

Board: 1	♠ QJ932	RHO opens the bidding 3NT.
Dealer: West	♥ K3	You bid next.
Vul: E-W	♦ AKJ64	East (LHO) Doubles 4♠ if possible.
HCP: 14+2	♣ 3	

Board: 2	♠ KJT	Partner bids first.
Dealer: South	♥ JT74	The opponents are silent.
Vul: E-W	♦ 94	
HCP: 6	♣ J962	

Board: 3	♠ Q862	LHO opens the bidding 3NT.
Dealer: East	♥ AK2	Partner bids next.
Vul: Both	♦ AKJT5	West (RHO) bids 4♣ if possible.
HCP: 17+1	♣ 4	

Board: 4	♠ J952	RHO opens the bidding 3NT.
Dealer: West	♥ 874	You bid next.
Vul: E-W	♦ 92	East (LHO) bids 4♣ if possible.
HCP: 5	♣ A973	East (LHO) Doubles 4♥ if possible.

Board: 5	♠ AKT74	LHO opens the bidding 3NT.
Dealer: East	♥ A873	Partner bids next.
Vul: N-S	♦ A976	West (RHO) bids 4♣ if possible.
HCP: 15+1	♣ -	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ QJ932	♠ K64	3NT ¹	4 ♠	X	All Pass
Vul: E-W	♥ K3	♥ AJ987	1. Gambling			
North HCP: 14+2	♦ AKJ64	♦ T732				
South HCP: 8+1	♣ 3	♣ 7				
Contract: 4 ♠ X North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KJT	♠ Q53				3NT ¹
Vul: E-W	♥ JT74	♥ 6	Pass	4♣ ²	Pass	4♦
North HCP: 6	♦ 94	♦ AKQ7632	All Pass			
South HCP: 11+3	♣ J962	♣ T8	1. Gambling 2. artificial			
Contract: 4♦ South						

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ Q862	♠ KJ73			3NT ¹	Pass
Vul: Both	♥ AK2	♥ QJ	4 ♣ ²	4 ♦	All Pass	
North HCP: 17+1	♦ AKJT5	♦ 98762	1. Gambling 2. artificial			
South HCP: 7+1	♣ 4	♣ T8				
Contract: 4 ♦ North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ J952	♠ KQ4	3NT ¹	Pass	4♣ ²	4♥
Vul: E-W	♥ 874	♥ AQJ63	Pass	Pass	X	All Pass
North HCP: 5	♦ 92	♦ 75	1. Gambling 2. artificial			
South HCP: 14+1	♣ A973	♣ Q62				
Contract: 4♥X South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ AKT74	♠ Q9632			3NT ¹	Pass
Vul: N-S	♥ A873	♥ 95	4 ♣ ²	4 ♠	All Pass	
North HCP: 15+1	♦ A976	♦ 52	1. Gambling 2. artificial			
South HCP: 2+1	♣ -	♣ 9765				
Contract: 4 ♠ North						

Board: 1	♠ K64	LHO opens the bidding 3NT.
Dealer: West	♥ AJ987	Partner bids next.
Vul: E-W	♦ T732	East (RHO) Doubles 4♠ if possible.
HCP: 8+1	♣ 7	

Board: 2	♠ Q53	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ AKQ7632	
HCP: 11+3	♣ T8	

Board: 3	♠ KJ73	RHO opens the bidding 3NT.
Dealer: East	♥ QJ	You bid next.
Vul: Both	♦ 98762	West (LHO) bids 4♣ if possible.
HCP: 7+1	♣ T8	

Board: 4	♠ KQ4	LHO opens the bidding 3NT.
Dealer: West	♥ AQJ63	Partner bids next.
Vul: E-W	♦ 75	East (RHO) bids 4♣ if possible.
HCP: 14+1	♣ Q62	East (RHO) Doubles 4♥ if possible.

Board: 5	♠ Q9632	RHO opens the bidding 3NT.
Dealer: East	♥ 95	You bid next.
Vul: N-S	♦ 52	West (LHO) bids 4♣ if possible.
HCP: 2+1	♣ 9765	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ QJ932	♠ K64	3NT ¹	4 ♠	X	All Pass
Vul: E-W	♥ K3	♥ AJ987	1. Gambling			
North HCP: 14+2	♦ AKJ64	♦ T732				
South HCP: 8+1	♣ 3	♣ 7				
Contract: 4 ♠ X North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KJT	♠ Q53				3NT ¹
Vul: E-W	♥ JT74	♥ 6	Pass	4♣ ²	Pass	4♦
North HCP: 6	♦ 94	♦ AKQ7632	All Pass			
South HCP: 11+3	♣ J962	♣ T8	1. Gambling 2. artificial			
Contract: 4♦ South						

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ Q862	♠ KJ73			3NT ¹	Pass
Vul: Both	♥ AK2	♥ QJ	4 ♣ ²	4 ♦	All Pass	
North HCP: 17+1	♦ AKJT5	♦ 98762	1. Gambling 2. artificial			
South HCP: 7+1	♣ 4	♣ T8				
Contract: 4 ♦ North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ J952	♠ KQ4	3NT ¹	Pass	4♣ ²	4♥
Vul: E-W	♥ 874	♥ AQJ63	Pass	Pass	X	All Pass
North HCP: 5	♦ 92	♦ 75	1. Gambling 2. artificial			
South HCP: 14+1	♣ A973	♣ Q62				
Contract: 4♥X South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ AKT74	♠ Q9632			3NT ¹	Pass
Vul: N-S	♥ A873	♥ 95	4 ♣ ²	4 ♠	All Pass	
North HCP: 15+1	♦ A976	♦ 52	1. Gambling 2. artificial			
South HCP: 2+1	♣ -	♣ 9765				
Contract: 4 ♠ North						

Board: 6	♠ 942	Partner bids first.
Dealer: South	♥ AT73	The opponents are silent.
Vul: Both	♦ 76	
HCP: 9	♣ KQ64	
<hr/>		
Board: 7	♠ AK872	LHO opens the bidding 3NT.
Dealer: East	♥ KJT	Partner bids next.
Vul: None	♦ J6	West (RHO) bids 4♣ if possible.
HCP: 14+1	♣ Q84	
<hr/>		
Board: 8	♠ -	You bid first.
Dealer: North	♥ T84	The opponents are silent.
Vul: E-W	♦ J9	
HCP: 11+4	♣ AKQJ7643	
<hr/>		
Board: 9	♠ 2	You bid first.
Dealer: North	♥ 84	The opponents are silent.
Vul: Both	♦ AKQ8762	
HCP: 9+3	♣ 942	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: Both

North HCP: 9

South HCP: 11+3

Contract: 4♦ South

North:

♠ 942

♥ AT73

♦ 76

♣ KQ64

South:

♠ JT5

♥ 96

♦ AKQJ982

♣ 7

W N E S

3NT¹

Pass 4♣² Pass 4♦

All Pass

1. Gambling

2. artificial

Board: 7

Dealer: East

Vul: None

North HCP: 14+1

South HCP: 12+1

Contract: 5♠ South

North:

♠ AK872

♥ KJT

♦ J6

♣ Q84

South:

♠ QJT96

♥ AQ85

♦ 3

♣ K93

W N E S

3NT¹ Pass

4♣² 4♠ Pass 4NT

Pass 5♥³ Pass 5♠

All Pass

1. Gambling

2. artificial

3. A=2/5 or 5/5, Q(S)=0

Board: 8

Dealer: North

Vul: E-W

North HCP: 11+4

South HCP: 8+1

Contract: 4♣ South

North:

♠ -

♥ T84

♦ J9

♣ AKQJ7643

South:

♠ KQ542

♥ J92

♦ QT7

♣ 92

W N E S

3NT¹ Pass 4♣²

All Pass

1. Gambling

2. artificial

Board: 9

Dealer: North

Vul: Both

North HCP: 9+3

South HCP: 14

Contract: 3NT North

North:

♠ 2

♥ 84

♦ AKQ8762

♣ 942

South:

♠ AQJ5

♥ T965

♦ 3

♣ AQJT

W N E S

3NT¹ All Pass

1. Gambling

Board: 6	♠ JT5	You bid first.
Dealer: South	♥ 96	The opponents are silent.
Vul: Both	♦ AKQJ982	
HCP: 11+3	♣ 7	
<hr/>		
Board: 7	♠ QJT96	RHO opens the bidding 3NT.
Dealer: East	♥ AQ85	You bid next.
Vul: None	♦ 3	West (LHO) bids 4♣ if possible.
HCP: 12+1	♣ K93	
<hr/>		
Board: 8	♠ KQ542	Partner bids first.
Dealer: North	♥ J92	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 8+1	♣ 92	
<hr/>		
Board: 9	♠ AQJ5	Partner bids first.
Dealer: North	♥ T965	The opponents are silent.
Vul: Both	♦ 3	
HCP: 14	♣ AQJT	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: Both

North HCP: 9

South HCP: 11+3

Contract: 4♦ South

North:

♠ 942

♥ AT73

♦ 76

♣ KQ64

South:

♠ JT5

♥ 96

♦ AKQJ982

♣ 7

W N E S

3NT¹

Pass 4♣² Pass 4♦

All Pass

1. Gambling

2. artificial

Board: 7

Dealer: East

Vul: None

North HCP: 14+1

South HCP: 12+1

Contract: 5♠ South

North:

♠ AK872

♥ KJT

♦ J6

♣ Q84

South:

♠ QJT96

♥ AQ85

♦ 3

♣ K93

W N E S

3NT¹ Pass

4♣² 4♠ Pass 4NT

Pass 5♥³ Pass 5♠

All Pass

1. Gambling

2. artificial

3. A=2/5 or 5/5, Q(S)=0

Board: 8

Dealer: North

Vul: E-W

North HCP: 11+4

South HCP: 8+1

Contract: 4♣ South

North:

♠ -

♥ T84

♦ J9

♣ AKQJ7643

South:

♠ KQ542

♥ J92

♦ QT7

♣ 92

W N E S

3NT¹ Pass 4♣²

All Pass

1. Gambling

2. artificial

Board: 9

Dealer: North

Vul: Both

North HCP: 9+3

South HCP: 14

Contract: 3NT North

North:

♠ 2

♥ 84

♦ AKQ8762

♣ 942

South:

♠ AQJ5

♥ T965

♦ 3

♣ AQJT

W N E S

3NT¹ All Pass

1. Gambling

Board: 10	♠ J74	Partner bids first.
Dealer: South	♥ KJ8753	The opponents are silent.
Vul: None	♦ T	
HCP: 9+2	♣ A43	
<hr/>		
Board: 11	♠ J73	You bid first.
Dealer: North	♥ T7	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 11+3	♣ AKQJT97	
<hr/>		
Board: 12	♠ 7	You bid first.
Dealer: North	♥ 762	The opponents are silent.
Vul: Both	♦ 97	
HCP: 10+3	♣ AKQJ973	
<hr/>		
Board: 13	♠ T96	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ AKQJ762	
HCP: 11+3	♣ T7	
<hr/>		
Board: 14	♠ 643	RHO opens the bidding 3NT.
Dealer: West	♥ A63	You bid next.
Vul: E-W	♦ JT63	East (LHO) bids 4♣ if possible.
HCP: 8	♣ QJ6	East (LHO) Doubles 4♥ if possible.

Both hands (Answers Page)

Board: 10

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 11+3

Contract: 4 ♦ South

North:

♠ J74

♥ KJ8753

♦ T

♣ A43

South:

♠ 85

♥ 642

♦ AKQ7652

♣ Q

W N E S

3NT¹

Pass 4 ♣² Pass 4 ♦

All Pass

1. Gambling

2. artificial

Board: 11

Dealer: North

Vul: N-S

North HCP: 11+3

South HCP: 11+1

Contract: 3NT North

North:

♠ J73

♥ T7

♦ 9

♣ AKQJT97

South:

♠ A84

♥ A92

♦ KT872

♣ 52

W N E S

3NT¹ All Pass

1. Gambling

Board: 12

Dealer: North

Vul: Both

North HCP: 10+3

South HCP: 10+1

Contract: 4 ♣ South

North:

♠ 7

♥ 762

♦ 97

♣ AKQJ973

South:

♠ KQ93

♥ 94

♦ KQ853

♣ T6

W N E S

3NT¹ Pass 4 ♣²

All Pass

1. Gambling

2. artificial

Board: 13

Dealer: North

Vul: None

North HCP: 11+3

South HCP: 14

Contract: 3NT North

North:

♠ T96

♥ J

♦ AKQJ762

♣ T7

South:

♠ J85

♥ AKQ9

♦ 43

♣ A932

W N E S

3NT¹ All Pass

1. Gambling

Board: 14

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 4 ♥ X South

North:

♠ 643

♥ A63

♦ JT63

♣ QJ6

South:

♠ AQT5

♥ Q9872

♦ 2

♣ AK7

W N E S

3NT¹ Pass 4 ♣² 4 ♥

Pass Pass X All Pass

1. Gambling

2. artificial

Board: 10	♠ 85	You bid first.
Dealer: South	♥ 642	The opponents are silent.
Vul: None	♦ AKQ7652	
HCP: 11+3	♣ Q	
<hr/>		
Board: 11	♠ A84	Partner bids first.
Dealer: North	♥ A92	The opponents are silent.
Vul: N-S	♦ KT872	
HCP: 11+1	♣ 52	
<hr/>		
Board: 12	♠ KQ93	Partner bids first.
Dealer: North	♥ 94	The opponents are silent.
Vul: Both	♦ KQ853	
HCP: 10+1	♣ T6	
<hr/>		
Board: 13	♠ J85	Partner bids first.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: None	♦ 43	
HCP: 14	♣ A932	
<hr/>		
Board: 14	♠ AQT5	LHO opens the bidding 3NT.
Dealer: West	♥ Q9872	Partner bids next.
Vul: E-W	♦ 2	East (RHO) bids 4♣ if possible.
HCP: 15+1	♣ AK7	East (RHO) Doubles 4♥ if possible.

Both hands (Answers Page)

Board: 10

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 11+3

Contract: 4♦ South

North:

♠ J74

♥ KJ8753

♦ T

♣ A43

South:

♠ 85

♥ 642

♦ AKQ7652

♣ Q

W N E S

3NT¹

Pass 4♣² Pass 4♦

All Pass

1. Gambling

2. artificial

Board: 11

Dealer: North

Vul: N-S

North HCP: 11+3

South HCP: 11+1

Contract: 3NT North

North:

♠ J73

♥ T7

♦ 9

♣ AKQJT97

South:

♠ A84

♥ A92

♦ KT872

♣ 52

W N E S

3NT¹ All Pass

1. Gambling

Board: 12

Dealer: North

Vul: Both

North HCP: 10+3

South HCP: 10+1

Contract: 4♣ South

North:

♠ 7

♥ 762

♦ 97

♣ AKQJ973

South:

♠ KQ93

♥ 94

♦ KQ853

♣ T6

W N E S

3NT¹ Pass 4♣²

All Pass

1. Gambling

2. artificial

Board: 13

Dealer: North

Vul: None

North HCP: 11+3

South HCP: 14

Contract: 3NT North

North:

♠ T96

♥ J

♦ AKQJ762

♣ T7

South:

♠ J85

♥ AKQ9

♦ 43

♣ A932

W N E S

3NT¹ All Pass

1. Gambling

Board: 14

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 4♥X South

North:

♠ 643

♥ A63

♦ JT63

♣ QJ6

South:

♠ AQT5

♥ Q9872

♦ 2

♣ AK7

W N E S

3NT¹ Pass 4♣² 4♥

Pass Pass X All Pass

1. Gambling

2. artificial

Board: 15	♠ K8542	Partner bids first.
Dealer: South	♥ AK976	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 10+2	♣ 97	

Board: 16	♠ 752	You bid first.
Dealer: North	♥ 5	The opponents are silent.
Vul: None	♦ 3	
HCP: 9+4	♣ AKQT9862	

Board: 17	♠ AJ92	Partner bids first.
Dealer: South	♥ A	East (LHO) bids 4 ♦ if possible.
Vul: N-S	♦ Q943	
HCP: 11	♣ T873	

Board: 18	♠ J432	LHO opens the bidding 3NT.
Dealer: East	♥ 742	Partner bids next.
Vul: N-S	♦ AT9	
HCP: 6	♣ J97	

Board: 19	♠ 82	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ AKQJ765	
HCP: 10+3	♣ 983	

Both hands (Answers Page)

Board: 15

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 10+3

Contract: 4♣ North

North:

♠ K8542

♥ AK976

♦ 4

♣ 97

South:

♠ 9

♥ 53

♦ J72

♣ AKQ8643

W N E S

3NT¹

Pass 4♣² All Pass

1. Gambling

2. artificial

Board: 16

Dealer: North

Vul: None

North HCP: 9+4

South HCP: 16

Contract: 4♣ South

North:

♠ 752

♥ 5

♦ 3

♣ AKQT9862

South:

♠ AKQ8

♥ Q8

♦ A972

♣ J53

W N E S

3NT¹ Pass 4♣

All Pass

1. Gambling

Board: 17

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 10+3

Contract: 5♣ North

North:

♠ AJ92

♥ A

♦ Q943

♣ T873

South:

♠ 54

♥ 743

♦ T

♣ AKQJ954

W N E S

3NT¹

Pass Pass 4♦ Pass

Pass 5♣ All Pass

1. Gambling

Board: 18

Dealer: East

Vul: N-S

North HCP: 6

South HCP: 16+3

Contract: 4♥ South

North:

♠ J432

♥ 742

♦ AT9

♣ J97

South:

♠ AKT76

♥ AKQ965

♦ 64

♣ -

W N E S

3NT¹ 4♥

All Pass

1. Gambling

Board: 19

Dealer: North

Vul: Both

North HCP: 10+3

South HCP: 17+1

Contract: 3NT North

North:

♠ 82

♥ 2

♦ AKQJ765

♣ 983

South:

♠ KQ75

♥ KQ7

♦ 8

♣ AK762

W N E S

3NT¹ All Pass

1. Gambling

Board: 15	♠ 9	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: E-W	♦ J72	
HCP: 10+3	♣ AKQ8643	

Board: 16	♠ AKQ8	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: None	♦ A972	
HCP: 16	♣ J53	

Board: 17	♠ 54	You bid first.
Dealer: South	♥ 743	East (RHO) bids 4 ♦ if possible.
Vul: N-S	♦ T	
HCP: 10+3	♣ AKQJ954	

Board: 18	♠ AKT76	RHO opens the bidding 3NT.
Dealer: East	♥ AKQ965	You bid next.
Vul: N-S	♦ 64	
HCP: 16+3	♣ -	

Board: 19	♠ KQ75	Partner bids first.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: Both	♦ 8	
HCP: 17+1	♣ AK762	

Both hands (Answers Page)

Board: 15

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 10+3

Contract: 4♣ North

North:

♠ K8542

♥ AK976

♦ 4

♣ 97

South:

♠ 9

♥ 53

♦ J72

♣ AKQ8643

W N E S

3NT¹

Pass 4♣² All Pass

1. Gambling

2. artificial

Board: 16

Dealer: North

Vul: None

North HCP: 9+4

South HCP: 16

Contract: 4♣ South

North:

♠ 752

♥ 5

♦ 3

♣ AKQT9862

South:

♠ AKQ8

♥ Q8

♦ A972

♣ J53

W N E S

3NT¹ Pass 4♣

All Pass

1. Gambling

Board: 17

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 10+3

Contract: 5♣ North

North:

♠ AJ92

♥ A

♦ Q943

♣ T873

South:

♠ 54

♥ 743

♦ T

♣ AKQJ954

W N E S

3NT¹

Pass Pass 4♦ Pass

Pass 5♣ All Pass

1. Gambling

Board: 18

Dealer: East

Vul: N-S

North HCP: 6

South HCP: 16+3

Contract: 4♥ South

North:

♠ J432

♥ 742

♦ AT9

♣ J97

South:

♠ AKT76

♥ AKQ965

♦ 64

♣ -

W N E S

3NT¹ 4♥

All Pass

1. Gambling

Board: 19

Dealer: North

Vul: Both

North HCP: 10+3

South HCP: 17+1

Contract: 3NT North

North:

♠ 82

♥ 2

♦ AKQJ765

♣ 983

South:

♠ KQ75

♥ KQ7

♦ 8

♣ AK762

W N E S

3NT¹ All Pass

1. Gambling

Board: 20	♠ Q	You bid first.
Dealer: North	♥ T63	The opponents are silent.
Vul: N-S	♦ 95	
HCP: 11+3	♣ AKQ9875	

Board: 21	♠ 64	You bid first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ AKQJ842	
HCP: 11+3	♣ JT2	

Board: 22	♠ J5	You bid first.
Dealer: North	♥ 62	The opponents are silent.
Vul: Both	♦ J3	
HCP: 11+3	♣ AKQ8653	

Board: 23	♠ 95	You bid first.
Dealer: North	♥ 764	The opponents are silent.
Vul: None	♦ AKQ6432	
HCP: 9+3	♣ 3	

Board: 24	♠ AT42	Partner bids first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: E-W	♦ AKJ93	
HCP: 14+1	♣ 2	

Both hands (Answers Page)

Board: 20

Dealer: North

Vul: N-S

North HCP: 11+3

South HCP: 10+1

Contract: 4♣ South

North:

♠ Q

♥ T63

♦ 95

♣ AKQ9875

South:

♠ AT42

♥ KQJ75

♦ 8

♣ T64

W N E S

3NT¹ Pass 4♣²

All Pass

1. Gambling

2. artificial

Board: 21

Dealer: North

Vul: E-W

North HCP: 11+3

South HCP: 14

Contract: 3NT North

North:

♠ 64

♥ 5

♦ AKQJ842

♣ JT2

South:

♠ AK95

♥ A64

♦ 763

♣ K74

W N E S

3NT¹ All Pass

1. Gambling

Board: 22

Dealer: North

Vul: Both

North HCP: 11+3

South HCP: 10+1

Contract: 4♣ South

North:

♠ J5

♥ 62

♦ J3

♣ AKQ8653

South:

♠ Q9873

♥ J43

♦ AK86

♣ T

W N E S

3NT¹ Pass 4♣²

All Pass

1. Gambling

2. artificial

Board: 23

Dealer: North

Vul: None

North HCP: 9+3

South HCP: 8+1

Contract: 4♦ North

North:

♠ 95

♥ 764

♦ AKQ6432

♣ 3

South:

♠ J64

♥ KT2

♦ 87

♣ KJ952

W N E S

3NT¹ Pass 4♣²

Pass 4♦ All Pass

1. Gambling

2. artificial

Board: 24

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 11+3

Contract: 3NT South

North:

♠ AT42

♥ QT7

♦ AKJ93

♣ 2

South:

♠ 96

♥ 53

♦ QT

♣ AKQ9765

W N E S

3NT¹

All Pass

1. Gambling

Board: 20	♠ AT42	Partner bids first.
Dealer: North	♥ KQJ75	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 10+1	♣ T64	

Board: 21	♠ AK95	Partner bids first.
Dealer: North	♥ A64	The opponents are silent.
Vul: E-W	♦ 763	
HCP: 14	♣ K74	

Board: 22	♠ Q9873	Partner bids first.
Dealer: North	♥ J43	The opponents are silent.
Vul: Both	♦ AK86	
HCP: 10+1	♣ T	

Board: 23	♠ J64	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: None	♦ 87	
HCP: 8+1	♣ KJ952	

Board: 24	♠ 96	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 11+3	♣ AKQ9765	

Both hands (Answers Page)

Board: 20

Dealer: North

Vul: N-S

North HCP: 11+3

South HCP: 10+1

Contract: 4♣ South

North:

♠ Q

♥ T63

♦ 95

♣ AKQ9875

South:

♠ AT42

♥ KQJ75

♦ 8

♣ T64

W N E S

3NT¹ Pass 4♣²

All Pass

1. Gambling

2. artificial

Board: 21

Dealer: North

Vul: E-W

North HCP: 11+3

South HCP: 14

Contract: 3NT North

North:

♠ 64

♥ 5

♦ AKQJ842

♣ JT2

South:

♠ AK95

♥ A64

♦ 763

♣ K74

W N E S

3NT¹ All Pass

1. Gambling

Board: 22

Dealer: North

Vul: Both

North HCP: 11+3

South HCP: 10+1

Contract: 4♣ South

North:

♠ J5

♥ 62

♦ J3

♣ AKQ8653

South:

♠ Q9873

♥ J43

♦ AK86

♣ T

W N E S

3NT¹ Pass 4♣²

All Pass

1. Gambling

2. artificial

Board: 23

Dealer: North

Vul: None

North HCP: 9+3

South HCP: 8+1

Contract: 4♦ North

North:

♠ 95

♥ 764

♦ AKQ6432

♣ 3

South:

♠ J64

♥ KT2

♦ 87

♣ KJ952

W N E S

3NT¹ Pass 4♣²

Pass 4♦ All Pass

1. Gambling

2. artificial

Board: 24

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 11+3

Contract: 3NT South

North:

♠ AT42

♥ QT7

♦ AKJ93

♣ 2

South:

♠ 96

♥ 53

♦ QT

♣ AKQ9765

W N E S

3NT¹

All Pass

1. Gambling

Board: 25	♠ AQ5	Partner bids first.
Dealer: South	♥ AKQ98	The opponents are silent.
Vul: Both	♦ 2	
HCP: 19+1	♣ A732	
<hr/>		
Board: 26	♠ KQT742	LHO opens the bidding 3NT.
Dealer: East	♥ 742	Partner bids next.
Vul: None	♦ T	
HCP: 8+2	♣ K92	
<hr/>		
Board: 27	♠ T85	You bid first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ AKQJ982	
HCP: 10+3	♣ 5	
<hr/>		
Board: 28	♠ K	LHO opens the bidding 3NT.
Dealer: East	♥ AKQT63	Partner bids next.
Vul: Both	♦ JT9	
HCP: 14+2	♣ JT3	
<hr/>		
Board: 29	♠ AJ6542	Partner bids first.
Dealer: South	♥ KQ76	The opponents are silent.
Vul: None	♦ 2	
HCP: 10+2	♣ 75	

Both hands (Answers Page)

Board: 25

Dealer: South

Vul: Both

North HCP: 19+1

South HCP: 10+3

Contract: 6 ♦ North

North:

♠ AQ5

♥ AKQ98

♦ 2

♣ A732

South:

♠ 87

♥ 3

♦ AKQ7643

♣ J98

W N E S

3NT¹

Pass 6 ♦ All Pass

1. Gambling

Board: 26

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ KQT742

♥ 742

♦ T

♣ K92

South:

♠ J95

♥ AKQ95

♦ 74

♣ AQT

W N E S

3NT¹ 4 ♥

All Pass

1. Gambling

Board: 27

Dealer: North

Vul: N-S

North HCP: 10+3

South HCP: 8+3

Contract: 4 ♦ North

North:

♠ T85

♥ 42

♦ AKQJ982

♣ 5

South:

♠ -

♥ AKJT76

♦ T5

♣ T9762

W N E S

3NT¹ Pass 4 ♣²

Pass 4 ♦ All Pass

1. Gambling

2. artificial

Board: 28

Dealer: East

Vul: Both

North HCP: 14+2

South HCP: 15+3

Contract: 4 ♠ South

North:

♠ K

♥ AKQT63

♦ JT9

♣ JT3

South:

♠ AQJ732

♥ J8

♦ AK865

♣ -

W N E S

3NT¹ 4 ♠

All Pass

1. Gambling

Board: 29

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 9+4

Contract: 4 ♣ North

North:

♠ AJ6542

♥ KQ76

♦ 2

♣ 75

South:

♠ 3

♥ 53

♦ 98

♣ AKQT9863

W N E S

3NT¹

Pass 4 ♣² All Pass

1. Gambling

2. artificial

Board: 25	♠ 87	You bid first.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ AKQ7643	
HCP: 10+3	♣ J98	
<hr/>		
Board: 26	♠ J95	RHO opens the bidding 3NT.
Dealer: East	♥ AKQ95	You bid next.
Vul: None	♦ 74	
HCP: 16+1	♣ AQT	
<hr/>		
Board: 27	♠ -	Partner bids first.
Dealer: North	♥ AKJT76	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 8+3	♣ T9762	
<hr/>		
Board: 28	♠ AQJ732	RHO opens the bidding 3NT.
Dealer: East	♥ J8	You bid next.
Vul: Both	♦ AK865	
HCP: 15+3	♣ -	
<hr/>		
Board: 29	♠ 3	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: None	♦ 98	
HCP: 9+4	♣ AKQT9863	

Both hands (Answers Page)

Board: 25

Dealer: South

Vul: Both

North HCP: 19+1

South HCP: 10+3

Contract: 6 ♦ North

North:

♠ AQ5

♥ AKQ98

♦ 2

♣ A732

South:

♠ 87

♥ 3

♦ AKQ7643

♣ J98

W N E S

3NT¹

Pass 6 ♦ All Pass

1. Gambling

Board: 26

Dealer: East

Vul: None

North HCP: 8+2

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ KQT742

♥ 742

♦ T

♣ K92

South:

♠ J95

♥ AKQ95

♦ 74

♣ AQT

W N E S

3NT¹ 4 ♥

All Pass

1. Gambling

Board: 27

Dealer: North

Vul: N-S

North HCP: 10+3

South HCP: 8+3

Contract: 4 ♦ North

North:

♠ T85

♥ 42

♦ AKQJ982

♣ 5

South:

♠ -

♥ AKJT76

♦ T5

♣ T9762

W N E S

3NT¹ Pass 4 ♣²

Pass 4 ♦ All Pass

1. Gambling

2. artificial

Board: 28

Dealer: East

Vul: Both

North HCP: 14+2

South HCP: 15+3

Contract: 4 ♠ South

North:

♠ K

♥ AKQT63

♦ JT9

♣ JT3

South:

♠ AQJ732

♥ J8

♦ AK865

♣ -

W N E S

3NT¹ 4 ♠

All Pass

1. Gambling

Board: 29

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 9+4

Contract: 4 ♣ North

North:

♠ AJ6542

♥ KQ76

♦ 2

♣ 75

South:

♠ 3

♥ 53

♦ 98

♣ AKQT9863

W N E S

3NT¹

Pass 4 ♣² All Pass

1. Gambling

2. artificial

Board: 30	♠ J85	RHO opens the bidding 3NT.
Dealer: West	♥ J86	You bid next.
Vul: E-W	♦ KQJ962	East (LHO) bids 4♣ if possible.
HCP: 8+2	♣ 5	

Board: 31	♠ AKQ8	RHO opens the bidding 3NT.
Dealer: West	♥ AT765	You bid next.
Vul: N-S	♦ A	
HCP: 17+1	♣ 873	

Board: 32	♠ J973	Partner bids first.
Dealer: South	♥ AKQ95	The opponents are silent.
Vul: None	♦ 87	
HCP: 11+1	♣ J3	

Board: 33	♠ AJ876	RHO opens the bidding 3NT.
Dealer: West	♥ AK62	You bid next.
Vul: E-W	♦ Q63	East (LHO) Doubles 4♠ if possible.
HCP: 14+1	♣ 7	

Board: 34	♠ KQ942	Partner bids first.
Dealer: South	♥ AK43	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 15+1	♣ QJT	

Both hands (Answers Page)

Board: 30

Dealer: West

Vul: E-W

North HCP: 8+2

South HCP: 18+3

Contract: 4♥ South

North:

♠ J85

♥ J86

♦ KQJ962

♣ 5

South:

♠ A93

♥ AKQT542

♦ A

♣ J8

W N E S

3NT¹ Pass 4♣² 4♥

All Pass

1. Gambling

2. artificial

Board: 31

Dealer: West

Vul: N-S

North HCP: 17+1

South HCP: 6+1

Contract: 4♥ North

North:

♠ AKQ8

♥ AT765

♦ A

♣ 873

South:

♠ J75

♥ Q9832

♦ K954

♣ 2

W N E S

3NT¹ 4♥ All Pass

1. Gambling

Board: 32

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 10+4

Contract: 4♦ South

North:

♠ J973

♥ AKQ95

♦ 87

♣ J3

South:

♠ 6

♥ T8

♦ AKQJ6542

♣ 52

W N E S

3NT¹

Pass 4♣² Pass 4♦

All Pass

1. Gambling

2. artificial

Board: 33

Dealer: West

Vul: E-W

North HCP: 14+1

South HCP: 7+1

Contract: 4♠ X North

North:

♠ AJ876

♥ AK62

♦ Q63

♣ 7

South:

♠ Q5

♥ JT5

♦ KT542

♣ J92

W N E S

3NT¹ 4♠ X All Pass

1. Gambling

Board: 34

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 10+3

Contract: 3NT South

North:

♠ KQ942

♥ AK43

♦ 7

♣ QJT

South:

♠ 5

♥ JT6

♦ AKQ8643

♣ 93

W N E S

3NT¹

All Pass

1. Gambling

Board: 30 ♠ A93 LHO opens the bidding 3NT.
Dealer: West ♥ AKQT542 Partner bids next.
Vul: E-W ♦ A East (RHO) bids 4♣ if possible.
HCP: 18+3 ♣ J8

Board: 31 ♠ J75 LHO opens the bidding 3NT.
Dealer: West ♥ Q9832 Partner bids next.
Vul: N-S ♦ K954
HCP: 6+1 ♣ 2

Board: 32 ♠ 6 You bid first.
Dealer: South ♥ T8 The opponents are silent.
Vul: None ♦ AKQJ6542
HCP: 10+4 ♣ 52

Board: 33 ♠ Q5 LHO opens the bidding 3NT.
Dealer: West ♥ JT5 Partner bids next.
Vul: E-W ♦ KT542 East (RHO) Doubles 4♠ if possible.
HCP: 7+1 ♣ J92

Board: 34 ♠ 5 You bid first.
Dealer: South ♥ JT6 The opponents are silent.
Vul: E-W ♦ AKQ8643
HCP: 10+3 ♣ 93

Both hands (Answers Page)

Board: 30

Dealer: West

Vul: E-W

North HCP: 8+2

South HCP: 18+3

Contract: 4♥ South

North:

♠ J85

♥ J86

♦ KQJ962

♣ 5

South:

♠ A93

♥ AKQT542

♦ A

♣ J8

W N E S

3NT¹ Pass 4♣² 4♥

All Pass

1. Gambling

2. artificial

Board: 31

Dealer: West

Vul: N-S

North HCP: 17+1

South HCP: 6+1

Contract: 4♥ North

North:

♠ AKQ8

♥ AT765

♦ A

♣ 873

South:

♠ J75

♥ Q9832

♦ K954

♣ 2

W N E S

3NT¹ 4♥ All Pass

1. Gambling

Board: 32

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 10+4

Contract: 4♦ South

North:

♠ J973

♥ AKQ95

♦ 87

♣ J3

South:

♠ 6

♥ T8

♦ AKQJ6542

♣ 52

W N E S

3NT¹

Pass 4♣² Pass 4♦

All Pass

1. Gambling

2. artificial

Board: 33

Dealer: West

Vul: E-W

North HCP: 14+1

South HCP: 7+1

Contract: 4♠ X North

North:

♠ AJ876

♥ AK62

♦ Q63

♣ 7

South:

♠ Q5

♥ JT5

♦ KT542

♣ J92

W N E S

3NT¹ 4♠ X All Pass

1. Gambling

Board: 34

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 10+3

Contract: 3NT South

North:

♠ KQ942

♥ AK43

♦ 7

♣ QJT

South:

♠ 5

♥ JT6

♦ AKQ8643

♣ 93

W N E S

3NT¹

All Pass

1. Gambling

Board: 35	♠ AQT86	LHO opens the bidding 3NT.
Dealer: East	♥ QJ9	Partner bids next.
Vul: Both	♦ 854	West (RHO) bids 4♣ if possible.
HCP: 9+1	♣ 52	

Board: 36	♠ 852	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 11+3	♣ AKQ9842	

Board: 37	♠ 543	You bid first.
Dealer: North	♥ 63	The opponents are silent.
Vul: Both	♦ AKQT653	
HCP: 9+3	♣ 4	

Board: 38	♠ T8	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ T93	
HCP: 10+3	♣ AKQJ965	

Board: 39	♠ K852	Partner bids first.
Dealer: South	♥ 753	The opponents are silent.
Vul: E-W	♦ 9762	
HCP: 4	♣ J5	

Both hands (Answers Page)

Board: 35

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 4 ♠ North

North:

♠ AQT86

♥ QJ9

♦ 854

♣ 52

South:

♠ K97

♥ AK62

♦ AQT

♣ T64

W N E S

3NT¹ X

4 ♣² 4 ♠ All Pass

1. Gambling

2. artificial

Board: 36

Dealer: North

Vul: E-W

North HCP: 11+3

South HCP: 6

Contract: 4 ♣ South

North:

♠ 852

♥ 6

♦ QT

♣ AKQ9842

South:

♠ KJT4

♥ Q84

♦ 962

♣ 765

W N E S

3NT¹ Pass 4 ♣²

All Pass

1. Gambling

2. artificial

Board: 37

Dealer: North

Vul: Both

North HCP: 9+3

South HCP: 10+1

Contract: 4 ♦ North

North:

♠ 543

♥ 63

♦ AKQT653

♣ 4

South:

♠ AJT72

♥ 8742

♦ 4

♣ KQ5

W N E S

3NT¹ Pass 4 ♣²

Pass 4 ♦ All Pass

1. Gambling

2. artificial

Board: 38

Dealer: North

Vul: None

North HCP: 10+3

South HCP: 9+3

Contract: 4 ♣ South

North:

♠ T8

♥ 3

♦ T93

♣ AKQJ965

South:

♠ J9642

♥ A87652

♦ A5

♣ -

W N E S

3NT¹ Pass 4 ♣²

All Pass

1. Gambling

2. artificial

Board: 39

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 11+3

Contract: 4 ♣ North

North:

♠ K852

♥ 753

♦ 9762

♣ J5

South:

♠ -

♥ J96

♦ J54

♣ AKQT872

W N E S

3NT¹

Pass 4 ♣² All Pass

1. Gambling

2. artificial

Board: 35	♠ K97	RHO opens the bidding 3NT.
Dealer: East	♥ AK62	You bid next.
Vul: Both	♦ AQT	West (LHO) bids 4♣ if possible.
HCP: 16	♣ T64	

Board: 36	♠ KJT4	Partner bids first.
Dealer: North	♥ Q84	The opponents are silent.
Vul: E-W	♦ 962	
HCP: 6	♣ 765	

Board: 37	♠ AJT72	Partner bids first.
Dealer: North	♥ 8742	The opponents are silent.
Vul: Both	♦ 4	
HCP: 10+1	♣ KQ5	

Board: 38	♠ J9642	Partner bids first.
Dealer: North	♥ A87652	The opponents are silent.
Vul: None	♦ A5	
HCP: 9+3	♣ -	

Board: 39	♠ -	You bid first.
Dealer: South	♥ J96	The opponents are silent.
Vul: E-W	♦ J54	
HCP: 11+3	♣ AKQT872	

Both hands (Answers Page)

Board: 35

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 4 ♠ North

North:

♠ AQT86

♥ QJ9

♦ 854

♣ 52

South:

♠ K97

♥ AK62

♦ AQT

♣ T64

W N E S

3NT¹ X

4 ♣² 4 ♠ All Pass

1. Gambling

2. artificial

Board: 36

Dealer: North

Vul: E-W

North HCP: 11+3

South HCP: 6

Contract: 4 ♣ South

North:

♠ 852

♥ 6

♦ QT

♣ AKQ9842

South:

♠ KJT4

♥ Q84

♦ 962

♣ 765

W N E S

3NT¹ Pass 4 ♣²

All Pass

1. Gambling

2. artificial

Board: 37

Dealer: North

Vul: Both

North HCP: 9+3

South HCP: 10+1

Contract: 4 ♦ North

North:

♠ 543

♥ 63

♦ AKQT653

♣ 4

South:

♠ AJT72

♥ 8742

♦ 4

♣ KQ5

W N E S

3NT¹ Pass 4 ♣²

Pass 4 ♦ All Pass

1. Gambling

2. artificial

Board: 38

Dealer: North

Vul: None

North HCP: 10+3

South HCP: 9+3

Contract: 4 ♣ South

North:

♠ T8

♥ 3

♦ T93

♣ AKQJ965

South:

♠ J9642

♥ A87652

♦ A5

♣ -

W N E S

3NT¹ Pass 4 ♣²

All Pass

1. Gambling

2. artificial

Board: 39

Dealer: South

Vul: E-W

North HCP: 4

South HCP: 11+3

Contract: 4 ♣ North

North:

♠ K852

♥ 753

♦ 9762

♣ J5

South:

♠ -

♥ J96

♦ J54

♣ AKQT872

W N E S

3NT¹

Pass 4 ♣² All Pass

1. Gambling

2. artificial

Board: 40	♠ 74	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ AKQ87632	
HCP: 10+4	♣ J8	
<hr/>		
Board: 41	♠ K96542	RHO opens the bidding 3NT.
Dealer: West	♥ KQ	You bid next.
Vul: None	♦ A86	
HCP: 12+2	♣ 65	
<hr/>		
Board: 42	♠ Q963	RHO opens the bidding 3NT.
Dealer: West	♥ 965	You bid next.
Vul: E-W	♦ KQ5	East (LHO) bids 4♣ if possible.
HCP: 7	♣ 743	
<hr/>		
Board: 43	♠ A32	RHO opens the bidding 3NT.
Dealer: West	♥ AQ976	You bid next.
Vul: Both	♦ AJ987	
HCP: 15+2	♣ -	
<hr/>		
Board: 44	♠ QT92	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: None	♦ AK832	
HCP: 13+1	♣ T8	

Both hands (Answers Page)

Board: 40

Dealer: North

Vul: Both

North HCP: 10+4

South HCP: 16+2

Contract: 4 ♠ South

North:

♠ 74

♥ 6

♦ AKQ87632

♣ J8

South:

♠ AKJ652

♥ AQT9

♦ 5

♣ Q5

W	N	E	S
	3NT ¹	Pass	4 ♠

All Pass

1. Gambling

Board: 41

Dealer: West

Vul: None

North HCP: 12+2

South HCP: 10

Contract: 4 ♠ North

North:

♠ K96542

♥ KQ

♦ A86

♣ 65

South:

♠ AQ73

♥ JT53

♦ K54

♣ T4

W	N	E	S
3NT ¹	4 ♠	All Pass	

1. Gambling

Board: 42

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 13+2

Contract: 4 ♥ South

North:

♠ Q963

♥ 965

♦ KQ5

♣ 743

South:

♠ AT4

♥ AKQ872

♦ 2

♣ 852

W	N	E	S
3NT ¹	Pass	4 ♣ ²	4 ♥

All Pass

1. Gambling

2. artificial

Board: 43

Dealer: West

Vul: Both

North HCP: 15+2

South HCP: 7

Contract: 4 ♥ North

North:

♠ A32

♥ AQ976

♦ AJ987

♣ -

South:

♠ KJ7

♥ KT3

♦ T64

♣ 5432

W	N	E	S
3NT ¹	4 ♥	All Pass	

1. Gambling

Board: 44

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 11+3

Contract: 3NT South

North:

♠ QT92

♥ A9

♦ AK832

♣ T8

South:

♠ 63

♥ 62

♦ Q4

♣ AKQ9642

W	N	E	S
			3NT ¹

All Pass

1. Gambling

Board: 40	♠ AKJ652	Partner bids first.
Dealer: North	♥ AQT9	The opponents are silent.
Vul: Both	♦ 5	
HCP: 16+2	♣ Q5	
<hr/>		
Board: 41	♠ AQ73	LHO opens the bidding 3NT.
Dealer: West	♥ JT53	Partner bids next.
Vul: None	♦ K54	
HCP: 10	♣ T4	
<hr/>		
Board: 42	♠ AT4	LHO opens the bidding 3NT.
Dealer: West	♥ AKQ872	Partner bids next.
Vul: E-W	♦ 2	East (RHO) bids 4♣ if possible.
HCP: 13+2	♣ 852	
<hr/>		
Board: 43	♠ KJ7	LHO opens the bidding 3NT.
Dealer: West	♥ KT3	Partner bids next.
Vul: Both	♦ T64	
HCP: 7	♣ 5432	
<hr/>		
Board: 44	♠ 63	You bid first.
Dealer: South	♥ 62	The opponents are silent.
Vul: None	♦ Q4	
HCP: 11+3	♣ AKQ9642	

Both hands (Answers Page)

Board: 40

Dealer: North

Vul: Both

North HCP: 10+4

South HCP: 16+2

Contract: 4 ♠ South

North:

♠ 74

♥ 6

♦ AKQ87632

♣ J8

South:

♠ AKJ652

♥ AQT9

♦ 5

♣ Q5

W	N	E	S
	3NT ¹	Pass	4 ♠

All Pass

1. Gambling

Board: 41

Dealer: West

Vul: None

North HCP: 12+2

South HCP: 10

Contract: 4 ♠ North

North:

♠ K96542

♥ KQ

♦ A86

♣ 65

South:

♠ AQ73

♥ JT53

♦ K54

♣ T4

W	N	E	S
3NT ¹	4 ♠	All Pass	

1. Gambling

Board: 42

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 13+2

Contract: 4 ♥ South

North:

♠ Q963

♥ 965

♦ KQ5

♣ 743

South:

♠ AT4

♥ AKQ872

♦ 2

♣ 852

W	N	E	S
3NT ¹	Pass	4 ♣ ²	4 ♥

All Pass

1. Gambling

2. artificial

Board: 43

Dealer: West

Vul: Both

North HCP: 15+2

South HCP: 7

Contract: 4 ♥ North

North:

♠ A32

♥ AQ976

♦ AJ987

♣ -

South:

♠ KJ7

♥ KT3

♦ T64

♣ 5432

W	N	E	S
3NT ¹	4 ♥	All Pass	

1. Gambling

Board: 44

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 11+3

Contract: 3NT South

North:

♠ QT92

♥ A9

♦ AK832

♣ T8

South:

♠ 63

♥ 62

♦ Q4

♣ AKQ9642

W	N	E	S
			3NT ¹

All Pass

1. Gambling

Board: 45	♠ Q76	You bid first.
Dealer: North	♥ 64	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 11+3	♣ AKQT854	

Board: 46	♠ 2	Partner bids first.
Dealer: South	♥ 543	The opponents are silent.
Vul: E-W	♦ -	
HCP: 7+5	♣ AQJT87542	

Board: 47	♠ A652	Partner bids first.
Dealer: South	♥ T6	East (LHO) bids 4 ♦ if possible.
Vul: None	♦ AT92	
HCP: 9	♣ J65	

Board: 48	♠ A8742	Partner bids first.
Dealer: South	♥ Q7	East (LHO) Doubles 4 ♣ if possible.
Vul: E-W	♦ 32	West (RHO) Doubles 4 ♦ if possible.
HCP: 9+1	♣ K653	

Board: 49	♠ AKQ843	Partner bids first.
Dealer: South	♥ JT4	The opponents are silent.
Vul: Both	♦ 743	
HCP: 14+2	♣ A	

Both hands (Answers Page)

Board: 45

Dealer: North
Vul: N-S
North HCP: 11+3
South HCP: 11
Contract: 3NT North

North:

♠ Q76
♥ 64
♦ 9
♣ AKQT854

South:

♠ 9853
♥ AK72
♦ AT42
♣ 6

W	N	E	S
	3NT ¹	All Pass	

1. Gambling

Board: 46

Dealer: South
Vul: E-W
North HCP: 7+5
South HCP: 11+4
Contract: 4♦ South

North:

♠ 2
♥ 543
♦ -
♣ AQJT87542

South:

♠ J96
♥ 86
♦ AKQJT975
♣ -

W	N	E	S
			3NT ¹
Pass	4♣ ²	Pass	4♦
All Pass			

1. Gambling
2. artificial

Board: 47

Dealer: South
Vul: None
North HCP: 9
South HCP: 9+3
Contract: 5♣ North

North:

♠ A652
♥ T6
♦ AT92
♣ J65

South:

♠ T43
♥ 3
♦ 84
♣ AKQ8432

W	N	E	S
			3NT ¹
Pass	4♣ ²	4♦	Pass
Pass	5♣	All Pass	

1. Gambling
2. artificial

Board: 48

Dealer: South
Vul: E-W
North HCP: 9+1
South HCP: 9+3
Contract: 4♦ X South

North:

♠ A8742
♥ Q7
♦ 32
♣ K653

South:

♠ 95
♥ 863
♦ AKQT764
♣ 8

W	N	E	S
			3NT ¹
Pass	4♣ ²	X	4♦
X	All Pass		

1. Gambling
2. artificial

Board: 49

Dealer: South
Vul: Both
North HCP: 14+2
South HCP: 11+3
Contract: 5♦ North

North:

♠ AKQ843
♥ JT4
♦ 743
♣ A

South:

♠ JT
♥ 753
♦ AKQJT85
♣ 7

W	N	E	S
			3NT ¹
Pass	5♦	All Pass	

1. Gambling

Board: 45 ♠ 9853 Partner bids first.
Dealer: North ♥ AK72 The opponents are silent.
Vul: N-S ♦ AT42
HCP: 11 ♣ 6

Board: 46 ♠ J96 You bid first.
Dealer: South ♥ 86 The opponents are silent.
Vul: E-W ♦ AKQJT975
HCP: 11+4 ♣ -

Board: 47 ♠ T43 You bid first.
Dealer: South ♥ 3 East (RHO) bids 4 ♦ if possible.
Vul: None ♦ 84
HCP: 9+3 ♣ AKQ8432

Board: 48 ♠ 95 You bid first.
Dealer: South ♥ 863 East (RHO) Doubles 4 ♣ if possible.
Vul: E-W ♦ AKQT764 West (LHO) Doubles 4 ♦ if possible.
HCP: 9+3 ♣ 8

Board: 49 ♠ JT You bid first.
Dealer: South ♥ 753 The opponents are silent.
Vul: Both ♦ AKQJT85
HCP: 11+3 ♣ 7

Both hands (Answers Page)

Board: 45

Dealer: North

Vul: N-S

North HCP: 11+3

South HCP: 11

Contract: 3NT North

North:

♠ Q76

♥ 64

♦ 9

♣ AKQT854

South:

♠ 9853

♥ AK72

♦ AT42

♣ 6

W N E S

3NT¹ All Pass

1. Gambling

Board: 46

Dealer: South

Vul: E-W

North HCP: 7+5

South HCP: 11+4

Contract: 4♦ South

North:

♠ 2

♥ 543

♦ -

♣ AQJT87542

South:

♠ J96

♥ 86

♦ AKQJT975

♣ -

W N E S

3NT¹

Pass 4♣² Pass 4♦

All Pass

1. Gambling

2. artificial

Board: 47

Dealer: South

Vul: None

North HCP: 9

South HCP: 9+3

Contract: 5♣ North

North:

♠ A652

♥ T6

♦ AT92

♣ J65

South:

♠ T43

♥ 3

♦ 84

♣ AKQ8432

W N E S

3NT¹

Pass 4♣² 4♦ Pass

Pass 5♣ All Pass

1. Gambling

2. artificial

Board: 48

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 9+3

Contract: 4♦ X South

North:

♠ A8742

♥ Q7

♦ 32

♣ K653

South:

♠ 95

♥ 863

♦ AKQT764

♣ 8

W N E S

3NT¹

Pass 4♣² X 4♦

X All Pass

1. Gambling

2. artificial

Board: 49

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 11+3

Contract: 5♦ North

North:

♠ AKQ843

♥ JT4

♦ 743

♣ A

South:

♠ JT

♥ 753

♦ AKQJT85

♣ 7

W N E S

3NT¹

Pass 5♦ All Pass

1. Gambling

Board: 50

♠ JT94

LHO opens the bidding 3NT.

Dealer: East

♥ 982

Partner bids next.

Vul: E-W

♦ 864

HCP: 4

♣ K62

Both hands (Answers Page)

Board: 50

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 15+1

Contract: 4♣ South

North:

♠ JT94

♥ 982

♦ 864

♣ K62

South:

♠ KQ76

♥ KJ3

♦ 9

♣ AQ874

W N

E S

3NT¹ 4♣

All Pass

1. Gambling

Board: 50

♠ KQ76

RHO opens the bidding 3NT.

Dealer: East

♥ KJ3

You bid next.

Vul: E-W

♦ 9

HCP: 15+1

♣ AQ874

Both hands (Answers Page)

Board: 50

Dealer: East

Vul: E-W

North HCP: 4

South HCP: 15+1

Contract: 4♣ South

North:

♠ JT94

♥ 982

♦ 864

♣ K62

South:

♠ KQ76

♥ KJ3

♦ 9

♣ AQ874

W N

E S

3NT¹ 4♣

All Pass

1. Gambling