

Board: 1 ♠ QJ932 RHO is dealer. You bid second.

Dealer: West ♥ K3 West (RHO) opens 3NT if possible.

Vul: E-W ♦ AKJ64 East (LHO) Doubles 4♠ if possible.

HCP: 14+2 ♣ 3

Board: 2 ♠ KJT Partner is dealer.

Dealer: South ♥ JT74 The opponents are silent.

Vul: E-W ♦ 94

HCP: 6 ♣ J962

Board: 3 ♠ Q862 LHO is dealer.

Dealer: East ♥ AK2 East (LHO) opens 3NT if possible.

Vul: Both ♦ AKJT5 West (RHO) bids 4♣ if possible.

HCP: 17+1 ♣ 4

Board: 4 ♠ J952 RHO is dealer. You bid second.

Dealer: West ♥ 874 West (RHO) opens 3NT if possible.

Vul: E-W ♦ 92 East (LHO) bids 4♣ if possible.

HCP: 5 ♣ A973 East (LHO) Doubles 4♥ if possible.

Board: 5 ♠ AKT74 LHO is dealer.

Dealer: East ♥ A873 East (LHO) opens 3NT if possible.

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				
North HCP: 14+2	♦ AKJ64	♦ T732				1. Gambling
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
Contract: 4♦ South						2. artificial

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				
South HCP: 7+1	♣ 4	♣ T8				1. Gambling
Contract: 4♦ North						2. artificial

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				
South HCP: 14+1	♣ A973	♣ Q62				1. Gambling
Contract: 4♥X South						2. artificial

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				
South HCP: 2+1	♣ -	♣ 9765				1. Gambling
Contract: 4♠ North						2. artificial

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

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

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

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

Board: 5	♠ Q9632	RHO is dealer. You bid second.
Dealer: East	♥ 95	East (RHO) opens 3NT if possible.
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				
North HCP: 14+2	♦ AKJ64	♦ T732				1. Gambling
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
Contract: 4♦ South						2. artificial

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				
South HCP: 7+1	♣ 4	♣ T8				1. Gambling
Contract: 4♦ North						2. artificial

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				
South HCP: 14+1	♣ A973	♣ Q62				1. Gambling
Contract: 4♥X South						2. artificial

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				
South HCP: 2+1	♣ -	♣ 9765				1. Gambling
Contract: 4♠ North						2. artificial

Board: 6	♠ 942	Partner is dealer.
Dealer: South	♥ AT73	The opponents are silent.
Vul: Both	♦ 76	
HCP: 9	♣ KQ64	

Board: 7	♠ AK872	LHO is dealer.
Dealer: East	♥ KJT	East (LHO) opens 3NT if possible.
Vul: None	♦ J6	West (RHO) bids 4♣ if possible.
HCP: 14+1	♣ Q84	

Board: 8	♠ -	You are dealer.
Dealer: North	♥ T84	The opponents are silent.
Vul: E-W	♦ J9	
HCP: 11+4	♣ AKQJ7643	

Board: 9	♠ 2	You are dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: Both	♦ AKQ8762	
HCP: 9+3	♣ 942	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 942	♠ JT5				3NT ¹
Vul: Both	♥ AT73	♥ 96	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 76	♦ AKQJ982	All Pass			
South HCP: 11+3	♣ KQ64	♣ 7				1. Gambling 2. artificial
Contract: 4♦ South						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ AK872	♠ QJT96			3NT ¹	Pass
Vul: None	♥ KJT	♥ AQ85	4♣ ²	4♠	Pass	4NT
North HCP: 14+1	♦ J6	♦ 3	Pass	5♥ ³	Pass	5♠
South HCP: 12+1	♣ Q84	♣ K93	All Pass			
Contract: 5♠ South						1. Gambling 2. artificial 3. A=2/5 or 5/5, Q(S)=0

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ KQ542		3NT ¹	Pass	4♣ ²
Vul: E-W	♥ T84	♥ J92	All Pass			
North HCP: 11+4	♦ J9	♦ QT7				
South HCP: 8+1	♣ AKQJ7643	♣ 92	1. Gambling 2. artificial			
Contract: 4♣ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AQJ5		3NT ¹	All Pass	
Vul: Both	♥ 84	♥ T965				
North HCP: 9+3	♦ AKQ8762	♦ 3	1. Gambling			
South HCP: 14	♣ 942	♣ AQJT				
Contract: 3NT North						

Board: 6 ♠ JT5 You are dealer.

Dealer: South ♥ 96 The opponents are silent.

Vul: Both ♦ AKQJ982

HCP: 11+3 ♣ 7

Board: 7 ♠ QJT96 RHO is dealer. You bid second.

Dealer: East ♥ AQ85 East (RHO) opens 3NT if possible.

Vul: None ♦ 3 West (LHO) bids 4♣ if possible.

HCP: 12+1 ♣ K93

Board: 8 ♠ KQ542 Partner is dealer.

Dealer: North ♥ J92 The opponents are silent.

Vul: E-W ♦ QT7

HCP: 8+1 ♣ 92

Board: 9 ♠ AQJ5 Partner is dealer.

Dealer: North ♥ T965 The opponents are silent.

Vul: Both ♦ 3

HCP: 14 ♣ AQJT

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 942	♠ JT5				3NT ¹
Vul: Both	♥ AT73	♥ 96	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 76	♦ AKQJ982	All Pass			
South HCP: 11+3	♣ KQ64	♣ 7				1. Gambling 2. artificial
Contract: 4♦ South						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ AK872	♠ QJT96			3NT ¹	Pass
Vul: None	♥ KJT	♥ AQ85	4♣ ²	4♠	Pass	4NT
North HCP: 14+1	♦ J6	♦ 3	Pass	5♥ ³	Pass	5♠
South HCP: 12+1	♣ Q84	♣ K93	All Pass			
Contract: 5♠ South						1. Gambling 2. artificial 3. A=2/5 or 5/5, Q(S)=0

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ KQ542		3NT ¹	Pass	4♣ ²
Vul: E-W	♥ T84	♥ J92	All Pass			
North HCP: 11+4	♦ J9	♦ QT7				
South HCP: 8+1	♣ AKQJ7643	♣ 92	1. Gambling 2. artificial			
Contract: 4♣ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AQJ5		3NT ¹	All Pass	
Vul: Both	♥ 84	♥ T965				
North HCP: 9+3	♦ AKQ8762	♦ 3	1. Gambling			
South HCP: 14	♣ 942	♣ AQJT				
Contract: 3NT North						

Board: 10	♠ J74	Partner is dealer.
Dealer: South	♥ KJ8753	The opponents are silent.
Vul: None	♦ T	
HCP: 9+2	♣ A43	

Board: 11	♠ J73	You are dealer.
Dealer: North	♥ T7	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 11+3	♣ AKQJT97	

Board: 12	♠ 7	You are dealer.
Dealer: North	♥ 762	The opponents are silent.
Vul: Both	♦ 97	
HCP: 10+3	♣ AKQJ973	

Board: 13	♠ T96	You are dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ AKQJ762	
HCP: 11+3	♣ T7	

Board: 14	♠ 643	RHO is dealer. You bid second.
Dealer: West	♥ A63	West (RHO) opens 3NT if possible.
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	North:	South:	W	N	E	S
Dealer: South	♠ J74	♠ 85				3NT ¹
Vul: None	♥ KJ8753	♥ 642	Pass	4♣ ²	Pass	4♦
North HCP: 9+2	♦ T	♦ AKQ7652	All Pass			
South HCP: 11+3	♣ A43	♣ Q				1. Gambling 2. artificial
Contract: 4♦ South						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ J73	♠ A84		3NT ¹	All Pass	
Vul: N-S	♥ T7	♥ A92				
North HCP: 11+3	♦ 9	♦ KT872	1. Gambling			
South HCP: 11+1	♣ AKQJT97	♣ 52				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ KQ93		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 762	♥ 94	All Pass			
North HCP: 10+3	♦ 97	♦ KQ853				
South HCP: 10+1	♣ AKQJ973	♣ T6	1. Gambling 2. artificial			
Contract: 4♣ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ T96	♠ J85		3NT ¹	All Pass	
Vul: None	♥ J	♥ AKQ9				
North HCP: 11+3	♦ AKQJ762	♦ 43	1. Gambling			
South HCP: 14	♣ T7	♣ A932				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 643	♠ AQT5	3NT ¹	Pass	4♣ ²	4♥
Vul: E-W	♥ A63	♥ Q9872	Pass	Pass	X	All Pass
North HCP: 8	♦ JT63	♦ 2				
South HCP: 15+1	♣ QJ6	♣ AK7	1. Gambling 2. artificial			
Contract: 4♥X South						

Board: 10	♠ 85	You are dealer.
Dealer: South	♥ 642	The opponents are silent.
Vul: None	♦ AKQ7652	
HCP: 11+3	♣ Q	
Board: 11	♠ A84	Partner is dealer.
Dealer: North	♥ A92	The opponents are silent.
Vul: N-S	♦ KT872	
HCP: 11+1	♣ 52	
Board: 12	♠ KQ93	Partner is dealer.
Dealer: North	♥ 94	The opponents are silent.
Vul: Both	♦ KQ853	
HCP: 10+1	♣ T6	
Board: 13	♠ J85	Partner is dealer.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: None	♦ 43	
HCP: 14	♣ A932	
Board: 14	♠ AQT5	LHO is dealer.
Dealer: West	♥ Q9872	West (LHO) opens 3NT if possible.
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	North:	South:	W	N	E	S
Dealer: South	♠ J74	♠ 85				3NT ¹
Vul: None	♥ KJ8753	♥ 642	Pass	4♣ ²	Pass	4♦
North HCP: 9+2	♦ T	♦ AKQ7652	All Pass			
South HCP: 11+3	♣ A43	♣ Q				1. Gambling 2. artificial
Contract: 4♦ South						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ J73	♠ A84		3NT ¹	All Pass	
Vul: N-S	♥ T7	♥ A92				
North HCP: 11+3	♦ 9	♦ KT872	1. Gambling			
South HCP: 11+1	♣ AKQJT97	♣ 52				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ KQ93		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 762	♥ 94	All Pass			
North HCP: 10+3	♦ 97	♦ KQ853				
South HCP: 10+1	♣ AKQJ973	♣ T6	1. Gambling 2. artificial			
Contract: 4♣ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ T96	♠ J85		3NT ¹	All Pass	
Vul: None	♥ J	♥ AKQ9				
North HCP: 11+3	♦ AKQJ762	♦ 43	1. Gambling			
South HCP: 14	♣ T7	♣ A932				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 643	♠ AQT5	3NT ¹	Pass	4♣ ²	4♥
Vul: E-W	♥ A63	♥ Q9872	Pass	Pass	X	All Pass
North HCP: 8	♦ JT63	♦ 2				
South HCP: 15+1	♣ QJ6	♣ AK7	1. Gambling 2. artificial			
Contract: 4♥X South						

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

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

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

Board: 18	♠ J432	LHO is dealer.
Dealer: East	♥ 742	East (LHO) opens 3NT if possible.
Vul: N-S	♦ AT9	
HCP: 6	♣ J97	

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

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ K8542	♠ 9				3NT ¹
Vul: E-W	♥ AK976	♥ 53	Pass	4♣ ²	All Pass	
North HCP: 10+2	♦ 4	♦ J72				
South HCP: 10+3	♣ 97	♣ AKQ8643	1. Gambling			
Contract: 4♣ North			2. artificial			

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ 752	♠ AKQ8		3NT ¹	Pass	4♣
Vul: None	♥ 5	♥ Q8	All Pass			
North HCP: 9+4	♦ 3	♦ A972				
South HCP: 16	♣ AKQT9862	♣ J53	1. Gambling			
Contract: 4♣ South						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ AJ92	♠ 54				3NT ¹
Vul: N-S	♥ A	♥ 743	Pass	Pass	4♦	Pass
North HCP: 11	♦ Q943	♦ T	Pass	5♣	All Pass	
South HCP: 10+3	♣ T873	♣ AKQJ954	1. Gambling			
Contract: 5♣ North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ J432	♠ AKT76			3NT ¹	4♥
Vul: N-S	♥ 742	♥ AKQ965	All Pass			
North HCP: 6	♦ AT9	♦ 64				
South HCP: 16+3	♣ J97	♣ -	1. Gambling			
Contract: 4♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ KQ75		3NT ¹	All Pass	
Vul: Both	♥ 2	♥ KQ7				
North HCP: 10+3	♦ AKQJ765	♦ 8	1. Gambling			
South HCP: 17+1	♣ 983	♣ AK762				
Contract: 3NT North						

Board: 15 ♠ 9 You are dealer.

Dealer: South ♥ 53 The opponents are silent.

Vul: E-W ♦ J72

HCP: 10+3 ♣ AKQ8643

Board: 16 ♠ AKQ8 Partner is dealer.

Dealer: North ♥ Q8 The opponents are silent.

Vul: None ♦ A972

HCP: 16 ♣ J53

Board: 17 ♠ 54 You are dealer.

Dealer: South ♥ 743 East (RHO) bids 4♦ if possible.

Vul: N-S ♦ T

HCP: 10+3 ♣ AKQJ954

Board: 18 ♠ AKT76 RHO is dealer. You bid second.

Dealer: East ♥ AKQ965 East (RHO) opens 3NT if possible.

Vul: N-S ♦ 64

HCP: 16+3 ♣ -

Board: 19 ♠ KQ75 Partner is dealer.

Dealer: North ♥ KQ7 The opponents are silent.

Vul: Both ♦ 8

HCP: 17+1 ♣ AK762

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ K8542	♠ 9				3NT ¹
Vul: E-W	♥ AK976	♥ 53	Pass	4♣ ²	All Pass	
North HCP: 10+2	♦ 4	♦ J72				
South HCP: 10+3	♣ 97	♣ AKQ8643	1. Gambling			
Contract: 4♣ North			2. artificial			

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ 752	♠ AKQ8		3NT ¹	Pass	4♣
Vul: None	♥ 5	♥ Q8	All Pass			
North HCP: 9+4	♦ 3	♦ A972				
South HCP: 16	♣ AKQT9862	♣ J53	1. Gambling			
Contract: 4♣ South						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ AJ92	♠ 54				3NT ¹
Vul: N-S	♥ A	♥ 743	Pass	Pass	4♦	Pass
North HCP: 11	♦ Q943	♦ T	Pass	5♣	All Pass	
South HCP: 10+3	♣ T873	♣ AKQJ954	1. Gambling			
Contract: 5♣ North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ J432	♠ AKT76			3NT ¹	4♥
Vul: N-S	♥ 742	♥ AKQ965	All Pass			
North HCP: 6	♦ AT9	♦ 64				
South HCP: 16+3	♣ J97	♣ -	1. Gambling			
Contract: 4♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ KQ75		3NT ¹	All Pass	
Vul: Both	♥ 2	♥ KQ7				
North HCP: 10+3	♦ AKQJ765	♦ 8	1. Gambling			
South HCP: 17+1	♣ 983	♣ AK762				
Contract: 3NT North						

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

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

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

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

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

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AT42		3NT ¹	Pass	4♣ ²
Vul: N-S	♥ T63	♥ KQJ75		All Pass		
North HCP: 11+3	♦ 95	♦ 8				1. Gambling
South HCP: 10+1	♣ AKQ9875	♣ T64				2. artificial
Contract: 4♣ South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AK95		3NT ¹	All Pass	
Vul: E-W	♥ 5	♥ A64				1. Gambling
North HCP: 11+3	♦ AKQJ842	♦ 763				
South HCP: 14	♣ JT2	♣ K74				
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q9873		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 62	♥ J43		All Pass		
North HCP: 11+3	♦ J3	♦ AK86				1. Gambling
South HCP: 10+1	♣ AKQ8653	♣ T				2. artificial
Contract: 4♣ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ J64		3NT ¹	Pass	4♣ ²
Vul: None	♥ 764	♥ KT2	Pass	4♦	All Pass	
North HCP: 9+3	♦ AKQ6432	♦ 87				1. Gambling
South HCP: 8+1	♣ 3	♣ KJ952				2. artificial
Contract: 4♦ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ AT42	♠ 96				3NT ¹
Vul: E-W	♥ QT7	♥ 53		All Pass		
North HCP: 14+1	♦ AKJ93	♦ QT				1. Gambling
South HCP: 11+3	♣ 2	♣ AKQ9765				
Contract: 3NT South						

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

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

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

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

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

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AT42		3NT ¹	Pass	4♣ ²
Vul: N-S	♥ T63	♥ KQJ75		All Pass		
North HCP: 11+3	♦ 95	♦ 8				1. Gambling
South HCP: 10+1	♣ AKQ9875	♣ T64				2. artificial
Contract: 4♣ South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AK95		3NT ¹	All Pass	
Vul: E-W	♥ 5	♥ A64				1. Gambling
North HCP: 11+3	♦ AKQJ842	♦ 763				
South HCP: 14	♣ JT2	♣ K74				
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q9873		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 62	♥ J43		All Pass		
North HCP: 11+3	♦ J3	♦ AK86				1. Gambling
South HCP: 10+1	♣ AKQ8653	♣ T				2. artificial
Contract: 4♣ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ J64		3NT ¹	Pass	4♣ ²
Vul: None	♥ 764	♥ KT2	Pass	4♦	All Pass	
North HCP: 9+3	♦ AKQ6432	♦ 87				1. Gambling
South HCP: 8+1	♣ 3	♣ KJ952				2. artificial
Contract: 4♦ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ AT42	♠ 96				3NT ¹
Vul: E-W	♥ QT7	♥ 53		All Pass		
North HCP: 14+1	♦ AKJ93	♦ QT				1. Gambling
South HCP: 11+3	♣ 2	♣ AKQ9765				
Contract: 3NT South						

Board: 25	♠ AQ5	Partner is dealer.
Dealer: South	♥ AKQ98	The opponents are silent.
Vul: Both	♦ 2	
HCP: 19+1	♣ A732	

Board: 26	♠ KQT742	LHO is dealer.
Dealer: East	♥ 742	East (LHO) opens 3NT if possible.
Vul: None	♦ T	
HCP: 8+2	♣ K92	

Board: 27	♠ T85	You are dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ AKQJ982	
HCP: 10+3	♣ 5	

Board: 28	♠ K	LHO is dealer.
Dealer: East	♥ AKQT63	East (LHO) opens 3NT if possible.
Vul: Both	♦ JT9	
HCP: 14+2	♣ JT3	

Board: 29	♠ AJ6542	Partner is dealer.
Dealer: South	♥ KQ76	The opponents are silent.
Vul: None	♦ 2	
HCP: 10+2	♣ 75	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ AQ5	♠ 87				3NT ¹
Vul: Both	♥ AKQ98	♥ 3	Pass	6♦	All Pass	
North HCP: 19+1	♦ 2	♦ AKQ7643				
South HCP: 10+3	♣ A732	♣ J98	1. Gambling			
Contract: 6♦ North						

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ KQT742	♠ J95			3NT ¹	4♥
Vul: None	♥ 742	♥ AKQ95	All Pass			
North HCP: 8+2	♦ T	♦ 74				
South HCP: 16+1	♣ K92	♣ AQT	1. Gambling			
Contract: 4♥ South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ T85	♠ -		3NT ¹	Pass	4♣ ²
Vul: N-S	♥ 42	♥ AKJT76	Pass	4♦	All Pass	
North HCP: 10+3	♦ AKQJ982	♦ T5				
South HCP: 8+3	♣ 5	♣ T9762	1. Gambling			
Contract: 4♦ North			2. artificial			

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ AJ732			3NT ¹	4♠
Vul: Both	♥ AKQT63	♥ J8	All Pass			
North HCP: 14+2	♦ JT9	♦ AK865				
South HCP: 15+3	♣ JT3	♣ -	1. Gambling			
Contract: 4♠ South						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ AJ6542	♠ 3				3NT ¹
Vul: None	♥ KQ76	♥ 53	Pass	4♣ ²	All Pass	
North HCP: 10+2	♦ 2	♦ 98				
South HCP: 9+4	♣ 75	♣ AKQT9863	1. Gambling			
Contract: 4♣ North			2. artificial			

Board: 25 ♠ 87 You are dealer.

Dealer: South ♥ 3 The opponents are silent.

Vul: Both ♦ AKQ7643

HCP: 10+3 ♣ J98

Board: 26 ♠ J95 RHO is dealer. You bid second.

Dealer: East ♥ AKQ95 East (RHO) opens 3NT if possible.

Vul: None ♦ 74

HCP: 16+1 ♣ AQT

Board: 27 ♠ - Partner is dealer.

Dealer: North ♥ AKJT76 The opponents are silent.

Vul: N-S ♦ T5

HCP: 8+3 ♣ T9762

Board: 28 ♠ AQJ732 RHO is dealer. You bid second.

Dealer: East ♥ J8 East (RHO) opens 3NT if possible.

Vul: Both ♦ AK865

HCP: 15+3 ♣ -

Board: 29 ♠ 3 You are dealer.

Dealer: South ♥ 53 The opponents are silent.

Vul: None ♦ 98

HCP: 9+4 ♣ AKQT9863

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ AQ5	♠ 87				3NT ¹
Vul: Both	♥ AKQ98	♥ 3	Pass	6♦	All Pass	
North HCP: 19+1	♦ 2	♦ AKQ7643				
South HCP: 10+3	♣ A732	♣ J98	1. Gambling			
Contract: 6♦ North						

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ KQT742	♠ J95			3NT ¹	4♥
Vul: None	♥ 742	♥ AKQ95	All Pass			
North HCP: 8+2	♦ T	♦ 74				
South HCP: 16+1	♣ K92	♣ AQT	1. Gambling			
Contract: 4♥ South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ T85	♠ -		3NT ¹	Pass	4♣ ²
Vul: N-S	♥ 42	♥ AKJT76	Pass	4♦	All Pass	
North HCP: 10+3	♦ AKQJ982	♦ T5				
South HCP: 8+3	♣ 5	♣ T9762	1. Gambling			
Contract: 4♦ North			2. artificial			

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ AJ732			3NT ¹	4♠
Vul: Both	♥ AKQT63	♥ J8	All Pass			
North HCP: 14+2	♦ JT9	♦ AK865				
South HCP: 15+3	♣ JT3	♣ -	1. Gambling			
Contract: 4♠ South						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ AJ6542	♠ 3				3NT ¹
Vul: None	♥ KQ76	♥ 53	Pass	4♣ ²	All Pass	
North HCP: 10+2	♦ 2	♦ 98				
South HCP: 9+4	♣ 75	♣ AKQT9863	1. Gambling			
Contract: 4♣ North			2. artificial			

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

Board: 31	♠ AKQ8	RHO is dealer. You bid second.
Dealer: West	♥ AT765	West (RHO) opens 3NT if possible.
Vul: N-S	♦ A	
HCP: 17+1	♣ 873	

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

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

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

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ J85	♠ A93	3NT ¹	Pass	4♣ ²	4♥
Vul: E-W	♥ J86	♥ AKQT542	All Pass			
North HCP: 8+2	♦ KQJ962	♦ A				
South HCP: 18+3	♣ 5	♣ J8	1. Gambling			
Contract: 4♥ South			2. artificial			

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ AKQ8	♠ J75	3NT ¹	4♥	All Pass	
Vul: N-S	♥ AT765	♥ Q9832				
North HCP: 17+1	♦ A	♦ K954	1. Gambling			
South HCP: 6+1	♣ 873	♣ 2				
Contract: 4♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ J973	♠ 6				3NT ¹
Vul: None	♥ AKQ95	♥ T8	Pass	4♣ ²	Pass	4♦
North HCP: 11+1	♦ 87	♦ AKQJ6542	All Pass			
South HCP: 10+4	♣ J3	♣ 52	1. Gambling			
Contract: 4♦ South			2. artificial			

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ AJ876	♠ Q5	3NT ¹	4♠	X	All Pass
Vul: E-W	♥ AK62	♥ JT5				
North HCP: 14+1	♦ Q63	♦ KT542	1. Gambling			
South HCP: 7+1	♣ 7	♣ J92				
Contract: 4♠X North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ KQ942	♠ 5				3NT ¹
Vul: E-W	♥ AK43	♥ JT6	All Pass			
North HCP: 15+1	♦ 7	♦ AKQ8643	1. Gambling			
South HCP: 10+3	♣ QJT	♣ 93				
Contract: 3NT South						

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

Board: 31	♠ J75	LHO is dealer.
Dealer: West	♥ Q9832	West (LHO) opens 3NT if possible.
Vul: N-S	♦ K954	
HCP: 6+1	♣ 2	

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

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

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

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ J85	♠ A93	3NT ¹	Pass	4♣ ²	4♥
Vul: E-W	♥ J86	♥ AKQT542	All Pass			
North HCP: 8+2	♦ KQJ962	♦ A				
South HCP: 18+3	♣ 5	♣ J8	1. Gambling			
Contract: 4♥ South			2. artificial			

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ AKQ8	♠ J75	3NT ¹	4♥	All Pass	
Vul: N-S	♥ AT765	♥ Q9832				
North HCP: 17+1	♦ A	♦ K954	1. Gambling			
South HCP: 6+1	♣ 873	♣ 2				
Contract: 4♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ J973	♠ 6				3NT ¹
Vul: None	♥ AKQ95	♥ T8	Pass	4♣ ²	Pass	4♦
North HCP: 11+1	♦ 87	♦ AKQJ6542	All Pass			
South HCP: 10+4	♣ J3	♣ 52	1. Gambling			
Contract: 4♦ South			2. artificial			

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ AJ876	♠ Q5	3NT ¹	4♠	X	All Pass
Vul: E-W	♥ AK62	♥ JT5				
North HCP: 14+1	♦ Q63	♦ KT542	1. Gambling			
South HCP: 7+1	♣ 7	♣ J92				
Contract: 4♠X North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ KQ942	♠ 5				3NT ¹
Vul: E-W	♥ AK43	♥ JT6	All Pass			
North HCP: 15+1	♦ 7	♦ AKQ8643	1. Gambling			
South HCP: 10+3	♣ QJT	♣ 93				
Contract: 3NT South						

Board: 35	♠ AQT86	LHO is dealer.
Dealer: East	♥ QJ9	East (LHO) opens 3NT if possible.
Vul: Both	♦ 854	West (RHO) bids 4♣ if possible.
HCP: 9+1	♣ 52	
Board: 36	♠ 852	You are dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 11+3	♣ AKQ9842	
Board: 37	♠ 543	You are dealer.
Dealer: North	♥ 63	The opponents are silent.
Vul: Both	♦ AKQT653	
HCP: 9+3	♣ 4	
Board: 38	♠ T8	You are dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ T93	
HCP: 10+3	♣ AKQJ965	
Board: 39	♠ K852	Partner is dealer.
Dealer: South	♥ 753	The opponents are silent.
Vul: E-W	♦ 9762	
HCP: 4	♣ J5	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ AQT86	♠ K97			3NT ¹	X
Vul: Both	♥ QJ9	♥ AK62	4♣ ²	4♦	All Pass	
North HCP: 9+1	♦ 854	♦ AQT				
South HCP: 16	♣ 52	♣ T64			1. Gambling	
Contract: 4♦ North					2. artificial	

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ 852	♠ KJT4		3NT ¹	Pass	4♣ ²
Vul: E-W	♥ 6	♥ Q84		All Pass		
North HCP: 11+3	♦ QT	♦ 962				
South HCP: 6	♣ AKQ9842	♣ 765		1. Gambling		
Contract: 4♣ South				2. artificial		

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ 543	♠ AJT72		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 63	♥ 8742	Pass	4♦	All Pass	
North HCP: 9+3	♦ AKQT653	♦ 4				
South HCP: 10+1	♣ 4	♣ KQ5		1. Gambling		
Contract: 4♦ North				2. artificial		

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ J9642		3NT ¹	Pass	4♣ ²
Vul: None	♥ 3	♥ A87652		All Pass		
North HCP: 10+3	♦ T93	♦ A5				
South HCP: 9+3	♣ AKQJ965	♣ -		1. Gambling		
Contract: 4♣ South				2. artificial		

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K852	♠ -			3NT ¹	
Vul: E-W	♥ 753	♥ J96	Pass	4♣ ²	All Pass	
North HCP: 4	♦ 9762	♦ J54				
South HCP: 11+3	♣ J5	♣ AKQT872		1. Gambling		
Contract: 4♣ North				2. artificial		

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

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

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

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

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

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ AQT86	♠ K97			3NT ¹	X
Vul: Both	♥ QJ9	♥ AK62	4♣ ²	4♦	All Pass	
North HCP: 9+1	♦ 854	♦ AQT				
South HCP: 16	♣ 52	♣ T64			1. Gambling	
Contract: 4♦ North					2. artificial	

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ 852	♠ KJT4		3NT ¹	Pass	4♣ ²
Vul: E-W	♥ 6	♥ Q84		All Pass		
North HCP: 11+3	♦ QT	♦ 962				
South HCP: 6	♣ AKQ9842	♣ 765		1. Gambling		
Contract: 4♣ South				2. artificial		

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ 543	♠ AJT72		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 63	♥ 8742	Pass	4♦	All Pass	
North HCP: 9+3	♦ AKQT653	♦ 4				
South HCP: 10+1	♣ 4	♣ KQ5		1. Gambling		
Contract: 4♦ North				2. artificial		

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ J9642		3NT ¹	Pass	4♣ ²
Vul: None	♥ 3	♥ A87652		All Pass		
North HCP: 10+3	♦ T93	♦ A5				
South HCP: 9+3	♣ AKQJ965	♣ -		1. Gambling		
Contract: 4♣ South				2. artificial		

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K852	♠ -			3NT ¹	
Vul: E-W	♥ 753	♥ J96	Pass	4♣ ²	All Pass	
North HCP: 4	♦ 9762	♦ J54				
South HCP: 11+3	♣ J5	♣ AKQT872		1. Gambling		
Contract: 4♣ North				2. artificial		

Board: 40 ♠ 74 You are dealer.

Dealer: North ♥ 6 The opponents are silent.

Vul: Both ♦ AKQ87632

HCP: 10+4 ♣ J8

Board: 41 ♠ K96542 RHO is dealer. You bid second.

Dealer: West ♥ KQ West (RHO) opens 3NT if possible.

Vul: None ♦ A86

HCP: 12+2 ♣ 65

Board: 42 ♠ Q963 RHO is dealer. You bid second.

Dealer: West ♥ 965 West (RHO) opens 3NT if possible.

Vul: E-W ♦ KQ5 East (LHO) bids 4♣ if possible.

HCP: 7 ♣ 743

Board: 43 ♠ A32 RHO is dealer. You bid second.

Dealer: West ♥ AQ976 West (RHO) opens 3NT if possible.

Vul: Both ♦ AJ987

HCP: 15+2 ♣ -

Board: 44 ♠ QT92 Partner is dealer.

Dealer: South ♥ A9 The opponents are silent.

Vul: None ♦ AK832

HCP: 13+1 ♣ T8

Both hands (Answers Page)

Board: 40

Dealer: North

North:

♠ 74

South:

♠ AKJ652

W N E S

 3NT¹ Pass 4♠

Vul: Both

♥ 6

♥ AQT9

All Pass

North HCP: 10+4

♦ AKQ87632

♦ 5

1. Gambling

South HCP: 16+2

♣ J8

♣ Q5

Contract: 4♠ South

Board: 41

Dealer: West

North:

♠ K96542

South:

♠ AQ73

W N E S

 3NT¹ 4♠ All Pass

Vul: None

♥ KQ

♥ JT53

1. Gambling

North HCP: 12+2

♦ A86

♦ K54

South HCP: 10

♣ 65

♣ T4

Contract: 4♠ North

Board: 42

Dealer: West

North:

♠ Q963

South:

♠ AT4

W N E S

 3NT¹ Pass 4♣² 4♥

Vul: E-W

♥ 965

♥ AKQ872

All Pass

North HCP: 7

♦ KQ5

♦ 2

1. Gambling

South HCP: 13+2

♣ 743

♣ 852

2. artificial

Contract: 4♥ South

Board: 43

Dealer: West

North:

♠ A32

South:

♠ KJ7

W N E S

 3NT¹ 4♥ All Pass

Vul: Both

♥ AQ976

♥ KT3

1. Gambling

North HCP: 15+2

♦ AJ987

♦ T64

South HCP: 7

♣ -

♣ 5432

Contract: 4♥ North

Board: 44

Dealer: South

North:

♠ QT92

South:

♠ 63

W N E S

 3NT¹

Vul: None

♥ A9

♥ 62

All Pass

North HCP: 13+1

♦ AK832

♦ Q4

1. Gambling

South HCP: 11+3

♣ T8

♣ AKQ9642

Contract: 3NT South

Board: 40	♠ AKJ652	Partner is dealer.
Dealer: North	♥ AQT9	The opponents are silent.
Vul: Both	♦ 5	
HCP: 16+2	♣ Q5	

Board: 41	♠ AQ73	LHO is dealer.
Dealer: West	♥ JT53	West (LHO) opens 3NT if possible.
Vul: None	♦ K54	
HCP: 10	♣ T4	

Board: 42	♠ AT4	LHO is dealer.
Dealer: West	♥ AKQ872	West (LHO) opens 3NT if possible.
Vul: E-W	♦ 2	East (RHO) bids 4♣ if possible.
HCP: 13+2	♣ 852	

Board: 43	♠ KJ7	LHO is dealer.
Dealer: West	♥ KT3	West (LHO) opens 3NT if possible.
Vul: Both	♦ T64	
HCP: 7	♣ 5432	

Board: 44	♠ 63	You are dealer.
Dealer: South	♥ 62	The opponents are silent.
Vul: None	♦ Q4	
HCP: 11+3	♣ AKQ9642	

Both hands (Answers Page)

Board: 40

Dealer: North

North:

♠ 74

South:

♠ AKJ652

W N E S

 3NT¹ Pass 4♠

Vul: Both

♥ 6

♥ AQT9

All Pass

North HCP: 10+4

♦ AKQ87632

♦ 5

1. Gambling

South HCP: 16+2

♣ J8

♣ Q5

Contract: 4♠ South

Board: 41

Dealer: West

North:

♠ K96542

South:

♠ AQ73

W N E S

 3NT¹ 4♠ All Pass

Vul: None

♥ KQ

♥ JT53

1. Gambling

North HCP: 12+2

♦ A86

♦ K54

South HCP: 10

♣ 65

♣ T4

Contract: 4♠ North

Board: 42

Dealer: West

North:

♠ Q963

South:

♠ AT4

W N E S

 3NT¹ Pass 4♣² 4♥

Vul: E-W

♥ 965

♥ AKQ872

All Pass

North HCP: 7

♦ KQ5

♦ 2

1. Gambling

South HCP: 13+2

♣ 743

♣ 852

2. artificial

Contract: 4♥ South

Board: 43

Dealer: West

North:

♠ A32

South:

♠ KJ7

W N E S

 3NT¹ 4♥ All Pass

Vul: Both

♥ AQ976

♥ KT3

1. Gambling

North HCP: 15+2

♦ AJ987

♦ T64

South HCP: 7

♣ -

♣ 5432

Contract: 4♥ North

Board: 44

Dealer: South

North:

♠ QT92

South:

♠ 63

W N E S

 3NT¹

Vul: None

♥ A9

♥ 62

All Pass

North HCP: 13+1

♦ AK832

♦ Q4

1. Gambling

South HCP: 11+3

♣ T8

♣ AKQ9642

Contract: 3NT South

Board: 45

♠ Q76

You are dealer.

Dealer: North

♥ 64

The opponents are silent.

Vul: N-S

♦ 9

HCP: 11+3

♣ AKQT854

Board: 46

♠ 2

Partner is dealer.

Dealer: South

♥ 543

The opponents are silent.

Vul: E-W

♦ -

HCP: 7+5

♣ AQJT87542

Board: 47

♠ A652

Partner is dealer.

Dealer: South

♥ T6

East (LHO) bids 4♦ if possible.

Vul: None

♦ AT92

HCP: 9

♣ J65

Board: 48

♠ A8742

Partner is dealer.

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 is dealer.

Dealer: South

♥ JT4

The opponents are silent.

Vul: Both

♦ 743

HCP: 14+2

♣ A

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ Q76	♠ 9853		3NT ¹	All Pass	
Vul: N-S	♥ 64	♥ AK72				
North HCP: 11+3	♦ 9	♦ AT42		1. Gambling		
South HCP: 11	♣ AKQT854	♣ 6				
Contract: 3NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ J96			3NT ¹	
Vul: E-W	♥ 543	♥ 86	Pass	4♣ ²	Pass	4♦
North HCP: 7+5	♦ -	♦ AKQJT975	All Pass			
South HCP: 11+4	♣ AQJT87542	♣ -		1. Gambling		
Contract: 4♦ South				2. artificial		

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ A652	♠ T43			3NT ¹	
Vul: None	♥ T6	♥ 3	Pass	4♣ ²	4♦	Pass
North HCP: 9	♦ AT92	♦ 84	Pass	5♣	All Pass	
South HCP: 9+3	♣ J65	♣ AKQ8432		1. Gambling		
Contract: 5♣ North				2. artificial		

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ A8742	♠ 95			3NT ¹	
Vul: E-W	♥ Q7	♥ 863	Pass	4♣ ²	X	4♦
North HCP: 9+1	♦ 32	♦ AKQT764	X	All Pass		
South HCP: 9+3	♣ K653	♣ 8		1. Gambling		
Contract: 4♦ X South				2. artificial		

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ AKQ843	♠ JT			3NT ¹	
Vul: Both	♥ JT4	♥ 753	Pass	5♦	All Pass	
North HCP: 14+2	♦ 743	♦ AKQJT85		1. Gambling		
South HCP: 11+3	♣ A	♣ 7				
Contract: 5♦ North						

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

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

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

Board: 48	♠ 95	You are dealer.
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 are dealer.
Dealer: South	♥ 753	The opponents are silent.
Vul: Both	♦ AKQJT85	
HCP: 11+3	♣ 7	

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ Q76	♠ 9853		3NT ¹	All Pass	
Vul: N-S	♥ 64	♥ AK72				
North HCP: 11+3	♦ 9	♦ AT42		1. Gambling		
South HCP: 11	♣ AKQT854	♣ 6				
Contract: 3NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ J96			3NT ¹	
Vul: E-W	♥ 543	♥ 86	Pass	4♣ ²	Pass	4♦
North HCP: 7+5	♦ -	♦ AKQJT975	All Pass			
South HCP: 11+4	♣ AQJT87542	♣ -		1. Gambling		
Contract: 4♦ South				2. artificial		

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ A652	♠ T43			3NT ¹	
Vul: None	♥ T6	♥ 3	Pass	4♣ ²	4♦	Pass
North HCP: 9	♦ AT92	♦ 84	Pass	5♣	All Pass	
South HCP: 9+3	♣ J65	♣ AKQ8432		1. Gambling		
Contract: 5♣ North				2. artificial		

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ A8742	♠ 95			3NT ¹	
Vul: E-W	♥ Q7	♥ 863	Pass	4♣ ²	X	4♦
North HCP: 9+1	♦ 32	♦ AKQT764	X	All Pass		
South HCP: 9+3	♣ K653	♣ 8		1. Gambling		
Contract: 4♦ X South				2. artificial		

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ AKQ843	♠ JT			3NT ¹	
Vul: Both	♥ JT4	♥ 753	Pass	5♦	All Pass	
North HCP: 14+2	♦ 743	♦ AKQJT85		1. Gambling		
South HCP: 11+3	♣ A	♣ 7				
Contract: 5♦ North						

Board: 50 ♠ JT94
Dealer: East ♥ 982
Vul: E-W ♦ 864
HCP: 4 ♣ K62

LHO is dealer.

East (LHO) opens 3NT if possible.

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 is dealer. You bid second.

Dealer: East ♥ KJ3 East (RHO) opens 3NT if possible.

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