

## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 1	♠ 975	West Opens 3♣.
Dealer: W	♥ AQ1062	
Vul: NS	♦ 9754	You bid first.
HCP: 6	♣ 7	
Board: 2	♠ K7	East Opens 3♦.
Dealer: E	♥ AQ95	
Vul: None	♦ KQ32	Partner bids first.
HCP: 17	♣ K52	
Board: 3	♠ 92	West Opens 3♠.
Dealer: W	♥ J64	East Bids 4♠ if possible.
Vul: Both	♦ J9862	
HCP: 5	♣ K103	You bid first.
Board: 4	♠ K3	East Opens 3♥.
Dealer: E	♥ AQ9	West Bids X♠ if possible.
Vul: EW	♦ Q752	
HCP: 17	♣ AQ52	Partner bids first.
Board: 5	♠ 652	West Opens 3♠.
Dealer: W	♥ KQ1097	
Vul: None	♦ 10854	You bid first.
HCP: 9	♣ A	
Board: 6	♠ KJ6	East Opens 3♦.
Dealer: E	♥ A65	
Vul: None	♦ AQ4	Partner bids first.
HCP: 17	♣ QJ98	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: W	♠ 975	♠ AK82	3♣	Pass	Pass	3NT
Vul: NS	♥ AQ1062	♥ 74	Pass	4♦	Pass	4♥
North HCP: 6	♦ 9754	♦ AK10	AP			
South HCP: 20	♣ 7	♣ AQ83				
Contract: 4♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ Q9853			3♦	Pass
Vul: None	♥ AQ95	♥ KJ108	Pass	3NT	Pass	4♥
North HCP: 17	♦ KQ32	♦ 4	Pass	4♠	AP	
South HCP: 8	♣ K52	♣ Q106				
Contract: 4♠ N						

Board: 3	North:	South:	West	North	East	South
Dealer: W	♠ 92	♠ A3	3♠	Pass	Pass	3NT
Vul: Both	♥ J64	♥ K97	Pass	Pass	4♠	X
North HCP: 5	♦ J9862	♦ K4	AP			
South HCP: 17	♣ K103	♣ AQJ975				
Contract: 4♠X W						

Board: 4	North:	South:	West	North	East	South
Dealer: E	♠ K3	♠ AQJ109764			3♥	Pass
Vul: EW	♥ AQ9	♥ 87	Pass	3NT	Pass	4♥
North HCP: 17	♦ Q752	♦ 64	Pass	4♠	Pass	6♠
South HCP: 7	♣ AQ52	♣ 3	X♠	AP		
Contract: 6♠X N						

Board: 5	North:	South:	West	North	East	South
Dealer: W	♠ 652	♠ KQ4	3♠	Pass	Pass	3NT
Vul: None	♥ KQ1097	♥ AJ2	Pass	4♦	Pass	4♥
North HCP: 9	♦ 10854	♦ K3	AP			
South HCP: 17	♣ A	♣ KJ876				
Contract: 4♥ S						

Board: 6	North:	South:	West	North	East	South
Dealer: E	♠ KJ6	♠ AQ92			3♦	Pass
Vul: None	♥ A65	♥ J73	Pass	3NT	AP	
North HCP: 17	♦ AQ4	♦ 2				
South HCP: 10	♣ QJ98	♣ K7543				
Contract: 3N N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 1	♠ AK82	West Opens 3♣.
Dealer: W	♥ 74	
Vul: NS	♦ AK10	Partner bids first.
HCP: 20	♣ AQ83	

Board: 2	♠ Q9853	East Opens 3♦.
Dealer: E	♥ KJ108	
Vul: None	♦ 4	You bid first.
HCP: 8	♣ Q106	

Board: 3	♠ A3	West Opens 3♠.
Dealer: W	♥ K97	East Bids 4♠ if possible.
Vul: Both	♦ K4	
HCP: 17	♣ AQJ975	Partner bids first.

Board: 4	♠ AQJ109764	East Opens 3♥.
Dealer: E	♥ 87	West Bids X♠ if possible.
Vul: EW	♦ 64	
HCP: 7	♣ 3	You bid first.

Board: 5	♠ KQ4	West Opens 3♠.
Dealer: W	♥ AJ2	
Vul: None	♦ K3	Partner bids first.
HCP: 17	♣ KJ876	

Board: 6	♠ AQ92	East Opens 3♦.
Dealer: E	♥ J73	
Vul: None	♦ 2	You bid first.
HCP: 10	♣ K7543	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: W	♠ 975	♠ AK82	3♣	Pass	Pass	3NT
Vul: NS	♥ AQ1062	♥ 74	Pass	4♦	Pass	4♥
North HCP: 6	♦ 9754	♦ AK10	AP			
South HCP: 20	♣ 7	♣ AQ83				
Contract: 4♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ Q9853			3♦	Pass
Vul: None	♥ AQ95	♥ KJ108	Pass	3NT	Pass	4♥
North HCP: 17	♦ KQ32	♦ 4	Pass	4♠	AP	
South HCP: 8	♣ K52	♣ Q106				
Contract: 4♠ N						

Board: 3	North:	South:	West	North	East	South
Dealer: W	♠ 92	♠ A3	3♠	Pass	Pass	3NT
Vul: Both	♥ J64	♥ K97	Pass	Pass	4♠	X
North HCP: 5	♦ J9862	♦ K4	AP			
South HCP: 17	♣ K103	♣ AQJ975				
Contract: 4♠X W						

Board: 4	North:	South:	West	North	East	South
Dealer: E	♠ K3	♠ AQJ109764			3♥	Pass
Vul: EW	♥ AQ9	♥ 87	Pass	3NT	Pass	4♥
North HCP: 17	♦ Q752	♦ 64	Pass	4♠	Pass	6♠
South HCP: 7	♣ AQ52	♣ 3	X♠	AP		
Contract: 6♠X N						

Board: 5	North:	South:	West	North	East	South
Dealer: W	♠ 652	♠ KQ4	3♠	Pass	Pass	3NT
Vul: None	♥ KQ1097	♥ AJ2	Pass	4♦	Pass	4♥
North HCP: 9	♦ 10854	♦ K3	AP			
South HCP: 17	♣ A	♣ KJ876				
Contract: 4♥ S						

Board: 6	North:	South:	West	North	East	South
Dealer: E	♠ KJ6	♠ AQ92			3♦	Pass
Vul: None	♥ A65	♥ J73				
North HCP: 17	♦ AQ4	♦ 2	Pass	3NT	AP	
South HCP: 10	♣ QJ98	♣ K7543				
Contract: 3N N						

## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 7	♠ J1032	West Opens 3♣.
Dealer: W	♥ AK754	
Vul: Both	♦ 98	You bid first.
HCP: 8	♣ 42	

Board: 8	♠ Q732	East Opens 3♦.
Dealer: E	♥ K10	
Vul: None	♦ AQ4	Partner bids first.
HCP: 17	♣ AQ53	

Board: 9	♠ 964	West Opens 3♠.
Dealer: W	♥ A864	
Vul: NS	♦ QJ10	You bid first.
HCP: 7	♣ 653	

Board: 10	♠ AK	East Opens 3♥.
Dealer: E	♥ A4	
Vul: None	♦ KJ86	Partner bids first.
HCP: 19	♣ A9853	

Board: 11	♠ 7	West Opens 3♠.
Dealer: W	♥ QJ7	
Vul: EW	♦ QJ82	You bid first.
HCP: 9	♣ K10643	

Board: 12	♠ AQ95	East Opens 3♦.
Dealer: E	♥ AJ62	
Vul: Both	♦ A84	Partner bids first.
HCP: 18	♣ K9	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: W	♠ J1032	♠ K74	3♣	Pass	Pass	3NT
Vul: Both	♥ AK754	♥ 98	Pass	4♦	Pass	4♥
North HCP: 8	♦ 98	♦ AKJ105	AP			
South HCP: 17	♣ 42	♣ AQ3				
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: E	♠ Q732	♠ AJ54			3♦	Pass
Vul: None	♥ K10	♥ AJ752	Pass	3NT	Pass	4♦
North HCP: 17	♦ AQ4	♦ 52	Pass	4♥	AP	
South HCP: 10	♣ AQ53	♣ 82				
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: W	♠ 964	♠ A3	3♠	Pass	Pass	3NT
Vul: NS	♥ A864	♥ J105	AP			
North HCP: 7	♦ QJ10	♦ AK853				
South HCP: 19	♣ 653	♣ AK9				
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ 109653			3♥	Pass
Vul: None	♥ A4	♥ 876	Pass	3NT	Pass	4♥
North HCP: 19	♦ KJ86	♦ 94	Pass	4♠	AP	
South HCP: 2	♣ A9853	♣ Q104				
Contract: 4♠ N						

Board: 11	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ AQ6	3♠	Pass	Pass	3NT
Vul: EW	♥ QJ7	♥ AK10	AP			
North HCP: 9	♦ QJ82	♦ K10				
South HCP: 17	♣ K10643	♣ J9852				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: E	♠ AQ95	♠ KJ732			3♦	Pass
Vul: Both	♥ AJ62	♥ KQ9	Pass	3NT	Pass	4♥
North HCP: 18	♦ A84	♦ 9	Pass	4♠	AP	
South HCP: 9	♣ K9	♣ 10763				
Contract: 4♠ N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 7	♠ K74	West Opens 3♣.
Dealer: W	♥ 98	
Vul: Both	♦ AKJ105	Partner bids first.
HCP: 17	♣ AQ3	

Board: 8	♠ AJ54	East Opens 3♦.
Dealer: E	♥ AJ752	
Vul: None	♦ 52	You bid first.
HCP: 10	♣ 82	

Board: 9	♠ A3	West Opens 3♠.
Dealer: W	♥ J105	
Vul: NS	♦ AK853	Partner bids first.
HCP: 19	♣ AK9	

Board: 10	♠ 109653	East Opens 3♥.
Dealer: E	♥ 876	
Vul: None	♦ 94	You bid first.
HCP: 2	♣ Q104	

Board: 11	♠ AQ6	West Opens 3♠.
Dealer: W	♥ AK10	
Vul: EW	♦ K10	Partner bids first.
HCP: 17	♣ J9852	

Board: 12	♠ KJ732	East Opens 3♦.
Dealer: E	♥ KQ9	
Vul: Both	♦ 9	You bid first.
HCP: 9	♣ 10763	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: W	♠ J1032	♠ K74	3♣	Pass	Pass	3NT
Vul: Both	♥ AK754	♥ 98	Pass	4♦	Pass	4♥
North HCP: 8	♦ 98	♦ AKJ105	AP			
South HCP: 17	♣ 42	♣ AQ3				
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: E	♠ Q732	♠ AJ54			3♦	Pass
Vul: None	♥ K10	♥ AJ752	Pass	3NT	Pass	4♦
North HCP: 17	♦ AQ4	♦ 52	Pass	4♥	AP	
South HCP: 10	♣ AQ53	♣ 82				
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: W	♠ 964	♠ A3	3♠	Pass	Pass	3NT
Vul: NS	♥ A864	♥ J105	AP			
North HCP: 7	♦ QJ10	♦ AK853				
South HCP: 19	♣ 653	♣ AK9				
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ 109653			3♥	Pass
Vul: None	♥ A4	♥ 876	Pass	3NT	Pass	4♥
North HCP: 19	♦ KJ86	♦ 94	Pass	4♠	AP	
South HCP: 2	♣ A9853	♣ Q104				
Contract: 4♠ N						

Board: 11	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ AQ6	3♠	Pass	Pass	3NT
Vul: EW	♥ QJ7	♥ AK10	AP			
North HCP: 9	♦ QJ82	♦ K10				
South HCP: 17	♣ K10643	♣ J9852				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: E	♠ AQ95	♠ KJ732			3♦	Pass
Vul: Both	♥ AJ62	♥ KQ9	Pass	3NT	Pass	4♥
North HCP: 18	♦ A84	♦ 9	Pass	4♠	AP	
South HCP: 9	♣ K9	♣ 10763				
Contract: 4♠ N						



## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 13	♠ Q64	West Opens 3♣.
Dealer: W	♥ J1086	
Vul: None	♦ A1098	You bid first.
HCP: 7	♣ 83	

Board: 14	♠ KQ72	East Opens 3♠.
Dealer: E	♥ 52	
Vul: NS	♦ KJ3	Partner bids first.
HCP: 17	♣ AKJ4	

Board: 15	♠ 642	West Opens 3♣.
Dealer: W	♥ 1065	
Vul: Both	♦ KQJ86	You bid first.
HCP: 6	♣ 76	

Board: 16	♠ AK73	East Opens 3♣.
Dealer: E	♥ KQ	
Vul: NS	♦ K7653	Partner bids first.
HCP: 19	♣ A8	

Board: 17	♠ K632	West Opens 3♣.
Dealer: W	♥ J9764	
Vul: EW	♦ 74	You bid first.
HCP: 4	♣ 73	

Board: 18	♠ A542	East Opens 3♣.
Dealer: E	♥ AKJ10	
Vul: Both	♦ A105	Partner bids first.
HCP: 19	♣ K8	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: W	♠ Q64	♠ A9	3♣	Pass	Pass	3NT
Vul: None	♥ J1086	♥ AKQ9	AP			
North HCP: 7	♦ A1098	♦ K63				
South HCP: 19	♣ 83	♣ K965				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: E	♠ KQ72	♠ 43			3♠	Pass
Vul: NS	♥ 52	♥ AKJ3	Pass	3NT	AP	
North HCP: 17	♦ KJ3	♦ 86542				
South HCP: 8	♣ AKJ4	♣ 75				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: W	♠ 642	♠ AKQ3	3♣	Pass	Pass	3NT
Vul: Both	♥ 1065	♥ KQ82	AP			
North HCP: 6	♦ KQJ86	♦ 94				
South HCP: 18	♣ 76	♣ A104				
Contract: 3N S						

Board: 16	North:	South:	West	North	East	South
Dealer: E	♠ AK73	♠ QJ8			3♣	Pass
Vul: NS	♥ KQ	♥ A872	Pass	3NT	AP	
North HCP: 19	♦ K7653	♦ 94				
South HCP: 8	♣ A8	♣ J975				
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: W	♠ K632	♠ A94	3♣	Pass	Pass	3NT
Vul: EW	♥ J9764	♥ A3	Pass	4♦	Pass	4♥
North HCP: 4	♦ 74	♦ AQJ108	AP			
South HCP: 18	♣ 73	♣ K84				
Contract: 4♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: E	♠ A542	♠ KJ1097			3♣	Pass
Vul: Both	♥ AKJ10	♥ Q752	Pass	3NT	Pass	4♥
North HCP: 19	♦ A105	♦ KJ	Pass	4♠	AP	
South HCP: 10	♣ K8	♣ 93				
Contract: 4♠ N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 13	♠ A9	West Opens 3♣.
Dealer: W	♥ AKQ9	
Vul: None	♦ K63	Partner bids first.
HCP: 19	♣ K965	

Board: 14	♠ 43	East Opens 3♠.
Dealer: E	♥ AKJ3	
Vul: NS	♦ 86542	You bid first.
HCP: 8	♣ 75	

Board: 15	♠ AKQ3	West Opens 3♣.
Dealer: W	♥ KQ82	
Vul: Both	♦ 94	Partner bids first.
HCP: 18	♣ A104	

Board: 16	♠ QJ8	East Opens 3♣.
Dealer: E	♥ A872	
Vul: NS	♦ 94	You bid first.
HCP: 8	♣ J975	

Board: 17	♠ A94	West Opens 3♣.
Dealer: W	♥ A3	
Vul: EW	♦ AQJ108	Partner bids first.
HCP: 18	♣ K84	

Board: 18	♠ KJ1097	East Opens 3♣.
Dealer: E	♥ Q752	
Vul: Both	♦ KJ	You bid first.
HCP: 10	♣ 93	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: W	♠ Q64	♠ A9	3♣	Pass	Pass	3NT
Vul: None	♥ J1086	♥ AKQ9	AP			
North HCP: 7	♦ A1098	♦ K63				
South HCP: 19	♣ 83	♣ K965				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: E	♠ KQ72	♠ 43			3♠	Pass
Vul: NS	♥ 52	♥ AKJ3	Pass	3NT	AP	
North HCP: 17	♦ KJ3	♦ 86542				
South HCP: 8	♣ AKJ4	♣ 75				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: W	♠ 642	♠ AKQ3	3♣	Pass	Pass	3NT
Vul: Both	♥ 1065	♥ KQ82	AP			
North HCP: 6	♦ KQJ86	♦ 94				
South HCP: 18	♣ 76	♣ A104				
Contract: 3N S						

Board: 16	North:	South:	West	North	East	South
Dealer: E	♠ AK73	♠ QJ8			3♣	Pass
Vul: NS	♥ KQ	♥ A872	Pass	3NT	AP	
North HCP: 19	♦ K7653	♦ 94				
South HCP: 8	♣ A8	♣ J975				
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: W	♠ K632	♠ A94	3♣	Pass	Pass	3NT
Vul: EW	♥ J9764	♥ A3	Pass	4♦	Pass	4♥
North HCP: 4	♦ 74	♦ AQJ108	AP			
South HCP: 18	♣ 73	♣ K84				
Contract: 4♥ S						

Board: 18	North:	South:	West	North	East	South
Dealer: E	♠ A542	♠ KJ1097			3♣	Pass
Vul: Both	♥ AKJ10	♥ Q752	Pass	3NT	Pass	4♥
North HCP: 19	♦ A105	♦ KJ	Pass	4♠	AP	
South HCP: 10	♣ K8	♣ 93				
Contract: 4♠ N						

## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 19	♠ J76	West Opens 3♣.
Dealer: W	♥ Q973	
Vul: None	♦ KQJ7	You bid first.
HCP: 9	♣ 54	

Board: 20	♠ AQ76	East Opens 3♠.
Dealer: E	♥ AJ54	
Vul: None	♦ 92	Partner bids first.
HCP: 17	♣ AQ9	

Board: 21	♠ J8542	West Opens 3♣.
Dealer: W	♥ J32	
Vul: NS	♦ A76	You bid first.
HCP: 6	♣ 73	

Board: 22	♠ KJ	East Opens 3♠.
Dealer: E	♥ K984	
Vul: NS	♦ AK7	Partner bids first.
HCP: 20	♣ AQ86	

Board: 23	♠ 973	West Opens 3♠.
Dealer: W	♥ Q2	
Vul: None	♦ Q10972	You bid first.
HCP: 5	♣ J107	

Board: 24	♠ K84	East Opens 3♠.
Dealer: E	♥ K82	
Vul: None	♦ AKQ95	Partner bids first.
HCP: 19	♣ A10	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: W	♠ J76	♠ AK4	3♣	Pass	Pass	3NT
Vul: None	♥ Q973	♥ AJ85	AP			
North HCP: 9	♦ KQJ7	♦ A1083				
South HCP: 22	♣ 54	♣ AQ				
Contract: 3N S						

Board: 20	North:	South:	West	North	East	South
Dealer: E	♠ AQ76	♠ 92	Pass	3NT	AP	3♠
Vul: None	♥ AJ54	♥ Q109				Pass
North HCP: 17	♦ 92	♦ AJ3				
South HCP: 7	♣ AQ9	♣ 108432				
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: W	♠ J8542	♠ K10	3♣	Pass	Pass	3NT
Vul: NS	♥ J32	♥ AKQ7	Pass	4♥	Pass	4♠
North HCP: 6	♦ A76	♦ QJ8	AP			
South HCP: 19	♣ 73	♣ KJ85				
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ 54	Pass	3NT	AP	3♠
Vul: NS	♥ K984	♥ A752				Pass
North HCP: 20	♦ AK7	♦ 9643				
South HCP: 8	♣ AQ86	♣ KJ3				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: W	♠ 973	♠ AQ8	3♠	Pass	Pass	3NT
Vul: None	♥ Q2	♥ AK8	AP			
North HCP: 5	♦ Q10972	♦ J43				
South HCP: 17	♣ J107	♣ K983				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: E	♠ K84	♠ J2	Pass	3NT	AP	3♠
Vul: None	♥ K82	♥ J1054				Pass
North HCP: 19	♦ AKQ95	♦ J74				
South HCP: 4	♣ A10	♣ J865				
Contract: 3N N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 19	♠ AK4	West Opens 3♣.
Dealer: W	♥ AJ85	
Vul: None	♦ A1083	Partner bids first.
HCP: 22	♣ AQ	

Board: 20	♠ 92	East Opens 3♠.
Dealer: E	♥ Q109	
Vul: None	♦ AJ3	You bid first.
HCP: 7	♣ 108432	

Board: 21	♠ K10	West Opens 3♣.
Dealer: W	♥ AKQ7	
Vul: NS	♦ QJ8	Partner bids first.
HCP: 19	♣ KJ85	

Board: 22	♠ 54	East Opens 3♠.
Dealer: E	♥ A752	
Vul: NS	♦ 9643	You bid first.
HCP: 8	♣ KJ3	

Board: 23	♠ AQ8	West Opens 3♠.
Dealer: W	♥ AK8	
Vul: None	♦ J43	Partner bids first.
HCP: 17	♣ K983	

Board: 24	♠ J2	East Opens 3♠.
Dealer: E	♥ J1054	
Vul: None	♦ J74	You bid first.
HCP: 4	♣ J865	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: W	♠ J76	♠ AK4	3♣	Pass	Pass	3NT
Vul: None	♥ Q973	♥ AJ85	AP			
North HCP: 9	♦ KQJ7	♦ A1083				
South HCP: 22	♣ 54	♣ AQ				
Contract: 3N S						

Board: 20	North:	South:	West	North	East	South
Dealer: E	♠ AQ76	♠ 92	Pass	3NT	AP	3♠
Vul: None	♥ AJ54	♥ Q109				Pass
North HCP: 17	♦ 92	♦ AJ3				
South HCP: 7	♣ AQ9	♣ 108432				
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: W	♠ J8542	♠ K10	3♣	Pass	Pass	3NT
Vul: NS	♥ J32	♥ AKQ7	Pass	4♥	Pass	4♠
North HCP: 6	♦ A76	♦ QJ8	AP			
South HCP: 19	♣ 73	♣ KJ85				
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ 54	Pass	3NT	AP	3♠
Vul: NS	♥ K984	♥ A752				Pass
North HCP: 20	♦ AK7	♦ 9643				
South HCP: 8	♣ AQ86	♣ KJ3				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: W	♠ 973	♠ AQ8	3♠	Pass	Pass	3NT
Vul: None	♥ Q2	♥ AK8	AP			
North HCP: 5	♦ Q10972	♦ J43				
South HCP: 17	♣ J107	♣ K983				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: E	♠ K84	♠ J2	Pass	3NT	AP	3♠
Vul: None	♥ K82	♥ J1054				Pass
North HCP: 19	♦ AKQ95	♦ J74				
South HCP: 4	♣ A10	♣ J865				
Contract: 3N N						



## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 25	♠ Q8742	West Opens 3♣.
Dealer: W	♥ K73	
Vul: EW	♦ Q6	You bid first.
HCP: 7	♣ 865	

Board: 26	♠ K87	East Opens 3♠.
Dealer: E	♥ KJ3	
Vul: None	♦ AQJ8	Partner bids first.
HCP: 20	♣ AQ3	

Board: 27	♠ 754	West Opens 3♣.
Dealer: W	♥ AQ104	
Vul: Both	♦ QJ1098	You bid first.
HCP: 9	♣ 3	

Board: 28	♠ KQ106	East Opens 3♣.
Dealer: E	♥ Q97	
Vul: Both	♦ A1075	Partner bids first.
HCP: 17	♣ AQ	

Board: 29	♠ J76	West Opens 3♥.
Dealer: W	♥ 9	
Vul: None	♦ KJ1042	You bid first.
HCP: 5	♣ 8654	

Board: 30	♠ A8	East Opens 3♥.
Dealer: E	♥ A87	
Vul: NS	♦ AK8654	Partner bids first.
HCP: 19	♣ A9	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: W	♠ Q8742	♠ A953	3♣	Pass	Pass	3NT
Vul: EW	♥ K73	♥ AQ84	Pass	4♥	Pass	4♠
North HCP: 7	♦ Q6	♦ AJ	AP			
South HCP: 21	♣ 865	♣ AQ7				
Contract: 4♠ S						

Board: 26	North:	South:	West	North	East	South
Dealer: E	♠ K87	♠ 10			3♠	Pass
Vul: None	♥ KJ3	♥ A964	Pass	3NT	AP	
North HCP: 20	♦ AQJ8	♦ 7543				
South HCP: 7	♣ AQ3	♣ K864				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: W	♠ 754	♠ A1063	3♣	Pass	Pass	3NT
Vul: Both	♥ AQ104	♥ K52	AP			
North HCP: 9	♦ QJ1098	♦ A52				
South HCP: 17	♣ 3	♣ AQ4				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ KQ106	♠ A8742			3♣	Pass
Vul: Both	♥ Q97	♥ J64	Pass	3NT	Pass	4♥
North HCP: 17	♦ A1075	♦ KQ4	Pass	4♠	AP	
South HCP: 10	♣ AQ	♣ 75				
Contract: 4♠ N						

Board: 29	North:	South:	West	North	East	South
Dealer: W	♠ J76	♠ AK3	3♥	Pass	Pass	3NT
Vul: None	♥ 9	♥ AQ73	AP			
North HCP: 5	♦ KJ1042	♦ Q87				
South HCP: 17	♣ 8654	♣ Q73				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ 109764			3♥	Pass
Vul: NS	♥ A87	♥ 2	Pass	3NT	Pass	4♥
North HCP: 19	♦ AK8654	♦ Q107	Pass	4♠	AP	
South HCP: 7	♣ A9	♣ KQ106				
Contract: 4♠ N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 25	♠ A953	West Opens 3♣.
Dealer: W	♥ AQ84	
Vul: EW	♦ AJ	Partner bids first.
HCP: 21	♣ AQ7	

Board: 26	♠ 10	East Opens 3♠.
Dealer: E	♥ A964	
Vul: None	♦ 7543	You bid first.
HCP: 7	♣ K864	

Board: 27	♠ A1063	West Opens 3♣.
Dealer: W	♥ K52	
Vul: Both	♦ A52	Partner bids first.
HCP: 17	♣ AQ4	

Board: 28	♠ A8742	East Opens 3♣.
Dealer: E	♥ J64	
Vul: Both	♦ KQ4	You bid first.
HCP: 10	♣ 75	

Board: 29	♠ AK3	West Opens 3♥.
Dealer: W	♥ AQ73	
Vul: None	♦ Q87	Partner bids first.
HCP: 17	♣ Q73	

Board: 30	♠ 109764	East Opens 3♥.
Dealer: E	♥ 2	
Vul: NS	♦ Q107	You bid first.
HCP: 7	♣ KQ106	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: W	♠ Q8742	♠ A953	3♣	Pass	Pass	3NT
Vul: EW	♥ K73	♥ AQ84	Pass	4♥	Pass	4♠
North HCP: 7	♦ Q6	♦ AJ	AP			
South HCP: 21	♣ 865	♣ AQ7				
Contract: 4♠ S						

Board: 26	North:	South:	West	North	East	South
Dealer: E	♠ K87	♠ 10			3♠	Pass
Vul: None	♥ KJ3	♥ A964	Pass	3NT	AP	
North HCP: 20	♦ AQJ8	♦ 7543				
South HCP: 7	♣ AQ3	♣ K864				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: W	♠ 754	♠ A1063	3♣	Pass	Pass	3NT
Vul: Both	♥ AQ104	♥ K52	AP			
North HCP: 9	♦ QJ1098	♦ A52				
South HCP: 17	♣ 3	♣ AQ4				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ KQ106	♠ A8742			3♣	Pass
Vul: Both	♥ Q97	♥ J64	Pass	3NT	Pass	4♥
North HCP: 17	♦ A1075	♦ KQ4	Pass	4♠	AP	
South HCP: 10	♣ AQ	♣ 75				
Contract: 4♠ N						

Board: 29	North:	South:	West	North	East	South
Dealer: W	♠ J76	♠ AK3	3♥	Pass	Pass	3NT
Vul: None	♥ 9	♥ AQ73	AP			
North HCP: 5	♦ KJ1042	♦ Q87				
South HCP: 17	♣ 8654	♣ Q73				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ 109764			3♥	Pass
Vul: NS	♥ A87	♥ 2	Pass	3NT	Pass	4♥
North HCP: 19	♦ AK8654	♦ Q107	Pass	4♠	AP	
South HCP: 7	♣ A9	♣ KQ106				
Contract: 4♠ N						

## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 31	♠ K65	West Opens 3♣.
Dealer: W	♥ K5	
Vul: NS	♦ 109876	You bid first.
HCP: 6	♣ 963	
Board: 32	♠ AK74	East Opens 3♥.
Dealer: E	♥ K8	
Vul: EW	♦ AKQ93	Partner bids first.
HCP: 21	♣ Q5	
Board: 33	♠ Q542	West Opens 3♣.
Dealer: W	♥ AQ963	
Vul: NS	♦ 4	You bid first.
HCP: 8	♣ 1086	
Board: 34	♠ QJ3	East Opens 3♥.
Dealer: E	♥ A8	
Vul: EW	♦ KQJ942	Partner bids first.
HCP: 17	♣ A5	
Board: 35	♠ 9632	West Opens 3♣.
Dealer: W	♥ J96	East Bids XA♠ if possible.
Vul: Both	♦ 864	West Doubles 4♦ if possible.
HCP: 1	♣ 1096	You bid first.
Board: 36	♠ AQ3	East Opens 3♠.
Dealer: E	♥ K63	
Vul: None	♦ K985	Partner bids first.
HCP: 17	♣ KQ10	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: W	♠ K65	♠ A72	3♣	Pass	Pass	3NT
Vul: NS	♥ K5	♥ AJ83	AP			
North HCP: 6	♦ 109876	♦ KQ54				
South HCP: 18	♣ 963	♣ A4				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: E	♠ AK74	♠ QJ32				
Vul: EW	♥ K8	♥ 953			3♥	Pass
North HCP: 21	♦ AKQ93	♦ 1086	Pass	3NT	AP	
South HCP: 3	♣ Q5	♣ 743				
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: W	♠ Q542	♠ K1098	3♣	Pass	Pass	3NT
Vul: NS	♥ AQ963	♥ K10	Pass	4♦	Pass	4♥
North HCP: 8	♦ 4	♦ AKQ103	AP			
South HCP: 19	♣ 1086	♣ A3				
Contract: 4♥ S						

Board: 34	North:	South:	West	North	East	South
Dealer: E	♠ QJ3	♠ A982				
Vul: EW	♥ A8	♥ 76			3♥	Pass
North HCP: 17	♦ KQJ942	♦ 86	Pass	3NT	AP	
South HCP: 7	♣ A5	♣ QJ742				
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: W	♠ 9632	♠ AKJ	3♣	Pass	Pass	3NT
Vul: Both	♥ J96	♥ Q32	Pass	Pass	XA♠♠	4♦
North HCP: 1	♦ 864	♦ AQJ103	X	AP		
South HCP: 20	♣ 1096	♣ K4				
Contract: 4♦X S						

Board: 36	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ 8				
Vul: None	♥ K63	♥ Q95			3♠	Pass
North HCP: 17	♦ K985	♦ AQ1032	Pass	3NT	AP	
South HCP: 9	♣ KQ10	♣ J965				
Contract: 3N N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 31	♠ A72	West Opens 3♣.
Dealer: W	♥ AJ83	
Vul: NS	♦ KQ54	Partner bids first.
HCP: 18	♣ A4	
Board: 32	♠ QJ32	East Opens 3♥.
Dealer: E	♥ 953	
Vul: EW	♦ 1086	You bid first.
HCP: 3	♣ 743	
Board: 33	♠ K1098	West Opens 3♣.
Dealer: W	♥ K10	
Vul: NS	♦ AKQ103	Partner bids first.
HCP: 19	♣ A3	
Board: 34	♠ A982	East Opens 3♥.
Dealer: E	♥ 76	
Vul: EW	♦ 86	You bid first.
HCP: 7	♣ QJ742	
Board: 35	♠ AKJ	West Opens 3♣.
Dealer: W	♥ Q32	East Bids XA♠♠ if possible.
Vul: Both	♦ AQJ103	West Doubles 4♦ if possible.
HCP: 20	♣ K4	Partner bids first.
Board: 36	♠ 8	East Opens 3♠.
Dealer: E	♥ Q95	
Vul: None	♦ AQ1032	You bid first.
HCP: 9	♣ J965	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: W	♠ K65	♠ A72	3♣	Pass	Pass	3NT
Vul: NS	♥ K5	♥ AJ83	AP			
North HCP: 6	♦ 109876	♦ KQ54				
South HCP: 18	♣ 963	♣ A4				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: E	♠ AK74	♠ QJ32				
Vul: EW	♥ K8	♥ 953			3♥	Pass
North HCP: 21	♦ AKQ93	♦ 1086	Pass	3NT	AP	
South HCP: 3	♣ Q5	♣ 743				
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: W	♠ Q542	♠ K1098	3♣	Pass	Pass	3NT
Vul: NS	♥ AQ963	♥ K10	Pass	4♦	Pass	4♥
North HCP: 8	♦ 4	♦ AKQ103	AP			
South HCP: 19	♣ 1086	♣ A3				
Contract: 4♥ S						

Board: 34	North:	South:	West	North	East	South
Dealer: E	♠ QJ3	♠ A982				
Vul: EW	♥ A8	♥ 76			3♥	Pass
North HCP: 17	♦ KQJ942	♦ 86	Pass	3NT	AP	
South HCP: 7	♣ A5	♣ QJ742				
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: W	♠ 9632	♠ AKJ	3♣	Pass	Pass	3NT
Vul: Both	♥ J96	♥ Q32	Pass	Pass	XA♠♠	4♦
North HCP: 1	♦ 864	♦ AQJ103	X	AP		
South HCP: 20	♣ 1096	♣ K4				
Contract: 4♦X S						

Board: 36	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ 8				
Vul: None	♥ K63	♥ Q95			3♠	Pass
North HCP: 17	♦ K985	♦ AQ1032	Pass	3NT	AP	
South HCP: 9	♣ KQ10	♣ J965				
Contract: 3N N						



## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 37	♠ J983	West Opens 3♦.
Dealer: W	♥ Q8654	
Vul: EW	♦ 6	You bid first.
HCP: 5	♣ Q52	
Board: 38	♠ AKQ4	East Opens 3♣.
Dealer: E	♥ J1095	
Vul: NS	♦ AJ	Partner bids first.
HCP: 20	♣ AJ5	
Board: 39	♠ A876	West Opens 3♥.
Dealer: W	♥ 4	
Vul: None	♦ 10643	You bid first.
HCP: 7	♣ QJ86	
Board: 40	♠ KQJ	East Opens 3♦.
Dealer: E	♥ QJ104	
Vul: EW	♦ KQ5	Partner bids first.
HCP: 17	♣ K32	
Board: 41	♠ QJ875	West Opens 3♥.
Dealer: W	♥ 932	
Vul: NS	♦ J753	You bid first.
HCP: 8	♣ A	
Board: 42	♠ AJ8	East Opens 3♥.
Dealer: E	♥ K76	
Vul: None	♦ AJ	Partner bids first.
HCP: 20	♣ AK864	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: W	♠ J983	♠ K6	3♦	Pass	Pass	3NT
Vul: EW	♥ Q8654	♥ AK97	Pass	4♦	Pass	4♥
North HCP: 5	♦ 6	♦ AQ43	AP			
South HCP: 17	♣ Q52	♣ J84				
Contract: 4♥ S						

Board: 38	North:	South:	West	North	East	South
Dealer: E	♠ AKQ4	♠ 109753			3♣	Pass
Vul: NS	♥ J1095	♥ 84	Pass	3NT	Pass	4♥
North HCP: 20	♦ AJ	♦ KQ76	Pass	4♠	AP	
South HCP: 5	♣ AJ5	♣ 64				
Contract: 4♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: W	♠ A876	♠ J4	3♥	Pass	Pass	3NT
Vul: None	♥ 4	♥ KJ5	AP			
North HCP: 7	♦ 10643	♦ AKQJ97				
South HCP: 22	♣ QJ86	♣ AK				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ A10762			3♦	Pass
Vul: EW	♥ QJ104	♥ K753	Pass	3NT	Pass	4♥
North HCP: 17	♦ KQ5	♦ 3	Pass	4♠	AP	
South HCP: 8	♣ K32	♣ J65				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: W	♠ QJ875	♠ A6	3♥	Pass	Pass	3NT
Vul: NS	♥ 932	♥ AQ	Pass	4♥	Pass	4♠
North HCP: 8	♦ J753	♦ AK82	AP			
South HCP: 17	♣ A	♣ 109842				
Contract: 4♠ S						

Board: 42	North:	South:	West	North	East	South
Dealer: E	♠ AJ8	♠ KQ532			3♥	Pass
Vul: None	♥ K76	♥ 94	Pass	3NT	Pass	4♥
North HCP: 20	♦ AJ	♦ 107	Pass	4♠	AP	
South HCP: 6	♣ AK864	♣ J1053				
Contract: 4♠ N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 37	♠ K6	West Opens 3♦.
Dealer: W	♥ AK97	
Vul: EW	♦ AQ43	Partner bids first.
HCP: 17	♣ J84	

Board: 38	♠ 109753	East Opens 3♣.
Dealer: E	♥ 84	
Vul: NS	♦ KQ76	You bid first.
HCP: 5	♣ 64	

Board: 39	♠ J4	West Opens 3♥.
Dealer: W	♥ KJ5	
Vul: None	♦ AKQJ97	Partner bids first.
HCP: 22	♣ AK	

Board: 40	♠ A10762	East Opens 3♦.
Dealer: E	♥ K753	
Vul: EW	♦ 3	You bid first.
HCP: 8	♣ J65	

Board: 41	♠ A6	West Opens 3♥.
Dealer: W	♥ AQ	
Vul: NS	♦ AK82	Partner bids first.
HCP: 17	♣ 109842	

Board: 42	♠ KQ532	East Opens 3♥.
Dealer: E	♥ 94	
Vul: None	♦ 107	You bid first.
HCP: 6	♣ J1053	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: W	♠ J983	♠ K6	3♦	Pass	Pass	3NT
Vul: EW	♥ Q8654	♥ AK97	Pass	4♦	Pass	4♥
North HCP: 5	♦ 6	♦ AQ43	AP			
South HCP: 17	♣ Q52	♣ J84				
Contract: 4♥ S						

Board: 38	North:	South:	West	North	East	South
Dealer: E	♠ AKQ4	♠ 109753			3♣	Pass
Vul: NS	♥ J1095	♥ 84	Pass	3NT	Pass	4♥
North HCP: 20	♦ AJ	♦ KQ76	Pass	4♠	AP	
South HCP: 5	♣ AJ5	♣ 64				
Contract: 4♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: W	♠ A876	♠ J4	3♥	Pass	Pass	3NT
Vul: None	♥ 4	♥ KJ5	AP			
North HCP: 7	♦ 10643	♦ AKQJ97				
South HCP: 22	♣ QJ86	♣ AK				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ A10762			3♦	Pass
Vul: EW	♥ QJ104	♥ K753	Pass	3NT	Pass	4♥
North HCP: 17	♦ KQ5	♦ 3	Pass	4♠	AP	
South HCP: 8	♣ K32	♣ J65				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: W	♠ QJ875	♠ A6	3♥	Pass	Pass	3NT
Vul: NS	♥ 932	♥ AQ	Pass	4♥	Pass	4♠
North HCP: 8	♦ J753	♦ AK82	AP			
South HCP: 17	♣ A	♣ 109842				
Contract: 4♠ S						

Board: 42	North:	South:	West	North	East	South
Dealer: E	♠ AJ8	♠ KQ532			3♥	Pass
Vul: None	♥ K76	♥ 94	Pass	3NT	Pass	4♥
North HCP: 20	♦ AJ	♦ 107	Pass	4♠	AP	
South HCP: 6	♣ AK864	♣ J1053				
Contract: 4♠ N						

## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 43	♠ KQ86	West Opens 3♦.
Dealer: W	♥ 984	
Vul: NS	♦ 3	You bid first.
HCP: 6	♣ J8764	
Board: 44	♠ KJ86	East Opens 3♦.
Dealer: E	♥ AQ97	
Vul: NS	♦ AQ	Partner bids first.
HCP: 21	♣ AJ7	
Board: 45	♠ 43	West Opens 3♠.
Dealer: W	♥ Q9865	East Bids 4♠ if possible.
Vul: Both	♦ KQ108	
HCP: 7	♣ 86	You bid first.
Board: 46	♠ A86	East Opens 3♠.
Dealer: E	♥ A84	
Vul: EW	♦ AQJ7	Partner bids first.
HCP: 19	♣ A87	
Board: 47	♠ 72	West Opens 3♠.
Dealer: W	♥ AQ97	
Vul: EW	♦ 108764	You bid first.
HCP: 6	♣ 86	
Board: 48	♠ KQ7	East Opens 3♥.
Dealer: E	♥ AQ52	
Vul: None	♦ J10	Partner bids first.
HCP: 17	♣ AJ95	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: W	♠ KQ86	♠ A732	3♦	Pass	Pass	3NT
Vul: NS	♥ 984	♥ AK5	AP			
North HCP: 6	♦ 3	♦ KJ4				
South HCP: 18	♣ J8764	♣ K95				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: E	♠ KJ86	♠ A10532			3♦	Pass
Vul: NS	♥ AQ97	♥ 65	Pass	3NT	Pass	4♥
North HCP: 21	♦ AQ	♦ 765	Pass	4♠	AP	
South HCP: 4	♣ AJ7	♣ 1093				
Contract: 4♠ N						

Board: 45	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ AQ	3♠	Pass	Pass	3NT
Vul: Both	♥ Q9865	♥ K4	Pass	4♦	Pass	4♥
North HCP: 7	♦ KQ108	♦ 6432	Pass	Pass	4♠	AP
South HCP: 17	♣ 86	♣ AKJ105				
Contract: 4♠ W						

Board: 46	North:	South:	West	North	East	South
Dealer: E	♠ A86	♠ 9			3♠	Pass
Vul: EW	♥ A84	♥ K1096	Pass	3NT	AP	
North HCP: 19	♦ AQJ7	♦ 10963				
South HCP: 5	♣ A87	♣ Q1043				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ AJ84	3♠	Pass	Pass	3NT
Vul: EW	♥ AQ97	♥ KJ5	AP			
North HCP: 6	♦ 108764	♦ A3				
South HCP: 18	♣ 86	♣ AJ74				
Contract: 3N S						

Board: 48	North:	South:	West	North	East	South
Dealer: E	♠ KQ7	♠ J1094			3♥	Pass
Vul: None	♥ AQ52	♥ 7	Pass	3NT	AP	
North HCP: 17	♦ J10	♦ KQ982				
South HCP: 8	♣ AJ95	♣ Q107				
Contract: 3N N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 43	♠ A732	West Opens 3♦.
Dealer: W	♥ AK5	
Vul: NS	♦ KJ4	Partner bids first.
HCP: 18	♣ K95	
Board: 44	♠ A10532	East Opens 3♦.
Dealer: E	♥ 65	
Vul: NS	♦ 765	You bid first.
HCP: 4	♣ 1093	
Board: 45	♠ AQ	West Opens 3♠.
Dealer: W	♥ K4	East Bids 4♠ if possible.
Vul: Both	♦ 6432	
HCP: 17	♣ AKJ105	Partner bids first.
Board: 46	♠ 9	East Opens 3♠.
Dealer: E	♥ K1096	
Vul: EW	♦ 10963	You bid first.
HCP: 5	♣ Q1043	
Board: 47	♠ AJ84	West Opens 3♠.
Dealer: W	♥ KJ5	
Vul: EW	♦ A3	Partner bids first.
HCP: 18	♣ AJ74	
Board: 48	♠ J1094	East Opens 3♥.
Dealer: E	♥ 7	
Vul: None	♦ KQ982	You bid first.
HCP: 8	♣ Q107	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: W	♠ KQ86	♠ A732	3♦	Pass	Pass	3NT
Vul: NS	♥ 984	♥ AK5	AP			
North HCP: 6	♦ 3	♦ KJ4				
South HCP: 18	♣ J8764	♣ K95				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: E	♠ KJ86	♠ A10532			3♦	Pass
Vul: NS	♥ AQ97	♥ 65	Pass	3NT	Pass	4♥
North HCP: 21	♦ AQ	♦ 765	Pass	4♠	AP	
South HCP: 4	♣ AJ7	♣ 1093				
Contract: 4♠ N						

Board: 45	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ AQ	3♠	Pass	Pass	3NT
Vul: Both	♥ Q9865	♥ K4	Pass	4♦	Pass	4♥
North HCP: 7	♦ KQ108	♦ 6432	Pass	Pass	4♠	AP
South HCP: 17	♣ 86	♣ AKJ105				
Contract: 4♠ W						

Board: 46	North:	South:	West	North	East	South
Dealer: E	♠ A86	♠ 9			3♠	Pass
Vul: EW	♥ A84	♥ K1096	Pass	3NT	AP	
North HCP: 19	♦ AQJ7	♦ 10963				
South HCP: 5	♣ A87	♣ Q1043				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ AJ84	3♠	Pass	Pass	3NT
Vul: EW	♥ AQ97	♥ KJ5	AP			
North HCP: 6	♦ 108764	♦ A3				
South HCP: 18	♣ 86	♣ AJ74				
Contract: 3N S						

Board: 48	North:	South:	West	North	East	South
Dealer: E	♠ KQ7	♠ J1094			3♥	Pass
Vul: None	♥ AQ52	♥ 7	Pass	3NT	AP	
North HCP: 17	♦ J10	♦ KQ982				
South HCP: 8	♣ AJ95	♣ Q107				
Contract: 3N N						



## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 49	♠ AK2	West Opens 3♦.
Dealer: W	♥ K10765	
Vul: NS	♦ 432	You bid first.
HCP: 10	♣ 84	
Board: 50	♠ K4	East Opens 3♠.
Dealer: E	♥ AK86	West Bids 4♠ if possible.
Vul: Both	♦ AQ1065	
HCP: 18	♣ Q3	Partner bids first.
Board: 51	♠ J932	West Opens 3♣.
Dealer: W	♥ J83	
Vul: Both	♦ Q875	You bid first.
HCP: 4	♣ 108	
Board: 52	♠ KJ	East Opens 3♦.
Dealer: E	♥ K5	
Vul: None	♦ A54	Partner bids first.
HCP: 17	♣ KQJ642	
Board: 53	♠ KQJ107	West Opens 3♣.
Dealer: W	♥ J1073	
Vul: EW	♦ K72	You bid first.
HCP: 10	♣ 5	
Board: 54	♠ A3	East Opens 3♥.
Dealer: E	♥ A7	
Vul: Both	♦ KQ75	Partner bids first.
HCP: 20	♣ AK1074	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: W	♠ AK2	♠ J64	3♦	Pass	Pass	3NT
Vul: NS	♥ K10765	♥ A3	Pass	4♦	Pass	4♥
North HCP: 10	♦ 432	♦ KQ	AP			
South HCP: 17	♣ 84	♣ AQJ1076				
Contract: 4♥ S						

Board: 50	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ 105			3♠	Pass
Vul: Both	♥ AK86	♥ QJ754	Pass	3NT	Pass	4♦
North HCP: 18	♦ AQ1065	♦ J4	Pass	4♥	Pass	Pass
South HCP: 4	♣ Q3	♣ 8654	4♠	AP		
Contract: 4♠ E						

Board: 51	North:	South:	West	North	East	South
Dealer: W	♠ J932	♠ A1054	3♣	Pass	Pass	3NT
Vul: Both	♥ J83	♥ AQ62	AP			
North HCP: 4	♦ Q875	♦ A63				
South HCP: 18	♣ 108	♣ A4				
Contract: 3N S						

Board: 52	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ AQ742			3♦	Pass
Vul: None	♥ K5	♥ 10843	Pass	3NT	Pass	4♥
North HCP: 17	♦ A54	♦ 98	Pass	4♠	AP	
South HCP: 6	♣ KQJ642	♣ 109				
Contract: 4♠ N						

Board: 53	North:	South:	West	North	East	South
Dealer: W	♠ KQJ107	♠ A2	3♣	Pass	Pass	3NT
Vul: EW	♥ J1073	♥ Q652	Pass	4♥	Pass	4♠
North HCP: 10	♦ K72	♦ AJ83	AP			
South HCP: 17	♣ 5	♣ AQ7				
Contract: 4♠ S						

Board: 54	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ Q862			3♥	Pass
Vul: Both	♥ A7	♥ 105	Pass	3NT	AP	
North HCP: 20	♦ KQ75	♦ A643				
South HCP: 8	♣ AK1074	♣ Q98				
Contract: 3N N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 49	♠ J64	West Opens 3♦.
Dealer: W	♥ A3	
Vul: NS	♦ KQ	Partner bids first.
HCP: 17	♣ AQJ1076	
Board: 50	♠ 105	East Opens 3♠.
Dealer: E	♥ QJ754	West Bids 4♠ if possible.
Vul: Both	♦ J4	
HCP: 4	♣ 8654	You bid first.
Board: 51	♠ A1054	West Opens 3♣.
Dealer: W	♥ AQ62	
Vul: Both	♦ A63	Partner bids first.
HCP: 18	♣ A4	
Board: 52	♠ AQ742	East Opens 3♦.
Dealer: E	♥ 10843	
Vul: None	♦ 98	You bid first.
HCP: 6	♣ 109	
Board: 53	♠ A2	West Opens 3♣.
Dealer: W	♥ Q652	
Vul: EW	♦ AJ83	Partner bids first.
HCP: 17	♣ AQ7	
Board: 54	♠ Q862	East Opens 3♥.
Dealer: E	♥ 105	
Vul: Both	♦ A643	You bid first.
HCP: 8	♣ Q98	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: W	♠ AK2	♠ J64	3♦	Pass	Pass	3NT
Vul: NS	♥ K10765	♥ A3	Pass	4♦	Pass	4♥
North HCP: 10	♦ 432	♦ KQ	AP			
South HCP: 17	♣ 84	♣ AQJ1076				
Contract: 4♥ S						

Board: 50	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ 105			3♠	Pass
Vul: Both	♥ AK86	♥ QJ754	Pass	3NT	Pass	4♦
North HCP: 18	♦ AQ1065	♦ J4	Pass	4♥	Pass	Pass
South HCP: 4	♣ Q3	♣ 8654	4♠	AP		
Contract: 4♠ E						

Board: 51	North:	South:	West	North	East	South
Dealer: W	♠ J932	♠ A1054	3♣	Pass	Pass	3NT
Vul: Both	♥ J83	♥ AQ62	AP			
North HCP: 4	♦ Q875	♦ A63				
South HCP: 18	♣ 108	♣ A4				
Contract: 3N S						

Board: 52	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ AQ742			3♦	Pass
Vul: None	♥ K5	♥ 10843	Pass	3NT	Pass	4♥
North HCP: 17	♦ A54	♦ 98	Pass	4♠	AP	
South HCP: 6	♣ KQJ642	♣ 109				
Contract: 4♠ N						

Board: 53	North:	South:	West	North	East	South
Dealer: W	♠ KQJ107	♠ A2	3♣	Pass	Pass	3NT
Vul: EW	♥ J1073	♥ Q652	Pass	4♥	Pass	4♠
North HCP: 10	♦ K72	♦ AJ83	AP			
South HCP: 17	♣ 5	♣ AQ7				
Contract: 4♠ S						

Board: 54	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ Q862			3♥	Pass
Vul: Both	♥ A7	♥ 105	Pass	3NT	AP	
North HCP: 20	♦ KQ75	♦ A643				
South HCP: 8	♣ AK1074	♣ Q98				
Contract: 3N N						

## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 55	♠ KJ97	West Opens 3♣.
Dealer: W	♥ 53	
Vul: None	♦ KJ986	You bid first.
HCP: 8	♣ 105	

Board: 56	♠ AJ52	East Opens 3♣.
Dealer: E	♥ A754	
Vul: NS	♦ AQ7	Partner bids first.
HCP: 18	♣ K7	

Board: 57	♠ K9732	West Opens 3♣.
Dealer: W	♥ 9853	
Vul: Both	♦ KJ97	You bid first.
HCP: 7	♣ —	

Board: 58	♠ A106	East Opens 3♣.
Dealer: E	♥ QJ	
Vul: Both	♦ AJ853	Partner bids first.
HCP: 17	♣ KQ8	

Board: 59	♠ AK1093	West Opens 3♦.
Dealer: W	♥ Q87	
Vul: None	♦ 9	You bid first.
HCP: 10	♣ J764	

Board: 60	♠ AK86	East Opens 3♦.
Dealer: E	♥ Q8	
Vul: Both	♦ AQ	Partner bids first.
HCP: 17	♣ Q10842	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: W	♠ KJ97	♠ A832	3♣	Pass	Pass	3NT
Vul: None	♥ 53	♥ AQ2	AP			
North HCP: 8	♦ KJ986	♦ AQ104				
South HCP: 19	♣ 105	♣ K9				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: E	♠ AJ52	♠ Q84	Pass	3NT	AP	3♣
Vul: NS	♥ A754	♥ KQ108				Pass
North HCP: 18	♦ AQ7	♦ J965				
South HCP: 8	♣ K7	♣ 86				
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: W	♠ K9732	♠ AQ64	3♣	Pass	Pass	3NT
Vul: Both	♥ 9853	♥ A6	Pass	4♥	Pass	4♠
North HCP: 7	♦ KJ97	♦ AQ6	AP			
South HCP: 19	♣ —	♣ QJ85				
Contract: 4♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: E	♠ A106	♠ J9874	Pass	3NT	Pass	3♣
Vul: Both	♥ QJ	♥ A732	Pass	4♠	AP	4♥
North HCP: 17	♦ AJ853	♦ K102				
South HCP: 8	♣ KQ8	♣ 7				
Contract: 4♠ N						

Board: 59	North:	South:	West	North	East	South
Dealer: W	♠ AK1093	♠ J74	3♦	Pass	Pass	3NT
Vul: None	♥ Q87	♥ AKJ4	Pass	4♥	Pass	4♠
North HCP: 10	♦ 9	♦ A105	AP			
South HCP: 18	♣ J764	♣ KQ8				
Contract: 4♠ S						

Board: 60	North:	South:	West	North	East	South
Dealer: E	♠ AK86	♠ J105	Pass	3NT	Pass	3♦
Vul: Both	♥ Q8	♥ A6542	Pass	4♥	AP	4♦
North HCP: 17	♦ AQ	♦ 874				
South HCP: 10	♣ Q10842	♣ AJ				
Contract: 4♥ N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 55	♠ A832	West Opens 3♣.
Dealer: W	♥ AQ2	
Vul: None	♦ AQ104	Partner bids first.
HCP: 19	♣ K9	

Board: 56	♠ Q84	East Opens 3♣.
Dealer: E	♥ KQ108	
Vul: NS	♦ J965	You bid first.
HCP: 8	♣ 86	

Board: 57	♠ AQ64	West Opens 3♣.
Dealer: W	♥ A6	
Vul: Both	♦ AQ6	Partner bids first.
HCP: 19	♣ QJ85	

Board: 58	♠ J9874	East Opens 3♣.
Dealer: E	♥ A732	
Vul: Both	♦ K102	You bid first.
HCP: 8	♣ 7	

Board: 59	♠ J74	West Opens 3♦.
Dealer: W	♥ AKJ4	
Vul: None	♦ A105	Partner bids first.
HCP: 18	♣ KQ8	

Board: 60	♠ J105	East Opens 3♦.
Dealer: E	♥ A6542	
Vul: Both	♦ 874	You bid first.
HCP: 10	♣ AJ	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: W	♠ KJ97	♠ A832	3♣	Pass	Pass	3NT
Vul: None	♥ 53	♥ AQ2	AP			
North HCP: 8	♦ KJ986	♦ AQ104				
South HCP: 19	♣ 105	♣ K9				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: E	♠ AJ52	♠ Q84	Pass	3NT	AP	Pass
Vul: NS	♥ A754	♥ KQ108				
North HCP: 18	♦ AQ7	♦ J965				
South HCP: 8	♣ K7	♣ 86				
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: W	♠ K9732	♠ AQ64	3♣	Pass	Pass	3NT
Vul: Both	♥ 9853	♥ A6	Pass	4♥	Pass	4♠
North HCP: 7	♦ KJ97	♦ AQ6	AP			
South HCP: 19	♣ —	♣ QJ85				
Contract: 4♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: E	♠ A106	♠ J9874	Pass	3NT	Pass	4♥
Vul: Both	♥ QJ	♥ A732	Pass	4♠	AP	
North HCP: 17	♦ AJ853	♦ K102				
South HCP: 8	♣ KQ8	♣ 7				
Contract: 4♠ N						

Board: 59	North:	South:	West	North	East	South
Dealer: W	♠ AK1093	♠ J74	3♦	Pass	Pass	3NT
Vul: None	♥ Q87	♥ AKJ4	Pass	4♥	Pass	4♠
North HCP: 10	♦ 9	♦ A105	AP			
South HCP: 18	♣ J764	♣ KQ8				
Contract: 4♠ S						

Board: 60	North:	South:	West	North	East	South
Dealer: E	♠ AK86	♠ J105	Pass	3NT	Pass	4♦
Vul: Both	♥ Q8	♥ A6542	Pass	4♥	AP	
North HCP: 17	♦ AQ	♦ 874				
South HCP: 10	♣ Q10842	♣ AJ				
Contract: 4♥ N						



## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 61	♠ J985	West Opens 3♦.
Dealer: W	♥ KJ93	
Vul: NS	♦ 75	You bid first.
HCP: 7	♣ Q97	
Board: 62	♠ AJ4	East Opens 3♣.
Dealer: E	♥ AKQ10	
Vul: None	♦ AKQ8	Partner bids first.
HCP: 27	♣ A5	
Board: 63	♠ A9832	West Opens 3♦.
Dealer: W	♥ Q753	
Vul: NS	♦ 5	You bid first.
HCP: 8	♣ Q87	
Board: 64	♠ AQ	East Opens 3♠.
Dealer: E	♥ 985	
Vul: EW	♦ KQ10	Partner bids first.
HCP: 17	♣ KQJ98	
Board: 65	♠ 953	West Opens 3♣.
Dealer: W	♥ 76432	
Vul: EW	♦ A86	You bid first.
HCP: 6	♣ Q5	
Board: 66	♠ AQ10	East Opens 3♦.
Dealer: E	♥ J82	
Vul: Both	♦ KQ65	Partner bids first.
HCP: 17	♣ AJ7	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: W	♠ J985	♠ K74	3♦	Pass	Pass	3NT
Vul: NS	♥ KJ93	♥ Q10	AP			
North HCP: 7	♦ 75	♦ KQ2				
South HCP: 17	♣ Q97	♣ AK642				
Contract: 3N S						

Board: 62	North:	South:	West	North	East	South
Dealer: E	♠ AJ4	♠ Q832	Pass	3NT	AP	3♣ Pass
Vul: None	♥ AKQ10	♥ 873				
North HCP: 27	♦ AKQ8	♦ J73				
South HCP: 4	♣ A5	♣ J96				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: W	♠ A9832	♠ KQJ	3♦	Pass	Pass	3NT
Vul: NS	♥ Q753	♥ K104	Pass	4♥	Pass	4♠
North HCP: 8	♦ 5	♦ KQ83	AP			
South HCP: 17	♣ Q87	♣ K95				
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 98	Pass	3NT	AP	3♠ Pass
Vul: EW	♥ 985	♥ KQ2				
North HCP: 17	♦ KQ10	♦ J863				
South HCP: 6	♣ KQJ98	♣ 10642				
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: W	♠ 953	♠ 64	3♣	Pass	Pass	3NT
Vul: EW	♥ 76432	♥ AK5	Pass	4♦	Pass	4♥
North HCP: 6	♦ A86	♦ KQJ973	AP			
South HCP: 17	♣ Q5	♣ A6				
Contract: 4♥ S						

Board: 66	North:	South:	West	North	East	South
Dealer: E	♠ AQ10	♠ J843	Pass	3NT	AP	3♦ Pass
Vul: Both	♥ J82	♥ K75				
North HCP: 17	♦ KQ65	♦ 32				
South HCP: 7	♣ AJ7	♣ K652				
Contract: 3N N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 61	♠ K74	West Opens 3♦.
Dealer: W	♥ Q10	
Vul: NS	♦ KQ2	Partner bids first.
HCP: 17	♣ AK642	

Board: 62	♠ Q832	East Opens 3♣.
Dealer: E	♥ 873	
Vul: None	♦ J73	You bid first.
HCP: 4	♣ J96	

Board: 63	♠ KQJ	West Opens 3♦.
Dealer: W	♥ K104	
Vul: NS	♦ KQ83	Partner bids first.
HCP: 17	♣ K95	

Board: 64	♠ 98	East Opens 3♠.
Dealer: E	♥ KQ2	
Vul: EW	♦ J863	You bid first.
HCP: 6	♣ 10642	

Board: 65	♠ 64	West Opens 3♣.
Dealer: W	♥ AK5	
Vul: EW	♦ KQJ973	Partner bids first.
HCP: 17	♣ A6	

Board: 66	♠ J843	East Opens 3♦.
Dealer: E	♥ K75	
Vul: Both	♦ 32	You bid first.
HCP: 7	♣ K652	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: W	♠ J985	♠ K74	3♦	Pass	Pass	3NT
Vul: NS	♥ KJ93	♥ Q10	AP			
North HCP: 7	♦ 75	♦ KQ2				
South HCP: 17	♣ Q97	♣ AK642				
Contract: 3N S						

Board: 62	North:	South:	West	North	East	South
Dealer: E	♠ AJ4	♠ Q832	Pass	3NT	AP	3♣ Pass
Vul: None	♥ AKQ10	♥ 873				
North HCP: 27	♦ AKQ8	♦ J73				
South HCP: 4	♣ A5	♣ J96				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: W	♠ A9832	♠ KQJ	3♦	Pass	Pass	3NT
Vul: NS	♥ Q753	♥ K104	Pass	4♥	Pass	4♠
North HCP: 8	♦ 5	♦ KQ83	AP			
South HCP: 17	♣ Q87	♣ K95				
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 98	Pass	3NT	AP	3♠ Pass
Vul: EW	♥ 985	♥ KQ2				
North HCP: 17	♦ KQ10	♦ J863				
South HCP: 6	♣ KQJ98	♣ 10642				
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: W	♠ 953	♠ 64	3♣	Pass	Pass	3NT
Vul: EW	♥ 76432	♥ AK5	Pass	4♦	Pass	4♥
North HCP: 6	♦ A86	♦ KQJ973	AP			
South HCP: 17	♣ Q5	♣ A6				
Contract: 4♥ S						

Board: 66	North:	South:	West	North	East	South
Dealer: E	♠ AQ10	♠ J843	Pass	3NT	AP	3♦ Pass
Vul: Both	♥ J82	♥ K75				
North HCP: 17	♦ KQ65	♦ 32				
South HCP: 7	♣ AJ7	♣ K652				
Contract: 3N N						

## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 67	♠ KQ1063	West Opens 3♣.
Dealer: W	♥ 8643	
Vul: Both	♦ 53	You bid first.
HCP: 5	♣ 94	
Board: 68	♠ KQ87	East Opens 3♠.
Dealer: E	♥ AJ76	
Vul: None	♦ A9	Partner bids first.
HCP: 20	♣ AQ4	
Board: 69	♠ 83	West Opens 3♠.
Dealer: W	♥ K962	
Vul: Both	♦ KJ875	You bid first.
HCP: 7	♣ 65	
Board: 70	♠ K9	East Opens 3♠.
Dealer: E	♥ 642	West Bids XA♠♠ if possible.
Vul: EW	♦ AJ	
HCP: 17	♣ AKQ987	Partner bids first.
Board: 71	♠ KQ1076	West Opens 3♣.
Dealer: W	♥ J52	
Vul: EW	♦ KJ93	You bid first.
HCP: 10	♣ 9	
Board: 72	♠ KQ6	East Opens 3♠.
Dealer: E	♥ A52	
Vul: EW	♦ A85	Partner bids first.
HCP: 18	♣ KQ109	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: W	♠ KQ1063	♠ A2	3♣	Pass	Pass	3NT
Vul: Both	♥ 8643	♥ AJ7	Pass	4♥	Pass	4♠
North HCP: 5	♦ 53	♦ A1087	AP			
South HCP: 18	♣ 94	♣ KQ53				
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: E	♠ KQ87	♠ 4				
Vul: None	♥ AJ76	♥ K853			3♠	Pass
North HCP: 20	♦ A9	♦ Q86	Pass	3NT	AP	
South HCP: 8	♣ AQ4	♣ K8763				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ AJ6	3♠	Pass	Pass	3NT
Vul: Both	♥ K962	♥ A54	AP			
North HCP: 7	♦ KJ875	♦ AQ3				
South HCP: 21	♣ 65	♣ AQ87				
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ 642			3♠	Pass
Vul: EW	♥ 642	♥ KJ1098	Pass	3NT	Pass	4♦
North HCP: 17	♦ AJ	♦ 1092	Pass	4♥	Pass	Pass
South HCP: 5	♣ AKQ987	♣ J6	XA♣♣	AP		
Contract: 4♥X N						

Board: 71	North:	South:	West	North	East	South
Dealer: W	♠ KQ1076	♠ A542	3♣	Pass	Pass	3NT
Vul: EW	♥ J52	♥ AK83	Pass	4♥	Pass	4♠
North HCP: 10	♦ KJ93	♦ A5	AP			
South HCP: 19	♣ 9	♣ A108				
Contract: 4♠ S						

Board: 72	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ 5				
Vul: EW	♥ A52	♥ J1083			3♠	Pass
North HCP: 18	♦ A85	♦ Q9743	Pass	3NT	AP	
South HCP: 7	♣ KQ109	♣ A86				
Contract: 3N N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 67	♠ A2	West Opens 3♣.
Dealer: W	♥ AJ7	
Vul: Both	♦ A1087	Partner bids first.
HCP: 18	♣ KQ53	
Board: 68	♠ 4	East Opens 3♠.
Dealer: E	♥ K853	
Vul: None	♦ Q86	You bid first.
HCP: 8	♣ K8763	
Board: 69	♠ AJ6	West Opens 3♠.
Dealer: W	♥ A54	
Vul: Both	♦ AQ3	Partner bids first.
HCP: 21	♣ AQ87	
Board: 70	♠ 642	East Opens 3♠.
Dealer: E	♥ KJ1098	West Bids XA♠♠ if possible.
Vul: EW	♦ 1092	
HCP: 5	♣ J6	You bid first.
Board: 71	♠ A542	West Opens 3♣.
Dealer: W	♥ AK83	
Vul: EW	♦ A5	Partner bids first.
HCP: 19	♣ A108	
Board: 72	♠ 5	East Opens 3♠.
Dealer: E	♥ J1083	
Vul: EW	♦ Q9743	You bid first.
HCP: 7	♣ A86	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: W	♠ KQ1063	♠ A2	3♣	Pass	Pass	3NT
Vul: Both	♥ 8643	♥ AJ7	Pass	4♥	Pass	4♠
North HCP: 5	♦ 53	♦ A1087	AP			
South HCP: 18	♣ 94	♣ KQ53				
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: E	♠ KQ87	♠ 4				
Vul: None	♥ AJ76	♥ K853			3♠	Pass
North HCP: 20	♦ A9	♦ Q86	Pass	3NT	AP	
South HCP: 8	♣ AQ4	♣ K8763				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ AJ6	3♠	Pass	Pass	3NT
Vul: Both	♥ K962	♥ A54	AP			
North HCP: 7	♦ KJ875	♦ AQ3				
South HCP: 21	♣ 65	♣ AQ87				
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ 642			3♠	Pass
Vul: EW	♥ 642	♥ KJ1098	Pass	3NT	Pass	4♦
North HCP: 17	♦ AJ	♦ 1092	Pass	4♥	Pass	Pass
South HCP: 5	♣ AKQ987	♣ J6	XA♣♣	AP		
Contract: 4♥X N						

Board: 71	North:	South:	West	North	East	South
Dealer: W	♠ KQ1076	♠ A542	3♣	Pass	Pass	3NT
Vul: EW	♥ J52	♥ AK83	Pass	4♥	Pass	4♠
North HCP: 10	♦ KJ93	♦ A5	AP			
South HCP: 19	♣ 9	♣ A108				
Contract: 4♠ S						

Board: 72	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ 5				
Vul: EW	♥ A52	♥ J1083			3♠	Pass
North HCP: 18	♦ A85	♦ Q9743	Pass	3NT	AP	
South HCP: 7	♣ KQ109	♣ A86				
Contract: 3N N						



## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 73	♠ K10752	West Opens 3♥.
Dealer: W	♥ 4	
Vul: NS	♦ Q43	You bid first.
HCP: 6	♣ J763	
Board: 74	♠ AJ63	East Opens 3♥.
Dealer: E	♥ A98	
Vul: None	♦ A98	Partner bids first.
HCP: 20	♣ AK6	
Board: 75	♠ Q10852	West Opens 3♣.
Dealer: W	♥ J7	East Doubles 4♥ if possible.
Vul: Both	♦ Q965	
HCP: 5	♣ 54	You bid first.
Board: 76	♠ KJ4	East Opens 3♣.
Dealer: E	♥ K1086	
Vul: NS	♦ KJ84	Partner bids first.
HCP: 17	♣ AQ	
Board: 77	♠ Q1052	West Opens 3♣.
Dealer: W	♥ Q875	
Vul: Both	♦ KQ94	You bid first.
HCP: 9	♣ 5	
Board: 78	♠ A85	East Opens 3♦.
Dealer: E	♥ AK42	
Vul: NS	♦ AQ	Partner bids first.
HCP: 17	♣ 10985	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: W	♠ K10752	♠ A3	3♥	Pass	Pass	3NT
Vul: NS	♥ 4	♥ KJ53	Pass	4♥	Pass	4♠
North HCP: 6	♦ Q43	♦ AK1086	AP			
South HCP: 18	♣ J763	♣ K4				
Contract: 4♠ S						

Board: 74	North:	South:	West	North	East	South
Dealer: E	♠ AJ63	♠ 8542			3♥	Pass
Vul: None	♥ A98	♥ J4	Pass	3NT	AP	
North HCP: 20	♦ A98	♦ QJ76				
South HCP: 5	♣ AK6	♣ J108				
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: W	♠ Q10852	♠ AK93	3♣	Pass	Pass	3NT
Vul: Both	♥ J7	♥ A104	Pass	4♥	X	4♠
North HCP: 5	♦ Q965	♦ AJ4	AP			
South HCP: 19	♣ 54	♣ K87				
Contract: 4♠ S						

Board: 76	North:	South:	West	North	East	South
Dealer: E	♠ KJ4	♠ 85			3♣	Pass
Vul: NS	♥ K1086	♥ A73	Pass	3NT	AP	
North HCP: 17	♦ KJ84	♦ A1076				
South HCP: 8	♣ AQ	♣ 8532				
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: W	♠ Q1052	♠ A76	3♣	Pass	Pass	3NT
Vul: Both	♥ Q875	♥ AK93	AP			
North HCP: 9	♦ KQ94	♦ A86				
South HCP: 18	♣ 5	♣ K98				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: E	♠ A85	♠ 1063			3♦	Pass
Vul: NS	♥ AK42	♥ Q9	Pass	3NT	AP	
North HCP: 17	♦ AQ	♦ 653				
South HCP: 6	♣ 10985	♣ A7643				
Contract: 3N N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 73	♠ A3	West Opens 3♥.
Dealer: W	♥ KJ53	
Vul: NS	♦ AK1086	Partner bids first.
HCP: 18	♣ K4	
Board: 74	♠ 8542	East Opens 3♥.
Dealer: E	♥ J4	
Vul: None	♦ QJ76	You bid first.
HCP: 5	♣ J108	
Board: 75	♠ AK93	West Opens 3♣.
Dealer: W	♥ A104	East Doubles 4♥ if possible.
Vul: Both	♦ AJ4	
HCP: 19	♣ K87	Partner bids first.
Board: 76	♠ 85	East Opens 3♣.
Dealer: E	♥ A73	
Vul: NS	♦ A1076	You bid first.
HCP: 8	♣ 8532	
Board: 77	♠ A76	West Opens 3♣.
Dealer: W	♥ AK93	
Vul: Both	♦ A86	Partner bids first.
HCP: 18	♣ K98	
Board: 78	♠ 1063	East Opens 3♦.
Dealer: E	♥ Q9	
Vul: NS	♦ 653	You bid first.
HCP: 6	♣ A7643	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: W	♠ K10752	♠ A3	3♥	Pass	Pass	3NT
Vul: NS	♥ 4	♥ KJ53	Pass	4♥	Pass	4♠
North HCP: 6	♦ Q43	♦ AK1086	AP			
South HCP: 18	♣ J763	♣ K4				
Contract: 4♠ S						

Board: 74	North:	South:	West	North	East	South
Dealer: E	♠ AJ63	♠ 8542			3♥	Pass
Vul: None	♥ A98	♥ J4	Pass	3NT	AP	
North HCP: 20	♦ A98	♦ QJ76				
South HCP: 5	♣ AK6	♣ J108				
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: W	♠ Q10852	♠ AK93	3♣	Pass	Pass	3NT
Vul: Both	♥ J7	♥ A104	Pass	4♥	X	4♠
North HCP: 5	♦ Q965	♦ AJ4	AP			
South HCP: 19	♣ 54	♣ K87				
Contract: 4♠ S						

Board: 76	North:	South:	West	North	East	South
Dealer: E	♠ KJ4	♠ 85			3♣	Pass
Vul: NS	♥ K1086	♥ A73	Pass	3NT	AP	
North HCP: 17	♦ KJ84	♦ A1076				
South HCP: 8	♣ AQ	♣ 8532				
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: W	♠ Q1052	♠ A76	3♣	Pass	Pass	3NT
Vul: Both	♥ Q875	♥ AK93	AP			
North HCP: 9	♦ KQ94	♦ A86				
South HCP: 18	♣ 5	♣ K98				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: E	♠ A85	♠ 1063			3♦	Pass
Vul: NS	♥ AK42	♥ Q9	Pass	3NT	AP	
North HCP: 17	♦ AQ	♦ 653				
South HCP: 6	♣ 10985	♣ A7643				
Contract: 3N N						

## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 79	♠ 874	West Opens 3♠.
Dealer: W	♥ KJ654	
Vul: EW	♦ AJ32	You bid first.
HCP: 9	♣ 9	
Board: 80	♠ AK87	East Opens 3♥.
Dealer: E	♥ K4	
Vul: None	♦ AK543	Partner bids first.
HCP: 19	♣ Q10	
Board: 81	♠ KQ1054	West Opens 3♦.
Dealer: W	♥ J87	
Vul: None	♦ 5	You bid first.
HCP: 6	♣ 10987	
Board: 82	♠ AK5	East Opens 3♣.
Dealer: E	♥ KJ	West Bids XA♠♠ if possible.
Vul: Both	♦ KJ974	
HCP: 19	♣ KJ5	Partner bids first.
Board: 83	♠ J	West Opens 3♠.
Dealer: W	♥ K86	
Vul: None	♦ QJ1087	You bid first.
HCP: 10	♣ K973	
Board: 84	♠ QJ106	East Opens 3♣.
Dealer: E	♥ A82	
Vul: Both	♦ AJ64	Partner bids first.
HCP: 18	♣ AQ	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: W	♠ 874	♠ AQ	3♠	Pass	Pass	3NT
Vul: EW	♥ KJ654	♥ AQ2	Pass	4♦	Pass	4♥
North HCP: 9	♦ AJ32	♦ Q964	AP			
South HCP: 17	♣ 9	♣ K1082				
Contract: 4♥ S						

Board: 80	North:	South:	West	North	East	South
Dealer: E	♠ AK87	♠ Q95				
Vul: None	♥ K4	♥ 1085			3♥	Pass
North HCP: 19	♦ AK543	♦ Q87	Pass	3NT	AP	
South HCP: 5	♣ Q10	♣ J653				
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: W	♠ KQ1054	♠ A862	3♦	Pass	Pass	3NT
Vul: None	♥ J87	♥ A953	Pass	4♥	Pass	4♠
North HCP: 6	♦ 5	♦ KQ7	AP			
South HCP: 19	♣ 10987	♣ AQ				
Contract: 4♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ 6432			3♣	Pass
Vul: Both	♥ KJ	♥ 87643	Pass	3NT	Pass	4♦
North HCP: 19	♦ KJ974	♦ A8	Pass	4♥	Pass	Pass
South HCP: 4	♣ KJ5	♣ 96	XA♣♣	AP		
Contract: 4♥X N						

Board: 83	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ K95	3♠	Pass	Pass	3NT
Vul: None	♥ K86	♥ AQ42	AP			
North HCP: 10	♦ QJ1087	♦ AK3				
South HCP: 20	♣ K973	♣ A105				
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: E	♠ QJ106	♠ A54				
Vul: Both	♥ A82	♥ 10764			3♣	Pass
North HCP: 18	♦ AJ64	♦ K853	Pass	3NT	AP	
South HCP: 7	♣ AQ	♣ 94				
Contract: 3N N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 79	♠ AQ	West Opens 3♠.
Dealer: W	♥ AQ2	
Vul: EW	♦ Q964	Partner bids first.
HCP: 17	♣ K1082	
Board: 80	♠ Q95	East Opens 3♥.
Dealer: E	♥ 1085	
Vul: None	♦ Q87	You bid first.
HCP: 5	♣ J653	
Board: 81	♠ A862	West Opens 3♦.
Dealer: W	♥ A953	
Vul: None	♦ KQ7	Partner bids first.
HCP: 19	♣ AQ	
Board: 82	♠ 6432	East Opens 3♣.
Dealer: E	♥ 87643	West Bids XA♠♠ if possible.
Vul: Both	♦ A8	
HCP: 4	♣ 96	You bid first.
Board: 83	♠ K95	West Opens 3♠.
Dealer: W	♥ AQ42	
Vul: None	♦ AK3	Partner bids first.
HCP: 20	♣ A105	
Board: 84	♠ A54	East Opens 3♣.
Dealer: E	♥ 10764	
Vul: Both	♦ K853	You bid first.
HCP: 7	♣ 94	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: W	♠ 874	♠ AQ	3♠	Pass	Pass	3NT
Vul: EW	♥ KJ654	♥ AQ2	Pass	4♦	Pass	4♥
North HCP: 9	♦ AJ32	♦ Q964	AP			
South HCP: 17	♣ 9	♣ K1082				
Contract: 4♥ S						

Board: 80	North:	South:	West	North	East	South
Dealer: E	♠ AK87	♠ Q95				
Vul: None	♥ K4	♥ 1085			3♥	Pass
North HCP: 19	♦ AK543	♦ Q87	Pass	3NT	AP	
South HCP: 5	♣ Q10	♣ J653				
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: W	♠ KQ1054	♠ A862	3♦	Pass	Pass	3NT
Vul: None	♥ J87	♥ A953	Pass	4♥	Pass	4♠
North HCP: 6	♦ 5	♦ KQ7	AP			
South HCP: 19	♣ 10987	♣ AQ				
Contract: 4♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: E	♠ AK5	♠ 6432			3♣	Pass
Vul: Both	♥ KJ	♥ 87643	Pass	3NT	Pass	4♦
North HCP: 19	♦ KJ974	♦ A8	Pass	4♥	Pass	Pass
South HCP: 4	♣ KJ5	♣ 96	XA♣♣	AP		
Contract: 4♥X N						

Board: 83	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ K95	3♠	Pass	Pass	3NT
Vul: None	♥ K86	♥ AQ42	AP			
North HCP: 10	♦ QJ1087	♦ AK3				
South HCP: 20	♣ K973	♣ A105				
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: E	♠ QJ106	♠ A54				
Vul: Both	♥ A82	♥ 10764			3♣	Pass
North HCP: 18	♦ AJ64	♦ K853	Pass	3NT	AP	
South HCP: 7	♣ AQ	♣ 94				
Contract: 3N N						



## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 85	♠ 1093	West Opens 3♥.
Dealer: W	♥ 7	
Vul: NS	♦ AKQJ5	You bid first.
HCP: 10	♣ 8652	

Board: 86	♠ KJ9	East Opens 3♣.
Dealer: E	♥ KJ87	
Vul: Both	♦ AKJ	Partner bids first.
HCP: 20	♣ A74	

Board: 87	♠ J1085	West Opens 3♣.
Dealer: W	♥ AK42	
Vul: NS	♦ 9862	You bid first.
HCP: 8	♣ 8	

Board: 88	♠ A87	East Opens 3♥.
Dealer: E	♥ KQ8	
Vul: None	♦ A52	Partner bids first.
HCP: 17	♣ A842	

Board: 89	♠ A9832	West Opens 3♥.
Dealer: W	♥ Q8	
Vul: NS	♦ 63	You bid first.
HCP: 6	♣ 10653	

Board: 90	♠ AK75	East Opens 3♣.
Dealer: E	♥ A93	
Vul: None	♦ A105	Partner bids first.
HCP: 21	♣ AQ4	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: W	♠ 1093	♠ A2	3♥	Pass	Pass	3NT
Vul: NS	♥ 7	♥ AQ8	AP			
North HCP: 10	♦ AKQJ5	♦ 98763				
South HCP: 17	♣ 8652	♣ AK9				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: E	♠ KJ9	♠ 10543			3♣	Pass
Vul: Both	♥ KJ87	♥ AQ654	Pass	3NT	Pass	4♦
North HCP: 20	♦ AKJ	♦ 965	Pass	4♥	AP	
South HCP: 6	♣ A74	♣ 8				
Contract: 4♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: W	♠ J1085	♠ AK4	3♣	Pass	Pass	3NT
Vul: NS	♥ AK42	♥ 1065	AP			
North HCP: 8	♦ 9862	♦ AJ7				
South HCP: 17	♣ 8	♣ KQ94				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: E	♠ A87	♠ 9543			3♥	Pass
Vul: None	♥ KQ8	♥ 64	Pass	3NT	AP	
North HCP: 17	♦ A52	♦ K1074				
South HCP: 7	♣ A842	♣ KJ7				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: W	♠ A9832	♠ K5	3♥	Pass	Pass	3NT
Vul: NS	♥ Q8	♥ A6	Pass	4♥	Pass	4♠
North HCP: 6	♦ 63	♦ QJ84	AP			
South HCP: 18	♣ 10653	♣ AKJ98				
Contract: 4♠ S						

Board: 90	North:	South:	West	North	East	South
Dealer: E	♠ AK75	♠ J94			3♣	Pass
Vul: None	♥ A93	♥ K8754	Pass	3NT	Pass	4♦
North HCP: 21	♦ A105	♦ Q943	Pass	4♥	AP	
South HCP: 6	♣ AQ4	♣ 7				
Contract: 4♥ N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 85	♠ A2	West Opens 3♥.
Dealer: W	♥ AQ8	
Vul: NS	♦ 98763	Partner bids first.
HCP: 17	♣ AK9	

Board: 86	♠ 10543	East Opens 3♣.
Dealer: E	♥ AQ654	
Vul: Both	♦ 965	You bid first.
HCP: 6	♣ 8	

Board: 87	♠ AK4	West Opens 3♣.
Dealer: W	♥ 1065	
Vul: NS	♦ AJ7	Partner bids first.
HCP: 17	♣ KQ94	

Board: 88	♠ 9543	East Opens 3♥.
Dealer: E	♥ 64	
Vul: None	♦ K1074	You bid first.
HCP: 7	♣ KJ7	

Board: 89	♠ K5	West Opens 3♥.
Dealer: W	♥ A6	
Vul: NS	♦ QJ84	Partner bids first.
HCP: 18	♣ AKJ98	

Board: 90	♠ J94	East Opens 3♣.
Dealer: E	♥ K8754	
Vul: None	♦ Q943	You bid first.
HCP: 6	♣ 7	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: W	♠ 1093	♠ A2	3♥	Pass	Pass	3NT
Vul: NS	♥ 7	♥ AQ8	AP			
North HCP: 10	♦ AKQJ5	♦ 98763				
South HCP: 17	♣ 8652	♣ AK9				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: E	♠ KJ9	♠ 10543			3♣	Pass
Vul: Both	♥ KJ87	♥ AQ654	Pass	3NT	Pass	4♦
North HCP: 20	♦ AKJ	♦ 965	Pass	4♥	AP	
South HCP: 6	♣ A74	♣ 8				
Contract: 4♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: W	♠ J1085	♠ AK4	3♣	Pass	Pass	3NT
Vul: NS	♥ AK42	♥ 1065	AP			
North HCP: 8	♦ 9862	♦ AJ7				
South HCP: 17	♣ 8	♣ KQ94				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: E	♠ A87	♠ 9543			3♥	Pass
Vul: None	♥ KQ8	♥ 64	Pass	3NT	AP	
North HCP: 17	♦ A52	♦ K1074				
South HCP: 7	♣ A842	♣ KJ7				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: W	♠ A9832	♠ K5	3♥	Pass	Pass	3NT
Vul: NS	♥ Q8	♥ A6	Pass	4♥	Pass	4♠
North HCP: 6	♦ 63	♦ QJ84	AP			
South HCP: 18	♣ 10653	♣ AKJ98				
Contract: 4♠ S						

Board: 90	North:	South:	West	North	East	South
Dealer: E	♠ AK75	♠ J94			3♣	Pass
Vul: None	♥ A93	♥ K8754	Pass	3NT	Pass	4♦
North HCP: 21	♦ A105	♦ Q943	Pass	4♥	AP	
South HCP: 6	♣ AQ4	♣ 7				
Contract: 4♥ N						

## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 91	♠ KQ953	West Opens 3♥.
Dealer: W	♥ 72	
Vul: EW	♦ J763	You bid first.
HCP: 6	♣ 98	
Board: 92	♠ K9	East Opens 3♥.
Dealer: E	♥ AJ7	
Vul: NS	♦ AJ973	Partner bids first.
HCP: 18	♣ AJ6	
Board: 93	♠ Q108	West Opens 3♦.
Dealer: W	♥ 97	
Vul: NS	♦ 952	You bid first.
HCP: 6	♣ A9854	
Board: 94	♠ A5	East Opens 3♠.
Dealer: E	♥ A108	
Vul: Both	♦ AKQ109	Partner bids first.
HCP: 20	♣ K84	
Board: 95	♠ 10762	West Opens 3♣.
Dealer: W	♥ A10932	
Vul: NS	♦ Q64	You bid first.
HCP: 6	♣ 9	
Board: 96	♠ AK	East Opens 3♦.
Dealer: E	♥ 863	
Vul: None	♦ KQ5	Partner bids first.
HCP: 17	♣ AJ973	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: W	♠ KQ953	♠ A7	3♥	Pass	Pass	3NT
Vul: EW	♥ 72	♥ AQ8	Pass	4♥	Pass	4♠
North HCP: 6	♦ J763	♦ Q8	AP			
South HCP: 17	♣ 98	♣ AJ10752				
Contract: 4♠ S						

Board: 92	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ AQ872			3♥	Pass
Vul: NS	♥ AJ7	♥ 96	Pass	3NT	Pass	4♥
North HCP: 18	♦ AJ973	♦ 108	Pass	4♠	AP	
South HCP: 6	♣ AJ6	♣ 8543				
Contract: 4♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: W	♠ Q108	♠ AJ94	3♦	Pass	Pass	3NT
Vul: NS	♥ 97	♥ KJ6	AP			
North HCP: 6	♦ 952	♦ AQ3				
South HCP: 17	♣ A9854	♣ Q32				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ 94			3♠	Pass
Vul: Both	♥ A108	♥ K732	Pass	3NT	AP	
North HCP: 20	♦ AKQ109	♦ 85				
South HCP: 9	♣ K84	♣ AQ1097				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: W	♠ 10762	♠ KQ5	3♣	Pass	Pass	3NT
Vul: NS	♥ A10932	♥ K75	Pass	4♦	Pass	4♥
North HCP: 6	♦ Q64	♦ AKJ5	AP			
South HCP: 20	♣ 9	♣ A43				
Contract: 4♥ S						

Board: 96	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ 9863			3♦	Pass
Vul: None	♥ 863	♥ K10975	Pass	3NT	Pass	4♦
North HCP: 17	♦ KQ5	♦ 43	Pass	4♥	AP	
South HCP: 3	♣ AJ973	♣ 62				
Contract: 4♥ N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 91	♠ A7	West Opens 3♥.
Dealer: W	♥ AQ8	
Vul: EW	♦ Q8	Partner bids first.
HCP: 17	♣ AJ10752	

Board: 92	♠ AQ872	East Opens 3♥.
Dealer: E	♥ 96	
Vul: NS	♦ 108	You bid first.
HCP: 6	♣ 8543	

Board: 93	♠ AJ94	West Opens 3♦.
Dealer: W	♥ KJ6	
Vul: NS	♦ AQ3	Partner bids first.
HCP: 17	♣ Q32	

Board: 94	♠ 94	East Opens 3♠.
Dealer: E	♥ K732	
Vul: Both	♦ 85	You bid first.
HCP: 9	♣ AQ1097	

Board: 95	♠ KQ5	West Opens 3♣.
Dealer: W	♥ K75	
Vul: NS	♦ AKJ5	Partner bids first.
HCP: 20	♣ A43	

Board: 96	♠ 9863	East Opens 3♦.
Dealer: E	♥ K10975	
Vul: None	♦ 43	You bid first.
HCP: 3	♣ 62	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: W	♠ KQ953	♠ A7	3♥	Pass	Pass	3NT
Vul: EW	♥ 72	♥ AQ8	Pass	4♥	Pass	4♠
North HCP: 6	♦ J763	♦ Q8	AP			
South HCP: 17	♣ 98	♣ AJ10752				
Contract: 4♠ S						

Board: 92	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ AQ872			3♥	Pass
Vul: NS	♥ AJ7	♥ 96	Pass	3NT	Pass	4♥
North HCP: 18	♦ AJ973	♦ 108	Pass	4♠	AP	
South HCP: 6	♣ AJ6	♣ 8543				
Contract: 4♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: W	♠ Q108	♠ AJ94	3♦	Pass	Pass	3NT
Vul: NS	♥ 97	♥ KJ6	AP			
North HCP: 6	♦ 952	♦ AQ3				
South HCP: 17	♣ A9854	♣ Q32				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ 94			3♠	Pass
Vul: Both	♥ A108	♥ K732	Pass	3NT	AP	
North HCP: 20	♦ AKQ109	♦ 85				
South HCP: 9	♣ K84	♣ AQ1097				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: W	♠ 10762	♠ KQ5	3♣	Pass	Pass	3NT
Vul: NS	♥ A10932	♥ K75	Pass	4♦	Pass	4♥
North HCP: 6	♦ Q64	♦ AKJ5	AP			
South HCP: 20	♣ 9	♣ A43				
Contract: 4♥ S						

Board: 96	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ 9863			3♦	Pass
Vul: None	♥ 863	♥ K10975	Pass	3NT	Pass	4♦
North HCP: 17	♦ KQ5	♦ 43	Pass	4♥	AP	
South HCP: 3	♣ AJ973	♣ 62				
Contract: 4♥ N						



## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 97	♠ K10964	West Opens 3♦.
Dealer: W	♥ Q6	
Vul: NS	♦ Q9	You bid first.
HCP: 9	♣ Q984	
Board: 98	♠ KQ106	East Opens 3♥.
Dealer: E	♥ AQ	
Vul: NS	♦ K107	Partner bids first.
HCP: 17	♣ K843	
Board: 99	♠ Q762	West Opens 3♣.
Dealer: W	♥ A105	
Vul: Both	♦ Q107	You bid first.
HCP: 8	♣ 765	
Board: 100	♠ A5	East Opens 3♠.
Dealer: E	♥ A62	
Vul: NS	♦ AQJ73	Partner bids first.
HCP: 19	♣ KJ9	
Board: 101	♠ J1072	West Opens 3♣.
Dealer: W	♥ KJ964	
Vul: EW	♦ J	You bid first.
HCP: 7	♣ J73	
Board: 102	♠ AK9	East Opens 3♣.
Dealer: E	♥ KQ8	
Vul: Both	♦ KJ743	Partner bids first.
HCP: 20	♣ A10	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: W	♠ K10964	♠ A752	3♦	Pass	Pass	3NT
Vul: NS	♥ Q6	♥ AK42	Pass	4♥	Pass	4♠
North HCP: 9	♦ Q9	♦ A8	AP			
South HCP: 18	♣ Q984	♣ K73				
Contract: 4♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: E	♠ KQ106	♠ A942			3♥	Pass
Vul: NS	♥ AQ	♥ 52	Pass	3NT	AP	
North HCP: 17	♦ K107	♦ 832				
South HCP: 8	♣ K843	♣ A962				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: W	♠ Q762	♠ K53	3♣	Pass	Pass	3NT
Vul: Both	♥ A105	♥ KJ4	AP			
North HCP: 8	♦ Q107	♦ AKJ86				
South HCP: 19	♣ 765	♣ KJ				
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ 872			3♠	Pass
Vul: NS	♥ A62	♥ KQ974	Pass	3NT	Pass	4♦
North HCP: 19	♦ AQJ73	♦ 10	Pass	4♥	AP	
South HCP: 7	♣ KJ9	♣ Q864				
Contract: 4♥ N						

Board: 101	North:	South:	West	North	East	South
Dealer: W	♠ J1072	♠ AKQ9	3♣	Pass	Pass	3NT
Vul: EW	♥ KJ964	♥ Q87	Pass	4♦	Pass	4♥
North HCP: 7	♦ J	♦ AK87	AP			
South HCP: 21	♣ J73	♣ K5				
Contract: 4♥ S						

Board: 102	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ Q865			3♣	Pass
Vul: Both	♥ KQ8	♥ A1073	Pass	3NT	AP	
North HCP: 20	♦ KJ743	♦ Q8				
South HCP: 8	♣ A10	♣ 874				
Contract: 3N N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 97	♠ A752	West Opens 3♦.
Dealer: W	♥ AK42	
Vul: NS	♦ A8	Partner bids first.
HCP: 18	♣ K73	

Board: 98	♠ A942	East Opens 3♥.
Dealer: E	♥ 52	
Vul: NS	♦ 832	You bid first.
HCP: 8	♣ A962	

Board: 99	♠ K53	West Opens 3♣.
Dealer: W	♥ KJ4	
Vul: Both	♦ AKJ86	Partner bids first.
HCP: 19	♣ KJ	

Board: 100	♠ 872	East Opens 3♠.
Dealer: E	♥ KQ974	
Vul: NS	♦ 10	You bid first.
HCP: 7	♣ Q864	

Board: 101	♠ AKQ9	West Opens 3♣.
Dealer: W	♥ Q87	
Vul: EW	♦ AK87	Partner bids first.
HCP: 21	♣ K5	

Board: 102	♠ Q865	East Opens 3♣.
Dealer: E	♥ A1073	
Vul: Both	♦ Q8	You bid first.
HCP: 8	♣ 874	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: W	♠ K10964	♠ A752	3♦	Pass	Pass	3NT
Vul: NS	♥ Q6	♥ AK42	Pass	4♥	Pass	4♠
North HCP: 9	♦ Q9	♦ A8	AP			
South HCP: 18	♣ Q984	♣ K73				
Contract: 4♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: E	♠ KQ106	♠ A942			3♥	Pass
Vul: NS	♥ AQ	♥ 52	Pass	3NT	AP	
North HCP: 17	♦ K107	♦ 832				
South HCP: 8	♣ K843	♣ A962				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: W	♠ Q762	♠ K53	3♣	Pass	Pass	3NT
Vul: Both	♥ A105	♥ KJ4	AP			
North HCP: 8	♦ Q107	♦ AKJ86				
South HCP: 19	♣ 765	♣ KJ				
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ 872			3♠	Pass
Vul: NS	♥ A62	♥ KQ974	Pass	3NT	Pass	4♦
North HCP: 19	♦ AQJ73	♦ 10	Pass	4♥	AP	
South HCP: 7	♣ KJ9	♣ Q864				
Contract: 4♥ N						

Board: 101	North:	South:	West	North	East	South
Dealer: W	♠ J1072	♠ AKQ9	3♣	Pass	Pass	3NT
Vul: EW	♥ KJ964	♥ Q87	Pass	4♦	Pass	4♥
North HCP: 7	♦ J	♦ AK87	AP			
South HCP: 21	♣ J73	♣ K5				
Contract: 4♥ S						

Board: 102	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ Q865			3♣	Pass
Vul: Both	♥ KQ8	♥ A1073	Pass	3NT	AP	
North HCP: 20	♦ KJ743	♦ Q8				
South HCP: 8	♣ A10	♣ 874				
Contract: 3N N						

## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 103     ♠ J853  
Dealer: W     ♥ 84  
Vul: NS     ♦ 1053  
HCP: 1     ♣ 10954

West Opens 3♥.

You bid first.

Board: 104     ♠ 102  
Dealer: E     ♥ A9  
Vul: NS     ♦ AKQ10975  
HCP: 17     ♣ A7

East Opens 3♥.

West Bids XA♣♣ if possible.

Partner bids first.

Board: 105     ♠ 9864  
Dealer: W     ♥ 9854  
Vul: Both     ♦ KJ9  
HCP: 6     ♣ Q3

West Opens 3♣.

You bid first.

Board: 106     ♠ QJ52  
Dealer: E     ♥ AK73  
Vul: EW     ♦ A96  
HCP: 18     ♣ A9

East Opens 3♣.

Partner bids first.

Board: 107     ♠ Q43  
Dealer: W     ♥ 93  
Vul: EW     ♦ 10985  
HCP: 6     ♣ KJ53

West Opens 3♥.

You bid first.

Board: 108     ♠ A83  
Dealer: E     ♥ K65  
Vul: Both     ♦ AKQ8  
HCP: 20     ♣ A106

East Opens 3♠.

Partner bids first.

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: W	♠ J853	♠ A109	3♥	Pass	Pass	3NT
Vul: NS	♥ 84	♥ A73	AP			
North HCP: 1	♦ 1053	♦ KQ74				
South HCP: 19	♣ 10954	♣ AQ3				
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ A7643			3♥	Pass
Vul: NS	♥ A9	♥ 643	Pass	3NT	Pass	4♥
North HCP: 17	♦ AKQ10975	♦ 64	Pass	4♠	Pass	Pass
South HCP: 6	♣ A7	♣ Q84	XA♠♠	AP		
Contract: 4♠X N						

Board: 105	North:	South:	West	North	East	South
Dealer: W	♠ 9864	♠ AKJ3	3♣	Pass	Pass	3NT
Vul: Both	♥ 9854	♥ A1073	AP			
North HCP: 6	♦ KJ9	♦ A63				
South HCP: 19	♣ Q3	♣ K8				
Contract: 3N S						

Board: 106	North:	South:	West	North	East	South
Dealer: E	♠ QJ52	♠ K98			3♣	Pass
Vul: EW	♥ AK73	♥ 862	Pass	3NT	AP	
North HCP: 18	♦ A96	♦ KQ73				
South HCP: 8	♣ A9	♣ 653				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: W	♠ Q43	♠ AJ8	3♥	Pass	Pass	3NT
Vul: EW	♥ 93	♥ A108	AP			
North HCP: 6	♦ 10985	♦ AKJ				
South HCP: 23	♣ KJ53	♣ AQ74				
Contract: 3N S						

Board: 108	North:	South:	West	North	East	South
Dealer: E	♠ A83	♠ 7			3♠	Pass
Vul: Both	♥ K65	♥ AQJ3	Pass	3NT	AP	
North HCP: 20	♦ AKQ8	♦ 9643				
South HCP: 8	♣ A106	♣ J987				
Contract: 3N N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 103	♠ A109	West Opens 3♥.
Dealer: W	♥ A73	
Vul: NS	♦ KQ74	Partner bids first.
HCP: 19	♣ AQ3	
Board: 104	♠ A7643	East Opens 3♥.
Dealer: E	♥ 643	West Bids XA♠ if possible.
Vul: NS	♦ 64	
HCP: 6	♣ Q84	You bid first.
Board: 105	♠ AKJ3	West Opens 3♣.
Dealer: W	♥ A1073	
Vul: Both	♦ A63	Partner bids first.
HCP: 19	♣ K8	
Board: 106	♠ K98	East Opens 3♣.
Dealer: E	♥ 862	
Vul: EW	♦ KQ73	You bid first.
HCP: 8	♣ 653	
Board: 107	♠ AJ8	West Opens 3♥.
Dealer: W	♥ A108	
Vul: EW	♦ AKJ	Partner bids first.
HCP: 23	♣ AQ74	
Board: 108	♠ 7	East Opens 3♠.
Dealer: E	♥ AQJ3	
Vul: Both	♦ 9643	You bid first.
HCP: 8	♣ J987	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: W	♠ J853	♠ A109	3♥	Pass	Pass	3NT
Vul: NS	♥ 84	♥ A73	AP			
North HCP: 1	♦ 1053	♦ KQ74				
South HCP: 19	♣ 10954	♣ AQ3				
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ A7643			3♥	Pass
Vul: NS	♥ A9	♥ 643	Pass	3NT	Pass	4♥
North HCP: 17	♦ AKQ10975	♦ 64	Pass	4♠	Pass	Pass
South HCP: 6	♣ A7	♣ Q84	XA♠♠	AP		
Contract: 4♠X N						

Board: 105	North:	South:	West	North	East	South
Dealer: W	♠ 9864	♠ AKJ3	3♣	Pass	Pass	3NT
Vul: Both	♥ 9854	♥ A1073	AP			
North HCP: 6	♦ KJ9	♦ A63				
South HCP: 19	♣ Q3	♣ K8				
Contract: 3N S						

Board: 106	North:	South:	West	North	East	South
Dealer: E	♠ QJ52	♠ K98			3♣	Pass
Vul: EW	♥ AK73	♥ 862	Pass	3NT	AP	
North HCP: 18	♦ A96	♦ KQ73				
South HCP: 8	♣ A9	♣ 653				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: W	♠ Q43	♠ AJ8	3♥	Pass	Pass	3NT
Vul: EW	♥ 93	♥ A108	AP			
North HCP: 6	♦ 10985	♦ AKJ				
South HCP: 23	♣ KJ53	♣ AQ74				
Contract: 3N S						

Board: 108	North:	South:	West	North	East	South
Dealer: E	♠ A83	♠ 7			3♠	Pass
Vul: Both	♥ K65	♥ AQJ3	Pass	3NT	AP	
North HCP: 20	♦ AKQ8	♦ 9643				
South HCP: 8	♣ A106	♣ J987				
Contract: 3N N						



## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 109	♠ Q9	West Opens 3♠.
Dealer: W	♥ K873	
Vul: EW	♦ QJ75	You bid first.
HCP: 8	♣ 975	
Board: 110	♠ KQ3	East Opens 3♠.
Dealer: E	♥ Q92	
Vul: NS	♦ KQJ	Partner bids first.
HCP: 20	♣ AK83	
Board: 111	♠ —	West Opens 3♠.
Dealer: W	♥ AQ42	
Vul: EW	♦ J984	You bid first.
HCP: 7	♣ 106532	
Board: 112	♠ K7	East Opens 3♦.
Dealer: E	♥ AK6	
Vul: Both	♦ K5	Partner bids first.
HCP: 18	♣ AJ9875	
Board: 113	♠ QJ107	West Opens 3♥.
Dealer: W	♥ 4	
Vul: EW	♦ AJ87	You bid first.
HCP: 10	♣ Q1074	
Board: 114	♠ A8	East Opens 3♠.
Dealer: E	♥ AQ8	
Vul: EW	♦ AK1065	Partner bids first.
HCP: 20	♣ K95	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ K8	3♠	Pass	Pass	3NT
Vul: EW	♥ K873	♥ Q542	AP			
North HCP: 8	♦ QJ75	♦ AK93				
South HCP: 20	♣ 975	♣ AKJ				
Contract: 3N S						

Board: 110	North:	South:	West	North	East	South
Dealer: E	♠ KQ3	♠ 8	Pass	3NT	3♠	Pass
Vul: NS	♥ Q92	♥ A1054			AP	
North HCP: 20	♦ KQJ	♦ A10874				
South HCP: 8	♣ AK83	♣ 975				
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ KQ32	3♠	Pass	Pass	3NT
Vul: EW	♥ AQ42	♥ K1095	AP			
North HCP: 7	♦ J984	♦ Q6				
South HCP: 17	♣ 106532	♣ AQJ				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ A1093	Pass	3NT	3♦	Pass
Vul: Both	♥ AK6	♥ QJ10			AP	
North HCP: 18	♦ K5	♦ J6				
South HCP: 10	♣ AJ9875	♣ Q643				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: W	♠ QJ107	♠ A5	3♥	Pass	Pass	3NT
Vul: EW	♥ 4	♥ KQ3	AP			
North HCP: 10	♦ AJ87	♦ K1096				
South HCP: 19	♣ Q1074	♣ AK96				
Contract: 3N S						

Board: 114	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ Q7	Pass	3NT	3♠	Pass
Vul: EW	♥ AQ8	♥ K954			AP	
North HCP: 20	♦ AK1065	♦ Q9743				
South HCP: 7	♣ K95	♣ 76				
Contract: 3N N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 109	♠ K8	West Opens 3♠.
Dealer: W	♥ Q542	
Vul: EW	♦ AK93	Partner bids first.
HCP: 20	♣ AKJ	

Board: 110	♠ 8	East Opens 3♠.
Dealer: E	♥ A1054	
Vul: NS	♦ A10874	You bid first.
HCP: 8	♣ 975	

Board: 111	♠ KQ32	West Opens 3♠.
Dealer: W	♥ K1095	
Vul: EW	♦ Q6	Partner bids first.
HCP: 17	♣ AQJ	

Board: 112	♠ A1093	East Opens 3♦.
Dealer: E	♥ QJ10	
Vul: Both	♦ J6	You bid first.
HCP: 10	♣ Q643	

Board: 113	♠ A5	West Opens 3♥.
Dealer: W	♥ KQ3	
Vul: EW	♦ K1096	Partner bids first.
HCP: 19	♣ AK96	

Board: 114	♠ Q7	East Opens 3♠.
Dealer: E	♥ K954	
Vul: EW	♦ Q9743	You bid first.
HCP: 7	♣ 76	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ K8	3♠	Pass	Pass	3NT
Vul: EW	♥ K873	♥ Q542	AP			
North HCP: 8	♦ QJ75	♦ AK93				
South HCP: 20	♣ 975	♣ AKJ				
Contract: 3N S						

Board: 110	North:	South:	West	North	East	South
Dealer: E	♠ KQ3	♠ 8	Pass	3NT	AP	3♠ Pass
Vul: NS	♥ Q92	♥ A1054				
North HCP: 20	♦ KQJ	♦ A10874				
South HCP: 8	♣ AK83	♣ 975				
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ KQ32	3♠	Pass	Pass	3NT
Vul: EW	♥ AQ42	♥ K1095	AP			
North HCP: 7	♦ J984	♦ Q6				
South HCP: 17	♣ 106532	♣ AQJ				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ A1093	Pass	3NT	AP	3♦ Pass
Vul: Both	♥ AK6	♥ QJ10				
North HCP: 18	♦ K5	♦ J6				
South HCP: 10	♣ AJ9875	♣ Q643				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: W	♠ QJ107	♠ A5	3♥	Pass	Pass	3NT
Vul: EW	♥ 4	♥ KQ3	AP			
North HCP: 10	♦ AJ87	♦ K1096				
South HCP: 19	♣ Q1074	♣ AK96				
Contract: 3N S						

Board: 114	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ Q7	Pass	3NT	AP	3♠ Pass
Vul: EW	♥ AQ8	♥ K954				
North HCP: 20	♦ AK1065	♦ Q9743				
South HCP: 7	♣ K95	♣ 76				
Contract: 3N N						

## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 115	♠ 87	West Opens 3♠.
Dealer: W	♥ J875	
Vul: EW	♦ K1054	You bid first.
HCP: 8	♣ A84	

Board: 116	♠ 73	East Opens 3♥.
Dealer: E	♥ KQ	
Vul: None	♦ AKQ973	Partner bids first.
HCP: 17	♣ K74	

Board: 117	♠ 654	West Opens 3♠.
Dealer: W	♥ J854	
Vul: Both	♦ AK93	You bid first.
HCP: 9	♣ J6	

Board: 118	♠ A75	East Opens 3♥.
Dealer: E	♥ AQ	
Vul: Both	♦ K732	Partner bids first.
HCP: 17	♣ A843	

Board: 119	♠ J942	West Opens 3♣.
Dealer: W	♥ 1042	
Vul: EW	♦ QJ98	You bid first.
HCP: 4	♣ 54	

Board: 120	♠ A63	East Opens 3♦.
Dealer: E	♥ J6	
Vul: NS	♦ AQ	Partner bids first.
HCP: 17	♣ AQ9876	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: W	♠ 87	♠ AQ42	3♠	Pass	Pass	3NT
Vul: EW	♥ J875	♥ AQ	AP			
North HCP: 8	♦ K1054	♦ A8				
South HCP: 17	♣ A84	♣ J9653				
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ A1065	Pass	3NT	AP	Pass
Vul: None	♥ KQ	♥ 93			3♥	
North HCP: 17	♦ AKQ973	♦ J62				
South HCP: 9	♣ K74	♣ A1052				
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: W	♠ 654	♠ AQ	3♠	Pass	Pass	3NT
Vul: Both	♥ J854	♥ Q97	AP			
North HCP: 9	♦ AK93	♦ 104				
South HCP: 17	♣ J6	♣ AKQ543				
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: E	♠ A75	♠ Q842	Pass	3NT	AP	Pass
Vul: Both	♥ AQ	♥ 43			3♥	
North HCP: 17	♦ K732	♦ QJ8				
South HCP: 8	♣ A843	♣ K1072				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: W	♠ J942	♠ AQ85	3♣	Pass	Pass	3NT
Vul: EW	♥ 1042	♥ K7	AP			
North HCP: 4	♦ QJ98	♦ AK753				
South HCP: 21	♣ 54	♣ AJ				
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: E	♠ A63	♠ K8542	Pass	3NT	Pass	4♥
Vul: NS	♥ J6	♥ K832	Pass	4♠	AP	
North HCP: 17	♦ AQ	♦ 42				
South HCP: 9	♣ AQ9876	♣ K4				
Contract: 4♠ N						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 115	♠ AQ42	West Opens 3♠.
Dealer: W	♥ AQ	
Vul: EW	♦ A8	Partner bids first.
HCP: 17	♣ J9653	

Board: 116	♠ A1065	East Opens 3♥.
Dealer: E	♥ 93	
Vul: None	♦ J62	You bid first.
HCP: 9	♣ A1052	

Board: 117	♠ AQ	West Opens 3♠.
Dealer: W	♥ Q97	
Vul: Both	♦ 104	Partner bids first.
HCP: 17	♣ AKQ543	

Board: 118	♠ Q842	East Opens 3♥.
Dealer: E	♥ 43	
Vul: Both	♦ QJ8	You bid first.
HCP: 8	♣ K1072	

Board: 119	♠ AQ85	West Opens 3♣.
Dealer: W	♥ K7	
Vul: EW	♦ AK753	Partner bids first.
HCP: 21	♣ AJ	

Board: 120	♠ K8542	East Opens 3♦.
Dealer: E	♥ K832	
Vul: NS	♦ 42	You bid first.
HCP: 9	♣ K4	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: W	♠ 87	♠ AQ42	3♠	Pass	Pass	3NT
Vul: EW	♥ J875	♥ AQ	AP			
North HCP: 8	♦ K1054	♦ A8				
South HCP: 17	♣ A84	♣ J9653				
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ A1065	Pass	3NT	AP	Pass
Vul: None	♥ KQ	♥ 93			3♥	
North HCP: 17	♦ AKQ973	♦ J62				
South HCP: 9	♣ K74	♣ A1052				
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: W	♠ 654	♠ AQ	3♠	Pass	Pass	3NT
Vul: Both	♥ J854	♥ Q97	AP			
North HCP: 9	♦ AK93	♦ 104				
South HCP: 17	♣ J6	♣ AKQ543				
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: E	♠ A75	♠ Q842	Pass	3NT	AP	Pass
Vul: Both	♥ AQ	♥ 43			3♥	
North HCP: 17	♦ K732	♦ QJ8				
South HCP: 8	♣ A843	♣ K1072				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: W	♠ J942	♠ AQ85	3♣	Pass	Pass	3NT
Vul: EW	♥ 1042	♥ K7	AP			
North HCP: 4	♦ QJ98	♦ AK753				
South HCP: 21	♣ 54	♣ AJ				
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: E	♠ A63	♠ K8542	Pass	3NT	Pass	4♥
Vul: NS	♥ J6	♥ K832	Pass	4♠	AP	
North HCP: 17	♦ AQ	♦ 42				
South HCP: 9	♣ AQ9876	♣ K4				
Contract: 4♠ N						



## North hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 121	♠ 1052	West Opens 3♣.
Dealer: W	♥ J1054	
Vul: EW	♦ KJ1054	You bid first.
HCP: 5	♣ 2	

Board: 122	♠ AQ	East Opens 3♠.
Dealer: E	♥ AQ6	
Vul: Both	♦ QJ107	Partner bids first.
HCP: 17	♣ Q1083	

Board: 123	♠ A9762	West Opens 3♣.
Dealer: W	♥ J1097	
Vul: NS	♦ A10	You bid first.
HCP: 9	♣ 32	

Board: 124	♠ KQ3	East Opens 3♠.
Dealer: E	♥ KJ	
Vul: NS	♦ AK85	Partner bids first.
HCP: 17	♣ J543	

Board: 125	♠ QJ109	West Opens 3♥.
Dealer: W	♥ 97	
Vul: NS	♦ A75	You bid first.
HCP: 7	♣ 10853	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: W	♠ 1052	♠ 86	3♣	Pass	Pass	3NT
Vul: EW	♥ J1054	♥ AK93	AP			
North HCP: 5	♦ KJ1054	♦ A972				
South HCP: 17	♣ 2	♣ AQ4				
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 954	Pass	3NT	3♠	Pass
Vul: Both	♥ AQ6	♥ 10752			AP	
North HCP: 17	♦ QJ107	♦ 852				
South HCP: 5	♣ Q1083	♣ AJ6				
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: W	♠ A9762	♠ K103	3♣	Pass	Pass	3NT
Vul: NS	♥ J1097	♥ AK	Pass	4♥	Pass	4♠
North HCP: 9	♦ A10	♦ Q985	AP			
South HCP: 17	♣ 32	♣ KQ95				
Contract: 4♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: E	♠ KQ3	♠ 86	Pass	3NT	3♠	Pass
Vul: NS	♥ KJ	♥ A9863	Pass	4♥	Pass	4♦
North HCP: 17	♦ AK85	♦ Q974	Pass		AP	
South HCP: 9	♣ J543	♣ K9				
Contract: 4♥ N						

Board: 125	North:	South:	West	North	East	South
Dealer: W	♠ QJ109	♠ A6	3♥	Pass	Pass	3NT
Vul: NS	♥ 97	♥ A5	AP			
North HCP: 7	♦ A75	♦ K102				
South HCP: 17	♣ 10853	♣ KQJ642				
Contract: 3N S						

## South hands (Practice Page)

### 3N\_over\_LHO\_3x

Board: 121	♠ 86	West Opens 3♣.
Dealer: W	♥ AK93	
Vul: EW	♦ A972	Partner bids first.
HCP: 17	♣ AQ4	

Board: 122	♠ 954	East Opens 3♠.
Dealer: E	♥ 10752	
Vul: Both	♦ 852	You bid first.
HCP: 5	♣ AJ6	

Board: 123	♠ K103	West Opens 3♣.
Dealer: W	♥ AK	
Vul: NS	♦ Q985	Partner bids first.
HCP: 17	♣ KQ95	

Board: 124	♠ 86	East Opens 3♠.
Dealer: E	♥ A9863	
Vul: NS	♦ Q974	You bid first.
HCP: 9	♣ K9	

Board: 125	♠ A6	West Opens 3♥.
Dealer: W	♥ A5	
Vul: NS	♦ K102	Partner bids first.
HCP: 17	♣ KQJ642	

### 3N\_over\_LHO\_3x Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: W	♠ 1052	♠ 86	3♣	Pass	Pass	3NT
Vul: EW	♥ J1054	♥ AK93	AP			
North HCP: 5	♦ KJ1054	♦ A972				
South HCP: 17	♣ 2	♣ AQ4				
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 954	Pass	3NT	3♠	Pass
Vul: Both	♥ AQ6	♥ 10752			AP	
North HCP: 17	♦ QJ107	♦ 852				
South HCP: 5	♣ Q1083	♣ AJ6				
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: W	♠ A9762	♠ K103	3♣	Pass	Pass	3NT
Vul: NS	♥ J1097	♥ AK	Pass	4♥	Pass	4♠
North HCP: 9	♦ A10	♦ Q985	AP			
South HCP: 17	♣ 32	♣ KQ95				
Contract: 4♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: E	♠ KQ3	♠ 86	Pass	3NT	3♠	Pass
Vul: NS	♥ KJ	♥ A9863	Pass	4♥	Pass	4♦
North HCP: 17	♦ AK85	♦ Q974	Pass		AP	
South HCP: 9	♣ J543	♣ K9				
Contract: 4♥ N						

Board: 125	North:	South:	West	North	East	South
Dealer: W	♠ QJ109	♠ A6	3♥	Pass	Pass	3NT
Vul: NS	♥ 97	♥ A5	AP			
North HCP: 7	♦ A75	♦ K102				
South HCP: 17	♣ 10853	♣ KQJ642				
Contract: 3N S						