

North hands (Practice Page)

None

Board: 1	♠ AKQ102	East Opens 3NT.
Dealer: E	♥ J854	West Bids 4♣ if possible.
Vul: None	♦ —	
HCP: 17	♣ AK93	Partner bids first.

Board: 2	♠ QJ8	West Opens 3NT.
Dealer: W	♥ AJ64	East Bids 4♣ if possible.
Vul: NS	♦ 96	West Bids 4♦ if possible.
HCP: 13	♣ KQ85	You bid first.

Board: 3	♠ Q8732	East Opens 3NT.
Dealer: E	♥ J1097	
Vul: EW	♦ 4	Partner bids first.
HCP: 7	♣ A92	

Board: 4	♠ 73	West Opens 3NT.
Dealer: W	♥ QJ9865	East Bids 6NT if possible.
Vul: Both	♦ K2	West Bids 7NT if possible.
HCP: 7	♣ J102	You bid first.

Board: 5	♠ Q8643	East Opens 3NT.
Dealer: E	♥ KJ4	West Bids 4♦ if possible.
Vul: NS	♦ KJ108	East Bids 5♣ if possible.
HCP: 10	♣ 5	West Bids 6♣ if possible.
		Partner bids first.

None Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ AKQ102	♠ J753			3NT ¹	Pass
Vul: None	♥ J854	♥ A96	4♣ ²	4♠	AP	
North HCP: 17	♦ —	♦ 1062				
South HCP: 7	♣ AK93	♣ Q74				
Contract: 4♠ N						
			1. Gambling			
			2. artificial			

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ QJ8	♠ 76542	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AJ64	♥ KQ95	4♦	AP		
North HCP: 13	♦ 96	♦ 3				
South HCP: 9	♣ KQ85	♣ A73				
Contract: 4♦ W						
			1. Gambling			
			2. artificial			

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ Q8732	♠ AKJ9			3NT ¹	4♣
Vul: EW	♥ J1097	♥ A				
North HCP: 7	♦ 4	♦ J	AP			
South HCP: 18	♣ A92	♣ KQ87643	1. Gambling			
Contract: 4♣ S						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ 962	3NT ¹	Pass	6NT	Pass
Vul: Both	♥ QJ9865	♥ A432	7NT	AP		
North HCP: 7	♦ K2	♦ Q10954				
South HCP: 6	♣ J102	♣ 8				
Contract: 7N W			1. Gambling			

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ Q8643	♠ A97			3NT ¹	Pass
Vul: NS	♥ KJ4	♥ Q1086	4♦ ²	Pass	5♣	Pass
North HCP: 10	♦ KJ108	♦ 542	6♣	AP		
South HCP: 7	♣ 5	♣ J97				
Contract: 6♣ E			1. Gambling			
			2. artificial			

South hands (Practice Page)

None

Board: 1 ♠ J753
Dealer: E ♥ A96
Vul: None ♦ 1062
HCP: 7 ♣ Q74

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 2 ♠ 76542
Dealer: W ♥ KQ95
Vul: NS ♦ 3
HCP: 9 ♣ A73

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 3 ♠ AKJ9
Dealer: E ♥ A
Vul: EW ♦ J
HCP: 18 ♣ KQ87643

East Opens 3NT.

You bid first.

Board: 4 ♠ 962
Dealer: W ♥ A432
Vul: Both ♦ Q10954
HCP: 6 ♣ 8

West Opens 3NT.
East Bids 6NT if possible.
West Bids 7NT if possible.

Partner bids first.

Board: 5 ♠ A97
Dealer: E ♥ Q1086
Vul: NS ♦ 542
HCP: 7 ♣ J97

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
West Bids 6♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ AKQ102	♠ J753			3NT ¹	Pass
Vul: None	♥ J854	♥ A96	4♣ ²	4♠	AP	
North HCP: 17	♦ —	♦ 1062				
South HCP: 7	♣ AK93	♣ Q74				
Contract: 4♠ N						
			1. Gambling			
			2. artificial			

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ QJ8	♠ 76542	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AJ64	♥ KQ95	4♦	AP		
North HCP: 13	♦ 96	♦ 3				
South HCP: 9	♣ KQ85	♣ A73				
Contract: 4♦ W						
			1. Gambling			
			2. artificial			

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ Q8732	♠ AKJ9			3NT ¹	4♣
Vul: EW	♥ J1097	♥ A				
North HCP: 7	♦ 4	♦ J	AP			
South HCP: 18	♣ A92	♣ KQ87643	1. Gambling			
Contract: 4♣ S						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ 962	3NT ¹	Pass	6NT	Pass
Vul: Both	♥ QJ9865	♥ A432	7NT	AP		
North HCP: 7	♦ K2	♦ Q10954				
South HCP: 6	♣ J102	♣ 8				
Contract: 7N W			1. Gambling			

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ Q8643	♠ A97			3NT ¹	Pass
Vul: NS	♥ KJ4	♥ Q1086	4♦ ²	Pass	5♣	Pass
North HCP: 10	♦ KJ108	♦ 542	6♣	AP		
South HCP: 7	♣ 5	♣ J97				
Contract: 6♣ E			1. Gambling			
			2. artificial			

North hands (Practice Page)

None

Board: 6 ♠ 10964
Dealer: W ♥ 932
Vul: EW ♦ QJ10852
HCP: 3 ♣ —

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 7 ♠ A76432
Dealer: E ♥ AQ943
Vul: Both ♦ 54
HCP: 10 ♣ —

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 8 ♠ Q9754
Dealer: W ♥ 75
Vul: None ♦ 62
HCP: 9 ♣ AK97

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 9 ♠ K97
Dealer: E ♥ AKQ6
Vul: EW ♦ 1096
HCP: 16 ♣ A82

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 10 ♠ —
Dealer: W ♥ QJ983
Vul: Both ♦ Q10865
HCP: 6 ♣ J94

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.
East Bids 6♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ 10964	♠ 73	3NT ¹	Pass	4♣ ²	4♥
Vul: EW	♥ 932	♥ AK875	AP			
North HCP: 3	♦ QJ10852	♦ AK3	1. Gambling			
South HCP: 14	♣ —	♣ 974	2. artificial			
Contract: 4♥ S						

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ A76432	♠ KJ			3NT ¹	Pass
Vul: Both	♥ AQ943	♥ K10875	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ 54	♦ J6	1. Gambling			
South HCP: 13	♣ —	♣ AJ92	2. artificial			
Contract: 4♦ E						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ Q9754	♠ AKJ3	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ 75	♥ AJ63	4♦	AP		
North HCP: 9	♦ 62	♦ 104	1. Gambling			
South HCP: 13	♣ AK97	♣ 1054	2. artificial			
Contract: 4♦ W						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ K97	♠ A853			3NT ¹	Pass
Vul: EW	♥ AKQ6	♥ J85	4♣ ²	Pass	4♦	Pass
North HCP: 16	♦ 1096	♦ J73	Pass	X	AP	
South HCP: 6	♣ A82	♣ 643	1. Gambling			
Contract: 4♦ X E			2. artificial			

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ 1064	3NT ¹	Pass	4♦ ²	Pass
Vul: Both	♥ QJ983	♥ AK105	5♣	Pass	6♣	AP
North HCP: 6	♦ Q10865	♦ J743	1. Gambling			
South HCP: 8	♣ J94	♣ 102	2. artificial			
Contract: 6♣ W						

South hands (Practice Page)

None

Board: 6	♠ 73	West Opens 3NT.
Dealer: W	♥ AK875	East Bids 4♣ if possible.
Vul: EW	♦ AK3	
HCP: 14	♣ 974	Partner bids first.

Board: 7	♠ KJ	East Opens 3NT.
Dealer: E	♥ K10875	West Bids 4♣ if possible.
Vul: Both	♦ J6	East Bids 4♦ if possible.
HCP: 13	♣ AJ92	You bid first.

Board: 8	♠ AKJ3	West Opens 3NT.
Dealer: W	♥ AJ63	East Bids 4♣ if possible.
Vul: None	♦ 104	West Bids 4♦ if possible.
HCP: 13	♣ 1054	Partner bids first.

Board: 9	♠ A853	East Opens 3NT.
Dealer: E	♥ J85	West Bids 4♣ if possible.
Vul: EW	♦ J73	East Bids 4♦ if possible.
HCP: 6	♣ 643	You bid first.

Board: 10	♠ 1064	West Opens 3NT.
Dealer: W	♥ AK105	East Bids 4♦ if possible.
Vul: Both	♦ J743	West Bids 5♣ if possible.
HCP: 8	♣ 102	East Bids 6♣ if possible.
		Partner bids first.

None Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ 10964	♠ 73	3NT ¹	Pass	4♣ ²	4♥
Vul: EW	♥ 932	♥ AK875	AP			
North HCP: 3	♦ QJ10852	♦ AK3	1. Gambling			
South HCP: 14	♣ —	♣ 974	2. artificial			
Contract: 4♥ S						

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ A76432	♠ KJ			3NT ¹	Pass
Vul: Both	♥ AQ943	♥ K10875	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ 54	♦ J6	1. Gambling			
South HCP: 13	♣ —	♣ AJ92	2. artificial			
Contract: 4♦ E						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ Q9754	♠ AKJ3	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ 75	♥ AJ63	4♦	AP		
North HCP: 9	♦ 62	♦ 104	1. Gambling			
South HCP: 13	♣ AK97	♣ 1054	2. artificial			
Contract: 4♦ W						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ K97	♠ A853			3NT ¹	Pass
Vul: EW	♥ AKQ6	♥ J85	4♣ ²	Pass	4♦	Pass
North HCP: 16	♦ 1096	♦ J73	Pass	X	AP	
South HCP: 6	♣ A82	♣ 643	1. Gambling			
Contract: 4♦ X E			2. artificial			

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ 1064	3NT ¹	Pass	4♦ ²	Pass
Vul: Both	♥ QJ983	♥ AK105	5♣	Pass	6♣	AP
North HCP: 6	♦ Q10865	♦ J743	1. Gambling			
South HCP: 8	♣ J94	♣ 102	2. artificial			
Contract: 6♣ W						

North hands (Practice Page)

None

Board: 11 ♠ 107653
Dealer: E ♥ J85
Vul: None ♦ 8
HCP: 1 ♣ 9863

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 5♦ if possible.

Partner bids first.

Board: 12 ♠ AK1087
Dealer: W ♥ QJ
Vul: NS ♦ A102
HCP: 15 ♣ J93

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 13 ♠ A1063
Dealer: E ♥ AK1098
Vul: Both ♦ J1042
HCP: 12 ♣ —

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 14 ♠ QJ872
Dealer: W ♥ KJ984
Vul: None ♦ —
HCP: 8 ♣ J75

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 15 ♠ KQ3
Dealer: E ♥ J93
Vul: NS ♦ 983
HCP: 6 ♣ 8752

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 4NT if possible.
East Bids 5♠ if possible.
West Bids 6NT if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 11
Dealer: E
Vul: None
North HCP: 1
South HCP: 11
Contract: 5♦ E

North:
♠ 107653
♥ J85
♦ 8
♣ 9863

South:
♠ Q4
♥ AQ932
♦ 652
♣ K42

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	Pass
5♦	AP		
1. Gambling			
2. artificial			

Board: 12
Dealer: W
Vul: NS
North HCP: 15
South HCP: 5
Contract: 5♣ X W

North:
♠ AK1087
♥ QJ
♦ A102
♣ J93

South:
♠ Q
♥ K87432
♦ 854
♣ 842

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	X	AP	
1. Gambling			
2. artificial			

Board: 13
Dealer: E
Vul: Both
North HCP: 12
South HCP: 8
Contract: 4♦ E

North:
♠ A1063
♥ AK1098
♦ J1042
♣ —

South:
♠ J42
♥ Q652
♦ 65
♣ KQ98

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	AP
1. Gambling			
2. artificial			

Board: 14
Dealer: W
Vul: None
North HCP: 8
South HCP: 8
Contract: 4♦ W

North:
♠ QJ872
♥ KJ984
♦ —
♣ J75

South:
♠ K943
♥ A3
♦ J85
♣ 10863

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	AP		
1. Gambling			
2. artificial			

Board: 15
Dealer: E
Vul: NS
North HCP: 6
South HCP: 6
Contract: 6N E

North:
♠ KQ3
♥ J93
♦ 983
♣ 8752

South:
♠ J652
♥ Q10876
♦ 62
♣ QJ

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	Pass
4NT ³	Pass	5♠ ⁴	Pass
6NT	AP		
1. Gambling			
2. artificial			
3. Blackwood 0314, for ♦			
4. A=2/5 or 5/5, Q(D)=1			

South hands (Practice Page)

None

Board: 11 ♠ Q4
Dealer: E ♥ AQ932
Vul: None ♦ 652
HCP: 11 ♣ K42

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 5♦ if possible.

You bid first.

Board: 12 ♠ Q
Dealer: W ♥ K87432
Vul: NS ♦ 854
HCP: 5 ♣ 842

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 13 ♠ J42
Dealer: E ♥ Q652
Vul: Both ♦ 65
HCP: 8 ♣ KQ98

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 14 ♠ K943
Dealer: W ♥ A3
Vul: None ♦ J85
HCP: 8 ♣ 10863

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 15 ♠ J652
Dealer: E ♥ Q10876
Vul: NS ♦ 62
HCP: 6 ♣ QJ

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 4NT if possible.
East Bids 5♠ if possible.
West Bids 6NT if possible.

You bid first.

None Both hands (Answers Page)

Board: 11
Dealer: E
Vul: None
North HCP: 1
South HCP: 11
Contract: 5♦ E

North:
♠ 107653
♥ J85
♦ 8
♣ 9863

South:
♠ Q4
♥ AQ932
♦ 652
♣ K42

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	Pass
5♦	AP		
1. Gambling			
2. artificial			

Board: 12
Dealer: W
Vul: NS
North HCP: 15
South HCP: 5
Contract: 5♣ X W

North:
♠ AK1087
♥ QJ
♦ A102
♣ J93

South:
♠ Q
♥ K87432
♦ 854
♣ 842

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	X	AP	
1. Gambling			
2. artificial			

Board: 13
Dealer: E
Vul: Both
North HCP: 12
South HCP: 8
Contract: 4♦ E

North:
♠ A1063
♥ AK1098
♦ J1042
♣ —

South:
♠ J42
♥ Q652
♦ 65
♣ KQ98

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	AP
1. Gambling			
2. artificial			

Board: 14
Dealer: W
Vul: None
North HCP: 8
South HCP: 8
Contract: 4♦ W

North:
♠ QJ872
♥ KJ984
♦ —
♣ J75

South:
♠ K943
♥ A3
♦ J85
♣ 10863

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	AP		
1. Gambling			
2. artificial			

Board: 15
Dealer: E
Vul: NS
North HCP: 6
South HCP: 6
Contract: 6N E

North:
♠ KQ3
♥ J93
♦ 983
♣ 8752

South:
♠ J652
♥ Q10876
♦ 62
♣ QJ

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	Pass
4NT ³	Pass	5♠ ⁴	Pass
6NT	AP		
1. Gambling			
2. artificial			
3. Blackwood 0314, for ♦			
4. A=2/5 or 5/5, Q(D)=1			

North hands (Practice Page)

None

Board: 16
Dealer: W
Vul: None
HCP: 11

♠ AQJ5
♥ J3
♦ J102
♣ Q1065

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 17
Dealer: E
Vul: NS
HCP: 13

♠ Q76
♥ AQ1096
♦ —
♣ KQ843

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 18
Dealer: W
Vul: EW
HCP: 6

♠ 62
♥ 876542
♦ J7
♣ AJ4

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 19
Dealer: E
Vul: Both
HCP: 6

♠ K64
♥ K962
♦ 1086
♣ 854

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

Partner bids first.

Board: 20
Dealer: W
Vul: NS
HCP: 7

♠ Q72
♥ Q109
♦ 10863
♣ K92

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ AQJ5	♠ K73	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ J3	♥ Q865	4♦	AP		
North HCP: 11	♦ J102	♦ 965	1. Gambling			
South HCP: 9	♣ Q1065	♣ A82	2. artificial			
Contract: 4♦ W						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ Q76	♠ AK104			3NT ¹	Pass
Vul: NS	♥ AQ1096	♥ 87	4♣ ²	X	4♦	AP
North HCP: 13	♦ —	♦ J63	1. Gambling			
South HCP: 12	♣ KQ843	♣ A1092	2. artificial			
Contract: 4♦ E						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ 62	♠ AK854	3NT ¹	Pass	4♣ ²	4♠
Vul: EW	♥ 876542	♥ AKJ3	AP			
North HCP: 6	♦ J7	♦ 10	1. Gambling			
South HCP: 18	♣ AJ4	♣ K95	2. artificial			
Contract: 4♠ S						

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ K64	♠ J1098			3NT ¹	Pass
Vul: Both	♥ K962	♥ AJ1083	4♦ ²	Pass	5♣	AP
North HCP: 6	♦ 1086	♦ KJ95	1. Gambling			
South HCP: 10	♣ 854	♣ —	2. artificial			
Contract: 5♣ E						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ Q72	♠ J10654	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ Q109	♥ AK42	4♦	AP		
North HCP: 7	♦ 10863	♦ J	1. Gambling			
South HCP: 11	♣ K92	♣ Q104	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

None

Board: 16
Dealer: W
Vul: None
HCP: 9

♠ K73
♥ Q865
♦ 965
♣ A82

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 17
Dealer: E
Vul: NS
HCP: 12

♠ AK104
♥ 87
♦ J63
♣ A1092

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 18
Dealer: W
Vul: EW
HCP: 18

♠ AK854
♥ AKJ3
♦ 10
♣ K95

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 19
Dealer: E
Vul: Both
HCP: 10

♠ J1098
♥ AJ1083
♦ KJ95
♣ —

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

You bid first.

Board: 20
Dealer: W
Vul: NS
HCP: 11

♠ J10654
♥ AK42
♦ J
♣ Q104

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ AQJ5	♠ K73	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ J3	♥ Q865	4♦	AP		
North HCP: 11	♦ J102	♦ 965	1. Gambling			
South HCP: 9	♣ Q1065	♣ A82	2. artificial			
Contract: 4♦ W						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ Q76	♠ AK104			3NT ¹	Pass
Vul: NS	♥ AQ1096	♥ 87	4♣ ²	X	4♦	AP
North HCP: 13	♦ —	♦ J63	1. Gambling			
South HCP: 12	♣ KQ843	♣ A1092	2. artificial			
Contract: 4♦ E						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ 62	♠ AK854	3NT ¹	Pass	4♣ ²	4♠
Vul: EW	♥ 876542	♥ AKJ3	AP			
North HCP: 6	♦ J7	♦ 10	1. Gambling			
South HCP: 18	♣ AJ4	♣ K95	2. artificial			
Contract: 4♠ S						

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ K64	♠ J1098			3NT ¹	Pass
Vul: Both	♥ K962	♥ AJ1083	4♦ ²	Pass	5♣	AP
North HCP: 6	♦ 1086	♦ KJ95	1. Gambling			
South HCP: 10	♣ 854	♣ —	2. artificial			
Contract: 5♣ E						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ Q72	♠ J10654	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ Q109	♥ AK42	4♦	AP		
North HCP: 7	♦ 10863	♦ J	1. Gambling			
South HCP: 11	♣ K92	♣ Q104	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

None

Board: 21	♠ K	East Opens 3NT.
Dealer: E	♥ Q1052	West Bids 4♣ if possible.
Vul: EW	♦ AK1098	
HCP: 12	♣ 653	Partner bids first.
Board: 22	♠ J83	West Opens 3NT.
Dealer: W	♥ QJ8532	East Bids 4♦ if possible.
Vul: Both	♦ Q10	West Bids 5♣ if possible.
HCP: 6	♣ 92	You bid first.
Board: 23	♠ AKQJ863	East Opens 3NT.
Dealer: E	♥ K6	West Bids 4♣ if possible.
Vul: None	♦ J4	
HCP: 21	♣ AK	Partner bids first.
Board: 24	♠ K83	West Opens 3NT.
Dealer: W	♥ 105	East Bids 4♣ if possible.
Vul: EW	♦ J96	West Bids 4♦ if possible.
HCP: 5	♣ J9652	You bid first.
Board: 25	♠ 8	East Opens 3NT.
Dealer: E	♥ QJ1063	West Bids 4♣ if possible.
Vul: Both	♦ J42	
HCP: 5	♣ J742	Partner bids first.

None Both hands (Answers Page)

Board: 21
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 12
 Contract: 4♣ W

North:
 ♠ K
 ♥ Q1052
 ♦ AK1098
 ♣ 653

South:
 ♠ AQ752
 ♥ KJ8
 ♦ Q7542
 ♣ —

West	North	East	South
		3NT ¹	Pass
	4♣ ²	AP	
1. Gambling			
2. artificial			

Board: 22
 Dealer: W
 Vul: Both
 North HCP: 6
 South HCP: 11
 Contract: 5♣X W

North:
 ♠ J83
 ♥ QJ8532
 ♦ Q10
 ♣ 92

South:
 ♠ AK42
 ♥ 96
 ♦ A874
 ♣ 854

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	Pass	Pass	X
AP			
1. Gambling			
2. artificial			

Board: 23
 Dealer: E
 Vul: None
 North HCP: 21
 South HCP: 1
 Contract: 4♠ N

North:
 ♠ AKQJ863
 ♥ K6
 ♦ J4
 ♣ AK

South:
 ♠ 542
 ♥ 1087
 ♦ 75
 ♣ J9765

West	North	East	South
		3NT ¹	Pass
	4♣ ²	4♠	AP
1. Gambling			
2. artificial			

Board: 24
 Dealer: W
 Vul: EW
 North HCP: 5
 South HCP: 15
 Contract: 4♦ W

North:
 ♠ K83
 ♥ 105
 ♦ J96
 ♣ J9652

South:
 ♠ J652
 ♥ AK87
 ♦ —
 ♣ AK1073

West	North	East	South
3NT ¹	Pass	4♣ ²	X
	4♦	AP	
1. Gambling			
2. artificial			

Board: 25
 Dealer: E
 Vul: Both
 North HCP: 5
 South HCP: 7
 Contract: 4♣ W

North:
 ♠ 8
 ♥ QJ1063
 ♦ J42
 ♣ J742

South:
 ♠ QJ1073
 ♥ 92
 ♦ A108765
 ♣ —

West	North	East	South
		3NT ¹	Pass
	4♣ ²	AP	
1. Gambling			
2. artificial			

South hands (Practice Page)

None

Board: 21 ♠ AQ752
Dealer: E ♥ KJ8
Vul: EW ♦ Q7542
HCP: 12 ♣ —

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 22 ♠ AK42
Dealer: W ♥ 96
Vul: Both ♦ A874
HCP: 11 ♣ 854

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 23 ♠ 542
Dealer: E ♥ 1087
Vul: None ♦ 75
HCP: 1 ♣ J9765

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 24 ♠ J652
Dealer: W ♥ AK87
Vul: EW ♦ —
HCP: 15 ♣ AK1073

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 25 ♠ QJ1073
Dealer: E ♥ 92
Vul: Both ♦ A108765
HCP: 7 ♣ —

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 21
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 12
 Contract: 4♣ W

North:
 ♠ K
 ♥ Q1052
 ♦ AK1098
 ♣ 653

South:
 ♠ AQ752
 ♥ KJ8
 ♦ Q7542
 ♣ —

West	North	East	South
		3NT ¹	Pass
	4♣ ²	AP	
1. Gambling			
2. artificial			

Board: 22
 Dealer: W
 Vul: Both
 North HCP: 6
 South HCP: 11
 Contract: 5♣X W

North:
 ♠ J83
 ♥ QJ8532
 ♦ Q10
 ♣ 92

South:
 ♠ AK42
 ♥ 96
 ♦ A874
 ♣ 854

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	Pass	Pass	X
AP			
1. Gambling			
2. artificial			

Board: 23
 Dealer: E
 Vul: None
 North HCP: 21
 South HCP: 1
 Contract: 4♠ N

North:
 ♠ AKQJ863
 ♥ K6
 ♦ J4
 ♣ AK

South:
 ♠ 542
 ♥ 1087
 ♦ 75
 ♣ J9765

West	North	East	South
		3NT ¹	Pass
	4♣ ²	4♠	AP
1. Gambling			
2. artificial			

Board: 24
 Dealer: W
 Vul: EW
 North HCP: 5
 South HCP: 15
 Contract: 4♦ W

North:
 ♠ K83
 ♥ 105
 ♦ J96
 ♣ J9652

South:
 ♠ J652
 ♥ AK87
 ♦ —
 ♣ AK1073

West	North	East	South
3NT ¹	Pass	4♣ ²	X
	4♦	AP	
1. Gambling			
2. artificial			

Board: 25
 Dealer: E
 Vul: Both
 North HCP: 5
 South HCP: 7
 Contract: 4♣ W

North:
 ♠ 8
 ♥ QJ1063
 ♦ J42
 ♣ J742

South:
 ♠ QJ1073
 ♥ 92
 ♦ A108765
 ♣ —

West	North	East	South
		3NT ¹	Pass
	4♣ ²	AP	
1. Gambling			
2. artificial			

North hands (Practice Page)

None

Board: 26	♠ 1073	West Opens 3NT.
Dealer: W	♥ AQ9865	East Bids 4♣ if possible.
Vul: None	♦ K6	
HCP: 9	♣ 74	You bid first.

Board: 27	♠ K8	East Opens 3NT.
Dealer: E	♥ 10843	West Bids 4♣ if possible.
Vul: NS	♦ KQJ1063	
HCP: 9	♣ 5	Partner bids first.

Board: 28	♠ AJ10	West Opens 3NT.
Dealer: W	♥ K987653	East Bids 4♣ if possible.
Vul: None	♦ J64	
HCP: 9	♣ —	You bid first.

Board: 29	♠ KQ542	East Opens 3NT.
Dealer: E	♥ 875	
Vul: NS	♦ J10	Partner bids first.
HCP: 12	♣ KQJ	

Board: 30	♠ K43	West Opens 3NT.
Dealer: W	♥ KQ1064	
Vul: EW	♦ J	You bid first.
HCP: 15	♣ KQJ4	

None Both hands (Answers Page)

Board: 26
 Dealer: W
 Vul: None
 North HCP: 9
 South HCP: 18
 Contract: 4♣ E

North:
 ♠ 1073
 ♥ AQ9865
 ♦ K6
 ♣ 74

South:
 ♠ AKJ2
 ♥ KJ107
 ♦ AQ108
 ♣ 9

West	North	East	South
3NT ¹	Pass	4♣ ²	AP
1. Gambling			
2. artificial			

Board: 27
 Dealer: E
 Vul: NS
 North HCP: 9
 South HCP: 8
 Contract: 4♣ W

North:
 ♠ K8
 ♥ 10843
 ♦ KQJ1063
 ♣ 5

South:
 ♠ J965
 ♥ AQJ65
 ♦ 854
 ♣ 2

West	North	East	South
		3NT ¹	Pass
	4♣ ²	AP	
1. Gambling			
2. artificial			

Board: 28
 Dealer: W
 Vul: None
 North HCP: 9
 South HCP: 17
 Contract: 4♣ E

North:
 ♠ AJ10
 ♥ K987653
 ♦ J64
 ♣ —

South:
 ♠ K2
 ♥ AQ102
 ♦ AK95
 ♣ J62

West	North	East	South
3NT ¹	Pass	4♣ ²	AP
1. Gambling			
2. artificial			

Board: 29
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 15
 Contract: 4♥ S

North:
 ♠ KQ542
 ♥ 875
 ♦ J10
 ♣ KQJ

South:
 ♠ J6
 ♥ AKQJ32
 ♦ 97
 ♣ A65

West	North	East	South
		3NT ¹	4♥
AP			
1. Gambling			

Board: 30
 Dealer: W
 Vul: EW
 North HCP: 15
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ K43
 ♥ KQ1064
 ♦ J
 ♣ KQJ4

South:
 ♠ A10987
 ♥ A95
 ♦ 1095
 ♣ A7

West	North	East	South
3NT ¹	4♥	AP	
1. Gambling			

South hands (Practice Page)

None

Board: 26	♠ AKJ2	West Opens 3NT.
Dealer: W	♥ KJ107	East Bids 4♣ if possible.
Vul: None	♦ AQ108	
HCP: 18	♣ 9	Partner bids first.

Board: 27	♠ J965	East Opens 3NT.
Dealer: E	♥ AQJ65	West Bids 4♣ if possible.
Vul: NS	♦ 854	
HCP: 8	♣ 2	You bid first.

Board: 28	♠ K2	West Opens 3NT.
Dealer: W	♥ AQ102	East Bids 4♣ if possible.
Vul: None	♦ AK95	
HCP: 17	♣ J62	Partner bids first.

Board: 29	♠ J6	East Opens 3NT.
Dealer: E	♥ AKQJ32	
Vul: NS	♦ 97	You bid first.
HCP: 15	♣ A65	

Board: 30	♠ A10987	West Opens 3NT.
Dealer: W	♥ A95	
Vul: EW	♦ 1095	Partner bids first.
HCP: 12	♣ A7	

None Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ 1073	♠ AKJ2	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ AQ9865	♥ KJ107	1. Gambling			
North HCP: 9	♦ K6	♦ AQ108	2. artificial			
South HCP: 18	♣ 74	♣ 9				
Contract: 4♣ E						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ J965			3NT ¹	Pass
Vul: NS	♥ 10843	♥ AQJ65	4♣ ²	AP		
North HCP: 9	♦ KQJ1063	♦ 854	1. Gambling			
South HCP: 8	♣ 5	♣ 2	2. artificial			
Contract: 4♣ W						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ AJ10	♠ K2	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ K987653	♥ AQ102	1. Gambling			
North HCP: 9	♦ J64	♦ AK95	2. artificial			
South HCP: 17	♣ —	♣ J62				
Contract: 4♣ E						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ KQ542	♠ J6			3NT ¹	4♥
Vul: NS	♥ 875	♥ AKQJ32	AP			
North HCP: 12	♦ J10	♦ 97	1. Gambling			
South HCP: 15	♣ KQJ	♣ A65				
Contract: 4♥ S						

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ K43	♠ A10987	3NT ¹	4♥	AP	
Vul: EW	♥ KQ1064	♥ A95	1. Gambling			
North HCP: 15	♦ J	♦ 1095				
South HCP: 12	♣ KQJ4	♣ A7				
Contract: 4♥ N						

North hands (Practice Page)

None

Board: 31 ♠ QJ83 East Opens 3NT.
Dealer: E ♥ QJ742
Vul: None ♦ J Partner bids first.
HCP: 13 ♣ AQ5

Board: 32 ♠ K872 West Opens 3NT.
Dealer: W ♥ AJ65 East Bids 4♣ if possible.
Vul: NS ♦ J75
HCP: 9 ♣ 85 You bid first.

Board: 33 ♠ K9643 East Opens 3NT.
Dealer: E ♥ AQJ2 West Bids 4♦ if possible.
Vul: EW ♦ J4 East Bids 5♣ if possible.
HCP: 12 ♣ J7 Partner bids first.

Board: 34 ♠ 32 West Opens 3NT.
Dealer: W ♥ AJ84 East Bids 4♣ if possible.
Vul: Both ♦ 4
HCP: 9 ♣ A109743 You bid first.

Board: 35 ♠ J1063 East Opens 3NT.
Dealer: E ♥ K84 West Bids 4♣ if possible.
Vul: NS ♦ 64 East Bids 4♦ if possible.
HCP: 7 ♣ K874 Partner bids first.

None Both hands (Answers Page)

Board: 31
 Dealer: E
 Vul: None
 North HCP: 13
 South HCP: 14
 Contract: 6♥ S

North:
 ♠ QJ83
 ♥ QJ742
 ♦ J
 ♣ AQ5

South:
 ♠ AK64
 ♥ AK1093
 ♦ 3
 ♣ 987

West	North	East	South
		3NT ¹	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	6♥	AP	

1. Gambling
 2. Blackwood 0314, for ♥
 3. A=0/5 or 3/5

Board: 32
 Dealer: W
 Vul: NS
 North HCP: 9
 South HCP: 11
 Contract: 4♣ E

North:
 ♠ K872
 ♥ AJ65
 ♦ J75
 ♣ 85

South:
 ♠ AQJ543
 ♥ Q84
 ♦ Q109
 ♣ 9

West	North	East	South
3NT ¹	Pass	4♣ ²	AP

1. Gambling
 2. artificial

Board: 33
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 9
 Contract: 5♣ E

North:
 ♠ K9643
 ♥ AQJ2
 ♦ J4
 ♣ J7

South:
 ♠ 107
 ♥ K10984
 ♦ AQ632
 ♣ 4

West	North	East	South
		3NT ¹	Pass
4♦ ²	Pass	5♣	AP

1. Gambling
 2. artificial

Board: 34
 Dealer: W
 Vul: Both
 North HCP: 9
 South HCP: 16
 Contract: 4♠ S

North:
 ♠ 32
 ♥ AJ84
 ♦ 4
 ♣ A109743

South:
 ♠ AKQ984
 ♥ K5
 ♦ 1092
 ♣ KJ

West	North	East	South
3NT ¹	Pass	4♣ ²	4♠
		AP	

1. Gambling
 2. artificial

Board: 35
 Dealer: E
 Vul: NS
 North HCP: 7
 South HCP: 19
 Contract: 4♠ N

North:
 ♠ J1063
 ♥ K84
 ♦ 64
 ♣ K874

South:
 ♠ AQ74
 ♥ AQJ9
 ♦ 93
 ♣ AQ10

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	X
Pass	4♠	AP	

1. Gambling
 2. artificial

South hands (Practice Page)

None

Board: 31	♠ AK64	East Opens 3NT.
Dealer: E	♥ AK1093	
Vul: None	♦ 3	You bid first.
HCP: 14	♣ 987	
Board: 32	♠ AQJ543	West Opens 3NT.
Dealer: W	♥ Q84	East Bids 4♣ if possible.
Vul: NS	♦ Q109	
HCP: 11	♣ 9	Partner bids first.
Board: 33	♠ 107	East Opens 3NT.
Dealer: E	♥ K10984	West Bids 4♦ if possible.
Vul: EW	♦ AQ632	East Bids 5♣ if possible.
HCP: 9	♣ 4	You bid first.
Board: 34	♠ AKQ984	West Opens 3NT.
Dealer: W	♥ K5	East Bids 4♣ if possible.
Vul: Both	♦ 1092	
HCP: 16	♣ KJ	Partner bids first.
Board: 35	♠ AQ74	East Opens 3NT.
Dealer: E	♥ AQJ9	West Bids 4♣ if possible.
Vul: NS	♦ 93	East Bids 4♦ if possible.
HCP: 19	♣ AQ10	You bid first.

None Both hands (Answers Page)

Board: 31
Dealer: E
Vul: None
North HCP: 13
South HCP: 14
Contract: 6♥ S

North:
♠ QJ83
♥ QJ742
♦ J
♣ AQ5

South:
♠ AK64
♥ AK1093
♦ 3
♣ 987

West	North	East	South
		3NT ¹	4♥
Pass	4NT ²	Pass	5♣ ³
Pass	6♥	AP	
1. Gambling			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 32
Dealer: W
Vul: NS
North HCP: 9
South HCP: 11
Contract: 4♣ E

North:
♠ K872
♥ AJ65
♦ J75
♣ 85

South:
♠ AQJ543
♥ Q84
♦ Q109
♣ 9

West	North	East	South
3NT ¹	Pass	4♣ ²	AP
1. Gambling			
2. artificial			

Board: 33
Dealer: E
Vul: EW
North HCP: 12
South HCP: 9
Contract: 5♣ E

North:
♠ K9643
♥ AQJ2
♦ J4
♣ J7

South:
♠ 107
♥ K10984
♦ AQ632
♣ 4

West	North	East	South
		3NT ¹	Pass
4♦ ²	Pass	5♣	AP
1. Gambling			
2. artificial			

Board: 34
Dealer: W
Vul: Both
North HCP: 9
South HCP: 16
Contract: 4♠ S

North:
♠ 32
♥ AJ84
♦ 4
♣ A109743

South:
♠ AKQ984
♥ K5
♦ 1092
♣ KJ

West	North	East	South
3NT ¹	Pass	4♣ ²	4♠
AP			
1. Gambling			
2. artificial			

Board: 35
Dealer: E
Vul: NS
North HCP: 7
South HCP: 19
Contract: 4♠ N

North:
♠ J1063
♥ K84
♦ 64
♣ K874

South:
♠ AQ74
♥ AQJ9
♦ 93
♣ AQ10

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	X
Pass	4♠	AP	
1. Gambling			
2. artificial			

North hands (Practice Page)

None

Board: 36	♠ A943	West Opens 3NT.
Dealer: W	♥ AK984	East Bids 4♣ if possible.
Vul: EW	♦ Q7	
HCP: 13	♣ 76	You bid first.

Board: 37	♠ QJ94	East Opens 3NT.
Dealer: E	♥ AQ5	West Bids 4♣ if possible.
Vul: Both	♦ AQ76	
HCP: 15	♣ 52	Partner bids first.

Board: 38	♠ AQ1083	West Opens 3NT.
Dealer: W	♥ Q1094	East Bids 4♣ if possible.
Vul: None	♦ KQ	
HCP: 13	♣ 107	You bid first.

Board: 39	♠ Q5	East Opens 3NT.
Dealer: E	♥ QJ107632	West Bids 6NT if possible.
Vul: Both	♦ 8732	East Bids 7NT if possible.
HCP: 5	♣ —	Partner bids first.

Board: 40	♠ A2	West Opens 3NT.
Dealer: W	♥ A64	
Vul: None	♦ 108	You bid first.
HCP: 15	♣ AK9875	

None Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ A943	♠ QJ5	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ AK984	♥ Q75	1. Gambling			
North HCP: 13	♦ Q7	♦ AJ43	2. artificial			
South HCP: 10	♣ 76	♣ 1093				
Contract: 4♣ E						

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ QJ94	♠ K73			3NT ¹	Pass
Vul: Both	♥ AQ5	♥ K63	4♣ ²	AP		
North HCP: 15	♦ AQ76	♦ KJ9842	1. Gambling			
South HCP: 11	♣ 52	♣ J	2. artificial			
Contract: 4♣ W						

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ AQ1083	♠ K64	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ Q1094	♥ AKJ532	1. Gambling			
North HCP: 13	♦ KQ	♦ J7	2. artificial			
South HCP: 12	♣ 107	♣ 52				
Contract: 4♣ E						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ 8632			3NT ¹	Pass
Vul: Both	♥ QJ107632	♥ A85	6NT	Pass	7NT	X
North HCP: 5	♦ 8732	♦ KJ5	AP			
South HCP: 8	♣ —	♣ 1083	1. Gambling			
Contract: 7NX E						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ A2	♠ K3	3NT ¹	4♣	AP	
Vul: None	♥ A64	♥ Q983	1. Gambling			
North HCP: 15	♦ 108	♦ 943				
South HCP: 7	♣ AK9875	♣ Q643				
Contract: 4♣ N						

South hands (Practice Page)

None

Board: 36	♠ QJ5	West Opens 3NT.
Dealer: W	♥ Q75	East Bids 4♣ if possible.
Vul: EW	♦ AJ43	
HCP: 10	♣ 1093	Partner bids first.

Board: 37	♠ K73	East Opens 3NT.
Dealer: E	♥ K63	West Bids 4♣ if possible.
Vul: Both	♦ KJ9842	
HCP: 11	♣ J	You bid first.

Board: 38	♠ K64	West Opens 3NT.
Dealer: W	♥ AKJ532	East Bids 4♣ if possible.
Vul: None	♦ J7	
HCP: 12	♣ 52	Partner bids first.

Board: 39	♠ 8632	East Opens 3NT.
Dealer: E	♥ A85	West Bids 6NT if possible.
Vul: Both	♦ KJ5	East Bids 7NT if possible.
HCP: 8	♣ 1083	You bid first.

Board: 40	♠ K3	West Opens 3NT.
Dealer: W	♥ Q983	
Vul: None	♦ 943	Partner bids first.
HCP: 7	♣ Q643	

None Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ A943	♠ QJ5	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ AK984	♥ Q75	1. Gambling			
North HCP: 13	♦ Q7	♦ AJ43	2. artificial			
South HCP: 10	♣ 76	♣ 1093				
Contract: 4♣ E						

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ QJ94	♠ K73			3NT ¹	Pass
Vul: Both	♥ AQ5	♥ K63	4♣ ²	AP		
North HCP: 15	♦ AQ76	♦ KJ9842	1. Gambling			
South HCP: 11	♣ 52	♣ J	2. artificial			
Contract: 4♣ W						

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ AQ1083	♠ K64	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ Q1094	♥ AKJ532	1. Gambling			
North HCP: 13	♦ KQ	♦ J7	2. artificial			
South HCP: 12	♣ 107	♣ 52				
Contract: 4♣ E						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ 8632			3NT ¹	Pass
Vul: Both	♥ QJ107632	♥ A85	6NT	Pass	7NT	X
North HCP: 5	♦ 8732	♦ KJ5	AP			
South HCP: 8	♣ —	♣ 1083	1. Gambling			
Contract: 7NX E						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ A2	♠ K3	3NT ¹	4♣	AP	
Vul: None	♥ A64	♥ Q983	1. Gambling			
North HCP: 15	♦ 108	♦ 943				
South HCP: 7	♣ AK9875	♣ Q643				
Contract: 4♣ N						

North hands (Practice Page)

None

Board: 41
Dealer: E
Vul: NS
HCP: 7

♠ Q98654
♥ QJ1097
♦ —
♣ Q5

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 42
Dealer: W
Vul: Both
HCP: 9

♠ QJ64
♥ KJ2
♦ —
♣ Q108742

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 43
Dealer: E
Vul: None
HCP: 7

♠ J98
♥ QJ854
♦ 4
♣ QJ95

East Opens 3NT.

Partner bids first.

Board: 44
Dealer: W
Vul: NS
HCP: 12

♠ KQ1085
♥ A103
♦ 85
♣ K97

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 45
Dealer: E
Vul: None
HCP: 8

♠ A106432
♥ 8432
♦ A7
♣ 3

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ Q98654	♠ J102			3NT ¹	Pass
Vul: NS	♥ QJ1097	♥ K5	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ —	♦ 85	1. Gambling			
South HCP: 11	♣ Q5	♣ AK7643	2. artificial			
Contract: 4♦ E						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ QJ64	♠ K5	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ KJ2	♥ AQ109	4♦	AP		
North HCP: 9	♦ —	♦ 9642	1. Gambling			
South HCP: 14	♣ Q108742	♣ AJ6	2. artificial			
Contract: 4♦ W						

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ J98	♠ AK10653			3NT ¹	4♠
Vul: None	♥ QJ854	♥ AK3	AP			
North HCP: 7	♦ 4	♦ J3	1. Gambling			
South HCP: 15	♣ QJ95	♣ 63				
Contract: 4♠ S						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ KQ1085	♠ J74	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ A103	♥ 72	4♦	AP		
North HCP: 12	♦ 85	♦ 43	1. Gambling			
South HCP: 5	♣ K97	♣ A108632	2. artificial			
Contract: 4♦ W						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ A106432	♠ Q			3NT ¹	Pass
Vul: None	♥ 8432	♥ KJ976	4♦ ²	Pass	5♣	AP
North HCP: 8	♦ A7	♦ J83	1. Gambling			
South HCP: 7	♣ 3	♣ 10862	2. artificial			
Contract: 5♣ E						

South hands (Practice Page)

None

Board: 41
Dealer: E
Vul: NS
HCP: 11

♠ J102
♥ K5
♦ 85
♣ AK7643

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 42
Dealer: W
Vul: Both
HCP: 14

♠ K5
♥ AQ109
♦ 9642
♣ AJ6

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 43
Dealer: E
Vul: None
HCP: 15

♠ AK10653
♥ AK3
♦ J3
♣ 63

East Opens 3NT.

You bid first.

Board: 44
Dealer: W
Vul: NS
HCP: 5

♠ J74
♥ 72
♦ 43
♣ A108632

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 45
Dealer: E
Vul: None
HCP: 7

♠ Q
♥ KJ976
♦ J83
♣ 10862

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ Q98654	♠ J102			3NT ¹	Pass
Vul: NS	♥ QJ1097	♥ K5	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ —	♦ 85	1. Gambling			
South HCP: 11	♣ Q5	♣ AK7643	2. artificial			
Contract: 4♦ E						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ QJ64	♠ K5	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ KJ2	♥ AQ109	4♦	AP		
North HCP: 9	♦ —	♦ 9642	1. Gambling			
South HCP: 14	♣ Q108742	♣ AJ6	2. artificial			
Contract: 4♦ W						

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ J98	♠ AK10653			3NT ¹	4♠
Vul: None	♥ QJ854	♥ AK3	AP			
North HCP: 7	♦ 4	♦ J3	1. Gambling			
South HCP: 15	♣ QJ95	♣ 63				
Contract: 4♠ S						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ KQ1085	♠ J74	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ A103	♥ 72	4♦	AP		
North HCP: 12	♦ 85	♦ 43	1. Gambling			
South HCP: 5	♣ K97	♣ A108632	2. artificial			
Contract: 4♦ W						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ A106432	♠ Q			3NT ¹	Pass
Vul: None	♥ 8432	♥ KJ976	4♦ ²	Pass	5♣	AP
North HCP: 8	♦ A7	♦ J83	1. Gambling			
South HCP: 7	♣ 3	♣ 10862	2. artificial			
Contract: 5♣ E						

North hands (Practice Page)

None

Board: 46 ♠ KQJ53
Dealer: W ♥ Q82
Vul: NS ♦ J1052
HCP: 9 ♣ 9

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 47 ♠ KJ976
Dealer: E ♥ 1085
Vul: EW ♦ AQ863
HCP: 10 ♣ —

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 48 ♠ AK92
Dealer: W ♥ AK107
Vul: Both ♦ J984
HCP: 15 ♣ 3

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 49 ♠ 1063
Dealer: E ♥ A104
Vul: NS ♦ Q10853
HCP: 6 ♣ 73

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 50 ♠ KQ109
Dealer: W ♥ KQ93
Vul: EW ♦ QJ7
HCP: 14 ♣ J7

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.
East Bids 7♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 46
 Dealer: W
 Vul: NS
 North HCP: 9
 South HCP: 8
 Contract: 5♣ W

North:
 ♠ KQJ53
 ♥ Q82
 ♦ J1052
 ♣ 9

South:
 ♠ 108
 ♥ AK10764
 ♦ 8
 ♣ J1062

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	AP		
1. Gambling			
2. artificial			

Board: 47
 Dealer: E
 Vul: EW
 North HCP: 10
 South HCP: 14
 Contract: 4♣ W

North:
 ♠ KJ976
 ♥ 1085
 ♦ AQ863
 ♣ —

South:
 ♠ A104
 ♥ AK97
 ♦ K1054
 ♣ 96

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		
1. Gambling			
2. artificial			

Board: 48
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 4
 Contract: 5♣ W

North:
 ♠ AK92
 ♥ AK107
 ♦ J984
 ♣ 3

South:
 ♠ J1054
 ♥ 543
 ♦ Q105
 ♣ J105

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	AP		
1. Gambling			
2. artificial			

Board: 49
 Dealer: E
 Vul: NS
 North HCP: 6
 South HCP: 9
 Contract: 4♣ W

North:
 ♠ 1063
 ♥ A104
 ♦ Q10853
 ♣ 73

South:
 ♠ KQ5
 ♥ 98732
 ♦ A72
 ♣ 95

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		
1. Gambling			
2. artificial			

Board: 50
 Dealer: W
 Vul: EW
 North HCP: 14
 South HCP: 5
 Contract: 7♣X W

North:
 ♠ KQ109
 ♥ KQ93
 ♦ QJ7
 ♣ J7

South:
 ♠ AJ8642
 ♥ 65
 ♦ 6543
 ♣ 4

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	Pass	7♣	Pass
Pass	X	AP	
1. Gambling			
2. artificial			

South hands (Practice Page)

None

Board: 46 ♠ 108
Dealer: W ♥ AK10764
Vul: NS ♦ 8
HCP: 8 ♣ J1062

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 47 ♠ A104
Dealer: E ♥ AK97
Vul: EW ♦ K1054
HCP: 14 ♣ 96

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 48 ♠ J1054
Dealer: W ♥ 543
Vul: Both ♦ Q105
HCP: 4 ♣ J105

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 49 ♠ KQ5
Dealer: E ♥ 98732
Vul: NS ♦ A72
HCP: 9 ♣ 95

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 50 ♠ AJ8642
Dealer: W ♥ 65
Vul: EW ♦ 6543
HCP: 5 ♣ 4

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.
East Bids 7♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 46
 Dealer: W
 Vul: NS
 North HCP: 9
 South HCP: 8
 Contract: 5♣ W

North:
 ♠ KQJ53
 ♥ Q82
 ♦ J1052
 ♣ 9

South:
 ♠ 108
 ♥ AK10764
 ♦ 8
 ♣ J1062

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	AP		
1. Gambling			
2. artificial			

Board: 47
 Dealer: E
 Vul: EW
 North HCP: 10
 South HCP: 14
 Contract: 4♣ W

North:
 ♠ KJ976
 ♥ 1085
 ♦ AQ863
 ♣ —

South:
 ♠ A104
 ♥ AK97
 ♦ K1054
 ♣ 96

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		
1. Gambling			
2. artificial			

Board: 48
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 4
 Contract: 5♣ W

North:
 ♠ AK92
 ♥ AK107
 ♦ J984
 ♣ 3

South:
 ♠ J1054
 ♥ 543
 ♦ Q105
 ♣ J105

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	AP		
1. Gambling			
2. artificial			

Board: 49
 Dealer: E
 Vul: NS
 North HCP: 6
 South HCP: 9
 Contract: 4♣ W

North:
 ♠ 1063
 ♥ A104
 ♦ Q10853
 ♣ 73

South:
 ♠ KQ5
 ♥ 98732
 ♦ A72
 ♣ 95

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		
1. Gambling			
2. artificial			

Board: 50
 Dealer: W
 Vul: EW
 North HCP: 14
 South HCP: 5
 Contract: 7♣X W

North:
 ♠ KQ109
 ♥ KQ93
 ♦ QJ7
 ♣ J7

South:
 ♠ AJ8642
 ♥ 65
 ♦ 6543
 ♣ 4

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	Pass	7♣	Pass
Pass	X	AP	
1. Gambling			
2. artificial			

North hands (Practice Page)

None

Board: 51	♠ AQ42	East Opens 3NT.
Dealer: E	♥ K7	West Bids 4♣ if possible.
Vul: Both	♦ A753	
HCP: 13	♣ 1083	Partner bids first.

Board: 52	♠ A9764	West Opens 3NT.
Dealer: W	♥ QJ	East Bids 4♣ if possible.
Vul: None	♦ 653	West Bids 4♦ if possible.
HCP: 8	♣ J43	You bid first.

Board: 53	♠ QJ982	East Opens 3NT.
Dealer: E	♥ K532	
Vul: EW	♦ 87	Partner bids first.
HCP: 6	♣ 84	

Board: 54	♠ AQ7632	West Opens 3NT.
Dealer: W	♥ A63	East Bids 4♣ if possible.
Vul: Both	♦ Q7	
HCP: 12	♣ 43	You bid first.

Board: 55	♠ QJ	East Opens 3NT.
Dealer: E	♥ Q103	West Bids 4♣ if possible.
Vul: None	♦ J876	East Bids 4♦ if possible.
HCP: 14	♣ AKJ4	Partner bids first.

None Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ AQ42	♠ 10			3NT ¹	Pass
Vul: Both	♥ K7	♥ QJ652	4♣ ²	AP		
North HCP: 13	♦ A753	♦ Q109842	1. Gambling			
South HCP: 6	♣ 1083	♣ J	2. artificial			
Contract: 4♣ W						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ A9764	♠ J32	3NT ¹	Pass	4♣ ²	X
Vul: None	♥ QJ	♥ 854	4♦	AP		
North HCP: 8	♦ 653	♦ 72	1. Gambling			
South HCP: 10	♣ J43	♣ AKQ72	2. artificial			
Contract: 4♦ W						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ QJ982	♠ A65			3NT ¹	4♥
Vul: EW	♥ K532	♥ A10974	AP			
North HCP: 6	♦ 87	♦ 104	1. Gambling			
South HCP: 17	♣ 84	♣ AKQ				
Contract: 4♥ S						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ AQ7632	♠ K8	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ A63	♥ J9854	1. Gambling			
North HCP: 12	♦ Q7	♦ KJ9864	2. artificial			
South HCP: 8	♣ 43	♣ —				
Contract: 4♣ E						

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ A10642			3NT ¹	Pass
Vul: None	♥ Q103	♥ 9542	4♣ ²	Pass	4♦	AP
North HCP: 14	♦ J876	♦ —	1. Gambling			
South HCP: 6	♣ AKJ4	♣ Q753	2. artificial			
Contract: 4♦ E						

South hands (Practice Page)

None

Board: 51
Dealer: E
Vul: Both
HCP: 6

♠ 10
♥ QJ652
♦ Q109842
♣ J

East Opens 3NT.
West Bids 4♣ if possible.
You bid first.

Board: 52
Dealer: W
Vul: None
HCP: 10

♠ J32
♥ 854
♦ 72
♣ AKQ72

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
Partner bids first.

Board: 53
Dealer: E
Vul: EW
HCP: 17

♠ A65
♥ A10974
♦ 104
♣ AKQ

East Opens 3NT.
You bid first.

Board: 54
Dealer: W
Vul: Both
HCP: 8

♠ K8
♥ J9854
♦ KJ9864
♣ —

West Opens 3NT.
East Bids 4♣ if possible.
Partner bids first.

Board: 55
Dealer: E
Vul: None
HCP: 6

♠ A10642
♥ 9542
♦ —
♣ Q753

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
You bid first.

None Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ AQ42	♠ 10			3NT ¹	Pass
Vul: Both	♥ K7	♥ QJ652	4♣ ²	AP		
North HCP: 13	♦ A753	♦ Q109842	1. Gambling			
South HCP: 6	♣ 1083	♣ J	2. artificial			
Contract: 4♣ W						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ A9764	♠ J32	3NT ¹	Pass	4♣ ²	X
Vul: None	♥ QJ	♥ 854	4♦	AP		
North HCP: 8	♦ 653	♦ 72	1. Gambling			
South HCP: 10	♣ J43	♣ AKQ72	2. artificial			
Contract: 4♦ W						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ QJ982	♠ A65			3NT ¹	4♥
Vul: EW	♥ K532	♥ A10974	AP			
North HCP: 6	♦ 87	♦ 104	1. Gambling			
South HCP: 17	♣ 84	♣ AKQ				
Contract: 4♥ S						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ AQ7632	♠ K8	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ A63	♥ J9854	1. Gambling			
North HCP: 12	♦ Q7	♦ KJ9864	2. artificial			
South HCP: 8	♣ 43	♣ —				
Contract: 4♣ E						

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ A10642			3NT ¹	Pass
Vul: None	♥ Q103	♥ 9542	4♣ ²	Pass	4♦	AP
North HCP: 14	♦ J876	♦ —	1. Gambling			
South HCP: 6	♣ AKJ4	♣ Q753	2. artificial			
Contract: 4♦ E						

North hands (Practice Page)

None

Board: 56
Dealer: W
Vul: NS
HCP: 11

♠ K98
♥ A10854
♦ QJ102
♣ J

West Opens 3NT.
East Bids 4♣ if possible.
You bid first.

Board: 57
Dealer: E
Vul: Both
HCP: 8

♠ A963
♥ 95
♦ J5
♣ K10987

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
Partner bids first.

Board: 58
Dealer: W
Vul: None
HCP: 14

♠ AKQJ985
♥ KJ32
♦ —
♣ 104

West Opens 3NT.
You bid first.

Board: 59
Dealer: E
Vul: NS
HCP: 13

♠ 9854
♥ A76
♦ 4
♣ AKQ87

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
Partner bids first.

Board: 60
Dealer: W
Vul: EW
HCP: 14

♠ AKJ
♥ Q10943
♦ KJ75
♣ 10

West Opens 3NT.
You bid first.

None Both hands (Answers Page)

Board: 56
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 7
 Contract: 4♣ E

North:
 ♠ K98
 ♥ A10854
 ♦ QJ102
 ♣ J

South:
 ♠ QJ105
 ♥ KJ972
 ♦ 874
 ♣ 9

West	North	East	South
3NT ¹	Pass	4♣ ²	AP
1. Gambling			
2. artificial			

Board: 57
 Dealer: E
 Vul: Both
 North HCP: 8
 South HCP: 8
 Contract: 4♦ E

North:
 ♠ A963
 ♥ 95
 ♦ J5
 ♣ K10987

South:
 ♠ QJ754
 ♥ A1062
 ♦ 43
 ♣ J6

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	AP
1. Gambling			
2. artificial			

Board: 58
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 0
 Contract: 4♠ N

North:
 ♠ AKQJ985
 ♥ KJ32
 ♦ —
 ♣ 104

South:
 ♠ 764
 ♥ 10987
 ♦ 532
 ♣ 962

West	North	East	South
3NT ¹	4♠	AP	
1. Gambling			

Board: 59
 Dealer: E
 Vul: NS
 North HCP: 13
 South HCP: 8
 Contract: 4♦ E

North:
 ♠ 9854
 ♥ A76
 ♦ 4
 ♣ AKQ87

South:
 ♠ A72
 ♥ Q9543
 ♦ J
 ♣ J1065

West	North	East	South
		3NT ¹	Pass
4♣ ²	X	4♦	AP
1. Gambling			
2. artificial			

Board: 60
 Dealer: W
 Vul: EW
 North HCP: 14
 South HCP: 7
 Contract: 4♥ N

North:
 ♠ AKJ
 ♥ Q10943
 ♦ KJ75
 ♣ 10

South:
 ♠ Q92
 ♥ 7
 ♦ A9632
 ♣ J842

West	North	East	South
3NT ¹	4♥	AP	
1. Gambling			

South hands (Practice Page)

None

Board: 56	♠ QJ105	West Opens 3NT.
Dealer: W	♥ KJ972	East Bids 4♣ if possible.
Vul: NS	♦ 874	
HCP: 7	♣ 9	Partner bids first.
Board: 57	♠ QJ754	East Opens 3NT.
Dealer: E	♥ A1062	West Bids 4♣ if possible.
Vul: Both	♦ 43	East Bids 4♦ if possible.
HCP: 8	♣ J6	You bid first.
Board: 58	♠ 764	West Opens 3NT.
Dealer: W	♥ 10987	
Vul: None	♦ 532	Partner bids first.
HCP: 0	♣ 962	
Board: 59	♠ A72	East Opens 3NT.
Dealer: E	♥ Q9543	West Bids 4♣ if possible.
Vul: NS	♦ J	East Bids 4♦ if possible.
HCP: 8	♣ J1065	You bid first.
Board: 60	♠ Q92	West Opens 3NT.
Dealer: W	♥ 7	
Vul: EW	♦ A9632	Partner bids first.
HCP: 7	♣ J842	

None Both hands (Answers Page)

Board: 56
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 7
 Contract: 4♣ E

North:
 ♠ K98
 ♥ A10854
 ♦ QJ102
 ♣ J

South:
 ♠ QJ105
 ♥ KJ972
 ♦ 874
 ♣ 9

West	North	East	South
3NT ¹	Pass	4♣ ²	AP
1. Gambling			
2. artificial			

Board: 57
 Dealer: E
 Vul: Both
 North HCP: 8
 South HCP: 8
 Contract: 4♦ E

North:
 ♠ A963
 ♥ 95
 ♦ J5
 ♣ K10987

South:
 ♠ QJ754
 ♥ A1062
 ♦ 43
 ♣ J6

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	AP
1. Gambling			
2. artificial			

Board: 58
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 0
 Contract: 4♠ N

North:
 ♠ AKQJ985
 ♥ KJ32
 ♦ —
 ♣ 104

South:
 ♠ 764
 ♥ 10987
 ♦ 532
 ♣ 962

West	North	East	South
3NT ¹	4♠	AP	
1. Gambling			

Board: 59
 Dealer: E
 Vul: NS
 North HCP: 13
 South HCP: 8
 Contract: 4♦ E

North:
 ♠ 9854
 ♥ A76
 ♦ 4
 ♣ AKQ87

South:
 ♠ A72
 ♥ Q9543
 ♦ J
 ♣ J1065

West	North	East	South
		3NT ¹	Pass
4♣ ²	X	4♦	AP
1. Gambling			
2. artificial			

Board: 60
 Dealer: W
 Vul: EW
 North HCP: 14
 South HCP: 7
 Contract: 4♥ N

North:
 ♠ AKJ
 ♥ Q10943
 ♦ KJ75
 ♣ 10

South:
 ♠ Q92
 ♥ 7
 ♦ A9632
 ♣ J842

West	North	East	South
3NT ¹	4♥	AP	
1. Gambling			

North hands (Practice Page)

None

Board: 61	♠ KQ108543	East Opens 3NT.
Dealer: E	♥ 8	West Bids 4♣ if possible.
Vul: None	♦ Q543	
HCP: 7	♣ 7	Partner bids first.

Board: 62	♠ AQ6542	West Opens 3NT.
Dealer: W	♥ —	East Bids 4♦ if possible.
Vul: NS	♦ KJ1065	West Bids 5♣ if possible.
HCP: 10	♣ 96	You bid first.

Board: 63	♠ 102	East Opens 3NT.
Dealer: E	♥ K108763	West Bids 4♦ if possible.
Vul: EW	♦ 96	East Bids 5♣ if possible.
HCP: 4	♣ J85	Partner bids first.

Board: 64	♠ 103	West Opens 3NT.
Dealer: W	♥ AQJ6	East Bids 4♣ if possible.
Vul: Both	♦ KJ10984	
HCP: 11	♣ 6	You bid first.

Board: 65	♠ Q62	East Opens 3NT.
Dealer: E	♥ A1063	West Bids 4♣ if possible.
Vul: NS	♦ 64	East Bids 4♦ if possible.
HCP: 9	♣ K852	Partner bids first.

None Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ KQ108543	♠ A92			3NT ¹	Pass
Vul: None	♥ 8	♥ 7632	4♣ ²	AP		
North HCP: 7	♦ Q543	♦ AKJ8	1. Gambling			
South HCP: 12	♣ 7	♣ 104	2. artificial			
Contract: 4♣ W						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ AQ6542	♠ J	3NT ¹	Pass	4♦ ²	Pass
Vul: NS	♥ —	♥ AKJ952	5♣	AP		
North HCP: 10	♦ KJ1065	♦ 842	1. Gambling			
South HCP: 9	♣ 96	♣ 1032	2. artificial			
Contract: 5♣ W						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ K643			3NT ¹	Pass
Vul: EW	♥ K108763	♥ AQJ2	4♦ ²	Pass	5♣	AP
North HCP: 4	♦ 96	♦ J85	1. Gambling			
South HCP: 11	♣ J85	♣ 43	2. artificial			
Contract: 5♣ E						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ AQ974	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ AQJ6	♥ 1042	1. Gambling			
North HCP: 11	♦ KJ10984	♦ Q73	2. artificial			
South HCP: 8	♣ 6	♣ 105				
Contract: 4♣ E						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ Q62	♠ K10983			3NT ¹	Pass
Vul: NS	♥ A1063	♥ K754	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 64	♦ J	1. Gambling			
South HCP: 8	♣ K852	♣ J104	2. artificial			
Contract: 4♦ E						

South hands (Practice Page)

None

Board: 61	♠ A92	East Opens 3NT.
Dealer: E	♥ 7632	West Bids 4♣ if possible.
Vul: None	♦ AKJ8	
HCP: 12	♣ 104	You bid first.

Board: 62	♠ J	West Opens 3NT.
Dealer: W	♥ AKJ952	East Bids 4♦ if possible.
Vul: NS	♦ 842	West Bids 5♣ if possible.
HCP: 9	♣ 1032	Partner bids first.

Board: 63	♠ K643	East Opens 3NT.
Dealer: E	♥ AQJ2	West Bids 4♦ if possible.
Vul: EW	♦ J85	East Bids 5♣ if possible.
HCP: 11	♣ 43	You bid first.

Board: 64	♠ AQ974	West Opens 3NT.
Dealer: W	♥ 1042	East Bids 4♣ if possible.
Vul: Both	♦ Q73	
HCP: 8	♣ 105	Partner bids first.

Board: 65	♠ K10983	East Opens 3NT.
Dealer: E	♥ K754	West Bids 4♣ if possible.
Vul: NS	♦ J	East Bids 4♦ if possible.
HCP: 8	♣ J104	You bid first.

None Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ KQ108543	♠ A92			3NT ¹	Pass
Vul: None	♥ 8	♥ 7632	4♣ ²	AP		
North HCP: 7	♦ Q543	♦ AKJ8	1. Gambling			
South HCP: 12	♣ 7	♣ 104	2. artificial			
Contract: 4♣ W						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ AQ6542	♠ J	3NT ¹	Pass	4♦ ²	Pass
Vul: NS	♥ —	♥ AKJ952	5♣	AP		
North HCP: 10	♦ KJ1065	♦ 842	1. Gambling			
South HCP: 9	♣ 96	♣ 1032	2. artificial			
Contract: 5♣ W						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ K643			3NT ¹	Pass
Vul: EW	♥ K108763	♥ AQJ2	4♦ ²	Pass	5♣	AP
North HCP: 4	♦ 96	♦ J85	1. Gambling			
South HCP: 11	♣ J85	♣ 43	2. artificial			
Contract: 5♣ E						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ AQ974	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ AQJ6	♥ 1042	1. Gambling			
North HCP: 11	♦ KJ10984	♦ Q73	2. artificial			
South HCP: 8	♣ 6	♣ 105				
Contract: 4♣ E						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ Q62	♠ K10983			3NT ¹	Pass
Vul: NS	♥ A1063	♥ K754	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 64	♦ J	1. Gambling			
South HCP: 8	♣ K852	♣ J104	2. artificial			
Contract: 4♦ E						

North hands (Practice Page)

None

Board: 66	♠ QJ107	West Opens 3NT.
Dealer: W	♥ A975	East Bids 6NT if possible.
Vul: EW	♦ 5	
HCP: 7	♣ 8643	You bid first.
Board: 67	♠ KJ982	East Opens 3NT.
Dealer: E	♥ AQ74	
Vul: Both	♦ 108	Partner bids first.
HCP: 11	♣ J10	
Board: 68	♠ AJ42	West Opens 3NT.
Dealer: W	♥ AJ86	East Bids 4♣ if possible.
Vul: None	♦ AK65	
HCP: 17	♣ 10	You bid first.
Board: 69	♠ K10985	East Opens 3NT.
Dealer: E	♥ 4	West Bids 4♣ if possible.
Vul: EW	♦ 7	
HCP: 9	♣ AQ9842	Partner bids first.
Board: 70	♠ 4	West Opens 3NT.
Dealer: W	♥ A1032	East Bids 4♣ if possible.
Vul: Both	♦ AK10762	
HCP: 11	♣ 52	You bid first.

None Both hands (Answers Page)

Board: 66
 Dealer: W
 Vul: EW
 North HCP: 7
 South HCP: 6
 Contract: 6N W

North:
 ♠ QJ107
 ♥ A975
 ♦ 5
 ♣ 8643

South:
 ♠ K9653
 ♥ J863
 ♦ 632
 ♣ Q

West	North	East	South
3NT ¹	Pass	6NT	AP
1. Gambling			

Board: 67
 Dealer: E
 Vul: Both
 North HCP: 11
 South HCP: 16
 Contract: 4♥ S

North:
 ♠ KJ982
 ♥ AQ74
 ♦ 108
 ♣ J10

South:
 ♠ A
 ♥ KJ1082
 ♦ AKJ52
 ♣ 75

West	North	East	South
		3NT ¹	4♥
AP			
1. Gambling			

Board: 68
 Dealer: W
 Vul: None
 North HCP: 17
 South HCP: 7
 Contract: 4♣ E

North:
 ♠ AJ42
 ♥ AJ86
 ♦ AK65
 ♣ 10

South:
 ♠ K97
 ♥ K92
 ♦ J8432
 ♣ 94

West	North	East	South
3NT ¹	Pass	4♣ ²	AP
1. Gambling			
2. artificial			

Board: 69
 Dealer: E
 Vul: EW
 North HCP: 9
 South HCP: 19
 Contract: 4♠ N

North:
 ♠ K10985
 ♥ 4
 ♦ 7
 ♣ AQ9842

South:
 ♠ A3
 ♥ AKQJ93
 ♦ J8
 ♣ KJ10

West	North	East	South
		3NT ¹	X
4♣ ²	4♠	AP	
1. Gambling			
2. artificial			

Board: 70
 Dealer: W
 Vul: Both
 North HCP: 11
 South HCP: 10
 Contract: 4♣ E

North:
 ♠ 4
 ♥ A1032
 ♦ AK10762
 ♣ 52

South:
 ♠ AQ1096
 ♥ 95
 ♦ QJ54
 ♣ J10

West	North	East	South
3NT ¹	Pass	4♣ ²	AP
1. Gambling			
2. artificial			

South hands (Practice Page)

None

Board: 66	♠ K9653	West Opens 3NT.
Dealer: W	♥ J863	East Bids 6NT if possible.
Vul: EW	♦ 632	
HCP: 6	♣ Q	Partner bids first.

Board: 67	♠ A	East Opens 3NT.
Dealer: E	♥ KJ1082	
Vul: Both	♦ AKJ52	You bid first.
HCP: 16	♣ 75	

Board: 68	♠ K97	West Opens 3NT.
Dealer: W	♥ K92	East Bids 4♣ if possible.
Vul: None	♦ J8432	
HCP: 7	♣ 94	Partner bids first.

Board: 69	♠ A3	East Opens 3NT.
Dealer: E	♥ AKQJ93	West Bids 4♣ if possible.
Vul: EW	♦ J8	
HCP: 19	♣ KJ10	You bid first.

Board: 70	♠ AQ1096	West Opens 3NT.
Dealer: W	♥ 95	East Bids 4♣ if possible.
Vul: Both	♦ QJ54	
HCP: 10	♣ J10	Partner bids first.

None Both hands (Answers Page)

Board: 66
 Dealer: W
 Vul: EW
 North HCP: 7
 South HCP: 6
 Contract: 6N W

North:
 ♠ QJ107
 ♥ A975
 ♦ 5
 ♣ 8643

South:
 ♠ K9653
 ♥ J863
 ♦ 632
 ♣ Q

West	North	East	South
3NT ¹	Pass	6NT	AP
1. Gambling			

Board: 67
 Dealer: E
 Vul: Both
 North HCP: 11
 South HCP: 16
 Contract: 4♥ S

North:
 ♠ KJ982
 ♥ AQ74
 ♦ 108
 ♣ J10

South:
 ♠ A
 ♥ KJ1082
 ♦ AKJ52
 ♣ 75

West	North	East	South
		3NT ¹	4♥
AP			
1. Gambling			

Board: 68
 Dealer: W
 Vul: None
 North HCP: 17
 South HCP: 7
 Contract: 4♣ E

North:
 ♠ AJ42
 ♥ AJ86
 ♦ AK65
 ♣ 10

South:
 ♠ K97
 ♥ K92
 ♦ J8432
 ♣ 94

West	North	East	South
3NT ¹	Pass	4♣ ²	AP
1. Gambling			
2. artificial			

Board: 69
 Dealer: E
 Vul: EW
 North HCP: 9
 South HCP: 19
 Contract: 4♠ N

North:
 ♠ K10985
 ♥ 4
 ♦ 7
 ♣ AQ9842

South:
 ♠ A3
 ♥ AKQJ93
 ♦ J8
 ♣ KJ10

West	North	East	South
		3NT ¹	X
4♣ ²	4♠	AP	
1. Gambling			
2. artificial			

Board: 70
 Dealer: W
 Vul: Both
 North HCP: 11
 South HCP: 10
 Contract: 4♣ E

North:
 ♠ 4
 ♥ A1032
 ♦ AK10762
 ♣ 52

South:
 ♠ AQ1096
 ♥ 95
 ♦ QJ54
 ♣ J10

West	North	East	South
3NT ¹	Pass	4♣ ²	AP
1. Gambling			
2. artificial			

North hands (Practice Page)

None

Board: 71 ♠ KQ1043
Dealer: E ♥ J98
Vul: None ♦ J107
HCP: 7 ♣ 74

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 72 ♠ J105
Dealer: W ♥ K109732
Vul: NS ♦ 5
HCP: 6 ♣ Q93

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 73 ♠ 10542
Dealer: E ♥ AKJ84
Vul: Both ♦ AJ65
HCP: 13 ♣ —

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 74 ♠ K843
Dealer: W ♥ AQ97
Vul: None ♦ 7654
HCP: 9 ♣ 5

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 75 ♠ Q7632
Dealer: E ♥ 10
Vul: NS ♦ 873
HCP: 2 ♣ 9864

East Opens 3NT.

Partner bids first.

None Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ KQ1043	♠ J85			3NT ¹	Pass
Vul: None	♥ J98	♥ A74	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ J107	♦ 83	1. Gambling			
South HCP: 10	♣ 74	♣ KQ1053	2. artificial			
Contract: 4♦ E						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ J105	♠ AK976	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ K109732	♥ A4	4♦	AP		
North HCP: 6	♦ 5	♦ 97	1. Gambling			
South HCP: 14	♣ Q93	♣ K864	2. artificial			
Contract: 4♦ W						

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ 10542	♠ KQJ73			3NT ¹	Pass
Vul: Both	♥ AKJ84	♥ Q	4♣ ²	AP		
North HCP: 13	♦ AJ65	♦ Q74	1. Gambling			
South HCP: 11	♣ —	♣ J1094	2. artificial			
Contract: 4♣ W						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ K843	♠ A972	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ AQ97	♥ K83	1. Gambling			
North HCP: 9	♦ 7654	♦ AKQ8	2. artificial			
South HCP: 16	♣ 5	♣ 74				
Contract: 4♣ E						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ Q7632	♠ AKJ10			3NT ¹	4♥
Vul: NS	♥ 10	♥ KQJ75	AP			
North HCP: 2	♦ 873	♦ —	1. Gambling			
South HCP: 18	♣ 9864	♣ KJ72				
Contract: 4♥ S						

South hands (Practice Page)

None

Board: 71
Dealer: E
Vul: None
HCP: 10

♠ J85
♥ A74
♦ 83
♣ KQ1053

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 72
Dealer: W
Vul: NS
HCP: 14

♠ AK976
♥ A4
♦ 97
♣ K864

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 73
Dealer: E
Vul: Both
HCP: 11

♠ KQJ73
♥ Q
♦ Q74
♣ J1094

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 74
Dealer: W
Vul: None
HCP: 16

♠ A972
♥ K83
♦ AKQ8
♣ 74

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 75
Dealer: E
Vul: NS
HCP: 18

♠ AKJ10
♥ KQJ75
♦ —
♣ KJ72

East Opens 3NT.

You bid first.

None Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ KQ1043	♠ J85			3NT ¹	Pass
Vul: None	♥ J98	♥ A74	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ J107	♦ 83	1. Gambling			
South HCP: 10	♣ 74	♣ KQ1053	2. artificial			
Contract: 4♦ E						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ J105	♠ AK976	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ K109732	♥ A4	4♦	AP		
North HCP: 6	♦ 5	♦ 97	1. Gambling			
South HCP: 14	♣ Q93	♣ K864	2. artificial			
Contract: 4♦ W						

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ 10542	♠ KQJ73			3NT ¹	Pass
Vul: Both	♥ AKJ84	♥ Q	4♣ ²	AP		
North HCP: 13	♦ AJ65	♦ Q74	1. Gambling			
South HCP: 11	♣ —	♣ J1094	2. artificial			
Contract: 4♣ W						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ K843	♠ A972	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ AQ97	♥ K83	1. Gambling			
North HCP: 9	♦ 7654	♦ AKQ8	2. artificial			
South HCP: 16	♣ 5	♣ 74				
Contract: 4♣ E						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ Q7632	♠ AKJ10			3NT ¹	4♥
Vul: NS	♥ 10	♥ KQJ75	AP			
North HCP: 2	♦ 873	♦ —	1. Gambling			
South HCP: 18	♣ 9864	♣ KJ72				
Contract: 4♥ S						

North hands (Practice Page)

None

Board: 76
Dealer: W
Vul: EW
HCP: 9

♠ K9532
♥ 109
♦ AQ1065
♣ 6

West Opens 3NT.
East Bids 4♣ if possible.
You bid first.

Board: 77
Dealer: E
Vul: None
HCP: 11

♠ KJ1094
♥ 52
♦ J10
♣ AQ42

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
Partner bids first.

Board: 78
Dealer: W
Vul: NS
HCP: 14

♠ 73
♥ AKQ964
♦ 83
♣ KQ7

West Opens 3NT.
You bid first.

Board: 79
Dealer: E
Vul: EW
HCP: 11

♠ 86543
♥ AK
♦ 8
♣ A8752

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
Partner bids first.

Board: 80
Dealer: W
Vul: Both
HCP: 5

♠ 7
♥ KJ108
♦ 1032
♣ J10654

West Opens 3NT.
East Bids 4♣ if possible.
You bid first.

None Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: W	♠ K9532	♠ AQ876	3NT ¹	Pass	4♣ ²	4♥
Vul: EW	♥ 109	♥ AKQJ32	AP			
North HCP: 9	♦ AQ1065	♦ J	1. Gambling			
South HCP: 17	♣ 6	♣ 2	2. artificial			
Contract: 4♥ S						

Board: 77	North:	South:	West	North	East	South
Dealer: E	♠ KJ1094	♠ 76			3NT ¹	Pass
Vul: None	♥ 52	♥ KJ1086	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ J10	♦ 9	1. Gambling			
South HCP: 5	♣ AQ42	♣ J10976	2. artificial			
Contract: 4♦ E						

Board: 78	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ AQJ82	3NT ¹	4♥	AP	
Vul: NS	♥ AKQ964	♥ J52	1. Gambling			
North HCP: 14	♦ 83	♦ 9				
South HCP: 8	♣ KQ7	♣ 10642				
Contract: 4♥ N						

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ 86543	♠ AJ9			3NT ¹	Pass
Vul: EW	♥ AK	♥ J105	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ 8	♦ J1093	1. Gambling			
South HCP: 11	♣ A8752	♣ KJ4	2. artificial			
Contract: 4♦ E						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ A1085	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ KJ108	♥ AQ63	1. Gambling			
North HCP: 5	♦ 1032	♦ A986	2. artificial			
South HCP: 14	♣ J10654	♣ 3				
Contract: 4♣ E						

South hands (Practice Page)

None

Board: 76	♠ AQ876	West Opens 3NT.
Dealer: W	♥ AKQJ32	East Bids 4♣ if possible.
Vul: EW	♦ J	
HCP: 17	♣ 2	Partner bids first.

Board: 77	♠ 76	East Opens 3NT.
Dealer: E	♥ KJ1086	West Bids 4♣ if possible.
Vul: None	♦ 9	East Bids 4♦ if possible.
HCP: 5	♣ J10976	You bid first.

Board: 78	♠ AQJ82	West Opens 3NT.
Dealer: W	♥ J52	
Vul: NS	♦ 9	Partner bids first.
HCP: 8	♣ 10642	

Board: 79	♠ AJ9	East Opens 3NT.
Dealer: E	♥ J105	West Bids 4♣ if possible.
Vul: EW	♦ J1093	East Bids 4♦ if possible.
HCP: 11	♣ KJ4	You bid first.

Board: 80	♠ A1085	West Opens 3NT.
Dealer: W	♥ AQ63	East Bids 4♣ if possible.
Vul: Both	♦ A986	
HCP: 14	♣ 3	Partner bids first.

None Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: W	♠ K9532	♠ AQ876	3NT ¹	Pass	4♣ ²	4♥
Vul: EW	♥ 109	♥ AKQJ32	AP			
North HCP: 9	♦ AQ1065	♦ J	1. Gambling			
South HCP: 17	♣ 6	♣ 2	2. artificial			
Contract: 4♥ S						

Board: 77	North:	South:	West	North	East	South
Dealer: E	♠ KJ1094	♠ 76			3NT ¹	Pass
Vul: None	♥ 52	♥ KJ1086	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ J10	♦ 9	1. Gambling			
South HCP: 5	♣ AQ42	♣ J10976	2. artificial			
Contract: 4♦ E						

Board: 78	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ AQJ82	3NT ¹	4♥	AP	
Vul: NS	♥ AKQ964	♥ J52	1. Gambling			
North HCP: 14	♦ 83	♦ 9				
South HCP: 8	♣ KQ7	♣ 10642				
Contract: 4♥ N						

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ 86543	♠ AJ9			3NT ¹	Pass
Vul: EW	♥ AK	♥ J105	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ 8	♦ J1093	1. Gambling			
South HCP: 11	♣ A8752	♣ KJ4	2. artificial			
Contract: 4♦ E						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ A1085	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ KJ108	♥ AQ63	1. Gambling			
North HCP: 5	♦ 1032	♦ A986	2. artificial			
South HCP: 14	♣ J10654	♣ 3				
Contract: 4♣ E						

North hands (Practice Page)

None

Board: 81	♠ K82	East Opens 3NT.
Dealer: E	♥ AQ982	West Bids 4♣ if possible.
Vul: NS	♦ A763	
HCP: 13	♣ 8	Partner bids first.
Board: 82	♠ 10	West Opens 3NT.
Dealer: W	♥ 10532	East Bids 4♣ if possible.
Vul: EW	♦ 10	
HCP: 10	♣ AKQJ984	You bid first.
Board: 83	♠ KJ10982	East Opens 3NT.
Dealer: E	♥ A42	West Bids 4♣ if possible.
Vul: Both	♦ J4	East Bids 4♦ if possible.
HCP: 13	♣ A4	Partner bids first.
Board: 84	♠ A10853	West Opens 3NT.
Dealer: W	♥ Q104	East Bids 4♦ if possible.
Vul: None	♦ K9853	West Bids 5♣ if possible.
HCP: 9	♣ —	You bid first.
Board: 85	♠ K92	East Opens 3NT.
Dealer: E	♥ Q8	West Bids 4♣ if possible.
Vul: EW	♦ 9532	East Bids 4♦ if possible.
HCP: 8	♣ QJ94	West Bids 5♦ if possible.
		Partner bids first.

None Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ K82	♠ Q76			3NT ¹	Pass
Vul: NS	♥ AQ982	♥ K5	4♣ ²	AP		
North HCP: 13	♦ A763	♦ KJ952	1. Gambling			
South HCP: 9	♣ 8	♣ 1052	2. artificial			
Contract: 4♣ W						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ AKQJ4	3NT ¹	Pass	4♣ ²	4♠
Vul: EW	♥ 10532	♥ KJ6	Pass	5♣	AP	
North HCP: 10	♦ 10	♦ 52	1. Gambling			
South HCP: 14	♣ AKQJ984	♣ 762	2. artificial			
Contract: 5♣ N						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ KJ10982	♠ 7654			3NT ¹	Pass
Vul: Both	♥ A42	♥ QJ105	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ J4	♦ —	1. Gambling			
South HCP: 8	♣ A4	♣ KQ953	2. artificial			
Contract: 4♦ E						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ A10853	♠ K2	3NT ¹	Pass	4♦ ²	Pass
Vul: None	♥ Q104	♥ K8652	5♣	AP		
North HCP: 9	♦ K9853	♦ J62	1. Gambling			
South HCP: 7	♣ —	♣ 1085	2. artificial			
Contract: 5♣ W						

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ K92	♠ J1063			3NT ¹	Pass
Vul: EW	♥ Q8	♥ 9532	4♣ ²	Pass	4♦	Pass
North HCP: 8	♦ 9532	♦ 6	5♦	AP		
South HCP: 8	♣ QJ94	♣ AK107	1. Gambling			
Contract: 5♦ E			2. artificial			

South hands (Practice Page)

None

Board: 81	♠ Q76	East Opens 3NT.
Dealer: E	♥ K5	West Bids 4♣ if possible.
Vul: NS	♦ KJ952	
HCP: 9	♣ 1052	You bid first.

Board: 82	♠ AKQJ4	West Opens 3NT.
Dealer: W	♥ KJ6	East Bids 4♣ if possible.
Vul: EW	♦ 52	
HCP: 14	♣ 762	Partner bids first.

Board: 83	♠ 7654	East Opens 3NT.
Dealer: E	♥ QJ105	West Bids 4♣ if possible.
Vul: Both	♦ —	East Bids 4♦ if possible.
HCP: 8	♣ KQ953	You bid first.

Board: 84	♠ K2	West Opens 3NT.
Dealer: W	♥ K8652	East Bids 4♦ if possible.
Vul: None	♦ J62	West Bids 5♣ if possible.
HCP: 7	♣ 1085	Partner bids first.

Board: 85	♠ J1063	East Opens 3NT.
Dealer: E	♥ 9532	West Bids 4♣ if possible.
Vul: EW	♦ 6	East Bids 4♦ if possible.
HCP: 8	♣ AK107	West Bids 5♦ if possible.
		You bid first.

None Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ K82	♠ Q76			3NT ¹	Pass
Vul: NS	♥ AQ982	♥ K5	4♣ ²	AP		
North HCP: 13	♦ A763	♦ KJ952	1. Gambling			
South HCP: 9	♣ 8	♣ 1052	2. artificial			
Contract: 4♣ W						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ AKQJ4	3NT ¹	Pass	4♣ ²	4♠
Vul: EW	♥ 10532	♥ KJ6	Pass	5♣	AP	
North HCP: 10	♦ 10	♦ 52	1. Gambling			
South HCP: 14	♣ AKQJ984	♣ 762	2. artificial			
Contract: 5♣ N						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ KJ10982	♠ 7654			3NT ¹	Pass
Vul: Both	♥ A42	♥ QJ105	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ J4	♦ —	1. Gambling			
South HCP: 8	♣ A4	♣ KQ953	2. artificial			
Contract: 4♦ E						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ A10853	♠ K2	3NT ¹	Pass	4♦ ²	Pass
Vul: None	♥ Q104	♥ K8652	5♣	AP		
North HCP: 9	♦ K9853	♦ J62	1. Gambling			
South HCP: 7	♣ —	♣ 1085	2. artificial			
Contract: 5♣ W						

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ K92	♠ J1063			3NT ¹	Pass
Vul: EW	♥ Q8	♥ 9532	4♣ ²	Pass	4♦	Pass
North HCP: 8	♦ 9532	♦ 6	5♦	AP		
South HCP: 8	♣ QJ94	♣ AK107	1. Gambling			
Contract: 5♦ E			2. artificial			

North hands (Practice Page)

None

Board: 86
Dealer: W
Vul: Both
HCP: 8

♠ KJ1052
♥ KJ854
♦ 10
♣ 109

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 87
Dealer: E
Vul: None
HCP: 11

♠ J9
♥ K10954
♦ 108
♣ AK83

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 88
Dealer: W
Vul: NS
HCP: 8

♠ A83
♥ J9743
♦ 865
♣ K9

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 89
Dealer: E
Vul: Both
HCP: 8

♠ A3
♥ KJ7642
♦ 9
♣ 8754

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 90
Dealer: W
Vul: None
HCP: 15

♠ AKQJ952
♥ J32
♦ K
♣ J4

West Opens 3NT.

You bid first.

None Both hands (Answers Page)

Board: 86
 Dealer: W
 Vul: Both
 North HCP: 8
 South HCP: 13
 Contract: 4♦ W

North:
 ♠ KJ1052
 ♥ KJ854
 ♦ 10
 ♣ 109

South:
 ♠ Q843
 ♥ A2
 ♦ 52
 ♣ AK876

West	North	East	South
3NT ¹	Pass	4♣ ²	X
4♦	AP		
1. Gambling			
2. artificial			

Board: 87
 Dealer: E
 Vul: None
 North HCP: 11
 South HCP: 8
 Contract: 4♦ E

North:
 ♠ J9
 ♥ K10954
 ♦ 108
 ♣ AK83

South:
 ♠ A106432
 ♥ J
 ♦ 76
 ♣ QJ105

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	AP
1. Gambling			
2. artificial			

Board: 88
 Dealer: W
 Vul: NS
 North HCP: 8
 South HCP: 15
 Contract: 4♦ W

North:
 ♠ A83
 ♥ J9743
 ♦ 865
 ♣ K9

South:
 ♠ J106
 ♥ AKQ10
 ♦ J
 ♣ A10854

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	AP		
1. Gambling			
2. artificial			

Board: 89
 Dealer: E
 Vul: Both
 North HCP: 8
 South HCP: 12
 Contract: 4♣ W

North:
 ♠ A3
 ♥ KJ7642
 ♦ 9
 ♣ 8754

South:
 ♠ KJ62
 ♥ A93
 ♦ KJ105
 ♣ 96

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		
1. Gambling			
2. artificial			

Board: 90
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 1
 Contract: 4♠ N

North:
 ♠ AKQJ952
 ♥ J32
 ♦ K
 ♣ J4

South:
 ♠ 876
 ♥ 865
 ♦ J10863
 ♣ 86

West	North	East	South
3NT ¹	4♠	AP	
1. Gambling			

South hands (Practice Page)

None

Board: 86
Dealer: W
Vul: Both
HCP: 13

♠ Q843
♥ A2
♦ 52
♣ AK876

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 87
Dealer: E
Vul: None
HCP: 8

♠ A106432
♥ J
♦ 76
♣ QJ105

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 88
Dealer: W
Vul: NS
HCP: 15

♠ J106
♥ AKQ10
♦ J
♣ A10854

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 89
Dealer: E
Vul: Both
HCP: 12

♠ KJ62
♥ A93
♦ KJ105
♣ 96

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 90
Dealer: W
Vul: None
HCP: 1

♠ 876
♥ 865
♦ J10863
♣ 86

West Opens 3NT.

Partner bids first.

None Both hands (Answers Page)

Board: 86
 Dealer: W
 Vul: Both
 North HCP: 8
 South HCP: 13
 Contract: 4♦ W

North:
 ♠ KJ1052
 ♥ KJ854
 ♦ 10
 ♣ 109

South:
 ♠ Q843
 ♥ A2
 ♦ 52
 ♣ AK876

West	North	East	South
3NT ¹	Pass	4♣ ²	X
4♦	AP		
1. Gambling			
2. artificial			

Board: 87
 Dealer: E
 Vul: None
 North HCP: 11
 South HCP: 8
 Contract: 4♦ E

North:
 ♠ J9
 ♥ K10954
 ♦ 108
 ♣ AK83

South:
 ♠ A106432
 ♥ J
 ♦ 76
 ♣ QJ105

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	AP
1. Gambling			
2. artificial			

Board: 88
 Dealer: W
 Vul: NS
 North HCP: 8
 South HCP: 15
 Contract: 4♦ W

North:
 ♠ A83
 ♥ J9743
 ♦ 865
 ♣ K9

South:
 ♠ J106
 ♥ AKQ10
 ♦ J
 ♣ A10854

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	AP		
1. Gambling			
2. artificial			

Board: 89
 Dealer: E
 Vul: Both
 North HCP: 8
 South HCP: 12
 Contract: 4♣ W

North:
 ♠ A3
 ♥ KJ7642
 ♦ 9
 ♣ 8754

South:
 ♠ KJ62
 ♥ A93
 ♦ KJ105
 ♣ 96

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		
1. Gambling			
2. artificial			

Board: 90
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 1
 Contract: 4♠ N

North:
 ♠ AKQJ952
 ♥ J32
 ♦ K
 ♣ J4

South:
 ♠ 876
 ♥ 865
 ♦ J10863
 ♣ 86

West	North	East	South
3NT ¹	4♠	AP	
1. Gambling			

North hands (Practice Page)

None

Board: 91 ♠ 8653
Dealer: E ♥ J1053
Vul: NS ♦ AK9
HCP: 8 ♣ 83

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

Partner bids first.

Board: 92 ♠ A742
Dealer: W ♥ K1073
Vul: EW ♦ K7652
HCP: 10 ♣ —

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 93 ♠ AJ1064
Dealer: E ♥ K107542
Vul: None ♦ 83
HCP: 8 ♣ —

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 94 ♠ QJ8765
Dealer: W ♥ K4
Vul: NS ♦ QJ93
HCP: 9 ♣ 10

West Opens 3NT.
East Bids 6NT if possible.
West Bids 7NT if possible.

You bid first.

Board: 95 ♠ 109872
Dealer: E ♥ 96
Vul: EW ♦ AKQ105
HCP: 9 ♣ 10

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ 8653	♠ AJ10972			3NT ¹	Pass
Vul: NS	♥ J1053	♥ K	4♦ ²	Pass	5♣	AP
North HCP: 8	♦ AK9	♦ J74	1. Gambling			
South HCP: 9	♣ 83	♣ 1062	2. artificial			
Contract: 5♣ E						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ A742	♠ KQJ3	3NT ¹	Pass	4♣ ²	4♦
Vul: EW	♥ K1073	♥ AQ4	Pass	4NT ³	Pass	5♦ ⁴
North HCP: 10	♦ K7652	♦ QJ9843	Pass	6♦	AP	
South HCP: 15	♣ —	♣ —	1. Gambling			
Contract: 6♦ S			2. artificial			
			3. Blackwood 0314, for ♦			
			4. A=1/5 or 4/5			

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ AJ1064	♠ K987			3NT ¹	Pass
Vul: None	♥ K107542	♥ AQ	4♣ ²	AP		
North HCP: 8	♦ 83	♦ AKJ	1. Gambling			
South HCP: 18	♣ —	♣ J432	2. artificial			
Contract: 4♣ W						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ QJ8765	♠ 43	3NT ¹	Pass	6NT	Pass
Vul: NS	♥ K4	♥ Q109732	7NT	AP		
North HCP: 9	♦ QJ93	♦ 1062	1. Gambling			
South HCP: 2	♣ 10	♣ 84				
Contract: 7N W						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ 109872	♠ AQ64			3NT ¹	Pass
Vul: EW	♥ 96	♥ KQ74	4♣ ²	AP		
North HCP: 9	♦ AKQ105	♦ 7632	1. Gambling			
South HCP: 11	♣ 10	♣ 5	2. artificial			
Contract: 4♣ W						

South hands (Practice Page)

None

Board: 91 ♠ AJ10972
Dealer: E ♥ K
Vul: NS ♦ J74
HCP: 9 ♣ 1062

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

You bid first.

Board: 92 ♠ KQJ3
Dealer: W ♥ AQ4
Vul: EW ♦ QJ9843
HCP: 15 ♣ —

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 93 ♠ K987
Dealer: E ♥ AQ
Vul: None ♦ AKJ
HCP: 18 ♣ J432

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 94 ♠ 43
Dealer: W ♥ Q109732
Vul: NS ♦ 1062
HCP: 2 ♣ 84

West Opens 3NT.
East Bids 6NT if possible.
West Bids 7NT if possible.

Partner bids first.

Board: 95 ♠ AQ64
Dealer: E ♥ KQ74
Vul: EW ♦ 7632
HCP: 11 ♣ 5

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ 8653	♠ AJ10972			3NT ¹	Pass
Vul: NS	♥ J1053	♥ K	4♦ ²	Pass	5♣	AP
North HCP: 8	♦ AK9	♦ J74	1. Gambling			
South HCP: 9	♣ 83	♣ 1062	2. artificial			
Contract: 5♣ E						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ A742	♠ KQJ3	3NT ¹	Pass	4♣ ²	4♦
Vul: EW	♥ K1073	♥ AQ4	Pass	4NT ³	Pass	5♦ ⁴
North HCP: 10	♦ K7652	♦ QJ9843	Pass	6♦	AP	
South HCP: 15	♣ —	♣ —	1. Gambling			
Contract: 6♦ S			2. artificial			
			3. Blackwood 0314, for ♦			
			4. A=1/5 or 4/5			

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ AJ1064	♠ K987			3NT ¹	Pass
Vul: None	♥ K107542	♥ AQ	4♣ ²	AP		
North HCP: 8	♦ 83	♦ AKJ	1. Gambling			
South HCP: 18	♣ —	♣ J432	2. artificial			
Contract: 4♣ W						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ QJ8765	♠ 43	3NT ¹	Pass	6NT	Pass
Vul: NS	♥ K4	♥ Q109732	7NT	AP		
North HCP: 9	♦ QJ93	♦ 1062	1. Gambling			
South HCP: 2	♣ 10	♣ 84				
Contract: 7N W						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ 109872	♠ AQ64			3NT ¹	Pass
Vul: EW	♥ 96	♥ KQ74	4♣ ²	AP		
North HCP: 9	♦ AKQ105	♦ 7632	1. Gambling			
South HCP: 11	♣ 10	♣ 5	2. artificial			
Contract: 4♣ W						

North hands (Practice Page)

None

Board: 96	♠ AQ872	West Opens 3NT.
Dealer: W	♥ AKQ87	East Doubles 4♠ if possible.
Vul: Both	♦ 97	
HCP: 15	♣ 10	You bid first.
Board: 97	♠ 97643	East Opens 3NT.
Dealer: E	♥ A104	West Bids 4♣ if possible.
Vul: NS	♦ A3	
HCP: 8	♣ 932	Partner bids first.
Board: 98	♠ A42	West Opens 3NT.
Dealer: W	♥ AKJ1086	
Vul: EW	♦ —	You bid first.
HCP: 16	♣ A743	
Board: 99	♠ 863	East Opens 3NT.
Dealer: E	♥ KJ85	West Bids 4♣ if possible.
Vul: Both	♦ Q7432	
HCP: 6	♣ 9	Partner bids first.
Board: 100	♠ AKJ932	West Opens 3NT.
Dealer: W	♥ 7	East Bids 4♣ if possible.
Vul: None	♦ 5	West Bids 4♦ if possible.
HCP: 12	♣ A10972	You bid first.

None Both hands (Answers Page)

Board: 96
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 4♠X N

North:
 ♠ AQ872
 ♥ AKQ87
 ♦ 97
 ♣ 10

South:
 ♠ 104
 ♥ J6532
 ♦ AQJ
 ♣ J74

West	North	East	South
3NT ¹	4♠	X	AP
1. Gambling			

Board: 97
 Dealer: E
 Vul: NS
 North HCP: 8
 South HCP: 8
 Contract: 4♣ W

North:
 ♠ 97643
 ♥ A104
 ♦ A3
 ♣ 932

South:
 ♠ K2
 ♥ KJ95
 ♦ 106542
 ♣ J8

West	North	East	South
		3NT ¹	Pass
	4♣ ²	AP	
1. Gambling			
2. artificial			

Board: 98
 Dealer: W
 Vul: EW
 North HCP: 16
 South HCP: 9
 Contract: 4♥ N

North:
 ♠ A42
 ♥ AKJ1086
 ♦ —
 ♣ A743

South:
 ♠ K5
 ♥ Q32
 ♦ J1084
 ♣ QJ102

West	North	East	South
3NT ¹	4♥	AP	
1. Gambling			

Board: 99
 Dealer: E
 Vul: Both
 North HCP: 6
 South HCP: 14
 Contract: 4♣ W

North:
 ♠ 863
 ♥ KJ85
 ♦ Q7432
 ♣ 9

South:
 ♠ 1092
 ♥ AQ43
 ♦ AK106
 ♣ J2

West	North	East	South
		3NT ¹	Pass
	4♣ ²	AP	
1. Gambling			
2. artificial			

Board: 100
 Dealer: W
 Vul: None
 North HCP: 12
 South HCP: 10
 Contract: 4♦ W

North:
 ♠ AKJ932
 ♥ 7
 ♦ 5
 ♣ A10972

South:
 ♠ Q
 ♥ KQ10432
 ♦ 103
 ♣ QJ64

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
	4♦	AP	
1. Gambling			
2. artificial			

South hands (Practice Page)

None

Board: 96	♠ 104	West Opens 3NT.
Dealer: W	♥ J6532	East Doubles 4♠ if possible.
Vul: Both	♦ AQJ	
HCP: 9	♣ J74	Partner bids first.
Board: 97	♠ K2	East Opens 3NT.
Dealer: E	♥ KJ95	West Bids 4♣ if possible.
Vul: NS	♦ 106542	
HCP: 8	♣ J8	You bid first.
Board: 98	♠ K5	West Opens 3NT.
Dealer: W	♥ Q32	
Vul: EW	♦ J1084	Partner bids first.
HCP: 9	♣ QJ102	
Board: 99	♠ 1092	East Opens 3NT.
Dealer: E	♥ AQ43	West Bids 4♣ if possible.
Vul: Both	♦ AK106	
HCP: 14	♣ J2	You bid first.
Board: 100	♠ Q	West Opens 3NT.
Dealer: W	♥ KQ10432	East Bids 4♣ if possible.
Vul: None	♦ 103	West Bids 4♦ if possible.
HCP: 10	♣ QJ64	Partner bids first.

None Both hands (Answers Page)

Board: 96
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 4♠X N

North:
 ♠ AQ872
 ♥ AKQ87
 ♦ 97
 ♣ 10

South:
 ♠ 104
 ♥ J6532
 ♦ AQJ
 ♣ J74

West	North	East	South
3NT ¹	4♠	X	AP
1. Gambling			

Board: 97
 Dealer: E
 Vul: NS
 North HCP: 8
 South HCP: 8
 Contract: 4♣ W

North:
 ♠ 97643
 ♥ A104
 ♦ A3
 ♣ 932

South:
 ♠ K2
 ♥ KJ95
 ♦ 106542
 ♣ J8

West	North	East	South
		3NT ¹	Pass
	4♣ ²	AP	
1. Gambling			
2. artificial			

Board: 98
 Dealer: W
 Vul: EW
 North HCP: 16
 South HCP: 9
 Contract: 4♥ N

North:
 ♠ A42
 ♥ AKJ1086
 ♦ —
 ♣ A743

South:
 ♠ K5
 ♥ Q32
 ♦ J1084
 ♣ QJ102

West	North	East	South
3NT ¹	4♥	AP	
1. Gambling			

Board: 99
 Dealer: E
 Vul: Both
 North HCP: 6
 South HCP: 14
 Contract: 4♣ W

North:
 ♠ 863
 ♥ KJ85
 ♦ Q7432
 ♣ 9

South:
 ♠ 1092
 ♥ AQ43
 ♦ AK106
 ♣ J2

West	North	East	South
		3NT ¹	Pass
	4♣ ²	AP	
1. Gambling			
2. artificial			

Board: 100
 Dealer: W
 Vul: None
 North HCP: 12
 South HCP: 10
 Contract: 4♦ W

North:
 ♠ AKJ932
 ♥ 7
 ♦ 5
 ♣ A10972

South:
 ♠ Q
 ♥ KQ10432
 ♦ 103
 ♣ QJ64

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
	4♦	AP	
1. Gambling			
2. artificial			

North hands (Practice Page)

None

Board: 101 ♠ KQJ106
Dealer: E ♥ K10874
Vul: EW ♦ 106
HCP: 9 ♣ 3

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

Partner bids first.

Board: 102 ♠ KQ98
Dealer: W ♥ 9
Vul: Both ♦ 982
HCP: 6 ♣ J9642

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

You bid first.

Board: 103 ♠ A10765
Dealer: E ♥ AQ1097
Vul: None ♦ 3
HCP: 11 ♣ J10

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 5♦ if possible.

Partner bids first.

Board: 104 ♠ AQJ6
Dealer: W ♥ K4
Vul: Both ♦ 6543
HCP: 11 ♣ J102

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 105 ♠ J973
Dealer: E ♥ AKJ543
Vul: NS ♦ KJ6
HCP: 13 ♣ —

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ KQJ106	♠ 92			3NT ¹	Pass
Vul: EW	♥ K10874	♥ AJ9	4♦ ²	Pass	5♣	AP
North HCP: 9	♦ 106	♦ J953	1. Gambling			
South HCP: 6	♣ 3	♣ 10642	2. artificial			
Contract: 5♣ E						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ KQ98	♠ J10642	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ 9	♥ KQJ106	4♦	Pass	5♦	AP
North HCP: 6	♦ 982	♦ 54	1. Gambling			
South HCP: 11	♣ J9642	♣ A	2. artificial			
Contract: 5♦ W						

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ A10765	♠ J2			3NT ¹	Pass
Vul: None	♥ AQ1097	♥ 852	4♣ ²	Pass	4♦	Pass
North HCP: 11	♦ 3	♦ J54	5♦	AP		
South HCP: 2	♣ J10	♣ 97543	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ AQJ6	♠ K1032	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ K4	♥ AJ10987	1. Gambling			
North HCP: 11	♦ 6543	♦ K109	2. artificial			
South HCP: 11	♣ J102	♣ —				
Contract: 4♣ E						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ J973	♠ 1064			3NT ¹	Pass
Vul: NS	♥ AKJ543	♥ Q10986	4♣ ²	AP		
North HCP: 13	♦ KJ6	♦ 9742	1. Gambling			
South HCP: 2	♣ —	♣ 2	2. artificial			
Contract: 4♣ W						

South hands (Practice Page)

None

Board: 101 ♠ 92
Dealer: E ♥ AJ9
Vul: EW ♦ J953
HCP: 6 ♣ 10642

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

You bid first.

Board: 102 ♠ J10642
Dealer: W ♥ KQJ106
Vul: Both ♦ 54
HCP: 11 ♣ A

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

Partner bids first.

Board: 103 ♠ J2
Dealer: E ♥ 852
Vul: None ♦ J54
HCP: 2 ♣ 97543

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 5♦ if possible.

You bid first.

Board: 104 ♠ K1032
Dealer: W ♥ AJ10987
Vul: Both ♦ K109
HCP: 11 ♣ —

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 105 ♠ 1064
Dealer: E ♥ Q10986
Vul: NS ♦ 9742
HCP: 2 ♣ 2

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ KQJ106	♠ 92			3NT ¹	Pass
Vul: EW	♥ K10874	♥ AJ9	4♦ ²	Pass	5♣	AP
North HCP: 9	♦ 106	♦ J953	1. Gambling			
South HCP: 6	♣ 3	♣ 10642	2. artificial			
Contract: 5♣ E						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ KQ98	♠ J10642	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ 9	♥ KQJ106	4♦	Pass	5♦	AP
North HCP: 6	♦ 982	♦ 54	1. Gambling			
South HCP: 11	♣ J9642	♣ A	2. artificial			
Contract: 5♦ W						

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ A10765	♠ J2			3NT ¹	Pass
Vul: None	♥ AQ1097	♥ 852	4♣ ²	Pass	4♦	Pass
North HCP: 11	♦ 3	♦ J54	5♦	AP		
South HCP: 2	♣ J10	♣ 97543	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ AQJ6	♠ K1032	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ K4	♥ AJ10987	1. Gambling			
North HCP: 11	♦ 6543	♦ K109	2. artificial			
South HCP: 11	♣ J102	♣ —				
Contract: 4♣ E						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ J973	♠ 1064			3NT ¹	Pass
Vul: NS	♥ AKJ543	♥ Q10986	4♣ ²	AP		
North HCP: 13	♦ KJ6	♦ 9742	1. Gambling			
South HCP: 2	♣ —	♣ 2	2. artificial			
Contract: 4♣ W						

North hands (Practice Page)

None

Board: 106
Dealer: W
Vul: None
HCP: 13

♠ KJ4
♥ KJ1043
♦ KJ7
♣ J10

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 107
Dealer: E
Vul: NS
HCP: 12

♠ J62
♥ AKJ
♦ K63
♣ 9754

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 108
Dealer: W
Vul: EW
HCP: 8

♠ Q53
♥ 62
♦ J7
♣ AJ8543

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

You bid first.

Board: 109
Dealer: E
Vul: Both
HCP: 7

♠ Q10753
♥ Q872
♦ 2
♣ K104

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 110
Dealer: W
Vul: NS
HCP: 11

♠ KQ10976
♥ A2
♦ 8
♣ Q943

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ KJ4	♠ AQ82	3NT ¹	Pass	4♦ ²	Pass
Vul: None	♥ KJ1043	♥ Q86	5♣	AP		
North HCP: 13	♦ KJ7	♦ Q543	1. Gambling			
South HCP: 10	♣ J10	♣ 94	2. artificial			
Contract: 5♣ W						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ J62	♠ K1054			3NT ¹	Pass
Vul: NS	♥ AKJ	♥ 106	4♣ ²	AP		
North HCP: 12	♦ K63	♦ AQJ1052	1. Gambling			
South HCP: 11	♣ 9754	♣ J	2. artificial			
Contract: 4♣ W						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ Q53	♠ J1098	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 62	♥ AQ98	4♦	Pass	5♦	AP
North HCP: 8	♦ J7	♦ 1063	1. Gambling			
South HCP: 7	♣ AJ8543	♣ 102	2. artificial			
Contract: 5♦ W						

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ Q10753	♠ J98			3NT ¹	Pass
Vul: Both	♥ Q872	♥ AK105	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ 2	♦ 84	1. Gambling			
South HCP: 13	♣ K104	♣ AJ52	2. artificial			
Contract: 4♦ E						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ KQ10976	♠ A5	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ A2	♥ KQ93	4♦	AP		
North HCP: 11	♦ 8	♦ 10542	1. Gambling			
South HCP: 9	♣ Q943	♣ 1075	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

None

Board: 106 ♠ AQ82
Dealer: W ♥ Q86
Vul: None ♦ Q543
HCP: 10 ♣ 94

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 107 ♠ K1054
Dealer: E ♥ 106
Vul: NS ♦ AQJ1052
HCP: 11 ♣ J

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 108 ♠ J1098
Dealer: W ♥ AQ98
Vul: EW ♦ 1063
HCP: 7 ♣ 102

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

Partner bids first.

Board: 109 ♠ J98
Dealer: E ♥ AK105
Vul: Both ♦ 84
HCP: 13 ♣ AJ52

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 110 ♠ A5
Dealer: W ♥ KQ93
Vul: NS ♦ 10542
HCP: 9 ♣ 1075

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ KJ4	♠ AQ82	3NT ¹	Pass	4♦ ²	Pass
Vul: None	♥ KJ1043	♥ Q86	5♣	AP		
North HCP: 13	♦ KJ7	♦ Q543	1. Gambling			
South HCP: 10	♣ J10	♣ 94	2. artificial			
Contract: 5♣ W						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ J62	♠ K1054			3NT ¹	Pass
Vul: NS	♥ AKJ	♥ 106	4♣ ²	AP		
North HCP: 12	♦ K63	♦ AQJ1052	1. Gambling			
South HCP: 11	♣ 9754	♣ J	2. artificial			
Contract: 4♣ W						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ Q53	♠ J1098	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 62	♥ AQ98	4♦	Pass	5♦	AP
North HCP: 8	♦ J7	♦ 1063	1. Gambling			
South HCP: 7	♣ AJ8543	♣ 102	2. artificial			
Contract: 5♦ W						

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ Q10753	♠ J98			3NT ¹	Pass
Vul: Both	♥ Q872	♥ AK105	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ 2	♦ 84	1. Gambling			
South HCP: 13	♣ K104	♣ AJ52	2. artificial			
Contract: 4♦ E						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ KQ10976	♠ A5	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ A2	♥ KQ93	4♦	AP		
North HCP: 11	♦ 8	♦ 10542	1. Gambling			
South HCP: 9	♣ Q943	♣ 1075	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

None

Board: 111 ♠ Q87532
Dealer: E ♥ 3
Vul: EW ♦ 10
HCP: 8 ♣ AQ872

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 112 ♠ 972
Dealer: W ♥ QJ986
Vul: Both ♦ QJ83
HCP: 6 ♣ 9

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 113 ♠ KQJ1098742
Dealer: E ♥ A87
Vul: None ♦ J
HCP: 11 ♣ —

East Opens 3NT.
West Bids 6♦ if possible.

Partner bids first.

Board: 114 ♠ AK4
Dealer: W ♥ A652
Vul: EW ♦ J2
HCP: 12 ♣ 6432

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 115 ♠ AQ10
Dealer: E ♥ AK1063
Vul: Both ♦ 52
HCP: 13 ♣ 1062

East Opens 3NT.

Partner bids first.

None Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ Q87532	♠ A			3NT ¹	Pass
Vul: EW	♥ 3	♥ A98765	4♣ ²	X	4♦	AP
North HCP: 8	♦ 10	♦ J95	1. Gambling			
South HCP: 12	♣ AQ872	♣ K106	2. artificial			
Contract: 4♦ E						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ 972	♠ KJ	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ QJ986	♥ K7432	1. Gambling			
North HCP: 6	♦ QJ83	♦ AK74	2. artificial			
South HCP: 14	♣ 9	♣ 75				
Contract: 4♣ E						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ KQJ1098742	♠ 63			3NT ¹	Pass
Vul: None	♥ A87	♥ 962	6♦	AP		
North HCP: 11	♦ J	♦ K654	1. Gambling			
South HCP: 3	♣ —	♣ 9542				
Contract: 6♦ W						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ AK4	♠ QJ	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ A652	♥ KQ743	4♦	AP		
North HCP: 12	♦ J2	♦ 653	1. Gambling			
South HCP: 9	♣ 6432	♣ J109	2. artificial			
Contract: 4♦ W						

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ AQ10	♠ K87			3NT ¹	4♦
Vul: Both	♥ AK1063	♥ Q97	AP			
North HCP: 13	♦ 52	♦ AKQ104	1. Gambling			
South HCP: 14	♣ 1062	♣ 93				
Contract: 4♦ S						

South hands (Practice Page)

None

Board: 111 ♠ A
Dealer: E ♥ A98765
Vul: EW ♦ J95
HCP: 12 ♣ K106

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 112 ♠ KJ
Dealer: W ♥ K7432
Vul: Both ♦ AK74
HCP: 14 ♣ 75

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 113 ♠ 63
Dealer: E ♥ 962
Vul: None ♦ K654
HCP: 3 ♣ 9542

East Opens 3NT.
West Bids 6♦ if possible.

You bid first.

Board: 114 ♠ QJ
Dealer: W ♥ KQ743
Vul: EW ♦ 653
HCP: 9 ♣ J109

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 115 ♠ K87
Dealer: E ♥ Q97
Vul: Both ♦ AKQ104
HCP: 14 ♣ 93

East Opens 3NT.
You bid first.

None Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ Q87532	♠ A			3NT ¹	Pass
Vul: EW	♥ 3	♥ A98765	4♣ ²	X	4♦	AP
North HCP: 8	♦ 10	♦ J95	1. Gambling			
South HCP: 12	♣ AQ872	♣ K106	2. artificial			
Contract: 4♦ E						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ 972	♠ KJ			3NT ¹	Pass
Vul: Both	♥ QJ986	♥ K7432	4♣ ²			AP
North HCP: 6	♦ QJ83	♦ AK74	1. Gambling			
South HCP: 14	♣ 9	♣ 75	2. artificial			
Contract: 4♣ E						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ KQJ1098742	♠ 63			3NT ¹	Pass
Vul: None	♥ A87	♥ 962	6♦			AP
North HCP: 11	♦ J	♦ K654	1. Gambling			
South HCP: 3	♣ —	♣ 9542				
Contract: 6♦ W						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ AK4	♠ QJ			3NT ¹	Pass
Vul: EW	♥ A652	♥ KQ743	4♦			AP
North HCP: 12	♦ J2	♦ 653	1. Gambling			
South HCP: 9	♣ 6432	♣ J109	2. artificial			
Contract: 4♦ W						

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ AQ10	♠ K87			3NT ¹	4♦
Vul: Both	♥ AK1063	♥ Q97	AP			
North HCP: 13	♦ 52	♦ AKQ104	1. Gambling			
South HCP: 14	♣ 1062	♣ 93				
Contract: 4♦ S						

North hands (Practice Page)

None

Board: 116
Dealer: W
Vul: None
HCP: 7

♠ 743
♥ QJ
♦ A107
♣ 75432

West Opens 3NT.
East Bids 4♣ if possible.
You bid first.

Board: 117
Dealer: E
Vul: NS
HCP: 8

♠ KJ53
♥ J65
♦ 9532
♣ K3

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 5♦ if possible.
Partner bids first.

Board: 118
Dealer: W
Vul: Both
HCP: 12

♠ KJ83
♥ K93
♦ KQ4
♣ 1062

West Opens 3NT.
East Bids 4♣ if possible.
You bid first.

Board: 119
Dealer: E
Vul: None
HCP: 17

♠ AQ
♥ AK9865
♦ 72
♣ A95

East Opens 3NT.
West Bids 4♣ if possible.
Partner bids first.

Board: 120
Dealer: W
Vul: NS
HCP: 10

♠ AJ1063
♥ K82
♦ 7
♣ Q1098

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
You bid first.

None Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ 743	♠ AKJ106	3NT ¹	Pass	4♣ ²	4♠
Vul: None	♥ QJ	♥ AK964	AP			
North HCP: 7	♦ A107	♦ Q93	1. Gambling			
South HCP: 17	♣ 75432	♣ —	2. artificial			
Contract: 4♠ S						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ KJ53	♠ Q1082			3NT ¹	Pass
Vul: NS	♥ J65	♥ K1083	4♣ ²	Pass	4♦	Pass
North HCP: 8	♦ 9532	♦ J7	5♦	AP		
South HCP: 7	♣ K3	♣ J109	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ KJ83	♠ AQ107	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ K93	♥ J2	1. Gambling			
North HCP: 12	♦ KQ4	♦ A7532	2. artificial			
South HCP: 11	♣ 1062	♣ 73				
Contract: 4♣ E						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ K6542			3NT ¹	Pass
Vul: None	♥ AK9865	♥ Q10	4♣ ²	4♥	AP	
North HCP: 17	♦ 72	♦ J85	1. Gambling			
South HCP: 9	♣ A95	♣ K74	2. artificial			
Contract: 4♥ N						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ AJ1063	♠ Q7542	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ K82	♥ J10	4♦	AP		
North HCP: 10	♦ 7	♦ 93	1. Gambling			
South HCP: 10	♣ Q1098	♣ AK42	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

None

Board: 116 ♠ AKJ106
Dealer: W ♥ AK964
Vul: None ♦ Q93
HCP: 17 ♣ —

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 117 ♠ Q1082
Dealer: E ♥ K1083
Vul: NS ♦ J7
HCP: 7 ♣ J109

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 5♦ if possible.

You bid first.

Board: 118 ♠ AQ107
Dealer: W ♥ J2
Vul: Both ♦ A7532
HCP: 11 ♣ 73

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 119 ♠ K6542
Dealer: E ♥ Q10
Vul: None ♦ J85
HCP: 9 ♣ K74

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 120 ♠ Q7542
Dealer: W ♥ J10
Vul: NS ♦ 93
HCP: 10 ♣ AK42

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ 743	♠ AKJ106	3NT ¹	Pass	4♣ ²	4♠
Vul: None	♥ QJ	♥ AK964	AP			
North HCP: 7	♦ A107	♦ Q93	1. Gambling			
South HCP: 17	♣ 75432	♣ —	2. artificial			
Contract: 4♠ S						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ KJ53	♠ Q1082			3NT ¹	Pass
Vul: NS	♥ J65	♥ K1083	4♣ ²	Pass	4♦	Pass
North HCP: 8	♦ 9532	♦ J7	5♦	AP		
South HCP: 7	♣ K3	♣ J109	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ KJ83	♠ AQ107	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ K93	♥ J2	1. Gambling			
North HCP: 12	♦ KQ4	♦ A7532	2. artificial			
South HCP: 11	♣ 1062	♣ 73				
Contract: 4♣ E						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ K6542			3NT ¹	Pass
Vul: None	♥ AK9865	♥ Q10	4♣ ²	4♥	AP	
North HCP: 17	♦ 72	♦ J85	1. Gambling			
South HCP: 9	♣ A95	♣ K74	2. artificial			
Contract: 4♥ N						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ AJ1063	♠ Q7542	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ K82	♥ J10	4♦	AP		
North HCP: 10	♦ 7	♦ 93	1. Gambling			
South HCP: 10	♣ Q1098	♣ AK42	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

None

Board: 121	♠ KJ104	East Opens 3NT.
Dealer: E	♥ 874	
Vul: EW	♦ Q1097	Partner bids first.
HCP: 6	♣ 32	
Board: 122	♠ Q10954	West Opens 3NT.
Dealer: W	♥ 75	East Bids 4♣ if possible.
Vul: None	♦ AKQJ3	
HCP: 12	♣ 4	You bid first.
Board: 123	♠ 10976	East Opens 3NT.
Dealer: E	♥ 8743	
Vul: NS	♦ 543	Partner bids first.
HCP: 0	♣ 32	
Board: 124	♠ AKQ7	West Opens 3NT.
Dealer: W	♥ K6	East Bids 4♣ if possible.
Vul: EW	♦ AKQ5	
HCP: 21	♣ 1098	You bid first.
Board: 125	♠ KJ102	East Opens 3NT.
Dealer: E	♥ AJ73	
Vul: Both	♦ 932	Partner bids first.
HCP: 9	♣ 74	

None Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ KJ104	♠ A52			3NT ¹	4♥
Vul: EW	♥ 874	♥ AKQJ5				
North HCP: 6	♦ Q1097	♦ K652	AP			
South HCP: 18	♣ 32	♣ J	1. Gambling			
Contract: 4♥ S						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ Q10954	♠ K872	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ 75	♥ AQ86	1. Gambling			
North HCP: 12	♦ AKQJ3	♦ 107	2. artificial			
South HCP: 10	♣ 4	♣ J53				
Contract: 4♣ E						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ 10976	♠ AKJ82			3NT ¹	4♠
Vul: NS	♥ 8743	♥ 95	AP			
North HCP: 0	♦ 543	♦ AQJ7	1. Gambling			
South HCP: 15	♣ 32	♣ 94				
Contract: 4♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ AKQ7	♠ 43	3NT ¹	X	4♣ ²	AP
Vul: EW	♥ K6	♥ QJ872	1. Gambling			
North HCP: 21	♦ AKQ5	♦ 9643	2. artificial			
South HCP: 4	♣ 1098	♣ J7				
Contract: 4♣ E						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ KJ102	♠ AQ76			3NT ¹	4♦
Vul: Both	♥ AJ73	♥ 1042	AP			
North HCP: 9	♦ 932	♦ AKQ108	1. Gambling			
South HCP: 15	♣ 74	♣ 5				
Contract: 4♦ S						

South hands (Practice Page)

None

Board: 121	♠ A52	East Opens 3NT.
Dealer: E	♥ AKQJ5	
Vul: EW	♦ K652	You bid first.
HCP: 18	♣ J	
Board: 122	♠ K872	West Opens 3NT.
Dealer: W	♥ AQ86	East Bids 4♣ if possible.
Vul: None	♦ 107	
HCP: 10	♣ J53	Partner bids first.
Board: 123	♠ AKJ82	East Opens 3NT.
Dealer: E	♥ 95	
Vul: NS	♦ AQJ7	You bid first.
HCP: 15	♣ 94	
Board: 124	♠ 43	West Opens 3NT.
Dealer: W	♥ QJ872	East Bids 4♣ if possible.
Vul: EW	♦ 9643	
HCP: 4	♣ J7	Partner bids first.
Board: 125	♠ AQ76	East Opens 3NT.
Dealer: E	♥ 1042	
Vul: Both	♦ AKQ108	You bid first.
HCP: 15	♣ 5	

None Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ KJ104	♠ A52			3NT ¹	4♥
Vul: EW	♥ 874	♥ AKQJ5				
North HCP: 6	♦ Q1097	♦ K652	AP			
South HCP: 18	♣ 32	♣ J	1. Gambling			
Contract: 4♥ S						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ Q10954	♠ K872	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ 75	♥ AQ86	1. Gambling			
North HCP: 12	♦ AKQJ3	♦ 107	2. artificial			
South HCP: 10	♣ 4	♣ J53				
Contract: 4♣ E						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ 10976	♠ AKJ82			3NT ¹	4♠
Vul: NS	♥ 8743	♥ 95	AP			
North HCP: 0	♦ 543	♦ AQJ7	1. Gambling			
South HCP: 15	♣ 32	♣ 94				
Contract: 4♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ AKQ7	♠ 43	3NT ¹	X	4♣ ²	AP
Vul: EW	♥ K6	♥ QJ872	1. Gambling			
North HCP: 21	♦ AKQ5	♦ 9643	2. artificial			
South HCP: 4	♣ 1098	♣ J7				
Contract: 4♣ E						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ KJ102	♠ AQ76			3NT ¹	4♦
Vul: Both	♥ AJ73	♥ 1042	AP			
North HCP: 9	♦ 932	♦ AKQ108	1. Gambling			
South HCP: 15	♣ 74	♣ 5				
Contract: 4♦ S						

North hands (Practice Page)

None

Board: 126
Dealer: W
Vul: NS
HCP: 7

♠ K862
♥ A107643
♦ 73
♣ 4

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 127
Dealer: E
Vul: EW
HCP: 12

♠ KJ1098
♥ AQ7
♦ 7
♣ Q632

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 128
Dealer: W
Vul: Both
HCP: 15

♠ AKQ1062
♥ K8765
♦ K
♣ 7

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 129
Dealer: E
Vul: None
HCP: 9

♠ KJ10853
♥ AJ10843
♦ 4
♣ —

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 130
Dealer: W
Vul: Both
HCP: 8

♠ 83
♥ AQJ6
♦ 4
♣ J96532

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 126
 Dealer: W
 Vul: NS
 North HCP: 7
 South HCP: 11
 Contract: 5♣ W

North:
 ♠ K862
 ♥ A107643
 ♦ 73
 ♣ 4

South:
 ♠ A95
 ♥ J5
 ♦ KQJ854
 ♣ 76

West	North	East	South
3NT ¹	Pass	4♦ ²	X
5♣	AP		
1. Gambling			
2. artificial			

Board: 127
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 7
 Contract: 4♦ E

North:
 ♠ KJ1098
 ♥ AQ7
 ♦ 7
 ♣ Q632

South:
 ♠ 76
 ♥ K10865
 ♦ 965
 ♣ A109

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	AP
1. Gambling			
2. artificial			

Board: 128
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 3
 Contract: 5♣ W

North:
 ♠ AKQ1062
 ♥ K8765
 ♦ K
 ♣ 7

South:
 ♠ 753
 ♥ J102
 ♦ J10632
 ♣ J9

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	AP		
1. Gambling			
2. artificial			

Board: 129
 Dealer: E
 Vul: None
 North HCP: 9
 South HCP: 7
 Contract: 4♣ W

North:
 ♠ KJ10853
 ♥ AJ10843
 ♦ 4
 ♣ —

South:
 ♠ 962
 ♥ K95
 ♦ A9632
 ♣ 43

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		
1. Gambling			
2. artificial			

Board: 130
 Dealer: W
 Vul: Both
 North HCP: 8
 South HCP: 9
 Contract: 4♦ W

North:
 ♠ 83
 ♥ AQJ6
 ♦ 4
 ♣ J96532

South:
 ♠ QJ62
 ♥ K10873
 ♦ 105
 ♣ K7

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	AP		
1. Gambling			
2. artificial			

South hands (Practice Page)

None

Board: 126
Dealer: W
Vul: NS
HCP: 11

♠ A95
♥ J5
♦ KQJ854
♣ 76

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 127
Dealer: E
Vul: EW
HCP: 7

♠ 76
♥ K10865
♦ 965
♣ A109

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 128
Dealer: W
Vul: Both
HCP: 3

♠ 753
♥ J102
♦ J10632
♣ J9

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 129
Dealer: E
Vul: None
HCP: 7

♠ 962
♥ K95
♦ A9632
♣ 43

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 130
Dealer: W
Vul: Both
HCP: 9

♠ QJ62
♥ K10873
♦ 105
♣ K7

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ K862	♠ A95	3NT ¹	Pass	4♦ ²	X
Vul: NS	♥ A107643	♥ J5	5♣	AP		
North HCP: 7	♦ 73	♦ KQJ854	1. Gambling			
South HCP: 11	♣ 4	♣ 76	2. artificial			
Contract: 5♣ W						

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ KJ1098	♠ 76			3NT ¹	Pass
Vul: EW	♥ AQ7	♥ K10865	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 7	♦ 965	1. Gambling			
South HCP: 7	♣ Q632	♣ A109	2. artificial			
Contract: 4♦ E						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ AKQ1062	♠ 753	3NT ¹	Pass	4♦ ²	Pass
Vul: Both	♥ K8765	♥ J102	5♣	AP		
North HCP: 15	♦ K	♦ J10632	1. Gambling			
South HCP: 3	♣ 7	♣ J9	2. artificial			
Contract: 5♣ W						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ KJ10853	♠ 962			3NT ¹	Pass
Vul: None	♥ AJ10843	♥ K95	4♣ ²	AP		
North HCP: 9	♦ 4	♦ A9632	1. Gambling			
South HCP: 7	♣ —	♣ 43	2. artificial			
Contract: 4♣ W						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ QJ62	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ AQJ6	♥ K10873	4♦	AP		
North HCP: 8	♦ 4	♦ 105	1. Gambling			
South HCP: 9	♣ J96532	♣ K7	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

None

Board: 131
Dealer: E
Vul: None
HCP: 13

♠ A984
♥ AJ854
♦ —
♣ KJ53

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 132
Dealer: W
Vul: NS
HCP: 12

♠ A1054
♥ KQ
♦ QJ10632
♣ 4

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 133
Dealer: E
Vul: Both
HCP: 3

♠ J83
♥ Q98753
♦ 8
♣ 842

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 134
Dealer: W
Vul: None
HCP: 6

♠ 1042
♥ Q9743
♦ A3
♣ 984

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 135
Dealer: E
Vul: EW
HCP: 9

♠ J7
♥ KQ2
♦ QJ94
♣ 10962

East Opens 3NT.

Partner bids first.

None Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ A984	♠ J1052			3NT ¹	Pass
Vul: None	♥ AJ854	♥ Q32	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ —	♦ 752	1. Gambling			
South HCP: 3	♣ KJ53	♣ 974	2. artificial			
Contract: 4♦ E						

Board: 132	North:	South:	West	North	East	South
Dealer: W	♠ A1054	♠ Q96			3NT ¹	Pass
Vul: NS	♥ KQ	♥ 6543	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ QJ10632	♦ K754	1. Gambling			
South HCP: 5	♣ 4	♣ 32	2. artificial			
Contract: 4♣ E						

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ J83	♠ AK1052			3NT ¹	Pass
Vul: Both	♥ Q98753	♥ J2	4♣ ²	Pass	4♦	AP
North HCP: 3	♦ 8	♦ J6	1. Gambling			
South HCP: 16	♣ 842	♣ AQJ9	2. artificial			
Contract: 4♦ E						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ 1042	♠ J86			3NT ¹	Pass
Vul: None	♥ Q9743	♥ AK865	4♣ ²	Pass	4♦	AP
North HCP: 6	♦ A3	♦ KQ6	1. Gambling			
South HCP: 13	♣ 984	♣ 52	2. artificial			
Contract: 4♣ E						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ J7	♠ AKQ			3NT ¹	4♦
Vul: EW	♥ KQ2	♥ A85	AP			
North HCP: 9	♦ QJ94	♦ AK1052	1. Gambling			
South HCP: 21	♣ 10962	♣ J4				
Contract: 4♦ S						

South hands (Practice Page)

None

Board: 131 ♠ J1052
Dealer: E ♥ Q32
Vul: None ♦ 752
HCP: 3 ♣ 974

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 132 ♠ Q96
Dealer: W ♥ 6543
Vul: NS ♦ K754
HCP: 5 ♣ 32

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 133 ♠ AK1052
Dealer: E ♥ J2
Vul: Both ♦ J6
HCP: 16 ♣ AQJ9

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 134 ♠ J86
Dealer: W ♥ AK865
Vul: None ♦ KQ6
HCP: 13 ♣ 52

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 135 ♠ AKQ
Dealer: E ♥ A85
Vul: EW ♦ AK1052
HCP: 21 ♣ J4

East Opens 3NT.

You bid first.

None Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ A984	♠ J1052			3NT ¹	Pass
Vul: None	♥ AJ854	♥ Q32	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ —	♦ 752	1. Gambling			
South HCP: 3	♣ KJ53	♣ 974	2. artificial			
Contract: 4♦ E						

Board: 132	North:	South:	West	North	East	South
Dealer: W	♠ A1054	♠ Q96			3NT ¹	Pass
Vul: NS	♥ KQ	♥ 6543	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ QJ10632	♦ K754	1. Gambling			
South HCP: 5	♣ 4	♣ 32	2. artificial			
Contract: 4♣ E						

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ J83	♠ AK1052			3NT ¹	Pass
Vul: Both	♥ Q98753	♥ J2	4♣ ²	Pass	4♦	AP
North HCP: 3	♦ 8	♦ J6	1. Gambling			
South HCP: 16	♣ 842	♣ AQJ9	2. artificial			
Contract: 4♦ E						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ 1042	♠ J86			3NT ¹	Pass
Vul: None	♥ Q9743	♥ AK865	4♣ ²	Pass	4♦	AP
North HCP: 6	♦ A3	♦ KQ6	1. Gambling			
South HCP: 13	♣ 984	♣ 52	2. artificial			
Contract: 4♣ E						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ J7	♠ AKQ			3NT ¹	4♦
Vul: EW	♥ KQ2	♥ A85	AP			
North HCP: 9	♦ QJ94	♦ AK1052	1. Gambling			
South HCP: 21	♣ 10962	♣ J4				
Contract: 4♦ S						

North hands (Practice Page)

None

Board: 136
Dealer: W
Vul: None
HCP: 14

♠ AKQ10973
♥ A8
♦ J84
♣ 7

West Opens 3NT.
West Doubles 5♦ if possible.
West Doubles 7♠ if possible.

You bid first.

Board: 137
Dealer: E
Vul: NS
HCP: 8

♠ 9
♥ KJ7
♦ A109632
♣ 972

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 138
Dealer: W
Vul: Both
HCP: 12

♠ AJ862
♥ KQJ75
♦ J72
♣ —

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 139
Dealer: E
Vul: EW
HCP: 13

♠ 84
♥ AKQ642
♦ —
♣ A10984

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 136
Dealer: W
Vul: None
North HCP: 14
South HCP: 10
Contract: 7♠X N

North:
♠ AKQ10973
♥ A8
♦ J84
♣ 7

South:
♠ J82
♥ Q64
♦ —
♣ AK86432

West	North	East	South
3NT ¹	4♠	Pass	4NT ²
Pass	5♣ ³	Pass	5♦
X	5NT ⁴	Pass	6♣ ⁵
Pass	6♦ ⁶	Pass	7♠
X	AP		

1. Gambling
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5
4. ♠ queen no ♦ king no ♥ king no ♣ king
5. King ask by available bid
6. K=0

Board: 137
Dealer: E
Vul: NS
North HCP: 8
South HCP: 10
Contract: 4♣ W

North:
♠ 9
♥ KJ7
♦ A109632
♣ 972

South:
♠ J10763
♥ AQ63
♦ K8
♣ 84

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		

1. Gambling
2. artificial

Board: 138
Dealer: W
Vul: Both
North HCP: 12
South HCP: 4
Contract: 5♣ W

North:
♠ AJ862
♥ KQJ75
♦ J72
♣ —

South:
♠ 954
♥ 84
♦ A8643
♣ 752

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	AP		

1. Gambling
2. artificial

Board: 139
Dealer: E
Vul: EW
North HCP: 13
South HCP: 7
Contract: 4♥ N

North:
♠ 84
♥ AKQ642
♦ —
♣ A10984

South:
♠ A97652
♥ 103
♦ 8
♣ QJ72

West	North	East	South
		3NT ¹	Pass
4♣ ²	4♥	AP	

1. Gambling
2. artificial

South hands (Practice Page)

None

Board: 136
Dealer: W
Vul: None
HCP: 10

♠ J82
♥ Q64
♦ —
♣ AK86432

West Opens 3NT.
West Doubles 5♦ if possible.
West Doubles 7♠ if possible.

Partner bids first.

Board: 137
Dealer: E
Vul: NS
HCP: 10

♠ J10763
♥ AQ63
♦ K8
♣ 84

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 138
Dealer: W
Vul: Both
HCP: 4

♠ 954
♥ 84
♦ A8643
♣ 752

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 139
Dealer: E
Vul: EW
HCP: 7

♠ A97652
♥ 103
♦ 8
♣ QJ72

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 136
Dealer: W
Vul: None
North HCP: 14
South HCP: 10
Contract: 7♠X N

North:
♠ AKQ10973
♥ A8
♦ J84
♣ 7

South:
♠ J82
♥ Q64
♦ —
♣ AK86432

West	North	East	South
3NT ¹	4♠	Pass	4NT ²
Pass	5♣ ³	Pass	5♦
X	5NT ⁴	Pass	6♣ ⁵
Pass	6♦ ⁶	Pass	7♠
X	AP		

1. Gambling
2. Blackwood 0314, for ♠
3. A=0/5 or 3/5
4. ♠ queen no ♦ king no ♥ king no ♣ king
5. King ask by available bid
6. K=0

Board: 137
Dealer: E
Vul: NS
North HCP: 8
South HCP: 10
Contract: 4♣ W

North:
♠ 9
♥ KJ7
♦ A109632
♣ 972

South:
♠ J10763
♥ AQ63
♦ K8
♣ 84

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		

1. Gambling
2. artificial

Board: 138
Dealer: W
Vul: Both
North HCP: 12
South HCP: 4
Contract: 5♣ W

North:
♠ AJ862
♥ KQJ75
♦ J72
♣ —

South:
♠ 954
♥ 84
♦ A8643
♣ 752

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	AP		

1. Gambling
2. artificial

Board: 139
Dealer: E
Vul: EW
North HCP: 13
South HCP: 7
Contract: 4♥ N

North:
♠ 84
♥ AKQ642
♦ —
♣ A10984

South:
♠ A97652
♥ 103
♦ 8
♣ QJ72

West	North	East	South
		3NT ¹	Pass
4♣ ²	4♥	AP	

1. Gambling
2. artificial

North hands (Practice Page)

None

Board: 140	♠ AQ5	West Opens 3NT.
Dealer: W	♥ Q109853	East Bids 4♣ if possible.
Vul: Both	♦ Q	
HCP: 10	♣ 1072	You bid first.
Board: 141	♠ J1086	East Opens 3NT.
Dealer: E	♥ AKQ963	West Bids 4♣ if possible.
Vul: None	♦ 8	West Doubles Pass if possible.
HCP: 13	♣ K10	Partner bids first.
Board: 142	♠ 109632	West Opens 3NT.
Dealer: W	♥ 6	East Bids 4♣ if possible.
Vul: EW	♦ 8	West Bids 4♦ if possible.
HCP: 5	♣ KQ10943	You bid first.
Board: 143	♠ AQJ7	East Opens 3NT.
Dealer: E	♥ AJ65	West Bids 4♣ if possible.
Vul: Both	♦ K752	
HCP: 16	♣ J	Partner bids first.
Board: 144	♠ Q1082	West Opens 3NT.
Dealer: W	♥ A103	East Bids 4♣ if possible.
Vul: None	♦ 753	
HCP: 7	♣ J98	You bid first.

None Both hands (Answers Page)

Board: 140

Dealer: W

Vul: Both

North HCP: 10

South HCP: 8

Contract: 4♣ E

North:

♠ AQ5

♥ Q109853

♦ Q

♣ 1072

South:

♠ 974

♥ A2

♦ A986532

♣ 3

West North East South

3NT¹ Pass 4♣² AP

1. Gambling

2. artificial

Board: 141

Dealer: E

Vul: None

North HCP: 13

South HCP: 3

Contract: 4♥ X N

North:

♠ J1086

♥ AKQ963

♦ 8

♣ K10

South:

♠ 94

♥ J107

♦ 964

♣ Q8543

West North East South

3NT¹ Pass

4♣² 4♥ Pass Pass

X AP

1. Gambling

2. artificial

Board: 142

Dealer: W

Vul: EW

North HCP: 5

South HCP: 11

Contract: 4♦ W

North:

♠ 109632

♥ 6

♦ 8

♣ KQ10943

South:

♠ A7

♥ AQ1073

♦ 52

♣ J872

West North East South

3NT¹ Pass 4♣² Pass

4♦ AP

1. Gambling

2. artificial

Board: 143

Dealer: E

Vul: Both

North HCP: 16

South HCP: 5

Contract: 4♣ W

North:

♠ AQJ7

♥ AJ65

♦ K752

♣ J

South:

♠ K542

♥ 82

♦ Q1093

♣ 983

West North East South

3NT¹ Pass

4♣² AP

1. Gambling

2. artificial

Board: 144

Dealer: W

Vul: None

North HCP: 7

South HCP: 10

Contract: 4♣ E

North:

♠ Q1082

♥ A103

♦ 753

♣ J98

South:

♠ 973

♥ Q9542

♦ AKJ9

♣ 5

West North East South

3NT¹ Pass 4♣² AP

1. Gambling

2. artificial

South hands (Practice Page)

None

Board: 140
Dealer: W
Vul: Both
HCP: 8

♠ 974
♥ A2
♦ A986532
♣ 3

West Opens 3NT.
East Bids 4♣ if possible.
Partner bids first.

Board: 141
Dealer: E
Vul: None
HCP: 3

♠ 94
♥ J107
♦ 964
♣ Q8543

East Opens 3NT.
West Bids 4♣ if possible.
West Doubles Pass if possible.
You bid first.

Board: 142
Dealer: W
Vul: EW
HCP: 11

♠ A7
♥ AQ1073
♦ 52
♣ J872

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
Partner bids first.

Board: 143
Dealer: E
Vul: Both
HCP: 5

♠ K542
♥ 82
♦ Q1093
♣ 983

East Opens 3NT.
West Bids 4♣ if possible.
You bid first.

Board: 144
Dealer: W
Vul: None
HCP: 10

♠ 973
♥ Q9542
♦ AKJ9
♣ 5

West Opens 3NT.
East Bids 4♣ if possible.
Partner bids first.

None Both hands (Answers Page)

Board: 140

Dealer: W

Vul: Both

North HCP: 10

South HCP: 8

Contract: 4♣ E

North:

♠ AQ5

♥ Q109853

♦ Q

♣ 1072

South:

♠ 974

♥ A2

♦ A986532

♣ 3

West North East South

3NT¹ Pass 4♣² AP

1. Gambling

2. artificial

Board: 141

Dealer: E

Vul: None

North HCP: 13

South HCP: 3

Contract: 4♥ X N

North:

♠ J1086

♥ AKQ963

♦ 8

♣ K10

South:

♠ 94

♥ J107

♦ 964

♣ Q8543

West North East South

3NT¹ Pass

4♣² 4♥ Pass Pass

X AP

1. Gambling

2. artificial

Board: 142

Dealer: W

Vul: EW

North HCP: 5

South HCP: 11

Contract: 4♦ W

North:

♠ 109632

♥ 6

♦ 8

♣ KQ10943

South:

♠ A7

♥ AQ1073

♦ 52

♣ J872

West North East South

3NT¹ Pass 4♣² Pass

4♦ AP

1. Gambling

2. artificial

Board: 143

Dealer: E

Vul: Both

North HCP: 16

South HCP: 5

Contract: 4♣ W

North:

♠ AQJ7

♥ AJ65

♦ K752

♣ J

South:

♠ K542

♥ 82

♦ Q1093

♣ 983

West North East South

3NT¹ Pass

4♣² AP

1. Gambling

2. artificial

Board: 144

Dealer: W

Vul: None

North HCP: 7

South HCP: 10

Contract: 4♣ E

North:

♠ Q1082

♥ A103

♦ 753

♣ J98

South:

♠ 973

♥ Q9542

♦ AKJ9

♣ 5

West North East South

3NT¹ Pass 4♣² AP

1. Gambling

2. artificial

North hands (Practice Page)

None

Board: 145
Dealer: E
Vul: NS
HCP: 11

♠ J76
♥ K102
♦ —
♣ AQJ10763

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 146
Dealer: W
Vul: Both
HCP: 19

♠ AQJ
♥ KQ874
♦ 1093
♣ AK

West Opens 3NT.

You bid first.

Board: 147
Dealer: E
Vul: None
HCP: 7

♠ J8643
♥ KQ94
♦ J4
♣ 93

East Opens 3NT.

Partner bids first.

Board: 148
Dealer: W
Vul: NS
HCP: 9

♠ Q653
♥ J7
♦ 74
♣ AQ1043

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 149
Dealer: E
Vul: None
HCP: 7

♠ A1094
♥ 542
♦ QJ93
♣ 53

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ J76	♠ A53			3NT ¹	Pass
Vul: NS	♥ K102	♥ QJ963	4♣ ²	X	4♦	AP
North HCP: 11	♦ —	♦ 743	1. Gambling			
South HCP: 10	♣ AQJ10763	♣ K4	2. artificial			
Contract: 4♦ E						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ AQJ	♠ K943				
Vul: Both	♥ KQ874	♥ AJ52	3NT ¹	4♥	AP	
North HCP: 19	♦ 1093	♦ 86	1. Gambling			
South HCP: 8	♣ AK	♣ 632				
Contract: 4♥ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ J8643	♠ AKQ752			3NT ¹	4♠
Vul: None	♥ KQ94	♥ A10652	AP			
North HCP: 7	♦ J4	♦ —	1. Gambling			
South HCP: 13	♣ 93	♣ 104				
Contract: 4♠ S						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ Q653	♠ AKJ8	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ J7	♥ A109	4♦	AP		
North HCP: 9	♦ 74	♦ J106	1. Gambling			
South HCP: 16	♣ AQ1043	♣ K82	2. artificial			
Contract: 4♦ W						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ A1094	♠ K			3NT ¹	Pass
Vul: None	♥ 542	♥ AK1098763	4♣ ²	Pass	Pass	4♥
North HCP: 7	♦ QJ93	♦ K64	AP			
South HCP: 13	♣ 53	♣ 2	1. Gambling			
Contract: 4♥ S			2. artificial			

South hands (Practice Page)

None

Board: 145
Dealer: E
Vul: NS
HCP: 10

♠ A53
♥ QJ963
♦ 743
♣ K4

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 146
Dealer: W
Vul: Both
HCP: 8

♠ K943
♥ AJ52
♦ 86
♣ 632

West Opens 3NT.

Partner bids first.

Board: 147
Dealer: E
Vul: None
HCP: 13

♠ AKQ752
♥ A10652
♦ —
♣ 104

East Opens 3NT.

You bid first.

Board: 148
Dealer: W
Vul: NS
HCP: 16

♠ AKJ8
♥ A109
♦ J106
♣ K82

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 149
Dealer: E
Vul: None
HCP: 13

♠ K
♥ AK1098763
♦ K64
♣ 2

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ J76	♠ A53			3NT ¹	Pass
Vul: NS	♥ K102	♥ QJ963	4♣ ²	X	4♦	AP
North HCP: 11	♦ —	♦ 743	1. Gambling			
South HCP: 10	♣ AQJ10763	♣ K4	2. artificial			
Contract: 4♦ E						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ AQJ	♠ K943				
Vul: Both	♥ KQ874	♥ AJ52	3NT ¹	4♥	AP	
North HCP: 19	♦ 1093	♦ 86	1. Gambling			
South HCP: 8	♣ AK	♣ 632				
Contract: 4♥ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ J8643	♠ AKQ752			3NT ¹	4♠
Vul: None	♥ KQ94	♥ A10652	AP			
North HCP: 7	♦ J4	♦ —	1. Gambling			
South HCP: 13	♣ 93	♣ 104				
Contract: 4♠ S						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ Q653	♠ AKJ8	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ J7	♥ A109	4♦	AP		
North HCP: 9	♦ 74	♦ J106	1. Gambling			
South HCP: 16	♣ AQ1043	♣ K82	2. artificial			
Contract: 4♦ W						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ A1094	♠ K			3NT ¹	Pass
Vul: None	♥ 542	♥ AK1098763	4♣ ²	Pass	Pass	4♥
North HCP: 7	♦ QJ93	♦ K64	AP			
South HCP: 13	♣ 53	♣ 2	1. Gambling			
Contract: 4♥ S			2. artificial			

North hands (Practice Page)

None

Board: 150
Dealer: W
Vul: NS
HCP: 7

♠ KQ9
♥ 863
♦ 543
♣ Q542

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 151
Dealer: E
Vul: EW
HCP: 12

♠ 74
♥ AK
♦ 863
♣ KQ9543

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 152
Dealer: W
Vul: Both
HCP: 14

♠ AQJ863
♥ A7
♦ 1073
♣ K7

West Opens 3NT.

You bid first.

Board: 153
Dealer: E
Vul: NS
HCP: 9

♠ K
♥ K865
♦ 875
♣ K9542

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 154
Dealer: W
Vul: EW
HCP: 13

♠ KJ94
♥ AKJ6
♦ J104
♣ 83

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ A632	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ 863	♥ AQ1074	4♦	AP		
North HCP: 7	♦ 543	♦ 10	1. Gambling			
South HCP: 13	♣ Q542	♣ K83	2. artificial			
Contract: 4♦ W						

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ 74	♠ A63			3NT ¹	Pass
Vul: EW	♥ AK	♥ Q765432	4♣ ²	X	4♦	AP
North HCP: 12	♦ 863	♦ —	1. Gambling			
South HCP: 6	♣ KQ9543	♣ 762	2. artificial			
Contract: 4♦ E						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ AQJ863	♠ 52	3NT ¹	4♠	AP	
Vul: Both	♥ A7	♥ Q85432	1. Gambling			
North HCP: 14	♦ 1073	♦ 9				
South HCP: 4	♣ K7	♣ Q984				
Contract: 4♠ N						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ Q1073			3NT ¹	Pass
Vul: NS	♥ K865	♥ A10432	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 875	♦ J	1. Gambling			
South HCP: 7	♣ K9542	♣ 1086	2. artificial			
Contract: 4♦ E						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ KJ94	♠ AQ5	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ AKJ6	♥ 72	1. Gambling			
North HCP: 13	♦ J104	♦ AQ8763	2. artificial			
South HCP: 12	♣ 83	♣ 54				
Contract: 4♣ E						

South hands (Practice Page)

None

Board: 150
Dealer: W
Vul: NS
HCP: 13

♠ A632
♥ AQ1074
♦ 10
♣ K83

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 151
Dealer: E
Vul: EW
HCP: 6

♠ A63
♥ Q765432
♦ —
♣ 762

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 152
Dealer: W
Vul: Both
HCP: 4

♠ 52
♥ Q85432
♦ 9
♣ Q984

West Opens 3NT.

Partner bids first.

Board: 153
Dealer: E
Vul: NS
HCP: 7

♠ Q1073
♥ A10432
♦ J
♣ 1086

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 154
Dealer: W
Vul: EW
HCP: 12

♠ AQ5
♥ 72
♦ AQ8763
♣ 54

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ A632	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ 863	♥ AQ1074	4♦	AP		
North HCP: 7	♦ 543	♦ 10	1. Gambling			
South HCP: 13	♣ Q542	♣ K83	2. artificial			
Contract: 4♦ W						

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ 74	♠ A63			3NT ¹	Pass
Vul: EW	♥ AK	♥ Q765432	4♣ ²	X	4♦	AP
North HCP: 12	♦ 863	♦ —	1. Gambling			
South HCP: 6	♣ KQ9543	♣ 762	2. artificial			
Contract: 4♦ E						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ AQJ863	♠ 52	3NT ¹	4♠	AP	
Vul: Both	♥ A7	♥ Q85432	1. Gambling			
North HCP: 14	♦ 1073	♦ 9				
South HCP: 4	♣ K7	♣ Q984				
Contract: 4♠ N						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ Q1073			3NT ¹	Pass
Vul: NS	♥ K865	♥ A10432	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 875	♦ J	1. Gambling			
South HCP: 7	♣ K9542	♣ 1086	2. artificial			
Contract: 4♦ E						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ KJ94	♠ AQ5	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ AKJ6	♥ 72	1. Gambling			
North HCP: 13	♦ J104	♦ AQ8763	2. artificial			
South HCP: 12	♣ 83	♣ 54				
Contract: 4♣ E						

North hands (Practice Page)

None

Board: 155 ♠ QJ94
Dealer: E ♥ A103
Vul: Both ♦ 1062
HCP: 7 ♣ 532

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 5♦ if possible.

Partner bids first.

Board: 156 ♠ Q852
Dealer: W ♥ 982
Vul: None ♦ K9732
HCP: 5 ♣ 3

West Opens 3NT.
East Bids 4♣ if possible.
East Doubles Pass if possible.

You bid first.

Board: 157 ♠ A109
Dealer: E ♥ J5
Vul: EW ♦ 94
HCP: 9 ♣ A109853

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 158 ♠ A87
Dealer: W ♥ 432
Vul: Both ♦ AQ10973
HCP: 10 ♣ 3

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 159 ♠ 5
Dealer: E ♥ AQJ875
Vul: None ♦ AQJ4
HCP: 14 ♣ 85

East Opens 3NT.
West Bids 4♣ if possible.
West Bids 4♠ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 155

Dealer: E

Vul: Both

North HCP: 7

South HCP: 11

Contract: 5♦ E

North:

♠ QJ94

♥ A103

♦ 1062

♣ 532

South:

♠ 1053

♥ J94

♦ 9

♣ AKQJ87

West North East South

3NT¹

Pass

4♣² Pass

4♦

Pass

5♦ AP

1. Gambling

2. artificial

Board: 156

Dealer: W

Vul: None

North HCP: 5

South HCP: 15

Contract: 4♥ X S

North:

♠ Q852

♥ 982

♦ K9732

♣ 3

South:

♠ KJ

♥ A10765

♦ AQ65

♣ J10

West North East South

3NT¹ Pass

4♣²

4♥

Pass Pass

X

AP

1. Gambling

2. artificial

Board: 157

Dealer: E

Vul: EW

North HCP: 9

South HCP: 10

Contract: 4♦ E

North:

♠ A109

♥ J5

♦ 94

♣ A109853

South:

♠ Q76

♥ A872

♦ 73

♣ KJ42

West North East South

3NT¹

Pass

4♣² Pass

4♦

AP

1. Gambling

2. artificial

Board: 158

Dealer: W

Vul: Both

North HCP: 10

South HCP: 8

Contract: 4♣ E

North:

♠ A87

♥ 432

♦ AQ10973

♣ 3

South:

♠ Q102

♥ AJ8

♦ J542

♣ 654

West North East South

3NT¹ Pass

4♣²

AP

1. Gambling

2. artificial

Board: 159

Dealer: E

Vul: None

North HCP: 14

South HCP: 7

Contract: 5♥ N

North:

♠ 5

♥ AQJ875

♦ AQJ4

♣ 85

South:

♠ A7

♥ 10432

♦ K8653

♣ 74

West North East South

3NT¹

Pass

4♣² 4♥

Pass

Pass

4♠ Pass

Pass

5♥

AP

1. Gambling

2. artificial

South hands (Practice Page)

None

Board: 155 ♠ 1053
Dealer: E ♥ J94
Vul: Both ♦ 9
HCP: 11 ♣ AKQJ87

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 5♦ if possible.

You bid first.

Board: 156 ♠ KJ
Dealer: W ♥ A10765
Vul: None ♦ AQ65
HCP: 15 ♣ J10

West Opens 3NT.
East Bids 4♣ if possible.
East Doubles Pass if possible.

Partner bids first.

Board: 157 ♠ Q76
Dealer: E ♥ A872
Vul: EW ♦ 73
HCP: 10 ♣ KJ42

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 158 ♠ Q102
Dealer: W ♥ AJ8
Vul: Both ♦ J542
HCP: 8 ♣ 654

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 159 ♠ A7
Dealer: E ♥ 10432
Vul: None ♦ K8653
HCP: 7 ♣ 74

East Opens 3NT.
West Bids 4♣ if possible.
West Bids 4♠ if possible.

You bid first.

None Both hands (Answers Page)

Board: 155

Dealer: E

Vul: Both

North HCP: 7

South HCP: 11

Contract: 5♦ E

North:

♠ QJ94

♥ A103

♦ 1062

♣ 532

South:

♠ 1053

♥ J94

♦ 9

♣ AKQJ87

West North East South

3NT¹

Pass

4♣² Pass

4♦

Pass

5♦ AP

1. Gambling

2. artificial

Board: 156

Dealer: W

Vul: None

North HCP: 5

South HCP: 15

Contract: 4♥ X S

North:

♠ Q852

♥ 982

♦ K9732

♣ 3

South:

♠ KJ

♥ A10765

♦ AQ65

♣ J10

West North East South

3NT¹ Pass

4♣²

4♥

Pass Pass

X

AP

1. Gambling

2. artificial

Board: 157

Dealer: E

Vul: EW

North HCP: 9

South HCP: 10

Contract: 4♦ E

North:

♠ A109

♥ J5

♦ 94

♣ A109853

South:

♠ Q76

♥ A872

♦ 73

♣ KJ42

West North East South

3NT¹

Pass

4♣² Pass

4♦

AP

1. Gambling

2. artificial

Board: 158

Dealer: W

Vul: Both

North HCP: 10

South HCP: 8

Contract: 4♣ E

North:

♠ A87

♥ 432

♦ AQ10973

♣ 3

South:

♠ Q102

♥ AJ8

♦ J542

♣ 654

West North East South

3NT¹ Pass

4♣²

AP

1. Gambling

2. artificial

Board: 159

Dealer: E

Vul: None

North HCP: 14

South HCP: 7

Contract: 5♥ N

North:

♠ 5

♥ AQJ875

♦ AQJ4

♣ 85

South:

♠ A7

♥ 10432

♦ K8653

♣ 74

West North East South

3NT¹

Pass

4♣² 4♥

Pass

Pass

4♠ Pass

Pass

5♥

AP

1. Gambling

2. artificial

North hands (Practice Page)

None

Board: 160	♠ J102	West Opens 3NT.
Dealer: W	♥ Q109652	East Bids 4♣ if possible.
Vul: NS	♦ 74	
HCP: 4	♣ J8	You bid first.

Board: 161	♠ J109	East Opens 3NT.
Dealer: E	♥ Q53	West Bids 4♦ if possible.
Vul: Both	♦ KQ75	East Bids 5♣ if possible.
HCP: 8	♣ 432	Partner bids first.

Board: 162	♠ Q2	West Opens 3NT.
Dealer: W	♥ AQ8762	East Bids 4♦ if possible.
Vul: None	♦ 9732	West Bids 5♣ if possible.
HCP: 8	♣ 8	You bid first.

Board: 163	♠ 3	East Opens 3NT.
Dealer: E	♥ AQ10954	West Bids 4♣ if possible.
Vul: EW	♦ J83	East Bids 4♦ if possible.
HCP: 11	♣ A97	Partner bids first.

Board: 164	♠ 73	West Opens 3NT.
Dealer: W	♥ AKJ10954	East Bids 4♠ if possible.
Vul: None	♦ —	
HCP: 13	♣ KQ52	You bid first.

None Both hands (Answers Page)

Board: 160
Dealer: W
Vul: NS
North HCP: 4
South HCP: 19
Contract: 5♣ S

North:
♠ J102
♥ Q109652
♦ 74
♣ J8

South:
♠ AK54
♥ KJ7
♦ J
♣ AK542

West	North	East	South
3NT ¹	Pass	4♣ ²	5♣
AP			
1. Gambling			
2. artificial			

Board: 161
Dealer: E
Vul: Both
North HCP: 8
South HCP: 9
Contract: 5♣ E

North:
♠ J109
♥ Q53
♦ KQ75
♣ 432

South:
♠ AQ73
♥ K1094
♦ 10862
♣ 5

West	North	East	South
		3NT ¹	Pass
4♦ ²	Pass	5♣	AP
1. Gambling			
2. artificial			

Board: 162
Dealer: W
Vul: None
North HCP: 8
South HCP: 8
Contract: 5♣ W

North:
♠ Q2
♥ AQ8762
♦ 9732
♣ 8

South:
♠ A8765
♥ J953
♦ K6
♣ 104

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	AP		
1. Gambling			
2. artificial			

Board: 163
Dealer: E
Vul: EW
North HCP: 11
South HCP: 6
Contract: 4♦ E

North:
♠ 3
♥ AQ10954
♦ J83
♣ A97

South:
♠ KQ98764
♥ J2
♦ 652
♣ 5

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	AP
1. Gambling			
2. artificial			

Board: 164
Dealer: W
Vul: None
North HCP: 13
South HCP: 8
Contract: 4♠ E

North:
♠ 73
♥ AKJ10954
♦ —
♣ KQ52

South:
♠ 2
♥ Q
♦ J104
♣ AJ1098764

West	North	East	South
3NT ¹	4♥	4♠	AP
1. Gambling			

South hands (Practice Page)

None

Board: 160
Dealer: W
Vul: NS
HCP: 19

♠ AK54
♥ KJ7
♦ J
♣ AK542

West Opens 3NT.
East Bids 4♣ if possible.
Partner bids first.

Board: 161
Dealer: E
Vul: Both
HCP: 9

♠ AQ73
♥ K1094
♦ 10862
♣ 5

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
You bid first.

Board: 162
Dealer: W
Vul: None
HCP: 8

♠ A8765
♥ J953
♦ K6
♣ 104

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.
Partner bids first.

Board: 163
Dealer: E
Vul: EW
HCP: 6

♠ KQ98764
♥ J2
♦ 652
♣ 5

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
You bid first.

Board: 164
Dealer: W
Vul: None
HCP: 8

♠ 2
♥ Q
♦ J104
♣ AJ1098764

West Opens 3NT.
East Bids 4♠ if possible.
Partner bids first.

None Both hands (Answers Page)

Board: 160
Dealer: W
Vul: NS
North HCP: 4
South HCP: 19
Contract: 5♣ S

North:
♠ J102
♥ Q109652
♦ 74
♣ J8

South:
♠ AK54
♥ KJ7
♦ J
♣ AK542

West	North	East	South
3NT ¹	Pass	4♣ ²	5♣
AP			
1. Gambling			
2. artificial			

Board: 161
Dealer: E
Vul: Both
North HCP: 8
South HCP: 9
Contract: 5♣ E

North:
♠ J109
♥ Q53
♦ KQ75
♣ 432

South:
♠ AQ73
♥ K1094
♦ 10862
♣ 5

West	North	East	South
		3NT ¹	Pass
4♦ ²	Pass	5♣	AP
1. Gambling			
2. artificial			

Board: 162
Dealer: W
Vul: None
North HCP: 8
South HCP: 8
Contract: 5♣ W

North:
♠ Q2
♥ AQ8762
♦ 9732
♣ 8

South:
♠ A8765
♥ J953
♦ K6
♣ 104

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	AP		
1. Gambling			
2. artificial			

Board: 163
Dealer: E
Vul: EW
North HCP: 11
South HCP: 6
Contract: 4♦ E

North:
♠ 3
♥ AQ10954
♦ J83
♣ A97

South:
♠ KQ98764
♥ J2
♦ 652
♣ 5

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	AP
1. Gambling			
2. artificial			

Board: 164
Dealer: W
Vul: None
North HCP: 13
South HCP: 8
Contract: 4♠ E

North:
♠ 73
♥ AKJ10954
♦ —
♣ KQ52

South:
♠ 2
♥ Q
♦ J104
♣ AJ1098764

West	North	East	South
3NT ¹	4♥	4♠	AP
1. Gambling			

North hands (Practice Page)

None

Board: 165
Dealer: E
Vul: NS
HCP: 13

♠ A862
♥ AQ874
♦ 4
♣ K64

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 166
Dealer: W
Vul: Both
HCP: 12

♠ A94
♥ KQ74
♦ K932
♣ 73

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 167
Dealer: E
Vul: NS
HCP: 16

♠ KJ75
♥ K103
♦ AKJ8
♣ J9

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 168
Dealer: W
Vul: EW
HCP: 8

♠ K85
♥ KJ742
♦ 643
♣ J4

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 169
Dealer: E
Vul: Both
HCP: 10

♠ KQ
♥ K10
♦ J964
♣ J9542

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ A862	♠ K4			3NT ¹	Pass
Vul: NS	♥ AQ874	♥ 106	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ 4	♦ 96	1. Gambling			
South HCP: 4	♣ K64	♣ J1098532	2. artificial			
Contract: 4♦ E						

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ A94	♠ QJ73	3NT ¹	Pass	4♦ ²	Pass
Vul: Both	♥ KQ74	♥ J832	5♣	AP		
North HCP: 12	♦ K932	♦ J75	1. Gambling			
South HCP: 5	♣ 73	♣ 82	2. artificial			
Contract: 5♣ W						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ KJ75	♠ A63			3NT ¹	Pass
Vul: NS	♥ K103	♥ AJ842	4♣ ²	AP		
North HCP: 16	♦ AKJ8	♦ 1076	1. Gambling			
South HCP: 9	♣ J9	♣ 102	2. artificial			
Contract: 4♣ W						

Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ K85	♠ AJ74	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ KJ742	♥ A1063	1. Gambling			
North HCP: 8	♦ 643	♦ J92	2. artificial			
South HCP: 10	♣ J4	♣ 92				
Contract: 4♣ E						

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ 4			3NT ¹	Pass
Vul: Both	♥ K10	♥ AQJ872	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ J964	♦ 8	1. Gambling			
South HCP: 11	♣ J9542	♣ A10763	2. artificial			
Contract: 4♦ E						

South hands (Practice Page)

None

Board: 165
Dealer: E
Vul: NS
HCP: 4

♠ K4
♥ 106
♦ 96
♣ J1098532

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 166
Dealer: W
Vul: Both
HCP: 5

♠ QJ73
♥ J832
♦ J75
♣ 82

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 167
Dealer: E
Vul: NS
HCP: 9

♠ A63
♥ AJ842
♦ 1076
♣ 102

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 168
Dealer: W
Vul: EW
HCP: 10

♠ AJ74
♥ A1063
♦ J92
♣ 92

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 169
Dealer: E
Vul: Both
HCP: 11

♠ 4
♥ AQJ872
♦ 8
♣ A10763

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ A862	♠ K4			3NT ¹	Pass
Vul: NS	♥ AQ874	♥ 106	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ 4	♦ 96	1. Gambling			
South HCP: 4	♣ K64	♣ J1098532	2. artificial			
Contract: 4♦ E						

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ A94	♠ QJ73	3NT ¹	Pass	4♦ ²	Pass
Vul: Both	♥ KQ74	♥ J832	5♣	AP		
North HCP: 12	♦ K932	♦ J75	1. Gambling			
South HCP: 5	♣ 73	♣ 82	2. artificial			
Contract: 5♣ W						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ KJ75	♠ A63			3NT ¹	Pass
Vul: NS	♥ K103	♥ AJ842	4♣ ²	AP		
North HCP: 16	♦ AKJ8	♦ 1076	1. Gambling			
South HCP: 9	♣ J9	♣ 102	2. artificial			
Contract: 4♣ W						

Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ K85	♠ AJ74	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ KJ742	♥ A1063	1. Gambling			
North HCP: 8	♦ 643	♦ J92	2. artificial			
South HCP: 10	♣ J4	♣ 92				
Contract: 4♣ E						

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ 4			3NT ¹	Pass
Vul: Both	♥ K10	♥ AQJ872	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ J964	♦ 8	1. Gambling			
South HCP: 11	♣ J9542	♣ A10763	2. artificial			
Contract: 4♦ E						

North hands (Practice Page)

None

Board: 170	♠ J5	West Opens 3NT.
Dealer: W	♥ AQ1075	
Vul: None	♦ AK76	You bid first.
HCP: 14	♣ 95	
Board: 171	♠ K98	East Opens 3NT.
Dealer: E	♥ 10842	
Vul: EW	♦ 65432	Partner bids first.
HCP: 3	♣ 2	
Board: 172	♠ J10965	West Opens 3NT.
Dealer: W	♥ 10	East Bids 4♣ if possible.
Vul: Both	♦ 1052	West Bids 4♦ if possible.
HCP: 6	♣ AJ72	You bid first.
Board: 173	♠ QJ87	East Opens 3NT.
Dealer: E	♥ KJ1063	West Bids 4♣ if possible.
Vul: None	♦ J103	
HCP: 8	♣ 3	Partner bids first.
Board: 174	♠ 109632	West Opens 3NT.
Dealer: W	♥ Q5	East Bids 4♦ if possible.
Vul: NS	♦ J874	East Doubles Pass if possible.
HCP: 3	♣ 64	You bid first.

None Both hands (Answers Page)

Board: 170
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 7
 Contract: 4♥ N

North:
 ♠ J5
 ♥ AQ1075
 ♦ AK76
 ♣ 95

South:
 ♠ K7642
 ♥ K4
 ♦ J5
 ♣ 10742

West	North	East	South
3NT ¹	4♥	AP	
1. Gambling			

Board: 171
 Dealer: E
 Vul: EW
 North HCP: 3
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ K98
 ♥ 10842
 ♦ 65432
 ♣ 2

South:
 ♠ AQ107653
 ♥ AQJ
 ♦ Q108
 ♣ —

West	North	East	South
		3NT ¹	4♠
AP			
1. Gambling			

Board: 172
 Dealer: W
 Vul: Both
 North HCP: 6
 South HCP: 13
 Contract: 4♦ W

North:
 ♠ J10965
 ♥ 10
 ♦ 1052
 ♣ AJ72

South:
 ♠ K43
 ♥ AQJ
 ♦ 63
 ♣ K10653

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	AP		
1. Gambling			
2. artificial			

Board: 173
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 7
 Contract: 4♣ W

North:
 ♠ QJ87
 ♥ KJ1063
 ♦ J103
 ♣ 3

South:
 ♠ 1094
 ♥ 742
 ♦ AK9875
 ♣ 6

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		
1. Gambling			
2. artificial			

Board: 174
 Dealer: W
 Vul: NS
 North HCP: 3
 South HCP: 15
 Contract: 4♥ X S

North:
 ♠ 109632
 ♥ Q5
 ♦ J874
 ♣ 64

South:
 ♠ KQ5
 ♥ AKJ762
 ♦ Q96
 ♣ 8

West	North	East	South
3NT ¹	Pass	4♦ ²	4♥
Pass	Pass	X	AP
1. Gambling			
2. artificial			

South hands (Practice Page)

None

Board: 170 ♠ K7642
Dealer: W ♥ K4
Vul: None ♦ J5
HCP: 7 ♣ 10742

West Opens 3NT.

Partner bids first.

Board: 171 ♠ AQ107653
Dealer: E ♥ AQJ
Vul: EW ♦ Q108
HCP: 15 ♣ —

East Opens 3NT.

You bid first.

Board: 172 ♠ K43
Dealer: W ♥ AQJ
Vul: Both ♦ 63
HCP: 13 ♣ K10653

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

Partner bids first.

Board: 173 ♠ 1094
Dealer: E ♥ 742
Vul: None ♦ AK9875
HCP: 7 ♣ 6

East Opens 3NT.

West Bids 4♣ if possible.

You bid first.

Board: 174 ♠ KQ5
Dealer: W ♥ AKJ762
Vul: NS ♦ Q96
HCP: 15 ♣ 8

West Opens 3NT.

East Bids 4♦ if possible.

East Doubles Pass if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 170
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 7
 Contract: 4♥ N

North:
 ♠ J5
 ♥ AQ1075
 ♦ AK76
 ♣ 95

South:
 ♠ K7642
 ♥ K4
 ♦ J5
 ♣ 10742

West	North	East	South
3NT ¹	4♥	AP	
1. Gambling			

Board: 171
 Dealer: E
 Vul: EW
 North HCP: 3
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ K98
 ♥ 10842
 ♦ 65432
 ♣ 2

South:
 ♠ AQ107653
 ♥ AQJ
 ♦ Q108
 ♣ —

West	North	East	South
		3NT ¹	4♠
AP			
1. Gambling			

Board: 172
 Dealer: W
 Vul: Both
 North HCP: 6
 South HCP: 13
 Contract: 4♦ W

North:
 ♠ J10965
 ♥ 10
 ♦ 1052
 ♣ AJ72

South:
 ♠ K43
 ♥ AQJ
 ♦ 63
 ♣ K10653

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	AP		
1. Gambling			
2. artificial			

Board: 173
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 7
 Contract: 4♣ W

North:
 ♠ QJ87
 ♥ KJ1063
 ♦ J103
 ♣ 3

South:
 ♠ 1094
 ♥ 742
 ♦ AK9875
 ♣ 6

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		
1. Gambling			
2. artificial			

Board: 174
 Dealer: W
 Vul: NS
 North HCP: 3
 South HCP: 15
 Contract: 4♥ X S

North:
 ♠ 109632
 ♥ Q5
 ♦ J874
 ♣ 64

South:
 ♠ KQ5
 ♥ AKJ762
 ♦ Q96
 ♣ 8

West	North	East	South
3NT ¹	Pass	4♦ ²	4♥
Pass	Pass	X	AP
1. Gambling			
2. artificial			

North hands (Practice Page)

None

Board: 175
Dealer: E
Vul: None
HCP: 13

♠ A543
♥ 43
♦ 10
♣ AKQ975

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 176
Dealer: W
Vul: NS
HCP: 12

♠ K6
♥ AKQ2
♦ 1076
♣ 5432

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 177
Dealer: E
Vul: EW
HCP: 7

♠ AJ9654
♥ —
♦ J104
♣ J876

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 178
Dealer: W
Vul: NS
HCP: 9

♠ AJ54
♥ 54
♦ K1074
♣ J32

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 179
Dealer: E
Vul: EW
HCP: 15

♠ KQ87
♥ KQ104
♦ AJ32
♣ 6

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ A543	♠ KJ6			3NT ¹	Pass
Vul: None	♥ 43	♥ KJ95	4♣ ²	X	4♦	AP
North HCP: 13	♦ 10	♦ 532	1. Gambling			
South HCP: 8	♣ AKQ975	♣ 1083	2. artificial			
Contract: 4♦ E						

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ A98	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AKQ2	♥ 1098543	4♦	AP		
North HCP: 12	♦ 1076	♦ —	1. Gambling			
South HCP: 9	♣ 5432	♣ KQ106	2. artificial			
Contract: 4♦ W						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ AJ9654	♠ 103			3NT ¹	Pass
Vul: EW	♥ —	♥ AJ432	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ J104	♦ 3	1. Gambling			
South HCP: 8	♣ J876	♣ K10542	2. artificial			
Contract: 4♦ E						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ AJ54	♠ KQ92	3NT ¹	Pass	4♦ ²	Pass
Vul: NS	♥ 54	♥ K986	5♣	AP		
North HCP: 9	♦ K1074	♦ 965	1. Gambling			
South HCP: 8	♣ J32	♣ 104	2. artificial			
Contract: 5♣ W						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ KQ87	♠ A109			3NT ¹	Pass
Vul: EW	♥ KQ104	♥ AJ8	4♣ ²	AP		
North HCP: 15	♦ AJ32	♦ Q765	1. Gambling			
South HCP: 11	♣ 6	♣ 872	2. artificial			
Contract: 4♣ W						

South hands (Practice Page)

None

Board: 175
Dealer: E
Vul: None
HCP: 8

♠ KJ6
♥ KJ95
♦ 532
♣ 1083

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 176
Dealer: W
Vul: NS
HCP: 9

♠ A98
♥ 1098543
♦ —
♣ KQ106

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 177
Dealer: E
Vul: EW
HCP: 8

♠ 103
♥ AJ432
♦ 3
♣ K10542

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 178
Dealer: W
Vul: NS
HCP: 8

♠ KQ92
♥ K986
♦ 965
♣ 104

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 179
Dealer: E
Vul: EW
HCP: 11

♠ A109
♥ AJ8
♦ Q765
♣ 872

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ A543	♠ KJ6			3NT ¹	Pass
Vul: None	♥ 43	♥ KJ95	4♣ ²	X	4♦	AP
North HCP: 13	♦ 10	♦ 532	1. Gambling			
South HCP: 8	♣ AKQ975	♣ 1083	2. artificial			
Contract: 4♦ E						

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ A98	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AKQ2	♥ 1098543	4♦	AP		
North HCP: 12	♦ 1076	♦ —	1. Gambling			
South HCP: 9	♣ 5432	♣ KQ106	2. artificial			
Contract: 4♦ W						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ AJ9654	♠ 103			3NT ¹	Pass
Vul: EW	♥ —	♥ AJ432	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ J104	♦ 3	1. Gambling			
South HCP: 8	♣ J876	♣ K10542	2. artificial			
Contract: 4♦ E						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ AJ54	♠ KQ92	3NT ¹	Pass	4♦ ²	Pass
Vul: NS	♥ 54	♥ K986	5♣	AP		
North HCP: 9	♦ K1074	♦ 965	1. Gambling			
South HCP: 8	♣ J32	♣ 104	2. artificial			
Contract: 5♣ W						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ KQ87	♠ A109			3NT ¹	Pass
Vul: EW	♥ KQ104	♥ AJ8	4♣ ²	AP		
North HCP: 15	♦ AJ32	♦ Q765	1. Gambling			
South HCP: 11	♣ 6	♣ 872	2. artificial			
Contract: 4♣ W						

North hands (Practice Page)

None

Board: 180
Dealer: W
Vul: Both
HCP: 7

♠ 1094
♥ K62
♦ 76
♣ KJ987

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 181
Dealer: E
Vul: NS
HCP: 7

♠ Q108
♥ J964
♦ A752
♣ 54

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 182
Dealer: W
Vul: EW
HCP: 11

♠ Q93
♥ AKJ54
♦ J62
♣ 82

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 183
Dealer: E
Vul: EW
HCP: 17

♠ A10
♥ AQ10973
♦ —
♣ AK1076

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 184
Dealer: W
Vul: None
HCP: 5

♠ KJ8642
♥ J753
♦ 874
♣ —

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ 1094	♠ AKQ8	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ K62	♥ AQ73	4♦	AP		
North HCP: 7	♦ 76	♦ J54	1. Gambling			
South HCP: 20	♣ KJ987	♣ A5	2. artificial			
Contract: 4♦ W						

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ Q108	♠ K432			3NT ¹	Pass
Vul: NS	♥ J964	♥ K873	4♣ ²	AP		
North HCP: 7	♦ A752	♦ KQJ3	1. Gambling			
South HCP: 12	♣ 54	♣ 8	2. artificial			
Contract: 4♣ W						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ Q93	♠ AK854	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ AKJ54	♥ 1097	4♦	AP		
North HCP: 11	♦ J62	♦ 3	1. Gambling			
South HCP: 7	♣ 82	♣ 10543	2. artificial			
Contract: 4♦ W						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ A10	♠ KQ943			3NT ¹	Pass
Vul: EW	♥ AQ10973	♥ K865	4♣ ²	4♥	AP	
North HCP: 17	♦ —	♦ 8	1. Gambling			
South HCP: 9	♣ AK1076	♣ J83	2. artificial			
Contract: 4♥ N						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ KJ8642	♠ A9	3NT ¹	Pass	4♣ ²	4♥
Vul: None	♥ J753	♥ AKQ842	AP			
North HCP: 5	♦ 874	♦ 9	1. Gambling			
South HCP: 22	♣ —	♣ AKQ10	2. artificial			
Contract: 4♥ S						

South hands (Practice Page)

None

Board: 180 ♠ AKQ8
Dealer: W ♥ AQ73
Vul: Both ♦ J54
HCP: 20 ♣ A5

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 181 ♠ K432
Dealer: E ♥ K873
Vul: NS ♦ KQJ3
HCP: 12 ♣ 8

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 182 ♠ AK854
Dealer: W ♥ 1097
Vul: EW ♦ 3
HCP: 7 ♣ 10543

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 183 ♠ KQ943
Dealer: E ♥ K865
Vul: EW ♦ 8
HCP: 9 ♣ J83

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 184 ♠ A9
Dealer: W ♥ AKQ842
Vul: None ♦ 9
HCP: 22 ♣ AKQ10

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ 1094	♠ AKQ8	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ K62	♥ AQ73	4♦	AP		
North HCP: 7	♦ 76	♦ J54	1. Gambling			
South HCP: 20	♣ KJ987	♣ A5	2. artificial			
Contract: 4♦ W						

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ Q108	♠ K432			3NT ¹	Pass
Vul: NS	♥ J964	♥ K873	4♣ ²	AP		
North HCP: 7	♦ A752	♦ KQJ3	1. Gambling			
South HCP: 12	♣ 54	♣ 8	2. artificial			
Contract: 4♣ W						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ Q93	♠ AK854	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ AKJ54	♥ 1097	4♦	AP		
North HCP: 11	♦ J62	♦ 3	1. Gambling			
South HCP: 7	♣ 82	♣ 10543	2. artificial			
Contract: 4♦ W						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ A10	♠ KQ943			3NT ¹	Pass
Vul: EW	♥ AQ10973	♥ K865	4♣ ²	4♥	AP	
North HCP: 17	♦ —	♦ 8	1. Gambling			
South HCP: 9	♣ AK1076	♣ J83	2. artificial			
Contract: 4♥ N						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ KJ8642	♠ A9	3NT ¹	Pass	4♣ ²	4♥
Vul: None	♥ J753	♥ AKQ842	AP			
North HCP: 5	♦ 874	♦ 9	1. Gambling			
South HCP: 22	♣ —	♣ AKQ10	2. artificial			
Contract: 4♥ S						

North hands (Practice Page)

None

Board: 185 ♠ Q9865
Dealer: E ♥ A432
Vul: NS ♦ 94
HCP: 9 ♣ K2

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 5♦ if possible.

Partner bids first.

Board: 186 ♠ KQ8653
Dealer: W ♥ 10652
Vul: Both ♦ —
HCP: 6 ♣ J107

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.
East Bids 6♣ if possible.

You bid first.

Board: 187 ♠ AJ2
Dealer: E ♥ 96542
Vul: None ♦ J
HCP: 10 ♣ KJ32

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 188 ♠ Q632
Dealer: W ♥ AQ42
Vul: NS ♦ —
HCP: 9 ♣ J7432

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 189 ♠ KQ10742
Dealer: E ♥ 843
Vul: EW ♦ —
HCP: 5 ♣ 10973

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ Q9865	♠ AJ42			3NT ¹	Pass
Vul: NS	♥ A432	♥ 9765	4♣ ²	Pass	4♦	Pass
North HCP: 9	♦ 94	♦ J2	5♦	AP		
South HCP: 6	♣ K2	♣ 754	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ KQ8653	♠ 94	3NT ¹	Pass	4♦ ²	X
Vul: Both	♥ 10652	♥ AQJ87	5♣	Pass	6♣	AP
North HCP: 6	♦ —	♦ KQ972	1. Gambling			
South HCP: 12	♣ J107	♣ 6	2. artificial			
Contract: 6♣ W						

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ AJ2	♠ 1043			3NT ¹	Pass
Vul: None	♥ 96542	♥ KJ	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ J	♦ 1063	1. Gambling			
South HCP: 10	♣ KJ32	♣ AQ875	2. artificial			
Contract: 4♦ E						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ Q632	♠ KJ9	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AQ42	♥ 1076	4♦	AP		
North HCP: 9	♦ —	♦ 753	1. Gambling			
South HCP: 10	♣ J7432	♣ AQ96	2. artificial			
Contract: 4♦ W						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ KQ10742	♠ 53			3NT ¹	Pass
Vul: EW	♥ 843	♥ AQ	4♦ ²	Pass	5♣	AP
North HCP: 5	♦ —	♦ K987542	1. Gambling			
South HCP: 9	♣ 10973	♣ 85	2. artificial			
Contract: 5♣ E						

South hands (Practice Page)

None

Board: 185 ♠ AJ42
Dealer: E ♥ 9765
Vul: NS ♦ J2
HCP: 6 ♣ 754

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 5♦ if possible.

You bid first.

Board: 186 ♠ 94
Dealer: W ♥ AQJ87
Vul: Both ♦ KQ972
HCP: 12 ♣ 6

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.
East Bids 6♣ if possible.

Partner bids first.

Board: 187 ♠ 1043
Dealer: E ♥ KJ
Vul: None ♦ 1063
HCP: 10 ♣ AQ875

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 188 ♠ KJ9
Dealer: W ♥ 1076
Vul: NS ♦ 753
HCP: 10 ♣ AQ96

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 189 ♠ 53
Dealer: E ♥ AQ
Vul: EW ♦ K987542
HCP: 9 ♣ 85

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ Q9865	♠ AJ42			3NT ¹	Pass
Vul: NS	♥ A432	♥ 9765	4♣ ²	Pass	4♦	Pass
North HCP: 9	♦ 94	♦ J2	5♦	AP		
South HCP: 6	♣ K2	♣ 754	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ KQ8653	♠ 94	3NT ¹	Pass	4♦ ²	X
Vul: Both	♥ 10652	♥ AQJ87	5♣	Pass	6♣	AP
North HCP: 6	♦ —	♦ KQ972	1. Gambling			
South HCP: 12	♣ J107	♣ 6	2. artificial			
Contract: 6♣ W						

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ AJ2	♠ 1043			3NT ¹	Pass
Vul: None	♥ 96542	♥ KJ	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ J	♦ 1063	1. Gambling			
South HCP: 10	♣ KJ32	♣ AQ875	2. artificial			
Contract: 4♦ E						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ Q632	♠ KJ9	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AQ42	♥ 1076	4♦	AP		
North HCP: 9	♦ —	♦ 753	1. Gambling			
South HCP: 10	♣ J7432	♣ AQ96	2. artificial			
Contract: 4♦ W						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ KQ10742	♠ 53			3NT ¹	Pass
Vul: EW	♥ 843	♥ AQ	4♦ ²	Pass	5♣	AP
North HCP: 5	♦ —	♦ K987542	1. Gambling			
South HCP: 9	♣ 10973	♣ 85	2. artificial			
Contract: 5♣ E						

North hands (Practice Page)

None

Board: 190
Dealer: W
Vul: NS
HCP: 9

♠ 873
♥ A984
♦ KQ853
♣ 10

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 191
Dealer: E
Vul: EW
HCP: 12

♠ AKQJ9
♥ 65
♦ Q76
♣ 1096

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 192
Dealer: W
Vul: Both
HCP: 7

♠ Q52
♥ Q62
♦ 96
♣ K8642

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 193
Dealer: E
Vul: NS
HCP: 12

♠ KQ986
♥ K98
♦ A54
♣ 98

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 194
Dealer: W
Vul: EW
HCP: 10

♠ J763
♥ A10652
♦ 96
♣ KQ

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ 873	♠ KQ10954	3NT ¹	Pass	4♦ ²	Pass
Vul: NS	♥ A984	♥ J102	5♣	AP		
North HCP: 9	♦ KQ853	♦ 9	1. Gambling			
South HCP: 6	♣ 10	♣ 964	2. artificial			
Contract: 5♣ W						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ9	♠ 8742			3NT ¹	Pass
Vul: EW	♥ 65	♥ J98	4♣ ²	AP		
North HCP: 12	♦ Q76	♦ K8432	1. Gambling			
South HCP: 4	♣ 1096	♣ 3	2. artificial			
Contract: 4♣ W						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ Q52	♠ K96	3NT ¹	Pass	4♣ ²	X
Vul: Both	♥ Q62	♥ A987	4♦	AP		
North HCP: 7	♦ 96	♦ 10	1. Gambling			
South HCP: 12	♣ K8642	♣ AJ1073	2. artificial			
Contract: 4♦ W						

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ KQ986	♠ 754			3NT ¹	Pass
Vul: NS	♥ K98	♥ 5432	4♣ ²	AP		
North HCP: 12	♦ A54	♦ KJ76	1. Gambling			
South HCP: 4	♣ 98	♣ 53	2. artificial			
Contract: 4♣ W						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ J763	♠ Q54	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ A10652	♥ KJ8	4♦	AP		
North HCP: 10	♦ 96	♦ J104	1. Gambling			
South HCP: 11	♣ KQ	♣ A875	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

None

Board: 190 ♠ KQ10954
Dealer: W ♥ J102
Vul: NS ♦ 9
HCP: 6 ♣ 964

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 191 ♠ 8742
Dealer: E ♥ J98
Vul: EW ♦ K8432
HCP: 4 ♣ 3

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 192 ♠ K96
Dealer: W ♥ A987
Vul: Both ♦ 10
HCP: 12 ♣ AJ1073

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 193 ♠ 754
Dealer: E ♥ 5432
Vul: NS ♦ KJ76
HCP: 4 ♣ 53

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 194 ♠ Q54
Dealer: W ♥ KJ8
Vul: EW ♦ J104
HCP: 11 ♣ A875

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ 873	♠ KQ10954	3NT ¹	Pass	4♦ ²	Pass
Vul: NS	♥ A984	♥ J102	5♣	AP		
North HCP: 9	♦ KQ853	♦ 9	1. Gambling			
South HCP: 6	♣ 10	♣ 964	2. artificial			
Contract: 5♣ W						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ9	♠ 8742			3NT ¹	Pass
Vul: EW	♥ 65	♥ J98	4♣ ²	AP		
North HCP: 12	♦ Q76	♦ K8432	1. Gambling			
South HCP: 4	♣ 1096	♣ 3	2. artificial			
Contract: 4♣ W						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ Q52	♠ K96	3NT ¹	Pass	4♣ ²	X
Vul: Both	♥ Q62	♥ A987	4♦	AP		
North HCP: 7	♦ 96	♦ 10	1. Gambling			
South HCP: 12	♣ K8642	♣ AJ1073	2. artificial			
Contract: 4♦ W						

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ KQ986	♠ 754			3NT ¹	Pass
Vul: NS	♥ K98	♥ 5432	4♣ ²	AP		
North HCP: 12	♦ A54	♦ KJ76	1. Gambling			
South HCP: 4	♣ 98	♣ 53	2. artificial			
Contract: 4♣ W						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ J763	♠ Q54	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ A10652	♥ KJ8	4♦	AP		
North HCP: 10	♦ 96	♦ J104	1. Gambling			
South HCP: 11	♣ KQ	♣ A875	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

None

Board: 195
Dealer: E
Vul: Both
HCP: 14

♠ AJ97
♥ K10
♦ AQ87
♣ 1095

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 196
Dealer: W
Vul: None
HCP: 11

♠ A10642
♥ KQ5
♦ 1072
♣ Q2

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 197
Dealer: E
Vul: EW
HCP: 8

♠ AKJ753
♥ 2
♦ 53
♣ 9872

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 198
Dealer: W
Vul: Both
HCP: 11

♠ K8652
♥ Q102
♦ J4
♣ AJ4

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 199
Dealer: E
Vul: NS
HCP: 3

♠ 652
♥ Q8
♦ 9843
♣ J876

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
West Bids 7NT if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ AJ97	♠ KQ63			3NT ¹	Pass
Vul: Both	♥ K10	♥ AQ743		4♣ ²	AP	
North HCP: 14	♦ AQ87	♦ 943		1. Gambling		
South HCP: 12	♣ 1095	♣ J		2. artificial		
Contract: 4♣ W						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ A10642	♠ Q953	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ KQ5	♥ 32	4♦	AP		
North HCP: 11	♦ 1072	♦ J8	1. Gambling			
South HCP: 6	♣ Q2	♣ K10643	2. artificial			
Contract: 4♦ W						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ AKJ753	♠ 1092			3NT ¹	Pass
Vul: EW	♥ 2	♥ AKQ854	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ 53	♦ 984	1. Gambling			
South HCP: 9	♣ 9872	♣ 6	2. artificial			
Contract: 4♦ E						

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ K8652	♠ AQ	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ Q102	♥ 9765	4♦	AP		
North HCP: 11	♦ J4	♦ 752	1. Gambling			
South HCP: 11	♣ AJ4	♣ KQ85	2. artificial			
Contract: 4♦ W						

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ 652	♠ K9743			3NT ¹	Pass
Vul: NS	♥ Q8	♥ 109543	4♦ ²	Pass	5♣	Pass
North HCP: 3	♦ 9843	♦ QJ10	7NT	AP		
South HCP: 6	♣ J876	♣ —	1. Gambling			
Contract: 7N E			2. artificial			

South hands (Practice Page)

None

Board: 195	♠ KQ63	East Opens 3NT.
Dealer: E	♥ AQ743	West Bids 4♣ if possible.
Vul: Both	♦ 943	
HCP: 12	♣ J	You bid first.

Board: 196	♠ Q953	West Opens 3NT.
Dealer: W	♥ 32	East Bids 4♣ if possible.
Vul: None	♦ J8	West Bids 4♦ if possible.
HCP: 6	♣ K10643	Partner bids first.

Board: 197	♠ 1092	East Opens 3NT.
Dealer: E	♥ AKQ854	West Bids 4♣ if possible.
Vul: EW	♦ 984	East Bids 4♦ if possible.
HCP: 9	♣ 6	You bid first.

Board: 198	♠ AQ	West Opens 3NT.
Dealer: W	♥ 9765	East Bids 4♣ if possible.
Vul: Both	♦ 752	West Bids 4♦ if possible.
HCP: 11	♣ KQ85	Partner bids first.

Board: 199	♠ K9743	East Opens 3NT.
Dealer: E	♥ 109543	West Bids 4♦ if possible.
Vul: NS	♦ QJ10	East Bids 5♣ if possible.
HCP: 6	♣ —	West Bids 7NT if possible.
		You bid first.

None Both hands (Answers Page)

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ AJ97	♠ KQ63			3NT ¹	Pass
Vul: Both	♥ K10	♥ AQ743		4♣ ²	AP	
North HCP: 14	♦ AQ87	♦ 943		1. Gambling		
South HCP: 12	♣ 1095	♣ J		2. artificial		
Contract: 4♣ W						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ A10642	♠ Q953	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ KQ5	♥ 32	4♦	AP		
North HCP: 11	♦ 1072	♦ J8	1. Gambling			
South HCP: 6	♣ Q2	♣ K10643	2. artificial			
Contract: 4♦ W						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ AKJ753	♠ 1092			3NT ¹	Pass
Vul: EW	♥ 2	♥ AKQ854	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ 53	♦ 984	1. Gambling			
South HCP: 9	♣ 9872	♣ 6	2. artificial			
Contract: 4♦ E						

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ K8652	♠ AQ	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ Q102	♥ 9765	4♦	AP		
North HCP: 11	♦ J4	♦ 752	1. Gambling			
South HCP: 11	♣ AJ4	♣ KQ85	2. artificial			
Contract: 4♦ W						

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ 652	♠ K9743			3NT ¹	Pass
Vul: NS	♥ Q8	♥ 109543	4♦ ²	Pass	5♣	Pass
North HCP: 3	♦ 9843	♦ QJ10	7NT	AP		
South HCP: 6	♣ J876	♣ —	1. Gambling			
Contract: 7N E			2. artificial			

North hands (Practice Page)

None

Board: 200	♠ AJ82	West Opens 3NT.
Dealer: W	♥ AQ742	East Bids 4♣ if possible.
Vul: Both	♦ Q4	
HCP: 14	♣ J5	You bid first.

Board: 201	♠ K8	East Opens 3NT.
Dealer: E	♥ AKQ95	
Vul: None	♦ J8543	Partner bids first.
HCP: 13	♣ 8	

Board: 202	♠ 97	West Opens 3NT.
Dealer: W	♥ 10964	East Bids 4♣ if possible.
Vul: NS	♦ —	West Bids 4♦ if possible.
HCP: 3	♣ QJ87542	You bid first.

Board: 203	♠ AJ8	East Opens 3NT.
Dealer: E	♥ 109542	West Bids 4♣ if possible.
Vul: EW	♦ A6	
HCP: 9	♣ 642	Partner bids first.

Board: 204	♠ AKQ72	West Opens 3NT.
Dealer: W	♥ K93	East Bids 4♣ if possible.
Vul: Both	♦ 964	
HCP: 12	♣ 64	You bid first.

None Both hands (Answers Page)

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ AJ82	♠ K965	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ AQ742	♥ KJ109	1. Gambling			
North HCP: 14	♦ Q4	♦ A9852	2. artificial			
South HCP: 11	♣ J5	♣ —				
Contract: 4♣ E						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ AJ9532			3NT ¹	4♠
Vul: None	♥ AKQ95	♥ J632	AP			
North HCP: 13	♦ J8543	♦ AQ	1. Gambling			
South HCP: 13	♣ 8	♣ J				
Contract: 4♠ S						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ 97	♠ K863	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ 10964	♥ AQJ72	4♦	AP		
North HCP: 3	♦ —	♦ 3	1. Gambling			
South HCP: 14	♣ QJ87542	♣ A106	2. artificial			
Contract: 4♦ W						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ AJ8	♠ Q10763			3NT ¹	Pass
Vul: EW	♥ 109542	♥ AJ6	4♣ ²	AP		
North HCP: 9	♦ A6	♦ J8543	1. Gambling			
South HCP: 8	♣ 642	♣ —	2. artificial			
Contract: 4♣ W						

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ AKQ72	♠ 1063	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ K93	♥ AQ54	1. Gambling			
North HCP: 12	♦ 964	♦ AJ82	2. artificial			
South HCP: 11	♣ 64	♣ 108				
Contract: 4♣ E						

South hands (Practice Page)

None

Board: 200	♠ K965	West Opens 3NT.
Dealer: W	♥ KJ109	East Bids 4♣ if possible.
Vul: Both	♦ A9852	
HCP: 11	♣ —	Partner bids first.

Board: 201	♠ AJ9532	East Opens 3NT.
Dealer: E	♥ J632	
Vul: None	♦ AQ	You bid first.
HCP: 13	♣ J	

Board: 202	♠ K863	West Opens 3NT.
Dealer: W	♥ AQJ72	East Bids 4♣ if possible.
Vul: NS	♦ 3	West Bids 4♦ if possible.
HCP: 14	♣ A106	Partner bids first.

Board: 203	♠ Q10763	East Opens 3NT.
Dealer: E	♥ AJ6	West Bids 4♣ if possible.
Vul: EW	♦ J8543	
HCP: 8	♣ —	You bid first.

Board: 204	♠ 1063	West Opens 3NT.
Dealer: W	♥ AQ54	East Bids 4♣ if possible.
Vul: Both	♦ AJ82	
HCP: 11	♣ 108	Partner bids first.

None Both hands (Answers Page)

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ AJ82	♠ K965	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ AQ742	♥ KJ109	1. Gambling			
North HCP: 14	♦ Q4	♦ A9852	2. artificial			
South HCP: 11	♣ J5	♣ —				
Contract: 4♣ E						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ AJ9532			3NT ¹	4♠
Vul: None	♥ AKQ95	♥ J632	AP			
North HCP: 13	♦ J8543	♦ AQ	1. Gambling			
South HCP: 13	♣ 8	♣ J				
Contract: 4♠ S						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ 97	♠ K863	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ 10964	♥ AQJ72	4♦	AP		
North HCP: 3	♦ —	♦ 3	1. Gambling			
South HCP: 14	♣ QJ87542	♣ A106	2. artificial			
Contract: 4♦ W						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ AJ8	♠ Q10763			3NT ¹	Pass
Vul: EW	♥ 109542	♥ AJ6	4♣ ²	AP		
North HCP: 9	♦ A6	♦ J8543	1. Gambling			
South HCP: 8	♣ 642	♣ —	2. artificial			
Contract: 4♣ W						

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ AKQ72	♠ 1063	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ K93	♥ AQ54	1. Gambling			
North HCP: 12	♦ 964	♦ AJ82	2. artificial			
South HCP: 11	♣ 64	♣ 108				
Contract: 4♣ E						

North hands (Practice Page)

None

Board: 205	♠ 9	East Opens 3NT.
Dealer: E	♥ AQ2	West Bids 4♣ if possible.
Vul: NS	♦ AK10762	
HCP: 14	♣ J76	Partner bids first.
Board: 206	♠ 8732	West Opens 3NT.
Dealer: W	♥ 842	East Bids 4♣ if possible.
Vul: EW	♦ KJ108	
HCP: 4	♣ 108	You bid first.
Board: 207	♠ 106	East Opens 3NT.
Dealer: E	♥ 98654	West Bids 4♣ if possible.
Vul: Both	♦ AQ5	
HCP: 6	♣ 1084	Partner bids first.
Board: 208	♠ J98	West Opens 3NT.
Dealer: W	♥ AJ4	East Bids 4♣ if possible.
Vul: None	♦ 1032	West Bids 4♦ if possible.
HCP: 10	♣ KJ32	East Bids 5♦ if possible.
		You bid first.
Board: 209	♠ AQ2	East Opens 3NT.
Dealer: E	♥ 9853	West Bids 4♣ if possible.
Vul: Both	♦ J32	East Bids 4♦ if possible.
HCP: 10	♣ K74	Partner bids first.

None Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ AKQ1053			3NT ¹	Pass
Vul: NS	♥ AQ2	♥ 94	4♣ ²	AP		
North HCP: 14	♦ AK10762	♦ Q98	1. Gambling			
South HCP: 11	♣ J76	♣ 52	2. artificial			
Contract: 4♣ W						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ 8732	♠ KJ106	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ 842	♥ 1097	1. Gambling			
North HCP: 4	♦ KJ108	♦ AQ963	2. artificial			
South HCP: 10	♣ 108	♣ 3				
Contract: 4♣ E						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ 106	♠ AKQ5			3NT ¹	Pass
Vul: Both	♥ 98654	♥ KQ32	4♣ ²	AP		
North HCP: 6	♦ AQ5	♦ K72	1. Gambling			
South HCP: 18	♣ 1084	♣ J9	2. artificial			
Contract: 4♣ W						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ J98	♠ 10543	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ AJ4	♥ KQ1096	4♦	Pass	5♦	AP
North HCP: 10	♦ 1032	♦ 7	1. Gambling			
South HCP: 5	♣ KJ32	♣ 865	2. artificial			
Contract: 5♦ W						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ AQ2	♠ K109			3NT ¹	Pass
Vul: Both	♥ 9853	♥ Q10	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ J32	♦ 109	1. Gambling			
South HCP: 11	♣ K74	♣ AQ8653	2. artificial			
Contract: 4♦ E						

South hands (Practice Page)

None

Board: 205	♠ AKQ1053	East Opens 3NT.
Dealer: E	♥ 94	West Bids 4♣ if possible.
Vul: NS	♦ Q98	
HCP: 11	♣ 52	You bid first.
Board: 206	♠ KJ106	West Opens 3NT.
Dealer: W	♥ 1097	East Bids 4♣ if possible.
Vul: EW	♦ AQ963	
HCP: 10	♣ 3	Partner bids first.
Board: 207	♠ AKQ5	East Opens 3NT.
Dealer: E	♥ KQ32	West Bids 4♣ if possible.
Vul: Both	♦ K72	
HCP: 18	♣ J9	You bid first.
Board: 208	♠ 10543	West Opens 3NT.
Dealer: W	♥ KQ1096	East Bids 4♣ if possible.
Vul: None	♦ 7	West Bids 4♦ if possible.
HCP: 5	♣ 865	East Bids 5♦ if possible.
		Partner bids first.
Board: 209	♠ K109	East Opens 3NT.
Dealer: E	♥ Q10	West Bids 4♣ if possible.
Vul: Both	♦ 109	East Bids 4♦ if possible.
HCP: 11	♣ AQ8653	You bid first.

None Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ AKQ1053			3NT ¹	Pass
Vul: NS	♥ AQ2	♥ 94	4♣ ²	AP		
North HCP: 14	♦ AK10762	♦ Q98	1. Gambling			
South HCP: 11	♣ J76	♣ 52	2. artificial			
Contract: 4♣ W						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ 8732	♠ KJ106	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ 842	♥ 1097	1. Gambling			
North HCP: 4	♦ KJ108	♦ AQ963	2. artificial			
South HCP: 10	♣ 108	♣ 3				
Contract: 4♣ E						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ 106	♠ AKQ5			3NT ¹	Pass
Vul: Both	♥ 98654	♥ KQ32	4♣ ²	AP		
North HCP: 6	♦ AQ5	♦ K72	1. Gambling			
South HCP: 18	♣ 1084	♣ J9	2. artificial			
Contract: 4♣ W						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ J98	♠ 10543	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ AJ4	♥ KQ1096	4♦	Pass	5♦	AP
North HCP: 10	♦ 1032	♦ 7	1. Gambling			
South HCP: 5	♣ KJ32	♣ 865	2. artificial			
Contract: 5♦ W						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ AQ2	♠ K109			3NT ¹	Pass
Vul: Both	♥ 9853	♥ Q10	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ J32	♦ 109	1. Gambling			
South HCP: 11	♣ K74	♣ AQ8653	2. artificial			
Contract: 4♦ E						

North hands (Practice Page)

None

Board: 210 ♠ K1074
Dealer: W ♥ 64
Vul: None ♦ 102
HCP: 8 ♣ KQ754

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 211 ♠ KQ64
Dealer: E ♥ K10532
Vul: NS ♦ 9
HCP: 10 ♣ Q65

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 212 ♠ A109843
Dealer: W ♥ K1065
Vul: Both ♦ 87
HCP: 7 ♣ 7

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 213 ♠ 3
Dealer: E ♥ A875
Vul: None ♦ 1084
HCP: 10 ♣ AQ873

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 214 ♠ QJ6
Dealer: W ♥ AQ10762
Vul: EW ♦ 7
HCP: 10 ♣ J93

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ K1074	♠ AQJ832	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ 64	♥ KQ8752	4♦	AP		
North HCP: 8	♦ 102	♦ —	1. Gambling			
South HCP: 12	♣ KQ754	♣ 2	2. artificial			
Contract: 4♦ W						

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ KQ64	♠ J10752			3NT ¹	Pass
Vul: NS	♥ K10532	♥ AQ7	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ 9	♦ 82	1. Gambling			
South HCP: 11	♣ Q65	♣ A84	2. artificial			
Contract: 4♦ E						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ A109843	♠ QJ	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ K1065	♥ AJ9732	4♦	AP		
North HCP: 7	♦ 87	♦ 10	1. Gambling			
South HCP: 12	♣ 7	♣ A953	2. artificial			
Contract: 4♦ W						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ QJ974			3NT ¹	Pass
Vul: None	♥ A875	♥ KQ9	4♣ ²	X	4♦	AP
North HCP: 10	♦ 1084	♦ 95	1. Gambling			
South HCP: 8	♣ AQ873	♣ 965	2. artificial			
Contract: 4♦ E						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ QJ6	♠ AK9	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ AQ10762	♥ J95	4♦	AP		
North HCP: 10	♦ 7	♦ J62	1. Gambling			
South HCP: 9	♣ J93	♣ 10742	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

None

Board: 210 ♠ AQJ832
Dealer: W ♥ KQ8752
Vul: None ♦ —
HCP: 12 ♣ 2

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 211 ♠ J10752
Dealer: E ♥ AQ7
Vul: NS ♦ 82
HCP: 11 ♣ A84

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 212 ♠ QJ
Dealer: W ♥ AJ9732
Vul: Both ♦ 10
HCP: 12 ♣ A953

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 213 ♠ QJ974
Dealer: E ♥ KQ9
Vul: None ♦ 95
HCP: 8 ♣ 965

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 214 ♠ AK9
Dealer: W ♥ J95
Vul: EW ♦ J62
HCP: 9 ♣ 10742

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ K1074	♠ AQJ832	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ 64	♥ KQ8752	4♦	AP		
North HCP: 8	♦ 102	♦ —	1. Gambling			
South HCP: 12	♣ KQ754	♣ 2	2. artificial			
Contract: 4♦ W						

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ KQ64	♠ J10752			3NT ¹	Pass
Vul: NS	♥ K10532	♥ AQ7	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ 9	♦ 82	1. Gambling			
South HCP: 11	♣ Q65	♣ A84	2. artificial			
Contract: 4♦ E						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ A109843	♠ QJ	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ K1065	♥ AJ9732	4♦	AP		
North HCP: 7	♦ 87	♦ 10	1. Gambling			
South HCP: 12	♣ 7	♣ A953	2. artificial			
Contract: 4♦ W						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ QJ974			3NT ¹	Pass
Vul: None	♥ A875	♥ KQ9	4♣ ²	X	4♦	AP
North HCP: 10	♦ 1084	♦ 95	1. Gambling			
South HCP: 8	♣ AQ873	♣ 965	2. artificial			
Contract: 4♦ E						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ QJ6	♠ AK9	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ AQ10762	♥ J95	4♦	AP		
North HCP: 10	♦ 7	♦ J62	1. Gambling			
South HCP: 9	♣ J93	♣ 10742	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

None

Board: 215 ♠ 864
Dealer: E ♥ KQJ8642
Vul: None ♦ K75
HCP: 9 ♣ —

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

Partner bids first.

Board: 216 ♠ KQ9
Dealer: W ♥ K10953
Vul: NS ♦ 98
HCP: 9 ♣ J87

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 217 ♠ KQ97
Dealer: E ♥ Q5
Vul: EW ♦ 62
HCP: 13 ♣ KQJ85

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 218 ♠ KQJ94
Dealer: W ♥ Q863
Vul: Both ♦ 743
HCP: 10 ♣ Q

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 4NT if possible.
West Bids 5♠ if possible.
East Bids 6♦ if possible.

You bid first.

Board: 219 ♠ 942
Dealer: E ♥ K943
Vul: NS ♦ 5
HCP: 6 ♣ K8742

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ 864	♠ AJ1092			3NT ¹	Pass
Vul: None	♥ KQJ8642	♥ 75	4♦ ²	Pass	5♣	AP
North HCP: 9	♦ K75	♦ A32	1. Gambling			
South HCP: 9	♣ —	♣ 842	2. artificial			
Contract: 5♣ E						

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ 87643	3NT ¹	Pass	4♦ ²	Pass
Vul: NS	♥ K10953	♥ 84	5♣	AP		
North HCP: 9	♦ 98	♦ A10642	1. Gambling			
South HCP: 4	♣ J87	♣ 5	2. artificial			
Contract: 5♣ W						

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ KQ97	♠ A83			3NT ¹	Pass
Vul: EW	♥ Q5	♥ AJ43	4♣ ²	X	4♦	AP
North HCP: 13	♦ 62	♦ 85	1. Gambling			
South HCP: 13	♣ KQJ85	♣ A1094	2. artificial			
Contract: 4♦ E						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ KQJ94	♠ 1032	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ Q863	♥ K5	4♦	Pass	4NT ³	Pass
North HCP: 10	♦ 743	♦ J10	5♠ ⁴	X	6♦	AP
South HCP: 5	♣ Q	♣ J108643	1. Gambling			
Contract: 6♦ W			2. artificial			
			3. Blackwood 0314, for ♦			
			4. A=2/5 or 5/5, Q(D)=1			

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ 942	♠ Q6			3NT ¹	Pass
Vul: NS	♥ K943	♥ AJ872	4♣ ²	Pass	4♦	AP
North HCP: 6	♦ 5	♦ 863	1. Gambling			
South HCP: 13	♣ K8742	♣ AQ10	2. artificial			
Contract: 4♦ E						

South hands (Practice Page)

None

Board: 215 ♠ AJ1092
Dealer: E ♥ 75
Vul: None ♦ A32
HCP: 9 ♣ 842

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

You bid first.

Board: 216 ♠ 87643
Dealer: W ♥ 84
Vul: NS ♦ A10642
HCP: 4 ♣ 5

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 217 ♠ A83
Dealer: E ♥ AJ43
Vul: EW ♦ 85
HCP: 13 ♣ A1094

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 218 ♠ 1032
Dealer: W ♥ K5
Vul: Both ♦ J10
HCP: 5 ♣ J108643

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 4NT if possible.
West Bids 5♠ if possible.
East Bids 6♦ if possible.

Partner bids first.

Board: 219 ♠ Q6
Dealer: E ♥ AJ872
Vul: NS ♦ 863
HCP: 13 ♣ AQ10

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ 864	♠ AJ1092			3NT ¹	Pass
Vul: None	♥ KQJ8642	♥ 75	4♦ ²	Pass	5♣	AP
North HCP: 9	♦ K75	♦ A32	1. Gambling			
South HCP: 9	♣ —	♣ 842	2. artificial			
Contract: 5♣ E						

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ 87643	3NT ¹	Pass	4♦ ²	Pass
Vul: NS	♥ K10953	♥ 84	5♣	AP		
North HCP: 9	♦ 98	♦ A10642	1. Gambling			
South HCP: 4	♣ J87	♣ 5	2. artificial			
Contract: 5♣ W						

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ KQ97	♠ A83			3NT ¹	Pass
Vul: EW	♥ Q5	♥ AJ43	4♣ ²	X	4♦	AP
North HCP: 13	♦ 62	♦ 85	1. Gambling			
South HCP: 13	♣ KQJ85	♣ A1094	2. artificial			
Contract: 4♦ E						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ KQJ94	♠ 1032	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ Q863	♥ K5	4♦	Pass	4NT ³	Pass
North HCP: 10	♦ 743	♦ J10	5♠ ⁴	X	6♦	AP
South HCP: 5	♣ Q	♣ J108643	1. Gambling			
Contract: 6♦ W			2. artificial			
			3. Blackwood 0314, for ♦			
			4. A=2/5 or 5/5, Q(D)=1			

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ 942	♠ Q6			3NT ¹	Pass
Vul: NS	♥ K943	♥ AJ872	4♣ ²	Pass	4♦	AP
North HCP: 6	♦ 5	♦ 863	1. Gambling			
South HCP: 13	♣ K8742	♣ AQ10	2. artificial			
Contract: 4♦ E						

North hands (Practice Page)

None

Board: 220	♠ Q1082	West Opens 3NT.
Dealer: W	♥ A52	East Bids 4♣ if possible.
Vul: Both	♦ AJ7	
HCP: 12	♣ J98	You bid first.

Board: 221	♠ KJ875	East Opens 3NT.
Dealer: E	♥ 742	West Bids 4♣ if possible.
Vul: None	♦ 102	East Bids 4♦ if possible.
HCP: 6	♣ Q64	Partner bids first.

Board: 222	♠ J105	West Opens 3NT.
Dealer: W	♥ 63	East Bids 4♣ if possible.
Vul: EW	♦ J1053	
HCP: 3	♣ J543	You bid first.

Board: 223	♠ AKJ95	East Opens 3NT.
Dealer: E	♥ AK3	West Bids 4♣ if possible.
Vul: Both	♦ 95	
HCP: 17	♣ Q87	Partner bids first.

Board: 224	♠ K876	West Opens 3NT.
Dealer: W	♥ Q87	East Bids 4♣ if possible.
Vul: None	♦ 9	West Bids 4♦ if possible.
HCP: 7	♣ Q8763	You bid first.

None Both hands (Answers Page)

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ Q1082	♠ AK9753	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ A52	♥ QJ10643	1. Gambling			
North HCP: 12	♦ AJ7	♦ Q	2. artificial			
South HCP: 12	♣ J98	♣ —				
Contract: 4♣ E						
Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ KJ875	♠ A62			3NT ¹	Pass
Vul: None	♥ 742	♥ KQ86	4♣ ²	Pass	4♦	X
North HCP: 6	♦ 102	♦ J3	AP			
South HCP: 17	♣ Q64	♣ AK103	1. Gambling			
Contract: 4♦ X E			2. artificial			
Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ J105	♠ AKQ964	3NT ¹	Pass	4♣ ²	4♠
Vul: EW	♥ 63	♥ KQ104	AP			
North HCP: 3	♦ J1053	♦ A82	1. Gambling			
South HCP: 18	♣ J543	♣ —	2. artificial			
Contract: 4♠ S						
Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ AKJ95	♠ 102			3NT ¹	Pass
Vul: Both	♥ AK3	♥ Q9652	4♣ ²	4♠	AP	
North HCP: 17	♦ 95	♦ 1073	1. Gambling			
South HCP: 6	♣ Q87	♣ A32	2. artificial			
Contract: 4♠ N						
Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ K876	♠ Q95432	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ Q87	♥ AJ963	4♦	AP		
North HCP: 7	♦ 9	♦ 6	1. Gambling			
South HCP: 11	♣ Q8763	♣ A	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

None

Board: 220
Dealer: W
Vul: Both
HCP: 12

♠ AK9753
♥ QJ10643
♦ Q
♣ —

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 221
Dealer: E
Vul: None
HCP: 17

♠ A62
♥ KQ86
♦ J3
♣ AK103

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 222
Dealer: W
Vul: EW
HCP: 18

♠ AKQ964
♥ KQ104
♦ A82
♣ —

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 223
Dealer: E
Vul: Both
HCP: 6

♠ 102
♥ Q9652
♦ 1073
♣ A32

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 224
Dealer: W
Vul: None
HCP: 11

♠ Q95432
♥ AJ963
♦ 6
♣ A

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 220

Dealer: W

Vul: Both

North HCP: 12

South HCP: 12

Contract: 4♣ E

North:

♠ Q1082

♥ A52

♦ AJ7

♣ J98

South:

♠ AK9753

♥ QJ10643

♦ Q

♣ —

West North East South

3NT¹ Pass 4♣² AP

1. Gambling

2. artificial

Board: 221

Dealer: E

Vul: None

North HCP: 6

South HCP: 17

Contract: 4♦ X E

North:

♠ KJ875

♥ 742

♦ 102

♣ Q64

South:

♠ A62

♥ KQ86

♦ J3

♣ AK103

West North East South

3NT¹ Pass

4♣² Pass 4♦ X

AP

1. Gambling

2. artificial

Board: 222

Dealer: W

Vul: EW

North HCP: 3

South HCP: 18

Contract: 4♠ S

North:

♠ J105

♥ 63

♦ J1053

♣ J543

South:

♠ AKQ964

♥ KQ104

♦ A82

♣ —

West North East South

3NT¹ Pass 4♣² 4♠

AP

1. Gambling

2. artificial

Board: 223

Dealer: E

Vul: Both

North HCP: 17

South HCP: 6

Contract: 4♠ N

North:

♠ AKJ95

♥ AK3

♦ 95

♣ Q87

South:

♠ 102

♥ Q9652

♦ 1073

♣ A32

West North East South

3NT¹ Pass

4♣² 4♠ AP

1. Gambling

2. artificial

Board: 224

Dealer: W

Vul: None

North HCP: 7

South HCP: 11

Contract: 4♦ W

North:

♠ K876

♥ Q87

♦ 9

♣ Q8763

South:

♠ Q95432

♥ AJ963

♦ 6

♣ A

West North East South

3NT¹ Pass 4♣² Pass

4♦ AP

1. Gambling

2. artificial

North hands (Practice Page)

None

Board: 225 ♠ KJ96
Dealer: E ♥ AKJ
Vul: NS ♦ QJ743
HCP: 15 ♣ 4

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 226 ♠ J105
Dealer: W ♥ Q1086432
Vul: Both ♦ —
HCP: 5 ♣ Q106

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 4NT if possible.
West Bids 5♠ if possible.
East Bids 6♦ if possible.

You bid first.

Board: 227 ♠ K4
Dealer: E ♥ QJ852
Vul: None ♦ 875
HCP: 7 ♣ J102

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

Partner bids first.

Board: 228 ♠ Q108762
Dealer: W ♥ Q
Vul: NS ♦ QJ873
HCP: 7 ♣ 7

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.
East Bids 6NT if possible.

You bid first.

Board: 229 ♠ A107
Dealer: E ♥ Q962
Vul: EW ♦ 82
HCP: 10 ♣ A984

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 225

Dealer: E

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♦ N

North:

♠ KJ96

♥ AKJ

♦ QJ743

♣ 4

South:

♠ AQ10432

♥ 96

♦ A109

♣ 92

West North East South

3NT¹ Pass

4♣² 4♦ AP

1. Gambling

2. artificial

Board: 226

Dealer: W

Vul: Both

North HCP: 5

South HCP: 7

Contract: 6♦ W

North:

♠ J105

♥ Q1086432

♦ —

♣ Q106

South:

♠ Q42

♥ 5

♦ J1064

♣ A9842

West North East South

3NT¹ Pass 4♣² Pass

4♦ Pass 4NT³ Pass

5♠⁴ Pass 6♦ AP

1. Gambling

2. artificial

3. Blackwood 0314, for ♦

4. A=2/5 or 5/5, Q(D)=1

Board: 227

Dealer: E

Vul: None

North HCP: 7

South HCP: 11

Contract: 5♣ E

North:

♠ K4

♥ QJ852

♦ 875

♣ J102

South:

♠ AQ97

♥ 763

♦ KQ92

♣ 75

West North East South

3NT¹ Pass

4♦² Pass 5♣ AP

1. Gambling

2. artificial

Board: 228

Dealer: W

Vul: NS

North HCP: 7

South HCP: 7

Contract: 6N W

North:

♠ Q108762

♥ Q

♦ QJ873

♣ 7

South:

♠ K5

♥ J982

♦ K1062

♣ 1096

West North East South

3NT¹ Pass 4♦² Pass

5♣ Pass 6NT AP

1. Gambling

2. artificial

Board: 229

Dealer: E

Vul: EW

North HCP: 10

South HCP: 8

Contract: 4♦ E

North:

♠ A107

♥ Q962

♦ 82

♣ A984

South:

♠ J4

♥ KJ1054

♦ 743

♣ QJ6

West North East South

3NT¹ Pass

4♣² Pass 4♦ AP

1. Gambling

2. artificial

South hands (Practice Page)

None

Board: 225	♠ AQ10432	East Opens 3NT.
Dealer: E	♥ 96	West Bids 4♣ if possible.
Vul: NS	♦ A109	
HCP: 10	♣ 92	You bid first.

Board: 226	♠ Q42	West Opens 3NT.
Dealer: W	♥ 5	East Bids 4♣ if possible.
Vul: Both	♦ J1064	West Bids 4♦ if possible.
HCP: 7	♣ A9842	East Bids 4NT if possible.
		West Bids 5♠ if possible.
		East Bids 6♦ if possible.

Partner bids first.

Board: 227	♠ AQ97	East Opens 3NT.
Dealer: E	♥ 763	West Bids 4♦ if possible.
Vul: None	♦ KQ92	East Bids 5♣ if possible.
HCP: 11	♣ 75	
		You bid first.

Board: 228	♠ K5	West Opens 3NT.
Dealer: W	♥ J982	East Bids 4♦ if possible.
Vul: NS	♦ K1062	West Bids 5♣ if possible.
HCP: 7	♣ 1096	East Bids 6NT if possible.
		Partner bids first.

Board: 229	♠ J4	East Opens 3NT.
Dealer: E	♥ KJ1054	West Bids 4♣ if possible.
Vul: EW	♦ 743	East Bids 4♦ if possible.
HCP: 8	♣ QJ6	
		You bid first.

None Both hands (Answers Page)

Board: 225

Dealer: E

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♦ N

North:

♠ KJ96

♥ AKJ

♦ QJ743

♣ 4

South:

♠ AQ10432

♥ 96

♦ A109

♣ 92

West North East South

3NT¹ Pass

4♣² 4♦ AP

1. Gambling

2. artificial

Board: 226

Dealer: W

Vul: Both

North HCP: 5

South HCP: 7

Contract: 6♦ W

North:

♠ J105

♥ Q1086432

♦ —

♣ Q106

South:

♠ Q42

♥ 5

♦ J1064

♣ A9842

West North East South

3NT¹ Pass 4♣² Pass

4♦ Pass 4NT³ Pass

5♠⁴ Pass 6♦ AP

1. Gambling

2. artificial

3. Blackwood 0314, for ♦

4. A=2/5 or 5/5, Q(D)=1

Board: 227

Dealer: E

Vul: None

North HCP: 7

South HCP: 11

Contract: 5♣ E

North:

♠ K4

♥ QJ852

♦ 875

♣ J102

South:

♠ AQ97

♥ 763

♦ KQ92

♣ 75

West North East South

3NT¹ Pass

4♦² Pass 5♣ AP

1. Gambling

2. artificial

Board: 228

Dealer: W

Vul: NS

North HCP: 7

South HCP: 7

Contract: 6N W

North:

♠ Q108762

♥ Q

♦ QJ873

♣ 7

South:

♠ K5

♥ J982

♦ K1062

♣ 1096

West North East South

3NT¹ Pass 4♦² Pass

5♣ Pass 6NT AP

1. Gambling

2. artificial

Board: 229

Dealer: E

Vul: EW

North HCP: 10

South HCP: 8

Contract: 4♦ E

North:

♠ A107

♥ Q962

♦ 82

♣ A984

South:

♠ J4

♥ KJ1054

♦ 743

♣ QJ6

West North East South

3NT¹ Pass

4♣² Pass 4♦ AP

1. Gambling

2. artificial

North hands (Practice Page)

None

Board: 230 ♠ K1082
Dealer: W ♥ K87
Vul: None ♦ Q1093
HCP: 9 ♣ J9

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.
East Bids 6♣ if possible.

You bid first.

Board: 231 ♠ 10874
Dealer: E ♥ 84
Vul: NS ♦ AJ865
HCP: 5 ♣ 62

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 232 ♠ 8
Dealer: W ♥ A942
Vul: EW ♦ AQJ87
HCP: 11 ♣ 872

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 233 ♠ KQJ74
Dealer: E ♥ KQJ5
Vul: Both ♦ J
HCP: 14 ♣ J72

East Opens 3NT.
West Bids 6♣ if possible.

Partner bids first.

Board: 234 ♠ AKQJ73
Dealer: W ♥ Q4
Vul: NS ♦ —
HCP: 22 ♣ AKQJ5

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 230	North:	South:	West	North	East	South
Dealer: W	♠ K1082	♠ QJ963	3NT ¹	Pass	4♦ ²	Pass
Vul: None	♥ K87	♥ 106	5♣	Pass	6♣	AP
North HCP: 9	♦ Q1093	♦ K42	1. Gambling			
South HCP: 6	♣ J9	♣ 742	2. artificial			
Contract: 6♣ W						

Board: 231	North:	South:	West	North	East	South
Dealer: E	♠ 10874	♠ A6			3NT ¹	Pass
Vul: NS	♥ 84	♥ KJ9752	4♣ ²	AP		
North HCP: 5	♦ AJ865	♦ KQ742	1. Gambling			
South HCP: 13	♣ 62	♣ —	2. artificial			
Contract: 4♣ W						

Board: 232	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ AKJ7632	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ A942	♥ 3	1. Gambling			
North HCP: 11	♦ AQJ87	♦ 103	2. artificial			
South HCP: 9	♣ 872	♣ J94				
Contract: 4♣ E						

Board: 233	North:	South:	West	North	East	South
Dealer: E	♠ KQJ74	♠ A852			3NT ¹	Pass
Vul: Both	♥ KQJ5	♥ 10862	6♣	AP		
North HCP: 14	♦ J	♦ 105	1. Gambling			
South HCP: 4	♣ J72	♣ 865				
Contract: 6♣ W						

Board: 234	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ73	♠ 852	3NT ¹	X	4♣ ²	Pass
Vul: NS	♥ Q4	♥ 10652	4♦	4♠	AP	
North HCP: 22	♦ —	♦ 98	1. Gambling			
South HCP: 0	♣ AKQJ5	♣ 9842	2. artificial			
Contract: 4♠ N						

South hands (Practice Page)

None

Board: 230 ♠ QJ963
Dealer: W ♥ 106
Vul: None ♦ K42
HCP: 6 ♣ 742

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.
East Bids 6♣ if possible.

Partner bids first.

Board: 231 ♠ A6
Dealer: E ♥ KJ9752
Vul: NS ♦ KQ742
HCP: 13 ♣ —

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 232 ♠ AKJ7632
Dealer: W ♥ 3
Vul: EW ♦ 103
HCP: 9 ♣ J94

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 233 ♠ A852
Dealer: E ♥ 10862
Vul: Both ♦ 105
HCP: 4 ♣ 865

East Opens 3NT.
West Bids 6♣ if possible.

You bid first.

Board: 234 ♠ 852
Dealer: W ♥ 10652
Vul: NS ♦ 98
HCP: 0 ♣ 9842

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 230	North:	South:	West	North	East	South
Dealer: W	♠ K1082	♠ QJ963	3NT ¹	Pass	4♦ ²	Pass
Vul: None	♥ K87	♥ 106	5♣	Pass	6♣	AP
North HCP: 9	♦ Q1093	♦ K42	1. Gambling			
South HCP: 6	♣ J9	♣ 742	2. artificial			
Contract: 6♣ W						

Board: 231	North:	South:	West	North	East	South
Dealer: E	♠ 10874	♠ A6			3NT ¹	Pass
Vul: NS	♥ 84	♥ KJ9752	4♣ ²	AP		
North HCP: 5	♦ AJ865	♦ KQ742	1. Gambling			
South HCP: 13	♣ 62	♣ —	2. artificial			
Contract: 4♣ W						

Board: 232	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ AKJ7632	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ A942	♥ 3	1. Gambling			
North HCP: 11	♦ AQJ87	♦ 103	2. artificial			
South HCP: 9	♣ 872	♣ J94				
Contract: 4♣ E						

Board: 233	North:	South:	West	North	East	South
Dealer: E	♠ KQJ74	♠ A852			3NT ¹	Pass
Vul: Both	♥ KQJ5	♥ 10862	6♣	AP		
North HCP: 14	♦ J	♦ 105	1. Gambling			
South HCP: 4	♣ J72	♣ 865				
Contract: 6♣ W						

Board: 234	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ73	♠ 852	3NT ¹	X	4♣ ²	Pass
Vul: NS	♥ Q4	♥ 10652	4♦	4♠	AP	
North HCP: 22	♦ —	♦ 98	1. Gambling			
South HCP: 0	♣ AKQJ5	♣ 9842	2. artificial			
Contract: 4♠ N						

North hands (Practice Page)

None

Board: 235
Dealer: E
Vul: EW
HCP: 11

♠ A7
♥ Q4
♦ KQ1087532
♣ 5

East Opens 3NT.
West Bids 4♣ if possible.
Partner bids first.

Board: 236
Dealer: W
Vul: Both
HCP: 13

♠ KJ10
♥ AQ9
♦ 43
♣ K9432

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
You bid first.

Board: 237
Dealer: E
Vul: None
HCP: 11

♠ K42
♥ 743
♦ AKJ952
♣ 6

East Opens 3NT.
West Bids 4♣ if possible.
Partner bids first.

Board: 238
Dealer: W
Vul: EW
HCP: 10

♠ Q974
♥ KJ87
♦ J
♣ QJ95

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.
You bid first.

Board: 239
Dealer: E
Vul: Both
HCP: 9

♠ A9862
♥ Q93
♦ K1096
♣ 2

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
Partner bids first.

None Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ KQ103			3NT ¹	Pass
Vul: EW	♥ Q4	♥ AK1087	4♣ ²	AP		
North HCP: 11	♦ KQ1087532	♦ J	1. Gambling			
South HCP: 13	♣ 5	♣ 1094	2. artificial			
Contract: 4♣ W						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ KJ10	♠ Q843	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ AQ9	♥ J1042	4♦	AP		
North HCP: 13	♦ 43	♦ 2	1. Gambling			
South HCP: 9	♣ K9432	♣ AQ75	2. artificial			
Contract: 4♦ W						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ K42	♠ QJ10			3NT ¹	Pass
Vul: None	♥ 743	♥ AQ106	4♣ ²	AP		
North HCP: 11	♦ AKJ952	♦ 108	1. Gambling			
South HCP: 9	♣ 6	♣ 9742	2. artificial			
Contract: 4♣ W						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ Q974	♠ A85	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ KJ87	♥ 102	4♦	Pass	5♦	AP
North HCP: 10	♦ J	♦ 765	1. Gambling			
South HCP: 7	♣ QJ95	♣ K10842	2. artificial			
Contract: 5♦ W						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ A9862	♠ Q53			3NT ¹	Pass
Vul: Both	♥ Q93	♥ AK7	4♦ ²	Pass	5♣	AP
North HCP: 9	♦ K1096	♦ 842	1. Gambling			
South HCP: 10	♣ 2	♣ J764	2. artificial			
Contract: 5♣ E						

South hands (Practice Page)

None

Board: 235	♠ KQ103	East Opens 3NT.
Dealer: E	♥ AK1087	West Bids 4♣ if possible.
Vul: EW	♦ J	
HCP: 13	♣ 1094	You bid first.
Board: 236	♠ Q843	West Opens 3NT.
Dealer: W	♥ J1042	East Bids 4♣ if possible.
Vul: Both	♦ 2	West Bids 4♦ if possible.
HCP: 9	♣ AQ75	Partner bids first.
Board: 237	♠ QJ10	East Opens 3NT.
Dealer: E	♥ AQ106	West Bids 4♣ if possible.
Vul: None	♦ 108	
HCP: 9	♣ 9742	You bid first.
Board: 238	♠ A85	West Opens 3NT.
Dealer: W	♥ 102	East Bids 4♣ if possible.
Vul: EW	♦ 765	West Bids 4♦ if possible.
HCP: 7	♣ K10842	East Bids 5♦ if possible.
		Partner bids first.
Board: 239	♠ Q53	East Opens 3NT.
Dealer: E	♥ AK7	West Bids 4♦ if possible.
Vul: Both	♦ 842	East Bids 5♣ if possible.
HCP: 10	♣ J764	You bid first.

None Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ KQ103			3NT ¹	Pass
Vul: EW	♥ Q4	♥ AK1087	4♣ ²	AP		
North HCP: 11	♦ KQ1087532	♦ J	1. Gambling			
South HCP: 13	♣ 5	♣ 1094	2. artificial			
Contract: 4♣ W						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ KJ10	♠ Q843	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ AQ9	♥ J1042	4♦	AP		
North HCP: 13	♦ 43	♦ 2	1. Gambling			
South HCP: 9	♣ K9432	♣ AQ75	2. artificial			
Contract: 4♦ W						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ K42	♠ QJ10			3NT ¹	Pass
Vul: None	♥ 743	♥ AQ106	4♣ ²	AP		
North HCP: 11	♦ AKJ952	♦ 108	1. Gambling			
South HCP: 9	♣ 6	♣ 9742	2. artificial			
Contract: 4♣ W						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ Q974	♠ A85	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ KJ87	♥ 102	4♦	Pass	5♦	AP
North HCP: 10	♦ J	♦ 765	1. Gambling			
South HCP: 7	♣ QJ95	♣ K10842	2. artificial			
Contract: 5♦ W						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ A9862	♠ Q53			3NT ¹	Pass
Vul: Both	♥ Q93	♥ AK7	4♦ ²	Pass	5♣	AP
North HCP: 9	♦ K1096	♦ 842	1. Gambling			
South HCP: 10	♣ 2	♣ J764	2. artificial			
Contract: 5♣ E						

North hands (Practice Page)

None

Board: 240	♠ K9764	West Opens 3NT.
Dealer: W	♥ A	
Vul: None	♦ AKJ76	You bid first.
HCP: 15	♣ 84	
Board: 241	♠ —	East Opens 3NT.
Dealer: E	♥ AKJ54	West Bids 4♣ if possible.
Vul: NS	♦ —	
HCP: 13	♣ AJ1097543	Partner bids first.
Board: 242	♠ K763	West Opens 3NT.
Dealer: W	♥ AK87	East Bids 4♣ if possible.
Vul: Both	♦ 75	West Bids 4♦ if possible.
HCP: 11	♣ J84	You bid first.
Board: 243	♠ AJ532	East Opens 3NT.
Dealer: E	♥ 95	
Vul: NS	♦ Q10542	Partner bids first.
HCP: 7	♣ 4	
Board: 244	♠ Q762	West Opens 3NT.
Dealer: W	♥ AQJ1043	East Bids 4♣ if possible.
Vul: EW	♦ 5	
HCP: 9	♣ 86	You bid first.

None Both hands (Answers Page)

Board: 240

Dealer: W

Vul: None

North HCP: 15

South HCP: 6

Contract: 4♠ N

North:

♠ K9764

♥ A

♦ AKJ76

♣ 84

South:

♠ J83

♥ Q109643

♦ Q4

♣ J3

West North East South

3NT¹ 4♠ AP

1. Gambling

Board: 241

Dealer: E

Vul: NS

North HCP: 13

South HCP: 12

Contract: 5♣ N

North:

♠ —

♥ AKJ54

♦ —

♣ AJ1097543

South:

♠ AQJ7

♥ 1073

♦ 1087

♣ KQ6

West North East South

3NT¹ Pass

4♣² 5♣ AP

1. Gambling

2. artificial

Board: 242

Dealer: W

Vul: Both

North HCP: 11

South HCP: 7

Contract: 4♦ W

North:

♠ K763

♥ AK87

♦ 75

♣ J84

South:

♠ A852

♥ 104

♦ J632

♣ Q32

West North East South

3NT¹ Pass 4♣² Pass

4♦ AP

1. Gambling

2. artificial

Board: 243

Dealer: E

Vul: NS

North HCP: 7

South HCP: 15

Contract: 4♥ S

North:

♠ AJ532

♥ 95

♦ Q10542

♣ 4

South:

♠ K108

♥ AKQ743

♦ K87

♣ 5

West North East South

3NT¹ 4♥

AP

1. Gambling

Board: 244

Dealer: W

Vul: EW

North HCP: 9

South HCP: 16

Contract: 5♣ S

North:

♠ Q762

♥ AQJ1043

♦ 5

♣ 86

South:

♠ KJ

♥ K9875

♦ —

♣ AKQ954

West North East South

3NT¹ Pass 4♣² 5♣

AP

1. Gambling

2. artificial

South hands (Practice Page)

None

Board: 240	♠ J83	West Opens 3NT.
Dealer: W	♥ Q109643	
Vul: None	♦ Q4	Partner bids first.
HCP: 6	♣ J3	
Board: 241	♠ AQJ7	East Opens 3NT.
Dealer: E	♥ 1073	West Bids 4♣ if possible.
Vul: NS	♦ 1087	
HCP: 12	♣ KQ6	You bid first.
Board: 242	♠ A852	West Opens 3NT.
Dealer: W	♥ 104	East Bids 4♣ if possible.
Vul: Both	♦ J632	West Bids 4♦ if possible.
HCP: 7	♣ Q32	Partner bids first.
Board: 243	♠ K108	East Opens 3NT.
Dealer: E	♥ AKQ743	
Vul: NS	♦ K87	You bid first.
HCP: 15	♣ 5	
Board: 244	♠ KJ	West Opens 3NT.
Dealer: W	♥ K9875	East Bids 4♣ if possible.
Vul: EW	♦ —	
HCP: 16	♣ AKQ954	Partner bids first.

None Both hands (Answers Page)

Board: 240

Dealer: W

Vul: None

North HCP: 15

South HCP: 6

Contract: 4♠ N

North:

♠ K9764

♥ A

♦ AKJ76

♣ 84

South:

♠ J83

♥ Q109643

♦ Q4

♣ J3

West North East South

3NT¹ 4♠ AP

1. Gambling

Board: 241

Dealer: E

Vul: NS

North HCP: 13

South HCP: 12

Contract: 5♣ N

North:

♠ —

♥ AKJ54

♦ —

♣ AJ1097543

South:

♠ AQJ7

♥ 1073

♦ 1087

♣ KQ6

West North East South

3NT¹ Pass

4♣² 5♣ AP

1. Gambling

2. artificial

Board: 242

Dealer: W

Vul: Both

North HCP: 11

South HCP: 7

Contract: 4♦ W

North:

♠ K763

♥ AK87

♦ 75

♣ J84

South:

♠ A852

♥ 104

♦ J632

♣ Q32

West North East South

3NT¹ Pass 4♣² Pass

4♦ AP

1. Gambling

2. artificial

Board: 243

Dealer: E

Vul: NS

North HCP: 7

South HCP: 15

Contract: 4♥ S

North:

♠ AJ532

♥ 95

♦ Q10542

♣ 4

South:

♠ K108

♥ AKQ743

♦ K87

♣ 5

West North East South

3NT¹ 4♥

AP

1. Gambling

Board: 244

Dealer: W

Vul: EW

North HCP: 9

South HCP: 16

Contract: 5♣ S

North:

♠ Q762

♥ AQJ1043

♦ 5

♣ 86

South:

♠ KJ

♥ K9875

♦ —

♣ AKQ954

West North East South

3NT¹ Pass 4♣² 5♣

AP

1. Gambling

2. artificial

North hands (Practice Page)

None

Board: 245 ♠ 7642
Dealer: E ♥ KJ76
Vul: None ♦ 105
HCP: 5 ♣ J73

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 246 ♠ 6432
Dealer: W ♥ Q97
Vul: NS ♦ J43
HCP: 3 ♣ 1073

West Opens 3NT.
East Bids 4♣ if possible.
East Doubles Pass if possible.

You bid first.

Board: 247 ♠ Q10
Dealer: E ♥ A632
Vul: EW ♦ 875
HCP: 11 ♣ KQ32

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 248 ♠ K754
Dealer: W ♥ KJ10832
Vul: Both ♦ —
HCP: 10 ♣ K65

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 249 ♠ 852
Dealer: E ♥ KQ84
Vul: NS ♦ 86
HCP: 9 ♣ A654

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 245	North:	South:	West	North	East	South
Dealer: E	♠ 7642	♠ J1053			3NT ¹	Pass
Vul: None	♥ KJ76	♥ A10543	4♣ ²	Pass	4♦	AP
North HCP: 5	♦ 105	♦ J4	1. Gambling			
South HCP: 10	♣ J73	♣ A5	2. artificial			
Contract: 4♦ E						

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ 6432	♠ AK8	3NT ¹	Pass	4♣ ²	4♥
Vul: NS	♥ Q97	♥ A6532	Pass	Pass	X	AP
North HCP: 3	♦ J43	♦ AQ5	1. Gambling			
South HCP: 18	♣ 1073	♣ J2	2. artificial			
Contract: 4♥ X S						

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ Q10	♠ A85			3NT ¹	Pass
Vul: EW	♥ A632	♥ 1095	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ 875	♦ 62	1. Gambling			
South HCP: 9	♣ KQ32	♣ AJ1096	2. artificial			
Contract: 4♦ E						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ K754	♠ AQJ2	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ KJ10832	♥ 974	4♦	AP		
North HCP: 10	♦ —	♦ 106	1. Gambling			
South HCP: 7	♣ K65	♣ 10932	2. artificial			
Contract: 4♦ W						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ 852	♠ A64			3NT ¹	Pass
Vul: NS	♥ KQ84	♥ AJ105	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 86	♦ 109	1. Gambling			
South HCP: 11	♣ A654	♣ Q1098	2. artificial			
Contract: 4♦ E						

South hands (Practice Page)

None

Board: 245
Dealer: E
Vul: None
HCP: 10

♠ J1053
♥ A10543
♦ J4
♣ A5

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 246
Dealer: W
Vul: NS
HCP: 18

♠ AK8
♥ A6532
♦ AQ5
♣ J2

West Opens 3NT.
East Bids 4♣ if possible.
East Doubles Pass if possible.

Partner bids first.

Board: 247
Dealer: E
Vul: EW
HCP: 9

♠ A85
♥ 1095
♦ 62
♣ AJ1096

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 248
Dealer: W
Vul: Both
HCP: 7

♠ AQJ2
♥ 974
♦ 106
♣ 10932

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 249
Dealer: E
Vul: NS
HCP: 11

♠ A64
♥ AJ105
♦ 109
♣ Q1098

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 245	North:	South:	West	North	East	South
Dealer: E	♠ 7642	♠ J1053			3NT ¹	Pass
Vul: None	♥ KJ76	♥ A10543	4♣ ²	Pass	4♦	AP
North HCP: 5	♦ 105	♦ J4	1. Gambling			
South HCP: 10	♣ J73	♣ A5	2. artificial			
Contract: 4♦ E						

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ 6432	♠ AK8	3NT ¹	Pass	4♣ ²	4♥
Vul: NS	♥ Q97	♥ A6532	Pass	Pass	X	AP
North HCP: 3	♦ J43	♦ AQ5	1. Gambling			
South HCP: 18	♣ 1073	♣ J2	2. artificial			
Contract: 4♥ X S						

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ Q10	♠ A85			3NT ¹	Pass
Vul: EW	♥ A632	♥ 1095	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ 875	♦ 62	1. Gambling			
South HCP: 9	♣ KQ32	♣ AJ1096	2. artificial			
Contract: 4♦ E						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ K754	♠ AQJ2	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ KJ10832	♥ 974	4♦	AP		
North HCP: 10	♦ —	♦ 106	1. Gambling			
South HCP: 7	♣ K65	♣ 10932	2. artificial			
Contract: 4♦ W						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ 852	♠ A64			3NT ¹	Pass
Vul: NS	♥ KQ84	♥ AJ105	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 86	♦ 109	1. Gambling			
South HCP: 11	♣ A654	♣ Q1098	2. artificial			
Contract: 4♦ E						

North hands (Practice Page)

None

Board: 250
Dealer: W
Vul: EW
HCP: 6

♠ KQJ3
♥ 1064
♦ 75
♣ 6532

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 251
Dealer: E
Vul: Both
HCP: 9

♠ 84
♥ KQ10
♦ 92
♣ KJ10765

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 252
Dealer: W
Vul: None
HCP: 11

♠ J5
♥ AQ4
♦ J107
♣ QJ953

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 253
Dealer: E
Vul: EW
HCP: 13

♠ A10873
♥ A6
♦ AJ95
♣ 106

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 254
Dealer: W
Vul: Both
HCP: 14

♠ AJ73
♥ AK83
♦ Q83
♣ 96

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ KQJ3	♠ A985	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 1064	♥ AQ975	4♦	AP		
North HCP: 6	♦ 75	♦ 9	1. Gambling			
South HCP: 13	♣ 6532	♣ K84	2. artificial			
Contract: 4♦ W						

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ 84	♠ KQ72			3NT ¹	Pass
Vul: Both	♥ KQ10	♥ A74	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 92	♦ 106	1. Gambling			
South HCP: 15	♣ KJ10765	♣ AQ42	2. artificial			
Contract: 4♦ E						

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ J5	♠ AK1096	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ AQ4	♥ 876532	4♦	AP		
North HCP: 11	♦ J107	♦ —	1. Gambling			
South HCP: 7	♣ QJ953	♣ 62	2. artificial			
Contract: 4♦ W						

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ A10873	♠ QJ96			3NT ¹	Pass
Vul: EW	♥ A6	♥ KQ1083	4♣ ²	AP		
North HCP: 13	♦ AJ95	♦ Q83	1. Gambling			
South HCP: 10	♣ 106	♣ 9	2. artificial			
Contract: 4♣ W						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ AJ73	♠ K82	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ AK83	♥ 10974	1. Gambling			
North HCP: 14	♦ Q83	♦ KJ10962	2. artificial			
South HCP: 7	♣ 96	♣ —				
Contract: 4♣ E						

South hands (Practice Page)

None

Board: 250
Dealer: W
Vul: EW
HCP: 13

♠ A985
♥ AQ975
♦ 9
♣ K84

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 251
Dealer: E
Vul: Both
HCP: 15

♠ KQ72
♥ A74
♦ 106
♣ AQ42

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 252
Dealer: W
Vul: None
HCP: 7

♠ AK1096
♥ 876532
♦ —
♣ 62

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 253
Dealer: E
Vul: EW
HCP: 10

♠ QJ96
♥ KQ1083
♦ Q83
♣ 9

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 254
Dealer: W
Vul: Both
HCP: 7

♠ K82
♥ 10974
♦ KJ10962
♣ —

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ KQJ3	♠ A985	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 1064	♥ AQ975	4♦	AP		
North HCP: 6	♦ 75	♦ 9	1. Gambling			
South HCP: 13	♣ 6532	♣ K84	2. artificial			
Contract: 4♦ W						

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ 84	♠ KQ72			3NT ¹	Pass
Vul: Both	♥ KQ10	♥ A74	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 92	♦ 106	1. Gambling			
South HCP: 15	♣ KJ10765	♣ AQ42	2. artificial			
Contract: 4♦ E						

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ J5	♠ AK1096	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ AQ4	♥ 876532	4♦	AP		
North HCP: 11	♦ J107	♦ —	1. Gambling			
South HCP: 7	♣ QJ953	♣ 62	2. artificial			
Contract: 4♦ W						

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ A10873	♠ QJ96			3NT ¹	Pass
Vul: EW	♥ A6	♥ KQ1083	4♣ ²	AP		
North HCP: 13	♦ AJ95	♦ Q83	1. Gambling			
South HCP: 10	♣ 106	♣ 9	2. artificial			
Contract: 4♣ W						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ AJ73	♠ K82	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ AK83	♥ 10974	1. Gambling			
North HCP: 14	♦ Q83	♦ KJ10962	2. artificial			
South HCP: 7	♣ 96	♣ —				
Contract: 4♣ E						

North hands (Practice Page)

None

Board: 255	♠ AJ	East Opens 3NT.
Dealer: E	♥ A95	West Bids 4♣ if possible.
Vul: None	♦ AQ96	
HCP: 16	♣ J1083	Partner bids first.

Board: 256	♠ AJ64	West Opens 3NT.
Dealer: W	♥ AK9	East Bids 4♣ if possible.
Vul: NS	♦ K107	
HCP: 16	♣ J65	You bid first.

Board: 257	♠ A42	East Opens 3NT.
Dealer: E	♥ J763	West Bids 4♦ if possible.
Vul: Both	♦ J10985	East Bids 5♣ if possible.
HCP: 6	♣ 5	Partner bids first.

Board: 258	♠ 43	West Opens 3NT.
Dealer: W	♥ A1096	East Bids 4♣ if possible.
Vul: None	♦ 53	West Bids 4♦ if possible.
HCP: 9	♣ AJ986	You bid first.

Board: 259	♠ 9832	East Opens 3NT.
Dealer: E	♥ Q74	West Bids 4♣ if possible.
Vul: None	♦ J54	East Bids 4♦ if possible.
HCP: 9	♣ AQ5	Partner bids first.

None Both hands (Answers Page)

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ Q532			3NT ¹	Pass
Vul: None	♥ A95	♥ KJ42	4♣ ²	AP		
North HCP: 16	♦ AQ96	♦ KJ1053	1. Gambling			
South HCP: 10	♣ J1083	♣ —	2. artificial			
Contract: 4♣ W						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ AJ64	♠ 109753	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ AK9	♥ 53	1. Gambling			
North HCP: 16	♦ K107	♦ AQ652	2. artificial			
South HCP: 6	♣ J65	♣ 9				
Contract: 4♣ E						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ A42	♠ Q7			3NT ¹	Pass
Vul: Both	♥ J763	♥ Q98	4♦ ²	Pass	5♣	X
North HCP: 6	♦ J10985	♦ AK2	AP			
South HCP: 12	♣ 5	♣ J10963	1. Gambling			
Contract: 5♣ X E			2. artificial			

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ AQ97	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ A1096	♥ KQ85	4♦	AP		
North HCP: 9	♦ 53	♦ 8	1. Gambling			
South HCP: 13	♣ AJ986	♣ Q743	2. artificial			
Contract: 4♦ W						

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ 9832	♠ KJ5			3NT ¹	Pass
Vul: None	♥ Q74	♥ AJ10982	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ J54	♦ 8	1. Gambling			
South HCP: 10	♣ AQ5	♣ J72	2. artificial			
Contract: 4♦ E						

South hands (Practice Page)

None

Board: 255
Dealer: E
Vul: None
HCP: 10

♠ Q532
♥ KJ42
♦ KJ1053
♣ —

East Opens 3NT.
West Bids 4♣ if possible.
You bid first.

Board: 256
Dealer: W
Vul: NS
HCP: 6

♠ 109753
♥ 53
♦ AQ652
♣ 9

West Opens 3NT.
East Bids 4♣ if possible.
Partner bids first.

Board: 257
Dealer: E
Vul: Both
HCP: 12

♠ Q7
♥ Q98
♦ AK2
♣ J10963

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
You bid first.

Board: 258
Dealer: W
Vul: None
HCP: 13

♠ AQ97
♥ KQ85
♦ 8
♣ Q743

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
Partner bids first.

Board: 259
Dealer: E
Vul: None
HCP: 10

♠ KJ5
♥ AJ10982
♦ 8
♣ J72

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
You bid first.

None Both hands (Answers Page)

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ Q532			3NT ¹	Pass
Vul: None	♥ A95	♥ KJ42	4♣ ²	AP		
North HCP: 16	♦ AQ96	♦ KJ1053	1. Gambling			
South HCP: 10	♣ J1083	♣ —	2. artificial			
Contract: 4♣ W						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ AJ64	♠ 109753	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ AK9	♥ 53	1. Gambling			
North HCP: 16	♦ K107	♦ AQ652	2. artificial			
South HCP: 6	♣ J65	♣ 9				
Contract: 4♣ E						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ A42	♠ Q7			3NT ¹	Pass
Vul: Both	♥ J763	♥ Q98	4♦ ²	Pass	5♣	X
North HCP: 6	♦ J10985	♦ AK2	AP			
South HCP: 12	♣ 5	♣ J10963	1. Gambling			
Contract: 5♣ X E			2. artificial			

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ AQ97	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ A1096	♥ KQ85	4♦	AP		
North HCP: 9	♦ 53	♦ 8	1. Gambling			
South HCP: 13	♣ AJ986	♣ Q743	2. artificial			
Contract: 4♦ W						

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ 9832	♠ KJ5			3NT ¹	Pass
Vul: None	♥ Q74	♥ AJ10982	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ J54	♦ 8	1. Gambling			
South HCP: 10	♣ AQ5	♣ J72	2. artificial			
Contract: 4♦ E						

North hands (Practice Page)

None

Board: 260
Dealer: W
Vul: NS
HCP: 13

♠ A1075
♥ A109832
♦ 5
♣ KQ

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 261
Dealer: E
Vul: EW
HCP: 7

♠ AK1098752
♥ 97
♦ 72
♣ 9

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 262
Dealer: W
Vul: Both
HCP: 6

♠ A75
♥ 102
♦ J976
♣ J763

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

You bid first.

Board: 263
Dealer: E
Vul: NS
HCP: 12

♠ AK4
♥ 983
♦ 75
♣ AJ874

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 264
Dealer: W
Vul: None
HCP: 6

♠ Q872
♥ A7652
♦ 97
♣ 73

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ A1075	♠ KQ43	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ A109832	♥ J7	4♦	AP		
North HCP: 13	♦ 5	♦ 10932	1. Gambling			
South HCP: 7	♣ KQ	♣ J107	2. artificial			
Contract: 4♦ W						

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ AK1098752	♠ J			3NT ¹	Pass
Vul: EW	♥ 97	♥ Q8653	4♣ ²	AP		
North HCP: 7	♦ 72	♦ AQ103	1. Gambling			
South HCP: 10	♣ 9	♣ J106	2. artificial			
Contract: 4♣ W						

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ A75	♠ J109843	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ 102	♥ KQ763	4♦	Pass	5♦	AP
North HCP: 6	♦ J976	♦ —	1. Gambling			
South HCP: 8	♣ J763	♣ Q5	2. artificial			
Contract: 5♦ W						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ Q10762			3NT ¹	Pass
Vul: NS	♥ 983	♥ 106	4♣ ²	X	4♦	Pass
North HCP: 12	♦ 75	♦ 42	4♥	AP		
South HCP: 7	♣ AJ874	♣ KQ32	1. Gambling			
Contract: 4♥ W			2. artificial			

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ Q872	♠ AK943	3NT ¹	Pass	4♣ ²	4♠
Vul: None	♥ A7652	♥ KQ83	AP			
North HCP: 6	♦ 97	♦ 8	1. Gambling			
South HCP: 14	♣ 73	♣ Q95	2. artificial			
Contract: 4♠ S						

South hands (Practice Page)

None

Board: 260 ♠ KQ43
Dealer: W ♥ J7
Vul: NS ♦ 10932
HCP: 7 ♣ J107

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 261 ♠ J
Dealer: E ♥ Q8653
Vul: EW ♦ AQ103
HCP: 10 ♣ J106

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 262 ♠ J109843
Dealer: W ♥ KQ763
Vul: Both ♦ —
HCP: 8 ♣ Q5

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

Partner bids first.

Board: 263 ♠ Q10762
Dealer: E ♥ 106
Vul: NS ♦ 42
HCP: 7 ♣ KQ32

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 4♥ if possible.

You bid first.

Board: 264 ♠ AK943
Dealer: W ♥ KQ83
Vul: None ♦ 8
HCP: 14 ♣ Q95

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ A1075	♠ KQ43	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ A109832	♥ J7	4♦	AP		
North HCP: 13	♦ 5	♦ 10932	1. Gambling			
South HCP: 7	♣ KQ	♣ J107	2. artificial			
Contract: 4♦ W						

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ AK1098752	♠ J			3NT ¹	Pass
Vul: EW	♥ 97	♥ Q8653	4♣ ²	AP		
North HCP: 7	♦ 72	♦ AQ103	1. Gambling			
South HCP: 10	♣ 9	♣ J106	2. artificial			
Contract: 4♣ W						

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ A75	♠ J109843	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ 102	♥ KQ763	4♦	Pass	5♦	AP
North HCP: 6	♦ J976	♦ —	1. Gambling			
South HCP: 8	♣ J763	♣ Q5	2. artificial			
Contract: 5♦ W						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ Q10762			3NT ¹	Pass
Vul: NS	♥ 983	♥ 106	4♣ ²	X	4♦	Pass
North HCP: 12	♦ 75	♦ 42	4♥	AP		
South HCP: 7	♣ AJ874	♣ KQ32	1. Gambling			
Contract: 4♥ W			2. artificial			

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ Q872	♠ AK943	3NT ¹	Pass	4♣ ²	4♠
Vul: None	♥ A7652	♥ KQ83	AP			
North HCP: 6	♦ 97	♦ 8	1. Gambling			
South HCP: 14	♣ 73	♣ Q95	2. artificial			
Contract: 4♠ S						

North hands (Practice Page)

None

Board: 265	♠ A9	East Opens 3NT.
Dealer: E	♥ AKQJ109853	West Bids 4♣ if possible.
Vul: EW	♦ —	
HCP: 14	♣ 83	Partner bids first.
Board: 266	♠ Q1098632	West Opens 3NT.
Dealer: W	♥ AK108	East Bids 4♣ if possible.
Vul: Both	♦ 103	West Bids 4♦ if possible.
HCP: 9	♣ —	You bid first.
Board: 267	♠ K104	East Opens 3NT.
Dealer: E	♥ K9763	
Vul: None	♦ 6	Partner bids first.
HCP: 8	♣ Q975	
Board: 268	♠ KQ8	West Opens 3NT.
Dealer: W	♥ 532	East Bids 4♦ if possible.
Vul: NS	♦ QJ765	West Bids 5♣ if possible.
HCP: 8	♣ 97	You bid first.
Board: 269	♠ K532	East Opens 3NT.
Dealer: E	♥ KQ875	West Bids 5♣ if possible.
Vul: Both	♦ 752	
HCP: 8	♣ 9	Partner bids first.

None Both hands (Answers Page)

Board: 265
 Dealer: E
 Vul: EW
 North HCP: 14
 South HCP: 4
 Contract: 4♥ N

North:
 ♠ A9
 ♥ AKQJ109853
 ♦ —
 ♣ 83

South:
 ♠ Q852
 ♥ 742
 ♦ 10974
 ♣ Q9

West	North	East	South
		3NT ¹	Pass
4♣ ²	4♥	AP	
1. Gambling			
2. artificial			

Board: 266
 Dealer: W
 Vul: Both
 North HCP: 9
 South HCP: 6
 Contract: 4♦ W

North:
 ♠ Q1098632
 ♥ AK108
 ♦ 103
 ♣ —

South:
 ♠ A7
 ♥ J762
 ♦ 62
 ♣ J9863

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	AP		
1. Gambling			
2. artificial			

Board: 267
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ K104
 ♥ K9763
 ♦ 6
 ♣ Q975

South:
 ♠ AQJ72
 ♥ AQJ4
 ♦ 5
 ♣ J62

West	North	East	South
		3NT ¹	4♠
AP			
1. Gambling			

Board: 268
 Dealer: W
 Vul: NS
 North HCP: 8
 South HCP: 6
 Contract: 5♣ W

North:
 ♠ KQ8
 ♥ 532
 ♦ QJ765
 ♣ 97

South:
 ♠ 109764
 ♥ Q1087
 ♦ A10
 ♣ 84

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	AP		
1. Gambling			
2. artificial			

Board: 269
 Dealer: E
 Vul: Both
 North HCP: 8
 South HCP: 9
 Contract: 5♣ W

North:
 ♠ K532
 ♥ KQ875
 ♦ 752
 ♣ 9

South:
 ♠ AQ64
 ♥ J1064
 ♦ 104
 ♣ Q64

West	North	East	South
		3NT ¹	Pass
5♣	AP		
1. Gambling			

South hands (Practice Page)

None

Board: 265	♠ Q852	East Opens 3NT.
Dealer: E	♥ 742	West Bids 4♣ if possible.
Vul: EW	♦ 10974	
HCP: 4	♣ Q9	You bid first.

Board: 266	♠ A7	West Opens 3NT.
Dealer: W	♥ J762	East Bids 4♣ if possible.
Vul: Both	♦ 62	West Bids 4♦ if possible.
HCP: 6	♣ J9863	Partner bids first.

Board: 267	♠ AQJ72	East Opens 3NT.
Dealer: E	♥ AQJ4	
Vul: None	♦ 5	You bid first.
HCP: 15	♣ J62	

Board: 268	♠ 109764	West Opens 3NT.
Dealer: W	♥ Q1087	East Bids 4♦ if possible.
Vul: NS	♦ A10	West Bids 5♣ if possible.
HCP: 6	♣ 84	Partner bids first.

Board: 269	♠ AQ64	East Opens 3NT.
Dealer: E	♥ J1064	West Bids 5♣ if possible.
Vul: Both	♦ 104	
HCP: 9	♣ Q64	You bid first.

None Both hands (Answers Page)

Board: 265
 Dealer: E
 Vul: EW
 North HCP: 14
 South HCP: 4
 Contract: 4♥ N

North:
 ♠ A9
 ♥ AKQJ109853
 ♦ —
 ♣ 83

South:
 ♠ Q852
 ♥ 742
 ♦ 10974
 ♣ Q9

West	North	East	South
		3NT ¹	Pass
4♣ ²	4♥	AP	
1. Gambling			
2. artificial			

Board: 266
 Dealer: W
 Vul: Both
 North HCP: 9
 South HCP: 6
 Contract: 4♦ W

North:
 ♠ Q1098632
 ♥ AK108
 ♦ 103
 ♣ —

South:
 ♠ A7
 ♥ J762
 ♦ 62
 ♣ J9863

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	AP		
1. Gambling			
2. artificial			

Board: 267
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ K104
 ♥ K9763
 ♦ 6
 ♣ Q975

South:
 ♠ AQJ72
 ♥ AQJ4
 ♦ 5
 ♣ J62

West	North	East	South
		3NT ¹	4♠
AP			
1. Gambling			

Board: 268
 Dealer: W
 Vul: NS
 North HCP: 8
 South HCP: 6
 Contract: 5♣ W

North:
 ♠ KQ8
 ♥ 532
 ♦ QJ765
 ♣ 97

South:
 ♠ 109764
 ♥ Q1087
 ♦ A10
 ♣ 84

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	AP		
1. Gambling			
2. artificial			

Board: 269
 Dealer: E
 Vul: Both
 North HCP: 8
 South HCP: 9
 Contract: 5♣ W

North:
 ♠ K532
 ♥ KQ875
 ♦ 752
 ♣ 9

South:
 ♠ AQ64
 ♥ J1064
 ♦ 104
 ♣ Q64

West	North	East	South
		3NT ¹	Pass
5♣	AP		
1. Gambling			

North hands (Practice Page)

None

Board: 270	♠ KJ2	West Opens 3NT.
Dealer: W	♥ A1086	East Bids 4♣ if possible.
Vul: None	♦ K1096	
HCP: 11	♣ 76	You bid first.
Board: 271	♠ A106	East Opens 3NT.
Dealer: E	♥ AKQ10	West Bids 4♣ if possible.
Vul: NS	♦ Q53	
HCP: 16	♣ J32	Partner bids first.
Board: 272	♠ A107543	West Opens 3NT.
Dealer: W	♥ 976	East Bids 4♣ if possible.
Vul: EW	♦ 543	East Doubles Pass if possible.
HCP: 4	♣ 6	You bid first.
Board: 273	♠ J6	East Opens 3NT.
Dealer: E	♥ AKJ764	West Bids 4♣ if possible.
Vul: None	♦ —	
HCP: 14	♣ AJ1097	Partner bids first.
Board: 274	♠ 732	West Opens 3NT.
Dealer: W	♥ AKJ2	East Bids 4♣ if possible.
Vul: NS	♦ J2	West Bids 4♦ if possible.
HCP: 11	♣ Q832	East Bids 5♦ if possible.
		You bid first.

None Both hands (Answers Page)

Board: 270

Dealer: W

Vul: None

North HCP: 11

South HCP: 9

Contract: 4♣ E

North:

♠ KJ2

♥ A1086

♦ K1096

♣ 76

South:

♠ A97654

♥ K3

♦ Q852

♣ 10

West North East South

3NT¹ Pass 4♣² AP

1. Gambling

2. artificial

Board: 271

Dealer: E

Vul: NS

North HCP: 16

South HCP: 7

Contract: 4♣ W

North:

♠ A106

♥ AKQ10

♦ Q53

♣ J32

South:

♠ K85

♥ J986

♦ K1076

♣ 75

West North East South

3NT¹ Pass

4♣² AP

1. Gambling

2. artificial

Board: 272

Dealer: W

Vul: EW

North HCP: 4

South HCP: 15

Contract: 4♥ X S

North:

♠ A107543

♥ 976

♦ 543

♣ 6

South:

♠ KQ2

♥ AKQJ53

♦ 862

♣ 3

West North East South

3NT¹ Pass 4♣² 4♥

Pass Pass X AP

1. Gambling

2. artificial

Board: 273

Dealer: E

Vul: None

North HCP: 14

South HCP: 5

Contract: 4♥ N

North:

♠ J6

♥ AKJ764

♦ —

♣ AJ1097

South:

♠ 1087

♥ 932

♦ 976

♣ KQ86

West North East South

3NT¹ Pass

4♣² 4♥ AP

1. Gambling

2. artificial

Board: 274

Dealer: W

Vul: NS

North HCP: 11

South HCP: 3

Contract: 5♦ W

North:

♠ 732

♥ AKJ2

♦ J2

♣ Q832

South:

♠ K964

♥ 87653

♦ 10

♣ 1097

West North East South

3NT¹ Pass 4♣² Pass

4♦ Pass 5♦ AP

1. Gambling

2. artificial

South hands (Practice Page)

None

Board: 270 ♠ A97654
Dealer: W ♥ K3
Vul: None ♦ Q852
HCP: 9 ♣ 10

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 271 ♠ K85
Dealer: E ♥ J986
Vul: NS ♦ K1076
HCP: 7 ♣ 75

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 272 ♠ KQ2
Dealer: W ♥ AKQJ53
Vul: EW ♦ 862
HCP: 15 ♣ 3

West Opens 3NT.
East Bids 4♣ if possible.
East Doubles Pass if possible.

Partner bids first.

Board: 273 ♠ 1087
Dealer: E ♥ 932
Vul: None ♦ 976
HCP: 5 ♣ KQ86

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 274 ♠ K964
Dealer: W ♥ 87653
Vul: NS ♦ 10
HCP: 3 ♣ 1097

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 270

Dealer: W

Vul: None

North HCP: 11

South HCP: 9

Contract: 4♣ E

North:

♠ KJ2

♥ A1086

♦ K1096

♣ 76

South:

♠ A97654

♥ K3

♦ Q852

♣ 10

West North East South

3NT¹ Pass 4♣² AP

1. Gambling

2. artificial

Board: 271

Dealer: E

Vul: NS

North HCP: 16

South HCP: 7

Contract: 4♣ W

North:

♠ A106

♥ AKQ10

♦ Q53

♣ J32

South:

♠ K85

♥ J986

♦ K1076

♣ 75

West North East South

3NT¹ Pass

4♣² AP

1. Gambling

2. artificial

Board: 272

Dealer: W

Vul: EW

North HCP: 4

South HCP: 15

Contract: 4♥ X S

North:

♠ A107543

♥ 976

♦ 543

♣ 6

South:

♠ KQ2

♥ AKQJ53

♦ 862

♣ 3

West North East South

3NT¹ Pass 4♣² 4♥

Pass Pass X AP

1. Gambling

2. artificial

Board: 273

Dealer: E

Vul: None

North HCP: 14

South HCP: 5

Contract: 4♥ N

North:

♠ J6

♥ AKJ764

♦ —

♣ AJ1097

South:

♠ 1087

♥ 932

♦ 976

♣ KQ86

West North East South

3NT¹ Pass

4♣² 4♥ AP

1. Gambling

2. artificial

Board: 274

Dealer: W

Vul: NS

North HCP: 11

South HCP: 3

Contract: 5♦ W

North:

♠ 732

♥ AKJ2

♦ J2

♣ Q832

South:

♠ K964

♥ 87653

♦ 10

♣ 1097

West North East South

3NT¹ Pass 4♣² Pass

4♦ Pass 5♦ AP

1. Gambling

2. artificial

North hands (Practice Page)

None

Board: 275	♠ 732	East Opens 3NT.
Dealer: E	♥ K9432	West Bids 4♣ if possible.
Vul: Both	♦ 853	
HCP: 4	♣ J5	Partner bids first.
Board: 276	♠ A102	West Opens 3NT.
Dealer: W	♥ QJ10986	East Bids 4♣ if possible.
Vul: NS	♦ 7	West Bids 4♦ if possible.
HCP: 7	♣ 1076	You bid first.
Board: 277	♠ 732	East Opens 3NT.
Dealer: E	♥ QJ932	West Bids 4♦ if possible.
Vul: EW	♦ K54	East Bids 5♣ if possible.
HCP: 7	♣ J10	Partner bids first.
Board: 278	♠ 10754	West Opens 3NT.
Dealer: W	♥ AJ1062	East Bids 4♣ if possible.
Vul: Both	♦ 94	
HCP: 5	♣ 98	You bid first.
Board: 279	♠ J873	East Opens 3NT.
Dealer: E	♥ AJ10	West Bids 4♦ if possible.
Vul: None	♦ K10632	East Bids 5♣ if possible.
HCP: 9	♣ 3	Partner bids first.

None Both hands (Answers Page)

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ 732	♠ A96			3NT ¹	Pass
Vul: Both	♥ K9432	♥ AQ8	4♣ ²	AP		
North HCP: 4	♦ 853	♦ K962	1. Gambling			
South HCP: 13	♣ J5	♣ 763	2. artificial			
Contract: 4♣ W						

Board: 276	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ 65	3NT ¹	Pass	4♣ ²	X
Vul: NS	♥ QJ10986	♥ AK7	4♦	AP		
North HCP: 7	♦ 7	♦ J64	1. Gambling			
South HCP: 14	♣ 1076	♣ AQ852	2. artificial			
Contract: 4♦ W						

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ 732	♠ KQ9			3NT ¹	Pass
Vul: EW	♥ QJ932	♥ A106	4♦ ²	Pass	5♣	X
North HCP: 7	♦ K54	♦ A10983	AP			
South HCP: 13	♣ J10	♣ 87	1. Gambling			
Contract: 5♣ X E			2. artificial			

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ 10754	♠ A86	3NT ¹	Pass	4♣ ²	4♥
Vul: Both	♥ AJ1062	♥ KQ8753	AP			
North HCP: 5	♦ 94	♦ J	1. Gambling			
South HCP: 17	♣ 98	♣ AK5	2. artificial			
Contract: 4♥ S						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ J873	♠ KQ1062			3NT ¹	Pass
Vul: None	♥ AJ10	♥ KQ942	4♦ ²	Pass	5♣	AP
North HCP: 9	♦ K10632	♦ 5	1. Gambling			
South HCP: 11	♣ 3	♣ J2	2. artificial			
Contract: 5♣ E						

South hands (Practice Page)

None

Board: 275
Dealer: E
Vul: Both
HCP: 13

♠ A96
♥ AQ8
♦ K962
♣ 763

East Opens 3NT.
West Bids 4♣ if possible.
You bid first.

Board: 276
Dealer: W
Vul: NS
HCP: 14

♠ 65
♥ AK7
♦ J64
♣ AQ852

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
Partner bids first.

Board: 277
Dealer: E
Vul: EW
HCP: 13

♠ KQ9
♥ A106
♦ A10983
♣ 87

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
You bid first.

Board: 278
Dealer: W
Vul: Both
HCP: 17

♠ A86
♥ KQ8753
♦ J
♣ AK5

West Opens 3NT.
East Bids 4♣ if possible.
Partner bids first.

Board: 279
Dealer: E
Vul: None
HCP: 11

♠ KQ1062
♥ KQ942
♦ 5
♣ J2

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
You bid first.

None Both hands (Answers Page)

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ 732	♠ A96			3NT ¹	Pass
Vul: Both	♥ K9432	♥ AQ8	4♣ ²	AP		
North HCP: 4	♦ 853	♦ K962	1. Gambling			
South HCP: 13	♣ J5	♣ 763	2. artificial			
Contract: 4♣ W						

Board: 276	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ 65	3NT ¹	Pass	4♣ ²	X
Vul: NS	♥ QJ10986	♥ AK7	4♦	AP		
North HCP: 7	♦ 7	♦ J64	1. Gambling			
South HCP: 14	♣ 1076	♣ AQ852	2. artificial			
Contract: 4♦ W						

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ 732	♠ KQ9			3NT ¹	Pass
Vul: EW	♥ QJ932	♥ A106	4♦ ²	Pass	5♣	X
North HCP: 7	♦ K54	♦ A10983	AP			
South HCP: 13	♣ J10	♣ 87	1. Gambling			
Contract: 5♣ X E			2. artificial			

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ 10754	♠ A86	3NT ¹	Pass	4♣ ²	4♥
Vul: Both	♥ AJ1062	♥ KQ8753	AP			
North HCP: 5	♦ 94	♦ J	1. Gambling			
South HCP: 17	♣ 98	♣ AK5	2. artificial			
Contract: 4♥ S						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ J873	♠ KQ1062			3NT ¹	Pass
Vul: None	♥ AJ10	♥ KQ942	4♦ ²	Pass	5♣	AP
North HCP: 9	♦ K10632	♦ 5	1. Gambling			
South HCP: 11	♣ 3	♣ J2	2. artificial			
Contract: 5♣ E						

North hands (Practice Page)

None

Board: 280 ♠ QJ1082
Dealer: W ♥ 10
Vul: EW ♦ 63
HCP: 10 ♣ AQJ42

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 281 ♠ A65
Dealer: E ♥ AQ963
Vul: Both ♦ A86
HCP: 14 ♣ 72

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 282 ♠ AJ2
Dealer: W ♥ J873
Vul: None ♦ 10
HCP: 12 ♣ AQ976

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 283 ♠ QJ103
Dealer: E ♥ Q72
Vul: NS ♦ 9
HCP: 9 ♣ KJ654

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 284 ♠ K5
Dealer: W ♥ AKJ94
Vul: Both ♦ 4
HCP: 14 ♣ QJ985

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ QJ1082	♠ K7653	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 10	♥ Q853	4♦	AP		
North HCP: 10	♦ 63	♦ —	1. Gambling			
South HCP: 8	♣ AQJ42	♣ K976	2. artificial			
Contract: 4♦ W						

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ A65	♠ QJ972			3NT ¹	Pass
Vul: Both	♥ AQ963	♥ J72	4♣ ²	AP		
North HCP: 14	♦ A86	♦ K97	1. Gambling			
South HCP: 7	♣ 72	♣ 105	2. artificial			
Contract: 4♣ W						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ AJ2	♠ 97	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ J873	♥ KQ1095	4♦	AP		
North HCP: 12	♦ 10	♦ 9872	1. Gambling			
South HCP: 5	♣ AQ976	♣ 84	2. artificial			
Contract: 4♦ W						

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ QJ103	♠ K542			3NT ¹	Pass
Vul: NS	♥ Q72	♥ KJ94	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 9	♦ —	1. Gambling			
South HCP: 11	♣ KJ654	♣ A10873	2. artificial			
Contract: 4♦ E						

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ AQ9743	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ AKJ94	♥ 52	4♦	AP		
North HCP: 14	♦ 4	♦ 65	1. Gambling			
South HCP: 13	♣ QJ985	♣ AK10	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

None

Board: 280 ♠ K7653
Dealer: W ♥ Q853
Vul: EW ♦ —
HCP: 8 ♣ K976

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 281 ♠ QJ972
Dealer: E ♥ J72
Vul: Both ♦ K97
HCP: 7 ♣ 105

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 282 ♠ 97
Dealer: W ♥ KQ1095
Vul: None ♦ 9872
HCP: 5 ♣ 84

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 283 ♠ K542
Dealer: E ♥ KJ94
Vul: NS ♦ —
HCP: 11 ♣ A10873

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 284 ♠ AQ9743
Dealer: W ♥ 52
Vul: Both ♦ 65
HCP: 13 ♣ AK10

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ QJ1082	♠ K7653	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 10	♥ Q853	4♦	AP		
North HCP: 10	♦ 63	♦ —	1. Gambling			
South HCP: 8	♣ AQJ42	♣ K976	2. artificial			
Contract: 4♦ W						

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ A65	♠ QJ972			3NT ¹	Pass
Vul: Both	♥ AQ963	♥ J72	4♣ ²	AP		
North HCP: 14	♦ A86	♦ K97	1. Gambling			
South HCP: 7	♣ 72	♣ 105	2. artificial			
Contract: 4♣ W						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ AJ2	♠ 97	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ J873	♥ KQ1095	4♦	AP		
North HCP: 12	♦ 10	♦ 9872	1. Gambling			
South HCP: 5	♣ AQ976	♣ 84	2. artificial			
Contract: 4♦ W						

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ QJ103	♠ K542			3NT ¹	Pass
Vul: NS	♥ Q72	♥ KJ94	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 9	♦ —	1. Gambling			
South HCP: 11	♣ KJ654	♣ A10873	2. artificial			
Contract: 4♦ E						

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ AQ9743	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ AKJ94	♥ 52	4♦	AP		
North HCP: 14	♦ 4	♦ 65	1. Gambling			
South HCP: 13	♣ QJ985	♣ AK10	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

None

Board: 285
Dealer: E
Vul: None
HCP: 7

♠ J62
♥ KQJ7542
♦ 5
♣ 108

East Opens 3NT.
West Bids 6NT if possible.
East Bids 7NT if possible.

Partner bids first.

Board: 286
Dealer: W
Vul: NS
HCP: 13

♠ A83
♥ A652
♦ AJ764
♣ 5

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 287
Dealer: E
Vul: EW
HCP: 9

♠ 7
♥ K74
♦ KQ9653
♣ J107

East Opens 3NT.

Partner bids first.

Board: 288
Dealer: W
Vul: NS
HCP: 5

♠ J109542
♥ J73
♦ K32
♣ 2

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 289
Dealer: E
Vul: EW
HCP: 15

♠ J9742
♥ AKQJ7
♦ 3
♣ KJ

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 285

Dealer: E

Vul: None

North HCP: 7

South HCP: 5

Contract: 7N E

North:

♠ J62

♥ KQJ7542

♦ 5

♣ 108

South:

♠ 9743

♥ 3

♦ 104

♣ KQ9732

West North East South

3NT¹ Pass

6NT Pass 7NT AP

1. Gambling

Board: 286

Dealer: W

Vul: NS

North HCP: 13

South HCP: 14

Contract: 4♣ E

North:

♠ A83

♥ A652

♦ AJ764

♣ 5

South:

♠ KQJ2

♥ KQJ73

♦ Q10

♣ 63

West North East South

3NT¹ Pass 4♣² AP

1. Gambling

2. artificial

Board: 287

Dealer: E

Vul: EW

North HCP: 9

South HCP: 14

Contract: 4♥ S

North:

♠ 7

♥ K74

♦ KQ9653

♣ J107

South:

♠ K6

♥ AQ10865

♦ AJ7

♣ 62

West North East South

3NT¹ 4♥

AP

1. Gambling

Board: 288

Dealer: W

Vul: NS

North HCP: 5

South HCP: 7

Contract: 4♣ E

North:

♠ J109542

♥ J73

♦ K32

♣ 2

South:

♠ Q7

♥ Q1062

♦ QJ10754

♣ 10

West North East South

3NT¹ Pass 4♣² AP

1. Gambling

2. artificial

Board: 289

Dealer: E

Vul: EW

North HCP: 15

South HCP: 5

Contract: 4♠ N

North:

♠ J9742

♥ AKQJ7

♦ 3

♣ KJ

South:

♠ A863

♥ 109543

♦ J108

♣ 5

West North East South

3NT¹ Pass

4♣² 4♠ AP

1. Gambling

2. artificial

South hands (Practice Page)

None

Board: 285 ♠ 9743
Dealer: E ♥ 3
Vul: None ♦ 104
HCP: 5 ♣ KQ9732

East Opens 3NT.
West Bids 6NT if possible.
East Bids 7NT if possible.

You bid first.

Board: 286 ♠ KQJ2
Dealer: W ♥ KQJ73
Vul: NS ♦ Q10
HCP: 14 ♣ 63

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 287 ♠ K6
Dealer: E ♥ AQ10865
Vul: EW ♦ AJ7
HCP: 14 ♣ 62

East Opens 3NT.

You bid first.

Board: 288 ♠ Q7
Dealer: W ♥ Q1062
Vul: NS ♦ QJ10754
HCP: 7 ♣ 10

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 289 ♠ A863
Dealer: E ♥ 109543
Vul: EW ♦ J108
HCP: 5 ♣ 5

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 285

Dealer: E

Vul: None

North HCP: 7

South HCP: 5

Contract: 7N E

North:

♠ J62

♥ KQJ7542

♦ 5

♣ 108

South:

♠ 9743

♥ 3

♦ 104

♣ KQ9732

West North East South

3NT¹ Pass

6NT Pass 7NT AP

1. Gambling

Board: 286

Dealer: W

Vul: NS

North HCP: 13

South HCP: 14

Contract: 4♣ E

North:

♠ A83

♥ A652

♦ AJ764

♣ 5

South:

♠ KQJ2

♥ KQJ73

♦ Q10

♣ 63

West North East South

3NT¹ Pass 4♣² AP

1. Gambling

2. artificial

Board: 287

Dealer: E

Vul: EW

North HCP: 9

South HCP: 14

Contract: 4♥ S

North:

♠ 7

♥ K74

♦ KQ9653

♣ J107

South:

♠ K6

♥ AQ10865

♦ AJ7

♣ 62

West North East South

3NT¹ 4♥

AP

1. Gambling

Board: 288

Dealer: W

Vul: NS

North HCP: 5

South HCP: 7

Contract: 4♣ E

North:

♠ J109542

♥ J73

♦ K32

♣ 2

South:

♠ Q7

♥ Q1062

♦ QJ10754

♣ 10

West North East South

3NT¹ Pass 4♣² AP

1. Gambling

2. artificial

Board: 289

Dealer: E

Vul: EW

North HCP: 15

South HCP: 5

Contract: 4♠ N

North:

♠ J9742

♥ AKQJ7

♦ 3

♣ KJ

South:

♠ A863

♥ 109543

♦ J108

♣ 5

West North East South

3NT¹ Pass

4♣² 4♠ AP

1. Gambling

2. artificial

North hands (Practice Page)

None

Board: 290
Dealer: W
Vul: Both
HCP: 10

♠ KQ63
♥ A97
♦ 72
♣ J1084

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 291
Dealer: E
Vul: NS
HCP: 6

♠ K76543
♥ 2
♦ 1096
♣ K107

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 292
Dealer: W
Vul: EW
HCP: 14

♠ AK82
♥ 87654
♦ AK5
♣ 3

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 293
Dealer: E
Vul: Both
HCP: 7

♠ K3
♥ A987532
♦ 974
♣ 5

East Opens 3NT.

Partner bids first.

Board: 294
Dealer: W
Vul: None
HCP: 9

♠ Q864
♥ K106
♦ 3
♣ KJ1073

West Opens 3NT.
East Bids 4♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ KQ63	♠ 1098	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ A97	♥ KQ532	4♦	AP		
North HCP: 10	♦ 72	♦ J98	1. Gambling			
South HCP: 10	♣ J1084	♣ A9	2. artificial			
Contract: 4♦ W						

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ K76543	♠ —			3NT ¹	Pass
Vul: NS	♥ 2	♥ KJ1098743	4♣ ²	Pass	4♦	AP
North HCP: 6	♦ 1096	♦ 73	1. Gambling			
South HCP: 8	♣ K107	♣ A86	2. artificial			
Contract: 4♦ E						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ AK82	♠ QJ764	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ 87654	♥ AQ	1. Gambling			
North HCP: 14	♦ AK5	♦ Q1092	2. artificial			
South HCP: 11	♣ 3	♣ 107				
Contract: 4♣ E						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ K3	♠ AQJ10972			3NT ¹	4♠
Vul: Both	♥ A987532	♥ —	AP			
North HCP: 7	♦ 974	♦ KQJ8	1. Gambling			
South HCP: 14	♣ 5	♣ J10				
Contract: 4♠ S						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ Q864	♠ 10	3NT ¹	Pass	4♦ ²	AP
Vul: None	♥ K106	♥ J983	1. Gambling			
North HCP: 9	♦ 3	♦ 642	2. artificial			
South HCP: 7	♣ KJ1073	♣ AQ982				
Contract: 4♦ E						

South hands (Practice Page)

None

Board: 290
Dealer: W
Vul: Both
HCP: 10

♠ 1098
♥ KQ532
♦ J98
♣ A9

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 291
Dealer: E
Vul: NS
HCP: 8

♠ —
♥ KJ1098743
♦ 73
♣ A86

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 292
Dealer: W
Vul: EW
HCP: 11

♠ QJ764
♥ AQ
♦ Q1092
♣ 107

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 293
Dealer: E
Vul: Both
HCP: 14

♠ AQJ10972
♥ —
♦ KQJ8
♣ J10

East Opens 3NT.

You bid first.

Board: 294
Dealer: W
Vul: None
HCP: 7

♠ 10
♥ J983
♦ 642
♣ AQ982

West Opens 3NT.
East Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 290
 Dealer: W
 Vul: Both
 North HCP: 10
 South HCP: 10
 Contract: 4♦ W

North:
 ♠ KQ63
 ♥ A97
 ♦ 72
 ♣ J1084

South:
 ♠ 1098
 ♥ KQ532
 ♦ J98
 ♣ A9

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	AP		
1. Gambling			
2. artificial			

Board: 291
 Dealer: E
 Vul: NS
 North HCP: 6
 South HCP: 8
 Contract: 4♦ E

North:
 ♠ K76543
 ♥ 2
 ♦ 1096
 ♣ K107

South:
 ♠ —
 ♥ KJ1098743
 ♦ 73
 ♣ A86

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	AP
1. Gambling			
2. artificial			

Board: 292
 Dealer: W
 Vul: EW
 North HCP: 14
 South HCP: 11
 Contract: 4♣ E

North:
 ♠ AK82
 ♥ 87654
 ♦ AK5
 ♣ 3

South:
 ♠ QJ764
 ♥ AQ
 ♦ Q1092
 ♣ 107

West	North	East	South
3NT ¹	Pass	4♣ ²	AP
1. Gambling			
2. artificial			

Board: 293
 Dealer: E
 Vul: Both
 North HCP: 7
 South HCP: 14
 Contract: 4♠ S

North:
 ♠ K3
 ♥ A987532
 ♦ 974
 ♣ 5

South:
 ♠ AQJ10972
 ♥ —
 ♦ KQJ8
 ♣ J10

West	North	East	South
		3NT ¹	4♠
AP			
1. Gambling			

Board: 294
 Dealer: W
 Vul: None
 North HCP: 9
 South HCP: 7
 Contract: 4♦ E

North:
 ♠ Q864
 ♥ K106
 ♦ 3
 ♣ KJ1073

South:
 ♠ 10
 ♥ J983
 ♦ 642
 ♣ AQ982

West	North	East	South
3NT ¹	Pass	4♦ ²	AP
1. Gambling			
2. artificial			

North hands (Practice Page)

None

Board: 295 ♠ AK65
Dealer: E ♥ 10
Vul: EW ♦ 10864
HCP: 7 ♣ 9542

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 296 ♠ 98
Dealer: W ♥ AQ62
Vul: Both ♦ 95
HCP: 16 ♣ AKQJ3

West Opens 3NT.

You bid first.

Board: 297 ♠ A105
Dealer: E ♥ AKJ875
Vul: None ♦ A3
HCP: 16 ♣ 76

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 298 ♠ 76
Dealer: W ♥ K10965
Vul: None ♦ 97
HCP: 7 ♣ A987

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 299 ♠ K104
Dealer: E ♥ J10
Vul: NS ♦ QJ8653
HCP: 7 ♣ 32

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
West Bids 6♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ AK65	♠ 9732			3NT ¹	Pass
Vul: EW	♥ 10	♥ J875	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ 10864	♦ J	1. Gambling			
South HCP: 9	♣ 9542	♣ AQJ8	2. artificial			
Contract: 4♦ E						

Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ 98	♠ J1065				
Vul: Both	♥ AQ62	♥ KJ109	3NT ¹	4♣	AP	
North HCP: 16	♦ 95	♦ 4	1. Gambling			
South HCP: 5	♣ AKQJ3	♣ 8752				
Contract: 4♣ N						

Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ A105	♠ K86			3NT ¹	Pass
Vul: None	♥ AKJ875	♥ Q1093	4♣ ²	4♥	AP	
North HCP: 16	♦ A3	♦ QJ742	1. Gambling			
South HCP: 8	♣ 76	♣ 8	2. artificial			
Contract: 4♥ N						

Board: 298	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ AJ1085	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ K10965	♥ QJ3	4♦	AP		
North HCP: 7	♦ 97	♦ —	1. Gambling			
South HCP: 12	♣ A987	♣ KJ653	2. artificial			
Contract: 4♦ W						

Board: 299	North:	South:	West	North	East	South
Dealer: E	♠ K104	♠ Q65			3NT ¹	Pass
Vul: NS	♥ J10	♥ KQ976432	4♦ ²	Pass	5♣	Pass
North HCP: 7	♦ QJ8653	♦ A	6♣	AP		
South HCP: 12	♣ 32	♣ J	1. Gambling			
Contract: 6♣ E			2. artificial			

South hands (Practice Page)

None

Board: 295 ♠ 9732
Dealer: E ♥ J875
Vul: EW ♦ J
HCP: 9 ♣ AQJ8

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 296 ♠ J1065
Dealer: W ♥ KJ109
Vul: Both ♦ 4
HCP: 5 ♣ 8752

West Opens 3NT.

Partner bids first.

Board: 297 ♠ K86
Dealer: E ♥ Q1093
Vul: None ♦ QJ742
HCP: 8 ♣ 8

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 298 ♠ AJ1085
Dealer: W ♥ QJ3
Vul: None ♦ —
HCP: 12 ♣ KJ653

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 299 ♠ Q65
Dealer: E ♥ KQ976432
Vul: NS ♦ A
HCP: 12 ♣ J

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
West Bids 6♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ AK65	♠ 9732			3NT ¹	Pass
Vul: EW	♥ 10	♥ J875	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ 10864	♦ J	1. Gambling			
South HCP: 9	♣ 9542	♣ AQJ8	2. artificial			
Contract: 4♦ E						

Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ 98	♠ J1065				
Vul: Both	♥ AQ62	♥ KJ109	3NT ¹	4♣	AP	
North HCP: 16	♦ 95	♦ 4	1. Gambling			
South HCP: 5	♣ AKQJ3	♣ 8752				
Contract: 4♣ N						

Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ A105	♠ K86			3NT ¹	Pass
Vul: None	♥ AKJ875	♥ Q1093	4♣ ²	4♥	AP	
North HCP: 16	♦ A3	♦ QJ742	1. Gambling			
South HCP: 8	♣ 76	♣ 8	2. artificial			
Contract: 4♥ N						

Board: 298	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ AJ1085	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ K10965	♥ QJ3	4♦	AP		
North HCP: 7	♦ 97	♦ —	1. Gambling			
South HCP: 12	♣ A987	♣ KJ653	2. artificial			
Contract: 4♦ W						

Board: 299	North:	South:	West	North	East	South
Dealer: E	♠ K104	♠ Q65			3NT ¹	Pass
Vul: NS	♥ J10	♥ KQ976432	4♦ ²	Pass	5♣	Pass
North HCP: 7	♦ QJ8653	♦ A	6♣	AP		
South HCP: 12	♣ 32	♣ J	1. Gambling			
Contract: 6♣ E			2. artificial			

North hands (Practice Page)

None

Board: 300	♠ A42	West Opens 3NT.
Dealer: W	♥ AJ987	East Bids 4♣ if possible.
Vul: EW	♦ K65	
HCP: 12	♣ 54	You bid first.
Board: 301	♠ J72	East Opens 3NT.
Dealer: E	♥ AKJ9	West Bids 4♣ if possible.
Vul: None	♦ AKQ7	
HCP: 18	♣ 53	Partner bids first.
Board: 302	♠ A72	West Opens 3NT.
Dealer: W	♥ K972	East Bids 4♣ if possible.
Vul: NS	♦ 984	West Bids 4♦ if possible.
HCP: 11	♣ A64	You bid first.
Board: 303	♠ 108	East Opens 3NT.
Dealer: E	♥ Q10862	West Bids 4♣ if possible.
Vul: EW	♦ J87432	
HCP: 3	♣ —	Partner bids first.
Board: 304	♠ A5	West Opens 3NT.
Dealer: W	♥ KJ9432	East Bids 4♣ if possible.
Vul: Both	♦ K83	
HCP: 12	♣ J5	You bid first.

None Both hands (Answers Page)

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ A42	♠ 98753	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ AJ987	♥ K62	1. Gambling			
North HCP: 12	♦ K65	♦ 92	2. artificial			
South HCP: 3	♣ 54	♣ 1076				
Contract: 4♣ E						

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ J72	♠ AKQ963			3NT ¹	Pass
Vul: None	♥ AKJ9	♥ 76	4♣ ²	AP		
North HCP: 18	♦ AKQ7	♦ 852	1. Gambling			
South HCP: 9	♣ 53	♣ 107	2. artificial			
Contract: 4♣ W						

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ A72	♠ KQJ98	3NT ¹	Pass	4♣ ²	X
Vul: NS	♥ K972	♥ QJ4	4♦	AP		
North HCP: 11	♦ 984	♦ —	1. Gambling			
South HCP: 14	♣ A64	♣ KQ987	2. artificial			
Contract: 4♦ W						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ 108	♠ KQJ2			3NT ¹	X
Vul: EW	♥ Q10862	♥ AKJ5	4♣ ²	4♥	AP	
North HCP: 3	♦ J87432	♦ AK10	1. Gambling			
South HCP: 21	♣ —	♣ 96	2. artificial			
Contract: 4♥ N						

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ A5	♠ KQ102	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ KJ9432	♥ 106	1. Gambling			
North HCP: 12	♦ K83	♦ A10974	2. artificial			
South HCP: 9	♣ J5	♣ 96				
Contract: 4♣ E						

South hands (Practice Page)

None

Board: 300 ♠ 98753
Dealer: W ♥ K62
Vul: EW ♦ 92
HCP: 3 ♣ 1076

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 301 ♠ AKQ963
Dealer: E ♥ 76
Vul: None ♦ 852
HCP: 9 ♣ 107

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 302 ♠ KQJ98
Dealer: W ♥ QJ4
Vul: NS ♦ —
HCP: 14 ♣ KQ987

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 303 ♠ KQJ2
Dealer: E ♥ AKJ5
Vul: EW ♦ AK10
HCP: 21 ♣ 96

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 304 ♠ KQ102
Dealer: W ♥ 106
Vul: Both ♦ A10974
HCP: 9 ♣ 96

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ A42	♠ 98753	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ AJ987	♥ K62	1. Gambling			
North HCP: 12	♦ K65	♦ 92	2. artificial			
South HCP: 3	♣ 54	♣ 1076				
Contract: 4♣ E						

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ J72	♠ AKQ963			3NT ¹	Pass
Vul: None	♥ AKJ9	♥ 76	4♣ ²	AP		
North HCP: 18	♦ AKQ7	♦ 852	1. Gambling			
South HCP: 9	♣ 53	♣ 107	2. artificial			
Contract: 4♣ W						

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ A72	♠ KQJ98	3NT ¹	Pass	4♣ ²	X
Vul: NS	♥ K972	♥ QJ4	4♦	AP		
North HCP: 11	♦ 984	♦ —	1. Gambling			
South HCP: 14	♣ A64	♣ KQ987	2. artificial			
Contract: 4♦ W						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ 108	♠ KQJ2			3NT ¹	X
Vul: EW	♥ Q10862	♥ AKJ5	4♣ ²	4♥	AP	
North HCP: 3	♦ J87432	♦ AK10	1. Gambling			
South HCP: 21	♣ —	♣ 96	2. artificial			
Contract: 4♥ N						

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ A5	♠ KQ102	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ KJ9432	♥ 106	1. Gambling			
North HCP: 12	♦ K83	♦ A10974	2. artificial			
South HCP: 9	♣ J5	♣ 96				
Contract: 4♣ E						

North hands (Practice Page)

None

Board: 305 ♠ J974
Dealer: E ♥ A
Vul: EW ♦ J1092
HCP: 6 ♣ 10984

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 306 ♠ K65
Dealer: W ♥ AQJ10975
Vul: Both ♦ 4
HCP: 14 ♣ A4

West Opens 3NT.

You bid first.

Board: 307 ♠ 943
Dealer: E ♥ Q109852
Vul: None ♦ J52
HCP: 4 ♣ J

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 308 ♠ AKJ10
Dealer: W ♥ 843
Vul: Both ♦ K9652
HCP: 11 ♣ 9

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 309 ♠ J10
Dealer: E ♥ KQJ987
Vul: None ♦ 1092
HCP: 7 ♣ 54

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 305
 Dealer: E
 Vul: EW
 North HCP: 6
 South HCP: 18
 Contract: 4♦X E

North:
 ♠ J974
 ♥ A
 ♦ J1092
 ♣ 10984

South:
 ♠ AKQ8
 ♥ KQJ7
 ♦ 64
 ♣ K73

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	X
AP			
1. Gambling			
2. artificial			

Board: 306
 Dealer: W
 Vul: Both
 North HCP: 14
 South HCP: 4
 Contract: 4♥ N

North:
 ♠ K65
 ♥ AQJ10975
 ♦ 4
 ♣ A4

South:
 ♠ Q832
 ♥ 6
 ♦ J8
 ♣ J87632

West	North	East	South
		3NT ¹	4♥ AP
1. Gambling			

Board: 307
 Dealer: E
 Vul: None
 North HCP: 4
 South HCP: 16
 Contract: 4♣ W

North:
 ♠ 943
 ♥ Q109852
 ♦ J52
 ♣ J

South:
 ♠ AQJ8
 ♥ A76
 ♦ KQ98
 ♣ 82

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		
1. Gambling			
2. artificial			

Board: 308
 Dealer: W
 Vul: Both
 North HCP: 11
 South HCP: 10
 Contract: 4♣ E

North:
 ♠ AKJ10
 ♥ 843
 ♦ K9652
 ♣ 9

South:
 ♠ 8762
 ♥ AKJ65
 ♦ Q10
 ♣ 107

West	North	East	South
		3NT ¹	Pass
	Pass	4♣ ²	AP
1. Gambling			
2. artificial			

Board: 309
 Dealer: E
 Vul: None
 North HCP: 7
 South HCP: 11
 Contract: 5♣ E

North:
 ♠ J10
 ♥ KQJ987
 ♦ 1092
 ♣ 54

South:
 ♠ AK532
 ♥ 542
 ♦ K6
 ♣ J106

West	North	East	South
		3NT ¹	Pass
4♦ ²	Pass	5♣	AP
1. Gambling			
2. artificial			

South hands (Practice Page)

None

Board: 305 ♠ AKQ8
Dealer: E ♥ KQJ7
Vul: EW ♦ 64
HCP: 18 ♣ K73

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 306 ♠ Q832
Dealer: W ♥ 6
Vul: Both ♦ J8
HCP: 4 ♣ J87632

West Opens 3NT.

Partner bids first.

Board: 307 ♠ AQJ8
Dealer: E ♥ A76
Vul: None ♦ KQ98
HCP: 16 ♣ 82

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 308 ♠ 8762
Dealer: W ♥ AKJ65
Vul: Both ♦ Q10
HCP: 10 ♣ 107

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 309 ♠ AK532
Dealer: E ♥ 542
Vul: None ♦ K6
HCP: 11 ♣ J106

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 305
 Dealer: E
 Vul: EW
 North HCP: 6
 South HCP: 18
 Contract: 4♦X E

North:
 ♠ J974
 ♥ A
 ♦ J1092
 ♣ 10984

South:
 ♠ AKQ8
 ♥ KQJ7
 ♦ 64
 ♣ K73

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	X
AP			
1. Gambling			
2. artificial			

Board: 306
 Dealer: W
 Vul: Both
 North HCP: 14
 South HCP: 4
 Contract: 4♥ N

North:
 ♠ K65
 ♥ AQJ10975
 ♦ 4
 ♣ A4

South:
 ♠ Q832
 ♥ 6
 ♦ J8
 ♣ J87632

West	North	East	South
		3NT ¹	4♥ AP
1. Gambling			

Board: 307
 Dealer: E
 Vul: None
 North HCP: 4
 South HCP: 16
 Contract: 4♣ W

North:
 ♠ 943
 ♥ Q109852
 ♦ J52
 ♣ J

South:
 ♠ AQJ8
 ♥ A76
 ♦ KQ98
 ♣ 82

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		
1. Gambling			
2. artificial			

Board: 308
 Dealer: W
 Vul: Both
 North HCP: 11
 South HCP: 10
 Contract: 4♣ E

North:
 ♠ AKJ10
 ♥ 843
 ♦ K9652
 ♣ 9

South:
 ♠ 8762
 ♥ AKJ65
 ♦ Q10
 ♣ 107

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		
1. Gambling			
2. artificial			

Board: 309
 Dealer: E
 Vul: None
 North HCP: 7
 South HCP: 11
 Contract: 5♣ E

North:
 ♠ J10
 ♥ KQJ987
 ♦ 1092
 ♣ 54

South:
 ♠ AK532
 ♥ 542
 ♦ K6
 ♣ J106

West	North	East	South
		3NT ¹	Pass
4♦ ²	Pass	5♣	AP
1. Gambling			
2. artificial			

North hands (Practice Page)

None

Board: 310
Dealer: W
Vul: NS
HCP: 6

♠ 843
♥ Q98
♦ 9
♣ KJ10932

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 311
Dealer: E
Vul: None
HCP: 12

♠ AQJ83
♥ 106
♦ 72
♣ KQ76

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 312
Dealer: W
Vul: NS
HCP: 3

♠ —
♥ J652
♦ J8
♣ J976532

West Opens 3NT.
East Bids 4♣ if possible.
East Doubles Pass if possible.

You bid first.

Board: 313
Dealer: E
Vul: EW
HCP: 11

♠ K8
♥ J965
♦ 8
♣ AQJ876

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 314
Dealer: W
Vul: None
HCP: 12

♠ A94
♥ Q7632
♦ 4
♣ AQ103

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ 843	♠ AK10965	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ Q98	♥ 1062	4♦	AP		
North HCP: 6	♦ 9	♦ J53	1. Gambling			
South HCP: 12	♣ KJ10932	♣ A	2. artificial			
Contract: 4♦ W						

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ AQJ83	♠ 942			3NT ¹	Pass
Vul: None	♥ 106	♥ K9842	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 72	♦ 95	1. Gambling			
South HCP: 3	♣ KQ76	♣ 1042	2. artificial			
Contract: 4♦ E						

Board: 312	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ KQJ7542	3NT ¹	Pass	4♣ ²	4♠
Vul: NS	♥ J652	♥ K9	Pass	Pass	X	AP
North HCP: 3	♦ J8	♦ 3	1. Gambling			
South HCP: 13	♣ J976532	♣ A84	2. artificial			
Contract: 4♠X S						

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ J1075			3NT ¹	Pass
Vul: EW	♥ J965	♥ K10874	4♣ ²	X	4♦	AP
North HCP: 11	♦ 8	♦ J10	1. Gambling			
South HCP: 5	♣ AQJ876	♣ 52	2. artificial			
Contract: 4♦ E						

Board: 314	North:	South:	West	North	East	South
Dealer: W	♠ A94	♠ J106	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ Q7632	♥ AK5	4♦	AP		
North HCP: 12	♦ 4	♦ 765	1. Gambling			
South HCP: 8	♣ AQ103	♣ 8762	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

None

Board: 310 ♠ AK10965
Dealer: W ♥ 1062
Vul: NS ♦ J53
HCP: 12 ♣ A

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 311 ♠ 942
Dealer: E ♥ K9842
Vul: None ♦ 95
HCP: 3 ♣ 1042

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 312 ♠ KQJ7542
Dealer: W ♥ K9
Vul: NS ♦ 3
HCP: 13 ♣ A84

West Opens 3NT.
East Bids 4♣ if possible.
East Doubles Pass if possible.

Partner bids first.

Board: 313 ♠ J1075
Dealer: E ♥ K10874
Vul: EW ♦ J10
HCP: 5 ♣ 52

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 314 ♠ J106
Dealer: W ♥ AK5
Vul: None ♦ 765
HCP: 8 ♣ 8762

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ 843	♠ AK10965	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ Q98	♥ 1062	4♦	AP		
North HCP: 6	♦ 9	♦ J53	1. Gambling			
South HCP: 12	♣ KJ10932	♣ A	2. artificial			
Contract: 4♦ W						

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ AQJ83	♠ 942			3NT ¹	Pass
Vul: None	♥ 106	♥ K9842	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 72	♦ 95	1. Gambling			
South HCP: 3	♣ KQ76	♣ 1042	2. artificial			
Contract: 4♦ E						

Board: 312	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ KQJ7542	3NT ¹	Pass	4♣ ²	4♠
Vul: NS	♥ J652	♥ K9	Pass	Pass	X	AP
North HCP: 3	♦ J8	♦ 3	1. Gambling			
South HCP: 13	♣ J976532	♣ A84	2. artificial			
Contract: 4♠X S						

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ J1075			3NT ¹	Pass
Vul: EW	♥ J965	♥ K10874	4♣ ²	X	4♦	AP
North HCP: 11	♦ 8	♦ J10	1. Gambling			
South HCP: 5	♣ AQJ876	♣ 52	2. artificial			
Contract: 4♦ E						

Board: 314	North:	South:	West	North	East	South
Dealer: W	♠ A94	♠ J106	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ Q7632	♥ AK5	4♦	AP		
North HCP: 12	♦ 4	♦ 765	1. Gambling			
South HCP: 8	♣ AQ103	♣ 8762	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

None

Board: 315
Dealer: E
Vul: NS
HCP: 13

♠ AJ10
♥ Q8654
♦ J4
♣ KQ7

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 316
Dealer: W
Vul: EW
HCP: 12

♠ 952
♥ A963
♦ J9
♣ AK83

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 317
Dealer: E
Vul: NS
HCP: 20

♠ KQJ8
♥ A
♦ AKQ95
♣ J104

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 318
Dealer: W
Vul: EW
HCP: 10

♠ A632
♥ J3
♦ 106
♣ KQ872

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 319
Dealer: E
Vul: Both
HCP: 15

♠ KQJ2
♥ K2
♦ 7
♣ KQJ1065

East Opens 3NT.
West Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ AJ10	♠ Q843			3NT ¹	Pass
Vul: NS	♥ Q8654	♥ AJ7	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ J4	♦ 975	1. Gambling			
South HCP: 11	♣ KQ7	♣ A106	2. artificial			
Contract: 4♦ E						

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ 952	♠ AQ104	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ A963	♥ 72	4♦	AP		
North HCP: 12	♦ J9	♦ 876	1. Gambling			
South HCP: 8	♣ AK83	♣ Q764	2. artificial			
Contract: 4♦ W						

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ KQJ8	♠ 10972			3NT ¹	Pass
Vul: NS	♥ A	♥ KJ6	4♣ ²	4♦	AP	
North HCP: 20	♦ AKQ95	♦ J8763	1. Gambling			
South HCP: 5	♣ J104	♣ 3	2. artificial			
Contract: 4♦ N						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ A632	♠ KQ108	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ J3	♥ Q107	4♦	AP		
North HCP: 10	♦ 106	♦ 875	1. Gambling			
South HCP: 12	♣ KQ872	♣ AJ3	2. artificial			
Contract: 4♦ W						

Board: 319	North:	South:	West	North	East	South
Dealer: E	♠ KQJ2	♠ 93			3NT ¹	Pass
Vul: Both	♥ K2	♥ AQJ643	4♦ ²	5♣	AP	
North HCP: 15	♦ 7	♦ 109	1. Gambling			
South HCP: 7	♣ KQJ1065	♣ 732	2. artificial			
Contract: 5♣ N						

South hands (Practice Page)

None

Board: 315 ♠ Q843
Dealer: E ♥ AJ7
Vul: NS ♦ 975
HCP: 11 ♣ A106

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 316 ♠ AQ104
Dealer: W ♥ 72
Vul: EW ♦ 876
HCP: 8 ♣ Q764

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 317 ♠ 10972
Dealer: E ♥ KJ6
Vul: NS ♦ J8763
HCP: 5 ♣ 3

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 318 ♠ KQ108
Dealer: W ♥ Q107
Vul: EW ♦ 875
HCP: 12 ♣ AJ3

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 319 ♠ 93
Dealer: E ♥ AQJ643
Vul: Both ♦ 109
HCP: 7 ♣ 732

East Opens 3NT.
West Bids 4♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ AJ10	♠ Q843			3NT ¹	Pass
Vul: NS	♥ Q8654	♥ AJ7	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ J4	♦ 975	1. Gambling			
South HCP: 11	♣ KQ7	♣ A106	2. artificial			
Contract: 4♦ E						

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ 952	♠ AQ104	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ A963	♥ 72	4♦	AP		
North HCP: 12	♦ J9	♦ 876	1. Gambling			
South HCP: 8	♣ AK83	♣ Q764	2. artificial			
Contract: 4♦ W						

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ KQJ8	♠ 10972			3NT ¹	Pass
Vul: NS	♥ A	♥ KJ6	4♣ ²	4♦	AP	
North HCP: 20	♦ AKQ95	♦ J8763	1. Gambling			
South HCP: 5	♣ J104	♣ 3	2. artificial			
Contract: 4♦ N						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ A632	♠ KQ108	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ J3	♥ Q107	4♦	AP		
North HCP: 10	♦ 106	♦ 875	1. Gambling			
South HCP: 12	♣ KQ872	♣ AJ3	2. artificial			
Contract: 4♦ W						

Board: 319	North:	South:	West	North	East	South
Dealer: E	♠ KQJ2	♠ 93			3NT ¹	Pass
Vul: Both	♥ K2	♥ AQJ643	4♦ ²	5♣	AP	
North HCP: 15	♦ 7	♦ 109	1. Gambling			
South HCP: 7	♣ KQJ1065	♣ 732	2. artificial			
Contract: 5♣ N						

North hands (Practice Page)

None

Board: 320 ♠ 107
Dealer: W ♥ J9753
Vul: None ♦ J64
HCP: 2 ♣ 987

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
West Bids 5♦ if possible.

You bid first.

Board: 321 ♠ Q108
Dealer: E ♥ QJ1064
Vul: Both ♦ 10972
HCP: 5 ♣ 8

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
West Bids 6NT if possible.

Partner bids first.

Board: 322 ♠ J107
Dealer: W ♥ K76
Vul: None ♦ 108
HCP: 8 ♣ KJ1084

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

You bid first.

Board: 323 ♠ 85
Dealer: E ♥ J654
Vul: NS ♦ 105
HCP: 3 ♣ Q10972

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 4NT if possible.
East Bids 5♠ if possible.
West Bids 6NT if possible.

Partner bids first.

Board: 324

Dealer: W

Vul: Both

HCP: 12

♠ AKQJ10543

♥ 2

♦ J8

♣ J5

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 320
Dealer: W
Vul: None
North HCP: 2
South HCP: 12
Contract: 5♦ W

North:
♠ 107
♥ J9753
♦ J64
♣ 987

South:
♠ K8653
♥ AKQ8
♦ 73
♣ 52

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	Pass	5♣	Pass
5♦	AP		
1. Gambling			
2. artificial			

Board: 321
Dealer: E
Vul: Both
North HCP: 5
South HCP: 5
Contract: 6N E

North:
♠ Q108
♥ QJ1064
♦ 10972
♣ 8

South:
♠ 93
♥ 92
♦ AJ863
♣ 9742

West	North	East	South
		3NT ¹	Pass
4♦ ²	Pass	5♣	Pass
6NT	AP		
1. Gambling			
2. artificial			

Board: 322
Dealer: W
Vul: None
North HCP: 8
South HCP: 8
Contract: 5♦ W

North:
♠ J107
♥ K76
♦ 108
♣ KJ1084

South:
♠ KQ9843
♥ Q42
♦ J93
♣ 6

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	Pass	5♦	AP
1. Gambling			
2. artificial			

Board: 323
Dealer: E
Vul: NS
North HCP: 3
South HCP: 9
Contract: 6N E

North:
♠ 85
♥ J654
♦ 105
♣ Q10972

South:
♠ AQ106432
♥ Q8
♦ J73
♣ 6

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	Pass
4NT ³	Pass	5♠ ⁴	X
6NT	AP		
1. Gambling			
2. artificial			
3. Blackwood 0314, for ♦			
4. A=2/5 or 5/5, Q(D)=1			

Board: 324
Dealer: W
Vul: Both
North HCP: 12
South HCP: 12
Contract: 4♠ N

North:
♠ AKQJ10543
♥ 2
♦ J8
♣ J5

South:
♠ 2
♥ AKQJ9854
♦ Q2
♣ 97

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
Pass	4♠	AP	
1. Gambling			
2. artificial			

South hands (Practice Page)

None

Board: 320 ♠ K8653
Dealer: W ♥ AKQ8
Vul: None ♦ 73
HCP: 12 ♣ 52

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
West Bids 5♦ if possible.

Partner bids first.

Board: 321 ♠ 93
Dealer: E ♥ 92
Vul: Both ♦ AJ863
HCP: 5 ♣ 9742

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
West Bids 6NT if possible.

You bid first.

Board: 322 ♠ KQ9843
Dealer: W ♥ Q42
Vul: None ♦ J93
HCP: 8 ♣ 6

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

Partner bids first.

Board: 323 ♠ AQ106432
Dealer: E ♥ Q8
Vul: NS ♦ J73
HCP: 9 ♣ 6

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 4NT if possible.
East Bids 5♠ if possible.
West Bids 6NT if possible.

You bid first.

Board: 324

Dealer: W

Vul: Both

HCP: 12

♠ 2

♥ AKQJ9854

♦ Q2

♣ 97

West Opens 3NT.

East Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 320
Dealer: W
Vul: None
North HCP: 2
South HCP: 12
Contract: 5♦ W

North:
♠ 107
♥ J9753
♦ J64
♣ 987

South:
♠ K8653
♥ AKQ8
♦ 73
♣ 52

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	Pass	5♣	Pass
5♦	AP		
1. Gambling			
2. artificial			

Board: 321
Dealer: E
Vul: Both
North HCP: 5
South HCP: 5
Contract: 6N E

North:
♠ Q108
♥ QJ1064
♦ 10972
♣ 8

South:
♠ 93
♥ 92
♦ AJ863
♣ 9742

West	North	East	South
		3NT ¹	Pass
4♦ ²	Pass	5♣	Pass
6NT	AP		
1. Gambling			
2. artificial			

Board: 322
Dealer: W
Vul: None
North HCP: 8
South HCP: 8
Contract: 5♦ W

North:
♠ J107
♥ K76
♦ 108
♣ KJ1084

South:
♠ KQ9843
♥ Q42
♦ J93
♣ 6

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	Pass	5♦	AP
1. Gambling			
2. artificial			

Board: 323
Dealer: E
Vul: NS
North HCP: 3
South HCP: 9
Contract: 6N E

North:
♠ 85
♥ J654
♦ 105
♣ Q10972

South:
♠ AQ106432
♥ Q8
♦ J73
♣ 6

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	Pass
4NT ³	Pass	5♠ ⁴	X
6NT	AP		
1. Gambling			
2. artificial			
3. Blackwood 0314, for ♦			
4. A=2/5 or 5/5, Q(D)=1			

Board: 324
Dealer: W
Vul: Both
North HCP: 12
South HCP: 12
Contract: 4♠ N

North:
♠ AKQJ10543
♥ 2
♦ J8
♣ J5

South:
♠ 2
♥ AKQJ9854
♦ Q2
♣ 97

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
Pass	4♠	AP	
1. Gambling			
2. artificial			

North hands (Practice Page)

None

Board: 325 ♠ Q9843
Dealer: E ♥ 107
Vul: None ♦ AJ742
HCP: 7 ♣ 4

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 326 ♠ AJ72
Dealer: W ♥ AJ973
Vul: NS ♦ AK107
HCP: 17 ♣ —

West Opens 3NT.

You bid first.

Board: 327 ♠ K
Dealer: E ♥ QJ9762
Vul: EW ♦ 965
HCP: 6 ♣ 1094

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
West Bids 7♣ if possible.

Partner bids first.

Board: 328 ♠ KJ854
Dealer: W ♥ AK7653
Vul: NS ♦ 106
HCP: 11 ♣ —

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 329 ♠ J4
Dealer: E ♥ Q10542
Vul: EW ♦ AKJ107
HCP: 11 ♣ 10

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: E	♠ Q9843	♠ AK			3NT ¹	X
Vul: None	♥ 107	♥ AKQJ92	4♣ ²	4♠	AP	
North HCP: 7	♦ AJ742	♦ K83	1. Gambling			
South HCP: 20	♣ 4	♣ 103	2. artificial			
Contract: 4♠ N						

Board: 326	North:	South:	West	North	East	South
Dealer: W	♠ AJ72	♠ 654				
Vul: NS	♥ AJ973	♥ KQ105	3NT ¹	4♥	AP	
North HCP: 17	♦ AK107	♦ Q93	1. Gambling			
South HCP: 7	♣ —	♣ 1095				
Contract: 4♥ N						

Board: 327	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ J1098743			3NT ¹	Pass
Vul: EW	♥ QJ9762	♥ K	4♦ ²	Pass	5♣	Pass
North HCP: 6	♦ 965	♦ 108	7♣	AP		
South HCP: 5	♣ 1094	♣ J76	1. Gambling			
Contract: 7♣ E			2. artificial			

Board: 328	North:	South:	West	North	East	South
Dealer: W	♠ KJ854	♠ A2				
Vul: NS	♥ AK7653	♥ QJ82	3NT ¹	Pass	4♣ ²	Pass
North HCP: 11	♦ 106	♦ 7	4♦	AP		
South HCP: 10	♣ —	♣ K106532	1. Gambling			
Contract: 4♦ W			2. artificial			

Board: 329	North:	South:	West	North	East	South
Dealer: E	♠ J4	♠ K9			3NT ¹	Pass
Vul: EW	♥ Q10542	♥ K63	4♣ ²	AP		
North HCP: 11	♦ AKJ107	♦ Q98643	1. Gambling			
South HCP: 8	♣ 10	♣ 82	2. artificial			
Contract: 4♣ W						

South hands (Practice Page)

None

Board: 325	♠ AK	East Opens 3NT.
Dealer: E	♥ AKQJ92	West Bids 4♣ if possible.
Vul: None	♦ K83	
HCP: 20	♣ 103	You bid first.
Board: 326	♠ 654	West Opens 3NT.
Dealer: W	♥ KQ105	
Vul: NS	♦ Q93	Partner bids first.
HCP: 7	♣ 1095	
Board: 327	♠ J1098743	East Opens 3NT.
Dealer: E	♥ K	West Bids 4♦ if possible.
Vul: EW	♦ 108	East Bids 5♣ if possible.
HCP: 5	♣ J76	West Bids 7♣ if possible.
		You bid first.
Board: 328	♠ A2	West Opens 3NT.
Dealer: W	♥ QJ82	East Bids 4♣ if possible.
Vul: NS	♦ 7	West Bids 4♦ if possible.
HCP: 10	♣ K106532	Partner bids first.
Board: 329	♠ K9	East Opens 3NT.
Dealer: E	♥ K63	West Bids 4♣ if possible.
Vul: EW	♦ Q98643	
HCP: 8	♣ 82	You bid first.

None Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: E	♠ Q9843	♠ AK			3NT ¹	X
Vul: None	♥ 107	♥ AKQJ92	4♣ ²	4♠	AP	
North HCP: 7	♦ AJ742	♦ K83	1. Gambling			
South HCP: 20	♣ 4	♣ 103	2. artificial			
Contract: 4♠ N						

Board: 326	North:	South:	West	North	East	South
Dealer: W	♠ AJ72	♠ 654				
Vul: NS	♥ AJ973	♥ KQ105	3NT ¹	4♥	AP	
North HCP: 17	♦ AK107	♦ Q93	1. Gambling			
South HCP: 7	♣ —	♣ 1095				
Contract: 4♥ N						

Board: 327	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ J1098743			3NT ¹	Pass
Vul: EW	♥ QJ9762	♥ K	4♦ ²	Pass	5♣	Pass
North HCP: 6	♦ 965	♦ 108	7♣	AP		
South HCP: 5	♣ 1094	♣ J76	1. Gambling			
Contract: 7♣ E			2. artificial			

Board: 328	North:	South:	West	North	East	South
Dealer: W	♠ KJ854	♠ A2				
Vul: NS	♥ AK7653	♥ QJ82	3NT ¹	Pass	4♣ ²	Pass
North HCP: 11	♦ 106	♦ 7	4♦	AP		
South HCP: 10	♣ —	♣ K106532	1. Gambling			
Contract: 4♦ W			2. artificial			

Board: 329	North:	South:	West	North	East	South
Dealer: E	♠ J4	♠ K9			3NT ¹	Pass
Vul: EW	♥ Q10542	♥ K63	4♣ ²	AP		
North HCP: 11	♦ AKJ107	♦ Q98643	1. Gambling			
South HCP: 8	♣ 10	♣ 82	2. artificial			
Contract: 4♣ W						

North hands (Practice Page)

None

Board: 330	♠ 7652	West Opens 3NT.
Dealer: W	♥ QJ9	East Bids 4♣ if possible.
Vul: Both	♦ Q832	
HCP: 6	♣ J6	You bid first.

Board: 331	♠ AQJ10742	East Opens 3NT.
Dealer: E	♥ 10	West Bids 4♣ if possible.
Vul: NS	♦ AK87	
HCP: 14	♣ 7	Partner bids first.

Board: 332	♠ 102	West Opens 3NT.
Dealer: W	♥ KQ7	East Bids 4♦ if possible.
Vul: EW	♦ J742	West Bids 5♣ if possible.
HCP: 7	♣ J1062	You bid first.

Board: 333	♠ K84	East Opens 3NT.
Dealer: E	♥ 542	West Bids 4♣ if possible.
Vul: Both	♦ 63	East Bids 4♦ if possible.
HCP: 7	♣ A10875	Partner bids first.

Board: 334	♠ AK1063	West Opens 3NT.
Dealer: W	♥ A965	
Vul: None	♦ 10	You bid first.
HCP: 14	♣ QJ3	

None Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: W	♠ 7652	♠ A93	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ QJ9	♥ A10764	1. Gambling			
North HCP: 6	♦ Q832	♦ A975	2. artificial			
South HCP: 12	♣ J6	♣ 9				
Contract: 4♣ E						

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ AQJ10742	♠ K96			3NT ¹	Pass
Vul: NS	♥ 10	♥ A9432	4♣ ²	4♠	AP	
North HCP: 14	♦ AK87	♦ 65	1. Gambling			
South HCP: 8	♣ 7	♣ J93	2. artificial			
Contract: 4♠ N						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ 102	♠ K873	3NT ¹	Pass	4♦ ²	Pass
Vul: EW	♥ KQ7	♥ AJ10982	5♣	AP		
North HCP: 7	♦ J742	♦ K10	1. Gambling			
South HCP: 11	♣ J1062	♣ 7	2. artificial			
Contract: 5♣ W						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ K84	♠ AQ103			3NT ¹	Pass
Vul: Both	♥ 542	♥ K76	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ 63	♦ J98	1. Gambling			
South HCP: 16	♣ A10875	♣ KQJ	2. artificial			
Contract: 4♦ E						

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ AK1063	♠ J52	3NT ¹	4♠	AP	
Vul: None	♥ A965	♥ KQJ84	1. Gambling			
North HCP: 14	♦ 10	♦ 642				
South HCP: 11	♣ QJ3	♣ A2				
Contract: 4♠ N						

South hands (Practice Page)

None

Board: 330
Dealer: W
Vul: Both
HCP: 12

♠ A93
♥ A10764
♦ A975
♣ 9

West Opens 3NT.
East Bids 4♣ if possible.
Partner bids first.

Board: 331
Dealer: E
Vul: NS
HCP: 8

♠ K96
♥ A9432
♦ 65
♣ J93

East Opens 3NT.
West Bids 4♣ if possible.
You bid first.

Board: 332
Dealer: W
Vul: EW
HCP: 11

♠ K873
♥ AJ10982
♦ K10
♣ 7

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.
Partner bids first.

Board: 333
Dealer: E
Vul: Both
HCP: 16

♠ AQ103
♥ K76
♦ J98
♣ KQJ

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
You bid first.

Board: 334
Dealer: W
Vul: None
HCP: 11

♠ J52
♥ KQJ84
♦ 642
♣ A2

West Opens 3NT.
Partner bids first.

None Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: W	♠ 7652	♠ A93	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ QJ9	♥ A10764	1. Gambling			
North HCP: 6	♦ Q832	♦ A975	2. artificial			
South HCP: 12	♣ J6	♣ 9				
Contract: 4♣ E						

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ AQJ10742	♠ K96			3NT ¹	Pass
Vul: NS	♥ 10	♥ A9432	4♣ ²	4♠	AP	
North HCP: 14	♦ AK87	♦ 65	1. Gambling			
South HCP: 8	♣ 7	♣ J93	2. artificial			
Contract: 4♠ N						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ 102	♠ K873	3NT ¹	Pass	4♦ ²	Pass
Vul: EW	♥ KQ7	♥ AJ10982	5♣	AP		
North HCP: 7	♦ J742	♦ K10	1. Gambling			
South HCP: 11	♣ J1062	♣ 7	2. artificial			
Contract: 5♣ W						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ K84	♠ AQ103			3NT ¹	Pass
Vul: Both	♥ 542	♥ K76	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ 63	♦ J98	1. Gambling			
South HCP: 16	♣ A10875	♣ KQJ	2. artificial			
Contract: 4♦ E						

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ AK1063	♠ J52	3NT ¹	4♠	AP	
Vul: None	♥ A965	♥ KQJ84	1. Gambling			
North HCP: 14	♦ 10	♦ 642				
South HCP: 11	♣ QJ3	♣ A2				
Contract: 4♠ N						

North hands (Practice Page)

None

Board: 335
Dealer: E
Vul: Both
HCP: 13

♠ A76
♥ KQJ974
♦ 9
♣ K93

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 336
Dealer: W
Vul: None
HCP: 9

♠ Q109
♥ A42
♦ Q9874
♣ J3

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 337
Dealer: E
Vul: NS
HCP: 12

♠ KQ9643
♥ K93
♦ A8
♣ 82

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

Partner bids first.

Board: 338
Dealer: W
Vul: Both
HCP: 14

♠ AK43
♥ 2
♦ AQJ854
♣ 73

West Opens 3NT.

You bid first.

Board: 339
Dealer: E
Vul: None
HCP: 13

♠ K10954
♥ Q95
♦ AKJ9
♣ 4

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ A76	♠ K4			3NT ¹	Pass
Vul: Both	♥ KQJ974	♥ 10852	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ 9	♦ 103	1. Gambling			
South HCP: 8	♣ K93	♣ AJ854	2. artificial			
Contract: 4♦ E						

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ Q109	♠ A72			3NT ¹	Pass
Vul: None	♥ A42	♥ K965	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ Q9874	♦ A105	1. Gambling			
South HCP: 11	♣ J3	♣ 872	2. artificial			
Contract: 4♣ E						

Board: 337	North:	South:	West	North	East	South
Dealer: E	♠ KQ9643	♠ J102			3NT ¹	Pass
Vul: NS	♥ K93	♥ J1087	4♦ ²	Pass	5♣	AP
North HCP: 12	♦ A8	♦ 10763	1. Gambling			
South HCP: 2	♣ 82	♣ 75	2. artificial			
Contract: 5♣ E						

Board: 338	North:	South:	West	North	East	South
Dealer: W	♠ AK43	♠ J1065			3NT ¹	Pass
Vul: Both	♥ 2	♥ A1076	4♦	Pass	AP	
North HCP: 14	♦ AQJ854	♦ 973	1. Gambling			
South HCP: 5	♣ 73	♣ 109				
Contract: 4♦ N						

Board: 339	North:	South:	West	North	East	South
Dealer: E	♠ K10954	♠ Q876			3NT ¹	Pass
Vul: None	♥ Q95	♥ K32	4♦ ²	Pass	5♣	AP
North HCP: 13	♦ AKJ9	♦ 743	1. Gambling			
South HCP: 5	♣ 4	♣ 872	2. artificial			
Contract: 5♣ E						

South hands (Practice Page)

None

Board: 335
Dealer: E
Vul: Both
HCP: 8

♠ K4
♥ 10852
♦ 103
♣ AJ854

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 336
Dealer: W
Vul: None
HCP: 11

♠ A72
♥ K965
♦ A105
♣ 872

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 337
Dealer: E
Vul: NS
HCP: 2

♠ J102
♥ J1087
♦ 10763
♣ 75

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

You bid first.

Board: 338
Dealer: W
Vul: Both
HCP: 5

♠ J1065
♥ A1076
♦ 973
♣ 109

West Opens 3NT.

Partner bids first.

Board: 339
Dealer: E
Vul: None
HCP: 5

♠ Q876
♥ K32
♦ 743
♣ 872

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ A76	♠ K4			3NT ¹	Pass
Vul: Both	♥ KQJ974	♥ 10852	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ 9	♦ 103	1. Gambling			
South HCP: 8	♣ K93	♣ AJ854	2. artificial			
Contract: 4♦ E						

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ Q109	♠ A72			3NT ¹	Pass
Vul: None	♥ A42	♥ K965	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ Q9874	♦ A105	1. Gambling			
South HCP: 11	♣ J3	♣ 872	2. artificial			
Contract: 4♣ E						

Board: 337	North:	South:	West	North	East	South
Dealer: E	♠ KQ9643	♠ J102			3NT ¹	Pass
Vul: NS	♥ K93	♥ J1087	4♦ ²	Pass	5♣	AP
North HCP: 12	♦ A8	♦ 10763	1. Gambling			
South HCP: 2	♣ 82	♣ 75	2. artificial			
Contract: 5♣ E						

Board: 338	North:	South:	West	North	East	South
Dealer: W	♠ AK43	♠ J1065			3NT ¹	Pass
Vul: Both	♥ 2	♥ A1076	4♦	Pass	AP	
North HCP: 14	♦ AQJ854	♦ 973	1. Gambling			
South HCP: 5	♣ 73	♣ 109				
Contract: 4♦ N						

Board: 339	North:	South:	West	North	East	South
Dealer: E	♠ K10954	♠ Q876			3NT ¹	Pass
Vul: None	♥ Q95	♥ K32	4♦ ²	Pass	5♣	AP
North HCP: 13	♦ AKJ9	♦ 743	1. Gambling			
South HCP: 5	♣ 4	♣ 872	2. artificial			
Contract: 5♣ E						

North hands (Practice Page)

None

Board: 340 ♠ 1063
Dealer: W ♥ J63
Vul: NS ♦ J
HCP: 9 ♣ AQJ1052

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 341 ♠ AKQJ54
Dealer: E ♥ A765
Vul: EW ♦ —
HCP: 17 ♣ K42

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 342 ♠ AQJ108542
Dealer: W ♥ 73
Vul: None ♦ J8
HCP: 8 ♣ 6

West Opens 3NT.
East Bids 4♣ if possible.
East Doubles Pass if possible.

You bid first.

Board: 343 ♠ AQ1094
Dealer: E ♥ K62
Vul: NS ♦ K54
HCP: 12 ♣ 54

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

Partner bids first.

Board: 344 ♠ AKJ
Dealer: W ♥ AQJ10962
Vul: EW ♦ 54
HCP: 15 ♣ 4

West Opens 3NT.

You bid first.

None Both hands (Answers Page)

Board: 340	North:	South:	West	North	East	South
Dealer: W	♠ 1063	♠ K74	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ J63	♥ KQ852	4♦	AP		
North HCP: 9	♦ J	♦ 103	1. Gambling			
South HCP: 11	♣ AQJ1052	♣ K63	2. artificial			
Contract: 4♦ W						

Board: 341	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ54	♠ 106			3NT ¹	Pass
Vul: EW	♥ A765	♥ K104	4♣ ²	4♠	AP	
North HCP: 17	♦ —	♦ J10832	1. Gambling			
South HCP: 8	♣ K42	♣ A83	2. artificial			
Contract: 4♠ N						

Board: 342	North:	South:	West	North	East	South
Dealer: W	♠ AQJ108542	♠ 97	3NT ¹	Pass	4♣ ²	4♥
Vul: None	♥ 73	♥ AJ542	Pass	Pass	X	AP
North HCP: 8	♦ J8	♦ AKQ97	1. Gambling			
South HCP: 14	♣ 6	♣ 7	2. artificial			
Contract: 4♥ X S						

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ AQ1094	♠ K765			3NT ¹	Pass
Vul: NS	♥ K62	♥ QJ973	4♦ ²	Pass	5♣	AP
North HCP: 12	♦ K54	♦ A762	1. Gambling			
South HCP: 10	♣ 54	♣ —	2. artificial			
Contract: 5♣ E						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ AKJ	♠ 98732				
Vul: EW	♥ AQJ10962	♥ 85	3NT ¹	4♥	AP	
North HCP: 15	♦ 54	♦ KQ9	1. Gambling			
South HCP: 5	♣ 4	♣ 652				
Contract: 4♥ N						

South hands (Practice Page)

None

Board: 340
Dealer: W
Vul: NS
HCP: 11

♠ K74
♥ KQ852
♦ 103
♣ K63

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 341
Dealer: E
Vul: EW
HCP: 8

♠ 106
♥ K104
♦ J10832
♣ A83

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 342
Dealer: W
Vul: None
HCP: 14

♠ 97
♥ AJ542
♦ AKQ97
♣ 7

West Opens 3NT.
East Bids 4♣ if possible.
East Doubles Pass if possible.

Partner bids first.

Board: 343
Dealer: E
Vul: NS
HCP: 10

♠ K765
♥ QJ973
♦ A762
♣ —

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

You bid first.

Board: 344
Dealer: W
Vul: EW
HCP: 5

♠ 98732
♥ 85
♦ KQ9
♣ 652

West Opens 3NT.

Partner bids first.

None Both hands (Answers Page)

Board: 340	North:	South:	West	North	East	South
Dealer: W	♠ 1063	♠ K74	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ J63	♥ KQ852	4♦	AP		
North HCP: 9	♦ J	♦ 103	1. Gambling			
South HCP: 11	♣ AQJ1052	♣ K63	2. artificial			
Contract: 4♦ W						

Board: 341	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ54	♠ 106			3NT ¹	Pass
Vul: EW	♥ A765	♥ K104	4♣ ²	4♠	AP	
North HCP: 17	♦ —	♦ J10832	1. Gambling			
South HCP: 8	♣ K42	♣ A83	2. artificial			
Contract: 4♠ N						

Board: 342	North:	South:	West	North	East	South
Dealer: W	♠ AQJ108542	♠ 97	3NT ¹	Pass	4♣ ²	4♥
Vul: None	♥ 73	♥ AJ542	Pass	Pass	X	AP
North HCP: 8	♦ J8	♦ AKQ97	1. Gambling			
South HCP: 14	♣ 6	♣ 7	2. artificial			
Contract: 4♥ X S						

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ AQ1094	♠ K765			3NT ¹	Pass
Vul: NS	♥ K62	♥ QJ973	4♦ ²	Pass	5♣	AP
North HCP: 12	♦ K54	♦ A762	1. Gambling			
South HCP: 10	♣ 54	♣ —	2. artificial			
Contract: 5♣ E						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ AKJ	♠ 98732				
Vul: EW	♥ AQJ10962	♥ 85	3NT ¹	4♥	AP	
North HCP: 15	♦ 54	♦ KQ9	1. Gambling			
South HCP: 5	♣ 4	♣ 652				
Contract: 4♥ N						

North hands (Practice Page)

None

Board: 345	♠ AKQ1053	East Opens 3NT.
Dealer: E	♥ 42	West Bids 4♣ if possible.
Vul: Both	♦ K82	
HCP: 13	♣ J7	Partner bids first.
Board: 346	♠ A108	West Opens 3NT.
Dealer: W	♥ K1054	East Bids 4♣ if possible.
Vul: NS	♦ Q92	
HCP: 9	♣ 752	You bid first.
Board: 347	♠ KQJ106	East Opens 3NT.
Dealer: E	♥ KQ	West Bids 4♣ if possible.
Vul: EW	♦ AJ8652	
HCP: 16	♣ —	Partner bids first.
Board: 348	♠ K94	West Opens 3NT.
Dealer: W	♥ A432	East Bids 4♣ if possible.
Vul: Both	♦ AQ9864	
HCP: 13	♣ —	You bid first.
Board: 349	♠ 2	East Opens 3NT.
Dealer: E	♥ A10642	West Bids 4♣ if possible.
Vul: None	♦ 10763	
HCP: 5	♣ J53	Partner bids first.

None Both hands (Answers Page)

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ AKQ1053	♠ 87			3NT ¹	Pass
Vul: Both	♥ 42	♥ AJ10975	4♣ ²	AP		
North HCP: 13	♦ K82	♦ A43	1. Gambling			
South HCP: 9	♣ J7	♣ 82	2. artificial			
Contract: 4♣ W						

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ A108	♠ K9752	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ K1054	♥ A	1. Gambling			
North HCP: 9	♦ Q92	♦ KJ10765	2. artificial			
South HCP: 12	♣ 752	♣ J				
Contract: 4♣ E						

Board: 347	North:	South:	West	North	East	South
Dealer: E	♠ KQJ106	♠ 982			3NT ¹	Pass
Vul: EW	♥ KQ	♥ J7632	4♣ ²	4♦	AP	
North HCP: 16	♦ AJ8652	♦ K974	1. Gambling			
South HCP: 4	♣ —	♣ 5	2. artificial			
Contract: 4♦ N						

Board: 348	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ Q10762	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ A432	♥ KQ6	1. Gambling			
North HCP: 13	♦ AQ9864	♦ J10	2. artificial			
South HCP: 9	♣ —	♣ J52				
Contract: 4♣ E						

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AKJ76			3NT ¹	X
Vul: None	♥ A10642	♥ QJ53	4♣ ²	AP		
North HCP: 5	♦ 10763	♦ AKJ5	1. Gambling			
South HCP: 19	♣ J53	♣ —	2. artificial			
Contract: 4♣ W						

South hands (Practice Page)

None

Board: 345	♠ 87	East Opens 3NT.
Dealer: E	♥ AJ10975	West Bids 4♣ if possible.
Vul: Both	♦ A43	
HCP: 9	♣ 82	You bid first.
Board: 346	♠ K9752	West Opens 3NT.
Dealer: W	♥ A	East Bids 4♣ if possible.
Vul: NS	♦ KJ10765	
HCP: 12	♣ J	Partner bids first.
Board: 347	♠ 982	East Opens 3NT.
Dealer: E	♥ J7632	West Bids 4♣ if possible.
Vul: EW	♦ K974	
HCP: 4	♣ 5	You bid first.
Board: 348	♠ Q10762	West Opens 3NT.
Dealer: W	♥ KQ6	East Bids 4♣ if possible.
Vul: Both	♦ J10	
HCP: 9	♣ J52	Partner bids first.
Board: 349	♠ AKJ76	East Opens 3NT.
Dealer: E	♥ QJ53	West Bids 4♣ if possible.
Vul: None	♦ AKJ5	
HCP: 19	♣ —	You bid first.

None Both hands (Answers Page)

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ AKQ1053	♠ 87			3NT ¹	Pass
Vul: Both	♥ 42	♥ AJ10975	4♣ ²	AP		
North HCP: 13	♦ K82	♦ A43	1. Gambling			
South HCP: 9	♣ J7	♣ 82	2. artificial			
Contract: 4♣ W						

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ A108	♠ K9752	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ K1054	♥ A	1. Gambling			
North HCP: 9	♦ Q92	♦ KJ10765	2. artificial			
South HCP: 12	♣ 752	♣ J				
Contract: 4♣ E						

Board: 347	North:	South:	West	North	East	South
Dealer: E	♠ KQJ106	♠ 982			3NT ¹	Pass
Vul: EW	♥ KQ	♥ J7632	4♣ ²	4♦	AP	
North HCP: 16	♦ AJ8652	♦ K974	1. Gambling			
South HCP: 4	♣ —	♣ 5	2. artificial			
Contract: 4♦ N						

Board: 348	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ Q10762	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ A432	♥ KQ6	1. Gambling			
North HCP: 13	♦ AQ9864	♦ J10	2. artificial			
South HCP: 9	♣ —	♣ J52				
Contract: 4♣ E						

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AKJ76			3NT ¹	X
Vul: None	♥ A10642	♥ QJ53	4♣ ²	AP		
North HCP: 5	♦ 10763	♦ AKJ5	1. Gambling			
South HCP: 19	♣ J53	♣ —	2. artificial			
Contract: 4♣ W						

North hands (Practice Page)

None

Board: 350	♠ 953	West Opens 3NT.
Dealer: W	♥ KQJ1074	East Bids 4♣ if possible.
Vul: EW	♦ 10	
HCP: 9	♣ QJ7	You bid first.
Board: 351	♠ AQJ6	East Opens 3NT.
Dealer: E	♥ K10985	West Bids 4♣ if possible.
Vul: Both	♦ 943	
HCP: 10	♣ 7	Partner bids first.
Board: 352	♠ AQ1093	West Opens 3NT.
Dealer: W	♥ KQJ32	East Bids 4♣ if possible.
Vul: None	♦ 53	West Bids 4♦ if possible.
HCP: 12	♣ 9	You bid first.
Board: 353	♠ AQJ1065	East Opens 3NT.
Dealer: E	♥ K5	West Bids 4♣ if possible.
Vul: NS	♦ 876	East Bids 4♦ if possible.
HCP: 12	♣ Q7	Partner bids first.
Board: 354	♠ K3	West Opens 3NT.
Dealer: W	♥ Q74	East Bids 4♣ if possible.
Vul: Both	♦ 9632	West Bids 4♦ if possible.
HCP: 10	♣ AJ54	You bid first.

None Both hands (Answers Page)

Board: 350	North:	South:	West	North	East	South
Dealer: W	♠ 953	♠ AQJ10864	3NT ¹	Pass	4♣ ²	4♠
Vul: EW	♥ KQJ1074	♥ A	AP			
North HCP: 9	♦ 10	♦ 95	1. Gambling			
South HCP: 18	♣ QJ7	♣ AK3	2. artificial			
Contract: 4♠ S						

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ AQJ6	♠ 10875			3NT ¹	Pass
Vul: Both	♥ K10985	♥ AQJ	4♣ ²	AP		
North HCP: 10	♦ 943	♦ KQ10	1. Gambling			
South HCP: 13	♣ 7	♣ J42	2. artificial			
Contract: 4♣ W						

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ AQ1093	♠ 86	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ KQJ32	♥ 84	4♦	AP		
North HCP: 12	♦ 53	♦ 9764	1. Gambling			
South HCP: 4	♣ 9	♣ A8532	2. artificial			
Contract: 4♦ W						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ AQJ1065	♠ K2			3NT ¹	Pass
Vul: NS	♥ K5	♥ AQ10842	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 876	♦ J	1. Gambling			
South HCP: 13	♣ Q7	♣ K1092	2. artificial			
Contract: 4♦ E						

Board: 354	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ J9865	3NT ¹	Pass	4♣ ²	X
Vul: Both	♥ Q74	♥ J	4♦	AP		
North HCP: 10	♦ 9632	♦ 104	1. Gambling			
South HCP: 7	♣ AJ54	♣ KQ876	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

None

Board: 350	♠ AQJ10864	West Opens 3NT.
Dealer: W	♥ A	East Bids 4♣ if possible.
Vul: EW	♦ 95	
HCP: 18	♣ AK3	Partner bids first.
Board: 351	♠ 10875	East Opens 3NT.
Dealer: E	♥ AQJ	West Bids 4♣ if possible.
Vul: Both	♦ KQ10	
HCP: 13	♣ J42	You bid first.
Board: 352	♠ 86	West Opens 3NT.
Dealer: W	♥ 84	East Bids 4♣ if possible.
Vul: None	♦ 9764	West Bids 4♦ if possible.
HCP: 4	♣ A8532	Partner bids first.
Board: 353	♠ K2	East Opens 3NT.
Dealer: E	♥ AQ10842	West Bids 4♣ if possible.
Vul: NS	♦ J	East Bids 4♦ if possible.
HCP: 13	♣ K1092	You bid first.
Board: 354	♠ J9865	West Opens 3NT.
Dealer: W	♥ J	East Bids 4♣ if possible.
Vul: Both	♦ 104	West Bids 4♦ if possible.
HCP: 7	♣ KQ876	Partner bids first.

None Both hands (Answers Page)

Board: 350	North:	South:	West	North	East	South
Dealer: W	♠ 953	♠ AQJ10864	3NT ¹	Pass	4♣ ²	4♠
Vul: EW	♥ KQJ1074	♥ A	AP			
North HCP: 9	♦ 10	♦ 95	1. Gambling			
South HCP: 18	♣ QJ7	♣ AK3	2. artificial			
Contract: 4♠ S						

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ AQJ6	♠ 10875			3NT ¹	Pass
Vul: Both	♥ K10985	♥ AQJ	4♣ ²	AP		
North HCP: 10	♦ 943	♦ KQ10	1. Gambling			
South HCP: 13	♣ 7	♣ J42	2. artificial			
Contract: 4♣ W						

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ AQ1093	♠ 86	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ KQJ32	♥ 84	4♦	AP		
North HCP: 12	♦ 53	♦ 9764	1. Gambling			
South HCP: 4	♣ 9	♣ A8532	2. artificial			
Contract: 4♦ W						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ AQJ1065	♠ K2			3NT ¹	Pass
Vul: NS	♥ K5	♥ AQ10842	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 876	♦ J	1. Gambling			
South HCP: 13	♣ Q7	♣ K1092	2. artificial			
Contract: 4♦ E						

Board: 354	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ J9865	3NT ¹	Pass	4♣ ²	X
Vul: Both	♥ Q74	♥ J	4♦	AP		
North HCP: 10	♦ 9632	♦ 104	1. Gambling			
South HCP: 7	♣ AJ54	♣ KQ876	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

None

Board: 355

Dealer: E

Vul: None

HCP: 19

♠ 9

♥ AKQJ965

♦ AKQ2

♣ 6

East Opens 3NT.

West Bids 4♣ if possible.

East Doubles 5♣ if possible.

West Bids 6♣ if possible.

Partner bids first.

Board: 356

Dealer: W

Vul: NS

HCP: 3

♠ K8643

♥ 5

♦ 1065

♣ 9543

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

East Bids 5♦ if possible.

You bid first.

Board: 357

Dealer: E

Vul: EW

HCP: 9

♠ J72

♥ Q973

♦ AJ1082

♣ J

East Opens 3NT.

West Bids 4♣ if possible.

Partner bids first.

Board: 358

Dealer: W

Vul: None

HCP: 18

♠ AK53

♥ K1042

♦ AKJ108

♣ —

West Opens 3NT.

You bid first.

None Both hands (Answers Page)

Board: 355

Dealer: E

Vul: None

North HCP: 19

South HCP: 7

Contract: 7♥ N

North:

♠ 9

♥ AKQJ965

♦ AKQ2

♣ 6

South:

♠ AK1043

♥ 108432

♦ 1065

♣ —

West North East South

3NT¹ Pass

4♣² 4♥³ Pass 4NT³

Pass 5♣⁴ X 5NT⁵

6♣ Pass⁶ Pass 7♥

AP

1. Gambling

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

5. King ask by 5NT

6. K=1

Board: 356

Dealer: W

Vul: NS

North HCP: 3

South HCP: 12

Contract: 5♦ W

North:

♠ K8643

♥ 5

♦ 1065

♣ 9543

South:

♠ Q102

♥ AJ863

♦ 73

♣ KQ7

West North East South

3NT¹ Pass 4♣² Pass

4♦ Pass 5♦ AP

1. Gambling

2. artificial

Board: 357

Dealer: E

Vul: EW

North HCP: 9

South HCP: 14

Contract: 4♣ W

North:

♠ J72

♥ Q973

♦ AJ1082

♣ J

South:

♠ A64

♥ AJ84

♦ KQ76

♣ 75

West North East South

3NT¹ Pass

4♣² AP

1. Gambling

2. artificial

Board: 358

Dealer: W

Vul: None

North HCP: 18

South HCP: 3

Contract: 4♦ N

North:

♠ AK53

♥ K1042

♦ AKJ108

♣ —

South:

♠ 107642

♥ Q9

♦ 932

♣ J53

West North East South

3NT¹ 4♦ AP

1. Gambling

South hands (Practice Page)

None

Board: 355 ♠ AK1043
Dealer: E ♥ 108432
Vul: None ♦ 1065
HCP: 7 ♣ —

East Opens 3NT.
West Bids 4♣ if possible.
East Doubles 5♣ if possible.
West Bids 6♣ if possible.

You bid first.

Board: 356 ♠ Q102
Dealer: W ♥ AJ863
Vul: NS ♦ 73
HCP: 12 ♣ KQ7

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

Partner bids first.

Board: 357 ♠ A64
Dealer: E ♥ AJ84
Vul: EW ♦ KQ76
HCP: 14 ♣ 75

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 358 ♠ 107642
Dealer: W ♥ Q9
Vul: None ♦ 932
HCP: 3 ♣ J53

West Opens 3NT.

Partner bids first.

None Both hands (Answers Page)

Board: 355

Dealer: E

Vul: None

North HCP: 19

South HCP: 7

Contract: 7♥ N

North:

♠ 9

♥ AKQJ965

♦ AKQ2

♣ 6

South:

♠ AK1043

♥ 108432

♦ 1065

♣ —

West North East South

3NT¹ Pass

4♣² 4♥³ Pass 4NT³

Pass 5♣⁴ X 5NT⁵

6♣ Pass⁶ Pass 7♥

AP

1. Gambling

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

5. King ask by 5NT

6. K=1

Board: 356

Dealer: W

Vul: NS

North HCP: 3

South HCP: 12

Contract: 5♦ W

North:

♠ K8643

♥ 5

♦ 1065

♣ 9543

South:

♠ Q102

♥ AJ863

♦ 73

♣ KQ7

West North East South

3NT¹ Pass 4♣² Pass

4♦ Pass 5♦ AP

1. Gambling

2. artificial

Board: 357

Dealer: E

Vul: EW

North HCP: 9

South HCP: 14

Contract: 4♣ W

North:

♠ J72

♥ Q973

♦ AJ1082

♣ J

South:

♠ A64

♥ AJ84

♦ KQ76

♣ 75

West North East South

3NT¹ Pass

4♣² AP

1. Gambling

2. artificial

Board: 358

Dealer: W

Vul: None

North HCP: 18

South HCP: 3

Contract: 4♦ N

North:

♠ AK53

♥ K1042

♦ AKJ108

♣ —

South:

♠ 107642

♥ Q9

♦ 932

♣ J53

West North East South

3NT¹ 4♦ AP

1. Gambling

North hands (Practice Page)

None

Board: 359 ♠ A
Dealer: E ♥ AJ109
Vul: NS ♦ 1087542
HCP: 10 ♣ J8

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 360 ♠ AKQ75
Dealer: W ♥ K107
Vul: EW ♦ 43
HCP: 16 ♣ A52

West Opens 3NT.
East Doubles 4♠ if possible.

You bid first.

Board: 361 ♠ 9
Dealer: E ♥ AKQ76
Vul: Both ♦ 9
HCP: 12 ♣ K109653

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 362 ♠ AQ10876
Dealer: W ♥ 65
Vul: NS ♦ —
HCP: 16 ♣ AKQJ9

West Opens 3NT.

You bid first.

Board: 363 ♠ KQ1074
Dealer: E ♥ A4
Vul: Both ♦ 6
HCP: 13 ♣ A10842

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 359	North:	South:	West	North	East	South
Dealer: E	♠ A	♠ 4			3NT ¹	Pass
Vul: NS	♥ AJ109	♥ K8643	4♣ ²	AP		
North HCP: 10	♦ 1087542	♦ KQJ6	1. Gambling			
South HCP: 9	♣ J8	♣ 1064	2. artificial			
Contract: 4♣ W						

Board: 360	North:	South:	West	North	East	South
Dealer: W	♠ AKQ75	♠ 9	3NT ¹	4♠	X	5♥
Vul: EW	♥ K107	♥ AQJ643	AP			
North HCP: 16	♦ 43	♦ J85	1. Gambling			
South HCP: 11	♣ A52	♣ QJ6				
Contract: 5♥ S						

Board: 361	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ AKQ865			3NT ¹	Pass
Vul: Both	♥ AKQ76	♥ 92	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 9	♦ J10	1. Gambling			
South HCP: 12	♣ K109653	♣ Q87	2. artificial			
Contract: 4♦ E						

Board: 362	North:	South:	West	North	East	South
Dealer: W	♠ AQ10876	♠ K3	3NT ¹	4♠	AP	
Vul: NS	♥ 65	♥ AJ743	1. Gambling			
North HCP: 16	♦ —	♦ 105				
South HCP: 8	♣ AKQJ9	♣ 6432				
Contract: 4♠ N						

Board: 363	North:	South:	West	North	East	South
Dealer: E	♠ KQ1074	♠ 95			3NT ¹	Pass
Vul: Both	♥ A4	♥ K9832	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ 6	♦ 93	1. Gambling			
South HCP: 9	♣ A10842	♣ KQJ5	2. artificial			
Contract: 4♦ E						

South hands (Practice Page)

None

Board: 359	♠ 4	East Opens 3NT.
Dealer: E	♥ K8643	West Bids 4♣ if possible.
Vul: NS	♦ KQJ6	
HCP: 9	♣ 1064	You bid first.
Board: 360	♠ 9	West Opens 3NT.
Dealer: W	♥ AQJ643	East Doubles 4♠ if possible.
Vul: EW	♦ J85	
HCP: 11	♣ QJ6	Partner bids first.
Board: 361	♠ AKQ865	East Opens 3NT.
Dealer: E	♥ 92	West Bids 4♣ if possible.
Vul: Both	♦ J10	East Bids 4♦ if possible.
HCP: 12	♣ Q87	You bid first.
Board: 362	♠ K3	West Opens 3NT.
Dealer: W	♥ AJ743	
Vul: NS	♦ 105	Partner bids first.
HCP: 8	♣ 6432	
Board: 363	♠ 95	East Opens 3NT.
Dealer: E	♥ K9832	West Bids 4♣ if possible.
Vul: Both	♦ 93	East Bids 4♦ if possible.
HCP: 9	♣ KQJ5	You bid first.

None Both hands (Answers Page)

Board: 359	North:	South:	West	North	East	South
Dealer: E	♠ A	♠ 4			3NT ¹	Pass
Vul: NS	♥ AJ109	♥ K8643	4♣ ²	AP		
North HCP: 10	♦ 1087542	♦ KQJ6	1. Gambling			
South HCP: 9	♣ J8	♣ 1064	2. artificial			
Contract: 4♣ W						

Board: 360	North:	South:	West	North	East	South
Dealer: W	♠ AKQ75	♠ 9	3NT ¹	4♠	X	5♥
Vul: EW	♥ K107	♥ AQJ643	AP			
North HCP: 16	♦ 43	♦ J85	1. Gambling			
South HCP: 11	♣ A52	♣ QJ6				
Contract: 5♥ S						

Board: 361	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ AKQ865			3NT ¹	Pass
Vul: Both	♥ AKQ76	♥ 92	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 9	♦ J10	1. Gambling			
South HCP: 12	♣ K109653	♣ Q87	2. artificial			
Contract: 4♦ E						

Board: 362	North:	South:	West	North	East	South
Dealer: W	♠ AQ10876	♠ K3	3NT ¹	4♠	AP	
Vul: NS	♥ 65	♥ AJ743	1. Gambling			
North HCP: 16	♦ —	♦ 105				
South HCP: 8	♣ AKQJ9	♣ 6432				
Contract: 4♠ N						

Board: 363	North:	South:	West	North	East	South
Dealer: E	♠ KQ1074	♠ 95			3NT ¹	Pass
Vul: Both	♥ A4	♥ K9832	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ 6	♦ 93	1. Gambling			
South HCP: 9	♣ A10842	♣ KQJ5	2. artificial			
Contract: 4♦ E						

North hands (Practice Page)

None

Board: 364
Dealer: W
Vul: None
HCP: 14

♠ KQ84
♥ 10643
♦ AKQ62
♣ —

West Opens 3NT.

You bid first.

Board: 365
Dealer: E
Vul: EW
HCP: 10

♠ K10732
♥ 643
♦ 62
♣ AK2

East Opens 3NT.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

West Bids 5♥ if possible.

East Bids 6♦ if possible.

Partner bids first.

Board: 366
Dealer: W
Vul: Both
HCP: 12

♠ QJ8
♥ K9863
♦ KQJ9
♣ 2

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

Board: 367
Dealer: E
Vul: None
HCP: 4

♠ Q642
♥ 2
♦ 9832
♣ Q942

East Opens 3NT.

West Doubles 4♥ if possible.

Partner bids first.

Board: 368
Dealer: W
Vul: NS
HCP: 7

♠ K73
♥ K1042
♦ 85
♣ J862

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

East Bids 4NT if possible.

West Bids 5♠ if possible.

East Bids 6♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 364

Dealer: W

Vul: None

North HCP: 14

South HCP: 12

Contract: 4♦ N

North:

♠ KQ84

♥ 10643

♦ AKQ62

♣ —

South:

♠ J653

♥ AKQJ7

♦ 4

♣ J87

West	North	East	South
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3NT ¹	4♦	AP	
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1. Gambling

Board: 365

Dealer: E

Vul: EW

North HCP: 10

South HCP: 6

Contract: 6♦ X E

North:

♠ K10732

♥ 643

♦ 62

♣ AK2

South:

♠ QJ9864

♥ J97

♦ 103

♣ Q6

West	North	East	South
------	-------	------	-------

		3NT ¹	Pass
--	--	------------------	------

4♣ ²	Pass	4♦	Pass
-----------------	------	----	------

5♥	Pass	6♦	Pass
----	------	----	------

Pass	X	AP	
------	---	----	--

1. Gambling

2. artificial

Board: 366

Dealer: W

Vul: Both

North HCP: 12

South HCP: 9

Contract: 4♣ E

North:

♠ QJ8

♥ K9863

♦ KQJ9

♣ 2

South:

♠ AK975432

♥ Q

♦ 76

♣ 106

West	North	East	South
------	-------	------	-------

3NT ¹	Pass	4♣ ²	AP
------------------	------	-----------------	----

1. Gambling

2. artificial

Board: 367

Dealer: E

Vul: None

North HCP: 4

South HCP: 14

Contract: 4♥ X S

North:

♠ Q642

♥ 2

♦ 9832

♣ Q942

South:

♠ K8

♥ KJ9876

♦ —

♣ AK1083

West	North	East	South
------	-------	------	-------

		3NT ¹	4♥
--	--	------------------	----

X	AP		
---	----	--	--

1. Gambling

Board: 368

Dealer: W

Vul: NS

North HCP: 7

South HCP: 5

Contract: 6♦ W

North:

♠ K73

♥ K1042

♦ 85

♣ J862

South:

♠ 98

♥ QJ8763

♦ 9

♣ Q954

West	North	East	South
------	-------	------	-------

3NT ¹	Pass	4♣ ²	Pass
------------------	------	-----------------	------

4♦	Pass	4NT ³	Pass
----	------	------------------	------

5♠ ⁴	Pass	6♦	AP
-----------------	------	----	----

1. Gambling

2. artificial

3. Blackwood 0314, for ♦

4. A=2/5 or 5/5, Q(D)=1

South hands (Practice Page)

None

Board: 364
Dealer: W
Vul: None
HCP: 12

♠ J653
♥ AKQJ7
♦ 4
♣ J87

West Opens 3NT.

Partner bids first.

Board: 365
Dealer: E
Vul: EW
HCP: 6

♠ QJ9864
♥ J97
♦ 103
♣ Q6

East Opens 3NT.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

West Bids 5♥ if possible.

East Bids 6♦ if possible.

You bid first.

Board: 366
Dealer: W
Vul: Both
HCP: 9

♠ AK975432
♥ Q
♦ 76
♣ 106

West Opens 3NT.

East Bids 4♣ if possible.

Partner bids first.

Board: 367
Dealer: E
Vul: None
HCP: 14

♠ K8
♥ KJ9876
♦ —
♣ AK1083

East Opens 3NT.

West Doubles 4♥ if possible.

You bid first.

Board: 368
Dealer: W
Vul: NS
HCP: 5

♠ 98
♥ QJ8763
♦ 9
♣ Q954

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

East Bids 4NT if possible.

West Bids 5♠ if possible.

East Bids 6♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 364

Dealer: W

Vul: None

North HCP: 14

South HCP: 12

Contract: 4♦ N

North:

♠ KQ84

♥ 10643

♦ AKQ62

♣ —

South:

♠ J653

♥ AKQJ7

♦ 4

♣ J87

West	North	East	South
------	-------	------	-------

3NT ¹	4♦	AP	
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1. Gambling

Board: 365

Dealer: E

Vul: EW

North HCP: 10

South HCP: 6

Contract: 6♦ X E

North:

♠ K10732

♥ 643

♦ 62

♣ AK2

South:

♠ QJ9864

♥ J97

♦ 103

♣ Q6

West	North	East	South
------	-------	------	-------

		3NT ¹	Pass
--	--	------------------	------

4♣ ²	Pass	4♦	Pass
-----------------	------	----	------

5♥	Pass	6♦	Pass
----	------	----	------

Pass	X	AP	
------	---	----	--

1. Gambling

2. artificial

Board: 366

Dealer: W

Vul: Both

North HCP: 12

South HCP: 9

Contract: 4♣ E

North:

♠ QJ8

♥ K9863

♦ KQJ9

♣ 2

South:

♠ AK975432

♥ Q

♦ 76

♣ 106

West	North	East	South
------	-------	------	-------

3NT ¹	Pass	4♣ ²	AP
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1. Gambling

2. artificial

Board: 367

Dealer: E

Vul: None

North HCP: 4

South HCP: 14

Contract: 4♥ X S

North:

♠ Q642

♥ 2

♦ 9832

♣ Q942

South:

♠ K8

♥ KJ9876

♦ —

♣ AK1083

West	North	East	South
------	-------	------	-------

		3NT ¹	4♥
--	--	------------------	----

X	AP		
---	----	--	--

1. Gambling

Board: 368

Dealer: W

Vul: NS

North HCP: 7

South HCP: 5

Contract: 6♦ W

North:

♠ K73

♥ K1042

♦ 85

♣ J862

South:

♠ 98

♥ QJ8763

♦ 9

♣ Q954

West	North	East	South
------	-------	------	-------

3NT ¹	Pass	4♣ ²	Pass
------------------	------	-----------------	------

4♦	Pass	4NT ³	Pass
----	------	------------------	------

5♠ ⁴	Pass	6♦	AP
-----------------	------	----	----

1. Gambling

2. artificial

3. Blackwood 0314, for ♦

4. A=2/5 or 5/5, Q(D)=1

North hands (Practice Page)

None

Board: 369	♠ Q63	East Opens 3NT.
Dealer: E	♥ 6543	West Bids 4♣ if possible.
Vul: Both	♦ KJ73	
HCP: 6	♣ 82	Partner bids first.
Board: 370	♠ 754	West Opens 3NT.
Dealer: W	♥ K862	East Bids 4♦ if possible.
Vul: None	♦ J964	West Bids 5♣ if possible.
HCP: 4	♣ 72	East Bids 7NT if possible.
		You bid first.
Board: 371	♠ KJ10432	East Opens 3NT.
Dealer: E	♥ AK96	West Bids 4♣ if possible.
Vul: NS	♦ AJ	
HCP: 16	♣ 6	Partner bids first.
Board: 372	♠ QJ9843	West Opens 3NT.
Dealer: W	♥ K102	East Bids 4♣ if possible.
Vul: EW	♦ A1075	
HCP: 10	♣ —	You bid first.
Board: 373	♠ J	East Opens 3NT.
Dealer: E	♥ 92	West Bids 4♣ if possible.
Vul: Both	♦ AKJ109765	
HCP: 9	♣ 96	Partner bids first.

None Both hands (Answers Page)

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ Q63	♠ AJ94			3NT ¹	Pass
Vul: Both	♥ 6543	♥ J9	4♣ ²	AP		
North HCP: 6	♦ KJ73	♦ AQ52	1. Gambling			
South HCP: 12	♣ 82	♣ 653	2. artificial			
Contract: 4♣ W						

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ 754	♠ K106	3NT ¹	Pass	4♦ ²	Pass
Vul: None	♥ K862	♥ 109754	5♣	Pass	7NT	AP
North HCP: 4	♦ J964	♦ A8	1. Gambling			
South HCP: 8	♣ 72	♣ J85	2. artificial			
Contract: 7N W						

Board: 371	North:	South:	West	North	East	South
Dealer: E	♠ KJ10432	♠ 865			3NT ¹	Pass
Vul: NS	♥ AK96	♥ Q42	4♣ ²	4♠	AP	
North HCP: 16	♦ AJ	♦ 97642	1. Gambling			
South HCP: 3	♣ 6	♣ J7	2. artificial			
Contract: 4♠ N						

Board: 372	North:	South:	West	North	East	South
Dealer: W	♠ QJ9843	♠ A	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ K102	♥ AQJ9863	1. Gambling			
North HCP: 10	♦ A1075	♦ 432	2. artificial			
South HCP: 11	♣ —	♣ 96				
Contract: 4♣ E						

Board: 373	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ 63			3NT ¹	Pass
Vul: Both	♥ 92	♥ AKQ63	4♣ ²	AP		
North HCP: 9	♦ AKJ109765	♦ Q842	1. Gambling			
South HCP: 11	♣ 96	♣ 85	2. artificial			
Contract: 4♣ W						

South hands (Practice Page)

None

Board: 369 ♠ AJ94
Dealer: E ♥ J9
Vul: Both ♦ AQ52
HCP: 12 ♣ 653

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 370 ♠ K106
Dealer: W ♥ 109754
Vul: None ♦ A8
HCP: 8 ♣ J85

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.
East Bids 7NT if possible.

Partner bids first.

Board: 371 ♠ 865
Dealer: E ♥ Q42
Vul: NS ♦ 97642
HCP: 3 ♣ J7

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 372 ♠ A
Dealer: W ♥ AQJ9863
Vul: EW ♦ 432
HCP: 11 ♣ 96

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 373 ♠ 63
Dealer: E ♥ AKQ63
Vul: Both ♦ Q842
HCP: 11 ♣ 85

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ Q63	♠ AJ94			3NT ¹	Pass
Vul: Both	♥ 6543	♥ J9	4♣ ²	AP		
North HCP: 6	♦ KJ73	♦ AQ52	1. Gambling			
South HCP: 12	♣ 82	♣ 653	2. artificial			
Contract: 4♣ W						

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ 754	♠ K106	3NT ¹	Pass	4♦ ²	Pass
Vul: None	♥ K862	♥ 109754	5♣	Pass	7NT	AP
North HCP: 4	♦ J964	♦ A8	1. Gambling			
South HCP: 8	♣ 72	♣ J85	2. artificial			
Contract: 7N W						

Board: 371	North:	South:	West	North	East	South
Dealer: E	♠ KJ10432	♠ 865			3NT ¹	Pass
Vul: NS	♥ AK96	♥ Q42	4♣ ²	4♠	AP	
North HCP: 16	♦ AJ	♦ 97642	1. Gambling			
South HCP: 3	♣ 6	♣ J7	2. artificial			
Contract: 4♠ N						

Board: 372	North:	South:	West	North	East	South
Dealer: W	♠ QJ9843	♠ A	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ K102	♥ AQJ9863	1. Gambling			
North HCP: 10	♦ A1075	♦ 432	2. artificial			
South HCP: 11	♣ —	♣ 96				
Contract: 4♣ E						

Board: 373	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ 63			3NT ¹	Pass
Vul: Both	♥ 92	♥ AKQ63	4♣ ²	AP		
North HCP: 9	♦ AKJ109765	♦ Q842	1. Gambling			
South HCP: 11	♣ 96	♣ 85	2. artificial			
Contract: 4♣ W						

North hands (Practice Page)

None

Board: 374	♠ A103	West Opens 3NT.
Dealer: W	♥ 1052	East Bids 4♣ if possible.
Vul: EW	♦ AQ10832	
HCP: 10	♣ 10	You bid first.
Board: 375	♠ QJ92	East Opens 3NT.
Dealer: E	♥ 9742	West Bids 4♣ if possible.
Vul: Both	♦ 9	East Bids 4♦ if possible.
HCP: 4	♣ J842	Partner bids first.
Board: 376	♠ K543	West Opens 3NT.
Dealer: W	♥ J10982	East Bids 4♣ if possible.
Vul: EW	♦ QJ72	
HCP: 7	♣ —	You bid first.
Board: 377	♠ KQJ873	East Opens 3NT.
Dealer: E	♥ QJ952	West Bids 4♣ if possible.
Vul: Both	♦ 9	East Bids 4♦ if possible.
HCP: 9	♣ 7	West Bids 4NT if possible.
		East Bids 5♠ if possible.
		West Bids 6NT if possible.
		Partner bids first.
Board: 378	♠ K94	West Opens 3NT.
Dealer: W	♥ QJ976	East Bids 4♣ if possible.
Vul: None	♦ 1054	West Bids 4♦ if possible.
HCP: 11	♣ AJ	You bid first.

None Both hands (Answers Page)

Board: 374

Dealer: W

Vul: EW

North HCP: 10

South HCP: 15

Contract: 4♥ S

North:

♠ A103

♥ 1052

♦ AQ10832

♣ 10

South:

♠ Q

♥ AKJ964

♦ KJ4

♣ J74

West North East South

3NT¹ Pass 4♣² 4♥

AP

1. Gambling

2. artificial

Board: 375

Dealer: E

Vul: Both

North HCP: 4

South HCP: 20

Contract: 4♦ X E

North:

♠ QJ92

♥ 9742

♦ 9

♣ J842

South:

♠ A105

♥ AKQ

♦ 872

♣ AK96

West North East South

3NT¹ X

4♣² Pass 4♦ X

AP

1. Gambling

2. artificial

Board: 376

Dealer: W

Vul: EW

North HCP: 7

South HCP: 17

Contract: 5♦ S

North:

♠ K543

♥ J10982

♦ QJ72

♣ —

South:

♠ QJ107

♥ AQ

♦ AK985

♣ J5

West North East South

3NT¹ Pass 4♣² 4♦

Pass 5♦ AP

1. Gambling

2. artificial

Board: 377

Dealer: E

Vul: Both

North HCP: 9

South HCP: 2

Contract: 6N E

North:

♠ KQJ873

♥ QJ952

♦ 9

♣ 7

South:

♠ 104

♥ 763

♦ 10876

♣ Q983

West North East South

3NT¹ Pass

4♣² Pass 4♦ Pass

4NT³ Pass 5♠⁴ Pass

6NT AP

1. Gambling

2. artificial

3. Blackwood 0314, for ♦

4. A=2/5 or 5/5, Q(D)=1

Board: 378

Dealer: W

Vul: None

North HCP: 11

South HCP: 7

Contract: 4♦ W

North:

♠ K94

♥ QJ976

♦ 1054

♣ AJ

South:

♠ Q1052

♥ 10853

♦ —

♣ KQ632

West North East South

3NT¹ Pass 4♣² X

4♦ AP

1. Gambling

2. artificial

South hands (Practice Page)

None

Board: 374
Dealer: W
Vul: EW
HCP: 15

♠ Q
♥ AKJ964
♦ KJ4
♣ J74

West Opens 3NT.
East Bids 4♣ if possible.
Partner bids first.

Board: 375
Dealer: E
Vul: Both
HCP: 20

♠ A105
♥ AKQ
♦ 872
♣ AK96

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
You bid first.

Board: 376
Dealer: W
Vul: EW
HCP: 17

♠ QJ107
♥ AQ
♦ AK985
♣ J5

West Opens 3NT.
East Bids 4♣ if possible.
Partner bids first.

Board: 377
Dealer: E
Vul: Both
HCP: 2

♠ 104
♥ 763
♦ 10876
♣ Q983

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 4NT if possible.
East Bids 5♠ if possible.
West Bids 6NT if possible.
You bid first.

Board: 378
Dealer: W
Vul: None
HCP: 7

♠ Q1052
♥ 10853
♦ —
♣ KQ632

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
Partner bids first.

None Both hands (Answers Page)

Board: 374

Dealer: W

Vul: EW

North HCP: 10

South HCP: 15

Contract: 4♥ S

North:

♠ A103

♥ 1052

♦ AQ10832

♣ 10

South:

♠ Q

♥ AKJ964

♦ KJ4

♣ J74

West North East South

3NT¹ Pass 4♣² 4♥

AP

1. Gambling

2. artificial

Board: 375

Dealer: E

Vul: Both

North HCP: 4

South HCP: 20

Contract: 4♦ X E

North:

♠ QJ92

♥ 9742

♦ 9

♣ J842

South:

♠ A105

♥ AKQ

♦ 872

♣ AK96

West North East South

3NT¹ X

4♣² Pass 4♦ X

AP

1. Gambling

2. artificial

Board: 376

Dealer: W

Vul: EW

North HCP: 7

South HCP: 17

Contract: 5♦ S

North:

♠ K543

♥ J10982

♦ QJ72

♣ —

South:

♠ QJ107

♥ AQ

♦ AK985

♣ J5

West North East South

3NT¹ Pass 4♣² 4♦

Pass 5♦ AP

1. Gambling

2. artificial

Board: 377

Dealer: E

Vul: Both

North HCP: 9

South HCP: 2

Contract: 6N E

North:

♠ KQJ873

♥ QJ952

♦ 9

♣ 7

South:

♠ 104

♥ 763

♦ 10876

♣ Q983

West North East South

3NT¹ Pass

4♣² Pass 4♦ Pass

4NT³ Pass 5♠⁴ Pass

6NT AP

1. Gambling

2. artificial

3. Blackwood 0314, for ♦

4. A=2/5 or 5/5, Q(D)=1

Board: 378

Dealer: W

Vul: None

North HCP: 11

South HCP: 7

Contract: 4♦ W

North:

♠ K94

♥ QJ976

♦ 1054

♣ AJ

South:

♠ Q1052

♥ 10853

♦ —

♣ KQ632

West North East South

3NT¹ Pass 4♣² X

4♦ AP

1. Gambling

2. artificial

North hands (Practice Page)

None

Board: 379 ♠ K94
Dealer: E ♥ K62
Vul: NS ♦ 43
HCP: 10 ♣ A8732

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 380 ♠ AKQ5
Dealer: W ♥ A532
Vul: Both ♦ J5
HCP: 16 ♣ Q107

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 381 ♠ 1065
Dealer: E ♥ AK842
Vul: None ♦ KQ97
HCP: 12 ♣ 7

East Opens 3NT.

Partner bids first.

Board: 382 ♠ KQJ
Dealer: W ♥ A103
Vul: NS ♦ AKQ109
HCP: 20 ♣ J6

West Opens 3NT.

You bid first.

Board: 383 ♠ QJ10975
Dealer: E ♥ —
Vul: EW ♦ Q7643
HCP: 5 ♣ 85

East Opens 3NT.

Partner bids first.

None Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ K94	♠ Q10753			3NT ¹	Pass
Vul: NS	♥ K62	♥ QJ873	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ 43	♦ —	1. Gambling			
South HCP: 8	♣ A8732	♣ K65	2. artificial			
Contract: 4♦ E						

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ AKQ5	♠ J108632	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ A532	♥ 84	4♦	AP		
North HCP: 16	♦ J5	♦ 109	1. Gambling			
South HCP: 4	♣ Q107	♣ K83	2. artificial			
Contract: 4♦ W						

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ AKQJ98			3NT ¹	4♠
Vul: None	♥ AK842	♥ J5	AP			
North HCP: 12	♦ KQ97	♦ A8	1. Gambling			
South HCP: 15	♣ 7	♣ 1084				
Contract: 4♠ S						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ KQJ	♠ 10984	3NT ¹	4♦	AP	
Vul: NS	♥ A103	♥ Q94	1. Gambling			
North HCP: 20	♦ AKQ109	♦ 72				
South HCP: 2	♣ J6	♣ 10532				
Contract: 4♦ N						

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ QJ10975	♠ A82			3NT ¹	4♥
Vul: EW	♥ —	♥ KQ9873	AP			
North HCP: 5	♦ Q7643	♦ AJ	1. Gambling			
South HCP: 15	♣ 85	♣ J4				
Contract: 4♥ S						

South hands (Practice Page)

None

Board: 379
Dealer: E
Vul: NS
HCP: 8

♠ Q10753
♥ QJ873
♦ —
♣ K65

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 380
Dealer: W
Vul: Both
HCP: 4

♠ J108632
♥ 84
♦ 109
♣ K83

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 381
Dealer: E
Vul: None
HCP: 15

♠ AKQJ98
♥ J5
♦ A8
♣ 1084

East Opens 3NT.

You bid first.

Board: 382
Dealer: W
Vul: NS
HCP: 2

♠ 10984
♥ Q94
♦ 72
♣ 10532

West Opens 3NT.

Partner bids first.

Board: 383
Dealer: E
Vul: EW
HCP: 15

♠ A82
♥ KQ9873
♦ AJ
♣ J4

East Opens 3NT.

You bid first.

None Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ K94	♠ Q10753			3NT ¹	Pass
Vul: NS	♥ K62	♥ QJ873	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ 43	♦ —	1. Gambling			
South HCP: 8	♣ A8732	♣ K65	2. artificial			
Contract: 4♦ E						

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ AKQ5	♠ J108632	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ A532	♥ 84	4♦	AP		
North HCP: 16	♦ J5	♦ 109	1. Gambling			
South HCP: 4	♣ Q107	♣ K83	2. artificial			
Contract: 4♦ W						

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ AKQJ98			3NT ¹	4♠
Vul: None	♥ AK842	♥ J5	AP			
North HCP: 12	♦ KQ97	♦ A8	1. Gambling			
South HCP: 15	♣ 7	♣ 1084				
Contract: 4♠ S						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ KQJ	♠ 10984	3NT ¹	4♦	AP	
Vul: NS	♥ A103	♥ Q94	1. Gambling			
North HCP: 20	♦ AKQ109	♦ 72				
South HCP: 2	♣ J6	♣ 10532				
Contract: 4♦ N						

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ QJ10975	♠ A82			3NT ¹	4♥
Vul: EW	♥ —	♥ KQ9873	AP			
North HCP: 5	♦ Q7643	♦ AJ	1. Gambling			
South HCP: 15	♣ 85	♣ J4				
Contract: 4♥ S						

North hands (Practice Page)

None

Board: 384	♠ AK10	West Opens 3NT.
Dealer: W	♥ J9872	East Bids 4♣ if possible.
Vul: NS	♦ K98	
HCP: 11	♣ 64	You bid first.

Board: 385	♠ K7532	East Opens 3NT.
Dealer: E	♥ J2	West Bids 4♣ if possible.
Vul: EW	♦ J9	East Bids 4♦ if possible.
HCP: 5	♣ 8743	Partner bids first.

Board: 386	♠ 753	West Opens 3NT.
Dealer: W	♥ AKJ9	East Bids 4♣ if possible.
Vul: Both	♦ J10964	
HCP: 9	♣ 6	You bid first.

Board: 387	♠ KJ105	East Opens 3NT.
Dealer: E	♥ J1083	West Bids 4♣ if possible.
Vul: NS	♦ J	East Bids 4♦ if possible.
HCP: 11	♣ AJ102	Partner bids first.

Board: 388	♠ A653	West Opens 3NT.
Dealer: W	♥ AQ8732	
Vul: EW	♦ 8	You bid first.
HCP: 16	♣ AQ	

None Both hands (Answers Page)

Board: 384
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 6
 Contract: 4♣ E

North:
 ♠ AK10
 ♥ J9872
 ♦ K98
 ♣ 64

South:
 ♠ J987
 ♥ KQ54
 ♦ 107543
 ♣ —

West	North	East	South
3NT ¹	Pass	4♣ ²	AP
1. Gambling			
2. artificial			

Board: 385
 Dealer: E
 Vul: EW
 North HCP: 5
 South HCP: 11
 Contract: 4♦ E

North:
 ♠ K7532
 ♥ J2
 ♦ J9
 ♣ 8743

South:
 ♠ QJ96
 ♥ A107643
 ♦ 104
 ♣ A

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	AP
1. Gambling			
2. artificial			

Board: 386
 Dealer: W
 Vul: Both
 North HCP: 9
 South HCP: 13
 Contract: 4♣ E

North:
 ♠ 753
 ♥ AKJ9
 ♦ J10964
 ♣ 6

South:
 ♠ AKJ42
 ♥ 8764
 ♦ KQ72
 ♣ —

West	North	East	South
3NT ¹	Pass	4♣ ²	AP
1. Gambling			
2. artificial			

Board: 387
 Dealer: E
 Vul: NS
 North HCP: 11
 South HCP: 10
 Contract: 4♦ E

North:
 ♠ KJ105
 ♥ J1083
 ♦ J
 ♣ AJ102

South:
 ♠ Q64
 ♥ AQ7654
 ♦ 82
 ♣ Q9

West	North	East	South
		3NT ¹	Pass
4♣ ²	Pass	4♦	AP
1. Gambling			
2. artificial			

Board: 388
 Dealer: W
 Vul: EW
 North HCP: 16
 South HCP: 7
 Contract: 4♥ N

North:
 ♠ A653
 ♥ AQ8732
 ♦ 8
 ♣ AQ

South:
 ♠ KJ1074
 ♥ 105
 ♦ 9542
 ♣ K3

West	North	East	South
3NT ¹	4♥	AP	
1. Gambling			

South hands (Practice Page)

None

Board: 384
Dealer: W
Vul: NS
HCP: 6

♠ J987
♥ KQ54
♦ 107543
♣ —

West Opens 3NT.
East Bids 4♣ if possible.
Partner bids first.

Board: 385
Dealer: E
Vul: EW
HCP: 11

♠ QJ96
♥ A107643
♦ 104
♣ A

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
You bid first.

Board: 386
Dealer: W
Vul: Both
HCP: 13

♠ AKJ42
♥ 8764
♦ KQ72
♣ —

West Opens 3NT.
East Bids 4♣ if possible.
Partner bids first.

Board: 387
Dealer: E
Vul: NS
HCP: 10

♠ Q64
♥ AQ7654
♦ 82
♣ Q9

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
You bid first.

Board: 388
Dealer: W
Vul: EW
HCP: 7

♠ KJ1074
♥ 105
♦ 9542
♣ K3

West Opens 3NT.
Partner bids first.

None Both hands (Answers Page)

Board: 384	North:	South:	West	North	East	South
Dealer: W	♠ AK10	♠ J987	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ J9872	♥ KQ54	1. Gambling			
North HCP: 11	♦ K98	♦ 107543	2. artificial			
South HCP: 6	♣ 64	♣ —				
Contract: 4♣ E						

Board: 385	North:	South:	West	North	East	South
Dealer: E	♠ K7532	♠ QJ96			3NT ¹	Pass
Vul: EW	♥ J2	♥ A107643	4♣ ²	Pass	4♦	AP
North HCP: 5	♦ J9	♦ 104	1. Gambling			
South HCP: 11	♣ 8743	♣ A	2. artificial			
Contract: 4♦ E						

Board: 386	North:	South:	West	North	East	South
Dealer: W	♠ 753	♠ AKJ42	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ AKJ9	♥ 8764	1. Gambling			
North HCP: 9	♦ J10964	♦ KQ72	2. artificial			
South HCP: 13	♣ 6	♣ —				
Contract: 4♣ E						

Board: 387	North:	South:	West	North	East	South
Dealer: E	♠ KJ105	♠ Q64			3NT ¹	Pass
Vul: NS	♥ J1083	♥ AQ7654	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ J	♦ 82	1. Gambling			
South HCP: 10	♣ AJ102	♣ Q9	2. artificial			
Contract: 4♦ E						

Board: 388	North:	South:	West	North	East	South
Dealer: W	♠ A653	♠ KJ1074	3NT ¹	4♥	AP	
Vul: EW	♥ AQ8732	♥ 105	1. Gambling			
North HCP: 16	♦ 8	♦ 9542				
South HCP: 7	♣ AQ	♣ K3				
Contract: 4♥ N						

North hands (Practice Page)

None

Board: 389 ♠ A852
Dealer: E ♥ J986
Vul: Both ♦ 106
HCP: 5 ♣ 972

East Opens 3NT.

Partner bids first.

Board: 390 ♠ AJ832
Dealer: W ♥ A92
Vul: Both ♦ 87
HCP: 13 ♣ A95

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

You bid first.

Board: 391 ♠ AJ72
Dealer: E ♥ AQJ872
Vul: None ♦ —
HCP: 13 ♣ J96

East Opens 3NT.

West Bids 4♣ if possible.

Partner bids first.

Board: 392 ♠ K952
Dealer: W ♥ K9
Vul: Both ♦ Q1065
HCP: 8 ♣ 762

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

Board: 393 ♠ 8752
Dealer: E ♥ K10843
Vul: None ♦ 84
HCP: 7 ♣ A6

East Opens 3NT.

Partner bids first.

None Both hands (Answers Page)

Board: 389	North:	South:	West	North	East	South
Dealer: E	♠ A852	♠ K73			3NT ¹	4♣
Vul: Both	♥ J986	♥ A754				
North HCP: 5	♦ 106	♦ J		AP		
South HCP: 16	♣ 972	♣ AKJ84		1. Gambling		
Contract: 4♣ S						

Board: 390	North:	South:	West	North	East	South
Dealer: W	♠ AJ832	♠ 54	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ A92	♥ KJ1087	4♦	AP		
North HCP: 13	♦ 87	♦ 43	1. Gambling			
South HCP: 5	♣ A95	♣ J1042	2. artificial			
Contract: 4♦ W						

Board: 391	North:	South:	West	North	East	South
Dealer: E	♠ AJ72	♠ K1095			3NT ¹	Pass
Vul: None	♥ AQJ872	♥ K1096	4♣ ²	4♥	AP	
North HCP: 13	♦ —	♦ 9	1. Gambling			
South HCP: 8	♣ J96	♣ Q742	2. artificial			
Contract: 4♥ N						

Board: 392	North:	South:	West	North	East	South
Dealer: W	♠ K952	♠ A73	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ K9	♥ Q108763	1. Gambling			
North HCP: 8	♦ Q1065	♦ A32	2. artificial			
South HCP: 10	♣ 762	♣ 4				
Contract: 4♣ E						

Board: 393	North:	South:	West	North	East	South
Dealer: E	♠ 8752	♠ KJ			3NT ¹	4♥
Vul: None	♥ K10843	♥ AQ962				
North HCP: 7	♦ 84	♦ J		AP		
South HCP: 16	♣ A6	♣ KQ1095		1. Gambling		
Contract: 4♥ S						

South hands (Practice Page)

None

Board: 389 ♠ K73
Dealer: E ♥ A754
Vul: Both ♦ J
HCP: 16 ♣ AKJ84

East Opens 3NT.

You bid first.

Board: 390 ♠ 54
Dealer: W ♥ KJ1087
Vul: Both ♦ 43
HCP: 5 ♣ J1042

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

Partner bids first.

Board: 391 ♠ K1095
Dealer: E ♥ K1096
Vul: None ♦ 9
HCP: 8 ♣ Q742

East Opens 3NT.

West Bids 4♣ if possible.

You bid first.

Board: 392 ♠ A73
Dealer: W ♥ Q108763
Vul: Both ♦ A32
HCP: 10 ♣ 4

West Opens 3NT.

East Bids 4♣ if possible.

Partner bids first.

Board: 393 ♠ KJ
Dealer: E ♥ AQ962
Vul: None ♦ J
HCP: 16 ♣ KQ1095

East Opens 3NT.

You bid first.

None Both hands (Answers Page)

Board: 389	North:	South:	West	North	East	South
Dealer: E	♠ A852	♠ K73			3NT ¹	4♣
Vul: Both	♥ J986	♥ A754				
North HCP: 5	♦ 106	♦ J		AP		
South HCP: 16	♣ 972	♣ AKJ84		1. Gambling		
Contract: 4♣ S						

Board: 390	North:	South:	West	North	East	South
Dealer: W	♠ AJ832	♠ 54	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ A92	♥ KJ1087	4♦	AP		
North HCP: 13	♦ 87	♦ 43	1. Gambling			
South HCP: 5	♣ A95	♣ J1042	2. artificial			
Contract: 4♦ W						

Board: 391	North:	South:	West	North	East	South
Dealer: E	♠ AJ72	♠ K1095			3NT ¹	Pass
Vul: None	♥ AQJ872	♥ K1096	4♣ ²	4♥	AP	
North HCP: 13	♦ —	♦ 9	1. Gambling			
South HCP: 8	♣ J96	♣ Q742	2. artificial			
Contract: 4♥ N						

Board: 392	North:	South:	West	North	East	South
Dealer: W	♠ K952	♠ A73	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ K9	♥ Q108763	1. Gambling			
North HCP: 8	♦ Q1065	♦ A32	2. artificial			
South HCP: 10	♣ 762	♣ 4				
Contract: 4♣ E						

Board: 393	North:	South:	West	North	East	South
Dealer: E	♠ 8752	♠ KJ			3NT ¹	4♥
Vul: None	♥ K10843	♥ AQ962				
North HCP: 7	♦ 84	♦ J		AP		
South HCP: 16	♣ A6	♣ KQ1095		1. Gambling		
Contract: 4♥ S						

North hands (Practice Page)

None

Board: 394 ♠ J109542
Dealer: W ♥ 1053
Vul: None ♦ J7
HCP: 2 ♣ 107

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 395 ♠ K942
Dealer: E ♥ A1082
Vul: NS ♦ 8
HCP: 7 ♣ 9832

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 396 ♠ J98743
Dealer: W ♥ J4
Vul: EW ♦ QJ
HCP: 6 ♣ J52

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 397 ♠ K9842
Dealer: E ♥ KQ106
Vul: Both ♦ 642
HCP: 8 ♣ 9

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 398 ♠ 109
Dealer: W ♥ A10943
Vul: NS ♦ A1082
HCP: 8 ♣ 92

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 394	North:	South:	West	North	East	South
Dealer: W	♠ J109542	♠ AK	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ 1053	♥ KJ62	4♦	AP		
North HCP: 2	♦ J7	♦ 43	1. Gambling			
South HCP: 15	♣ 107	♣ A9653	2. artificial			
Contract: 4♦ W						

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ K942	♠ Q10865			3NT ¹	Pass
Vul: NS	♥ A1082	♥ KQ7	4♣ ²	AP		
North HCP: 7	♦ 8	♦ AK742	1. Gambling			
South HCP: 14	♣ 9832	♣ —	2. artificial			
Contract: 4♣ W						

Board: 396	North:	South:	West	North	East	South
Dealer: W	♠ J98743	♠ AK6	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ J4	♥ 8765	1. Gambling			
North HCP: 6	♦ QJ	♦ A652	2. artificial			
South HCP: 11	♣ J52	♣ 107				
Contract: 4♣ E						

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ K9842	♠ A10765			3NT ¹	Pass
Vul: Both	♥ KQ106	♥ AJ9	4♣ ²	AP		
North HCP: 8	♦ 642	♦ K53	1. Gambling			
South HCP: 13	♣ 9	♣ J2	2. artificial			
Contract: 4♣ W						

Board: 398	North:	South:	West	North	East	South
Dealer: W	♠ 109	♠ QJ7	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ A10943	♥ QJ6	1. Gambling			
North HCP: 8	♦ A1082	♦ QJ3	2. artificial			
South HCP: 9	♣ 92	♣ 10765				
Contract: 4♣ E						

South hands (Practice Page)

None

Board: 394
Dealer: W
Vul: None
HCP: 15

♠ AK
♥ KJ62
♦ 43
♣ A9653

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 395
Dealer: E
Vul: NS
HCP: 14

♠ Q10865
♥ KQ7
♦ AK742
♣ —

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 396
Dealer: W
Vul: EW
HCP: 11

♠ AK6
♥ 8765
♦ A652
♣ 107

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 397
Dealer: E
Vul: Both
HCP: 13

♠ A10765
♥ AJ9
♦ K53
♣ J2

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 398
Dealer: W
Vul: NS
HCP: 9

♠ QJ7
♥ QJ6
♦ QJ3
♣ 10765

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 394	North:	South:	West	North	East	South
Dealer: W	♠ J109542	♠ AK	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ 1053	♥ KJ62	4♦	AP		
North HCP: 2	♦ J7	♦ 43	1. Gambling			
South HCP: 15	♣ 107	♣ A9653	2. artificial			
Contract: 4♦ W						

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ K942	♠ Q10865			3NT ¹	Pass
Vul: NS	♥ A1082	♥ KQ7	4♣ ²	AP		
North HCP: 7	♦ 8	♦ AK742	1. Gambling			
South HCP: 14	♣ 9832	♣ —	2. artificial			
Contract: 4♣ W						

Board: 396	North:	South:	West	North	East	South
Dealer: W	♠ J98743	♠ AK6	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ J4	♥ 8765	1. Gambling			
North HCP: 6	♦ QJ	♦ A652	2. artificial			
South HCP: 11	♣ J52	♣ 107				
Contract: 4♣ E						

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ K9842	♠ A10765			3NT ¹	Pass
Vul: Both	♥ KQ106	♥ AJ9	4♣ ²	AP		
North HCP: 8	♦ 642	♦ K53	1. Gambling			
South HCP: 13	♣ 9	♣ J2	2. artificial			
Contract: 4♣ W						

Board: 398	North:	South:	West	North	East	South
Dealer: W	♠ 109	♠ QJ7	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ A10943	♥ QJ6	1. Gambling			
North HCP: 8	♦ A1082	♦ QJ3	2. artificial			
South HCP: 9	♣ 92	♣ 10765				
Contract: 4♣ E						

North hands (Practice Page)

None

Board: 399	♠ Q42	East Opens 3NT.
Dealer: E	♥ AK106	West Bids 4♣ if possible.
Vul: EW	♦ —	
HCP: 11	♣ Q109764	Partner bids first.

Board: 400	♠ QJ95	West Opens 3NT.
Dealer: W	♥ KQ7	East Bids 4♦ if possible.
Vul: Both	♦ J765	West Bids 5♣ if possible.
HCP: 9	♣ 72	East Bids 6♣ if possible.
		You bid first.

Board: 401	♠ AK32	East Opens 3NT.
Dealer: E	♥ QJ62	
Vul: EW	♦ 962	Partner bids first.
HCP: 11	♣ J9	

Board: 402	♠ K652	West Opens 3NT.
Dealer: W	♥ AK5	East Bids 4♣ if possible.
Vul: Both	♦ 74	West Bids 4♦ if possible.
HCP: 10	♣ 10954	You bid first.

Board: 403	♠ AQJ10843	East Opens 3NT.
Dealer: E	♥ J62	West Bids 4♣ if possible.
Vul: None	♦ 6	
HCP: 12	♣ A9	Partner bids first.

None Both hands (Answers Page)

Board: 399	North:	South:	West	North	East	South
Dealer: E	♠ Q42	♠ AKJ10			3NT ¹	X
Vul: EW	♥ AK106	♥ 543	4♣ ²	6♣	AP	
North HCP: 11	♦ —	♦ J83	1. Gambling			
South HCP: 16	♣ Q109764	♣ AK3	2. artificial			
Contract: 6♣ N						

Board: 400	North:	South:	West	North	East	South
Dealer: W	♠ QJ95	♠ K107642	3NT ¹	Pass	4♦ ²	Pass
Vul: Both	♥ KQ7	♥ 8	5♣	Pass	6♣	AP
North HCP: 9	♦ J765	♦ AQ32	1. Gambling			
South HCP: 9	♣ 72	♣ 103	2. artificial			
Contract: 6♣ W						

Board: 401	North:	South:	West	North	East	South
Dealer: E	♠ AK32	♠ J6			3NT ¹	4♦
Vul: EW	♥ QJ62	♥ AK54	AP			
North HCP: 11	♦ 962	♦ AK1053	1. Gambling			
South HCP: 15	♣ J9	♣ 63				
Contract: 4♦ S						

Board: 402	North:	South:	West	North	East	South
Dealer: W	♠ K652	♠ AQJ104	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ AK5	♥ 7642	4♦	AP		
North HCP: 10	♦ 74	♦ J10	1. Gambling			
South HCP: 8	♣ 10954	♣ 73	2. artificial			
Contract: 4♦ W						

Board: 403	North:	South:	West	North	East	South
Dealer: E	♠ AQJ10843	♠ —			3NT ¹	Pass
Vul: None	♥ J62	♥ A973	4♣ ²	4♠	AP	
North HCP: 12	♦ 6	♦ J875	1. Gambling			
South HCP: 10	♣ A9	♣ KQ754	2. artificial			
Contract: 4♠ N						

South hands (Practice Page)

None

Board: 399	♠ AKJ10	East Opens 3NT.
Dealer: E	♥ 543	West Bids 4♣ if possible.
Vul: EW	♦ J83	
HCP: 16	♣ AK3	You bid first.
Board: 400	♠ K107642	West Opens 3NT.
Dealer: W	♥ 8	East Bids 4♦ if possible.
Vul: Both	♦ AQ32	West Bids 5♣ if possible.
HCP: 9	♣ 103	East Bids 6♣ if possible.
		Partner bids first.
Board: 401	♠ J6	East Opens 3NT.
Dealer: E	♥ AK54	
Vul: EW	♦ AK1053	You bid first.
HCP: 15	♣ 63	
Board: 402	♠ AQJ104	West Opens 3NT.
Dealer: W	♥ 7642	East Bids 4♣ if possible.
Vul: Both	♦ J10	West Bids 4♦ if possible.
HCP: 8	♣ 73	Partner bids first.
Board: 403	♠ —	East Opens 3NT.
Dealer: E	♥ A973	West Bids 4♣ if possible.
Vul: None	♦ J875	
HCP: 10	♣ KQ754	You bid first.

None Both hands (Answers Page)

Board: 399	North:	South:	West	North	East	South
Dealer: E	♠ Q42	♠ AKJ10			3NT ¹	X
Vul: EW	♥ AK106	♥ 543	4♣ ²	6♣	AP	
North HCP: 11	♦ —	♦ J83	1. Gambling			
South HCP: 16	♣ Q109764	♣ AK3	2. artificial			
Contract: 6♣ N						

Board: 400	North:	South:	West	North	East	South
Dealer: W	♠ QJ95	♠ K107642	3NT ¹	Pass	4♦ ²	Pass
Vul: Both	♥ KQ7	♥ 8	5♣	Pass	6♣	AP
North HCP: 9	♦ J765	♦ AQ32	1. Gambling			
South HCP: 9	♣ 72	♣ 103	2. artificial			
Contract: 6♣ W						

Board: 401	North:	South:	West	North	East	South
Dealer: E	♠ AK32	♠ J6			3NT ¹	4♦
Vul: EW	♥ QJ62	♥ AK54	AP			
North HCP: 11	♦ 962	♦ AK1053	1. Gambling			
South HCP: 15	♣ J9	♣ 63				
Contract: 4♦ S						

Board: 402	North:	South:	West	North	East	South
Dealer: W	♠ K652	♠ AQJ104	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ AK5	♥ 7642	4♦	AP		
North HCP: 10	♦ 74	♦ J10	1. Gambling			
South HCP: 8	♣ 10954	♣ 73	2. artificial			
Contract: 4♦ W						

Board: 403	North:	South:	West	North	East	South
Dealer: E	♠ AQJ10843	♠ —			3NT ¹	Pass
Vul: None	♥ J62	♥ A973	4♣ ²	4♠	AP	
North HCP: 12	♦ 6	♦ J875	1. Gambling			
South HCP: 10	♣ A9	♣ KQ754	2. artificial			
Contract: 4♠ N						

North hands (Practice Page)

None

Board: 404 ♠ 7
Dealer: W ♥ J932
Vul: NS ♦ KJ973
HCP: 5 ♣ 754

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 405 ♠ 10876
Dealer: E ♥ K932
Vul: Both ♦ J102
HCP: 4 ♣ 106

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
West Bids 6♣ if possible.

Partner bids first.

Board: 406 ♠ 72
Dealer: W ♥ A52
Vul: NS ♦ AKQ96
HCP: 14 ♣ J92

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 407 ♠ Q10832
Dealer: E ♥ AKJ86
Vul: EW ♦ J3
HCP: 11 ♣ 7

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 408 ♠ K983
Dealer: W ♥ 62
Vul: NS ♦ A10643
HCP: 8 ♣ J10

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 404
 Dealer: W
 Vul: NS
 North HCP: 5
 South HCP: 8
 Contract: 5♣ W

North:
 ♠ 7
 ♥ J932
 ♦ KJ973
 ♣ 754

South:
 ♠ A1098643
 ♥ A104
 ♦ 2
 ♣ 109

West	North	East	South
3NT ¹	Pass	4♦ ²	Pass
5♣	AP		
1. Gambling			
2. artificial			

Board: 405
 Dealer: E
 Vul: Both
 North HCP: 4
 South HCP: 11
 Contract: 6♣ E

North:
 ♠ 10876
 ♥ K932
 ♦ J102
 ♣ 106

South:
 ♠ KQ54
 ♥ J
 ♦ KQ876
 ♣ 942

West	North	East	South
		3NT ¹	Pass
4♦ ²	Pass	5♣	Pass
6♣	AP		
1. Gambling			
2. artificial			

Board: 406
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 6
 Contract: 4♣ E

North:
 ♠ 72
 ♥ A52
 ♦ AKQ96
 ♣ J92

South:
 ♠ 104
 ♥ KQ76
 ♦ J742
 ♣ 1053

West	North	East	South
3NT ¹	Pass	4♣ ²	AP
1. Gambling			
2. artificial			

Board: 407
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 11
 Contract: 4♣ W

North:
 ♠ Q10832
 ♥ AKJ86
 ♦ J3
 ♣ 7

South:
 ♠ AK75
 ♥ 1097
 ♦ A86
 ♣ 1065

West	North	East	South
		3NT ¹	Pass
4♣ ²	AP		
1. Gambling			
2. artificial			

Board: 408
 Dealer: W
 Vul: NS
 North HCP: 8
 South HCP: 15
 Contract: 4♦ S

North:
 ♠ K983
 ♥ 62
 ♦ A10643
 ♣ J10

South:
 ♠ A107
 ♥ AKJ
 ♦ QJ972
 ♣ 72

West	North	East	South
3NT ¹	Pass	4♣ ²	4♦
AP			
1. Gambling			
2. artificial			

South hands (Practice Page)

None

Board: 404 ♠ A1098643
Dealer: W ♥ A104
Vul: NS ♦ 2
HCP: 8 ♣ 109

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 405 ♠ KQ54
Dealer: E ♥ J
Vul: Both ♦ KQ876
HCP: 11 ♣ 942

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.
West Bids 6♣ if possible.

You bid first.

Board: 406 ♠ 104
Dealer: W ♥ KQ76
Vul: NS ♦ J742
HCP: 6 ♣ 1053

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 407 ♠ AK75
Dealer: E ♥ 1097
Vul: EW ♦ A86
HCP: 11 ♣ 1065

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 408 ♠ A107
Dealer: W ♥ AKJ
Vul: NS ♦ QJ972
HCP: 15 ♣ 72

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 404	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ A1098643	3NT ¹	Pass	4♦ ²	Pass
Vul: NS	♥ J932	♥ A104	5♣	AP		
North HCP: 5	♦ KJ973	♦ 2	1. Gambling			
South HCP: 8	♣ 754	♣ 109	2. artificial			
Contract: 5♣ W						

Board: 405	North:	South:	West	North	East	South
Dealer: E	♠ 10876	♠ KQ54			3NT ¹	Pass
Vul: Both	♥ K932	♥ J	4♦ ²	Pass	5♣	Pass
North HCP: 4	♦ J102	♦ KQ876	6♣	AP		
South HCP: 11	♣ 106	♣ 942	1. Gambling			
Contract: 6♣ E			2. artificial			

Board: 406	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ 104	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ A52	♥ KQ76	1. Gambling			
North HCP: 14	♦ AKQ96	♦ J742	2. artificial			
South HCP: 6	♣ J92	♣ 1053				
Contract: 4♣ E						

Board: 407	North:	South:	West	North	East	South
Dealer: E	♠ Q10832	♠ AK75			3NT ¹	Pass
Vul: EW	♥ AKJ86	♥ 1097	4♣ ²	AP		
North HCP: 11	♦ J3	♦ A86	1. Gambling			
South HCP: 11	♣ 7	♣ 1065	2. artificial			
Contract: 4♣ W						

Board: 408	North:	South:	West	North	East	South
Dealer: W	♠ K983	♠ A107	3NT ¹	Pass	4♣ ²	4♦
Vul: NS	♥ 62	♥ AKJ	AP			
North HCP: 8	♦ A10643	♦ QJ972	1. Gambling			
South HCP: 15	♣ J10	♣ 72	2. artificial			
Contract: 4♦ S						

North hands (Practice Page)

None

Board: 409 ♠ AQ72
Dealer: E ♥ 107
Vul: EW ♦ 108
HCP: 11 ♣ AJ742

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 410 ♠ AQ6
Dealer: W ♥ AQ7
Vul: NS ♦ A5432
HCP: 16 ♣ 106

West Opens 3NT.

You bid first.

Board: 411 ♠ A9875
Dealer: E ♥ K96
Vul: EW ♦ 104
HCP: 9 ♣ Q76

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 412 ♠ 9653
Dealer: W ♥ 954
Vul: Both ♦ Q9432
HCP: 2 ♣ 2

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 413 ♠ 8762
Dealer: E ♥ Q943
Vul: None ♦ 9
HCP: 2 ♣ 10873

East Opens 3NT.
West Bids 6NT if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: E	♠ AQ72	♠ J108			3NT ¹	Pass
Vul: EW	♥ 107	♥ AJ9852	4♣ ²	X	4♦	AP
North HCP: 11	♦ 108	♦ J3	1. Gambling			
South HCP: 10	♣ AJ742	♣ K10	2. artificial			
Contract: 4♦ E						

Board: 410	North:	South:	West	North	East	South
Dealer: W	♠ AQ6	♠ KJ7	3NT ¹	4♦	Pass	4NT ²
Vul: NS	♥ AQ7	♥ KJ10962	Pass	5♣ ³	Pass	6♦
North HCP: 16	♦ A5432	♦ KQ9	AP			
South HCP: 13	♣ 106	♣ 7	1. Gambling			
Contract: 6♦ N			2. Blackwood 0314, for ♦			
			3. A=0/5 or 3/5			

Board: 411	North:	South:	West	North	East	South
Dealer: E	♠ A9875	♠ 4			3NT ¹	Pass
Vul: EW	♥ K96	♥ AQ853	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 104	♦ 9	1. Gambling			
South HCP: 10	♣ Q76	♣ A109532	2. artificial			
Contract: 4♦ E						

Board: 412	North:	South:	West	North	East	South
Dealer: W	♠ 9653	♠ QJ10	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ 954	♥ AKJ2	1. Gambling			
North HCP: 2	♦ Q9432	♦ K10875	2. artificial			
South HCP: 14	♣ 2	♣ 7				
Contract: 4♣ E						

Board: 413	North:	South:	West	North	East	South
Dealer: E	♠ 8762	♠ J954			3NT ¹	Pass
Vul: None	♥ Q943	♥ 7652	6NT	AP		
North HCP: 2	♦ 9	♦ 74	1. Gambling			
South HCP: 5	♣ 10873	♣ KJ5				
Contract: 6N E						

South hands (Practice Page)

None

Board: 409 ♠ J108
Dealer: E ♥ AJ9852
Vul: EW ♦ J3
HCP: 10 ♣ K10

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 410 ♠ KJ7
Dealer: W ♥ KJ10962
Vul: NS ♦ KQ9
HCP: 13 ♣ 7

West Opens 3NT.

Partner bids first.

Board: 411 ♠ 4
Dealer: E ♥ AQ853
Vul: EW ♦ 9
HCP: 10 ♣ A109532

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 412 ♠ QJ10
Dealer: W ♥ AKJ2
Vul: Both ♦ K10875
HCP: 14 ♣ 7

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 413 ♠ J954
Dealer: E ♥ 7652
Vul: None ♦ 74
HCP: 5 ♣ KJ5

East Opens 3NT.
West Bids 6NT if possible.

You bid first.

None Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: E	♠ AQ72	♠ J108			3NT ¹	Pass
Vul: EW	♥ 107	♥ AJ9852	4♣ ²	X	4♦	AP
North HCP: 11	♦ 108	♦ J3	1. Gambling			
South HCP: 10	♣ AJ742	♣ K10	2. artificial			
Contract: 4♦ E						

Board: 410	North:	South:	West	North	East	South
Dealer: W	♠ AQ6	♠ KJ7	3NT ¹	4♦	Pass	4NT ²
Vul: NS	♥ AQ7	♥ KJ10962	Pass	5♣ ³	Pass	6♦
North HCP: 16	♦ A5432	♦ KQ9	AP			
South HCP: 13	♣ 106	♣ 7	1. Gambling			
Contract: 6♦ N			2. Blackwood 0314, for ♦			
			3. A=0/5 or 3/5			

Board: 411	North:	South:	West	North	East	South
Dealer: E	♠ A9875	♠ 4			3NT ¹	Pass
Vul: EW	♥ K96	♥ AQ853	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 104	♦ 9	1. Gambling			
South HCP: 10	♣ Q76	♣ A109532	2. artificial			
Contract: 4♦ E						

Board: 412	North:	South:	West	North	East	South
Dealer: W	♠ 9653	♠ QJ10	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ 954	♥ AKJ2	1. Gambling			
North HCP: 2	♦ Q9432	♦ K10875	2. artificial			
South HCP: 14	♣ 2	♣ 7				
Contract: 4♣ E						

Board: 413	North:	South:	West	North	East	South
Dealer: E	♠ 8762	♠ J954			3NT ¹	Pass
Vul: None	♥ Q943	♥ 7652	6NT	AP		
North HCP: 2	♦ 9	♦ 74	1. Gambling			
South HCP: 5	♣ 10873	♣ KJ5				
Contract: 6N E						

North hands (Practice Page)

None

Board: 414
Dealer: W
Vul: EW
HCP: 9

♠ J832
♥ AQ102
♦ 4
♣ Q853

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

Board: 415
Dealer: E
Vul: Both
HCP: 21

♠ AQ93
♥ A7
♦ AKQJ3
♣ J3

East Opens 3NT.
West Bids 4♣ if possible.

Partner bids first.

Board: 416
Dealer: W
Vul: None
HCP: 6

♠ Q432
♥ A10972
♦ 982
♣ 7

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

Board: 417
Dealer: E
Vul: NS
HCP: 3

♠ J3
♥ J1095
♦ 95
♣ J10762

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 418
Dealer: W
Vul: Both
HCP: 13

♠ A64
♥ AQJ9
♦ Q104
♣ 985

West Opens 3NT.
East Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 414	North:	South:	West	North	East	South
Dealer: W	♠ J832	♠ KQ76	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ AQ102	♥ 43	4♦	AP		
North HCP: 9	♦ 4	♦ J95	1. Gambling			
South HCP: 10	♣ Q853	♣ KJ97	2. artificial			
Contract: 4♦ W						

Board: 415	North:	South:	West	North	East	South
Dealer: E	♠ AQ93	♠ KJ7642			3NT ¹	Pass
Vul: Both	♥ A7	♥ 2	4♣ ²	4♦	AP	
North HCP: 21	♦ AKQJ3	♦ 842	1. Gambling			
South HCP: 4	♣ J3	♣ 974	2. artificial			
Contract: 4♦ N						

Board: 416	North:	South:	West	North	East	South
Dealer: W	♠ Q432	♠ A1097	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ A10972	♥ J5	1. Gambling			
North HCP: 6	♦ 982	♦ A643	2. artificial			
South HCP: 9	♣ 7	♣ 864				
Contract: 4♣ E						

Board: 417	North:	South:	West	North	East	South
Dealer: E	♠ J3	♠ Q9652			3NT ¹	X
Vul: NS	♥ J1095	♥ AKQ6	4♣ ²	Pass	4♦	X
North HCP: 3	♦ 95	♦ —	AP			
South HCP: 18	♣ J10762	♣ AK84	1. Gambling			
Contract: 4♦ X E			2. artificial			

Board: 418	North:	South:	West	North	East	South
Dealer: W	♠ A64	♠ 109753	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ AQJ9	♥ 104	1. Gambling			
North HCP: 13	♦ Q104	♦ AKJ72	2. artificial			
South HCP: 8	♣ 985	♣ 4				
Contract: 4♣ E						

South hands (Practice Page)

None

Board: 414 ♠ KQ76
Dealer: W ♥ 43
Vul: EW ♦ J95
HCP: 10 ♣ KJ97

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

Board: 415 ♠ KJ7642
Dealer: E ♥ 2
Vul: Both ♦ 842
HCP: 4 ♣ 974

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 416 ♠ A1097
Dealer: W ♥ J5
Vul: None ♦ A643
HCP: 9 ♣ 864

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

Board: 417 ♠ Q9652
Dealer: E ♥ AKQ6
Vul: NS ♦ —
HCP: 18 ♣ AK84

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 418 ♠ 109753
Dealer: W ♥ 104
Vul: Both ♦ AKJ72
HCP: 8 ♣ 4

West Opens 3NT.
East Bids 4♣ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 414	North:	South:	West	North	East	South
Dealer: W	♠ J832	♠ KQ76	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ AQ102	♥ 43	4♦	AP		
North HCP: 9	♦ 4	♦ J95	1. Gambling			
South HCP: 10	♣ Q853	♣ KJ97	2. artificial			
Contract: 4♦ W						

Board: 415	North:	South:	West	North	East	South
Dealer: E	♠ AQ93	♠ KJ7642			3NT ¹	Pass
Vul: Both	♥ A7	♥ 2	4♣ ²	4♦	AP	
North HCP: 21	♦ AKQJ3	♦ 842	1. Gambling			
South HCP: 4	♣ J3	♣ 974	2. artificial			
Contract: 4♦ N						

Board: 416	North:	South:	West	North	East	South
Dealer: W	♠ Q432	♠ A1097	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ A10972	♥ J5	1. Gambling			
North HCP: 6	♦ 982	♦ A643	2. artificial			
South HCP: 9	♣ 7	♣ 864				
Contract: 4♣ E						

Board: 417	North:	South:	West	North	East	South
Dealer: E	♠ J3	♠ Q9652			3NT ¹	X
Vul: NS	♥ J1095	♥ AKQ6	4♣ ²	Pass	4♦	X
North HCP: 3	♦ 95	♦ —	AP			
South HCP: 18	♣ J10762	♣ AK84	1. Gambling			
Contract: 4♦ X E			2. artificial			

Board: 418	North:	South:	West	North	East	South
Dealer: W	♠ A64	♠ 109753	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ AQJ9	♥ 104	1. Gambling			
North HCP: 13	♦ Q104	♦ AKJ72	2. artificial			
South HCP: 8	♣ 985	♣ 4				
Contract: 4♣ E						

North hands (Practice Page)

None

Board: 419	♠ KJ1054	East Opens 3NT.
Dealer: E	♥ K7	West Bids 4♣ if possible.
Vul: None	♦ 1087	
HCP: 7	♣ 986	Partner bids first.
Board: 420	♠ A532	West Opens 3NT.
Dealer: W	♥ K8	East Bids 4♣ if possible.
Vul: NS	♦ 92	
HCP: 9	♣ Q10873	You bid first.
Board: 421	♠ J1094	East Opens 3NT.
Dealer: E	♥ AKQ7	West Bids 4♣ if possible.
Vul: EW	♦ J9	East Bids 4♦ if possible.
HCP: 11	♣ 1072	West Bids 5♦ if possible.
		Partner bids first.
Board: 422	♠ QJ	West Opens 3NT.
Dealer: W	♥ J10853	East Bids 4♣ if possible.
Vul: None	♦ Q7432	East Doubles Pass if possible.
HCP: 6	♣ 3	You bid first.
Board: 423	♠ 63	East Opens 3NT.
Dealer: E	♥ KQ65	West Bids 4♣ if possible.
Vul: NS	♦ 94	East Bids 4♦ if possible.
HCP: 12	♣ AK762	Partner bids first.

None Both hands (Answers Page)

Board: 419	North:	South:	West	North	East	South
Dealer: E	♠ KJ1054	♠ A7			3NT ¹	Pass
Vul: None	♥ K7	♥ Q5	4♣ ²	AP		
North HCP: 7	♦ 1087	♦ AK9653	1. Gambling			
South HCP: 13	♣ 986	♣ 743	2. artificial			
Contract: 4♣ W						

Board: 420	North:	South:	West	North	East	South
Dealer: W	♠ A532	♠ KJ4	3NT ¹	Pass	4♣ ²	4♥
Vul: NS	♥ K8	♥ AQJ32	AP			
North HCP: 9	♦ 92	♦ 6	1. Gambling			
South HCP: 15	♣ Q10873	♣ A652	2. artificial			
Contract: 4♥ S						

Board: 421	North:	South:	West	North	East	South
Dealer: E	♠ J1094	♠ Q63			3NT ¹	Pass
Vul: EW	♥ AKQ7	♥ J1063	4♣ ²	Pass	4♦	Pass
North HCP: 11	♦ J9	♦ 73	5♦	AP		
South HCP: 4	♣ 1072	♣ J985	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 422	North:	South:	West	North	East	South
Dealer: W	♠ QJ	♠ AK643	3NT ¹	Pass	4♣ ²	4♠
Vul: None	♥ J10853	♥ A	Pass	Pass	X	AP
North HCP: 6	♦ Q7432	♦ KJ85	1. Gambling			
South HCP: 16	♣ 3	♣ J75	2. artificial			
Contract: 4♠X S						

Board: 423	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ KJ98542			3NT ¹	Pass
Vul: NS	♥ KQ65	♥ A107	4♣ ²	X	4♦	AP
North HCP: 12	♦ 94	♦ 6	1. Gambling			
South HCP: 8	♣ AK762	♣ 43	2. artificial			
Contract: 4♦ E						

South hands (Practice Page)

None

Board: 419 ♠ A7
Dealer: E ♥ Q5
Vul: None ♦ AK9653
HCP: 13 ♣ 743

East Opens 3NT.
West Bids 4♣ if possible.
You bid first.

Board: 420 ♠ KJ4
Dealer: W ♥ AQJ32
Vul: NS ♦ 6
HCP: 15 ♣ A652

West Opens 3NT.
East Bids 4♣ if possible.
Partner bids first.

Board: 421 ♠ Q63
Dealer: E ♥ J1063
Vul: EW ♦ 73
HCP: 4 ♣ J985

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 5♦ if possible.
You bid first.

Board: 422 ♠ AK643
Dealer: W ♥ A
Vul: None ♦ KJ85
HCP: 16 ♣ J75

West Opens 3NT.
East Bids 4♣ if possible.
East Doubles Pass if possible.
Partner bids first.

Board: 423 ♠ KJ98542
Dealer: E ♥ A107
Vul: NS ♦ 6
HCP: 8 ♣ 43

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
You bid first.

None Both hands (Answers Page)

Board: 419	North:	South:	West	North	East	South
Dealer: E	♠ KJ1054	♠ A7			3NT ¹	Pass
Vul: None	♥ K7	♥ Q5	4♣ ²	AP		
North HCP: 7	♦ 1087	♦ AK9653	1. Gambling			
South HCP: 13	♣ 986	♣ 743	2. artificial			
Contract: 4♣ W						

Board: 420	North:	South:	West	North	East	South
Dealer: W	♠ A532	♠ KJ4	3NT ¹	Pass	4♣ ²	4♥
Vul: NS	♥ K8	♥ AQJ32	AP			
North HCP: 9	♦ 92	♦ 6	1. Gambling			
South HCP: 15	♣ Q10873	♣ A652	2. artificial			
Contract: 4♥ S						

Board: 421	North:	South:	West	North	East	South
Dealer: E	♠ J1094	♠ Q63			3NT ¹	Pass
Vul: EW	♥ AKQ7	♥ J1063	4♣ ²	Pass	4♦	Pass
North HCP: 11	♦ J9	♦ 73	5♦	AP		
South HCP: 4	♣ 1072	♣ J985	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 422	North:	South:	West	North	East	South
Dealer: W	♠ QJ	♠ AK643	3NT ¹	Pass	4♣ ²	4♠
Vul: None	♥ J10853	♥ A	Pass	Pass	X	AP
North HCP: 6	♦ Q7432	♦ KJ85	1. Gambling			
South HCP: 16	♣ 3	♣ J75	2. artificial			
Contract: 4♠X S						

Board: 423	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ KJ98542			3NT ¹	Pass
Vul: NS	♥ KQ65	♥ A107	4♣ ²	X	4♦	AP
North HCP: 12	♦ 94	♦ 6	1. Gambling			
South HCP: 8	♣ AK762	♣ 43	2. artificial			
Contract: 4♦ E						

North hands (Practice Page)

None

Board: 424
Dealer: W
Vul: EW
HCP: 17

♠ A10
♥ A82
♦ 97
♣ AKQ932

West Opens 3NT.

You bid first.

Board: 425
Dealer: E
Vul: Both
HCP: 12

♠ AK9
♥ 1072
♦ 82
♣ AJ965

East Opens 3NT.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

Partner bids first.

Board: 426
Dealer: W
Vul: NS
HCP: 11

♠ AQJ7
♥ QJ842
♦ J43
♣ 9

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

Board: 427
Dealer: E
Vul: EW
HCP: 14

♠ AK
♥ AK76
♦ 1053
♣ 10974

East Opens 3NT.

West Bids 4♦ if possible.

Partner bids first.

Board: 428
Dealer: W
Vul: Both
HCP: 7

♠ J65
♥ KJ97
♦ 106
♣ Q1093

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

None Both hands (Answers Page)

Board: 424	North:	South:	West	North	East	South
Dealer: W	♠ A10	♠ J752	3NT ¹	4♣	AP	
Vul: EW	♥ A82	♥ K64	1. Gambling			
North HCP: 17	♦ 97	♦ 8				
South HCP: 5	♣ AKQ932	♣ J7654				
Contract: 4♣ N						

Board: 425	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ 8632			3NT ¹	Pass
Vul: Both	♥ 1072	♥ QJ964	4♣ ²	X	4♦	AP
North HCP: 12	♦ 82	♦ 976	1. Gambling			
South HCP: 3	♣ AJ965	♣ 10	2. artificial			
Contract: 4♦ E						

Board: 426	North:	South:	West	North	East	South
Dealer: W	♠ AQJ7	♠ K842	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ QJ842	♥ 9653	1. Gambling			
North HCP: 11	♦ J43	♦ AK106	2. artificial			
South HCP: 10	♣ 9	♣ 7				
Contract: 4♣ E						

Board: 427	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ J1076			3NT ¹	Pass
Vul: EW	♥ AK76	♥ J98	4♦ ²	AP		
North HCP: 14	♦ 1053	♦ 6	1. Gambling			
South HCP: 7	♣ 10974	♣ KQ853	2. artificial			
Contract: 4♦ W						

Board: 428	North:	South:	West	North	East	South
Dealer: W	♠ J65	♠ AQ7	3NT ¹	Pass	4♣ ²	4♥
Vul: Both	♥ KJ97	♥ AQ542	AP			
North HCP: 7	♦ 106	♦ 98	1. Gambling			
South HCP: 16	♣ Q1093	♣ A62	2. artificial			
Contract: 4♥ S						

South hands (Practice Page)

None

Board: 424	♠ J752	West Opens 3NT.
Dealer: W	♥ K64	
Vul: EW	♦ 8	Partner bids first.
HCP: 5	♣ J7654	

Board: 425	♠ 8632	East Opens 3NT.
Dealer: E	♥ QJ964	West Bids 4♣ if possible.
Vul: Both	♦ 976	East Bids 4♦ if possible.
HCP: 3	♣ 10	You bid first.

Board: 426	♠ K842	West Opens 3NT.
Dealer: W	♥ 9653	East Bids 4♣ if possible.
Vul: NS	♦ AK106	
HCP: 10	♣ 7	Partner bids first.

Board: 427	♠ J1076	East Opens 3NT.
Dealer: E	♥ J98	West Bids 4♦ if possible.
Vul: EW	♦ 6	
HCP: 7	♣ KQ853	You bid first.

Board: 428	♠ AQ7	West Opens 3NT.
Dealer: W	♥ AQ542	East Bids 4♣ if possible.
Vul: Both	♦ 98	
HCP: 16	♣ A62	Partner bids first.

None Both hands (Answers Page)

Board: 424	North:	South:	West	North	East	South
Dealer: W	♠ A10	♠ J752				
Vul: EW	♥ A82	♥ K64	3NT ¹	4♣	AP	
North HCP: 17	♦ 97	♦ 8	1. Gambling			
South HCP: 5	♣ AKQ932	♣ J7654				
Contract: 4♣ N						

Board: 425	North:	South:	West	North	East	South
Dealer: E	♠ AK9	♠ 8632			3NT ¹	Pass
Vul: Both	♥ 1072	♥ QJ964	4♣ ²	X	4♦	AP
North HCP: 12	♦ 82	♦ 976	1. Gambling			
South HCP: 3	♣ AJ965	♣ 10	2. artificial			
Contract: 4♦ E						

Board: 426	North:	South:	West	North	East	South
Dealer: W	♠ AQJ7	♠ K842				
Vul: NS	♥ QJ842	♥ 9653	3NT ¹	Pass	4♣ ²	AP
North HCP: 11	♦ J43	♦ AK106	1. Gambling			
South HCP: 10	♣ 9	♣ 7	2. artificial			
Contract: 4♣ E						

Board: 427	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ J1076			3NT ¹	Pass
Vul: EW	♥ AK76	♥ J98	4♦ ²	AP		
North HCP: 14	♦ 1053	♦ 6	1. Gambling			
South HCP: 7	♣ 10974	♣ KQ853	2. artificial			
Contract: 4♦ W						

Board: 428	North:	South:	West	North	East	South
Dealer: W	♠ J65	♠ AQ7	3NT ¹	Pass	4♣ ²	4♥
Vul: Both	♥ KJ97	♥ AQ542	AP			
North HCP: 7	♦ 106	♦ 98	1. Gambling			
South HCP: 16	♣ Q1093	♣ A62	2. artificial			
Contract: 4♥ S						

North hands (Practice Page)

None

Board: 429	♠ 102	East Opens 3NT.
Dealer: E	♥ AKQJ73	West Bids 4♣ if possible.
Vul: None	♦ 82	
HCP: 13	♣ QJ10	Partner bids first.

Board: 430	♠ J3	West Opens 3NT.
Dealer: W	♥ 743	East Bids 4♣ if possible.
Vul: EW	♦ 109	West Bids 4♦ if possible.
HCP: 9	♣ AKJ962	East Bids 5♦ if possible.
		You bid first.

Board: 431	♠ A74	East Opens 3NT.
Dealer: E	♥ 8654	West Bids 4♦ if possible.
Vul: Both	♦ —	
HCP: 12	♣ AKJ1032	Partner bids first.

Board: 432	♠ K42	West Opens 3NT.
Dealer: W	♥ AQ2	East Bids 4♦ if possible.
Vul: None	♦ K973	West Bids 5♣ if possible.
HCP: 12	♣ 987	
		You bid first.

Board: 433	♠ K53	East Opens 3NT.
Dealer: E	♥ J98754	West Bids 4♣ if possible.
Vul: NS	♦ 98	East Bids 4♦ if possible.
HCP: 4	♣ 65	West Bids 5♦ if possible.
		Partner bids first.

None Both hands (Answers Page)

Board: 429	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ AJ743			3NT ¹	Pass
Vul: None	♥ AKQJ73	♥ 865	4♣ ²	4♥	AP	
North HCP: 13	♦ 82	♦ 7				
South HCP: 5	♣ QJ10	♣ 9432				
Contract: 4♥ N						
			1. Gambling			
			2. artificial			

Board: 430	North:	South:	West	North	East	South
Dealer: W	♠ J3	♠ KQ98	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 743	♥ KJ965	4♦	Pass	5♦	AP
North HCP: 9	♦ 109	♦ 42				
South HCP: 9	♣ AKJ962	♣ 87				
Contract: 5♦ W						
			1. Gambling			
			2. artificial			

Board: 431	North:	South:	West	North	East	South
Dealer: E	♠ A74	♠ QJ1082			3NT ¹	Pass
Vul: Both	♥ 8654	♥ A102	4♦ ²	AP		
North HCP: 12	♦ —	♦ —				
South HCP: 9	♣ AKJ1032	♣ Q9765				
Contract: 4♦ W						
			1. Gambling			
			2. artificial			

Board: 432	North:	South:	West	North	East	South
Dealer: W	♠ K42	♠ Q109853	3NT ¹	Pass	4♦ ²	Pass
Vul: None	♥ AQ2	♥ K10973	5♣	AP		
North HCP: 12	♦ K973	♦ Q4				
South HCP: 7	♣ 987	♣ —				
Contract: 5♣ W						
			1. Gambling			
			2. artificial			

Board: 433	North:	South:	West	North	East	South
Dealer: E	♠ K53	♠ J87			3NT ¹	Pass
Vul: NS	♥ J98754	♥ K102	4♣ ²	Pass	4♦	Pass
North HCP: 4	♦ 98	♦ J104	5♦	AP		
South HCP: 6	♣ 65	♣ J982				
Contract: 5♦ E						
			1. Gambling			
			2. artificial			

South hands (Practice Page)

None

Board: 429 ♠ AJ743
Dealer: E ♥ 865
Vul: None ♦ 7
HCP: 5 ♣ 9432

East Opens 3NT.
West Bids 4♣ if possible.

You bid first.

Board: 430 ♠ KQ98
Dealer: W ♥ KJ965
Vul: EW ♦ 42
HCP: 9 ♣ 87

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

Partner bids first.

Board: 431 ♠ QJ1082
Dealer: E ♥ A102
Vul: Both ♦ —
HCP: 9 ♣ Q9765

East Opens 3NT.
West Bids 4♦ if possible.

You bid first.

Board: 432 ♠ Q109853
Dealer: W ♥ K10973
Vul: None ♦ Q4
HCP: 7 ♣ —

West Opens 3NT.
East Bids 4♦ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 433 ♠ J87
Dealer: E ♥ K102
Vul: NS ♦ J104
HCP: 6 ♣ J982

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.
West Bids 5♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 429	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ AJ743			3NT ¹	Pass
Vul: None	♥ AKQJ73	♥ 865	4♣ ²	4♥	AP	
North HCP: 13	♦ 82	♦ 7				
South HCP: 5	♣ QJ10	♣ 9432				
Contract: 4♥ N						
			1. Gambling			
			2. artificial			

Board: 430	North:	South:	West	North	East	South
Dealer: W	♠ J3	♠ KQ98	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 743	♥ KJ965	4♦	Pass	5♦	AP
North HCP: 9	♦ 109	♦ 42				
South HCP: 9	♣ AKJ962	♣ 87				
Contract: 5♦ W						
			1. Gambling			
			2. artificial			

Board: 431	North:	South:	West	North	East	South
Dealer: E	♠ A74	♠ QJ1082			3NT ¹	Pass
Vul: Both	♥ 8654	♥ A102	4♦ ²	AP		
North HCP: 12	♦ —	♦ —				
South HCP: 9	♣ AKJ1032	♣ Q9765				
Contract: 4♦ W						
			1. Gambling			
			2. artificial			

Board: 432	North:	South:	West	North	East	South
Dealer: W	♠ K42	♠ Q109853	3NT ¹	Pass	4♦ ²	Pass
Vul: None	♥ AQ2	♥ K10973	5♣	AP		
North HCP: 12	♦ K973	♦ Q4				
South HCP: 7	♣ 987	♣ —				
Contract: 5♣ W						
			1. Gambling			
			2. artificial			

Board: 433	North:	South:	West	North	East	South
Dealer: E	♠ K53	♠ J87			3NT ¹	Pass
Vul: NS	♥ J98754	♥ K102	4♣ ²	Pass	4♦	Pass
North HCP: 4	♦ 98	♦ J104	5♦	AP		
South HCP: 6	♣ 65	♣ J982				
Contract: 5♦ E						
			1. Gambling			
			2. artificial			

North hands (Practice Page)

None

Board: 434 ♠ 75
Dealer: W ♥ AJ10987542
Vul: Both ♦ 53
HCP: 5 ♣ —

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

You bid first.

Board: 435 ♠ AKQ6
Dealer: E ♥ 985
Vul: NS ♦ K64
HCP: 12 ♣ 864

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

Partner bids first.

Board: 436 ♠ AJ754
Dealer: W ♥ K63
Vul: EW ♦ J94
HCP: 11 ♣ Q10

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

You bid first.

Board: 437 ♠ J104
Dealer: E ♥ J8653
Vul: None ♦ 62
HCP: 2 ♣ 1086

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

Partner bids first.

Board: 438 ♠ 104
Dealer: W ♥ AKQ92
Vul: NS ♦ J10963
HCP: 14 ♣ A

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

You bid first.

None Both hands (Answers Page)

Board: 434
 Dealer: W
 Vul: Both
 North HCP: 5
 South HCP: 11
 Contract: 5♦ W

North:
 ♠ 75
 ♥ AJ10987542
 ♦ 53
 ♣ —

South:
 ♠ AQ9832
 ♥ 3
 ♦ —
 ♣ KQ9652

West	North	East	South
3NT ¹	Pass	4♣ ²	X
4♦	Pass	5♦	AP
1. Gambling			
2. artificial			

Board: 435
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 7
 Contract: 5♣ E

North:
 ♠ AKQ6
 ♥ 985
 ♦ K64
 ♣ 864

South:
 ♠ J10872
 ♥ KJ2
 ♦ Q72
 ♣ 102

West	North	East	South
		3NT ¹	Pass
4♦ ²	Pass	5♣	AP
1. Gambling			
2. artificial			

Board: 436
 Dealer: W
 Vul: EW
 North HCP: 11
 South HCP: 3
 Contract: 5♦ W

North:
 ♠ AJ754
 ♥ K63
 ♦ J94
 ♣ Q10

South:
 ♠ 109
 ♥ Q10982
 ♦ 7
 ♣ J9875

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	Pass	5♦	AP
1. Gambling			
2. artificial			

Board: 437
 Dealer: E
 Vul: None
 North HCP: 2
 South HCP: 20
 Contract: 4♠ S

North:
 ♠ J104
 ♥ J8653
 ♦ 62
 ♣ 1086

South:
 ♠ AKQ753
 ♥ AK104
 ♦ 7
 ♣ A5

West	North	East	South
		3NT ¹	X
4♣ ²	Pass	4♦	4♠
AP			
1. Gambling			
2. artificial			

Board: 438
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 12
 Contract: 4♦ W

North:
 ♠ 104
 ♥ AKQ92
 ♦ J10963
 ♣ A

South:
 ♠ AKJ96
 ♥ 10763
 ♦ —
 ♣ KJ82

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	AP		
1. Gambling			
2. artificial			

South hands (Practice Page)

None

Board: 434 ♠ AQ9832
Dealer: W ♥ 3
Vul: Both ♦ —
HCP: 11 ♣ KQ9652

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

Partner bids first.

Board: 435 ♠ J10872
Dealer: E ♥ KJ2
Vul: NS ♦ Q72
HCP: 7 ♣ 102

East Opens 3NT.
West Bids 4♦ if possible.
East Bids 5♣ if possible.

You bid first.

Board: 436 ♠ 109
Dealer: W ♥ Q10982
Vul: EW ♦ 7
HCP: 3 ♣ J9875

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.
East Bids 5♦ if possible.

Partner bids first.

Board: 437 ♠ AKQ753
Dealer: E ♥ AK104
Vul: None ♦ 7
HCP: 20 ♣ A5

East Opens 3NT.
West Bids 4♣ if possible.
East Bids 4♦ if possible.

You bid first.

Board: 438 ♠ AKJ96
Dealer: W ♥ 10763
Vul: NS ♦ —
HCP: 12 ♣ KJ82

West Opens 3NT.
East Bids 4♣ if possible.
West Bids 4♦ if possible.

Partner bids first.

None Both hands (Answers Page)

Board: 434
 Dealer: W
 Vul: Both
 North HCP: 5
 South HCP: 11
 Contract: 5♦ W

North:
 ♠ 75
 ♥ AJ10987542
 ♦ 53
 ♣ —

South:
 ♠ AQ9832
 ♥ 3
 ♦ —
 ♣ KQ9652

West	North	East	South
3NT ¹	Pass	4♣ ²	X
4♦	Pass	5♦	AP
1. Gambling			
2. artificial			

Board: 435
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 7
 Contract: 5♣ E

North:
 ♠ AKQ6
 ♥ 985
 ♦ K64
 ♣ 864

South:
 ♠ J10872
 ♥ KJ2
 ♦ Q72
 ♣ 102

West	North	East	South
		3NT ¹	Pass
4♦ ²	Pass	5♣	AP
1. Gambling			
2. artificial			

Board: 436
 Dealer: W
 Vul: EW
 North HCP: 11
 South HCP: 3
 Contract: 5♦ W

North:
 ♠ AJ754
 ♥ K63
 ♦ J94
 ♣ Q10

South:
 ♠ 109
 ♥ Q10982
 ♦ 7
 ♣ J9875

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	Pass	5♦	AP
1. Gambling			
2. artificial			

Board: 437
 Dealer: E
 Vul: None
 North HCP: 2
 South HCP: 20
 Contract: 4♠ S

North:
 ♠ J104
 ♥ J8653
 ♦ 62
 ♣ 1086

South:
 ♠ AKQ753
 ♥ AK104
 ♦ 7
 ♣ A5

West	North	East	South
		3NT ¹	X
4♣ ²	Pass	4♦	4♠
AP			
1. Gambling			
2. artificial			

Board: 438
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 12
 Contract: 4♦ W

North:
 ♠ 104
 ♥ AKQ92
 ♦ J10963
 ♣ A

South:
 ♠ AKJ96
 ♥ 10763
 ♦ —
 ♣ KJ82

West	North	East	South
3NT ¹	Pass	4♣ ²	Pass
4♦	AP		
1. Gambling			
2. artificial			

North hands (Practice Page)

None

Board: 439

♠ 96

Dealer: E

♥ 763

Vul: EW

♦ J97

HCP: 8

♣ AK952

East Opens 3NT.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

Partner bids first.

Board: 440

♠ A

Dealer: W

♥ AKQ852

Vul: Both

♦ 9

HCP: 17

♣ KJ852

West Opens 3NT.

You bid first.

None Both hands (Answers Page)

Board: 439

Dealer: E

Vul: EW

North HCP: 8

South HCP: 5

Contract: 4♦ E

North:

♠ 96

♥ 763

♦ J97

♣ AK952

South:

♠ A42

♥ 542

♦ 104

♣ J10864

West	North	East	South
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		3NT ¹	Pass
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4♣ ²	X	4♦	AP
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1. Gambling

2. artificial

Board: 440

Dealer: W

Vul: Both

North HCP: 17

South HCP: 9

Contract: 4♥ N

North:

♠ A

♥ AKQ852

♦ 9

♣ KJ852

South:

♠ KQJ8653

♥ J4

♦ 107

♣ Q4

West	North	East	South
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3NT ¹	4♥	AP	
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1. Gambling

South hands (Practice Page)

None

Board: 439

Dealer: E

Vul: EW

HCP: 5

♠ A42

♥ 542

♦ 104

♣ J10864

East Opens 3NT.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

You bid first.

Board: 440

Dealer: W

Vul: Both

HCP: 9

♠ KQJ8653

♥ J4

♦ 107

♣ Q4

West Opens 3NT.

Partner bids first.

None Both hands (Answers Page)

Board: 439

Dealer: E

Vul: EW

North HCP: 8

South HCP: 5

Contract: 4♦ E

North:

♠ 96

♥ 763

♦ J97

♣ AK952

South:

♠ A42

♥ 542

♦ 104

♣ J10864

West	North	East	South
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		3NT ¹	Pass
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4♣ ²	X	4♦	AP
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1. Gambling

2. artificial

Board: 440

Dealer: W

Vul: Both

North HCP: 17

South HCP: 9

Contract: 4♥ N

North:

♠ A

♥ AKQ852

♦ 9

♣ KJ852

South:

♠ KQJ8653

♥ J4

♦ 107

♣ Q4

West	North	East	South
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3NT ¹	4♥	AP	
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1. Gambling