.
HCP: 22	♣ A85	

Board: 42	♠ QJ103	East Opens 3♦.
Dealer: E	♥ KJ3	
Vul: Both	♦ 87	You bid first.
HCP: 10	♣ QJ54	

Board: 43	♠ A7	West Opens 3♠.
Dealer: W	♥ 875	
Vul: NS	♦ AJ	Partner bids first.
HCP: 17	♣ AKJ1093	

Board: 44	♠ 6	East Opens 3♠.
Dealer: E	♥ KJ1075	
Vul: EW	♦ 10983	You bid first.
HCP: 4	♣ 974	

Board: 45	♠ KQ3	West Opens 3♠.
Dealer: W	♥ Q86	
Vul: NS	♦ AK2	Partner bids first.
HCP: 17	♣ K1098	

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Board: 41	North:	South:	West	North	East	South
Dealer: W	♠ Q9852	♠ AK43	3♣	Pass	Pass	3NT
Vul: Both	♥ A10	♥ KQ75	AP			
North HCP: 6	♦ 864	♦ AQ				
South HCP: 22	♣ 1096	♣ A85				
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: E	♠ AK85	♠ QJ103			3♦	Pass
Vul: Both	♥ 954	♥ KJ3	Pass	3NT	AP	
North HCP: 17	♦ AQ2	♦ 87				
South HCP: 10	♣ A82	♣ QJ54				
Contract: 3N N						

Board: 43	North:	South:	West	North	East	South
Dealer: W	♠ 84	♠ A7	3♠	Pass	Pass	3NT
Vul: NS	♥ AJ106	♥ 875	AP			
North HCP: 8	♦ K42	♦ AJ				
South HCP: 17	♣ 7542	♣ AKJ1093				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: E	♠ AJ83	♠ 6			3♠	Pass
Vul: EW	♥ A8	♥ KJ1075	Pass	3NT	AP	
North HCP: 18	♦ A76	♦ 10983				
South HCP: 4	♣ KQ65	♣ 974				
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: W	♠ 85	♠ KQ3	3♠	Pass	Pass	3NT
Vul: NS	♥ J94	♥ Q86	AP			
North HCP: 5	♦ 953	♦ AK2				
South HCP: 17	♣ A7654	♣ K1098				
Contract: 3N S						

North hands (Practice Page)

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Board: 46 ♠ A963
Dealer: E ♥ AQ
Vul: EW ♦ Q65
HCP: 17 ♣ KQ93

East Opens 3♣.

Partner bids first.

Board: 47 ♠ J543
Dealer: W ♥ QJ73
Vul: None ♦ A754
HCP: 8 ♣ 2

West Opens 3♣.

You bid first.

Board: 48 ♠ K64
Dealer: E ♥ A4
Vul: EW ♦ KJ1053
HCP: 20 ♣ AKQ

East Opens 3♥.

Partner bids first.

Board: 49 ♠ AQ105
Dealer: W ♥ 4
Vul: Both ♦ J10954
HCP: 7 ♣ 974

West Opens 3♥.

You bid first.

Board: 50 ♠ AK82
Dealer: E ♥ K932
Vul: EW ♦ A106
HCP: 18 ♣ A7

East Opens 3♣.

Partner bids first.

P:\bba\3N_over_LH Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: E	♠ A963	♠ 842			3♣	Pass
Vul: EW	♥ AQ	♥ J1043				
North HCP: 17	♦ Q65	♦ AJ987	Pass	3NT	AP	
South HCP: 6	♣ KQ93	♣ 5				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: W	♠ J543	♠ 976	3♣	Pass	Pass	3NT
Vul: None	♥ QJ73	♥ AK8	AP			
North HCP: 8	♦ A754	♦ KJ9				
South HCP: 17	♣ 2	♣ AQ98				
Contract: 3N S						

Board: 48	North:	South:	West	North	East	South
Dealer: E	♠ K64	♠ J932			3♥	Pass
Vul: EW	♥ A4	♥ Q73				
North HCP: 20	♦ KJ1053	♦ Q96	Pass	3NT	AP	
South HCP: 5	♣ AKQ	♣ 1085				
Contract: 3N N						

Board: 49	North:	South:	West	North	East	South
Dealer: W	♠ AQ105	♠ K9	3♥	Pass	Pass	3NT
Vul: Both	♥ 4	♥ KQ3	AP			
North HCP: 7	♦ J10954	♦ KQ3				
South HCP: 17	♣ 974	♣ A10632				
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: E	♠ AK82	♠ J10953			3♣	Pass
Vul: EW	♥ K932	♥ J8				
North HCP: 18	♦ A106	♦ K743	Pass	3NT	AP	
South HCP: 5	♣ A7	♣ 43				
Contract: 3N N						

South hands (Practice Page)

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Board: 46	♠ 842	East Opens 3♣.
Dealer: E	♥ J1043	
Vul: EW	♦ AJ987	You bid first.
HCP: 6	♣ 5	
Board: 47	♠ 976	West Opens 3♣.
Dealer: W	♥ AK8	
Vul: None	♦ KJ9	Partner bids first.
HCP: 17	♣ AQ98	
Board: 48	♠ J932	East Opens 3♥.
Dealer: E	♥ Q73	
Vul: EW	♦ Q96	You bid first.
HCP: 5	♣ 1085	
Board: 49	♠ K9	West Opens 3♥.
Dealer: W	♥ KQ3	
Vul: Both	♦ KQ3	Partner bids first.
HCP: 17	♣ A10632	
Board: 50	♠ J10953	East Opens 3♣.
Dealer: E	♥ J8	
Vul: EW	♦ K743	You bid first.
HCP: 5	♣ 43	

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Board: 46	North:	South:	West	North	East	South
Dealer: E	♠ A963	♠ 842			3♣	Pass
Vul: EW	♥ AQ	♥ J1043				
North HCP: 17	♦ Q65	♦ AJ987	Pass	3NT	AP	
South HCP: 6	♣ KQ93	♣ 5				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: W	♠ J543	♠ 976	3♣	Pass	Pass	3NT
Vul: None	♥ QJ73	♥ AK8	AP			
North HCP: 8	♦ A754	♦ KJ9				
South HCP: 17	♣ 2	♣ AQ98				
Contract: 3N S						

Board: 48	North:	South:	West	North	East	South
Dealer: E	♠ K64	♠ J932			3♥	Pass
Vul: EW	♥ A4	♥ Q73				
North HCP: 20	♦ KJ1053	♦ Q96	Pass	3NT	AP	
South HCP: 5	♣ AKQ	♣ 1085				
Contract: 3N N						

Board: 49	North:	South:	West	North	East	South
Dealer: W	♠ AQ105	♠ K9	3♥	Pass	Pass	3NT
Vul: Both	♥ 4	♥ KQ3	AP			
North HCP: 7	♦ J10954	♦ KQ3				
South HCP: 17	♣ 974	♣ A10632				
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: E	♠ AK82	♠ J10953			3♣	Pass
Vul: EW	♥ K932	♥ J8				
North HCP: 18	♦ A106	♦ K743	Pass	3NT	AP	
South HCP: 5	♣ A7	♣ 43				
Contract: 3N N						

North hands (Practice Page)

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Board: 51	♠ A76	West Opens 3♣.
Dealer: W	♥ 76432	
Vul: None	♦ AJ105	You bid first.
HCP: 10	♣ J	
Board: 52	♠ K1086	East Opens 3♦.
Dealer: E	♥ A6	
Vul: NS	♦ KQ742	Partner bids first.
HCP: 17	♣ KQ	
Board: 53	♠ 6	West Opens 3♠.
Dealer: W	♥ K98	
Vul: EW	♦ KJ63	You bid first.
HCP: 9	♣ Q9853	
Board: 54	♠ A7	East Opens 3♥.
Dealer: E	♥ A10	
Vul: EW	♦ Q4	Partner bids first.
HCP: 17	♣ AQJ10965	
Board: 55	♠ 753	West Opens 3♠.
Dealer: W	♥ Q106	
Vul: Both	♦ K72	You bid first.
HCP: 5	♣ 10872	

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Board: 51	North:	South:	West	North	East	South
Dealer: W	♠ A76	♠ KQ4	3♣	Pass	Pass	3NT
Vul: None	♥ 76432	♥ AK10	AP			
North HCP: 10	♦ AJ105	♦ K986				
South HCP: 18	♣ J	♣ K75				
Contract: 3N S						

Board: 52	North:	South:	West	North	East	South
Dealer: E	♠ K1086	♠ A972			3♦	Pass
Vul: NS	♥ A6	♥ 874	Pass	3NT	AP	
North HCP: 17	♦ KQ742	♦ 9				
South HCP: 5	♣ KQ	♣ J10932				
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ A53	3♠	Pass	Pass	3NT
Vul: EW	♥ K98	♥ AQ72	AP			
North HCP: 9	♦ KJ63	♦ AQ10				
South HCP: 19	♣ Q9853	♣ K76				
Contract: 3N S						

Board: 54	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ K10932			3♥	Pass
Vul: EW	♥ A10	♥ 72	Pass	3NT	AP	
North HCP: 17	♦ Q4	♦ K83				
South HCP: 9	♣ AQJ10965	♣ K73				
Contract: 3N N						

Board: 55	North:	South:	West	North	East	South
Dealer: W	♠ 753	♠ KQ2	3♠	Pass	Pass	3NT
Vul: Both	♥ Q106	♥ K753	AP			
North HCP: 5	♦ K72	♦ AQ9				
South HCP: 17	♣ 10872	♣ K54				
Contract: 3N S						

South hands (Practice Page)

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Board: 51 ♠ KQ4
Dealer: W ♥ AK10
Vul: None ♦ K986
HCP: 18 ♣ K75

West Opens 3♣.

Partner bids first.

Board: 52 ♠ A972
Dealer: E ♥ 874
Vul: NS ♦ 9
HCP: 5 ♣ J10932

East Opens 3♦.

You bid first.

Board: 53 ♠ A53
Dealer: W ♥ AQ72
Vul: EW ♦ AQ10
HCP: 19 ♣ K76

West Opens 3♠.

Partner bids first.

Board: 54 ♠ K10932
Dealer: E ♥ 72
Vul: EW ♦ K83
HCP: 9 ♣ K73

East Opens 3♥.

You bid first.

Board: 55 ♠ KQ2
Dealer: W ♥ K753
Vul: Both ♦ AQ9
HCP: 17 ♣ K54

West Opens 3♠.

Partner bids first.

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Board: 51	North:	South:	West	North	East	South
Dealer: W	♠ A76	♠ KQ4	3♣	Pass	Pass	3NT
Vul: None	♥ 76432	♥ AK10	AP			
North HCP: 10	♦ AJ105	♦ K986				
South HCP: 18	♣ J	♣ K75				
Contract: 3N S						

Board: 52	North:	South:	West	North	East	South
Dealer: E	♠ K1086	♠ A972			3♦	Pass
Vul: NS	♥ A6	♥ 874	Pass	3NT	AP	
North HCP: 17	♦ KQ742	♦ 9				
South HCP: 5	♣ KQ	♣ J10932				
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ A53	3♠	Pass	Pass	3NT
Vul: EW	♥ K98	♥ AQ72	AP			
North HCP: 9	♦ KJ63	♦ AQ10				
South HCP: 19	♣ Q9853	♣ K76				
Contract: 3N S						

Board: 54	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ K10932			3♥	Pass
Vul: EW	♥ A10	♥ 72	Pass	3NT	AP	
North HCP: 17	♦ Q4	♦ K83				
South HCP: 9	♣ AQJ10965	♣ K73				
Contract: 3N N						

Board: 55	North:	South:	West	North	East	South
Dealer: W	♠ 753	♠ KQ2	3♠	Pass	Pass	3NT
Vul: Both	♥ Q106	♥ K753	AP			
North HCP: 5	♦ K72	♦ AQ9				
South HCP: 17	♣ 10872	♣ K54				
Contract: 3N S						

North hands (Practice Page)

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Board: 56 ♠ KJ10
Dealer: E ♥ A32
Vul: EW ♦ AQ94
HCP: 20 ♣ AQ4

East Opens 3♣.

Partner bids first.

Board: 57 ♠ A1094
Dealer: W ♥ 109763
Vul: Both ♦ K1074
HCP: 7 ♣ —

West Opens 3♣.

You bid first.

Board: 58 ♠ KQ5
Dealer: E ♥ KQ52
Vul: None ♦ AKQ7
HCP: 19 ♣ 65

East Opens 3♠.

Partner bids first.

Board: 59 ♠ KJ987
Dealer: W ♥ 53
Vul: EW ♦ J4
HCP: 5 ♣ 10975

West Opens 3♥.

You bid first.

Board: 60 ♠ 32
Dealer: E ♥ AQ63
Vul: NS ♦ Q97
HCP: 17 ♣ AKQ7

East Opens 3♥.

West Bids 4♥ if possible.

Partner bids first.

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Board: 56	North:	South:	West	North	East	South
Dealer: E	♠ KJ10	♠ Q8764			3♣	Pass
Vul: EW	♥ A32	♥ QJ65				
North HCP: 20	♦ AQ94	♦ 83	Pass	3NT	AP	
South HCP: 5	♣ AQ4	♣ 73				
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: W	♠ A1094	♠ Q75	3♣	Pass	Pass	3NT
Vul: Both	♥ 109763	♥ KQ2	AP			
North HCP: 7	♦ K1074	♦ A5				
South HCP: 17	♣ —	♣ AQ864				
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: E	♠ KQ5	♠ 82			3♠	Pass
Vul: None	♥ KQ52	♥ A984				
North HCP: 19	♦ AKQ7	♦ J108	Pass	3NT	AP	
South HCP: 9	♣ 65	♣ KJ98				
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: W	♠ KJ987	♠ 103	3♥	Pass	Pass	3NT
Vul: EW	♥ 53	♥ AQ42	AP			
North HCP: 5	♦ J4	♦ AQ1065				
South HCP: 17	♣ 10975	♣ KQ				
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ Q10864			3♥	Pass
Vul: NS	♥ AQ63	♥ —				
North HCP: 17	♦ Q97	♦ K642	Pass	3NT	Pass	Pass
South HCP: 5	♣ AKQ7	♣ 9865	4♥	AP		
Contract: 4♥ E						

South hands (Practice Page)

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Board: 56	♠ Q8764	East Opens 3♣.
Dealer: E	♥ QJ65	
Vul: EW	♦ 83	You bid first.
HCP: 5	♣ 73	
Board: 57	♠ Q75	West Opens 3♣.
Dealer: W	♥ KQ2	
Vul: Both	♦ A5	Partner bids first.
HCP: 17	♣ AQ864	
Board: 58	♠ 82	East Opens 3♠.
Dealer: E	♥ A984	
Vul: None	♦ J108	You bid first.
HCP: 9	♣ KJ98	
Board: 59	♠ 103	West Opens 3♥.
Dealer: W	♥ AQ42	
Vul: EW	♦ AQ1065	Partner bids first.
HCP: 17	♣ KQ	
Board: 60	♠ Q10864	East Opens 3♥.
Dealer: E	♥ —	West Bids 4♥ if possible.
Vul: NS	♦ K642	
HCP: 5	♣ 9865	You bid first.

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Board: 56	North:	South:	West	North	East	South
Dealer: E	♠ KJ10	♠ Q8764			3♣	Pass
Vul: EW	♥ A32	♥ QJ65				
North HCP: 20	♦ AQ94	♦ 83	Pass	3NT	AP	
South HCP: 5	♣ AQ4	♣ 73				
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: W	♠ A1094	♠ Q75	3♣	Pass	Pass	3NT
Vul: Both	♥ 109763	♥ KQ2	AP			
North HCP: 7	♦ K1074	♦ A5				
South HCP: 17	♣ —	♣ AQ864				
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: E	♠ KQ5	♠ 82			3♠	Pass
Vul: None	♥ KQ52	♥ A984				
North HCP: 19	♦ AKQ7	♦ J108	Pass	3NT	AP	
South HCP: 9	♣ 65	♣ KJ98				
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: W	♠ KJ987	♠ 103	3♥	Pass	Pass	3NT
Vul: EW	♥ 53	♥ AQ42	AP			
North HCP: 5	♦ J4	♦ AQ1065				
South HCP: 17	♣ 10975	♣ KQ				
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ Q10864			3♥	Pass
Vul: NS	♥ AQ63	♥ —				
North HCP: 17	♦ Q97	♦ K642	Pass	3NT	Pass	Pass
South HCP: 5	♣ AKQ7	♣ 9865	4♥	AP		
Contract: 4♥ E						

North hands (Practice Page)

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Board: 61 ♠ A7643
Dealer: W ♥ Q83
Vul: EW ♦ KJ8
HCP: 10 ♣ 63

West Opens 3♣.

You bid first.

Board: 62 ♠ KQ94
Dealer: E ♥ AKJ9
Vul: None ♦ A7
HCP: 20 ♣ K94

East Opens 3♣.

Partner bids first.

Board: 63 ♠ KQ543
Dealer: W ♥ 53
Vul: NS ♦ 10653
HCP: 5 ♣ 53

West Opens 3♥.

You bid first.

Board: 64 ♠ K87
Dealer: E ♥ AQJ5
Vul: NS ♦ AJ43
HCP: 19 ♣ A5

East Opens 3♣.

Partner bids first.

Board: 65 ♠ A10432
Dealer: W ♥ J865
Vul: NS ♦ 9753
HCP: 5 ♣ —

West Opens 3♣.

East Bids 4♣ if possible.

You bid first.

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Board: 61	North:	South:	West	North	East	South
Dealer: W	♠ A7643	♠ Q95	3♣	Pass	Pass	3NT
Vul: EW	♥ Q83	♥ AJ9	AP			
North HCP: 10	♦ KJ8	♦ A7432				
South HCP: 17	♣ 63	♣ AQ				
Contract: 3N S						

Board: 62	North:	South:	West	North	East	South
Dealer: E	♠ KQ94	♠ 1073			3♣	Pass
Vul: None	♥ AKJ9	♥ Q876	Pass	3NT	AP	
North HCP: 20	♦ A7	♦ KQ965				
South HCP: 7	♣ K94	♣ 10				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: W	♠ KQ543	♠ A108	3♥	Pass	Pass	3NT
Vul: NS	♥ 53	♥ KQ97	AP			
North HCP: 5	♦ 10653	♦ A74				
South HCP: 17	♣ 53	♣ KJ6				
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: E	♠ K87	♠ A105			3♣	Pass
Vul: NS	♥ AQJ5	♥ K10743	Pass	3NT	AP	
North HCP: 19	♦ AJ43	♦ 965				
South HCP: 7	♣ A5	♣ 76				
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: W	♠ A10432	♠ K96	3♣	Pass	Pass	3NT
Vul: NS	♥ J865	♥ KQ107	Pass	Pass	4♣	AP
North HCP: 5	♦ 9753	♦ K62				
South HCP: 17	♣ —	♣ AQ3				
Contract: 4♣ W						

South hands (Practice Page)

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Board: 61	♠ Q95	West Opens 3♣.
Dealer: W	♥ AJ9	
Vul: EW	♦ A7432	Partner bids first.
HCP: 17	♣ AQ	

Board: 62	♠ 1073	East Opens 3♣.
Dealer: E	♥ Q876	
Vul: None	♦ KQ965	You bid first.
HCP: 7	♣ 10	

Board: 63	♠ A108	West Opens 3♥.
Dealer: W	♥ KQ97	
Vul: NS	♦ A74	Partner bids first.
HCP: 17	♣ KJ6	

Board: 64	♠ A105	East Opens 3♣.
Dealer: E	♥ K10743	
Vul: NS	♦ 965	You bid first.
HCP: 7	♣ 76	

Board: 65	♠ K96	West Opens 3♣.
Dealer: W	♥ KQ107	East Bids 4♣ if possible.
Vul: NS	♦ K62	
HCP: 17	♣ AQ3	Partner bids first.

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Board: 61	North:	South:	West	North	East	South
Dealer: W	♠ A7643	♠ Q95	3♣	Pass	Pass	3NT
Vul: EW	♥ Q83	♥ AJ9	AP			
North HCP: 10	♦ KJ8	♦ A7432				
South HCP: 17	♣ 63	♣ AQ				
Contract: 3N S						

Board: 62	North:	South:	West	North	East	South
Dealer: E	♠ KQ94	♠ 1073			3♣	Pass
Vul: None	♥ AKJ9	♥ Q876	Pass	3NT	AP	
North HCP: 20	♦ A7	♦ KQ965				
South HCP: 7	♣ K94	♣ 10				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: W	♠ KQ543	♠ A108	3♥	Pass	Pass	3NT
Vul: NS	♥ 53	♥ KQ97	AP			
North HCP: 5	♦ 10653	♦ A74				
South HCP: 17	♣ 53	♣ KJ6				
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: E	♠ K87	♠ A105			3♣	Pass
Vul: NS	♥ AQJ5	♥ K10743	Pass	3NT	AP	
North HCP: 19	♦ AJ43	♦ 965				
South HCP: 7	♣ A5	♣ 76				
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: W	♠ A10432	♠ K96	3♣	Pass	Pass	3NT
Vul: NS	♥ J865	♥ KQ107	Pass	Pass	4♣	AP
North HCP: 5	♦ 9753	♦ K62				
South HCP: 17	♣ —	♣ AQ3				
Contract: 4♣ W						

North hands (Practice Page)

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Board: 66	♠ AJ3	East Opens 3♣.
Dealer: E	♥ AQ62	
Vul: Both	♦ A8	Partner bids first.
HCP: 19	♣ A985	

Board: 67	♠ AK876	West Opens 3♣.
Dealer: W	♥ K105	
Vul: EW	♦ 962	You bid first.
HCP: 10	♣ 87	

Board: 68	♠ A873	East Opens 3♣.
Dealer: E	♥ AKJ4	
Vul: Both	♦ A64	Partner bids first.
HCP: 19	♣ K4	

Board: 69	♠ 10632	West Opens 3♥.
Dealer: W	♥ 83	
Vul: EW	♦ J8	You bid first.
HCP: 8	♣ AK875	

Board: 70	♠ K10	East Opens 3♦.
Dealer: E	♥ A1063	
Vul: Both	♦ AQ94	Partner bids first.
HCP: 17	♣ A109	

P:\bba\3N_over_LH Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: E	♠ AJ3	♠ 106542			3♣	Pass
Vul: Both	♥ AQ62	♥ 10987				
North HCP: 19	♦ A8	♦ K93	Pass	3NT	AP	
South HCP: 3	♣ A985	♣ 6				
Contract: 3N N						

Board: 67	North:	South:	West	North	East	South
Dealer: W	♠ AK876	♠ 1094	3♣	Pass	Pass	3NT
Vul: EW	♥ K105	♥ AJ83	AP			
North HCP: 10	♦ 962	♦ AQ75				
South HCP: 17	♣ 87	♣ AQ				
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: E	♠ A873	♠ QJ1092			3♣	Pass
Vul: Both	♥ AKJ4	♥ Q1072				
North HCP: 19	♦ A64	♦ 8	Pass	3NT	AP	
South HCP: 6	♣ K4	♣ J83				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: W	♠ 10632	♠ A4	3♥	Pass	Pass	3NT
Vul: EW	♥ 83	♥ KQ4	AP			
North HCP: 8	♦ J8	♦ KQ973				
South HCP: 17	♣ AK875	♣ QJ6				
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: E	♠ K10	♠ A863			3♦	Pass
Vul: Both	♥ A1063	♥ QJ854				
North HCP: 17	♦ AQ94	♦ —	Pass	3NT	AP	
South HCP: 10	♣ A109	♣ K842				
Contract: 3N N						

South hands (Practice Page)

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Board: 66	♠ 106542	East Opens 3♣.
Dealer: E	♥ 10987	
Vul: Both	♦ K93	You bid first.
HCP: 3	♣ 6	

Board: 67	♠ 1094	West Opens 3♣.
Dealer: W	♥ AJ83	
Vul: EW	♦ AQ75	Partner bids first.
HCP: 17	♣ AQ	

Board: 68	♠ QJ1092	East Opens 3♣.
Dealer: E	♥ Q1072	
Vul: Both	♦ 8	You bid first.
HCP: 6	♣ J83	

Board: 69	♠ A4	West Opens 3♥.
Dealer: W	♥ KQ4	
Vul: EW	♦ KQ973	Partner bids first.
HCP: 17	♣ QJ6	

Board: 70	♠ A863	East Opens 3♦.
Dealer: E	♥ QJ854	
Vul: Both	♦ —	You bid first.
HCP: 10	♣ K842	

P:\bba\3N_over_LH Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: E	♠ AJ3	♠ 106542			3♣	Pass
Vul: Both	♥ AQ62	♥ 10987				
North HCP: 19	♦ A8	♦ K93	Pass	3NT	AP	
South HCP: 3	♣ A985	♣ 6				
Contract: 3N N						

Board: 67	North:	South:	West	North	East	South
Dealer: W	♠ AK876	♠ 1094	3♣	Pass	Pass	3NT
Vul: EW	♥ K105	♥ AJ83	AP			
North HCP: 10	♦ 962	♦ AQ75				
South HCP: 17	♣ 87	♣ AQ				
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: E	♠ A873	♠ QJ1092			3♣	Pass
Vul: Both	♥ AKJ4	♥ Q1072				
North HCP: 19	♦ A64	♦ 8	Pass	3NT	AP	
South HCP: 6	♣ K4	♣ J83				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: W	♠ 10632	♠ A4	3♥	Pass	Pass	3NT
Vul: EW	♥ 83	♥ KQ4	AP			
North HCP: 8	♦ J8	♦ KQ973				
South HCP: 17	♣ AK875	♣ QJ6				
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: E	♠ K10	♠ A863			3♦	Pass
Vul: Both	♥ A1063	♥ QJ854				
North HCP: 17	♦ AQ94	♦ —	Pass	3NT	AP	
South HCP: 10	♣ A109	♣ K842				
Contract: 3N N						

North hands (Practice Page)

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Board: 71 ♠ A976
Dealer: W ♥ 82
Vul: Both ♦ 1053
HCP: 6 ♣ Q1062

West Opens 3♥.

You bid first.

Board: 72 ♠ AJ6
Dealer: E ♥ KQ53
Vul: NS ♦ A85
HCP: 18 ♣ A73

East Opens 3♣.

Partner bids first.

Board: 73 ♠ J5
Dealer: W ♥ A1042
Vul: EW ♦ A10862
HCP: 9 ♣ 74

West Opens 3♠.

You bid first.

Board: 74 ♠ AK7
Dealer: E ♥ KJ9
Vul: Both ♦ A1096
HCP: 18 ♣ K54

East Opens 3♣.

Partner bids first.

Board: 75 ♠ K1073
Dealer: W ♥ 9632
Vul: NS ♦ J85
HCP: 4 ♣ 63

West Opens 3♣.

You bid first.

P:\bba\3N_over_LH Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: W	♠ A976	♠ K5	3♥	Pass	Pass	3NT
Vul: Both	♥ 82	♥ K5	AP			
North HCP: 6	♦ 1053	♦ AKJ987				
South HCP: 17	♣ Q1062	♣ K74				
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: E	♠ AJ6	♠ K875			3♣	Pass
Vul: NS	♥ KQ53	♥ J64	Pass	3NT	AP	
North HCP: 18	♦ A85	♦ KJ76				
South HCP: 8	♣ A73	♣ 84				
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: W	♠ J5	♠ K7	3♠	Pass	Pass	3NT
Vul: EW	♥ A1042	♥ 76	AP			
North HCP: 9	♦ A10862	♦ KQ				
South HCP: 17	♣ 74	♣ AKQ10986				
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ J1054			3♣	Pass
Vul: Both	♥ KJ9	♥ 7653	Pass	3NT	AP	
North HCP: 18	♦ A1096	♦ QJ5				
South HCP: 4	♣ K54	♣ 107				
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: W	♠ K1073	♠ A92	3♣	Pass	Pass	3NT
Vul: NS	♥ 9632	♥ AQ7	AP			
North HCP: 4	♦ J85	♦ AK106				
South HCP: 20	♣ 63	♣ K104				
Contract: 3N S						

South hands (Practice Page)

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Board: 71	♠ K5	West Opens 3♥.
Dealer: W	♥ K5	
Vul: Both	♦ AKJ987	Partner bids first.
HCP: 17	♣ K74	

Board: 72	♠ K875	East Opens 3♣.
Dealer: E	♥ J64	
Vul: NS	♦ KJ76	You bid first.
HCP: 8	♣ 84	

Board: 73	♠ K7	West Opens 3♠.
Dealer: W	♥ 76	
Vul: EW	♦ KQ	Partner bids first.
HCP: 17	♣ AKQ10986	

Board: 74	♠ J1054	East Opens 3♣.
Dealer: E	♥ 7653	
Vul: Both	♦ QJ5	You bid first.
HCP: 4	♣ 107	

Board: 75	♠ A92	West Opens 3♣.
Dealer: W	♥ AQ7	
Vul: NS	♦ AK106	Partner bids first.
HCP: 20	♣ K104	

P:\bba\3N_over_LH Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: W	♠ A976	♠ K5	3♥	Pass	Pass	3NT
Vul: Both	♥ 82	♥ K5	AP			
North HCP: 6	♦ 1053	♦ AKJ987				
South HCP: 17	♣ Q1062	♣ K74				
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: E	♠ AJ6	♠ K875			3♣	Pass
Vul: NS	♥ KQ53	♥ J64	Pass	3NT	AP	
North HCP: 18	♦ A85	♦ KJ76				
South HCP: 8	♣ A73	♣ 84				
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: W	♠ J5	♠ K7	3♠	Pass	Pass	3NT
Vul: EW	♥ A1042	♥ 76	AP			
North HCP: 9	♦ A10862	♦ KQ				
South HCP: 17	♣ 74	♣ AKQ10986				
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ J1054			3♣	Pass
Vul: Both	♥ KJ9	♥ 7653	Pass	3NT	AP	
North HCP: 18	♦ A1096	♦ QJ5				
South HCP: 4	♣ K54	♣ 107				
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: W	♠ K1073	♠ A92	3♣	Pass	Pass	3NT
Vul: NS	♥ 9632	♥ AQ7	AP			
North HCP: 4	♦ J85	♦ AK106				
South HCP: 20	♣ 63	♣ K104				
Contract: 3N S						

North hands (Practice Page)

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Board: 76	♠ KQ103	East Opens 3♥.
Dealer: E	♥ K7	West Bids 4♥ if possible.
Vul: None	♦ AJ1084	
HCP: 18	♣ AJ	Partner bids first.
Board: 77	♠ J1098	West Opens 3♦.
Dealer: W	♥ 642	
Vul: EW	♦ 4	You bid first.
HCP: 5	♣ KJ765	
Board: 78	♠ KJ9	East Opens 3♣.
Dealer: E	♥ AQ7	
Vul: EW	♦ AJ984	Partner bids first.
HCP: 20	♣ AJ	
Board: 79	♠ AJ52	West Opens 3♥.
Dealer: W	♥ 74	
Vul: None	♦ 106	You bid first.
HCP: 8	♣ K9863	
Board: 80	♠ AK8	East Opens 3♣.
Dealer: E	♥ AQ65	
Vul: EW	♦ K65	Partner bids first.
HCP: 20	♣ A43	

P:\bba\3N_over_LH Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: E	♠ KQ103	♠ AJ985			3♥	Pass
Vul: None	♥ K7	♥ J3	Pass	3NT	Pass	Pass
North HCP: 18	♦ AJ1084	♦ 96	4♥	Pass	Pass	X
South HCP: 6	♣ AJ	♣ 7653	AP			
Contract: 4♥X E						

Board: 77	North:	South:	West	North	East	South
Dealer: W	♠ J1098	♠ A75				
Vul: EW	♥ 642	♥ QJ3	3♦	Pass	Pass	3NT
North HCP: 5	♦ 4	♦ AQ9	AP			
South HCP: 17	♣ KJ765	♣ A1084				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: E	♠ KJ9	♠ A108				
Vul: EW	♥ AQ7	♥ 10532			3♣	Pass
North HCP: 20	♦ AJ984	♦ 10765	Pass	3NT	AP	
South HCP: 4	♣ AJ	♣ 73				
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: W	♠ AJ52	♠ K6				
Vul: None	♥ 74	♥ AQ	3♥	Pass	Pass	3NT
North HCP: 8	♦ 106	♦ A98754	AP			
South HCP: 17	♣ K9863	♣ A74				
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: E	♠ AK8	♠ J10642				
Vul: EW	♥ AQ65	♥ 1073			3♣	Pass
North HCP: 20	♦ K65	♦ AQJ8	Pass	3NT	Pass	4♠
South HCP: 8	♣ A43	♣ 6	AP			
Contract: 4♠ S						

South hands (Practice Page)

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Board: 76	♠ AJ985	East Opens 3♥.
Dealer: E	♥ J3	West Bids 4♥ if possible.
Vul: None	♦ 96	
HCP: 6	♣ 7653	You bid first.
Board: 77	♠ A75	West Opens 3♦.
Dealer: W	♥ QJ3	
Vul: EW	♦ AQ9	Partner bids first.
HCP: 17	♣ A1084	
Board: 78	♠ A108	East Opens 3♣.
Dealer: E	♥ 10532	
Vul: EW	♦ 10765	You bid first.
HCP: 4	♣ 73	
Board: 79	♠ K6	West Opens 3♥.
Dealer: W	♥ AQ	
Vul: None	♦ A98754	Partner bids first.
HCP: 17	♣ A74	
Board: 80	♠ J10642	East Opens 3♣.
Dealer: E	♥ 1073	
Vul: EW	♦ AQJ8	You bid first.
HCP: 8	♣ 6	

P:\bba\3N_over_LH Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: E	♠ KQ103	♠ AJ985			3♥	Pass
Vul: None	♥ K7	♥ J3	Pass	3NT	Pass	Pass
North HCP: 18	♦ AJ1084	♦ 96	4♥	Pass	Pass	X
South HCP: 6	♣ AJ	♣ 7653	AP			
Contract: 4♥X E						

Board: 77	North:	South:	West	North	East	South
Dealer: W	♠ J1098	♠ A75				
Vul: EW	♥ 642	♥ QJ3	3♦	Pass	Pass	3NT
North HCP: 5	♦ 4	♦ AQ9	AP			
South HCP: 17	♣ KJ765	♣ A1084				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: E	♠ KJ9	♠ A108				
Vul: EW	♥ AQ7	♥ 10532			3♣	Pass
North HCP: 20	♦ AJ984	♦ 10765	Pass	3NT	AP	
South HCP: 4	♣ AJ	♣ 73				
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: W	♠ AJ52	♠ K6				
Vul: None	♥ 74	♥ AQ	3♥	Pass	Pass	3NT
North HCP: 8	♦ 106	♦ A98754	AP			
South HCP: 17	♣ K9863	♣ A74				
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: E	♠ AK8	♠ J10642				
Vul: EW	♥ AQ65	♥ 1073			3♣	Pass
North HCP: 20	♦ K65	♦ AQJ8	Pass	3NT	Pass	4♠
South HCP: 8	♣ A43	♣ 6	AP			
Contract: 4♠ S						

North hands (Practice Page)

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Board: 81 ♠ AQ1075
Dealer: W ♥ —
Vul: EW ♦ Q842
HCP: 10 ♣ Q943

West Opens 3♥.

You bid first.

Board: 82 ♠ K9
Dealer: E ♥ A94
Vul: Both ♦ AK4
HCP: 21 ♣ AK973

East Opens 3♠.

Partner bids first.

Board: 83 ♠ KJ53
Dealer: W ♥ AQ965
Vul: Both ♦ 983
HCP: 10 ♣ 5

West Opens 3♣.

You bid first.

Board: 84 ♠ AJ62
Dealer: E ♥ J105
Vul: None ♦ AKJ6
HCP: 18 ♣ A8

East Opens 3♣.

Partner bids first.

Board: 85 ♠ 9532
Dealer: W ♥ 5
Vul: NS ♦ Q1094
HCP: 7 ♣ AJ93

West Opens 3♥.

East Bids 4♥ if possible.

You bid first.

P:\bba\3N_over_LH Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: W	♠ AQ1075	♠ 832	3♥	Pass	Pass	3NT
Vul: EW	♥ —	♥ AQ6	AP			
North HCP: 10	♦ Q842	♦ KJ965				
South HCP: 17	♣ Q943	♣ AK				
Contract: 3N S						

Board: 82	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ 732			3♠	Pass
Vul: Both	♥ A94	♥ Q108	Pass	3NT	AP	
North HCP: 21	♦ AK4	♦ J753				
South HCP: 3	♣ AK973	♣ 1065				
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: W	♠ KJ53	♠ A42	3♣	Pass	Pass	3NT
Vul: Both	♥ AQ965	♥ K10	AP			
North HCP: 10	♦ 983	♦ AKJ1075				
South HCP: 21	♣ 5	♣ AQ				
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: E	♠ AJ62	♠ Q9754			3♣	Pass
Vul: None	♥ J105	♥ A84	Pass	3NT	AP	
North HCP: 18	♦ AKJ6	♦ 984				
South HCP: 7	♣ A8	♣ J9				
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: W	♠ 9532	♠ KQ6	3♥	Pass	Pass	3NT
Vul: NS	♥ 5	♥ KQ8	Pass	Pass	4♥	Pass
North HCP: 7	♦ Q1094	♦ AK2	Pass	X	AP	
South HCP: 17	♣ AJ93	♣ 8542				
Contract: 4♥X W						

South hands (Practice Page)

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Board: 81	♠ 832	West Opens 3♥.
Dealer: W	♥ AQ6	
Vul: EW	♦ KJ965	Partner bids first.
HCP: 17	♣ AK	

Board: 82	♠ 732	East Opens 3♠.
Dealer: E	♥ Q108	
Vul: Both	♦ J753	You bid first.
HCP: 3	♣ 1065	

Board: 83	♠ A42	West Opens 3♣.
Dealer: W	♥ K10	
Vul: Both	♦ AKJ1075	Partner bids first.
HCP: 21	♣ AQ	

Board: 84	♠ Q9754	East Opens 3♣.
Dealer: E	♥ A84	
Vul: None	♦ 984	You bid first.
HCP: 7	♣ J9	

Board: 85	♠ KQ6	West Opens 3♥.
Dealer: W	♥ KQ8	East Bids 4♥ if possible.
Vul: NS	♦ AK2	
HCP: 17	♣ 8542	Partner bids first.

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Board: 81	North:	South:	West	North	East	South
Dealer: W	♠ AQ1075	♠ 832	3♥	Pass	Pass	3NT
Vul: EW	♥ —	♥ AQ6	AP			
North HCP: 10	♦ Q842	♦ KJ965				
South HCP: 17	♣ Q943	♣ AK				
Contract: 3N S						

Board: 82	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ 732			3♠	Pass
Vul: Both	♥ A94	♥ Q108	Pass	3NT	AP	
North HCP: 21	♦ AK4	♦ J753				
South HCP: 3	♣ AK973	♣ 1065				
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: W	♠ KJ53	♠ A42	3♣	Pass	Pass	3NT
Vul: Both	♥ AQ965	♥ K10	AP			
North HCP: 10	♦ 983	♦ AKJ1075				
South HCP: 21	♣ 5	♣ AQ				
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: E	♠ AJ62	♠ Q9754			3♣	Pass
Vul: None	♥ J105	♥ A84	Pass	3NT	AP	
North HCP: 18	♦ AKJ6	♦ 984				
South HCP: 7	♣ A8	♣ J9				
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: W	♠ 9532	♠ KQ6	3♥	Pass	Pass	3NT
Vul: NS	♥ 5	♥ KQ8	Pass	Pass	4♥	Pass
North HCP: 7	♦ Q1094	♦ AK2	Pass	X	AP	
South HCP: 17	♣ AJ93	♣ 8542				
Contract: 4♥X W						

North hands (Practice Page)

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Board: 86	♠ A83	East Opens 3♥.
Dealer: E	♥ AQ5	
Vul: EW	♦ K873	Partner bids first.
HCP: 17	♣ A84	

Board: 87	♠ J764	West Opens 3♥.
Dealer: W	♥ Q8	
Vul: EW	♦ Q9753	You bid first.
HCP: 5	♣ 106	

Board: 88	♠ A102	East Opens 3♦.
Dealer: E	♥ 93	
Vul: EW	♦ KQ76	Partner bids first.
HCP: 17	♣ AKJ4	

Board: 89	♠ 97543	West Opens 3♣.
Dealer: W	♥ 10753	East Bids 4♣ if possible.
Vul: NS	♦ A95	
HCP: 4	♣ 9	You bid first.

Board: 90	♠ AKJ	East Opens 3♥.
Dealer: E	♥ K75	
Vul: Both	♦ AJ8	Partner bids first.
HCP: 20	♣ KJ97	

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Board: 86	North:	South:	West	North	East	South
Dealer: E	♠ A83	♠ KJ92				
Vul: EW	♥ AQ5	♥ 4			3♥	Pass
North HCP: 17	♦ K873	♦ A965	Pass	3NT	AP	
South HCP: 10	♣ A84	♣ Q963				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: W	♠ J764	♠ A1093				
Vul: EW	♥ Q8	♥ K952	3♥	Pass	Pass	3NT
North HCP: 5	♦ Q9753	♦ AJ	AP			
South HCP: 18	♣ 106	♣ AQ4				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: E	♠ A102	♠ J965				
Vul: EW	♥ 93	♥ A10852			3♦	Pass
North HCP: 17	♦ KQ76	♦ 98	Pass	3NT	AP	
South HCP: 5	♣ AKJ4	♣ 96				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: W	♠ 97543	♠ Q6	3♣	Pass	Pass	3NT
Vul: NS	♥ 10753	♥ AQ4	Pass	Pass	4♣	Pass
North HCP: 4	♦ A95	♦ KQJ74	Pass	X	AP	
South HCP: 18	♣ 9	♣ A43				
Contract: 4♣X W						

Board: 90	North:	South:	West	North	East	South
Dealer: E	♠ AKJ	♠ Q964				
Vul: Both	♥ K75	♥ 9			3♥	Pass
North HCP: 20	♦ AJ8	♦ Q973	Pass	3NT	AP	
South HCP: 4	♣ KJ97	♣ 10654				
Contract: 3N N						

South hands (Practice Page)

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Board: 86 ♠ KJ92
Dealer: E ♥ 4
Vul: EW ♦ A965
HCP: 10 ♣ Q963

East Opens 3♥.

You bid first.

Board: 87 ♠ A1093
Dealer: W ♥ K952
Vul: EW ♦ AJ
HCP: 18 ♣ AQ4

West Opens 3♥.

Partner bids first.

Board: 88 ♠ J965
Dealer: E ♥ A10852
Vul: EW ♦ 98
HCP: 5 ♣ 96

East Opens 3♦.

You bid first.

Board: 89 ♠ Q6
Dealer: W ♥ AQ4
Vul: NS ♦ KQJ74
HCP: 18 ♣ A43

West Opens 3♣.

East Bids 4♣ if possible.

Partner bids first.

Board: 90 ♠ Q964
Dealer: E ♥ 9
Vul: Both ♦ Q973
HCP: 4 ♣ 10654

East Opens 3♥.

You bid first.

P:\bba\3N_over_LH Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: E	♠ A83	♠ KJ92				
Vul: EW	♥ AQ5	♥ 4			3♥	Pass
North HCP: 17	♦ K873	♦ A965	Pass	3NT	AP	
South HCP: 10	♣ A84	♣ Q963				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: W	♠ J764	♠ A1093				
Vul: EW	♥ Q8	♥ K952	3♥	Pass	Pass	3NT
North HCP: 5	♦ Q9753	♦ AJ	AP			
South HCP: 18	♣ 106	♣ AQ4				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: E	♠ A102	♠ J965				
Vul: EW	♥ 93	♥ A10852			3♦	Pass
North HCP: 17	♦ KQ76	♦ 98	Pass	3NT	AP	
South HCP: 5	♣ AKJ4	♣ 96				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: W	♠ 97543	♠ Q6	3♣	Pass	Pass	3NT
Vul: NS	♥ 10753	♥ AQ4	Pass	Pass	4♣	Pass
North HCP: 4	♦ A95	♦ KQJ74	Pass	X	AP	
South HCP: 18	♣ 9	♣ A43				
Contract: 4♣X W						

Board: 90	North:	South:	West	North	East	South
Dealer: E	♠ AKJ	♠ Q964				
Vul: Both	♥ K75	♥ 9			3♥	Pass
North HCP: 20	♦ AJ8	♦ Q973	Pass	3NT	AP	
South HCP: 4	♣ KJ97	♣ 10654				
Contract: 3N N						

North hands (Practice Page)

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Board: 91	♠ AJ732	West Opens 3♦.
Dealer: W	♥ 10876	
Vul: NS	♦ —	You bid first.
HCP: 9	♣ KJ98	

Board: 92	♠ AK6	East Opens 3♣.
Dealer: E	♥ QJ6	
Vul: EW	♦ Q1098	Partner bids first.
HCP: 18	♣ AQ6	

Board: 93	♠ 32	West Opens 3♠.
Dealer: W	♥ 104	
Vul: Both	♦ KQ732	You bid first.
HCP: 5	♣ 7432	

Board: 94	♠ J1074	East Opens 3♥.
Dealer: E	♥ KQ3	
Vul: EW	♦ K4	Partner bids first.
HCP: 17	♣ AKJ6	

Board: 95	♠ 852	West Opens 3♠.
Dealer: W	♥ QJ842	
Vul: None	♦ KQ10	You bid first.
HCP: 8	♣ 87	

P:\bba\3N_over_LH Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: W	♠ AJ732	♠ Q94	3♦	Pass	Pass	3NT
Vul: NS	♥ 10876	♥ AK3	AP			
North HCP: 9	♦ —	♦ AQ75				
South HCP: 17	♣ KJ98	♣ Q76				
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: E	♠ AK6	♠ 10985			3♣	Pass
Vul: EW	♥ QJ6	♥ 743	Pass	3NT	AP	
North HCP: 18	♦ Q1098	♦ AJ5				
South HCP: 5	♣ AQ6	♣ 984				
Contract: 3N N						

Board: 93	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ KQ7	3♠	Pass	Pass	3NT
Vul: Both	♥ 104	♥ K932	AP			
North HCP: 5	♦ KQ732	♦ A109				
South HCP: 17	♣ 7432	♣ KQ10				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: E	♠ J1074	♠ AQ9			3♥	Pass
Vul: EW	♥ KQ3	♥ 72	Pass	3NT	AP	
North HCP: 17	♦ K4	♦ J73				
South HCP: 7	♣ AKJ6	♣ 109743				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: W	♠ 852	♠ K4	3♠	Pass	Pass	3NT
Vul: None	♥ QJ842	♥ AK5	AP			
North HCP: 8	♦ KQ10	♦ A854				
South HCP: 23	♣ 87	♣ AKQ5				
Contract: 3N S						

South hands (Practice Page)

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Board: 91 ♠ Q94
Dealer: W ♥ AK3
Vul: NS ♦ AQ75
HCP: 17 ♣ Q76

West Opens 3♦.

Partner bids first.

Board: 92 ♠ 10985
Dealer: E ♥ 743
Vul: EW ♦ AJ5
HCP: 5 ♣ 984

East Opens 3♣.

You bid first.

Board: 93 ♠ KQ7
Dealer: W ♥ K932
Vul: Both ♦ A109
HCP: 17 ♣ KQ10

West Opens 3♠.

Partner bids first.

Board: 94 ♠ AQ9
Dealer: E ♥ 72
Vul: EW ♦ J73
HCP: 7 ♣ 109743

East Opens 3♥.

You bid first.

Board: 95 ♠ K4
Dealer: W ♥ AK5
Vul: None ♦ A854
HCP: 23 ♣ AKQ5

West Opens 3♠.

Partner bids first.

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Board: 91	North:	South:	West	North	East	South
Dealer: W	♠ AJ732	♠ Q94	3♦	Pass	Pass	3NT
Vul: NS	♥ 10876	♥ AK3	AP			
North HCP: 9	♦ —	♦ AQ75				
South HCP: 17	♣ KJ98	♣ Q76				
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: E	♠ AK6	♠ 10985			3♣	Pass
Vul: EW	♥ QJ6	♥ 743	Pass	3NT	AP	
North HCP: 18	♦ Q1098	♦ AJ5				
South HCP: 5	♣ AQ6	♣ 984				
Contract: 3N N						

Board: 93	North:	South:	West	North	East	South
Dealer: W	♠ 32	♠ KQ7	3♠	Pass	Pass	3NT
Vul: Both	♥ 104	♥ K932	AP			
North HCP: 5	♦ KQ732	♦ A109				
South HCP: 17	♣ 7432	♣ KQ10				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: E	♠ J1074	♠ AQ9			3♥	Pass
Vul: EW	♥ KQ3	♥ 72	Pass	3NT	AP	
North HCP: 17	♦ K4	♦ J73				
South HCP: 7	♣ AKJ6	♣ 109743				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: W	♠ 852	♠ K4	3♠	Pass	Pass	3NT
Vul: None	♥ QJ842	♥ AK5	AP			
North HCP: 8	♦ KQ10	♦ A854				
South HCP: 23	♣ 87	♣ AKQ5				
Contract: 3N S						

North hands (Practice Page)

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Board: 96 ♠ AK109
Dealer: E ♥ AJ6
Vul: EW ♦ A107
HCP: 19 ♣ K103

East Opens 3♣.

Partner bids first.

Board: 97 ♠ 9432
Dealer: W ♥ AJ862
Vul: None ♦ Q932
HCP: 7 ♣ —

West Opens 3♣.

You bid first.

Board: 98 ♠ K763
Dealer: E ♥ AJ
Vul: EW ♦ A74
HCP: 18 ♣ AQ94

East Opens 3♦.

Partner bids first.

Board: 99 ♠ A1063
Dealer: W ♥ 87
Vul: NS ♦ 98753
HCP: 4 ♣ 97

West Opens 3♥.

You bid first.

Board: 100 ♠ Q1074
Dealer: E ♥ AQ6
Vul: None ♦ AKQ9
HCP: 17 ♣ 109

East Opens 3♥.

Partner bids first.

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Board: 96	North:	South:	West	North	East	South
Dealer: E	♠ AK109	♠ 8654			3♣	Pass
Vul: EW	♥ AJ6	♥ Q942				
North HCP: 19	♦ A107	♦ KQ65	Pass	3NT	AP	
South HCP: 7	♣ K103	♣ 6				
Contract: 3N N						

Board: 97	North:	South:	West	North	East	South
Dealer: W	♠ 9432	♠ Q7	3♣	Pass	Pass	3NT
Vul: None	♥ AJ862	♥ KQ103	AP			
North HCP: 7	♦ Q932	♦ KJ8				
South HCP: 17	♣ —	♣ AQ98				
Contract: 3N S						

Board: 98	North:	South:	West	North	East	South
Dealer: E	♠ K763	♠ A842			3♦	Pass
Vul: EW	♥ AJ	♥ K953				
North HCP: 18	♦ A74	♦ 8	Pass	3NT	AP	
South HCP: 7	♣ AQ94	♣ 8765				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: W	♠ A1063	♠ J85	3♥	Pass	Pass	3NT
Vul: NS	♥ 87	♥ AJ2	AP			
North HCP: 4	♦ 98753	♦ KQ				
South HCP: 20	♣ 97	♣ AKQ86				
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: E	♠ Q1074	♠ AK953			3♥	Pass
Vul: None	♥ AQ6	♥ 94				
North HCP: 17	♦ AKQ9	♦ J75	Pass	3NT	AP	
South HCP: 10	♣ 109	♣ Q63				
Contract: 3N N						

South hands (Practice Page)

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Board: 96	♠ 8654	East Opens 3♣.
Dealer: E	♥ Q942	
Vul: EW	♦ KQ65	You bid first.
HCP: 7	♣ 6	
Board: 97	♠ Q7	West Opens 3♣.
Dealer: W	♥ KQ103	
Vul: None	♦ KJ8	Partner bids first.
HCP: 17	♣ AQ98	
Board: 98	♠ A842	East Opens 3♦.
Dealer: E	♥ K953	
Vul: EW	♦ 8	You bid first.
HCP: 7	♣ 8765	
Board: 99	♠ J85	West Opens 3♥.
Dealer: W	♥ AJ2	
Vul: NS	♦ KQ	Partner bids first.
HCP: 20	♣ AKQ86	
Board: 100	♠ AK953	East Opens 3♥.
Dealer: E	♥ 94	
Vul: None	♦ J75	You bid first.
HCP: 10	♣ Q63	

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Board: 96	North:	South:	West	North	East	South
Dealer: E	♠ AK109	♠ 8654			3♣	Pass
Vul: EW	♥ AJ6	♥ Q942				
North HCP: 19	♦ A107	♦ KQ65	Pass	3NT	AP	
South HCP: 7	♣ K103	♣ 6				
Contract: 3N N						

Board: 97	North:	South:	West	North	East	South
Dealer: W	♠ 9432	♠ Q7	3♣	Pass	Pass	3NT
Vul: None	♥ AJ862	♥ KQ103	AP			
North HCP: 7	♦ Q932	♦ KJ8				
South HCP: 17	♣ —	♣ AQ98				
Contract: 3N S						

Board: 98	North:	South:	West	North	East	South
Dealer: E	♠ K763	♠ A842			3♦	Pass
Vul: EW	♥ AJ	♥ K953				
North HCP: 18	♦ A74	♦ 8	Pass	3NT	AP	
South HCP: 7	♣ AQ94	♣ 8765				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: W	♠ A1063	♠ J85	3♥	Pass	Pass	3NT
Vul: NS	♥ 87	♥ AJ2	AP			
North HCP: 4	♦ 98753	♦ KQ				
South HCP: 20	♣ 97	♣ AKQ86				
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: E	♠ Q1074	♠ AK953			3♥	Pass
Vul: None	♥ AQ6	♥ 94				
North HCP: 17	♦ AKQ9	♦ J75	Pass	3NT	AP	
South HCP: 10	♣ 109	♣ Q63				
Contract: 3N N						

North hands (Practice Page)

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Board: 101	♠ KQ54	West Opens 3♣.
Dealer: W	♥ J9543	
Vul: None	♦ K96	You bid first.
HCP: 9	♣ 5	
Board: 102	♠ K6	East Opens 3♠.
Dealer: E	♥ A874	
Vul: Both	♦ AK104	Partner bids first.
HCP: 18	♣ A73	
Board: 103	♠ 65432	West Opens 3♥.
Dealer: W	♥ 5	
Vul: NS	♦ A1087	You bid first.
HCP: 5	♣ J87	
Board: 104	♠ 65	East Opens 3♣.
Dealer: E	♥ AQ97	
Vul: Both	♦ AQ85	Partner bids first.
HCP: 17	♣ KQ8	
Board: 105	♠ 1087	West Opens 3♣.
Dealer: W	♥ A62	
Vul: None	♦ 109874	You bid first.
HCP: 4	♣ 98	

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Board: 101	North:	South:	West	North	East	South
Dealer: W	♠ KQ54	♠ A2	3♣	Pass	Pass	3NT
Vul: None	♥ J9543	♥ A7	AP			
North HCP: 9	♦ K96	♦ AQJ1073				
South HCP: 18	♣ 5	♣ K73				
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: E	♠ K6	♠ 852			3♠	Pass
Vul: Both	♥ A874	♥ K953	Pass	3NT	AP	
North HCP: 18	♦ AK104	♦ 873				
South HCP: 4	♣ A73	♣ J84				
Contract: 3N N						

Board: 103	North:	South:	West	North	East	South
Dealer: W	♠ 65432	♠ AKQ8	3♥	Pass	Pass	3NT
Vul: NS	♥ 5	♥ A62	AP			
North HCP: 5	♦ A1087	♦ 95				
South HCP: 20	♣ J87	♣ AK64				
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ QJ87			3♣	Pass
Vul: Both	♥ AQ97	♥ J65	Pass	3NT	AP	
North HCP: 17	♦ AQ85	♦ K9632				
South HCP: 7	♣ KQ8	♣ 5				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: W	♠ 1087	♠ AK95	3♣	Pass	Pass	3NT
Vul: None	♥ A62	♥ KQ83	AP			
North HCP: 4	♦ 109874	♦ AK5				
South HCP: 23	♣ 98	♣ A7				
Contract: 3N S						

South hands (Practice Page)

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Board: 101	♠ A2	West Opens 3♣.
Dealer: W	♥ A7	
Vul: None	♦ AQJ1073	Partner bids first.
HCP: 18	♣ K73	
Board: 102	♠ 852	East Opens 3♠.
Dealer: E	♥ K953	
Vul: Both	♦ 873	You bid first.
HCP: 4	♣ J84	
Board: 103	♠ AKQ8	West Opens 3♥.
Dealer: W	♥ A62	
Vul: NS	♦ 95	Partner bids first.
HCP: 20	♣ AK64	
Board: 104	♠ QJ87	East Opens 3♣.
Dealer: E	♥ J65	
Vul: Both	♦ K9632	You bid first.
HCP: 7	♣ 5	
Board: 105	♠ AK95	West Opens 3♣.
Dealer: W	♥ KQ83	
Vul: None	♦ AK5	Partner bids first.
HCP: 23	♣ A7	

P:\bba\3N_over_LH Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: W	♠ KQ54	♠ A2	3♣	Pass	Pass	3NT
Vul: None	♥ J9543	♥ A7	AP			
North HCP: 9	♦ K96	♦ AQJ1073				
South HCP: 18	♣ 5	♣ K73				
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: E	♠ K6	♠ 852			3♠	Pass
Vul: Both	♥ A874	♥ K953	Pass	3NT	AP	
North HCP: 18	♦ AK104	♦ 873				
South HCP: 4	♣ A73	♣ J84				
Contract: 3N N						

Board: 103	North:	South:	West	North	East	South
Dealer: W	♠ 65432	♠ AKQ8	3♥	Pass	Pass	3NT
Vul: NS	♥ 5	♥ A62	AP			
North HCP: 5	♦ A1087	♦ 95				
South HCP: 20	♣ J87	♣ AK64				
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ QJ87			3♣	Pass
Vul: Both	♥ AQ97	♥ J65	Pass	3NT	AP	
North HCP: 17	♦ AQ85	♦ K9632				
South HCP: 7	♣ KQ8	♣ 5				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: W	♠ 1087	♠ AK95	3♣	Pass	Pass	3NT
Vul: None	♥ A62	♥ KQ83	AP			
North HCP: 4	♦ 109874	♦ AK5				
South HCP: 23	♣ 98	♣ A7				
Contract: 3N S						

North hands (Practice Page)

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Board: 106	♠ Q83	East Opens 3♣.
Dealer: E	♥ QJ3	
Vul: NS	♦ AKJ73	Partner bids first.
HCP: 18	♣ KQ	

Board: 107	♠ 6432	West Opens 3♦.
Dealer: W	♥ QJ865	
Vul: EW	♦ 9	You bid first.
HCP: 5	♣ Q96	

Board: 108	♠ K5	East Opens 3♠.
Dealer: E	♥ A84	
Vul: Both	♦ K3	Partner bids first.
HCP: 17	♣ AQJ1072	

Board: 109	♠ J9754	West Opens 3♣.
Dealer: W	♥ A1072	
Vul: EW	♦ 93	You bid first.
HCP: 5	♣ 95	

Board: 110	♠ 1096	East Opens 3♣.
Dealer: E	♥ AQ6	
Vul: None	♦ AKQ3	Partner bids first.
HCP: 19	♣ A104	

P:\bba\3N_over_LH Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: E	♠ Q83	♠ KJ64			3♣	Pass
Vul: NS	♥ QJ3	♥ A9874				
North HCP: 18	♦ AKJ73	♦ Q64	Pass	3NT	AP	
South HCP: 10	♣ KQ	♣ 9				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: W	♠ 6432	♠ AJ87	3♦	Pass	Pass	3NT
Vul: EW	♥ QJ865	♥ K3	AP			
North HCP: 5	♦ 9	♦ KQ7				
South HCP: 17	♣ Q96	♣ A732				
Contract: 3N S						

Board: 108	North:	South:	West	North	East	South
Dealer: E	♠ K5	♠ 43			3♠	Pass
Vul: Both	♥ A84	♥ J1052				
North HCP: 17	♦ K3	♦ A975	Pass	3NT	AP	
South HCP: 5	♣ AQJ1072	♣ 954				
Contract: 3N N						

Board: 109	North:	South:	West	North	East	South
Dealer: W	♠ J9754	♠ 82	3♣	Pass	Pass	3NT
Vul: EW	♥ A1072	♥ QJ5	AP			
North HCP: 5	♦ 93	♦ AKJ64				
South HCP: 17	♣ 95	♣ AQ7				
Contract: 3N S						

Board: 110	North:	South:	West	North	East	South
Dealer: E	♠ 1096	♠ Q83			3♣	Pass
Vul: None	♥ AQ6	♥ KJ952				
North HCP: 19	♦ AKQ3	♦ J1096	Pass	3NT	AP	
South HCP: 7	♣ A104	♣ 3				
Contract: 3N N						

South hands (Practice Page)

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Board: 106	♠ KJ64	East Opens 3♣.
Dealer: E	♥ A9874	
Vul: NS	♦ Q64	You bid first.
HCP: 10	♣ 9	

Board: 107	♠ AJ87	West Opens 3♦.
Dealer: W	♥ K3	
Vul: EW	♦ KQ7	Partner bids first.
HCP: 17	♣ A732	

Board: 108	♠ 43	East Opens 3♠.
Dealer: E	♥ J1052	
Vul: Both	♦ A975	You bid first.
HCP: 5	♣ 954	

Board: 109	♠ 82	West Opens 3♣.
Dealer: W	♥ QJ5	
Vul: EW	♦ AKJ64	Partner bids first.
HCP: 17	♣ AQ7	

Board: 110	♠ Q83	East Opens 3♣.
Dealer: E	♥ KJ952	
Vul: None	♦ J1096	You bid first.
HCP: 7	♣ 3	

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Board: 106	North:	South:	West	North	East	South
Dealer: E	♠ Q83	♠ KJ64			3♣	Pass
Vul: NS	♥ QJ3	♥ A9874				
North HCP: 18	♦ AKJ73	♦ Q64	Pass	3NT	AP	
South HCP: 10	♣ KQ	♣ 9				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: W	♠ 6432	♠ AJ87	3♦	Pass	Pass	3NT
Vul: EW	♥ QJ865	♥ K3	AP			
North HCP: 5	♦ 9	♦ KQ7				
South HCP: 17	♣ Q96	♣ A732				
Contract: 3N S						

Board: 108	North:	South:	West	North	East	South
Dealer: E	♠ K5	♠ 43			3♠	Pass
Vul: Both	♥ A84	♥ J1052				
North HCP: 17	♦ K3	♦ A975	Pass	3NT	AP	
South HCP: 5	♣ AQJ1072	♣ 954				
Contract: 3N N						

Board: 109	North:	South:	West	North	East	South
Dealer: W	♠ J9754	♠ 82	3♣	Pass	Pass	3NT
Vul: EW	♥ A1072	♥ QJ5	AP			
North HCP: 5	♦ 93	♦ AKJ64				
South HCP: 17	♣ 95	♣ AQ7				
Contract: 3N S						

Board: 110	North:	South:	West	North	East	South
Dealer: E	♠ 1096	♠ Q83			3♣	Pass
Vul: None	♥ AQ6	♥ KJ952				
North HCP: 19	♦ AKQ3	♦ J1096	Pass	3NT	AP	
South HCP: 7	♣ A104	♣ 3				
Contract: 3N N						

North hands (Practice Page)

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Board: 111 ♠ 962
Dealer: W ♥ K108
Vul: None ♦ J9764
HCP: 4 ♣ 94

West Opens 3♣.

You bid first.

Board: 112 ♠ AQ
Dealer: E ♥ K76
Vul: None ♦ KJ98
HCP: 17 ♣ KJ93

East Opens 3♠.

West Bids 4♠ if possible.

Partner bids first.

Board: 113 ♠ 9
Dealer: W ♥ K1076
Vul: NS ♦ K853
HCP: 7 ♣ J876

West Opens 3♠.

You bid first.

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Board: 111	North:	South:	West	North	East	South
Dealer: W	♠ 962	♠ AJ43	3♣	Pass	Pass	3NT
Vul: None	♥ K108	♥ AJ9	AP			
North HCP: 4	♦ J9764	♦ A10				
South HCP: 20	♣ 94	♣ AQ87				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 64			3♠	Pass
Vul: None	♥ K76	♥ J1095	Pass	3NT	Pass	Pass
North HCP: 17	♦ KJ98	♦ Q42	4♠	Pass	Pass	X
South HCP: 7	♣ KJ93	♣ A1087	AP			
Contract: 4♠X E						

Board: 113	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ K4	3♠	Pass	Pass	3NT
Vul: NS	♥ K1076	♥ A93	AP			
North HCP: 7	♦ K853	♦ AJ974				
South HCP: 19	♣ J876	♣ AK10				
Contract: 3N S						

South hands (Practice Page)

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Board: 111 ♠ AJ43
Dealer: W ♥ AJ9
Vul: None ♦ A10
HCP: 20 ♣ AQ87

West Opens 3♣.

Partner bids first.

Board: 112 ♠ 64
Dealer: E ♥ J1095
Vul: None ♦ Q42
HCP: 7 ♣ A1087

East Opens 3♠.

West Bids 4♠ if possible.

You bid first.

Board: 113 ♠ K4
Dealer: W ♥ A93
Vul: NS ♦ AJ974
HCP: 19 ♣ AK10

West Opens 3♠.

Partner bids first.

P:\bba\3N_over_LH Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: W	♠ 962	♠ AJ43	3♣	Pass	Pass	3NT
Vul: None	♥ K108	♥ AJ9	AP			
North HCP: 4	♦ J9764	♦ A10				
South HCP: 20	♣ 94	♣ AQ87				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 64			3♠	Pass
Vul: None	♥ K76	♥ J1095	Pass	3NT	Pass	Pass
North HCP: 17	♦ KJ98	♦ Q42	4♠	Pass	Pass	X
South HCP: 7	♣ KJ93	♣ A1087	AP			
Contract: 4♠X E						

Board: 113	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ K4	3♠	Pass	Pass	3NT
Vul: NS	♥ K1076	♥ A93	AP			
North HCP: 7	♦ K853	♦ AJ974				
South HCP: 19	♣ J876	♣ AK10				
Contract: 3N S						