

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 1	♠ 964	The opponents are silent.
Dealer: S	♥ A74	
Vul: None	♦ J10983	Partner bids first.
HCP: 5	♣ 92	
Board: 2	♠ AKQ	West Doubles 4♣ if possible.
Dealer: N	♥ A108	
Vul: EW	♦ AKJ5	You bid first.
HCP: 25	♣ A108	
Board: 3	♠ 975	The opponents are silent.
Dealer: S	♥ A1094	
Vul: NS	♦ J109	Partner bids first.
HCP: 5	♣ 1073	
Board: 4	♠ AKQ	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ AKQ10	You bid first.
HCP: 25	♣ A975	
Board: 5	♠ AJ542	The opponents are silent.
Dealer: S	♥ 1093	
Vul: NS	♦ 98	Partner bids first.
HCP: 5	♣ 964	
Board: 6	♠ AQ	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ AK54	You bid first.
HCP: 25	♣ AJ853	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ A103				2♣
Vul: None	♥ A74	♥ KQ	Pass	2♦	Pass	3NT
North HCP: 5	♦ J10983	♦ AK2	AP			
South HCP: 26	♣ 92	♣ AKQJ10				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 8753		2♣	Pass	2♦
Vul: EW	♥ A108	♥ KQ75	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKJ5	♦ 974	X	XX	Pass	6NT
South HCP: 7	♣ A108	♣ Q3	AP			
Contract: 6N N			1. Gerber, for N			

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ AKJ3				2♣
Vul: NS	♥ A1094	♥ KQJ3	Pass	2♦	Pass	3NT
North HCP: 5	♦ J109	♦ A72	AP			
South HCP: 25	♣ 1073	♣ AK				
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J1085		2♣	Pass	2NT
Vul: EW	♥ K5	♥ Q	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AKQ10	♦ 9754	Pass	6NT	AP	
South HCP: 9	♣ A975	♣ KQJ3	1. Quantitative 4NT			
Contract: 6N S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ AJ542	♠ K7				2♣
Vul: NS	♥ 1093	♥ AKQ5	Pass	2♦	Pass	3NT
North HCP: 5	♦ 98	♦ AQ10	AP			
South HCP: 25	♣ 964	♣ AK53				
Contract: 3N S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K632		2♣	Pass	2♦
Vul: None	♥ AK	♥ 953	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AK54	♦ QJ1063	Pass	4♦	Pass	6NT
South HCP: 6	♣ AJ853	♣ 9	AP			
Contract: 6N N			1. Gerber, for N			

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 1	♠ A103	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ AK2	You bid first.
HCP: 26	♣ AKQJ10	
Board: 2	♠ 8753	West Doubles 4♣ if possible.
Dealer: N	♥ KQ75	
Vul: EW	♦ 974	Partner bids first.
HCP: 7	♣ Q3	
Board: 3	♠ AKJ3	The opponents are silent.
Dealer: S	♥ KQJ3	
Vul: NS	♦ A72	You bid first.
HCP: 25	♣ AK	
Board: 4	♠ J1085	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ 9754	Partner bids first.
HCP: 9	♣ KQJ3	
Board: 5	♠ K7	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: NS	♦ AQ10	You bid first.
HCP: 25	♣ AK53	
Board: 6	♠ K632	The opponents are silent.
Dealer: N	♥ 953	
Vul: None	♦ QJ1063	Partner bids first.
HCP: 6	♣ 9	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ A103				2♣
Vul: None	♥ A74	♥ KQ	Pass	2♦	Pass	3NT
North HCP: 5	♦ J10983	♦ AK2	AP			
South HCP: 26	♣ 92	♣ AKQJ10				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 8753		2♣	Pass	2♦
Vul: EW	♥ A108	♥ KQ75	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKJ5	♦ 974	X	XX	Pass	6NT
South HCP: 7	♣ A108	♣ Q3	AP			
Contract: 6N N			1. Gerber, for N			

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ AKJ3				2♣
Vul: NS	♥ A1094	♥ KQJ3	Pass	2♦	Pass	3NT
North HCP: 5	♦ J109	♦ A72	AP			
South HCP: 25	♣ 1073	♣ AK				
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J1085		2♣	Pass	2NT
Vul: EW	♥ K5	♥ Q	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AKQ10	♦ 9754	Pass	6NT	AP	
South HCP: 9	♣ A975	♣ KQJ3	1. Quantitative 4NT			
Contract: 6N S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ AJ542	♠ K7				2♣
Vul: NS	♥ 1093	♥ AKQ5	Pass	2♦	Pass	3NT
North HCP: 5	♦ 98	♦ AQ10	AP			
South HCP: 25	♣ 964	♣ AK53				
Contract: 3N S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K632		2♣	Pass	2♦
Vul: None	♥ AK	♥ 953	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AK54	♦ QJ1063	Pass	4♦	Pass	6NT
South HCP: 6	♣ AJ853	♣ 9	AP			
Contract: 6N N			1. Gerber, for N			

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 7	♠ Q10752	The opponents are silent.
Dealer: S	♥ J932	
Vul: EW	♦ Q107	Partner bids first.
HCP: 5	♣ 5	

Board: 8	♠ AK	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ AK2	You bid first.
HCP: 26	♣ AJ1053	

Board: 9	♠ AQ92	The opponents are silent.
Dealer: S	♥ 94	
Vul: NS	♦ Q5	Partner bids first.
HCP: 8	♣ 107543	

Board: 10	♠ AK4	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: EW	♦ AK1093	You bid first.
HCP: 26	♣ AK	

Board: 11	♠ Q1082	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ J1054	Partner bids first.
HCP: 6	♣ 1084	

Board: 12	♠ AKQ5	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: NS	♦ AK6	You bid first.
HCP: 26	♣ J4	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 7			West	North	East	South
Dealer: S	North:	South:				2♣
Vul: EW	♠ Q10752	♠ A4	Pass	2♦	Pass	2NT
North HCP: 5	♥ J932	♥ AQ	Pass	3♣ ¹	Pass	3♦
South HCP: 24	♦ Q107	♦ AJ43	Pass	3♠	Pass	3NT
Contract: 3N S	♣ 5	♣ AKQ73	AP			
			1. Stayman			

Board: 8			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AK	♠ 10976532		2♣	Pass	2♦
North HCP: 26	♥ AK4	♥ Q102	Pass	3NT	AP	
South HCP: 5	♦ AK2	♦ 9				
Contract: 3N N	♣ AJ1053	♣ K9				

Board: 9			West	North	East	South
Dealer: S	North:	South:				2♣
Vul: NS	♠ AQ92	♠ K843	Pass	2NT	Pass	3NT
North HCP: 8	♥ 94	♥ AQ5	AP			
South HCP: 25	♦ Q5	♦ AKJ				
Contract: 3N N	♣ 107543	♣ AKJ				

Board: 10			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AK4	♠ Q972		2♣	Pass	2♦
North HCP: 26	♥ AJ5	♥ Q9743	Pass	3NT	AP	
South HCP: 5	♦ AK1093	♦ J5				
Contract: 3N N	♣ AK	♣ 87				

Board: 11			West	North	East	South
Dealer: S	North:	South:				2♣
Vul: Both	♠ Q1082	♠ AKJ	Pass	2♦	Pass	3NT
North HCP: 6	♥ K5	♥ A1076	Pass	4NT ¹	AP	
South HCP: 25	♦ J1054	♦ AQ				
Contract: 4N S	♣ 1084	♣ AK63	1. Quantitative 4NT			

Board: 12			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AKQ5	♠ 9876		2♣	Pass	2NT
North HCP: 26	♥ AKQ4	♥ 7	Pass	3NT	Pass	4NT ¹
South HCP: 9	♦ AK6	♦ Q532	Pass	6NT	AP	
Contract: 6N S	♣ J4	♣ AK32	1. Quantitative 4NT			

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 7	♠ A4	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AJ43	You bid first.
HCP: 24	♣ AKQ73	

Board: 8	♠ 10976532	The opponents are silent.
Dealer: N	♥ Q102	
Vul: None	♦ 9	Partner bids first.
HCP: 5	♣ K9	

Board: 9	♠ K843	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ AKJ	You bid first.
HCP: 25	♣ AKJ	

Board: 10	♠ Q972	The opponents are silent.
Dealer: N	♥ Q9743	
Vul: EW	♦ J5	Partner bids first.
HCP: 5	♣ 87	

Board: 11	♠ AKJ	The opponents are silent.
Dealer: S	♥ A1076	
Vul: Both	♦ AQ	You bid first.
HCP: 25	♣ AK63	

Board: 12	♠ 9876	The opponents are silent.
Dealer: N	♥ 7	
Vul: NS	♦ Q532	Partner bids first.
HCP: 9	♣ AK32	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 7			West	North	East	South
Dealer: S	North:	South:				2♣
Vul: EW	♠ Q10752	♠ A4	Pass	2♦	Pass	2NT
North HCP: 5	♥ J932	♥ AQ	Pass	3♣ ¹	Pass	3♦
South HCP: 24	♦ Q107	♦ AJ43	Pass	3♠	Pass	3NT
Contract: 3N S	♣ 5	♣ AKQ73	AP			
			1. Stayman			

Board: 8			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AK	♠ 10976532		2♣	Pass	2♦
North HCP: 26	♥ AK4	♥ Q102	Pass	3NT	AP	
South HCP: 5	♦ AK2	♦ 9				
Contract: 3N N	♣ AJ1053	♣ K9				

Board: 9			West	North	East	South
Dealer: S	North:	South:				2♣
Vul: NS	♠ AQ92	♠ K843	Pass	2NT	Pass	3NT
North HCP: 8	♥ 94	♥ AQ5	AP			
South HCP: 25	♦ Q5	♦ AKJ				
Contract: 3N N	♣ 107543	♣ AKJ				

Board: 10			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AK4	♠ Q972		2♣	Pass	2♦
North HCP: 26	♥ AJ5	♥ Q9743	Pass	3NT	AP	
South HCP: 5	♦ AK1093	♦ J5				
Contract: 3N N	♣ AK	♣ 87				

Board: 11			West	North	East	South
Dealer: S	North:	South:				2♣
Vul: Both	♠ Q1082	♠ AKJ	Pass	2♦	Pass	3NT
North HCP: 6	♥ K5	♥ A1076	Pass	4NT ¹	AP	
South HCP: 25	♦ J1054	♦ AQ				
Contract: 4N S	♣ 1084	♣ AK63	1. Quantitative 4NT			

Board: 12			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AKQ5	♠ 9876		2♣	Pass	2NT
North HCP: 26	♥ AKQ4	♥ 7	Pass	3NT	Pass	4NT ¹
South HCP: 9	♦ AK6	♦ Q532	Pass	6NT	AP	
Contract: 6N S	♣ J4	♣ AK32	1. Quantitative 4NT			

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 13	♠ Q853	The opponents are silent.
Dealer: S	♥ 875	
Vul: EW	♦ KQ84	Partner bids first.
HCP: 7	♣ 85	

Board: 14	♠ Q92	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: Both	♦ AKQ	You bid first.
HCP: 26	♣ AKQJ	

Board: 15	♠ 542	The opponents are silent.
Dealer: S	♥ K76	
Vul: None	♦ J532	Partner bids first.
HCP: 5	♣ J82	

Board: 16	♠ AK5	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ A32	You bid first.
HCP: 24	♣ AKQ103	

Board: 17	♠ KQJ	The opponents are silent.
Dealer: S	♥ J93	
Vul: Both	♦ J52	Partner bids first.
HCP: 9	♣ J542	

Board: 18	♠ QJ4	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: None	♦ AQJ	You bid first.
HCP: 25	♣ AK2	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ Q853	♠ AK				2♣
Vul: EW	♥ 875	♥ AKQ	Pass	2♦	Pass	3NT
North HCP: 7	♦ KQ84	♦ AJ7	Pass	4♣ ¹	Pass	4♦
South HCP: 26	♣ 85	♣ AJ1072	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ Q92	♠ J3		2♣	Pass	2♦
Vul: Both	♥ KQ10	♥ A74	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ AKQ	♦ J87432	Pass	4♠	Pass	4NT
South HCP: 6	♣ AKQJ	♣ 98	AP			
Contract: 4N N			1. Gerber, for N			

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ AK83				2♣
Vul: None	♥ K76	♥ AQ10	Pass	2♦	Pass	3NT
North HCP: 5	♦ J532	♦ AK4	AP			
South HCP: 25	♣ J82	♣ KQ6				
Contract: 3N S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 103		2♣	Pass	2♦
Vul: EW	♥ A10	♥ J75	Pass	2NT	Pass	3NT
North HCP: 24	♦ A32	♦ KQJ65	AP			
South HCP: 7	♣ AKQ103	♣ 984				
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A52				2♣
Vul: Both	♥ J93	♥ AK6	Pass	2NT	Pass	3NT
North HCP: 9	♦ J52	♦ A7	Pass	4NT ¹	Pass	6NT
South HCP: 24	♣ J542	♣ AKQ108	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ K753		2♣	Pass	2♦
Vul: None	♥ AKJ7	♥ Q84	Pass	3NT	AP	
North HCP: 25	♦ AQJ	♦ 76				
South HCP: 5	♣ AK2	♣ 8643				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 13	♠ AK	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ AJ7	You bid first.
HCP: 26	♣ AJ1072	

Board: 14	♠ J3	The opponents are silent.
Dealer: N	♥ A74	
Vul: Both	♦ J87432	Partner bids first.
HCP: 6	♣ 98	

Board: 15	♠ AK83	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ AK4	You bid first.
HCP: 25	♣ KQ6	

Board: 16	♠ 103	The opponents are silent.
Dealer: N	♥ J75	
Vul: EW	♦ KQJ65	Partner bids first.
HCP: 7	♣ 984	

Board: 17	♠ A52	The opponents are silent.
Dealer: S	♥ AK6	
Vul: Both	♦ A7	You bid first.
HCP: 24	♣ AKQ108	

Board: 18	♠ K753	The opponents are silent.
Dealer: N	♥ Q84	
Vul: None	♦ 76	Partner bids first.
HCP: 5	♣ 8643	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ Q853	♠ AK				2♣
Vul: EW	♥ 875	♥ AKQ	Pass	2♦	Pass	3NT
North HCP: 7	♦ KQ84	♦ AJ7	Pass	4♣ ¹	Pass	4♦
South HCP: 26	♣ 85	♣ AJ1072	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ Q92	♠ J3		2♣	Pass	2♦
Vul: Both	♥ KQ10	♥ A74	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ AKQ	♦ J87432	Pass	4♠	Pass	4NT
South HCP: 6	♣ AKQJ	♣ 98	AP			
Contract: 4N N			1. Gerber, for N			

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ AK83				2♣
Vul: None	♥ K76	♥ AQ10	Pass	2♦	Pass	3NT
North HCP: 5	♦ J532	♦ AK4	AP			
South HCP: 25	♣ J82	♣ KQ6				
Contract: 3N S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 103		2♣	Pass	2♦
Vul: EW	♥ A10	♥ J75	Pass	2NT	Pass	3NT
North HCP: 24	♦ A32	♦ KQJ65	AP			
South HCP: 7	♣ AKQ103	♣ 984				
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A52				2♣
Vul: Both	♥ J93	♥ AK6	Pass	2NT	Pass	3NT
North HCP: 9	♦ J52	♦ A7	Pass	4NT ¹	Pass	6NT
South HCP: 24	♣ J542	♣ AKQ108	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ K753		2♣	Pass	2♦
Vul: None	♥ AKJ7	♥ Q84	Pass	3NT	AP	
North HCP: 25	♦ AQJ	♦ 76				
South HCP: 5	♣ AK2	♣ 8643				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 19	♠ 8	The opponents are silent.
Dealer: S	♥ 742	
Vul: Both	♦ KJ32	Partner bids first.
HCP: 6	♣ Q9732	

Board: 20	♠ KQ	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: None	♦ KQ854	You bid first.
HCP: 24	♣ AK	

Board: 21	♠ QJ75	The opponents are silent.
Dealer: S	♥ 64	
Vul: NS	♦ Q765	Partner bids first.
HCP: 9	♣ KJ4	

Board: 22	♠ A87	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ AQJ42	You bid first.
HCP: 24	♣ AQ	

Board: 23	♠ QJ52	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: NS	♦ 962	Partner bids first.
HCP: 9	♣ 106	

Board: 24	♠ AK	East Bids 3♦ if possible.
Dealer: N	♥ K843	
Vul: EW	♦ AQ	You bid first.
HCP: 25	♣ AKQ64	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 19
Dealer: S
Vul: Both
North HCP: 6
South HCP: 26
Contract: 4N S

North:
♠ 8
♥ 742
♦ KJ32
♣ Q9732

South:
♠ AKJ6
♥ KQ
♦ AQ764
♣ AK

West	North	East	South
			2♣
Pass	2♦	Pass	3NT
Pass	4♣ ¹	Pass	4NT
AP			

1. Gerber, for N

Board: 20
Dealer: N
Vul: None
North HCP: 24
South HCP: 9
Contract: 6N N

North:
♠ KQ
♥ AQJ4
♦ KQ854
♣ AK

South:
♠ A5
♥ 1097653
♦ AJ
♣ 1093

West	North	East	South
	2♣	Pass	2♥
Pass	3♥	Pass	3♠ ¹
Pass	3NT ²	Pass	4NT ³
Pass	5♠	Pass	6NT
AP			

1. Cue bid, a ♠ stopper
2. Cue bid, surplus
3. Blackwood 0314, for ♥

Board: 21
Dealer: S
Vul: NS
North HCP: 9
South HCP: 25
Contract: 6N N

North:
♠ QJ75
♥ 64
♦ Q765
♣ KJ4

South:
♠ AK4
♥ AQJ5
♦ AK82
♣ A6

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
Pass	4NT ¹	Pass	6NT
AP			

1. Quantitative 4NT

Board: 22
Dealer: N
Vul: EW
North HCP: 24
South HCP: 8
Contract: 3N S

North:
♠ A87
♥ AK3
♦ AQJ42
♣ AQ

South:
♠ KJ62
♥ 74
♦ 963
♣ KJ86

West	North	East	South
	2♣	Pass	2NT
Pass	3NT	AP	

Board: 23
Dealer: S
Vul: NS
North HCP: 9
South HCP: 25
Contract: 6N N

North:
♠ QJ52
♥ AQ75
♦ 962
♣ 106

South:
♠ A76
♥ K103
♦ AKQ
♣ AKQ4

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
Pass	4NT ¹	Pass	6NT
AP			

1. Quantitative 4NT

Board: 24
Dealer: N
Vul: EW
North HCP: 25
South HCP: 5
Contract: 6N N

North:
♠ AK
♥ K843
♦ AQ
♣ AKQ64

South:
♠ J1098762
♥ A952
♦ —
♣ 53

West	North	East	South
	2♣	3♦	3♠
Pass	3NT	Pass	4♠
Pass	4NT ¹	Pass	5♦
Pass	5♥	Pass	5♠
Pass	6NT	AP	

1. Blackwood 0314, for ♠

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 19	♠ AKJ6	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ AQ764	You bid first.
HCP: 26	♣ AK	

Board: 20	♠ A5	The opponents are silent.
Dealer: N	♥ 1097653	
Vul: None	♦ AJ	Partner bids first.
HCP: 9	♣ 1093	

Board: 21	♠ AK4	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: NS	♦ AK82	You bid first.
HCP: 25	♣ A6	

Board: 22	♠ KJ62	The opponents are silent.
Dealer: N	♥ 74	
Vul: EW	♦ 963	Partner bids first.
HCP: 8	♣ KJ86	

Board: 23	♠ A76	The opponents are silent.
Dealer: S	♥ K103	
Vul: NS	♦ AKQ	You bid first.
HCP: 25	♣ AKQ4	

Board: 24	♠ J1098762	East Bids 3♦ if possible.
Dealer: N	♥ A952	
Vul: EW	♦ —	Partner bids first.
HCP: 5	♣ 53	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 19
Dealer: S
Vul: Both
North HCP: 6
South HCP: 26
Contract: 4N S

North:
♠ 8
♥ 742
♦ KJ32
♣ Q9732

South:
♠ AKJ6
♥ KQ
♦ AQ764
♣ AK

West	North	East	South
			2♣
Pass	2♦	Pass	3NT
Pass	4♣ ¹	Pass	4NT
AP			

1. Gerber, for N

Board: 20
Dealer: N
Vul: None
North HCP: 24
South HCP: 9
Contract: 6N N

North:
♠ KQ
♥ AQJ4
♦ KQ854
♣ AK

South:
♠ A5
♥ 1097653
♦ AJ
♣ 1093

West	North	East	South
	2♣	Pass	2♥
Pass	3♥	Pass	3♠ ¹
Pass	3NT ²	Pass	4NT ³
Pass	5♠	Pass	6NT
AP			

1. Cue bid, a ♠ stopper
2. Cue bid, surplus
3. Blackwood 0314, for ♥

Board: 21
Dealer: S
Vul: NS
North HCP: 9
South HCP: 25
Contract: 6N N

North:
♠ QJ75
♥ 64
♦ Q765
♣ KJ4

South:
♠ AK4
♥ AQJ5
♦ AK82
♣ A6

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
Pass	4NT ¹	Pass	6NT
AP			

1. Quantitative 4NT

Board: 22
Dealer: N
Vul: EW
North HCP: 24
South HCP: 8
Contract: 3N S

North:
♠ A87
♥ AK3
♦ AQJ42
♣ AQ

South:
♠ KJ62
♥ 74
♦ 963
♣ KJ86

West	North	East	South
	2♣	Pass	2NT
Pass	3NT	AP	

Board: 23
Dealer: S
Vul: NS
North HCP: 9
South HCP: 25
Contract: 6N N

North:
♠ QJ52
♥ AQ75
♦ 962
♣ 106

South:
♠ A76
♥ K103
♦ AKQ
♣ AKQ4

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
Pass	4NT ¹	Pass	6NT
AP			

1. Quantitative 4NT

Board: 24
Dealer: N
Vul: EW
North HCP: 25
South HCP: 5
Contract: 6N N

North:
♠ AK
♥ K843
♦ AQ
♣ AKQ64

South:
♠ J1098762
♥ A952
♦ —
♣ 53

West	North	East	South
	2♣	3♦	3♠
Pass	3NT	Pass	4♠
Pass	4NT ¹	Pass	5♦
Pass	5♥	Pass	5♠
Pass	6NT	AP	

1. Blackwood 0314, for ♠

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 25	♠ J862	The opponents are silent.
Dealer: S	♥ Q9	
Vul: Both	♦ J4	Partner bids first.
HCP: 5	♣ J10542	

Board: 26	♠ AK	East Bids 3♠ if possible.
Dealer: N	♥ A8	
Vul: NS	♦ KQ102	You bid first.
HCP: 24	♣ AKJ93	

Board: 27	♠ KJ97	The opponents are silent.
Dealer: S	♥ 843	
Vul: EW	♦ 10864	Partner bids first.
HCP: 8	♣ A8	

Board: 28	♠ AQ8	The opponents are silent.
Dealer: N	♥ AK82	
Vul: None	♦ AJ	You bid first.
HCP: 25	♣ AK98	

Board: 29	♠ 987632	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ J3	Partner bids first.
HCP: 6	♣ K1076	

Board: 30	♠ AKQ6	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ AK83	You bid first.
HCP: 26	♣ AQ7	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ J862	♠ AQ9				2♣
Vul: Both	♥ Q9	♥ A72	Pass	2♦	Pass	3NT
North HCP: 5	♦ J4	♦ AK73	AP			
South HCP: 26	♣ J10542	♣ AKQ				
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 74		2♣	3♠	Pass
Vul: NS	♥ A8	♥ Q9642	Pass	3NT	AP	
North HCP: 24	♦ KQ102	♦ A753				
South HCP: 8	♣ AKJ93	♣ Q8				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ KJ97	♠ AQ3				2♣
Vul: EW	♥ 843	♥ AKQ	Pass	2NT	Pass	3NT
North HCP: 8	♦ 10864	♦ A2	AP			
South HCP: 24	♣ A8	♣ KQ965				
Contract: 3N N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 96		2♣	Pass	2♦
Vul: None	♥ AK82	♥ J1074	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AJ	♦ K975	AP			
South HCP: 6	♣ AK98	♣ Q32	1. Quantitative 4NT			
Contract: 4N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 987632	♠ A4				2♣
Vul: NS	♥ Q	♥ AKJ7	Pass	2♦	Pass	3NT
North HCP: 6	♦ J3	♦ AK764	Pass	4♣ ¹	Pass	4♦
South HCP: 25	♣ K1076	♣ AQ	Pass	4♠	AP	
Contract: 4♠ N			1. Gerber, for N			

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 87				
Vul: Both	♥ A2	♥ Q9874		2♣	Pass	2♦
North HCP: 26	♦ AK83	♦ QJ7	Pass	3NT	AP	
South HCP: 5	♣ AQ7	♣ 1084				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 25	♠ AQ9	The opponents are silent.
Dealer: S	♥ A72	
Vul: Both	♦ AK73	You bid first.
HCP: 26	♣ AKQ	

Board: 26	♠ 74	East Bids 3♠ if possible.
Dealer: N	♥ Q9642	
Vul: NS	♦ A753	Partner bids first.
HCP: 8	♣ Q8	

Board: 27	♠ AQ3	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ A2	You bid first.
HCP: 24	♣ KQ965	

Board: 28	♠ 96	The opponents are silent.
Dealer: N	♥ J1074	
Vul: None	♦ K975	Partner bids first.
HCP: 6	♣ Q32	

Board: 29	♠ A4	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: NS	♦ AK764	You bid first.
HCP: 25	♣ AQ	

Board: 30	♠ 87	The opponents are silent.
Dealer: N	♥ Q9874	
Vul: Both	♦ QJ7	Partner bids first.
HCP: 5	♣ 1084	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ J862	♠ AQ9				2♣
Vul: Both	♥ Q9	♥ A72	Pass	2♦	Pass	3NT
North HCP: 5	♦ J4	♦ AK73	AP			
South HCP: 26	♣ J10542	♣ AKQ				
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 74		2♣	3♠	Pass
Vul: NS	♥ A8	♥ Q9642	Pass	3NT	AP	
North HCP: 24	♦ KQ102	♦ A753				
South HCP: 8	♣ AKJ93	♣ Q8				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ KJ97	♠ AQ3				2♣
Vul: EW	♥ 843	♥ AKQ	Pass	2NT	Pass	3NT
North HCP: 8	♦ 10864	♦ A2	AP			
South HCP: 24	♣ A8	♣ KQ965				
Contract: 3N N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 96		2♣	Pass	2♦
Vul: None	♥ AK82	♥ J1074	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AJ	♦ K975	AP			
South HCP: 6	♣ AK98	♣ Q32	1. Quantitative 4NT			
Contract: 4N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 987632	♠ A4				2♣
Vul: NS	♥ Q	♥ AKJ7	Pass	2♦	Pass	3NT
North HCP: 6	♦ J3	♦ AK764	Pass	4♣ ¹	Pass	4♦
South HCP: 25	♣ K1076	♣ AQ	Pass	4♠	AP	
Contract: 4♠ N			1. Gerber, for N			

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 87				
Vul: Both	♥ A2	♥ Q9874		2♣	Pass	2♦
North HCP: 26	♦ AK83	♦ QJ7	Pass	3NT	AP	
South HCP: 5	♣ AQ7	♣ 1084				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 31	♠ J874	The opponents are silent.
Dealer: S	♥ A1095	
Vul: None	♦ 3	Partner bids first.
HCP: 6	♣ J765	

Board: 32	♠ AK	The opponents are silent.
Dealer: N	♥ AKJ6	
Vul: EW	♦ AKJ	You bid first.
HCP: 27	♣ A875	

Board: 33	♠ 3	The opponents are silent.
Dealer: S	♥ QJ876	
Vul: NS	♦ 542	Partner bids first.
HCP: 6	♣ K876	

Board: 34	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AQ93	
Vul: Both	♦ A7	You bid first.
HCP: 25	♣ AJ4	

Board: 35	♠ —	The opponents are silent.
Dealer: S	♥ J82	
Vul: NS	♦ J86543	Partner bids first.
HCP: 5	♣ K632	

Board: 36	♠ AKJ	The opponents are silent.
Dealer: N	♥ AK2	
Vul: Both	♦ AQJ2	You bid first.
HCP: 25	♣ K76	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ J874	♠ AQ6	Pass	2♦	Pass	2♣
Vul: None	♥ A1095	♥ KQ4	Pass	4NT ¹	Pass	3NT
North HCP: 6	♦ 3	♦ AK76	Pass			6NT
South HCP: 27	♣ J765	♣ AKQ	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 7		2♣	Pass	2♦
Vul: EW	♥ AKJ6	♥ Q10985	Pass	3NT	AP	
North HCP: 27	♦ AKJ	♦ 7543				
South HCP: 5	♣ A875	♣ QJ4				
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ94	Pass	2♦	Pass	2♣
Vul: NS	♥ QJ876	♥ AK5	Pass	4♣ ¹	Pass	3NT
North HCP: 6	♦ 542	♦ AKJ	Pass	6NT	AP	4♦
South HCP: 25	♣ K876	♣ A43				
Contract: 6N S			1. Gerber, for N			

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 1087		2♣	Pass	2♦
Vul: Both	♥ AQ93	♥ KJ72	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ A7	♦ 953	AP			
South HCP: 6	♣ AJ4	♣ Q87	1. Quantitative 4NT			
Contract: 4N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ2	Pass	2♦	Pass	2♣
Vul: NS	♥ J82	♥ AK	Pass	4♣ ¹	Pass	3NT
North HCP: 5	♦ J86543	♦ AQ9	Pass	6♦	AP	4NT
South HCP: 25	♣ K632	♣ QJ109				
Contract: 6♦ N			1. Gerber, for N			

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 842		2♣	Pass	2♦
Vul: Both	♥ AK2	♥ 9763	Pass	3NT	AP	
North HCP: 25	♦ AQJ2	♦ 986				
South HCP: 5	♣ K76	♣ AJ4				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 31	♠ AQ6	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: None	♦ AK76	You bid first.
HCP: 27	♣ AKQ	

Board: 32	♠ 7	The opponents are silent.
Dealer: N	♥ Q10985	
Vul: EW	♦ 7543	Partner bids first.
HCP: 5	♣ QJ4	

Board: 33	♠ AQ94	The opponents are silent.
Dealer: S	♥ AK5	
Vul: NS	♦ AKJ	You bid first.
HCP: 25	♣ A43	

Board: 34	♠ 1087	The opponents are silent.
Dealer: N	♥ KJ72	
Vul: Both	♦ 953	Partner bids first.
HCP: 6	♣ Q87	

Board: 35	♠ AKQ2	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ AQ9	You bid first.
HCP: 25	♣ QJ109	

Board: 36	♠ 842	The opponents are silent.
Dealer: N	♥ 9763	
Vul: Both	♦ 986	Partner bids first.
HCP: 5	♣ AJ4	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ J874	♠ AQ6	Pass	2♦	Pass	2♣
Vul: None	♥ A1095	♥ KQ4	Pass	4NT ¹	Pass	3NT
North HCP: 6	♦ 3	♦ AK76	AP			6NT
South HCP: 27	♣ J765	♣ AKQ				
Contract: 6N S						

1. Quantitative 4NT

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 7		2♣	Pass	2♦
Vul: EW	♥ AKJ6	♥ Q10985	Pass	3NT	AP	
North HCP: 27	♦ AKJ	♦ 7543				
South HCP: 5	♣ A875	♣ QJ4				
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ94	Pass	2♦	Pass	2♣
Vul: NS	♥ QJ876	♥ AK5	Pass	4♣ ¹	Pass	3NT
North HCP: 6	♦ 542	♦ AKJ	Pass	6NT	AP	4♦
South HCP: 25	♣ K876	♣ A43				
Contract: 6N S						

1. Gerber, for N

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 1087		2♣	Pass	2♦
Vul: Both	♥ AQ93	♥ KJ72	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ A7	♦ 953	AP			
South HCP: 6	♣ AJ4	♣ Q87				
Contract: 4N N						

1. Quantitative 4NT

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ2	Pass	2♦	Pass	2♣
Vul: NS	♥ J82	♥ AK	Pass	4♣ ¹	Pass	3NT
North HCP: 5	♦ J86543	♦ AQ9	Pass	6♦	AP	4NT
South HCP: 25	♣ K632	♣ QJ109				
Contract: 6♦ N						

1. Gerber, for N

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 842		2♣	Pass	2♦
Vul: Both	♥ AK2	♥ 9763	Pass	3NT	AP	
North HCP: 25	♦ AQJ2	♦ 986				
South HCP: 5	♣ K76	♣ AJ4				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 37	♠ A1042	The opponents are silent.
Dealer: S	♥ 10985	
Vul: None	♦ J97	Partner bids first.
HCP: 5	♣ 82	

Board: 38	♠ KQ5	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ AK5	You bid first.
HCP: 25	♣ KQJ6	

Board: 39	♠ J	The opponents are silent.
Dealer: S	♥ J6543	
Vul: NS	♦ 93	Partner bids first.
HCP: 5	♣ K7542	

Board: 40	♠ AQJ10	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ AKQ9	You bid first.
HCP: 25	♣ 73	

Board: 41	♠ Q852	The opponents are silent.
Dealer: S	♥ KJ42	
Vul: NS	♦ Q2	Partner bids first.
HCP: 8	♣ 952	

Board: 42	♠ AK	The opponents are silent.
Dealer: N	♥ AQ92	
Vul: NS	♦ AK974	You bid first.
HCP: 24	♣ A9	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ QJ7				2♣
Vul: None	♥ 10985	♥ AQ3	Pass	2♦	Pass	3NT
North HCP: 5	♦ J97	♦ AKQ10	AP			
South HCP: 25	♣ 82	♣ AQJ				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J82		2♣	Pass	2♦
Vul: EW	♥ AK3	♥ Q1084	Pass	3NT	AP	
North HCP: 25	♦ AK5	♦ Q742				
South HCP: 5	♣ KQJ6	♣ 73				
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK7				2♣
Vul: NS	♥ J6543	♥ AQ2	Pass	2♦	Pass	3NT
North HCP: 5	♦ 93	♦ AK7	AP			
South HCP: 27	♣ K7542	♣ AQJ9				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ K873		2♣	Pass	2♦
Vul: Both	♥ AKQ	♥ J8	Pass	3NT	AP	
North HCP: 25	♦ AKQ9	♦ 107				
South HCP: 5	♣ 73	♣ J9854				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ A973				2♣
Vul: NS	♥ KJ42	♥ A10	Pass	2NT	Pass	3NT
North HCP: 8	♦ Q2	♦ AK	AP			
South HCP: 24	♣ 952	♣ AKQ76				
Contract: 3N N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 108		2♣	Pass	3♣
Vul: NS	♥ AQ92	♥ K85	Pass	3♦	Pass	3NT
North HCP: 24	♦ AK974	♦ 106	Pass	4NT ¹	Pass	6NT
South HCP: 7	♣ A9	♣ KJ10876	AP			
Contract: 6N S						

1. Quantitative 4NT

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 37	♠ QJ7	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ AKQ10	You bid first.
HCP: 25	♣ AQJ	

Board: 38	♠ J82	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: EW	♦ Q742	Partner bids first.
HCP: 5	♣ 73	

Board: 39	♠ AK7	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ AK7	You bid first.
HCP: 27	♣ AQJ9	

Board: 40	♠ K873	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ 107	Partner bids first.
HCP: 5	♣ J9854	

Board: 41	♠ A973	The opponents are silent.
Dealer: S	♥ A10	
Vul: NS	♦ AK	You bid first.
HCP: 24	♣ AKQ76	

Board: 42	♠ 108	The opponents are silent.
Dealer: N	♥ K85	
Vul: NS	♦ 106	Partner bids first.
HCP: 7	♣ KJ10876	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ QJ7				2♣
Vul: None	♥ 10985	♥ AQ3	Pass	2♦	Pass	3NT
North HCP: 5	♦ J97	♦ AKQ10	AP			
South HCP: 25	♣ 82	♣ AQJ				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J82		2♣	Pass	2♦
Vul: EW	♥ AK3	♥ Q1084	Pass	3NT	AP	
North HCP: 25	♦ AK5	♦ Q742				
South HCP: 5	♣ KQJ6	♣ 73				
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK7				2♣
Vul: NS	♥ J6543	♥ AQ2	Pass	2♦	Pass	3NT
North HCP: 5	♦ 93	♦ AK7	AP			
South HCP: 27	♣ K7542	♣ AQJ9				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ K873		2♣	Pass	2♦
Vul: Both	♥ AKQ	♥ J8	Pass	3NT	AP	
North HCP: 25	♦ AKQ9	♦ 107				
South HCP: 5	♣ 73	♣ J9854				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ A973				2♣
Vul: NS	♥ KJ42	♥ A10	Pass	2NT	Pass	3NT
North HCP: 8	♦ Q2	♦ AK	AP			
South HCP: 24	♣ 952	♣ AKQ76				
Contract: 3N N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 108		2♣	Pass	3♣
Vul: NS	♥ AQ92	♥ K85	Pass	3♦	Pass	3NT
North HCP: 24	♦ AK974	♦ 106	Pass	4NT ¹	Pass	6NT
South HCP: 7	♣ A9	♣ KJ10876	AP			
Contract: 6N S						

1. Quantitative 4NT

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 43	♠ 642	The opponents are silent.
Dealer: S	♥ K52	
Vul: EW	♦ 42	Partner bids first.
HCP: 6	♣ K5432	

Board: 44	♠ AQ6	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ AK7	You bid first.
HCP: 25	♣ QJ93	

Board: 45	♠ 74	The opponents are silent.
Dealer: S	♥ 1096	
Vul: NS	♦ J72	Partner bids first.
HCP: 6	♣ AJ765	

Board: 46	♠ AK10	The opponents are silent.
Dealer: N	♥ A105	
Vul: Both	♦ AKQ	You bid first.
HCP: 25	♣ AJ98	

Board: 47	♠ QJ10	The opponents are silent.
Dealer: S	♥ J984	
Vul: None	♦ J642	Partner bids first.
HCP: 5	♣ 108	

Board: 48	♠ AKQ	The opponents are silent.
Dealer: N	♥ K1073	
Vul: Both	♦ AKQ10	You bid first.
HCP: 25	♣ A8	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AQ7				2♣
Vul: EW	♥ K52	♥ AQ8	Pass	2♦	Pass	2NT
North HCP: 6	♦ 42	♦ AKJ63	Pass	3NT	AP	
South HCP: 24	♣ K5432	♣ A10	Pass			
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 853		2♣	Pass	2NT
Vul: Both	♥ AKQ	♥ 863	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AK7	♦ Q95	Pass	6NT	AP	
South HCP: 9	♣ QJ93	♣ AK84	1. Quantitative	4NT		
Contract: 6N S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AKJ6				2♣
Vul: NS	♥ 1096	♥ AJ85	Pass	2♦	Pass	3NT
North HCP: 6	♦ J72	♦ AKQ	Pass	4♣ ¹	Pass	4NT
South HCP: 27	♣ AJ765	♣ KQ	AP			
Contract: 4N S			1. Gerber, for N			

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q7				
Vul: Both	♥ A105	♥ 876		2♣	Pass	2♦
North HCP: 25	♦ AKQ	♦ 109842	Pass	3NT	AP	
South HCP: 5	♣ AJ98	♣ K54				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ AK97				2♣
Vul: None	♥ J984	♥ AK5	Pass	2♦	Pass	3NT
North HCP: 5	♦ J642	♦ AQ9	AP			
South HCP: 27	♣ 108	♣ AK5				
Contract: 3N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J10943		2♣	Pass	2♦
Vul: Both	♥ K1073	♥ J65	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKQ10	♦ 92	Pass	4NT	Pass	6NT
South HCP: 7	♣ A8	♣ KQ10	AP			
Contract: 6N N			1. Gerber, for N			

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 43	♠ AQ7	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: EW	♦ AKJ63	You bid first.
HCP: 24	♣ A10	

Board: 44	♠ 853	The opponents are silent.
Dealer: N	♥ 863	
Vul: Both	♦ Q95	Partner bids first.
HCP: 9	♣ AK84	

Board: 45	♠ AKJ6	The opponents are silent.
Dealer: S	♥ AJ85	
Vul: NS	♦ AKQ	You bid first.
HCP: 27	♣ KQ	

Board: 46	♠ Q7	The opponents are silent.
Dealer: N	♥ 876	
Vul: Both	♦ 109842	Partner bids first.
HCP: 5	♣ K54	

Board: 47	♠ AK97	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ AQ9	You bid first.
HCP: 27	♣ AK5	

Board: 48	♠ J10943	The opponents are silent.
Dealer: N	♥ J65	
Vul: Both	♦ 92	Partner bids first.
HCP: 7	♣ KQ10	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AQ7				2♣
Vul: EW	♥ K52	♥ AQ8	Pass	2♦	Pass	2NT
North HCP: 6	♦ 42	♦ AKJ63	Pass	3NT	AP	
South HCP: 24	♣ K5432	♣ A10	Pass			
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 853		2♣	Pass	2NT
Vul: Both	♥ AKQ	♥ 863	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AK7	♦ Q95	Pass	6NT	AP	
South HCP: 9	♣ QJ93	♣ AK84	1. Quantitative	4NT		
Contract: 6N S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AKJ6				2♣
Vul: NS	♥ 1096	♥ AJ85	Pass	2♦	Pass	3NT
North HCP: 6	♦ J72	♦ AKQ	Pass	4♣ ¹	Pass	4NT
South HCP: 27	♣ AJ765	♣ KQ	AP			
Contract: 4N S			1. Gerber, for N			

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q7				
Vul: Both	♥ A105	♥ 876		2♣	Pass	2♦
North HCP: 25	♦ AKQ	♦ 109842	Pass	3NT	AP	
South HCP: 5	♣ AJ98	♣ K54				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ AK97				2♣
Vul: None	♥ J984	♥ AK5	Pass	2♦	Pass	3NT
North HCP: 5	♦ J642	♦ AQ9	AP			
South HCP: 27	♣ 108	♣ AK5				
Contract: 3N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J10943		2♣	Pass	2♦
Vul: Both	♥ K1073	♥ J65	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKQ10	♦ 92	Pass	4NT	Pass	6NT
South HCP: 7	♣ A8	♣ KQ10	AP			
Contract: 6N N			1. Gerber, for N			

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 49	♠ Q83	The opponents are silent.
Dealer: S	♥ K10764	
Vul: None	♦ 6	Partner bids first.
HCP: 6	♣ J975	

Board: 50	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ KQ	You bid first.
HCP: 25	♣ AQ943	

Board: 51	♠ Q64	The opponents are silent.
Dealer: S	♥ Q10984	
Vul: Both	♦ 86	Partner bids first.
HCP: 6	♣ Q32	

Board: 52	♠ K1093	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: NS	♦ AK4	You bid first.
HCP: 25	♣ AQ	

Board: 53	♠ 932	The opponents are silent.
Dealer: S	♥ J8	
Vul: EW	♦ J965	Partner bids first.
HCP: 7	♣ KQ102	

Board: 54	♠ AK2	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ KJ9	You bid first.
HCP: 25	♣ AK85	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q83	♠ AK4				2♣
Vul: None	♥ K10764	♥ QJ92	Pass	2♦	Pass	3NT
North HCP: 6	♦ 6	♦ AQ10	Pass	4NT ¹	AP	
South HCP: 25	♣ J975	♣ AKQ				
Contract: 4N S			1. Quantitative 4NT			

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 76532				
Vul: NS	♥ AJ	♥ Q3		2♣	Pass	2♦
North HCP: 25	♦ KQ	♦ 10762	Pass	3NT	AP	
South HCP: 5	♣ AQ943	♣ K7				
Contract: 3N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ AK7				2♣
Vul: Both	♥ Q10984	♥ A7	Pass	2♦	Pass	2NT
North HCP: 6	♦ 86	♦ AKQ104	Pass	3♦	Pass	3♥
South HCP: 24	♣ Q32	♣ A109	Pass	3NT	AP	
Contract: 3N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ K1093	♠ AQ5				
Vul: NS	♥ AKQ5	♥ J943		2♣	Pass	2NT
North HCP: 25	♦ AK4	♦ J1093	Pass	3NT	Pass	5NT
South HCP: 11	♣ AQ	♣ K10	Pass	7NT	AP	
Contract: 7N S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AKQ				2♣
Vul: EW	♥ J8	♥ KQ97	Pass	2♦	Pass	3NT
North HCP: 7	♦ J965	♦ AQ	Pass	4♣ ¹	Pass	4NT
South HCP: 25	♣ KQ102	♣ AJ54	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q8643				
Vul: None	♥ AK7	♥ Q		2♣	Pass	2♦
North HCP: 25	♦ KJ9	♦ 10752	Pass	3NT	Pass	4NT ¹
South HCP: 6	♣ AK85	♣ Q92	AP			
Contract: 4N N			1. Quantitative 4NT			

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 49	♠ AK4	The opponents are silent.
Dealer: S	♥ QJ92	
Vul: None	♦ AQ10	You bid first.
HCP: 25	♣ AKQ	

Board: 50	♠ 76532	The opponents are silent.
Dealer: N	♥ Q3	
Vul: NS	♦ 10762	Partner bids first.
HCP: 5	♣ K7	

Board: 51	♠ AK7	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ AKQ104	You bid first.
HCP: 24	♣ A109	

Board: 52	♠ AQ5	The opponents are silent.
Dealer: N	♥ J943	
Vul: NS	♦ J1093	Partner bids first.
HCP: 11	♣ K10	

Board: 53	♠ AKQ	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: EW	♦ AQ	You bid first.
HCP: 25	♣ AJ54	

Board: 54	♠ Q8643	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ 10752	Partner bids first.
HCP: 6	♣ Q92	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q83	♠ AK4				2♣
Vul: None	♥ K10764	♥ QJ92	Pass	2♦	Pass	3NT
North HCP: 6	♦ 6	♦ AQ10	Pass	4NT ¹	AP	
South HCP: 25	♣ J975	♣ AKQ				
Contract: 4N S						1. Quantitative 4NT

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 76532				
Vul: NS	♥ AJ	♥ Q3		2♣	Pass	2♦
North HCP: 25	♦ KQ	♦ 10762	Pass	3NT	AP	
South HCP: 5	♣ AQ943	♣ K7				
Contract: 3N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ AK7				2♣
Vul: Both	♥ Q10984	♥ A7	Pass	2♦	Pass	2NT
North HCP: 6	♦ 86	♦ AKQ104	Pass	3♦	Pass	3♥
South HCP: 24	♣ Q32	♣ A109	Pass	3NT	AP	
Contract: 3N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ K1093	♠ AQ5				
Vul: NS	♥ AKQ5	♥ J943		2♣	Pass	2NT
North HCP: 25	♦ AK4	♦ J1093	Pass	3NT	Pass	5NT
South HCP: 11	♣ AQ	♣ K10	Pass	7NT	AP	
Contract: 7N S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AKQ				2♣
Vul: EW	♥ J8	♥ KQ97	Pass	2♦	Pass	3NT
North HCP: 7	♦ J965	♦ AQ	Pass	4♣ ¹	Pass	4NT
South HCP: 25	♣ KQ102	♣ AJ54	Pass	6NT	AP	
Contract: 6N S						1. Gerber, for N

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q8643				
Vul: None	♥ AK7	♥ Q		2♣	Pass	2♦
North HCP: 25	♦ KJ9	♦ 10752	Pass	3NT	Pass	4NT ¹
South HCP: 6	♣ AK85	♣ Q92	AP			
Contract: 4N N						1. Quantitative 4NT

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 55	♠ AQ93	The opponents are silent.
Dealer: S	♥ 7632	
Vul: EW	♦ 5	Partner bids first.
HCP: 7	♣ J932	

Board: 56	♠ AK	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AKQ8	You bid first.
HCP: 24	♣ KJ1052	

Board: 57	♠ K874	The opponents are silent.
Dealer: S	♥ J65	
Vul: NS	♦ K865	Partner bids first.
HCP: 7	♣ 92	

Board: 58	♠ A4	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: EW	♦ AK5	You bid first.
HCP: 25	♣ AKQ74	

Board: 59	♠ QJ10875	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ 3	Partner bids first.
HCP: 5	♣ J1072	

Board: 60	♠ K10	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ AKQ98	You bid first.
HCP: 26	♣ KQ6	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AQ93	♠ KJ				2♣
Vul: EW	♥ 7632	♥ AKQ5	Pass	2NT	Pass	3NT
North HCP: 7	♦ 5	♦ AKQ2	AP			
South HCP: 25	♣ J932	♣ K76				
Contract: 3N N						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 2		2♣	Pass	2♦
Vul: Both	♥ A8	♥ K765	Pass	2NT	Pass	3♣ ¹
North HCP: 24	♦ AKQ8	♦ 76532	Pass	3♦	Pass	3NT
South HCP: 5	♣ KJ1052	♣ Q93	AP			
Contract: 3N N			1. Stayman			

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K874	♠ AQ3				2♣
Vul: NS	♥ J65	♥ A3	Pass	2NT	Pass	3NT
North HCP: 7	♦ K865	♦ AJ4	AP			
South HCP: 24	♣ 92	♣ AKQ87				
Contract: 3N N						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ QJ83		2♣	Pass	2♦
Vul: EW	♥ KQ9	♥ 102	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AK5	♦ QJ1083	Pass	4NT	AP	
South HCP: 6	♣ AKQ74	♣ 105	1. Gerber, for N			
Contract: 4N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ QJ10875	♠ A4				2♣
Vul: None	♥ J8	♥ AKQ4	Pass	2♦	Pass	3NT
North HCP: 5	♦ 3	♦ KQ95	Pass	6♣	AP	
South HCP: 25	♣ J1072	♣ AK4				
Contract: 6♠ N						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ A95		2♣	Pass	2♦
Vul: EW	♥ AKQ	♥ J754	Pass	3NT	AP	
North HCP: 26	♦ AKQ98	♦ 7642				
South HCP: 5	♣ KQ6	♣ 75				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 55	♠ KJ	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: EW	♦ AKQ2	You bid first.
HCP: 25	♣ K76	

Board: 56	♠ 2	The opponents are silent.
Dealer: N	♥ K765	
Vul: Both	♦ 76532	Partner bids first.
HCP: 5	♣ Q93	

Board: 57	♠ AQ3	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ AJ4	You bid first.
HCP: 24	♣ AKQ87	

Board: 58	♠ QJ83	The opponents are silent.
Dealer: N	♥ 102	
Vul: EW	♦ QJ1083	Partner bids first.
HCP: 6	♣ 105	

Board: 59	♠ A4	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: None	♦ KQ95	You bid first.
HCP: 25	♣ AK4	

Board: 60	♠ A95	The opponents are silent.
Dealer: N	♥ J754	
Vul: EW	♦ 7642	Partner bids first.
HCP: 5	♣ 75	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AQ93	♠ KJ				2♣
Vul: EW	♥ 7632	♥ AKQ5	Pass	2NT	Pass	3NT
North HCP: 7	♦ 5	♦ AKQ2	AP			
South HCP: 25	♣ J932	♣ K76				
Contract: 3N N						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 2		2♣	Pass	2♦
Vul: Both	♥ A8	♥ K765	Pass	2NT	Pass	3♣ ¹
North HCP: 24	♦ AKQ8	♦ 76532	Pass	3♦	Pass	3NT
South HCP: 5	♣ KJ1052	♣ Q93	AP			
Contract: 3N N			1. Stayman			

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K874	♠ AQ3				2♣
Vul: NS	♥ J65	♥ A3	Pass	2NT	Pass	3NT
North HCP: 7	♦ K865	♦ AJ4	AP			
South HCP: 24	♣ 92	♣ AKQ87				
Contract: 3N N						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ QJ83		2♣	Pass	2♦
Vul: EW	♥ KQ9	♥ 102	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AK5	♦ QJ1083	Pass	4NT	AP	
South HCP: 6	♣ AKQ74	♣ 105	1. Gerber, for N			
Contract: 4N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ QJ10875	♠ A4				2♣
Vul: None	♥ J8	♥ AKQ4	Pass	2♦	Pass	3NT
North HCP: 5	♦ 3	♦ KQ95	Pass	6♣	AP	
South HCP: 25	♣ J1072	♣ AK4				
Contract: 6♠ N						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ A95		2♣	Pass	2♦
Vul: EW	♥ AKQ	♥ J754	Pass	3NT	AP	
North HCP: 26	♦ AKQ98	♦ 7642				
South HCP: 5	♣ KQ6	♣ 75				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 61	♠ J106542	The opponents are silent.
Dealer: S	♥ J43	
Vul: Both	♦ K93	Partner bids first.
HCP: 5	♣ 2	

Board: 62	♠ AQ10	The opponents are silent.
Dealer: N	♥ A65	
Vul: None	♦ AK	You bid first.
HCP: 26	♣ AKQ73	

Board: 63	♠ J874	The opponents are silent.
Dealer: S	♥ K42	
Vul: NS	♦ 102	Partner bids first.
HCP: 8	♣ A954	

Board: 64	♠ AJ	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: Both	♦ KQ65	You bid first.
HCP: 26	♣ AK10	

Board: 65	♠ 10873	The opponents are silent.
Dealer: S	♥ Q74	
Vul: None	♦ 10	Partner bids first.
HCP: 6	♣ KJ954	

Board: 66	♠ AKQ4	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: NS	♦ AKQ	You bid first.
HCP: 25	♣ K87	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ J106542	♠ AQ3				2♣
Vul: Both	♥ J43	♥ AKQ2	Pass	2♦	Pass	3NT
North HCP: 5	♦ K93	♦ AJ4	Pass	6♠	AP	
South HCP: 25	♣ 2	♣ KQ6				
Contract: 6♠ N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ KJ954		2♣	Pass	2♦
Vul: None	♥ A65	♥ J8	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ AK	♦ J1095	Pass	4♦	Pass	6NT
South HCP: 6	♣ AKQ73	♣ 42	AP			
Contract: 6N N			1. Gerber, for N			

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ J874	♠ AQ				2♣
Vul: NS	♥ K42	♥ A9	Pass	2NT	Pass	3NT
North HCP: 8	♦ 102	♦ AKQJ3	AP			
South HCP: 25	♣ A954	♣ KQ108				
Contract: 3N N						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K10864		2♣	Pass	2♦
Vul: Both	♥ AKQ8	♥ 9	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ KQ65	♦ J109	Pass	4NT	AP	
South HCP: 6	♣ AK10	♣ Q874	1. Gerber, for N			
Contract: 4N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ AK6				2♣
Vul: None	♥ Q74	♥ A8	Pass	2♦	Pass	3NT
North HCP: 6	♦ 10	♦ AKQ6	Pass	4NT ¹	Pass	6NT
South HCP: 26	♣ KJ954	♣ AQ87	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ J1076		2♣	Pass	2NT
Vul: NS	♥ KJ10	♥ 542	Pass	3NT	AP	
North HCP: 25	♦ AKQ	♦ J4				
South HCP: 7	♣ K87	♣ AJ95				
Contract: 3N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 61	♠ AQ3	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: Both	♦ AJ4	You bid first.
HCP: 25	♣ KQ6	

Board: 62	♠ KJ954	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ J1095	Partner bids first.
HCP: 6	♣ 42	

Board: 63	♠ AQ	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ AKQJ3	You bid first.
HCP: 25	♣ KQ108	

Board: 64	♠ K10864	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ J109	Partner bids first.
HCP: 6	♣ Q874	

Board: 65	♠ AK6	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ AKQ6	You bid first.
HCP: 26	♣ AQ87	

Board: 66	♠ J1076	The opponents are silent.
Dealer: N	♥ 542	
Vul: NS	♦ J4	Partner bids first.
HCP: 7	♣ AJ95	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ J106542	♠ AQ3				2♣
Vul: Both	♥ J43	♥ AKQ2	Pass	2♦	Pass	3NT
North HCP: 5	♦ K93	♦ AJ4	Pass	6♠	AP	
South HCP: 25	♣ 2	♣ KQ6				
Contract: 6♠ N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ KJ954		2♣	Pass	2♦
Vul: None	♥ A65	♥ J8	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ AK	♦ J1095	Pass	4♦	Pass	6NT
South HCP: 6	♣ AKQ73	♣ 42	AP			
Contract: 6N N			1. Gerber, for N			

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ J874	♠ AQ				2♣
Vul: NS	♥ K42	♥ A9	Pass	2NT	Pass	3NT
North HCP: 8	♦ 102	♦ AKQJ3	AP			
South HCP: 25	♣ A954	♣ KQ108				
Contract: 3N N						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K10864		2♣	Pass	2♦
Vul: Both	♥ AKQ8	♥ 9	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ KQ65	♦ J109	Pass	4NT	AP	
South HCP: 6	♣ AK10	♣ Q874	1. Gerber, for N			
Contract: 4N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ AK6				2♣
Vul: None	♥ Q74	♥ A8	Pass	2♦	Pass	3NT
North HCP: 6	♦ 10	♦ AKQ6	Pass	4NT ¹	Pass	6NT
South HCP: 26	♣ KJ954	♣ AQ87	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ J1076		2♣	Pass	2NT
Vul: NS	♥ KJ10	♥ 542	Pass	3NT	AP	
North HCP: 25	♦ AKQ	♦ J4				
South HCP: 7	♣ K87	♣ AJ95				
Contract: 3N S						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 67	♠ A10652	The opponents are silent.
Dealer: S	♥ AQ102	
Vul: None	♦ 8	Partner bids first.
HCP: 12	♣ Q104	

Board: 68	♠ AK8	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ AK8	You bid first.
HCP: 24	♣ KJ873	

Board: 69	♠ 8765	West Bids 3♥ if possible.
Dealer: S	♥ K7	
Vul: EW	♦ Q943	Partner bids first.
HCP: 6	♣ J75	

Board: 70	♠ KQ	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: Both	♦ AQJ108	You bid first.
HCP: 24	♣ AK4	

Board: 71	♠ Q4	The opponents are silent.
Dealer: S	♥ 1043	
Vul: NS	♦ 943	Partner bids first.
HCP: 5	♣ K10742	

Board: 72	♠ AQ4	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ AK72	You bid first.
HCP: 26	♣ AQ10	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 67			West	North	East	South
Dealer: S	North:	South:				2♣
Vul: None	♠ A10652	♠ KJ9	Pass	2♠	Pass	3♠
North HCP: 12	♥ AQ102	♥ KJ8	Pass	3NT ¹	Pass	4♥ ²
South HCP: 25	♦ 8	♦ AKQ5	Pass	4NT ³	Pass	5♣
Contract: 7N N	♣ Q104	♣ AKJ	Pass	5♦	Pass	5♠
			Pass	7NT	AP	
			1. Cue bid, surplus			
			2. Cue bid, surplus			
			3. Blackwood 0314, for ♠			

Board: 68			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AK8	♠ Q653		2♣	Pass	2NT
North HCP: 24	♥ AQ	♥ 765	Pass	3NT	AP	
South HCP: 7	♦ AK8	♦ J9				
Contract: 3N S	♣ KJ873	♣ A1092				

Board: 69			West	North	East	South
Dealer: S	North:	South:				
Vul: EW	♠ 8765	♠ KQ10				2♣
North HCP: 6	♥ K7	♥ A43	3♥	3NT	AP	
South HCP: 24	♦ Q943	♦ AKJ72				
Contract: 3N N	♣ J75	♣ AK				

Board: 70			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ KQ	♠ AJ1063		2♣	Pass	2♠
North HCP: 24	♥ AJ3	♥ Q42	Pass	3♦	Pass	3NT
South HCP: 11	♦ AQJ108	♦ K	Pass	4NT ¹	Pass	6NT
Contract: 6N S	♣ AK4	♣ J976	AP			
			1. Quantitative 4NT			

Board: 71			West	North	East	South
Dealer: S	North:	South:				
Vul: NS	♠ Q4	♠ KJ108				2♣
North HCP: 5	♥ 1043	♥ AK	Pass	2♦	Pass	2NT
South HCP: 24	♦ 943	♦ AK1052	Pass	3NT	AP	
Contract: 3N S	♣ K10742	♣ AQ				

Board: 72			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ4	♠ 9762		2♣	Pass	2♦
North HCP: 26	♥ AK4	♥ —	Pass	3NT	Pass	4♠ ¹
South HCP: 6	♦ AK72	♦ Q95	Pass	4♦	Pass	6♣
Contract: 6♣ N	♣ AQ10	♣ KJ9752	AP			
			1. Gerber, for N			

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 67	♠ KJ9	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: None	♦ AKQ5	You bid first.
HCP: 25	♣ AKJ	

Board: 68	♠ Q653	The opponents are silent.
Dealer: N	♥ 765	
Vul: NS	♦ J9	Partner bids first.
HCP: 7	♣ A1092	

Board: 69	♠ KQ10	West Bids 3♥ if possible.
Dealer: S	♥ A43	
Vul: EW	♦ AKJ72	You bid first.
HCP: 24	♣ AK	

Board: 70	♠ AJ1063	The opponents are silent.
Dealer: N	♥ Q42	
Vul: Both	♦ K	Partner bids first.
HCP: 11	♣ J976	

Board: 71	♠ KJ108	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ AK1052	You bid first.
HCP: 24	♣ AQ	

Board: 72	♠ 9762	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ Q95	Partner bids first.
HCP: 6	♣ KJ9752	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 67			West	North	East	South
Dealer: S	North:	South:				2♣
Vul: None	♠ A10652	♠ KJ9	Pass	2♠	Pass	3♠
North HCP: 12	♥ AQ102	♥ KJ8	Pass	3NT ¹	Pass	4♥ ²
South HCP: 25	♦ 8	♦ AKQ5	Pass	4NT ³	Pass	5♣
Contract: 7N N	♣ Q104	♣ AKJ	Pass	5♦	Pass	5♠
			Pass	7NT	AP	
			1. Cue bid, surplus			
			2. Cue bid, surplus			
			3. Blackwood 0314, for ♠			

Board: 68			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AK8	♠ Q653		2♣	Pass	2NT
North HCP: 24	♥ AQ	♥ 765	Pass	3NT	AP	
South HCP: 7	♦ AK8	♦ J9				
Contract: 3N S	♣ KJ873	♣ A1092				

Board: 69			West	North	East	South
Dealer: S	North:	South:				
Vul: EW	♠ 8765	♠ KQ10				2♣
North HCP: 6	♥ K7	♥ A43	3♥	3NT	AP	
South HCP: 24	♦ Q943	♦ AKJ72				
Contract: 3N N	♣ J75	♣ AK				

Board: 70			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ KQ	♠ AJ1063		2♣	Pass	2♠
North HCP: 24	♥ AJ3	♥ Q42	Pass	3♦	Pass	3NT
South HCP: 11	♦ AQJ108	♦ K	Pass	4NT ¹	Pass	6NT
Contract: 6N S	♣ AK4	♣ J976	AP			
			1. Quantitative 4NT			

Board: 71			West	North	East	South
Dealer: S	North:	South:				
Vul: NS	♠ Q4	♠ KJ108				2♣
North HCP: 5	♥ 1043	♥ AK	Pass	2♦	Pass	2NT
South HCP: 24	♦ 943	♦ AK1052	Pass	3NT	AP	
Contract: 3N S	♣ K10742	♣ AQ				

Board: 72			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ4	♠ 9762		2♣	Pass	2♦
North HCP: 26	♥ AK4	♥ —	Pass	3NT	Pass	4♠ ¹
South HCP: 6	♦ AK72	♦ Q95	Pass	4♦	Pass	6♣
Contract: 6♣ N	♣ AQ10	♣ KJ9752	AP			
			1. Gerber, for N			

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 73	♠ J8754	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ Q9854	Partner bids first.
HCP: 5	♣ Q9	

Board: 74	♠ AQJ8	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ AK	You bid first.
HCP: 25	♣ A643	

Board: 75	♠ A97	The opponents are silent.
Dealer: S	♥ 10873	
Vul: None	♦ 1082	Partner bids first.
HCP: 5	♣ J92	

Board: 76	♠ AK5	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ AJ5	You bid first.
HCP: 24	♣ AJ652	

Board: 77	♠ J4	The opponents are silent.
Dealer: S	♥ J3	
Vul: Both	♦ J8643	Partner bids first.
HCP: 5	♣ Q932	

Board: 78	♠ AK4	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ A53	You bid first.
HCP: 25	♣ AKJ2	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ J8754	♠ AQ				2♣
Vul: None	♥ 6	♥ A743	Pass	2♦	Pass	3NT
North HCP: 5	♦ Q9854	♦ AKJ	AP			
South HCP: 25	♣ Q9	♣ AK102				
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 754		2♣	Pass	2♦
Vul: Both	♥ AK9	♥ 865	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AK	♦ QJ10953	Pass	4♦	Pass	6NT
South HCP: 6	♣ A643	♣ K	AP			
Contract: 6N N			1. Gerber, for N			

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K86				2♣
Vul: None	♥ 10873	♥ AKQ6	Pass	2♦	Pass	3NT
North HCP: 5	♦ 1082	♦ AQJ	AP			
South HCP: 25	♣ J92	♣ AQ10				
Contract: 3N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ QJ863		2♣	Pass	2♦
Vul: NS	♥ AK	♥ J63	Pass	2NT	Pass	3♥
North HCP: 24	♦ AJ5	♦ Q10	Pass	3♠	Pass	3NT
South HCP: 6	♣ AJ652	♣ 1073	Pass	4♠	AP	
Contract: 4♠ N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AK95				2♣
Vul: Both	♥ J3	♥ A1062	Pass	2♦	Pass	3NT
North HCP: 5	♦ J8643	♦ AKQ	AP			
South HCP: 25	♣ Q932	♣ AJ				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 1082				2♦
Vul: None	♥ AQ9	♥ 10864		2♣	Pass	
North HCP: 25	♦ A53	♦ KQ1084	Pass	3NT	AP	
South HCP: 5	♣ AKJ2	♣ 4				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 73	♠ AQ	The opponents are silent.
Dealer: S	♥ A743	
Vul: None	♦ AKJ	You bid first.
HCP: 25	♣ AK102	

Board: 74	♠ 754	The opponents are silent.
Dealer: N	♥ 865	
Vul: Both	♦ QJ10953	Partner bids first.
HCP: 6	♣ K	

Board: 75	♠ K86	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: None	♦ AQJ	You bid first.
HCP: 25	♣ AQ10	

Board: 76	♠ QJ863	The opponents are silent.
Dealer: N	♥ J63	
Vul: NS	♦ Q10	Partner bids first.
HCP: 6	♣ 1073	

Board: 77	♠ AK95	The opponents are silent.
Dealer: S	♥ A1062	
Vul: Both	♦ AKQ	You bid first.
HCP: 25	♣ AJ	

Board: 78	♠ 1082	The opponents are silent.
Dealer: N	♥ 10864	
Vul: None	♦ KQ1084	Partner bids first.
HCP: 5	♣ 4	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ J8754	♠ AQ				2♣
Vul: None	♥ 6	♥ A743	Pass	2♦	Pass	3NT
North HCP: 5	♦ Q9854	♦ AKJ	AP			
South HCP: 25	♣ Q9	♣ AK102				
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 754		2♣	Pass	2♦
Vul: Both	♥ AK9	♥ 865	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AK	♦ QJ10953	Pass	4♦	Pass	6NT
South HCP: 6	♣ A643	♣ K	AP			
Contract: 6N N			1. Gerber, for N			

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K86				2♣
Vul: None	♥ 10873	♥ AKQ6	Pass	2♦	Pass	3NT
North HCP: 5	♦ 1082	♦ AQJ	AP			
South HCP: 25	♣ J92	♣ AQ10				
Contract: 3N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ QJ863		2♣	Pass	2♦
Vul: NS	♥ AK	♥ J63	Pass	2NT	Pass	3♥
North HCP: 24	♦ AJ5	♦ Q10	Pass	3♠	Pass	3NT
South HCP: 6	♣ AJ652	♣ 1073	Pass	4♠	AP	
Contract: 4♠ N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AK95				2♣
Vul: Both	♥ J3	♥ A1062	Pass	2♦	Pass	3NT
North HCP: 5	♦ J8643	♦ AKQ	AP			
South HCP: 25	♣ Q932	♣ AJ				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 1082				2♦
Vul: None	♥ AQ9	♥ 10864		2♣	Pass	
North HCP: 25	♦ A53	♦ KQ1084	Pass	3NT	AP	
South HCP: 5	♣ AKJ2	♣ 4				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 79	♠ Q102	The opponents are silent.
Dealer: S	♥ 42	
Vul: NS	♦ K105	Partner bids first.
HCP: 5	♣ 98763	
Board: 80	♠ AQ108	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ AKQJ4	You bid first.
HCP: 25	♣ KQ	
Board: 81	♠ 10853	East Doubles 3♣ if possible.
Dealer: S	♥ 953	
Vul: NS	♦ K1054	Partner bids first.
HCP: 5	♣ Q3	
Board: 82	♠ A874	The opponents are silent.
Dealer: N	♥ AK102	
Vul: EW	♦ AJ	You bid first.
HCP: 25	♣ AKQ	
Board: 83	♠ J10	The opponents are silent.
Dealer: S	♥ QJ9854	
Vul: Both	♦ Q6	Partner bids first.
HCP: 8	♣ Q97	
Board: 84	♠ AQ	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: NS	♦ KQJ	You bid first.
HCP: 26	♣ AKQ10	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ AK73				2♣
Vul: NS	♥ 42	♥ KJ10	Pass	2♦	Pass	3NT
North HCP: 5	♦ K105	♦ AQ4	AP			
South HCP: 25	♣ 98763	♣ AKJ				
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AQ108	♠ J965				
Vul: EW	♥ A2	♥ K1043		2♣	Pass	2♦
North HCP: 25	♦ AKQJ4	♦ —	Pass	3NT	AP	
South HCP: 5	♣ KQ	♣ J6543				
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 10853	♠ AQ				2♣
Vul: NS	♥ 953	♥ AKJ	Pass	2♦	Pass	2NT
North HCP: 5	♦ K1054	♦ AQ873	Pass	3♣ ¹	X	3♦
South HCP: 24	♣ Q3	♣ KJ4	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ KQJ65				
Vul: EW	♥ AK102	♥ 84	Pass	2♣	Pass	2♦
North HCP: 25	♦ AJ	♦ 10653	Pass	3NT	Pass	4♣ ¹
South HCP: 7	♣ AKQ	♣ J4	Pass	4♦	Pass	6NT
Contract: 6N N			AP			
			1. Gerber, for N			

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ A5				2♣
Vul: Both	♥ QJ9854	♥ AK7	Pass	2♦	Pass	3NT
North HCP: 8	♦ Q6	♦ AKJ74	Pass	4♣ ¹	Pass	4♦
South HCP: 26	♣ Q97	♣ AK10	Pass	6♥	AP	
Contract: 6♥ N			1. Gerber, for N			

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K986				
Vul: NS	♥ AJ87	♥ Q1052				
North HCP: 26	♦ KQJ	♦ 975		2♣	Pass	2♦
South HCP: 5	♣ AKQ10	♣ 83	Pass	3NT	AP	
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 79	♠ AK73	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: NS	♦ AQ4	You bid first.
HCP: 25	♣ AKJ	
Board: 80	♠ J965	The opponents are silent.
Dealer: N	♥ K1043	
Vul: EW	♦ —	Partner bids first.
HCP: 5	♣ J6543	
Board: 81	♠ AQ	East Doubles 3♣ if possible.
Dealer: S	♥ AKJ	
Vul: NS	♦ AQ873	You bid first.
HCP: 24	♣ KJ4	
Board: 82	♠ KQJ65	The opponents are silent.
Dealer: N	♥ 84	
Vul: EW	♦ 10653	Partner bids first.
HCP: 7	♣ J4	
Board: 83	♠ A5	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ AKJ74	You bid first.
HCP: 26	♣ AK10	
Board: 84	♠ K986	The opponents are silent.
Dealer: N	♥ Q1052	
Vul: NS	♦ 975	Partner bids first.
HCP: 5	♣ 83	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ AK73				2♣
Vul: NS	♥ 42	♥ KJ10	Pass	2♦	Pass	3NT
North HCP: 5	♦ K105	♦ AQ4	AP			
South HCP: 25	♣ 98763	♣ AKJ				
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AQ108	♠ J965				
Vul: EW	♥ A2	♥ K1043		2♣	Pass	2♦
North HCP: 25	♦ AKQJ4	♦ —	Pass	3NT	AP	
South HCP: 5	♣ KQ	♣ J6543				
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 10853	♠ AQ				2♣
Vul: NS	♥ 953	♥ AKJ	Pass	2♦	Pass	2NT
North HCP: 5	♦ K1054	♦ AQ873	Pass	3♣ ¹	X	3♦
South HCP: 24	♣ Q3	♣ KJ4	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ KQJ65				
Vul: EW	♥ AK102	♥ 84	Pass	2♣	Pass	2♦
North HCP: 25	♦ AJ	♦ 10653	Pass	3NT	Pass	4♣ ¹
South HCP: 7	♣ AKQ	♣ J4	Pass	4♦	Pass	6NT
Contract: 6N N			AP			
			1. Gerber, for N			

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ A5				2♣
Vul: Both	♥ QJ9854	♥ AK7	Pass	2♦	Pass	3NT
North HCP: 8	♦ Q6	♦ AKJ74	Pass	4♣ ¹	Pass	4♦
South HCP: 26	♣ Q97	♣ AK10	Pass	6♥	AP	
Contract: 6♥ N			1. Gerber, for N			

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K986				
Vul: NS	♥ AJ87	♥ Q1052				
North HCP: 26	♦ KQJ	♦ 975		2♣	Pass	2♦
South HCP: 5	♣ AKQ10	♣ 83	Pass	3NT	AP	
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 85	♠ J876	The opponents are silent.
Dealer: S	♥ 976	
Vul: EW	♦ KJ874	Partner bids first.
HCP: 7	♣ Q	

Board: 86	♠ AK103	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: Both	♦ AK	You bid first.
HCP: 27	♣ A43	

Board: 87	♠ 10	The opponents are silent.
Dealer: S	♥ J7632	
Vul: None	♦ K107	Partner bids first.
HCP: 6	♣ Q1053	

Board: 88	♠ AQ85	The opponents are silent.
Dealer: N	♥ K103	
Vul: EW	♦ AKQ	You bid first.
HCP: 25	♣ AK4	

Board: 89	♠ J82	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ 108	Partner bids first.
HCP: 5	♣ J109543	

Board: 90	♠ AK9	The opponents are silent.
Dealer: N	♥ Q3	
Vul: NS	♦ AK9	You bid first.
HCP: 25	♣ AKQ87	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ J876	♠ AK4	Pass	2♦	Pass	2♣
Vul: EW	♥ 976	♥ AK105	Pass	4♣ ¹	Pass	3NT
North HCP: 7	♦ KJ874	♦ AQ95	Pass	6NT	AP	4♦
South HCP: 27	♣ Q	♣ AK	1. Gerber, for N			
Contract: 6N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ Q		2♣	Pass	2♦
Vul: Both	♥ AKQ4	♥ 109	Pass	3NT	Pass	7♣
North HCP: 27	♦ AK	♦ 9764	AP			
South HCP: 6	♣ A43	♣ KJ9876				
Contract: 7♣ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ3	Pass	2♦	Pass	2♣
Vul: None	♥ J7632	♥ AKQ9	Pass	4NT ¹	Pass	3NT
North HCP: 6	♦ K107	♦ A84	AP			6NT
South HCP: 26	♣ Q1053	♣ AK2	1. Quantitative 4NT			
Contract: 6N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ KJ74		2♣	Pass	2NT
Vul: EW	♥ K103	♥ AQ52	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKQ	♦ 1052	Pass	4NT	AP	
South HCP: 10	♣ AK4	♣ 73	1. Gerber, for N			
Contract: 4N S						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AK53				2♣
Vul: None	♥ K3	♥ A92	Pass	2♦	Pass	3NT
North HCP: 5	♦ 108	♦ AKJ6	Pass	6♣	AP	
South HCP: 26	♣ J109543	♣ AK				
Contract: 6♣ S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q10875		2♣	Pass	2♦
Vul: NS	♥ Q3	♥ KJ4	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AK9	♦ 75	AP			
South HCP: 6	♣ AKQ87	♣ 543	1. Quantitative 4NT			
Contract: 4N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 85	♠ AK4	The opponents are silent.
Dealer: S	♥ AK105	
Vul: EW	♦ AQ95	You bid first.
HCP: 27	♣ AK	

Board: 86	♠ Q	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ 9764	Partner bids first.
HCP: 6	♣ KJ9876	

Board: 87	♠ AQ3	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: None	♦ A84	You bid first.
HCP: 26	♣ AK2	

Board: 88	♠ KJ74	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: EW	♦ 1052	Partner bids first.
HCP: 10	♣ 73	

Board: 89	♠ AK53	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ AKJ6	You bid first.
HCP: 26	♣ AK	

Board: 90	♠ Q10875	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: NS	♦ 75	Partner bids first.
HCP: 6	♣ 543	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ J876	♠ AK4	Pass	2♦	Pass	2♣
Vul: EW	♥ 976	♥ AK105	Pass	4♣ ¹	Pass	3NT
North HCP: 7	♦ KJ874	♦ AQ95	Pass	6NT	AP	4♦
South HCP: 27	♣ Q	♣ AK	1. Gerber, for N			
Contract: 6N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ Q		2♣	Pass	2♦
Vul: Both	♥ AKQ4	♥ 109	Pass	3NT	Pass	7♣
North HCP: 27	♦ AK	♦ 9764	AP			
South HCP: 6	♣ A43	♣ KJ9876				
Contract: 7♣ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ3	Pass	2♦	Pass	2♣
Vul: None	♥ J7632	♥ AKQ9	Pass	4NT ¹	Pass	3NT
North HCP: 6	♦ K107	♦ A84	AP			6NT
South HCP: 26	♣ Q1053	♣ AK2	1. Quantitative 4NT			
Contract: 6N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ KJ74		2♣	Pass	2NT
Vul: EW	♥ K103	♥ AQ52	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKQ	♦ 1052	Pass	4NT	AP	
South HCP: 10	♣ AK4	♣ 73	1. Gerber, for N			
Contract: 4N S						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AK53				2♣
Vul: None	♥ K3	♥ A92	Pass	2♦	Pass	3NT
North HCP: 5	♦ 108	♦ AKJ6	Pass	6♣	AP	
South HCP: 26	♣ J109543	♣ AK				
Contract: 6♣ S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q10875		2♣	Pass	2♦
Vul: NS	♥ Q3	♥ KJ4	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AK9	♦ 75	AP			
South HCP: 6	♣ AKQ87	♣ 543	1. Quantitative 4NT			
Contract: 4N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 91	♠ 7652	The opponents are silent.
Dealer: S	♥ J106	
Vul: None	♦ J86	Partner bids first.
HCP: 6	♣ A52	

Board: 92	♠ AKQ7	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ KQJ5	You bid first.
HCP: 27	♣ KQ	

Board: 93	♠ J984	The opponents are silent.
Dealer: S	♥ 92	
Vul: EW	♦ A1094	Partner bids first.
HCP: 7	♣ Q103	

Board: 94	♠ AK5	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ KJ62	You bid first.
HCP: 25	♣ KQJ	

Board: 95	♠ 1032	The opponents are silent.
Dealer: S	♥ KQJ92	
Vul: NS	♦ J853	Partner bids first.
HCP: 7	♣ 4	

Board: 96	♠ A8	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ AK6	You bid first.
HCP: 25	♣ AQ1093	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 7652	♠ AK	Pass	2♦	Pass	2♣
Vul: None	♥ J106	♥ AK	Pass	3♣ ¹	Pass	2NT
North HCP: 6	♦ J86	♦ AK742	Pass	3NT	AP	3♦
South HCP: 24	♣ A52	♣ QJ94				
Contract: 3N S			1. Stayman			

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J93		2♣	Pass	2♦
Vul: NS	♥ AQJ	♥ 962	Pass	3NT	Pass	4NT ¹
North HCP: 27	♦ KQJ5	♦ A843	Pass	6NT	AP	
South HCP: 6	♣ KQ	♣ J62				
Contract: 6N N			1. Quantitative 4NT			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ J984	♠ AK3				2♣
Vul: EW	♥ 92	♥ AQ	Pass	2NT	Pass	3NT
North HCP: 7	♦ A1094	♦ KQ8	AP			
South HCP: 25	♣ Q103	♣ AK862				
Contract: 3N N						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 10943		2♣	Pass	2♦
Vul: None	♥ AKJ	♥ 10	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ KJ62	♦ AQ853	AP			
South HCP: 6	♣ KQJ	♣ 1074				
Contract: 4N N			1. Quantitative 4NT			

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AKQ				2♣
Vul: NS	♥ KQJ92	♥ A65	Pass	2♦	Pass	3NT
North HCP: 7	♦ J853	♦ AQ10	Pass	4♣ ¹	Pass	4♦
South HCP: 25	♣ 4	♣ AQ76	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ J9632				
Vul: EW	♥ AKJ	♥ Q83		2♣	Pass	2♦
North HCP: 25	♦ AK6	♦ Q8754	Pass	3NT	AP	
South HCP: 5	♣ AQ1093	♣ —				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 91	♠ AK	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ AK742	You bid first.
HCP: 24	♣ QJ94	

Board: 92	♠ J93	The opponents are silent.
Dealer: N	♥ 962	
Vul: NS	♦ A843	Partner bids first.
HCP: 6	♣ J62	

Board: 93	♠ AK3	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ KQ8	You bid first.
HCP: 25	♣ AK862	

Board: 94	♠ 10943	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ AQ853	Partner bids first.
HCP: 6	♣ 1074	

Board: 95	♠ AKQ	The opponents are silent.
Dealer: S	♥ A65	
Vul: NS	♦ AQ10	You bid first.
HCP: 25	♣ AQ76	

Board: 96	♠ J9632	The opponents are silent.
Dealer: N	♥ Q83	
Vul: EW	♦ Q8754	Partner bids first.
HCP: 5	♣ —	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 7652	♠ AK				2♣
Vul: None	♥ J106	♥ AK	Pass	2♦	Pass	2NT
North HCP: 6	♦ J86	♦ AK742	Pass	3♣ ¹	Pass	3♦
South HCP: 24	♣ A52	♣ QJ94	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J93		2♣	Pass	2♦
Vul: NS	♥ AQJ	♥ 962	Pass	3NT	Pass	4NT ¹
North HCP: 27	♦ KQJ5	♦ A843	Pass	6NT	AP	
South HCP: 6	♣ KQ	♣ J62	1. Quantitative 4NT			
Contract: 6N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ J984	♠ AK3				2♣
Vul: EW	♥ 92	♥ AQ	Pass	2NT	Pass	3NT
North HCP: 7	♦ A1094	♦ KQ8	AP			
South HCP: 25	♣ Q103	♣ AK862				
Contract: 3N N						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 10943		2♣	Pass	2♦
Vul: None	♥ AKJ	♥ 10	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ KJ62	♦ AQ853	AP			
South HCP: 6	♣ KQJ	♣ 1074	1. Quantitative 4NT			
Contract: 4N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AKQ				2♣
Vul: NS	♥ KQJ92	♥ A65	Pass	2♦	Pass	3NT
North HCP: 7	♦ J853	♦ AQ10	Pass	4♣ ¹	Pass	4♦
South HCP: 25	♣ 4	♣ AQ76	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ J9632				
Vul: EW	♥ AKJ	♥ Q83		2♣	Pass	2♦
North HCP: 25	♦ AK6	♦ Q8754	Pass	3NT	AP	
South HCP: 5	♣ AQ1093	♣ —				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 97	♠ K952	The opponents are silent.
Dealer: S	♥ Q10543	
Vul: Both	♦ 95	Partner bids first.
HCP: 5	♣ 84	

Board: 98	♠ AQ	The opponents are silent.
Dealer: N	♥ K32	
Vul: None	♦ AK93	You bid first.
HCP: 25	♣ AKQ6	

Board: 99	♠ J84	The opponents are silent.
Dealer: S	♥ QJ86	
Vul: EW	♦ J108	Partner bids first.
HCP: 5	♣ 752	

Board: 100	♠ AKQ2	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ K4	You bid first.
HCP: 27	♣ AK52	

Board: 101	♠ J63	The opponents are silent.
Dealer: S	♥ KJ1063	
Vul: NS	♦ 53	Partner bids first.
HCP: 5	♣ 654	

Board: 102	♠ AK6	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ KQJ	You bid first.
HCP: 26	♣ AQ74	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ K952	♠ AJ8				2♣
Vul: Both	♥ Q10543	♥ A2	Pass	2♦	Pass	3NT
North HCP: 5	♦ 95	♦ AKQ73	AP			
South HCP: 25	♣ 84	♣ AK3				
Contract: 3N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 87653		2♣	Pass	2♦
Vul: None	♥ K32	♥ A976	Pass	3NT	AP	
North HCP: 25	♦ AK93	♦ 54				
South HCP: 5	♣ AKQ6	♣ J8				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ KQ9				2♣
Vul: EW	♥ QJ86	♥ AK2	Pass	2♦	Pass	3NT
North HCP: 5	♦ J108	♦ AQ97	AP			
South HCP: 27	♣ 752	♣ AKQ				
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 104		2♣	Pass	2♦
Vul: Both	♥ AKJ	♥ Q64	Pass	3NT	Pass	4NT ¹
North HCP: 27	♦ K4	♦ Q9765	Pass	6NT	AP	
South HCP: 6	♣ AK52	♣ Q63	1. Quantitative 4NT			
Contract: 6N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ AK98				2♣
Vul: NS	♥ KJ1063	♥ A8	Pass	2♦	Pass	3NT
North HCP: 5	♦ 53	♦ AKQ6	AP			
South HCP: 26	♣ 654	♣ AQ10				
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 10754		2♣	Pass	2♦
Vul: Both	♥ AK9	♥ J105	Pass	3NT	AP	
North HCP: 26	♦ KQJ	♦ A853				
South HCP: 5	♣ AQ74	♣ 96				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 97	♠ AJ8	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ AKQ73	You bid first.
HCP: 25	♣ AK3	

Board: 98	♠ 87653	The opponents are silent.
Dealer: N	♥ A976	
Vul: None	♦ 54	Partner bids first.
HCP: 5	♣ J8	

Board: 99	♠ KQ9	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ AQ97	You bid first.
HCP: 27	♣ AKQ	

Board: 100	♠ 104	The opponents are silent.
Dealer: N	♥ Q64	
Vul: Both	♦ Q9765	Partner bids first.
HCP: 6	♣ Q63	

Board: 101	♠ AK98	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ AKQ6	You bid first.
HCP: 26	♣ AQ10	

Board: 102	♠ 10754	The opponents are silent.
Dealer: N	♥ J105	
Vul: Both	♦ A853	Partner bids first.
HCP: 5	♣ 96	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ K952	♠ AJ8				2♣
Vul: Both	♥ Q10543	♥ A2	Pass	2♦	Pass	3NT
North HCP: 5	♦ 95	♦ AKQ73	AP			
South HCP: 25	♣ 84	♣ AK3				
Contract: 3N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 87653		2♣	Pass	2♦
Vul: None	♥ K32	♥ A976	Pass	3NT	AP	
North HCP: 25	♦ AK93	♦ 54				
South HCP: 5	♣ AKQ6	♣ J8				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ KQ9				2♣
Vul: EW	♥ QJ86	♥ AK2	Pass	2♦	Pass	3NT
North HCP: 5	♦ J108	♦ AQ97	AP			
South HCP: 27	♣ 752	♣ AKQ				
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 104		2♣	Pass	2♦
Vul: Both	♥ AKJ	♥ Q64	Pass	3NT	Pass	4NT ¹
North HCP: 27	♦ K4	♦ Q9765	Pass	6NT	AP	
South HCP: 6	♣ AK52	♣ Q63	1. Quantitative 4NT			
Contract: 6N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ AK98				2♣
Vul: NS	♥ KJ1063	♥ A8	Pass	2♦	Pass	3NT
North HCP: 5	♦ 53	♦ AKQ6	AP			
South HCP: 26	♣ 654	♣ AQ10				
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 10754		2♣	Pass	2♦
Vul: Both	♥ AK9	♥ J105	Pass	3NT	AP	
North HCP: 26	♦ KQJ	♦ A853				
South HCP: 5	♣ AQ74	♣ 96				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 103	♠ J942	The opponents are silent.
Dealer: S	♥ K107	
Vul: None	♦ 42	Partner bids first.
HCP: 6	♣ Q1074	

Board: 104	♠ AK42	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ AQ86	You bid first.
HCP: 26	♣ AKJ	

Board: 105	♠ AJ5	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: EW	♦ KQ97	Partner bids first.
HCP: 13	♣ 1085	

Board: 106	♠ KQ85	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ AKQ10	You bid first.
HCP: 25	♣ AQ4	

Board: 107	♠ 9632	The opponents are silent.
Dealer: S	♥ Q108	
Vul: NS	♦ J3	Partner bids first.
HCP: 8	♣ KQ74	

Board: 108	♠ AK7	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ AK72	You bid first.
HCP: 26	♣ AKJ2	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ J942	♠ AKQ	Pass	2♦	Pass	2♣
Vul: None	♥ K107	♥ 865	Pass	3♣ ¹	Pass	2NT
North HCP: 6	♦ 42	♦ AK	Pass	3NT	AP	3♦
South HCP: 24	♣ Q1074	♣ AKJ32	Pass			
Contract: 3N S			1. Stayman			

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ 976		2♣	Pass	2♦
Vul: NS	♥ AJ	♥ Q863	Pass	3NT	AP	
North HCP: 26	♦ AQ86	♦ J4				
South HCP: 5	♣ AKJ	♣ Q1086				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ KQ				2♣
Vul: EW	♥ QJ2	♥ AK5	Pass	2NT	Pass	3NT
North HCP: 13	♦ KQ97	♦ AJ102	Pass	5NT	Pass	7NT
South HCP: 26	♣ 1085	♣ AKQ3	AP			
Contract: 7N N						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KQ85	♠ A1092		2♣	Pass	2♦
Vul: None	♥ KQ	♥ 2	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKQ10	♦ J96	Pass	4♠	Pass	4NT
South HCP: 6	♣ AQ4	♣ J8763	AP			
Contract: 4N N			1. Gerber, for N			

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 9632	♠ AK7				2♣
Vul: NS	♥ Q108	♥ AK7	Pass	2NT	Pass	3NT
North HCP: 8	♦ J3	♦ AK9	AP			
South HCP: 26	♣ KQ74	♣ AJ85				
Contract: 3N N						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 2		2♣	Pass	2♦
Vul: Both	♥ A9	♥ K64	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ AK72	♦ QJ9853	Pass	4♦	Pass	6NT
South HCP: 6	♣ AKJ2	♣ 1064	AP			
Contract: 6N N			1. Gerber, for N			

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 103	♠ AKQ	The opponents are silent.
Dealer: S	♥ 865	
Vul: None	♦ AK	You bid first.
HCP: 24	♣ AKJ32	

Board: 104	♠ 976	The opponents are silent.
Dealer: N	♥ Q863	
Vul: NS	♦ J4	Partner bids first.
HCP: 5	♣ Q1086	

Board: 105	♠ KQ	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ AJ102	You bid first.
HCP: 26	♣ AKQ3	

Board: 106	♠ A1092	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ J96	Partner bids first.
HCP: 6	♣ J8763	

Board: 107	♠ AK7	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ AK9	You bid first.
HCP: 26	♣ AJ85	

Board: 108	♠ 2	The opponents are silent.
Dealer: N	♥ K64	
Vul: Both	♦ QJ9853	Partner bids first.
HCP: 6	♣ 1064	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ J942	♠ AKQ	Pass	2♦	Pass	2♣
Vul: None	♥ K107	♥ 865	Pass	3♣ ¹	Pass	2NT
North HCP: 6	♦ 42	♦ AK	Pass	3NT	AP	3♦
South HCP: 24	♣ Q1074	♣ AKJ32	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ 976	Pass	2♣	Pass	2♦
Vul: NS	♥ AJ	♥ Q863	Pass	3NT	AP	
North HCP: 26	♦ AQ86	♦ J4				
South HCP: 5	♣ AKJ	♣ Q1086				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ KQ	Pass	2NT	Pass	2♣
Vul: EW	♥ QJ2	♥ AK5	Pass	5NT	Pass	3NT
North HCP: 13	♦ KQ97	♦ AJ102	Pass		Pass	7NT
South HCP: 26	♣ 1085	♣ AKQ3	AP			
Contract: 7N N						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KQ85	♠ A1092	Pass	2♣	Pass	2♦
Vul: None	♥ KQ	♥ 2	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKQ10	♦ J96	Pass	4♠	Pass	4NT
South HCP: 6	♣ AQ4	♣ J8763	AP			
Contract: 4N N			1. Gerber, for N			

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 9632	♠ AK7	Pass	2NT	Pass	2♣
Vul: NS	♥ Q108	♥ AK7	Pass			3NT
North HCP: 8	♦ J3	♦ AK9	AP			
South HCP: 26	♣ KQ74	♣ AJ85				
Contract: 3N N						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 2	Pass	2♣	Pass	2♦
Vul: Both	♥ A9	♥ K64	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ AK72	♦ QJ9853	Pass	4♦	Pass	6NT
South HCP: 6	♣ AKJ2	♣ 1064	AP			
Contract: 6N N			1. Gerber, for N			

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 109	♠ A64	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ 9875	Partner bids first.
HCP: 9	♣ 8642	

Board: 110	♠ AKJ7	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ AQ2	You bid first.
HCP: 25	♣ A43	

Board: 111	♠ 102	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ KQ87543	Partner bids first.
HCP: 5	♣ 43	

Board: 112	♠ AQ65	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ AQ6	You bid first.
HCP: 26	♣ AKQJ	

Board: 113	♠ QJ104	The opponents are silent.
Dealer: S	♥ 763	
Vul: EW	♦ Q6	Partner bids first.
HCP: 8	♣ K1093	

Board: 114	♠ AK	The opponents are silent.
Dealer: N	♥ K103	
Vul: Both	♦ AKQJ9	You bid first.
HCP: 24	♣ A108	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ K987				2♣
Vul: NS	♥ KQ	♥ A83	Pass	2NT	Pass	3NT
North HCP: 9	♦ 9875	♦ AKQ	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ 8642	♣ AKQ	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ 983		2♣	Pass	2♦
Vul: EW	♥ AK3	♥ 52	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AQ2	♦ KJ864	AP			
South HCP: 6	♣ A43	♣ Q97	1. Quantitative 4NT			
Contract: 4N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK85				2♣
Vul: Both	♥ 43	♥ AK	Pass	2♦	Pass	3NT
North HCP: 5	♦ KQ87543	♦ A102	Pass	4♣ ¹	Pass	4♦
South HCP: 27	♣ 43	♣ AKQ5	Pass	7♦	AP	
Contract: 7♦ N			1. Gerber, for N			

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AQ65	♠ K102		2♣	Pass	2NT
Vul: None	♥ A2	♥ QJ103	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ AQ6	♦ KJ73	Pass	6NT	AP	
South HCP: 10	♣ AKQJ	♣ 109	1. Quantitative 4NT			
Contract: 6N S						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ QJ104	♠ AK				2♣
Vul: EW	♥ 763	♥ AJ54	Pass	2NT	Pass	3NT
North HCP: 8	♦ Q6	♦ AK105	AP			
South HCP: 25	♣ K1093	♣ AQ4				
Contract: 3N N						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q1075		2♣	Pass	2NT
Vul: Both	♥ K103	♥ A42	Pass	3NT	Pass	4NT ¹
North HCP: 24	♦ AKQJ9	♦ 83	Pass	6NT	AP	
South HCP: 9	♣ A108	♣ QJ92	1. Quantitative 4NT			
Contract: 6N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 109	♠ K987	The opponents are silent.
Dealer: S	♥ A83	
Vul: NS	♦ AKQ	You bid first.
HCP: 25	♣ AKQ	

Board: 110	♠ 983	The opponents are silent.
Dealer: N	♥ 52	
Vul: EW	♦ KJ864	Partner bids first.
HCP: 6	♣ Q97	

Board: 111	♠ AK85	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ A102	You bid first.
HCP: 27	♣ AKQ5	

Board: 112	♠ K102	The opponents are silent.
Dealer: N	♥ QJ103	
Vul: None	♦ KJ73	Partner bids first.
HCP: 10	♣ 109	

Board: 113	♠ AK	The opponents are silent.
Dealer: S	♥ AJ54	
Vul: EW	♦ AK105	You bid first.
HCP: 25	♣ AQ4	

Board: 114	♠ Q1075	The opponents are silent.
Dealer: N	♥ A42	
Vul: Both	♦ 83	Partner bids first.
HCP: 9	♣ QJ92	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ K987				2♣
Vul: NS	♥ KQ	♥ A83	Pass	2NT	Pass	3NT
North HCP: 9	♦ 9875	♦ AKQ	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ 8642	♣ AKQ	AP			
Contract: 6N N						1. Quantitative 4NT

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ 983		2♣	Pass	2♦
Vul: EW	♥ AK3	♥ 52	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AQ2	♦ KJ864	AP			
South HCP: 6	♣ A43	♣ Q97				1. Quantitative 4NT
Contract: 4N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK85				2♣
Vul: Both	♥ 43	♥ AK	Pass	2♦	Pass	3NT
North HCP: 5	♦ KQ87543	♦ A102	Pass	4♣ ¹	Pass	4♦
South HCP: 27	♣ 43	♣ AKQ5	Pass	7♦	AP	
Contract: 7♦ N						1. Gerber, for N

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AQ65	♠ K102		2♣	Pass	2NT
Vul: None	♥ A2	♥ QJ103	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ AQ6	♦ KJ73	Pass	6NT	AP	
South HCP: 10	♣ AKQJ	♣ 109				1. Quantitative 4NT
Contract: 6N S						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ QJ104	♠ AK				2♣
Vul: EW	♥ 763	♥ AJ54	Pass	2NT	Pass	3NT
North HCP: 8	♦ Q6	♦ AK105	AP			
South HCP: 25	♣ K1093	♣ AQ4				
Contract: 3N N						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q1075		2♣	Pass	2NT
Vul: Both	♥ K103	♥ A42	Pass	3NT	Pass	4NT ¹
North HCP: 24	♦ AKQJ9	♦ 83	Pass	6NT	AP	
South HCP: 9	♣ A108	♣ QJ92				1. Quantitative 4NT
Contract: 6N S						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 115	♠ K765	The opponents are silent.
Dealer: S	♥ Q932	
Vul: None	♦ QJ9	Partner bids first.
HCP: 8	♣ 54	

Board: 116	♠ KQ72	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ AKJ	You bid first.
HCP: 25	♣ AK9	

Board: 117	♠ Q975	The opponents are silent.
Dealer: S	♥ 97	
Vul: NS	♦ Q76532	Partner bids first.
HCP: 7	♣ K	

Board: 118	♠ AJ	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ AKJ43	You bid first.
HCP: 25	♣ AJ3	

Board: 119	♠ K965	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ 75	Partner bids first.
HCP: 6	♣ QJ765	

Board: 120	♠ AK10	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ A95	You bid first.
HCP: 27	♣ AKQ4	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K765	♠ AJ3				2♣
Vul: None	♥ Q932	♥ AK8	Pass	2NT	Pass	3NT
North HCP: 8	♦ QJ9	♦ AK4	AP			
South HCP: 26	♣ 54	♣ AQJ7				
Contract: 3N N						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ 3				
Vul: NS	♥ AJ2	♥ KQ83		2♣	Pass	2NT
North HCP: 25	♦ AKJ	♦ Q1054	Pass	3NT	AP	
South HCP: 8	♣ AK9	♣ J752				
Contract: 3N S						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ AK4				2♣
Vul: NS	♥ 97	♥ AKJ3	Pass	2♦	Pass	3NT
North HCP: 7	♦ Q76532	♦ AJ4	Pass	4♣ ¹	Pass	4♦
South HCP: 25	♣ K	♣ AJ5	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ743				
Vul: None	♥ AK5	♥ 832		2♣	Pass	2♦
North HCP: 25	♦ AKJ43	♦ 10762	Pass	3NT	AP	
South HCP: 5	♣ AJ3	♣ 8				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ K965	♠ AQJ				2♣
Vul: Both	♥ 106	♥ AQJ2	Pass	2♦	Pass	3NT
North HCP: 6	♦ 75	♦ AK10	Pass	4NT ¹	AP	
South HCP: 25	♣ QJ765	♣ A32	1. Quantitative 4NT			
Contract: 4N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q863				
Vul: Both	♥ AK6	♥ Q		2♣	Pass	2♦
North HCP: 27	♦ A95	♦ 1074	Pass	3NT	AP	
South HCP: 5	♣ AKQ4	♣ J9875				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 115	♠ AJ3	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ AK4	You bid first.
HCP: 26	♣ AQJ7	

Board: 116	♠ 3	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: NS	♦ Q1054	Partner bids first.
HCP: 8	♣ J752	

Board: 117	♠ AK4	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: NS	♦ AJ4	You bid first.
HCP: 25	♣ AJ5	

Board: 118	♠ KQ743	The opponents are silent.
Dealer: N	♥ 832	
Vul: None	♦ 10762	Partner bids first.
HCP: 5	♣ 8	

Board: 119	♠ AQJ	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: Both	♦ AK10	You bid first.
HCP: 25	♣ A32	

Board: 120	♠ Q863	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ 1074	Partner bids first.
HCP: 5	♣ J9875	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K765	♠ AJ3				2♣
Vul: None	♥ Q932	♥ AK8	Pass	2NT	Pass	3NT
North HCP: 8	♦ QJ9	♦ AK4	AP			
South HCP: 26	♣ 54	♣ AQJ7				
Contract: 3N N						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ 3				
Vul: NS	♥ AJ2	♥ KQ83		2♣	Pass	2NT
North HCP: 25	♦ AKJ	♦ Q1054	Pass	3NT	AP	
South HCP: 8	♣ AK9	♣ J752				
Contract: 3N S						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ AK4				2♣
Vul: NS	♥ 97	♥ AKJ3	Pass	2♦	Pass	3NT
North HCP: 7	♦ Q76532	♦ AJ4	Pass	4♣ ¹	Pass	4♦
South HCP: 25	♣ K	♣ AJ5	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ743				
Vul: None	♥ AK5	♥ 832		2♣	Pass	2♦
North HCP: 25	♦ AKJ43	♦ 10762	Pass	3NT	AP	
South HCP: 5	♣ AJ3	♣ 8				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ K965	♠ AQJ				2♣
Vul: Both	♥ 106	♥ AQJ2	Pass	2♦	Pass	3NT
North HCP: 6	♦ 75	♦ AK10	Pass	4NT ¹	AP	
South HCP: 25	♣ QJ765	♣ A32	1. Quantitative 4NT			
Contract: 4N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q863				
Vul: Both	♥ AK6	♥ Q		2♣	Pass	2♦
North HCP: 27	♦ A95	♦ 1074	Pass	3NT	AP	
South HCP: 5	♣ AKQ4	♣ J9875				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 121	♠ J10853	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: EW	♦ 6	Partner bids first.
HCP: 5	♣ 8643	

Board: 122	♠ AKQ	The opponents are silent.
Dealer: N	♥ J984	
Vul: None	♦ AKQJ	You bid first.
HCP: 26	♣ AQ	

Board: 123	♠ Q4	The opponents are silent.
Dealer: S	♥ J10432	
Vul: NS	♦ 73	Partner bids first.
HCP: 6	♣ K1084	

Board: 124	♠ AQ5	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ AK3	You bid first.
HCP: 25	♣ AQJ2	

Board: 125	♠ KJ54	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: None	♦ J43	Partner bids first.
HCP: 9	♣ J54	

Board: 126	♠ QJ	The opponents are silent.
Dealer: N	♥ AK62	
Vul: NS	♦ AQ63	You bid first.
HCP: 25	♣ AKQ	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ J10853	♠ AK4				2♣
Vul: EW	♥ KJ7	♥ AQ32	Pass	2♦	Pass	3NT
North HCP: 5	♦ 6	♦ AK9	AP			
South HCP: 26	♣ 8643	♣ AQ2				
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J985		2♣	Pass	2♦
Vul: None	♥ J984	♥ K103	Pass	3NT	AP	
North HCP: 26	♦ AKQJ	♦ 106				
South HCP: 5	♣ AQ	♣ J986				
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ A5				2♣
Vul: NS	♥ J10432	♥ AK97	Pass	2♦	Pass	3NT
North HCP: 6	♦ 73	♦ AKJ4	Pass	4NT ¹	AP	
South HCP: 25	♣ K1084	♣ AQ9	1. Quantitative 4NT			
Contract: 4N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 872		2♣	Pass	2♦
Vul: Both	♥ KQ4	♥ AJ2	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AK3	♦ J872	AP			
South HCP: 6	♣ AQJ2	♣ 753	1. Quantitative 4NT			
Contract: 4N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ KJ54	♠ 862				2♣
Vul: None	♥ QJ4	♥ AK6	Pass	2NT	Pass	3NT
North HCP: 9	♦ J43	♦ AKQ2	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ J54	♣ AKQ	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K107643		2♣	Pass	2♦
Vul: NS	♥ AK62	♥ J73	Pass	3NT	Pass	6♠
North HCP: 25	♦ AQ63	♦ J102	AP			
South HCP: 5	♣ AKQ	♣ 4				
Contract: 6♠ S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 121	♠ AK4	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: EW	♦ AK9	You bid first.
HCP: 26	♣ AQ2	

Board: 122	♠ J985	The opponents are silent.
Dealer: N	♥ K103	
Vul: None	♦ 106	Partner bids first.
HCP: 5	♣ J986	

Board: 123	♠ A5	The opponents are silent.
Dealer: S	♥ AK97	
Vul: NS	♦ AKJ4	You bid first.
HCP: 25	♣ AQ9	

Board: 124	♠ 872	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ J872	Partner bids first.
HCP: 6	♣ 753	

Board: 125	♠ 862	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ AKQ2	You bid first.
HCP: 25	♣ AKQ	

Board: 126	♠ K107643	The opponents are silent.
Dealer: N	♥ J73	
Vul: NS	♦ J102	Partner bids first.
HCP: 5	♣ 4	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ J10853	♠ AK4				2♣
Vul: EW	♥ KJ7	♥ AQ32	Pass	2♦	Pass	3NT
North HCP: 5	♦ 6	♦ AK9	AP			
South HCP: 26	♣ 8643	♣ AQ2				
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J985		2♣	Pass	2♦
Vul: None	♥ J984	♥ K103	Pass	3NT	AP	
North HCP: 26	♦ AKQJ	♦ 106				
South HCP: 5	♣ AQ	♣ J986				
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ A5				2♣
Vul: NS	♥ J10432	♥ AK97	Pass	2♦	Pass	3NT
North HCP: 6	♦ 73	♦ AKJ4	Pass	4NT ¹	AP	
South HCP: 25	♣ K1084	♣ AQ9	1. Quantitative 4NT			
Contract: 4N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 872		2♣	Pass	2♦
Vul: Both	♥ KQ4	♥ AJ2	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AK3	♦ J872	AP			
South HCP: 6	♣ AQJ2	♣ 753	1. Quantitative 4NT			
Contract: 4N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ KJ54	♠ 862				2♣
Vul: None	♥ QJ4	♥ AK6	Pass	2NT	Pass	3NT
North HCP: 9	♦ J43	♦ AKQ2	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ J54	♣ AKQ	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K107643		2♣	Pass	2♦
Vul: NS	♥ AK62	♥ J73	Pass	3NT	Pass	6♠
North HCP: 25	♦ AQ63	♦ J102	AP			
South HCP: 5	♣ AKQ	♣ 4				
Contract: 6♠ S						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 127	♠ K4	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ J7642	Partner bids first.
HCP: 9	♣ K1082	
Board: 128	♠ AJ103	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ AQJ9	You bid first.
HCP: 26	♣ AK	
Board: 129	♠ Q94	The opponents are silent.
Dealer: S	♥ Q1052	
Vul: Both	♦ 106	Partner bids first.
HCP: 5	♣ J1065	
Board: 130	♠ AJ4	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: NS	♦ AK4	You bid first.
HCP: 26	♣ AK2	
Board: 131	♠ Q	West Doubles 2♣ if possible.
Dealer: S	♥ Q96	
Vul: EW	♦ J9742	Partner bids first.
HCP: 5	♣ 10543	
Board: 132	♠ AJ3	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ A105	You bid first.
HCP: 24	♣ AKQJ10	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ AQ9	Pass	2NT	Pass	2♣
Vul: None	♥ Q6	♥ AJ	Pass	4NT ¹	Pass	3NT
North HCP: 9	♦ J7642	♦ AKQ103	Pass			6NT
South HCP: 25	♣ K1082	♣ AJ4	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AJ103	♠ K642		2♣	Pass	2NT
Vul: NS	♥ AK8	♥ 76	Pass	3NT	AP	
North HCP: 26	♦ AQJ9	♦ K75				
South HCP: 8	♣ AK	♣ Q976				
Contract: 3N S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ A7				2♣
Vul: Both	♥ Q1052	♥ AK73	Pass	2♦	Pass	3NT
North HCP: 5	♦ 106	♦ AK3	AP			
South HCP: 25	♣ J1065	♣ AK73				
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ K92		2♣	Pass	2♦
Vul: NS	♥ AQJ8	♥ 3	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ AK4	♦ QJ1096	Pass	6NT	AP	
South HCP: 6	♣ AK2	♣ 9765	1. Quantitative 4NT			
Contract: 6N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A4				2♣
Vul: EW	♥ Q96	♥ AK32	X	2♦	Pass	3NT
North HCP: 5	♦ J9742	♦ AKQ6	AP			
South HCP: 25	♣ 10543	♣ AJ9				
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 862		2♣	Pass	2♦
Vul: Both	♥ KQ	♥ AJ873	Pass	2NT	Pass	3♦
North HCP: 24	♦ A105	♦ J73	Pass	3♥	Pass	3NT
South HCP: 6	♣ AKQJ10	♣ 96	AP			
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 127	♠ AQ9	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ AKQ103	You bid first.
HCP: 25	♣ AJ4	
Board: 128	♠ K642	The opponents are silent.
Dealer: N	♥ 76	
Vul: NS	♦ K75	Partner bids first.
HCP: 8	♣ Q976	
Board: 129	♠ A7	The opponents are silent.
Dealer: S	♥ AK73	
Vul: Both	♦ AK3	You bid first.
HCP: 25	♣ AK73	
Board: 130	♠ K92	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ QJ1096	Partner bids first.
HCP: 6	♣ 9765	
Board: 131	♠ A4	West Doubles 2♣ if possible.
Dealer: S	♥ AK32	
Vul: EW	♦ AKQ6	You bid first.
HCP: 25	♣ AJ9	
Board: 132	♠ 862	The opponents are silent.
Dealer: N	♥ AJ873	
Vul: Both	♦ J73	Partner bids first.
HCP: 6	♣ 96	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ AQ9	Pass	2NT	Pass	2♣
Vul: None	♥ Q6	♥ AJ	Pass	4NT ¹	Pass	3NT
North HCP: 9	♦ J7642	♦ AKQ103	Pass			6NT
South HCP: 25	♣ K1082	♣ AJ4	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AJ103	♠ K642		2♣	Pass	2NT
Vul: NS	♥ AK8	♥ 76	Pass	3NT	AP	
North HCP: 26	♦ AQJ9	♦ K75				
South HCP: 8	♣ AK	♣ Q976				
Contract: 3N S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ A7				2♣
Vul: Both	♥ Q1052	♥ AK73	Pass	2♦	Pass	3NT
North HCP: 5	♦ 106	♦ AK3	AP			
South HCP: 25	♣ J1065	♣ AK73				
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ K92		2♣	Pass	2♦
Vul: NS	♥ AQJ8	♥ 3	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ AK4	♦ QJ1096	Pass	6NT	AP	
South HCP: 6	♣ AK2	♣ 9765	1. Quantitative 4NT			
Contract: 6N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A4				2♣
Vul: EW	♥ Q96	♥ AK32	X	2♦	Pass	3NT
North HCP: 5	♦ J9742	♦ AKQ6	AP			
South HCP: 25	♣ 10543	♣ AJ9				
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 862		2♣	Pass	2♦
Vul: Both	♥ KQ	♥ AJ873	Pass	2NT	Pass	3♦
North HCP: 24	♦ A105	♦ J73	Pass	3♥	Pass	3NT
South HCP: 6	♣ AKQJ10	♣ 96	AP			
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 133	♠ 9	The opponents are silent.
Dealer: S	♥ Q542	
Vul: None	♦ J9873	Partner bids first.
HCP: 5	♣ Q53	

Board: 134	♠ AQ72	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ AKQ92	You bid first.
HCP: 24	♣ A4	

Board: 135	♠ QJ9	The opponents are silent.
Dealer: S	♥ J862	
Vul: None	♦ 1083	Partner bids first.
HCP: 7	♣ K98	

Board: 136	♠ KJ9	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ AKQ92	You bid first.
HCP: 24	♣ AK8	

Board: 137	♠ KJ72	The opponents are silent.
Dealer: S	♥ 986	
Vul: None	♦ Q	Partner bids first.
HCP: 6	♣ 108542	

Board: 138	♠ A7	The opponents are silent.
Dealer: N	♥ A8	
Vul: NS	♦ AQJ83	You bid first.
HCP: 24	♣ AKQ9	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK82				2♣
Vul: None	♥ Q542	♥ AK7	Pass	2♦	Pass	3NT
North HCP: 5	♦ J9873	♦ AK42	AP			
South HCP: 25	♣ Q53	♣ A10				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AQ72	♠ J8				
Vul: EW	♥ KQ	♥ J985		2♣	Pass	2NT
North HCP: 24	♦ AKQ92	♦ 875	Pass	3NT	AP	
South HCP: 8	♣ A4	♣ KQJ9				
Contract: 3N S						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A3				2♣
Vul: None	♥ J862	♥ AQ3	Pass	2♦	Pass	2NT
North HCP: 7	♦ 1083	♦ AKQJ4	Pass	3♣ ¹	Pass	3♦
South HCP: 24	♣ K98	♣ A74	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ 5				
Vul: Both	♥ A9	♥ KQ3		2♣	Pass	2♦
North HCP: 24	♦ AKQ92	♦ 8753	Pass	2NT	Pass	3NT
South HCP: 6	♣ AK8	♣ J10964	AP			
Contract: 3N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ KJ72	♠ AQ10				2♣
Vul: None	♥ 986	♥ K3	Pass	2♦	Pass	3NT
North HCP: 6	♦ Q	♦ AKJ4	Pass	4NT ¹	Pass	6NT
South HCP: 26	♣ 108542	♣ AKQ7	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K86				
Vul: NS	♥ A8	♥ KQ94		2♣	Pass	2NT
North HCP: 24	♦ AQJ83	♦ K107	Pass	3NT	Pass	5NT
South HCP: 11	♣ AKQ9	♣ 1086	Pass	7NT	AP	
Contract: 7N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 133	♠ AK82	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ AK42	You bid first.
HCP: 25	♣ A10	

Board: 134	♠ J8	The opponents are silent.
Dealer: N	♥ J985	
Vul: EW	♦ 875	Partner bids first.
HCP: 8	♣ KQJ9	

Board: 135	♠ A3	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ AKQJ4	You bid first.
HCP: 24	♣ A74	

Board: 136	♠ 5	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ 8753	Partner bids first.
HCP: 6	♣ J10964	

Board: 137	♠ AQ10	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ AKJ4	You bid first.
HCP: 26	♣ AKQ7	

Board: 138	♠ K86	The opponents are silent.
Dealer: N	♥ KQ94	
Vul: NS	♦ K107	Partner bids first.
HCP: 11	♣ 1086	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK82				2♣
Vul: None	♥ Q542	♥ AK7	Pass	2♦	Pass	3NT
North HCP: 5	♦ J9873	♦ AK42	AP			
South HCP: 25	♣ Q53	♣ A10				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AQ72	♠ J8				
Vul: EW	♥ KQ	♥ J985		2♣	Pass	2NT
North HCP: 24	♦ AKQ92	♦ 875	Pass	3NT	AP	
South HCP: 8	♣ A4	♣ KQJ9				
Contract: 3N S						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A3				2♣
Vul: None	♥ J862	♥ AQ3	Pass	2♦	Pass	2NT
North HCP: 7	♦ 1083	♦ AKQJ4	Pass	3♣ ¹	Pass	3♦
South HCP: 24	♣ K98	♣ A74	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ 5				
Vul: Both	♥ A9	♥ KQ3		2♣	Pass	2♦
North HCP: 24	♦ AKQ92	♦ 8753	Pass	2NT	Pass	3NT
South HCP: 6	♣ AK8	♣ J10964	AP			
Contract: 3N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ KJ72	♠ AQ10				2♣
Vul: None	♥ 986	♥ K3	Pass	2♦	Pass	3NT
North HCP: 6	♦ Q	♦ AKJ4	Pass	4NT ¹	Pass	6NT
South HCP: 26	♣ 108542	♣ AKQ7	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K86				
Vul: NS	♥ A8	♥ KQ94		2♣	Pass	2NT
North HCP: 24	♦ AQJ83	♦ K107	Pass	3NT	Pass	5NT
South HCP: 11	♣ AKQ9	♣ 1086	Pass	7NT	AP	
Contract: 7N S						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 139	♠ J95	The opponents are silent.
Dealer: S	♥ J52	
Vul: EW	♦ J109	Partner bids first.
HCP: 5	♣ Q982	

Board: 140	♠ AQJ3	The opponents are silent.
Dealer: N	♥ AQ84	
Vul: None	♦ AK	You bid first.
HCP: 25	♣ AJ8	

Board: 141	♠ K7	The opponents are silent.
Dealer: S	♥ Q1086	
Vul: EW	♦ J8752	Partner bids first.
HCP: 6	♣ 104	

Board: 142	♠ KJ2	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ AK	You bid first.
HCP: 24	♣ A9753	

Board: 143	♠ AJ973	The opponents are silent.
Dealer: S	♥ Q5	
Vul: NS	♦ J103	Partner bids first.
HCP: 10	♣ Q42	

Board: 144	♠ AKQ	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ Q104	You bid first.
HCP: 25	♣ AQJ6	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 139
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 27
 Contract: 3N S

North:	South:	West	North	East	South
♠ J95	♠ AK3				2♣
♥ J52	♥ AK94	Pass	2♦	Pass	3NT
♦ J109	♦ AKQ6	AP			
♣ Q982	♣ A4				

Board: 140
 Dealer: N
 Vul: None
 North HCP: 25
 South HCP: 6
 Contract: 7♣ N

North:	South:	West	North	East	South
♠ AQJ3	♠ 9542		2♣	Pass	2♦
♥ AQ84	♥ J	Pass	3NT	Pass	4♣ ¹
♦ AK	♦ 9	Pass	4♦	Pass	7♣
♣ AJ8	♣ KQ97642	AP			

1. Gerber, for N

Board: 141
 Dealer: S
 Vul: EW
 North HCP: 6
 South HCP: 25
 Contract: 4N S

North:	South:	West	North	East	South
♠ K7	♠ AQ6				2♣
♥ Q1086	♥ A742	Pass	2♦	Pass	3NT
♦ J8752	♦ AKQ9	Pass	4NT ¹	AP	
♣ 104	♣ AQ				

1. Quantitative 4NT

Board: 142
 Dealer: N
 Vul: Both
 North HCP: 24
 South HCP: 6
 Contract: 3N N

North:	South:	West	North	East	South
♠ KJ2	♠ 4		2♣	Pass	2♦
♥ AKQ	♥ J1053	Pass	2NT	Pass	3♣ ¹
♦ AK	♦ Q542	Pass	3♦	Pass	3NT
♣ A9753	♣ K1064	AP			

1. Stayman

West	North	East	South
			2♣
Pass	2♠	Pass	3♠
Pass	3NT ¹	Pass	4♥ ²
Pass	4NT ³	Pass	5♣
Pass	5♦	Pass	5♥
Pass	6NT	AP	

1. Cue bid, surplus
 2. Cue bid, surplus
 3. Blackwood 0314, for ♠

Board: 144
 Dealer: N
 Vul: EW
 North HCP: 25
 South HCP: 7
 Contract: 3N S

North:	South:	West	North	East	South
♠ AKQ	♠ 743				
♥ AK6	♥ 973		2♣	Pass	2NT
♦ Q104	♦ AK83	Pass	3NT	AP	
♣ AQJ6	♣ 952				

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 139	♠ AK3	The opponents are silent.
Dealer: S	♥ AK94	
Vul: EW	♦ AKQ6	You bid first.
HCP: 27	♣ A4	

Board: 140	♠ 9542	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ 9	Partner bids first.
HCP: 6	♣ KQ97642	

Board: 141	♠ AQ6	The opponents are silent.
Dealer: S	♥ A742	
Vul: EW	♦ AKQ9	You bid first.
HCP: 25	♣ AQ	

Board: 142	♠ 4	The opponents are silent.
Dealer: N	♥ J1053	
Vul: Both	♦ Q542	Partner bids first.
HCP: 6	♣ K1064	

Board: 143	♠ KQ104	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ KQ7	You bid first.
HCP: 25	♣ AKJ	

Board: 144	♠ 743	The opponents are silent.
Dealer: N	♥ 973	
Vul: EW	♦ AK83	Partner bids first.
HCP: 7	♣ 952	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AK3				2♣
Vul: EW	♥ J52	♥ AK94	Pass	2♦	Pass	3NT
North HCP: 5	♦ J109	♦ AKQ6	AP			
South HCP: 27	♣ Q982	♣ A4				
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ 9542		2♣	Pass	2♦
Vul: None	♥ AQ84	♥ J	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AK	♦ 9	Pass	4♦	Pass	7♣
South HCP: 6	♣ AJ8	♣ KQ97642	AP			
Contract: 7♣ N			1. Gerber, for N			

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AQ6				2♣
Vul: EW	♥ Q1086	♥ A742	Pass	2♦	Pass	3NT
North HCP: 6	♦ J8752	♦ AKQ9	Pass	4NT ¹	AP	
South HCP: 25	♣ 104	♣ AQ	1. Quantitative 4NT			
Contract: 4N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 4		2♣	Pass	2♦
Vul: Both	♥ AKQ	♥ J1053	Pass	2NT	Pass	3♣ ¹
North HCP: 24	♦ AK	♦ Q542	Pass	3♦	Pass	3NT
South HCP: 6	♣ A9753	♣ K1064	AP			
Contract: 3N N			1. Stayman			

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ AJ973	♠ KQ104				2♣
Vul: NS	♥ Q5	♥ AK8	Pass	2♠	Pass	3♠
North HCP: 10	♦ J103	♦ KQ7	Pass	3NT ¹	Pass	4♥ ²
South HCP: 25	♣ Q42	♣ AKJ	Pass	4NT ³	Pass	5♣
Contract: 6N N			Pass	5♦	Pass	5♥
			Pass	6NT	AP	
			1. Cue bid, surplus			
			2. Cue bid, surplus			
			3. Blackwood 0314, for ♠			

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 743				
Vul: EW	♥ AK6	♥ 973		2♣	Pass	2NT
North HCP: 25	♦ Q104	♦ AK83	Pass	3NT	AP	
South HCP: 7	♣ AQJ6	♣ 952				
Contract: 3N S						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 145	♠ Q73	The opponents are silent.
Dealer: S	♥ Q842	
Vul: Both	♦ 53	Partner bids first.
HCP: 8	♣ A1075	

Board: 146	♠ AKQ7	East Doubles 2♣ if possible.
Dealer: N	♥ AQ2	
Vul: None	♦ KQJ8	You bid first.
HCP: 25	♣ A10	

Board: 147	♠ J754	The opponents are silent.
Dealer: S	♥ J974	
Vul: EW	♦ 96	Partner bids first.
HCP: 6	♣ KJ10	

Board: 148	♠ A6	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AKQ4	You bid first.
HCP: 25	♣ AKJ72	

Board: 149	♠ J107	The opponents are silent.
Dealer: S	♥ Q64	
Vul: None	♦ K1082	Partner bids first.
HCP: 9	♣ K32	

Board: 150	♠ AQ95	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ AK75	You bid first.
HCP: 25	♣ AK	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q73	♠ AK				2♣
Vul: Both	♥ Q842	♥ AK109	Pass	2NT	Pass	3NT
North HCP: 8	♦ 53	♦ AKJ	AP			
South HCP: 25	♣ A1075	♣ K864				
Contract: 3N N						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 1052				
Vul: None	♥ AQ2	♥ J6		2♣	X	2♦
North HCP: 25	♦ KQJ8	♦ A7542	Pass	3NT	AP	
South HCP: 5	♣ A10	♣ 853				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ J754	♠ AKQ9				2♣
Vul: EW	♥ J974	♥ AK	Pass	2♦	Pass	3NT
North HCP: 6	♦ 96	♦ K7	Pass	4NT ¹	AP	
South HCP: 25	♣ KJ10	♣ AQ432	1. Quantitative 4NT			
Contract: 4N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K93		2♣	Pass	2♦
Vul: Both	♥ A8	♥ K109532	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKQ4	♦ 6	Pass	4♦	Pass	6♥
South HCP: 6	♣ AKJ72	♣ 865	AP			
Contract: 6♥ S			1. Gerber, for N			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ AKQ8				2♣
Vul: None	♥ Q64	♥ A87	Pass	2NT	Pass	3NT
North HCP: 9	♦ K1082	♦ AJ4	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ K32	♣ AQJ	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ K76		2♣	Pass	2NT
Vul: NS	♥ AJ4	♥ K73	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AK75	♦ QJ	Pass	6NT	AP	
South HCP: 9	♣ AK	♣ 96532	1. Quantitative 4NT			
Contract: 6N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 145	♠ AK	The opponents are silent.
Dealer: S	♥ AK109	
Vul: Both	♦ AKJ	You bid first.
HCP: 25	♣ K864	
Board: 146	♠ 1052	East Doubles 2♣ if possible.
Dealer: N	♥ J6	
Vul: None	♦ A7542	Partner bids first.
HCP: 5	♣ 853	
Board: 147	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ K7	You bid first.
HCP: 25	♣ AQ432	
Board: 148	♠ K93	The opponents are silent.
Dealer: N	♥ K109532	
Vul: Both	♦ 6	Partner bids first.
HCP: 6	♣ 865	
Board: 149	♠ AKQ8	The opponents are silent.
Dealer: S	♥ A87	
Vul: None	♦ AJ4	You bid first.
HCP: 25	♣ AQJ	
Board: 150	♠ K76	The opponents are silent.
Dealer: N	♥ K73	
Vul: NS	♦ QJ	Partner bids first.
HCP: 9	♣ 96532	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 145
Dealer: S
Vul: Both
North HCP: 8
South HCP: 25
Contract: 3N N

North:	South:
♠ Q73	♠ AK
♥ Q842	♥ AK109
♦ 53	♦ AKJ
♣ A1075	♣ K864

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
AP			

Board: 146
Dealer: N
Vul: None
North HCP: 25
South HCP: 5
Contract: 3N N

North:	South:
♠ AKQ7	♠ 1052
♥ AQ2	♥ J6
♦ KQJ8	♦ A7542
♣ A10	♣ 853

West	North	East	South
	2♣	X	2♦
Pass	3NT	AP	

Board: 147
Dealer: S
Vul: EW
North HCP: 6
South HCP: 25
Contract: 4N S

North:	South:
♠ J754	♠ AKQ9
♥ J974	♥ AK
♦ 96	♦ K7
♣ KJ10	♣ AO432

West	North	East	South
			2♣
Pass	2♦	Pass	3NT
Pass	4NT ¹	AP	
1. Quantitative	4NT		

Board: 148
Dealer: N
Vul: Both
North HCP: 25
South HCP: 6
Contract: 6♥ S

North:	South:
♠ A6	♠ K93
♥ A8	♥ K109532
♦ AKQ4	♦ 6
♣ AKJ72	♣ 865

West	North	East	South
	2♣	Pass	2♦
Pass	3NT	Pass	4♣ ¹
Pass	4♦	Pass	6♥
AP			

1. Gerber, for ♠N

Board: 149
Dealer: S
Vul: None
North HCP: 9
South HCP: 25
Contract: 6N N

North:	South:
♠ J107	♠ AKQ8
♥ Q64	♥ A87
♦ K1082	♦ AJ4
♣ K32	♣ AOJ

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
Pass	4NT ¹	Pass	6NT
AP			
1. Quantitative	4NT		

Board: 150
Dealer: N
Vul: NS
North HCP: 25
South HCP: 9
Contract: 6N S

North:	South:
♠ AQ95	♠ K76
♥ AJ4	♥ K73
♦ AK75	♦ QJ
♣ AK	♣ 96532

West	North	East	South
	2♣	Pass	2NT
Pass	3NT	Pass	4NT ¹
Pass	6NT	AP	
1. Quantitative	4NT		

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 151	♠ K1052	The opponents are silent.
Dealer: S	♥ 1086	
Vul: Both	♦ K842	Partner bids first.
HCP: 6	♣ 52	

Board: 152	♠ AKQ5	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: None	♦ A3	You bid first.
HCP: 25	♣ AK76	

Board: 153	♠ 10754	The opponents are silent.
Dealer: S	♥ QJ65	
Vul: NS	♦ Q5	Partner bids first.
HCP: 5	♣ 1065	

Board: 154	♠ Q2	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ AKJ63	You bid first.
HCP: 26	♣ AK2	

Board: 155	♠ 97	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ Q954	Partner bids first.
HCP: 7	♣ QJ762	

Board: 156	♠ AK84	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ KQJ2	You bid first.
HCP: 25	♣ A2	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ AQJ8				2♣
Vul: Both	♥ 1086	♥ AK72	Pass	2♦	Pass	3NT
North HCP: 6	♦ K842	♦ A10	Pass	4NT ¹	AP	
South HCP: 25	♣ 52	♣ AK8				
Contract: 4N S			1. Quantitative 4NT			

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 43		2♣	Pass	2♦
Vul: None	♥ KQ9	♥ A73				
North HCP: 25	♦ A3	♦ 10876	Pass	3NT	AP	
South HCP: 5	♣ AK76	♣ J983				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 10754	♠ AKJ				2♣
Vul: NS	♥ QJ65	♥ A4	Pass	2♦	Pass	3NT
North HCP: 5	♦ Q5	♦ AKJ82	AP			
South HCP: 25	♣ 1065	♣ KQ4				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ A106		2♣	Pass	2♦
Vul: EW	♥ AKQ	♥ 8765	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ AKJ63	♦ 9	Pass	4NT	Pass	6NT
South HCP: 6	♣ AK2	♣ Q9873	AP			
Contract: 6N N			1. Gerber, for N			

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AKQ10				2♣
Vul: NS	♥ Q4	♥ AJ	Pass	2♦	Pass	3NT
North HCP: 7	♦ Q954	♦ AJ103	Pass	4NT ¹	Pass	6NT
South HCP: 26	♣ QJ762	♣ AK10	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ Q1053				
Vul: Both	♥ AKJ	♥ 9742		2♣	Pass	2♦
North HCP: 25	♦ KQJ2	♦ —	Pass	3NT	AP	
South HCP: 5	♣ A2	♣ K10864				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 151	♠ AQJ8	The opponents are silent.
Dealer: S	♥ AK72	
Vul: Both	♦ A10	You bid first.
HCP: 25	♣ AK8	

Board: 152	♠ 43	The opponents are silent.
Dealer: N	♥ A73	
Vul: None	♦ 10876	Partner bids first.
HCP: 5	♣ J983	

Board: 153	♠ AKJ	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ AKJ82	You bid first.
HCP: 25	♣ KQ4	

Board: 154	♠ A106	The opponents are silent.
Dealer: N	♥ 8765	
Vul: EW	♦ 9	Partner bids first.
HCP: 6	♣ Q9873	

Board: 155	♠ AKQ10	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ AJ103	You bid first.
HCP: 26	♣ AK10	

Board: 156	♠ Q1053	The opponents are silent.
Dealer: N	♥ 9742	
Vul: Both	♦ —	Partner bids first.
HCP: 5	♣ K10864	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ AQJ8				2♣
Vul: Both	♥ 1086	♥ AK72	Pass	2♦	Pass	3NT
North HCP: 6	♦ K842	♦ A10	Pass	4NT ¹	AP	
South HCP: 25	♣ 52	♣ AK8				
Contract: 4N S			1. Quantitative 4NT			

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 43		2♣	Pass	2♦
Vul: None	♥ KQ9	♥ A73				
North HCP: 25	♦ A3	♦ 10876	Pass	3NT	AP	
South HCP: 5	♣ AK76	♣ J983				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 10754	♠ AKJ				2♣
Vul: NS	♥ QJ65	♥ A4	Pass	2♦	Pass	3NT
North HCP: 5	♦ Q5	♦ AKJ82	AP			
South HCP: 25	♣ 1065	♣ KQ4				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ A106		2♣	Pass	2♦
Vul: EW	♥ AKQ	♥ 8765	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ AKJ63	♦ 9	Pass	4NT	Pass	6NT
South HCP: 6	♣ AK2	♣ Q9873	AP			
Contract: 6N N			1. Gerber, for N			

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AKQ10				2♣
Vul: NS	♥ Q4	♥ AJ	Pass	2♦	Pass	3NT
North HCP: 7	♦ Q954	♦ AJ103	Pass	4NT ¹	Pass	6NT
South HCP: 26	♣ QJ762	♣ AK10	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ Q1053		2♣	Pass	2♦
Vul: Both	♥ AKJ	♥ 9742				
North HCP: 25	♦ KQJ2	♦ —	Pass	3NT	AP	
South HCP: 5	♣ A2	♣ K10864				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 157	♠ QJ865	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ 76	Partner bids first.
HCP: 6	♣ 75432	

Board: 158	♠ KJ6	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ AKJ	You bid first.
HCP: 25	♣ AKJ7	

Board: 159	♠ A105	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ Q1042	Partner bids first.
HCP: 9	♣ J97	

Board: 160	♠ AK2	The opponents are silent.
Dealer: N	♥ AJ64	
Vul: EW	♦ AQ8	You bid first.
HCP: 25	♣ AK5	

Board: 161	♠ Q1052	The opponents are silent.
Dealer: S	♥ 52	
Vul: NS	♦ KJ73	Partner bids first.
HCP: 8	♣ Q72	

Board: 162	♠ A9	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ AK1073	You bid first.
HCP: 25	♣ AQ7	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ QJ865	♠ A107				2♣
Vul: EW	♥ K	♥ AQ3	Pass	2♦	Pass	3NT
North HCP: 6	♦ 76	♦ AKQ52	Pass	4♣ ¹	Pass	4♦
South HCP: 25	♣ 75432	♣ AQ	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ AQ		2♣	Pass	2♦
Vul: Both	♥ AJ5	♥ 103	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKJ	♦ 987632	Pass	4NT	Pass	6NT
South HCP: 6	♣ AKJ7	♣ 932	AP			
Contract: 6N N			1. Gerber, for N			

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ KQ98				2♣
Vul: None	♥ Q43	♥ A97	Pass	2NT	Pass	3NT
North HCP: 9	♦ Q1042	♦ AK3	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ J97	♣ AKQ	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J874		2♣	Pass	2♦
Vul: EW	♥ AJ64	♥ KQ	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AQ8	♦ 1075	AP			
South HCP: 6	♣ AK5	♣ 10972	1. Quantitative 4NT			
Contract: 4N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q1052	♠ AKJ				2♣
Vul: NS	♥ 52	♥ KQ6	Pass	2NT	Pass	3NT
North HCP: 8	♦ KJ73	♦ A6	AP			
South HCP: 24	♣ Q72	♣ AK653				
Contract: 3N N						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ J52		2♣	Pass	2♦
Vul: Both	♥ AKJ	♥ 1093	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AK1073	♦ Q9	AP			
South HCP: 6	♣ AQ7	♣ K5432	1. Quantitative 4NT			
Contract: 4N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 157	♠ A107	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ AKQ52	You bid first.
HCP: 25	♣ AQ	

Board: 158	♠ AQ	The opponents are silent.
Dealer: N	♥ 103	
Vul: Both	♦ 987632	Partner bids first.
HCP: 6	♣ 932	

Board: 159	♠ KQ98	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ AK3	You bid first.
HCP: 25	♣ AKQ	

Board: 160	♠ J874	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ 1075	Partner bids first.
HCP: 6	♣ 10972	

Board: 161	♠ AKJ	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: NS	♦ A6	You bid first.
HCP: 24	♣ AK653	

Board: 162	♠ J52	The opponents are silent.
Dealer: N	♥ 1093	
Vul: Both	♦ Q9	Partner bids first.
HCP: 6	♣ K5432	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ QJ865	♠ A107				2♣
Vul: EW	♥ K	♥ AQ3	Pass	2♦	Pass	3NT
North HCP: 6	♦ 76	♦ AKQ52	Pass	4♣ ¹	Pass	4♦
South HCP: 25	♣ 75432	♣ AQ	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ AQ		2♣	Pass	2♦
Vul: Both	♥ AJ5	♥ 103	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKJ	♦ 987632	Pass	4NT	Pass	6NT
South HCP: 6	♣ AKJ7	♣ 932	AP			
Contract: 6N N			1. Gerber, for N			

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ KQ98				2♣
Vul: None	♥ Q43	♥ A97	Pass	2NT	Pass	3NT
North HCP: 9	♦ Q1042	♦ AK3	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ J97	♣ AKQ	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J874		2♣	Pass	2♦
Vul: EW	♥ AJ64	♥ KQ	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AQ8	♦ 1075	AP			
South HCP: 6	♣ AK5	♣ 10972	1. Quantitative 4NT			
Contract: 4N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q1052	♠ AKJ				2♣
Vul: NS	♥ 52	♥ KQ6	Pass	2NT	Pass	3NT
North HCP: 8	♦ KJ73	♦ A6	AP			
South HCP: 24	♣ Q72	♣ AK653				
Contract: 3N N						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ J52		2♣	Pass	2♦
Vul: Both	♥ AKJ	♥ 1093	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AK1073	♦ Q9	AP			
South HCP: 6	♣ AQ7	♣ K5432	1. Quantitative 4NT			
Contract: 4N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 163	♠ QJ10652	The opponents are silent.
Dealer: S	♥ Q73	
Vul: NS	♦ 97	Partner bids first.
HCP: 5	♣ 65	

Board: 164	♠ Q7	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ AK52	You bid first.
HCP: 25	♣ AKQ64	

Board: 165	♠ 865	The opponents are silent.
Dealer: S	♥ Q1075	
Vul: None	♦ KQJ7	Partner bids first.
HCP: 8	♣ 105	

Board: 166	♠ AJ	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ AKQJ10	You bid first.
HCP: 24	♣ A72	

Board: 167	♠ K75	The opponents are silent.
Dealer: S	♥ 107	
Vul: EW	♦ J754	Partner bids first.
HCP: 7	♣ K872	

Board: 168	♠ AKQ	The opponents are silent.
Dealer: N	♥ A95	
Vul: Both	♦ A86	You bid first.
HCP: 25	♣ AKJ2	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ QJ10652	♠ A98				2♣
Vul: NS	♥ Q73	♥ AK	Pass	2♦	Pass	3NT
North HCP: 5	♦ 97	♦ AKQ5	AP			
South HCP: 27	♣ 65	♣ AK84				
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ K1095		2♣	Pass	2♦
Vul: EW	♥ AK	♥ Q43	Pass	3♣	Pass	3NT
North HCP: 25	♦ AK52	♦ 98	AP			
South HCP: 6	♣ AKQ64	♣ J1072				
Contract: 3N S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ KQ74				2♣
Vul: None	♥ Q1075	♥ AJ	Pass	2NT	Pass	3NT
North HCP: 8	♦ KQJ7	♦ A4	AP			
South HCP: 24	♣ 105	♣ AKQJ3				
Contract: 3N N						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 72		2♣	Pass	2NT
Vul: NS	♥ KQ8	♥ AJ	Pass	3NT	AP	
North HCP: 24	♦ AKQJ10	♦ 97652				
South HCP: 7	♣ A72	♣ Q865				
Contract: 3N S						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ AJ82				2♣
Vul: EW	♥ 107	♥ AKQ	Pass	2NT	Pass	3NT
North HCP: 7	♦ J754	♦ AK82	AP			
South HCP: 25	♣ K872	♣ A3				
Contract: 3N N						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J763		2♣	Pass	2♦
Vul: Both	♥ A95	♥ J10876	Pass	3NT	AP	
North HCP: 25	♦ A86	♦ K9				
South HCP: 5	♣ AKJ2	♣ 53				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 163	♠ A98	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ AKQ5	You bid first.
HCP: 27	♣ AK84	

Board: 164	♠ K1095	The opponents are silent.
Dealer: N	♥ Q43	
Vul: EW	♦ 98	Partner bids first.
HCP: 6	♣ J1072	

Board: 165	♠ KQ74	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ A4	You bid first.
HCP: 24	♣ AKQJ3	

Board: 166	♠ 72	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ 97652	Partner bids first.
HCP: 7	♣ Q865	

Board: 167	♠ AJ82	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ AK82	You bid first.
HCP: 25	♣ A3	

Board: 168	♠ J763	The opponents are silent.
Dealer: N	♥ J10876	
Vul: Both	♦ K9	Partner bids first.
HCP: 5	♣ 53	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ QJ10652	♠ A98				2♣
Vul: NS	♥ Q73	♥ AK	Pass	2♦	Pass	3NT
North HCP: 5	♦ 97	♦ AKQ5	AP			
South HCP: 27	♣ 65	♣ AK84				
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ K1095		2♣	Pass	2♦
Vul: EW	♥ AK	♥ Q43	Pass	3♣	Pass	3NT
North HCP: 25	♦ AK52	♦ 98	AP			
South HCP: 6	♣ AKQ64	♣ J1072				
Contract: 3N S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ KQ74				2♣
Vul: None	♥ Q1075	♥ AJ	Pass	2NT	Pass	3NT
North HCP: 8	♦ KQJ7	♦ A4	AP			
South HCP: 24	♣ 105	♣ AKQJ3				
Contract: 3N N						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 72		2♣	Pass	2NT
Vul: NS	♥ KQ8	♥ AJ	Pass	3NT	AP	
North HCP: 24	♦ AKQJ10	♦ 97652				
South HCP: 7	♣ A72	♣ Q865				
Contract: 3N S						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ AJ82				2♣
Vul: EW	♥ 107	♥ AKQ	Pass	2NT	Pass	3NT
North HCP: 7	♦ J754	♦ AK82	AP			
South HCP: 25	♣ K872	♣ A3				
Contract: 3N N						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J763		2♣	Pass	2♦
Vul: Both	♥ A95	♥ J10876	Pass	3NT	AP	
North HCP: 25	♦ A86	♦ K9				
South HCP: 5	♣ AKJ2	♣ 53				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 169	♠ A10972	The opponents are silent.
Dealer: S	♥ 42	
Vul: EW	♦ 9	Partner bids first.
HCP: 5	♣ J7632	

Board: 170	♠ AK4	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ AJ103	You bid first.
HCP: 25	♣ AKQJ	

Board: 171	♠ 9742	The opponents are silent.
Dealer: S	♥ K1094	
Vul: Both	♦ J83	Partner bids first.
HCP: 6	♣ Q4	

Board: 172	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ KQ64	You bid first.
HCP: 26	♣ AKQ4	

Board: 173	♠ A	The opponents are silent.
Dealer: S	♥ A842	
Vul: Both	♦ 9832	Partner bids first.
HCP: 10	♣ Q973	

Board: 174	♠ A62	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ KJ8	You bid first.
HCP: 25	♣ AKJ10	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ A10972	♠ KQJ				2♣
Vul: EW	♥ 42	♥ AK3	Pass	2♦	Pass	2NT
North HCP: 5	♦ 9	♦ AK762	Pass	3♥	Pass	3♠
South HCP: 24	♣ J7632	♣ A9	Pass	3NT	Pass	4♠
Contract: 4♠ S			AP			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J962				
Vul: None	♥ K9	♥ A76		2♣	Pass	2♦
North HCP: 25	♦ AJ103	♦ 984	Pass	3NT	AP	
South HCP: 5	♣ AKQJ	♣ 1094				
Contract: 3N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 9742	♠ AK				2♣
Vul: Both	♥ K1094	♥ A762	Pass	2♦	Pass	3NT
North HCP: 6	♦ J83	♦ AKQ6	Pass	4NT ¹	Pass	6NT
South HCP: 27	♣ Q4	♣ AK3	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J98				
Vul: NS	♥ AQ	♥ K10876		2♣	Pass	2♦
North HCP: 26	♦ KQ64	♦ 952	Pass	3NT	AP	
South HCP: 5	♣ AKQ4	♣ J3				
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KJ63				2♣
Vul: Both	♥ A842	♥ KQ	Pass	2NT	Pass	3NT
North HCP: 10	♦ 9832	♦ AKQ74	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ Q973	♣ AK	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ K109				
Vul: None	♥ AKQ	♥ 865		2♣	Pass	2♦
North HCP: 25	♦ KJ8	♦ Q72	Pass	3NT	AP	
South HCP: 5	♣ AKJ10	♣ 9843				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 169	♠ KQJ	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ AK762	You bid first.
HCP: 24	♣ A9	

Board: 170	♠ J962	The opponents are silent.
Dealer: N	♥ A76	
Vul: None	♦ 984	Partner bids first.
HCP: 5	♣ 1094	

Board: 171	♠ AK	The opponents are silent.
Dealer: S	♥ A762	
Vul: Both	♦ AKQ6	You bid first.
HCP: 27	♣ AK3	

Board: 172	♠ J98	The opponents are silent.
Dealer: N	♥ K10876	
Vul: NS	♦ 952	Partner bids first.
HCP: 5	♣ J3	

Board: 173	♠ KJ63	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ AKQ74	You bid first.
HCP: 25	♣ AK	

Board: 174	♠ K109	The opponents are silent.
Dealer: N	♥ 865	
Vul: None	♦ Q72	Partner bids first.
HCP: 5	♣ 9843	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ A10972	♠ KQJ				2♣
Vul: EW	♥ 42	♥ AK3	Pass	2♦	Pass	2NT
North HCP: 5	♦ 9	♦ AK762	Pass	3♥	Pass	3♠
South HCP: 24	♣ J7632	♣ A9	Pass	3NT	Pass	4♠
Contract: 4♠ S			AP			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J962				
Vul: None	♥ K9	♥ A76		2♣	Pass	2♦
North HCP: 25	♦ AJ103	♦ 984	Pass	3NT	AP	
South HCP: 5	♣ AKQJ	♣ 1094				
Contract: 3N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 9742	♠ AK				2♣
Vul: Both	♥ K1094	♥ A762	Pass	2♦	Pass	3NT
North HCP: 6	♦ J83	♦ AKQ6	Pass	4NT ¹	Pass	6NT
South HCP: 27	♣ Q4	♣ AK3	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J98				
Vul: NS	♥ AQ	♥ K10876		2♣	Pass	2♦
North HCP: 26	♦ KQ64	♦ 952	Pass	3NT	AP	
South HCP: 5	♣ AKQ4	♣ J3				
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KJ63				2♣
Vul: Both	♥ A842	♥ KQ	Pass	2NT	Pass	3NT
North HCP: 10	♦ 9832	♦ AKQ74	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ Q973	♣ AK	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ K109				
Vul: None	♥ AKQ	♥ 865		2♣	Pass	2♦
North HCP: 25	♦ KJ8	♦ Q72	Pass	3NT	AP	
South HCP: 5	♣ AKJ10	♣ 9843				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 175	♠ 32	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: NS	♦ QJ9	Partner bids first.
HCP: 9	♣ J753	

Board: 176	♠ AK	East Bids 3♠ if possible.
Dealer: N	♥ KQJ4	
Vul: EW	♦ AK10	You bid first.
HCP: 25	♣ KQ64	

Board: 177	♠ 1075	The opponents are silent.
Dealer: S	♥ 964	
Vul: None	♦ A105	Partner bids first.
HCP: 7	♣ K1062	

Board: 178	♠ AQ10	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ AK7	You bid first.
HCP: 26	♣ AKJ6	

Board: 179	♠ KJ7	The opponents are silent.
Dealer: S	♥ Q1064	
Vul: EW	♦ Q9	Partner bids first.
HCP: 10	♣ Q652	

Board: 180	♠ AJ	The opponents are silent.
Dealer: N	♥ KQ109	
Vul: Both	♦ AK6	You bid first.
HCP: 25	♣ AKJ6	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 175
Dealer: S
Vul: NS
North HCP: 9
South HCP: 24
Contract: 6N N

North:
♠ 32
♥ KQ75
♦ QJ9
♣ J753

South:
♠ AQ
♥ A96
♦ AK865
♣ AK9

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
Pass	4NT ¹	Pass	6NT
AP			

1. Quantitative 4NT

Board: 176
Dealer: N
Vul: EW
North HCP: 25
South HCP: 8
Contract: 4N N

North:
♠ AK
♥ KQJ4
♦ AK10
♣ KQ64

South:
♠ 9
♥ 103
♦ QJ763
♣ AJ1092

West	North	East	South
	2♣	3♠	Pass
Pass	3NT	Pass	4♣ ¹
Pass	4♠	Pass	4NT
AP			

1. Gerber, for N

Board: 177
Dealer: S
Vul: None
North HCP: 7
South HCP: 25
Contract: 3N N

North:
♠ 1075
♥ 964
♦ A105
♣ K1062

South:
♠ KQJ9
♥ AK10
♦ KQ6
♣ AQJ

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
AP			

Board: 178
Dealer: N
Vul: NS
North HCP: 26
South HCP: 5
Contract: 3N N

North:
♠ AQ10
♥ KQ4
♦ AK7
♣ AKJ6

South:
♠ 732
♥ J86
♦ Q9843
♣ Q4

West	North	East	South
	2♣	Pass	2♦
Pass	3NT	AP	

Board: 179
Dealer: S
Vul: EW
North HCP: 10
South HCP: 25
Contract: 7N N

North:
♠ KJ7
♥ Q1064
♦ Q9
♣ Q652

South:
♠ A95
♥ AK
♦ AK6
♣ AK1094

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
Pass	4NT ¹	Pass	7NT
AP			

1. Quantitative 4NT

Board: 180
Dealer: N
Vul: Both
North HCP: 25
South HCP: 9
Contract: 6N S

North:
♠ AJ
♥ KQ109
♦ AK6
♣ AKJ6

South:
♠ K97
♥ A432
♦ Q973
♣ 85

West	North	East	South
	2♣	Pass	2NT
Pass	3NT	Pass	4NT ¹
Pass	6NT	AP	

1. Quantitative 4NT

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 175	♠ AQ	The opponents are silent.
Dealer: S	♥ A96	
Vul: NS	♦ AK865	You bid first.
HCP: 24	♣ AK9	

Board: 176	♠ 9	East Bids 3♠ if possible.
Dealer: N	♥ 103	
Vul: EW	♦ QJ763	Partner bids first.
HCP: 8	♣ AJ1092	

Board: 177	♠ KQJ9	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ KQ6	You bid first.
HCP: 25	♣ AQJ	

Board: 178	♠ 732	The opponents are silent.
Dealer: N	♥ J86	
Vul: NS	♦ Q9843	Partner bids first.
HCP: 5	♣ Q4	

Board: 179	♠ A95	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ AK6	You bid first.
HCP: 25	♣ AK1094	

Board: 180	♠ K97	The opponents are silent.
Dealer: N	♥ A432	
Vul: Both	♦ Q973	Partner bids first.
HCP: 9	♣ 85	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 175
Dealer: S
Vul: NS
North HCP: 9
South HCP: 24
Contract: 6N N

North:
♠ 32
♥ KQ75
♦ QJ9
♣ J753

South:
♠ AQ
♥ A96
♦ AK865
♣ AK9

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
Pass	4NT ¹	Pass	6NT
AP			

1. Quantitative 4NT

Board: 176
Dealer: N
Vul: EW
North HCP: 25
South HCP: 8
Contract: 4N N

North:
♠ AK
♥ KQJ4
♦ AK10
♣ KQ64

South:
♠ 9
♥ 103
♦ QJ763
♣ AJ1092

West	North	East	South
	2♣	3♠	Pass
Pass	3NT	Pass	4♣ ¹
Pass	4♠	Pass	4NT
AP			

1. Gerber, for N

Board: 177
Dealer: S
Vul: None
North HCP: 7
South HCP: 25
Contract: 3N N

North:
♠ 1075
♥ 964
♦ A105
♣ K1062

South:
♠ KQJ9
♥ AK10
♦ KQ6
♣ AQJ

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
AP			

Board: 178
Dealer: N
Vul: NS
North HCP: 26
South HCP: 5
Contract: 3N N

North:
♠ AQ10
♥ KQ4
♦ AK7
♣ AKJ6

South:
♠ 732
♥ J86
♦ Q9843
♣ Q4

West	North	East	South
	2♣	Pass	2♦
Pass	3NT	AP	

Board: 179
Dealer: S
Vul: EW
North HCP: 10
South HCP: 25
Contract: 7N N

North:
♠ KJ7
♥ Q1064
♦ Q9
♣ Q652

South:
♠ A95
♥ AK
♦ AK6
♣ AK1094

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
Pass	4NT ¹	Pass	7NT
AP			

1. Quantitative 4NT

Board: 180
Dealer: N
Vul: Both
North HCP: 25
South HCP: 9
Contract: 6N S

North:
♠ AJ
♥ KQ109
♦ AK6
♣ AKJ6

South:
♠ K97
♥ A432
♦ Q973
♣ 85

West	North	East	South
	2♣	Pass	2NT
Pass	3NT	Pass	4NT ¹
Pass	6NT	AP	

1. Quantitative 4NT

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 181	♠ Q85	The opponents are silent.
Dealer: S	♥ K543	
Vul: EW	♦ 103	Partner bids first.
HCP: 7	♣ Q764	

Board: 182	♠ A7	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: Both	♦ AK1052	You bid first.
HCP: 25	♣ KQ	

Board: 183	♠ 7	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ 1096	Partner bids first.
HCP: 5	♣ AJ1098543	

Board: 184	♠ AQ	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: EW	♦ AKQ42	You bid first.
HCP: 25	♣ AJ4	

Board: 185	♠ Q762	The opponents are silent.
Dealer: S	♥ 854	
Vul: Both	♦ 952	Partner bids first.
HCP: 6	♣ KJ5	

Board: 186	♠ A962	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ AQ4	You bid first.
HCP: 26	♣ AKQ8	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ AJ10				2♣
Vul: EW	♥ K543	♥ A6	Pass	2♦	Pass	3NT
North HCP: 7	♦ 103	♦ AKQ5	Pass	4NT ¹	Pass	6NT
South HCP: 26	♣ Q764	♣ AKJ2	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K1095		2♣	Pass	2♦
Vul: Both	♥ AKQ5	♥ 93	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AK1052	♦ QJ8	AP			
South HCP: 7	♣ KQ	♣ J984	1. Quantitative 4NT			
Contract: 4N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ95				2♣
Vul: None	♥ 2	♥ AK3	Pass	2♦	Pass	3NT
North HCP: 5	♦ 1096	♦ AKQ4	Pass	4♣ ¹	Pass	4NT
South HCP: 25	♣ AJ1098543	♣ K2	Pass	6♣	AP	
Contract: 6♣ S			1. Gerber, for N			

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K4				
Vul: EW	♥ AJ10	♥ 7654		2♣	Pass	2NT
North HCP: 25	♦ AKQ42	♦ J98	Pass	3NT	AP	
South HCP: 7	♣ AJ4	♣ K1083				
Contract: 3N S						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ Q762	♠ A8				2♣
Vul: Both	♥ 854	♥ AK76	Pass	2♦	Pass	3NT
North HCP: 6	♦ 952	♦ AKJ	Pass	4NT ¹	AP	
South HCP: 25	♣ KJ5	♣ AQ73	1. Quantitative 4NT			
Contract: 4N S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ A962	♠ QJ10				
Vul: NS	♥ AK	♥ Q654		2♣	Pass	2♦
North HCP: 26	♦ AQ4	♦ 10976	Pass	3NT	AP	
South HCP: 5	♣ AKQ8	♣ 76				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 181	♠ AJ10	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ AKQ5	You bid first.
HCP: 26	♣ AKJ2	

Board: 182	♠ K1095	The opponents are silent.
Dealer: N	♥ 93	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 7	♣ J984	

Board: 183	♠ AQ95	The opponents are silent.
Dealer: S	♥ AK3	
Vul: None	♦ AKQ4	You bid first.
HCP: 25	♣ K2	

Board: 184	♠ K4	The opponents are silent.
Dealer: N	♥ 7654	
Vul: EW	♦ J98	Partner bids first.
HCP: 7	♣ K1083	

Board: 185	♠ A8	The opponents are silent.
Dealer: S	♥ AK76	
Vul: Both	♦ AKJ	You bid first.
HCP: 25	♣ AQ73	

Board: 186	♠ QJ10	The opponents are silent.
Dealer: N	♥ Q654	
Vul: NS	♦ 10976	Partner bids first.
HCP: 5	♣ 76	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ AJ10				2♣
Vul: EW	♥ K543	♥ A6	Pass	2♦	Pass	3NT
North HCP: 7	♦ 103	♦ AKQ5	Pass	4NT ¹	Pass	6NT
South HCP: 26	♣ Q764	♣ AKJ2	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K1095		2♣	Pass	2♦
Vul: Both	♥ AKQ5	♥ 93	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AK1052	♦ QJ8	AP			
South HCP: 7	♣ KQ	♣ J984	1. Quantitative 4NT			
Contract: 4N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ95				2♣
Vul: None	♥ 2	♥ AK3	Pass	2♦	Pass	3NT
North HCP: 5	♦ 1096	♦ AKQ4	Pass	4♣ ¹	Pass	4NT
South HCP: 25	♣ AJ1098543	♣ K2	Pass	6♣	AP	
Contract: 6♣ S			1. Gerber, for N			

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K4				
Vul: EW	♥ AJ10	♥ 7654		2♣	Pass	2NT
North HCP: 25	♦ AKQ42	♦ J98	Pass	3NT	AP	
South HCP: 7	♣ AJ4	♣ K1083				
Contract: 3N S						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ Q762	♠ A8				2♣
Vul: Both	♥ 854	♥ AK76	Pass	2♦	Pass	3NT
North HCP: 6	♦ 952	♦ AKJ	Pass	4NT ¹	AP	
South HCP: 25	♣ KJ5	♣ AQ73	1. Quantitative 4NT			
Contract: 4N S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ A962	♠ QJ10				
Vul: NS	♥ AK	♥ Q654		2♣	Pass	2♦
North HCP: 26	♦ AQ4	♦ 10976	Pass	3NT	AP	
South HCP: 5	♣ AKQ8	♣ 76				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 187	♠ QJ102	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ QJ53	Partner bids first.
HCP: 6	♣ 1065	

Board: 188	♠ AK72	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ A4	You bid first.
HCP: 26	♣ AKQ2	

Board: 189	♠ K53	The opponents are silent.
Dealer: S	♥ A107	
Vul: NS	♦ 954	Partner bids first.
HCP: 7	♣ 10643	

Board: 190	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: EW	♦ Q6	You bid first.
HCP: 26	♣ AK10	

Board: 191	♠ 1094	The opponents are silent.
Dealer: S	♥ K752	
Vul: None	♦ 1093	Partner bids first.
HCP: 5	♣ Q75	

Board: 192	♠ AKQ2	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ AQ4	You bid first.
HCP: 25	♣ QJ4	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ A9				2♣
Vul: Both	♥ 103	♥ AK65	Pass	2♦	Pass	3NT
North HCP: 6	♦ QJ53	♦ A10	Pass	4NT ¹	AP	
South HCP: 25	♣ 1065	♣ AKQJ9	1. Quantitative 4NT			
Contract: 4N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AK72	♠ Q1085		2♣	Pass	2♦
Vul: None	♥ AQ2	♥ 1053				
North HCP: 26	♦ A4	♦ K95	Pass	3NT	AP	
South HCP: 5	♣ AKQ2	♣ 1085				
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ A9				2♣
Vul: NS	♥ A107	♥ K86	Pass	2NT	Pass	3NT
North HCP: 7	♦ 954	♦ AKQ72	AP			
South HCP: 24	♣ 10643	♣ AKJ				
Contract: 3N N						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 1052		2♣	Pass	2NT
Vul: EW	♥ AKJ9	♥ Q642	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ Q6	♦ AK94	Pass	6NT	AP	
South HCP: 9	♣ AK10	♣ 85	1. Quantitative 4NT			
Contract: 6N S						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ AK7				2♣
Vul: None	♥ K752	♥ AQJ	Pass	2♦	Pass	3NT
North HCP: 5	♦ 1093	♦ AKJ4	AP			
South HCP: 26	♣ Q75	♣ A63				
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J763		2♣	Pass	2NT
Vul: EW	♥ AK3	♥ 1075	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AQ4	♦ KJ85	Pass	6NT	AP	
South HCP: 9	♣ QJ4	♣ A6	1. Quantitative 4NT			
Contract: 6N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 187	♠ A9	The opponents are silent.
Dealer: S	♥ AK65	
Vul: Both	♦ A10	You bid first.
HCP: 25	♣ AKQJ9	

Board: 188	♠ Q1085	The opponents are silent.
Dealer: N	♥ 1053	
Vul: None	♦ K95	Partner bids first.
HCP: 5	♣ 1085	

Board: 189	♠ A9	The opponents are silent.
Dealer: S	♥ K86	
Vul: NS	♦ AKQ72	You bid first.
HCP: 24	♣ AKJ	

Board: 190	♠ 1052	The opponents are silent.
Dealer: N	♥ Q642	
Vul: EW	♦ AK94	Partner bids first.
HCP: 9	♣ 85	

Board: 191	♠ AK7	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ AKJ4	You bid first.
HCP: 26	♣ A63	

Board: 192	♠ J763	The opponents are silent.
Dealer: N	♥ 1075	
Vul: EW	♦ KJ85	Partner bids first.
HCP: 9	♣ A6	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ QJ102	♠ A9				2♣
Vul: Both	♥ 103	♥ AK65	Pass	2♦	Pass	3NT
North HCP: 6	♦ QJ53	♦ A10	Pass	4NT ¹	AP	
South HCP: 25	♣ 1065	♣ AKQJ9	1. Quantitative 4NT			
Contract: 4N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AK72	♠ Q1085		2♣	Pass	2♦
Vul: None	♥ AQ2	♥ 1053				
North HCP: 26	♦ A4	♦ K95	Pass	3NT	AP	
South HCP: 5	♣ AKQ2	♣ 1085				
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ A9				2♣
Vul: NS	♥ A107	♥ K86	Pass	2NT	Pass	3NT
North HCP: 7	♦ 954	♦ AKQ72	AP			
South HCP: 24	♣ 10643	♣ AKJ				
Contract: 3N N						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 1052		2♣	Pass	2NT
Vul: EW	♥ AKJ9	♥ Q642	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ Q6	♦ AK94	Pass	6NT	AP	
South HCP: 9	♣ AK10	♣ 85	1. Quantitative 4NT			
Contract: 6N S						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ AK7				2♣
Vul: None	♥ K752	♥ AQJ	Pass	2♦	Pass	3NT
North HCP: 5	♦ 1093	♦ AKJ4	AP			
South HCP: 26	♣ Q75	♣ A63				
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J763		2♣	Pass	2NT
Vul: EW	♥ AK3	♥ 1075	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AQ4	♦ KJ85	Pass	6NT	AP	
South HCP: 9	♣ QJ4	♣ A6	1. Quantitative 4NT			
Contract: 6N S						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 193	♠ AJ83	The opponents are silent.
Dealer: S	♥ 9654	
Vul: NS	♦ 109	Partner bids first.
HCP: 6	♣ J107	

Board: 194	♠ AQ5	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: EW	♦ A7	You bid first.
HCP: 26	♣ AK73	

Board: 195	♠ 9876542	The opponents are silent.
Dealer: S	♥ 1097	
Vul: Both	♦ —	Partner bids first.
HCP: 5	♣ AJ3	

Board: 196	♠ AQ75	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ AK10	You bid first.
HCP: 25	♣ AJ8	

Board: 197	♠ 84	The opponents are silent.
Dealer: S	♥ 10652	
Vul: EW	♦ KQJ2	Partner bids first.
HCP: 9	♣ K84	

Board: 198	♠ A6	The opponents are silent.
Dealer: N	♥ AK108	
Vul: None	♦ AKJ10	You bid first.
HCP: 26	♣ AK7	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ AJ83	♠ K76				2♣
Vul: NS	♥ 9654	♥ AQJ	Pass	2♦	Pass	3NT
North HCP: 6	♦ 109	♦ AK	Pass	4NT ¹	Pass	6NT
South HCP: 26	♣ J107	♣ AKQ86	AP			
Contract: 6N S						

1. Quantitative 4NT

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K83		2♣	Pass	2NT
Vul: EW	♥ AKQ6	♥ J82	Pass	3NT	Pass	5NT
North HCP: 26	♦ A7	♦ KQ2	Pass	7NT	AP	
South HCP: 11	♣ AK73	♣ Q1062				
Contract: 7N S						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 9876542	♠ AKQ				2♣
Vul: Both	♥ 1097	♥ AKQ	Pass	2♦	Pass	3NT
North HCP: 5	♦ —	♦ QJ3	AP			
South HCP: 26	♣ AJ3	♣ KQ98				
Contract: 3N S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ KJ104		2♣	Pass	2♦
Vul: None	♥ AK2	♥ Q8543	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AK10	♦ 76	AP			
South HCP: 6	♣ AJ8	♣ 64				
Contract: 4N N						

1. Quantitative 4NT

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQJ				2♣
Vul: EW	♥ 10652	♥ AK9	Pass	2NT	Pass	3NT
North HCP: 9	♦ KQJ2	♦ A9	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ K84	♣ AQJ105	AP			
Contract: 6N N						

1. Quantitative 4NT

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ QJ4		2♣	Pass	2♦
Vul: None	♥ AK108	♥ Q6	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ AKJ10	♦ Q8732	Pass	4♦	Pass	6NT
South HCP: 7	♣ AK7	♣ 1063	AP			
Contract: 6N N						

1. Gerber, for N

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 193	♠ K76	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ AK	You bid first.
HCP: 26	♣ AKQ86	

Board: 194	♠ K83	The opponents are silent.
Dealer: N	♥ J82	
Vul: EW	♦ KQ2	Partner bids first.
HCP: 11	♣ Q1062	

Board: 195	♠ AKQ	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ QJ3	You bid first.
HCP: 26	♣ KQ98	

Board: 196	♠ KJ104	The opponents are silent.
Dealer: N	♥ Q8543	
Vul: None	♦ 76	Partner bids first.
HCP: 6	♣ 64	

Board: 197	♠ AQJ	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ A9	You bid first.
HCP: 25	♣ AQJ105	

Board: 198	♠ QJ4	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ Q8732	Partner bids first.
HCP: 7	♣ 1063	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ AJ83	♠ K76				2♣
Vul: NS	♥ 9654	♥ AQJ	Pass	2♦	Pass	3NT
North HCP: 6	♦ 109	♦ AK	Pass	4NT ¹	Pass	6NT
South HCP: 26	♣ J107	♣ AKQ86	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K83		2♣	Pass	2NT
Vul: EW	♥ AKQ6	♥ J82	Pass	3NT	Pass	5NT
North HCP: 26	♦ A7	♦ KQ2	Pass	7NT	AP	
South HCP: 11	♣ AK73	♣ Q1062				
Contract: 7N S						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 9876542	♠ AKQ				2♣
Vul: Both	♥ 1097	♥ AKQ	Pass	2♦	Pass	3NT
North HCP: 5	♦ —	♦ QJ3	AP			
South HCP: 26	♣ AJ3	♣ KQ98				
Contract: 3N S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ KJ104		2♣	Pass	2♦
Vul: None	♥ AK2	♥ Q8543	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AK10	♦ 76	AP			
South HCP: 6	♣ AJ8	♣ 64	1. Quantitative 4NT			
Contract: 4N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQJ				2♣
Vul: EW	♥ 10652	♥ AK9	Pass	2NT	Pass	3NT
North HCP: 9	♦ KQJ2	♦ A9	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ K84	♣ AQJ105	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ QJ4		2♣	Pass	2♦
Vul: None	♥ AK108	♥ Q6	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ AKJ10	♦ Q8732	Pass	4♦	Pass	6NT
South HCP: 7	♣ AK7	♣ 1063	AP			
Contract: 6N N			1. Gerber, for N			

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 199	♠ Q1092	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ Q8	Partner bids first.
HCP: 7	♣ Q8753	
Board: 200	♠ KQJ	East Doubles 2♣ if possible.
Dealer: N	♥ KQ4	
Vul: Both	♦ AKQJ8	You bid first.
HCP: 25	♣ A9	
Board: 201	♠ 42	The opponents are silent.
Dealer: S	♥ K9853	
Vul: None	♦ J65	Partner bids first.
HCP: 5	♣ J86	
Board: 202	♠ AQ82	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ AK	You bid first.
HCP: 24	♣ AK972	
Board: 203	♠ 75	The opponents are silent.
Dealer: S	♥ QJ962	
Vul: EW	♦ 76	Partner bids first.
HCP: 5	♣ Q862	
Board: 204	♠ AK7	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ AJ	You bid first.
HCP: 26	♣ AK1083	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ Q1092	♠ KJ				2♣
Vul: NS	♥ J8	♥ AKQ10	Pass	2♦	Pass	3NT
North HCP: 7	♦ Q8	♦ AJ6	Pass	4♣ ¹	Pass	4NT
South HCP: 26	♣ Q8753	♣ AKJ4	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 9743				
Vul: Both	♥ KQ4	♥ AJ762		2♣	X	2♦
North HCP: 25	♦ AKQJ8	♦ 754	Pass	3NT	AP	
South HCP: 5	♣ A9	♣ 8				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ KQ6				2♣
Vul: None	♥ K9853	♥ A6	Pass	2♦	Pass	2NT
North HCP: 5	♦ J65	♦ AQ1098	Pass	3♦	Pass	3♥
South HCP: 24	♣ J86	♣ AKQ	Pass	3NT	AP	
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ K7				
Vul: NS	♥ A6	♥ Q7		2♣	Pass	2NT
North HCP: 24	♦ AK	♦ 109643	Pass	3NT	AP	
South HCP: 8	♣ AK972	♣ QJ64				
Contract: 3N S						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AKQ				2♣
Vul: EW	♥ QJ962	♥ AK7	Pass	2♦	Pass	3NT
North HCP: 5	♦ 76	♦ KQ105	AP			
South HCP: 25	♣ Q862	♣ A95				
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q952				
Vul: None	♥ AK8	♥ J9		2♣	Pass	2♦
North HCP: 26	♦ AJ	♦ Q10943	Pass	3NT	AP	
South HCP: 5	♣ AK1083	♣ 52				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 199	♠ KJ	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: NS	♦ AJ6	You bid first.
HCP: 26	♣ AKJ4	
Board: 200	♠ 9743	East Doubles 2♣ if possible.
Dealer: N	♥ AJ762	
Vul: Both	♦ 754	Partner bids first.
HCP: 5	♣ 8	
Board: 201	♠ KQ6	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ AQ1098	You bid first.
HCP: 24	♣ AKQ	
Board: 202	♠ K7	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ 109643	Partner bids first.
HCP: 8	♣ QJ64	
Board: 203	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ KQ105	You bid first.
HCP: 25	♣ A95	
Board: 204	♠ Q952	The opponents are silent.
Dealer: N	♥ J9	
Vul: None	♦ Q10943	Partner bids first.
HCP: 5	♣ 52	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ Q1092	♠ KJ				2♣
Vul: NS	♥ J8	♥ AKQ10	Pass	2♦	Pass	3NT
North HCP: 7	♦ Q8	♦ AJ6	Pass	4♣ ¹	Pass	4NT
South HCP: 26	♣ Q8753	♣ AKJ4	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 9743				
Vul: Both	♥ KQ4	♥ AJ762		2♣	X	2♦
North HCP: 25	♦ AKQJ8	♦ 754	Pass	3NT	AP	
South HCP: 5	♣ A9	♣ 8				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ KQ6				2♣
Vul: None	♥ K9853	♥ A6	Pass	2♦	Pass	2NT
North HCP: 5	♦ J65	♦ AQ1098	Pass	3♦	Pass	3♥
South HCP: 24	♣ J86	♣ AKQ	Pass	3NT	AP	
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ K7				
Vul: NS	♥ A6	♥ Q7		2♣	Pass	2NT
North HCP: 24	♦ AK	♦ 109643	Pass	3NT	AP	
South HCP: 8	♣ AK972	♣ QJ64				
Contract: 3N S						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AKQ				2♣
Vul: EW	♥ QJ962	♥ AK7	Pass	2♦	Pass	3NT
North HCP: 5	♦ 76	♦ KQ105	AP			
South HCP: 25	♣ Q862	♣ A95				
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q952				
Vul: None	♥ AK8	♥ J9		2♣	Pass	2♦
North HCP: 26	♦ AJ	♦ Q10943	Pass	3NT	AP	
South HCP: 5	♣ AK1083	♣ 52				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 205	♠ 74	The opponents are silent.
Dealer: S	♥ Q109	
Vul: NS	♦ 9832	Partner bids first.
HCP: 6	♣ A942	

Board: 206	♠ KQ8	The opponents are silent.
Dealer: N	♥ AK98	
Vul: EW	♦ AQJ4	You bid first.
HCP: 25	♣ AQ	

Board: 207	♠ 87	The opponents are silent.
Dealer: S	♥ Q1054	
Vul: Both	♦ 96	Partner bids first.
HCP: 5	♣ K8753	

Board: 208	♠ AKQ	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ AQJ3	You bid first.
HCP: 25	♣ AQ52	

Board: 209	♠ Q76	The opponents are silent.
Dealer: S	♥ K865	
Vul: EW	♦ 986	Partner bids first.
HCP: 8	♣ K102	

Board: 210	♠ AK7	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AKQJ7	You bid first.
HCP: 25	♣ Q98	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AKQ2				2♣
Vul: NS	♥ Q109	♥ K82	Pass	2♦	Pass	3NT
North HCP: 6	♦ 9832	♦ AKQ5	Pass	4♣ ¹	Pass	4♠
South HCP: 26	♣ A942	♣ KQ	Pass	4NT	AP	
Contract: 4N S			1. Gerber, for N			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A972		2♣	Pass	2♦
Vul: EW	♥ AK98	♥ J10742	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AQJ4	♦ 97	AP			
South HCP: 6	♣ AQ	♣ J10	1. Quantitative 4NT			
Contract: 4N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AKQ3				2♣
Vul: Both	♥ Q1054	♥ AKJ	Pass	2♦	Pass	3NT
North HCP: 5	♦ 96	♦ A75	AP			
South HCP: 26	♣ K8753	♣ AJ6				
Contract: 3N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J963		2♣	Pass	2♦
Vul: NS	♥ K9	♥ A532	Pass	3NT	AP	
North HCP: 25	♦ AQJ3	♦ 64				
South HCP: 5	♣ AQ52	♣ 964				
Contract: 3N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ AK102				2♣
Vul: EW	♥ K865	♥ A2	Pass	2NT	Pass	3♦
North HCP: 8	♦ 986	♦ AKQJ5	Pass	3♥	Pass	3♠
South HCP: 24	♣ K102	♣ QJ	Pass	3NT	Pass	4NT ¹
Contract: 6N N			Pass	6NT	AP	
			1. Quantitative 4NT			

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q9		2♣	Pass	2NT
Vul: Both	♥ AQ	♥ K975	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AKQJ7	♦ 1085	Pass	6NT	AP	
South HCP: 9	♣ Q98	♣ A642	1. Quantitative 4NT			
Contract: 6N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 205	♠ AKQ2	The opponents are silent.
Dealer: S	♥ K82	
Vul: NS	♦ AKQ5	You bid first.
HCP: 26	♣ KQ	

Board: 206	♠ A972	The opponents are silent.
Dealer: N	♥ J10742	
Vul: EW	♦ 97	Partner bids first.
HCP: 6	♣ J10	

Board: 207	♠ AKQ3	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ A75	You bid first.
HCP: 26	♣ AJ6	

Board: 208	♠ J963	The opponents are silent.
Dealer: N	♥ A532	
Vul: NS	♦ 64	Partner bids first.
HCP: 5	♣ 964	

Board: 209	♠ AK102	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ AKQJ5	You bid first.
HCP: 24	♣ QJ	

Board: 210	♠ Q9	The opponents are silent.
Dealer: N	♥ K975	
Vul: Both	♦ 1085	Partner bids first.
HCP: 9	♣ A642	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AKQ2				2♣
Vul: NS	♥ Q109	♥ K82	Pass	2♦	Pass	3NT
North HCP: 6	♦ 9832	♦ AKQ5	Pass	4♣ ¹	Pass	4♠
South HCP: 26	♣ A942	♣ KQ	Pass	4NT	AP	
Contract: 4N S			1. Gerber, for N			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A972		2♣	Pass	2♦
Vul: EW	♥ AK98	♥ J10742	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AQJ4	♦ 97	AP			
South HCP: 6	♣ AQ	♣ J10	1. Quantitative 4NT			
Contract: 4N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AKQ3				2♣
Vul: Both	♥ Q1054	♥ AKJ	Pass	2♦	Pass	3NT
North HCP: 5	♦ 96	♦ A75	AP			
South HCP: 26	♣ K8753	♣ AJ6				
Contract: 3N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J963				
Vul: NS	♥ K9	♥ A532		2♣	Pass	2♦
North HCP: 25	♦ AQJ3	♦ 64	Pass	3NT	AP	
South HCP: 5	♣ AQ52	♣ 964				
Contract: 3N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ AK102				2♣
Vul: EW	♥ K865	♥ A2	Pass	2NT	Pass	3♦
North HCP: 8	♦ 986	♦ AKQJ5	Pass	3♥	Pass	3♠
South HCP: 24	♣ K102	♣ QJ	Pass	3NT	Pass	4NT ¹
Contract: 6N N			Pass	6NT	AP	
			1. Quantitative 4NT			

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q9				
Vul: Both	♥ AQ	♥ K975		2♣	Pass	2NT
North HCP: 25	♦ AKQJ7	♦ 1085	Pass	3NT	Pass	4NT ¹
South HCP: 9	♣ Q98	♣ A642	Pass	6NT	AP	
Contract: 6N S			1. Quantitative 4NT			

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 211	♠ KJ83	The opponents are silent.
Dealer: S	♥ 7543	
Vul: None	♦ 105	Partner bids first.
HCP: 5	♣ J65	

Board: 212	♠ AKQ	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ AQ104	You bid first.
HCP: 25	♣ AK53	

Board: 213	♠ KQJ3	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ 1073	Partner bids first.
HCP: 7	♣ 10765	

Board: 214	♠ AKQ10	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: None	♦ AJ10	You bid first.
HCP: 25	♣ Q9	

Board: 215	♠ K852	The opponents are silent.
Dealer: S	♥ J865	
Vul: NS	♦ 105	Partner bids first.
HCP: 6	♣ Q94	

Board: 216	♠ KQ2	The opponents are silent.
Dealer: N	♥ AK10	
Vul: Both	♦ AK63	You bid first.
HCP: 25	♣ AQ2	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ KJ83	♠ AQ				2♣
Vul: None	♥ 7543	♥ AKQ2	Pass	2♦	Pass	3NT
North HCP: 5	♦ 105	♦ K8	AP			
South HCP: 25	♣ J65	♣ AK432				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J876		2♣	Pass	2NT
Vul: EW	♥ K6	♥ A93	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AQ104	♦ K3	Pass	6NT	AP	
South HCP: 9	♣ AK53	♣ J762	1. Quantitative	4NT		
Contract: 6N S						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ KQJ3	♠ A2				2♣
Vul: Both	♥ J8	♥ AQ95	Pass	2♦	Pass	3NT
North HCP: 7	♦ 1073	♦ AQ4	Pass	4♣ ¹	Pass	4♦
South HCP: 25	♣ 10765	♣ AKQ4	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 9843		2♣	Pass	2♦
Vul: None	♥ AKQ4	♥ 1062	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AJ10	♦ Q9	AP			
South HCP: 6	♣ Q9	♣ A1064	1. Quantitative	4NT		
Contract: 4N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ K852	♠ AQ4				2♣
Vul: NS	♥ J865	♥ AQ	Pass	2♦	Pass	3NT
North HCP: 6	♦ 105	♦ AKJ96	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ Q94	♣ AJ5	AP			
Contract: 6N S			1. Quantitative	4NT		

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A654				
Vul: Both	♥ AK10	♥ 753		2♣	Pass	2♦
North HCP: 25	♦ AK63	♦ 752	Pass	3NT	AP	
South HCP: 5	♣ AQ2	♣ J96				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 211	♠ AQ	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: None	♦ K8	You bid first.
HCP: 25	♣ AK432	

Board: 212	♠ J876	The opponents are silent.
Dealer: N	♥ A93	
Vul: EW	♦ K3	Partner bids first.
HCP: 9	♣ J762	

Board: 213	♠ A2	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: Both	♦ AQ4	You bid first.
HCP: 25	♣ AKQ4	

Board: 214	♠ 9843	The opponents are silent.
Dealer: N	♥ 1062	
Vul: None	♦ Q9	Partner bids first.
HCP: 6	♣ A1064	

Board: 215	♠ AQ4	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ AKJ96	You bid first.
HCP: 25	♣ AJ5	

Board: 216	♠ A654	The opponents are silent.
Dealer: N	♥ 753	
Vul: Both	♦ 752	Partner bids first.
HCP: 5	♣ J96	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ KJ83	♠ AQ				2♣
Vul: None	♥ 7543	♥ AKQ2	Pass	2♦	Pass	3NT
North HCP: 5	♦ 105	♦ K8	AP			
South HCP: 25	♣ J65	♣ AK432				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J876		2♣	Pass	2NT
Vul: EW	♥ K6	♥ A93	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AQ104	♦ K3	Pass	6NT	AP	
South HCP: 9	♣ AK53	♣ J762	1. Quantitative	4NT		
Contract: 6N S						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ KQJ3	♠ A2				2♣
Vul: Both	♥ J8	♥ AQ95	Pass	2♦	Pass	3NT
North HCP: 7	♦ 1073	♦ AQ4	Pass	4♣ ¹	Pass	4♦
South HCP: 25	♣ 10765	♣ AKQ4	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 9843		2♣	Pass	2♦
Vul: None	♥ AKQ4	♥ 1062	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AJ10	♦ Q9	AP			
South HCP: 6	♣ Q9	♣ A1064	1. Quantitative	4NT		
Contract: 4N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ K852	♠ AQ4				2♣
Vul: NS	♥ J865	♥ AQ	Pass	2♦	Pass	3NT
North HCP: 6	♦ 105	♦ AKJ96	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ Q94	♣ AJ5	AP			
Contract: 6N S			1. Quantitative	4NT		

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A654				
Vul: Both	♥ AK10	♥ 753		2♣	Pass	2♦
North HCP: 25	♦ AK63	♦ 752	Pass	3NT	AP	
South HCP: 5	♣ AQ2	♣ J96				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 217	♠ 1084	The opponents are silent.
Dealer: S	♥ KJ105	
Vul: NS	♦ Q75	Partner bids first.
HCP: 6	♣ 976	

Board: 218	♠ KQ6	The opponents are silent.
Dealer: N	♥ K76	
Vul: None	♦ AKJ6	You bid first.
HCP: 25	♣ AKQ	

Board: 219	♠ Q954	The opponents are silent.
Dealer: S	♥ 97	
Vul: NS	♦ A9873	Partner bids first.
HCP: 6	♣ 86	

Board: 220	♠ AKQJ	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ KQ	You bid first.
HCP: 26	♣ AQJ76	

Board: 221	♠ 10983	The opponents are silent.
Dealer: S	♥ K73	
Vul: EW	♦ K52	Partner bids first.
HCP: 7	♣ J43	

Board: 222	♠ AKJ	The opponents are silent.
Dealer: N	♥ K97	
Vul: None	♦ A3	You bid first.
HCP: 24	♣ AKQ94	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ KQ2				2♣
Vul: NS	♥ KJ105	♥ AQ	Pass	2♦	Pass	3NT
North HCP: 6	♦ Q75	♦ AK102	Pass	4NT ¹	AP	
South HCP: 25	♣ 976	♣ AK43				
Contract: 4N S			1. Quantitative 4NT			

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A7				
Vul: None	♥ K76	♥ 32		2♣	Pass	2NT
North HCP: 25	♦ AKJ6	♦ Q8542	Pass	3NT	AP	
South HCP: 7	♣ AKQ	♣ J943				
Contract: 3N S						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ Q954	♠ AKJ2				2♣
Vul: NS	♥ 97	♥ A62	Pass	2♦	Pass	3NT
North HCP: 6	♦ A9873	♦ KQJ10	Pass	4♣ ¹	Pass	4NT
South HCP: 25	♣ 86	♣ AK	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 109876				
Vul: NS	♥ A4	♥ Q97		2♣	Pass	2♦
North HCP: 26	♦ KQ	♦ A532	Pass	3NT	Pass	4♣ ¹
South HCP: 6	♣ AQJ76	♣ 8	Pass	4NT	AP	
Contract: 4N N			1. Gerber, for N			

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 10983	♠ AKJ6				
Vul: EW	♥ K73	♥ A6				2♣
North HCP: 7	♦ K52	♦ A4	Pass	2NT	Pass	3NT
South HCP: 25	♣ J43	♣ AKQ76	AP			
Contract: 3N N						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q64				
Vul: None	♥ K97	♥ 106542		2♣	Pass	2♦
North HCP: 24	♦ A3	♦ K8	Pass	2NT	Pass	3♦
South HCP: 5	♣ AKQ94	♣ 852	Pass	3♥	Pass	3NT
Contract: 4♥ N			Pass	4♥	AP	

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 217	♠ KQ2	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ AK102	You bid first.
HCP: 25	♣ AK43	

Board: 218	♠ A7	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ Q8542	Partner bids first.
HCP: 7	♣ J943	

Board: 219	♠ AKJ2	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ KQJ10	You bid first.
HCP: 25	♣ AK	

Board: 220	♠ 109876	The opponents are silent.
Dealer: N	♥ Q97	
Vul: NS	♦ A532	Partner bids first.
HCP: 6	♣ 8	

Board: 221	♠ AKJ6	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ A4	You bid first.
HCP: 25	♣ AKQ76	

Board: 222	♠ Q64	The opponents are silent.
Dealer: N	♥ 106542	
Vul: None	♦ K8	Partner bids first.
HCP: 5	♣ 852	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ KQ2				2♣
Vul: NS	♥ KJ105	♥ AQ	Pass	2♦	Pass	3NT
North HCP: 6	♦ Q75	♦ AK102	Pass	4NT ¹	AP	
South HCP: 25	♣ 976	♣ AK43				
Contract: 4N S			1. Quantitative 4NT			

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A7				
Vul: None	♥ K76	♥ 32		2♣	Pass	2NT
North HCP: 25	♦ AKJ6	♦ Q8542	Pass	3NT	AP	
South HCP: 7	♣ AKQ	♣ J943				
Contract: 3N S						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ Q954	♠ AKJ2				2♣
Vul: NS	♥ 97	♥ A62	Pass	2♦	Pass	3NT
North HCP: 6	♦ A9873	♦ KQJ10	Pass	4♣ ¹	Pass	4NT
South HCP: 25	♣ 86	♣ AK	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 109876				
Vul: NS	♥ A4	♥ Q97		2♣	Pass	2♦
North HCP: 26	♦ KQ	♦ A532	Pass	3NT	Pass	4♣ ¹
South HCP: 6	♣ AQJ76	♣ 8	Pass	4NT	AP	
Contract: 4N N			1. Gerber, for N			

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 10983	♠ AKJ6				
Vul: EW	♥ K73	♥ A6				2♣
North HCP: 7	♦ K52	♦ A4	Pass	2NT	Pass	3NT
South HCP: 25	♣ J43	♣ AKQ76	AP			
Contract: 3N N						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q64				
Vul: None	♥ K97	♥ 106542		2♣	Pass	2♦
North HCP: 24	♦ A3	♦ K8	Pass	2NT	Pass	3♦
South HCP: 5	♣ AKQ94	♣ 852	Pass	3♥	Pass	3NT
Contract: 4♥ N			Pass	4♥	AP	

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 223	♠ 1032	The opponents are silent.
Dealer: S	♥ K83	
Vul: EW	♦ Q10962	Partner bids first.
HCP: 5	♣ 87	

Board: 224	♠ AKJ10	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ AQ83	You bid first.
HCP: 25	♣ AQ10	

Board: 225	♠ QJ762	The opponents are silent.
Dealer: S	♥ 93	
Vul: None	♦ K6	Partner bids first.
HCP: 7	♣ J652	

Board: 226	♠ AK10	The opponents are silent.
Dealer: N	♥ K103	
Vul: NS	♦ AK874	You bid first.
HCP: 24	♣ AK	

Board: 227	♠ QJ632	The opponents are silent.
Dealer: S	♥ J3	
Vul: None	♦ J6542	Partner bids first.
HCP: 5	♣ 6	

Board: 228	♠ J753	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ AKQ6	You bid first.
HCP: 26	♣ AKQ	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AKQ				2♣
Vul: EW	♥ K83	♥ AJ10	Pass	2♦	Pass	3NT
North HCP: 5	♦ Q10962	♦ AK87	AP			
South HCP: 27	♣ 87	♣ AQ3				
Contract: 3N S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ —				
Vul: Both	♥ KQ	♥ J10632		2♣	Pass	2♦
North HCP: 25	♦ AQ83	♦ 762	Pass	3NT	AP	
South HCP: 5	♣ AQ10	♣ KJ982				
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ QJ762	♠ AK4				2♣
Vul: None	♥ 93	♥ AQ2	Pass	2♦	Pass	3NT
North HCP: 7	♦ K6	♦ A98	Pass	4♣ ¹	Pass	4♦
South HCP: 26	♣ J652	♣ AKQ9	Pass	6NT	AP	
Contract: 6N S						

1. Gerber, for N

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q9				
Vul: NS	♥ K103	♥ 9764	Pass	2NT	Pass	3♣ ¹
North HCP: 24	♦ AK874	♦ J105	Pass	3♦	Pass	3NT
South HCP: 6	♣ AK	♣ QJ95	AP			
Contract: 3N N						

1. Stayman

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ QJ632	♠ AK4				2♣
Vul: None	♥ J3	♥ AK2	Pass	2♦	Pass	3NT
North HCP: 5	♦ J6542	♦ A73	AP			
South HCP: 25	♣ 6	♣ AK94				
Contract: 3N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ J753	♠ KQ92				
Vul: NS	♥ AK	♥ 109654		2♣	Pass	2♦
North HCP: 26	♦ AKQ6	♦ 94	Pass	3NT	AP	
South HCP: 5	♣ AKQ	♣ 75				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 223	♠ AKQ	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: EW	♦ AK87	You bid first.
HCP: 27	♣ AQ3	

Board: 224	♠ —	The opponents are silent.
Dealer: N	♥ J10632	
Vul: Both	♦ 762	Partner bids first.
HCP: 5	♣ KJ982	

Board: 225	♠ AK4	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ A98	You bid first.
HCP: 26	♣ AKQ9	

Board: 226	♠ Q9	The opponents are silent.
Dealer: N	♥ 9764	
Vul: NS	♦ J105	Partner bids first.
HCP: 6	♣ QJ95	

Board: 227	♠ AK4	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ A73	You bid first.
HCP: 25	♣ AK94	

Board: 228	♠ KQ92	The opponents are silent.
Dealer: N	♥ 109654	
Vul: NS	♦ 94	Partner bids first.
HCP: 5	♣ 75	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AKQ				2♣
Vul: EW	♥ K83	♥ AJ10	Pass	2♦	Pass	3NT
North HCP: 5	♦ Q10962	♦ AK87	AP			
South HCP: 27	♣ 87	♣ AQ3				
Contract: 3N S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ —				
Vul: Both	♥ KQ	♥ J10632		2♣	Pass	2♦
North HCP: 25	♦ AQ83	♦ 762	Pass	3NT	AP	
South HCP: 5	♣ AQ10	♣ KJ982				
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ QJ762	♠ AK4				2♣
Vul: None	♥ 93	♥ AQ2	Pass	2♦	Pass	3NT
North HCP: 7	♦ K6	♦ A98	Pass	4♣ ¹	Pass	4♦
South HCP: 26	♣ J652	♣ AKQ9	Pass	6NT	AP	
Contract: 6N S						

1. Gerber, for N

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q9				
Vul: NS	♥ K103	♥ 9764	Pass	2NT	Pass	3♣ ¹
North HCP: 24	♦ AK874	♦ J105	Pass	3♦	Pass	3NT
South HCP: 6	♣ AK	♣ QJ95	AP			
Contract: 3N N						

1. Stayman

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ QJ632	♠ AK4				2♣
Vul: None	♥ J3	♥ AK2	Pass	2♦	Pass	3NT
North HCP: 5	♦ J6542	♦ A73	AP			
South HCP: 25	♣ 6	♣ AK94				
Contract: 3N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ J753	♠ KQ92				
Vul: NS	♥ AK	♥ 109654		2♣	Pass	2♦
North HCP: 26	♦ AKQ6	♦ 94	Pass	3NT	AP	
South HCP: 5	♣ AKQ	♣ 75				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 229	♠ 9432	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ KQ62	Partner bids first.
HCP: 7	♣ 432	

Board: 230	♠ A10	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ AKQ7	You bid first.
HCP: 27	♣ AQJ5	

Board: 231	♠ A3	The opponents are silent.
Dealer: S	♥ 95	
Vul: EW	♦ Q7654	Partner bids first.
HCP: 7	♣ J832	

Board: 232	♠ AK2	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: Both	♦ AKQ4	You bid first.
HCP: 26	♣ AJ6	

Board: 233	♠ 1097	The opponents are silent.
Dealer: S	♥ KQ109	
Vul: NS	♦ 765432	Partner bids first.
HCP: 5	♣ —	

Board: 234	♠ AK	The opponents are silent.
Dealer: N	♥ KJ82	
Vul: EW	♦ AKJ43	You bid first.
HCP: 24	♣ KQ	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 9432	♠ AQJ				2♣
Vul: EW	♥ Q10	♥ A75	Pass	2♦	Pass	3NT
North HCP: 7	♦ KQ62	♦ AJ3	Pass	4NT ¹	AP	
South HCP: 25	♣ 432	♣ AKQ5	1. Quantitative 4NT			
Contract: 4N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KQ32				
Vul: NS	♥ AK4	♥ Q		2♣	Pass	2NT
North HCP: 27	♦ AKQ7	♦ J1083	Pass	3NT	AP	
South HCP: 8	♣ AQJ5	♣ 10742				
Contract: 3N S						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ K95				2♣
Vul: EW	♥ 95	♥ AKQJ	Pass	2NT	Pass	3NT
North HCP: 7	♦ Q7654	♦ AKJ10	AP			
South HCP: 25	♣ J832	♣ A10				
Contract: 3N N						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 10753		2♣	Pass	2♦
Vul: Both	♥ AJ10	♥ KQ2	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ AKQ4	♦ 107	AP			
South HCP: 7	♣ AJ6	♣ Q987	1. Quantitative 4NT			
Contract: 4N N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ AKQ2				2♣
Vul: NS	♥ KQ109	♥ AJ	Pass	2♦	Pass	3NT
North HCP: 5	♦ 765432	♦ KQ9	AP			
South HCP: 26	♣ —	♣ AK72				
Contract: 3N S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J82				
Vul: EW	♥ KJ82	♥ Q743		2♣	Pass	2NT
North HCP: 24	♦ AKJ43	♦ 875	Pass	3NT	AP	
South HCP: 7	♣ KQ	♣ A98				
Contract: 3N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 229	♠ AQJ	The opponents are silent.
Dealer: S	♥ A75	
Vul: EW	♦ AJ3	You bid first.
HCP: 25	♣ AKQ5	

Board: 230	♠ KQ32	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ J1083	Partner bids first.
HCP: 8	♣ 10742	

Board: 231	♠ K95	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: EW	♦ AKJ10	You bid first.
HCP: 25	♣ A10	

Board: 232	♠ 10753	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: Both	♦ 107	Partner bids first.
HCP: 7	♣ Q987	

Board: 233	♠ AKQ2	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ KQ9	You bid first.
HCP: 26	♣ AK72	

Board: 234	♠ J82	The opponents are silent.
Dealer: N	♥ Q743	
Vul: EW	♦ 875	Partner bids first.
HCP: 7	♣ A98	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 9432	♠ AQJ				2♣
Vul: EW	♥ Q10	♥ A75	Pass	2♦	Pass	3NT
North HCP: 7	♦ KQ62	♦ AJ3	Pass	4NT ¹	AP	
South HCP: 25	♣ 432	♣ AKQ5	1. Quantitative	4NT		
Contract: 4N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KQ32				
Vul: NS	♥ AK4	♥ Q		2♣	Pass	2NT
North HCP: 27	♦ AKQ7	♦ J1083	Pass	3NT	AP	
South HCP: 8	♣ AQJ5	♣ 10742				
Contract: 3N S						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ K95				2♣
Vul: EW	♥ 95	♥ AKQJ	Pass	2NT	Pass	3NT
North HCP: 7	♦ Q7654	♦ AKJ10	AP			
South HCP: 25	♣ J832	♣ A10				
Contract: 3N N						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 10753		2♣	Pass	2♦
Vul: Both	♥ AJ10	♥ KQ2	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ AKQ4	♦ 107	AP			
South HCP: 7	♣ AJ6	♣ Q987	1. Quantitative	4NT		
Contract: 4N N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ AKQ2				2♣
Vul: NS	♥ KQ109	♥ AJ	Pass	2♦	Pass	3NT
North HCP: 5	♦ 765432	♦ KQ9	AP			
South HCP: 26	♣ —	♣ AK72				
Contract: 3N S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J82				
Vul: EW	♥ KJ82	♥ Q743		2♣	Pass	2NT
North HCP: 24	♦ AKJ43	♦ 875	Pass	3NT	AP	
South HCP: 7	♣ KQ	♣ A98				
Contract: 3N S						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 235	♠ K74	The opponents are silent.
Dealer: S	♥ J64	
Vul: None	♦ 543	Partner bids first.
HCP: 7	♣ K543	

Board: 236	♠ A8	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: EW	♦ AQ3	You bid first.
HCP: 25	♣ AKQJ	

Board: 237	♠ AQJ10	The opponents are silent.
Dealer: S	♥ Q42	
Vul: NS	♦ 862	Partner bids first.
HCP: 9	♣ 983	

Board: 238	♠ KQJ	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ KQ109	You bid first.
HCP: 25	♣ AKQJ	

Board: 239	♠ 108652	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ 763	Partner bids first.
HCP: 6	♣ K92	

Board: 240	♠ AKQ9	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ K4	You bid first.
HCP: 25	♣ AKQ43	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ AQJ				2♣
Vul: None	♥ J64	♥ A1093	Pass	2NT	Pass	3NT
North HCP: 7	♦ 543	♦ AKQ8	AP			
South HCP: 25	♣ K543	♣ AJ				
Contract: 3N N						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KQ52		2♣	Pass	2♦
Vul: EW	♥ KQ87	♥ J103	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AQ3	♦ J95	Pass	4NT	AP	
South HCP: 7	♣ AKQJ	♣ 1098	1. Gerber, for N			
Contract: 4N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ AQJ10	♠ K92				2♣
Vul: NS	♥ Q42	♥ AKJ	Pass	2NT	Pass	3NT
North HCP: 9	♦ 862	♦ AKQJ	Pass	4NT ¹	Pass	6NT
South HCP: 26	♣ 983	♣ AJ6	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 8		2♣	Pass	2♦
Vul: Both	♥ A9	♥ KQ86	Pass	3NT	Pass	6♣
North HCP: 25	♦ KQ109	♦ 53	AP			
South HCP: 5	♣ AKQJ	♣ 1097432				
Contract: 6♣ N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 108652	♠ AQ3				2♣
Vul: None	♥ K8	♥ AQJ10	Pass	2♦	Pass	3NT
North HCP: 6	♦ 763	♦ AQ98	Pass	4NT ¹	AP	
South HCP: 25	♣ K92	♣ AQ	1. Quantitative 4NT			
Contract: 4N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ J1073				
Vul: NS	♥ A4	♥ J1062		2♣	Pass	2NT
North HCP: 25	♦ K4	♦ A7	Pass	3NT	AP	
South HCP: 7	♣ AKQ43	♣ J105				
Contract: 3N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 235	♠ AQJ	The opponents are silent.
Dealer: S	♥ A1093	
Vul: None	♦ AKQ8	You bid first.
HCP: 25	♣ AJ	

Board: 236	♠ KQ52	The opponents are silent.
Dealer: N	♥ J103	
Vul: EW	♦ J95	Partner bids first.
HCP: 7	♣ 1098	

Board: 237	♠ K92	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ AKQJ	You bid first.
HCP: 26	♣ AJ6	

Board: 238	♠ 8	The opponents are silent.
Dealer: N	♥ KQ86	
Vul: Both	♦ 53	Partner bids first.
HCP: 5	♣ 1097432	

Board: 239	♠ AQ3	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: None	♦ AQ98	You bid first.
HCP: 25	♣ AQ	

Board: 240	♠ J1073	The opponents are silent.
Dealer: N	♥ J1062	
Vul: NS	♦ A7	Partner bids first.
HCP: 7	♣ J105	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ AQJ				2♣
Vul: None	♥ J64	♥ A1093	Pass	2NT	Pass	3NT
North HCP: 7	♦ 543	♦ AKQ8	AP			
South HCP: 25	♣ K543	♣ AJ				
Contract: 3N N						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KQ52		2♣	Pass	2♦
Vul: EW	♥ KQ87	♥ J103	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AQ3	♦ J95	Pass	4NT	AP	
South HCP: 7	♣ AKQJ	♣ 1098				
Contract: 4N N			1. Gerber, for N			

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ AQJ10	♠ K92				2♣
Vul: NS	♥ Q42	♥ AKJ	Pass	2NT	Pass	3NT
North HCP: 9	♦ 862	♦ AKQJ	Pass	4NT ¹	Pass	6NT
South HCP: 26	♣ 983	♣ AJ6	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 8		2♣	Pass	2♦
Vul: Both	♥ A9	♥ KQ86	Pass	3NT	Pass	6♣
North HCP: 25	♦ KQ109	♦ 53	AP			
South HCP: 5	♣ AKQJ	♣ 1097432				
Contract: 6♣ N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 108652	♠ AQ3				2♣
Vul: None	♥ K8	♥ AQJ10	Pass	2♦	Pass	3NT
North HCP: 6	♦ 763	♦ AQ98	Pass	4NT ¹	AP	
South HCP: 25	♣ K92	♣ AQ	1. Quantitative 4NT			
Contract: 4N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ J1073				
Vul: NS	♥ A4	♥ J1062		2♣	Pass	2NT
North HCP: 25	♦ K4	♦ A7	Pass	3NT	AP	
South HCP: 7	♣ AKQ43	♣ J105				
Contract: 3N S						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 241	♠ K76	The opponents are silent.
Dealer: S	♥ 543	
Vul: EW	♦ Q102	Partner bids first.
HCP: 8	♣ QJ96	

Board: 242	♠ AKQ	The opponents are silent.
Dealer: N	♥ A1096	
Vul: None	♦ KQ2	You bid first.
HCP: 27	♣ AKQ	

Board: 243	♠ K432	The opponents are silent.
Dealer: S	♥ QJ10942	
Vul: NS	♦ 64	Partner bids first.
HCP: 6	♣ 8	

Board: 244	♠ AK5	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ AKJ82	You bid first.
HCP: 24	♣ AJ2	

Board: 245	♠ 974	The opponents are silent.
Dealer: S	♥ J983	
Vul: Both	♦ K4	Partner bids first.
HCP: 7	♣ K743	

Board: 246	♠ A7	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: EW	♦ AKQJ9	You bid first.
HCP: 24	♣ A9	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ AQ10				2♣
Vul: EW	♥ 543	♥ AQJ	Pass	2NT	Pass	3NT
North HCP: 8	♦ Q102	♦ AJ	AP			
South HCP: 25	♣ QJ96	♣ AK853				
Contract: 3N N						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 765432				
Vul: None	♥ A1096	♥ 754		2♣	Pass	2♦
North HCP: 27	♦ KQ2	♦ A76	Pass	3NT	AP	
South HCP: 5	♣ AKQ	♣ J				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ K432	♠ A7				2♣
Vul: NS	♥ QJ10942	♥ AK7	Pass	2♦	Pass	3NT
North HCP: 6	♦ 64	♦ AKJ2	Pass	4♣ ¹	Pass	4♦
South HCP: 27	♣ 8	♣ AKJ7	Pass	6♥	AP	
Contract: 6♥ N						

1. Gerber, for N

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q10863		2♣	Pass	2♦
Vul: EW	♥ A10	♥ 94	Pass	2NT	Pass	3♥
North HCP: 24	♦ AKJ82	♦ 6	Pass	3♣	Pass	3NT
South HCP: 7	♣ AJ2	♣ KQ1095	Pass	4♣	Pass	4NT ¹
Contract: 5♠ N			Pass	5♠	AP	

1. Blackwood 0314, for ♠

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ KQ2				2♣
Vul: Both	♥ J983	♥ AK6	Pass	2NT	Pass	3NT
North HCP: 7	♦ K4	♦ AQ8	AP			
South HCP: 25	♣ K743	♣ AQJ5				
Contract: 3N N						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ QJ102				
Vul: EW	♥ AQ73	♥ J108		2♣	Pass	2NT
North HCP: 24	♦ AKQJ9	♦ 1086	Pass	3NT	AP	
South HCP: 8	♣ A9	♣ KJ2				
Contract: 3N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 241	♠ AQ10	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ AJ	You bid first.
HCP: 25	♣ AK853	

Board: 242	♠ 765432	The opponents are silent.
Dealer: N	♥ 754	
Vul: None	♦ A76	Partner bids first.
HCP: 5	♣ J	

Board: 243	♠ A7	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ AKJ2	You bid first.
HCP: 27	♣ AKJ7	

Board: 244	♠ Q10863	The opponents are silent.
Dealer: N	♥ 94	
Vul: EW	♦ 6	Partner bids first.
HCP: 7	♣ KQ1095	

Board: 245	♠ KQ2	The opponents are silent.
Dealer: S	♥ AK6	
Vul: Both	♦ AQ8	You bid first.
HCP: 25	♣ AQJ5	

Board: 246	♠ QJ102	The opponents are silent.
Dealer: N	♥ J108	
Vul: EW	♦ 1086	Partner bids first.
HCP: 8	♣ KJ2	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ AQ10				2♣
Vul: EW	♥ 543	♥ AQJ	Pass	2NT	Pass	3NT
North HCP: 8	♦ Q102	♦ AJ	AP			
South HCP: 25	♣ QJ96	♣ AK853				
Contract: 3N N						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 765432				
Vul: None	♥ A1096	♥ 754		2♣	Pass	2♦
North HCP: 27	♦ KQ2	♦ A76	Pass	3NT	AP	
South HCP: 5	♣ AKQ	♣ J				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ K432	♠ A7				2♣
Vul: NS	♥ QJ10942	♥ AK7	Pass	2♦	Pass	3NT
North HCP: 6	♦ 64	♦ AKJ2	Pass	4♣ ¹	Pass	4♦
South HCP: 27	♣ 8	♣ AKJ7	Pass	6♥	AP	
Contract: 6♥ N						

1. Gerber, for N

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q10863		2♣	Pass	2♦
Vul: EW	♥ A10	♥ 94	Pass	2NT	Pass	3♥
North HCP: 24	♦ AKJ82	♦ 6	Pass	3♣	Pass	3NT
South HCP: 7	♣ AJ2	♣ KQ1095	Pass	4♣	Pass	4NT ¹
Contract: 5♠ N			Pass	5♠	AP	

1. Blackwood 0314, for ♠

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ KQ2				2♣
Vul: Both	♥ J983	♥ AK6	Pass	2NT	Pass	3NT
North HCP: 7	♦ K4	♦ AQ8	AP			
South HCP: 25	♣ K743	♣ AQJ5				
Contract: 3N N						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ QJ102				
Vul: EW	♥ AQ73	♥ J108		2♣	Pass	2NT
North HCP: 24	♦ AKQJ9	♦ 1086	Pass	3NT	AP	
South HCP: 8	♣ A9	♣ KJ2				
Contract: 3N S						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 247	♠ K9876	The opponents are silent.
Dealer: S	♥ 973	
Vul: Both	♦ 94	Partner bids first.
HCP: 5	♣ Q64	

Board: 248	♠ A8	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: EW	♦ AQJ74	You bid first.
HCP: 24	♣ QJ	

Board: 249	♠ Q9	The opponents are silent.
Dealer: S	♥ J73	
Vul: Both	♦ J842	Partner bids first.
HCP: 6	♣ Q843	

Board: 250	♠ AK	The opponents are silent.
Dealer: N	♥ A72	
Vul: None	♦ AKJ43	You bid first.
HCP: 25	♣ AQ5	

Board: 251	♠ KJ	The opponents are silent.
Dealer: S	♥ J72	
Vul: NS	♦ 964	Partner bids first.
HCP: 6	♣ J10732	

Board: 252	♠ KQ	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ AK107	You bid first.
HCP: 25	♣ AKQ43	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ K9876	♠ QJ				2♣
Vul: Both	♥ 973	♥ KQ62	Pass	2♦	Pass	3NT
North HCP: 5	♦ 94	♦ AKQJ	AP			
South HCP: 25	♣ Q64	♣ AK9				
Contract: 3N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q10754		2♣	Pass	2♦
Vul: EW	♥ AKQJ	♥ 986	Pass	3♦	Pass	3♠
North HCP: 24	♦ AQJ74	♦ 9	Pass	3NT	AP	
South HCP: 6	♣ QJ	♣ A1052				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK84				2♣
Vul: Both	♥ J73	♥ AK8	Pass	2♦	Pass	3NT
North HCP: 6	♦ J842	♦ AKQ	Pass	4NT ¹	Pass	6NT
South HCP: 27	♣ Q843	♣ A96	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q86		2♣	Pass	3♣
Vul: None	♥ A72	♥ K4	Pass	3♦	Pass	3NT
North HCP: 25	♦ AKJ43	♦ Q85	Pass	6NT	AP	
South HCP: 10	♣ AQ5	♣ K7432				
Contract: 6N S						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q106				2♣
Vul: NS	♥ J72	♥ AQ95	Pass	2♦	Pass	3NT
North HCP: 6	♦ 964	♦ AKQ	Pass	4♣ ¹	Pass	4NT
South HCP: 26	♣ J10732	♣ AKQ	AP			
Contract: 4N S			1. Gerber, for N			

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 8432		2♣	Pass	2♦
Vul: Both	♥ A3	♥ Q4	Pass	3NT	AP	
North HCP: 25	♦ AK107	♦ QJ8				
South HCP: 5	♣ AKQ43	♣ 10862				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 247	♠ QJ	The opponents are silent.
Dealer: S	♥ KQ62	
Vul: Both	♦ AKQJ	You bid first.
HCP: 25	♣ AK9	

Board: 248	♠ Q10754	The opponents are silent.
Dealer: N	♥ 986	
Vul: EW	♦ 9	Partner bids first.
HCP: 6	♣ A1052	

Board: 249	♠ AK84	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ AKQ	You bid first.
HCP: 27	♣ A96	

Board: 250	♠ Q86	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ Q85	Partner bids first.
HCP: 10	♣ K7432	

Board: 251	♠ Q106	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: NS	♦ AKQ	You bid first.
HCP: 26	♣ AKQ	

Board: 252	♠ 8432	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 5	♣ 10862	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ K9876	♠ QJ				2♣
Vul: Both	♥ 973	♥ KQ62	Pass	2♦	Pass	3NT
North HCP: 5	♦ 94	♦ AKQJ	AP			
South HCP: 25	♣ Q64	♣ AK9				
Contract: 3N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q10754		2♣	Pass	2♦
Vul: EW	♥ AKQJ	♥ 986	Pass	3♦	Pass	3♠
North HCP: 24	♦ AQJ74	♦ 9	Pass	3NT	AP	
South HCP: 6	♣ QJ	♣ A1052				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK84				2♣
Vul: Both	♥ J73	♥ AK8	Pass	2♦	Pass	3NT
North HCP: 6	♦ J842	♦ AKQ	Pass	4NT ¹	Pass	6NT
South HCP: 27	♣ Q843	♣ A96	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q86		2♣	Pass	3♣
Vul: None	♥ A72	♥ K4	Pass	3♦	Pass	3NT
North HCP: 25	♦ AKJ43	♦ Q85	Pass	6NT	AP	
South HCP: 10	♣ AQ5	♣ K7432				
Contract: 6N S						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q106				2♣
Vul: NS	♥ J72	♥ AQ95	Pass	2♦	Pass	3NT
North HCP: 6	♦ 964	♦ AKQ	Pass	4♣ ¹	Pass	4NT
South HCP: 26	♣ J10732	♣ AKQ	AP			
Contract: 4N S			1. Gerber, for N			

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 8432		2♣	Pass	2♦
Vul: Both	♥ A3	♥ Q4	Pass	3NT	AP	
North HCP: 25	♦ AK107	♦ QJ8				
South HCP: 5	♣ AKQ43	♣ 10862				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 253	♠ 84	The opponents are silent.
Dealer: S	♥ 10932	
Vul: None	♦ KJ952	Partner bids first.
HCP: 5	♣ J8	

Board: 254	♠ A7	The opponents are silent.
Dealer: N	♥ AK107	
Vul: None	♦ A4	You bid first.
HCP: 24	♣ AKQ97	

Board: 255	♠ 753	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ Q9862	Partner bids first.
HCP: 5	♣ QJ97	

Board: 256	♠ A10	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: Both	♦ AQ1096	You bid first.
HCP: 25	♣ AQ	

Board: 257	♠ QJ8	The opponents are silent.
Dealer: S	♥ Q93	
Vul: Both	♦ 985	Partner bids first.
HCP: 5	♣ 10965	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 253
Dealer: S
Vul: None
North HCP: 5
South HCP: 25
Contract: 3N S

North:
♠ 84
♥ 10932
♦ KJ952
♣ J8

South:
♠ QJ93
♥ AK
♦ AQ103
♣ AKQ

West	North	East	South
			2♣
Pass	2♦	Pass	3NT
AP			

Board: 254
Dealer: N
Vul: None
North HCP: 24
South HCP: 6
Contract: 6♥ N

North:
♠ A7
♥ AK107
♦ A4
♣ AKQ97

South:
♠ J4
♥ Q9842
♦ K10863
♣ 4

West	North	East	South
	2♣	Pass	2♦
Pass	2NT	Pass	3♦
Pass	3♠ ¹	Pass	3NT ²
Pass	4♣ ³	Pass	4♦ ⁴
Pass	4NT ⁵	Pass	5♣
Pass	5♦	Pass	6♦
Pass	6♥	AP	

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 0314, for ♥

Board: 255
Dealer: S
Vul: NS
North HCP: 5
South HCP: 26
Contract: 3N S

North:
♠ 753
♥ 6
♦ Q9862
♣ QJ97

South:
♠ A1082
♥ AK5
♦ AKJ
♣ AK6

West	North	East	South
			2♣
Pass	2♦	Pass	3NT
AP			

Board: 256
Dealer: N
Vul: Both
North HCP: 25
South HCP: 7
Contract: 6N N

North:
♠ A10
♥ AKQ3
♦ AQ1096
♣ AQ

South:
♠ QJ94
♥ 109762
♦ KJ5
♣ 8

West	North	East	South
	2♣	Pass	2♦
Pass	3NT	Pass	4♣ ¹
Pass	4♦	Pass	6NT
AP			

1. Gerber, for N

Board: 257
Dealer: S
Vul: Both
North HCP: 5
South HCP: 24
Contract: 3N S

North:
♠ QJ8
♥ Q93
♦ 985
♣ 10965

South:
♠ A6
♥ A74
♦ AKQJ4
♣ AQ4

West	North	East	South
			2♣
Pass	2♦	Pass	2NT
Pass	3NT	AP	

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 253	♠ QJ93	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ AQ103	You bid first.
HCP: 25	♣ AKQ	

Board: 254	♠ J4	The opponents are silent.
Dealer: N	♥ Q9842	
Vul: None	♦ K10863	Partner bids first.
HCP: 6	♣ 4	

Board: 255	♠ A1082	The opponents are silent.
Dealer: S	♥ AK5	
Vul: NS	♦ AKJ	You bid first.
HCP: 26	♣ AK6	

Board: 256	♠ QJ94	The opponents are silent.
Dealer: N	♥ 109762	
Vul: Both	♦ KJ5	Partner bids first.
HCP: 7	♣ 8	

Board: 257	♠ A6	The opponents are silent.
Dealer: S	♥ A74	
Vul: Both	♦ AKQJ4	You bid first.
HCP: 24	♣ AQ4	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 253
Dealer: S
Vul: None
North HCP: 5
South HCP: 25
Contract: 3N S

North:
♠ 84
♥ 10932
♦ KJ952
♣ J8

South:
♠ QJ93
♥ AK
♦ AQ103
♣ AKQ

West	North	East	South
			2♣
Pass	2♦	Pass	3NT
AP			

Board: 254
Dealer: N
Vul: None
North HCP: 24
South HCP: 6
Contract: 6♥ N

North:
♠ A7
♥ AK107
♦ A4
♣ AKQ97

South:
♠ J4
♥ Q9842
♦ K10863
♣ 4

West	North	East	South
	2♣	Pass	2♦
Pass	2NT	Pass	3♦
Pass	3♠ ¹	Pass	3NT ²
Pass	4♣ ³	Pass	4♦ ⁴
Pass	4NT ⁵	Pass	5♣
Pass	5♦	Pass	6♦
Pass	6♥	AP	

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper
5. Blackwood 0314, for ♥

Board: 255
Dealer: S
Vul: NS
North HCP: 5
South HCP: 26
Contract: 3N S

North:
♠ 753
♥ 6
♦ Q9862
♣ QJ97

South:
♠ A1082
♥ AK5
♦ AKJ
♣ AK6

West	North	East	South
			2♣
Pass	2♦	Pass	3NT
AP			

Board: 256
Dealer: N
Vul: Both
North HCP: 25
South HCP: 7
Contract: 6N N

North:
♠ A10
♥ AKQ3
♦ AQ1096
♣ AQ

South:
♠ QJ94
♥ 109762
♦ KJ5
♣ 8

West	North	East	South
	2♣	Pass	2♦
Pass	3NT	Pass	4♣ ¹
Pass	4♦	Pass	6NT
AP			

1. Gerber, for N

Board: 257
Dealer: S
Vul: Both
North HCP: 5
South HCP: 24
Contract: 3N S

North:
♠ QJ8
♥ Q93
♦ 985
♣ 10965

South:
♠ A6
♥ A74
♦ AKQJ4
♣ AQ4

West	North	East	South
			2♣
Pass	2♦	Pass	2NT
Pass	3NT	AP	

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 258	♠ AK	The opponents are silent.
Dealer: N	♥ AQ102	
Vul: None	♦ AK10	You bid first.
HCP: 27	♣ AK93	

Board: 259	♠ 753	The opponents are silent.
Dealer: S	♥ Q976	
Vul: Both	♦ 972	Partner bids first.
HCP: 5	♣ K63	

Board: 260	♠ AQ	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: None	♦ 73	You bid first.
HCP: 24	♣ AKQ85	

Board: 261	♠ 6	The opponents are silent.
Dealer: S	♥ AJ87	
Vul: NS	♦ 8753	Partner bids first.
HCP: 8	♣ QJ97	

Board: 262	♠ AKQ6	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: EW	♦ AQJ8	You bid first.
HCP: 26	♣ AQ	

Board: 263	♠ A972	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: NS	♦ 9754	Partner bids first.
HCP: 10	♣ 107	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ1083		2♣	Pass	2♦
Vul: None	♥ AQ102	♥ J	Pass	3NT	Pass	5NT
North HCP: 27	♦ AK10	♦ QJ5	Pass	6NT	AP	
South HCP: 8	♣ AK93	♣ J1072				
Contract: 6N N						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AQJ10				2♣
Vul: Both	♥ Q976	♥ AK	Pass	2♦	Pass	3NT
North HCP: 5	♦ 972	♦ AQ5	AP			
South HCP: 27	♣ K63	♣ AQJ5				
Contract: 3N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K94		2♣	Pass	2NT
Vul: None	♥ AKQ5	♥ 843	Pass	3♣	Pass	3NT
North HCP: 24	♦ 73	♦ AJ84	Pass	4NT ¹	Pass	6NT
South HCP: 8	♣ AKQ85	♣ 1073	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK105				2♣
Vul: NS	♥ AJ87	♥ KQ10	Pass	2NT	Pass	3NT
North HCP: 8	♦ 8753	♦ AKQJ	AP			
South HCP: 26	♣ QJ97	♣ A6				
Contract: 3N N						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J432		2♣	Pass	2NT
Vul: EW	♥ KJ3	♥ AQ97	Pass	3NT	AP	
North HCP: 26	♦ AQJ8	♦ 10754				
South HCP: 7	♣ AQ	♣ 5				
Contract: 3N S						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ A972	♠ K83				2♣
Vul: NS	♥ KQJ	♥ A5	Pass	2NT	Pass	3NT
North HCP: 10	♦ 9754	♦ AKQJ	Pass	4♣ ¹	Pass	4NT
South HCP: 27	♣ 107	♣ AKQJ	AP			
Contract: 4N N			1. Gerber, for N			

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 258	♠ QJ1083	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ QJ5	Partner bids first.
HCP: 8	♣ J1072	

Board: 259	♠ AQJ10	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ AQ5	You bid first.
HCP: 27	♣ AQJ5	

Board: 260	♠ K94	The opponents are silent.
Dealer: N	♥ 843	
Vul: None	♦ AJ84	Partner bids first.
HCP: 8	♣ 1073	

Board: 261	♠ AK105	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ AKQJ	You bid first.
HCP: 26	♣ A6	

Board: 262	♠ J432	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: EW	♦ 10754	Partner bids first.
HCP: 7	♣ 5	

Board: 263	♠ K83	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ AKQJ	You bid first.
HCP: 27	♣ AKQJ	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ1083		2♣	Pass	2♦
Vul: None	♥ AQ102	♥ J	Pass	3NT	Pass	5NT
North HCP: 27	♦ AK10	♦ QJ5	Pass	6NT	AP	
South HCP: 8	♣ AK93	♣ J1072				
Contract: 6N N						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AQJ10				2♣
Vul: Both	♥ Q976	♥ AK	Pass	2♦	Pass	3NT
North HCP: 5	♦ 972	♦ AQ5	AP			
South HCP: 27	♣ K63	♣ AQJ5				
Contract: 3N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K94		2♣	Pass	2NT
Vul: None	♥ AKQ5	♥ 843	Pass	3♣	Pass	3NT
North HCP: 24	♦ 73	♦ AJ84	Pass	4NT ¹	Pass	6NT
South HCP: 8	♣ AKQ85	♣ 1073	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK105				2♣
Vul: NS	♥ AJ87	♥ KQ10	Pass	2NT	Pass	3NT
North HCP: 8	♦ 8753	♦ AKQJ	AP			
South HCP: 26	♣ QJ97	♣ A6				
Contract: 3N N						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J432		2♣	Pass	2NT
Vul: EW	♥ KJ3	♥ AQ97	Pass	3NT	AP	
North HCP: 26	♦ AQJ8	♦ 10754				
South HCP: 7	♣ AQ	♣ 5				
Contract: 3N S						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ A972	♠ K83				2♣
Vul: NS	♥ KQJ	♥ A5	Pass	2NT	Pass	3NT
North HCP: 10	♦ 9754	♦ AKQJ	Pass	4♣ ¹	Pass	4NT
South HCP: 27	♣ 107	♣ AKQJ	AP			
Contract: 4N N			1. Gerber, for N			

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 264	♠ AK10	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ AKQ	You bid first.
HCP: 25	♣ AK742	

Board: 265	♠ 75	The opponents are silent.
Dealer: S	♥ Q1063	
Vul: Both	♦ 107	Partner bids first.
HCP: 5	♣ K8732	

Board: 266	♠ AK107	The opponents are silent.
Dealer: N	♥ AK85	
Vul: NS	♦ AK	You bid first.
HCP: 25	♣ A54	

Board: 267	♠ KJ7	The opponents are silent.
Dealer: S	♥ 43	
Vul: EW	♦ Q86	Partner bids first.
HCP: 6	♣ 107543	

Board: 268	♠ AK	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ KJ65	You bid first.
HCP: 25	♣ AKJ3	

Board: 269	♠ 109864	The opponents are silent.
Dealer: S	♥ KQ863	
Vul: None	♦ 2	Partner bids first.
HCP: 5	♣ 82	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ QJ		2♣	Pass	2♦
Vul: EW	♥ Q7	♥ J5	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AKQ	♦ J86543	AP			
South HCP: 6	♣ AK742	♣ J108	1. Quantitative 4NT			
Contract: 4N N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ KQJ6				2♣
Vul: Both	♥ Q1063	♥ AK	Pass	2♦	Pass	2NT
North HCP: 5	♦ 107	♦ AK952	Pass	3♣ ¹	Pass	3♠
South HCP: 24	♣ K8732	♣ A9	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ Q932				
Vul: NS	♥ AK85	♥ J2		2♣	Pass	2♦
North HCP: 25	♦ AK	♦ Q102	Pass	3NT	AP	
South HCP: 5	♣ A54	♣ 9832				
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ A84				2♣
Vul: EW	♥ 43	♥ A6	Pass	2♦	Pass	2NT
North HCP: 6	♦ Q86	♦ AK1072	Pass	3NT	AP	
South HCP: 24	♣ 107543	♣ AKQ				
Contract: 3N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q6				
Vul: Both	♥ AQ7	♥ J109642		2♣	Pass	2♦
North HCP: 25	♦ KJ65	♦ Q1098	Pass	3NT	AP	
South HCP: 5	♣ AKJ3	♣ 6				
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 109864	♠ AKJ				2♣
Vul: None	♥ KQ863	♥ A105	Pass	2♦	Pass	3NT
North HCP: 5	♦ 2	♦ AQ4	AP			
South HCP: 27	♣ 82	♣ AKQ7				
Contract: 3N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 264	♠ QJ	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ J86543	Partner bids first.
HCP: 6	♣ J108	

Board: 265	♠ KQJ6	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ AK952	You bid first.
HCP: 24	♣ A9	

Board: 266	♠ Q932	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ Q102	Partner bids first.
HCP: 5	♣ 9832	

Board: 267	♠ A84	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ AK1072	You bid first.
HCP: 24	♣ AKQ	

Board: 268	♠ Q6	The opponents are silent.
Dealer: N	♥ J109642	
Vul: Both	♦ Q1098	Partner bids first.
HCP: 5	♣ 6	

Board: 269	♠ AKJ	The opponents are silent.
Dealer: S	♥ A105	
Vul: None	♦ AQ4	You bid first.
HCP: 27	♣ AKQ7	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ QJ		2♣	Pass	2♦
Vul: EW	♥ Q7	♥ J5	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AKQ	♦ J86543	AP			
South HCP: 6	♣ AK742	♣ J108	1. Quantitative 4NT			
Contract: 4N N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ KQJ6				2♣
Vul: Both	♥ Q1063	♥ AK	Pass	2♦	Pass	2NT
North HCP: 5	♦ 107	♦ AK952	Pass	3♣ ¹	Pass	3♠
South HCP: 24	♣ K8732	♣ A9	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ Q932				
Vul: NS	♥ AK85	♥ J2		2♣	Pass	2♦
North HCP: 25	♦ AK	♦ Q102	Pass	3NT	AP	
South HCP: 5	♣ A54	♣ 9832				
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ A84				2♣
Vul: EW	♥ 43	♥ A6	Pass	2♦	Pass	2NT
North HCP: 6	♦ Q86	♦ AK1072	Pass	3NT	AP	
South HCP: 24	♣ 107543	♣ AKQ				
Contract: 3N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q6				
Vul: Both	♥ AQ7	♥ J109642		2♣	Pass	2♦
North HCP: 25	♦ KJ65	♦ Q1098	Pass	3NT	AP	
South HCP: 5	♣ AKJ3	♣ 6				
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 109864	♠ AKJ				2♣
Vul: None	♥ KQ863	♥ A105	Pass	2♦	Pass	3NT
North HCP: 5	♦ 2	♦ AQ4	AP			
South HCP: 27	♣ 82	♣ AKQ7				
Contract: 3N S						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 270	♠ AK6	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ AQ43	You bid first.
HCP: 25	♣ AKQ6	
Board: 271	♠ K642	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ KJ108	Partner bids first.
HCP: 9	♣ 643	
Board: 272	♠ A108	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ AQ854	You bid first.
HCP: 24	♣ AKJ	
Board: 273	♠ Q865	The opponents are silent.
Dealer: S	♥ J7	
Vul: EW	♦ QJ93	Partner bids first.
HCP: 7	♣ J52	
Board: 274	♠ AJ9	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: None	♦ AK64	You bid first.
HCP: 26	♣ AJ	
Board: 275	♠ 62	East Doubles 4♣ if possible.
Dealer: S	♥ KQ743	
Vul: NS	♦ 85	Partner bids first.
HCP: 6	♣ J765	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ Q10942		2♣	Pass	2♦
Vul: None	♥ K6	♥ QJ32	Pass	3NT	AP	
North HCP: 25	♦ AQ43	♦ 5				
South HCP: 5	♣ AKQ6	♣ 1043				
Contract: 3N N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ K642	♠ AQJ7				2♣
Vul: NS	♥ Q3	♥ A7	Pass	2NT	Pass	3NT
North HCP: 9	♦ KJ108	♦ AQ964	Pass	4NT ¹	Pass	6NT
South HCP: 24	♣ 643	♣ AK	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ KQ3		2♣	Pass	2NT
Vul: NS	♥ AQ	♥ K86	Pass	3NT	Pass	5NT
North HCP: 24	♦ AQ854	♦ J1032	Pass	7NT	AP	
South HCP: 11	♣ AKJ	♣ Q74				
Contract: 7N S						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ Q865	♠ AK9				2♣
Vul: EW	♥ J7	♥ AK32	Pass	2♦	Pass	3NT
North HCP: 7	♦ QJ93	♦ AK4	Pass	4NT ¹	AP	
South HCP: 25	♣ J52	♣ A97	1. Quantitative 4NT			
Contract: 4N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K10862		2♣	Pass	2♦
Vul: None	♥ AKQ4	♥ J863	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ AK64	♦ J5	Pass	4♦	Pass	6NT
South HCP: 7	♣ AJ	♣ Q4	AP			
Contract: 6N N			1. Gerber, for N			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AQ107				2♣
Vul: NS	♥ KQ743	♥ AJ	Pass	2♦	Pass	3NT
North HCP: 6	♦ 85	♦ AKQ62	Pass	4♣ ¹	X	4♥
South HCP: 25	♣ J765	♣ KQ	AP			
Contract: 4♥ S			1. Gerber, for N			

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 270	♠ Q10942	The opponents are silent.
Dealer: N	♥ QJ32	
Vul: None	♦ 5	Partner bids first.
HCP: 5	♣ 1043	
Board: 271	♠ AQJ7	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ AQ964	You bid first.
HCP: 24	♣ AK	
Board: 272	♠ KQ3	The opponents are silent.
Dealer: N	♥ K86	
Vul: NS	♦ J1032	Partner bids first.
HCP: 11	♣ Q74	
Board: 273	♠ AK9	The opponents are silent.
Dealer: S	♥ AK32	
Vul: EW	♦ AK4	You bid first.
HCP: 25	♣ A97	
Board: 274	♠ K10862	The opponents are silent.
Dealer: N	♥ J863	
Vul: None	♦ J5	Partner bids first.
HCP: 7	♣ Q4	
Board: 275	♠ AQ107	East Doubles 4♣ if possible.
Dealer: S	♥ AJ	
Vul: NS	♦ AKQ62	You bid first.
HCP: 25	♣ KQ	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ Q10942		2♣	Pass	2♦
Vul: None	♥ K6	♥ QJ32				
North HCP: 25	♦ AQ43	♦ 5	Pass	3NT	AP	
South HCP: 5	♣ AKQ6	♣ 1043				
Contract: 3N N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ K642	♠ AQJ7				2♣
Vul: NS	♥ Q3	♥ A7	Pass	2NT	Pass	3NT
North HCP: 9	♦ KJ108	♦ AQ964	Pass	4NT ¹	Pass	6NT
South HCP: 24	♣ 643	♣ AK	AP			
Contract: 6N N			1. Quantitative 4NT			

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ KQ3		2♣	Pass	2NT
Vul: NS	♥ AQ	♥ K86	Pass	3NT	Pass	5NT
North HCP: 24	♦ AQ854	♦ J1032	Pass	7NT	AP	
South HCP: 11	♣ AKJ	♣ Q74				
Contract: 7N S						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ Q865	♠ AK9				2♣
Vul: EW	♥ J7	♥ AK32	Pass	2♦	Pass	3NT
North HCP: 7	♦ QJ93	♦ AK4	Pass	4NT ¹	AP	
South HCP: 25	♣ J52	♣ A97	1. Quantitative 4NT			
Contract: 4N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K10862		2♣	Pass	2♦
Vul: None	♥ AKQ4	♥ J863	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ AK64	♦ J5	Pass	4♦	Pass	6NT
South HCP: 7	♣ AJ	♣ Q4	AP			
Contract: 6N N			1. Gerber, for N			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AQ107				2♣
Vul: NS	♥ KQ743	♥ AJ	Pass	2♦	Pass	3NT
North HCP: 6	♦ 85	♦ AKQ62	Pass	4♣ ¹	X	4♥
South HCP: 25	♣ J765	♣ KQ	AP			
Contract: 4♥ S			1. Gerber, for N			

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 276	♠ AK103	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ KQJ	You bid first.
HCP: 25	♣ AQ10	

Board: 277	♠ 106	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ K87543	Partner bids first.
HCP: 6	♣ J964	

Board: 278	♠ AKJ7	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ AK53	You bid first.
HCP: 25	♣ AK5	

Board: 279	♠ Q76	The opponents are silent.
Dealer: S	♥ A109	
Vul: None	♦ Q5	Partner bids first.
HCP: 8	♣ 87652	

Board: 280	♠ KJ	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: EW	♦ AK2	You bid first.
HCP: 26	♣ KQJ7	

Board: 281	♠ Q3	The opponents are silent.
Dealer: S	♥ QJ93	
Vul: Both	♦ K43	Partner bids first.
HCP: 11	♣ K1092	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ Q64		2♣	Pass	2♦
Vul: Both	♥ AQ10	♥ 9863				
North HCP: 25	♦ KQJ	♦ 10962	Pass	3NT	AP	
South HCP: 5	♣ AQ10	♣ K5				
Contract: 3N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AKQ8				2♣
Vul: NS	♥ Q	♥ A92	Pass	2♦	Pass	3NT
North HCP: 6	♦ K87543	♦ AQ	Pass	4♣ ¹	Pass	4♦
South HCP: 25	♣ J964	♣ AQ105	Pass	7♦	AP	
Contract: 7♦ N			1. Gerber, for N			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q105		2♣	Pass	2NT
Vul: EW	♥ K6	♥ A3				
North HCP: 25	♦ AK53	♦ 1064	Pass	3NT	AP	
South HCP: 7	♣ AK5	♣ J9643				
Contract: 3N S						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ AK102				2♣
Vul: None	♥ A109	♥ KJ6	Pass	2NT	Pass	3NT
North HCP: 8	♦ Q5	♦ AK98	AP			
South HCP: 25	♣ 87652	♣ AK				
Contract: 3N N						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ AQ7		2♣	Pass	2NT
Vul: EW	♥ AKQ6	♥ 1093	Pass	3NT	Pass	5NT
North HCP: 26	♦ AK2	♦ Q9643	Pass	7NT	AP	
South HCP: 12	♣ KQJ7	♣ A6				
Contract: 7N S						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ AK5				2♣
Vul: Both	♥ QJ93	♥ AK107	Pass	2NT	Pass	3NT
North HCP: 11	♦ K43	♦ A9	Pass	5NT	Pass	7NT
South HCP: 25	♣ K1092	♣ AQJ7	AP			
Contract: 7N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 276	♠ Q64	The opponents are silent.
Dealer: N	♥ 9863	
Vul: Both	♦ 10962	Partner bids first.
HCP: 5	♣ K5	

Board: 277	♠ AKQ8	The opponents are silent.
Dealer: S	♥ A92	
Vul: NS	♦ AQ	You bid first.
HCP: 25	♣ AQ105	

Board: 278	♠ Q105	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ 1064	Partner bids first.
HCP: 7	♣ J9643	

Board: 279	♠ AK102	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: None	♦ AK98	You bid first.
HCP: 25	♣ AK	

Board: 280	♠ AQ7	The opponents are silent.
Dealer: N	♥ 1093	
Vul: EW	♦ Q9643	Partner bids first.
HCP: 12	♣ A6	

Board: 281	♠ AK5	The opponents are silent.
Dealer: S	♥ AK107	
Vul: Both	♦ A9	You bid first.
HCP: 25	♣ AQJ7	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ Q64		2♣	Pass	2♦
Vul: Both	♥ AQ10	♥ 9863				
North HCP: 25	♦ KQJ	♦ 10962	Pass	3NT	AP	
South HCP: 5	♣ AQ10	♣ K5				
Contract: 3N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AKQ8				2♣
Vul: NS	♥ Q	♥ A92	Pass	2♦	Pass	3NT
North HCP: 6	♦ K87543	♦ AQ	Pass	4♣ ¹	Pass	4♦
South HCP: 25	♣ J964	♣ AQ105	Pass	7♦	AP	
Contract: 7♦ N			1. Gerber, for N			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q105		2♣	Pass	2NT
Vul: EW	♥ K6	♥ A3				
North HCP: 25	♦ AK53	♦ 1064	Pass	3NT	AP	
South HCP: 7	♣ AK5	♣ J9643				
Contract: 3N S						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ AK102				2♣
Vul: None	♥ A109	♥ KJ6	Pass	2NT	Pass	3NT
North HCP: 8	♦ Q5	♦ AK98	AP			
South HCP: 25	♣ 87652	♣ AK				
Contract: 3N N						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ AQ7		2♣	Pass	2NT
Vul: EW	♥ AKQ6	♥ 1093	Pass	3NT	Pass	5NT
North HCP: 26	♦ AK2	♦ Q9643	Pass	7NT	AP	
South HCP: 12	♣ KQJ7	♣ A6				
Contract: 7N S						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ AK5				2♣
Vul: Both	♥ QJ93	♥ AK107	Pass	2NT	Pass	3NT
North HCP: 11	♦ K43	♦ A9	Pass	5NT	Pass	7NT
South HCP: 25	♣ K1092	♣ AQJ7	AP			
Contract: 7N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 282	♠ AJ72	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: None	♦ AK2	You bid first.
HCP: 25	♣ A10	

Board: 283	♠ 4	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: NS	♦ KJ72	Partner bids first.
HCP: 7	♣ 108643	

Board: 284	♠ K2	East Bids 3♥ if possible.
Dealer: N	♥ AQ7	
Vul: Both	♦ AK53	You bid first.
HCP: 25	♣ AKQ4	

Board: 285	♠ K94	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ QJ74	Partner bids first.
HCP: 6	♣ 107542	

Board: 286	♠ AK	The opponents are silent.
Dealer: N	♥ K107	
Vul: EW	♦ AQ9	You bid first.
HCP: 25	♣ AKQ75	

Board: 287	♠ K10	The opponents are silent.
Dealer: S	♥ J93	
Vul: None	♦ K109	Partner bids first.
HCP: 8	♣ J8763	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ AJ72	♠ KQ4		2♣	Pass	2♦
Vul: None	♥ AKQ10	♥ 9876	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AK2	♦ Q94	Pass	4♦	Pass	6NT
South HCP: 7	♣ A10	♣ 875	AP			
Contract: 6N N			1. Gerber, for N			

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ5				2♣
Vul: NS	♥ QJ5	♥ A2	Pass	2♦	Pass	3NT
North HCP: 7	♦ KJ72	♦ Q105	Pass	4♣ ¹	Pass	4NT
South HCP: 25	♣ 108643	♣ AKQJ	AP			
Contract: 4N S			1. Gerber, for N			

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AQJ97643		2♣	3♥	3♠
Vul: Both	♥ AQ7	♥ 10	Pass	3NT	Pass	6♠
North HCP: 25	♦ AK53	♦ 6	AP			
South HCP: 8	♣ AKQ4	♣ J82				
Contract: 6♠ S						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ A108				2♣
Vul: None	♥ 3	♥ AK2	Pass	2♦	Pass	3NT
North HCP: 6	♦ QJ74	♦ AK8	Pass	4NT ¹	AP	
South HCP: 25	♣ 107542	♣ AK98	1. Quantitative 4NT			
Contract: 4N S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1083		2♣	Pass	2♦
Vul: EW	♥ K107	♥ A3	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AQ9	♦ J8632	Pass	4NT	Pass	6NT
South HCP: 6	♣ AKQ75	♣ J109	AP			
Contract: 6N N			1. Gerber, for N			

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ Q76				2♣
Vul: None	♥ J93	♥ AKQ6	Pass	2NT	Pass	3NT
North HCP: 8	♦ K109	♦ AJ7	AP			
South HCP: 25	♣ J8763	♣ AKQ				
Contract: 3N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 282	♠ KQ4	The opponents are silent.
Dealer: N	♥ 9876	
Vul: None	♦ Q94	Partner bids first.
HCP: 7	♣ 875	

Board: 283	♠ AKQ5	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ Q105	You bid first.
HCP: 25	♣ AKQJ	

Board: 284	♠ AQJ97643	East Bids 3♥ if possible.
Dealer: N	♥ 10	
Vul: Both	♦ 6	Partner bids first.
HCP: 8	♣ J82	

Board: 285	♠ A108	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ AK8	You bid first.
HCP: 25	♣ AK98	

Board: 286	♠ 1083	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ J8632	Partner bids first.
HCP: 6	♣ J109	

Board: 287	♠ Q76	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: None	♦ AJ7	You bid first.
HCP: 25	♣ AKQ	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ AJ72	♠ KQ4		2♣	Pass	2♦
Vul: None	♥ AKQ10	♥ 9876	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AK2	♦ Q94	Pass	4♦	Pass	6NT
South HCP: 7	♣ A10	♣ 875	AP			
Contract: 6N N			1. Gerber, for N			

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ5				2♣
Vul: NS	♥ QJ5	♥ A2	Pass	2♦	Pass	3NT
North HCP: 7	♦ KJ72	♦ Q105	Pass	4♣ ¹	Pass	4NT
South HCP: 25	♣ 108643	♣ AKQJ	AP			
Contract: 4N S			1. Gerber, for N			

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AQJ97643		2♣	3♥	3♠
Vul: Both	♥ AQ7	♥ 10	Pass	3NT	Pass	6♠
North HCP: 25	♦ AK53	♦ 6	AP			
South HCP: 8	♣ AKQ4	♣ J82				
Contract: 6♠ S						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ A108				2♣
Vul: None	♥ 3	♥ AK2	Pass	2♦	Pass	3NT
North HCP: 6	♦ QJ74	♦ AK8	Pass	4NT ¹	AP	
South HCP: 25	♣ 107542	♣ AK98	1. Quantitative 4NT			
Contract: 4N S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1083		2♣	Pass	2♦
Vul: EW	♥ K107	♥ A3	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AQ9	♦ J8632	Pass	4NT	Pass	6NT
South HCP: 6	♣ AKQ75	♣ J109	AP			
Contract: 6N N			1. Gerber, for N			

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ Q76				2♣
Vul: None	♥ J93	♥ AKQ6	Pass	2NT	Pass	3NT
North HCP: 8	♦ K109	♦ AJ7	AP			
South HCP: 25	♣ J8763	♣ AKQ				
Contract: 3N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 288	♠ K432	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ AQ	You bid first.
HCP: 25	♣ AKQ7	

Board: 289	♠ Q	West Bids 3♠ if possible.
Dealer: S	♥ Q1072	
Vul: Both	♦ 843	Partner bids first.
HCP: 5	♣ J7654	

Board: 290	♠ A4	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ AKJ9	You bid first.
HCP: 26	♣ AK105	

Board: 291	♠ 10874	The opponents are silent.
Dealer: S	♥ K74	
Vul: None	♦ 86	Partner bids first.
HCP: 7	♣ KJ106	

Board: 292	♠ A32	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ AQ	You bid first.
HCP: 26	♣ AKQ93	

Board: 293	♠ 72	The opponents are silent.
Dealer: S	♥ 107	
Vul: Both	♦ J8643	Partner bids first.
HCP: 5	♣ A964	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ K432	♠ A10		2♣	Pass	2♦
Vul: EW	♥ AK8	♥ 654				
North HCP: 25	♦ AQ	♦ 9854	Pass	3NT	AP	
South HCP: 5	♣ AKQ7	♣ J1064				
Contract: 3N N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A7				2♣
Vul: Both	♥ Q1072	♥ AKJ9	3♠	Pass	Pass	3NT
North HCP: 5	♦ 843	♦ AKQ109	AP			
South HCP: 25	♣ J7654	♣ A3				
Contract: 3N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q9865		2♣	Pass	2♦
Vul: NS	♥ AK8	♥ Q109	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ AKJ9	♦ Q10	Pass	6NT	AP	
South HCP: 6	♣ AK105	♣ 864				
Contract: 6N N						

1. Quantitative 4NT

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ 10874	♠ AQ32				2♣
Vul: None	♥ K74	♥ A6	Pass	2NT	Pass	3NT
North HCP: 7	♦ 86	♦ AKQJ10	AP			
South HCP: 24	♣ KJ106	♣ A2				
Contract: 3N N						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ KJ7		2♣	Pass	2♦
Vul: EW	♥ AK9	♥ Q10753	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ AQ	♦ J1072	Pass	4♦	Pass	6NT
South HCP: 7	♣ AKQ93	♣ 8	AP			
Contract: 6N N						

1. Gerber, for N

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AQ5				2♣
Vul: Both	♥ 107	♥ AKQJ	Pass	2♦	Pass	3NT
North HCP: 5	♦ J8643	♦ AK75				
South HCP: 26	♣ A964	♣ K10	AP			
Contract: 3N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 288	♠ A10	The opponents are silent.
Dealer: N	♥ 654	
Vul: EW	♦ 9854	Partner bids first.
HCP: 5	♣ J1064	

Board: 289	♠ A7	West Bids 3♠ if possible.
Dealer: S	♥ AKJ9	
Vul: Both	♦ AKQ109	You bid first.
HCP: 25	♣ A3	

Board: 290	♠ Q9865	The opponents are silent.
Dealer: N	♥ Q109	
Vul: NS	♦ Q10	Partner bids first.
HCP: 6	♣ 864	

Board: 291	♠ AQ32	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ AKQJ10	You bid first.
HCP: 24	♣ A2	

Board: 292	♠ KJ7	The opponents are silent.
Dealer: N	♥ Q10753	
Vul: EW	♦ J1072	Partner bids first.
HCP: 7	♣ 8	

Board: 293	♠ AQ5	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: Both	♦ AK75	You bid first.
HCP: 26	♣ K10	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ K432	♠ A10		2♣	Pass	2♦
Vul: EW	♥ AK8	♥ 654	Pass	3NT	AP	
North HCP: 25	♦ AQ	♦ 9854				
South HCP: 5	♣ AKQ7	♣ J1064				
Contract: 3N N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A7				2♣
Vul: Both	♥ Q1072	♥ AKJ9	3♠	Pass	Pass	3NT
North HCP: 5	♦ 843	♦ AKQ109	AP			
South HCP: 25	♣ J7654	♣ A3				
Contract: 3N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q9865		2♣	Pass	2♦
Vul: NS	♥ AK8	♥ Q109	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ AKJ9	♦ Q10	Pass	6NT	AP	
South HCP: 6	♣ AK105	♣ 864				
Contract: 6N N						

1. Quantitative 4NT

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ 10874	♠ AQ32				2♣
Vul: None	♥ K74	♥ A6	Pass	2NT	Pass	3NT
North HCP: 7	♦ 86	♦ AKQJ10	AP			
South HCP: 24	♣ KJ106	♣ A2				
Contract: 3N N						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ KJ7		2♣	Pass	2♦
Vul: EW	♥ AK9	♥ Q10753	Pass	3NT	Pass	4♣ ¹
North HCP: 26	♦ AQ	♦ J1072	Pass	4♦	Pass	6NT
South HCP: 7	♣ AKQ93	♣ 8	AP			
Contract: 6N N						

1. Gerber, for N

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AQ5				2♣
Vul: Both	♥ 107	♥ AKQJ	Pass	2♦	Pass	3NT
North HCP: 5	♦ J8643	♦ AK75	AP			
South HCP: 26	♣ A964	♣ K10				
Contract: 3N S						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 294	♠ AKQ7	The opponents are silent.
Dealer: N	♥ AK72	
Vul: None	♦ A86	You bid first.
HCP: 26	♣ AQ	

Board: 295	♠ Q2	The opponents are silent.
Dealer: S	♥ K1083	
Vul: NS	♦ J10865	Partner bids first.
HCP: 6	♣ 97	

Board: 296	♠ AKQ	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: Both	♦ AQ5	You bid first.
HCP: 27	♣ AK8	

Board: 297	♠ A6532	The opponents are silent.
Dealer: S	♥ 952	
Vul: None	♦ Q76	Partner bids first.
HCP: 6	♣ 42	

Board: 298	♠ AK109	West Bids 3♥ if possible.
Dealer: N	♥ A5	
Vul: NS	♦ A3	You bid first.
HCP: 24	♣ AKQ53	

Board: 299	♠ 108	The opponents are silent.
Dealer: S	♥ K109732	
Vul: EW	♦ 72	Partner bids first.
HCP: 5	♣ Q107	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 984		2♣	Pass	2♦
Vul: None	♥ AK72	♥ Q965	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ A86	♦ KJ10	Pass	6NT	AP	
South HCP: 6	♣ AQ	♣ 1076				
Contract: 6N N				1. Quantitative	4NT	

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AK5				2♣
Vul: NS	♥ K1083	♥ QJ4	Pass	2♦	Pass	3NT
North HCP: 6	♦ J10865	♦ AQ	Pass	4NT ¹	AP	
South HCP: 25	♣ 97	♣ AKQ85				
Contract: 4N S				1. Quantitative	4NT	

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J73		2♣	Pass	2♦
Vul: Both	♥ KQ108	♥ J653	Pass	3NT	Pass	4NT ¹
North HCP: 27	♦ AQ5	♦ K843	Pass	6NT	AP	
South HCP: 6	♣ AK8	♣ J7				
Contract: 6N N				1. Quantitative	4NT	

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ A6532	♠ K10				2♣
Vul: None	♥ 952	♥ AKQJ	Pass	2♦	Pass	3NT
North HCP: 6	♦ Q76	♦ AJ	Pass	4♣ ¹	Pass	4NT
South HCP: 26	♣ 42	♣ AKJ87	Pass	6NT	AP	
Contract: 6N S				1. Gerber, for N		

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ QJ75				
Vul: NS	♥ A5	♥ 8		2♣	Pass	2♦
North HCP: 24	♦ A3	♦ K1054	3♥	3NT	AP	
South HCP: 7	♣ AKQ53	♣ J1094				
Contract: 3N N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ KQ				2♣
Vul: EW	♥ K109732	♥ AJ	Pass	2♦	Pass	3NT
North HCP: 5	♦ 72	♦ AKQ64	Pass	6♥	AP	
South HCP: 26	♣ Q107	♣ AK85				
Contract: 6♥ N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 294	♠ 984	The opponents are silent.
Dealer: N	♥ Q965	
Vul: None	♦ KJ10	Partner bids first.
HCP: 6	♣ 1076	

Board: 295	♠ AK5	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: NS	♦ AQ	You bid first.
HCP: 25	♣ AKQ85	

Board: 296	♠ J73	The opponents are silent.
Dealer: N	♥ J653	
Vul: Both	♦ K843	Partner bids first.
HCP: 6	♣ J7	

Board: 297	♠ K10	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: None	♦ AJ	You bid first.
HCP: 26	♣ AKJ87	

Board: 298	♠ QJ75	West Bids 3♥ if possible.
Dealer: N	♥ 8	
Vul: NS	♦ K1054	Partner bids first.
HCP: 7	♣ J1094	

Board: 299	♠ KQ	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ AKQ64	You bid first.
HCP: 26	♣ AK85	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 984		2♣	Pass	2♦
Vul: None	♥ AK72	♥ Q965	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ A86	♦ KJ10	Pass	6NT	AP	
South HCP: 6	♣ AQ	♣ 1076				
Contract: 6N N				1. Quantitative 4NT		

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AK5				2♣
Vul: NS	♥ K1083	♥ QJ4	Pass	2♦	Pass	3NT
North HCP: 6	♦ J10865	♦ AQ	Pass	4NT ¹	AP	
South HCP: 25	♣ 97	♣ AKQ85				
Contract: 4N S				1. Quantitative 4NT		

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J73		2♣	Pass	2♦
Vul: Both	♥ KQ108	♥ J653	Pass	3NT	Pass	4NT ¹
North HCP: 27	♦ AQ5	♦ K843	Pass	6NT	AP	
South HCP: 6	♣ AK8	♣ J7				
Contract: 6N N				1. Quantitative 4NT		

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ A6532	♠ K10				2♣
Vul: None	♥ 952	♥ AKQJ	Pass	2♦	Pass	3NT
North HCP: 6	♦ Q76	♦ AJ	Pass	4♣ ¹	Pass	4NT
South HCP: 26	♣ 42	♣ AKJ87	Pass	6NT	AP	
Contract: 6N S				1. Gerber, for N		

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ QJ75				
Vul: NS	♥ A5	♥ 8		2♣	Pass	2♦
North HCP: 24	♦ A3	♦ K1054	3♥	3NT	AP	
South HCP: 7	♣ AKQ53	♣ J1094				
Contract: 3N N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ KQ				2♣
Vul: EW	♥ K109732	♥ AJ	Pass	2♦	Pass	3NT
North HCP: 5	♦ 72	♦ AKQ64	Pass	6♥	AP	
South HCP: 26	♣ Q107	♣ AK85				
Contract: 6♥ N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 300	♠ AQ73	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ AKQ	You bid first.
HCP: 25	♣ AK10	

Board: 301	♠ 9	The opponents are silent.
Dealer: S	♥ J32	
Vul: NS	♦ J108432	Partner bids first.
HCP: 6	♣ A108	

Board: 302	♠ QJ63	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ AKQ9	You bid first.
HCP: 25	♣ AK10	

Board: 303	♠ 9652	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ Q10654	Partner bids first.
HCP: 5	♣ 93	

Board: 304	♠ AK98	The opponents are silent.
Dealer: N	♥ AK82	
Vul: None	♦ AJ10	You bid first.
HCP: 25	♣ AQ	

Board: 305	♠ 743	The opponents are silent.
Dealer: S	♥ QJ54	
Vul: None	♦ KJ9	Partner bids first.
HCP: 11	♣ A32	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ K1098		2♣	Pass	2NT
Vul: None	♥ K93	♥ QJ7	Pass	3NT	AP	
North HCP: 25	♦ AKQ	♦ 1084				
South HCP: 8	♣ AK10	♣ Q73				
Contract: 3N S						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AKQ2				2♣
Vul: NS	♥ J32	♥ KQ94	Pass	2♦	Pass	3NT
North HCP: 6	♦ J108432	♦ AKQ	Pass	4♣ ¹	Pass	4♠
South HCP: 26	♣ A108	♣ K5	Pass	6♦	AP	
Contract: 6♦ N			1. Gerber, for N			

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ QJ63	♠ A72		2♣	Pass	2♦
Vul: EW	♥ AQ	♥ J87642	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKQ9	♦ 105	Pass	4NT	AP	
South HCP: 5	♣ AK10	♣ 63	1. Gerber, for N			
Contract: 4N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 9652	♠ AK				2♣
Vul: NS	♥ K8	♥ Q762	Pass	2♦	Pass	3NT
North HCP: 5	♦ Q10654	♦ AK3	AP			
South HCP: 25	♣ 93	♣ AKQ4				
Contract: 3N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ J1054		2♣	Pass	2♦
Vul: None	♥ AK82	♥ Q6	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AJ10	♦ 853	AP			
South HCP: 6	♣ AQ	♣ K874	1. Quantitative 4NT			
Contract: 4N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ AKQ9				2♣
Vul: None	♥ QJ54	♥ AK	Pass	2NT	Pass	3NT
North HCP: 11	♦ KJ9	♦ AQ87	Pass	5NT	Pass	7NT
South HCP: 25	♣ A32	♣ K87	AP			
Contract: 7N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 300	♠ K1098	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: None	♦ 1084	Partner bids first.
HCP: 8	♣ Q73	

Board: 301	♠ AKQ2	The opponents are silent.
Dealer: S	♥ KQ94	
Vul: NS	♦ AKQ	You bid first.
HCP: 26	♣ K5	

Board: 302	♠ A72	The opponents are silent.
Dealer: N	♥ J87642	
Vul: EW	♦ 105	Partner bids first.
HCP: 5	♣ 63	

Board: 303	♠ AK	The opponents are silent.
Dealer: S	♥ Q762	
Vul: NS	♦ AK3	You bid first.
HCP: 25	♣ AKQ4	

Board: 304	♠ J1054	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ 853	Partner bids first.
HCP: 6	♣ K874	

Board: 305	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ AQ87	You bid first.
HCP: 25	♣ K87	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ K1098		2♣	Pass	2NT
Vul: None	♥ K93	♥ QJ7	Pass	3NT	AP	
North HCP: 25	♦ AKQ	♦ 1084				
South HCP: 8	♣ AK10	♣ Q73				
Contract: 3N S						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AKQ2				2♣
Vul: NS	♥ J32	♥ KQ94	Pass	2♦	Pass	3NT
North HCP: 6	♦ J108432	♦ AKQ	Pass	4♣ ¹	Pass	4♠
South HCP: 26	♣ A108	♣ K5	Pass	6♦	AP	
Contract: 6♦ N			1. Gerber, for N			

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ QJ63	♠ A72		2♣	Pass	2♦
Vul: EW	♥ AQ	♥ J87642	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKQ9	♦ 105	Pass	4NT	AP	
South HCP: 5	♣ AK10	♣ 63	1. Gerber, for N			
Contract: 4N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 9652	♠ AK				2♣
Vul: NS	♥ K8	♥ Q762	Pass	2♦	Pass	3NT
North HCP: 5	♦ Q10654	♦ AK3	AP			
South HCP: 25	♣ 93	♣ AKQ4				
Contract: 3N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ J1054		2♣	Pass	2♦
Vul: None	♥ AK82	♥ Q6	Pass	3NT	Pass	4NT ¹
North HCP: 25	♦ AJ10	♦ 853	AP			
South HCP: 6	♣ AQ	♣ K874	1. Quantitative 4NT			
Contract: 4N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ AKQ9				2♣
Vul: None	♥ QJ54	♥ AK	Pass	2NT	Pass	3NT
North HCP: 11	♦ KJ9	♦ AQ87	Pass	5NT	Pass	7NT
South HCP: 25	♣ A32	♣ K87	AP			
Contract: 7N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 306	♠ KJ4	The opponents are silent.
Dealer: N	♥ AK10	
Vul: Both	♦ AKQ64	You bid first.
HCP: 24	♣ A6	

Board: 307	♠ J109873	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ K732	Partner bids first.
HCP: 5	♣ J8	

Board: 308	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ AJ5	You bid first.
HCP: 27	♣ KQJ2	

Board: 309	♠ 10654	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ J762	Partner bids first.
HCP: 5	♣ A1086	

Board: 310	♠ A105	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ AK	You bid first.
HCP: 24	♣ KQ643	

Board: 311	♠ KJ72	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ 9853	Partner bids first.
HCP: 12	♣ KQJ	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ A762		2♣	Pass	2♦
Vul: Both	♥ AK10	♥ 8	Pass	2NT	Pass	3♣ ¹
North HCP: 24	♦ AKQ64	♦ J75	Pass	3♦	Pass	3NT
South HCP: 6	♣ A6	♣ J9843	AP			
Contract: 3N N			1. Stayman			

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ J109873	♠ AK				2♣
Vul: None	♥ 7	♥ AKQ10	Pass	2♦	Pass	3♣
North HCP: 5	♦ K732	♦ Q5	Pass	3♠	Pass	3NT
South HCP: 27	♣ J8	♣ AKQ72	AP			
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 10973		2♣	Pass	2♦
Vul: EW	♥ AK	♥ Q842	Pass	3NT	Pass	4♣ ¹
North HCP: 27	♦ AJ5	♦ KQ972	Pass	4NT	Pass	6NT
South HCP: 7	♣ KQJ2	♣ —	AP			
Contract: 6N N			1. Gerber, for N			

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 10654	♠ AKQ				2♣
Vul: None	♥ 8	♥ AQ9	Pass	2♦	Pass	3NT
North HCP: 5	♦ J762	♦ AKQ83	AP			
South HCP: 26	♣ A1086	♣ Q4				
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ J4		2♣	Pass	2NT
Vul: NS	♥ AKJ	♥ 742	Pass	3NT	AP	
North HCP: 24	♦ AK	♦ Q842				
South HCP: 8	♣ KQ643	♣ AJ102				
Contract: 3N S						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ KJ72	♠ AQ				2♣
Vul: EW	♥ Q10	♥ AK64	Pass	2NT	Pass	3NT
North HCP: 12	♦ 9853	♦ AKJ42	Pass	5NT	Pass	7NT
South HCP: 25	♣ KQJ	♣ A4	AP			
Contract: 7N N						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 306	♠ A762	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ J75	Partner bids first.
HCP: 6	♣ J9843	

Board: 307	♠ AK	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: None	♦ Q5	You bid first.
HCP: 27	♣ AKQ72	

Board: 308	♠ 10973	The opponents are silent.
Dealer: N	♥ Q842	
Vul: EW	♦ KQ972	Partner bids first.
HCP: 7	♣ —	

Board: 309	♠ AKQ	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: None	♦ AKQ83	You bid first.
HCP: 26	♣ Q4	

Board: 310	♠ J4	The opponents are silent.
Dealer: N	♥ 742	
Vul: NS	♦ Q842	Partner bids first.
HCP: 8	♣ AJ102	

Board: 311	♠ AQ	The opponents are silent.
Dealer: S	♥ AK64	
Vul: EW	♦ AKJ42	You bid first.
HCP: 25	♣ A4	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ A762		2♣	Pass	2♦
Vul: Both	♥ AK10	♥ 8	Pass	2NT	Pass	3♣ ¹
North HCP: 24	♦ AKQ64	♦ J75	Pass	3♦	Pass	3NT
South HCP: 6	♣ A6	♣ J9843	AP			
Contract: 3N N			1. Stayman			

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ J109873	♠ AK				2♣
Vul: None	♥ 7	♥ AKQ10	Pass	2♦	Pass	3♣
North HCP: 5	♦ K732	♦ Q5	Pass	3♠	Pass	3NT
South HCP: 27	♣ J8	♣ AKQ72	AP			
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 10973		2♣	Pass	2♦
Vul: EW	♥ AK	♥ Q842	Pass	3NT	Pass	4♣ ¹
North HCP: 27	♦ AJ5	♦ KQ972	Pass	4NT	Pass	6NT
South HCP: 7	♣ KQJ2	♣ —	AP			
Contract: 6N N			1. Gerber, for N			

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 10654	♠ AKQ				2♣
Vul: None	♥ 8	♥ AQ9	Pass	2♦	Pass	3NT
North HCP: 5	♦ J762	♦ AKQ83	AP			
South HCP: 26	♣ A1086	♣ Q4				
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ J4		2♣	Pass	2NT
Vul: NS	♥ AKJ	♥ 742	Pass	3NT	AP	
North HCP: 24	♦ AK	♦ Q842				
South HCP: 8	♣ KQ643	♣ AJ102				
Contract: 3N S						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ KJ72	♠ AQ				2♣
Vul: EW	♥ Q10	♥ AK64	Pass	2NT	Pass	3NT
North HCP: 12	♦ 9853	♦ AKJ42	Pass	5NT	Pass	7NT
South HCP: 25	♣ KQJ	♣ A4	AP			
Contract: 7N N						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 312	♠ AK2	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: Both	♦ A86	You bid first.
HCP: 25	♣ AQ6	

Board: 313	♠ A53	The opponents are silent.
Dealer: S	♥ K8765	
Vul: NS	♦ J	Partner bids first.
HCP: 8	♣ 10753	

Board: 314	♠ AKJ6	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: EW	♦ A8	You bid first.
HCP: 26	♣ AKQ4	

Board: 315	♠ K103	The opponents are silent.
Dealer: S	♥ Q1053	
Vul: Both	♦ 65	Partner bids first.
HCP: 9	♣ KJ85	

Board: 316	♠ AQJ6	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ AQJ	You bid first.
HCP: 26	♣ AKJ4	

Board: 317	♠ QJ864	The opponents are silent.
Dealer: S	♥ 10743	
Vul: Both	♦ K9	Partner bids first.
HCP: 6	♣ 95	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 312
Dealer: N
Vul: Both
North HCP: 25
South HCP: 5
Contract: 3N N

North:
♠ AK2
♥ AKJ8
♦ A86
♣ AQ6

South:
♠ Q76
♥ 10943
♦ 4
♣ K9753

West	North	East	South
	2♣	Pass	2♦
Pass	3NT	AP	

Board: 313
Dealer: S
Vul: NS
North HCP: 8
South HCP: 25
Contract: 7♥ N

North:
♠ A53
♥ K8765
♦ J
♣ 10753

South:
♠ Q9
♥ AQ9
♦ AKQ92
♣ AKJ

West	North	East	South
			2♣
Pass	2♥	Pass	3♥
Pass	3♠ ¹	Pass	3NT ²
Pass	4NT ³	Pass	5♣
Pass	5♦	Pass	6♣
Pass	7♥	AP	

1. Cue bid, a ♠ stopper
2. Cue bid, surplus
3. Blackwood 0314, for ♥

Board: 314
Dealer: N
Vul: EW
North HCP: 26
South HCP: 6
Contract: 4N N

North:
♠ AKJ6
♥ KQ4
♦ A8
♣ AKQ4

South:
♠ Q109532
♥ 103
♦ K932
♣ J

West	North	East	South
	2♣	Pass	2♦
Pass	3NT	Pass	4♣ ¹
Pass	4NT	AP	

1. Gerber, for N

Board: 315
Dealer: S
Vul: Both
North HCP: 9
South HCP: 24
Contract: 6N N

North:
♠ K103
♥ Q1053
♦ 65
♣ KJ85

South:
♠ A96
♥ AK2
♦ AKQ42
♣ A4

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
Pass	4NT ¹	Pass	6NT
AP			

1. Quantitative 4NT

Board: 316
Dealer: N
Vul: None
North HCP: 26
South HCP: 5
Contract: 3N N

North:
♠ AQJ6
♥ A8
♦ AQJ
♣ AKJ4

South:
♠ K8
♥ 1097
♦ 75
♣ Q109752

West	North	East	South
	2♣	Pass	2♦
Pass	3NT	AP	

Board: 317
Dealer: S
Vul: Both
North HCP: 6
South HCP: 25
Contract: 4N S

North:
♠ QJ864
♥ 10743
♦ K9
♣ 95

South:
♠ AK107
♥ AKQJ
♦ AJ10
♣ K7

West	North	East	South
			2♣
Pass	2♦	Pass	3NT
Pass	4♣ ¹	Pass	4NT
AP			

1. Gerber, for N

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 312	♠ Q76	The opponents are silent.
Dealer: N	♥ 10943	
Vul: Both	♦ 4	Partner bids first.
HCP: 5	♣ K9753	

Board: 313	♠ Q9	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: NS	♦ AKQ92	You bid first.
HCP: 25	♣ AKJ	

Board: 314	♠ Q109532	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ K932	Partner bids first.
HCP: 6	♣ J	

Board: 315	♠ A96	The opponents are silent.
Dealer: S	♥ AK2	
Vul: Both	♦ AKQ42	You bid first.
HCP: 24	♣ A4	

Board: 316	♠ K8	The opponents are silent.
Dealer: N	♥ 1097	
Vul: None	♦ 75	Partner bids first.
HCP: 5	♣ Q109752	

Board: 317	♠ AK107	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: Both	♦ AJ10	You bid first.
HCP: 25	♣ K7	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 312
Dealer: N
Vul: Both
North HCP: 25
South HCP: 5
Contract: 3N N

North:
♠ AK2
♥ AKJ8
♦ A86
♣ AQ6

South:
♠ Q76
♥ 10943
♦ 4
♣ K9753

West	North	East	South
	2♣	Pass	2♦
Pass	3NT	AP	

Board: 313
Dealer: S
Vul: NS
North HCP: 8
South HCP: 25
Contract: 7♥ N

North:
♠ A53
♥ K8765
♦ J
♣ 10753

South:
♠ Q9
♥ AQ9
♦ AKQ92
♣ AKJ

West	North	East	South
			2♣
Pass	2♥	Pass	3♥
Pass	3♠ ¹	Pass	3NT ²
Pass	4NT ³	Pass	5♣
Pass	5♦	Pass	6♣
Pass	7♥	AP	

1. Cue bid, a ♠ stopper
2. Cue bid, surplus
3. Blackwood 0314, for ♥

Board: 314
Dealer: N
Vul: EW
North HCP: 26
South HCP: 6
Contract: 4N N

North:
♠ AKJ6
♥ KQ4
♦ A8
♣ AKQ4

South:
♠ Q109532
♥ 103
♦ K932
♣ J

West	North	East	South
	2♣	Pass	2♦
Pass	3NT	Pass	4♣ ¹
Pass	4NT	AP	

1. Gerber, for N

Board: 315
Dealer: S
Vul: Both
North HCP: 9
South HCP: 24
Contract: 6N N

North:
♠ K103
♥ Q1053
♦ 65
♣ KJ85

South:
♠ A96
♥ AK2
♦ AKQ42
♣ A4

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
Pass	4NT ¹	Pass	6NT
AP			

1. Quantitative 4NT

Board: 316
Dealer: N
Vul: None
North HCP: 26
South HCP: 5
Contract: 3N N

North:
♠ AQJ6
♥ A8
♦ AQJ
♣ AKJ4

South:
♠ K8
♥ 1097
♦ 75
♣ Q109752

West	North	East	South
	2♣	Pass	2♦
Pass	3NT	AP	

Board: 317
Dealer: S
Vul: Both
North HCP: 6
South HCP: 25
Contract: 4N S

North:
♠ QJ864
♥ 10743
♦ K9
♣ 95

South:
♠ AK107
♥ AKQJ
♦ AJ10
♣ K7

West	North	East	South
			2♣
Pass	2♦	Pass	3NT
Pass	4♣ ¹	Pass	4NT
AP			

1. Gerber, for N

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 318	♠ AQ2	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ AK72	You bid first.
HCP: 26	♣ AQ10	

Board: 319	♠ 53	The opponents are silent.
Dealer: S	♥ A9652	
Vul: Both	♦ Q102	Partner bids first.
HCP: 6	♣ 985	

Board: 320	♠ AK	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ KQ94	You bid first.
HCP: 24	♣ AKJ97	

Board: 321	♠ 9874	The opponents are silent.
Dealer: S	♥ K763	
Vul: NS	♦ 4	Partner bids first.
HCP: 7	♣ A652	

Board: 322	♠ AKJ	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ A764	You bid first.
HCP: 26	♣ AK9	

Board: 323	♠ 104	The opponents are silent.
Dealer: S	♥ 732	
Vul: EW	♦ KQJ5	Partner bids first.
HCP: 10	♣ KJ76	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 318	North:	South:				
Dealer: N	♠ AQ2	♠ K53	West	North	East	South
Vul: None	♥ AK10	♥ Q53		2♣	Pass	2NT
North HCP: 26	♦ AK72	♦ 10654	Pass	3NT	AP	
South HCP: 8	♣ AQ10	♣ K94				
Contract: 3N S						

Board: 319			West	North	East	South
Dealer: S	North:	South:				2♣
Vul: Both	♠ 53	♠ AK108	Pass	2♦	Pass	3NT
North HCP: 6	♥ A9652	♥ Q4	Pass	4♣ ¹	Pass	4NT
South HCP: 25	♦ Q102	♦ AK8	Pass	6NT	AP	
Contract: 6N S	♣ 985	♣ AKQ4	1. Gerber, for N			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 9754		2♣	Pass	2♦
Vul: None	♥ A6	♥ KJ43	Pass	2NT	Pass	3♣ ¹
North HCP: 24	♦ KQ94	♦ J53	Pass	3♦	Pass	3NT
South HCP: 7	♣ AKJ97	♣ Q8	AP			
Contract: 3N N			1. Stayman			

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 9874	♠ AKQ				
Vul: NS	♥ K763	♥ AJ				2♣
North HCP: 7	♦ 4	♦ AKJ93	Pass	2NT	Pass	3NT
South HCP: 24	♣ A652	♣ Q93	AP			
Contract: 3N N						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q54		2♣	Pass	2♦
Vul: None	♥ AK8	♥ 1093				
North HCP: 26	♦ A764	♦ QJ852	Pass	3NT	AP	
South HCP: 5	♣ AK9	♣ 53				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AKJ3				2♣
Vul: EW	♥ 732	♥ AQJ4	Pass	2NT	Pass	3NT
North HCP: 10	♦ KQJ5	♦ A107	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ KJ76	♣ AQ	AP			
Contract: 6N N			1. Quantitative	4NT		

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 318	♠ K53	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ 10654	Partner bids first.
HCP: 8	♣ K94	

Board: 319	♠ AK108	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ AK8	You bid first.
HCP: 25	♣ AKQ4	

Board: 320	♠ 9754	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: None	♦ J53	Partner bids first.
HCP: 7	♣ Q8	

Board: 321	♠ AKQ	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ AKJ93	You bid first.
HCP: 24	♣ Q93	

Board: 322	♠ Q54	The opponents are silent.
Dealer: N	♥ 1093	
Vul: None	♦ QJ852	Partner bids first.
HCP: 5	♣ 53	

Board: 323	♠ AKJ3	The opponents are silent.
Dealer: S	♥ AQJ4	
Vul: EW	♦ A107	You bid first.
HCP: 25	♣ AQ	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 318	North:	South:				
Dealer: N	♠ AQ2	♠ K53	West	North	East	South
Vul: None	♥ AK10	♥ Q53		2♣	Pass	2NT
North HCP: 26	♦ AK72	♦ 10654	Pass	3NT	AP	
South HCP: 8	♣ AQ10	♣ K94				
Contract: 3N S						

Board: 319			West	North	East	South
Dealer: S	North:	South:				2♣
Vul: Both	♠ 53	♠ AK108	Pass	2♦	Pass	3NT
North HCP: 6	♥ A9652	♥ Q4	Pass	4♣ ¹	Pass	4NT
South HCP: 25	♦ Q102	♦ AK8	Pass	6NT	AP	
Contract: 6N S	♣ 985	♣ AKQ4	1. Gerber, for N			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 9754		2♣	Pass	2♦
Vul: None	♥ A6	♥ KJ43	Pass	2NT	Pass	3♣ ¹
North HCP: 24	♦ KQ94	♦ J53	Pass	3♦	Pass	3NT
South HCP: 7	♣ AKJ97	♣ Q8	AP			
Contract: 3N N			1. Stayman			

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 9874	♠ AKQ				2♣
Vul: NS	♥ K763	♥ AJ	Pass	2NT	Pass	3NT
North HCP: 7	♦ 4	♦ AKJ93	AP			
South HCP: 24	♣ A652	♣ Q93				
Contract: 3N N						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q54		2♣	Pass	2♦
Vul: None	♥ AK8	♥ 1093				
North HCP: 26	♦ A764	♦ QJ852	Pass	3NT	AP	
South HCP: 5	♣ AK9	♣ 53				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AKJ3				2♣
Vul: EW	♥ 732	♥ AQJ4	Pass	2NT	Pass	3NT
North HCP: 10	♦ KQJ5	♦ A107	Pass	4NT ¹	Pass	6NT
South HCP: 25	♣ KJ76	♣ AQ	AP			
Contract: 6N N			1. Quantitative	4NT		

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 324	♠ AQ103	East Bids 3♥ if possible.
Dealer: N	♥ AQ	
Vul: Both	♦ AKQ32	You bid first.
HCP: 26	♣ KQ	

Board: 325	♠ Q832	The opponents are silent.
Dealer: S	♥ J643	
Vul: Both	♦ Q62	Partner bids first.
HCP: 5	♣ 54	

Board: 326	♠ AQ	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: None	♦ AKQJ8	You bid first.
HCP: 25	♣ A32	

Board: 327	♠ A	The opponents are silent.
Dealer: S	♥ 87432	
Vul: NS	♦ J9852	Partner bids first.
HCP: 5	♣ 87	

Board: 328	♠ AQ	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ AQJ97	You bid first.
HCP: 24	♣ A74	

Board: 329	♠ J10982	The opponents are silent.
Dealer: S	♥ K84	
Vul: None	♦ QJ10	Partner bids first.
HCP: 10	♣ QJ	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ J52		2♣	3♥	Pass
Vul: Both	♥ AQ	♥ 8	Pass	3NT	AP	
North HCP: 26	♦ AKQ32	♦ 8765				
South HCP: 6	♣ KQ	♣ AJ875				
Contract: 3N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ Q832	♠ AKJ5				2♣
Vul: Both	♥ J643	♥ AK102	Pass	2♦	Pass	3NT
North HCP: 5	♦ Q62	♦ A8	AP			
South HCP: 25	♣ 54	♣ AQ8				
Contract: 3N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K10654		2♣	Pass	2♠
Vul: None	♥ AJ5	♥ Q	Pass	3♦	Pass	3NT
North HCP: 25	♦ AKQJ8	♦ 7	Pass	4NT ¹	Pass	7NT
South HCP: 10	♣ A32	♣ KQ10976	AP			
Contract: 7N S			1. Quantitative 4NT			

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ4				2♣
Vul: NS	♥ 87432	♥ AK109	Pass	2♦	Pass	3NT
North HCP: 5	♦ J9852	♦ AQ10	AP			
South HCP: 25	♣ 87	♣ AK9				
Contract: 3N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 762		2♣	Pass	2♦
Vul: None	♥ AK2	♥ 10964	Pass	2NT	Pass	3♣ ¹
North HCP: 24	♦ AQJ97	♦ K85	Pass	3♦	Pass	3NT
South HCP: 5	♣ A74	♣ Q95	AP			
Contract: 3N N			1. Stayman			

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ J10982	♠ AK				2♣
Vul: None	♥ K84	♥ AQJ	Pass	2♠	Pass	3♣
North HCP: 10	♦ QJ10	♦ K83	Pass	3NT	Pass	4NT ¹
South HCP: 24	♣ QJ	♣ AK764	Pass	6NT	AP	
Contract: 6N N			1. Quantitative 4NT			

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 324	♠ J52	East Bids 3♥ if possible.
Dealer: N	♥ 8	
Vul: Both	♦ 8765	Partner bids first.
HCP: 6	♣ AJ875	

Board: 325	♠ AKJ5	The opponents are silent.
Dealer: S	♥ AK102	
Vul: Both	♦ A8	You bid first.
HCP: 25	♣ AQ8	

Board: 326	♠ K10654	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ 7	Partner bids first.
HCP: 10	♣ KQ10976	

Board: 327	♠ KQ4	The opponents are silent.
Dealer: S	♥ AK109	
Vul: NS	♦ AQ10	You bid first.
HCP: 25	♣ AK9	

Board: 328	♠ 762	The opponents are silent.
Dealer: N	♥ 10964	
Vul: None	♦ K85	Partner bids first.
HCP: 5	♣ Q95	

Board: 329	♠ AK	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ K83	You bid first.
HCP: 24	♣ AK764	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ J52		2♣	3♥	Pass
Vul: Both	♥ AQ	♥ 8	Pass	3NT	AP	
North HCP: 26	♦ AKQ32	♦ 8765				
South HCP: 6	♣ KQ	♣ AJ875				
Contract: 3N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ Q832	♠ AKJ5				2♣
Vul: Both	♥ J643	♥ AK102	Pass	2♦	Pass	3NT
North HCP: 5	♦ Q62	♦ A8	AP			
South HCP: 25	♣ 54	♣ AQ8				
Contract: 3N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K10654		2♣	Pass	2♠
Vul: None	♥ AJ5	♥ Q	Pass	3♦	Pass	3NT
North HCP: 25	♦ AKQJ8	♦ 7	Pass	4NT ¹	Pass	7NT
South HCP: 10	♣ A32	♣ KQ10976	AP			
Contract: 7N S			1. Quantitative 4NT			

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ4				2♣
Vul: NS	♥ 87432	♥ AK109	Pass	2♦	Pass	3NT
North HCP: 5	♦ J9852	♦ AQ10	AP			
South HCP: 25	♣ 87	♣ AK9				
Contract: 3N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 762		2♣	Pass	2♦
Vul: None	♥ AK2	♥ 10964	Pass	2NT	Pass	3♣ ¹
North HCP: 24	♦ AQJ97	♦ K85	Pass	3♦	Pass	3NT
South HCP: 5	♣ A74	♣ Q95	AP			
Contract: 3N N			1. Stayman			

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ J10982	♠ AK				2♣
Vul: None	♥ K84	♥ AQJ	Pass	2♠	Pass	3♣
North HCP: 10	♦ QJ10	♦ K83	Pass	3NT	Pass	4NT ¹
South HCP: 24	♣ QJ	♣ AK764	Pass	6NT	AP	
Contract: 6N N			1. Quantitative 4NT			

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 330	♠ AKQ2	The opponents are silent.
Dealer: N	♥ A93	
Vul: NS	♦ AK95	You bid first.
HCP: 27	♣ AK	

Board: 331	♠ 953	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ 8654	Partner bids first.
HCP: 7	♣ 10865	

Board: 332	♠ AK10	The opponents are silent.
Dealer: N	♥ K942	
Vul: Both	♦ AK3	You bid first.
HCP: 26	♣ AKQ	

Board: 333	♠ 9873	The opponents are silent.
Dealer: S	♥ 986	
Vul: EW	♦ KJ97	Partner bids first.
HCP: 7	♣ K5	

Board: 334	♠ A54	The opponents are silent.
Dealer: N	♥ AK52	
Vul: None	♦ AKJ9	You bid first.
HCP: 25	♣ AQ	

Board: 335	♠ Q52	The opponents are silent.
Dealer: S	♥ Q83	
Vul: EW	♦ 1084	Partner bids first.
HCP: 7	♣ QJ54	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 1094		2♣	Pass	2NT
Vul: NS	♥ A93	♥ KJ42	Pass	3NT	AP	
North HCP: 27	♦ AK95	♦ QJ6				
South HCP: 8	♣ AK	♣ J83				
Contract: 3N S						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ AKJ				2♣
Vul: EW	♥ AK	♥ Q76	Pass	2NT	Pass	3NT
North HCP: 7	♦ 8654	♦ AK7	AP			
South HCP: 25	♣ 10865	♣ AKJ4				
Contract: 3N N						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ QJ		2♣	Pass	2♦
Vul: Both	♥ K942	♥ —	Pass	3NT	Pass	6♣
North HCP: 26	♦ AK3	♦ J9765	AP			
South HCP: 5	♣ AKQ	♣ J87432				
Contract: 6♣ N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 9873	♠ AKQ10				2♣
Vul: EW	♥ 986	♥ AKJ	Pass	2NT	Pass	3NT
North HCP: 7	♦ KJ97	♦ A8	AP			
South HCP: 25	♣ K5	♣ A432				
Contract: 3N N						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ 987		2♣	Pass	2♦
Vul: None	♥ AK52	♥ Q7	Pass	3NT	Pass	6♣
North HCP: 25	♦ AKJ9	♦ Q7	AP			
South HCP: 5	♣ AQ	♣ J109874				
Contract: 6♣ N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ AJ				2♣
Vul: EW	♥ Q83	♥ AKJ2	Pass	2♦	Pass	2NT
North HCP: 7	♦ 1084	♦ A9653	Pass	3NT	AP	
South HCP: 24	♣ QJ54	♣ AK				
Contract: 3N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 330	♠ 1094	The opponents are silent.
Dealer: N	♥ KJ42	
Vul: NS	♦ QJ6	Partner bids first.
HCP: 8	♣ J83	

Board: 331	♠ AKJ	The opponents are silent.
Dealer: S	♥ Q76	
Vul: EW	♦ AK7	You bid first.
HCP: 25	♣ AKJ4	

Board: 332	♠ QJ	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ J9765	Partner bids first.
HCP: 5	♣ J87432	

Board: 333	♠ AKQ10	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ A8	You bid first.
HCP: 25	♣ A432	

Board: 334	♠ 987	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ Q7	Partner bids first.
HCP: 5	♣ J109874	

Board: 335	♠ AJ	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: EW	♦ A9653	You bid first.
HCP: 24	♣ AK	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 1094		2♣	Pass	2NT
Vul: NS	♥ A93	♥ KJ42	Pass	3NT	AP	
North HCP: 27	♦ AK95	♦ QJ6				
South HCP: 8	♣ AK	♣ J83				
Contract: 3N S						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ AKJ				2♣
Vul: EW	♥ AK	♥ Q76	Pass	2NT	Pass	3NT
North HCP: 7	♦ 8654	♦ AK7	AP			
South HCP: 25	♣ 10865	♣ AKJ4				
Contract: 3N N						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ QJ		2♣	Pass	2♦
Vul: Both	♥ K942	♥ —	Pass	3NT	Pass	6♣
North HCP: 26	♦ AK3	♦ J9765	AP			
South HCP: 5	♣ AKQ	♣ J87432				
Contract: 6♣ N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 9873	♠ AKQ10				2♣
Vul: EW	♥ 986	♥ AKJ	Pass	2NT	Pass	3NT
North HCP: 7	♦ KJ97	♦ A8	AP			
South HCP: 25	♣ K5	♣ A432				
Contract: 3N N						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ 987		2♣	Pass	2♦
Vul: None	♥ AK52	♥ Q7	Pass	3NT	Pass	6♣
North HCP: 25	♦ AKJ9	♦ Q7	AP			
South HCP: 5	♣ AQ	♣ J109874				
Contract: 6♣ N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ AJ				2♣
Vul: EW	♥ Q83	♥ AKJ2	Pass	2♦	Pass	2NT
North HCP: 7	♦ 1084	♦ A9653	Pass	3NT	AP	
South HCP: 24	♣ QJ54	♣ AK				
Contract: 3N S						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 336	♠ AJ9	The opponents are silent.
Dealer: N	♥ AK107	
Vul: Both	♦ AK	You bid first.
HCP: 25	♣ AQ32	

Board: 337	♠ QJ875	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ 1075	Partner bids first.
HCP: 6	♣ K1065	

Board: 338	♠ AKJ5	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ A10	You bid first.
HCP: 26	♣ AQJ9	

Board: 339	♠ A96	The opponents are silent.
Dealer: S	♥ J92	
Vul: None	♦ 765	Partner bids first.
HCP: 5	♣ 8653	

Board: 340	♠ K3	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ AK6	You bid first.
HCP: 25	♣ AKJ104	

Board: 341	♠ J852	The opponents are silent.
Dealer: S	♥ QJ32	
Vul: NS	♦ 976	Partner bids first.
HCP: 5	♣ J7	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ 32		2♣	Pass	2♦
Vul: Both	♥ AK107	♥ Q9862	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AK	♦ Q10	Pass	4♦	Pass	6NT
South HCP: 7	♣ AQ32	♣ K1084	AP			
Contract: 6N N			1. Gerber, for N			

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ QJ875	♠ AK92				2♣
Vul: NS	♥ 5	♥ AK8	Pass	2♦	Pass	3NT
North HCP: 6	♦ 1075	♦ AK83	Pass	4♣ ¹	Pass	4♦
South HCP: 26	♣ K1065	♣ AJ	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q964		2♣	Pass	2♦
Vul: Both	♥ AK8	♥ 942	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ A10	♦ KJ85	Pass	6NT	AP	
South HCP: 6	♣ AQJ9	♣ 73	1. Quantitative 4NT			
Contract: 6N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ Q10				2♣
Vul: None	♥ J92	♥ AK6	Pass	2♦	Pass	3NT
North HCP: 5	♦ 765	♦ AK8	AP			
South HCP: 25	♣ 8653	♣ AKQ42				
Contract: 3N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ 102		2♣	Pass	2♦
Vul: None	♥ AK2	♥ QJ105	Pass	3NT	AP	
North HCP: 25	♦ AK6	♦ 10854				
South HCP: 5	♣ AKJ104	♣ Q53				
Contract: 3N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ J852	♠ AKQ10				2♣
Vul: NS	♥ QJ32	♥ AK10	Pass	2♦	Pass	3NT
North HCP: 5	♦ 976	♦ A82	AP			
South HCP: 27	♣ J7	♣ AK6				
Contract: 3N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 336	♠ 32	The opponents are silent.
Dealer: N	♥ Q9862	
Vul: Both	♦ Q10	Partner bids first.
HCP: 7	♣ K1084	

Board: 337	♠ AK92	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ AK83	You bid first.
HCP: 26	♣ AJ	

Board: 338	♠ Q964	The opponents are silent.
Dealer: N	♥ 942	
Vul: Both	♦ KJ85	Partner bids first.
HCP: 6	♣ 73	

Board: 339	♠ Q10	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ AK8	You bid first.
HCP: 25	♣ AKQ42	

Board: 340	♠ 102	The opponents are silent.
Dealer: N	♥ QJ105	
Vul: None	♦ 10854	Partner bids first.
HCP: 5	♣ Q53	

Board: 341	♠ AKQ10	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ A82	You bid first.
HCP: 27	♣ AK6	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ 32		2♣	Pass	2♦
Vul: Both	♥ AK107	♥ Q9862	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AK	♦ Q10	Pass	4♦	Pass	6NT
South HCP: 7	♣ AQ32	♣ K1084	AP			
Contract: 6N N			1. Gerber, for N			

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ QJ875	♠ AK92				2♣
Vul: NS	♥ 5	♥ AK8	Pass	2♦	Pass	3NT
North HCP: 6	♦ 1075	♦ AK83	Pass	4♣ ¹	Pass	4♦
South HCP: 26	♣ K1065	♣ AJ	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q964		2♣	Pass	2♦
Vul: Both	♥ AK8	♥ 942	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ A10	♦ KJ85	Pass	6NT	AP	
South HCP: 6	♣ AQJ9	♣ 73	1. Quantitative 4NT			
Contract: 6N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ Q10				2♣
Vul: None	♥ J92	♥ AK6	Pass	2♦	Pass	3NT
North HCP: 5	♦ 765	♦ AK8	AP			
South HCP: 25	♣ 8653	♣ AKQ42				
Contract: 3N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ 102		2♣	Pass	2♦
Vul: None	♥ AK2	♥ QJ105	Pass	3NT	AP	
North HCP: 25	♦ AK6	♦ 10854				
South HCP: 5	♣ AKJ104	♣ Q53				
Contract: 3N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ J852	♠ AKQ10				2♣
Vul: NS	♥ QJ32	♥ AK10	Pass	2♦	Pass	3NT
North HCP: 5	♦ 976	♦ A82	AP			
South HCP: 27	♣ J7	♣ AK6				
Contract: 3N S						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 342	♠ A2	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ KJ7	You bid first.
HCP: 24	♣ AQJ64	

Board: 343	♠ Q1053	The opponents are silent.
Dealer: S	♥ J92	
Vul: Both	♦ QJ542	Partner bids first.
HCP: 6	♣ 4	

Board: 344	♠ AJ	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: None	♦ AQJ42	You bid first.
HCP: 24	♣ KQ	

Board: 345	♠ A	West Bids 3♠ if possible.
Dealer: S	♥ KJ53	
Vul: Both	♦ J9873	Partner bids first.
HCP: 10	♣ J62	

Board: 346	♠ AQ43	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ A7	You bid first.
HCP: 25	♣ AKQ94	

Board: 347	♠ J72	The opponents are silent.
Dealer: S	♥ J52	
Vul: NS	♦ Q1097	Partner bids first.
HCP: 7	♣ QJ7	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 976		2♣	Pass	2NT
Vul: NS	♥ AKQ	♥ J732	Pass	3NT	AP	
North HCP: 24	♦ KJ7	♦ AQ42				
South HCP: 7	♣ AQJ64	♣ 53				
Contract: 3N S						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ Q1053	♠ A96				2♣
Vul: Both	♥ J92	♥ AQ3	Pass	2♦	Pass	2NT
North HCP: 6	♦ QJ542	♦ A3	Pass	3♣ ¹	Pass	3♦
South HCP: 24	♣ 4	♣ AKQJ5	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K73		2♣	Pass	2NT
Vul: None	♥ AQJ3	♥ 85	Pass	3NT	Pass	4♣ ¹
North HCP: 24	♦ AQJ42	♦ K1085	Pass	4NT	Pass	6NT
South HCP: 10	♣ KQ	♣ A952	AP			
Contract: 6N S			1. Gerber, for N			

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K7				2♣
Vul: Both	♥ KJ53	♥ AQ7	3♠	3NT	Pass	6NT
North HCP: 10	♦ J9873	♦ AKQ	Pass	7NT	AP	
South HCP: 27	♣ J62	♣ AKQ107				
Contract: 7N N						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ J85		2♣	Pass	2♦
Vul: None	♥ AQ	♥ 109762	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ A7	♦ KQ2	Pass	4♦	Pass	6NT
South HCP: 6	♣ AKQ94	♣ 102	AP			
Contract: 6N N			1. Gerber, for N			

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ J72	♠ AKQ6				2♣
Vul: NS	♥ J52	♥ AK10	Pass	2♦	Pass	3NT
North HCP: 7	♦ Q1097	♦ AK	Pass	4NT ¹	Pass	6NT
South HCP: 27	♣ QJ7	♣ A953	AP			
Contract: 6N S			1. Quantitative 4NT			

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 342	♠ 976	The opponents are silent.
Dealer: N	♥ J732	
Vul: NS	♦ AQ42	Partner bids first.
HCP: 7	♣ 53	

Board: 343	♠ A96	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: Both	♦ A3	You bid first.
HCP: 24	♣ AKQJ5	

Board: 344	♠ K73	The opponents are silent.
Dealer: N	♥ 85	
Vul: None	♦ K1085	Partner bids first.
HCP: 10	♣ A952	

Board: 345	♠ K7	West Bids 3♠ if possible.
Dealer: S	♥ AQ7	
Vul: Both	♦ AKQ	You bid first.
HCP: 27	♣ AKQ107	

Board: 346	♠ J85	The opponents are silent.
Dealer: N	♥ 109762	
Vul: None	♦ KQ2	Partner bids first.
HCP: 6	♣ 102	

Board: 347	♠ AKQ6	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ AK	You bid first.
HCP: 27	♣ A953	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 976		2♣	Pass	2NT
Vul: NS	♥ AKQ	♥ J732		3NT	AP	
North HCP: 24	♦ KJ7	♦ AQ42	Pass			
South HCP: 7	♣ AQJ64	♣ 53				
Contract: 3N S						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ Q1053	♠ A96		2♦	Pass	2NT
Vul: Both	♥ J92	♥ AQ3	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ QJ542	♦ A3	Pass	3NT	AP	
South HCP: 24	♣ 4	♣ AKQJ5	Pass			
Contract: 3N S			1. Stayman			

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K73		2♣	Pass	2NT
Vul: None	♥ AQJ3	♥ 85	Pass	3NT	Pass	4♣ ¹
North HCP: 24	♦ AQJ42	♦ K1085	Pass	4NT	Pass	6NT
South HCP: 10	♣ KQ	♣ A952	AP			
Contract: 6N S			1. Gerber, for N			

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K7				2♣
Vul: Both	♥ KJ53	♥ AQ7	3♠	3NT	Pass	6NT
North HCP: 10	♦ J9873	♦ AKQ	Pass	7NT	AP	
South HCP: 27	♣ J62	♣ AKQ107				
Contract: 7N N						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ J85		2♣	Pass	2♦
Vul: None	♥ AQ	♥ 109762	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ A7	♦ KQ2	Pass	4♦	Pass	6NT
South HCP: 6	♣ AKQ94	♣ 102	AP			
Contract: 6N N			1. Gerber, for N			

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ J72	♠ AKQ6				2♣
Vul: NS	♥ J52	♥ AK10	Pass	2♦	Pass	3NT
North HCP: 7	♦ Q1097	♦ AK	Pass	4NT ¹	Pass	6NT
South HCP: 27	♣ QJ7	♣ A953	AP			
Contract: 6N S			1. Quantitative 4NT			

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 348	♠ AQJ4	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ QJ732	You bid first.
HCP: 24	♣ AK	

Board: 349	♠ K3	The opponents are silent.
Dealer: S	♥ QJ76	
Vul: NS	♦ J643	Partner bids first.
HCP: 10	♣ QJ2	

Board: 350	♠ AK8	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ AKQ82	You bid first.
HCP: 25	♣ AQ9	

Board: 351	♠ KJ10874	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ 7	Partner bids first.
HCP: 11	♣ 1072	

Board: 352	♠ AKQ	The opponents are silent.
Dealer: N	♥ AJ63	
Vul: EW	♦ AJ	You bid first.
HCP: 26	♣ AQJ5	

Board: 353	♠ Q84	The opponents are silent.
Dealer: S	♥ QJ98743	
Vul: Both	♦ —	Partner bids first.
HCP: 6	♣ J97	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 348
Dealer: N
Vul: None
North HCP: 24
South HCP: 6
Contract: 3N N

North:
♠ AQJ4
♥ AK
♦ QJ732
♣ AK

South:
♠ 87
♥ J953
♦ A10
♣ J9643

West	North	East	South
	2♣	Pass	2♦
Pass	2NT	Pass	3♣ ¹
Pass	3♣	Pass	3NT
AP			

1. Stayman

Board: 349
Dealer: S
Vul: NS
North HCP: 10
South HCP: 25
Contract: 6N N

North:
♠ K3
♥ QJ76
♦ J643
♣ QJ2

South:
♠ AQ7
♥ AK
♦ AKQ105
♣ K85

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
Pass	4NT ¹	Pass	6NT
AP			

1. Quantitative 4NT

Board: 350
Dealer: N
Vul: EW
North HCP: 25
South HCP: 10
Contract: 6N S

North:
♠ AK8
♥ K2
♦ AKQ82
♣ AQ9

South:
♠ Q63
♥ A86
♦ J653
♣ K107

West	North	East	South
	2♣	Pass	2NT
Pass	3NT	Pass	4NT ¹
Pass	6NT	AP	

1. Quantitative 4NT

Board: 351
Dealer: S
Vul: None
North HCP: 11
South HCP: 25
Contract: 7N N

North:
♠ KJ10874
♥ AK2
♦ 7
♣ 1072

South:
♠ AQ62
♥ Q7
♦ AK3
♣ AKQJ

West	North	East	South
			2♣
Pass	2♣	Pass	3♣
Pass	3NT ¹	Pass	4♥ ²
Pass	4NT ³	Pass	5♣
Pass	5♦	Pass	6♣
Pass	7NT	AP	

1. Cue bid, surplus
2. Cue bid, surplus
3. Blackwood 0314, for ♠

Board: 352
Dealer: N
Vul: EW
North HCP: 26
South HCP: 5
Contract: 3N N

North:
♠ AKQ
♥ AJ63
♦ AJ
♣ AQJ5

South:
♠ 86542
♥ KQ95
♦ 93
♣ 93

West	North	East	South
	2♣	Pass	2♦
Pass	3NT	AP	

Board: 353
Dealer: S
Vul: Both
North HCP: 6
South HCP: 27
Contract: 6N S

North:
♠ Q84
♥ QJ98743
♦ —
♣ J97

South:
♠ AK2
♥ A105
♦ AK10
♣ AKQ4

West	North	East	South
			2♣
Pass	2♦	Pass	3NT
Pass	4NT ¹	Pass	6NT
AP			

1. Quantitative 4NT

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 348	♠ 87	The opponents are silent.
Dealer: N	♥ J953	
Vul: None	♦ A10	Partner bids first.
HCP: 6	♣ J9643	

Board: 349	♠ AQ7	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ AKQ105	You bid first.
HCP: 25	♣ K85	

Board: 350	♠ Q63	The opponents are silent.
Dealer: N	♥ A86	
Vul: EW	♦ J653	Partner bids first.
HCP: 10	♣ K107	

Board: 351	♠ AQ62	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ AK3	You bid first.
HCP: 25	♣ AKQJ	

Board: 352	♠ 86542	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: EW	♦ 93	Partner bids first.
HCP: 5	♣ 93	

Board: 353	♠ AK2	The opponents are silent.
Dealer: S	♥ A105	
Vul: Both	♦ AK10	You bid first.
HCP: 27	♣ AKQ4	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 348
Dealer: N
Vul: None
North HCP: 24
South HCP: 6
Contract: 3N N

North:
♠ AQJ4
♥ AK
♦ QJ732
♣ AK

South:
♠ 87
♥ J953
♦ A10
♣ J9643

West	North	East	South
	2♣	Pass	2♦
Pass	2NT	Pass	3♣ ¹
Pass	3♣	Pass	3NT
AP			

1. Stayman

Board: 349
Dealer: S
Vul: NS
North HCP: 10
South HCP: 25
Contract: 6N N

North:
♠ K3
♥ QJ76
♦ J643
♣ QJ2

South:
♠ AQ7
♥ AK
♦ AKQ105
♣ K85

West	North	East	South
			2♣
Pass	2NT	Pass	3NT
Pass	4NT ¹	Pass	6NT
AP			

1. Quantitative 4NT

Board: 350
Dealer: N
Vul: EW
North HCP: 25
South HCP: 10
Contract: 6N S

North:
♠ AK8
♥ K2
♦ AKQ82
♣ AQ9

South:
♠ Q63
♥ A86
♦ J653
♣ K107

West	North	East	South
	2♣	Pass	2NT
Pass	3NT	Pass	4NT ¹
Pass	6NT	AP	

1. Quantitative 4NT

Board: 351
Dealer: S
Vul: None
North HCP: 11
South HCP: 25
Contract: 7N N

North:
♠ KJ10874
♥ AK2
♦ 7
♣ 1072

South:
♠ AQ62
♥ Q7
♦ AK3
♣ AKQJ

West	North	East	South
			2♣
Pass	2♣	Pass	3♣
Pass	3NT ¹	Pass	4♥ ²
Pass	4NT ³	Pass	5♣
Pass	5♦	Pass	6♣
Pass	7NT	AP	

1. Cue bid, surplus
2. Cue bid, surplus
3. Blackwood 0314, for ♠

Board: 352
Dealer: N
Vul: EW
North HCP: 26
South HCP: 5
Contract: 3N N

North:
♠ AKQ
♥ AJ63
♦ AJ
♣ AQJ5

South:
♠ 86542
♥ KQ95
♦ 93
♣ 93

West	North	East	South
	2♣	Pass	2♦
Pass	3NT	AP	

Board: 353
Dealer: S
Vul: Both
North HCP: 6
South HCP: 27
Contract: 6N S

North:
♠ Q84
♥ QJ98743
♦ —
♣ J97

South:
♠ AK2
♥ A105
♦ AK10
♣ AKQ4

West	North	East	South
			2♣
Pass	2♦	Pass	3NT
Pass	4NT ¹	Pass	6NT
AP			

1. Quantitative 4NT

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 354	♠ AK9	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: NS	♦ AJ654	You bid first.
HCP: 24	♣ AK	

Board: 355	♠ A862	The opponents are silent.
Dealer: S	♥ Q3	
Vul: EW	♦ Q975	Partner bids first.
HCP: 8	♣ 862	

Board: 356	♠ A108	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ AK943	You bid first.
HCP: 24	♣ AQ5	

Board: 357	♠ J976	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ 1052	Partner bids first.
HCP: 6	♣ AJ1084	

Board: 358	♠ AKJ	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ AKQJ4	You bid first.
HCP: 26	♣ KQ4	

Board: 359	♠ J1043	The opponents are silent.
Dealer: S	♥ KJ52	
Vul: Both	♦ 1084	Partner bids first.
HCP: 5	♣ 93	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J1062		2♣	Pass	2♦
Vul: NS	♥ KQ9	♥ 53	Pass	2NT	Pass	3♣ ¹
North HCP: 24	♦ AJ654	♦ K73	Pass	3♦	Pass	3NT
South HCP: 5	♣ AK	♣ J632	AP			
Contract: 3N N			1. Stayman			

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ A862	♠ 107				2♣
Vul: EW	♥ Q3	♥ AKJ2	Pass	2NT	Pass	3NT
North HCP: 8	♦ Q975	♦ AKJ2	AP			
South HCP: 25	♣ 862	♣ AKQ				
Contract: 3N N						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ K95		2♣	Pass	2♦
Vul: Both	♥ AK	♥ Q9754	Pass	2NT	Pass	3♦
North HCP: 24	♦ AK943	♦ 10875	Pass	3♥	Pass	3NT
South HCP: 5	♣ AQ5	♣ 8	AP			
Contract: 3N N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ J976	♠ KQ8				2♣
Vul: None	♥ 4	♥ AKJ	Pass	2♦	Pass	3NT
North HCP: 6	♦ 1052	♦ AKQ7	Pass	4♣ ¹	Pass	4♠
South HCP: 25	♣ AJ1084	♣ K52	Pass	4NT	AP	
Contract: 4N S			1. Gerber, for N			

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 643		2♣	Pass	2♦
Vul: EW	♥ K6	♥ Q1052	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ AKQJ4	♦ 10963	Pass	6NT	AP	
South HCP: 6	♣ KQ4	♣ A8	1. Quantitative 4NT			
Contract: 6N N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ J1043	♠ AK6				2♣
Vul: Both	♥ KJ52	♥ AQ7	Pass	2♦	Pass	3NT
North HCP: 5	♦ 1084	♦ K52	AP			
South HCP: 25	♣ 93	♣ AKQ4				
Contract: 3N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 354	♠ J1062	The opponents are silent.
Dealer: N	♥ 53	
Vul: NS	♦ K73	Partner bids first.
HCP: 5	♣ J632	

Board: 355	♠ 107	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: EW	♦ AKJ2	You bid first.
HCP: 25	♣ AKQ	

Board: 356	♠ K95	The opponents are silent.
Dealer: N	♥ Q9754	
Vul: Both	♦ 10875	Partner bids first.
HCP: 5	♣ 8	

Board: 357	♠ KQ8	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ AKQ7	You bid first.
HCP: 25	♣ K52	

Board: 358	♠ 643	The opponents are silent.
Dealer: N	♥ Q1052	
Vul: EW	♦ 10963	Partner bids first.
HCP: 6	♣ A8	

Board: 359	♠ AK6	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ K52	You bid first.
HCP: 25	♣ AKQ4	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J1062		2♣	Pass	2♦
Vul: NS	♥ KQ9	♥ 53	Pass	2NT	Pass	3♣ ¹
North HCP: 24	♦ AJ654	♦ K73	Pass	3♦	Pass	3NT
South HCP: 5	♣ AK	♣ J632	AP			
Contract: 3N N			1. Stayman			

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ A862	♠ 107				2♣
Vul: EW	♥ Q3	♥ AKJ2	Pass	2NT	Pass	3NT
North HCP: 8	♦ Q975	♦ AKJ2	AP			
South HCP: 25	♣ 862	♣ AKQ				
Contract: 3N N						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ K95		2♣	Pass	2♦
Vul: Both	♥ AK	♥ Q9754	Pass	2NT	Pass	3♦
North HCP: 24	♦ AK943	♦ 10875	Pass	3♥	Pass	3NT
South HCP: 5	♣ AQ5	♣ 8	AP			
Contract: 3N N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ J976	♠ KQ8				2♣
Vul: None	♥ 4	♥ AKJ	Pass	2♦	Pass	3NT
North HCP: 6	♦ 1052	♦ AKQ7	Pass	4♣ ¹	Pass	4♠
South HCP: 25	♣ AJ1084	♣ K52	Pass	4NT	AP	
Contract: 4N S			1. Gerber, for N			

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 643		2♣	Pass	2♦
Vul: EW	♥ K6	♥ Q1052	Pass	3NT	Pass	4NT ¹
North HCP: 26	♦ AKQJ4	♦ 10963	Pass	6NT	AP	
South HCP: 6	♣ KQ4	♣ A8	1. Quantitative 4NT			
Contract: 6N N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ J1043	♠ AK6				2♣
Vul: Both	♥ KJ52	♥ AQ7	Pass	2♦	Pass	3NT
North HCP: 5	♦ 1084	♦ K52	AP			
South HCP: 25	♣ 93	♣ AKQ4				
Contract: 3N S						

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 360	♠ AQ65	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ AKQ6	You bid first.
HCP: 25	♣ AJ2	

Board: 361	♠ 9	The opponents are silent.
Dealer: S	♥ J1093	
Vul: Both	♦ 98742	Partner bids first.
HCP: 5	♣ KJ10	

Board: 362	♠ AK6	West Bids 3♠ if possible.
Dealer: N	♥ 42	
Vul: None	♦ AKQ108	You bid first.
HCP: 25	♣ AKQ	

Board: 363	♠ 83	The opponents are silent.
Dealer: S	♥ 42	
Vul: NS	♦ A72	Partner bids first.
HCP: 6	♣ Q87542	

Board: 364	♠ A3	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ AKQ105	You bid first.
HCP: 25	♣ AQ5	

Board: 365	♠ 98	The opponents are silent.
Dealer: S	♥ 97652	
Vul: None	♦ KQ9853	Partner bids first.
HCP: 5	♣ —	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ AQ65	♠ K109432		2♣	Pass	2♦
Vul: None	♥ AJ	♥ K742	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKQ6	♦ 52	Pass	4♦	Pass	6♣
South HCP: 6	♣ AJ2	♣ 10	AP			
Contract: 6♠ S			1. Gerber, for N			

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK10				2♣
Vul: Both	♥ J1093	♥ AKQ5	Pass	2♦	Pass	3NT
North HCP: 5	♦ 98742	♦ AQ	AP			
South HCP: 26	♣ KJ10	♣ A643				
Contract: 3N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 87				
Vul: None	♥ 42	♥ AQ985		2♣	Pass	2♦
North HCP: 25	♦ AKQ108	♦ 932	3♠	3NT	AP	
South HCP: 6	♣ AKQ	♣ 1084				
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AKQ				2♣
Vul: NS	♥ 42	♥ A7	Pass	2♦	Pass	3NT
North HCP: 6	♦ A72	♦ KQ863	Pass	4♣ ¹	Pass	4NT
South HCP: 25	♣ Q87542	♣ AK6	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ QJ74				
Vul: EW	♥ AQ6	♥ 8	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKQ105	♦ J7643	Pass	4♦	Pass	6NT
South HCP: 7	♣ AQ5	♣ K107	AP			
Contract: 6N N			1. Gerber, for N			

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AKQ				2♣
Vul: None	♥ 97652	♥ KQJ	Pass	2♦	Pass	3NT
North HCP: 5	♦ KQ9853	♦ A64	Pass	4♣ ¹	Pass	4NT
South HCP: 25	♣ —	♣ AQ32	Pass	6♥	AP	
Contract: 6♥ N			1. Gerber, for N			

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 360	♠ K109432	The opponents are silent.
Dealer: N	♥ K742	
Vul: None	♦ 52	Partner bids first.
HCP: 6	♣ 10	

Board: 361	♠ AK10	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: Both	♦ AQ	You bid first.
HCP: 26	♣ A643	

Board: 362	♠ 87	West Bids 3♠ if possible.
Dealer: N	♥ AQ985	
Vul: None	♦ 932	Partner bids first.
HCP: 6	♣ 1084	

Board: 363	♠ AKQ	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ KQ863	You bid first.
HCP: 25	♣ AK6	

Board: 364	♠ QJ74	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ J7643	Partner bids first.
HCP: 7	♣ K107	

Board: 365	♠ AKQ	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ A64	You bid first.
HCP: 25	♣ AQ32	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ AQ65	♠ K109432		2♣	Pass	2♦
Vul: None	♥ AJ	♥ K742	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKQ6	♦ 52	Pass	4♦	Pass	6♣
South HCP: 6	♣ AJ2	♣ 10	AP			
Contract: 6♠ S			1. Gerber, for N			

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK10				2♣
Vul: Both	♥ J1093	♥ AKQ5	Pass	2♦	Pass	3NT
North HCP: 5	♦ 98742	♦ AQ	AP			
South HCP: 26	♣ KJ10	♣ A643				
Contract: 3N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 87				
Vul: None	♥ 42	♥ AQ985		2♣	Pass	2♦
North HCP: 25	♦ AKQ108	♦ 932	3♠	3NT	AP	
South HCP: 6	♣ AKQ	♣ 1084				
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AKQ				2♣
Vul: NS	♥ 42	♥ A7	Pass	2♦	Pass	3NT
North HCP: 6	♦ A72	♦ KQ863	Pass	4♣ ¹	Pass	4NT
South HCP: 25	♣ Q87542	♣ AK6	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ QJ74				
Vul: EW	♥ AQ6	♥ 8	Pass	3NT	Pass	4♣ ¹
North HCP: 25	♦ AKQ105	♦ J7643	Pass	4♦	Pass	6NT
South HCP: 7	♣ AQ5	♣ K107	AP			
Contract: 6N N			1. Gerber, for N			

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AKQ				2♣
Vul: None	♥ 97652	♥ KQJ	Pass	2♦	Pass	3NT
North HCP: 5	♦ KQ9853	♦ A64	Pass	4♣ ¹	Pass	4NT
South HCP: 25	♣ —	♣ AQ32	Pass	6♥	AP	
Contract: 6♥ N			1. Gerber, for N			

North hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 366	♠ AQ3	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ AQJ94	You bid first.
HCP: 25	♣ AK10	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 366	North:	South:				
Dealer: N	♠ AQ3	♠ KJ108	West	North	East	South
Vul: NS	♥ KQ	♥ 965		2♣	Pass	2NT
North HCP: 25	♦ AQJ94	♦ K73	Pass	3NT	AP	
South HCP: 7	♣ AK10	♣ 962				
Contract: 3N S						

South hands (Practice Page)

3NT Opening Bids (25+ balanced)

Board: 366	♠ KJ108	The opponents are silent.
Dealer: N	♥ 965	
Vul: NS	♦ K73	Partner bids first.
HCP: 7	♣ 962	

3NT Opening Bids (25+ balanced) Both hands (Answers Page)

Board: 366	North:	South:				
Dealer: N	♠ AQ3	♠ KJ108	West	North	East	South
Vul: NS	♥ KQ	♥ 965		2♣	Pass	2NT
North HCP: 25	♦ AQJ94	♦ K73	Pass	3NT	AP	
South HCP: 7	♣ AK10	♣ 962				
Contract: 3N S						