

North hands

3NT over RHO's 3x (Lev)

Board: 1 ♠ AKT8

Dealer: West ♥ A943

Vul: Both ♦ T9

HCP: 17 ♣ AQ3

RHO is dealer. You bid second.

West (RHO) opens 3♣ if possible.

Board: 2 ♠ 84

Dealer: East ♥ QJ653

Vul: Both ♦ AQT

HCP: 10+1 ♣ J75

LHO is dealer.

East (LHO) opens 3♠ if possible.

Board: 3 ♠ A2

Dealer: West ♥ AK2

Vul: N-S ♦ A3

HCP: 23+2 ♣ AKJ743

RHO is dealer. You bid second.

West (RHO) opens 3♦ if possible.

Board: 4 ♠ K5

Dealer: East ♥ 84

Vul: E-W ♦ Q75

HCP: 10+2 ♣ KQT843

LHO is dealer.

East (LHO) opens 3♦ if possible.

Board: 5 ♠ KQ54

Dealer: West ♥ Q872

Vul: Both ♦ AK8

HCP: 17 ♣ K9

RHO is dealer. You bid second.

West (RHO) opens 3♠ if possible.

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ AKT8	♠ Q973	3♣	3NT	All Pass	
Vul: Both	♥ A943	♥ T6				
North HCP: 17	♦ T9	♦ QJ854				
South HCP: 5+1	♣ AQ3	♣ 96				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ 84	♠ AJ5			3♠	3NT
Vul: Both	♥ QJ653	♥ AKT4		All Pass		
North HCP: 10+1	♦ AQT	♦ K765				
South HCP: 22	♣ J75	♣ AK				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ A2	♠ JT754	3♦	3NT	All Pass	
Vul: N-S	♥ AK2	♥ 654				
North HCP: 23+2	♦ A3	♦ Q75				
South HCP: 5+1	♣ AKJ743	♣ QT				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ A742			3♦	3NT
Vul: E-W	♥ 84	♥ AK53		All Pass		
North HCP: 10+2	♦ Q75	♦ K96				
South HCP: 18	♣ KQT843	♣ A6				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ KQ54	♠ -	3♠	3NT	All Pass	
Vul: Both	♥ Q872	♥ J54				
North HCP: 17	♦ AK8	♦ QT76532				
South HCP: 5+3	♣ K9	♣ Q52				
Contract: 3NT North						

South hands**3NT over RHO's 3x (Lev)****Board: 1** ♠ Q973

Dealer: West ♥ T6

Vul: Both ♦ QJ854

HCP: 5+1 ♣ 96

LHO is dealer.

West (LHO) opens 3♣ if possible.

Board: 2 ♠ AJ5

Dealer: East ♥ AKT4

Vul: Both ♦ K765

HCP: 22 ♣ AK

RHO is dealer. You bid second.

East (RHO) opens 3♠ if possible.

Board: 3 ♠ JT754

Dealer: West ♥ 654

Vul: N-S ♦ Q75

HCP: 5+1 ♣ QT

LHO is dealer.

West (LHO) opens 3♦ if possible.

Board: 4 ♠ A742

Dealer: East ♥ AK53

Vul: E-W ♦ K96

HCP: 18 ♣ A6

RHO is dealer. You bid second.

East (RHO) opens 3♦ if possible.

Board: 5 ♠ -

Dealer: West ♥ J54

Vul: Both ♦ QT76532

HCP: 5+3 ♣ Q52

LHO is dealer.

West (LHO) opens 3♠ if possible.

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ AKT8	♠ Q973	3♣	3NT	All Pass	
Vul: Both	♥ A943	♥ T6				
North HCP: 17	♦ T9	♦ QJ854				
South HCP: 5+1	♣ AQ3	♣ 96				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ 84	♠ AJ5			3♠	3NT
Vul: Both	♥ QJ653	♥ AKT4		All Pass		
North HCP: 10+1	♦ AQT	♦ K765				
South HCP: 22	♣ J75	♣ AK				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ A2	♠ JT754	3♦	3NT	All Pass	
Vul: N-S	♥ AK2	♥ 654				
North HCP: 23+2	♦ A3	♦ Q75				
South HCP: 5+1	♣ AKJ743	♣ QT				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ A742			3♦	3NT
Vul: E-W	♥ 84	♥ AK53		All Pass		
North HCP: 10+2	♦ Q75	♦ K96				
South HCP: 18	♣ KQT843	♣ A6				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ KQ54	♠ -	3♠	3NT	All Pass	
Vul: Both	♥ Q872	♥ J54				
North HCP: 17	♦ AK8	♦ QT76532				
South HCP: 5+3	♣ K9	♣ Q52				
Contract: 3NT North						

North hands

3NT over RHO's 3x (Lev)

Board: 6	♠ T85
Dealer: East	♥ J7654
Vul: E-W	♦ J6
HCP: 4+1	♣ Q75

Board: 7	♠ AJ5	RHO is dealer. You bid second.
Dealer: West	♥ K4	West (RHO) opens 3♥ if possible.
Vul: Both	♦ AQ74	
HCP: 20	♣ AQ63	

Board: 8	♠ KQ85	RHO is dealer. You bid second.
Dealer: West	♥ A85	West (RHO) opens 3♦ if possible.
Vul: E-W	♦ A6	East (LHO) bids 5♦ if possible.
HCP: 19	♣ KQJ7	

Board: 9	♠ T953	RHO is dealer. You bid second.
Dealer: West	♥ AJ5	West (RHO) opens 3♣ if possible.
Vul: Both	♦ AQ74	
HCP: 17	♣ AQ	

Board: 10	♠ AJ87	LHO is dealer.
Dealer: East	♥ QT765	East (LHO) opens 3♦ if possible.
Vul: None	♦ 9	
HCP: 7+1	♣ 654	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ T85	♠ K92			3♦	3NT
Vul: E-W	♥ J7654	♥ AQ2	All Pass			
North HCP: 4+1	♦ J6	♦ K87				
South HCP: 19	♣ Q75	♣ AKT3				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ AJ5	♠ K874	3♥	3NT	All Pass	
Vul: Both	♥ K4	♥ Q653				
North HCP: 20	♦ AQ74	♦ K93				
South HCP: 11	♣ AQ63	♣ K4				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ KQ85	♠ JT642	3♦	3NT	5♦	5♥
Vul: E-W	♥ A85	♥ QJT7642	All Pass			
North HCP: 19	♦ A6	♦ -				
South HCP: 4+4	♣ KQJ7	♣ 3				
Contract: 5♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ T953	♠ KJ82	3♣	3NT	All Pass	
Vul: Both	♥ AJ5	♥ 982				
North HCP: 17	♦ AQ74	♦ 632				
South HCP: 4	♣ AQ	♣ 862				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ AJ87	♠ KQ5			3♦	3NT
Vul: None	♥ QT765	♥ K2	All Pass			
North HCP: 7+1	♦ 9	♦ A865				
South HCP: 20	♣ 654	♣ AKJ9				
Contract: 3NT South						

South hands**3NT over RHO's 3x (Lev)**

Board: 6	♠ K92
Dealer: East	♥ AQ2
Vul: E-W	♦ K87
HCP: 19	♣ AKT3

Board: 7	♠ K874
Dealer: West	♥ Q653
Vul: Both	♦ K93
HCP: 11	♣ K4

Board: 8	♠ JT642
Dealer: West	♥ QJT7642
Vul: E-W	♦ -
HCP: 4+4	♣ 3

Board: 9	♠ KJ82
Dealer: West	♥ 982
Vul: Both	♦ 632
HCP: 4	♣ 862

Board: 10	♠ KQ5
Dealer: East	♥ K2
Vul: None	♦ A865
HCP: 20	♣ AKJ9

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ T85	♠ K92			3♦	3NT
Vul: E-W	♥ J7654	♥ AQ2	All Pass			
North HCP: 4+1	♦ J6	♦ K87				
South HCP: 19	♣ Q75	♣ AKT3				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ AJ5	♠ K874	3♥	3NT	All Pass	
Vul: Both	♥ K4	♥ Q653				
North HCP: 20	♦ AQ74	♦ K93				
South HCP: 11	♣ AQ63	♣ K4				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ KQ85	♠ JT642	3♦	3NT	5♦	5♥
Vul: E-W	♥ A85	♥ QJT7642	All Pass			
North HCP: 19	♦ A6	♦ -				
South HCP: 4+4	♣ KQJ7	♣ 3				
Contract: 5♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ T953	♠ KJ82	3♣	3NT	All Pass	
Vul: Both	♥ AJ5	♥ 982				
North HCP: 17	♦ AQ74	♦ 632				
South HCP: 4	♣ AQ	♣ 862				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ AJ87	♠ KQ5			3♦	3NT
Vul: None	♥ QT765	♥ K2	All Pass			
North HCP: 7+1	♦ 9	♦ A865				
South HCP: 20	♣ 654	♣ AKJ9				
Contract: 3NT South						

North hands

3NT over RHO's 3x (Lev)

Board: 11	♠ AQ32
Dealer: West	♥ A632
Vul: None	♦ A3
HCP: 18	♣ KJ3

Board: 12	♠ 7
Dealer: East	♥ 752
Vul: E-W	♦ A9
HCP: 7+3	♣ QJT9743

Board: 13	♠ K6
Dealer: West	♥ AK65
Vul: Both	♦ AJ6
HCP: 18	♣ K754

Board: 14	♠ KJ96
Dealer: West	♥ A853
Vul: E-W	♦ A6
HCP: 19	♣ AK3

Board: 15	♠ AK9
Dealer: West	♥ A2
Vul: Both	♦ AJT5
HCP: 18	♣ Q974

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AQ32	♠ KJ8	3♦	3NT	All Pass	
Vul: None	♥ A632	♥ KJ94				
North HCP: 18	♦ A3	♦ 4				
South HCP: 8+1	♣ KJ3	♣ T9854				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ A83			3♠	3NT
Vul: E-W	♥ 752	♥ AK43		All Pass		
North HCP: 7+3	♦ A9	♦ K863				
South HCP: 21	♣ QJT9743	♣ AK				
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ K6	♠ T52	3♠	3NT	All Pass	
Vul: Both	♥ AK65	♥ QJ742				
North HCP: 18	♦ AJ6	♦ K984				
South HCP: 6+1	♣ K754	♣ 6				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ KJ96	♠ QT7542	3♦	3NT	Pass	4♠
Vul: E-W	♥ A853	♥ QT72		All Pass		
North HCP: 19	♦ A6	♦ 753				
South HCP: 4+2	♣ AK3	♣ -				
Contract: 4♠ South						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ AK9	♠ QJ43	3♥	3NT	All Pass	
Vul: Both	♥ A2	♥ T3				
North HCP: 18	♦ AJT5	♦ Q973				
South HCP: 12	♣ Q974	♣ AK8				
Contract: 3NT North						

South hands**3NT over RHO's 3x (Lev)**

Board: 11	♠ KJ8
Dealer: West	♥ KJ94
Vul: None	♦ 4
HCP: 8+1	♣ T9854

Board: 12	♠ A83
Dealer: East	♥ AK43
Vul: E-W	♦ K863
HCP: 21	♣ AK

Board: 13	♠ T52
Dealer: West	♥ QJ742
Vul: Both	♦ K984
HCP: 6+1	♣ 6

Board: 14	♠ QT7542
Dealer: West	♥ QT72
Vul: E-W	♦ 753
HCP: 4+2	♣ -

Board: 15	♠ QJ43
Dealer: West	♥ T3
Vul: Both	♦ Q973
HCP: 12	♣ AK8

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AQ32	♠ KJ8	3♦	3NT	All Pass	
Vul: None	♥ A632	♥ KJ94				
North HCP: 18	♦ A3	♦ 4				
South HCP: 8+1	♣ KJ3	♣ T9854				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ A83			3♠	3NT
Vul: E-W	♥ 752	♥ AK43		All Pass		
North HCP: 7+3	♦ A9	♦ K863				
South HCP: 21	♣ QJT9743	♣ AK				
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ K6	♠ T52	3♠	3NT	All Pass	
Vul: Both	♥ AK65	♥ QJ742				
North HCP: 18	♦ AJ6	♦ K984				
South HCP: 6+1	♣ K754	♣ 6				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ KJ96	♠ QT7542	3♦	3NT	Pass	4♠
Vul: E-W	♥ A853	♥ QT72		All Pass		
North HCP: 19	♦ A6	♦ 753				
South HCP: 4+2	♣ AK3	♣ -				
Contract: 4♠ South						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ AK9	♠ QJ43	3♥	3NT	All Pass	
Vul: Both	♥ A2	♥ T3				
North HCP: 18	♦ AJT5	♦ Q973				
South HCP: 12	♣ Q974	♣ AK8				
Contract: 3NT North						

North hands

3NT over RHO's 3x (Lev)

Board: 16 ♠ K9652

Dealer: East ♥ AT42

Vul: E-W ♦ 654

HCP: 7+1 ♣ 9

LHO is dealer.

East (LHO) opens 3♦ if possible.

Board: 17 ♠ A5

Dealer: West ♥ A83

Vul: Both ♦ AKT6

HCP: 18 ♣ K654

RHO is dealer. You bid second.

West (RHO) opens 3♠ if possible.

Board: 18 ♠ T76

Dealer: East ♥ KJ54

Vul: None ♦ AQ84

HCP: 10 ♣ 54

LHO is dealer.

East (LHO) opens 3♣ if possible.

Board: 19 ♠ AJ4

Dealer: West ♥ AQ76

Vul: N-S ♦ JT

HCP: 17 ♣ KQ97

RHO is dealer. You bid second.

West (RHO) opens 3♣ if possible.

Board: 20 ♠ AKQ73

Dealer: East ♥ Q942

Vul: Both ♦ J3

HCP: 12+1 ♣ 75

LHO is dealer.

East (LHO) opens 3♦ if possible.

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ K9652	♠ AJ4			3♦	3NT
Vul: E-W	♥ AT42	♥ QJ5	All Pass			
North HCP: 7+1	♦ 654	♦ KJ3				
South HCP: 18	♣ 9	♣ AQ73				
Contract: 3NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ 94	3♠	3NT	All Pass	
Vul: Both	♥ A83	♥ KT752				
North HCP: 18	♦ AKT6	♦ 5				
South HCP: 10+2	♣ K654	♣ AQJT3				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ J2			3♣	3NT
Vul: None	♥ KJ54	♥ AQT9	All Pass			
North HCP: 10	♦ AQ84	♦ KJ97				
South HCP: 17	♣ 54	♣ AQ2				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AJ4	♠ K97652	3♣	3NT	Pass	4NT ¹
Vul: N-S	♥ AQ76	♥ K94	All Pass			
North HCP: 17	♦ JT	♦ AK6				
South HCP: 13+2	♣ KQ97	♣ 6	1. Quantitative 4NT			
Contract: 4NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ AKQ73	♠ J962			3♦	3NT
Vul: Both	♥ Q942	♥ AK3	All Pass			
North HCP: 12+1	♦ J3	♦ A4				
South HCP: 19	♣ 75	♣ AQJ9				
Contract: 3NT South						

South hands**3NT over RHO's 3x (Lev)**

Board: 16	♠ AJ4
Dealer: East	♥ QJ5
Vul: E-W	♦ KJ3
HCP: 18	♣ AQ73

Board: 17	♠ 94
Dealer: West	♥ KT752
Vul: Both	♦ 5
HCP: 10+2	♣ AQJT3

Board: 18	♠ J2
Dealer: East	♥ AQT9
Vul: None	♦ KJ97
HCP: 17	♣ AQ2

Board: 19	♠ K97652
Dealer: West	♥ K94
Vul: N-S	♦ AK6
HCP: 13+2	♣ 6

Board: 20	♠ J962
Dealer: East	♥ AK3
Vul: Both	♦ A4
HCP: 19	♣ AQJ9

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ K9652	♠ AJ4			3♦	3NT
Vul: E-W	♥ AT42	♥ QJ5	All Pass			
North HCP: 7+1	♦ 654	♦ KJ3				
South HCP: 18	♣ 9	♣ AQ73				
Contract: 3NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ 94	3♠	3NT	All Pass	
Vul: Both	♥ A83	♥ KT752				
North HCP: 18	♦ AKT6	♦ 5				
South HCP: 10+2	♣ K654	♣ AQJT3				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ J2			3♣	3NT
Vul: None	♥ KJ54	♥ AQT9	All Pass			
North HCP: 10	♦ AQ84	♦ KJ97				
South HCP: 17	♣ 54	♣ AQ2				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AJ4	♠ K97652	3♣	3NT	Pass	4NT ¹
Vul: N-S	♥ AQ76	♥ K94	All Pass			
North HCP: 17	♦ JT	♦ AK6				
South HCP: 13+2	♣ KQ97	♣ 6	1. Quantitative 4NT			
Contract: 4NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ AKQ73	♠ J962			3♦	3NT
Vul: Both	♥ Q942	♥ AK3	All Pass			
North HCP: 12+1	♦ J3	♦ A4				
South HCP: 19	♣ 75	♣ AQJ9				
Contract: 3NT South						

North hands

3NT over RHO's 3x (Lev)

Board: 21	♠ 4	LHO is dealer.
Dealer: East	♥ QT9872	East (LHO) opens 3♣ if possible.
Vul: None	♦ T9432	
HCP: 2+3	♣ 5	
Board: 22	♠ J9754	LHO is dealer.
Dealer: East	♥ 8754	East (LHO) opens 3♣ if possible.
Vul: None	♦ J43	
HCP: 2+1	♣ 9	
Board: 23	♠ 96	RHO is dealer. You bid second.
Dealer: West	♥ AQ97	West (RHO) opens 3♥ if possible.
Vul: None	♦ A8	
HCP: 17+1	♣ AK976	
Board: 24	♠ 96	Partner is dealer.
Dealer: South	♥ AJ7652	West (RHO) bids 3NT if possible.
Vul: E-W	♦ 63	
HCP: 9+2	♣ A82	
Board: 25	♠ AQ5	RHO is dealer. You bid second.
Dealer: West	♥ A98	West (RHO) opens 3♣ if possible.
Vul: None	♦ Q763	
HCP: 18	♣ AQ7	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ AT93			3♣	3NT
Vul: None	♥ QT9872	♥ KJ	Pass	4♥	All Pass	
North HCP: 2+3	♦ T9432	♦ K65				
South HCP: 17	♣ 5	♣ AQ84				
Contract: 4♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ J9754	♠ AQT8			3♣	3NT
Vul: None	♥ 8754	♥ K62	All Pass			
North HCP: 2+1	♦ J43	♦ A76				
South HCP: 19	♣ 9	♣ AQ5				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ 96	♠ A852	3♥	3NT	All Pass	
Vul: None	♥ AQ97	♥ 64				
North HCP: 17+1	♦ A8	♦ KJ96				
South HCP: 9	♣ AK976	♣ JT8				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ J82			3♦	
Vul: E-W	♥ AJ7652	♥ 4	3NT	4♦	All Pass	
North HCP: 9+2	♦ 63	♦ AQT7542				
South HCP: 8+3	♣ A82	♣ J9				
Contract: 4♦ North						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ AQ5	♠ K432	3♣	3NT	All Pass	
Vul: None	♥ A98	♥ Q73				
North HCP: 18	♦ Q763	♦ AJT94				
South HCP: 10+1	♣ AQ7	♣ 5				
Contract: 3NT North						

South hands**3NT over RHO's 3x (Lev)****Board: 21**

♠ AT93

Dealer: East

♥ KJ

Vul: None

♦ K65

HCP: 17

♣ AQ84

RHO is dealer. You bid second.

East (RHO) opens 3♣ if possible.

Board: 22

♠ AQT8

Dealer: East

♥ K62

Vul: None

♦ A76

HCP: 19

♣ AQ5

RHO is dealer. You bid second.

East (RHO) opens 3♣ if possible.

Board: 23

♠ A852

Dealer: West

♥ 64

Vul: None

♦ KJ96

HCP: 9

♣ JT8

LHO is dealer.

West (LHO) opens 3♥ if possible.

Board: 24

♠ J82

Dealer: South

♥ 4

Vul: E-W

♦ AQT7542

HCP: 8+3

♣ J9

You are dealer.

West (LHO) bids 3NT if possible.

Board: 25

♠ K432

Dealer: West

♥ Q73

Vul: None

♦ AJT94

HCP: 10+1

♣ 5

LHO is dealer.

West (LHO) opens 3♣ if possible.

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ AT93			3♣	3NT
Vul: None	♥ QT9872	♥ KJ	Pass	4♥	All Pass	
North HCP: 2+3	♦ T9432	♦ K65				
South HCP: 17	♣ 5	♣ AQ84				
Contract: 4♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ J9754	♠ AQT8			3♣	3NT
Vul: None	♥ 8754	♥ K62	All Pass			
North HCP: 2+1	♦ J43	♦ A76				
South HCP: 19	♣ 9	♣ AQ5				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ 96	♠ A852	3♥	3NT	All Pass	
Vul: None	♥ AQ97	♥ 64				
North HCP: 17+1	♦ A8	♦ KJ96				
South HCP: 9	♣ AK976	♣ JT8				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ J82			3♦	
Vul: E-W	♥ AJ7652	♥ 4	3NT	4♦	All Pass	
North HCP: 9+2	♦ 63	♦ AQT7542				
South HCP: 8+3	♣ A82	♣ J9				
Contract: 4♦ North						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ AQ5	♠ K432	3♣	3NT	All Pass	
Vul: None	♥ A98	♥ Q73				
North HCP: 18	♦ Q763	♦ AJT94				
South HCP: 10+1	♣ AQ7	♣ 5				
Contract: 3NT North						

North hands

3NT over RHO's 3x (Lev)

Board: 26	♠ -
Dealer: East	♥ T752
Vul: None	♦ QJT2
HCP: 8+1	♣ KQ973

Board: 27	♠ Q743	RHO is dealer. You bid second.
Dealer: West	♥ AQ	West (RHO) opens 3♦ if possible.
Vul: Both	♦ KT6	
HCP: 18	♣ AK98	

Board: 28	♠ 73	LHO is dealer.
Dealer: East	♥ 874	East (LHO) opens 3♠ if possible.
Vul: E-W	♦ AT754	
HCP: 4+1	♣ T98	

Board: 29	♠ KQ8	RHO is dealer. You bid second.
Dealer: West	♥ AQ4	West (RHO) opens 3♥ if possible.
Vul: Both	♦ AQ987	
HCP: 17+1	♣ 54	

Board: 30	♠ AJ753	LHO is dealer.
Dealer: East	♥ J985	East (LHO) opens 3♣ if possible.
Vul: Both	♦ KJ72	
HCP: 10+1	♣ -	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AQ752			3♠	3NT
Vul: None	♥ T752	♥ AK6	All Pass			
North HCP: 8+1	♦ QJT2	♦ 854				
South HCP: 17+1	♣ KQ973	♣ A5				
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ Q743	♠ T985	3♦	3NT	All Pass	
Vul: Both	♥ AQ	♥ KT732				
North HCP: 18	♦ KT6	♦ -				
South HCP: 6+1	♣ AK98	♣ QJT6				
Contract: 3NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ A42			3♠	3NT
Vul: E-W	♥ 874	♥ 93	All Pass			
North HCP: 4+1	♦ AT754	♦ KQ6				
South HCP: 18+1	♣ T98	♣ AKQ53				
Contract: 3NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ KQ8	♠ AT62	3♥	3NT	All Pass	
Vul: Both	♥ AQ4	♥ 7				
North HCP: 17+1	♦ AQ987	♦ JT43				
South HCP: 12	♣ 54	♣ AK63				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ AJ753	♠ KT2			3♣	3NT
Vul: Both	♥ J985	♥ AK63	All Pass			
North HCP: 10+1	♦ KJ72	♦ Q86				
South HCP: 17	♣ -	♣ KQ6				
Contract: 3NT South						

South hands**3NT over RHO's 3x (Lev)**

Board: 26	♠ AQ752
Dealer: East	♥ AK6
Vul: None	♦ 854
HCP: 17+1	♣ A5

Board: 27	♠ T985
Dealer: West	♥ KT732
Vul: Both	♦ -
HCP: 6+1	♣ QJT6

Board: 28	♠ A42
Dealer: East	♥ 93
Vul: E-W	♦ KQ6
HCP: 18+1	♣ AKQ53

Board: 29	♠ AT62
Dealer: West	♥ 7
Vul: Both	♦ JT43
HCP: 12	♣ AK63

Board: 30	♠ KT2
Dealer: East	♥ AK63
Vul: Both	♦ Q86
HCP: 17	♣ KQ6

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AQ752			3♠	3NT
Vul: None	♥ T752	♥ AK6	All Pass			
North HCP: 8+1	♦ QJT2	♦ 854				
South HCP: 17+1	♣ KQ973	♣ A5				
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ Q743	♠ T985	3♦	3NT	All Pass	
Vul: Both	♥ AQ	♥ KT732				
North HCP: 18	♦ KT6	♦ -				
South HCP: 6+1	♣ AK98	♣ QJT6				
Contract: 3NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ A42			3♠	3NT
Vul: E-W	♥ 874	♥ 93	All Pass			
North HCP: 4+1	♦ AT754	♦ KQ6				
South HCP: 18+1	♣ T98	♣ AKQ53				
Contract: 3NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ KQ8	♠ AT62	3♥	3NT	All Pass	
Vul: Both	♥ AQ4	♥ 7				
North HCP: 17+1	♦ AQ987	♦ JT43				
South HCP: 12	♣ 54	♣ AK63				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ AJ753	♠ KT2			3♣	3NT
Vul: Both	♥ J985	♥ AK63	All Pass			
North HCP: 10+1	♦ KJ72	♦ Q86				
South HCP: 17	♣ -	♣ KQ6				
Contract: 3NT South						

North hands

3NT over RHO's 3x (Lev)

Board: 31	♠ A9	RHO is dealer. You bid second.
Dealer: West	♥ AT2	West (RHO) opens 3♣ if possible.
Vul: None	♦ KT872	
HCP: 17+1	♣ AQ4	
Board: 32	♠ 9632	LHO is dealer.
Dealer: East	♥ J92	East (LHO) opens 3♦ if possible.
Vul: None	♦ 942	
HCP: 1	♣ 952	
Board: 33	♠ J72	LHO is dealer.
Dealer: East	♥ AQJ862	East (LHO) opens 3♦ if possible.
Vul: Both	♦ 6	
HCP: 11+2	♣ QJ8	
Board: 34	♠ T984	LHO is dealer.
Dealer: East	♥ K983	East (LHO) opens 3♦ if possible.
Vul: E-W	♦ 9	West (RHO) Doubles 3NT if possible.
HCP: 5	♣ Q854	
Board: 35	♠ KQJ854	LHO is dealer.
Dealer: East	♥ Q8	East (LHO) opens 3♥ if possible.
Vul: E-W	♦ 6	
HCP: 10+2	♣ Q976	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ QJT63	3♣	3NT	All Pass	
Vul: None	♥ AT2	♥ Q763				
North HCP: 17+1	♦ KT872	♦ 94				
South HCP: 5+1	♣ AQ4	♣ 87				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 9632	♠ QJT			3♦	3NT
Vul: None	♥ J92	♥ A43		All Pass		
North HCP: 1	♦ 942	♦ AQ				
South HCP: 17+1	♣ 952	♣ A8763				
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ J72	♠ A4			3♦	3NT
Vul: Both	♥ AQJ862	♥ KT	Pass	4♥	All Pass	
North HCP: 11+2	♦ 6	♦ AJ53				
South HCP: 19+1	♣ QJ8	♣ AK974				
Contract: 4♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ T984	♠ 73			3♦	3NT
Vul: E-W	♥ K983	♥ AJ76	X	All Pass		
North HCP: 5	♦ 9	♦ KQ65				
South HCP: 17	♣ Q854	♣ AK9				
Contract: 3NTX South						

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ KQJ854	♠ A9			3♥	3NT
Vul: E-W	♥ Q8	♥ K9	Pass	4♠	All Pass	
North HCP: 10+2	♦ 6	♦ AQJT93				
South HCP: 19+2	♣ Q976	♣ AJT				
Contract: 4♠ North						

South hands**3NT over RHO's 3x (Lev)****Board: 31** ♠ QJT63

Dealer: West ♥ Q763

Vul: None ♦ 94

HCP: 5+1 ♣ 87

Board: 32 ♠ QJT

Dealer: East ♥ A43

Vul: None ♦ AQ

HCP: 17+1 ♣ A8763

Board: 33 ♠ A4

Dealer: East ♥ KT

Vul: Both ♦ AJ53

HCP: 19+1 ♣ AK974

Board: 34 ♠ 73

Dealer: East ♥ AJ76

Vul: E-W ♦ KQ65

HCP: 17 ♣ AK9

Board: 35 ♠ A9

Dealer: East ♥ K9

Vul: E-W ♦ AQJT93

HCP: 19+2 ♣ AJT

LHO is dealer.

West (LHO) opens 3♣ if possible.

RHO is dealer. You bid second.

East (RHO) opens 3♦ if possible.

RHO is dealer. You bid second.

East (RHO) opens 3♦ if possible.

RHO is dealer. You bid second.

East (RHO) opens 3♦ if possible.

West (LHO) Doubles 3NT if possible.

RHO is dealer. You bid second.

East (RHO) opens 3♥ if possible.

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ QJT63	3♣	3NT	All Pass	
Vul: None	♥ AT2	♥ Q763				
North HCP: 17+1	♦ KT872	♦ 94				
South HCP: 5+1	♣ AQ4	♣ 87				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 9632	♠ QJT			3♦	3NT
Vul: None	♥ J92	♥ A43		All Pass		
North HCP: 1	♦ 942	♦ AQ				
South HCP: 17+1	♣ 952	♣ A8763				
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ J72	♠ A4			3♦	3NT
Vul: Both	♥ AQJ862	♥ KT	Pass	4♥	All Pass	
North HCP: 11+2	♦ 6	♦ AJ53				
South HCP: 19+1	♣ QJ8	♣ AK974				
Contract: 4♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ T984	♠ 73			3♦	3NT
Vul: E-W	♥ K983	♥ AJ76	X	All Pass		
North HCP: 5	♦ 9	♦ KQ65				
South HCP: 17	♣ Q854	♣ AK9				
Contract: 3NTX South						

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ KQJ854	♠ A9			3♥	3NT
Vul: E-W	♥ Q8	♥ K9	Pass	4♠	All Pass	
North HCP: 10+2	♦ 6	♦ AQJT93				
South HCP: 19+2	♣ Q976	♣ AJT				
Contract: 4♠ North						

North hands

3NT over RHO's 3x (Lev)

Board: 36	♠ AT
Dealer: West	♥ KT2
Vul: E-W	♦ AT987
HCP: 17+1	♣ AQ9

Board: 37	♠ K2
Dealer: West	♥ AJ62
Vul: Both	♦ KQJ5
HCP: 19	♣ KQ3

Board: 38	♠ AQ
Dealer: West	♥ Q54
Vul: E-W	♦ AQ9653
HCP: 18+2	♣ A4

Board: 39	♠ AKT3
Dealer: West	♥ Q2
Vul: None	♦ AQ53
HCP: 19	♣ KJT

Board: 40	♠ A72
Dealer: West	♥ AK85
Vul: N-S	♦ J97
HCP: 17	♣ KQ8

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ QJ963	3♣	3NT	Pass	4♠
Vul: E-W	♥ KT2	♥ AJ95		All Pass		
North HCP: 17+1	♦ AT987	♦ J5				
South HCP: 9+1	♣ AQ9	♣ 84				
Contract: 4♠ South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ K2	♠ Q76	3♠	3NT	All Pass	
Vul: Both	♥ AJ62	♥ K7				
North HCP: 19	♦ KQJ5	♦ 96				
South HCP: 6+2	♣ KQ3	♣ J97654				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ J97653	3♣	3NT	Pass	4♠
Vul: E-W	♥ Q54	♥ JT2		All Pass		
North HCP: 18+2	♦ AQ9653	♦ K4				
South HCP: 5+2	♣ A4	♣ 85				
Contract: 4♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ AKT3	♠ J9842	3♦	3NT	All Pass	
Vul: None	♥ Q2	♥ AJ				
North HCP: 19	♦ AQ53	♦ 94				
South HCP: 12+1	♣ KJT	♣ AQ97				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ A72	♠ KJT953	3♣	3NT	Pass	4♠
Vul: N-S	♥ AK85	♥ Q73		All Pass		
North HCP: 17	♦ J97	♦ KQ2				
South HCP: 11+2	♣ KQ8	♣ 9				
Contract: 4♠ South						

South hands**3NT over RHO's 3x (Lev)****Board: 36** ♠ QJ963

Dealer: West ♥ AJ95

Vul: E-W ♦ J5

HCP: 9+1 ♣ 84

LHO is dealer.

West (LHO) opens 3♣ if possible.

Board: 37 ♠ Q76

Dealer: West ♥ K7

Vul: Both ♦ 96

HCP: 6+2 ♣ J97654

LHO is dealer.

West (LHO) opens 3♠ if possible.

Board: 38 ♠ J97653

Dealer: West ♥ JT2

Vul: E-W ♦ K4

HCP: 5+2 ♣ 85

LHO is dealer.

West (LHO) opens 3♣ if possible.

Board: 39 ♠ J9842

Dealer: West ♥ AJ

Vul: None ♦ 94

HCP: 12+1 ♣ AQ97

LHO is dealer.

West (LHO) opens 3♦ if possible.

Board: 40 ♠ KJT953

Dealer: West ♥ Q73

Vul: N-S ♦ KQ2

HCP: 11+2 ♣ 9

LHO is dealer.

West (LHO) opens 3♣ if possible.

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ QJ963	3♣	3NT	Pass	4♠
Vul: E-W	♥ KT2	♥ AJ95		All Pass		
North HCP: 17+1	♦ AT987	♦ J5				
South HCP: 9+1	♣ AQ9	♣ 84				
Contract: 4♠ South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ K2	♠ Q76	3♠	3NT	All Pass	
Vul: Both	♥ AJ62	♥ K7				
North HCP: 19	♦ KQJ5	♦ 96				
South HCP: 6+2	♣ KQ3	♣ J97654				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ J97653	3♣	3NT	Pass	4♠
Vul: E-W	♥ Q54	♥ JT2		All Pass		
North HCP: 18+2	♦ AQ9653	♦ K4				
South HCP: 5+2	♣ A4	♣ 85				
Contract: 4♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ AKT3	♠ J9842	3♦	3NT	All Pass	
Vul: None	♥ Q2	♥ AJ				
North HCP: 19	♦ AQ53	♦ 94				
South HCP: 12+1	♣ KJT	♣ AQ97				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ A72	♠ KJT953	3♣	3NT	Pass	4♠
Vul: N-S	♥ AK85	♥ Q73		All Pass		
North HCP: 17	♦ J97	♦ KQ2				
South HCP: 11+2	♣ KQ8	♣ 9				
Contract: 4♠ South						

North hands

3NT over RHO's 3x (Lev)

Board: 41	♠ Q8
Dealer: North	♥ 2
Vul: None	♦ T82
HCP: 7+3	♣ AJT8763

Board: 42	♠ A6	RHO is dealer. You bid second.
Dealer: West	♥ AQ4	West (RHO) opens 3♥ if possible.
Vul: E-W	♦ AK75	
HCP: 17	♣ T643	

Board: 43	♠ 7	You are dealer.
Dealer: North	♥ KQJT752	East (LHO) bids 3NT if possible.
Vul: E-W	♦ Q2	
HCP: 8+3	♣ 863	

Board: 44	♠ J83	LHO is dealer.
Dealer: East	♥ AJ532	East (LHO) opens 3♣ if possible.
Vul: Both	♦ KQ84	
HCP: 11+1	♣ 9	

Board: 45	♠ JT98763	LHO is dealer.
Dealer: East	♥ QT43	East (LHO) opens 3♦ if possible.
Vul: None	♦ -	West (RHO) bids 4♦ if possible.
HCP: 7+3	♣ A2	

Both hands (Answers Page)

Board: 41

Dealer: North

North:

♠ Q8

South:

♠ J3

W N E S

3♣ 3NT 4♣

Vul: None

♥ 2

♥ 643

All Pass

North HCP: 7+3

♦ T82

♦ AQJ543

South HCP: 10+2

♣ AJT8763

♣ Q2

Contract: 4♣ South

Board: 42

Dealer: West

North:

♠ A6

South:

♠ J74

W N E S

3♥ 3NT Pass 5♣

Vul: E-W

♥ AQ4

♥ 9

All Pass

North HCP: 17

♦ AK75

♦ 632

South HCP: 6+2

♣ T643

♣ AJ9752

Contract: 5♣ South

Board: 43

Dealer: North

North:

♠ 7

South:

♠ AQJ85

W N E S

3♥ 3NT 4♥

Vul: E-W

♥ KQJT752

♥ 86

All Pass

North HCP: 8+3

♦ Q2

♦ T874

South HCP: 7+1

♣ 863

♣ 42

Contract: 4♥ South

Board: 44

Dealer: East

North:

♠ J83

South:

♠ KQ97

W N E S

3♣ 3NT

Vul: Both

♥ AJ532

♥ KQ

All Pass

North HCP: 11+1

♦ KQ84

♦ A953

South HCP: 18

♣ 9

♣ A63

Contract: 3NT South

Board: 45

Dealer: East

North:

♠ JT98763

South:

♠ AQ

W N E S

3♦ 3NT

Vul: None

♥ QT43

♥ KJ6

4♦ 4♠ All Pass

North HCP: 7+3

♦ -

♦ AQ62

South HCP: 17

♣ A2

♣ J976

Contract: 4♠ North

South hands**3NT over RHO's 3x (Lev)**

Board: 41	♠ J3
Dealer: North	♥ 643
Vul: None	♦ AQJ543
HCP: 10+2	♣ Q2

Board: 42	♠ J74
Dealer: West	♥ 9
Vul: E-W	♦ 632
HCP: 6+2	♣ AJ9752

Board: 43	♠ AQJ85
Dealer: North	♥ 86
Vul: E-W	♦ T874
HCP: 7+1	♣ 42

Board: 44	♠ KQ97
Dealer: East	♥ KQ
Vul: Both	♦ A953
HCP: 18	♣ A63

Board: 45	♠ AQ
Dealer: East	♥ KJ6
Vul: None	♦ AQ62
HCP: 17	♣ J976

Both hands (Answers Page)

Board: 41

Dealer: North

North:

♠ Q8

South:

♠ J3

W N E S

3♣ 3NT 4♣

Vul: None

♥ 2

♥ 643

All Pass

North HCP: 7+3

♦ T82

♦ AQJ543

South HCP: 10+2

♣ AJT8763

♣ Q2

Contract: 4♣ South

Board: 42

Dealer: West

North:

♠ A6

South:

♠ J74

W N E S

3♥ 3NT Pass 5♣

Vul: E-W

♥ AQ4

♥ 9

All Pass

North HCP: 17

♦ AK75

♦ 632

South HCP: 6+2

♣ T643

♣ AJ9752

Contract: 5♣ South

Board: 43

Dealer: North

North:

♠ 7

South:

♠ AQJ85

W N E S

3♥ 3NT 4♥

Vul: E-W

♥ KQJT752

♥ 86

All Pass

North HCP: 8+3

♦ Q2

♦ T874

South HCP: 7+1

♣ 863

♣ 42

Contract: 4♥ South

Board: 44

Dealer: East

North:

♠ J83

South:

♠ KQ97

W N E S

3♣ 3NT

Vul: Both

♥ AJ532

♥ KQ

All Pass

North HCP: 11+1

♦ KQ84

♦ A953

South HCP: 18

♣ 9

♣ A63

Contract: 3NT South

Board: 45

Dealer: East

North:

♠ JT98763

South:

♠ AQ

W N E S

3♦ 3NT

Vul: None

♥ QT43

♥ KJ6

4♦ 4♠ All Pass

North HCP: 7+3

♦ -

♦ AQ62

South HCP: 17

♣ A2

♣ J976

Contract: 4♠ North

North hands

3NT over RHO's 3x (Lev)

Board: 46	♠ 763
Dealer: East	♥ JT74
Vul: E-W	♦ AK964
HCP: 8+1	♣ T

Board: 47	♠ K73
Dealer: West	♥ AQ2
Vul: E-W	♦ A9
HCP: 22+1	♣ AKQ83

Board: 48	♠ 8762
Dealer: East	♥ QT874
Vul: None	♦ 64
HCP: 2+1	♣ T3

Board: 49	♠ A83
Dealer: East	♥ KQ9753
Vul: N-S	♦ 95
HCP: 9+2	♣ 98

Board: 50	♠ Q532
Dealer: East	♥ 943
Vul: Both	♦ J963
HCP: 6	♣ K3

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ 763	♠ AQ			3 ♠	3NT
Vul: E-W	♥ JT74	♥ AQ92	All Pass			
North HCP: 8+1	♦ AK964	♦ Q7				
South HCP: 17+1	♣ T	♣ K9876				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ K73	♠ 95	3 ♥	3NT	All Pass	
Vul: E-W	♥ AQ2	♥ 4				
North HCP: 22+1	♦ A9	♦ J87654				
South HCP: 1+2	♣ AKQ83	♣ T964				
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ 8762	♠ AK3			3 ♦	3NT
Vul: None	♥ QT874	♥ J6	All Pass			
North HCP: 2+1	♦ 64	♦ KT73				
South HCP: 18	♣ T3	♣ AK84				
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ A83	♠ K95			3 ♦	3NT
Vul: N-S	♥ KQ9753	♥ AT6	Pass	4 ♥	All Pass	
North HCP: 9+2	♦ 95	♦ A3				
South HCP: 21+1	♣ 98	♣ AKQJ3				
Contract: 4 ♥ North						

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ Q532	♠ A987			3 ♥	3NT
Vul: Both	♥ 943	♥ A8	All Pass			
North HCP: 6	♦ J963	♦ KQ87				
South HCP: 19	♣ K3	♣ AQ9				
Contract: 3NT South						

South hands**3NT over RHO's 3x (Lev)**

Board: 46	♠ AQ
Dealer: East	♥ AQ92
Vul: E-W	♦ Q7
HCP: 17+1	♣ K9876

Board: 47	♠ 95
Dealer: West	♥ 4
Vul: E-W	♦ J87654
HCP: 1+2	♣ T964

Board: 48	♠ AK3
Dealer: East	♥ J6
Vul: None	♦ KT73
HCP: 18	♣ AK84

Board: 49	♠ K95
Dealer: East	♥ AT6
Vul: N-S	♦ A3
HCP: 21+1	♣ AKQJ3

Board: 50	♠ A987
Dealer: East	♥ A8
Vul: Both	♦ KQ87
HCP: 19	♣ AQ9

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ 763	♠ AQ			3 ♠	3NT
Vul: E-W	♥ JT74	♥ AQ92	All Pass			
North HCP: 8+1	♦ AK964	♦ Q7				
South HCP: 17+1	♣ T	♣ K9876				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ K73	♠ 95	3 ♥	3NT	All Pass	
Vul: E-W	♥ AQ2	♥ 4				
North HCP: 22+1	♦ A9	♦ J87654				
South HCP: 1+2	♣ AKQ83	♣ T964				
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ 8762	♠ AK3			3 ♦	3NT
Vul: None	♥ QT874	♥ J6	All Pass			
North HCP: 2+1	♦ 64	♦ KT73				
South HCP: 18	♣ T3	♣ AK84				
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ A83	♠ K95			3 ♦	3NT
Vul: N-S	♥ KQ9753	♥ AT6	Pass	4 ♥	All Pass	
North HCP: 9+2	♦ 95	♦ A3				
South HCP: 21+1	♣ 98	♣ AKQJ3				
Contract: 4 ♥ North						

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ Q532	♠ A987			3 ♥	3NT
Vul: Both	♥ 943	♥ A8	All Pass			
North HCP: 6	♦ J963	♦ KQ87				
South HCP: 19	♣ K3	♣ AQ9				
Contract: 3NT South						

North hands

3NT over RHO's 3x (Lev)

Board: 51	♠ K6 ♥ AQ87 ♦ AQ86 ♣ KJ8	RHO is dealer. You bid second. West (RHO) opens 3♠ if possible.
Board: 52	♠ A9743 ♥ KQ75 ♦ - ♣ 8764	Partner is dealer. West (RHO) bids 3NT if possible. West (RHO) Doubles 5♣ if possible.
Board: 53	♠ KT2 ♥ T83 ♦ AKJ ♣ AQ42	RHO is dealer. You bid second. West (RHO) opens 3♣ if possible. East (LHO) Doubles 3NT if possible.
Board: 54	♠ A87 ♥ KQ9 ♦ AQ873 ♣ K8	RHO is dealer. You bid second. West (RHO) opens 3♣ if possible.
Board: 55	♠ K97632 ♥ AK6 ♦ T4 ♣ 64	LHO is dealer. East (LHO) opens 3♦ if possible.

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ K6	♠ J8	3♠	3NT	All Pass	
Vul: N-S	♥ AQ87	♥ T42				
North HCP: 19	♦ AQ86	♦ KT93				
South HCP: 8	♣ KJ8	♣ AT96				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ A9743	♠ K8				3♣
Vul: N-S	♥ KQ75	♥ 864	3NT	5♣	Pass	Pass
North HCP: 9+1	♦ -	♦ 3	X		All Pass	
South HCP: 7+3	♣ 8764	♣ KJT9532				
Contract: 5♣X North						

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ KT2	♠ J65	3♣	3NT	X	All Pass
Vul: N-S	♥ T83	♥ 9642				
North HCP: 17	♦ AKJ	♦ T9542				
South HCP: 1+1	♣ AQ42	♣ 6				
Contract: 3NTX North						

Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ A87	♠ K964	3♣	3NT	Pass	4♥
Vul: E-W	♥ KQ9	♥ AJ8763		All Pass		
North HCP: 18+1	♦ AQ873	♦ T9				
South HCP: 8+2	♣ K8	♣ 9				
Contract: 4♥ South						

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ K97632	♠ AT			3♦	3NT
Vul: None	♥ AK6	♥ Q4	Pass	4♠	All Pass	
North HCP: 10+2	♦ T4	♦ A85				
South HCP: 17+2	♣ 64	♣ AQJ753				
Contract: 4♠ North						

South hands**3NT over RHO's 3x (Lev)**

Board: 51	♠ J8
Dealer: West	♥ T42
Vul: N-S	♦ KT93
HCP: 8	♣ AT96

Board: 52	♠ K8
Dealer: South	♥ 864
Vul: N-S	♦ 3
HCP: 7+3	♣ KJT9532

Board: 53	♠ J65
Dealer: West	♥ 9642
Vul: N-S	♦ T9542
HCP: 1+1	♣ 6

Board: 54	♠ K964
Dealer: West	♥ AJ8763
Vul: E-W	♦ T9
HCP: 8+2	♣ 9

Board: 55	♠ AT
Dealer: East	♥ Q4
Vul: None	♦ A85
HCP: 17+2	♣ AQJ753

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ K6	♠ J8	3♠	3NT	All Pass	
Vul: N-S	♥ AQ87	♥ T42				
North HCP: 19	♦ AQ86	♦ KT93				
South HCP: 8	♣ KJ8	♣ AT96				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ A9743	♠ K8				3♣
Vul: N-S	♥ KQ75	♥ 864	3NT	5♣	Pass	Pass
North HCP: 9+1	♦ -	♦ 3	X		All Pass	
South HCP: 7+3	♣ 8764	♣ KJT9532				
Contract: 5♣X North						

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ KT2	♠ J65	3♣	3NT	X	All Pass
Vul: N-S	♥ T83	♥ 9642				
North HCP: 17	♦ AKJ	♦ T9542				
South HCP: 1+1	♣ AQ42	♣ 6				
Contract: 3NTX North						

Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ A87	♠ K964	3♣	3NT	Pass	4♥
Vul: E-W	♥ KQ9	♥ AJ8763		All Pass		
North HCP: 18+1	♦ AQ873	♦ T9				
South HCP: 8+2	♣ K8	♣ 9				
Contract: 4♥ South						

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ K97632	♠ AT			3♦	3NT
Vul: None	♥ AK6	♥ Q4	Pass	4♠	All Pass	
North HCP: 10+2	♦ T4	♦ A85				
South HCP: 17+2	♣ 64	♣ AQJ753				
Contract: 4♠ North						

North hands

3NT over RHO's 3x (Lev)

Board: 56	♠ AK9743
Dealer: South	♥ 65
Vul: E-W	♦ 3
HCP: 8+2	♣ J765

Board: 57	♠ 87
Dealer: East	♥ KJT754
Vul: E-W	♦ Q85
HCP: 9+2	♣ K9

Board: 58	♠ AKT87
Dealer: East	♥ QJ97
Vul: None	♦ 95
HCP: 12+1	♣ Q8

Board: 59	♠ QT76
Dealer: West	♥ Q93
Vul: E-W	♦ AK
HCP: 17	♣ AQ86

Board: 60	♠ QT954
Dealer: East	♥ Q8653
Vul: Both	♦ 5
HCP: 4+2	♣ 96

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ AK9743	♠ 865				3♥
Vul: E-W	♥ 65	♥ KQJT984	3NT	4♥	X	All Pass
North HCP: 8+2	♦ 3	♦ J5				
South HCP: 7+3	♣ J765	♣ 3				
Contract:	4♥X North					

Board: 57	North:	South:	W	N	E	S
Dealer: East	♠ 87	♠ K4			3♠	3NT
Vul: E-W	♥ KJT754	♥ A9	Pass	4♥	All Pass	
North HCP: 9+2	♦ Q85	♦ AKJT7				
South HCP: 20+1	♣ K9	♣ AJ84				
Contract:	4♥ North					

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ AKT87	♠ J653			3♦	3NT
Vul: None	♥ QJ97	♥ A862	All Pass			
North HCP: 12+1	♦ 95	♦ AQ				
South HCP: 18	♣ Q8	♣ AKT				
Contract:	3NT South					

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ QT76	♠ AK32	3♣	3NT	All Pass	
Vul: E-W	♥ Q93	♥ T8765				
North HCP: 17	♦ AK	♦ Q95				
South HCP: 9+1	♣ AQ86	♣ 9				
Contract:	3NT North					

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ QT954	♠ 73			3♦	3NT
Vul: Both	♥ Q8653	♥ AK92	All Pass			
North HCP: 4+2	♦ 5	♦ AT9				
South HCP: 18	♣ 96	♣ AQJ8				
Contract:	3NT South					

South hands**3NT over RHO's 3x (Lev)**

Board: 56	♠ 865	You are dealer.
Dealer: South	♥ KQJT984	West (LHO) bids 3NT if possible.
Vul: E-W	♦ J5	East (RHO) Doubles 4♥ if possible.
HCP: 7+3	♣ 3	
 Board: 57	 ♠ K4	 RHO is dealer. You bid second.
Dealer: East	♥ A9	East (RHO) opens 3♠ if possible.
Vul: E-W	♦ AKJT7	
HCP: 20+1	♣ AJ84	
 Board: 58	 ♠ J653	 RHO is dealer. You bid second.
Dealer: East	♥ A862	East (RHO) opens 3♦ if possible.
Vul: None	♦ AQ	
HCP: 18	♣ AKT	
 Board: 59	 ♠ AK32	 LHO is dealer.
Dealer: West	♥ T8765	West (LHO) opens 3♣ if possible.
Vul: E-W	♦ Q95	
HCP: 9+1	♣ 9	
 Board: 60	 ♠ 73	 RHO is dealer. You bid second.
Dealer: East	♥ AK92	East (RHO) opens 3♦ if possible.
Vul: Both	♦ AT9	
HCP: 18	♣ AQJ8	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ AK9743	♠ 865				3♥
Vul: E-W	♥ 65	♥ KQJT984	3NT	4♥	X	All Pass
North HCP: 8+2	♦ 3	♦ J5				
South HCP: 7+3	♣ J765	♣ 3				
Contract:	4♥X North					

Board: 57	North:	South:	W	N	E	S
Dealer: East	♠ 87	♠ K4			3♠	3NT
Vul: E-W	♥ KJT754	♥ A9	Pass	4♥	All Pass	
North HCP: 9+2	♦ Q85	♦ AKJT7				
South HCP: 20+1	♣ K9	♣ AJ84				
Contract:	4♥ North					

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ AKT87	♠ J653			3♦	3NT
Vul: None	♥ QJ97	♥ A862	All Pass			
North HCP: 12+1	♦ 95	♦ AQ				
South HCP: 18	♣ Q8	♣ AKT				
Contract:	3NT South					

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ QT76	♠ AK32	3♣	3NT	All Pass	
Vul: E-W	♥ Q93	♥ T8765				
North HCP: 17	♦ AK	♦ Q95				
South HCP: 9+1	♣ AQ86	♣ 9				
Contract:	3NT North					

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ QT954	♠ 73			3♦	3NT
Vul: Both	♥ Q8653	♥ AK92	All Pass			
North HCP: 4+2	♦ 5	♦ AT9				
South HCP: 18	♣ 96	♣ AQJ8				
Contract:	3NT South					

North hands

3NT over RHO's 3x (Lev)

Board: 61	♠ KQ832
Dealer: West	♥ AK
Vul: E-W	♦ T3
HCP: 17+1	♣ KQ75

Board: 62	♠ T3
Dealer: East	♥ 52
Vul: Both	♦ 865
HCP: 9+2	♣ AKQ764

Board: 63	♠ AT42
Dealer: West	♥ AQ2
Vul: Both	♦ AK83
HCP: 17	♣ 65

Board: 64	♠ AT6
Dealer: East	♥ 3
Vul: E-W	♦ KQ653
HCP: 9+1	♣ T873

Board: 65	♠ AQJT832
Dealer: North	♥ 85
Vul: None	♦ J83
HCP: 8+3	♣ 5

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ KQ832	♠ 5	3♠	3NT	All Pass	
Vul: E-W	♥ AK	♥ T764				
North HCP: 17+1	♦ T3	♦ Q87				
South HCP: 7+1	♣ KQ75	♣ AJT32				
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ A9			3♠	3NT
Vul: Both	♥ 52	♥ AQ		All Pass		
North HCP: 9+2	♦ 865	♦ AKQJ743				
South HCP: 21+3	♣ AKQ764	♣ J8				
Contract: 3NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ AT42	♠ QJ6	3♥	3NT	All Pass	
Vul: Both	♥ AQ2	♥ 5				
North HCP: 17	♦ AK83	♦ Q94				
South HCP: 10+2	♣ 65	♣ KQT972				
Contract: 3NT North						

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ AT6	♠ J75			3♥	3NT
Vul: E-W	♥ 3	♥ KQ85		All Pass		
North HCP: 9+1	♦ KQ653	♦ A98				
South HCP: 17	♣ T873	♣ AK2				
Contract: 3NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ AQJT832	♠ 654			3♠	3NT 4♠
Vul: None	♥ 85	♥ QT62	X	All Pass		
North HCP: 8+3	♦ J83	♦ AK965				
South HCP: 9+1	♣ 5	♣ T				
Contract: 4♠ X South						

South hands**3NT over RHO's 3x (Lev)**

Board: 61	♠ 5
Dealer: West	♥ T764
Vul: E-W	♦ Q87
HCP: 7+1	♣ AJT32

Board: 62	♠ A9
Dealer: East	♥ AQ
Vul: Both	♦ AKQJ743
HCP: 21+3	♣ J8

Board: 63	♠ QJ6
Dealer: West	♥ 5
Vul: Both	♦ Q94
HCP: 10+2	♣ KQT972

Board: 64	♠ J75
Dealer: East	♥ KQ85
Vul: E-W	♦ A98
HCP: 17	♣ AK2

Board: 65	♠ 654
Dealer: North	♥ QT62
Vul: None	♦ AK965
HCP: 9+1	♣ T

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ KQ832	♠ 5	3♠	3NT	All Pass	
Vul: E-W	♥ AK	♥ T764				
North HCP: 17+1	♦ T3	♦ Q87				
South HCP: 7+1	♣ KQ75	♣ AJT32				
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ A9			3♠	3NT
Vul: Both	♥ 52	♥ AQ		All Pass		
North HCP: 9+2	♦ 865	♦ AKQJ743				
South HCP: 21+3	♣ AKQ764	♣ J8				
Contract: 3NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ AT42	♠ QJ6	3♥	3NT	All Pass	
Vul: Both	♥ AQ2	♥ 5				
North HCP: 17	♦ AK83	♦ Q94				
South HCP: 10+2	♣ 65	♣ KQT972				
Contract: 3NT North						

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ AT6	♠ J75			3♥	3NT
Vul: E-W	♥ 3	♥ KQ85		All Pass		
North HCP: 9+1	♦ KQ653	♦ A98				
South HCP: 17	♣ T873	♣ AK2				
Contract: 3NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ AQJT832	♠ 654			3♠	3NT 4♠
Vul: None	♥ 85	♥ QT62	X	All Pass		
North HCP: 8+3	♦ J83	♦ AK965				
South HCP: 9+1	♣ 5	♣ T				
Contract: 4♠ X South						

North hands

3NT over RHO's 3x (Lev)

Board: 66 ♠ KJ652

Dealer: East ♥ 8765

Vul: E-W ♦ J94

HCP: 6+1 ♣ J

LHO is dealer.

East (LHO) opens 3♦ if possible.

Board: 67 ♠ KT53

Dealer: West ♥ AKQ9

Vul: Both ♦ A7

HCP: 20 ♣ A85

RHO is dealer. You bid second.

West (RHO) opens 3♦ if possible.

Board: 68 ♠ Q75

Dealer: East ♥ KT92

Vul: None ♦ J654

HCP: 6 ♣ 42

LHO is dealer.

East (LHO) opens 3♣ if possible.

Board: 69 ♠ Q4

Dealer: West ♥ AKQ

Vul: None ♦ KJT53

HCP: 19+1 ♣ A97

RHO is dealer. You bid second.

West (RHO) opens 3♣ if possible.

Board: 70 ♠ T7654

Dealer: East ♥ A5

Vul: N-S ♦ J76

HCP: 8+1 ♣ K64

LHO is dealer.

East (LHO) opens 3♦ if possible.

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ KJ652	♠ A9			3♦	3NT
Vul: E-W	♥ 8765	♥ A93	All Pass			
North HCP: 6+1	♦ J94	♦ K86				
South HCP: 18+1	♣ J	♣ AK975				
Contract: 3NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ 42	3♦	3NT	All Pass	
Vul: Both	♥ AKQ9	♥ 65				
North HCP: 20	♦ A7	♦ T5				
South HCP: 6+3	♣ A85	♣ KQJT976				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ Q75	♠ A63			3♣	3NT
Vul: None	♥ KT92	♥ AJ54	All Pass			
North HCP: 6	♦ J654	♦ KT3				
South HCP: 17	♣ 42	♣ KQ5				
Contract: 3NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ Q4	♠ JT752	3♣	3NT	All Pass	
Vul: None	♥ AKQ	♥ J954				
North HCP: 19+1	♦ KJT53	♦ Q96				
South HCP: 4+1	♣ A97	♣ 6				
Contract: 3NT North						

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ T7654	♠ AKQ8			3♦	3NT
Vul: N-S	♥ A5	♥ J963	All Pass			
North HCP: 8+1	♦ J76	♦ A85				
South HCP: 18	♣ K64	♣ AT				
Contract: 3NT South						

South hands**3NT over RHO's 3x (Lev)**

Board: 66	♠ A9
Dealer: East	♥ A93
Vul: E-W	♦ K86
HCP: 18+1	♣ AK975

Board: 67	♠ 42
Dealer: West	♥ 65
Vul: Both	♦ T5
HCP: 6+3	♣ KQJT976

Board: 68	♠ A63
Dealer: East	♥ AJ54
Vul: None	♦ KT3
HCP: 17	♣ KQ5

Board: 69	♠ JT752
Dealer: West	♥ J954
Vul: None	♦ Q96
HCP: 4+1	♣ 6

Board: 70	♠ AKQ8
Dealer: East	♥ J963
Vul: N-S	♦ A85
HCP: 18	♣ AT

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ KJ652	♠ A9			3♦	3NT
Vul: E-W	♥ 8765	♥ A93	All Pass			
North HCP: 6+1	♦ J94	♦ K86				
South HCP: 18+1	♣ J	♣ AK975				
Contract: 3NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ 42	3♦	3NT	All Pass	
Vul: Both	♥ AKQ9	♥ 65				
North HCP: 20	♦ A7	♦ T5				
South HCP: 6+3	♣ A85	♣ KQJT976				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ Q75	♠ A63			3♣	3NT
Vul: None	♥ KT92	♥ AJ54	All Pass			
North HCP: 6	♦ J654	♦ KT3				
South HCP: 17	♣ 42	♣ KQ5				
Contract: 3NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ Q4	♠ JT752	3♣	3NT	All Pass	
Vul: None	♥ AKQ	♥ J954				
North HCP: 19+1	♦ KJT53	♦ Q96				
South HCP: 4+1	♣ A97	♣ 6				
Contract: 3NT North						

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ T7654	♠ AKQ8			3♦	3NT
Vul: N-S	♥ A5	♥ J963	All Pass			
North HCP: 8+1	♦ J76	♦ A85				
South HCP: 18	♣ K64	♣ AT				
Contract: 3NT South						

North hands

3NT over RHO's 3x (Lev)

Board: 71	♠ A98
Dealer: West	♥ AK
Vul: Both	♦ J9
HCP: 22+2	♣ AKQJT5

Board: 72	♠ A73
Dealer: East	♥ QT982
Vul: E-W	♦ 983
HCP: 6+1	♣ 53

Board: 73	♠ T2
Dealer: West	♥ AJ75
Vul: Both	♦ KQJ96
HCP: 17+1	♣ AQ

Board: 74	♠ -
Dealer: East	♥ 942
Vul: N-S	♦ A754
HCP: 7+2	♣ K97543

Board: 75	♠ 75
Dealer: East	♥ AKT876532
Vul: Both	♦ 7
HCP: 7+5	♣ 7

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ A98	♠ 542	3♠	3NT	All Pass	
Vul: Both	♥ AK	♥ 7543				
North HCP: 22+2	♦ J9	♦ AQ874				
South HCP: 6+1	♣ AKQJT5	♣ 4				
Contract: 3NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ A73	♠ KQ54			3♦	3NT
Vul: E-W	♥ QT982	♥ AKJ5		All Pass		
North HCP: 6+1	♦ 983	♦ A5				
South HCP: 19	♣ 53	♣ QT8				
Contract: 3NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ T2	♠ A653	3♣	3NT	All Pass	
Vul: Both	♥ AJ75	♥ Q932				
North HCP: 17+1	♦ KQJ96	♦ 843				
South HCP: 6	♣ AQ	♣ 84				
Contract: 3NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AJ76			3♠	3NT
Vul: N-S	♥ 942	♥ AQJT		All Pass		
North HCP: 7+2	♦ A754	♦ KQ3				
South HCP: 19	♣ K97543	♣ QT				
Contract: 3NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ AJ6			3♣	3NT
Vul: Both	♥ AKT876532	♥ QJ4	Pass	4♥	All Pass	
North HCP: 7+5	♦ 7	♦ K653				
South HCP: 17	♣ 7	♣ AQ3				
Contract: 4♥ North						

South hands**3NT over RHO's 3x (Lev)**

Board: 71	♠ 542
Dealer: West	♥ 7543
Vul: Both	♦ AQ874
HCP: 6+1	♣ 4

Board: 72	♠ KQ54
Dealer: East	♥ AKJ5
Vul: E-W	♦ A5
HCP: 19	♣ QT8

Board: 73	♠ A653
Dealer: West	♥ Q932
Vul: Both	♦ 843
HCP: 6	♣ 84

Board: 74	♠ AJ76
Dealer: East	♥ AQJT
Vul: N-S	♦ KQ3
HCP: 19	♣ QT

Board: 75	♠ AJ6
Dealer: East	♥ QJ4
Vul: Both	♦ K653
HCP: 17	♣ AQ3

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ A98	♠ 542	3♠	3NT	All Pass	
Vul: Both	♥ AK	♥ 7543				
North HCP: 22+2	♦ J9	♦ AQ874				
South HCP: 6+1	♣ AKQJT5	♣ 4				
Contract: 3NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ A73	♠ KQ54			3♦	3NT
Vul: E-W	♥ QT982	♥ AKJ5		All Pass		
North HCP: 6+1	♦ 983	♦ A5				
South HCP: 19	♣ 53	♣ QT8				
Contract: 3NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ T2	♠ A653	3♣	3NT	All Pass	
Vul: Both	♥ AJ75	♥ Q932				
North HCP: 17+1	♦ KQJ96	♦ 843				
South HCP: 6	♣ AQ	♣ 84				
Contract: 3NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AJ76			3♠	3NT
Vul: N-S	♥ 942	♥ AQJT		All Pass		
North HCP: 7+2	♦ A754	♦ KQ3				
South HCP: 19	♣ K97543	♣ QT				
Contract: 3NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ AJ6			3♣	3NT
Vul: Both	♥ AKT876532	♥ QJ4	Pass	4♥	All Pass	
North HCP: 7+5	♦ 7	♦ K653				
South HCP: 17	♣ 7	♣ AQ3				
Contract: 4♥ North						

North hands

3NT over RHO's 3x (Lev)

Board: 76 ♠ T9875

Dealer: East ♥ A82

Vul: Both ♦ 543

HCP: 4+1 ♣ T9

Board: 77 ♠ AQ43

Dealer: West ♥ K53

Vul: None ♦ K74

HCP: 18 ♣ AQT

Board: 78 ♠ 5

Dealer: East ♥ 853

Vul: Both ♦ QT743

HCP: 3+1 ♣ J843

Board: 79 ♠ KJT8

Dealer: West ♥ K8

Vul: None ♦ AQ8

HCP: 19 ♣ AQ96

Board: 80 ♠ -

Dealer: East ♥ 8754

Vul: None ♦ T962

HCP: 0+1 ♣ T7654

LHO is dealer.

East (LHO) opens 3♦ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♦ if possible.

LHO is dealer.

East (LHO) opens 3♠ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♥ if possible.

LHO is dealer.

East (LHO) opens 3♠ if possible.

West (RHO) Doubles 3NT if possible.

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ T9875	♠ AKQ3			3♦	3NT
Vul: Both	♥ A82	♥ K93	All Pass			
North HCP: 4+1	♦ 543	♦ AJ				
South HCP: 22	♣ T9	♣ AJ83				
Contract: 3NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ AQ43	♠ K97	3♦	3NT	All Pass	
Vul: None	♥ K53	♥ AQT62				
North HCP: 18	♦ K74	♦ 63				
South HCP: 10+1	♣ AQT	♣ J87				
Contract: 3NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ K87			3♠	3NT
Vul: Both	♥ 853	♥ AKJ9	All Pass			
North HCP: 3+1	♦ QT743	♦ A6				
South HCP: 24	♣ J843	♣ AKQ5				
Contract: 3NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ KJT8	♠ A7	3♥	3NT	All Pass	
Vul: None	♥ K8	♥ 953				
North HCP: 19	♦ AQ8	♦ T543				
South HCP: 4	♣ AQ96	♣ T743				
Contract: 3NT North						

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KQ83			3♠	3NT
Vul: None	♥ 8754	♥ KQJ9	X	All Pass		
North HCP: 0+1	♦ T962	♦ A5				
South HCP: 17	♣ T7654	♣ Q32				
Contract: 3NTX South						

South hands**3NT over RHO's 3x (Lev)****Board: 76**

♠ AKQ3

Dealer: East

♥ K93

Vul: Both

♦ AJ

HCP: 22

♣ AJ83

Board: 77

♠ K97

Dealer: West

♥ AQT62

Vul: None

♦ 63

HCP: 10+1

♣ J87

Board: 78

♠ K87

Dealer: East

♥ AKJ9

Vul: Both

♦ A6

HCP: 24

♣ AKQ5

Board: 79

♠ A7

Dealer: West

♥ 953

Vul: None

♦ T543

HCP: 4

♣ T743

Board: 80

♠ KQ83

Dealer: East

♥ KQJ9

Vul: None

♦ A5

HCP: 17

♣ Q32

RHO is dealer. You bid second.

East (RHO) opens 3♦ if possible.

LHO is dealer.

West (LHO) opens 3♦ if possible.

RHO is dealer. You bid second.

East (RHO) opens 3♠ if possible.

LHO is dealer.

West (LHO) opens 3♥ if possible.

RHO is dealer. You bid second.

East (RHO) opens 3♠ if possible.

West (LHO) Doubles 3NT if possible.

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ T9875	♠ AKQ3			3♦	3NT
Vul: Both	♥ A82	♥ K93	All Pass			
North HCP: 4+1	♦ 543	♦ AJ				
South HCP: 22	♣ T9	♣ AJ83				
Contract: 3NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ AQ43	♠ K97	3♦	3NT	All Pass	
Vul: None	♥ K53	♥ AQT62				
North HCP: 18	♦ K74	♦ 63				
South HCP: 10+1	♣ AQT	♣ J87				
Contract: 3NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ K87			3♠	3NT
Vul: Both	♥ 853	♥ AKJ9	All Pass			
North HCP: 3+1	♦ QT743	♦ A6				
South HCP: 24	♣ J843	♣ AKQ5				
Contract: 3NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ KJT8	♠ A7	3♥	3NT	All Pass	
Vul: None	♥ K8	♥ 953				
North HCP: 19	♦ AQ8	♦ T543				
South HCP: 4	♣ AQ96	♣ T743				
Contract: 3NT North						

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KQ83			3♠	3NT
Vul: None	♥ 8754	♥ KQJ9	X	All Pass		
North HCP: 0+1	♦ T962	♦ A5				
South HCP: 17	♣ T7654	♣ Q32				
Contract: 3NTX South						

North hands

3NT over RHO's 3x (Lev)

Board: 81	♠ 98
Dealer: West	♥ KJ
Vul: N-S	♦ AKJ75
HCP: 17+1	♣ KQ94

Board: 82	♠ AT83
Dealer: East	♥ 8
Vul: E-W	♦ KQ876432
HCP: 9+4	♣ -

Board: 83	♠ AT
Dealer: West	♥ AK64
Vul: N-S	♦ KQ93
HCP: 20	♣ A94

Board: 84	♠ AQJT2
Dealer: East	♥ Q74
Vul: None	♦ KJT
HCP: 13+1	♣ T8

Board: 85	♠ KQJ
Dealer: West	♥ KQ54
Vul: None	♦ A53
HCP: 17	♣ Q76

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ Q763	3♣	3NT	All Pass	
Vul: N-S	♥ KJ	♥ A985				
North HCP: 17+1	♦ AKJ75	♦ 9642				
South HCP: 6	♣ KQ94	♣ 2				
Contract: 3NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ AT83	♠ QJ6			3♥	3NT
Vul: E-W	♥ 8	♥ KQ6		All Pass		
North HCP: 9+4	♦ KQ876432	♦ AJ9				
South HCP: 17	♣ -	♣ KJ74				
Contract: 3NT South						

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ 32	3♠	3NT	All Pass	
Vul: N-S	♥ AK64	♥ 9753				
North HCP: 20	♦ KQ93	♦ T84				
South HCP: 0	♣ A94	♣ T863				
Contract: 3NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ AQJT2	♠ K874			3♣	3NT
Vul: None	♥ Q74	♥ AKT5	Pass	4NT ¹	Pass	6NT
North HCP: 13+1	♦ KJT	♦ A94		All Pass		
South HCP: 18	♣ T8	♣ A7				
Contract: 6NT South			1. Quantitative 4NT			

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ T62	3♥	3NT	All Pass	
Vul: None	♥ KQ54	♥ 3				
North HCP: 17	♦ A53	♦ 842				
South HCP: 5+2	♣ Q76	♣ AJT532				
Contract: 3NT North						

South hands**3NT over RHO's 3x (Lev)**

Board: 81	♠ Q763
Dealer: West	♥ A985
Vul: N-S	♦ 9642
HCP: 6	♣ 2

Board: 82	♠ QJ6
Dealer: East	♥ KQ6
Vul: E-W	♦ AJ9
HCP: 17	♣ KJ74

Board: 83	♠ 32
Dealer: West	♥ 9753
Vul: N-S	♦ T84
HCP: 0	♣ T863

Board: 84	♠ K874
Dealer: East	♥ AKT5
Vul: None	♦ A94
HCP: 18	♣ A7

Board: 85	♠ T62
Dealer: West	♥ 3
Vul: None	♦ 842
HCP: 5+2	♣ AJT532

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ Q763	3♣	3NT	All Pass	
Vul: N-S	♥ KJ	♥ A985				
North HCP: 17+1	♦ AKJ75	♦ 9642				
South HCP: 6	♣ KQ94	♣ 2				
Contract: 3NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ AT83	♠ QJ6			3♥	3NT
Vul: E-W	♥ 8	♥ KQ6		All Pass		
North HCP: 9+4	♦ KQ876432	♦ AJ9				
South HCP: 17	♣ -	♣ KJ74				
Contract: 3NT South						

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ 32	3♠	3NT	All Pass	
Vul: N-S	♥ AK64	♥ 9753				
North HCP: 20	♦ KQ93	♦ T84				
South HCP: 0	♣ A94	♣ T863				
Contract: 3NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ AQJT2	♠ K874			3♣	3NT
Vul: None	♥ Q74	♥ AKT5	Pass	4NT ¹	Pass	6NT
North HCP: 13+1	♦ KJT	♦ A94		All Pass		
South HCP: 18	♣ T8	♣ A7				
Contract: 6NT South			1. Quantitative 4NT			

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ T62	3♥	3NT	All Pass	
Vul: None	♥ KQ54	♥ 3				
North HCP: 17	♦ A53	♦ 842				
South HCP: 5+2	♣ Q76	♣ AJT532				
Contract: 3NT North						

North hands

3NT over RHO's 3x (Lev)

Board: 86 ♠ 865

Dealer: East ♥ A752

Vul: E-W ♦ J983

HCP: 8 ♣ K2

Board: 87 ♠ AQT3

Dealer: West ♥ AQ

Vul: Both ♦ KQ74

HCP: 17 ♣ T64

Board: 88 ♠ KQ876

Dealer: East ♥ KT83

Vul: N-S ♦ 65

HCP: 9+1 ♣ JT

Board: 89 ♠ QT95

Dealer: West ♥ AJ8

Vul: Both ♦ AT

HCP: 18 ♣ AQJ8

Board: 90 ♠ JT

Dealer: West ♥ K6

Vul: None ♦ AKT872

HCP: 17+2 ♣ AQ5

LHO is dealer.

East (LHO) opens 3♠ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♥ if possible.

LHO is dealer.

East (LHO) opens 3♦ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♦ if possible.

RHO is dealer. You bid second.

West (RHO) opens 3♣ if possible.

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ 865	♠ AQ			3♠	3NT
Vul: E-W	♥ A752	♥ 963	All Pass			
North HCP: 8	♦ J983	♦ A54				
South HCP: 17+1	♣ K2	♣ AQJ76				
Contract: 3NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ AQT3	♠ 9654	3♥	3NT	All Pass	
Vul: Both	♥ AQ	♥ 8				
North HCP: 17	♦ KQ74	♦ T865				
South HCP: 2	♣ T64	♣ Q852				
Contract: 3NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ KQ876	♠ 92			3♦	3NT
Vul: N-S	♥ KT83	♥ AQJ7	All Pass			
North HCP: 9+1	♦ 65	♦ A3				
South HCP: 20+1	♣ JT	♣ AKQ83				
Contract: 3NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ QT95	♠ AKJ73	3♦	3NT	All Pass	
Vul: Both	♥ AJ8	♥ K				
North HCP: 18	♦ AT	♦ 53				
South HCP: 11+2	♣ AQJ8	♣ 97654				
Contract: 3NT North						

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ JT	♠ K86	3♣	3NT	Pass	6♥
Vul: None	♥ K6	♥ AT987542	All Pass			
North HCP: 17+2	♦ AKT872	♦ -				
South HCP: 7+4	♣ AQ5	♣ 87				
Contract: 6♥ South						

South hands**3NT over RHO's 3x (Lev)**

Board: 86	♠ AQ
Dealer: East	♥ 963
Vul: E-W	♦ A54
HCP: 17+1	♣ AQJ76

Board: 87	♠ 9654
Dealer: West	♥ 8
Vul: Both	♦ T865
HCP: 2	♣ Q852

Board: 88	♠ 92
Dealer: East	♥ AQJ7
Vul: N-S	♦ A3
HCP: 20+1	♣ AKQ83

Board: 89	♠ AKJ73
Dealer: West	♥ K
Vul: Both	♦ 53
HCP: 11+2	♣ 97654

Board: 90	♠ K86
Dealer: West	♥ AT987542
Vul: None	♦ -
HCP: 7+4	♣ 87

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ 865	♠ AQ			3♠	3NT
Vul: E-W	♥ A752	♥ 963	All Pass			
North HCP: 8	♦ J983	♦ A54				
South HCP: 17+1	♣ K2	♣ AQJ76				
Contract: 3NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ AQT3	♠ 9654	3♥	3NT	All Pass	
Vul: Both	♥ AQ	♥ 8				
North HCP: 17	♦ KQ74	♦ T865				
South HCP: 2	♣ T64	♣ Q852				
Contract: 3NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ KQ876	♠ 92			3♦	3NT
Vul: N-S	♥ KT83	♥ AQJ7	All Pass			
North HCP: 9+1	♦ 65	♦ A3				
South HCP: 20+1	♣ JT	♣ AKQ83				
Contract: 3NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ QT95	♠ AKJ73	3♦	3NT	All Pass	
Vul: Both	♥ AJ8	♥ K				
North HCP: 18	♦ AT	♦ 53				
South HCP: 11+2	♣ AQJ8	♣ 97654				
Contract: 3NT North						

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ JT	♠ K86	3♣	3NT	Pass	6♥
Vul: None	♥ K6	♥ AT987542	All Pass			
North HCP: 17+2	♦ AKT872	♦ -				
South HCP: 7+4	♣ AQ5	♣ 87				
Contract: 6♥ South						

North hands

3NT over RHO's 3x (Lev)

Board: 91	♠ KQJ
Dealer: West	♥ J62
Vul: E-W	♦ AJ
HCP: 21+1	♣ AKQ53

Board: 92	♠ 4	LHO is dealer.
Dealer: East	♥ AK964	East (LHO) opens 3♠ if possible.
Vul: Both	♦ Q96	
HCP: 9+1	♣ 9742	

Board: 93	♠ QT83	RHO is dealer. You bid second.
Dealer: West	♥ AKQT	West (RHO) opens 3♣ if possible.
Vul: N-S	♦ T75	
HCP: 17	♣ AQ	

Board: 94	♠ A8	RHO is dealer. You bid second.
Dealer: West	♥ Q54	West (RHO) opens 3♦ if possible.
Vul: E-W	♦ A3	
HCP: 17+2	♣ AQJT62	

Board: 95	♠ AJ7	RHO is dealer. You bid second.
Dealer: West	♥ AQ62	West (RHO) opens 3♦ if possible.
Vul: N-S	♦ K6	
HCP: 18	♣ A865	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ AT9	3♦	3NT	All Pass	
Vul: E-W	♥ J62	♥ Q9843				
North HCP: 21+1	♦ AJ	♦ 9				
South HCP: 7+1	♣ AKQ53	♣ J964				
Contract: 3NT North						

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ AQ			3♠	3NT
Vul: Both	♥ AK964	♥ Q2		All Pass		
North HCP: 9+1	♦ Q96	♦ KJ7542				
South HCP: 17+2	♣ 9742	♣ KQT				
Contract: 3NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ QT83	♠ 652	3♣	3NT	All Pass	
Vul: N-S	♥ AKQT	♥ J42				
North HCP: 17	♦ T75	♦ Q82				
South HCP: 3	♣ AQ	♣ 7632				
Contract: 3NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ T52	3♦	3NT	Pass	4♥
Vul: E-W	♥ Q54	♥ AKT863		All Pass		
North HCP: 17+2	♦ A3	♦ T2				
South HCP: 10+2	♣ AQJT62	♣ K5				
Contract: 4♥ South						

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ AJ7	♠ QT65	3♦	3NT	All Pass	
Vul: N-S	♥ AQ62	♥ KJ8				
North HCP: 18	♦ K6	♦ 954				
South HCP: 7	♣ A865	♣ J97				
Contract: 3NT North						

South hands**3NT over RHO's 3x (Lev)****Board: 91** ♠ AT9

Dealer: West ♥ Q9843

Vul: E-W ♦ 9

HCP: 7+1 ♣ J964

LHO is dealer.

West (LHO) opens 3♦ if possible.

Board: 92 ♠ AQ

Dealer: East ♥ Q2

Vul: Both ♦ KJ7542

HCP: 17+2 ♣ KQT

RHO is dealer. You bid second.

East (RHO) opens 3♠ if possible.

Board: 93 ♠ 652

Dealer: West ♥ J42

Vul: N-S ♦ Q82

HCP: 3 ♣ 7632

LHO is dealer.

West (LHO) opens 3♣ if possible.

Board: 94 ♠ T52

Dealer: West ♥ AKT863

Vul: E-W ♦ T2

HCP: 10+2 ♣ K5

LHO is dealer.

West (LHO) opens 3♦ if possible.

Board: 95 ♠ QT65

Dealer: West ♥ KJ8

Vul: N-S ♦ 954

HCP: 7 ♣ J97

LHO is dealer.

West (LHO) opens 3♦ if possible.

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ AT9	3♦	3NT	All Pass	
Vul: E-W	♥ J62	♥ Q9843				
North HCP: 21+1	♦ AJ	♦ 9				
South HCP: 7+1	♣ AKQ53	♣ J964				
Contract: 3NT North						

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ AQ			3♠	3NT
Vul: Both	♥ AK964	♥ Q2		All Pass		
North HCP: 9+1	♦ Q96	♦ KJ7542				
South HCP: 17+2	♣ 9742	♣ KQT				
Contract: 3NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ QT83	♠ 652	3♣	3NT	All Pass	
Vul: N-S	♥ AKQT	♥ J42				
North HCP: 17	♦ T75	♦ Q82				
South HCP: 3	♣ AQ	♣ 7632				
Contract: 3NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ T52	3♦	3NT	Pass	4♥
Vul: E-W	♥ Q54	♥ AKT863		All Pass		
North HCP: 17+2	♦ A3	♦ T2				
South HCP: 10+2	♣ AQJT62	♣ K5				
Contract: 4♥ South						

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ AJ7	♠ QT65	3♦	3NT	All Pass	
Vul: N-S	♥ AQ62	♥ KJ8				
North HCP: 18	♦ K6	♦ 954				
South HCP: 7	♣ A865	♣ J97				
Contract: 3NT North						

North hands

3NT over RHO's 3x (Lev)

Board: 96	♠ A2	RHO is dealer. You bid second.
Dealer: West	♥ 976	West (RHO) opens 3♣ if possible.
Vul: None	♦ AK762	
HCP: 17+1	♣ AQ9	
Board: 97	♠ AQ7	RHO is dealer. You bid second.
Dealer: West	♥ T875	West (RHO) opens 3♠ if possible.
Vul: N-S	♦ AK4	
HCP: 17	♣ A73	
Board: 98	♠ 963	LHO is dealer.
Dealer: East	♥ Q852	East (LHO) opens 3♣ if possible.
Vul: None	♦ A76	
HCP: 6	♣ 875	
Board: 99	♠ A953	RHO is dealer. You bid second.
Dealer: West	♥ AK73	West (RHO) opens 3♣ if possible.
Vul: N-S	♦ J6	
HCP: 17	♣ KQ6	
Board: 100	♠ 7632	LHO is dealer.
Dealer: East	♥ T972	East (LHO) opens 3♦ if possible.
Vul: E-W	♦ J65	West (RHO) Doubles 3NT if possible.
HCP: 1	♣ 54	

Both hands (Answers Page)

Board: 96

Dealer: West

North:

♠ A2

South:

♠ K987

W N E S

3♣ 3NT Pass 4♥

Vul: None

♥ 976

♥ JT8432

All Pass

North HCP: 17+1

♦ AK762

♦ 4

South HCP: 4+2

♣ AQ9

♣ 86

Contract: 4♥ South

Board: 97

Dealer: West

North:

♠ AQ7

South:

♠ 8

W N E S

3♠ 3NT All Pass

Vul: N-S

♥ T875

♥ 643

North HCP: 17

♦ AK4

♦ 98753

South HCP: 3+1

♣ A73

♣ QJ92

Contract: 3NT North

Board: 98

Dealer: East

North:

♠ 963

South:

♠ AQ87

W N E S

3♣ 3NT

Vul: None

♥ Q852

♥ AKJ4

All Pass

North HCP: 6

♦ A76

♦ K84

South HCP: 20

♣ 875

♣ K3

Contract: 3NT South

Board: 99

Dealer: West

North:

♠ A953

South:

♠ 862

W N E S

3♣ 3NT All Pass

Vul: N-S

♥ AK73

♥ JT982

North HCP: 17

♦ J6

♦ A83

South HCP: 5+1

♣ KQ6

♣ 93

Contract: 3NT North

Board: 100

Dealer: East

North:

♠ 7632

South:

♠ KJ85

W N E S

3♦ 3NT

Vul: E-W

♥ T972

♥ Q43

X All Pass

North HCP: 1

♦ J65

♦ A7

South HCP: 18

♣ 54

♣ AKJT

Contract: 3NTX South

South hands**3NT over RHO's 3x (Lev)**

Board: 96	♠ K987 ♥ JT8432 ♦ 4 ♣ 86	LHO is dealer. West (LHO) opens 3♣ if possible.
Board: 97	♠ 8 ♥ 643 ♦ 98753 ♣ QJ92	LHO is dealer. West (LHO) opens 3♠ if possible.
Board: 98	♠ AQ87 ♥ AKJ4 ♦ K84 ♣ K3	RHO is dealer. You bid second. East (RHO) opens 3♣ if possible.
Board: 99	♠ 862 ♥ JT982 ♦ A83 ♣ 93	LHO is dealer. West (LHO) opens 3♣ if possible.
Board: 100	♠ KJ85 ♥ Q43 ♦ A7 ♣ AKJT	RHO is dealer. You bid second. East (RHO) opens 3♦ if possible. West (LHO) Doubles 3NT if possible.

Both hands (Answers Page)

Board: 96

Dealer: West

North:

♠ A2

South:

♠ K987

W N E S

3♣ 3NT Pass 4♥

Vul: None

♥ 976

♥ JT8432

All Pass

North HCP: 17+1

♦ AK762

♦ 4

South HCP: 4+2

♣ AQ9

♣ 86

Contract: 4♥ South

Board: 97

Dealer: West

North:

♠ AQ7

South:

♠ 8

W N E S

3♠ 3NT All Pass

Vul: N-S

♥ T875

♥ 643

North HCP: 17

♦ AK4

♦ 98753

South HCP: 3+1

♣ A73

♣ QJ92

Contract: 3NT North

Board: 98

Dealer: East

North:

♠ 963

South:

♠ AQ87

W N E S

3♣ 3NT

Vul: None

♥ Q852

♥ AKJ4

All Pass

North HCP: 6

♦ A76

♦ K84

South HCP: 20

♣ 875

♣ K3

Contract: 3NT South

Board: 99

Dealer: West

North:

♠ A953

South:

♠ 862

W N E S

3♣ 3NT All Pass

Vul: N-S

♥ AK73

♥ JT982

North HCP: 17

♦ J6

♦ A83

South HCP: 5+1

♣ KQ6

♣ 93

Contract: 3NT North

Board: 100

Dealer: East

North:

♠ 7632

South:

♠ KJ85

W N E S

3♦ 3NT

Vul: E-W

♥ T972

♥ Q43

X All Pass

North HCP: 1

♦ J65

♦ A7

South HCP: 18

♣ 54

♣ AKJT

Contract: 3NTX South

North hands

3NT over RHO's 3x (Lev)

Board: 101 ♠ AT43

Dealer: West ♥ AQ97

Vul: E-W ♦ AJ7

HCP: 19 ♣ A8

RHO is dealer. You bid second.

West (RHO) opens 3♣ if possible.

Board: 102 ♠ 8763

Dealer: East ♥ 652

Vul: Both ♦ 94

HCP: 4 ♣ A983

LHO is dealer.

East (LHO) opens 3♦ if possible.

Board: 103 ♠ A6

Dealer: West ♥ AQ8

Vul: None ♦ KQJ97

HCP: 22+1 ♣ AQ6

RHO is dealer. You bid second.

West (RHO) opens 3♠ if possible.

Board: 104 ♠ AT

Dealer: West ♥ K62

Vul: N-S ♦ AKJ854

HCP: 19+2 ♣ AT

RHO is dealer. You bid second.

West (RHO) opens 3♠ if possible.

Board: 105 ♠ K72

Dealer: West ♥ K7

Vul: None ♦ AKT4

HCP: 22 ♣ AKQ4

RHO is dealer. You bid second.

West (RHO) opens 3♥ if possible.

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ AT43	♠ Q8	3♣	3NT	All Pass	
Vul: E-W	♥ AQ97	♥ T842				
North HCP: 19	♦ AJ7	♦ K543				
South HCP: 5	♣ A8	♣ T54				
Contract: 3NT North						

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ 8763	♠ AKQJ			3♦	3NT
Vul: Both	♥ 652	♥ AQ43		All Pass		
North HCP: 4	♦ 94	♦ AJ				
South HCP: 22	♣ A983	♣ JT4				
Contract: 3NT South						

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ 8	3♠	3NT	All Pass	
Vul: None	♥ AQ8	♥ JT92				
North HCP: 22+1	♦ KQJ97	♦ 864				
South HCP: 2+1	♣ AQ6	♣ JT953				
Contract: 3NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ 43	3♠	3NT	Pass	4♥
Vul: N-S	♥ K62	♥ A87543		All Pass		
North HCP: 19+2	♦ AKJ854	♦ T6				
South HCP: 6+2	♣ AT	♣ Q93				
Contract: 4♥ South						

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ K72	♠ A8654	3♥	3NT	All Pass	
Vul: None	♥ K7	♥ 43				
North HCP: 22	♦ AKT4	♦ QJ975				
South HCP: 8+2	♣ AKQ4	♣ J				
Contract: 3NT North						

South hands**3NT over RHO's 3x (Lev)****Board: 101**

♠ Q8

LHO is dealer.

Dealer: West

♥ T842

West (LHO) opens 3♣ if possible.

Vul: E-W

♦ K543

HCP: 5

♣ T54

Board: 102

♠ AKQJ

RHO is dealer. You bid second.

Dealer: East

♥ AQ43

East (RHO) opens 3♦ if possible.

Vul: Both

♦ AJ

HCP: 22

♣ JT4

Board: 103

♠ 8

LHO is dealer.

Dealer: West

♥ JT92

West (LHO) opens 3♠ if possible.

Vul: None

♦ 864

HCP: 2+1

♣ JT953

Board: 104

♠ 43

LHO is dealer.

Dealer: West

♥ A87543

West (LHO) opens 3♠ if possible.

Vul: N-S

♦ T6

HCP: 6+2

♣ Q93

Board: 105

♠ A8654

LHO is dealer.

Dealer: West

♥ 43

West (LHO) opens 3♥ if possible.

Vul: None

♦ QJ975

HCP: 8+2

♣ J

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ AT43	♠ Q8	3♣	3NT	All Pass	
Vul: E-W	♥ AQ97	♥ T842				
North HCP: 19	♦ AJ7	♦ K543				
South HCP: 5	♣ A8	♣ T54				
Contract: 3NT North						

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ 8763	♠ AKQJ			3♦	3NT
Vul: Both	♥ 652	♥ AQ43		All Pass		
North HCP: 4	♦ 94	♦ AJ				
South HCP: 22	♣ A983	♣ JT4				
Contract: 3NT South						

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ 8	3♠	3NT	All Pass	
Vul: None	♥ AQ8	♥ JT92				
North HCP: 22+1	♦ KQJ97	♦ 864				
South HCP: 2+1	♣ AQ6	♣ JT953				
Contract: 3NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ 43	3♠	3NT	Pass	4♥
Vul: N-S	♥ K62	♥ A87543		All Pass		
North HCP: 19+2	♦ AKJ854	♦ T6				
South HCP: 6+2	♣ AT	♣ Q93				
Contract: 4♥ South						

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ K72	♠ A8654	3♥	3NT	All Pass	
Vul: None	♥ K7	♥ 43				
North HCP: 22	♦ AKT4	♦ QJ975				
South HCP: 8+2	♣ AKQ4	♣ J				
Contract: 3NT North						

North hands

3NT over RHO's 3x (Lev)

Board: 106 ♠ Q9875

Dealer: East ♥ J9542

Vul: Both ♦ 2

HCP: 3+2 ♣ 72

LHO is dealer.

East (LHO) opens 3♦ if possible.

Board: 107 ♠ KQ9865

Dealer: East ♥ AJ

Vul: E-W ♦ 42

HCP: 10+2 ♣ 432

LHO is dealer.

East (LHO) opens 3♦ if possible.

Board: 108 ♠ KJ6

Dealer: West ♥ 43

Vul: E-W ♦ A3

HCP: 17+2 ♣ AKQ864

RHO is dealer. You bid second.

West (RHO) opens 3♦ if possible.

Board: 109 ♠ AQ6

Dealer: West ♥ KQ52

Vul: Both ♦ JT

HCP: 20 ♣ AKJ4

RHO is dealer. You bid second.

West (RHO) opens 3♠ if possible.

Board: 110 ♠ AJ764

Dealer: East ♥ QT75

Vul: None ♦ Q

HCP: 9+1 ♣ 654

LHO is dealer.

East (LHO) opens 3♦ if possible.

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ Q9875	♠ K4			3♦	3NT
Vul: Both	♥ J9542	♥ AKT6		All Pass		
North HCP: 3+2	♦ 2	♦ KQ65				
South HCP: 17	♣ 72	♣ Q64				
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ KQ9865	♠ A42			3♦	3NT
Vul: E-W	♥ AJ	♥ Q765	Pass	4♠	All Pass	
North HCP: 10+2	♦ 42	♦ AQ7				
South HCP: 17	♣ 432	♣ KQ5				
Contract: 4♠ North						

Board: 108	North:	South:	W	N	E	S
Dealer: West	♠ KJ6	♠ 852	3♦	3NT	Pass	4♥
Vul: E-W	♥ 43	♥ AQJ962		All Pass		
North HCP: 17+2	♦ A3	♦ 2				
South HCP: 7+2	♣ AKQ864	♣ 972				
Contract: 4♥ South						

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ AQ6	♠ 9	3♠	3NT	All Pass	
Vul: Both	♥ KQ52	♥ J97				
North HCP: 20	♦ JT	♦ AK97543				
South HCP: 8+3	♣ AKJ4	♣ 97				
Contract: 3NT North						

Board: 110	North:	South:	W	N	E	S
Dealer: East	♠ AJ764	♠ 32			3♦	3NT
Vul: None	♥ QT75	♥ AKJ4		All Pass		
North HCP: 9+1	♦ Q	♦ K85				
South HCP: 19	♣ 654	♣ AKJ9				
Contract: 3NT South						

South hands**3NT over RHO's 3x (Lev)****Board: 106**

♠ K4

RHO is dealer. You bid second.

Dealer: East

♥ AKT6

East (RHO) opens 3♦ if possible.

Vul: Both

♦ KQ65

HCP: 17

♣ Q64

Board: 107

♠ A42

RHO is dealer. You bid second.

Dealer: East

♥ Q765

East (RHO) opens 3♦ if possible.

Vul: E-W

♦ AQ7

HCP: 17

♣ KQ5

Board: 108

♠ 852

LHO is dealer.

Dealer: West

♥ AJ962

West (LHO) opens 3♦ if possible.

Vul: E-W

♦ 2

HCP: 7+2

♣ 972

Board: 109

♠ 9

LHO is dealer.

Dealer: West

♥ J97

West (LHO) opens 3♠ if possible.

Vul: Both

♦ AK97543

HCP: 8+3

♣ 97

Board: 110

♠ 32

RHO is dealer. You bid second.

Dealer: East

♥ AKJ4

East (RHO) opens 3♦ if possible.

Vul: None

♦ K85

HCP: 19

♣ AKJ9

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ Q9875	♠ K4			3♦	3NT
Vul: Both	♥ J9542	♥ AKT6		All Pass		
North HCP: 3+2	♦ 2	♦ KQ65				
South HCP: 17	♣ 72	♣ Q64				
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ KQ9865	♠ A42			3♦	3NT
Vul: E-W	♥ AJ	♥ Q765	Pass	4♠	All Pass	
North HCP: 10+2	♦ 42	♦ AQ7				
South HCP: 17	♣ 432	♣ KQ5				
Contract: 4♠ North						

Board: 108	North:	South:	W	N	E	S
Dealer: West	♠ KJ6	♠ 852	3♦	3NT	Pass	4♥
Vul: E-W	♥ 43	♥ AQJ962		All Pass		
North HCP: 17+2	♦ A3	♦ 2				
South HCP: 7+2	♣ AKQ864	♣ 972				
Contract: 4♥ South						

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ AQ6	♠ 9	3♠	3NT	All Pass	
Vul: Both	♥ KQ52	♥ J97				
North HCP: 20	♦ JT	♦ AK97543				
South HCP: 8+3	♣ AKJ4	♣ 97				
Contract: 3NT North						

Board: 110	North:	South:	W	N	E	S
Dealer: East	♠ AJ764	♠ 32			3♦	3NT
Vul: None	♥ QT75	♥ AKJ4		All Pass		
North HCP: 9+1	♦ Q	♦ K85				
South HCP: 19	♣ 654	♣ AKJ9				
Contract: 3NT South						