

North hands

3NT over LHO's 3x (Lev)

Board: 1	♠ K75	LHO is dealer.
Dealer: East	♥ A4	East (LHO) opens 3♥ if possible.
Vul: Both	♦ K64	
HCP: 19+1	♣ AKQ75	
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Board: 2	♠ Q652	RHO is dealer. You bid second.
Dealer: West	♥ T6	West (RHO) opens 3♥ if possible.
Vul: Both	♦ J75	
HCP: 9	♣ AQ43	
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Board: 3	♠ 43	You are dealer.
Dealer: North	♥ KQT9543	West (RHO) bids 3NT if possible.
Vul: E-W	♦ J7	West (RHO) Doubles 4♥ if possible.
HCP: 7+3	♣ J2	
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Board: 4	♠ J432	RHO is dealer. You bid second.
Dealer: West	♥ Q2	West (RHO) opens 3♠ if possible.
Vul: Both	♦ AQT73	
HCP: 9+1	♣ T9	
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Board: 5	♠ K52	LHO is dealer.
Dealer: East	♥ AK	East (LHO) opens 3♦ if possible.
Vul: None	♦ K8	
HCP: 18+2	♣ KQT854	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ K75	♠ QT932			3 ♥	Pass
Vul: Both	♥ A4	♥ 862	Pass	3NT	All Pass	
North HCP: 19+1	♦ K64	♦ AQT				
South HCP: 8+1	♣ AKQ75	♣ 84				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ Q652	♠ AK83	3 ♥	Pass	Pass	3NT
Vul: Both	♥ T6	♥ A2	All Pass			
North HCP: 9	♦ J75	♦ A984				
South HCP: 18	♣ AQ43	♣ K87				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ A862		3 ♥	Pass	Pass
Vul: E-W	♥ KQT9543	♥ 87	3NT	Pass	Pass	4 ♥
North HCP: 7+3	♦ J7	♦ 9832	X	All Pass		
South HCP: 8	♣ J2	♣ A73				
Contract: 4 ♥ X South						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ J432	♠ A9	3 ♠	Pass	Pass	3NT
Vul: Both	♥ Q2	♥ AKJ5	All Pass			
North HCP: 9+1	♦ AQT73	♦ K6				
South HCP: 18+1	♣ T9	♣ K7643				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ K52	♠ Q963			3 ♦	Pass
Vul: None	♥ AK	♥ T8543	Pass	3NT	All Pass	
North HCP: 18+2	♦ K8	♦ T				
South HCP: 6+1	♣ KQT854	♣ A63				
Contract: 3NT North						

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

Board: 1	♠ QT932	RHO is dealer. You bid second.
Dealer: East	♥ 862	East (RHO) opens 3♥ if possible.
Vul: Both	♦ AQT	
HCP: 8+1	♣ 84	
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Board: 2	♠ AK83	LHO is dealer.
Dealer: West	♥ A2	West (LHO) opens 3♥ if possible.
Vul: Both	♦ A984	
HCP: 18	♣ K87	
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Board: 3	♠ A862	Partner is dealer.
Dealer: North	♥ 87	West (LHO) bids 3NT if possible.
Vul: E-W	♦ 9832	West (LHO) Doubles 4♥ if possible.
HCP: 8	♣ A73	
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Board: 4	♠ A9	LHO is dealer.
Dealer: West	♥ AKJ5	West (LHO) opens 3♠ if possible.
Vul: Both	♦ K6	
HCP: 18+1	♣ K7643	
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Board: 5	♠ Q963	RHO is dealer. You bid second.
Dealer: East	♥ T8543	East (RHO) opens 3♦ if possible.
Vul: None	♦ T	
HCP: 6+1	♣ A63	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ K75	♠ QT932			3 ♥	Pass
Vul: Both	♥ A4	♥ 862	Pass	3NT	All Pass	
North HCP: 19+1	♦ K64	♦ AQT				
South HCP: 8+1	♣ AKQ75	♣ 84				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: West	♠ Q652	♠ AK83	3 ♥	Pass	Pass	3NT
Vul: Both	♥ T6	♥ A2	All Pass			
North HCP: 9	♦ J75	♦ A984				
South HCP: 18	♣ AQ43	♣ K87				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ A862		3 ♥	Pass	Pass
Vul: E-W	♥ KQT9543	♥ 87	3NT	Pass	Pass	4 ♥
North HCP: 7+3	♦ J7	♦ 9832	X	All Pass		
South HCP: 8	♣ J2	♣ A73				
Contract: 4 ♥ X South						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ J432	♠ A9	3 ♠	Pass	Pass	3NT
Vul: Both	♥ Q2	♥ AKJ5	All Pass			
North HCP: 9+1	♦ AQT73	♦ K6				
South HCP: 18+1	♣ T9	♣ K7643				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ K52	♠ Q963			3 ♦	Pass
Vul: None	♥ AK	♥ T8543	Pass	3NT	All Pass	
North HCP: 18+2	♦ K8	♦ T				
South HCP: 6+1	♣ KQT854	♣ A63				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 6	♠ JT76	RHO is dealer. You bid second.
Dealer: West	♥ QJ95	West (RHO) opens 3♣ if possible.
Vul: Both	♦ KT76	
HCP: 7	♣ 7	
Board: 7	♠ KJT9632	You are dealer.
Dealer: North	♥ 8	West (RHO) bids 3NT if possible.
Vul: E-W	♦ A63	East (LHO) Doubles 4♠ if possible.
HCP: 8+3	♣ 32	
Board: 8	♠ QT63	RHO is dealer. You bid second.
Dealer: West	♥ J76	West (RHO) opens 3♥ if possible.
Vul: Both	♦ K95	
HCP: 6	♣ T74	
Board: 9	♠ AQJ	LHO is dealer.
Dealer: East	♥ AJT6	East (LHO) opens 3♦ if possible.
Vul: E-W	♦ A3	
HCP: 22	♣ KQJ8	
Board: 10	♠ Q74	RHO is dealer. You bid second.
Dealer: West	♥ AJ876	West (RHO) opens 3♠ if possible.
Vul: Both	♦ T5	
HCP: 9+1	♣ Q76	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ JT76	♠ AK54	3 ♣	Pass	Pass	3NT
Vul: Both	♥ QJ95	♥ AT63	All Pass			
North HCP: 7	♦ KT76	♦ A4				
South HCP: 18	♣ 7	♣ KT5				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ KJT9632	♠ Q8		3 ♠	Pass	Pass
Vul: E-W	♥ 8	♥ K973	3NT	Pass	Pass	4 ♠
North HCP: 8+3	♦ A63	♦ QJ84	Pass	Pass	X	All Pass
South HCP: 9	♣ 32	♣ J54				
Contract: 4 ♠ X South						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ QT63	♠ AJ2	3 ♥	Pass	Pass	3NT
Vul: Both	♥ J76	♥ A5	All Pass			
North HCP: 6	♦ K95	♦ AQJ76				
South HCP: 22+1	♣ T74	♣ AQ8				
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AQJ	♠ K987			3 ♦	Pass
Vul: E-W	♥ AJT6	♥ 985	Pass	3NT	All Pass	
North HCP: 22	♦ A3	♦ J6				
South HCP: 8	♣ KQJ8	♣ AT75				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ Q74	♠ A3	3 ♠	Pass	Pass	3NT
Vul: Both	♥ AJ876	♥ QT93	All Pass			
North HCP: 9+1	♦ T5	♦ AQ964				
South HCP: 19+1	♣ Q76	♣ AK				
Contract: 3NT South						

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

Board: 6 ♠ AK54 LHO is dealer.
Dealer: West ♥ AT63 West (LHO) opens 3♣ if possible.
Vul: Both ♦ A4
HCP: 18 ♣ KT5

Board: 7 ♠ Q8 Partner is dealer.
Dealer: North ♥ K973 West (LHO) bids 3NT if possible.
Vul: E-W ♦ QJ84 East (RHO) Doubles 4♠ if possible.
HCP: 9 ♣ J54

Board: 8 ♠ AJ2 LHO is dealer.
Dealer: West ♥ A5 West (LHO) opens 3♥ if possible.
Vul: Both ♦ AQJ76
HCP: 22+1 ♣ AQ8

Board: 9 ♠ K987 RHO is dealer. You bid second.
Dealer: East ♥ 985 East (RHO) opens 3♦ if possible.
Vul: E-W ♦ J6
HCP: 8 ♣ AT75

Board: 10 ♠ A3 LHO is dealer.
Dealer: West ♥ QT93 West (LHO) opens 3♠ if possible.
Vul: Both ♦ AQ964
HCP: 19+1 ♣ AK

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ JT76	♠ AK54	3 ♣	Pass	Pass	3NT
Vul: Both	♥ QJ95	♥ AT63	All Pass			
North HCP: 7	♦ KT76	♦ A4				
South HCP: 18	♣ 7	♣ KT5				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ KJT9632	♠ Q8		3 ♠	Pass	Pass
Vul: E-W	♥ 8	♥ K973	3NT	Pass	Pass	4 ♠
North HCP: 8+3	♦ A63	♦ QJ84	Pass	Pass	X	All Pass
South HCP: 9	♣ 32	♣ J54				
Contract: 4 ♠ X South						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ QT63	♠ AJ2	3 ♥	Pass	Pass	3NT
Vul: Both	♥ J76	♥ A5	All Pass			
North HCP: 6	♦ K95	♦ AQJ76				
South HCP: 22+1	♣ T74	♣ AQ8				
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AQJ	♠ K987			3 ♦	Pass
Vul: E-W	♥ AJT6	♥ 985	Pass	3NT	All Pass	
North HCP: 22	♦ A3	♦ J6				
South HCP: 8	♣ KQJ8	♣ AT75				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: West	♠ Q74	♠ A3	3 ♠	Pass	Pass	3NT
Vul: Both	♥ AJ876	♥ QT93	All Pass			
North HCP: 9+1	♦ T5	♦ AQ964				
South HCP: 19+1	♣ Q76	♣ AK				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 11	♠ K654	LHO is dealer.
Dealer: East	♥ KJ	East (LHO) opens 3♠ if possible.
Vul: N-S	♦ AK3	
HCP: 23	♣ AKQ5	
Board: 12	♠ 8765	RHO is dealer. You bid second.
Dealer: West	♥ 984	West (RHO) opens 3♣ if possible.
Vul: E-W	♦ T763	
HCP: 1	♣ J9	
Board: 13	♠ KQ96	LHO is dealer.
Dealer: East	♥ A3	East (LHO) opens 3♥ if possible.
Vul: E-W	♦ A84	
HCP: 18	♣ KQT7	
Board: 14	♠ 72	RHO is dealer. You bid second.
Dealer: West	♥ Q654	West (RHO) opens 3♠ if possible.
Vul: Both	♦ JT94	
HCP: 4	♣ J76	
Board: 15	♠ AQ	LHO is dealer.
Dealer: East	♥ A874	East (LHO) opens 3♣ if possible.
Vul: E-W	♦ J942	
HCP: 17	♣ AQ8	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ K654	♠ -			3 ♠	Pass
Vul: N-S	♥ KJ	♥ T852	Pass	3NT	All Pass	
North HCP: 23	♦ AK3	♦ QJT94				
South HCP: 3+1	♣ AKQ5	♣ 8743				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ 8765	♠ AKQT	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ 984	♥ KQT	All Pass			
North HCP: 1	♦ T763	♦ AK98				
South HCP: 24	♣ J9	♣ K8				
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: East	♠ KQ96	♠ T83			3 ♥	Pass
Vul: E-W	♥ A3	♥ Q94	Pass	3NT	All Pass	
North HCP: 18	♦ A84	♦ J973				
South HCP: 4	♣ KQT7	♣ J65				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 72	♠ A83	3 ♠	Pass	Pass	3NT
Vul: Both	♥ Q654	♥ T9	All Pass			
North HCP: 4	♦ JT94	♦ A7				
South HCP: 17+2	♣ J76	♣ AKQT95				
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ T85			3 ♣	Pass
Vul: E-W	♥ A874	♥ KT932	Pass	3NT	All Pass	
North HCP: 17	♦ J942	♦ A863				
South HCP: 7+1	♣ AQ8	♣ 9				
Contract: 3NT North						

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

Board: 11 ♠ - RHO is dealer. You bid second.
Dealer: East ♥ T852 East (RHO) opens 3 ♠ if possible.
Vul: N-S ♦ QJT94
HCP: 3+1 ♣ 8743

Board: 12 ♠ AKQT LHO is dealer.
Dealer: West ♥ KQT West (LHO) opens 3 ♣ if possible.
Vul: E-W ♦ AK98
HCP: 24 ♣ K8

Board: 13 ♠ T83 RHO is dealer. You bid second.
Dealer: East ♥ Q94 East (RHO) opens 3 ♥ if possible.
Vul: E-W ♦ J973
HCP: 4 ♣ J65

Board: 14 ♠ A83 LHO is dealer.
Dealer: West ♥ T9 West (LHO) opens 3 ♠ if possible.
Vul: Both ♦ A7
HCP: 17+2 ♣ AKQT95

Board: 15 ♠ T85 RHO is dealer. You bid second.
Dealer: East ♥ KT932 East (RHO) opens 3 ♣ if possible.
Vul: E-W ♦ A863
HCP: 7+1 ♣ 9

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ K654	♠ -			3 ♠	Pass
Vul: N-S	♥ KJ	♥ T852	Pass	3NT	All Pass	
North HCP: 23	♦ AK3	♦ QJT94				
South HCP: 3+1	♣ AKQ5	♣ 8743				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ 8765	♠ AKQT	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ 984	♥ KQT	All Pass			
North HCP: 1	♦ T763	♦ AK98				
South HCP: 24	♣ J9	♣ K8				
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: East	♠ KQ96	♠ T83			3 ♥	Pass
Vul: E-W	♥ A3	♥ Q94	Pass	3NT	All Pass	
North HCP: 18	♦ A84	♦ J973				
South HCP: 4	♣ KQT7	♣ J65				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 72	♠ A83	3 ♠	Pass	Pass	3NT
Vul: Both	♥ Q654	♥ T9	All Pass			
North HCP: 4	♦ JT94	♦ A7				
South HCP: 17+2	♣ J76	♣ AKQT95				
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ T85			3 ♣	Pass
Vul: E-W	♥ A874	♥ KT932	Pass	3NT	All Pass	
North HCP: 17	♦ J942	♦ A863				
South HCP: 7+1	♣ AQ8	♣ 9				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 16	♠ K982	RHO is dealer. You bid second.
Dealer: West	♥ 932	West (RHO) opens 3♥ if possible.
Vul: N-S	♦ AJ94	
HCP: 10	♣ QT	
Board: 17	♠ A3	LHO is dealer.
Dealer: East	♥ Q74	East (LHO) opens 3♠ if possible.
Vul: N-S	♦ AK9	
HCP: 20+1	♣ AK983	
Board: 18	♠ A985	Partner is dealer.
Dealer: South	♥ 96	East (LHO) bids 3NT if possible.
Vul: E-W	♦ A74	West (RHO) Doubles 4♥ if possible.
HCP: 10	♣ Q654	
Board: 19	♠ AK9	LHO is dealer.
Dealer: East	♥ AKQ2	East (LHO) opens 3♣ if possible.
Vul: E-W	♦ AT73	
HCP: 23	♣ K4	
Board: 20	♠ 64	RHO is dealer. You bid second.
Dealer: West	♥ KT864	West (RHO) opens 3♠ if possible.
Vul: None	♦ Q4	
HCP: 8+1	♣ K975	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ K982	♠ A43	3 ♥	Pass	Pass	3NT
Vul: N-S	♥ 932	♥ K5	All Pass			
North HCP: 10	♦ AJ94	♦ Q3				
South HCP: 17+2	♣ QT	♣ AKJ873				
Contract: 3NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ 64			3 ♠	Pass
Vul: N-S	♥ Q74	♥ KJT93	Pass	3NT	All Pass	
North HCP: 20+1	♦ AK9	♦ J83				
South HCP: 7+1	♣ AK983	♣ Q76				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A985	♠ QT7				3 ♥
Vul: E-W	♥ 96	♥ AJT8743	Pass	Pass	3NT	Pass
North HCP: 10	♦ A74	♦ J3	Pass	4 ♥	Pass	Pass
South HCP: 8+3	♣ Q654	♣ 7	X	All Pass		
Contract: 4 ♥ X North						

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ AK9	♠ QJ84			3 ♣	Pass
Vul: E-W	♥ AKQ2	♥ J6	Pass	3NT	All Pass	
North HCP: 23	♦ AT73	♦ J86				
South HCP: 5	♣ K4	♣ T953				
Contract: 3NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: West	♠ 64	♠ KQ8	3 ♠	Pass	Pass	3NT
Vul: None	♥ KT864	♥ AJ	All Pass			
North HCP: 8+1	♦ Q4	♦ K632				
South HCP: 17	♣ K975	♣ AT84				
Contract: 3NT South						

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

Board: 16	♠ A43	LHO is dealer.
Dealer: West	♥ K5	West (LHO) opens 3♥ if possible.
Vul: N-S	♦ Q3	
HCP: 17+2	♣ AKJ873	
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Board: 17	♠ 64	RHO is dealer. You bid second.
Dealer: East	♥ KJT93	East (RHO) opens 3♠ if possible.
Vul: N-S	♦ J83	
HCP: 7+1	♣ Q76	
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Board: 18	♠ QT7	You are dealer.
Dealer: South	♥ AJT8743	East (RHO) bids 3NT if possible.
Vul: E-W	♦ J3	West (LHO) Doubles 4♥ if possible.
HCP: 8+3	♣ 7	
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Board: 19	♠ QJ84	RHO is dealer. You bid second.
Dealer: East	♥ J6	East (RHO) opens 3♣ if possible.
Vul: E-W	♦ J86	
HCP: 5	♣ T953	
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Board: 20	♠ KQ8	LHO is dealer.
Dealer: West	♥ AJ	West (LHO) opens 3♠ if possible.
Vul: None	♦ K632	
HCP: 17	♣ AT84	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ K982	♠ A43	3 ♥	Pass	Pass	3NT
Vul: N-S	♥ 932	♥ K5	All Pass			
North HCP: 10	♦ AJ94	♦ Q3				
South HCP: 17+2	♣ QT	♣ AKJ873				
Contract: 3NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ 64			3 ♠	Pass
Vul: N-S	♥ Q74	♥ KJT93	Pass	3NT	All Pass	
North HCP: 20+1	♦ AK9	♦ J83				
South HCP: 7+1	♣ AK983	♣ Q76				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A985	♠ QT7				3 ♥
Vul: E-W	♥ 96	♥ AJT8743	Pass	Pass	3NT	Pass
North HCP: 10	♦ A74	♦ J3	Pass	4 ♥	Pass	Pass
South HCP: 8+3	♣ Q654	♣ 7	X	All Pass		
Contract: 4 ♥X North						

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ AK9	♠ QJ84			3 ♣	Pass
Vul: E-W	♥ AKQ2	♥ J6	Pass	3NT	All Pass	
North HCP: 23	♦ AT73	♦ J86				
South HCP: 5	♣ K4	♣ T953				
Contract: 3NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: West	♠ 64	♠ KQ8	3 ♠	Pass	Pass	3NT
Vul: None	♥ KT864	♥ AJ	All Pass			
North HCP: 8+1	♦ Q4	♦ K632				
South HCP: 17	♣ K975	♣ AT84				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 21	♠ AQ	LHO is dealer.
Dealer: East	♥ 8654	East (LHO) opens 3♣ if possible.
Vul: N-S	♦ KQ54	
HCP: 17	♣ AQ8	
Board: 22	♠ Q64	RHO is dealer. You bid second.
Dealer: West	♥ J9865	West (RHO) opens 3♣ if possible.
Vul: Both	♦ J74	
HCP: 4+1	♣ 84	
Board: 23	♠ AQ5	LHO is dealer.
Dealer: East	♥ K765	East (LHO) opens 3♣ if possible.
Vul: N-S	♦ AQ4	
HCP: 19	♣ A98	
Board: 24	♠ JT3	RHO is dealer. You bid second.
Dealer: West	♥ 95	West (RHO) opens 3♥ if possible.
Vul: E-W	♦ QT865	
HCP: 4+1	♣ J84	
Board: 25	♠ 6	You are dealer.
Dealer: North	♥ AJT9852	West (RHO) bids 3NT if possible.
Vul: None	♦ T42	
HCP: 8+3	♣ K8	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ 975			3 ♣	Pass
Vul: N-S	♥ 8654	♥ AT92	Pass	3NT	All Pass	
North HCP: 17	♦ KQ54	♦ 8732				
South HCP: 4	♣ AQ8	♣ 75				
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ Q64	♠ KJ73	3 ♣	Pass	Pass	3NT
Vul: Both	♥ J9865	♥ AKQ4	All Pass			
North HCP: 4+1	♦ J74	♦ Q6				
South HCP: 19	♣ 84	♣ A95				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ AQ5	♠ JT872			3 ♣	Pass
Vul: N-S	♥ K765	♥ AQT3	Pass	3NT	All Pass	
North HCP: 19	♦ AQ4	♦ T3				
South HCP: 7+1	♣ A98	♣ T7				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ JT3	♠ A985	3 ♥	Pass	Pass	3NT
Vul: E-W	♥ 95	♥ KQ	All Pass			
North HCP: 4+1	♦ QT865	♦ AJ4				
South HCP: 18	♣ J84	♣ AT75				
Contract: 3NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ QJ32		3 ♥	Pass	Pass
Vul: None	♥ AJT9852	♥ 73	3NT	Pass	Pass	4 ♥
North HCP: 8+3	♦ T42	♦ K5	All Pass			
South HCP: 10+1	♣ K8	♣ AT764				
Contract: 4 ♥ South						

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

Board: 21	♠ 975	RHO is dealer. You bid second.
Dealer: East	♥ AT92	East (RHO) opens 3♣ if possible.
Vul: N-S	♦ 8732	
HCP: 4	♣ 75	

Board: 22	♠ KJ73	LHO is dealer.
Dealer: West	♥ AKQ4	West (LHO) opens 3♣ if possible.
Vul: Both	♦ Q6	
HCP: 19	♣ A95	

Board: 23	♠ JT872	RHO is dealer. You bid second.
Dealer: East	♥ AQT3	East (RHO) opens 3♣ if possible.
Vul: N-S	♦ T3	
HCP: 7+1	♣ T7	

Board: 24	♠ A985	LHO is dealer.
Dealer: West	♥ KQ	West (LHO) opens 3♥ if possible.
Vul: E-W	♦ AJ4	
HCP: 18	♣ AT75	

Board: 25	♠ QJ32	Partner is dealer.
Dealer: North	♥ 73	West (LHO) bids 3NT if possible.
Vul: None	♦ K5	
HCP: 10+1	♣ AT764	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ AQ	♠ 975			3 ♣	Pass
Vul: N-S	♥ 8654	♥ AT92	Pass	3NT	All Pass	
North HCP: 17	♦ KQ54	♦ 8732				
South HCP: 4	♣ AQ8	♣ 75				
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: West	♠ Q64	♠ KJ73	3 ♣	Pass	Pass	3NT
Vul: Both	♥ J9865	♥ AKQ4	All Pass			
North HCP: 4+1	♦ J74	♦ Q6				
South HCP: 19	♣ 84	♣ A95				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ AQ5	♠ JT872			3 ♣	Pass
Vul: N-S	♥ K765	♥ AQT3	Pass	3NT	All Pass	
North HCP: 19	♦ AQ4	♦ T3				
South HCP: 7+1	♣ A98	♣ T7				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ JT3	♠ A985	3 ♥	Pass	Pass	3NT
Vul: E-W	♥ 95	♥ KQ	All Pass			
North HCP: 4+1	♦ QT865	♦ AJ4				
South HCP: 18	♣ J84	♣ AT75				
Contract: 3NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ QJ32		3 ♥	Pass	Pass
Vul: None	♥ AJT9852	♥ 73	3NT	Pass	Pass	4 ♥
North HCP: 8+3	♦ T42	♦ K5	All Pass			
South HCP: 10+1	♣ K8	♣ AT764				
Contract: 4 ♥ South						

North hands

3NT over LHO's 3x (Lev)

Board: 26	♠ A732	Partner is dealer.
Dealer: South	♥ 82	East (LHO) bids 3NT if possible.
Vul: None	♦ AT95	West (RHO) Doubles 4♥ if possible.
HCP: 8	♣ 762	

Board: 27	♠ KJ	LHO is dealer.
Dealer: East	♥ AKT	East (LHO) opens 3♠ if possible.
Vul: E-W	♦ A8	
HCP: 18+2	♣ K98765	

Board: 28	♠ Q94	RHO is dealer. You bid second.
Dealer: West	♥ Q974	West (RHO) opens 3♦ if possible.
Vul: None	♦ 32	
HCP: 9	♣ KQ52	

Board: 29	♠ QJ	LHO is dealer.
Dealer: East	♥ A2	East (LHO) opens 3♥ if possible.
Vul: None	♦ KQJT73	
HCP: 17+2	♣ A85	

Board: 30	♠ T863	RHO is dealer. You bid second.
Dealer: West	♥ JT72	West (RHO) opens 3♦ if possible.
Vul: E-W	♦ 8	
HCP: 4	♣ QJT6	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ A732	♠ 8				3♥
Vul: None	♥ 82	♥ KJT9654	Pass	Pass	3NT	Pass
North HCP: 8	♦ AT95	♦ QJ2	Pass	4♥	Pass	Pass
South HCP: 7+3	♣ 762	♣ 54	X	All Pass		
Contract: 4♥X North						

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ KJ	♠ 986			3♠	Pass
Vul: E-W	♥ AKT	♥ 8752	Pass	3NT	All Pass	
North HCP: 18+2	♦ A8	♦ QT76				
South HCP: 6	♣ K98765	♣ A4				
Contract: 3NT North						

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

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ 7653			3♥	Pass
Vul: None	♥ A2	♥ Q84	Pass	3NT	All Pass	
North HCP: 17+2	♦ KQJT73	♦ 64				
South HCP: 4	♣ A85	♣ Q974				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ T863	♠ AKJ4	3♦	Pass	Pass	3NT
Vul: E-W	♥ JT72	♥ A94	All Pass			
North HCP: 4	♦ 8	♦ A6				
South HCP: 20	♣ QJT6	♣ A974				
Contract: 3NT South						

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

Board: 26	♠ 8	You are dealer.
Dealer: South	♥ KJT9654	East (RHO) bids 3NT if possible.
Vul: None	♦ QJ2	West (LHO) Doubles 4♥ if possible.
HCP: 7+3	♣ 54	

Board: 27	♠ 986	RHO is dealer. You bid second.
Dealer: East	♥ 8752	East (RHO) opens 3♠ if possible.
Vul: E-W	♦ QT76	
HCP: 6	♣ A4	

Board: 28	♠ 83	LHO is dealer.
Dealer: West	♥ AK53	West (LHO) opens 3♦ if possible.
Vul: None	♦ KQ4	
HCP: 17	♣ AJ86	

Board: 29	♠ 7653	RHO is dealer. You bid second.
Dealer: East	♥ Q84	East (RHO) opens 3♥ if possible.
Vul: None	♦ 64	
HCP: 4	♣ Q974	

Board: 30	♠ AKJ4	LHO is dealer.
Dealer: West	♥ A94	West (LHO) opens 3♦ if possible.
Vul: E-W	♦ A6	
HCP: 20	♣ A974	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ A732	♠ 8				3♥
Vul: None	♥ 82	♥ KJT9654	Pass	Pass	3NT	Pass
North HCP: 8	♦ AT95	♦ QJ2	Pass	4♥	Pass	Pass
South HCP: 7+3	♣ 762	♣ 54	X	All Pass		
Contract: 4♥X North						

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ KJ	♠ 986			3♠	Pass
Vul: E-W	♥ AKT	♥ 8752	Pass	3NT	All Pass	
North HCP: 18+2	♦ A8	♦ QT76				
South HCP: 6	♣ K98765	♣ A4				
Contract: 3NT North						

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

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ 7653			3♥	Pass
Vul: None	♥ A2	♥ Q84	Pass	3NT	All Pass	
North HCP: 17+2	♦ KQJT73	♦ 64				
South HCP: 4	♣ A85	♣ Q974				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ T863	♠ AKJ4	3♦	Pass	Pass	3NT
Vul: E-W	♥ JT72	♥ A94	All Pass			
North HCP: 4	♦ 8	♦ A6				
South HCP: 20	♣ QJT6	♣ A974				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 31	♠ KJT6532	You are dealer.
Dealer: North	♥ 32	West (RHO) bids 3NT if possible.
Vul: None	♦ 3	
HCP: 7+3	♣ KT2	
Board: 32	♠ 94	RHO is dealer. You bid second.
Dealer: West	♥ 974	West (RHO) opens 3♠ if possible.
Vul: None	♦ KT94	
HCP: 4	♣ J954	
Board: 33	♠ K76	LHO is dealer.
Dealer: East	♥ A84	East (LHO) opens 3♠ if possible.
Vul: E-W	♦ KQT5	
HCP: 18	♣ AQ9	
Board: 34	♠ K43	RHO is dealer. You bid second.
Dealer: West	♥ 97	West (RHO) opens 3♥ if possible.
Vul: N-S	♦ KJ75	
HCP: 10	♣ KT43	
Board: 35	♠ AKJ8	LHO is dealer.
Dealer: East	♥ AK	East (LHO) opens 3♣ if possible.
Vul: Both	♦ K94	
HCP: 21	♣ K765	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ KJT6532	♠ 94		3 ♠	Pass	Pass
Vul: None	♥ 32	♥ AT6	3NT	Pass	Pass	4 ♠
North HCP: 7+3	♦ 3	♦ 9742	All Pass			
South HCP: 8	♣ KT2	♣ A874				
Contract: 4 ♠ South						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ 94	♠ KQ6	3 ♠	Pass	Pass	3NT
Vul: None	♥ 974	♥ AKJT	All Pass			
North HCP: 4	♦ KT94	♦ J8				
South HCP: 17	♣ J954	♣ K832				
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ K76	♠ 9			3 ♠	Pass
Vul: E-W	♥ A84	♥ K65	Pass	3NT	All Pass	
North HCP: 18	♦ KQT5	♦ 8743				
South HCP: 6+1	♣ AQ9	♣ K8754				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ Q96	3♥	Pass	Pass	3NT
Vul: N-S	♥ 97	♥ KQ6	All Pass			
North HCP: 10	♦ KJ75	♦ AQT3				
South HCP: 17	♣ KT43	♣ A86				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ AKJ8	♠ T65			3 ♣	Pass
Vul: Both	♥ AK	♥ T9542	Pass	3NT	All Pass	
North HCP: 21	♦ K94	♦ JT73				
South HCP: 1+1	♣ K765	♣ 9				
Contract: 3NT North						

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

Board: 31	♠ 94	Partner is dealer.
Dealer: North	♥ AT6	West (LHO) bids 3NT if possible.
Vul: None	♦ 9742	
HCP: 8	♣ A874	

Board: 32	♠ KQ6	LHO is dealer.
Dealer: West	♥ AKJT	West (LHO) opens 3♠ if possible.
Vul: None	♦ J8	
HCP: 17	♣ K832	

Board: 33	♠ 9	RHO is dealer. You bid second.
Dealer: East	♥ K65	East (RHO) opens 3♠ if possible.
Vul: E-W	♦ 8743	
HCP: 6+1	♣ K8754	

Board: 34	♠ Q96	LHO is dealer.
Dealer: West	♥ KQ6	West (LHO) opens 3♥ if possible.
Vul: N-S	♦ AQT3	
HCP: 17	♣ A86	

Board: 35	♠ T65	RHO is dealer. You bid second.
Dealer: East	♥ T9542	East (RHO) opens 3♣ if possible.
Vul: Both	♦ JT73	
HCP: 1+1	♣ 9	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ KJT6532	♠ 94		3 ♠	Pass	Pass
Vul: None	♥ 32	♥ AT6	3NT	Pass	Pass	4 ♠
North HCP: 7+3	♦ 3	♦ 9742	All Pass			
South HCP: 8	♣ KT2	♣ A874				
Contract: 4 ♠ South						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ 94	♠ KQ6	3 ♠	Pass	Pass	3NT
Vul: None	♥ 974	♥ AKJT	All Pass			
North HCP: 4	♦ KT94	♦ J8				
South HCP: 17	♣ J954	♣ K832				
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ K76	♠ 9			3 ♠	Pass
Vul: E-W	♥ A84	♥ K65	Pass	3NT	All Pass	
North HCP: 18	♦ KQT5	♦ 8743				
South HCP: 6+1	♣ AQ9	♣ K8754				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ Q96	3 ♥	Pass	Pass	3NT
Vul: N-S	♥ 97	♥ KQ6	All Pass			
North HCP: 10	♦ KJ75	♦ AQT3				
South HCP: 17	♣ KT43	♣ A86				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ AKJ8	♠ T65			3 ♣	Pass
Vul: Both	♥ AK	♥ T9542	Pass	3NT	All Pass	
North HCP: 21	♦ K94	♦ JT73				
South HCP: 1+1	♣ K765	♣ 9				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 36 ♠ KQ542 Partner is dealer.
 Dealer: South ♥ K4 East (LHO) bids 3NT if possible.
 Vul: None ♦ T542 West (RHO) Doubles 4♣ if possible.
 HCP: 8+1 ♣ T7

Board: 37 ♠ A82 LHO is dealer.
 Dealer: East ♥ K7 East (LHO) opens 3♥ if possible.
 Vul: E-W ♦ KQJ754
 HCP: 17+2 ♣ A9

Board: 38 ♠ AT64 RHO is dealer. You bid second.
 Dealer: West ♥ QJ982 West (RHO) opens 3♦ if possible.
 Vul: N-S ♦ 76
 HCP: 10+1 ♣ K3

Board: 39 ♠ JT2 LHO is dealer.
 Dealer: East ♥ AK95 East (LHO) opens 3♣ if possible.
 Vul: Both ♦ AJ6
 HCP: 19 ♣ AQ5

Board: 40 ♠ A76 RHO is dealer. You bid second.
 Dealer: West ♥ 742 West (RHO) opens 3♣ if possible.
 Vul: N-S ♦ AT754
 HCP: 8+1 ♣ 73

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ KQ542	♠ 8				3 ♣
Vul: None	♥ K4	♥ J5	Pass	Pass	3NT	Pass
North HCP: 8+1	♦ T542	♦ J86	Pass	4 ♣	Pass	Pass
South HCP: 8+3	♣ T7	♣ KQJ8532	X	All Pass		
Contract: 4 ♣ X North						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ A82	♠ KT953			3 ♥	Pass
Vul: E-W	♥ K7	♥ J65	Pass	3NT	All Pass	
North HCP: 17+2	♦ KQJ754	♦ 2				
South HCP: 7+1	♣ A9	♣ QJ84				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ AT64	♠ K82	3 ♦	Pass	Pass	3NT
Vul: N-S	♥ QJ982	♥ AKT	All Pass			
North HCP: 10+1	♦ 76	♦ AQ2				
South HCP: 17	♣ K3	♣ JT86				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ JT2	♠ K854			3 ♣	Pass
Vul: Both	♥ AK95	♥ QJ3	Pass	3NT	All Pass	
North HCP: 19	♦ AJ6	♦ K943				
South HCP: 9	♣ AQ5	♣ 74				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ A76	♠ KT95	3 ♣	Pass	Pass	3NT
Vul: N-S	♥ 742	♥ AKQ	All Pass			
North HCP: 8+1	♦ AT754	♦ KQ9				
South HCP: 23	♣ 73	♣ AQ5				
Contract: 3NT South						

South hands

3NT over LHO's 3x (Lev)

Board: 36 ♠ 8 You are dealer.
 Dealer: South ♥ J5 East (RHO) bids 3NT if possible.
 Vul: None ♦ J86 West (LHO) Doubles 4♣ if possible.
 HCP: 8+3 ♣ KQJ8532

Board: 37 ♠ KT953 RHO is dealer. You bid second.
 Dealer: East ♥ J65 East (RHO) opens 3♥ if possible.
 Vul: E-W ♦ 2
 HCP: 7+1 ♣ QJ84

Board: 38 ♠ K82 LHO is dealer.
 Dealer: West ♥ AKT West (LHO) opens 3♦ if possible.
 Vul: N-S ♦ AQ2
 HCP: 17 ♣ JT86

Board: 39 ♠ K854 RHO is dealer. You bid second.
 Dealer: East ♥ QJ3 East (RHO) opens 3♣ if possible.
 Vul: Both ♦ K943
 HCP: 9 ♣ 74

Board: 40 ♠ KT95 LHO is dealer.
 Dealer: West ♥ AKQ West (LHO) opens 3♣ if possible.
 Vul: N-S ♦ KQ9
 HCP: 23 ♣ AQ5

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ KQ542	♠ 8				3 ♣
Vul: None	♥ K4	♥ J5	Pass	Pass	3NT	Pass
North HCP: 8+1	♦ T542	♦ J86	Pass	4 ♣	Pass	Pass
South HCP: 8+3	♣ T7	♣ KQJ8532	X	All Pass		
Contract: 4 ♣ X North						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ A82	♠ KT953			3 ♥	Pass
Vul: E-W	♥ K7	♥ J65	Pass	3NT	All Pass	
North HCP: 17+2	♦ KQJ754	♦ 2				
South HCP: 7+1	♣ A9	♣ QJ84				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ AT64	♠ K82	3 ♦	Pass	Pass	3NT
Vul: N-S	♥ QJ982	♥ AKT	All Pass			
North HCP: 10+1	♦ 76	♦ AQ2				
South HCP: 17	♣ K3	♣ JT86				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ JT2	♠ K854			3 ♣	Pass
Vul: Both	♥ AK95	♥ QJ3	Pass	3NT	All Pass	
North HCP: 19	♦ AJ6	♦ K943				
South HCP: 9	♣ AQ5	♣ 74				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ A76	♠ KT95	3 ♣	Pass	Pass	3NT
Vul: N-S	♥ 742	♥ AKQ	All Pass			
North HCP: 8+1	♦ AT754	♦ KQ9				
South HCP: 23	♣ 73	♣ AQ5				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 41	♠ AK43	LHO is dealer.
Dealer: East	♥ KQ75	East (LHO) opens 3♣ if possible.
Vul: Both	♦ AQ	
HCP: 22	♣ A85	
Board: 42	♠ QJT3	RHO is dealer. You bid second.
Dealer: West	♥ KJ3	West (RHO) opens 3♦ if possible.
Vul: Both	♦ 87	
HCP: 10	♣ QJ54	
Board: 43	♠ A7	LHO is dealer.
Dealer: East	♥ 875	East (LHO) opens 3♠ if possible.
Vul: N-S	♦ AJ	
HCP: 17+2	♣ AKJT93	
Board: 44	♠ 6	RHO is dealer. You bid second.
Dealer: West	♥ KJT75	West (RHO) opens 3♠ if possible.
Vul: E-W	♦ T983	
HCP: 4+1	♣ 974	
Board: 45	♠ KQ3	LHO is dealer.
Dealer: East	♥ Q86	East (LHO) opens 3♠ if possible.
Vul: N-S	♦ AK2	
HCP: 17	♣ KT98	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ AK43	♠ Q9852			3 ♣	Pass
Vul: Both	♥ KQ75	♥ AT	Pass	3NT	All Pass	
North HCP: 22	♦ AQ	♦ 864				
South HCP: 6+1	♣ A85	♣ T96				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ QJT3	♠ AK85	3 ♦	Pass	Pass	3NT
Vul: Both	♥ KJ3	♥ 954	All Pass			
North HCP: 10	♦ 87	♦ AQ2				
South HCP: 17	♣ QJ54	♣ A82				
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ A7	♠ 84			3 ♠	Pass
Vul: N-S	♥ 875	♥ AJT6	Pass	3NT	All Pass	
North HCP: 17+2	♦ AJ	♦ K42				
South HCP: 8	♣ AKJT93	♣ 7542				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AJ83	3 ♠	Pass	Pass	3NT
Vul: E-W	♥ KJT75	♥ A8	All Pass			
North HCP: 4+1	♦ T983	♦ A76				
South HCP: 18	♣ 974	♣ KQ65				
Contract: 3NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ KQ3	♠ 85			3 ♠	Pass
Vul: N-S	♥ Q86	♥ J94	Pass	3NT	All Pass	
North HCP: 17	♦ AK2	♦ 953				
South HCP: 5+1	♣ KT98	♣ A7654				
Contract: 3NT North						

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

Board: 41	♠ Q9852	RHO is dealer. You bid second.
Dealer: East	♥ AT	East (RHO) opens 3♣ if possible.
Vul: Both	♦ 864	
HCP: 6+1	♣ T96	

Board: 42	♠ AK85	LHO is dealer.
Dealer: West	♥ 954	West (LHO) opens 3♦ if possible.
Vul: Both	♦ AQ2	
HCP: 17	♣ A82	

Board: 43	♠ 84	RHO is dealer. You bid second.
Dealer: East	♥ AJT6	East (RHO) opens 3♠ if possible.
Vul: N-S	♦ K42	
HCP: 8	♣ 7542	

Board: 44	♠ AJ83	LHO is dealer.
Dealer: West	♥ A8	West (LHO) opens 3♠ if possible.
Vul: E-W	♦ A76	
HCP: 18	♣ KQ65	

Board: 45	♠ 85	RHO is dealer. You bid second.
Dealer: East	♥ J94	East (RHO) opens 3♠ if possible.
Vul: N-S	♦ 953	
HCP: 5+1	♣ A7654	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ AK43	♠ Q9852			3 ♣	Pass
Vul: Both	♥ KQ75	♥ AT	Pass	3NT	All Pass	
North HCP: 22	♦ AQ	♦ 864				
South HCP: 6+1	♣ A85	♣ T96				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ QJT3	♠ AK85	3 ♦	Pass	Pass	3NT
Vul: Both	♥ KJ3	♥ 954	All Pass			
North HCP: 10	♦ 87	♦ AQ2				
South HCP: 17	♣ QJ54	♣ A82				
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: East	♠ A7	♠ 84			3 ♠	Pass
Vul: N-S	♥ 875	♥ AJT6	Pass	3NT	All Pass	
North HCP: 17+2	♦ AJ	♦ K42				
South HCP: 8	♣ AKJT93	♣ 7542				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ AJ83	3 ♠	Pass	Pass	3NT
Vul: E-W	♥ KJT75	♥ A8	All Pass			
North HCP: 4+1	♦ T983	♦ A76				
South HCP: 18	♣ 974	♣ KQ65				
Contract: 3NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ KQ3	♠ 85			3 ♠	Pass
Vul: N-S	♥ Q86	♥ J94	Pass	3NT	All Pass	
North HCP: 17	♦ AK2	♦ 953				
South HCP: 5+1	♣ KT98	♣ A7654				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 46	♠ 842	RHO is dealer. You bid second.
Dealer: West	♥ JT43	West (RHO) opens 3♣ if possible.
Vul: E-W	♦ AJ987	
HCP: 6+1	♣ 5	

Board: 47	♠ 976	LHO is dealer.
Dealer: East	♥ AK8	East (LHO) opens 3♣ if possible.
Vul: None	♦ KJ9	
HCP: 17	♣ AQ98	

Board: 48	♠ J932	RHO is dealer. You bid second.
Dealer: West	♥ Q73	West (RHO) opens 3♥ if possible.
Vul: E-W	♦ Q96	
HCP: 5	♣ T85	

Board: 49	♠ K9	LHO is dealer.
Dealer: East	♥ KQ3	East (LHO) opens 3♥ if possible.
Vul: Both	♦ KQ3	
HCP: 17+1	♣ AT632	

Board: 50	♠ JT953	RHO is dealer. You bid second.
Dealer: West	♥ J8	West (RHO) opens 3♣ if possible.
Vul: E-W	♦ K743	
HCP: 5+1	♣ 43	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ 842	♠ A963	3♣	Pass	Pass	3NT
Vul: E-W	♥ JT43	♥ AQ	All Pass			
North HCP: 6+1	♦ AJ987	♦ Q65				
South HCP: 17	♣ 5	♣ KQ93				
Contract: 3NT South						

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

Board: 48	North:	South:	W	N	E	S
Dealer: West	♠ J932	♠ K64	3♥	Pass	Pass	3NT
Vul: E-W	♥ Q73	♥ A4	All Pass			
North HCP: 5	♦ Q96	♦ KJT53				
South HCP: 20+1	♣ T85	♣ AKQ				
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ K9	♠ AQT5			3♥	Pass
Vul: Both	♥ KQ3	♥ 4	Pass	3NT	All Pass	
North HCP: 17+1	♦ KQ3	♦ JT954				
South HCP: 7+1	♣ AT632	♣ 974				
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: West	♠ JT953	♠ AK82	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ J8	♥ K932	All Pass			
North HCP: 5+1	♦ K743	♦ AT6				
South HCP: 18	♣ 43	♣ A7				
Contract: 3NT South						

South hands

3NT over LHO's 3x (Lev)

Board: 46 ♠ A963 LHO is dealer.
 Dealer: West ♥ AQ West (LHO) opens 3♣ if possible.
 Vul: E-W ♦ Q65
 HCP: 17 ♣ KQ93

Board: 47 ♠ J543 RHO is dealer. You bid second.
 Dealer: East ♥ QJ73 East (RHO) opens 3♣ if possible.
 Vul: None ♦ A754
 HCP: 8 ♣ 2

Board: 48 ♠ K64 LHO is dealer.
 Dealer: West ♥ A4 West (LHO) opens 3♥ if possible.
 Vul: E-W ♦ KJT53
 HCP: 20+1 ♣ AKQ

Board: 49 ♠ AQT5 RHO is dealer. You bid second.
 Dealer: East ♥ 4 East (RHO) opens 3♥ if possible.
 Vul: Both ♦ JT954
 HCP: 7+1 ♣ 974

Board: 50 ♠ AK82 LHO is dealer.
 Dealer: West ♥ K932 West (LHO) opens 3♣ if possible.
 Vul: E-W ♦ AT6
 HCP: 18 ♣ A7

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: West	♠ 842	♠ A963	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ JT43	♥ AQ	All Pass			
North HCP: 6+1	♦ AJ987	♦ Q65				
South HCP: 17	♣ 5	♣ KQ93				
Contract: 3NT South						

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

Board: 48	North:	South:	W	N	E	S
Dealer: West	♠ J932	♠ K64	3♥	Pass	Pass	3NT
Vul: E-W	♥ Q73	♥ A4	All Pass			
North HCP: 5	♦ Q96	♦ KJT53				
South HCP: 20+1	♣ T85	♣ AKQ				
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ K9	♠ AQT5			3♥	Pass
Vul: Both	♥ KQ3	♥ 4	Pass	3NT	All Pass	
North HCP: 17+1	♦ KQ3	♦ JT954				
South HCP: 7+1	♣ AT632	♣ 974				
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: West	♠ JT953	♠ AK82	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ J8	♥ K932	All Pass			
North HCP: 5+1	♦ K743	♦ AT6				
South HCP: 18	♣ 43	♣ A7				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 51	♠ KQ4	LHO is dealer.
Dealer: East	♥ AKT	East (LHO) opens 3♣ if possible.
Vul: None	♦ K986	
HCP: 18	♣ K75	
Board: 52	♠ A972	RHO is dealer. You bid second.
Dealer: West	♥ 874	West (RHO) opens 3♦ if possible.
Vul: N-S	♦ 9	
HCP: 5+1	♣ JT932	
Board: 53	♠ A53	LHO is dealer.
Dealer: East	♥ AQ72	East (LHO) opens 3♠ if possible.
Vul: E-W	♦ AQT	
HCP: 19	♣ K76	
Board: 54	♠ KT932	RHO is dealer. You bid second.
Dealer: West	♥ 72	West (RHO) opens 3♥ if possible.
Vul: E-W	♦ K83	
HCP: 9+1	♣ K73	
Board: 55	♠ KQ2	LHO is dealer.
Dealer: East	♥ K753	East (LHO) opens 3♠ if possible.
Vul: Both	♦ AQ9	
HCP: 17	♣ K54	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: East	♠ KQ4	♠ A76			3 ♣	Pass
Vul: None	♥ AKT	♥ 76432	Pass	3NT	All Pass	
North HCP: 18	♦ K986	♦ AJT5				
South HCP: 10+1	♣ K75	♣ J				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: West	♠ A972	♠ KT86	3 ♦	Pass	Pass	3NT
Vul: N-S	♥ 874	♥ A6	All Pass			
North HCP: 5+1	♦ 9	♦ KQ742				
South HCP: 17+1	♣ JT932	♣ KQ				
Contract: 3NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: East	♠ A53	♠ 6			3 ♠	Pass
Vul: E-W	♥ AQ72	♥ K98	Pass	3NT	All Pass	
North HCP: 19	♦ AQT	♦ KJ63				
South HCP: 9+1	♣ K76	♣ Q9853				
Contract: 3NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ KT932	♠ A7	3 ♥	Pass	Pass	3NT
Vul: E-W	♥ 72	♥ AT	All Pass			
North HCP: 9+1	♦ K83	♦ Q4				
South HCP: 17+3	♣ K73	♣ AQJT965				
Contract: 3NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ KQ2	♠ 753			3 ♠	Pass
Vul: Both	♥ K753	♥ QT6	Pass	3NT	All Pass	
North HCP: 17	♦ AQ9	♦ K72				
South HCP: 5	♣ K54	♣ T872				
Contract: 3NT North						

South hands**3NT over LHO's 3x (Lev)****Board: 51**

♠ A76

RHO is dealer. You bid second.

Dealer: East

♥ 76432

East (RHO) opens 3♣ if possible.

Vul: None

♦ AJT5

HCP: 10+1

♣ J

Board: 52

♠ KT86

LHO is dealer.

Dealer: West

♥ A6

West (LHO) opens 3♦ if possible.

Vul: N-S

♦ KQ742

HCP: 17+1

♣ KQ

Board: 53

♠ 6

RHO is dealer. You bid second.

Dealer: East

♥ K98

East (RHO) opens 3♠ if possible.

Vul: E-W

♦ KJ63

HCP: 9+1

♣ Q9853

Board: 54

♠ A7

LHO is dealer.

Dealer: West

♥ AT

West (LHO) opens 3♥ if possible.

Vul: E-W

♦ Q4

HCP: 17+3

♣ AQJT965

Board: 55

♠ 753

RHO is dealer. You bid second.

Dealer: East

♥ QT6

East (RHO) opens 3♠ if possible.

Vul: Both

♦ K72

HCP: 5

♣ T872

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: East	♠ KQ4	♠ A76			3 ♣	Pass
Vul: None	♥ AKT	♥ 76432	Pass	3NT	All Pass	
North HCP: 18	♦ K986	♦ AJT5				
South HCP: 10+1	♣ K75	♣ J				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: West	♠ A972	♠ KT86	3 ♦	Pass	Pass	3NT
Vul: N-S	♥ 874	♥ A6	All Pass			
North HCP: 5+1	♦ 9	♦ KQ742				
South HCP: 17+1	♣ JT932	♣ KQ				
Contract: 3NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: East	♠ A53	♠ 6			3 ♠	Pass
Vul: E-W	♥ AQ72	♥ K98	Pass	3NT	All Pass	
North HCP: 19	♦ AQT	♦ KJ63				
South HCP: 9+1	♣ K76	♣ Q9853				
Contract: 3NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ KT932	♠ A7	3 ♥	Pass	Pass	3NT
Vul: E-W	♥ 72	♥ AT	All Pass			
North HCP: 9+1	♦ K83	♦ Q4				
South HCP: 17+3	♣ K73	♣ AQJT965				
Contract: 3NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ KQ2	♠ 753			3 ♠	Pass
Vul: Both	♥ K753	♥ QT6	Pass	3NT	All Pass	
North HCP: 17	♦ AQ9	♦ K72				
South HCP: 5	♣ K54	♣ T872				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 56 ♠ Q8764 RHO is dealer. You bid second.
 Dealer: West ♥ QJ65 West (RHO) opens 3♣ if possible.
 Vul: E-W ♦ 83
 HCP: 5+1 ♣ 73

Board: 57 ♠ Q75 LHO is dealer.
 Dealer: East ♥ KQ2 East (LHO) opens 3♣ if possible.
 Vul: Both ♦ A5
 HCP: 17+1 ♣ AQ864

Board: 58 ♠ 82 RHO is dealer. You bid second.
 Dealer: West ♥ A984 West (RHO) opens 3♠ if possible.
 Vul: None ♦ JT8
 HCP: 9 ♣ KJ98

Board: 59 ♠ T3 LHO is dealer.
 Dealer: East ♥ AQ42 East (LHO) opens 3♥ if possible.
 Vul: E-W ♦ AQT65
 HCP: 17+1 ♣ KQ

Board: 60 ♠ KJ97 Partner is dealer.
 Dealer: South ♥ 87 East (LHO) bids 3NT if possible.
 Vul: E-W ♦ AJT5
 HCP: 10 ♣ J42

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: West	♠ Q8764	♠ KJT	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ QJ65	♥ A32	All Pass			
North HCP: 5+1	♦ 83	♦ AQ94				
South HCP: 20	♣ 73	♣ AQ4				
Contract: 3NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: East	♠ Q75	♠ AT94			3 ♣	Pass
Vul: Both	♥ KQ2	♥ T9763	Pass	3NT	All Pass	
North HCP: 17+1	♦ A5	♦ KT74				
South HCP: 7+1	♣ AQ864	♣ -				
Contract: 3NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ KQ5	3 ♠	Pass	Pass	3NT
Vul: None	♥ A984	♥ KQ52	All Pass			
North HCP: 9	♦ JT8	♦ AKQ7				
South HCP: 19	♣ KJ98	♣ 65				
Contract: 3NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ KJ987			3 ♥	Pass
Vul: E-W	♥ AQ42	♥ 53	Pass	3NT	All Pass	
North HCP: 17+1	♦ AQT65	♦ J4				
South HCP: 5+1	♣ KQ	♣ T975				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ KJ97	♠ A5				3 ♥
Vul: E-W	♥ 87	♥ KJT9542	Pass	Pass	3NT	Pass
North HCP: 10	♦ AJT5	♦ 83	Pass	4 ♥	All Pass	
South HCP: 8+3	♣ J42	♣ T3				
Contract: 4 ♥ North						

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

Board: 56	♠ KJT	LHO is dealer.
Dealer: West	♥ A32	West (LHO) opens 3♣ if possible.
Vul: E-W	♦ AQ94	
HCP: 20	♣ AQ4	

Board: 57	♠ AT94	RHO is dealer. You bid second.
Dealer: East	♥ T9763	East (RHO) opens 3♣ if possible.
Vul: Both	♦ KT74	
HCP: 7+1	♣ -	

Board: 58	♠ KQ5	LHO is dealer.
Dealer: West	♥ KQ52	West (LHO) opens 3♠ if possible.
Vul: None	♦ AKQ7	
HCP: 19	♣ 65	

Board: 59	♠ KJ987	RHO is dealer. You bid second.
Dealer: East	♥ 53	East (RHO) opens 3♥ if possible.
Vul: E-W	♦ J4	
HCP: 5+1	♣ T975	

Board: 60	♠ A5	You are dealer.
Dealer: South	♥ KJT9542	East (RHO) bids 3NT if possible.
Vul: E-W	♦ 83	
HCP: 8+3	♣ T3	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: West	♠ Q8764	♠ KJT	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ QJ65	♥ A32	All Pass			
North HCP: 5+1	♦ 83	♦ AQ94				
South HCP: 20	♣ 73	♣ AQ4				
Contract: 3NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: East	♠ Q75	♠ AT94			3 ♣	Pass
Vul: Both	♥ KQ2	♥ T9763	Pass	3NT	All Pass	
North HCP: 17+1	♦ A5	♦ KT74				
South HCP: 7+1	♣ AQ864	♣ -				
Contract: 3NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ KQ5	3 ♠	Pass	Pass	3NT
Vul: None	♥ A984	♥ KQ52	All Pass			
North HCP: 9	♦ JT8	♦ AKQ7				
South HCP: 19	♣ KJ98	♣ 65				
Contract: 3NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ KJ987			3 ♥	Pass
Vul: E-W	♥ AQ42	♥ 53	Pass	3NT	All Pass	
North HCP: 17+1	♦ AQT65	♦ J4				
South HCP: 5+1	♣ KQ	♣ T975				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ KJ97	♠ A5				3 ♥
Vul: E-W	♥ 87	♥ KJT9542	Pass	Pass	3NT	Pass
North HCP: 10	♦ AJT5	♦ 83	Pass	4 ♥	All Pass	
South HCP: 8+3	♣ J42	♣ T3				
Contract: 4 ♥ North						

North hands

3NT over LHO's 3x (Lev)

Board: 61	♠ Q95	LHO is dealer.
Dealer: East	♥ AJ9	East (LHO) opens 3♣ if possible.
Vul: E-W	♦ A7432	
HCP: 17+1	♣ AQ	
Board: 62	♠ T73	RHO is dealer. You bid second.
Dealer: West	♥ Q876	West (RHO) opens 3♣ if possible.
Vul: None	♦ KQ965	
HCP: 7+1	♣ T	
Board: 63	♠ AT8	LHO is dealer.
Dealer: East	♥ KQ97	East (LHO) opens 3♥ if possible.
Vul: N-S	♦ A74	
HCP: 17	♣ KJ6	
Board: 64	♠ AT5	RHO is dealer. You bid second.
Dealer: West	♥ KT743	West (RHO) opens 3♣ if possible.
Vul: N-S	♦ 965	
HCP: 7+1	♣ 76	
Board: 65	♠ 85	You are dealer.
Dealer: North	♥ A9	West (RHO) bids 3NT if possible.
Vul: E-W	♦ T8	
HCP: 8+3	♣ KJT9765	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: East	♠ Q95	♠ A7643			3 ♣	Pass
Vul: E-W	♥ AJ9	♥ Q83	Pass	3NT	All Pass	
North HCP: 17+1	♦ A7432	♦ KJ8				
South HCP: 10+1	♣ AQ	♣ 63				
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: West	♠ T73	♠ KQ94	3 ♣	Pass	Pass	3NT
Vul: None	♥ Q876	♥ AKJ9	All Pass			
North HCP: 7+1	♦ KQ965	♦ A7				
South HCP: 20	♣ T	♣ K94				
Contract: 3NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: East	♠ AT8	♠ KQ543			3 ♥	Pass
Vul: N-S	♥ KQ97	♥ 53	Pass	3NT	All Pass	
North HCP: 17	♦ A74	♦ T653				
South HCP: 5+1	♣ KJ6	♣ 53				
Contract: 3NT North						

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ AT5	♠ K87	3 ♣	Pass	Pass	3NT
Vul: N-S	♥ KT743	♥ AQJ5	All Pass			
North HCP: 7+1	♦ 965	♦ AJ43				
South HCP: 19	♣ 76	♣ A5				
Contract: 3NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ QJ7		3 ♣	Pass	Pass
Vul: E-W	♥ A9	♥ 432	3NT	Pass	Pass	4 ♣
North HCP: 8+3	♦ T8	♦ AQJ4	All Pass			
South HCP: 10	♣ KJT9765	♣ 842				
Contract: 4 ♣ South						

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

Board: 61	♠ A7643	RHO is dealer. You bid second.
Dealer: East	♥ Q83	East (RHO) opens 3♣ if possible.
Vul: E-W	♦ KJ8	
HCP: 10+1	♣ 63	

Board: 62	♠ KQ94	LHO is dealer.
Dealer: West	♥ AKJ9	West (LHO) opens 3♣ if possible.
Vul: None	♦ A7	
HCP: 20	♣ K94	

Board: 63	♠ KQ543	RHO is dealer. You bid second.
Dealer: East	♥ 53	East (RHO) opens 3♥ if possible.
Vul: N-S	♦ T653	
HCP: 5+1	♣ 53	

Board: 64	♠ K87	LHO is dealer.
Dealer: West	♥ AQJ5	West (LHO) opens 3♣ if possible.
Vul: N-S	♦ AJ43	
HCP: 19	♣ A5	

Board: 65	♠ QJ7	Partner is dealer.
Dealer: North	♥ 432	West (LHO) bids 3NT if possible.
Vul: E-W	♦ AQJ4	
HCP: 10	♣ 842	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: East	♠ Q95	♠ A7643			3 ♣	Pass
Vul: E-W	♥ AJ9	♥ Q83	Pass	3NT	All Pass	
North HCP: 17+1	♦ A7432	♦ KJ8				
South HCP: 10+1	♣ AQ	♣ 63				
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: West	♠ T73	♠ KQ94	3 ♣	Pass	Pass	3NT
Vul: None	♥ Q876	♥ AKJ9	All Pass			
North HCP: 7+1	♦ KQ965	♦ A7				
South HCP: 20	♣ T	♣ K94				
Contract: 3NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: East	♠ AT8	♠ KQ543			3 ♥	Pass
Vul: N-S	♥ KQ97	♥ 53	Pass	3NT	All Pass	
North HCP: 17	♦ A74	♦ T653				
South HCP: 5+1	♣ KJ6	♣ 53				
Contract: 3NT North						

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ AT5	♠ K87	3 ♣	Pass	Pass	3NT
Vul: N-S	♥ KT743	♥ AQJ5	All Pass			
North HCP: 7+1	♦ 965	♦ AJ43				
South HCP: 19	♣ 76	♣ A5				
Contract: 3NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ QJ7		3 ♣	Pass	Pass
Vul: E-W	♥ A9	♥ 432	3NT	Pass	Pass	4 ♣
North HCP: 8+3	♦ T8	♦ AQJ4	All Pass			
South HCP: 10	♣ KJT9765	♣ 842				
Contract: 4 ♣ South						

North hands

3NT over LHO's 3x (Lev)

Board: 66 ♠ T6542 RHO is dealer. You bid second.
 Dealer: West ♥ T987 West (RHO) opens 3♣ if possible.
 Vul: Both ♦ K93
 HCP: 3+1 ♣ 6

Board: 67 ♠ T94 LHO is dealer.
 Dealer: East ♥ AJ83 East (LHO) opens 3♣ if possible.
 Vul: E-W ♦ AQ75
 HCP: 17 ♣ AQ

Board: 68 ♠ QJT92 RHO is dealer. You bid second.
 Dealer: West ♥ QT72 West (RHO) opens 3♣ if possible.
 Vul: Both ♦ 8
 HCP: 6+1 ♣ J83

Board: 69 ♠ A4 LHO is dealer.
 Dealer: East ♥ KQ4 East (LHO) opens 3♥ if possible.
 Vul: E-W ♦ KQ973
 HCP: 17+1 ♣ QJ6

Board: 70 ♠ A863 RHO is dealer. You bid second.
 Dealer: West ♥ QJ854 West (RHO) opens 3♦ if possible.
 Vul: Both ♦ -
 HCP: 10+1 ♣ K842

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: West	♠ T6542	♠ AJ3	3 ♣	Pass	Pass	3NT
Vul: Both	♥ T987	♥ AQ62	All Pass			
North HCP: 3+1	♦ K93	♦ A8				
South HCP: 19	♣ 6	♣ A985				
Contract: 3NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: East	♠ T94	♠ AK876			3 ♣	Pass
Vul: E-W	♥ AJ83	♥ KT5	Pass	3NT	All Pass	
North HCP: 17	♦ AQ75	♦ 962				
South HCP: 10+1	♣ AQ	♣ 87				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ QJT92	♠ A873	3 ♣	Pass	Pass	3NT
Vul: Both	♥ QT72	♥ AKJ4	All Pass			
North HCP: 6+1	♦ 8	♦ A64				
South HCP: 19	♣ J83	♣ K4				
Contract: 3NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ T632			3 ♥	Pass
Vul: E-W	♥ KQ4	♥ 83	Pass	3NT	All Pass	
North HCP: 17+1	♦ KQ973	♦ J8				
South HCP: 8+1	♣ QJ6	♣ AK875				
Contract: 3NT North						

Board: 70	North:	South:	W	N	E	S
Dealer: West	♠ A863	♠ KT	3 ♦	Pass	Pass	3NT
Vul: Both	♥ QJ854	♥ AT63	All Pass			
North HCP: 10+1	♦ -	♦ AQ94				
South HCP: 17	♣ K842	♣ AT9				
Contract: 3NT South						

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

Board: 66 ♠ AJ3 LHO is dealer.
Dealer: West ♥ AQ62 West (LHO) opens 3♣ if possible.
Vul: Both ♦ A8
HCP: 19 ♣ A985

Board: 67 ♠ AK876 RHO is dealer. You bid second.
Dealer: East ♥ KT5 East (RHO) opens 3♣ if possible.
Vul: E-W ♦ 962
HCP: 10+1 ♣ 87

Board: 68 ♠ A873 LHO is dealer.
Dealer: West ♥ AKJ4 West (LHO) opens 3♣ if possible.
Vul: Both ♦ A64
HCP: 19 ♣ K4

Board: 69 ♠ T632 RHO is dealer. You bid second.
Dealer: East ♥ 83 East (RHO) opens 3♥ if possible.
Vul: E-W ♦ J8
HCP: 8+1 ♣ AK875

Board: 70 ♠ KT LHO is dealer.
Dealer: West ♥ AT63 West (LHO) opens 3♦ if possible.
Vul: Both ♦ AQ94
HCP: 17 ♣ AT9

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: West	♠ T6542	♠ AJ3	3 ♣	Pass	Pass	3NT
Vul: Both	♥ T987	♥ AQ62	All Pass			
North HCP: 3+1	♦ K93	♦ A8				
South HCP: 19	♣ 6	♣ A985				
Contract: 3NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: East	♠ T94	♠ AK876			3 ♣	Pass
Vul: E-W	♥ AJ83	♥ KT5	Pass	3NT	All Pass	
North HCP: 17	♦ AQ75	♦ 962				
South HCP: 10+1	♣ AQ	♣ 87				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ QJT92	♠ A873	3 ♣	Pass	Pass	3NT
Vul: Both	♥ QT72	♥ AKJ4	All Pass			
North HCP: 6+1	♦ 8	♦ A64				
South HCP: 19	♣ J83	♣ K4				
Contract: 3NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ T632			3 ♥	Pass
Vul: E-W	♥ KQ4	♥ 83	Pass	3NT	All Pass	
North HCP: 17+1	♦ KQ973	♦ J8				
South HCP: 8+1	♣ QJ6	♣ AK875				
Contract: 3NT North						

Board: 70	North:	South:	W	N	E	S
Dealer: West	♠ A863	♠ KT	3 ♦	Pass	Pass	3NT
Vul: Both	♥ QJ854	♥ AT63	All Pass			
North HCP: 10+1	♦ -	♦ AQ94				
South HCP: 17	♣ K842	♣ AT9				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 71 ♠ K5 LHO is dealer.
 Dealer: East ♥ K5 East (LHO) opens 3♥ if possible.
 Vul: Both ♦ AKJ987
 HCP: 17+2 ♣ K74

Board: 72 ♠ K875 RHO is dealer. You bid second.
 Dealer: West ♥ J64 West (RHO) opens 3♣ if possible.
 Vul: N-S ♦ KJ76
 HCP: 8 ♣ 84

Board: 73 ♠ K7 LHO is dealer.
 Dealer: East ♥ 76 East (LHO) opens 3♠ if possible.
 Vul: E-W ♦ KQ
 HCP: 17+3 ♣ AKQT986

Board: 74 ♠ JT54 RHO is dealer. You bid second.
 Dealer: West ♥ 7653 West (RHO) opens 3♣ if possible.
 Vul: Both ♦ QJ5
 HCP: 4 ♣ T7

Board: 75 ♠ A92 LHO is dealer.
 Dealer: East ♥ AQ7 East (LHO) opens 3♣ if possible.
 Vul: N-S ♦ AKT6
 HCP: 20 ♣ KT4

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ A976			3 ♥	Pass
Vul: Both	♥ K5	♥ 82	Pass	3NT	All Pass	
North HCP: 17+2	♦ AKJ987	♦ T53				
South HCP: 6	♣ K74	♣ QT62				
Contract: 3NT North						

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

Board: 73	North:	South:	W	N	E	S
Dealer: East	♠ K7	♠ J5			3 ♠	Pass
Vul: E-W	♥ 76	♥ AT42	Pass	3NT	All Pass	
North HCP: 17+3	♦ KQ	♦ AT862				
South HCP: 9+1	♣ AKQT986	♣ 74				
Contract: 3NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: West	♠ JT54	♠ AK7	3 ♣	Pass	Pass	3NT
Vul: Both	♥ 7653	♥ KJ9	All Pass			
North HCP: 4	♦ QJ5	♦ AT96				
South HCP: 18	♣ T7	♣ K54				
Contract: 3NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: East	♠ A92	♠ KT73			3 ♣	Pass
Vul: N-S	♥ AQ7	♥ 9632	Pass	3NT	All Pass	
North HCP: 20	♦ AKT6	♦ J85				
South HCP: 4	♣ KT4	♣ 63				
Contract: 3NT North						

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

Board: 71	♠ A976	RHO is dealer. You bid second.
Dealer: East	♥ 82	East (RHO) opens 3♥ if possible.
Vul: Both	♦ T53	
HCP: 6	♣ QT62	

Board: 72	♠ AJ6	LHO is dealer.
Dealer: West	♥ KQ53	West (LHO) opens 3♣ if possible.
Vul: N-S	♦ A85	
HCP: 18	♣ A73	

Board: 73	♠ J5	RHO is dealer. You bid second.
Dealer: East	♥ AT42	East (RHO) opens 3♠ if possible.
Vul: E-W	♦ AT862	
HCP: 9+1	♣ 74	

Board: 74	♠ AK7	LHO is dealer.
Dealer: West	♥ KJ9	West (LHO) opens 3♣ if possible.
Vul: Both	♦ AT96	
HCP: 18	♣ K54	

Board: 75	♠ KT73	RHO is dealer. You bid second.
Dealer: East	♥ 9632	East (RHO) opens 3♣ if possible.
Vul: N-S	♦ J85	
HCP: 4	♣ 63	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ A976			3 ♥	Pass
Vul: Both	♥ K5	♥ 82	Pass	3NT	All Pass	
North HCP: 17+2	♦ AKJ987	♦ T53				
South HCP: 6	♣ K74	♣ QT62				
Contract: 3NT North						

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

Board: 73	North:	South:	W	N	E	S
Dealer: East	♠ K7	♠ J5			3 ♠	Pass
Vul: E-W	♥ 76	♥ AT42	Pass	3NT	All Pass	
North HCP: 17+3	♦ KQ	♦ AT862				
South HCP: 9+1	♣ AKQT986	♣ 74				
Contract: 3NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: West	♠ JT54	♠ AK7	3 ♣	Pass	Pass	3NT
Vul: Both	♥ 7653	♥ KJ9	All Pass			
North HCP: 4	♦ QJ5	♦ AT96				
South HCP: 18	♣ T7	♣ K54				
Contract: 3NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: East	♠ A92	♠ KT73			3 ♣	Pass
Vul: N-S	♥ AQ7	♥ 9632	Pass	3NT	All Pass	
North HCP: 20	♦ AKT6	♦ J85				
South HCP: 4	♣ KT4	♣ 63				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 76	♠ 42	Partner is dealer.
Dealer: South	♥ 86	East (LHO) bids 3NT if possible.
Vul: None	♦ KQ532	West (RHO) Doubles 4♥ if possible.
HCP: 8+1	♣ KT94	

Board: 77	♠ A75	LHO is dealer.
Dealer: East	♥ QJ3	East (LHO) opens 3♦ if possible.
Vul: E-W	♦ AQ9	
HCP: 17	♣ AT84	

Board: 78	♠ AT8	RHO is dealer. You bid second.
Dealer: West	♥ T532	West (RHO) opens 3♣ if possible.
Vul: E-W	♦ T765	
HCP: 4	♣ 73	

Board: 79	♠ K6	LHO is dealer.
Dealer: East	♥ AQ	East (LHO) opens 3♥ if possible.
Vul: None	♦ A98754	
HCP: 17+2	♣ A74	

Board: 80	♠ AK8	LHO is dealer.
Dealer: East	♥ AQ65	East (LHO) opens 3♣ if possible.
Vul: E-W	♦ K65	
HCP: 20	♣ A43	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ 76				3♥
Vul: None	♥ 86	♥ AQT9542	Pass	Pass	3NT	Pass
North HCP: 8+1	♦ KQ532	♦ 7	Pass	4♥	Pass	Pass
South HCP: 8+3	♣ KT94	♣ Q82	X	All Pass		
Contract: 4♥X North						

Board: 77	North:	South:	W	N	E	S
Dealer: East	♠ A75	♠ JT98			3♦	Pass
Vul: E-W	♥ QJ3	♥ 642	Pass	3NT	All Pass	
North HCP: 17	♦ AQ9	♦ 4				
South HCP: 5+1	♣ AT84	♣ KJ765				
Contract: 3NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: West	♠ AT8	♠ KJ9	3♣	Pass	Pass	3NT
Vul: E-W	♥ T532	♥ AQ7	All Pass			
North HCP: 4	♦ T765	♦ AJ984				
South HCP: 20+1	♣ 73	♣ AJ				
Contract: 3NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ K6	♠ AJ52			3♥	Pass
Vul: None	♥ AQ	♥ 74	Pass	3NT	All Pass	
North HCP: 17+2	♦ A98754	♦ T6				
South HCP: 8+1	♣ A74	♣ K9863				
Contract: 3NT North						

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ AK8	♠ JT642			3♣	Pass
Vul: E-W	♥ AQ65	♥ T73	Pass	3NT	Pass	4♠
North HCP: 20	♦ K65	♦ AQJ8	All Pass			
South HCP: 8+1	♣ A43	♣ 6				
Contract: 4♠ South						

South hands

3NT over LHO's 3x (Lev)

Board: 76 ♠ 76 You are dealer.
 Dealer: South ♥ AQT9542 East (RHO) bids 3NT if possible.
 Vul: None ♦ 7 West (LHO) Doubles 4♥ if possible.
 HCP: 8+3 ♣ Q82

Board: 77 ♠ JT98 RHO is dealer. You bid second.
 Dealer: East ♥ 642 East (RHO) opens 3♦ if possible.
 Vul: E-W ♦ 4
 HCP: 5+1 ♣ KJ765

Board: 78 ♠ KJ9 LHO is dealer.
 Dealer: West ♥ AQ7 West (LHO) opens 3♣ if possible.
 Vul: E-W ♦ AJ984
 HCP: 20+1 ♣ AJ

Board: 79 ♠ AJ52 RHO is dealer. You bid second.
 Dealer: East ♥ 74 East (RHO) opens 3♥ if possible.
 Vul: None ♦ T6
 HCP: 8+1 ♣ K9863

Board: 80 ♠ JT642 RHO is dealer. You bid second.
 Dealer: East ♥ T73 East (RHO) opens 3♣ if possible.
 Vul: E-W ♦ AQJ8
 HCP: 8+1 ♣ 6

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ 76				3♥
Vul: None	♥ 86	♥ AQT9542	Pass	Pass	3NT	Pass
North HCP: 8+1	♦ KQ532	♦ 7	Pass	4♥	Pass	Pass
South HCP: 8+3	♣ KT94	♣ Q82	X	All Pass		
Contract: 4♥X North						

Board: 77	North:	South:	W	N	E	S
Dealer: East	♠ A75	♠ JT98			3♦	Pass
Vul: E-W	♥ QJ3	♥ 642	Pass	3NT	All Pass	
North HCP: 17	♦ AQ9	♦ 4				
South HCP: 5+1	♣ AT84	♣ KJ765				
Contract: 3NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: West	♠ AT8	♠ KJ9	3♣	Pass	Pass	3NT
Vul: E-W	♥ T532	♥ AQ7	All Pass			
North HCP: 4	♦ T765	♦ AJ984				
South HCP: 20+1	♣ 73	♣ AJ				
Contract: 3NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ K6	♠ AJ52			3♥	Pass
Vul: None	♥ AQ	♥ 74	Pass	3NT	All Pass	
North HCP: 17+2	♦ A98754	♦ T6				
South HCP: 8+1	♣ A74	♣ K9863				
Contract: 3NT North						

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ AK8	♠ JT642			3♣	Pass
Vul: E-W	♥ AQ65	♥ T73	Pass	3NT	Pass	4♠
North HCP: 20	♦ K65	♦ AQJ8	All Pass			
South HCP: 8+1	♣ A43	♣ 6				
Contract: 4♠ South						

North hands

3NT over LHO's 3x (Lev)

Board: 81	♠ 832	LHO is dealer.
Dealer: East	♥ AQ6	East (LHO) opens 3♥ if possible.
Vul: E-W	♦ KJ965	
HCP: 17+1	♣ AK	
Board: 82	♠ 732	RHO is dealer. You bid second.
Dealer: West	♥ QT8	West (RHO) opens 3♠ if possible.
Vul: Both	♦ J753	
HCP: 3	♣ T65	
Board: 83	♠ A42	LHO is dealer.
Dealer: East	♥ KT	East (LHO) opens 3♣ if possible.
Vul: Both	♦ AKJT75	
HCP: 21+2	♣ AQ	
Board: 84	♠ Q9754	RHO is dealer. You bid second.
Dealer: West	♥ A84	West (RHO) opens 3♣ if possible.
Vul: None	♦ 984	
HCP: 7+1	♣ J9	
Board: 85	♠ 74	You are dealer.
Dealer: North	♥ AJT9432	West (RHO) bids 3NT if possible.
Vul: E-W	♦ 8	East (LHO) Doubles 4♥ if possible.
HCP: 8+3	♣ KT6	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: East	♠ 832	♠ AQT75			3 ♥	Pass
Vul: E-W	♥ AQ6	♥ -	Pass	3NT	All Pass	
North HCP: 17+1	♦ KJ965	♦ Q842				
South HCP: 10+1	♣ AK	♣ Q943				
Contract: 3NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: West	♠ 732	♠ K9	3 ♠	Pass	Pass	3NT
Vul: Both	♥ QT8	♥ A94	All Pass			
North HCP: 3	♦ J753	♦ AK4				
South HCP: 21+1	♣ T65	♣ AK973				
Contract: 3NT South						

Board: 83	North:	South:	W	N	E	S
Dealer: East	♠ A42	♠ KJ53			3 ♣	Pass
Vul: Both	♥ KT	♥ AQ965	Pass	3NT	All Pass	
North HCP: 21+2	♦ AKJT75	♦ 983				
South HCP: 10+1	♣ AQ	♣ 5				
Contract: 3NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: West	♠ Q9754	♠ AJ62	3 ♣	Pass	Pass	3NT
Vul: None	♥ A84	♥ JT5	All Pass			
North HCP: 7+1	♦ 984	♦ AKJ6				
South HCP: 18	♣ J9	♣ A8				
Contract: 3NT South						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ AJT8		3 ♥	Pass	Pass
Vul: E-W	♥ AJT9432	♥ 76	3NT	Pass	Pass	4 ♥
North HCP: 8+3	♦ 8	♦ J7653	Pass	Pass	X	All Pass
South HCP: 8+1	♣ KT6	♣ Q7				
Contract: 4 ♥X South						

South hands

3NT over LHO's 3x (Lev)

Board: 81	♠ AQT75	RHO is dealer. You bid second.
Dealer: East	♥ -	East (RHO) opens 3♥ if possible.
Vul: E-W	♦ Q842	
HCP: 10+1	♣ Q943	
<hr/>		
Board: 82	♠ K9	LHO is dealer.
Dealer: West	♥ A94	West (LHO) opens 3♠ if possible.
Vul: Both	♦ AK4	
HCP: 21+1	♣ AK973	
<hr/>		
Board: 83	♠ KJ53	RHO is dealer. You bid second.
Dealer: East	♥ AQ965	East (RHO) opens 3♣ if possible.
Vul: Both	♦ 983	
HCP: 10+1	♣ 5	
<hr/>		
Board: 84	♠ AJ62	LHO is dealer.
Dealer: West	♥ JT5	West (LHO) opens 3♣ if possible.
Vul: None	♦ AKJ6	
HCP: 18	♣ A8	
<hr/>		
Board: 85	♠ AJT8	Partner is dealer.
Dealer: North	♥ 76	West (LHO) bids 3NT if possible.
Vul: E-W	♦ J7653	East (RHO) Doubles 4♥ if possible.
HCP: 8+1	♣ Q7	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: East	♠ 832	♠ AQT75			3 ♥	Pass
Vul: E-W	♥ AQ6	♥ -	Pass	3NT	All Pass	
North HCP: 17+1	♦ KJ965	♦ Q842				
South HCP: 10+1	♣ AK	♣ Q943				
Contract: 3NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: West	♠ 732	♠ K9	3 ♠	Pass	Pass	3NT
Vul: Both	♥ QT8	♥ A94	All Pass			
North HCP: 3	♦ J753	♦ AK4				
South HCP: 21+1	♣ T65	♣ AK973				
Contract: 3NT South						

Board: 83	North:	South:	W	N	E	S
Dealer: East	♠ A42	♠ KJ53			3 ♣	Pass
Vul: Both	♥ KT	♥ AQ965	Pass	3NT	All Pass	
North HCP: 21+2	♦ AKJT75	♦ 983				
South HCP: 10+1	♣ AQ	♣ 5				
Contract: 3NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: West	♠ Q9754	♠ AJ62	3 ♣	Pass	Pass	3NT
Vul: None	♥ A84	♥ JT5	All Pass			
North HCP: 7+1	♦ 984	♦ AKJ6				
South HCP: 18	♣ J9	♣ A8				
Contract: 3NT South						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ AJT8		3 ♥	Pass	Pass
Vul: E-W	♥ AJT9432	♥ 76	3NT	Pass	Pass	4 ♥
North HCP: 8+3	♦ 8	♦ J7653	Pass	Pass	X	All Pass
South HCP: 8+1	♣ KT6	♣ Q7				
Contract: 4 ♥X South						

North hands

3NT over LHO's 3x (Lev)

Board: 86 ♠ KJ92 RHO is dealer. You bid second.
 Dealer: West ♥ 4 West (RHO) opens 3♥ if possible.
 Vul: E-W ♦ A965
 HCP: 10 ♣ Q963

Board: 87 ♠ AT93 LHO is dealer.
 Dealer: East ♥ K952 East (LHO) opens 3♥ if possible.
 Vul: E-W ♦ AJ
 HCP: 18 ♣ AQ4

Board: 88 ♠ J965 RHO is dealer. You bid second.
 Dealer: West ♥ AT852 West (RHO) opens 3♦ if possible.
 Vul: E-W ♦ 98
 HCP: 5+1 ♣ 96

Board: 89 ♠ 2 You are dealer.
 Dealer: North ♥ K6 West (RHO) bids 3NT if possible.
 Vul: E-W ♦ T86 East (LHO) Doubles 4♣ if possible.
 HCP: 9+3 ♣ KQJ7652

Board: 90 ♠ Q964 RHO is dealer. You bid second.
 Dealer: West ♥ 9 West (RHO) opens 3♥ if possible.
 Vul: Both ♦ Q973
 HCP: 4 ♣ T654

Both hands (Answers Page)

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

Board: 87	North:	South:	W	N	E	S
Dealer: East	♠ AT93	♠ J764			3 ♥	Pass
Vul: E-W	♥ K952	♥ Q8	Pass	3NT	All Pass	
North HCP: 18	♦ AJ	♦ Q9753				
South HCP: 5+1	♣ AQ4	♣ T6				
Contract: 3NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: West	♠ J965	♠ AT2	3 ♦	Pass	Pass	3NT
Vul: E-W	♥ AT852	♥ 93	All Pass			
North HCP: 5+1	♦ 98	♦ KQ76				
South HCP: 17	♣ 96	♣ AKJ4				
Contract: 3NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AKJT8		3 ♣	Pass	Pass
Vul: E-W	♥ K6	♥ J982	3NT	Pass	Pass	4 ♣
North HCP: 9+3	♦ T86	♦ 32	Pass	Pass	X	All Pass
South HCP: 9+1	♣ KQJ7652	♣ T8				
Contract: 4 ♣ X South						

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ Q964	♠ AKJ	3 ♥	Pass	Pass	3NT
Vul: Both	♥ 9	♥ K75	All Pass			
North HCP: 4	♦ Q973	♦ AJ8				
South HCP: 20	♣ T654	♣ KJ97				
Contract: 3NT South						

South hands

3NT over LHO's 3x (Lev)

Board: 86 ♠ A83 LHO is dealer.
 Dealer: West ♥ AQ5 West (LHO) opens 3♥ if possible.
 Vul: E-W ♦ K873
 HCP: 17 ♣ A84

Board: 87 ♠ J764 RHO is dealer. You bid second.
 Dealer: East ♥ Q8 East (RHO) opens 3♥ if possible.
 Vul: E-W ♦ Q9753
 HCP: 5+1 ♣ T6

Board: 88 ♠ AT2 LHO is dealer.
 Dealer: West ♥ 93 West (LHO) opens 3♦ if possible.
 Vul: E-W ♦ KQ76
 HCP: 17 ♣ AKJ4

Board: 89 ♠ AKJT8 Partner is dealer.
 Dealer: North ♥ J982 West (LHO) bids 3NT if possible.
 Vul: E-W ♦ 32 East (RHO) Doubles 4♣ if possible.
 HCP: 9+1 ♣ T8

Board: 90 ♠ AKJ LHO is dealer.
 Dealer: West ♥ K75 West (LHO) opens 3♥ if possible.
 Vul: Both ♦ AJ8
 HCP: 20 ♣ KJ97

Both hands (Answers Page)

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

Board: 87	North:	South:	W	N	E	S
Dealer: East	♠ AT93	♠ J764			3 ♥	Pass
Vul: E-W	♥ K952	♥ Q8	Pass	3NT	All Pass	
North HCP: 18	♦ AJ	♦ Q9753				
South HCP: 5+1	♣ AQ4	♣ T6				
Contract: 3NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: West	♠ J965	♠ AT2	3 ♦	Pass	Pass	3NT
Vul: E-W	♥ AT852	♥ 93	All Pass			
North HCP: 5+1	♦ 98	♦ KQ76				
South HCP: 17	♣ 96	♣ AKJ4				
Contract: 3NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AKJT8		3 ♣	Pass	Pass
Vul: E-W	♥ K6	♥ J982	3NT	Pass	Pass	4 ♣
North HCP: 9+3	♦ T86	♦ 32	Pass	Pass	X	All Pass
South HCP: 9+1	♣ KQJ7652	♣ T8				
Contract: 4 ♣ X South						

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ Q964	♠ AKJ	3 ♥	Pass	Pass	3NT
Vul: Both	♥ 9	♥ K75	All Pass			
North HCP: 4	♦ Q973	♦ AJ8				
South HCP: 20	♣ T654	♣ KJ97				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 91	♠ Q94	LHO is dealer.
Dealer: East	♥ AK3	East (LHO) opens 3♦ if possible.
Vul: N-S	♦ AQ75	
HCP: 17	♣ Q76	
<hr/>		
Board: 92	♠ T985	RHO is dealer. You bid second.
Dealer: West	♥ 743	West (RHO) opens 3♣ if possible.
Vul: E-W	♦ AJ5	
HCP: 5	♣ 984	
<hr/>		
Board: 93	♠ KQ7	LHO is dealer.
Dealer: East	♥ K932	East (LHO) opens 3♠ if possible.
Vul: Both	♦ AT9	
HCP: 17	♣ KQT	
<hr/>		
Board: 94	♠ AQ9	RHO is dealer. You bid second.
Dealer: West	♥ 72	West (RHO) opens 3♥ if possible.
Vul: E-W	♦ J73	
HCP: 7+1	♣ T9743	
<hr/>		
Board: 95	♠ K4	LHO is dealer.
Dealer: East	♥ AK5	East (LHO) opens 3♠ if possible.
Vul: None	♦ A854	
HCP: 23	♣ AKQ5	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: East	♠ Q94	♠ AJ732			3 ♦	Pass
Vul: N-S	♥ AK3	♥ T876	Pass	3NT	All Pass	
North HCP: 17	♦ AQ75	♦ -				
South HCP: 9+1	♣ Q76	♣ KJ98				
Contract: 3NT North						

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ T985	♠ AK6	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ 743	♥ QJ6	All Pass			
North HCP: 5	♦ AJ5	♦ QT98				
South HCP: 18	♣ 984	♣ AQ6				
Contract: 3NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ KQ7	♠ 32			3 ♠	Pass
Vul: Both	♥ K932	♥ T4	Pass	3NT	All Pass	
North HCP: 17	♦ AT9	♦ KQ732				
South HCP: 5+1	♣ KQT	♣ 7432				
Contract: 3NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ AQ9	♠ JT74	3 ♥	Pass	Pass	3NT
Vul: E-W	♥ 72	♥ KQ3	All Pass			
North HCP: 7+1	♦ J73	♦ K4				
South HCP: 17	♣ T9743	♣ AKJ6				
Contract: 3NT South						

Board: 95	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ 852			3 ♠	Pass
Vul: None	♥ AK5	♥ QJ842	Pass	3NT	All Pass	
North HCP: 23	♦ A854	♦ KQT				
South HCP: 8+1	♣ AKQ5	♣ 87				
Contract: 3NT North						

South hands

3NT over LHO's 3x (Lev)

Board: 91 ♠ AJ732

RHO is dealer. You bid second.

Dealer: East ♥ T876

East (RHO) opens 3♦ if possible.

Vul: N-S ♦ -

HCP: 9+1 ♣ KJ98

Board: 92 ♠ AK6

LHO is dealer.

Dealer: West ♥ QJ6

West (LHO) opens 3♣ if possible.

Vul: E-W ♦ QT98

HCP: 18 ♣ AQ6

Board: 93 ♠ 32

RHO is dealer. You bid second.

Dealer: East ♥ T4

East (RHO) opens 3♠ if possible.

Vul: Both ♦ KQ732

HCP: 5+1 ♣ 7432

Board: 94 ♠ JT74

LHO is dealer.

Dealer: West ♥ KQ3

West (LHO) opens 3♥ if possible.

Vul: E-W ♦ K4

HCP: 17 ♣ AKJ6

Board: 95 ♠ 852

RHO is dealer. You bid second.

Dealer: East ♥ QJ842

East (RHO) opens 3♠ if possible.

Vul: None ♦ KQT

HCP: 8+1 ♣ 87

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: East	♠ Q94	♠ AJ732			3 ♦	Pass
Vul: N-S	♥ AK3	♥ T876	Pass	3NT	All Pass	
North HCP: 17	♦ AQ75	♦ -				
South HCP: 9+1	♣ Q76	♣ KJ98				
Contract: 3NT North						

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ T985	♠ AK6	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ 743	♥ QJ6	All Pass			
North HCP: 5	♦ AJ5	♦ QT98				
South HCP: 18	♣ 984	♣ AQ6				
Contract: 3NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ KQ7	♠ 32			3 ♠	Pass
Vul: Both	♥ K932	♥ T4	Pass	3NT	All Pass	
North HCP: 17	♦ AT9	♦ KQ732				
South HCP: 5+1	♣ KQT	♣ 7432				
Contract: 3NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ AQ9	♠ JT74	3 ♥	Pass	Pass	3NT
Vul: E-W	♥ 72	♥ KQ3	All Pass			
North HCP: 7+1	♦ J73	♦ K4				
South HCP: 17	♣ T9743	♣ AKJ6				
Contract: 3NT South						

Board: 95	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ 852			3 ♠	Pass
Vul: None	♥ AK5	♥ QJ842	Pass	3NT	All Pass	
North HCP: 23	♦ A854	♦ KQT				
South HCP: 8+1	♣ AKQ5	♣ 87				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 96	♠ 8654	RHO is dealer. You bid second.
Dealer: West	♥ Q942	West (RHO) opens 3♣ if possible.
Vul: E-W	♦ KQ65	
HCP: 7	♣ 6	

Board: 97	♠ Q7	LHO is dealer.
Dealer: East	♥ KQT3	East (LHO) opens 3♣ if possible.
Vul: None	♦ KJ8	
HCP: 17	♣ AQ98	

Board: 98	♠ A842	RHO is dealer. You bid second.
Dealer: West	♥ K953	West (RHO) opens 3♦ if possible.
Vul: E-W	♦ 8	
HCP: 7	♣ 8765	

Board: 99	♠ J85	LHO is dealer.
Dealer: East	♥ AJ2	East (LHO) opens 3♥ if possible.
Vul: N-S	♦ KQ	
HCP: 20+1	♣ AKQ86	

Board: 100	♠ AK953	RHO is dealer. You bid second.
Dealer: West	♥ 94	West (RHO) opens 3♥ if possible.
Vul: None	♦ J75	
HCP: 10+1	♣ Q63	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: West	♠ 8654	♠ AKT9	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ Q942	♥ AJ6	All Pass			
North HCP: 7	♦ KQ65	♦ AT7				
South HCP: 19	♣ 6	♣ KT3				
Contract: 3NT South						

Board: 97	North:	South:	W	N	E	S
Dealer: East	♠ Q7	♠ 9432			3 ♣	Pass
Vul: None	♥ KQT3	♥ AJ862	Pass	3NT	All Pass	
North HCP: 17	♦ KJ8	♦ Q932				
South HCP: 7+1	♣ AQ98	♣ -				
Contract: 3NT North						

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

Board: 99	North:	South:	W	N	E	S
Dealer: East	♠ J85	♠ AT63			3 ♥	Pass
Vul: N-S	♥ AJ2	♥ 87	Pass	3NT	All Pass	
North HCP: 20+1	♦ KQ	♦ 98753				
South HCP: 4+1	♣ AKQ86	♣ 97				
Contract: 3NT North						

Board: 100	North:	South:	W	N	E	S
Dealer: West	♠ AK953	♠ QT74	3 ♥	Pass	Pass	3NT
Vul: None	♥ 94	♥ AQ6	All Pass			
North HCP: 10+1	♦ J75	♦ AKQ9				
South HCP: 17	♣ Q63	♣ T9				
Contract: 3NT South						

South hands

3NT over LHO's 3x (Lev)

Board: 96	♠ AKT9	LHO is dealer.
Dealer: West	♥ AJ6	West (LHO) opens 3♣ if possible.
Vul: E-W	♦ AT7	
HCP: 19	♣ KT3	

Board: 97	♠ 9432	RHO is dealer. You bid second.
Dealer: East	♥ AJ862	East (RHO) opens 3♣ if possible.
Vul: None	♦ Q932	
HCP: 7+1	♣ -	

Board: 98	♠ K763	LHO is dealer.
Dealer: West	♥ AJ	West (LHO) opens 3♦ if possible.
Vul: E-W	♦ A74	
HCP: 18	♣ AQ94	

Board: 99	♠ AT63	RHO is dealer. You bid second.
Dealer: East	♥ 87	East (RHO) opens 3♥ if possible.
Vul: N-S	♦ 98753	
HCP: 4+1	♣ 97	

Board: 100	♠ QT74	LHO is dealer.
Dealer: West	♥ AQ6	West (LHO) opens 3♥ if possible.
Vul: None	♦ AKQ9	
HCP: 17	♣ T9	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: West	♠ 8654	♠ AKT9	3 ♣	Pass	Pass	3NT
Vul: E-W	♥ Q942	♥ AJ6	All Pass			
North HCP: 7	♦ KQ65	♦ AT7				
South HCP: 19	♣ 6	♣ KT3				
Contract: 3NT South						

Board: 97	North:	South:	W	N	E	S
Dealer: East	♠ Q7	♠ 9432			3 ♣	Pass
Vul: None	♥ KQT3	♥ AJ862	Pass	3NT	All Pass	
North HCP: 17	♦ KJ8	♦ Q932				
South HCP: 7+1	♣ AQ98	♣ -				
Contract: 3NT North						

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

Board: 99	North:	South:	W	N	E	S
Dealer: East	♠ J85	♠ AT63			3 ♥	Pass
Vul: N-S	♥ AJ2	♥ 87	Pass	3NT	All Pass	
North HCP: 20+1	♦ KQ	♦ 98753				
South HCP: 4+1	♣ AKQ86	♣ 97				
Contract: 3NT North						

Board: 100	North:	South:	W	N	E	S
Dealer: West	♠ AK953	♠ QT74	3 ♥	Pass	Pass	3NT
Vul: None	♥ 94	♥ AQ6	All Pass			
North HCP: 10+1	♦ J75	♦ AKQ9				
South HCP: 17	♣ Q63	♣ T9				
Contract: 3NT South						

North hands

3NT over LHO's 3x (Lev)

Board: 101	♠ A2	LHO is dealer.
Dealer: East	♥ A7	East (LHO) opens 3♣ if possible.
Vul: None	♦ AQJT73	
HCP: 18+2	♣ K73	
Board: 102	♠ 852	RHO is dealer. You bid second.
Dealer: West	♥ K953	West (RHO) opens 3♠ if possible.
Vul: Both	♦ 873	
HCP: 4	♣ J84	
Board: 103	♠ AKQ8	LHO is dealer.
Dealer: East	♥ A62	East (LHO) opens 3♥ if possible.
Vul: N-S	♦ 95	
HCP: 20	♣ AK64	
Board: 104	♠ QJ87	RHO is dealer. You bid second.
Dealer: West	♥ J65	West (RHO) opens 3♣ if possible.
Vul: Both	♦ K9632	
HCP: 7+1	♣ 5	
Board: 105	♠ AK95	LHO is dealer.
Dealer: East	♥ KQ83	East (LHO) opens 3♣ if possible.
Vul: None	♦ AK5	
HCP: 23	♣ A7	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: East	♠ A2	♠ KQ54			3 ♣	Pass
Vul: None	♥ A7	♥ J9543	Pass	3NT	All Pass	
North HCP: 18+2	♦ AQJT73	♦ K96				
South HCP: 9+1	♣ K73	♣ 5				
Contract: 3NT North						

Board: 102	North:	South:	W	N	E	S
Dealer: West	♠ 852	♠ K6	3 ♠	Pass	Pass	3NT
Vul: Both	♥ K953	♥ A874	All Pass			
North HCP: 4	♦ 873	♦ AKT4				
South HCP: 18	♣ J84	♣ A73				
Contract: 3NT South						

Board: 103	North:	South:	W	N	E	S
Dealer: East	♠ AKQ8	♠ 65432			3 ♥	Pass
Vul: N-S	♥ A62	♥ 5	Pass	3NT	All Pass	
North HCP: 20	♦ 95	♦ AT87				
South HCP: 5+1	♣ AK64	♣ J87				
Contract: 3NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: West	♠ QJ87	♠ 65	3 ♣	Pass	Pass	3NT
Vul: Both	♥ J65	♥ AQ97	All Pass			
North HCP: 7+1	♦ K9632	♦ AQ85				
South HCP: 17	♣ 5	♣ KQ8				
Contract: 3NT South						

Board: 105	North:	South:	W	N	E	S
Dealer: East	♠ AK95	♠ T87			3 ♣	Pass
Vul: None	♥ KQ83	♥ A62	Pass	3NT	All Pass	
North HCP: 23	♦ AK5	♦ T9874				
South HCP: 4+1	♣ A7	♣ 98				
Contract: 3NT North						

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

Board: 101	♠ KQ54	RHO is dealer. You bid second.
Dealer: East	♥ J9543	East (RHO) opens 3♣ if possible.
Vul: None	♦ K96	
HCP: 9+1	♣ 5	

Board: 102	♠ K6	LHO is dealer.
Dealer: West	♥ A874	West (LHO) opens 3♠ if possible.
Vul: Both	♦ AKT4	
HCP: 18	♣ A73	

Board: 103	♠ 65432	RHO is dealer. You bid second.
Dealer: East	♥ 5	East (RHO) opens 3♥ if possible.
Vul: N-S	♦ AT87	
HCP: 5+1	♣ J87	

Board: 104	♠ 65	LHO is dealer.
Dealer: West	♥ AQ97	West (LHO) opens 3♣ if possible.
Vul: Both	♦ AQ85	
HCP: 17	♣ KQ8	

Board: 105	♠ T87	RHO is dealer. You bid second.
Dealer: East	♥ A62	East (RHO) opens 3♣ if possible.
Vul: None	♦ T9874	
HCP: 4+1	♣ 98	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: East	♠ A2	♠ KQ54			3 ♣	Pass
Vul: None	♥ A7	♥ J9543	Pass	3NT	All Pass	
North HCP: 18+2	♦ AQJT73	♦ K96				
South HCP: 9+1	♣ K73	♣ 5				
Contract: 3NT North						

Board: 102	North:	South:	W	N	E	S
Dealer: West	♠ 852	♠ K6	3 ♠	Pass	Pass	3NT
Vul: Both	♥ K953	♥ A874	All Pass			
North HCP: 4	♦ 873	♦ AKT4				
South HCP: 18	♣ J84	♣ A73				
Contract: 3NT South						

Board: 103	North:	South:	W	N	E	S
Dealer: East	♠ AKQ8	♠ 65432			3 ♥	Pass
Vul: N-S	♥ A62	♥ 5	Pass	3NT	All Pass	
North HCP: 20	♦ 95	♦ AT87				
South HCP: 5+1	♣ AK64	♣ J87				
Contract: 3NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: West	♠ QJ87	♠ 65	3 ♣	Pass	Pass	3NT
Vul: Both	♥ J65	♥ AQ97	All Pass			
North HCP: 7+1	♦ K9632	♦ AQ85				
South HCP: 17	♣ 5	♣ KQ8				
Contract: 3NT South						

Board: 105	North:	South:	W	N	E	S
Dealer: East	♠ AK95	♠ T87			3 ♣	Pass
Vul: None	♥ KQ83	♥ A62	Pass	3NT	All Pass	
North HCP: 23	♦ AK5	♦ T9874				
South HCP: 4+1	♣ A7	♣ 98				
Contract: 3NT North						

North hands

3NT over LHO's 3x (Lev)

Board: 106	♠ KJ64	RHO is dealer. You bid second.
Dealer: West	♥ A9874	West (RHO) opens 3♣ if possible.
Vul: N-S	♦ Q64	
HCP: 10+1	♣ 9	

Board: 107	♠ AJ87	LHO is dealer.
Dealer: East	♥ K3	East (LHO) opens 3♦ if possible.
Vul: E-W	♦ KQ7	
HCP: 17	♣ A732	

Board: 108	♠ 43	RHO is dealer. You bid second.
Dealer: West	♥ JT52	West (RHO) opens 3♠ if possible.
Vul: Both	♦ A975	
HCP: 5	♣ 954	

Board: 109	♠ 82	LHO is dealer.
Dealer: East	♥ QJ5	East (LHO) opens 3♣ if possible.
Vul: E-W	♦ AKJ64	
HCP: 17+1	♣ AQ7	

Board: 110	♠ Q83	RHO is dealer. You bid second.
Dealer: West	♥ KJ952	West (RHO) opens 3♣ if possible.
Vul: None	♦ JT96	
HCP: 7+1	♣ 3	

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: West	♠ KJ64	♠ Q83	3 ♣	Pass	Pass	3NT
Vul: N-S	♥ A9874	♥ QJ3	All Pass			
North HCP: 10+1	♦ Q64	♦ AKJ73				
South HCP: 18+1	♣ 9	♣ KQ				
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ AJ87	♠ 6432			3 ♦	Pass
Vul: E-W	♥ K3	♥ QJ865	Pass	3NT	All Pass	
North HCP: 17	♦ KQ7	♦ 9				
South HCP: 5+1	♣ A732	♣ Q96				
Contract: 3NT North						

Board: 108	North:	South:	W	N	E	S
Dealer: West	♠ 43	♠ K5	3 ♠	Pass	Pass	3NT
Vul: Both	♥ JT52	♥ A84	All Pass			
North HCP: 5	♦ A975	♦ K3				
South HCP: 17+2	♣ 954	♣ AQJT72				
Contract: 3NT South						

Board: 109	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ J9754			3 ♣	Pass
Vul: E-W	♥ QJ5	♥ AT72	Pass	3NT	All Pass	
North HCP: 17+1	♦ AKJ64	♦ 93				
South HCP: 5+1	♣ AQ7	♣ 95				
Contract: 3NT North						

Board: 110	North:	South:	W	N	E	S
Dealer: West	♠ Q83	♠ T96	3 ♣	Pass	Pass	3NT
Vul: None	♥ KJ952	♥ AQ6	All Pass			
North HCP: 7+1	♦ JT96	♦ AKQ3				
South HCP: 19	♣ 3	♣ AT4				
Contract: 3NT South						

South hands

3NT over LHO's 3x (Lev)

Board: 106	♠ Q83	LHO is dealer.
Dealer: West	♥ QJ3	West (LHO) opens 3♣ if possible.
Vul: N-S	♦ AKJ73	
HCP: 18+1	♣ KQ	

Board: 107	♠ 6432	RHO is dealer. You bid second.
Dealer: East	♥ QJ865	East (RHO) opens 3♦ if possible.
Vul: E-W	♦ 9	
HCP: 5+1	♣ Q96	

Board: 108	♠ K5	LHO is dealer.
Dealer: West	♥ A84	West (LHO) opens 3♠ if possible.
Vul: Both	♦ K3	
HCP: 17+2	♣ AQJT72	

Board: 109	♠ J9754	RHO is dealer. You bid second.
Dealer: East	♥ AT72	East (RHO) opens 3♣ if possible.
Vul: E-W	♦ 93	
HCP: 5+1	♣ 95	

Board: 110	♠ T96	LHO is dealer.
Dealer: West	♥ AQ6	West (LHO) opens 3♣ if possible.
Vul: None	♦ AKQ3	
HCP: 19	♣ AT4	

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: West	♠ KJ64	♠ Q83	3 ♣	Pass	Pass	3NT
Vul: N-S	♥ A9874	♥ QJ3	All Pass			
North HCP: 10+1	♦ Q64	♦ AKJ73				
South HCP: 18+1	♣ 9	♣ KQ				
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ AJ87	♠ 6432			3 ♦	Pass
Vul: E-W	♥ K3	♥ QJ865	Pass	3NT	All Pass	
North HCP: 17	♦ KQ7	♦ 9				
South HCP: 5+1	♣ A732	♣ Q96				
Contract: 3NT North						

Board: 108	North:	South:	W	N	E	S
Dealer: West	♠ 43	♠ K5	3 ♠	Pass	Pass	3NT
Vul: Both	♥ JT52	♥ A84	All Pass			
North HCP: 5	♦ A975	♦ K3				
South HCP: 17+2	♣ 954	♣ AQJT72				
Contract: 3NT South						

Board: 109	North:	South:	W	N	E	S
Dealer: East	♠ 82	♠ J9754			3 ♣	Pass
Vul: E-W	♥ QJ5	♥ AT72	Pass	3NT	All Pass	
North HCP: 17+1	♦ AKJ64	♦ 93				
South HCP: 5+1	♣ AQ7	♣ 95				
Contract: 3NT North						

Board: 110	North:	South:	W	N	E	S
Dealer: West	♠ Q83	♠ T96	3 ♣	Pass	Pass	3NT
Vul: None	♥ KJ952	♥ AQ6	All Pass			
North HCP: 7+1	♦ JT96	♦ AKQ3				
South HCP: 19	♣ 3	♣ AT4				
Contract: 3NT South						

North hands**3NT over LHO's 3x (Lev)**

Board: 111	♠ AJ43	LHO is dealer.
Dealer: East	♥ AJ9	East (LHO) opens 3♣ if possible.
Vul: None	♦ AT	
HCP: 20	♣ AQ87	
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Board: 112	♠ 75	Partner is dealer.
Dealer: South	♥ A32	East (LHO) bids 3NT if possible.
Vul: None	♦ A765	West (RHO) Doubles 4♠ if possible.
HCP: 8	♣ 6542	
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Board: 113	♠ K4	LHO is dealer.
Dealer: East	♥ A93	East (LHO) opens 3♠ if possible.
Vul: N-S	♦ AJ974	
HCP: 19+1	♣ AKT	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: East	♠ AJ43	♠ 962			3 ♣	Pass
Vul: None	♥ AJ9	♥ KT8	Pass	3NT	All Pass	
North HCP: 20	♦ AT	♦ J9764				
South HCP: 4+1	♣ AQ87	♣ 94				
Contract: 3NT North						

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ KJT9832				3 ♠
Vul: None	♥ A32	♥ Q84	Pass	Pass	3NT	Pass
North HCP: 8	♦ A765	♦ T3	Pass	4 ♠	Pass	Pass
South HCP: 8+3	♣ 6542	♣ Q	X	All Pass		
Contract: 4 ♠ X North						

Board: 113	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ 9			3 ♠	Pass
Vul: N-S	♥ A93	♥ KT76	Pass	3NT	All Pass	
North HCP: 19+1	♦ AJ974	♦ K853				
South HCP: 7	♣ AKT	♣ J876				
Contract: 3NT North						

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

Board: 111	♠ 962	RHO is dealer. You bid second.
Dealer: East	♥ KT8	East (RHO) opens 3♣ if possible.
Vul: None	♦ J9764	
HCP: 4+1	♣ 94	
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Board: 112	♠ KJT9832	You are dealer.
Dealer: South	♥ Q84	East (RHO) bids 3NT if possible.
Vul: None	♦ T3	West (LHO) Doubles 4♠ if possible.
HCP: 8+3	♣ Q	
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Board: 113	♠ 9	RHO is dealer. You bid second.
Dealer: East	♥ KT76	East (RHO) opens 3♠ if possible.
Vul: N-S	♦ K853	
HCP: 7	♣ J876	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: East	♠ AJ43	♠ 962			3 ♣	Pass
Vul: None	♥ AJ9	♥ KT8	Pass	3NT	All Pass	
North HCP: 20	♦ AT	♦ J9764				
South HCP: 4+1	♣ AQ87	♣ 94				
Contract: 3NT North						

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ KJT9832				3 ♠
Vul: None	♥ A32	♥ Q84	Pass	Pass	3NT	Pass
North HCP: 8	♦ A765	♦ T3	Pass	4 ♠	Pass	Pass
South HCP: 8+3	♣ 6542	♣ Q	X	All Pass		
Contract: 4 ♠ X North						

Board: 113	North:	South:	W	N	E	S
Dealer: East	♠ K4	♠ 9			3 ♠	Pass
Vul: N-S	♥ A93	♥ KT76	Pass	3NT	All Pass	
North HCP: 19+1	♦ AJ974	♦ K853				
South HCP: 7	♣ AKT	♣ J876				
Contract: 3NT North						