

<b>Board: 1</b>	♠ A	LHO is dealer.
Dealer: East	♥ AKQT98764	East (LHO) opens 1 ♣ if possible.
Vul: None	♦ Q83	West (RHO) bids 1 ♠ if possible.
HCP: 15+5	♣ -	

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<b>Board: 2</b>	♠ 872	Partner is dealer.
Dealer: South	♥ AK753	The opponents are silent.
Vul: E-W	♦ T	
HCP: 10+1	♣ QJ75	

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<b>Board: 3</b>	♠ KJ8	RHO is dealer. You bid second.
Dealer: West	♥ AQT	West (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ Q8543	East (LHO) bids 1 ♥ if possible.
HCP: 12+1	♣ 97	West (RHO) bids 3 ♣ if possible.

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<b>Board: 4</b>	♠ QJ72	Partner is dealer.
Dealer: South	♥ A742	The opponents are silent.
Vul: Both	♦ 84	
HCP: 13	♣ AQ9	

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<b>Board: 5</b>	♠ AKJ2	Partner is dealer.
Dealer: South	♥ 8762	The opponents are silent.
Vul: E-W	♦ AT94	
HCP: 12	♣ 3	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ JT965			1 ♣	Pass
Vul: None	♥ AKQT98764	♥ J2	1 ♠	2 ♥	All Pass	
North HCP: 15+5	♦ Q83	♦ K654				
South HCP: 6+1	♣ -	♣ JT				
Contract: 2 ♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ 9				4 ♦
Vul: E-W	♥ AK753	♥ T9	All Pass			
North HCP: 10+1	♦ T	♦ AKQJ7432				
South HCP: 10+4	♣ QJ75	♣ 42				
Contract: 4 ♦ South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ 965	1 ♣	1 ♦	1 ♥	2 ♣ <sup>1</sup>
Vul: E-W	♥ AQT	♥ KJ2	3 ♣	3 ♦	All Pass	
North HCP: 12+1	♦ Q8543	♦ AJ762				
South HCP: 9+1	♣ 97	♣ T4				
Contract: 3 ♦ North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ QJ72	♠ 4				4 ♦
Vul: Both	♥ A742	♥ 5	Pass	5 ♦	Pass	6 ♦
North HCP: 13	♦ 84	♦ AKQT7653	All Pass			
South HCP: 10+4	♣ AQ9	♣ J62				
Contract: 6 ♦ South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ AKJ2	♠ 93				1 ♣
Vul: E-W	♥ 8762	♥ 5	Pass	1 ♥	Pass	2 ♣
North HCP: 12	♦ AT94	♦ 863	Pass	3NT	All Pass	
South HCP: 10+3	♣ 3	♣ AKQJ754				
Contract: 3NT North						

<b>Board: 1</b>	♠ JT965	RHO is dealer. You bid second.
Dealer: East	♥ J2	East (RHO) opens 1 ♣ if possible.
Vul: None	♦ K654	West (LHO) bids 1 ♠ if possible.
HCP: 6+1	♣ JT	

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<b>Board: 2</b>	♠ 9	You are dealer.
Dealer: South	♥ T9	The opponents are silent.
Vul: E-W	♦ AKQJ7432	
HCP: 10+4	♣ 42	

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<b>Board: 3</b>	♠ 965	LHO is dealer.
Dealer: West	♥ KJ2	West (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ AJ762	East (RHO) bids 1 ♥ if possible.
HCP: 9+1	♣ T4	West (LHO) bids 3 ♣ if possible.

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<b>Board: 4</b>	♠ 4	You are dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ AKQT7653	
HCP: 10+4	♣ J62	

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<b>Board: 5</b>	♠ 93	You are dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ 863	
HCP: 10+3	♣ AKQJ754	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ JT965			1 ♣	Pass
Vul: None	♥ AKQT98764	♥ J2	1 ♠	2 ♥	All Pass	
North HCP: 15+5	♦ Q83	♦ K654				
South HCP: 6+1	♣ -	♣ JT				
Contract: 2 ♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ 9				4 ♦
Vul: E-W	♥ AK753	♥ T9	All Pass			
North HCP: 10+1	♦ T	♦ AKQJ7432				
South HCP: 10+4	♣ QJ75	♣ 42				
Contract: 4 ♦ South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ 965	1 ♣	1 ♦	1 ♥	2 ♣ <sup>1</sup>
Vul: E-W	♥ AQT	♥ KJ2	3 ♣	3 ♦	All Pass	
North HCP: 12+1	♦ Q8543	♦ AJ762				
South HCP: 9+1	♣ 97	♣ T4				
Contract: 3 ♦ North						

1. limit raise or better in !D

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ QJ72	♠ 4				4 ♦
Vul: Both	♥ A742	♥ 5	Pass	5 ♦	Pass	6 ♦
North HCP: 13	♦ 84	♦ AKQT7653	All Pass			
South HCP: 10+4	♣ AQ9	♣ J62				
Contract: 6 ♦ South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ AKJ2	♠ 93				1 ♣
Vul: E-W	♥ 8762	♥ 5	Pass	1 ♥	Pass	2 ♣
North HCP: 12	♦ AT94	♦ 863	Pass	3NT	All Pass	
South HCP: 10+3	♣ 3	♣ AKQJ754				
Contract: 3NT North						

# North hands

# Opps\_Gambling\_3N

**Board: 6**      ♠ A932      RHO is dealer. You bid second.  
 Dealer: West      ♥ J52      West (RHO) opens 1 ♣ if possible.  
 Vul: E-W      ♦ KT84      East (LHO) bids 1 ♠ if possible.  
 HCP: 8      ♣ 54      West (RHO) Doubles 2 ♥ if possible.  
    East (LHO) bids 2 ♠ if possible.

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**Board: 7**      ♠ QJ      LHO is dealer.  
 Dealer: East      ♥ AJ754      East (LHO) opens 3 ♣ if possible.  
 Vul: Both      ♦ J83  
 HCP: 10+1      ♣ J32

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**Board: 8**      ♠ T32      RHO is dealer. You bid second.  
 Dealer: West      ♥ AT76      West (RHO) opens 4 ♦ if possible.  
 Vul: None      ♦ 76  
 HCP: 4      ♣ T542

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**Board: 9**      ♠ T9      You are dealer.  
 Dealer: North      ♥ 63      East (LHO) Doubles 1 ♦ if possible.  
 Vul: N-S      ♦ AKQJT82  
 HCP: 10+3      ♣ 62

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**Board: 10**      ♠ 8      You are dealer.  
 Dealer: North      ♥ 8      West (RHO) bids 3 ♠ if possible.  
 Vul: Both      ♦ AKQT9743  
 HCP: 11+4      ♣ Q74

## Both hands (Answers Page)

### Board: 6

	North:	South:	W	N	E	S
Dealer: West	♠ A932	♠ KQ	1 ♣	Pass	1 ♠	2 ♥
Vul: E-W	♥ J52	♥ AKQ94	X	Pass	2 ♠	Pass
North HCP: 8	♦ KT84	♦ 9762	Pass	3 ♥	All Pass	
South HCP: 14+1	♣ 54	♣ 93				
Contract: 3 ♥ North						

### Board: 7

	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ AK92			3 ♣	X
Vul: Both	♥ AJ754	♥ KT93	Pass	4 ♥	All Pass	
North HCP: 10+1	♦ J83	♦ KQ4				
South HCP: 15	♣ J32	♣ T6				
Contract: 4 ♥ North						

### Board: 8

	North:	South:	W	N	E	S
Dealer: West	♠ T32	♠ AKQJ865	4 ♦	Pass	Pass	4 ♠
Vul: None	♥ AT76	♥ Q8	All Pass			
North HCP: 4	♦ 76	♦ -				
South HCP: 19+3	♣ T542	♣ AK93				
Contract: 4 ♠ South						

### Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ A542		1 ♦	X	1 ♥
Vul: N-S	♥ 63	♥ J942	Pass	2 ♦	All Pass	
North HCP: 10+3	♦ AKQJT82	♦ 3				
South HCP: 9	♣ 62	♣ KJ53				
Contract: 2 ♦ North						

### Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K2		1 ♦	Pass	1 ♥
Vul: Both	♥ 8	♥ AKQ75	3 ♠	Pass	Pass	3NT
North HCP: 11+4	♦ AKQT9743	♦ 82	All Pass			
South HCP: 15+1	♣ Q74	♣ KT65				
Contract: 3NT South						

<b>Board: 6</b>	♠ KQ	LHO is dealer.
Dealer: West	♥ AKQ94	West (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ 9762	East (RHO) bids 1 ♠ if possible.
HCP: 14+1	♣ 93	West (LHO) Doubles 2 ♥ if possible.
		East (RHO) bids 2 ♠ if possible.

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<b>Board: 7</b>	♠ AK92	RHO is dealer. You bid second.
Dealer: East	♥ KT93	East (RHO) opens 3 ♣ if possible.
Vul: Both	♦ KQ4	
HCP: 15	♣ T6	

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<b>Board: 8</b>	♠ AKQJ865	LHO is dealer.
Dealer: West	♥ Q8	West (LHO) opens 4 ♦ if possible.
Vul: None	♦ -	
HCP: 19+3	♣ AK93	

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<b>Board: 9</b>	♠ A542	Partner is dealer.
Dealer: North	♥ J942	East (RHO) Doubles 1 ♦ if possible.
Vul: N-S	♦ 3	
HCP: 9	♣ KJ53	

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<b>Board: 10</b>	♠ K2	Partner is dealer.
Dealer: North	♥ AKQ75	West (LHO) bids 3 ♠ if possible.
Vul: Both	♦ 82	
HCP: 15+1	♣ KT65	

## Both hands (Answers Page)

### Board: 6

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 14+1

Contract: 3♥ North

North:

♠ A932

♥ J52

♦ KT84

♣ 54

South:

♠ KQ

♥ AKQ94

♦ 9762

♣ 93

W

1♣

X

Pass

N

Pass

Pass

3♥

E

1♠

2♠

All Pass

S

2♥

Pass

### Board: 7

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 4♥ North

North:

♠ QJ

♥ AJ754

♦ J83

♣ J32

South:

♠ AK92

♥ KT93

♦ KQ4

♣ T6

W

Pass

N

4♥

E

3♣

All Pass

S

X

### Board: 8

Dealer: West

Vul: None

North HCP: 4

South HCP: 19+3

Contract: 4♠ South

North:

♠ T32

♥ AT76

♦ 76

♣ T542

South:

♠ AKQJ865

♥ Q8

♦ -

♣ AK93

W

4♦

All Pass

N

Pass

E

Pass

S

4♠

### Board: 9

Dealer: North

Vul: N-S

North HCP: 10+3

South HCP: 9

Contract: 2♦ North

North:

♠ T9

♥ 63

♦ AKQJT82

♣ 62

South:

♠ A542

♥ J942

♦ 3

♣ KJ53

W

Pass

N

1♦

2♦

E

X

All Pass

S

1♥

### Board: 10

Dealer: North

Vul: Both

North HCP: 11+4

South HCP: 15+1

Contract: 3NT South

North:

♠ 8

♥ 8

♦ AKQT9743

♣ Q74

South:

♠ K2

♥ AKQ75

♦ 82

♣ KT65

W

3♠

All Pass

N

1♦

Pass

E

Pass

Pass

S

1♥

3NT



<b>Board: 11</b>	♠ KT63	RHO is dealer. You bid second.
Dealer: West	♥ J2	West (RHO) opens 1 ♦ if possible.
Vul: None	♦ 93	East (LHO) bids 1 ♥ if possible.
HCP: 9+1	♣ KQ983	West (RHO) bids 2 ♦ if possible.

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<b>Board: 12</b>	♠ 93	Partner is dealer.
Dealer: South	♥ Q87	The opponents are silent.
Vul: E-W	♦ 876	
HCP: 8+1	♣ KQJ74	

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<b>Board: 13</b>	♠ T8	You are dealer.
Dealer: North	♥ 765	The opponents are silent.
Vul: Both	♦ AKQ8753	
HCP: 9+3	♣ 2	

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<b>Board: 14</b>	♠ 74	Partner is dealer.
Dealer: South	♥ AJ643	The opponents are silent.
Vul: None	♦ AJ82	
HCP: 10+1	♣ 54	

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<b>Board: 15</b>	♠ 3	RHO is dealer. You bid second.
Dealer: West	♥ JT952	West (RHO) opens 3 ♦ if possible.
Vul: N-S	♦ 87	
HCP: 3+2	♣ Q8732	

## Both hands (Answers Page)

### Board: 11

Dealer: West

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 3 ♠ South

North:

♠ KT63

♥ J2

♦ 93

♣ KQ983

South:

♠ A87

♥ AK83

♦ 86

♣ AJ64

W

N

E

S

1 ♦

Pass

1 ♥

X

2 ♦

2 ♠

Pass

3 ♠

All Pass

### Board: 12

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 9+4

Contract: 4 ♦ South

North:

♠ 93

♥ Q87

♦ 876

♣ KQJ74

South:

♠ T86

♥ 53

♦ AKQT9543

♣ -

W

N

E

S

4 ♦

All Pass

### Board: 13

Dealer: North

Vul: Both

North HCP: 9+3

South HCP: 10

Contract: 5 ♦ South

North:

♠ T8

♥ 765

♦ AKQ8753

♣ 2

South:

♠ Q763

♥ A

♦ JT62

♣ QJ97

W

N

E

S

3 ♦

Pass

5 ♦

All Pass

### Board: 14

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 9+3

Contract: 4 ♣ North

North:

♠ 74

♥ AJ643

♦ AJ82

♣ 54

South:

♠ 32

♥ 8

♦ 953

♣ AKQT872

W

N

E

S

3 ♣

Pass

4 ♣

All Pass

### Board: 15

Dealer: West

Vul: N-S

North HCP: 3+2

South HCP: 23

Contract: 4 ♥ South

North:

♠ 3

♥ JT952

♦ 87

♣ Q8732

South:

♠ AK72

♥ AK74

♦ J5

♣ AKJ

W

N

E

S

3 ♦

Pass

Pass

X

Pass

3 ♥

Pass

4 ♥

All Pass

<b>Board: 11</b>	♠ A87	LHO is dealer.
Dealer: West	♥ AK83	West (LHO) opens 1 ♦ if possible.
Vul: None	♦ 86	East (RHO) bids 1 ♥ if possible.
HCP: 16	♣ AJ64	West (LHO) bids 2 ♦ if possible.

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<b>Board: 12</b>	♠ T86	You are dealer.
Dealer: South	♥ 53	The opponents are silent.
Vul: E-W	♦ AKQT9543	
HCP: 9+4	♣ -	

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<b>Board: 13</b>	♠ Q763	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ JT62	
HCP: 10	♣ QJ97	

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<b>Board: 14</b>	♠ 32	You are dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ 953	
HCP: 9+3	♣ AKQT872	

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<b>Board: 15</b>	♠ AK72	LHO is dealer.
Dealer: West	♥ AK74	West (LHO) opens 3 ♦ if possible.
Vul: N-S	♦ J5	
HCP: 23	♣ AKJ	

## Both hands (Answers Page)

### Board: 11

Dealer: West

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 3 ♠ South

North:

♠ KT63

♥ J2

♦ 93

♣ KQ983

South:

♠ A87

♥ AK83

♦ 86

♣ AJ64

W

N

E

S

1 ♦

Pass

1 ♥

X

2 ♦

2 ♠

Pass

3 ♠

All Pass

### Board: 12

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 9+4

Contract: 4 ♦ South

North:

♠ 93

♥ Q87

♦ 876

♣ KQJ74

South:

♠ T86

♥ 53

♦ AKQT9543

♣ -

W

N

E

S

4 ♦

All Pass

### Board: 13

Dealer: North

Vul: Both

North HCP: 9+3

South HCP: 10

Contract: 5 ♦ South

North:

♠ T8

♥ 765

♦ AKQ8753

♣ 2

South:

♠ Q763

♥ A

♦ JT62

♣ QJ97

W

N

E

S

3 ♦

Pass

5 ♦

All Pass

### Board: 14

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 9+3

Contract: 4 ♣ North

North:

♠ 74

♥ AJ643

♦ AJ82

♣ 54

South:

♠ 32

♥ 8

♦ 953

♣ AKQT872

W

N

E

S

3 ♣

Pass

4 ♣

All Pass

### Board: 15

Dealer: West

Vul: N-S

North HCP: 3+2

South HCP: 23

Contract: 4 ♥ South

North:

♠ 3

♥ JT952

♦ 87

♣ Q8732

South:

♠ AK72

♥ AK74

♦ J5

♣ AKJ

W

N

E

S

3 ♦

Pass

Pass

X

Pass

3 ♥

Pass

4 ♥

All Pass

<b>Board: 16</b>	♠ KT	Partner is dealer.
Dealer: South	♥ A985	East (LHO) bids 1 ♠ if possible.
Vul: N-S	♦ AK4	West (RHO) bids 4 ♠ if possible.
HCP: 14	♣ 9852	
<hr/>		
<b>Board: 17</b>	♠ 72	You are dealer.
Dealer: North	♥ 83	East (LHO) bids 2 ♥ if possible.
Vul: None	♦ T9	West (RHO) bids 2NT if possible.
HCP: 10+3	♣ AKQJT96	East (LHO) bids 3 ♣ if possible.
		West (RHO) bids 3 ♥ if possible.
		West (RHO) Doubles 4 ♣ if possible.
<hr/>		
<b>Board: 18</b>	♠ 854	You are dealer.
Dealer: North	♥ T	West (RHO) bids 2 ♦ if possible.
Vul: E-W	♦ 65	East (LHO) bids 3 ♠ if possible.
HCP: 10+3	♣ AKQJT62	
<hr/>		
<b>Board: 19</b>	♠ T932	You are dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ AKQ9743	
HCP: 9+3	♣ 2	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 10+3

Contract: 5 ♣ North

North:

♠ KT

♥ A985

♦ AK4

♣ 9852

South:

♠ 2

♥ 73

♦ 832

♣ AKQJ643

W N E S

Pass 1 ♥ 1 ♠ 2 ♣

4 ♠ 5 ♣ All Pass

### Board: 17

Dealer: North

Vul: None

North HCP: 10+3

South HCP: 9+1

Contract: 4 ♣ X North

North:

♠ 72

♥ 83

♦ T9

♣ AKQJT96

South:

♠ Q54

♥ KJ4

♦ QJ842

♣ 85

W N E S

1 ♣ 2 ♥ Pass

2NT<sup>1</sup> Pass 3 ♣ Pass

3 ♥ 4 ♣ Pass Pass

X All Pass

1. artificial

### Board: 18

Dealer: North

Vul: E-W

North HCP: 10+3

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ 854

♥ T

♦ 65

♣ AKQJT62

South:

♠ AQT72

♥ 84

♦ AQ

♣ 9875

W N E S

1 ♣ Pass 1 ♠

2 ♦ X 3 ♠<sup>1</sup> 4 ♠

All Pass

1. Mixed raise, !D

### Board: 19

Dealer: North

Vul: N-S

North HCP: 9+3

South HCP: 15+1

Contract: 3 ♦ North

North:

♠ T932

♥ 5

♦ AKQ9743

♣ 2

South:

♠ 85

♥ AKQJ8

♦ JT

♣ AT64

W N E S

3 ♦ All Pass

<b>Board: 16</b>	♠ 2	You are dealer.
Dealer: South	♥ 73	East (RHO) bids 1 ♠ if possible.
Vul: N-S	♦ 832	West (LHO) bids 4 ♠ if possible.
HCP: 10+3	♣ AKQJ643	
<hr/>		
<b>Board: 17</b>	♠ Q54	Partner is dealer.
Dealer: North	♥ KJ4	East (RHO) bids 2 ♥ if possible.
Vul: None	♦ QJ842	West (LHO) bids 2NT if possible.
HCP: 9+1	♣ 85	East (RHO) bids 3 ♣ if possible.
		West (LHO) bids 3 ♥ if possible.
		West (LHO) Doubles 4 ♣ if possible.
<hr/>		
<b>Board: 18</b>	♠ AQT72	Partner is dealer.
Dealer: North	♥ 84	West (LHO) bids 2 ♦ if possible.
Vul: E-W	♦ AQ	East (RHO) bids 3 ♠ if possible.
HCP: 12+1	♣ 9875	
<hr/>		
<b>Board: 19</b>	♠ 85	Partner is dealer.
Dealer: North	♥ AKQJ8	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 15+1	♣ AT64	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 10+3

Contract: 5 ♣ North

North:

♠ KT

♥ A985

♦ AK4

♣ 9852

South:

♠ 2

♥ 73

♦ 832

♣ AKQJ643

W N E S

Pass 1 ♥ 1 ♠ 2 ♣

4 ♠ 5 ♣ All Pass

### Board: 17

Dealer: North

Vul: None

North HCP: 10+3

South HCP: 9+1

Contract: 4 ♣ X North

North:

♠ 72

♥ 83

♦ T9

♣ AKQJT96

South:

♠ Q54

♥ KJ4

♦ QJ842

♣ 85

W N E S

1 ♣ 2 ♥ Pass

2NT<sup>1</sup> Pass 3 ♣ Pass

3 ♥ 4 ♣ Pass Pass

X All Pass

1. artificial

### Board: 18

Dealer: North

Vul: E-W

North HCP: 10+3

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ 854

♥ T

♦ 65

♣ AKQJT62

South:

♠ AQT72

♥ 84

♦ AQ

♣ 9875

W N E S

1 ♣ Pass 1 ♠

2 ♦ X 3 ♠<sup>1</sup> 4 ♠

All Pass

1. Mixed raise, !D

### Board: 19

Dealer: North

Vul: N-S

North HCP: 9+3

South HCP: 15+1

Contract: 3 ♦ North

North:

♠ T932

♥ 5

♦ AKQ9743

♣ 2

South:

♠ 85

♥ AKQJ8

♦ JT

♣ AT64

W N E S

3 ♦ All Pass



<b>Board: 20</b>	♠ K	Partner is dealer.
Dealer: South	♥ KQT843	West (RHO) bids 1 ♠ if possible.
Vul: Both	♦ JT853	East (LHO) bids 2 ♠ if possible.
HCP: 9+3	♣ 4	West (RHO) bids 3 ♠ if possible.
		West (RHO) Doubles 4 ♣ if possible.

---

<b>Board: 21</b>	♠ 6	Partner is dealer.
Dealer: South	♥ AKQ42	West (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ K8762	East (LHO) bids 2 ♠ if possible.
HCP: 13+2	♣ J9	

---

<b>Board: 22</b>	♠ AKJ42	Partner is dealer.
Dealer: South	♥ K876	The opponents are silent.
Vul: N-S	♦ J943	
HCP: 12+1	♣ -	

---

<b>Board: 23</b>	♠ AQJ7	Partner is dealer.
Dealer: South	♥ KJ876	East (LHO) bids 1 ♠ if possible.
Vul: Both	♦ JT	
HCP: 16+1	♣ A2	

---

<b>Board: 24</b>	♠ T9643	LHO is dealer.
Dealer: East	♥ K74	East (LHO) opens 1 ♣ if possible.
Vul: None	♦ KQJ97	West (RHO) Doubles 2 ♥ if possible.
HCP: 9+2	♣ -	West (RHO) Doubles 4 ♥ if possible.

## Both hands (Answers Page)

### Board: 20

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 11+3

Contract: 4♣X South

North:

♠ K

♥ KQT843

♦ JT853

♣ 4

South:

♠ 762

♥ J2

♦ 6

♣ AKQJ953

W N E S

1♠ 2♥<sup>1</sup> 2♠ 1♣

3♠ Pass Pass 4♣

X All Pass

1. 1X-(Y)-2Z forcing

### Board: 21

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 11+3

Contract: 4♥ North

North:

♠ 6

♥ AKQ42

♦ K8762

♣ J9

South:

♠ 92

♥ JT3

♦ J

♣ AKQ7643

W N E S

1♠ 2♥<sup>1</sup> 2♠ 1♣

Pass 4♥ All Pass

1. 1X-(Y)-2Z forcing

### Board: 22

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 9+3

Contract: 3♣ South

North:

♠ AKJ42

♥ K876

♦ J943

♣ -

South:

♠ 75

♥ 95

♦ T6

♣ AKQT843

W N E S

All Pass 3♣

### Board: 23

Dealer: South

Vul: Both

North HCP: 16+1

South HCP: 11+3

Contract: 3NT North

North:

♠ AQJ7

♥ KJ876

♦ JT

♣ A2

South:

♠ T82

♥ Q4

♦ AKQ8732

♣ 3

W N E S

Pass 1♥ 1♠ 1♦

Pass 3NT All Pass 2♦

### Board: 24

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 5+2

Contract: 4♥X North

North:

♠ T9643

♥ K74

♦ KQJ97

♣ -

South:

♠ K7

♥ QT8652

♦ 5

♣ 5432

W N E S

X 4♥ Pass 1♣ 2♥

X All Pass Pass

## South hands

## Opps\_Gambling\_3N

<b>Board: 20</b>	♠ 762	You are dealer.
Dealer: South	♥ J2	West (LHO) bids 1 ♠ if possible.
Vul: Both	♦ 6	East (RHO) bids 2 ♠ if possible.
HCP: 11+3	♣ AKQJ953	West (LHO) bids 3 ♠ if possible.
		West (LHO) Doubles 4 ♣ if possible.

---

<b>Board: 21</b>	♠ 92	You are dealer.
Dealer: South	♥ JT3	West (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ J	East (RHO) bids 2 ♠ if possible.
HCP: 11+3	♣ AKQ7643	

---

<b>Board: 22</b>	♠ 75	You are dealer.
Dealer: South	♥ 95	The opponents are silent.
Vul: N-S	♦ T6	
HCP: 9+3	♣ AKQT843	

---

<b>Board: 23</b>	♠ T82	You are dealer.
Dealer: South	♥ Q4	East (RHO) bids 1 ♠ if possible.
Vul: Both	♦ AKQ8732	
HCP: 11+3	♣ 3	

---

<b>Board: 24</b>	♠ K7	RHO is dealer. You bid second.
Dealer: East	♥ QT8652	East (RHO) opens 1 ♣ if possible.
Vul: None	♦ 5	West (LHO) Doubles 2 ♥ if possible.
HCP: 5+2	♣ 5432	West (LHO) Doubles 4 ♥ if possible.

## Both hands (Answers Page)

### Board: 20

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 11+3

Contract: 4♣X South

North:

♠ K

♥ KQT843

♦ JT853

♣ 4

South:

♠ 762

♥ J2

♦ 6

♣ AKQJ953

W N E S

1♠ 2♥<sup>1</sup> 2♠ 1♣

3♠ Pass Pass 4♣

X All Pass

1. 1X-(Y)-2Z forcing

### Board: 21

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 11+3

Contract: 4♥ North

North:

♠ 6

♥ AKQ42

♦ K8762

♣ J9

South:

♠ 92

♥ JT3

♦ J

♣ AKQ7643

W N E S

1♠ 2♥<sup>1</sup> 2♠ 1♣

Pass 4♥ All Pass

1. 1X-(Y)-2Z forcing

### Board: 22

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 9+3

Contract: 3♣ South

North:

♠ AKJ42

♥ K876

♦ J943

♣ -

South:

♠ 75

♥ 95

♦ T6

♣ AKQT843

W N E S

All Pass 3♣

### Board: 23

Dealer: South

Vul: Both

North HCP: 16+1

South HCP: 11+3

Contract: 3NT North

North:

♠ AQJ7

♥ KJ876

♦ JT

♣ A2

South:

♠ T82

♥ Q4

♦ AKQ8732

♣ 3

W N E S

Pass 1♥ 1♠ 1♦

Pass 3NT All Pass 2♦

### Board: 24

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 5+2

Contract: 4♥X North

North:

♠ T9643

♥ K74

♦ KQJ97

♣ -

South:

♠ K7

♥ QT8652

♦ 5

♣ 5432

W N E S

X 4♥ Pass Pass 1♣ 2♥

X All Pass

**Board: 25**

♠ KT3

Partner is dealer.

Dealer: South

♥ KQT96

The opponents are silent.

Vul: N-S

♦ T

HCP: 15+1

♣ AK83

**Board: 26**

♠ J932

LHO is dealer.

Dealer: East

♥ AK4

East (LHO) opens 4♣ if possible.

Vul: Both

♦ K94

HCP: 12

♣ J86

**Board: 27**

♠ 4

You are dealer.

Dealer: North

♥ T96

West (RHO) bids 3♥ if possible.

Vul: None

♦ AKQ8732

HCP: 9+3

♣ 42

**Board: 28**

♠ AK8

Partner is dealer.

Dealer: South

♥ AK872

The opponents are silent.

Vul: E-W

♦ AK53

HCP: 21+1

♣ 8

**Board: 29**

♠ 932

You are dealer.

Dealer: North

♥ 6

The opponents are silent.

Vul: Both

♦ AKQ9542

HCP: 9+3

♣ T6

## Both hands (Answers Page)

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ 82				1 ♦
Vul: N-S	♥ KQT96	♥ 84	Pass	1 ♥	Pass	2 ♦
North HCP: 15+1	♦ T	♦ AKQJ986	Pass	3NT	All Pass	
South HCP: 11+3	♣ AK83	♣ JT				
Contract: 3NT North						

### Board: 26

	North:	South:	W	N	E	S
Dealer: East	♠ J932	♠ KQ			4 ♣	4 ♦
Vul: Both	♥ AK4	♥ QJ98	Pass	5 ♦	All Pass	
North HCP: 12	♦ K94	♦ AQT632				
South HCP: 14+2	♣ J86	♣ 7				
Contract: 5 ♦ North						

### Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ KQJ985		3 ♦	Pass	Pass
Vul: None	♥ T96	♥ 3	3 ♥	Pass	Pass	4 ♦
North HCP: 9+3	♦ AKQ8732	♦ 65	All Pass			
South HCP: 13+2	♣ 42	♣ AK95				
Contract: 4 ♦ South						

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ AK8	♠ J964				1 ♣
Vul: E-W	♥ AK872	♥ T	Pass	1 ♥	Pass	1 ♠
North HCP: 21+1	♦ AK53	♦ T	Pass	2 ♦ <sup>1</sup>	Pass	3 ♣
South HCP: 11+3	♣ 8	♣ AKQJ642	Pass	3 ♦	Pass	3NT
Contract: 6NT North			Pass	6NT	All Pass	

1. Fourth suit game force

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ 932	♠ AKT5		3 ♦	All Pass	
Vul: Both	♥ 6	♥ T7542				
North HCP: 9+3	♦ AKQ9542	♦ 7				
South HCP: 10+1	♣ T6	♣ K85				
Contract: 3 ♦ North						

<b>Board: 25</b>	♠ 82	You are dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: N-S	♦ AKQJ986	
HCP: 11+3	♣ JT	
<hr/>		
<b>Board: 26</b>	♠ KQ	RHO is dealer. You bid second.
Dealer: East	♥ QJ98	East (RHO) opens 4♣ if possible.
Vul: Both	♦ AQT632	
HCP: 14+2	♣ 7	
<hr/>		
<b>Board: 27</b>	♠ KQJ985	Partner is dealer.
Dealer: North	♥ 3	West (LHO) bids 3♥ if possible.
Vul: None	♦ 65	
HCP: 13+2	♣ AK95	
<hr/>		
<b>Board: 28</b>	♠ J964	You are dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ T	
HCP: 11+3	♣ AKQJ642	
<hr/>		
<b>Board: 29</b>	♠ AKT5	Partner is dealer.
Dealer: North	♥ T7542	The opponents are silent.
Vul: Both	♦ 7	
HCP: 10+1	♣ K85	

## Both hands (Answers Page)

### Board: 25

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 11+3

Contract: 3NT North

North:

♠ KT3

♥ KQT96

♦ T

♣ AK83

South:

♠ 82

♥ 84

♦ AKQJ986

♣ JT

W N E S

Pass 1♥ Pass 1♦

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 26

Dealer: East

Vul: Both

North HCP: 12

South HCP: 14+2

Contract: 5♦ North

North:

♠ J932

♥ AK4

♦ K94

♣ J86

South:

♠ KQ

♥ QJ98

♦ AQT632

♣ 7

W N E S

Pass 5♦ All Pass

Pass 5♦ All Pass

### Board: 27

Dealer: North

Vul: None

North HCP: 9+3

South HCP: 13+2

Contract: 4♦ South

North:

♠ 4

♥ T96

♦ AKQ8732

♣ 42

South:

♠ KQJ985

♥ 3

♦ 65

♣ AK95

W N E S

Pass 3♦ Pass Pass

3♥ Pass Pass 4♦

All Pass

### Board: 28

Dealer: South

Vul: E-W

North HCP: 21+1

South HCP: 11+3

Contract: 6NT North

North:

♠ AK8

♥ AK872

♦ AK53

♣ 8

South:

♠ J964

♥ T

♦ T

♣ AKQJ642

W N E S

Pass 1♥ Pass 1♣

Pass 2♦<sup>1</sup> Pass 3♣

Pass 3♦ Pass 3NT

Pass 6NT All Pass

Pass 6NT All Pass

1. Fourth suit game force

### Board: 29

Dealer: North

Vul: Both

North HCP: 9+3

South HCP: 10+1

Contract: 3♦ North

North:

♠ 932

♥ 6

♦ AKQ9542

♣ T6

South:

♠ AKT5

♥ T7542

♦ 7

♣ K85

W N E S

Pass 3♦ All Pass



## North hands

## Opps\_Gambling\_3N

**Board: 30**      ♠ KJ8642      RHO is dealer. You bid second.  
Dealer: West      ♥ 82      West (RHO) opens 3♣ if possible.  
Vul: None      ♦ AT6      East (LHO) bids 4♣ if possible.  
HCP: 8+2      ♣ 76

---

**Board: 31**      ♠ 4      You are dealer.  
Dealer: North      ♥ 9874      The opponents are silent.  
Vul: E-W      ♦ 3  
HCP: 9+3      ♣ AKQ7653

---

**Board: 32**      ♠ 875      LHO is dealer.  
Dealer: East      ♥ 85      East (LHO) opens 3♦ if possible.  
Vul: E-W      ♦ T54  
HCP: 5+1      ♣ AJ864

---

**Board: 33**      ♠ -      You are dealer.  
Dealer: North      ♥ 5      East (LHO) bids 3♥ if possible.  
Vul: None      ♦ AKQ9843      West (RHO) bids 4♥ if possible.  
HCP: 11+4      ♣ Q9652

---

**Board: 34**      ♠ AK5      RHO is dealer. You bid second.  
Dealer: West      ♥ AQ7      West (RHO) opens 1♣ if possible.  
Vul: N-S      ♦ KQJ985      West (RHO) bids 5♣ if possible.  
HCP: 19+2      ♣ 6

## Both hands (Answers Page)

### Board: 30

Dealer: West

Vul: None

North HCP: 8+2

South HCP: 12+2

Contract: 4 ♦ South

North:

♠ KJ8642

♥ 82

♦ AT6

♣ 76

South:

♠ AQ73

♥ 97

♦ KQJ974

♣ 8

W N E S

3 ♣ Pass 4 ♣ 4 ♦

All Pass

### Board: 31

Dealer: North

Vul: E-W

North HCP: 9+3

South HCP: 12+3

Contract: 3 ♣ North

North:

♠ 4

♥ 9874

♦ 3

♣ AKQ7653

South:

♠ AQJ9862

♥ 32

♦ AJ98

♣ -

W N E S

3 ♣ All Pass

### Board: 32

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 22+1

Contract: 4 ♥ South

North:

♠ 875

♥ 85

♦ T54

♣ AJ864

South:

♠ AQJ4

♥ AKQJ3

♦ 8

♣ KQ5

W N E S

3 ♦ X

Pass 4 ♣ Pass 4 ♥

All Pass

### Board: 33

Dealer: North

Vul: None

North HCP: 11+4

South HCP: 14+2

Contract: 5 ♦ North

North:

♠ -

♥ 5

♦ AKQ9843

♣ Q9652

South:

♠ AKQ97

♥ 3

♦ 62

♣ AJT84

W N E S

1 ♦ 3 ♥ 3 ♠

4 ♥ 5 ♦ All Pass

### Board: 34

Dealer: West

Vul: N-S

North HCP: 19+2

South HCP: 9+2

Contract: 5 ♥ North

North:

♠ AK5

♥ AQ7

♦ KQJ985

♣ 6

South:

♠ J74

♥ KJT864

♦ A6

♣ 52

W N E S

1 ♣ X Pass 4 ♥

5 ♣ 5 ♥ All Pass

**Board: 30**      ♠ AQ73      LHO is dealer.  
Dealer: West      ♥ 97      West (LHO) opens 3♣ if possible.  
Vul: None      ♦ KQJ974      East (RHO) bids 4♣ if possible.  
HCP: 12+2      ♣ 8

---

**Board: 31**      ♠ AQJ9862      Partner is dealer.  
Dealer: North      ♥ 32      The opponents are silent.  
Vul: E-W      ♦ AJ98  
HCP: 12+3      ♣ -

---

**Board: 32**      ♠ AQJ4      RHO is dealer. You bid second.  
Dealer: East      ♥ AKQJ3      East (RHO) opens 3♦ if possible.  
Vul: E-W      ♦ 8  
HCP: 22+1      ♣ KQ5

---

**Board: 33**      ♠ AKQ97      Partner is dealer.  
Dealer: North      ♥ 3      East (RHO) bids 3♥ if possible.  
Vul: None      ♦ 62      West (LHO) bids 4♥ if possible.  
HCP: 14+2      ♣ AJT84

---

**Board: 34**      ♠ J74      LHO is dealer.  
Dealer: West      ♥ KJT864      West (LHO) opens 1♣ if possible.  
Vul: N-S      ♦ A6      West (LHO) bids 5♣ if possible.  
HCP: 9+2      ♣ 52

## Both hands (Answers Page)

### Board: 30

Dealer: West

Vul: None

North HCP: 8+2

South HCP: 12+2

Contract: 4 ♦ South

North:

♠ KJ8642

♥ 82

♦ AT6

♣ 76

South:

♠ AQ73

♥ 97

♦ KQJ974

♣ 8

W N E S

3 ♣ Pass 4 ♣ 4 ♦

All Pass

### Board: 31

Dealer: North

Vul: E-W

North HCP: 9+3

South HCP: 12+3

Contract: 3 ♣ North

North:

♠ 4

♥ 9874

♦ 3

♣ AKQ7653

South:

♠ AQJ9862

♥ 32

♦ AJ98

♣ -

W N E S

3 ♣ All Pass

### Board: 32

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 22+1

Contract: 4 ♥ South

North:

♠ 875

♥ 85

♦ T54

♣ AJ864

South:

♠ AQJ4

♥ AKQJ3

♦ 8

♣ KQ5

W N E S

3 ♦ X

Pass 4 ♣ Pass 4 ♥

All Pass

### Board: 33

Dealer: North

Vul: None

North HCP: 11+4

South HCP: 14+2

Contract: 5 ♦ North

North:

♠ -

♥ 5

♦ AKQ9843

♣ Q9652

South:

♠ AKQ97

♥ 3

♦ 62

♣ AJT84

W N E S

1 ♦ 3 ♥ 3 ♠

4 ♥ 5 ♦ All Pass

### Board: 34

Dealer: West

Vul: N-S

North HCP: 19+2

South HCP: 9+2

Contract: 5 ♥ North

North:

♠ AK5

♥ AQ7

♦ KQJ985

♣ 6

South:

♠ J74

♥ KJT864

♦ A6

♣ 52

W N E S

1 ♣ X Pass 4 ♥

5 ♣ 5 ♥ All Pass

<b>Board: 35</b>	♠ 9752	You are dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ AKQ6543	
HCP: 9+3	♣ 85	
<hr/>		
<b>Board: 36</b>	♠ AK	RHO is dealer. You bid second.
Dealer: West	♥ AQ3	West (RHO) opens 1 ♦ if possible.
Vul: Both	♦ J964	East (LHO) bids 1 ♠ if possible.
HCP: 18	♣ KJT4	West (RHO) bids 2 ♠ if possible.
		East (LHO) bids 4 ♠ if possible.
<hr/>		
<b>Board: 37</b>	♠ AJ74	Partner is dealer.
Dealer: South	♥ J8	West (RHO) Doubles 1 ♦ if possible.
Vul: E-W	♦ J8543	East (LHO) bids 4 ♥ if possible.
HCP: 7+1	♣ 64	West (RHO) Doubles 4 ♠ if possible.
<hr/>		
<b>Board: 38</b>	♠ T6	LHO is dealer.
Dealer: East	♥ K942	East (LHO) opens 3 ♦ if possible.
Vul: E-W	♦ J83	
HCP: 11	♣ AQJ3	
<hr/>		
<b>Board: 39</b>	♠ J972	You are dealer.
Dealer: North	♥ T	West (RHO) bids 2 ♥ if possible.
Vul: Both	♦ 7	
HCP: 11+3	♣ AKQJ542	

## Both hands (Answers Page)

### Board: 35

Dealer: North

Vul: N-S

North HCP: 9+3

South HCP: 6+1

Contract: 4 ♦ South

North:

♠ 9752

♥ -

♦ AKQ6543

♣ 85

South:

♠ K86

♥ KT642

♦ 972

♣ 96

W	N	E	S
	3 ♦	Pass	4 ♦
All Pass			

### Board: 36

Dealer: West

Vul: Both

North HCP: 18

South HCP: 7+2

Contract: 5 ♥ South

North:

♠ AK

♥ AQ3

♦ J964

♣ KJT4

South:

♠ 32

♥ K8754

♦ 3

♣ A9853

W	N	E	S
1 ♦	Pass	1 ♠	Pass
2 ♠	X	Pass	4 ♥
Pass	Pass	4 ♠	5 ♥
All Pass			

### Board: 37

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 11+3

Contract: 4 ♠ X South

North:

♠ AJ74

♥ J8

♦ J8543

♣ 64

South:

♠ QT85

♥ 76

♦ AKQ9762

♣ -

W	N	E	S
			1 ♦
X	1 ♠	4 ♥	4 ♠
X	All Pass		

### Board: 38

Dealer: East

Vul: E-W

North HCP: 11

South HCP: 13+3

Contract: 4 ♠ South

North:

♠ T6

♥ K942

♦ J83

♣ AQJ3

South:

♠ AKQJ987

♥ 653

♦ T6

♣ K

W	N	E	S
		3 ♦	4 ♠
All Pass			

### Board: 39

Dealer: North

Vul: Both

North HCP: 11+3

South HCP: 6+1

Contract: 3 ♣ North

North:

♠ J972

♥ T

♦ 7

♣ AKQJ542

South:

♠ Q6

♥ 8532

♦ AT862

♣ T3

W	N	E	S
	1 ♣	Pass	1 ♦
2 ♥	3 ♣	All Pass	

**Board: 35**

♠ K86

Partner is dealer.

Dealer: North

♥ KT642

The opponents are silent.

Vul: N-S

♦ 972

HCP: 6+1

♣ 96

**Board: 36**

♠ 32

LHO is dealer.

Dealer: West

♥ K8754

West (LHO) opens 1 ♦ if possible.

Vul: Both

♦ 3

East (RHO) bids 1 ♠ if possible.

HCP: 7+2

♣ A9853

West (LHO) bids 2 ♠ if possible.

East (RHO) bids 4 ♠ if possible.

**Board: 37**

♠ QT85

You are dealer.

Dealer: South

♥ 76

West (LHO) Doubles 1 ♦ if possible.

Vul: E-W

♦ AKQ9762

East (RHO) bids 4 ♥ if possible.

HCP: 11+3

♣ -

West (LHO) Doubles 4 ♠ if possible.

**Board: 38**

♠ AKQJ987

RHO is dealer. You bid second.

Dealer: East

♥ 653

East (RHO) opens 3 ♦ if possible.

Vul: E-W

♦ T6

HCP: 13+3

♣ K

**Board: 39**

♠ Q6

Partner is dealer.

Dealer: North

♥ 8532

West (LHO) bids 2 ♥ if possible.

Vul: Both

♦ AT862

HCP: 6+1

♣ T3

## Both hands (Answers Page)

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ 9752	♠ K86		3♦	Pass	4♦
Vul: N-S	♥ -	♥ KT642	All Pass			
North HCP: 9+3	♦ AKQ6543	♦ 972				
South HCP: 6+1	♣ 85	♣ 96				
Contract: 4♦ South						

### Board: 36

	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ 32	1♦	Pass	1♠	Pass
Vul: Both	♥ AQ3	♥ K8754	2♠	X	Pass	4♥
North HCP: 18	♦ J964	♦ 3	Pass	Pass	4♠	5♥
South HCP: 7+2	♣ KJT4	♣ A9853	All Pass			
Contract: 5♥ South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ AJ74	♠ QT85				1♦
Vul: E-W	♥ J8	♥ 76	X	1♠	4♥	4♠
North HCP: 7+1	♦ J8543	♦ AKQ9762	X	All Pass		
South HCP: 11+3	♣ 64	♣ -				
Contract: 4♠X South						

### Board: 38

	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ AKQJ987			3♦	4♠
Vul: E-W	♥ K942	♥ 653	All Pass			
North HCP: 11	♦ J83	♦ T6				
South HCP: 13+3	♣ AQJ3	♣ K				
Contract: 4♠ South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ J972	♠ Q6		1♣	Pass	1♦
Vul: Both	♥ T	♥ 8532	2♥	3♣	All Pass	
North HCP: 11+3	♦ 7	♦ AT862				
South HCP: 6+1	♣ AKQJ542	♣ T3				
Contract: 3♣ North						



**Board: 40**      ♠ 9752      LHO is dealer.  
Dealer: East      ♥ AJ652      East (LHO) opens 3♦ if possible.  
Vul: None      ♦ -  
HCP: 7+1      ♣ Q932

---

**Board: 41**      ♠ T643      You are dealer.  
Dealer: North      ♥ 83      East (LHO) bids 1♠ if possible.  
Vul: N-S      ♦ -  
HCP: 10+3      ♣ AKQJ952

---

**Board: 42**      ♠ AQJT87      Partner is dealer.  
Dealer: South      ♥ AT32      West (RHO) bids 2♣ if possible.  
Vul: Both      ♦ 74  
HCP: 15+2      ♣ A

---

**Board: 43**      ♠ 9      You are dealer.  
Dealer: North      ♥ 753      The opponents are silent.  
Vul: None      ♦ AKQJ8543  
HCP: 11+4      ♣ J

## Both hands (Answers Page)

### Board: 40

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ 9752

♥ AJ652

♦ -

♣ Q932

South:

♠ AKT86

♥ K84

♦ J76

♣ A7

W	N	E	S
		3 ♦	3 ♠
Pass	4 ♠	All Pass	

### Board: 41

Dealer: North

Vul: N-S

North HCP: 10+3

South HCP: 11+1

Contract: 3 ♣ North

North:

♠ T643

♥ 83

♦ -

♣ AKQJ952

South:

♠ QJ

♥ AJ954

♦ K943

♣ 64

W	N	E	S
	1 ♣	1 ♠	2 ♥ <sup>1</sup>
Pass	3 ♣	All Pass	

1. 1X-(Y)-2Z forcing

### Board: 42

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 11+3

Contract: 5 ♦ South

North:

♠ AQJT87

♥ AT32

♦ 74

♣ A

South:

♠ -

♥ 65

♦ AKQT932

♣ Q972

W	N	E	S
			1 ♦
2 ♣	2 ♠ <sup>1</sup>	Pass	3 ♦
Pass	3 ♥	Pass	3NT
Pass	4 ♠	Pass	5 ♦
All Pass			

1. 1X-(Y)-2Z forcing

### Board: 43

Dealer: North

Vul: None

North HCP: 11+4

South HCP: 14+2

Contract: 4 ♦ North

North:

♠ 9

♥ 753

♦ AKQJ8543

♣ J

South:

♠ AQ7532

♥ K92

♦ 6

♣ KQT

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♦	Pass	3 ♠
Pass	4 ♦	All Pass	

**Board: 40**      ♠ AKT86      RHO is dealer. You bid second.  
Dealer: East      ♥ K84      East (RHO) opens 3♦ if possible.  
Vul: None      ♦ J76  
HCP: 15+1      ♣ A7

---

**Board: 41**      ♠ QJ      Partner is dealer.  
Dealer: North      ♥ AJ954      East (RHO) bids 1♠ if possible.  
Vul: N-S      ♦ K943  
HCP: 11+1      ♣ 64

---

**Board: 42**      ♠ -      You are dealer.  
Dealer: South      ♥ 65      West (LHO) bids 2♣ if possible.  
Vul: Both      ♦ AKQT932  
HCP: 11+3      ♣ Q972

---

**Board: 43**      ♠ AQ7532      Partner is dealer.  
Dealer: North      ♥ K92      The opponents are silent.  
Vul: None      ♦ 6  
HCP: 14+2      ♣ KQT

## Both hands (Answers Page)

### Board: 40

Dealer: East

Vul: None

North HCP: 7+1

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ 9752

♥ AJ652

♦ -

♣ Q932

South:

♠ AKT86

♥ K84

♦ J76

♣ A7

W	N	E	S
		3 ♦	3 ♠
Pass	4 ♠	All Pass	

### Board: 41

Dealer: North

Vul: N-S

North HCP: 10+3

South HCP: 11+1

Contract: 3 ♣ North

North:

♠ T643

♥ 83

♦ -

♣ AKQJ952

South:

♠ QJ

♥ AJ954

♦ K943

♣ 64

W	N	E	S
	1 ♣	1 ♠	2 ♥ <sup>1</sup>
Pass	3 ♣	All Pass	

1. 1X-(Y)-2Z forcing

### Board: 42

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 11+3

Contract: 5 ♦ South

North:

♠ AQJT87

♥ AT32

♦ 74

♣ A

South:

♠ -

♥ 65

♦ AKQT932

♣ Q972

W	N	E	S
			1 ♦
2 ♣	2 ♠ <sup>1</sup>	Pass	3 ♦
Pass	3 ♥	Pass	3NT
Pass	4 ♠	Pass	5 ♦
All Pass			

1. 1X-(Y)-2Z forcing

### Board: 43

Dealer: North

Vul: None

North HCP: 11+4

South HCP: 14+2

Contract: 4 ♦ North

North:

♠ 9

♥ 753

♦ AKQJ8543

♣ J

South:

♠ AQ7532

♥ K92

♦ 6

♣ KQT

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♦	Pass	3 ♠
Pass	4 ♦	All Pass	

**Board: 44**

♠ KJ53

RHO is dealer. You bid second.

Dealer: West

♥ A84

West (RHO) opens 1 ♣ if possible.

Vul: N-S

♦ AKQJ7

HCP: 18+1

♣ T

**Board: 45**

♠ T754

RHO is dealer. You bid second.

Dealer: West

♥ Q75

West (RHO) opens 1 ♣ if possible.

Vul: Both

♦ QT93

East (LHO) bids 1 ♥ if possible.

HCP: 4

♣ 62

West (RHO) Redoubles if possible.

East (LHO) bids 2 ♥ if possible.

**Board: 46**

♠ 973

LHO is dealer.

Dealer: East

♥ Q982

East (LHO) opens 3 ♦ if possible.

Vul: None

♦ T953

HCP: 5

♣ K5

**Board: 47**

♠ Q7

You are dealer.

Dealer: North

♥ T974

East (LHO) bids 1 ♠ if possible.

Vul: E-W

♦ -

HCP: 11+3

♣ AKQT953

## Both hands (Answers Page)

### Board: 44

Dealer: West

Vul: N-S

North HCP: 18+1

South HCP: 9+3

Contract: 6 ♠ North

North:

♠ KJ53

♥ A84

♦ AKQJ7

♣ T

South:

♠ AQT9742

♥ KT6

♦ 5

♣ 93

W	N	E	S
---	---	---	---

1 ♣	X	Pass	4 ♠
-----	---	------	-----

Pass	4NT	Pass	5 ♦ <sup>1</sup>
------	-----	------	------------------

Pass	5 ♥	Pass	6 ♥ <sup>2</sup>
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. A=1/5 or 4/5

2. !S queen and !H king

### Board: 45

Dealer: West

Vul: Both

North HCP: 4

South HCP: 18+1

Contract: 3 ♠ South

North:

♠ T754

♥ Q75

♦ QT93

♣ 62

South:

♠ AK863

♥ A6

♦ AK84

♣ T4

W	N	E	S
---	---	---	---

1 ♣	Pass	1 ♥	X
-----	------	-----	---

XX	1 ♠	2 ♥	3 ♠
----	-----	-----	-----

All Pass

### Board: 46

Dealer: East

Vul: None

North HCP: 5

South HCP: 17+2

Contract: 3 ♠ South

North:

♠ 973

♥ Q982

♦ T953

♣ K5

South:

♠ AJT85

♥ AK6

♦ -

♣ AJ732

W	N	E	S
---	---	---	---

		3 ♦	3 ♠
--	--	-----	-----

All Pass

### Board: 47

Dealer: North

Vul: E-W

North HCP: 11+3

South HCP: 12

Contract: 3 ♣ North

North:

♠ Q7

♥ T974

♦ -

♣ AKQT953

South:

♠ A65

♥ AK6

♦ T872

♣ J84

W	N	E	S
---	---	---	---

	1 ♣	1 ♠	2NT
--	-----	-----	-----

Pass	3 ♣	All Pass	
------	-----	----------	--

**Board: 44**      ♠ AQT9742      LHO is dealer.  
Dealer: West      ♥ KT6      West (LHO) opens 1 ♣ if possible.  
Vul: N-S      ♦ 5  
HCP: 9+3      ♣ 93

---

**Board: 45**      ♠ AK863      LHO is dealer.  
Dealer: West      ♥ A6      West (LHO) opens 1 ♣ if possible.  
Vul: Both      ♦ AK84      East (RHO) bids 1 ♥ if possible.  
HCP: 18+1      ♣ T4      West (LHO) Redoubles if possible.  
East (RHO) bids 2 ♥ if possible.

---

**Board: 46**      ♠ AJT85      RHO is dealer. You bid second.  
Dealer: East      ♥ AK6      East (RHO) opens 3 ♦ if possible.  
Vul: None      ♦ -  
HCP: 17+2      ♣ AJ732

---

**Board: 47**      ♠ A65      Partner is dealer.  
Dealer: North      ♥ AK6      East (RHO) bids 1 ♠ if possible.  
Vul: E-W      ♦ T872  
HCP: 12      ♣ J84

## Both hands (Answers Page)

### Board: 44

Dealer: West

Vul: N-S

North HCP: 18+1

South HCP: 9+3

Contract: 6 ♠ North

North:

♠ KJ53

♥ A84

♦ AKQJ7

♣ T

South:

♠ AQT9742

♥ KT6

♦ 5

♣ 93

W	N	E	S
---	---	---	---

1 ♣	X	Pass	4 ♠
-----	---	------	-----

Pass	4NT	Pass	5 ♦ <sup>1</sup>
------	-----	------	------------------

Pass	5 ♥	Pass	6 ♥ <sup>2</sup>
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. A=1/5 or 4/5

2. !S queen and !H king

### Board: 45

Dealer: West

Vul: Both

North HCP: 4

South HCP: 18+1

Contract: 3 ♠ South

North:

♠ T754

♥ Q75

♦ QT93

♣ 62

South:

♠ AK863

♥ A6

♦ AK84

♣ T4

W	N	E	S
---	---	---	---

1 ♣	Pass	1 ♥	X
-----	------	-----	---

XX	1 ♠	2 ♥	3 ♠
----	-----	-----	-----

All Pass

### Board: 46

Dealer: East

Vul: None

North HCP: 5

South HCP: 17+2

Contract: 3 ♠ South

North:

♠ 973

♥ Q982

♦ T953

♣ K5

South:

♠ AJT85

♥ AK6

♦ -

♣ AJ732

W	N	E	S
---	---	---	---

		3 ♦	3 ♠
--	--	-----	-----

All Pass

### Board: 47

Dealer: North

Vul: E-W

North HCP: 11+3

South HCP: 12

Contract: 3 ♣ North

North:

♠ Q7

♥ T974

♦ -

♣ AKQT953

South:

♠ A65

♥ AK6

♦ T872

♣ J84

W	N	E	S
---	---	---	---

	1 ♣	1 ♠	2NT
--	-----	-----	-----

Pass	3 ♣	All Pass	
------	-----	----------	--



**Board: 48**

♠ QT92

Partner is dealer.

Dealer: South

♥ AKQJ

The opponents are silent.

Vul: N-S

♦ -

HCP: 17+1

♣ AJT92

**Board: 49**

♠ T

You are dealer.

Dealer: North

♥ 96

The opponents are silent.

Vul: None

♦ 982

HCP: 10+3

♣ AKQJT65

**Board: 50**

♠ AKJ

Partner is dealer.

Dealer: South

♥ KJT62

East (LHO) bids 2NT if possible.

Vul: E-W

♦ 62

West (RHO) bids 3 ♦ if possible.

HCP: 12+1

♣ 953

## Both hands (Answers Page)

### Board: 48

Dealer: South

Vul: N-S

North HCP: 17+1

South HCP: 9+3

Contract: 3 ♦ South

North:

♠ QT92

♥ AKQJ

♦ -

♣ AJT92

South:

♠ 43

♥ 654

♦ AKQ9875

♣ 4

W      N      E      S

3 ♦

All Pass

### Board: 49

Dealer: North

Vul: None

North HCP: 10+3

South HCP: 10+1

Contract: 4 ♣ North

North:

♠ T

♥ 96

♦ 982

♣ AKQJT65

South:

♠ AK83

♥ T8754

♦ KT

♣ 74

W      N      E      S

1 ♣      Pass      1 ♥

Pass      2 ♣      Pass      3 ♣

Pass      4 ♣      All Pass

### Board: 50

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 11+3

Contract: 4 ♣ North

North:

♠ AKJ

♥ KJT62

♦ 62

♣ 953

South:

♠ 9

♥ 87

♦ J75

♣ AKQJT87

W      N      E      S

1 ♣

Pass      1 ♥      2NT<sup>1</sup>      3 ♣

3 ♦      4 ♣      All Pass

1. Unusual 2NT

<b>Board: 48</b>	♠ 43	You are dealer.
Dealer: South	♥ 654	The opponents are silent.
Vul: N-S	♦ AKQ9875	
HCP: 9+3	♣ 4	

---

<b>Board: 49</b>	♠ AK83	Partner is dealer.
Dealer: North	♥ T8754	The opponents are silent.
Vul: None	♦ KT	
HCP: 10+1	♣ 74	

---

<b>Board: 50</b>	♠ 9	You are dealer.
Dealer: South	♥ 87	East (RHO) bids 2NT if possible.
Vul: E-W	♦ J75	West (LHO) bids 3♦ if possible.
HCP: 11+3	♣ AKQJT87	

## Both hands (Answers Page)

### Board: 48

Dealer: South

Vul: N-S

North HCP: 17+1

South HCP: 9+3

Contract: 3 ♦ South

North:

♠ QT92

♥ AKQJ

♦ -

♣ AJT92

South:

♠ 43

♥ 654

♦ AKQ9875

♣ 4

W      N      E      S

3 ♦

All Pass

### Board: 49

Dealer: North

Vul: None

North HCP: 10+3

South HCP: 10+1

Contract: 4 ♣ North

North:

♠ T

♥ 96

♦ 982

♣ AKQJT65

South:

♠ AK83

♥ T8754

♦ KT

♣ 74

W      N      E      S

1 ♣      Pass      1 ♥

Pass      2 ♣      Pass      3 ♣

Pass      4 ♣      All Pass

### Board: 50

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 11+3

Contract: 4 ♣ North

North:

♠ AKJ

♥ KJT62

♦ 62

♣ 953

South:

♠ 9

♥ 87

♦ J75

♣ AKQJT87

W      N      E      S

1 ♣

Pass      1 ♥      2NT<sup>1</sup>      3 ♣

3 ♦      4 ♣      All Pass

1. Unusual 2NT