

North hands

3N_over_RHO_3x

Board: 1 ♠ KJ5 RHO opens the bidding 3♥.

Dealer: West ♥ AJ9 You bid next.

Vul: E-W ♦ AT765

HCP: 20+1 ♣ AK

Board: 2 ♠ J93 LHO opens the bidding 3♦.

Dealer: East ♥ A86 Partner bids next.

Vul: E-W ♦ 54

HCP: 5+1 ♣ T9875

Board: 3 ♠ KJ8 RHO opens the bidding 3♦.

Dealer: West ♥ AQ6 You bid next.

Vul: None ♦ AJ6

HCP: 19 ♣ KJT4

Board: 4 ♠ AT74 RHO opens the bidding 3♣.

Dealer: West ♥ AQ8 You bid next.

Vul: N-S ♦ JT87

HCP: 17 ♣ AQ

Board: 5 ♠ JT72 LHO opens the bidding 3♣.

Dealer: East ♥ AQ6543 Partner bids next.

Vul: None ♦ 9

HCP: 7+2 ♣ 73

Both hands (Answers Page)

Board: 1

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

Board: 2

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

Board: 3

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

Board: 4

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

Board: 5

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

South hands

3N_over_RHO_3x

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

Dealer: West ♥ 74 Partner bids next.

Vul: E-W ♦ Q4

HCP: 9+1 ♣ QJT7

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

Dealer: East ♥ QJ92 You bid next.

Vul: E-W ♦ KJ6

HCP: 18 ♣ AK4

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

Dealer: West ♥ 852 Partner bids next.

Vul: None ♦ 975

HCP: 8 ♣ A76

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

Dealer: West ♥ JT9643 Partner bids next.

Vul: N-S ♦ 432

HCP: 4+2 ♣ 9

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

Dealer: East ♥ KJ98 You bid next.

Vul: None ♦ AKT87

HCP: 19+1 ♣ A8

Both hands (Answers Page)

Board: 1

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

Board: 2

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

Board: 3

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

Board: 4

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

Board: 5

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

North hands

3N_over_RHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 6

Dealer: West

Vul: None

North HCP: 17+2

South HCP: 9+2

Contract: 6♥ South

North:

♠ K9

♥ J92

♦ AKJ974

♣ KQ

South:

♠ QJ65

♥ AQ7543

♦ 3

♣ 72

W N E S

3♣ 3NT Pass 6♥

All Pass

Board: 7

Dealer: West

Vul: N-S

North HCP: 19+1

South HCP: 9+1

Contract: 3NT North

North:

♠ KJ43

♥ AT

♦ AKQ43

♣ Q8

South:

♠ T92

♥ 94

♦ J75

♣ AKJT3

W N E S

3♥ 3NT All Pass

Board: 8

Dealer: East

Vul: None

North HCP: 10

South HCP: 18

Contract: 3NT South

North:

♠ KQ32

♥ A985

♦ 43

♣ J93

South:

♠ AJT

♥ K4

♦ AJ95

♣ KQ84

W N E S

3♦ 3NT

All Pass

Board: 9

Dealer: West

Vul: E-W

North HCP: 18+2

South HCP: 7+1

Contract: 3NT North

North:

♠ A86

♥ K7

♦ AJ

♣ KQJT54

South:

♠ 3

♥ AT543

♦ K54

♣ 9873

W N E S

3♠ 3NT All Pass

Board: 10

Dealer: East

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 3NT South

North:

♠ 643

♥ J9832

♦ T8

♣ K62

South:

♠ KQ5

♥ Q5

♦ A962

♣ AQ97

W N E S

3♠ 3NT

All Pass

South hands

3N_over_RHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 6

Dealer: West

Vul: None

North HCP: 17+2

South HCP: 9+2

Contract: 6♥ South

North:

♠ K9

♥ J92

♦ AKJ974

♣ KQ

South:

♠ QJ65

♥ AQ7543

♦ 3

♣ 72

W N E S

3♣ 3NT Pass 6♥

All Pass

Board: 7

Dealer: West

Vul: N-S

North HCP: 19+1

South HCP: 9+1

Contract: 3NT North

North:

♠ KJ43

♥ AT

♦ AKQ43

♣ Q8

South:

♠ T92

♥ 94

♦ J75

♣ AKJT3

W N E S

3♥ 3NT All Pass

Board: 8

Dealer: East

Vul: None

North HCP: 10

South HCP: 18

Contract: 3NT South

North:

♠ KQ32

♥ A985

♦ 43

♣ J93

South:

♠ AJT

♥ K4

♦ AJ95

♣ KQ84

W N E S

3♦ 3NT

All Pass

Board: 9

Dealer: West

Vul: E-W

North HCP: 18+2

South HCP: 7+1

Contract: 3NT North

North:

♠ A86

♥ K7

♦ AJ

♣ KQJT54

South:

♠ 3

♥ AT543

♦ K54

♣ 9873

W N E S

3♠ 3NT All Pass

Board: 10

Dealer: East

Vul: N-S

North HCP: 4+1

South HCP: 17

Contract: 3NT South

North:

♠ 643

♥ J9832

♦ T8

♣ K62

South:

♠ KQ5

♥ Q5

♦ A962

♣ AQ97

W N E S

3♠ 3NT

All Pass

North hands

3N_over_RHO_3x

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

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

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

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

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

Both hands (Answers Page)

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

| Board: 12 | North: | South: | W | N | E | S |
|---------------------|---------|--------|----------|---|-----|-----|
| Dealer: East | ♠ KQT7 | ♠ AJ96 | | | 3 ♣ | 3NT |
| Vul: N-S | ♥ J8632 | ♥ A4 | All Pass | | | |
| North HCP: 10+1 | ♦ A86 | ♦ K54 | | | | |
| South HCP: 17 | ♣ 3 | ♣ KQ94 | | | | |
| Contract: 3NT South | | | | | | |

| Board: 13 | North: | South: | W | N | E | S |
|---------------------|--------|----------|-----|-----|----------|---|
| Dealer: West | ♠ AJ3 | ♠ 65 | 3 ♠ | 3NT | All Pass | |
| Vul: E-W | ♥ A653 | ♥ 2 | | | | |
| North HCP: 18 | ♦ A8 | ♦ J963 | | | | |
| South HCP: 3+2 | ♣ AJ83 | ♣ QT9754 | | | | |
| Contract: 3NT North | | | | | | |

| Board: 14 | North: | South: | W | N | E | S |
|---------------------|-----------|--------|----------|---|-----|-----|
| Dealer: East | ♠ 93 | ♠ AJ65 | | | 3 ♦ | 3NT |
| Vul: None | ♥ QJT | ♥ K72 | All Pass | | | |
| North HCP: 7+3 | ♦ 2 | ♦ KQ43 | | | | |
| South HCP: 17 | ♣ KJT8432 | ♣ A9 | | | | |
| Contract: 3NT South | | | | | | |

| Board: 15 | North: | South: | W | N | E | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West | ♠ A6 | ♠ J432 | 3 ♦ | 3NT | All Pass | |
| Vul: None | ♥ AJ75 | ♥ K632 | | | | |
| North HCP: 17 | ♦ AQ93 | ♦ 2 | | | | |
| South HCP: 4 | ♣ Q63 | ♣ T985 | | | | |
| Contract: 3NT North | | | | | | |

South hands

3N_over_RHO_3x

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

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

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

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

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

Both hands (Answers Page)

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

| Board: 12 | North: | South: | W | N | E | S |
|---------------------|---------|--------|----------|---|-----|-----|
| Dealer: East | ♠ KQT7 | ♠ AJ96 | | | 3 ♣ | 3NT |
| Vul: N-S | ♥ J8632 | ♥ A4 | All Pass | | | |
| North HCP: 10+1 | ♦ A86 | ♦ K54 | | | | |
| South HCP: 17 | ♣ 3 | ♣ KQ94 | | | | |
| Contract: 3NT South | | | | | | |

| Board: 13 | North: | South: | W | N | E | S |
|---------------------|--------|----------|-----|-----|----------|---|
| Dealer: West | ♠ AJ3 | ♠ 65 | 3 ♠ | 3NT | All Pass | |
| Vul: E-W | ♥ A653 | ♥ 2 | | | | |
| North HCP: 18 | ♦ A8 | ♦ J963 | | | | |
| South HCP: 3+2 | ♣ AJ83 | ♣ QT9754 | | | | |
| Contract: 3NT North | | | | | | |

| Board: 14 | North: | South: | W | N | E | S |
|---------------------|-----------|--------|----------|---|-----|-----|
| Dealer: East | ♠ 93 | ♠ AJ65 | | | 3 ♦ | 3NT |
| Vul: None | ♥ QJT | ♥ K72 | All Pass | | | |
| North HCP: 7+3 | ♦ 2 | ♦ KQ43 | | | | |
| South HCP: 17 | ♣ KJT8432 | ♣ A9 | | | | |
| Contract: 3NT South | | | | | | |

| Board: 15 | North: | South: | W | N | E | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West | ♠ A6 | ♠ J432 | 3 ♦ | 3NT | All Pass | |
| Vul: None | ♥ AJ75 | ♥ K632 | | | | |
| North HCP: 17 | ♦ AQ93 | ♦ 2 | | | | |
| South HCP: 4 | ♣ Q63 | ♣ T985 | | | | |
| Contract: 3NT North | | | | | | |

North hands

3N_over_RHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 17

Contract: 3NT South

North:

♠ K832

♥ J9872

♦ -

♣ QT65

South:

♠ AQ95

♥ AT4

♦ AQ83

♣ J2

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 17

Dealer: West

Vul: N-S

North HCP: 19

South HCP: 4+1

Contract: 3NT North

North:

♠ AQ92

♥ AKQ2

♦ AT3

♣ 64

South:

♠ 764

♥ J93

♦ 76

♣ KT853

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♦ | 3NT | All Pass | |

Board: 18

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 22+1

Contract: 3NT South

North:

♠ K9742

♥ J742

♦ -

♣ J964

South:

♠ QJ83

♥ A5

♦ AQ

♣ AKQ87

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 19

Dealer: East

Vul: E-W

North HCP: 6+2

South HCP: 18

Contract: 4 ♠ North

North:

♠ KT7432

♥ Q54

♦ J

♣ 987

South:

♠ AQJ9

♥ A72

♦ K74

♣ AT3

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

Pass 4 ♠ All Pass

Board: 20

Dealer: East

Vul: None

North HCP: 4

South HCP: 24

Contract: 3NT South

North:

♠ 76

♥ JT83

♦ JT95

♣ Q64

South:

♠ KT

♥ AQ72

♦ AK3

♣ AKJ7

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♠ | 3NT |

All Pass

South hands

3N_over_RHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 16

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 17

Contract: 3NT South

North:

♠ K832

♥ J9872

♦ -

♣ QT65

South:

♠ AQ95

♥ AT4

♦ AQ83

♣ J2

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 17

Dealer: West

Vul: N-S

North HCP: 19

South HCP: 4+1

Contract: 3NT North

North:

♠ AQ92

♥ AKQ2

♦ AT3

♣ 64

South:

♠ 764

♥ J93

♦ 76

♣ KT853

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♦ | 3NT | All Pass | |

Board: 18

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 22+1

Contract: 3NT South

North:

♠ K9742

♥ J742

♦ -

♣ J964

South:

♠ QJ83

♥ A5

♦ AQ

♣ AKQ87

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 19

Dealer: East

Vul: E-W

North HCP: 6+2

South HCP: 18

Contract: 4 ♠ North

North:

♠ KT7432

♥ Q54

♦ J

♣ 987

South:

♠ AQJ9

♥ A72

♦ K74

♣ AT3

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

Pass 4 ♠ All Pass

Board: 20

Dealer: East

Vul: None

North HCP: 4

South HCP: 24

Contract: 3NT South

North:

♠ 76

♥ JT83

♦ JT95

♣ Q64

South:

♠ KT

♥ AQ72

♦ AK3

♣ AKJ7

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♠ | 3NT |

All Pass

North hands

3N_over_RHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 21

Dealer: East

Vul: E-W

North HCP: 5+3

South HCP: 19

Contract: 4♥ North

North:

♠ T

♥ QT86532

♦ T4

♣ K84

South:

♠ A62

♥ A974

♦ AK5

♣ AT3

W

N

E

S

3♠ 3NT

Pass 4♥

All Pass

Board: 22

Dealer: East

Vul: None

North HCP: 1

South HCP: 19

Contract: 3NT South

North:

♠ 965

♥ J63

♦ 986

♣ 8653

South:

♠ K2

♥ KQ84

♦ K73

♣ AKJ9

W

N

E

S

3♦ 3NT

All Pass

Board: 23

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 21

Contract: 4♥ North

North:

♠ QT87

♥ QJ9642

♦ -

♣ Q97

South:

♠ A5

♥ AK8

♦ K985

♣ AK43

W

N

E

S

3♦ 3NT

Pass 4♥

All Pass

Board: 24

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 8+1

Contract: 4♥ South

North:

♠ KJ8

♥ AK74

♦ T876

♣ AQ

South:

♠ QT3

♥ T8532

♦ AQ2

♣ 87

W

N

E

S

3♣ 3NT Pass 4♥

All Pass

Board: 25

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 8+1

Contract: 3NT North

North:

♠ AJ974

♥ AQ8

♦ K74

♣ A7

South:

♠ 8

♥ 9763

♦ AJ9

♣ KT965

W

N

E

S

3♠ 3NT All Pass

South hands

3N_over_RHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 21

Dealer: East

Vul: E-W

North HCP: 5+3

South HCP: 19

Contract: 4♥ North

North:

♠ T

♥ QT86532

♦ T4

♣ K84

South:

♠ A62

♥ A974

♦ AK5

♣ AT3

W

N

E

S

3♠ 3NT

Pass 4♥

All Pass

Board: 22

Dealer: East

Vul: None

North HCP: 1

South HCP: 19

Contract: 3NT South

North:

♠ 965

♥ J63

♦ 986

♣ 8653

South:

♠ K2

♥ KQ84

♦ K73

♣ AKJ9

W

N

E

S

3♦ 3NT

All Pass

Board: 23

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 21

Contract: 4♥ North

North:

♠ QT87

♥ QJ9642

♦ -

♣ Q97

South:

♠ A5

♥ AK8

♦ K985

♣ AK43

W

N

E

S

3♦ 3NT

Pass 4♥

All Pass

Board: 24

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 8+1

Contract: 4♥ South

North:

♠ KJ8

♥ AK74

♦ T876

♣ AQ

South:

♠ QT3

♥ T8532

♦ AQ2

♣ 87

W

N

E

S

3♣ 3NT Pass 4♥

All Pass

Board: 25

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 8+1

Contract: 3NT North

North:

♠ AJ974

♥ AQ8

♦ K74

♣ A7

South:

♠ 8

♥ 9763

♦ AJ9

♣ KT965

W

N

E

S

3♠ 3NT All Pass

North hands

3N_over_RHO_3x

Board: 26 ♠ J76 LHO opens the bidding 3♥.

Dealer: East ♥ 75 Partner bids next.

Vul: N-S ♦ AQ6

HCP: 8+1 ♣ JT853

Board: 27 ♠ A7 RHO opens the bidding 3♠.

Dealer: West ♥ K97 You bid next.

Vul: None ♦ AKQJ76

HCP: 18+2 ♣ J3

Board: 28 ♠ AQ76 LHO opens the bidding 3♥.

Dealer: East ♥ 952 Partner bids next.

Vul: Both ♦ K874

HCP: 9 ♣ 62

Board: 29 ♠ AK2 RHO opens the bidding 3♦.

Dealer: West ♥ A952 You bid next.

Vul: Both ♦ KT6

HCP: 20 ♣ AQ4

Board: 30 ♠ A52 RHO opens the bidding 3♥.

Dealer: West ♥ KQ9 You bid next.

Vul: Both ♦ AT4

HCP: 17 ♣ AT96

Both hands (Answers Page)

Board: 26

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 22

Contract: 3NT South

North:

♠ J76

♥ 75

♦ AQ6

♣ JT853

South:

♠ AKT8

♥ K8

♦ KT9

♣ AKQ4

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♥ | 3NT |

All Pass

Board: 27

Dealer: West

Vul: None

North HCP: 18+2

South HCP: 0+1

Contract: 3NT North

North:

♠ A7

♥ K97

♦ AKQJ76

♣ J3

South:

♠ 6542

♥ 832

♦ T

♣ T9865

| | | | |
|----|-----|----------|---|
| W | N | E | S |
| 3♠ | 3NT | All Pass | |

Board: 28

Dealer: East

Vul: Both

North HCP: 9

South HCP: 17+2

Contract: 3NT South

North:

♠ AQ76

♥ 952

♦ K874

♣ 62

South:

♠ T95

♥ KJ

♦ A6

♣ AKQT53

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♥ | 3NT |

All Pass

Board: 29

Dealer: West

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3NT North

North:

♠ AK2

♥ A952

♦ KT6

♣ AQ4

South:

♠ J98

♥ K83

♦ 875

♣ K653

| | | | |
|----|-----|----------|---|
| W | N | E | S |
| 3♦ | 3NT | All Pass | |

Board: 30

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+4

Contract: 4♠ South

North:

♠ A52

♥ KQ9

♦ AT4

♣ AT96

South:

♠ QJT9873

♥ -

♦ K6532

♣ Q

| | | | |
|----|-----|------|----|
| W | N | E | S |
| 3♥ | 3NT | Pass | 4♠ |

All Pass

South hands

3N_over_RHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 26

Dealer: East

Vul: N-S

North HCP: 8+1

South HCP: 22

Contract: 3NT South

North:

♠ J76

♥ 75

♦ AQ6

♣ JT853

South:

♠ AKT8

♥ K8

♦ KT9

♣ AKQ4

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♥ | 3NT |

All Pass

Board: 27

Dealer: West

Vul: None

North HCP: 18+2

South HCP: 0+1

Contract: 3NT North

North:

♠ A7

♥ K97

♦ AKQJ76

♣ J3

South:

♠ 6542

♥ 832

♦ T

♣ T9865

| | | | |
|----|-----|----------|---|
| W | N | E | S |
| 3♠ | 3NT | All Pass | |

Board: 28

Dealer: East

Vul: Both

North HCP: 9

South HCP: 17+2

Contract: 3NT South

North:

♠ AQ76

♥ 952

♦ K874

♣ 62

South:

♠ T95

♥ KJ

♦ A6

♣ AKQT53

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♥ | 3NT |

All Pass

Board: 29

Dealer: West

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3NT North

North:

♠ AK2

♥ A952

♦ KT6

♣ AQ4

South:

♠ J98

♥ K83

♦ 875

♣ K653

| | | | |
|----|-----|----------|---|
| W | N | E | S |
| 3♦ | 3NT | All Pass | |

Board: 30

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8+4

Contract: 4♠ South

North:

♠ A52

♥ KQ9

♦ AT4

♣ AT96

South:

♠ QJT9873

♥ -

♦ K6532

♣ Q

| | | | |
|----|-----|------|----|
| W | N | E | S |
| 3♥ | 3NT | Pass | 4♠ |

All Pass

North hands

3N_over_RHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 31

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

Board: 32

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

Board: 33

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

Board: 34

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

Board: 35

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

South hands

3N_over_RHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 31

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

Board: 32

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

Board: 33

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

Board: 34

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

Board: 35

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

North hands

3N_over_RHO_3x

Board: 36 ♠ QT752 LHO opens the bidding 3♥.

Dealer: East ♥ 743 Partner bids next.

Vul: E-W ♦ K

HCP: 8+1 ♣ KT84

Board: 37 ♠ A964 RHO opens the bidding 3♦.

Dealer: West ♥ AQ5 You bid next.

Vul: N-S ♦ A9

HCP: 22 ♣ AKJ7

Board: 38 ♠ KJ5 RHO opens the bidding 3♦.

Dealer: West ♥ QJ53 You bid next.

Vul: E-W ♦ A9

HCP: 20 ♣ AKQ9

Board: 39 ♠ AJ3 RHO opens the bidding 3♦.

Dealer: West ♥ A82 You bid next.

Vul: None ♦ K8

HCP: 18+1 ♣ AQ754

Board: 40 ♠ 96 LHO opens the bidding 3♠.

Dealer: East ♥ 85 Partner bids next.

Vul: Both ♦ JT653

HCP: 5+1 ♣ A875

Both hands (Answers Page)

Board: 36

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 19

Contract: 3NT South

North:

♠ QT752

♥ 743

♦ K

♣ KT84

South:

♠ AJ86

♥ AQ2

♦ AT97

♣ A5

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♥ | 3NT |

All Pass

Board: 37

Dealer: West

Vul: N-S

North HCP: 22

South HCP: 3

Contract: 3NT North

North:

♠ A964

♥ AQ5

♦ A9

♣ AKJ7

South:

♠ J532

♥ T842

♦ 7

♣ Q865

| | | | |
|----|-----|----------|---|
| W | N | E | S |
| 3♦ | 3NT | All Pass | |

Board: 38

Dealer: West

Vul: E-W

North HCP: 20

South HCP: 6+2

Contract: 4♠ South

North:

♠ KJ5

♥ QJ53

♦ A9

♣ AKQ9

South:

♠ AQT732

♥ 8

♦ 876

♣ 875

| | | | |
|----|-----|------|----|
| W | N | E | S |
| 3♦ | 3NT | Pass | 4♠ |

All Pass

Board: 39

Dealer: West

Vul: None

North HCP: 18+1

South HCP: 5+1

Contract: 3NT North

North:

♠ AJ3

♥ A82

♦ K8

♣ AQ754

South:

♠ 9875

♥ K9743

♦ Q93

♣ 8

| | | | |
|----|-----|----------|---|
| W | N | E | S |
| 3♦ | 3NT | All Pass | |

Board: 40

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 18

Contract: 3NT South

North:

♠ 96

♥ 85

♦ JT653

♣ A875

South:

♠ A8

♥ QT43

♦ AK97

♣ KQ3

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♠ | 3NT |

All Pass

South hands

3N_over_RHO_3x

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

Dealer: East ♥ AQ2 You bid next.

Vul: E-W ♦ AT97

HCP: 19 ♣ A5

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

Dealer: West ♥ T842 Partner bids next.

Vul: N-S ♦ 7

HCP: 3 ♣ Q865

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

Dealer: West ♥ 8 Partner bids next.

Vul: E-W ♦ 876

HCP: 6+2 ♣ 875

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

Dealer: West ♥ K9743 Partner bids next.

Vul: None ♦ Q93

HCP: 5+1 ♣ 8

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

Dealer: East ♥ QT43 You bid next.

Vul: Both ♦ AK97

HCP: 18 ♣ KQ3

Both hands (Answers Page)

Board: 36

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 19

Contract: 3NT South

North:

♠ QT752

♥ 743

♦ K

♣ KT84

South:

♠ AJ86

♥ AQ2

♦ AT97

♣ A5

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♥ | 3NT |

All Pass

Board: 37

Dealer: West

Vul: N-S

North HCP: 22

South HCP: 3

Contract: 3NT North

North:

♠ A964

♥ AQ5

♦ A9

♣ AKJ7

South:

♠ J532

♥ T842

♦ 7

♣ Q865

| | | | |
|----|-----|----------|---|
| W | N | E | S |
| 3♦ | 3NT | All Pass | |

Board: 38

Dealer: West

Vul: E-W

North HCP: 20

South HCP: 6+2

Contract: 4♠ South

North:

♠ KJ5

♥ QJ53

♦ A9

♣ AKQ9

South:

♠ AQT732

♥ 8

♦ 876

♣ 875

| | | | |
|----|-----|------|----|
| W | N | E | S |
| 3♦ | 3NT | Pass | 4♠ |

All Pass

Board: 39

Dealer: West

Vul: None

North HCP: 18+1

South HCP: 5+1

Contract: 3NT North

North:

♠ AJ3

♥ A82

♦ K8

♣ AQ754

South:

♠ 9875

♥ K9743

♦ Q93

♣ 8

| | | | |
|----|-----|----------|---|
| W | N | E | S |
| 3♦ | 3NT | All Pass | |

Board: 40

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 18

Contract: 3NT South

North:

♠ 96

♥ 85

♦ JT653

♣ A875

South:

♠ A8

♥ QT43

♦ AK97

♣ KQ3

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♠ | 3NT |

All Pass

North hands

3N_over_RHO_3x

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

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

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

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

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

Both hands (Answers Page)

Board: 41

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

Board: 42

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

Board: 43

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

Board: 44

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

Board: 45

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

South hands

3N_over_RHO_3x

| | | |
|------------------|--------|---------------------------|
| Board: 41 | ♠ J987 | LHO opens the bidding 3♥. |
| Dealer: West | ♥ T943 | Partner bids next. |
| Vul: None | ♦ K8 | |
| HCP: 4 | ♣ 654 | |

| | | |
|------------------|----------|---------------------------|
| Board: 42 | ♠ K98 | LHO opens the bidding 3♦. |
| Dealer: West | ♥ KJT982 | Partner bids next. |
| Vul: N-S | ♦ - | |
| HCP: 10+2 | ♣ KT83 | |

| | | |
|------------------|--------|---------------------------|
| Board: 43 | ♠ KT65 | LHO opens the bidding 3♦. |
| Dealer: West | ♥ 973 | Partner bids next. |
| Vul: E-W | ♦ 873 | |
| HCP: 3 | ♣ 843 | |

| | | |
|------------------|--------|---------------------------|
| Board: 44 | ♠ AJ87 | RHO opens the bidding 3♣. |
| Dealer: East | ♥ AK4 | You bid next. |
| Vul: Both | ♦ AJ96 | |
| HCP: 20 | ♣ K8 | |

| | | |
|------------------|---------|---------------------------|
| Board: 45 | ♠ Q6432 | LHO opens the bidding 3♥. |
| Dealer: West | ♥ - | Partner bids next. |
| Vul: E-W | ♦ AT72 | |
| HCP: 10+1 | ♣ AT52 | |

Both hands (Answers Page)

Board: 41

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

Board: 42

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

Board: 43

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

Board: 44

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

Board: 45

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

North hands

3N_over_RHO_3x

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

Both hands (Answers Page)

Board: 46

Dealer: East

Vul: E-W

North HCP: 10+3

South HCP: 17+1

Contract: 3NT South

North:

♠ J96

♥ A95

♦ -

♣ KQ96542

South:

♠ A52

♥ KT3

♦ AQ932

♣ A8

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♦ | 3NT |

All Pass

Board: 47

Dealer: East

Vul: Both

North HCP: 5+2

South HCP: 17

Contract: 5♣ North

North:

♠ Q

♥ 973

♦ T32

♣ QJ8532

South:

♠ T987

♥ KQ2

♦ AJ8

♣ AK4

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♥ | 3NT |

Pass 5♣ All Pass

Board: 48

Dealer: East

Vul: None

North HCP: 2

South HCP: 17

Contract: 3NTX South

North:

♠ 7532

♥ JT7

♦ J975

♣ 52

South:

♠ K64

♥ KQ98

♦ K84

♣ AQ6

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♣ | 3NT |

X All Pass

Board: 49

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 8+1

Contract: 3NT North

North:

♠ K5

♥ A975

♦ AKJ83

♣ K6

South:

♠ QJ963

♥ K86

♦ Q765

♣ 9

| | | | |
|----|-----|----------|---|
| W | N | E | S |
| 3♣ | 3NT | All Pass | |

Board: 50

Dealer: East

Vul: Both

North HCP: 2

South HCP: 21

Contract: 3NT South

North:

♠ Q743

♥ T982

♦ 73

♣ T76

South:

♠ AJ6

♥ AQ73

♦ K5

♣ AK85

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♦ | 3NT |

All Pass

South hands

3N_over_RHO_3x

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

Both hands (Answers Page)

Board: 46

Dealer: East

Vul: E-W

North HCP: 10+3

South HCP: 17+1

Contract: 3NT South

North:

♠ J96

♥ A95

♦ -

♣ KQ96542

South:

♠ A52

♥ KT3

♦ AQ932

♣ A8

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 47

Dealer: East

Vul: Both

North HCP: 5+2

South HCP: 17

Contract: 5 ♣ North

North:

♠ Q

♥ 973

♦ T32

♣ QJ8532

South:

♠ T987

♥ KQ2

♦ AJ8

♣ AK4

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♥ | 3NT |

Pass 5 ♣ All Pass

Board: 48

Dealer: East

Vul: None

North HCP: 2

South HCP: 17

Contract: 3NTX South

North:

♠ 7532

♥ JT7

♦ J975

♣ 52

South:

♠ K64

♥ KQ98

♦ K84

♣ AQ6

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♣ | 3NT |

X All Pass

Board: 49

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 8+1

Contract: 3NT North

North:

♠ K5

♥ A975

♦ AKJ83

♣ K6

South:

♠ QJ963

♥ K86

♦ Q765

♣ 9

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♣ | 3NT | All Pass | |

Board: 50

Dealer: East

Vul: Both

North HCP: 2

South HCP: 21

Contract: 3NT South

North:

♠ Q743

♥ T982

♦ 73

♣ T76

South:

♠ AJ6

♥ AQ73

♦ K5

♣ AK85

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

North hands

3N_over_RHO_3x

| | | |
|------------------|----------|---------------------------|
| Board: 51 | ♠ A75 | RHO opens the bidding 3♥. |
| Dealer: West | ♥ A9 | You bid next. |
| Vul: None | ♦ AQJ972 | |
| HCP: 17+2 | ♣ Q9 | |

| | | |
|------------------|--------|---------------------------|
| Board: 52 | ♠ Q986 | LHO opens the bidding 3♠. |
| Dealer: East | ♥ 862 | Partner bids next. |
| Vul: E-W | ♦ 9863 | |
| HCP: 5 | ♣ K8 | |

| | | |
|------------------|--------|---------------------------|
| Board: 53 | ♠ KQ54 | RHO opens the bidding 3♣. |
| Dealer: West | ♥ A98 | You bid next. |
| Vul: Both | ♦ K92 | |
| HCP: 17 | ♣ KQ2 | |

| | | |
|------------------|--------|---------------------------|
| Board: 54 | ♠ 54 | LHO opens the bidding 3♠. |
| Dealer: East | ♥ KT52 | Partner bids next. |
| Vul: E-W | ♦ J932 | |
| HCP: 5 | ♣ J73 | |

| | | |
|------------------|----------|---------------------------|
| Board: 55 | ♠ AQJ853 | LHO opens the bidding 3♦. |
| Dealer: East | ♥ J52 | Partner bids next. |
| Vul: Both | ♦ 5 | |
| HCP: 12+2 | ♣ AT4 | |

Both hands (Answers Page)

Board: 51

| | North: | South: | W | N | E | S |
|---------------------|----------|---------|----|-----|----------|---|
| Dealer: West | ♠ A75 | ♠ KQ864 | 3♥ | 3NT | All Pass | |
| Vul: None | ♥ A9 | ♥ 4 | | | | |
| North HCP: 17+2 | ♦ AQJ972 | ♦ T6 | | | | |
| South HCP: 12+2 | ♣ Q9 | ♣ AK862 | | | | |
| Contract: 3NT North | | | | | | |

Board: 52

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|---|----|-----|
| Dealer: East | ♠ Q986 | ♠ A2 | | | 3♠ | 3NT |
| Vul: E-W | ♥ 862 | ♥ AKJT | All Pass | | | |
| North HCP: 5 | ♦ 9863 | ♦ A4 | | | | |
| South HCP: 20+1 | ♣ K8 | ♣ A9543 | | | | |
| Contract: 3NT South | | | | | | |

Board: 53

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----|-----|----------|---|
| Dealer: West | ♠ KQ54 | ♠ J63 | 3♣ | 3NT | All Pass | |
| Vul: Both | ♥ A98 | ♥ QJ42 | | | | |
| North HCP: 17 | ♦ K92 | ♦ JT873 | | | | |
| South HCP: 5+1 | ♣ KQ2 | ♣ 7 | | | | |
| Contract: 3NT North | | | | | | |

Board: 54

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|---|----|-----|
| Dealer: East | ♠ 54 | ♠ AQ | | | 3♠ | 3NT |
| Vul: E-W | ♥ KT52 | ♥ Q8 | All Pass | | | |
| North HCP: 5 | ♦ J932 | ♦ AK754 | | | | |
| South HCP: 17+1 | ♣ J73 | ♣ Q962 | | | | |
| Contract: 3NT South | | | | | | |

Board: 55

| | North: | South: | W | N | E | S |
|--------------------|----------|--------|------|----|----------|-----|
| Dealer: East | ♠ AQJ853 | ♠ K97 | | | 3♦ | 3NT |
| Vul: Both | ♥ J52 | ♥ AK76 | Pass | 4♠ | All Pass | |
| North HCP: 12+2 | ♦ 5 | ♦ AQ | | | | |
| South HCP: 19 | ♣ AT4 | ♣ K953 | | | | |
| Contract: 4♠ North | | | | | | |

South hands

3N_over_RHO_3x

Board: 51 ♠ KQ864 LHO opens the bidding 3♥.

Dealer: West ♥ 4 Partner bids next.

Vul: None ♦ T6

HCP: 12+2 ♣ AK862

Board: 52 ♠ A2 RHO opens the bidding 3♠.

Dealer: East ♥ AKJT You bid next.

Vul: E-W ♦ A4

HCP: 20+1 ♣ A9543

Board: 53 ♠ J63 LHO opens the bidding 3♣.

Dealer: West ♥ QJ42 Partner bids next.

Vul: Both ♦ JT873

HCP: 5+1 ♣ 7

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

Dealer: East ♥ Q8 You bid next.

Vul: E-W ♦ AK754

HCP: 17+1 ♣ Q962

Board: 55 ♠ K97 RHO opens the bidding 3♦.

Dealer: East ♥ AK76 You bid next.

Vul: Both ♦ AQ

HCP: 19 ♣ K953

Both hands (Answers Page)

Board: 51

| | North: | South: | W | N | E | S |
|---------------------|----------|---------|----|-----|----------|---|
| Dealer: West | ♠ A75 | ♠ KQ864 | 3♥ | 3NT | All Pass | |
| Vul: None | ♥ A9 | ♥ 4 | | | | |
| North HCP: 17+2 | ♦ AQJ972 | ♦ T6 | | | | |
| South HCP: 12+2 | ♣ Q9 | ♣ AK862 | | | | |
| Contract: 3NT North | | | | | | |

Board: 52

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|---|----|-----|
| Dealer: East | ♠ Q986 | ♠ A2 | | | 3♠ | 3NT |
| Vul: E-W | ♥ 862 | ♥ AKJT | All Pass | | | |
| North HCP: 5 | ♦ 9863 | ♦ A4 | | | | |
| South HCP: 20+1 | ♣ K8 | ♣ A9543 | | | | |
| Contract: 3NT South | | | | | | |

Board: 53

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----|-----|----------|---|
| Dealer: West | ♠ KQ54 | ♠ J63 | 3♣ | 3NT | All Pass | |
| Vul: Both | ♥ A98 | ♥ QJ42 | | | | |
| North HCP: 17 | ♦ K92 | ♦ JT873 | | | | |
| South HCP: 5+1 | ♣ KQ2 | ♣ 7 | | | | |
| Contract: 3NT North | | | | | | |

Board: 54

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|---|----|-----|
| Dealer: East | ♠ 54 | ♠ AQ | | | 3♠ | 3NT |
| Vul: E-W | ♥ KT52 | ♥ Q8 | All Pass | | | |
| North HCP: 5 | ♦ J932 | ♦ AK754 | | | | |
| South HCP: 17+1 | ♣ J73 | ♣ Q962 | | | | |
| Contract: 3NT South | | | | | | |

Board: 55

| | North: | South: | W | N | E | S |
|--------------------|----------|--------|------|----|----------|-----|
| Dealer: East | ♠ AQJ853 | ♠ K97 | | | 3♦ | 3NT |
| Vul: Both | ♥ J52 | ♥ AK76 | Pass | 4♠ | All Pass | |
| North HCP: 12+2 | ♦ 5 | ♦ AQ | | | | |
| South HCP: 19 | ♣ AT4 | ♣ K953 | | | | |
| Contract: 4♠ North | | | | | | |

North hands

3N_over_RHO_3x

Board: 56 ♠ J984 LHO opens the bidding 3♣.
 Dealer: East ♥ AQJ4 Partner bids next.
 Vul: E-W ♦ Q42
 HCP: 10 ♣ 84

Board: 57 ♠ Q97 RHO opens the bidding 3♦.
 Dealer: West ♥ AQJT You bid next.
 Vul: E-W ♦ KQ5
 HCP: 17 ♣ QJ9

Board: 58 ♠ JT LHO opens the bidding 3♦.
 Dealer: East ♥ 752 Partner bids next.
 Vul: None ♦ 63
 HCP: 5+2 ♣ AT9853

Board: 59 ♠ AK6 RHO opens the bidding 3♦.
 Dealer: West ♥ QT87 You bid next.
 Vul: E-W ♦ AQ5 East (LHO) Doubles 3NT if possible.
 HCP: 17 ♣ QT9

Board: 60 ♠ KQ3 RHO opens the bidding 3♠.
 Dealer: West ♥ Q52 You bid next.
 Vul: Both ♦ AQ4
 HCP: 17 ♣ A852

Both hands (Answers Page)

Board: 56

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 17+1

Contract: 3NT South

North:

♠ J984

♥ AQJ4

♦ Q42

♣ 84

South:

♠ A76

♥ K9

♦ AT875

♣ AQ9

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♣ | 3NT |

All Pass

Board: 57

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 9+2

Contract: 3NT North

North:

♠ Q97

♥ AQJT

♦ KQ5

♣ QJ9

South:

♠ AJ542

♥ 43

♦ 2

♣ AT764

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♦ | 3NT | All Pass | |

Board: 58

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 19

Contract: 3NT South

North:

♠ JT

♥ 752

♦ 63

♣ AT9853

South:

♠ AK84

♥ KJ96

♦ K95

♣ KQ

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 59

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 3+1

Contract: 3NTX North

North:

♠ AK6

♥ QT87

♦ AQ5

♣ QT9

South:

♠ T9743

♥ K

♦ 873

♣ 7432

| | | | |
|-----|-----|---|----------|
| W | N | E | S |
| 3 ♦ | 3NT | X | All Pass |

Board: 60

Dealer: West

Vul: Both

North HCP: 17

South HCP: 9+2

Contract: 4 ♥ South

North:

♠ KQ3

♥ Q52

♦ AQ4

♣ A852

South:

♠ -

♥ AJT986

♦ KJ96

♣ 763

| | | | |
|-----|-----|------|-----|
| W | N | E | S |
| 3 ♠ | 3NT | Pass | 4 ♥ |

All Pass

South hands

3N_over_RHO_3x

Board: 56 ♠ A76 RHO opens the bidding 3♣.
 Dealer: East ♥ K9 You bid next.
 Vul: E-W ♦ AT875
 HCP: 17+1 ♣ AQ9

Board: 57 ♠ AJ542 LHO opens the bidding 3♦.
 Dealer: West ♥ 43 Partner bids next.
 Vul: E-W ♦ 2
 HCP: 9+2 ♣ AT764

Board: 58 ♠ AK84 RHO opens the bidding 3♦.
 Dealer: East ♥ KJ96 You bid next.
 Vul: None ♦ K95
 HCP: 19 ♣ KQ

Board: 59 ♠ T9743 LHO opens the bidding 3♦.
 Dealer: West ♥ K Partner bids next.
 Vul: E-W ♦ 873 East (RHO) Doubles 3NT if possible.
 HCP: 3+1 ♣ 7432

Board: 60 ♠ - LHO opens the bidding 3♠.
 Dealer: West ♥ AJT986 Partner bids next.
 Vul: Both ♦ KJ96
 HCP: 9+2 ♣ 763

Both hands (Answers Page)

Board: 56

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 17+1

Contract: 3NT South

North:

♠ J984

♥ AQJ4

♦ Q42

♣ 84

South:

♠ A76

♥ K9

♦ AT875

♣ AQ9

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♣ | 3NT |

All Pass

Board: 57

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 9+2

Contract: 3NT North

North:

♠ Q97

♥ AQJT

♦ KQ5

♣ QJ9

South:

♠ AJ542

♥ 43

♦ 2

♣ AT764

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♦ | 3NT | All Pass | |

Board: 58

Dealer: East

Vul: None

North HCP: 5+2

South HCP: 19

Contract: 3NT South

North:

♠ JT

♥ 752

♦ 63

♣ AT9853

South:

♠ AK84

♥ KJ96

♦ K95

♣ KQ

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 59

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 3+1

Contract: 3NTX North

North:

♠ AK6

♥ QT87

♦ AQ5

♣ QT9

South:

♠ T9743

♥ K

♦ 873

♣ 7432

| | | | |
|-----|-----|---|----------|
| W | N | E | S |
| 3 ♦ | 3NT | X | All Pass |

Board: 60

Dealer: West

Vul: Both

North HCP: 17

South HCP: 9+2

Contract: 4 ♥ South

North:

♠ KQ3

♥ Q52

♦ AQ4

♣ A852

South:

♠ -

♥ AJT986

♦ KJ96

♣ 763

| | | | |
|-----|-----|------|-----|
| W | N | E | S |
| 3 ♠ | 3NT | Pass | 4 ♥ |

All Pass

North hands

3N_over_RHO_3x

| | | |
|------------------|--------|---------------------------|
| Board: 61 | ♠ AJ82 | RHO opens the bidding 3♥. |
| Dealer: West | ♥ AQ7 | You bid next. |
| Vul: None | ♦ Q432 | |
| HCP: 17 | ♣ A2 | |

| | | |
|------------------|---------|---------------------------|
| Board: 62 | ♠ QT95 | LHO opens the bidding 3♦. |
| Dealer: East | ♥ Q9842 | Partner bids next. |
| Vul: N-S | ♦ 32 | |
| HCP: 5+1 | ♣ J2 | |

| | | |
|------------------|--------|---------------------------|
| Board: 63 | ♠ AQ6 | RHO opens the bidding 3♠. |
| Dealer: West | ♥ AT94 | You bid next. |
| Vul: Both | ♦ KQT8 | |
| HCP: 18 | ♣ K3 | |

| | | |
|------------------|--------|---------------------------|
| Board: 64 | ♠ 9843 | LHO opens the bidding 3♠. |
| Dealer: East | ♥ T | Partner bids next. |
| Vul: None | ♦ A952 | |
| HCP: 8 | ♣ A874 | |

| | | |
|------------------|---------|---------------------------|
| Board: 65 | ♠ Q87 | RHO opens the bidding 3♥. |
| Dealer: West | ♥ AQ5 | You bid next. |
| Vul: E-W | ♦ AQJ92 | |
| HCP: 17+1 | ♣ Q6 | |

Both hands (Answers Page)

Board: 61

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----|-----|----------|---|
| Dealer: West | ♠ AJ82 | ♠ K97 | 3♥ | 3NT | All Pass | |
| Vul: None | ♥ AQ7 | ♥ 953 | | | | |
| North HCP: 17 | ♦ Q432 | ♦ AK987 | | | | |
| South HCP: 10+1 | ♣ A2 | ♣ 95 | | | | |
| Contract: 3NT North | | | | | | |

Board: 62

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|----------|---|----|-----|
| Dealer: East | ♠ QT95 | ♠ A82 | | | 3♦ | 3NT |
| Vul: N-S | ♥ Q9842 | ♥ KT53 | All Pass | | | |
| North HCP: 5+1 | ♦ 32 | ♦ AQ6 | | | | |
| South HCP: 17 | ♣ J2 | ♣ A95 | | | | |
| Contract: 3NT South | | | | | | |

Board: 63

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|----|-----|----------|---|
| Dealer: West | ♠ AQ6 | ♠ 432 | 3♠ | 3NT | All Pass | |
| Vul: Both | ♥ AT94 | ♥ K72 | | | | |
| North HCP: 18 | ♦ KQT8 | ♦ J64 | | | | |
| South HCP: 4 | ♣ K3 | ♣ 8654 | | | | |
| Contract: 3NT North | | | | | | |

Board: 64

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|----------|---|----|-----|
| Dealer: East | ♠ 9843 | ♠ AQ | | | 3♠ | 3NT |
| Vul: None | ♥ T | ♥ K94 | All Pass | | | |
| North HCP: 8 | ♦ A952 | ♦ KQ87 | | | | |
| South HCP: 17 | ♣ A874 | ♣ K965 | | | | |
| Contract: 3NT South | | | | | | |

Board: 65

| | North: | South: | W | N | E | S |
|---------------------|---------|---------|----|-----|----------|---|
| Dealer: West | ♠ Q87 | ♠ KJ653 | 3♥ | 3NT | All Pass | |
| Vul: E-W | ♥ AQ5 | ♥ 87 | | | | |
| North HCP: 17+1 | ♦ AQJ92 | ♦ K3 | | | | |
| South HCP: 12+1 | ♣ Q6 | ♣ AJ72 | | | | |
| Contract: 3NT North | | | | | | |

South hands

3N_over_RHO_3x

| | | |
|------------------|---------|---------------------------|
| Board: 61 | ♠ K97 | LHO opens the bidding 3♥. |
| Dealer: West | ♥ 953 | Partner bids next. |
| Vul: None | ♦ AK987 | |
| HCP: 10+1 | ♣ 95 | |

| | | |
|------------------|--------|---------------------------|
| Board: 62 | ♠ A82 | RHO opens the bidding 3♦. |
| Dealer: East | ♥ KT53 | You bid next. |
| Vul: N-S | ♦ AQ6 | |
| HCP: 17 | ♣ A95 | |

| | | |
|------------------|--------|---------------------------|
| Board: 63 | ♠ 432 | LHO opens the bidding 3♠. |
| Dealer: West | ♥ K72 | Partner bids next. |
| Vul: Both | ♦ J64 | |
| HCP: 4 | ♣ 8654 | |

| | | |
|------------------|--------|---------------------------|
| Board: 64 | ♠ AQ | RHO opens the bidding 3♠. |
| Dealer: East | ♥ K94 | You bid next. |
| Vul: None | ♦ KQ87 | |
| HCP: 17 | ♣ K965 | |

| | | |
|------------------|---------|---------------------------|
| Board: 65 | ♠ KJ653 | LHO opens the bidding 3♥. |
| Dealer: West | ♥ 87 | Partner bids next. |
| Vul: E-W | ♦ K3 | |
| HCP: 12+1 | ♣ AJ72 | |

Both hands (Answers Page)

Board: 61

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----|-----|----------|---|
| Dealer: West | ♠ AJ82 | ♠ K97 | 3♥ | 3NT | All Pass | |
| Vul: None | ♥ AQ7 | ♥ 953 | | | | |
| North HCP: 17 | ♦ Q432 | ♦ AK987 | | | | |
| South HCP: 10+1 | ♣ A2 | ♣ 95 | | | | |
| Contract: 3NT North | | | | | | |

Board: 62

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|----------|---|----|-----|
| Dealer: East | ♠ QT95 | ♠ A82 | | | 3♦ | 3NT |
| Vul: N-S | ♥ Q9842 | ♥ KT53 | All Pass | | | |
| North HCP: 5+1 | ♦ 32 | ♦ AQ6 | | | | |
| South HCP: 17 | ♣ J2 | ♣ A95 | | | | |
| Contract: 3NT South | | | | | | |

Board: 63

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|----|-----|----------|---|
| Dealer: West | ♠ AQ6 | ♠ 432 | 3♠ | 3NT | All Pass | |
| Vul: Both | ♥ AT94 | ♥ K72 | | | | |
| North HCP: 18 | ♦ KQT8 | ♦ J64 | | | | |
| South HCP: 4 | ♣ K3 | ♣ 8654 | | | | |
| Contract: 3NT North | | | | | | |

Board: 64

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|----------|---|----|-----|
| Dealer: East | ♠ 9843 | ♠ AQ | | | 3♠ | 3NT |
| Vul: None | ♥ T | ♥ K94 | All Pass | | | |
| North HCP: 8 | ♦ A952 | ♦ KQ87 | | | | |
| South HCP: 17 | ♣ A874 | ♣ K965 | | | | |
| Contract: 3NT South | | | | | | |

Board: 65

| | North: | South: | W | N | E | S |
|---------------------|---------|---------|----|-----|----------|---|
| Dealer: West | ♠ Q87 | ♠ KJ653 | 3♥ | 3NT | All Pass | |
| Vul: E-W | ♥ AQ5 | ♥ 87 | | | | |
| North HCP: 17+1 | ♦ AQJ92 | ♦ K3 | | | | |
| South HCP: 12+1 | ♣ Q6 | ♣ AJ72 | | | | |
| Contract: 3NT North | | | | | | |

| | | |
|------------------|---------|---------------------------|
| Board: 66 | ♠ KJT73 | LHO opens the bidding 3♥. |
| Dealer: East | ♥ J | Partner bids next. |
| Vul: Both | ♦ A863 | |
| HCP: 9+1 | ♣ T63 | |

| | | |
|------------------|----------|---------------------------|
| Board: 67 | ♠ 6 | LHO opens the bidding 3♦. |
| Dealer: East | ♥ KQT432 | Partner bids next. |
| Vul: None | ♦ 43 | |
| HCP: 12+2 | ♣ AK43 | |

| | | |
|------------------|---------|---------------------------|
| Board: 68 | ♠ K8 | RHO opens the bidding 3♠. |
| Dealer: West | ♥ AQT | You bid next. |
| Vul: Both | ♦ AKT64 | |
| HCP: 19+1 | ♣ K87 | |

| | | |
|------------------|----------|---------------------------|
| Board: 69 | ♠ AT | RHO opens the bidding 3♠. |
| Dealer: West | ♥ AT5 | You bid next. |
| Vul: None | ♦ Q3 | |
| HCP: 17+2 | ♣ AQJT87 | |

Both hands (Answers Page)

Board: 66

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 18

Contract: 3NT South

North:

♠ KJT73

♥ J

♦ A863

♣ T63

South:

♠ AQ8

♥ A75

♦ KQT4

♣ QJ5

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♥ | 3NT |

All Pass

Board: 67

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 17

Contract: 7♥ North

North:

♠ 6

♥ KQT432

♦ 43

♣ AK43

South:

♠ AQT5

♥ AJ95

♦ AQ8

♣ 52

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♦ | 3NT |

| | | | |
|------|----|------|------------------|
| Pass | 4♣ | Pass | 4NT ¹ |
|------|----|------|------------------|

| | | | |
|------|-----------------|------|-----------------|
| Pass | 5♣ ² | Pass | 5♦ ³ |
|------|-----------------|------|-----------------|

| | | | |
|------|----|----------|--|
| Pass | 7♥ | All Pass | |
|------|----|----------|--|

1. A=3 out of 4

2. King ask

3. K=0

Board: 68

Dealer: West

Vul: Both

North HCP: 19+1

South HCP: 9+2

Contract: 6♣ South

North:

♠ K8

♥ AQT

♦ AKT64

♣ K87

South:

♠ 65

♥ K843

♦ 3

♣ AQT543

| | | | |
|----|-----|------|----|
| W | N | E | S |
| 3♠ | 3NT | Pass | 6♣ |

All Pass

Board: 69

Dealer: West

Vul: None

North HCP: 17+2

South HCP: 11+2

Contract: 3NT North

North:

♠ AT

♥ AT5

♦ Q3

♣ AQJT87

South:

♠ 85

♥ KJ6

♦ AK8642

♣ 32

| | | | |
|----|-----|----------|---|
| W | N | E | S |
| 3♠ | 3NT | All Pass | |

South hands

3N_over_RHO_3x

| | | |
|------------------|--------|---------------------------|
| Board: 66 | ♠ AQ8 | RHO opens the bidding 3♥. |
| Dealer: East | ♥ A75 | You bid next. |
| Vul: Both | ♦ KQT4 | |
| HCP: 18 | ♣ QJ5 | |

| | | |
|------------------|--------|---------------------------|
| Board: 67 | ♠ AQT5 | RHO opens the bidding 3♦. |
| Dealer: East | ♥ AJ95 | You bid next. |
| Vul: None | ♦ AQ8 | |
| HCP: 17 | ♣ 52 | |

| | | |
|------------------|----------|---------------------------|
| Board: 68 | ♠ 65 | LHO opens the bidding 3♠. |
| Dealer: West | ♥ K843 | Partner bids next. |
| Vul: Both | ♦ 3 | |
| HCP: 9+2 | ♣ AQT543 | |

| | | |
|------------------|----------|---------------------------|
| Board: 69 | ♠ 85 | LHO opens the bidding 3♠. |
| Dealer: West | ♥ KJ6 | Partner bids next. |
| Vul: None | ♦ AK8642 | |
| HCP: 11+2 | ♣ 32 | |

Both hands (Answers Page)

Board: 66

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 18

Contract: 3NT South

North:

♠ KJT73

♥ J

♦ A863

♣ T63

South:

♠ AQ8

♥ A75

♦ KQT4

♣ QJ5

W N E S

3♥ 3NT

All Pass

Board: 67

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 17

Contract: 7♥ North

North:

♠ 6

♥ KQT432

♦ 43

♣ AK43

South:

♠ AQT5

♥ AJ95

♦ AQ8

♣ 52

W N E S

3♦ 3NT

Pass 4♣ Pass 4NT¹

Pass 5♣² Pass 5♦³

Pass 7♥ All Pass

1. A=3 out of 4

2. King ask

3. K=0

Board: 68

Dealer: West

Vul: Both

North HCP: 19+1

South HCP: 9+2

Contract: 6♣ South

North:

♠ K8

♥ AQT

♦ AKT64

♣ K87

South:

♠ 65

♥ K843

♦ 3

♣ AQT543

W N E S

3♠ 3NT Pass 6♣

All Pass

Board: 69

Dealer: West

Vul: None

North HCP: 17+2

South HCP: 11+2

Contract: 3NT North

North:

♠ AT

♥ AT5

♦ Q3

♣ AQJT87

South:

♠ 85

♥ KJ6

♦ AK8642

♣ 32

W N E S

3♠ 3NT All Pass

North hands

3N_over_RHO_3x

Board: 70 ♠ 86543 LHO opens the bidding 3♦.

Dealer: East ♥ K95 Partner bids next.

Vul: E-W ♦ 5

HCP: 8+1 ♣ KQ75

Board: 71 ♠ K5 RHO opens the bidding 3♠.

Dealer: West ♥ AJ6 You bid next.

Vul: E-W ♦ A85

HCP: 21+1 ♣ AKQ96

Board: 72 ♠ AKQ2 RHO opens the bidding 3♣.

Dealer: West ♥ QT7 You bid next.

Vul: Both ♦ J9

HCP: 17 ♣ KQ62

Board: 73 ♠ AQ92 RHO opens the bidding 3♥.

Dealer: West ♥ AQ6 You bid next.

Vul: E-W ♦ JT32

HCP: 17 ♣ A2

Board: 74 ♠ JT64 LHO opens the bidding 3♣.

Dealer: East ♥ T92 Partner bids next.

Vul: E-W ♦ QT752 West (RHO) Doubles 3NT if possible.

HCP: 3+1 ♣ 5

Both hands (Answers Page)

Board: 70

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 21

Contract: 3NT South

North:

♠ 86543

♥ K95

♦ 5

♣ KQ75

South:

♠ AK9

♥ AQT2

♦ AT4

♣ A64

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 71

Dealer: West

Vul: E-W

North HCP: 21+1

South HCP: 3+1

Contract: 3NT North

North:

♠ K5

♥ AJ6

♦ A85

♣ AKQ96

South:

♠ 642

♥ QT732

♦ 73

♣ JT4

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♠ | 3NT | All Pass | |

Board: 72

Dealer: West

Vul: Both

North HCP: 17

South HCP: 4+3

Contract: 4 ♠ South

North:

♠ AKQ2

♥ QT7

♦ J9

♣ KQ62

South:

♠ JT9764

♥ 96

♦ KT854

♣ -

| | | | |
|-----|-----|------|-----|
| W | N | E | S |
| 3 ♣ | 3NT | Pass | 4 ♠ |

All Pass

Board: 73

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 10+2

Contract: 3NT North

North:

♠ AQ92

♥ AQ6

♦ JT32

♣ A2

South:

♠ T

♥ 92

♦ KQ875

♣ KQ853

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♥ | 3NT | All Pass | |

Board: 74

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 17

Contract: 3NTX South

North:

♠ JT64

♥ T92

♦ QT752

♣ 5

South:

♠ AQ92

♥ 643

♦ AJ8

♣ AQ4

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♣ | 3NT |

X All Pass

South hands

3N_over_RHO_3x

| | | |
|------------------|----------|-------------------------------------|
| Board: 70 | ♠ AK9 | RHO opens the bidding 3♦. |
| Dealer: East | ♥ AQT2 | You bid next. |
| Vul: E-W | ♦ AT4 | |
| HCP: 21 | ♣ A64 | |
| <hr/> | | |
| Board: 71 | ♠ 642 | LHO opens the bidding 3♠. |
| Dealer: West | ♥ QT732 | Partner bids next. |
| Vul: E-W | ♦ 73 | |
| HCP: 3+1 | ♣ JT4 | |
| <hr/> | | |
| Board: 72 | ♠ JT9764 | LHO opens the bidding 3♣. |
| Dealer: West | ♥ 96 | Partner bids next. |
| Vul: Both | ♦ KT854 | |
| HCP: 4+3 | ♣ - | |
| <hr/> | | |
| Board: 73 | ♠ T | LHO opens the bidding 3♥. |
| Dealer: West | ♥ 92 | Partner bids next. |
| Vul: E-W | ♦ KQ875 | |
| HCP: 10+2 | ♣ KQ853 | |
| <hr/> | | |
| Board: 74 | ♠ AQ92 | RHO opens the bidding 3♣. |
| Dealer: East | ♥ 643 | You bid next. |
| Vul: E-W | ♦ AJ8 | West (LHO) Doubles 3NT if possible. |
| HCP: 17 | ♣ AQ4 | |

Both hands (Answers Page)

Board: 70

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 21

Contract: 3NT South

North:

♠ 86543

♥ K95

♦ 5

♣ KQ75

South:

♠ AK9

♥ AQT2

♦ AT4

♣ A64

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 71

Dealer: West

Vul: E-W

North HCP: 21+1

South HCP: 3+1

Contract: 3NT North

North:

♠ K5

♥ AJ6

♦ A85

♣ AKQ96

South:

♠ 642

♥ QT732

♦ 73

♣ JT4

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♠ | 3NT | All Pass | |

Board: 72

Dealer: West

Vul: Both

North HCP: 17

South HCP: 4+3

Contract: 4 ♠ South

North:

♠ AKQ2

♥ QT7

♦ J9

♣ KQ62

South:

♠ JT9764

♥ 96

♦ KT854

♣ -

| | | | |
|-----|-----|------|-----|
| W | N | E | S |
| 3 ♣ | 3NT | Pass | 4 ♠ |

All Pass

Board: 73

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 10+2

Contract: 3NT North

North:

♠ AQ92

♥ AQ6

♦ JT32

♣ A2

South:

♠ T

♥ 92

♦ KQ875

♣ KQ853

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♥ | 3NT | All Pass | |

Board: 74

Dealer: East

Vul: E-W

North HCP: 3+1

South HCP: 17

Contract: 3NTX South

North:

♠ JT64

♥ T92

♦ QT752

♣ 5

South:

♠ AQ92

♥ 643

♦ AJ8

♣ AQ4

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♣ | 3NT |

X All Pass

North hands

3N_over_RHO_3x

| | | |
|------------------|--------|----------------------------|
| Board: 75 | ♠ KQ95 | RHO opens the bidding 3 ♠. |
| Dealer: West | ♥ A765 | You bid next. |
| Vul: Both | ♦ J2 | |
| HCP: 17 | ♣ AK8 | |

| | | |
|------------------|---------|----------------------------|
| Board: 76 | ♠ T3 | LHO opens the bidding 3 ♠. |
| Dealer: East | ♥ 854 | Partner bids next. |
| Vul: None | ♦ K8732 | |
| HCP: 6+1 | ♣ K86 | |

| | | |
|------------------|--------|----------------------------|
| Board: 77 | ♠ 95 | RHO opens the bidding 3 ♦. |
| Dealer: West | ♥ AT96 | You bid next. |
| Vul: N-S | ♦ AQ3 | |
| HCP: 17 | ♣ AKT5 | |

| | | |
|------------------|---------|----------------------------|
| Board: 78 | ♠ 952 | LHO opens the bidding 3 ♣. |
| Dealer: East | ♥ 97632 | Partner bids next. |
| Vul: E-W | ♦ K8743 | |
| HCP: 3+2 | ♣ - | |

| | | |
|------------------|----------|----------------------------|
| Board: 79 | ♠ AKT874 | LHO opens the bidding 3 ♦. |
| Dealer: East | ♥ J9762 | Partner bids next. |
| Vul: None | ♦ 4 | |
| HCP: 8+3 | ♣ 5 | |

Both hands (Answers Page)

Board: 75

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|-----|-----|----------|---|
| Dealer: West | ♠ KQ95 | ♠ - | 3 ♠ | 3NT | All Pass | |
| Vul: Both | ♥ A765 | ♥ QJ9 | | | | |
| North HCP: 17 | ♦ J2 | ♦ AQT85 | | | | |
| South HCP: 11+2 | ♣ AK8 | ♣ QT432 | | | | |
| Contract: 3NT North | | | | | | |

Board: 76

| | North: | South: | W | N | E | S |
|---------------------|---------|----------|----------|---|-----|-----|
| Dealer: East | ♠ T3 | ♠ A96 | | | 3 ♠ | 3NT |
| Vul: None | ♥ 854 | ♥ T3 | All Pass | | | |
| North HCP: 6+1 | ♦ K8732 | ♦ AQ | | | | |
| South HCP: 17+2 | ♣ K86 | ♣ AQJ542 | | | | |
| Contract: 3NT South | | | | | | |

Board: 77

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|-----|-----|----------|---|
| Dealer: West | ♠ 95 | ♠ Q642 | 3 ♦ | 3NT | All Pass | |
| Vul: N-S | ♥ AT96 | ♥ KJ873 | | | | |
| North HCP: 17 | ♦ AQ3 | ♦ 9 | | | | |
| South HCP: 6+1 | ♣ AKT5 | ♣ 982 | | | | |
| Contract: 3NT North | | | | | | |

Board: 78

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|----------|---|-----|-----|
| Dealer: East | ♠ 952 | ♠ AK8 | | | 3 ♣ | 3NT |
| Vul: E-W | ♥ 97632 | ♥ AJ8 | All Pass | | | |
| North HCP: 3+2 | ♦ K8743 | ♦ AQT9 | | | | |
| South HCP: 21 | ♣ - | ♣ KT3 | | | | |
| Contract: 3NT South | | | | | | |

Board: 79

| | North: | South: | W | N | E | S |
|---------------------|----------|--------|------|-----|----------|-----|
| Dealer: East | ♠ AKT874 | ♠ 96 | | | 3 ♦ | 3NT |
| Vul: None | ♥ J9762 | ♥ AK5 | Pass | 4 ♠ | All Pass | |
| North HCP: 8+3 | ♦ 4 | ♦ AQ93 | | | | |
| South HCP: 17 | ♣ 5 | ♣ KJ76 | | | | |
| Contract: 4 ♠ North | | | | | | |

South hands

3N_over_RHO_3x

Board: 75 ♠ - LHO opens the bidding 3 ♠.
 Dealer: West ♥ QJ9 Partner bids next.
 Vul: Both ♦ AQT85
 HCP: 11+2 ♣ QT432

Board: 76 ♠ A96 RHO opens the bidding 3 ♠.
 Dealer: East ♥ T3 You bid next.
 Vul: None ♦ AQ
 HCP: 17+2 ♣ AQJ542

Board: 77 ♠ Q642 LHO opens the bidding 3 ♦.
 Dealer: West ♥ KJ873 Partner bids next.
 Vul: N-S ♦ 9
 HCP: 6+1 ♣ 982

Board: 78 ♠ AK8 RHO opens the bidding 3 ♣.
 Dealer: East ♥ AJ8 You bid next.
 Vul: E-W ♦ AQT9
 HCP: 21 ♣ KT3

Board: 79 ♠ 96 RHO opens the bidding 3 ♦.
 Dealer: East ♥ AK5 You bid next.
 Vul: None ♦ AQ93
 HCP: 17 ♣ KJ76

Both hands (Answers Page)

Board: 75

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|-----|-----|----------|---|
| Dealer: West | ♠ KQ95 | ♠ - | 3 ♠ | 3NT | All Pass | |
| Vul: Both | ♥ A765 | ♥ QJ9 | | | | |
| North HCP: 17 | ♦ J2 | ♦ AQT85 | | | | |
| South HCP: 11+2 | ♣ AK8 | ♣ QT432 | | | | |
| Contract: 3NT North | | | | | | |

Board: 76

| | North: | South: | W | N | E | S |
|---------------------|---------|----------|----------|---|-----|-----|
| Dealer: East | ♠ T3 | ♠ A96 | | | 3 ♠ | 3NT |
| Vul: None | ♥ 854 | ♥ T3 | All Pass | | | |
| North HCP: 6+1 | ♦ K8732 | ♦ AQ | | | | |
| South HCP: 17+2 | ♣ K86 | ♣ AQJ542 | | | | |
| Contract: 3NT South | | | | | | |

Board: 77

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|-----|-----|----------|---|
| Dealer: West | ♠ 95 | ♠ Q642 | 3 ♦ | 3NT | All Pass | |
| Vul: N-S | ♥ AT96 | ♥ KJ873 | | | | |
| North HCP: 17 | ♦ AQ3 | ♦ 9 | | | | |
| South HCP: 6+1 | ♣ AKT5 | ♣ 982 | | | | |
| Contract: 3NT North | | | | | | |

Board: 78

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|----------|---|-----|-----|
| Dealer: East | ♠ 952 | ♠ AK8 | | | 3 ♣ | 3NT |
| Vul: E-W | ♥ 97632 | ♥ AJ8 | All Pass | | | |
| North HCP: 3+2 | ♦ K8743 | ♦ AQT9 | | | | |
| South HCP: 21 | ♣ - | ♣ KT3 | | | | |
| Contract: 3NT South | | | | | | |

Board: 79

| | North: | South: | W | N | E | S |
|---------------------|----------|--------|------|-----|----------|-----|
| Dealer: East | ♠ AKT874 | ♠ 96 | | | 3 ♦ | 3NT |
| Vul: None | ♥ J9762 | ♥ AK5 | Pass | 4 ♠ | All Pass | |
| North HCP: 8+3 | ♦ 4 | ♦ AQ93 | | | | |
| South HCP: 17 | ♣ 5 | ♣ KJ76 | | | | |
| Contract: 4 ♠ North | | | | | | |

North hands

3N_over_RHO_3x

Board: 80 ♠ T5 LHO opens the bidding 3 ♠.
 Dealer: East ♥ T4 Partner bids next.
 Vul: E-W ♦ 954
 HCP: 7+2 ♣ AK9653

Board: 81 ♠ AQ85 RHO opens the bidding 3 ♠.
 Dealer: West ♥ AQJ You bid next.
 Vul: Both ♦ 64
 HCP: 17 ♣ KJ32

Board: 82 ♠ Q6 LHO opens the bidding 3 ♠.
 Dealer: East ♥ Q876 Partner bids next.
 Vul: N-S ♦ Q9
 HCP: 12+1 ♣ AQT65

Board: 83 ♠ KT82 RHO opens the bidding 3 ♥.
 Dealer: West ♥ AJ You bid next.
 Vul: Both ♦ AKT65
 HCP: 19+1 ♣ A7

Board: 84 ♠ QJ3 LHO opens the bidding 3 ♦.
 Dealer: East ♥ KQT62 Partner bids next.
 Vul: N-S ♦ 5
 HCP: 11+1 ♣ KT83

Both hands (Answers Page)

Board: 80

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 19

Contract: 3NT South

North:

♠ T5

♥ T4

♦ 954

♣ AK9653

South:

♠ K42

♥ AQJ3

♦ AK87

♣ Q7

W N

E S

3 ♠ 3NT

All Pass

Board: 81

Dealer: West

Vul: Both

North HCP: 17

South HCP: 6+1

Contract: 3NT North

North:

♠ AQ85

♥ AQJ

♦ 64

♣ KJ32

South:

♠ 2

♥ K762

♦ QJ7

♣ T9654

W N

E S

3 ♠ 3NT All Pass

Board: 82

Dealer: East

Vul: N-S

North HCP: 12+1

South HCP: 18+2

Contract: 3NT South

North:

♠ Q6

♥ Q876

♦ Q9

♣ AQT65

South:

♠ A7

♥ A95

♦ AKT863

♣ K3

W N

E S

3 ♠ 3NT

All Pass

Board: 83

Dealer: West

Vul: Both

North HCP: 19+1

South HCP: 11+1

Contract: 3NT North

North:

♠ KT82

♥ AJ

♦ AKT65

♣ A7

South:

♠ A654

♥ 98

♦ Q7

♣ KQ863

W N

E S

3 ♥ 3NT All Pass

Board: 84

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 22

Contract: 3NT South

North:

♠ QJ3

♥ KQT62

♦ 5

♣ KT83

South:

♠ AK92

♥ A7

♦ AJ87

♣ AQ9

W N

E S

3 ♦ 3NT

All Pass

South hands

3N_over_RHO_3x

| | | |
|------------------|--------|----------------------------|
| Board: 80 | ♠ K42 | RHO opens the bidding 3 ♠. |
| Dealer: East | ♥ AQJ3 | You bid next. |
| Vul: E-W | ♦ AK87 | |
| HCP: 19 | ♣ Q7 | |

| | | |
|------------------|---------|----------------------------|
| Board: 81 | ♠ 2 | LHO opens the bidding 3 ♠. |
| Dealer: West | ♥ K762 | Partner bids next. |
| Vul: Both | ♦ QJ7 | |
| HCP: 6+1 | ♣ T9654 | |

| | | |
|------------------|----------|----------------------------|
| Board: 82 | ♠ A7 | RHO opens the bidding 3 ♠. |
| Dealer: East | ♥ A95 | You bid next. |
| Vul: N-S | ♦ AKT863 | |
| HCP: 18+2 | ♣ K3 | |

| | | |
|------------------|---------|----------------------------|
| Board: 83 | ♠ A654 | LHO opens the bidding 3 ♥. |
| Dealer: West | ♥ 98 | Partner bids next. |
| Vul: Both | ♦ Q7 | |
| HCP: 11+1 | ♣ KQ863 | |

| | | |
|------------------|--------|----------------------------|
| Board: 84 | ♠ AK92 | RHO opens the bidding 3 ♦. |
| Dealer: East | ♥ A7 | You bid next. |
| Vul: N-S | ♦ AJ87 | |
| HCP: 22 | ♣ AQ9 | |

Both hands (Answers Page)

Board: 80

Dealer: East

Vul: E-W

North HCP: 7+2

South HCP: 19

Contract: 3NT South

North:

♠ T5

♥ T4

♦ 954

♣ AK9653

South:

♠ K42

♥ AQJ3

♦ AK87

♣ Q7

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♠ | 3NT |

All Pass

Board: 81

Dealer: West

Vul: Both

North HCP: 17

South HCP: 6+1

Contract: 3NT North

North:

♠ AQ85

♥ AQJ

♦ 64

♣ KJ32

South:

♠ 2

♥ K762

♦ QJ7

♣ T9654

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♠ | 3NT | All Pass | |

Board: 82

Dealer: East

Vul: N-S

North HCP: 12+1

South HCP: 18+2

Contract: 3NT South

North:

♠ Q6

♥ Q876

♦ Q9

♣ AQT65

South:

♠ A7

♥ A95

♦ AKT863

♣ K3

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♠ | 3NT |

All Pass

Board: 83

Dealer: West

Vul: Both

North HCP: 19+1

South HCP: 11+1

Contract: 3NT North

North:

♠ KT82

♥ AJ

♦ AKT65

♣ A7

South:

♠ A654

♥ 98

♦ Q7

♣ KQ863

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♥ | 3NT | All Pass | |

Board: 84

Dealer: East

Vul: N-S

North HCP: 11+1

South HCP: 22

Contract: 3NT South

North:

♠ QJ3

♥ KQT62

♦ 5

♣ KT83

South:

♠ AK92

♥ A7

♦ AJ87

♣ AQ9

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

North hands

3N_over_RHO_3x

Board: 85 ♠ K94 LHO opens the bidding 3♦.
Dealer: East ♥ AKQT8 Partner bids next.
Vul: E-W ♦ 864
HCP: 13+1 ♣ J8

Board: 86 ♠ T3 LHO opens the bidding 3♠.
Dealer: East ♥ K76 Partner bids next.
Vul: None ♦ KJ754
HCP: 8+1 ♣ JT6

Board: 87 ♠ - LHO opens the bidding 3♠.
Dealer: East ♥ Q65432 Partner bids next.
Vul: Both ♦ A94
HCP: 8+2 ♣ Q976

Board: 88 ♠ Q92 LHO opens the bidding 3♦.
Dealer: East ♥ JT93 Partner bids next.
Vul: N-S ♦ 763
HCP: 5 ♣ Q76

Board: 89 ♠ A9 RHO opens the bidding 3♦.
Dealer: West ♥ AT6 You bid next.
Vul: N-S ♦ K865
HCP: 20 ♣ AKQ7

Both hands (Answers Page)

Board: 85

Dealer: East

Vul: E-W

North HCP: 13+1

South HCP: 18

Contract: 6♥ North

North:

♠ K94

♥ AKQT8

♦ 864

♣ J8

South:

♠ AJT6

♥ 62

♦ AQ5

♣ AKT9

W N E S

3♦ 3NT

Pass 4♣ Pass 4NT¹

Pass 6♥ All Pass

1. A=3 out of 4

Board: 86

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 19

Contract: 3NT South

North:

♠ T3

♥ K76

♦ KJ754

♣ JT6

South:

♠ A87

♥ AQ3

♦ T83

♣ AKQ5

W N E S

3♠ 3NT

All Pass

Board: 87

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 17

Contract: 4♥ North

North:

♠ -

♥ Q65432

♦ A94

♣ Q976

South:

♠ AQ82

♥ AK8

♦ T53

♣ KJ2

W N E S

3♠ 3NT

Pass 4♥ All Pass

Board: 88

Dealer: East

Vul: N-S

North HCP: 5

South HCP: 18

Contract: 3NT South

North:

♠ Q92

♥ JT93

♦ 763

♣ Q76

South:

♠ J843

♥ AKQ6

♦ A9

♣ KJ5

W N E S

3♦ 3NT

All Pass

Board: 89

Dealer: West

Vul: N-S

North HCP: 20

South HCP: 3

Contract: 3NT North

North:

♠ A9

♥ AT6

♦ K865

♣ AKQ7

South:

♠ K853

♥ 9753

♦ 73

♣ T53

W N E S

3♦ 3NT All Pass

South hands

3N_over_RHO_3x

| | | |
|------------------|--------|---------------------------|
| Board: 85 | ♠ AJT6 | RHO opens the bidding 3♦. |
| Dealer: East | ♥ 62 | You bid next. |
| Vul: E-W | ♦ AQ5 | |
| HCP: 18 | ♣ AKT9 | |

| | | |
|------------------|--------|---------------------------|
| Board: 86 | ♠ A87 | RHO opens the bidding 3♠. |
| Dealer: East | ♥ AQ3 | You bid next. |
| Vul: None | ♦ T83 | |
| HCP: 19 | ♣ AKQ5 | |

| | | |
|------------------|--------|---------------------------|
| Board: 87 | ♠ AQ82 | RHO opens the bidding 3♠. |
| Dealer: East | ♥ AK8 | You bid next. |
| Vul: Both | ♦ T53 | |
| HCP: 17 | ♣ KJ2 | |

| | | |
|------------------|--------|---------------------------|
| Board: 88 | ♠ J843 | RHO opens the bidding 3♦. |
| Dealer: East | ♥ AKQ6 | You bid next. |
| Vul: N-S | ♦ A9 | |
| HCP: 18 | ♣ KJ5 | |

| | | |
|------------------|--------|---------------------------|
| Board: 89 | ♠ K853 | LHO opens the bidding 3♦. |
| Dealer: West | ♥ 9753 | Partner bids next. |
| Vul: N-S | ♦ 73 | |
| HCP: 3 | ♣ T53 | |

Both hands (Answers Page)

Board: 85

Dealer: East

Vul: E-W

North HCP: 13+1

South HCP: 18

Contract: 6♥ North

North:

♠ K94

♥ AKQT8

♦ 864

♣ J8

South:

♠ AJT6

♥ 62

♦ AQ5

♣ AKT9

W N E S

3♦ 3NT

Pass 4♣ Pass 4NT¹

Pass 6♥ All Pass

1. A=3 out of 4

Board: 86

Dealer: East

Vul: None

North HCP: 8+1

South HCP: 19

Contract: 3NT South

North:

♠ T3

♥ K76

♦ KJ754

♣ JT6

South:

♠ A87

♥ AQ3

♦ T83

♣ AKQ5

W N E S

3♠ 3NT

All Pass

Board: 87

Dealer: East

Vul: Both

North HCP: 8+2

South HCP: 17

Contract: 4♥ North

North:

♠ -

♥ Q65432

♦ A94

♣ Q976

South:

♠ AQ82

♥ AK8

♦ T53

♣ KJ2

W N E S

3♠ 3NT

Pass 4♥ All Pass

Board: 88

Dealer: East

Vul: N-S

North HCP: 5

South HCP: 18

Contract: 3NT South

North:

♠ Q92

♥ JT93

♦ 763

♣ Q76

South:

♠ J843

♥ AKQ6

♦ A9

♣ KJ5

W N E S

3♦ 3NT

All Pass

Board: 89

Dealer: West

Vul: N-S

North HCP: 20

South HCP: 3

Contract: 3NT North

North:

♠ A9

♥ AT6

♦ K865

♣ AKQ7

South:

♠ K853

♥ 9753

♦ 73

♣ T53

W N E S

3♦ 3NT All Pass

North hands

3N_over_RHO_3x

Board: 90 ♠ AQT53 LHO opens the bidding 3♦.
Dealer: East ♥ T962 Partner bids next.
Vul: E-W ♦ 73
HCP: 9+1 ♣ QJ

Board: 91 ♠ AJ RHO opens the bidding 3♣.
Dealer: West ♥ A532 You bid next.
Vul: N-S ♦ AQ96
HCP: 18 ♣ KT7

Board: 92 ♠ K983 LHO opens the bidding 3♦.
Dealer: East ♥ JT763 Partner bids next.
Vul: Both ♦ 6
HCP: 11+1 ♣ AQJ

Board: 93 ♠ KQ4 RHO opens the bidding 3♥.
Dealer: West ♥ A52 You bid next.
Vul: E-W ♦ Q7
HCP: 19+1 ♣ AKJ53

Both hands (Answers Page)

Board: 90

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 18+1

Contract: 3NT South

North:

♠ AQT53

♥ T962

♦ 73

♣ QJ

South:

♠ K92

♥ KJ8

♦ AT

♣ AK876

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 91

Dealer: West

Vul: N-S

North HCP: 18

South HCP: 7+1

Contract: 3NT North

North:

♠ AJ

♥ A532

♦ AQ96

♣ KT7

South:

♠ K8432

♥ J97

♦ K83

♣ 63

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♣ | 3NT | All Pass | |

Board: 92

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 20

Contract: 3NT South

North:

♠ K983

♥ JT763

♦ 6

♣ AQJ

South:

♠ AQ4

♥ AK85

♦ AT3

♣ K76

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 93

Dealer: West

Vul: E-W

North HCP: 19+1

South HCP: 12+2

Contract: 6 ♠ South

North:

♠ KQ4

♥ A52

♦ Q7

♣ AKJ53

South:

♠ AJ9872

♥ T64

♦ AK3

♣ 9

| | | | |
|-----|-----|------|-----|
| W | N | E | S |
| 3 ♥ | 3NT | Pass | 4 ♣ |

| | | | |
|------|------------------|------|------------------|
| Pass | 4 ♠ ¹ | Pass | 5 ♣ ² |
|------|------------------|------|------------------|

| | | | |
|------|------------------|------|-----|
| Pass | 5 ♠ ³ | Pass | 6 ♠ |
|------|------------------|------|-----|

All Pass

1. A=2 out of 4

2. King ask

3. K=2

South hands

3N_over_RHO_3x

| | | |
|------------------|---------|---------------------------|
| Board: 90 | ♠ K92 | RHO opens the bidding 3♦. |
| Dealer: East | ♥ KJ8 | You bid next. |
| Vul: E-W | ♦ AT | |
| HCP: 18+1 | ♣ AK876 | |

| | | |
|------------------|---------|---------------------------|
| Board: 91 | ♠ K8432 | LHO opens the bidding 3♣. |
| Dealer: West | ♥ J97 | Partner bids next. |
| Vul: N-S | ♦ K83 | |
| HCP: 7+1 | ♣ 63 | |

| | | |
|------------------|--------|---------------------------|
| Board: 92 | ♠ AQ4 | RHO opens the bidding 3♦. |
| Dealer: East | ♥ AK85 | You bid next. |
| Vul: Both | ♦ AT3 | |
| HCP: 20 | ♣ K76 | |

| | | |
|------------------|----------|---------------------------|
| Board: 93 | ♠ AJ9872 | LHO opens the bidding 3♥. |
| Dealer: West | ♥ T64 | Partner bids next. |
| Vul: E-W | ♦ AK3 | |
| HCP: 12+2 | ♣ 9 | |

Both hands (Answers Page)

Board: 90

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 18+1

Contract: 3NT South

North:

♠ AQT53

♥ T962

♦ 73

♣ QJ

South:

♠ K92

♥ KJ8

♦ AT

♣ AK876

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 91

Dealer: West

Vul: N-S

North HCP: 18

South HCP: 7+1

Contract: 3NT North

North:

♠ AJ

♥ A532

♦ AQ96

♣ KT7

South:

♠ K8432

♥ J97

♦ K83

♣ 63

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♣ | 3NT | All Pass | |

Board: 92

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 20

Contract: 3NT South

North:

♠ K983

♥ JT763

♦ 6

♣ AQJ

South:

♠ AQ4

♥ AK85

♦ AT3

♣ K76

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 93

Dealer: West

Vul: E-W

North HCP: 19+1

South HCP: 12+2

Contract: 6 ♠ South

North:

♠ KQ4

♥ A52

♦ Q7

♣ AKJ53

South:

♠ AJ9872

♥ T64

♦ AK3

♣ 9

| | | | |
|-----|-----|------|-----|
| W | N | E | S |
| 3 ♥ | 3NT | Pass | 4 ♣ |

| | | | |
|------|------------------|------|------------------|
| Pass | 4 ♠ ¹ | Pass | 5 ♣ ² |
|------|------------------|------|------------------|

| | | | |
|------|------------------|------|-----|
| Pass | 5 ♠ ³ | Pass | 6 ♠ |
|------|------------------|------|-----|

All Pass

1. A=2 out of 4

2. King ask

3. K=2

North hands

3N_over_RHO_3x

| | | |
|------------------|--------|---------------------------|
| Board: 94 | ♠ A963 | LHO opens the bidding 3♦. |
| Dealer: East | ♥ AT96 | Partner bids next. |
| Vul: N-S | ♦ T6 | |
| HCP: 9 | ♣ J98 | |

| | | |
|------------------|--------|---------------------------|
| Board: 95 | ♠ KQ5 | RHO opens the bidding 3♠. |
| Dealer: West | ♥ QT93 | You bid next. |
| Vul: None | ♦ KQ6 | |
| HCP: 18 | ♣ AQ9 | |

| | | |
|------------------|--------|---------------------------|
| Board: 96 | ♠ A96 | RHO opens the bidding 3♣. |
| Dealer: West | ♥ AT | You bid next. |
| Vul: E-W | ♦ AK97 | |
| HCP: 19 | ♣ AT43 | |

| | | |
|------------------|----------|---------------------------|
| Board: 97 | ♠ Q984 | LHO opens the bidding 3♣. |
| Dealer: East | ♥ AK9752 | Partner bids next. |
| Vul: E-W | ♦ Q2 | |
| HCP: 11+2 | ♣ 6 | |

| | | |
|------------------|---------|---------------------------|
| Board: 98 | ♠ Q7432 | LHO opens the bidding 3♣. |
| Dealer: East | ♥ 6532 | Partner bids next. |
| Vul: Both | ♦ K9 | |
| HCP: 5+1 | ♣ 32 | |

Both hands (Answers Page)

Board: 94

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 19

Contract: 3NT South

North:

♠ A963

♥ AT96

♦ T6

♣ J98

South:

♠ KQJ8

♥ Q2

♦ A873

♣ AK5

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 95

Dealer: West

Vul: None

North HCP: 18

South HCP: 4+1

Contract: 3NT North

North:

♠ KQ5

♥ QT93

♦ KQ6

♣ AQ9

South:

♠ 64

♥ 7642

♦ A8754

♣ 75

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♠ | 3NT | All Pass | |

Board: 96

Dealer: West

Vul: E-W

North HCP: 19

South HCP: 8+2

Contract: 4 ♥ South

North:

♠ A96

♥ AT

♦ AK97

♣ AT43

South:

♠ J8542

♥ KQJ62

♦ J63

♣ -

| | | | |
|-----|-----|------|-----|
| W | N | E | S |
| 3 ♣ | 3NT | Pass | 4 ♥ |

All Pass

Board: 97

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 17

Contract: 4 ♥ North

North:

♠ Q984

♥ AK9752

♦ Q2

♣ 6

South:

♠ AJ3

♥ QJ

♦ KJ65

♣ KQ93

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♣ | 3NT |

Pass 4 ♥ All Pass

Board: 98

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 17+1

Contract: 3NT South

North:

♠ Q7432

♥ 6532

♦ K9

♣ 32

South:

♠ AJT

♥ QJ

♦ QJ653

♣ AQ6

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♣ | 3NT |

All Pass

South hands

3N_over_RHO_3x

| | | |
|------------------|--------|---------------------------|
| Board: 94 | ♠ KQJ8 | RHO opens the bidding 3♦. |
| Dealer: East | ♥ Q2 | You bid next. |
| Vul: N-S | ♦ A873 | |
| HCP: 19 | ♣ AK5 | |

| | | |
|------------------|---------|---------------------------|
| Board: 95 | ♠ 64 | LHO opens the bidding 3♠. |
| Dealer: West | ♥ 7642 | Partner bids next. |
| Vul: None | ♦ A8754 | |
| HCP: 4+1 | ♣ 75 | |

| | | |
|------------------|---------|---------------------------|
| Board: 96 | ♠ J8542 | LHO opens the bidding 3♣. |
| Dealer: West | ♥ KQJ62 | Partner bids next. |
| Vul: E-W | ♦ J63 | |
| HCP: 8+2 | ♣ - | |

| | | |
|------------------|--------|---------------------------|
| Board: 97 | ♠ AJ3 | RHO opens the bidding 3♣. |
| Dealer: East | ♥ QJ | You bid next. |
| Vul: E-W | ♦ KJ65 | |
| HCP: 17 | ♣ KQ93 | |

| | | |
|------------------|---------|---------------------------|
| Board: 98 | ♠ AJT | RHO opens the bidding 3♣. |
| Dealer: East | ♥ QJ | You bid next. |
| Vul: Both | ♦ QJ653 | |
| HCP: 17+1 | ♣ AQ6 | |

Both hands (Answers Page)

Board: 94

Dealer: East

Vul: N-S

North HCP: 9

South HCP: 19

Contract: 3NT South

North:

♠ A963

♥ AT96

♦ T6

♣ J98

South:

♠ KQJ8

♥ Q2

♦ A873

♣ AK5

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 95

Dealer: West

Vul: None

North HCP: 18

South HCP: 4+1

Contract: 3NT North

North:

♠ KQ5

♥ QT93

♦ KQ6

♣ AQ9

South:

♠ 64

♥ 7642

♦ A8754

♣ 75

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♠ | 3NT | All Pass | |

Board: 96

Dealer: West

Vul: E-W

North HCP: 19

South HCP: 8+2

Contract: 4 ♥ South

North:

♠ A96

♥ AT

♦ AK97

♣ AT43

South:

♠ J8542

♥ KQJ62

♦ J63

♣ -

| | | | |
|-----|-----|------|-----|
| W | N | E | S |
| 3 ♣ | 3NT | Pass | 4 ♥ |

All Pass

Board: 97

Dealer: East

Vul: E-W

North HCP: 11+2

South HCP: 17

Contract: 4 ♥ North

North:

♠ Q984

♥ AK9752

♦ Q2

♣ 6

South:

♠ AJ3

♥ QJ

♦ KJ65

♣ KQ93

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♣ | 3NT |

Pass 4 ♥ All Pass

Board: 98

Dealer: East

Vul: Both

North HCP: 5+1

South HCP: 17+1

Contract: 3NT South

North:

♠ Q7432

♥ 6532

♦ K9

♣ 32

South:

♠ AJT

♥ QJ

♦ QJ653

♣ AQ6

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♣ | 3NT |

All Pass

North hands

3N_over_RHO_3x

Board: 99 ♠ AQ3 RHO opens the bidding 3 ♠.
Dealer: West ♥ AT53 You bid next.
Vul: E-W ♦ K3
HCP: 17 ♣ AT94

Board: 100 ♠ Q963 RHO opens the bidding 3 ♣.
Dealer: West ♥ AK43 You bid next.
Vul: E-W ♦ Q4
HCP: 17 ♣ AQ7

Board: 101 ♠ K97542 LHO opens the bidding 3 ♣.
Dealer: East ♥ Q92 Partner bids next.
Vul: E-W ♦ AQ
HCP: 11+2 ♣ 84

Board: 102 ♠ KJT72 LHO opens the bidding 3 ♥.
Dealer: East ♥ 85 Partner bids next.
Vul: E-W ♦ J843
HCP: 5+1 ♣ 86

Board: 103 ♠ AQ64 RHO opens the bidding 3 ♦.
Dealer: West ♥ QJ7 You bid next.
Vul: N-S ♦ KQ7
HCP: 18 ♣ A63

Both hands (Answers Page)

Board: 99

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|-----|-----|----------|---|
| Dealer: West | ♠ AQ3 | ♠ 96 | 3 ♠ | 3NT | All Pass | |
| Vul: E-W | ♥ AT53 | ♥ J82 | | | | |
| North HCP: 17 | ♦ K3 | ♦ A9852 | | | | |
| South HCP: 10+1 | ♣ AT94 | ♣ KQ3 | | | | |
| Contract: 3NT North | | | | | | |

Board: 100

| | North: | South: | W | N | E | S |
|---------------------|--------|----------|----------|-----|------|-----|
| Dealer: West | ♠ Q963 | ♠ 42 | 3 ♣ | 3NT | Pass | 4 ♦ |
| Vul: E-W | ♥ AK43 | ♥ JT5 | All Pass | | | |
| North HCP: 17 | ♦ Q4 | ♦ AT9532 | | | | |
| South HCP: 5+2 | ♣ AQ7 | ♣ 84 | | | | |
| Contract: 4 ♦ South | | | | | | |

Board: 101

| | North: | South: | W | N | E | S |
|---------------------|----------|--------|------|-----|----------|-----|
| Dealer: East | ♠ K97542 | ♠ Q3 | | | 3 ♣ | 3NT |
| Vul: E-W | ♥ Q92 | ♥ AJ86 | Pass | 4 ♠ | All Pass | |
| North HCP: 11+2 | ♦ AQ | ♦ KJT2 | | | | |
| South HCP: 17 | ♣ 84 | ♣ AQ5 | | | | |
| Contract: 4 ♠ North | | | | | | |

Board: 102

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|----------|---|-----|-----|
| Dealer: East | ♠ KJT72 | ♠ A63 | | | 3 ♥ | 3NT |
| Vul: E-W | ♥ 85 | ♥ A94 | All Pass | | | |
| North HCP: 5+1 | ♦ J843 | ♦ AK96 | | | | |
| South HCP: 20 | ♣ 86 | ♣ AJ4 | | | | |
| Contract: 3NT South | | | | | | |

Board: 103

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West | ♠ AQ64 | ♠ KT7 | 3 ♦ | 3NT | All Pass | |
| Vul: N-S | ♥ QJ7 | ♥ 9853 | | | | |
| North HCP: 18 | ♦ KQ7 | ♦ 84 | | | | |
| South HCP: 3 | ♣ A63 | ♣ 9754 | | | | |
| Contract: 3NT North | | | | | | |

South hands

3N_over_RHO_3x

Board: 99 ♠ 96 LHO opens the bidding 3 ♠.
 Dealer: West ♥ J82 Partner bids next.
 Vul: E-W ♦ A9852
 HCP: 10+1 ♣ KQ3

Board: 100 ♠ 42 LHO opens the bidding 3 ♣.
 Dealer: West ♥ JT5 Partner bids next.
 Vul: E-W ♦ AT9532
 HCP: 5+2 ♣ 84

Board: 101 ♠ Q3 RHO opens the bidding 3 ♣.
 Dealer: East ♥ AJ86 You bid next.
 Vul: E-W ♦ KJT2
 HCP: 17 ♣ AQ5

Board: 102 ♠ A63 RHO opens the bidding 3 ♥.
 Dealer: East ♥ A94 You bid next.
 Vul: E-W ♦ AK96
 HCP: 20 ♣ AJ4

Board: 103 ♠ KT7 LHO opens the bidding 3 ♦.
 Dealer: West ♥ 9853 Partner bids next.
 Vul: N-S ♦ 84
 HCP: 3 ♣ 9754

Both hands (Answers Page)

Board: 99

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|-----|-----|----------|---|
| Dealer: West | ♠ AQ3 | ♠ 96 | 3 ♠ | 3NT | All Pass | |
| Vul: E-W | ♥ AT53 | ♥ J82 | | | | |
| North HCP: 17 | ♦ K3 | ♦ A9852 | | | | |
| South HCP: 10+1 | ♣ AT94 | ♣ KQ3 | | | | |
| Contract: 3NT North | | | | | | |

Board: 100

| | North: | South: | W | N | E | S |
|---------------------|--------|----------|----------|-----|------|-----|
| Dealer: West | ♠ Q963 | ♠ 42 | 3 ♣ | 3NT | Pass | 4 ♦ |
| Vul: E-W | ♥ AK43 | ♥ JT5 | All Pass | | | |
| North HCP: 17 | ♦ Q4 | ♦ AT9532 | | | | |
| South HCP: 5+2 | ♣ AQ7 | ♣ 84 | | | | |
| Contract: 4 ♦ South | | | | | | |

Board: 101

| | North: | South: | W | N | E | S |
|---------------------|----------|--------|------|-----|----------|-----|
| Dealer: East | ♠ K97542 | ♠ Q3 | | | 3 ♣ | 3NT |
| Vul: E-W | ♥ Q92 | ♥ AJ86 | Pass | 4 ♠ | All Pass | |
| North HCP: 11+2 | ♦ AQ | ♦ KJT2 | | | | |
| South HCP: 17 | ♣ 84 | ♣ AQ5 | | | | |
| Contract: 4 ♠ North | | | | | | |

Board: 102

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|----------|---|-----|-----|
| Dealer: East | ♠ KJT72 | ♠ A63 | | | 3 ♥ | 3NT |
| Vul: E-W | ♥ 85 | ♥ A94 | All Pass | | | |
| North HCP: 5+1 | ♦ J843 | ♦ AK96 | | | | |
| South HCP: 20 | ♣ 86 | ♣ AJ4 | | | | |
| Contract: 3NT South | | | | | | |

Board: 103

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West | ♠ AQ64 | ♠ KT7 | 3 ♦ | 3NT | All Pass | |
| Vul: N-S | ♥ QJ7 | ♥ 9853 | | | | |
| North HCP: 18 | ♦ KQ7 | ♦ 84 | | | | |
| South HCP: 3 | ♣ A63 | ♣ 9754 | | | | |
| Contract: 3NT North | | | | | | |

North hands

3N_over_RHO_3x

| | | |
|-------------------|------------|-------------------------------------|
| Board: 104 | ♠ T2 | LHO opens the bidding 3 ♠. |
| Dealer: East | ♥ T9752 | Partner bids next. |
| Vul: N-S | ♦ A975 | |
| HCP: 5+1 | ♣ J4 | |
| Board: 105 | ♠ T75 | LHO opens the bidding 3 ♣. |
| Dealer: East | ♥ KJT98643 | Partner bids next. |
| Vul: Both | ♦ Q2 | |
| HCP: 6+4 | ♣ - | |
| Board: 106 | ♠ A7652 | LHO opens the bidding 3 ♦. |
| Dealer: East | ♥ T875 | Partner bids next. |
| Vul: E-W | ♦ J4 | |
| HCP: 8+1 | ♣ KT | |
| Board: 107 | ♠ AJ | RHO opens the bidding 3 ♠. |
| Dealer: West | ♥ J974 | You bid next. |
| Vul: N-S | ♦ AK94 | |
| HCP: 19 | ♣ AQ5 | |
| Board: 108 | ♠ AK9 | Partner bids first. |
| Dealer: South | ♥ 94 | West (RHO) bids 3NT if possible. |
| Vul: None | ♦ AK92 | West (RHO) Doubles 4 ♥ if possible. |
| HCP: 14 | ♣ T983 | |

Both hands (Answers Page)

Board: 104

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 20

Contract: 3NT South

North:

♠ T2

♥ T9752

♦ A975

♣ J4

South:

♠ A4

♥ AKQ6

♦ K83

♣ A863

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♠ | 3NT |

All Pass

Board: 105

Dealer: East

Vul: Both

North HCP: 6+4

South HCP: 17

Contract: 4♥ North

North:

♠ T75

♥ KJT98643

♦ Q2

♣ -

South:

♠ AQJ3

♥ A7

♦ J854

♣ KQ3

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♣ | 3NT |

Pass 4♥ All Pass

Board: 106

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 19

Contract: 3NT South

North:

♠ A7652

♥ T875

♦ J4

♣ KT

South:

♠ QJ93

♥ AK3

♦ A7

♣ AJ54

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 107

Dealer: West

Vul: N-S

North HCP: 19

South HCP: 8+1

Contract: 3NT North

North:

♠ AJ

♥ J974

♦ AK94

♣ AQ5

South:

♠ 83

♥ K83

♦ QT7

♣ K8763

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♠ | 3NT | All Pass | |

Board: 108

Dealer: South

Vul: None

North HCP: 14

South HCP: 7+3

Contract: 4♥X North

North:

♠ AK9

♥ 94

♦ AK92

♣ T983

South:

♠ 842

♥ AJT7653

♦ 5

♣ Q4

| | | | |
|-----|----------|------|------|
| W | N | E | S |
| | | | 3♥ |
| 3NT | 4♥ | Pass | Pass |
| X | All Pass | | |

South hands

3N_over_RHO_3x

| | | |
|-------------------|-----------|-------------------------------------|
| Board: 104 | ♠ A4 | RHO opens the bidding 3 ♠. |
| Dealer: East | ♥ AKQ6 | You bid next. |
| Vul: N-S | ♦ K83 | |
| HCP: 20 | ♣ A863 | |
| Board: 105 | ♠ AQJ3 | RHO opens the bidding 3 ♣. |
| Dealer: East | ♥ A7 | You bid next. |
| Vul: Both | ♦ J854 | |
| HCP: 17 | ♣ KQ3 | |
| Board: 106 | ♠ QJ93 | RHO opens the bidding 3 ♦. |
| Dealer: East | ♥ AK3 | You bid next. |
| Vul: E-W | ♦ A7 | |
| HCP: 19 | ♣ AJ54 | |
| Board: 107 | ♠ 83 | LHO opens the bidding 3 ♠. |
| Dealer: West | ♥ K83 | Partner bids next. |
| Vul: N-S | ♦ QT7 | |
| HCP: 8+1 | ♣ K8763 | |
| Board: 108 | ♠ 842 | You bid first. |
| Dealer: South | ♥ AJT7653 | West (LHO) bids 3NT if possible. |
| Vul: None | ♦ 5 | West (LHO) Doubles 4 ♥ if possible. |
| HCP: 7+3 | ♣ Q4 | |

Both hands (Answers Page)

Board: 104

Dealer: East

Vul: N-S

North HCP: 5+1

South HCP: 20

Contract: 3NT South

North:

♠ T2

♥ T9752

♦ A975

♣ J4

South:

♠ A4

♥ AKQ6

♦ K83

♣ A863

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♠ | 3NT |

All Pass

Board: 105

Dealer: East

Vul: Both

North HCP: 6+4

South HCP: 17

Contract: 4♥ North

North:

♠ T75

♥ KJT98643

♦ Q2

♣ -

South:

♠ AQJ3

♥ A7

♦ J854

♣ KQ3

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♣ | 3NT |

Pass 4♥ All Pass

Board: 106

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 19

Contract: 3NT South

North:

♠ A7652

♥ T875

♦ J4

♣ KT

South:

♠ QJ93

♥ AK3

♦ A7

♣ AJ54

| | | | |
|---|---|-----|-----|
| W | N | E | S |
| | | 3 ♦ | 3NT |

All Pass

Board: 107

Dealer: West

Vul: N-S

North HCP: 19

South HCP: 8+1

Contract: 3NT North

North:

♠ AJ

♥ J974

♦ AK94

♣ AQ5

South:

♠ 83

♥ K83

♦ QT7

♣ K8763

| | | | |
|-----|-----|----------|---|
| W | N | E | S |
| 3 ♠ | 3NT | All Pass | |

Board: 108

Dealer: South

Vul: None

North HCP: 14

South HCP: 7+3

Contract: 4♥X North

North:

♠ AK9

♥ 94

♦ AK92

♣ T983

South:

♠ 842

♥ AJT7653

♦ 5

♣ Q4

| | | | |
|-----|----------|------|------|
| W | N | E | S |
| | | | 3♥ |
| 3NT | 4♥ | Pass | Pass |
| X | All Pass | | |

North hands

3N_over_RHO_3x

| | | |
|-------------------|----------|------------------------------------|
| Board: 109 | ♠ K8 | RHO opens the bidding 3♦. |
| Dealer: West | ♥ AT86 | You bid next. |
| Vul: None | ♦ AQ9 | |
| HCP: 17 | ♣ A432 | |
| Board: 110 | ♠ J4 | RHO opens the bidding 3♣. |
| Dealer: West | ♥ KT | You bid next. |
| Vul: N-S | ♦ AKQ873 | East (LHO) Doubles 4♥ if possible. |
| HCP: 17+2 | ♣ KJ4 | |
| Board: 111 | ♠ A83 | RHO opens the bidding 3♥. |
| Dealer: West | ♥ KT2 | You bid next. |
| Vul: E-W | ♦ AKQT3 | |
| HCP: 18+1 | ♣ Q4 | |
| Board: 112 | ♠ KQ | RHO opens the bidding 3♠. |
| Dealer: West | ♥ AK8 | You bid next. |
| Vul: Both | ♦ KJT64 | |
| HCP: 19+1 | ♣ K94 | |
| Board: 113 | ♠ J8 | RHO opens the bidding 3♦. |
| Dealer: West | ♥ A753 | You bid next. |
| Vul: N-S | ♦ KJ | |
| HCP: 18+1 | ♣ AKQ94 | |

Both hands (Answers Page)

Board: 109

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|-----|-----|----------|---|
| Dealer: West | ♠ K8 | ♠ A6 | 3 ♦ | 3NT | All Pass | |
| Vul: None | ♥ AT86 | ♥ K432 | | | | |
| North HCP: 17 | ♦ AQ9 | ♦ 853 | | | | |
| South HCP: 11 | ♣ A432 | ♣ KJT7 | | | | |
| Contract: 3NT North | | | | | | |

Board: 110

| | North: | South: | W | N | E | S |
|-----------------------|----------|----------|------|------|------|----------|
| Dealer: West | ♠ J4 | ♠ 7653 | 3 ♣ | 3NT | Pass | 4 ♥ |
| Vul: N-S | ♥ KT | ♥ J87532 | Pass | Pass | X | All Pass |
| North HCP: 17+2 | ♦ AKQ873 | ♦ J4 | | | | |
| South HCP: 2+2 | ♣ KJ4 | ♣ 9 | | | | |
| Contract: 4 ♥ X South | | | | | | |

Board: 111

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|-----|-----|----------|---|
| Dealer: West | ♠ A83 | ♠ QJT2 | 3 ♥ | 3NT | All Pass | |
| Vul: E-W | ♥ KT2 | ♥ 6 | | | | |
| North HCP: 18+1 | ♦ AKQT3 | ♦ J874 | | | | |
| South HCP: 8 | ♣ Q4 | ♣ AT63 | | | | |
| Contract: 3NT North | | | | | | |

Board: 112

| | North: | South: | W | N | E | S |
|---------------------|---------|-----------|----------|-----|------|-----|
| Dealer: West | ♠ KQ | ♠ - | 3 ♠ | 3NT | Pass | 6 ♣ |
| Vul: Both | ♥ AK8 | ♥ Q975 | All Pass | | | |
| North HCP: 19+1 | ♦ KJT64 | ♦ A3 | | | | |
| South HCP: 9+3 | ♣ K94 | ♣ QJT8765 | | | | |
| Contract: 6 ♣ South | | | | | | |

Board: 113

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|-----|-----|----------|---|
| Dealer: West | ♠ J8 | ♠ K32 | 3 ♦ | 3NT | All Pass | |
| Vul: N-S | ♥ A753 | ♥ J982 | | | | |
| North HCP: 18+1 | ♦ KJ | ♦ 8754 | | | | |
| South HCP: 5 | ♣ AKQ94 | ♣ JT | | | | |
| Contract: 3NT North | | | | | | |

South hands

3N_over_RHO_3x

| | | |
|-------------------|-----------|------------------------------------|
| Board: 109 | ♠ A6 | LHO opens the bidding 3♦. |
| Dealer: West | ♥ K432 | Partner bids next. |
| Vul: None | ♦ 853 | |
| HCP: 11 | ♣ KJT7 | |
| Board: 110 | ♠ 7653 | LHO opens the bidding 3♣. |
| Dealer: West | ♥ J87532 | Partner bids next. |
| Vul: N-S | ♦ J4 | East (RHO) Doubles 4♥ if possible. |
| HCP: 2+2 | ♣ 9 | |
| Board: 111 | ♠ QJT2 | LHO opens the bidding 3♥. |
| Dealer: West | ♥ 6 | Partner bids next. |
| Vul: E-W | ♦ J874 | |
| HCP: 8 | ♣ AT63 | |
| Board: 112 | ♠ - | LHO opens the bidding 3♠. |
| Dealer: West | ♥ Q975 | Partner bids next. |
| Vul: Both | ♦ A3 | |
| HCP: 9+3 | ♣ QJT8765 | |
| Board: 113 | ♠ K32 | LHO opens the bidding 3♦. |
| Dealer: West | ♥ J982 | Partner bids next. |
| Vul: N-S | ♦ 8754 | |
| HCP: 5 | ♣ JT | |

Both hands (Answers Page)

Board: 109

Dealer: West

Vul: None

North HCP: 17

South HCP: 11

Contract: 3NT North

North:

♠ K8

♥ AT86

♦ AQ9

♣ A432

South:

♠ A6

♥ K432

♦ 853

♣ KJT7

W N E S

3♦ 3NT All Pass

Board: 110

Dealer: West

Vul: N-S

North HCP: 17+2

South HCP: 2+2

Contract: 4♥X South

North:

♠ J4

♥ KT

♦ AKQ873

♣ KJ4

South:

♠ 7653

♥ J87532

♦ J4

♣ 9

W N E S

3♣ 3NT Pass 4♥

Pass Pass X All Pass

Board: 111

Dealer: West

Vul: E-W

North HCP: 18+1

South HCP: 8

Contract: 3NT North

North:

♠ A83

♥ KT2

♦ AKQT3

♣ Q4

South:

♠ QJT2

♥ 6

♦ J874

♣ AT63

W N E S

3♥ 3NT All Pass

Board: 112

Dealer: West

Vul: Both

North HCP: 19+1

South HCP: 9+3

Contract: 6♣ South

North:

♠ KQ

♥ AK8

♦ KJT64

♣ K94

South:

♠ -

♥ Q975

♦ A3

♣ QJT8765

W N E S

3♠ 3NT Pass 6♣

All Pass

Board: 113

Dealer: West

Vul: N-S

North HCP: 18+1

South HCP: 5

Contract: 3NT North

North:

♠ J8

♥ A753

♦ KJ

♣ AKQ94

South:

♠ K32

♥ J982

♦ 8754

♣ JT

W N E S

3♦ 3NT All Pass

North hands

3N_over_RHO_3x

| | | |
|-------------------|--------|---------------------------|
| Board: 114 | ♠ T2 | LHO opens the bidding 3♦. |
| Dealer: East | ♥ A743 | Partner bids next. |
| Vul: Both | ♦ Q73 | |
| HCP: 6 | ♣ T863 | |

| | | |
|-------------------|---------|---------------------------|
| Board: 115 | ♠ KT743 | RHO opens the bidding 3♠. |
| Dealer: West | ♥ AK | You bid next. |
| Vul: E-W | ♦ AJT3 | |
| HCP: 18+1 | ♣ K6 | |

| | | |
|-------------------|--------|---------------------------|
| Board: 116 | ♠ A954 | RHO opens the bidding 3♣. |
| Dealer: West | ♥ K2 | You bid next. |
| Vul: Both | ♦ AKT3 | |
| HCP: 18 | ♣ A97 | |

| | | |
|-------------------|---------|---------------------------|
| Board: 117 | ♠ 964 | LHO opens the bidding 3♦. |
| Dealer: East | ♥ KQT98 | Partner bids next. |
| Vul: Both | ♦ 85 | |
| HCP: 8+1 | ♣ QJ5 | |

| | | |
|-------------------|----------|---------------------------|
| Board: 118 | ♠ AKQ954 | LHO opens the bidding 3♣. |
| Dealer: East | ♥ A862 | Partner bids next. |
| Vul: E-W | ♦ 53 | |
| HCP: 13+2 | ♣ 2 | |

Both hands (Answers Page)

Board: 114

Dealer: East

Vul: Both

North HCP: 6

South HCP: 18

Contract: 3NT South

North:

♠ T2

♥ A743

♦ Q73

♣ T863

South:

♠ A854

♥ KT86

♦ A9

♣ AK9

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♦ | 3NT |

All Pass

Board: 115

Dealer: West

Vul: E-W

North HCP: 18+1

South HCP: 7+2

Contract: 3NT North

North:

♠ KT743

♥ AK

♦ AJT3

♣ K6

South:

♠ 9

♥ 98752

♦ K9865

♣ A9

| | | | |
|----|-----|----------|---|
| W | N | E | S |
| 3♠ | 3NT | All Pass | |

Board: 116

Dealer: West

Vul: Both

North HCP: 18

South HCP: 7+2

Contract: 4♥ South

North:

♠ A954

♥ K2

♦ AKT3

♣ A97

South:

♠ KT2

♥ AT9654

♦ 654

♣ 8

| | | | |
|----|-----|------|----|
| W | N | E | S |
| 3♣ | 3NT | Pass | 4♥ |

All Pass

Board: 117

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 17

Contract: 4♥ North

North:

♠ 964

♥ KQT98

♦ 85

♣ QJ5

South:

♠ A73

♥ A653

♦ KQ7

♣ A74

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♦ | 3NT |

Pass 4♥ All Pass

Board: 118

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 17+1

Contract: 4NT North

North:

♠ AKQ954

♥ A862

♦ 53

♣ 2

South:

♠ 73

♥ K9

♦ AKQ82

♣ KQ98

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♣ | 3NT |

Pass 4NT All Pass

South hands

3N_over_RHO_3x

| | | |
|-------------------|--------|---------------------------|
| Board: 114 | ♠ A854 | RHO opens the bidding 3♦. |
| Dealer: East | ♥ KT86 | You bid next. |
| Vul: Both | ♦ A9 | |
| HCP: 18 | ♣ AK9 | |

| | | |
|-------------------|---------|---------------------------|
| Board: 115 | ♠ 9 | LHO opens the bidding 3♠. |
| Dealer: West | ♥ 98752 | Partner bids next. |
| Vul: E-W | ♦ K9865 | |
| HCP: 7+2 | ♣ A9 | |

| | | |
|-------------------|----------|---------------------------|
| Board: 116 | ♠ KT2 | LHO opens the bidding 3♣. |
| Dealer: West | ♥ AT9654 | Partner bids next. |
| Vul: Both | ♦ 654 | |
| HCP: 7+2 | ♣ 8 | |

| | | |
|-------------------|--------|---------------------------|
| Board: 117 | ♠ A73 | RHO opens the bidding 3♦. |
| Dealer: East | ♥ A653 | You bid next. |
| Vul: Both | ♦ KQ7 | |
| HCP: 17 | ♣ A74 | |

| | | |
|-------------------|---------|---------------------------|
| Board: 118 | ♠ 73 | RHO opens the bidding 3♣. |
| Dealer: East | ♥ K9 | You bid next. |
| Vul: E-W | ♦ AKQ82 | |
| HCP: 17+1 | ♣ KQ98 | |

Both hands (Answers Page)

Board: 114

Dealer: East

Vul: Both

North HCP: 6

South HCP: 18

Contract: 3NT South

North:

♠ T2

♥ A743

♦ Q73

♣ T863

South:

♠ A854

♥ KT86

♦ A9

♣ AK9

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♦ | 3NT |

All Pass

Board: 115

Dealer: West

Vul: E-W

North HCP: 18+1

South HCP: 7+2

Contract: 3NT North

North:

♠ KT743

♥ AK

♦ AJT3

♣ K6

South:

♠ 9

♥ 98752

♦ K9865

♣ A9

| | | | |
|----|-----|----------|---|
| W | N | E | S |
| 3♠ | 3NT | All Pass | |

Board: 116

Dealer: West

Vul: Both

North HCP: 18

South HCP: 7+2

Contract: 4♥ South

North:

♠ A954

♥ K2

♦ AKT3

♣ A97

South:

♠ KT2

♥ AT9654

♦ 654

♣ 8

| | | | |
|----|-----|------|----|
| W | N | E | S |
| 3♣ | 3NT | Pass | 4♥ |

All Pass

Board: 117

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 17

Contract: 4♥ North

North:

♠ 964

♥ KQT98

♦ 85

♣ QJ5

South:

♠ A73

♥ A653

♦ KQ7

♣ A74

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♦ | 3NT |

Pass 4♥ All Pass

Board: 118

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 17+1

Contract: 4NT North

North:

♠ AKQ954

♥ A862

♦ 53

♣ 2

South:

♠ 73

♥ K9

♦ AKQ82

♣ KQ98

| | | | |
|---|---|----|-----|
| W | N | E | S |
| | | 3♣ | 3NT |

Pass 4NT All Pass

North hands

3N_over_RHO_3x

| | | |
|-------------------|--------|---------------------------|
| Board: 119 | ♠ AQJ3 | RHO opens the bidding 3♥. |
| Dealer: West | ♥ A72 | You bid next. |
| Vul: Both | ♦ AK | |
| HCP: 23 | ♣ AJT3 | |

| | | |
|-------------------|---------|---------------------------|
| Board: 120 | ♠ 9874 | LHO opens the bidding 3♠. |
| Dealer: East | ♥ 4 | Partner bids next. |
| Vul: None | ♦ Q8765 | |
| HCP: 6+1 | ♣ A63 | |

| | | |
|-------------------|--------|---------------------------|
| Board: 121 | ♠ AQ54 | RHO opens the bidding 3♥. |
| Dealer: West | ♥ AQ43 | You bid next. |
| Vul: N-S | ♦ JT8 | |
| HCP: 17 | ♣ A7 | |

| | | |
|-------------------|--------|---------------------------|
| Board: 122 | ♠ KQT8 | LHO opens the bidding 3♥. |
| Dealer: East | ♥ J43 | Partner bids next. |
| Vul: Both | ♦ 96 | |
| HCP: 9 | ♣ K984 | |

| | | |
|-------------------|--------|---------------------------|
| Board: 123 | ♠ AJ86 | RHO opens the bidding 3♥. |
| Dealer: West | ♥ AQ7 | You bid next. |
| Vul: None | ♦ KJ32 | |
| HCP: 17 | ♣ Q2 | |

Both hands (Answers Page)

Board: 119

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----|-----|----------|---|
| Dealer: West | ♠ AQJ3 | ♠ 9762 | 3♥ | 3NT | All Pass | |
| Vul: Both | ♥ A72 | ♥ J | | | | |
| North HCP: 23 | ♦ AK | ♦ T75 | | | | |
| South HCP: 6+1 | ♣ AJT3 | ♣ KQ974 | | | | |
| Contract: 3NT North | | | | | | |

Board: 120

| | North: | South: | W | N | E | S |
|---------------------|---------|---------|----------|---|----|-----|
| Dealer: East | ♠ 9874 | ♠ AJ | | | 3♠ | 3NT |
| Vul: None | ♥ 4 | ♥ K53 | All Pass | | | |
| North HCP: 6+1 | ♦ Q8765 | ♦ A43 | | | | |
| South HCP: 18+1 | ♣ A63 | ♣ KQJ85 | | | | |
| Contract: 3NT South | | | | | | |

Board: 121

| | North: | South: | W | N | E | S |
|---------------------|--------|----------|----|-----|----------|---|
| Dealer: West | ♠ AQ54 | ♠ K762 | 3♥ | 3NT | All Pass | |
| Vul: N-S | ♥ AQ43 | ♥ - | | | | |
| North HCP: 17 | ♦ JT8 | ♦ 654 | | | | |
| South HCP: 7+2 | ♣ A7 | ♣ KJT832 | | | | |
| Contract: 3NT North | | | | | | |

Board: 122

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|---|----|-----|
| Dealer: East | ♠ KQT8 | ♠ AJ94 | | | 3♥ | 3NT |
| Vul: Both | ♥ J43 | ♥ A5 | All Pass | | | |
| North HCP: 9 | ♦ 96 | ♦ KQ854 | | | | |
| South HCP: 18+1 | ♣ K984 | ♣ A3 | | | | |
| Contract: 3NT South | | | | | | |

Board: 123

| | North: | South: | W | N | E | S |
|---------------------|--------|-----------|----|-----|----------|---|
| Dealer: West | ♠ AJ86 | ♠ Q4 | 3♥ | 3NT | All Pass | |
| Vul: None | ♥ AQ7 | ♥ 93 | | | | |
| North HCP: 17 | ♦ KJ32 | ♦ QT | | | | |
| South HCP: 9+3 | ♣ Q2 | ♣ AJ87543 | | | | |
| Contract: 3NT North | | | | | | |

South hands

3N_over_RHO_3x

Board: 119 ♠ 9762 LHO opens the bidding 3♥.

Dealer: West ♥ J Partner bids next.

Vul: Both ♦ T75

HCP: 6+1 ♣ KQ974

Board: 120 ♠ AJ RHO opens the bidding 3♠.

Dealer: East ♥ K53 You bid next.

Vul: None ♦ A43

HCP: 18+1 ♣ KQJ85

Board: 121 ♠ K762 LHO opens the bidding 3♥.

Dealer: West ♥ - Partner bids next.

Vul: N-S ♦ 654

HCP: 7+2 ♣ KJT832

Board: 122 ♠ AJ94 RHO opens the bidding 3♥.

Dealer: East ♥ A5 You bid next.

Vul: Both ♦ KQ854

HCP: 18+1 ♣ A3

Board: 123 ♠ Q4 LHO opens the bidding 3♥.

Dealer: West ♥ 93 Partner bids next.

Vul: None ♦ QT

HCP: 9+3 ♣ AJ87543

Both hands (Answers Page)

Board: 119

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----|-----|----------|---|
| Dealer: West | ♠ AQJ3 | ♠ 9762 | 3♥ | 3NT | All Pass | |
| Vul: Both | ♥ A72 | ♥ J | | | | |
| North HCP: 23 | ♦ AK | ♦ T75 | | | | |
| South HCP: 6+1 | ♣ AJT3 | ♣ KQ974 | | | | |
| Contract: 3NT North | | | | | | |

Board: 120

| | North: | South: | W | N | E | S |
|---------------------|---------|---------|----------|---|----|-----|
| Dealer: East | ♠ 9874 | ♠ AJ | | | 3♠ | 3NT |
| Vul: None | ♥ 4 | ♥ K53 | All Pass | | | |
| North HCP: 6+1 | ♦ Q8765 | ♦ A43 | | | | |
| South HCP: 18+1 | ♣ A63 | ♣ KQJ85 | | | | |
| Contract: 3NT South | | | | | | |

Board: 121

| | North: | South: | W | N | E | S |
|---------------------|--------|----------|----|-----|----------|---|
| Dealer: West | ♠ AQ54 | ♠ K762 | 3♥ | 3NT | All Pass | |
| Vul: N-S | ♥ AQ43 | ♥ - | | | | |
| North HCP: 17 | ♦ JT8 | ♦ 654 | | | | |
| South HCP: 7+2 | ♣ A7 | ♣ KJT832 | | | | |
| Contract: 3NT North | | | | | | |

Board: 122

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|---|----|-----|
| Dealer: East | ♠ KQT8 | ♠ AJ94 | | | 3♥ | 3NT |
| Vul: Both | ♥ J43 | ♥ A5 | All Pass | | | |
| North HCP: 9 | ♦ 96 | ♦ KQ854 | | | | |
| South HCP: 18+1 | ♣ K984 | ♣ A3 | | | | |
| Contract: 3NT South | | | | | | |

Board: 123

| | North: | South: | W | N | E | S |
|---------------------|--------|-----------|----|-----|----------|---|
| Dealer: West | ♠ AJ86 | ♠ Q4 | 3♥ | 3NT | All Pass | |
| Vul: None | ♥ AQ7 | ♥ 93 | | | | |
| North HCP: 17 | ♦ KJ32 | ♦ QT | | | | |
| South HCP: 9+3 | ♣ Q2 | ♣ AJ87543 | | | | |
| Contract: 3NT North | | | | | | |