

Board: 1 ♠ A LHO is dealer.
Dealer: East ♥ AKQT98764 East (LHO) opens 3NT if possible.
Vul: None ♦ Q83 West (RHO) bids 4♣ if possible.
HCP: 15+5 ♣ - West (RHO) bids 5♣ if possible.

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

Board: 3 ♠ 4 You are dealer.
Dealer: North ♥ 5 The opponents are silent.
Vul: Both ♦ AKQT7653
HCP: 10+4 ♣ J62

Board: 4 ♠ AKJ2 Partner is dealer.
Dealer: South ♥ 8762 The opponents are silent.
Vul: E-W ♦ AT94
HCP: 12 ♣ 3

Board: 5 ♠ KQ LHO is dealer.
Dealer: East ♥ AKQ94 East (LHO) opens 3NT if possible.
Vul: E-W ♦ 9762 West (RHO) bids 4♣ if possible.
HCP: 14+1 ♣ 93

Both hands (Answers Page)

Board: 1

Dealer: East

Vul: None

North HCP: 15+5

South HCP: 6+1

Contract: 5♥ North

North:

♠ A

♥ AKQT98764

♦ Q83

♣ -

South:

♠ JT965

♥ J2

♦ K654

♣ JT

W N E S

3NT¹ Pass

4♣² 4♥ Pass Pass

5♣ 5♥ All Pass

1. Gambling

2. artificial

Board: 2

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 10+4

Contract: 4♦ South

North:

♠ 872

♥ AK753

♦ T

♣ QJ75

South:

♠ 9

♥ T9

♦ AKQJ7432

♣ 42

W N E S

3NT¹

Pass 4♣² Pass 4♦

All Pass

1. Gambling

2. artificial

Board: 3

Dealer: North

Vul: Both

North HCP: 10+4

South HCP: 13

Contract: 3NT North

North:

♠ 4

♥ 5

♦ AKQT7653

♣ J62

South:

♠ QJ72

♥ A742

♦ 84

♣ AQ9

W N E S

3NT¹ All Pass

1. Gambling

Board: 4

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 10+3

Contract: 3NT South

North:

♠ AKJ2

♥ 8762

♦ AT94

♣ 3

South:

♠ 93

♥ 5

♦ 863

♣ AKQJ754

W N E S

3NT¹

All Pass

1. Gambling

Board: 5

Dealer: East

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 4♥ North

North:

♠ KQ

♥ AKQ94

♦ 9762

♣ 93

South:

♠ A932

♥ J52

♦ KT84

♣ 54

W N E S

3NT¹ Pass

4♣² 4♥ All Pass

1. Gambling

2. artificial

| | | |
|-----------------|---------|-----------------------------------|
| Board: 1 | ♠ JT965 | RHO is dealer. You bid second. |
| Dealer: East | ♥ J2 | East (RHO) opens 3NT if possible. |
| Vul: None | ♦ K654 | West (LHO) bids 4♣ if possible. |
| HCP: 6+1 | ♣ JT | West (LHO) bids 5♣ if possible. |

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

| | | |
|-----------------|--------|---------------------------|
| Board: 3 | ♠ QJ72 | Partner is dealer. |
| Dealer: North | ♥ A742 | The opponents are silent. |
| Vul: Both | ♦ 84 | |
| HCP: 13 | ♣ AQ9 | |

| | | |
|-----------------|-----------|---------------------------|
| Board: 4 | ♠ 93 | You are dealer. |
| Dealer: South | ♥ 5 | The opponents are silent. |
| Vul: E-W | ♦ 863 | |
| HCP: 10+3 | ♣ AKQJ754 | |

| | | |
|-----------------|--------|-----------------------------------|
| Board: 5 | ♠ A932 | RHO is dealer. You bid second. |
| Dealer: East | ♥ J52 | East (RHO) opens 3NT if possible. |
| Vul: E-W | ♦ KT84 | West (LHO) bids 4♣ if possible. |
| HCP: 8 | ♣ 54 | |

Both hands (Answers Page)

Board: 1

Dealer: East

Vul: None

North HCP: 15+5

South HCP: 6+1

Contract: 5♥ North

North:

♠ A

♥ AKQT98764

♦ Q83

♣ -

South:

♠ JT965

♥ J2

♦ K654

♣ JT

W N E S

3NT¹ Pass

4♣² 4♥ Pass Pass

5♣ 5♥ All Pass

1. Gambling

2. artificial

Board: 2

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 10+4

Contract: 4♦ South

North:

♠ 872

♥ AK753

♦ T

♣ QJ75

South:

♠ 9

♥ T9

♦ AKQJ7432

♣ 42

W N E S

3NT¹

Pass 4♣² Pass 4♦

All Pass

1. Gambling

2. artificial

Board: 3

Dealer: North

Vul: Both

North HCP: 10+4

South HCP: 13

Contract: 3NT North

North:

♠ 4

♥ 5

♦ AKQT7653

♣ J62

South:

♠ QJ72

♥ A742

♦ 84

♣ AQ9

W N E S

3NT¹ All Pass

1. Gambling

Board: 4

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 10+3

Contract: 3NT South

North:

♠ AKJ2

♥ 8762

♦ AT94

♣ 3

South:

♠ 93

♥ 5

♦ 863

♣ AKQJ754

W N E S

3NT¹

All Pass

1. Gambling

Board: 5

Dealer: East

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 4♥ North

North:

♠ KQ

♥ AKQ94

♦ 9762

♣ 93

South:

♠ A932

♥ J52

♦ KT84

♣ 54

W N E S

3NT¹ Pass

4♣² 4♥ All Pass

1. Gambling

2. artificial

Board: 6 ♠ T84 You are dealer.
Dealer: North ♥ 6 The opponents are silent.
Vul: Both ♦ 62
HCP: 9+3 ♣ AKQ9874

Board: 7 ♠ AKQJ865 LHO is dealer.
Dealer: East ♥ Q8 East (LHO) opens 3NT if possible.
Vul: None ♦ - West (RHO) bids 4♣ if possible.
HCP: 19+3 ♣ AK93

Board: 8 ♠ A542 Partner is dealer.
Dealer: South ♥ J942 The opponents are silent.
Vul: N-S ♦ 3
HCP: 9 ♣ KJ53

Board: 9 ♠ 8 You are dealer.
Dealer: North ♥ 8 The opponents are silent.
Vul: Both ♦ AKQT9743
HCP: 11+4 ♣ Q74

Board: 10 ♠ QJ42 Partner is dealer.
Dealer: South ♥ Q7654 East (LHO) Doubles 4♦ if possible.
Vul: None ♦ 54
HCP: 5+1 ♣ 72

Both hands (Answers Page)

Board: 6

Dealer: North

Vul: Both

North HCP: 9+3

South HCP: 6+1

Contract: 4♣ South

North:

♠ T84

♥ 6

♦ 62

♣ AKQ9874

South:

♠ 7653

♥ Q82

♦ AT975

♣ 5

| | | | |
|---|------------------|------|-----------------|
| W | N | E | S |
| | 3NT ¹ | Pass | 4♣ ² |

All Pass

1. Gambling

2. artificial

Board: 7

Dealer: East

Vul: None

North HCP: 19+3

South HCP: 4

Contract: 4♠ North

North:

♠ AKQJ865

♥ Q8

♦ -

♣ AK93

South:

♠ T32

♥ AT76

♦ 76

♣ T542

| | | | |
|---|---|------------------|------|
| W | N | E | S |
| | | 3NT ¹ | Pass |

4♣² 4♠ All Pass

1. Gambling

2. artificial

Board: 8

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 10+3

Contract: 4♦ South

North:

♠ A542

♥ J942

♦ 3

♣ KJ53

South:

♠ T9

♥ 63

♦ AKQJT82

♣ 62

| | | | |
|---|---|---|------------------|
| W | N | E | S |
| | | | 3NT ¹ |

Pass 4♣² Pass 4♦

All Pass

1. Gambling

2. artificial

Board: 9

Dealer: North

Vul: Both

North HCP: 11+4

South HCP: 15+1

Contract: 3NT North

North:

♠ 8

♥ 8

♦ AKQT9743

♣ Q74

South:

♠ K2

♥ AKQ75

♦ 82

♣ KT65

| | | | |
|---|------------------|----------|---|
| W | N | E | S |
| | 3NT ¹ | All Pass | |

1. Gambling

Board: 10

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 10+3

Contract: 4♦ X South

North:

♠ QJ42

♥ Q7654

♦ 54

♣ 72

South:

♠ 95

♥ T9

♦ AKQJT72

♣ T5

| | | | |
|---|---|---|------------------|
| W | N | E | S |
| | | | 3NT ¹ |

Pass 4♣² Pass 4♦

Pass Pass X All Pass

1. Gambling

2. artificial

Board: 6 ♠ 7653 Partner is dealer.
Dealer: North ♥ Q82 The opponents are silent.
Vul: Both ♦ AT975
HCP: 6+1 ♣ 5

Board: 7 ♠ T32 RHO is dealer. You bid second.
Dealer: East ♥ AT76 East (RHO) opens 3NT if possible.
Vul: None ♦ 76 West (LHO) bids 4♣ if possible.
HCP: 4 ♣ T542

Board: 8 ♠ T9 You are dealer.
Dealer: South ♥ 63 The opponents are silent.
Vul: N-S ♦ AKQJT82
HCP: 10+3 ♣ 62

Board: 9 ♠ K2 Partner is dealer.
Dealer: North ♥ AKQ75 The opponents are silent.
Vul: Both ♦ 82
HCP: 15+1 ♣ KT65

Board: 10 ♠ 95 You are dealer.
Dealer: South ♥ T9 East (RHO) Doubles 4♦ if possible.
Vul: None ♦ AKQJT72
HCP: 10+3 ♣ T5

Both hands (Answers Page)

Board: 6

Dealer: North

Vul: Both

North HCP: 9+3

South HCP: 6+1

Contract: 4♣ South

North:

♠ T84

♥ 6

♦ 62

♣ AKQ9874

South:

♠ 7653

♥ Q82

♦ AT975

♣ 5

W N E S

3NT¹ Pass 4♣²

All Pass

1. Gambling

2. artificial

Board: 7

Dealer: East

Vul: None

North HCP: 19+3

South HCP: 4

Contract: 4♠ North

North:

♠ AKQJ865

♥ Q8

♦ -

♣ AK93

South:

♠ T32

♥ AT76

♦ 76

♣ T542

W N E S

3NT¹ Pass

4♣² 4♠ All Pass

1. Gambling

2. artificial

Board: 8

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 10+3

Contract: 4♦ South

North:

♠ A542

♥ J942

♦ 3

♣ KJ53

South:

♠ T9

♥ 63

♦ AKQJT82

♣ 62

W N E S

3NT¹

Pass 4♣² Pass 4♦

All Pass

1. Gambling

2. artificial

Board: 9

Dealer: North

Vul: Both

North HCP: 11+4

South HCP: 15+1

Contract: 3NT North

North:

♠ 8

♥ 8

♦ AKQT9743

♣ Q74

South:

♠ K2

♥ AKQ75

♦ 82

♣ KT65

W N E S

3NT¹ All Pass

1. Gambling

Board: 10

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 10+3

Contract: 4♦ X South

North:

♠ QJ42

♥ Q7654

♦ 54

♣ 72

South:

♠ 95

♥ T9

♦ AKQJT72

♣ T5

W N E S

3NT¹

Pass 4♣² Pass 4♦

Pass Pass X All Pass

1. Gambling

2. artificial

Board: 11 ♠ T86 You are dealer.
Dealer: North ♥ 53 The opponents are silent.
Vul: E-W ♦ AKQT9543
HCP: 9+4 ♣ -

Board: 12 ♠ Q763 Partner is dealer.
Dealer: South ♥ A The opponents are silent.
Vul: Both ♦ JT62
HCP: 10 ♣ QJ97

Board: 13 ♠ 74 Partner is dealer.
Dealer: South ♥ AJ643 The opponents are silent.
Vul: None ♦ AJ82
HCP: 10+1 ♣ 54

Board: 14 ♠ 3 RHO is dealer. You bid second.
Dealer: West ♥ JT952 West (RHO) opens 3NT if possible.
Vul: N-S ♦ 87 East (LHO) bids 4♣ if possible.
HCP: 3+2 ♣ Q8732 West (RHO) bids 4♦ if possible.

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: E-W

North HCP: 9+4

South HCP: 8+1

Contract: 4♦ North

North:

♠ T86

♥ 53

♦ AKQT9543

♣ -

South:

♠ 93

♥ Q87

♦ 876

♣ KQJ74

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

1. Gambling

2. artificial

Board: 12

Dealer: South

Vul: Both

North HCP: 10

South HCP: 9+3

Contract: 4♦ South

North:

♠ Q763

♥ A

♦ JT62

♣ QJ97

South:

♠ T8

♥ 765

♦ AKQ8753

♣ 2

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

1. Gambling

2. artificial

Board: 13

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 |
| | | | 3NT ¹ |
| Pass | 4♣ ² | All Pass | |
| | | | |

1. Gambling

2. artificial

Board: 14

Dealer: West

Vul: N-S

North HCP: 3+2

South HCP: 23

Contract: 5♥ South

North:

♠ 3

♥ JT952

♦ 87

♣ Q8732

South:

♠ AK72

♥ AK74

♦ J5

♣ AKJ

| | | | |
|------------------|------------------|-----------------|------|
| W | N | E | S |
| 3NT ¹ | Pass | 4♣ ² | Pass |
| 4♦ | Pass | Pass | X |
| Pass | 4NT ³ | Pass | 5♥ |
| All Pass | | | |

1. Gambling

2. artificial

3. Unusual 4NT

Board: 11 ♠ 93 Partner is dealer.
Dealer: North ♥ Q87 The opponents are silent.
Vul: E-W ♦ 876
HCP: 8+1 ♣ KQJ74

Board: 12 ♠ T8 You are dealer.
Dealer: South ♥ 765 The opponents are silent.
Vul: Both ♦ AKQ8753
HCP: 9+3 ♣ 2

Board: 13 ♠ 32 You are dealer.
Dealer: South ♥ 8 The opponents are silent.
Vul: None ♦ 953
HCP: 9+3 ♣ AKQT872

Board: 14 ♠ AK72 LHO is dealer.
Dealer: West ♥ AK74 West (LHO) opens 3NT if possible.
Vul: N-S ♦ J5 East (RHO) bids 4♣ if possible.
HCP: 23 ♣ AKJ West (LHO) bids 4♦ if possible.

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: E-W

North HCP: 9+4

South HCP: 8+1

Contract: 4 ♦ North

North:

♠ T86

♥ 53

♦ AKQT9543

♣ -

South:

♠ 93

♥ Q87

♦ 876

♣ KQJ74

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

1. Gambling

2. artificial

Board: 12

Dealer: South

Vul: Both

North HCP: 10

South HCP: 9+3

Contract: 4 ♦ South

North:

♠ Q763

♥ A

♦ JT62

♣ QJ97

South:

♠ T8

♥ 765

♦ AKQ8753

♣ 2

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

1. Gambling

2. artificial

Board: 13

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 |
| | | | 3NT ¹ |
| Pass | 4♣ ² | All Pass | |

1. Gambling

2. artificial

Board: 14

Dealer: West

Vul: N-S

North HCP: 3+2

South HCP: 23

Contract: 5 ♥ South

North:

♠ 3

♥ JT952

♦ 87

♣ Q8732

South:

♠ AK72

♥ AK74

♦ J5

♣ AKJ

| | | | |
|------------------|------------------|-----------------|------|
| W | N | E | S |
| 3NT ¹ | Pass | 4♣ ² | Pass |
| 4♦ | Pass | Pass | X |
| Pass | 4NT ³ | Pass | 5♥ |
| All Pass | | | |

1. Gambling

2. artificial

3. Unusual 4NT

Board: 15 ♠ 2 You are dealer.
Dealer: North ♥ 73 The opponents are silent.
Vul: N-S ♦ 832
HCP: 10+3 ♣ AKQJ643

Board: 16 ♠ 72 You are dealer.
Dealer: North ♥ 83 The opponents are silent.
Vul: None ♦ T9
HCP: 10+3 ♣ AKQJT96

Board: 17 ♠ AQT72 Partner is dealer.
Dealer: South ♥ 84 The opponents are silent.
Vul: E-W ♦ AQ
HCP: 12+1 ♣ 9875

Board: 18 ♠ JT3 LHO is dealer.
Dealer: East ♥ A965 East (LHO) opens 3NT if possible.
Vul: Both ♦ Q9742 West (RHO) Doubles 4♠ if possible.
HCP: 7+1 ♣ 6

Board: 19 ♠ 6 Partner is dealer.
Dealer: South ♥ AKQ42 The opponents are silent.
Vul: E-W ♦ K8762
HCP: 13+2 ♣ J9

Both hands (Answers Page)

Board: 15

Dealer: North

Vul: N-S

North HCP: 10+3

South HCP: 14

Contract: 3NT North

North:

♠ 2

♥ 73

♦ 832

♣ AKQJ643

South:

♠ KT

♥ A985

♦ AK4

♣ 9852

W N E S

3NT¹ All Pass

1. Gambling

Board: 16

Dealer: North

Vul: None

North HCP: 10+3

South HCP: 9+1

Contract: 4♣ South

North:

♠ 72

♥ 83

♦ T9

♣ AKQJT96

South:

♠ Q54

♥ KJ4

♦ QJ842

♣ 85

W N E S

3NT¹ Pass 4♣²

All Pass

1. Gambling

2. artificial

Board: 17

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 10+3

Contract: 5♣ North

North:

♠ AQT72

♥ 84

♦ AQ

♣ 9875

South:

♠ 854

♥ T

♦ 65

♣ AKQJT62

W N E S

3NT¹

Pass 5♣ All Pass

1. Gambling

Board: 18

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 13+2

Contract: 4♠X South

North:

♠ JT3

♥ A965

♦ Q9742

♣ 6

South:

♠ AQ9854

♥ 7

♦ AK

♣ T872

W N E S

3NT¹ 4♠

X All Pass

1. Gambling

Board: 19

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

3NT¹

Pass 4♣ All Pass

1. Gambling

| | | |
|------------------|-----------|------------------------------------|
| Board: 15 | ♠ KT | Partner is dealer. |
| Dealer: North | ♥ A985 | The opponents are silent. |
| Vul: N-S | ♦ AK4 | |
| HCP: 14 | ♣ 9852 | |
| <hr/> | | |
| Board: 16 | ♠ Q54 | Partner is dealer. |
| Dealer: North | ♥ KJ4 | The opponents are silent. |
| Vul: None | ♦ QJ842 | |
| HCP: 9+1 | ♣ 85 | |
| <hr/> | | |
| Board: 17 | ♠ 854 | You are dealer. |
| Dealer: South | ♥ T | The opponents are silent. |
| Vul: E-W | ♦ 65 | |
| HCP: 10+3 | ♣ AKQJT62 | |
| <hr/> | | |
| Board: 18 | ♠ AQ9854 | RHO is dealer. You bid second. |
| Dealer: East | ♥ 7 | East (RHO) opens 3NT if possible. |
| Vul: Both | ♦ AK | West (LHO) Doubles 4♠ if possible. |
| HCP: 13+2 | ♣ T872 | |
| <hr/> | | |
| Board: 19 | ♠ 92 | You are dealer. |
| Dealer: South | ♥ JT3 | The opponents are silent. |
| Vul: E-W | ♦ J | |
| HCP: 11+3 | ♣ AKQ7643 | |

Both hands (Answers Page)

Board: 15

Dealer: North

Vul: N-S

North HCP: 10+3

South HCP: 14

Contract: 3NT North

North:

♠ 2

♥ 73

♦ 832

♣ AKQJ643

South:

♠ KT

♥ A985

♦ AK4

♣ 9852

W N E S

3NT¹ All Pass

1. Gambling

Board: 16

Dealer: North

Vul: None

North HCP: 10+3

South HCP: 9+1

Contract: 4♣ South

North:

♠ 72

♥ 83

♦ T9

♣ AKQJT96

South:

♠ Q54

♥ KJ4

♦ QJ842

♣ 85

W N E S

3NT¹ Pass 4♣²

All Pass

1. Gambling

2. artificial

Board: 17

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 10+3

Contract: 5♣ North

North:

♠ AQT72

♥ 84

♦ AQ

♣ 9875

South:

♠ 854

♥ T

♦ 65

♣ AKQJT62

W N E S

3NT¹

Pass 5♣ All Pass

1. Gambling

Board: 18

Dealer: East

Vul: Both

North HCP: 7+1

South HCP: 13+2

Contract: 4♠X South

North:

♠ JT3

♥ A965

♦ Q9742

♣ 6

South:

♠ AQ9854

♥ 7

♦ AK

♣ T872

W N E S

3NT¹ 4♠

X All Pass

1. Gambling

Board: 19

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

3NT¹

Pass 4♣ All Pass

1. Gambling

| | | |
|------------------|-----------|---------------------------|
| Board: 20 | ♠ 75 | You are dealer. |
| Dealer: North | ♥ 95 | The opponents are silent. |
| Vul: N-S | ♦ T6 | |
| HCP: 9+3 | ♣ AKQT843 | |

| | | |
|------------------|-----------|---------------------------|
| Board: 21 | ♠ T82 | You are dealer. |
| Dealer: North | ♥ Q4 | The opponents are silent. |
| Vul: Both | ♦ AKQ8732 | |
| HCP: 11+3 | ♣ 3 | |

| | | |
|------------------|--------|---------------------------|
| Board: 22 | ♠ AQJ8 | Partner is dealer. |
| Dealer: South | ♥ AJ3 | The opponents are silent. |
| Vul: None | ♦ AT42 | |
| HCP: 16 | ♣ 87 | |

| | | |
|------------------|-----------|---------------------------|
| Board: 23 | ♠ 82 | You are dealer. |
| Dealer: North | ♥ 84 | The opponents are silent. |
| Vul: N-S | ♦ AKQJ986 | |
| HCP: 11+3 | ♣ JT | |

| | | |
|------------------|--------|-----------------------------------|
| Board: 24 | ♠ J932 | LHO is dealer. |
| Dealer: East | ♥ AK4 | East (LHO) opens 3NT if possible. |
| Vul: Both | ♦ K94 | |
| HCP: 12 | ♣ J86 | |

Both hands (Answers Page)

Board: 20

Dealer: North

Vul: N-S

North HCP: 9+3

South HCP: 12+1

Contract: 4♣ South

North:

♠ 75

♥ 95

♦ T6

♣ AKQT843

South:

♠ AKJ42

♥ K876

♦ J943

♣ -

W N E S

3NT¹ Pass 4♣²

All Pass

1. Gambling

2. artificial

Board: 21

Dealer: North

Vul: Both

North HCP: 11+3

South HCP: 16+1

Contract: 3NT North

North:

♠ T82

♥ Q4

♦ AKQ8732

♣ 3

South:

♠ AQJ7

♥ KJ876

♦ JT

♣ A2

W N E S

3NT¹ All Pass

1. Gambling

Board: 22

Dealer: South

Vul: None

North HCP: 16

South HCP: 10+3

Contract: 3NT South

North:

♠ AQJ8

♥ AJ3

♦ AT42

♣ 87

South:

♠ 52

♥ 9

♦ 863

♣ AKQJT96

W N E S

3NT¹

All Pass

1. Gambling

Board: 23

Dealer: North

Vul: N-S

North HCP: 11+3

South HCP: 15+1

Contract: 3NT North

North:

♠ 82

♥ 84

♦ AKQJ986

♣ JT

South:

♠ KT3

♥ KQT96

♦ T

♣ AK83

W N E S

3NT¹ All Pass

1. Gambling

Board: 24

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

3NT¹ 4♦

Pass 5♦ All Pass

1. Gambling

Board: 20 ♠ AKJ42 Partner is dealer.
Dealer: North ♥ K876 The opponents are silent.
Vul: N-S ♦ J943
HCP: 12+1 ♣ -

Board: 21 ♠ AQJ7 Partner is dealer.
Dealer: North ♥ KJ876 The opponents are silent.
Vul: Both ♦ JT
HCP: 16+1 ♣ A2

Board: 22 ♠ 52 You are dealer.
Dealer: South ♥ 9 The opponents are silent.
Vul: None ♦ 863
HCP: 10+3 ♣ AKQJT96

Board: 23 ♠ KT3 Partner is dealer.
Dealer: North ♥ KQT96 The opponents are silent.
Vul: N-S ♦ T
HCP: 15+1 ♣ AK83

Board: 24 ♠ KQ RHO is dealer. You bid second.
Dealer: East ♥ QJ98 East (RHO) opens 3NT if possible.
Vul: Both ♦ AQT632
HCP: 14+2 ♣ 7

Both hands (Answers Page)

Board: 20

Dealer: North

Vul: N-S

North HCP: 9+3

South HCP: 12+1

Contract: 4♣ South

North:

♠ 75

♥ 95

♦ T6

♣ AKQT843

South:

♠ AKJ42

♥ K876

♦ J943

♣ -

W N E S

3NT¹ Pass 4♣²

All Pass

1. Gambling

2. artificial

Board: 21

Dealer: North

Vul: Both

North HCP: 11+3

South HCP: 16+1

Contract: 3NT North

North:

♠ T82

♥ Q4

♦ AKQ8732

♣ 3

South:

♠ AQJ7

♥ KJ876

♦ JT

♣ A2

W N E S

3NT¹ All Pass

1. Gambling

Board: 22

Dealer: South

Vul: None

North HCP: 16

South HCP: 10+3

Contract: 3NT South

North:

♠ AQJ8

♥ AJ3

♦ AT42

♣ 87

South:

♠ 52

♥ 9

♦ 863

♣ AKQJT96

W N E S

3NT¹

All Pass

1. Gambling

Board: 23

Dealer: North

Vul: N-S

North HCP: 11+3

South HCP: 15+1

Contract: 3NT North

North:

♠ 82

♥ 84

♦ AKQJ986

♣ JT

South:

♠ KT3

♥ KQT96

♦ T

♣ AK83

W N E S

3NT¹ All Pass

1. Gambling

Board: 24

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

3NT¹ 4♦

Pass 5♦ All Pass

1. Gambling

| | | |
|------------------|-----------|-------------------------------------|
| Board: 25 | ♠ KQJ985 | Partner is dealer. |
| Dealer: South | ♥ 3 | The opponents are silent. |
| Vul: None | ♦ 65 | |
| HCP: 13+2 | ♣ AK95 | |
| <hr/> | | |
| Board: 26 | ♠ AKT5 | Partner is dealer. |
| Dealer: South | ♥ T7542 | The opponents are silent. |
| Vul: Both | ♦ 7 | |
| HCP: 10+1 | ♣ K85 | |
| <hr/> | | |
| Board: 27 | ♠ T6 | You are dealer. |
| Dealer: North | ♥ 64 | East (LHO) Doubles 3NT if possible. |
| Vul: N-S | ♦ AKQ9632 | West (RHO) Doubles 4♣ if possible. |
| HCP: 9+3 | ♣ T3 | |
| <hr/> | | |
| Board: 28 | ♠ - | You are dealer. |
| Dealer: North | ♥ 5 | The opponents are silent. |
| Vul: None | ♦ AKQ9843 | |
| HCP: 11+4 | ♣ Q9652 | |
| <hr/> | | |
| Board: 29 | ♠ AK5 | RHO is dealer. You bid second. |
| Dealer: West | ♥ AQ7 | West (RHO) opens 3NT if possible. |
| Vul: N-S | ♦ KQJ985 | |
| HCP: 19+2 | ♣ 6 | |

Both hands (Answers Page)

Board: 25

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 9+3

Contract: 4 ♦ North

North:

♠ KQJ985

♥ 3

♦ 65

♣ AK95

South:

♠ 4

♥ T96

♦ AKQ8732

♣ 42

W N E S

3NT¹

Pass 4 ♦ All Pass

1. Gambling

Board: 26

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 9+3

Contract: 3NT South

North:

♠ AKT5

♥ T7542

♦ 7

♣ K85

South:

♠ 932

♥ 6

♦ AKQ9542

♣ T6

W N E S

3NT¹

All Pass

1. Gambling

Board: 27

Dealer: North

Vul: N-S

North HCP: 9+3

South HCP: 4

Contract: 4 ♦ North

North:

♠ T6

♥ 64

♦ AKQ9632

♣ T3

South:

♠ K932

♥ T972

♦ J7

♣ 972

W N E S

3NT¹ X 4 ♣²

X 4 ♦ All Pass

1. Gambling

2. artificial

Board: 28

Dealer: North

Vul: None

North HCP: 11+4

South HCP: 14+2

Contract: 6 ♦ South

North:

♠ -

♥ 5

♦ AKQ9843

♣ Q9652

South:

♠ AKQ97

♥ 3

♦ 62

♣ AJT84

W N E S

3NT¹ Pass 6 ♦

All Pass

1. Gambling

Board: 29

Dealer: West

Vul: N-S

North HCP: 19+2

South HCP: 9+2

Contract: 4 ♦ North

North:

♠ AK5

♥ AQ7

♦ KQJ985

♣ 6

South:

♠ J74

♥ KJT864

♦ A6

♣ 52

W N E S

3NT¹ 4 ♦ All Pass

1. Gambling

| | | |
|------------------|-----------|-------------------------------------|
| Board: 25 | ♠ 4 | You are dealer. |
| Dealer: South | ♥ T96 | The opponents are silent. |
| Vul: None | ♦ AKQ8732 | |
| HCP: 9+3 | ♣ 42 | |
| <hr/> | | |
| Board: 26 | ♠ 932 | You are dealer. |
| Dealer: South | ♥ 6 | The opponents are silent. |
| Vul: Both | ♦ AKQ9542 | |
| HCP: 9+3 | ♣ T6 | |
| <hr/> | | |
| Board: 27 | ♠ K932 | Partner is dealer. |
| Dealer: North | ♥ T972 | East (RHO) Doubles 3NT if possible. |
| Vul: N-S | ♦ J7 | West (LHO) Doubles 4♣ if possible. |
| HCP: 4 | ♣ 972 | |
| <hr/> | | |
| Board: 28 | ♠ AKQ97 | Partner is dealer. |
| Dealer: North | ♥ 3 | The opponents are silent. |
| Vul: None | ♦ 62 | |
| HCP: 14+2 | ♣ AJT84 | |
| <hr/> | | |
| Board: 29 | ♠ J74 | LHO is dealer. |
| Dealer: West | ♥ KJT864 | West (LHO) opens 3NT if possible. |
| Vul: N-S | ♦ A6 | |
| HCP: 9+2 | ♣ 52 | |

Both hands (Answers Page)

Board: 25

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 9+3

Contract: 4 ♦ North

North:

♠ KQJ985

♥ 3

♦ 65

♣ AK95

South:

♠ 4

♥ T96

♦ AKQ8732

♣ 42

W N E S

3NT¹

Pass 4 ♦ All Pass

1. Gambling

Board: 26

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 9+3

Contract: 3NT South

North:

♠ AKT5

♥ T7542

♦ 7

♣ K85

South:

♠ 932

♥ 6

♦ AKQ9542

♣ T6

W N E S

3NT¹

All Pass

1. Gambling

Board: 27

Dealer: North

Vul: N-S

North HCP: 9+3

South HCP: 4

Contract: 4 ♦ North

North:

♠ T6

♥ 64

♦ AKQ9632

♣ T3

South:

♠ K932

♥ T972

♦ J7

♣ 972

W N E S

3NT¹ X 4 ♣²

X 4 ♦ All Pass

1. Gambling

2. artificial

Board: 28

Dealer: North

Vul: None

North HCP: 11+4

South HCP: 14+2

Contract: 6 ♦ South

North:

♠ -

♥ 5

♦ AKQ9843

♣ Q9652

South:

♠ AKQ97

♥ 3

♦ 62

♣ AJT84

W N E S

3NT¹ Pass 6 ♦

All Pass

1. Gambling

Board: 29

Dealer: West

Vul: N-S

North HCP: 19+2

South HCP: 9+2

Contract: 4 ♦ North

North:

♠ AK5

♥ AQ7

♦ KQJ985

♣ 6

South:

♠ J74

♥ KJT864

♦ A6

♣ 52

W N E S

3NT¹ 4 ♦ All Pass

1. Gambling

| | | |
|------------------|--------|-----------------------------------|
| Board: 30 | ♠ T6 | LHO is dealer. |
| Dealer: East | ♥ K942 | East (LHO) opens 3NT if possible. |
| Vul: E-W | ♦ J83 | |
| HCP: 11 | ♣ AQJ3 | |

| | | |
|------------------|---------|-----------------------------------|
| Board: 31 | ♠ AKT86 | RHO is dealer. You bid second. |
| Dealer: West | ♥ K84 | West (RHO) opens 3NT if possible. |
| Vul: None | ♦ J76 | |
| HCP: 15+1 | ♣ A7 | |

| | | |
|------------------|-----------|---------------------------|
| Board: 32 | ♠ - | You are dealer. |
| Dealer: North | ♥ 65 | The opponents are silent. |
| Vul: Both | ♦ AKQT932 | |
| HCP: 11+3 | ♣ Q972 | |

| | | |
|------------------|----------|---------------------------|
| Board: 33 | ♠ AQ7532 | Partner is dealer. |
| Dealer: South | ♥ K92 | The opponents are silent. |
| Vul: None | ♦ 6 | |
| HCP: 14+2 | ♣ KQT | |

| | | |
|------------------|---------|-----------------------------------|
| Board: 34 | ♠ KJ53 | RHO is dealer. You bid second. |
| Dealer: West | ♥ A84 | West (RHO) opens 3NT if possible. |
| Vul: N-S | ♦ AKQJ7 | |
| HCP: 18+1 | ♣ T | |

Both hands (Answers Page)

Board: 30

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 |
| | | 3NT ¹ | 4 ♠ |

All Pass

1. Gambling

Board: 31

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ AKT86

♥ K84

♦ J76

♣ A7

South:

♠ 9752

♥ AJ652

♦ -

♣ Q932

| | | | |
|------------------|-----|----------|---|
| W | N | E | S |
| 3NT ¹ | 4 ♠ | All Pass | |

1. Gambling

Board: 32

Dealer: North

Vul: Both

North HCP: 11+3

South HCP: 15+2

Contract: 6 ♦ South

North:

♠ -

♥ 65

♦ AKQT932

♣ Q972

South:

♠ AQJT87

♥ AT32

♦ 74

♣ A

| | | | |
|---|------------------|------|-----|
| W | N | E | S |
| | 3NT ¹ | Pass | 6 ♦ |

All Pass

1. Gambling

Board: 33

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 11+4

Contract: 4 ♦ North

North:

♠ AQ7532

♥ K92

♦ 6

♣ KQT

South:

♠ 9

♥ 753

♦ AKQJ8543

♣ J

| | | | |
|---|---|---|------------------|
| W | N | E | S |
| | | | 3NT ¹ |

Pass 4 ♦ All Pass

1. Gambling

Board: 34

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 |
| 3NT ¹ | 4 ♦ | Pass | 5 ♠ |

Pass 6 ♠ All Pass

1. Gambling

South hands

Opps_Gambling_3N

Board: 30 ♠ AKQJ987 RHO is dealer. You bid second.
 Dealer: East ♥ 653 East (RHO) opens 3NT if possible.
 Vul: E-W ♦ T6
 HCP: 13+3 ♣ K

Board: 31 ♠ 9752 LHO is dealer.
 Dealer: West ♥ AJ652 West (LHO) opens 3NT if possible.
 Vul: None ♦ -
 HCP: 7+1 ♣ Q932

Board: 32 ♠ AQJT87 Partner is dealer.
 Dealer: North ♥ AT32 The opponents are silent.
 Vul: Both ♦ 74
 HCP: 15+2 ♣ A

Board: 33 ♠ 9 You are dealer.
 Dealer: South ♥ 753 The opponents are silent.
 Vul: None ♦ AKQJ8543
 HCP: 11+4 ♣ J

Board: 34 ♠ AQT9742 LHO is dealer.
 Dealer: West ♥ KT6 West (LHO) opens 3NT if possible.
 Vul: N-S ♦ 5
 HCP: 9+3 ♣ 93

Both hands (Answers Page)

Board: 30

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
3NT¹ 4 ♠

All Pass

1. Gambling

Board: 31

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 7+1

Contract: 4 ♠ North

North:

♠ AKT86

♥ K84

♦ J76

♣ A7

South:

♠ 9752

♥ AJ652

♦ -

♣ Q932

W N E S
3NT¹ 4 ♠ All Pass

1. Gambling

Board: 32

Dealer: North

Vul: Both

North HCP: 11+3

South HCP: 15+2

Contract: 6 ♦ South

North:

♠ -

♥ 65

♦ AKQT932

♣ Q972

South:

♠ AQJT87

♥ AT32

♦ 74

♣ A

W N E S
3NT¹ Pass 6 ♦

All Pass

1. Gambling

Board: 33

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 11+4

Contract: 4 ♦ North

North:

♠ AQ7532

♥ K92

♦ 6

♣ KQT

South:

♠ 9

♥ 753

♦ AKQJ8543

♣ J

W N E S
3NT¹

Pass 4 ♦ All Pass

1. Gambling

Board: 34

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
3NT¹ 4 ♦ Pass 5 ♠

Pass 6 ♠ All Pass

1. Gambling

| | | |
|------------------|---------|-----------------------------------|
| Board: 35 | ♠ AK863 | LHO is dealer. |
| Dealer: East | ♥ A6 | East (LHO) opens 3NT if possible. |
| Vul: Both | ♦ AK84 | West (RHO) bids 4♣ if possible. |
| HCP: 18+1 | ♣ T4 | |

| | | |
|------------------|--------|-----------------------------------|
| Board: 36 | ♠ 973 | LHO is dealer. |
| Dealer: East | ♥ Q982 | East (LHO) opens 3NT if possible. |
| Vul: None | ♦ T953 | |
| HCP: 5 | ♣ K5 | |

| | | |
|------------------|-----------|---------------------------|
| Board: 37 | ♠ 43 | You are dealer. |
| Dealer: North | ♥ 654 | The opponents are silent. |
| Vul: N-S | ♦ AKQ9875 | |
| HCP: 9+3 | ♣ 4 | |

| | | |
|------------------|---------|---------------------------|
| Board: 38 | ♠ AK83 | Partner is dealer. |
| Dealer: South | ♥ T8754 | The opponents are silent. |
| Vul: None | ♦ KT | |
| HCP: 10+1 | ♣ 74 | |

| | | |
|------------------|---------|---------------------------|
| Board: 39 | ♠ AKJ | Partner is dealer. |
| Dealer: South | ♥ KJT62 | The opponents are silent. |
| Vul: E-W | ♦ 62 | |
| HCP: 12+1 | ♣ 953 | |

Both hands (Answers Page)

Board: 35

Dealer: East

Vul: Both

North HCP: 18+1

South HCP: 4

Contract: 4 ♠ North

North:

♠ AK863

♥ A6

♦ AK84

♣ T4

South:

♠ T754

♥ Q75

♦ QT93

♣ 62

W N E S

3NT¹ Pass

4 ♣² 4 ♠ All Pass

1. Gambling

2. artificial

Board: 36

Dealer: East

Vul: None

North HCP: 5

South HCP: 17+2

Contract: 4 ♠ South

North:

♠ 973

♥ Q982

♦ T953

♣ K5

South:

♠ AJT85

♥ AK6

♦ -

♣ AJ732

W N E S

3NT¹ 4 ♠

All Pass

1. Gambling

Board: 37

Dealer: North

Vul: N-S

North HCP: 9+3

South HCP: 17+1

Contract: 4 ♦ North

North:

♠ 43

♥ 654

♦ AKQ9875

♣ 4

South:

♠ QT92

♥ AKQJ

♦ -

♣ AJT92

W N E S

3NT¹ Pass 4 ♣²

Pass 4 ♦ All Pass

1. Gambling

2. artificial

Board: 38

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 10+3

Contract: 3NT South

North:

♠ AK83

♥ T8754

♦ KT

♣ 74

South:

♠ T

♥ 96

♦ 982

♣ AKQJT65

W N E S

3NT¹

All Pass

1. Gambling

Board: 39

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

3NT¹

Pass 4 ♣² All Pass

1. Gambling

2. artificial

| | | |
|------------------|--------|-----------------------------------|
| Board: 35 | ♠ T754 | RHO is dealer. You bid second. |
| Dealer: East | ♥ Q75 | East (RHO) opens 3NT if possible. |
| Vul: Both | ♦ QT93 | West (LHO) bids 4♣ if possible. |
| HCP: 4 | ♣ 62 | |

| | | |
|------------------|---------|-----------------------------------|
| Board: 36 | ♠ AJT85 | RHO is dealer. You bid second. |
| Dealer: East | ♥ AK6 | East (RHO) opens 3NT if possible. |
| Vul: None | ♦ - | |
| HCP: 17+2 | ♣ AJ732 | |

| | | |
|------------------|---------|---------------------------|
| Board: 37 | ♠ QT92 | Partner is dealer. |
| Dealer: North | ♥ AKQJ | The opponents are silent. |
| Vul: N-S | ♦ - | |
| HCP: 17+1 | ♣ AJT92 | |

| | | |
|------------------|-----------|---------------------------|
| Board: 38 | ♠ T | You are dealer. |
| Dealer: South | ♥ 96 | The opponents are silent. |
| Vul: None | ♦ 982 | |
| HCP: 10+3 | ♣ AKQJT65 | |

| | | |
|------------------|-----------|---------------------------|
| Board: 39 | ♠ 9 | You are dealer. |
| Dealer: South | ♥ 87 | The opponents are silent. |
| Vul: E-W | ♦ J75 | |
| HCP: 11+3 | ♣ AKQJT87 | |

Both hands (Answers Page)

Board: 35

Dealer: East

Vul: Both

North HCP: 18+1

South HCP: 4

Contract: 4 ♠ North

North:

♠ AK863

♥ A6

♦ AK84

♣ T4

South:

♠ T754

♥ Q75

♦ QT93

♣ 62

W N E S

3NT¹ Pass

4 ♣² 4 ♠ All Pass

1. Gambling

2. artificial

Board: 36

Dealer: East

Vul: None

North HCP: 5

South HCP: 17+2

Contract: 4 ♠ South

North:

♠ 973

♥ Q982

♦ T953

♣ K5

South:

♠ AJT85

♥ AK6

♦ -

♣ AJ732

W N E S

3NT¹ 4 ♠

All Pass

1. Gambling

Board: 37

Dealer: North

Vul: N-S

North HCP: 9+3

South HCP: 17+1

Contract: 4 ♦ North

North:

♠ 43

♥ 654

♦ AKQ9875

♣ 4

South:

♠ QT92

♥ AKQJ

♦ -

♣ AJT92

W N E S

3NT¹ Pass 4 ♣²

Pass 4 ♦ All Pass

1. Gambling

2. artificial

Board: 38

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 10+3

Contract: 3NT South

North:

♠ AK83

♥ T8754

♦ KT

♣ 74

South:

♠ T

♥ 96

♦ 982

♣ AKQJT65

W N E S

3NT¹

All Pass

1. Gambling

Board: 39

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

3NT¹

Pass 4 ♣² All Pass

1. Gambling

2. artificial

| | | |
|------------------|----------|------------------------------------|
| Board: 40 | ♠ T98542 | RHO is dealer. You bid second. |
| Dealer: West | ♥ A42 | West (RHO) opens 3NT if possible. |
| Vul: E-W | ♦ T76 | East (LHO) bids 4♣ if possible. |
| HCP: 4+2 | ♣ 5 | East (LHO) Doubles 4♥ if possible. |

| | | |
|------------------|----------|-----------------------------------|
| Board: 41 | ♠ 32 | RHO is dealer. You bid second. |
| Dealer: West | ♥ AKQ742 | West (RHO) opens 3NT if possible. |
| Vul: Both | ♦ KQJT | |
| HCP: 15+2 | ♣ T | |

| | | |
|------------------|--------|------------------------------------|
| Board: 42 | ♠ AK6 | RHO is dealer. You bid second. |
| Dealer: West | ♥ KQ43 | West (RHO) opens 3NT if possible. |
| Vul: E-W | ♦ 97 | East (LHO) bids 4♣ if possible. |
| HCP: 15 | ♣ K962 | West (RHO) bids 4♦ if possible. |
| | | East (LHO) Doubles 4♠ if possible. |

| | | |
|------------------|-----------|---------------------------|
| Board: 43 | ♠ 975 | You are dealer. |
| Dealer: North | ♥ J5 | The opponents are silent. |
| Vul: Both | ♦ AKQT876 | |
| HCP: 11+3 | ♣ J | |

| | | |
|------------------|--------|---------------------------|
| Board: 44 | ♠ AQJT | Partner is dealer. |
| Dealer: South | ♥ T85 | The opponents are silent. |
| Vul: None | ♦ AJ42 | |
| HCP: 12 | ♣ 82 | |

Both hands (Answers Page)

Board: 40

Dealer: West

Vul: E-W

North HCP: 4+2

South HCP: 14+2

Contract: 4♥X South

North:

♠ T98542

♥ A42

♦ T76

♣ 5

South:

♠ AQJ

♥ Q9873

♦ -

♣ AJT94

W N E S

3NT¹ Pass 4♣² 4♥

Pass Pass X All Pass

1. Gambling

2. artificial

Board: 41

Dealer: West

Vul: Both

North HCP: 15+2

South HCP: 10

Contract: 4♥ North

North:

♠ 32

♥ AKQ742

♦ KQJT

♣ T

South:

♠ AQT4

♥ 853

♦ A62

♣ 864

W N E S

3NT¹ 4♥ All Pass

1. Gambling

Board: 42

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 6+2

Contract: 4♠X South

North:

♠ AK6

♥ KQ43

♦ 97

♣ K962

South:

♠ J98753

♥ AT65

♦ J43

♣ -

W N E S

3NT¹ Pass 4♣² Pass

4♦ X Pass 4♠

Pass Pass X All Pass

1. Gambling

2. artificial

Board: 43

Dealer: North

Vul: Both

North HCP: 11+3

South HCP: 12+2

Contract: 4♦ North

North:

♠ 975

♥ J5

♦ AKQT876

♣ J

South:

♠ K6

♥ T74

♦ 54

♣ AKQ862

W N E S

3NT¹ Pass 4♣²

Pass 4♦ All Pass

1. Gambling

2. artificial

Board: 44

Dealer: South

Vul: None

North HCP: 12

South HCP: 9+3

Contract: 3NT South

North:

♠ AQJT

♥ T85

♦ AJ42

♣ 82

South:

♠ 52

♥ 4

♦ T86

♣ AKQT765

W N E S

3NT¹

All Pass

1. Gambling

| | | |
|------------------|---------|------------------------------------|
| Board: 40 | ♠ AQJ | LHO is dealer. |
| Dealer: West | ♥ Q9873 | West (LHO) opens 3NT if possible. |
| Vul: E-W | ♦ - | East (RHO) bids 4♣ if possible. |
| HCP: 14+2 | ♣ AJT94 | East (RHO) Doubles 4♥ if possible. |

| | | |
|------------------|--------|-----------------------------------|
| Board: 41 | ♠ AQT4 | LHO is dealer. |
| Dealer: West | ♥ 853 | West (LHO) opens 3NT if possible. |
| Vul: Both | ♦ A62 | |
| HCP: 10 | ♣ 864 | |

| | | |
|------------------|----------|------------------------------------|
| Board: 42 | ♠ J98753 | LHO is dealer. |
| Dealer: West | ♥ AT65 | West (LHO) opens 3NT if possible. |
| Vul: E-W | ♦ J43 | East (RHO) bids 4♣ if possible. |
| HCP: 6+2 | ♣ - | West (LHO) bids 4♦ if possible. |
| | | East (RHO) Doubles 4♠ if possible. |

| | | |
|------------------|----------|---------------------------|
| Board: 43 | ♠ K6 | Partner is dealer. |
| Dealer: North | ♥ T74 | The opponents are silent. |
| Vul: Both | ♦ 54 | |
| HCP: 12+2 | ♣ AKQ862 | |

| | | |
|------------------|-----------|---------------------------|
| Board: 44 | ♠ 52 | You are dealer. |
| Dealer: South | ♥ 4 | The opponents are silent. |
| Vul: None | ♦ T86 | |
| HCP: 9+3 | ♣ AKQT765 | |

Both hands (Answers Page)

Board: 40

Dealer: West

Vul: E-W

North HCP: 4+2

South HCP: 14+2

Contract: 4♥X South

North:

♠ T98542

♥ A42

♦ T76

♣ 5

South:

♠ AQJ

♥ Q9873

♦ -

♣ AJT94

W N E S

3NT¹ Pass 4♣² 4♥

Pass Pass X All Pass

1. Gambling

2. artificial

Board: 41

Dealer: West

Vul: Both

North HCP: 15+2

South HCP: 10

Contract: 4♥ North

North:

♠ 32

♥ AKQ742

♦ KQJT

♣ T

South:

♠ AQT4

♥ 853

♦ A62

♣ 864

W N E S

3NT¹ 4♥ All Pass

1. Gambling

Board: 42

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 6+2

Contract: 4♠X South

North:

♠ AK6

♥ KQ43

♦ 97

♣ K962

South:

♠ J98753

♥ AT65

♦ J43

♣ -

W N E S

3NT¹ Pass 4♣² Pass

4♦ X Pass 4♠

Pass Pass X All Pass

1. Gambling

2. artificial

Board: 43

Dealer: North

Vul: Both

North HCP: 11+3

South HCP: 12+2

Contract: 4♦ North

North:

♠ 975

♥ J5

♦ AKQT876

♣ J

South:

♠ K6

♥ T74

♦ 54

♣ AKQ862

W N E S

3NT¹ Pass 4♣²

Pass 4♦ All Pass

1. Gambling

2. artificial

Board: 44

Dealer: South

Vul: None

North HCP: 12

South HCP: 9+3

Contract: 3NT South

North:

♠ AQJT

♥ T85

♦ AJ42

♣ 82

South:

♠ 52

♥ 4

♦ T86

♣ AKQT765

W N E S

3NT¹

All Pass

1. Gambling

Board: 45 ♠ KQJ9843 RHO is dealer. You bid second.
Dealer: West ♥ Q72 West (RHO) opens 3NT if possible.
Vul: E-W ♦ A3 East (LHO) Doubles 4 ♠ if possible.
HCP: 13+3 ♣ J

Board: 46 ♠ T You are dealer.
Dealer: North ♥ J6 The opponents are silent.
Vul: Both ♦ T82
HCP: 10+3 ♣ AKQ9764

Board: 47 ♠ AKQJT754 Partner is dealer.
Dealer: South ♥ T West (RHO) bids 4 ♥ if possible.
Vul: None ♦ T986
HCP: 10+4 ♣ -

Board: 48 ♠ KQJ84 Partner is dealer.
Dealer: South ♥ KQJ The opponents are silent.
Vul: Both ♦ A92
HCP: 17+1 ♣ J2

Board: 49 ♠ AJT652 Partner is dealer.
Dealer: South ♥ 843 The opponents are silent.
Vul: None ♦ JT4
HCP: 6+2 ♣ 2

Both hands (Answers Page)

Board: 45

Dealer: West

Vul: E-W

North HCP: 13+3

South HCP: 5

Contract: 4 ♠ X North

North:

♠ KQJ9843

♥ Q72

♦ A3

♣ J

South:

♠ T75

♥ 654

♦ KQT5

♣ 963

W N E S

3NT¹ 4 ♠ X All Pass

1. Gambling

Board: 46

Dealer: North

Vul: Both

North HCP: 10+3

South HCP: 8

Contract: 4 ♣ South

North:

♠ T

♥ J6

♦ T82

♣ AKQ9764

South:

♠ AQ2

♥ 9532

♦ Q763

♣ 83

W N E S

3NT¹ Pass 4 ♣²

All Pass

1. Gambling

2. artificial

Board: 47

Dealer: South

Vul: None

North HCP: 10+4

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ AKQJT754

♥ T

♦ T986

♣ -

South:

♠ 86

♥ 854

♦ 3

♣ AKQ9643

W N E S

3NT¹

4 ♥ 4 ♠ All Pass

1. Gambling

Board: 48

Dealer: South

Vul: Both

North HCP: 17+1

South HCP: 9+4

Contract: 3NT South

North:

♠ KQJ84

♥ KQJ

♦ A92

♣ J2

South:

♠ 5

♥ 9764

♦ -

♣ AKQT9865

W N E S

3NT¹

All Pass

1. Gambling

Board: 49

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 11+4

Contract: 4 ♣ North

North:

♠ AJT652

♥ 843

♦ JT4

♣ 2

South:

♠ 3

♥ Q

♦ 752

♣ AKQ96543

W N E S

3NT¹

Pass 4 ♣² All Pass

1. Gambling

2. artificial

| | | |
|------------------|--------|------------------------------------|
| Board: 45 | ♠ T75 | LHO is dealer. |
| Dealer: West | ♥ 654 | West (LHO) opens 3NT if possible. |
| Vul: E-W | ♦ KQT5 | East (RHO) Doubles 4♠ if possible. |
| HCP: 5 | ♣ 963 | |

| | | |
|------------------|--------|---------------------------|
| Board: 46 | ♠ AQ2 | Partner is dealer. |
| Dealer: North | ♥ 9532 | The opponents are silent. |
| Vul: Both | ♦ Q763 | |
| HCP: 8 | ♣ 83 | |

| | | |
|------------------|-----------|---------------------------------|
| Board: 47 | ♠ 86 | You are dealer. |
| Dealer: South | ♥ 854 | West (LHO) bids 4♥ if possible. |
| Vul: None | ♦ 3 | |
| HCP: 9+3 | ♣ AKQ9643 | |

| | | |
|------------------|------------|---------------------------|
| Board: 48 | ♠ 5 | You are dealer. |
| Dealer: South | ♥ 9764 | The opponents are silent. |
| Vul: Both | ♦ - | |
| HCP: 9+4 | ♣ AKQT9865 | |

| | | |
|------------------|------------|---------------------------|
| Board: 49 | ♠ 3 | You are dealer. |
| Dealer: South | ♥ Q | The opponents are silent. |
| Vul: None | ♦ 752 | |
| HCP: 11+4 | ♣ AKQ96543 | |

Both hands (Answers Page)

Board: 45

Dealer: West

Vul: E-W

North HCP: 13+3

South HCP: 5

Contract: 4 ♠ X North

North:

♠ KQJ9843

♥ Q72

♦ A3

♣ J

South:

♠ T75

♥ 654

♦ KQT5

♣ 963

W N E S

3NT¹ 4 ♠ X All Pass

1. Gambling

Board: 46

Dealer: North

Vul: Both

North HCP: 10+3

South HCP: 8

Contract: 4 ♣ South

North:

♠ T

♥ J6

♦ T82

♣ AKQ9764

South:

♠ AQ2

♥ 9532

♦ Q763

♣ 83

W N E S

3NT¹ Pass 4 ♣²

All Pass

1. Gambling

2. artificial

Board: 47

Dealer: South

Vul: None

North HCP: 10+4

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ AKQJT754

♥ T

♦ T986

♣ -

South:

♠ 86

♥ 854

♦ 3

♣ AKQ9643

W N E S

3NT¹

4 ♥ 4 ♠ All Pass

1. Gambling

Board: 48

Dealer: South

Vul: Both

North HCP: 17+1

South HCP: 9+4

Contract: 3NT South

North:

♠ KQJ84

♥ KQJ

♦ A92

♣ J2

South:

♠ 5

♥ 9764

♦ -

♣ AKQT9865

W N E S

3NT¹

All Pass

1. Gambling

Board: 49

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 11+4

Contract: 4 ♣ North

North:

♠ AJT652

♥ 843

♦ JT4

♣ 2

South:

♠ 3

♥ Q

♦ 752

♣ AKQ96543

W N E S

3NT¹

Pass 4 ♣² All Pass

1. Gambling

2. artificial

Board: 50

♠ Q843

Partner is dealer.

Dealer: South

♥ Q43

The opponents are silent.

Vul: E-W

♦ JT76

HCP: 10

♣ KQ

Both hands (Answers Page)

Board: 50

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 9+3

Contract: 4 ♦ South

North:

♠ Q843

♥ Q43

♦ JT76

♣ KQ

South:

♠ 9

♥ T52

♦ AKQ9843

♣ 73

W

N

E

S

3NT¹

Pass

4 ♣²

Pass

4 ♦

All Pass

1. Gambling

2. artificial

Board: 50

♠ 9

You are dealer.

Dealer: South

♥ T52

The opponents are silent.

Vul: E-W

♦ AKQ9843

HCP: 9+3

♣ 73

Both hands (Answers Page)

Board: 50

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 9+3

Contract: 4 ♦ South

North:

♠ Q843

♥ Q43

♦ JT76

♣ KQ

South:

♠ 9

♥ T52

♦ AKQ9843

♣ 73

W

N

E

S

3NT¹

Pass

4 ♣²

Pass

4 ♦

All Pass

1. Gambling

2. artificial