

## North hands (Practice Page)

### None

Board: 1      ♠ A843  
Dealer: E      ♥ 752  
Vul: None     ♦ AQ4  
HCP: 11      ♣ J32

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

Partner bids first.

Board: 2      ♠ KQ764  
Dealer: W      ♥ AK73  
Vul: NS       ♦ Q65  
HCP: 15      ♣ J

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

You bid first.

Board: 3      ♠ QJ106  
Dealer: E      ♥ K62  
Vul: EW      ♦ 9  
HCP: 13      ♣ AK1085

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

Partner bids first.

Board: 4      ♠ A1072  
Dealer: W      ♥ 104  
Vul: Both     ♦ J963  
HCP: 9       ♣ A104

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

You bid first.

Board: 5      ♠ J109765  
Dealer: E      ♥ 104  
Vul: NS       ♦ QJ102  
HCP: 4       ♣ 5

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

Partner bids first.

Board: 6      ♠ 10842  
Dealer: W      ♥ A1073  
Vul: EW      ♦ 8  
HCP: 8       ♣ A653

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

You bid first.

## None Both hands (Answers Page)

Board: 1  
Dealer: E  
Vul: None  
North HCP: 11  
South HCP: 4  
Contract: 4♣ W

North:  
♠ A843  
♥ 752  
♦ AQ4  
♣ J32

South:  
♠ QJ75  
♥ 63  
♦ J98632  
♣ 5

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 2  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 9  
Contract: 4♣ E

North:  
♠ KQ764  
♥ AK73  
♦ Q65  
♣ J

South:  
♠ A95  
♥ Q10  
♦ K932  
♣ 8764

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 3  
Dealer: E  
Vul: EW  
North HCP: 13  
South HCP: 11  
Contract: 4♦ E

North:  
♠ QJ106  
♥ K62  
♦ 9  
♣ AK1085

South:  
♠ AK9  
♥ 975  
♦ J64  
♣ QJ74

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

Board: 4  
Dealer: W  
Vul: Both  
North HCP: 9  
South HCP: 13  
Contract: 4♦ W

North:  
♠ A1072  
♥ 104  
♦ J963  
♣ A104

South:  
♠ Q986  
♥ AKQJ65  
♦ 104  
♣ J

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

Board: 5  
Dealer: E  
Vul: NS  
North HCP: 4  
South HCP: 8  
Contract: 7NX E

North:  
♠ J109765  
♥ 104  
♦ QJ102  
♣ 5

South:  
♠ KQ2  
♥ Q83  
♦ 963  
♣ J873

West	North	East	South
		3NT <sup>1</sup>	Pass
6NT	Pass	7NT	XN
AP			
1. Gambling			

Board: 6  
Dealer: W  
Vul: EW  
North HCP: 8  
South HCP: 10  
Contract: 4♦ W

North:  
♠ 10842  
♥ A1073  
♦ 8  
♣ A653

South:  
♠ AKJ963  
♥ —  
♦ J972  
♣ J109

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

## South hands (Practice Page)

### None

Board: 1      ♠ QJ75  
Dealer: E      ♥ 63  
Vul: None     ♦ J98632  
HCP: 4        ♣ 5

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

Board: 2      ♠ A95  
Dealer: W      ♥ Q10  
Vul: NS        ♦ K932  
HCP: 9        ♣ 8764

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

Board: 3      ♠ AK9  
Dealer: E      ♥ 975  
Vul: EW        ♦ J64  
HCP: 11       ♣ QJ74

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

Board: 4      ♠ Q986  
Dealer: W      ♥ AKQJ65  
Vul: Both     ♦ 104  
HCP: 13       ♣ J

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

Board: 5      ♠ KQ2  
Dealer: E      ♥ Q83  
Vul: NS        ♦ 963  
HCP: 8        ♣ J873

East Opens 3NT.  
West Bids 6NT if possible.  
East Bids 7NT if possible.  
  
You bid first.

Board: 6      ♠ AKJ963  
Dealer: W      ♥ —  
Vul: EW        ♦ J972  
HCP: 10       ♣ J109

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

## None Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ A843	♠ QJ75			3NT <sup>1</sup>	Pass
Vul: None	♥ 752	♥ 63	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ AQ4	♦ J98632	1. Gambling			
South HCP: 4	♣ J32	♣ 5	2. artificial			
Contract: 4♣ W						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ KQ764	♠ A95	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: NS	♥ AK73	♥ Q10	1. Gambling			
North HCP: 15	♦ Q65	♦ K932	2. artificial			
South HCP: 9	♣ J	♣ 8764				
Contract: 4♣ E						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ QJ106	♠ AK9			3NT <sup>1</sup>	Pass
Vul: EW	♥ K62	♥ 975	4♣ <sup>2</sup>	X	4♦	AP
North HCP: 13	♦ 9	♦ J64	1. Gambling			
South HCP: 11	♣ AK1085	♣ QJ74	2. artificial			
Contract: 4♦ E						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ A1072	♠ Q986	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ 104	♥ AKQJ65	4♦	AP		
North HCP: 9	♦ J963	♦ 104	1. Gambling			
South HCP: 13	♣ A104	♣ J	2. artificial			
Contract: 4♦ W						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ J109765	♠ KQ2			3NT <sup>1</sup>	Pass
Vul: NS	♥ 104	♥ Q83	6NT	Pass	7NT	XN
North HCP: 4	♦ QJ102	♦ 963	AP			
South HCP: 8	♣ 5	♣ J873	1. Gambling			
Contract: 7NX E						

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ 10842	♠ AKJ963	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ A1073	♥ —	4♦	AP		
North HCP: 8	♦ 8	♦ J972	1. Gambling			
South HCP: 10	♣ A653	♣ J109	2. artificial			
Contract: 4♦ W						

## North hands (Practice Page)

### None

Board: 7      ♠ 10854  
Dealer: E      ♥ KJ74  
Vul: Both     ♦ 103  
HCP: 7        ♣ K98

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

Partner bids first.

Board: 8      ♠ 52  
Dealer: W      ♥ KQJ874  
Vul: None     ♦ J92  
HCP: 7        ♣ 53

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: 9      ♠ 74  
Dealer: E      ♥ QJ873  
Vul: EW       ♦ Q532  
HCP: 5        ♣ 75

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

Partner bids first.

Board: 10     ♠ K942  
Dealer: W     ♥ AK8  
Vul: Both     ♦ KQ94  
HCP: 16      ♣ J4

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

You bid first.

Board: 11     ♠ K86  
Dealer: E     ♥ KJ984  
Vul: None     ♦ J32  
HCP: 11      ♣ QJ

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

Partner bids first.

Board: 12

Dealer: W

Vul: NS

HCP: 16

♠ KQJ42

♥ KQ76

♦ A72

♣ J

West Opens 3NT.

You bid first.

## None Both hands (Answers Page)

Board: 7  
Dealer: E  
Vul: Both  
North HCP: 7  
South HCP: 8  
Contract: 5♦ E

North:  
♠ 10854  
♥ KJ74  
♦ 103  
♣ K98

South:  
♠ J6  
♥ Q10863  
♦ 6  
♣ AJ1053

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

Board: 8  
Dealer: W  
Vul: None  
North HCP: 7  
South HCP: 5  
Contract: 6♦ W

North:  
♠ 52  
♥ KQJ874  
♦ J92  
♣ 53

South:  
♠ K87643  
♥ 1032  
♦ —  
♣ Q1086

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
4♦	Pass	4NT <sup>3</sup>	Pass
5♠	Pass	6♦	AP
1. Gambling			
2. artificial			
3. Blackwood 0314, for ♦			

Board: 9  
Dealer: E  
Vul: EW  
North HCP: 5  
South HCP: 19  
Contract: 4♠ S

North:  
♠ 74  
♥ QJ873  
♦ Q532  
♣ 75

South:  
♠ AKQ1062  
♥ AK  
♦ K104  
♣ 104

West	North	East	South
		3NT <sup>1</sup>	X
4♣ <sup>2</sup>	Pass	Pass	4♠
AP			
1. Gambling			
2. artificial			

Board: 10  
Dealer: W  
Vul: Both  
North HCP: 16  
South HCP: 7  
Contract: 4♣ E

North:  
♠ K942  
♥ AK8  
♦ KQ94  
♣ J4

South:  
♠ Q108  
♥ 6532  
♦ AJ1062  
♣ 5

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

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

North:  
♠ K86  
♥ KJ984  
♦ J32  
♣ QJ

South:  
♠ AQJ10954  
♥ A52  
♦ 8  
♣ 82

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	Pass	4♦	4♠
5♦	X	AP	
1. Gambling			
2. artificial			

Board: 12

Dealer: W

Vul: NS

North HCP: 16

South HCP: 3

Contract: 4♠ N

North:

♠ KQJ42

♥ KQ76

♦ A72

♣ J

South:

♠ 965

♥ J1093

♦ Q64

♣ 1092

West	North	East	South
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3NT <sup>1</sup>	4♠	AP	
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1. Gambling



## South hands (Practice Page)

### None

Board: 7      ♠ J6  
Dealer: E      ♥ Q10863  
Vul: Both     ♦ 6  
HCP: 8        ♣ AJ1053

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

You bid first.

Board: 8      ♠ K87643  
Dealer: W      ♥ 1032  
Vul: None     ♦ —  
HCP: 5        ♣ Q1086

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: 9      ♠ AKQ1062  
Dealer: E      ♥ AK  
Vul: EW       ♦ K104  
HCP: 19      ♣ 104

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

You bid first.

Board: 10     ♠ Q108  
Dealer: W     ♥ 6532  
Vul: Both     ♦ AJ1062  
HCP: 7        ♣ 5

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

Partner bids first.

Board: 11     ♠ AQJ10954  
Dealer: E     ♥ A52  
Vul: None     ♦ 8  
HCP: 11      ♣ 82

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

You bid first.

Board: 12

Dealer: W

Vul: NS

HCP: 3

♠ 965

♥ J1093

♦ Q64

♣ 1092

West Opens 3NT.

Partner bids first.

## None Both hands (Answers Page)

Board: 7  
 Dealer: E  
 Vul: Both  
 North HCP: 7  
 South HCP: 8  
 Contract: 5♦ E

North:  
 ♠ 10854  
 ♥ KJ74  
 ♦ 103  
 ♣ K98

South:  
 ♠ J6  
 ♥ Q10863  
 ♦ 6  
 ♣ AJ1053

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

Board: 8  
 Dealer: W  
 Vul: None  
 North HCP: 7  
 South HCP: 5  
 Contract: 6♦ W

North:  
 ♠ 52  
 ♥ KQJ874  
 ♦ J92  
 ♣ 53

South:  
 ♠ K87643  
 ♥ 1032  
 ♦ —  
 ♣ Q1086

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
4♦	Pass	4NT <sup>3</sup>	Pass
5♠	Pass	6♦	AP
1. Gambling			
2. artificial			
3. Blackwood 0314, for ♦			

Board: 9  
 Dealer: E  
 Vul: EW  
 North HCP: 5  
 South HCP: 19  
 Contract: 4♠ S

North:  
 ♠ 74  
 ♥ QJ873  
 ♦ Q532  
 ♣ 75

South:  
 ♠ AKQ1062  
 ♥ AK  
 ♦ K104  
 ♣ 104

West	North	East	South
		3NT <sup>1</sup>	X
4♣ <sup>2</sup>	Pass	Pass	4♠
AP			
1. Gambling			
2. artificial			

Board: 10  
 Dealer: W  
 Vul: Both  
 North HCP: 16  
 South HCP: 7  
 Contract: 4♣ E

North:  
 ♠ K942  
 ♥ AK8  
 ♦ KQ94  
 ♣ J4

South:  
 ♠ Q108  
 ♥ 6532  
 ♦ AJ1062  
 ♣ 5

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

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

North:  
 ♠ K86  
 ♥ KJ984  
 ♦ J32  
 ♣ QJ

South:  
 ♠ AQJ10954  
 ♥ A52  
 ♦ 8  
 ♣ 82

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	Pass	4♦	4♠
5♦	X	AP	
1. Gambling			
2. artificial			

Board: 12

Dealer: W

Vul: NS

North HCP: 16

South HCP: 3

Contract: 4♠ N

North:

♠ KQJ42

♥ KQ76

♦ A72

♣ J

South:

♠ 965

♥ J1093

♦ Q64

♣ 1092

West	North	East	South
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3NT <sup>1</sup>	4♠	AP	
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1. Gambling

## North hands (Practice Page)

### None

Board: 13      ♠ KQ972  
Dealer: E      ♥ AJ952  
Vul: Both     ♦ 97  
HCP: 12      ♣ Q

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

Partner bids first.

Board: 14      ♠ 109853  
Dealer: W      ♥ AJ1064  
Vul: None     ♦ J  
HCP: 6      ♣ 102

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

You bid first.

Board: 15      ♠ A10763  
Dealer: E      ♥ K7  
Vul: NS      ♦ J1032  
HCP: 8      ♣ 43

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

Partner bids first.

Board: 16      ♠ 10942  
Dealer: W      ♥ Q102  
Vul: EW      ♦ A73  
HCP: 6      ♣ 843

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

You bid first.

Board: 17      ♠ A10654  
Dealer: E      ♥ AQ3  
Vul: None     ♦ 642  
HCP: 10      ♣ 43

East Opens 3NT.

Partner bids first.

Board: 18      ♠ A8  
Dealer: W      ♥ 105  
Vul: NS      ♦ AK10987  
HCP: 11      ♣ 976

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

You bid first.

## None Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ KQ972	♠ A85			3NT <sup>1</sup>	Pass
Vul: Both	♥ AJ952	♥ 10843	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 12	♦ 97	♦ J105	1. Gambling			
South HCP: 9	♣ Q	♣ A107	2. artificial			
Contract: 4♦ E						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ 109853	♠ AQJ	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	X
Vul: None	♥ AJ1064	♥ K75	4♦	AP		
North HCP: 6	♦ J	♦ 65	1. Gambling			
South HCP: 17	♣ 102	♣ AQJ63	2. artificial			
Contract: 4♦ W						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ A10763	♠ 84			3NT <sup>1</sup>	Pass
Vul: NS	♥ K7	♥ Q985	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 8	♦ J1032	♦ 94	1. Gambling			
South HCP: 11	♣ 43	♣ AKQ97	2. artificial			
Contract: 4♦ E						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ 10942	♠ KQJ5	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ Q102	♥ J53	1. Gambling			
North HCP: 6	♦ A73	♦ KQ102	2. artificial			
South HCP: 12	♣ 843	♣ 106				
Contract: 4♣ E						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ A10654	♠ KQ8			3NT <sup>1</sup>	4♦
Vul: None	♥ AQ3	♥ K102	AP			
North HCP: 10	♦ 642	♦ AJ10975	1. Gambling			
South HCP: 13	♣ 43	♣ 9				
Contract: 4♦ S						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ Q10943	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: NS	♥ 105	♥ K96	1. Gambling			
North HCP: 11	♦ AK10987	♦ J5	2. artificial			
South HCP: 7	♣ 976	♣ J53				
Contract: 4♣ E						

## South hands (Practice Page)

### None

Board: 13  
Dealer: E  
Vul: Both  
HCP: 9

♠ A85  
♥ 10843  
♦ J105  
♣ A107

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

You bid first.

Board: 14  
Dealer: W  
Vul: None  
HCP: 17

♠ AQJ  
♥ K75  
♦ 65  
♣ AQJ63

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

Partner bids first.

Board: 15  
Dealer: E  
Vul: NS  
HCP: 11

♠ 84  
♥ Q985  
♦ 94  
♣ AKQ97

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

You bid first.

Board: 16  
Dealer: W  
Vul: EW  
HCP: 12

♠ KQJ5  
♥ J53  
♦ KQ102  
♣ 106

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

Partner bids first.

Board: 17  
Dealer: E  
Vul: None  
HCP: 13

♠ KQ8  
♥ K102  
♦ AJ10975  
♣ 9

East Opens 3NT.

You bid first.

Board: 18  
Dealer: W  
Vul: NS  
HCP: 7

♠ Q10943  
♥ K96  
♦ J5  
♣ J53

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

Partner bids first.

## None Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ KQ972	♠ A85			3NT <sup>1</sup>	Pass
Vul: Both	♥ AJ952	♥ 10843	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 12	♦ 97	♦ J105	1. Gambling			
South HCP: 9	♣ Q	♣ A107	2. artificial			
Contract: 4♦ E						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ 109853	♠ AQJ	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	X
Vul: None	♥ AJ1064	♥ K75	4♦	AP		
North HCP: 6	♦ J	♦ 65	1. Gambling			
South HCP: 17	♣ 102	♣ AQJ63	2. artificial			
Contract: 4♦ W						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ A10763	♠ 84			3NT <sup>1</sup>	Pass
Vul: NS	♥ K7	♥ Q985	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 8	♦ J1032	♦ 94	1. Gambling			
South HCP: 11	♣ 43	♣ AKQ97	2. artificial			
Contract: 4♦ E						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ 10942	♠ KQJ5	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ Q102	♥ J53	1. Gambling			
North HCP: 6	♦ A73	♦ KQ102	2. artificial			
South HCP: 12	♣ 843	♣ 106				
Contract: 4♣ E						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ A10654	♠ KQ8			3NT <sup>1</sup>	4♦
Vul: None	♥ AQ3	♥ K102	AP			
North HCP: 10	♦ 642	♦ AJ10975	1. Gambling			
South HCP: 13	♣ 43	♣ 9				
Contract: 4♦ S						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ Q10943	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: NS	♥ 105	♥ K96	1. Gambling			
North HCP: 11	♦ AK10987	♦ J5	2. artificial			
South HCP: 7	♣ 976	♣ J53				
Contract: 4♣ E						



## North hands (Practice Page)

### None

Board: 19      ♠ J983      East Opens 3NT.  
Dealer: E      ♥ KQJ72  
Vul: EW      ♦ 104      Partner bids first.  
HCP: 8      ♣ J9

Board: 20      ♠ 85      West Opens 3NT.  
Dealer: W      ♥ K1076543      East Bids 4♣ if possible.  
Vul: Both      ♦ —      West Bids 4♦ if possible.  
HCP: 12      ♣ AKQ2      You bid first.

Board: 21      ♠ 106      East Opens 3NT.  
Dealer: E      ♥ K85      West Bids 4♣ if possible.  
Vul: NS      ♦ KQJ984  
HCP: 9      ♣ 85      Partner bids first.

Board: 22      ♠ AQ9875      West Opens 3NT.  
Dealer: W      ♥ 102      East Bids 4♣ if possible.  
Vul: EW      ♦ A63  
HCP: 10      ♣ 103      You bid first.

Board: 23      ♠ AQ987632      East Opens 3NT.  
Dealer: E      ♥ 95      West Bids 4♣ if possible.  
Vul: Both      ♦ 7      East Bids 4♦ if possible.  
HCP: 12      ♣ AQ      West Bids 5♦ if possible.  
Partner bids first.

Board: 24      ♠ 107  
Dealer: W      ♥ A9543  
Vul: None     ♦ 54  
HCP: 11      ♣ AQJ10

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

East Bids 5♦ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ J983	♠ KQ2			3NT <sup>1</sup>	4♣
Vul: EW	♥ KQJ72	♥ A84				
North HCP: 8	♦ 104	♦ J	AP			
South HCP: 14	♣ J9	♣ A87632	1. Gambling			
Contract: 4♣ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ 85	♠ AQ72	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ K1076543	♥ AJ2	4♦	AP		
North HCP: 12	♦ —	♦ 1076	1. Gambling			
South HCP: 12	♣ AKQ2	♣ J105	2. artificial			
Contract: 4♦ W						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ 106	♠ A32			3NT <sup>1</sup>	Pass
Vul: NS	♥ K85	♥ AJ942	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ KQJ984	♦ 65	1. Gambling			
South HCP: 9	♣ 85	♣ 942	2. artificial			
Contract: 4♣ W						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ AQ9875	♠ K1062	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ 102	♥ AQJ9764	1. Gambling			
North HCP: 10	♦ A63	♦ 4	2. artificial			
South HCP: 10	♣ 103	♣ 7				
Contract: 4♣ E						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ AQ987632	♠ K10	4♣ <sup>2</sup>	Pass	4♦	Pass
Vul: Both	♥ 95	♥ Q76	Pass	4♠	Pass	Pass
North HCP: 12	♦ 7	♦ J83	5♦	Pass	Pass	XA♠♠
South HCP: 10	♣ AQ	♣ KJ1082	AP			
Contract: 5♦ X E			1. Gambling			
			2. artificial			

Board: 24  
Dealer: W  
Vul: None  
North HCP: 11  
South HCP: 6  
Contract: 5♦ W

North:  
♠ 107  
♥ A9543  
♦ 54  
♣ AQJ10

South:  
♠ KQ965  
♥ 106  
♦ J3  
♣ 8742

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

## South hands (Practice Page)

None

Board: 19      ♠ KQ2  
Dealer: E      ♥ A84  
Vul: EW      ♦ J  
HCP: 14      ♣ A87632

East Opens 3NT.

You bid first.

Board: 20      ♠ AQ72  
Dealer: W      ♥ AJ2  
Vul: Both      ♦ 1076  
HCP: 12      ♣ J105

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

Partner bids first.

Board: 21      ♠ A32  
Dealer: E      ♥ AJ942  
Vul: NS      ♦ 65  
HCP: 9      ♣ 942

East Opens 3NT.

West Bids 4♣ if possible.

You bid first.

Board: 22      ♠ K1062  
Dealer: W      ♥ AQJ9764  
Vul: EW      ♦ 4  
HCP: 10      ♣ 7

West Opens 3NT.

East Bids 4♣ if possible.

Partner bids first.

Board: 23      ♠ K10  
Dealer: E      ♥ Q76  
Vul: Both      ♦ J83  
HCP: 10      ♣ KJ1082

East Opens 3NT.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

West Bids 5♦ if possible.

You bid first.

Board: 24      ♠ KQ965  
Dealer: W      ♥ 106  
Vul: None     ♦ J3  
HCP: 6        ♣ 8742

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: 19	North:	South:	West	North	East	South
Dealer: E	♠ J983	♠ KQ2			3NT <sup>1</sup>	4♣
Vul: EW	♥ KQJ72	♥ A84				
North HCP: 8	♦ 104	♦ J	AP			
South HCP: 14	♣ J9	♣ A87632	1. Gambling			
Contract: 4♣ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ 85	♠ AQ72	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ K1076543	♥ AJ2	4♦	AP		
North HCP: 12	♦ —	♦ 1076	1. Gambling			
South HCP: 12	♣ AKQ2	♣ J105	2. artificial			
Contract: 4♦ W						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ 106	♠ A32			3NT <sup>1</sup>	Pass
Vul: NS	♥ K85	♥ AJ942	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ KQJ984	♦ 65	1. Gambling			
South HCP: 9	♣ 85	♣ 942	2. artificial			
Contract: 4♣ W						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ AQ9875	♠ K1062	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ 102	♥ AQJ9764	1. Gambling			
North HCP: 10	♦ A63	♦ 4	2. artificial			
South HCP: 10	♣ 103	♣ 7				
Contract: 4♣ E						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ AQ987632	♠ K10	4♣ <sup>2</sup>	Pass	4♦	Pass
Vul: Both	♥ 95	♥ Q76	Pass	4♠	Pass	Pass
North HCP: 12	♦ 7	♦ J83	5♦	Pass	Pass	XA♠♠
South HCP: 10	♣ AQ	♣ KJ1082	AP			
Contract: 5♦ X E			1. Gambling			
			2. artificial			

Board: 24  
Dealer: W  
Vul: None  
North HCP: 11  
South HCP: 6  
Contract: 5♦ W

North:  
♠ 107  
♥ A9543  
♦ 54  
♣ AQJ10

South:  
♠ KQ965  
♥ 106  
♦ J3  
♣ 8742

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



## North hands (Practice Page)

### None

Board: 25	♠ K108632	East Opens 3NT.
Dealer: E	♥ J8	West Bids 4♣ if possible.
Vul: EW	♦ 6543	
HCP: 4	♣ 4	Partner bids first.
Board: 26	♠ Q54	West Opens 3NT.
Dealer: W	♥ AKQ75	
Vul: Both	♦ KQ1084	You bid first.
HCP: 16	♣ —	
Board: 27	♠ 5	East Opens 3NT.
Dealer: E	♥ 54	West Bids 4♣ if possible.
Vul: NS	♦ AKQ1098754	
HCP: 10	♣ J	Partner bids first.
Board: 28	♠ 6543	West Opens 3NT.
Dealer: W	♥ K85	East Bids 4♣ if possible.
Vul: Both	♦ 8752	
HCP: 3	♣ 84	You bid first.
Board: 29	♠ QJ953	East Opens 3NT.
Dealer: E	♥ 1062	
Vul: None	♦ 8	Partner bids first.
HCP: 5	♣ Q743	
Board: 30	♠ AKQ1042	West Opens 3NT.
Dealer: W	♥ 6	East Bids X♠ if possible.
Vul: NS	♦ 4	
HCP: 15	♣ KQJ92	You bid first.

## None Both hands (Answers Page)

Board: 25  
 Dealer: E  
 Vul: EW  
 North HCP: 4  
 South HCP: 9  
 Contract: 4♣ W

North:  
 ♠ K108632  
 ♥ J8  
 ♦ 6543  
 ♣ 4

South:  
 ♠ QJ  
 ♥ K9763  
 ♦ K10987  
 ♣ 7

West	North	East	South
		3NT <sup>1</sup>	Pass
	4♣ <sup>2</sup>	AP	
1. Gambling			
2. artificial			

Board: 26  
 Dealer: W  
 Vul: Both  
 North HCP: 16  
 South HCP: 5  
 Contract: 4♥ N

North:  
 ♠ Q54  
 ♥ AKQ75  
 ♦ KQ1084  
 ♣ —

South:  
 ♠ 102  
 ♥ J9832  
 ♦ A963  
 ♣ 103

West	North	East	South
3NT <sup>1</sup>	4♥	AP	
1. Gambling			

Board: 27  
 Dealer: E  
 Vul: NS  
 North HCP: 10  
 South HCP: 10  
 Contract: 5♦ N

North:  
 ♠ 5  
 ♥ 54  
 ♦ AKQ1098754  
 ♣ J

South:  
 ♠ AQ62  
 ♥ A9762  
 ♦ 32  
 ♣ 103

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

Board: 28  
 Dealer: W  
 Vul: Both  
 North HCP: 3  
 South HCP: 11  
 Contract: 4♣ E

North:  
 ♠ 6543  
 ♥ K85  
 ♦ 8752  
 ♣ 84

South:  
 ♠ QJ2  
 ♥ AQJ10976  
 ♦ J9  
 ♣ 6

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

Board: 29  
 Dealer: E  
 Vul: None  
 North HCP: 5  
 South HCP: 18  
 Contract: 4♣ S

North:  
 ♠ QJ953  
 ♥ 1062  
 ♦ 8  
 ♣ Q743

South:  
 ♠ AK4  
 ♥ K5  
 ♦ 752  
 ♣ AKJ106

West	North	East	South
		3NT <sup>1</sup>	4♣
	AP		
1. Gambling			

Board: 30  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 1  
 Contract: 4♠ X N

North:  
 ♠ AKQ1042  
 ♥ 6  
 ♦ 4  
 ♣ KQJ92

South:  
 ♠ J8  
 ♥ 1098432  
 ♦ 5  
 ♣ 7643

West	North	East	South
3NT <sup>1</sup>	4♠	X♠	AP
1. Gambling			

## South hands (Practice Page)

### None

Board: 25	♠ QJ	East Opens 3NT.
Dealer: E	♥ K9763	West Bids 4♣ if possible.
Vul: EW	♦ K10987	
HCP: 9	♣ 7	You bid first.
Board: 26	♠ 102	West Opens 3NT.
Dealer: W	♥ J9832	
Vul: Both	♦ A963	Partner bids first.
HCP: 5	♣ 103	
Board: 27	♠ AQ62	East Opens 3NT.
Dealer: E	♥ A9762	West Bids 4♣ if possible.
Vul: NS	♦ 32	
HCP: 10	♣ 103	You bid first.
Board: 28	♠ QJ2	West Opens 3NT.
Dealer: W	♥ AQJ10976	East Bids 4♣ if possible.
Vul: Both	♦ J9	
HCP: 11	♣ 6	Partner bids first.
Board: 29	♠ AK4	East Opens 3NT.
Dealer: E	♥ K5	
Vul: None	♦ 752	You bid first.
HCP: 18	♣ AKJ106	
Board: 30	♠ J8	West Opens 3NT.
Dealer: W	♥ 1098432	East Bids X♠ if possible.
Vul: NS	♦ 5	
HCP: 1	♣ 7643	Partner bids first.

## None Both hands (Answers Page)

Board: 25  
 Dealer: E  
 Vul: EW  
 North HCP: 4  
 South HCP: 9  
 Contract: 4♣ W

North:  
 ♠ K108632  
 ♥ J8  
 ♦ 6543  
 ♣ 4

South:  
 ♠ QJ  
 ♥ K9763  
 ♦ K10987  
 ♣ 7

West	North	East	South
		3NT <sup>1</sup>	Pass
	4♣ <sup>2</sup>	AP	
1. Gambling			
2. artificial			

Board: 26  
 Dealer: W  
 Vul: Both  
 North HCP: 16  
 South HCP: 5  
 Contract: 4♥ N

North:  
 ♠ Q54  
 ♥ AKQ75  
 ♦ KQ1084  
 ♣ —

South:  
 ♠ 102  
 ♥ J9832  
 ♦ A963  
 ♣ 103

West	North	East	South
3NT <sup>1</sup>	4♥	AP	
1. Gambling			

Board: 27  
 Dealer: E  
 Vul: NS  
 North HCP: 10  
 South HCP: 10  
 Contract: 5♦ N

North:  
 ♠ 5  
 ♥ 54  
 ♦ AKQ1098754  
 ♣ J

South:  
 ♠ AQ62  
 ♥ A9762  
 ♦ 32  
 ♣ 103

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

Board: 28  
 Dealer: W  
 Vul: Both  
 North HCP: 3  
 South HCP: 11  
 Contract: 4♣ E

North:  
 ♠ 6543  
 ♥ K85  
 ♦ 8752  
 ♣ 84

South:  
 ♠ QJ2  
 ♥ AQJ10976  
 ♦ J9  
 ♣ 6

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

Board: 29  
 Dealer: E  
 Vul: None  
 North HCP: 5  
 South HCP: 18  
 Contract: 4♣ S

North:  
 ♠ QJ953  
 ♥ 1062  
 ♦ 8  
 ♣ Q743

South:  
 ♠ AK4  
 ♥ K5  
 ♦ 752  
 ♣ AKJ106

West	North	East	South
		3NT <sup>1</sup>	4♣
	AP		
1. Gambling			

Board: 30  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 1  
 Contract: 4♠ X N

North:  
 ♠ AKQ1042  
 ♥ 6  
 ♦ 4  
 ♣ KQJ92

South:  
 ♠ J8  
 ♥ 1098432  
 ♦ 5  
 ♣ 7643

West	North	East	South
3NT <sup>1</sup>	4♠	X♠	AP
1. Gambling			

## North hands (Practice Page)

### None

Board: 31	♠ A6543	East Opens 3NT.
Dealer: E	♥ —	West Bids 4♣ if possible.
Vul: EW	♦ A952	
HCP: 9	♣ J1065	Partner bids first.
Board: 32	♠ AK	West Opens 3NT.
Dealer: W	♥ AK875	
Vul: None	♦ J1053	You bid first.
HCP: 15	♣ 92	
Board: 33	♠ K863	East Opens 3NT.
Dealer: E	♥ 109	
Vul: NS	♦ A62	Partner bids first.
HCP: 8	♣ J732	
Board: 34	♠ AK432	West Opens 3NT.
Dealer: W	♥ 875	East Bids 4♣ if possible.
Vul: EW	♦ A73	
HCP: 11	♣ 107	You bid first.
Board: 35	♠ J98742	East Opens 3NT.
Dealer: E	♥ Q43	West Bids 4♣ if possible.
Vul: Both	♦ K53	
HCP: 6	♣ 2	Partner bids first.
Board: 36	♠ KQ102	West Opens 3NT.
Dealer: W	♥ 943	East Bids 4♣ if possible.
Vul: NS	♦ KQ	
HCP: 10	♣ 10873	You bid first.

## None Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ A6543	♠ 1072			3NT <sup>1</sup>	Pass
Vul: EW	♥ —	♥ KQ97654	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ A952	♦ K7	1. Gambling			
South HCP: 8	♣ J1065	♣ 4	2. artificial			
Contract: 4♣ W						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ AK	♠ 1087654				
Vul: None	♥ AK875	♥ J6	3NT <sup>1</sup>	4♥	AP	
North HCP: 15	♦ J1053	♦ 9642	1. Gambling			
South HCP: 1	♣ 92	♣ 5				
Contract: 4♥ N						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ K863	♠ AQ2			3NT <sup>1</sup>	4♥
Vul: NS	♥ 109	♥ KQ8652	AP			
North HCP: 8	♦ A62	♦ KQJ10	1. Gambling			
South HCP: 17	♣ J732	♣ —				
Contract: 4♥ S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ AK432	♠ 1076				
Vul: EW	♥ 875	♥ 632	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
North HCP: 11	♦ A73	♦ KQ10854	1. Gambling			
South HCP: 6	♣ 107	♣ J	2. artificial			
Contract: 4♣ E						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ J98742	♠ AQ			3NT <sup>1</sup>	Pass
Vul: Both	♥ Q43	♥ KJ82	4♣ <sup>2</sup>	AP		
North HCP: 6	♦ K53	♦ A1098	1. Gambling			
South HCP: 15	♣ 2	♣ J43	2. artificial			
Contract: 4♣ W						

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ KQ102	♠ A8753				
Vul: NS	♥ 943	♥ Q107	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
North HCP: 10	♦ KQ	♦ 9543	1. Gambling			
South HCP: 6	♣ 10873	♣ 6	2. artificial			
Contract: 4♣ E						

## South hands (Practice Page)

### None

Board: 31	♠ 1072	East Opens 3NT.
Dealer: E	♥ KQ97654	West Bids 4♣ if possible.
Vul: EW	♦ K7	
HCP: 8	♣ 4	You bid first.
Board: 32	♠ 1087654	West Opens 3NT.
Dealer: W	♥ J6	
Vul: None	♦ 9642	Partner bids first.
HCP: 1	♣ 5	
Board: 33	♠ AQ2	East Opens 3NT.
Dealer: E	♥ KQ8652	
Vul: NS	♦ KQJ10	You bid first.
HCP: 17	♣ —	
Board: 34	♠ 1076	West Opens 3NT.
Dealer: W	♥ 632	East Bids 4♣ if possible.
Vul: EW	♦ KQ10854	
HCP: 6	♣ J	Partner bids first.
Board: 35	♠ AQ	East Opens 3NT.
Dealer: E	♥ KJ82	West Bids 4♣ if possible.
Vul: Both	♦ A1098	
HCP: 15	♣ J43	You bid first.
Board: 36	♠ A8753	West Opens 3NT.
Dealer: W	♥ Q107	East Bids 4♣ if possible.
Vul: NS	♦ 9543	
HCP: 6	♣ 6	Partner bids first.

## None Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ A6543	♠ 1072			3NT <sup>1</sup>	Pass
Vul: EW	♥ —	♥ KQ97654	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ A952	♦ K7	1. Gambling			
South HCP: 8	♣ J1065	♣ 4	2. artificial			
Contract: 4♣ W						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ AK	♠ 1087654				
Vul: None	♥ AK875	♥ J6	3NT <sup>1</sup>	4♥	AP	
North HCP: 15	♦ J1053	♦ 9642	1. Gambling			
South HCP: 1	♣ 92	♣ 5				
Contract: 4♥ N						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ K863	♠ AQ2			3NT <sup>1</sup>	4♥
Vul: NS	♥ 109	♥ KQ8652	AP			
North HCP: 8	♦ A62	♦ KQJ10	1. Gambling			
South HCP: 17	♣ J732	♣ —				
Contract: 4♥ S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ AK432	♠ 1076				
Vul: EW	♥ 875	♥ 632	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
North HCP: 11	♦ A73	♦ KQ10854	1. Gambling			
South HCP: 6	♣ 107	♣ J	2. artificial			
Contract: 4♣ E						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ J98742	♠ AQ			3NT <sup>1</sup>	Pass
Vul: Both	♥ Q43	♥ KJ82	4♣ <sup>2</sup>	AP		
North HCP: 6	♦ K53	♦ A1098	1. Gambling			
South HCP: 15	♣ 2	♣ J43	2. artificial			
Contract: 4♣ W						

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ KQ102	♠ A8753				
Vul: NS	♥ 943	♥ Q107	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
North HCP: 10	♦ KQ	♦ 9543	1. Gambling			
South HCP: 6	♣ 10873	♣ 6	2. artificial			
Contract: 4♣ E						



## North hands (Practice Page)

### None

Board: 37	♠ 1086	East Opens 3NT.
Dealer: E	♥ KQ86	
Vul: EW	♦ QJ54	Partner bids first.
HCP: 8	♣ 52	

Board: 38	♠ AKJ9865	West Opens 3NT.
Dealer: W	♥ AJ86	
Vul: Both	♦ J6	You bid first.
HCP: 14	♣ —	

Board: 39	♠ AQJ9	East Opens 3NT.
Dealer: E	♥ AQJ6	West Bids 4♣ if possible.
Vul: None	♦ —	
HCP: 21	♣ AK742	Partner bids first.

Board: 40	♠ AKQ82	West Opens 3NT.
Dealer: W	♥ A54	
Vul: EW	♦ K972	You bid first.
HCP: 16	♣ 4	

Board: 41	♠ Q8	East Opens 3NT.
Dealer: E	♥ QJ1087	West Bids 4♣ if possible.
Vul: Both	♦ J876	East Bids 4♦ if possible.
HCP: 7	♣ J4	Partner bids first.

Board: 42	♠ A3	West Opens 3NT.
Dealer: W	♥ AQ653	
Vul: None	♦ K64	You bid first.
HCP: 14	♣ J87	

## None Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ 1086	♠ AKQ52			3NT <sup>1</sup>	4♠
Vul: EW	♥ KQ86	♥ A10975				
North HCP: 8	♦ QJ54	♦ A107		AP		
South HCP: 17	♣ 52	♣ —		1. Gambling		
Contract: 4♠ S						

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ AKJ9865	♠ Q74				
Vul: Both	♥ AJ86	♥ 742		3NT <sup>1</sup>	4♠	AP
North HCP: 14	♦ J6	♦ KQ42		1. Gambling		
South HCP: 7	♣ —	♣ 752				
Contract: 4♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ AQJ9	♠ 5			3NT <sup>1</sup>	Pass
Vul: None	♥ AQJ6	♥ 97543		4♣ <sup>2</sup>	5♣	AP
North HCP: 21	♦ —	♦ 98		1. Gambling		
South HCP: 0	♣ AK742	♣ 98653		2. artificial		
Contract: 5♣ N						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ AKQ82	♠ J1074				
Vul: EW	♥ A54	♥ K8		3NT <sup>1</sup>	4♠	AP
North HCP: 16	♦ K972	♦ A5		1. Gambling		
South HCP: 9	♣ 4	♣ J7632				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ K543			3NT <sup>1</sup>	Pass
Vul: Both	♥ QJ1087	♥ AK3		4♣ <sup>2</sup>	Pass	4♦
North HCP: 7	♦ J876	♦ 105		1. Gambling		
South HCP: 14	♣ J4	♣ A765		2. artificial		
Contract: 4♦ E						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ QJ9765				
Vul: None	♥ AQ653	♥ 84		3NT <sup>1</sup>	4♥	AP
North HCP: 14	♦ K64	♦ AJ982		1. Gambling		
South HCP: 8	♣ J87	♣ —				
Contract: 4♥ N						

## South hands (Practice Page)

### None

Board: 37	♠ AKQ52	East Opens 3NT.
Dealer: E	♥ A10975	
Vul: EW	♦ A107	You bid first.
HCP: 17	♣ —	
Board: 38	♠ Q74	West Opens 3NT.
Dealer: W	♥ 742	
Vul: Both	♦ KQ42	Partner bids first.
HCP: 7	♣ 752	
Board: 39	♠ 5	East Opens 3NT.
Dealer: E	♥ 97543	West Bids 4♣ if possible.
Vul: None	♦ 98	
HCP: 0	♣ 98653	You bid first.
Board: 40	♠ J1074	West Opens 3NT.
Dealer: W	♥ K8	
Vul: EW	♦ A5	Partner bids first.
HCP: 9	♣ J7632	
Board: 41	♠ K543	East Opens 3NT.
Dealer: E	♥ AK3	West Bids 4♣ if possible.
Vul: Both	♦ 105	East Bids 4♦ if possible.
HCP: 14	♣ A765	You bid first.
Board: 42	♠ QJ9765	West Opens 3NT.
Dealer: W	♥ 84	
Vul: None	♦ AJ982	Partner bids first.
HCP: 8	♣ —	

## None Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ 1086	♠ AKQ52			3NT <sup>1</sup>	4♠
Vul: EW	♥ KQ86	♥ A10975				
North HCP: 8	♦ QJ54	♦ A107		AP		
South HCP: 17	♣ 52	♣ —		1. Gambling		
Contract: 4♠ S						

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ AKJ9865	♠ Q74				
Vul: Both	♥ AJ86	♥ 742		3NT <sup>1</sup>	4♠	AP
North HCP: 14	♦ J6	♦ KQ42		1. Gambling		
South HCP: 7	♣ —	♣ 752				
Contract: 4♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ AQJ9	♠ 5			3NT <sup>1</sup>	Pass
Vul: None	♥ AQJ6	♥ 97543		4♣ <sup>2</sup>	5♣	AP
North HCP: 21	♦ —	♦ 98		1. Gambling		
South HCP: 0	♣ AK742	♣ 98653		2. artificial		
Contract: 5♣ N						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ AKQ82	♠ J1074				
Vul: EW	♥ A54	♥ K8		3NT <sup>1</sup>	4♠	AP
North HCP: 16	♦ K972	♦ A5		1. Gambling		
South HCP: 9	♣ 4	♣ J7632				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ K543			3NT <sup>1</sup>	Pass
Vul: Both	♥ QJ1087	♥ AK3		4♣ <sup>2</sup>	Pass	4♦
North HCP: 7	♦ J876	♦ 105		1. Gambling		
South HCP: 14	♣ J4	♣ A765		2. artificial		
Contract: 4♦ E						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ QJ9765				
Vul: None	♥ AQ653	♥ 84		3NT <sup>1</sup>	4♥	AP
North HCP: 14	♦ K64	♦ AJ982		1. Gambling		
South HCP: 8	♣ J87	♣ —				
Contract: 4♥ N						

## North hands (Practice Page)

### None

Board: 43  
Dealer: E  
Vul: NS  
HCP: 9

♠ QJ7  
♥ Q9543  
♦ A93  
♣ 97

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

Board: 44  
Dealer: W  
Vul: Both  
HCP: 6

♠ KQ10  
♥ 542  
♦ 75  
♣ J10975

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

Board: 45  
Dealer: E  
Vul: None  
HCP: 14

♠ J1095  
♥ A3  
♦ AKQ872  
♣ 6

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

Board: 46  
Dealer: W  
Vul: None  
HCP: 2

♠ Q6432  
♥ 98732  
♦ 8  
♣ 95

West Opens 3NT.  
East Bids 6NT if possible.  
West Bids 7NT if possible.  
  
You bid first.

Board: 47  
Dealer: E  
Vul: NS  
HCP: 12

♠ J107  
♥ KQJ9  
♦ KQ765  
♣ 3

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

Board: 48  
Dealer: W  
Vul: EW  
HCP: 11

♠ 10  
♥ Q10865  
♦ 9652  
♣ AKQ

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

## None Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ QJ7	♠ 1086532			3NT <sup>1</sup>	Pass
Vul: NS	♥ Q9543	♥ K10	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ A93	♦ K1074	1. Gambling			
South HCP: 6	♣ 97	♣ 8	2. artificial			
Contract: 4♣ W						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ KQ10	♠ A954	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ 542	♥ Q96	4♦	AP		
North HCP: 6	♦ 75	♦ 83	1. Gambling			
South HCP: 13	♣ J10975	♣ AK83	2. artificial			
Contract: 4♦ W						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ J1095	♠ AQ872			3NT <sup>1</sup>	Pass
Vul: None	♥ A3	♥ KJ7	4♣ <sup>2</sup>	4♦	Pass	5♦
North HCP: 14	♦ AKQ872	♦ J963	AP			
South HCP: 11	♣ 6	♣ 4	1. Gambling			
Contract: 5♦ N			2. artificial			

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ Q6432	♠ AJ1097	3NT <sup>1</sup>	Pass	6NT	Pass
Vul: None	♥ 98732	♥ J4	7NT	AP		
North HCP: 2	♦ 8	♦ QJ976	1. Gambling			
South HCP: 9	♣ 95	♣ 3				
Contract: 7N W						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ J107	♠ AQ86			3NT <sup>1</sup>	Pass
Vul: NS	♥ KQJ9	♥ 764	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ KQ765	♦ A1098	1. Gambling			
South HCP: 10	♣ 3	♣ 65	2. artificial			
Contract: 4♣ W						

Board: 48  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 6  
Contract: 5♦ W

North:  
♠ 10  
♥ Q10865  
♦ 9652  
♣ AKQ

South:  
♠ KQJ954  
♥ 92  
♦ 103  
♣ 762

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

## South hands (Practice Page)

### None

Board: 43      ♠ 1086532  
Dealer: E      ♥ K10  
Vul: NS      ♦ K1074  
HCP: 6      ♣ 8

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

Board: 44      ♠ A954  
Dealer: W      ♥ Q96  
Vul: Both      ♦ 83  
HCP: 13      ♣ AK83

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

Board: 45      ♠ AQ872  
Dealer: E      ♥ KJ7  
Vul: None      ♦ J963  
HCP: 11      ♣ 4

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

Board: 46      ♠ AJ1097  
Dealer: W      ♥ J4  
Vul: None      ♦ QJ976  
HCP: 9      ♣ 3

West Opens 3NT.  
East Bids 6NT if possible.  
West Bids 7NT if possible.  
  
Partner bids first.

Board: 47      ♠ AQ86  
Dealer: E      ♥ 764  
Vul: NS      ♦ A1098  
HCP: 10      ♣ 65

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

Board: 48      ♠ KQJ954  
Dealer: W      ♥ 92  
Vul: EW      ♦ 103  
HCP: 6      ♣ 762

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: 43	North:	South:	West	North	East	South
Dealer: E	♠ QJ7	♠ 1086532			3NT <sup>1</sup>	Pass
Vul: NS	♥ Q9543	♥ K10	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ A93	♦ K1074	1. Gambling			
South HCP: 6	♣ 97	♣ 8	2. artificial			
Contract: 4♣ W						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ KQ10	♠ A954	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ 542	♥ Q96	4♦	AP		
North HCP: 6	♦ 75	♦ 83	1. Gambling			
South HCP: 13	♣ J10975	♣ AK83	2. artificial			
Contract: 4♦ W						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ J1095	♠ AQ872			3NT <sup>1</sup>	Pass
Vul: None	♥ A3	♥ KJ7	4♣ <sup>2</sup>	4♦	Pass	5♦
North HCP: 14	♦ AKQ872	♦ J963	AP			
South HCP: 11	♣ 6	♣ 4	1. Gambling			
Contract: 5♦ N			2. artificial			

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ Q6432	♠ AJ1097	3NT <sup>1</sup>	Pass	6NT	Pass
Vul: None	♥ 98732	♥ J4	7NT	AP		
North HCP: 2	♦ 8	♦ QJ976	1. Gambling			
South HCP: 9	♣ 95	♣ 3				
Contract: 7N W						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ J107	♠ AQ86			3NT <sup>1</sup>	Pass
Vul: NS	♥ KQJ9	♥ 764	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ KQ765	♦ A1098	1. Gambling			
South HCP: 10	♣ 3	♣ 65	2. artificial			
Contract: 4♣ W						

Board: 48  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 6  
Contract: 5♦ W

North:  
♠ 10  
♥ Q10865  
♦ 9652  
♣ AKQ

South:  
♠ KQJ954  
♥ 92  
♦ 103  
♣ 762

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

## North hands (Practice Page)

### None

Board: 49      ♠ AJ5  
Dealer: E      ♥ KQ1072  
Vul: Both     ♦ 6  
HCP: 10      ♣ 9754

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

Partner bids first.

Board: 50      ♠ AQ653  
Dealer: W      ♥ 9854  
Vul: NS       ♦ J32  
HCP: 7       ♣ 4

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

You bid first.

Board: 51      ♠ K875  
Dealer: E      ♥ 103  
Vul: EW       ♦ 43  
HCP: 7       ♣ A10532

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

Partner bids first.

Board: 52      ♠ AK  
Dealer: W      ♥ K986  
Vul: None     ♦ AKQJ4  
HCP: 21      ♣ J2

West Opens 3NT.

You bid first.

Board: 53      ♠ KQ85  
Dealer: E      ♥ Q52  
Vul: EW       ♦ AK1094  
HCP: 14      ♣ 4

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

Partner bids first.

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

♠ Q42  
♥ AJ542  
♦ J742  
♣ 8

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: 49	North:	South:	West	North	East	South
Dealer: E	♠ AJ5	♠ 109			3NT <sup>1</sup>	Pass
Vul: Both	♥ KQ1072	♥ AJ9	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 10	♦ 6	♦ J43	1. Gambling			
South HCP: 7	♣ 9754	♣ J10863	2. artificial			
Contract: 4♦ E						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ AQ653	♠ K9	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♦
Vul: NS	♥ 9854	♥ AK106	AP			
North HCP: 7	♦ J32	♦ AKQ75	1. Gambling			
South HCP: 20	♣ 4	♣ J6	2. artificial			
Contract: 4♦ S						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ K875	♠ 42			3NT <sup>1</sup>	Pass
Vul: EW	♥ 103	♥ KQJ82	4♣ <sup>2</sup>	X	4♦	Pass
North HCP: 7	♦ 43	♦ J105	5♦	AP		
South HCP: 9	♣ A10532	♣ Q87	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ AK	♠ QJ6	3NT <sup>1</sup>	4♦	AP	
Vul: None	♥ K986	♥ AQ10	1. Gambling			
North HCP: 21	♦ AKQJ4	♦ 87532				
South HCP: 9	♣ J2	♣ 84				
Contract: 4♦ N						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ KQ85	♠ AJ			3NT <sup>1</sup>	Pass
Vul: EW	♥ Q52	♥ A7643	4♣ <sup>2</sup>	4♦	AP	
North HCP: 14	♦ AK1094	♦ Q86	1. Gambling			
South HCP: 11	♣ 4	♣ 976	2. artificial			
Contract: 4♦ N						

Board: 54

Dealer: W

Vul: Both

North HCP: 8

South HCP: 2

Contract: 6♣ W

North:

♠ Q42

♥ AJ542

♦ J742

♣ 8

South:

♠ 1086

♥ Q96

♦ 10953

♣ 1076

West	North	East	South
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3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>	Pass
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5♣	Pass	6♣	AP
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1. Gambling

2. artificial

## South hands (Practice Page)

None

Board: 49      ♠ 109  
Dealer: E      ♥ AJ9  
Vul: Both     ♦ J43  
HCP: 7        ♣ J10863

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

Board: 50      ♠ K9  
Dealer: W      ♥ AK106  
Vul: NS        ♦ AKQ75  
HCP: 20       ♣ J6

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

Board: 51      ♠ 42  
Dealer: E      ♥ KQJ82  
Vul: EW        ♦ J105  
HCP: 9        ♣ Q87

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

Board: 52      ♠ QJ6  
Dealer: W      ♥ AQ10  
Vul: None     ♦ 87532  
HCP: 9        ♣ 84

West Opens 3NT.  
  
Partner bids first.

Board: 53      ♠ AJ  
Dealer: E      ♥ A7643  
Vul: EW        ♦ Q86  
HCP: 11       ♣ 976

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

Board: 54  
Dealer: W  
Vul: Both  
HCP: 2

♠ 1086  
♥ Q96  
♦ 10953  
♣ 1076

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

Partner bids first.



## None Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ AJ5	♠ 109			3NT <sup>1</sup>	Pass
Vul: Both	♥ KQ1072	♥ AJ9	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 10	♦ 6	♦ J43	1. Gambling			
South HCP: 7	♣ 9754	♣ J10863	2. artificial			
Contract: 4♦ E						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ AQ653	♠ K9	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♦
Vul: NS	♥ 9854	♥ AK106	AP			
North HCP: 7	♦ J32	♦ AKQ75	1. Gambling			
South HCP: 20	♣ 4	♣ J6	2. artificial			
Contract: 4♦ S						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ K875	♠ 42			3NT <sup>1</sup>	Pass
Vul: EW	♥ 103	♥ KQJ82	4♣ <sup>2</sup>	X	4♦	Pass
North HCP: 7	♦ 43	♦ J105	5♦	AP		
South HCP: 9	♣ A10532	♣ Q87	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ AK	♠ QJ6	3NT <sup>1</sup>	4♦	AP	
Vul: None	♥ K986	♥ AQ10	1. Gambling			
North HCP: 21	♦ AKQJ4	♦ 87532				
South HCP: 9	♣ J2	♣ 84				
Contract: 4♦ N						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ KQ85	♠ AJ			3NT <sup>1</sup>	Pass
Vul: EW	♥ Q52	♥ A7643	4♣ <sup>2</sup>	4♦	AP	
North HCP: 14	♦ AK1094	♦ Q86	1. Gambling			
South HCP: 11	♣ 4	♣ 976	2. artificial			
Contract: 4♦ N						

Board: 54

Dealer: W

Vul: Both

North HCP: 8

South HCP: 2

Contract: 6♣ W

North:

♠ Q42

♥ AJ542

♦ J742

♣ 8

South:

♠ 1086

♥ Q96

♦ 10953

♣ 1076

West	North	East	South
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3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>	Pass
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5♣	Pass	6♣	AP
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1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 55      ♠ J1062  
Dealer: E      ♥ K842  
Vul: None     ♦ 96  
HCP: 5        ♣ J64

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

Partner bids first.

Board: 56      ♠ 986  
Dealer: W      ♥ 1082  
Vul: NS       ♦ 7642  
HCP: 1        ♣ J43

West Opens 3NT.  
East Bids 5♠ if possible.

You bid first.

Board: 57      ♠ KJ105  
Dealer: E      ♥ KJ82  
Vul: Both     ♦ J8  
HCP: 9        ♣ 532

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

Partner bids first.

Board: 58      ♠ K109873  
Dealer: W      ♥ 2  
Vul: None     ♦ 102  
HCP: 5        ♣ Q764

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

You bid first.

Board: 59      ♠ A5  
Dealer: E      ♥ Q42  
Vul: NS       ♦ J86  
HCP: 14      ♣ AK1083

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

Partner bids first.

Board: 60      ♠ AQ76  
Dealer: W      ♥ 864  
Vul: EW       ♦ KQ106  
HCP: 11      ♣ 75

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

You bid first.

## None Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ J1062	♠ Q9			3NT <sup>1</sup>	Pass
Vul: None	♥ K842	♥ QJ753	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 5	♦ 96	♦ J2	1. Gambling			
South HCP: 13	♣ J64	♣ AK82	2. artificial			
Contract: 4♦ E						

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ 986	♠ 52			3NT <sup>1</sup>	Pass
Vul: NS	♥ 1082	♥ Q9654	5♠	AP		
North HCP: 1	♦ 7642	♦ AK8	1. Gambling			
South HCP: 9	♣ J43	♣ 1095				
Contract: 5♠ E						

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ KJ105	♠ 972			3NT <sup>1</sup>	Pass
Vul: Both	♥ KJ82	♥ AQ95	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ J8	♦ Q10643	1. Gambling			
South HCP: 8	♣ 532	♣ 8	2. artificial			
Contract: 4♣ W						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ K109873	♠ A54			3NT <sup>1</sup>	Pass
Vul: None	♥ 2	♥ J74	4♦	AP		
North HCP: 5	♦ 102	♦ J43	1. Gambling			
South HCP: 13	♣ Q764	♣ AK92	2. artificial			
Contract: 4♦ W						

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ J732			3NT <sup>1</sup>	Pass
Vul: NS	♥ Q42	♥ 10973	4♣ <sup>2</sup>	X	4♦	AP
North HCP: 14	♦ J86	♦ 9	1. Gambling			
South HCP: 3	♣ AK1083	♣ Q972	2. artificial			
Contract: 4♦ E						

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ AQ76	♠ K43			3NT <sup>1</sup>	Pass
Vul: EW	♥ 864	♥ AKJ53	4♣ <sup>2</sup>	4♥		
North HCP: 11	♦ KQ106	♦ A742	AP			
South HCP: 15	♣ 75	♣ 6	1. Gambling			
Contract: 4♥ S			2. artificial			

## South hands (Practice Page)

### None

Board: 55  
Dealer: E  
Vul: None  
HCP: 13

♠ Q9  
♥ QJ753  
♦ J2  
♣ AK82

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

You bid first.

Board: 56  
Dealer: W  
Vul: NS  
HCP: 9

♠ 52  
♥ Q9654  
♦ AK8  
♣ 1095

West Opens 3NT.  
East Bids 5♠ if possible.

Partner bids first.

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

♠ 972  
♥ AQ95  
♦ Q10643  
♣ 8

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

You bid first.

Board: 58  
Dealer: W  
Vul: None  
HCP: 13

♠ A54  
♥ J74  
♦ J43  
♣ AK92

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

Partner bids first.

Board: 59  
Dealer: E  
Vul: NS  
HCP: 3

♠ J732  
♥ 10973  
♦ 9  
♣ Q972

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

You bid first.

Board: 60  
Dealer: W  
Vul: EW  
HCP: 15

♠ K43  
♥ AKJ53  
♦ A742  
♣ 6

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

Partner bids first.

## None Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ J1062	♠ Q9			3NT <sup>1</sup>	Pass
Vul: None	♥ K842	♥ QJ753	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 5	♦ 96	♦ J2	1. Gambling			
South HCP: 13	♣ J64	♣ AK82	2. artificial			
Contract: 4♦ E						

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ 986	♠ 52			3NT <sup>1</sup>	Pass
Vul: NS	♥ 1082	♥ Q9654	5♠	AP		
North HCP: 1	♦ 7642	♦ AK8	1. Gambling			
South HCP: 9	♣ J43	♣ 1095				
Contract: 5♠ E						

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ KJ105	♠ 972			3NT <sup>1</sup>	Pass
Vul: Both	♥ KJ82	♥ AQ95	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ J8	♦ Q10643	1. Gambling			
South HCP: 8	♣ 532	♣ 8	2. artificial			
Contract: 4♣ W						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ K109873	♠ A54			3NT <sup>1</sup>	Pass
Vul: None	♥ 2	♥ J74	4♦	AP		
North HCP: 5	♦ 102	♦ J43	1. Gambling			
South HCP: 13	♣ Q764	♣ AK92	2. artificial			
Contract: 4♦ W						

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ J732			3NT <sup>1</sup>	Pass
Vul: NS	♥ Q42	♥ 10973	4♣ <sup>2</sup>	X	4♦	AP
North HCP: 14	♦ J86	♦ 9	1. Gambling			
South HCP: 3	♣ AK1083	♣ Q972	2. artificial			
Contract: 4♦ E						

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ AQ76	♠ K43			3NT <sup>1</sup>	Pass
Vul: EW	♥ 864	♥ AKJ53	4♣ <sup>2</sup>	4♥		
North HCP: 11	♦ KQ106	♦ A742	AP			
South HCP: 15	♣ 75	♣ 6	1. Gambling			
Contract: 4♥ S			2. artificial			

## North hands (Practice Page)

### None

Board: 61  
Dealer: E  
Vul: None  
HCP: 10

♠ J1073  
♥ AQ853  
♦ K5  
♣ 105

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

Board: 62  
Dealer: W  
Vul: NS  
HCP: 17

♠ AK63  
♥ AK43  
♦ 53  
♣ QJ8

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

Board: 63  
Dealer: E  
Vul: EW  
HCP: 5

♠ Q72  
♥ K109763  
♦ 93  
♣ 102

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

Board: 64  
Dealer: W  
Vul: Both  
HCP: 6

♠ 543  
♥ J652  
♦ J5  
♣ KJ32

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

Board: 65  
Dealer: E  
Vul: NS  
HCP: 5

♠ A1093  
♥ 73  
♦ 654  
♣ J542

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

Board: 66  
Dealer: W  
Vul: Both  
HCP: 10

♠ AK1095  
♥ Q1042  
♦ J8  
♣ 84

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

## None Both hands (Answers Page)

Board: 61  
Dealer: E  
Vul: None  
North HCP: 10  
South HCP: 12  
Contract: 4♣ W

North:  
♠ J1073  
♥ AQ853  
♦ K5  
♣ 105

South:  
♠ A954  
♥ K94  
♦ AJ1062  
♣ 8

West	North	East	South
		3NT <sup>1</sup>	Pass
	4♣ <sup>2</sup>	AP	
1. Gambling			
2. artificial			

Board: 62  
Dealer: W  
Vul: NS  
North HCP: 17  
South HCP: 8  
Contract: 4♦ X W

North:  
♠ AK63  
♥ AK43  
♦ 53  
♣ QJ8

South:  
♠ J10972  
♥ 76  
♦ 9  
♣ AK432

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

Board: 63  
Dealer: E  
Vul: EW  
North HCP: 5  
South HCP: 12  
Contract: 4♦ E

North:  
♠ Q72  
♥ K109763  
♦ 93  
♣ 102

South:  
♠ AK10984  
♥ J8  
♦ 54  
♣ A87

West	North	East	South
		3NT <sup>1</sup>	Pass
	4♣ <sup>2</sup>	Pass	4♦
1. Gambling			
2. artificial			

Board: 64  
Dealer: W  
Vul: Both  
North HCP: 6  
South HCP: 13  
Contract: 4♠ S

North:  
♠ 543  
♥ J652  
♦ J5  
♣ KJ32

South:  
♠ AQJ10876  
♥ A103  
♦ —  
♣ Q97

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

Board: 65  
Dealer: E  
Vul: NS  
North HCP: 5  
South HCP: 14  
Contract: 4♦ E

North:  
♠ A1093  
♥ 73  
♦ 654  
♣ J542

South:  
♠ KQJ6  
♥ AK85  
♦ J9  
♣ 987

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

Board: 66  
Dealer: W  
Vul: Both  
North HCP: 10  
South HCP: 14  
Contract: 4♦ W

North:  
♠ AK1095  
♥ Q1042  
♦ J8  
♣ 84

South:  
♠ Q42  
♥ AKJ87  
♦ 76  
♣ A97

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



## South hands (Practice Page)

### None

Board: 61  
Dealer: E  
Vul: None  
HCP: 12

♠ A954  
♥ K94  
♦ AJ1062  
♣ 8

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

Board: 62  
Dealer: W  
Vul: NS  
HCP: 8

♠ J10972  
♥ 76  
♦ 9  
♣ AK432

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

Board: 63  
Dealer: E  
Vul: EW  
HCP: 12

♠ AK10984  
♥ J8  
♦ 54  
♣ A87

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

Board: 64  
Dealer: W  
Vul: Both  
HCP: 13

♠ AQJ10876  
♥ A103  
♦ —  
♣ Q97

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

Board: 65  
Dealer: E  
Vul: NS  
HCP: 14

♠ KQJ6  
♥ AK85  
♦ J9  
♣ 987

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

Board: 66  
Dealer: W  
Vul: Both  
HCP: 14

♠ Q42  
♥ AKJ87  
♦ 76  
♣ A97

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

## None Both hands (Answers Page)

Board: 61  
Dealer: E  
Vul: None  
North HCP: 10  
South HCP: 12  
Contract: 4♣ W

North:  
♠ J1073  
♥ AQ853  
♦ K5  
♣ 105

South:  
♠ A954  
♥ K94  
♦ AJ1062  
♣ 8

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 62  
Dealer: W  
Vul: NS  
North HCP: 17  
South HCP: 8  
Contract: 4♦ X W

North:  
♠ AK63  
♥ AK43  
♦ 53  
♣ QJ8

South:  
♠ J10972  
♥ 76  
♦ 9  
♣ AK432

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

Board: 63  
Dealer: E  
Vul: EW  
North HCP: 5  
South HCP: 12  
Contract: 4♦ E

North:  
♠ Q72  
♥ K109763  
♦ 93  
♣ 102

South:  
♠ AK10984  
♥ J8  
♦ 54  
♣ A87

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

Board: 64  
Dealer: W  
Vul: Both  
North HCP: 6  
South HCP: 13  
Contract: 4♠ S

North:  
♠ 543  
♥ J652  
♦ J5  
♣ KJ32

South:  
♠ AQJ10876  
♥ A103  
♦ —  
♣ Q97

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

Board: 65  
Dealer: E  
Vul: NS  
North HCP: 5  
South HCP: 14  
Contract: 4♦ E

North:  
♠ A1093  
♥ 73  
♦ 654  
♣ J542

South:  
♠ KQJ6  
♥ AK85  
♦ J9  
♣ 987

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

Board: 66  
Dealer: W  
Vul: Both  
North HCP: 10  
South HCP: 14  
Contract: 4♦ W

North:  
♠ AK1095  
♥ Q1042  
♦ J8  
♣ 84

South:  
♠ Q42  
♥ AKJ87  
♦ 76  
♣ A97

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

## North hands (Practice Page)

### None

Board: 67  
Dealer: E  
Vul: None  
HCP: 11

♠ 64  
♥ KQ7  
♦ 82  
♣ AQ6532

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

Partner bids first.

Board: 68  
Dealer: W  
Vul: EW  
HCP: 6

♠ 854  
♥ Q10654  
♦ K103  
♣ J4

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

You bid first.

Board: 69  
Dealer: E  
Vul: Both  
HCP: 10

♠ Q63  
♥ KQ64  
♦ 92  
♣ QJ42

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

Partner bids first.

Board: 70  
Dealer: W  
Vul: NS  
HCP: 10

♠ Q  
♥ AKJ104  
♦ 6  
♣ 1098742

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

You bid first.

Board: 71  
Dealer: E  
Vul: Both  
HCP: 2

♠ J10972  
♥ 8432  
♦ J  
♣ 1083

East Opens 3NT.

Partner bids first.

Board: 72      ♠ KJ10  
Dealer: W      ♥ J8754  
Vul: None    ♦ 542  
HCP: 5       ♣ 85

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

You bid first.

## None Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ 64	♠ 9753			3NT <sup>1</sup>	Pass
Vul: None	♥ KQ7	♥ J54	4♣ <sup>2</sup>	X	4♦	AP
North HCP: 11	♦ 82	♦ J75	1. Gambling			
South HCP: 5	♣ AQ6532	♣ K108	2. artificial			
Contract: 4♦ E						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ 854	♠ A107632			3NT <sup>1</sup>	Pass
Vul: EW	♥ Q10654	♥ 872	4♣ <sup>2</sup>	AP		
North HCP: 6	♦ K103	♦ Q5	1. Gambling			
South HCP: 6	♣ J4	♣ 52	2. artificial			
Contract: 4♣ E						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ Q63	♠ K985			3NT <sup>1</sup>	Pass
Vul: Both	♥ KQ64	♥ A73	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 10	♦ 92	♦ 1065	1. Gambling			
South HCP: 11	♣ QJ42	♣ A75	2. artificial			
Contract: 4♦ E						

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ AJ106432			3NT <sup>1</sup>	Pass
Vul: NS	♥ AKJ104	♥ Q95	4♦	AP		
North HCP: 10	♦ 6	♦ 105	1. Gambling			
South HCP: 11	♣ 1098742	♣ A	2. artificial			
Contract: 4♦ W						

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ J10972	♠ Q853			3NT <sup>1</sup>	4♣
Vul: Both	♥ 8432	♥ KQ	AP			
North HCP: 2	♦ J	♦ 42	1. Gambling			
South HCP: 16	♣ 1083	♣ AKQ95				
Contract: 4♣ S						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ KJ10	♠ 9			3NT <sup>1</sup>	X
Vul: None	♥ J8754	♥ AK62	4♦	Pass	4♣	AP
North HCP: 5	♦ 542	♦ 8	1. Gambling			
South HCP: 12	♣ 85	♣ AJ109743	2. artificial			
Contract: 4♠ E						

## South hands (Practice Page)

None

Board: 67      ♠ 9753  
Dealer: E      ♥ J54  
Vul: None     ♦ J75  
HCP: 5        ♣ K108

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

You bid first.

Board: 68      ♠ A107632  
Dealer: W      ♥ 872  
Vul: EW       ♦ Q5  
HCP: 6        ♣ 52

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

Partner bids first.

Board: 69      ♠ K985  
Dealer: E      ♥ A73  
Vul: Both     ♦ 1065  
HCP: 11       ♣ A75

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

You bid first.

Board: 70      ♠ AJ106432  
Dealer: W      ♥ Q95  
Vul: NS       ♦ 105  
HCP: 11       ♣ A

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

Partner bids first.

Board: 71      ♠ Q853  
Dealer: E      ♥ KQ  
Vul: Both     ♦ 42  
HCP: 16       ♣ AKQ95

East Opens 3NT.

You bid first.

Board: 72  
Dealer: W  
Vul: None  
HCP: 12

♠ 9  
♥ AK62  
♦ 8  
♣ AJ109743

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

East Bids 4♠ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ 64	♠ 9753			3NT <sup>1</sup>	Pass
Vul: None	♥ KQ7	♥ J54	4♣ <sup>2</sup>	X	4♦	AP
North HCP: 11	♦ 82	♦ J75	1. Gambling			
South HCP: 5	♣ AQ6532	♣ K108	2. artificial			
Contract: 4♦ E						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ 854	♠ A107632			3NT <sup>1</sup>	Pass
Vul: EW	♥ Q10654	♥ 872	4♣ <sup>2</sup>	AP		
North HCP: 6	♦ K103	♦ Q5	1. Gambling			
South HCP: 6	♣ J4	♣ 52	2. artificial			
Contract: 4♣ E						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ Q63	♠ K985			3NT <sup>1</sup>	Pass
Vul: Both	♥ KQ64	♥ A73	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 10	♦ 92	♦ 1065	1. Gambling			
South HCP: 11	♣ QJ42	♣ A75	2. artificial			
Contract: 4♦ E						

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ AJ106432			3NT <sup>1</sup>	Pass
Vul: NS	♥ AKJ104	♥ Q95	4♦	AP		
North HCP: 10	♦ 6	♦ 105	1. Gambling			
South HCP: 11	♣ 1098742	♣ A	2. artificial			
Contract: 4♦ W						

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ J10972	♠ Q853			3NT <sup>1</sup>	4♣
Vul: Both	♥ 8432	♥ KQ	AP			
North HCP: 2	♦ J	♦ 42	1. Gambling			
South HCP: 16	♣ 1083	♣ AKQ95				
Contract: 4♣ S						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ KJ10	♠ 9			3NT <sup>1</sup>	X
Vul: None	♥ J8754	♥ AK62	4♦	Pass	4♣	AP
North HCP: 5	♦ 542	♦ 8	1. Gambling			
South HCP: 12	♣ 85	♣ AJ109743	2. artificial			
Contract: 4♠ E						



## North hands (Practice Page)

### None

Board: 73	♠ AQ	East Opens 3NT.
Dealer: E	♥ QJ1086	West Bids 4♣ if possible.
Vul: NS	♦ KQ8	
HCP: 15	♣ J103	Partner bids first.
Board: 74	♠ KQ10975	West Opens 3NT.
Dealer: W	♥ A983	East Bids 4♣ if possible.
Vul: EW	♦ J8	
HCP: 11	♣ J	You bid first.
Board: 75	♠ Q862	East Opens 3NT.
Dealer: E	♥ J6532	
Vul: None	♦ 105	Partner bids first.
HCP: 3	♣ 54	
Board: 76	♠ J743	West Opens 3NT.
Dealer: W	♥ AJ103	East Bids 4♣ if possible.
Vul: NS	♦ 105	West Bids 4♦ if possible.
HCP: 8	♣ Q96	You bid first.
Board: 77	♠ K8762	East Opens 3NT.
Dealer: E	♥ AQ64	West Bids 4♣ if possible.
Vul: EW	♦ AJ	
HCP: 14	♣ 92	Partner bids first.
Board: 78	♠ 85	West Opens 3NT.
Dealer: W	♥ AK943	East Bids 4♣ if possible.
Vul: Both	♦ QJ102	
HCP: 10	♣ 53	You bid first.

## None Both hands (Answers Page)

Board: 73  
Dealer: E  
Vul: NS  
North HCP: 15  
South HCP: 12  
Contract: 4♣ W

North:  
♠ AQ  
♥ QJ1086  
♦ KQ8  
♣ J103

South:  
♠ KJ932  
♥ AK3  
♦ J10932  
♣ —

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 74  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 6  
Contract: 4♣ E

North:  
♠ KQ10975  
♥ A983  
♦ J8  
♣ J

South:  
♠ J32  
♥ J1072  
♦ A32  
♣ 642

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

Board: 75  
Dealer: E  
Vul: None  
North HCP: 3  
South HCP: 17  
Contract: 4♠ S

North:  
♠ Q862  
♥ J6532  
♦ 105  
♣ 54

South:  
♠ AKJ73  
♥ AQ104  
♦ QJ9  
♣ 7

West	North	East	South
		3NT <sup>1</sup>	4♠
AP			
1. Gambling			

Board: 76  
Dealer: W  
Vul: NS  
North HCP: 8  
South HCP: 8  
Contract: 4♦ W

North:  
♠ J743  
♥ AJ103  
♦ 105  
♣ Q96

South:  
♠ 10852  
♥ 9852  
♦ 4  
♣ AKJ7

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

Board: 77  
Dealer: E  
Vul: EW  
North HCP: 14  
South HCP: 10  
Contract: 4♣ W

North:  
♠ K8762  
♥ AQ64  
♦ AJ  
♣ 92

South:  
♠ AQ93  
♥ KJ10985  
♦ 2  
♣ 65

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 78  
Dealer: W  
Vul: Both  
North HCP: 10  
South HCP: 10  
Contract: 4♣ E

North:  
♠ 85  
♥ AK943  
♦ QJ102  
♣ 53

South:  
♠ KQ742  
♥ J2  
♦ A64  
♣ 976

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

## South hands (Practice Page)

### None

Board: 73	♠ KJ932	East Opens 3NT.
Dealer: E	♥ AK3	West Bids 4♣ if possible.
Vul: NS	♦ J10932	
HCP: 12	♣ —	You bid first.

Board: 74	♠ J32	West Opens 3NT.
Dealer: W	♥ J1072	East Bids 4♣ if possible.
Vul: EW	♦ A32	
HCP: 6	♣ 642	Partner bids first.

Board: 75	♠ AKJ73	East Opens 3NT.
Dealer: E	♥ AQ104	
Vul: None	♦ QJ9	You bid first.
HCP: 17	♣ 7	

Board: 76	♠ 10852	West Opens 3NT.
Dealer: W	♥ 9852	East Bids 4♣ if possible.
Vul: NS	♦ 4	West Bids 4♦ if possible.
HCP: 8	♣ AKJ7	Partner bids first.

Board: 77	♠ AQ93	East Opens 3NT.
Dealer: E	♥ KJ10985	West Bids 4♣ if possible.
Vul: EW	♦ 2	
HCP: 10	♣ 65	You bid first.

Board: 78	♠ KQ742	West Opens 3NT.
Dealer: W	♥ J2	East Bids 4♣ if possible.
Vul: Both	♦ A64	
HCP: 10	♣ 976	Partner bids first.

## None Both hands (Answers Page)

Board: 73  
Dealer: E  
Vul: NS  
North HCP: 15  
South HCP: 12  
Contract: 4♣ W

North:  
♠ AQ  
♥ QJ1086  
♦ KQ8  
♣ J103

South:  
♠ KJ932  
♥ AK3  
♦ J10932  
♣ —

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 74  
Dealer: W  
Vul: EW  
North HCP: 11  
South HCP: 6  
Contract: 4♣ E

North:  
♠ KQ10975  
♥ A983  
♦ J8  
♣ J

South:  
♠ J32  
♥ J1072  
♦ A32  
♣ 642

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

Board: 75  
Dealer: E  
Vul: None  
North HCP: 3  
South HCP: 17  
Contract: 4♠ S

North:  
♠ Q862  
♥ J6532  
♦ 105  
♣ 54

South:  
♠ AKJ73  
♥ AQ104  
♦ QJ9  
♣ 7

West	North	East	South
		3NT <sup>1</sup>	4♠
AP			
1. Gambling			

Board: 76  
Dealer: W  
Vul: NS  
North HCP: 8  
South HCP: 8  
Contract: 4♦ W

North:  
♠ J743  
♥ AJ103  
♦ 105  
♣ Q96

South:  
♠ 10852  
♥ 9852  
♦ 4  
♣ AKJ7

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

Board: 77  
Dealer: E  
Vul: EW  
North HCP: 14  
South HCP: 10  
Contract: 4♣ W

North:  
♠ K8762  
♥ AQ64  
♦ AJ  
♣ 92

South:  
♠ AQ93  
♥ KJ10985  
♦ 2  
♣ 65

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 78  
Dealer: W  
Vul: Both  
North HCP: 10  
South HCP: 10  
Contract: 4♣ E

North:  
♠ 85  
♥ AK943  
♦ QJ102  
♣ 53

South:  
♠ KQ742  
♥ J2  
♦ A64  
♣ 976

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

## North hands (Practice Page)

### None

Board: 79  
Dealer: E  
Vul: NS  
HCP: 9

♠ KQ7  
♥ K1087  
♦ 964  
♣ J76

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

Partner bids first.

Board: 80  
Dealer: W  
Vul: EW  
HCP: 15

♠ AQJ10653  
♥ A6  
♦ A9  
♣ 109

West Opens 3NT.  
East Bids X♠ if possible.

You bid first.

Board: 81  
Dealer: E  
Vul: Both  
HCP: 4

♠ QJ10  
♥ 8732  
♦ J10763  
♣ 8

East Opens 3NT.  
West Bids X♠ if possible.

Partner bids first.

Board: 82  
Dealer: W  
Vul: None  
HCP: 7

♠ K95  
♥ A10974  
♦ 95  
♣ 932

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

You bid first.

Board: 83  
Dealer: E  
Vul: EW  
HCP: 12

♠ KQ10984  
♥ K  
♦ J74  
♣ K82

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

Partner bids first.

Board: 84  
Dealer: W  
Vul: Both  
HCP: 14

♠ A987  
♥ AKQ65  
♦ 7  
♣ J107

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

You bid first.

## None Both hands (Answers Page)

Board: 79

Dealer: E

Vul: NS

North HCP: 9

South HCP: 12

Contract: 4♦ E

North:

♠ KQ7

♥ K1087

♦ 964

♣ J76

South:

♠ J10653

♥ A94

♦ J

♣ AQ94

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦ AP

1. Gambling

2. artificial

Board: 80

Dealer: W

Vul: EW

North HCP: 15

South HCP: 6

Contract: 4♠X N

North:

♠ AQJ10653

♥ A6

♦ A9

♣ 109

South:

♠ 94

♥ KQJ1085

♦ 874

♣ 72

West North East South

3NT<sup>1</sup> 4♠ X♠ AP

1. Gambling

Board: 81

Dealer: E

Vul: Both

North HCP: 4

South HCP: 15

Contract: 4♠X S

North:

♠ QJ10

♥ 8732

♦ J10763

♣ 8

South:

♠ AK9852

♥ AQJ9

♦ 9

♣ J6

West North East South

3NT<sup>1</sup> 4♠

X♠ AP

1. Gambling

Board: 82

Dealer: W

Vul: None

North HCP: 7

South HCP: 11

Contract: 4♦ W

North:

♠ K95

♥ A10974

♦ 95

♣ 932

South:

♠ Q8742

♥ KJ

♦ 7

♣ KQ874

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> X

4♦ AP

1. Gambling

2. artificial

Board: 83

Dealer: E

Vul: EW

North HCP: 12

South HCP: 14

Contract: 4♦ E

North:

♠ KQ10984

♥ K

♦ J74

♣ K82

South:

♠ AJ6

♥ A105

♦ 985

♣ AJ105

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦ AP

1. Gambling

2. artificial

Board: 84

Dealer: W

Vul: Both

North HCP: 14

South HCP: 10

Contract: 4♣ E

North:

♠ A987

♥ AKQ65

♦ 7

♣ J107

South:

♠ KQ1032

♥ 7

♦ AJ109653

♣ —

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> AP

1. Gambling

2. artificial

## South hands (Practice Page)

### None

Board: 79      ♠ J10653  
Dealer: E      ♥ A94  
Vul: NS      ♦ J  
HCP: 12      ♣ AQ94

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

You bid first.

Board: 80      ♠ 94  
Dealer: W      ♥ KQJ1085  
Vul: EW      ♦ 874  
HCP: 6      ♣ 72

West Opens 3NT.  
East Bids X♠ if possible.

Partner bids first.

Board: 81      ♠ AK9852  
Dealer: E      ♥ AQJ9  
Vul: Both      ♦ 9  
HCP: 15      ♣ J6

East Opens 3NT.  
West Bids X♠ if possible.

You bid first.

Board: 82      ♠ Q8742  
Dealer: W      ♥ KJ  
Vul: None      ♦ 7  
HCP: 11      ♣ KQ874

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

Partner bids first.

Board: 83      ♠ AJ6  
Dealer: E      ♥ A105  
Vul: EW      ♦ 985  
HCP: 14      ♣ AJ105

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

You bid first.

Board: 84      ♠ KQ1032  
Dealer: W      ♥ 7  
Vul: Both      ♦ AJ109653  
HCP: 10      ♣ —

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

Partner bids first.

## None Both hands (Answers Page)

Board: 79

Dealer: E

Vul: NS

North HCP: 9

South HCP: 12

Contract: 4♦ E

North:

♠ KQ7

♥ K1087

♦ 964

♣ J76

South:

♠ J10653

♥ A94

♦ J

♣ AQ94

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦ AP

1. Gambling

2. artificial

Board: 80

Dealer: W

Vul: EW

North HCP: 15

South HCP: 6

Contract: 4♠X N

North:

♠ AQJ10653

♥ A6

♦ A9

♣ 109

South:

♠ 94

♥ KQJ1085

♦ 874

♣ 72

West North East South

3NT<sup>1</sup> 4♠ X♠ AP

1. Gambling

Board: 81

Dealer: E

Vul: Both

North HCP: 4

South HCP: 15

Contract: 4♠X S

North:

♠ QJ10

♥ 8732

♦ J10763

♣ 8

South:

♠ AK9852

♥ AQJ9

♦ 9

♣ J6

West North East South

3NT<sup>1</sup> 4♠

X♠ AP

1. Gambling

Board: 82

Dealer: W

Vul: None

North HCP: 7

South HCP: 11

Contract: 4♦ W

North:

♠ K95

♥ A10974

♦ 95

♣ 932

South:

♠ Q8742

♥ KJ

♦ 7

♣ KQ874

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> X

4♦ AP

1. Gambling

2. artificial

Board: 83

Dealer: E

Vul: EW

North HCP: 12

South HCP: 14

Contract: 4♦ E

North:

♠ KQ10984

♥ K

♦ J74

♣ K82

South:

♠ AJ6

♥ A105

♦ 985

♣ AJ105

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦ AP

1. Gambling

2. artificial

Board: 84

Dealer: W

Vul: Both

North HCP: 14

South HCP: 10

Contract: 4♣ E

North:

♠ A987

♥ AKQ65

♦ 7

♣ J107

South:

♠ KQ1032

♥ 7

♦ AJ109653

♣ —

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> AP

1. Gambling

2. artificial



## North hands (Practice Page)

### None

Board: 85	♠ AKJ94	East Opens 3NT.
Dealer: E	♥ Q754	West Bids 4♣ if possible.
Vul: None	♦ 10975	
HCP: 10	♣ —	Partner bids first.

Board: 86	♠ KQ863	West Opens 3NT.
Dealer: W	♥ Q842	East Bids 4♣ if possible.
Vul: NS	♦ QJ5	
HCP: 10	♣ 7	You bid first.

Board: 87	♠ QJ1072	East Opens 3NT.
Dealer: E	♥ Q1053	West Bids 4♣ if possible.
Vul: Both	♦ QJ6	
HCP: 8	♣ 9	Partner bids first.

Board: 88	♠ J	West Opens 3NT.
Dealer: W	♥ J98432	East Bids 6♠ if possible.
Vul: None	♦ 5	
HCP: 2	♣ 109876	You bid first.

Board: 89	♠ 65432	East Opens 3NT.
Dealer: E	♥ KJ865	
Vul: NS	♦ 65	Partner bids first.
HCP: 4	♣ 10	

Board: 90	♠ AQJ72	West Opens 3NT.
Dealer: W	♥ K10953	East Bids 4♦ if possible.
Vul: EW	♦ 3	
HCP: 10	♣ 103	You bid first.

## None Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ AKJ94	♠ Q865			3NT <sup>1</sup>	Pass
Vul: None	♥ Q754	♥ A86	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ 10975	♦ J2	1. Gambling			
South HCP: 8	♣ —	♣ J876	2. artificial			
Contract: 4♣ W						

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ KQ863	♠ 1054			3NT <sup>1</sup>	Pass
Vul: NS	♥ Q842	♥ 7	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ QJ5	♦ A98632	1. Gambling			
South HCP: 5	♣ 7	♣ J92	2. artificial			
Contract: 4♣ E						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ QJ1072	♠ A984			3NT <sup>1</sup>	Pass
Vul: Both	♥ Q1053	♥ AKJ74	4♣ <sup>2</sup>	AP		
North HCP: 8	♦ QJ6	♦ 85	1. Gambling			
South HCP: 13	♣ 9	♣ J2	2. artificial			
Contract: 4♣ W						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ 82			3NT <sup>1</sup>	Pass
Vul: None	♥ J98432	♥ AKQ7	6♠	X		
North HCP: 2	♦ 5	♦ 102	AP			
South HCP: 15	♣ 109876	♣ KQJ32	1. Gambling			
Contract: 6♠ X E						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ 65432	♠ AKJ			3NT <sup>1</sup>	4♣
Vul: NS	♥ KJ865	♥ AQ7	AP			
North HCP: 4	♦ 65	♦ 104	1. Gambling			
South HCP: 19	♣ 10	♣ AJ983				
Contract: 4♣ S						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ AQJ72	♠ 108			3NT <sup>1</sup>	Pass
Vul: EW	♥ K10953	♥ Q864	4♦ <sup>2</sup>	AP		
North HCP: 10	♦ 3	♦ 7	1. Gambling			
South HCP: 3	♣ 103	♣ J86542	2. artificial			
Contract: 4♦ E						

## South hands (Practice Page)

### None

Board: 85	♠ Q865	East Opens 3NT.
Dealer: E	♥ A86	West Bids 4♣ if possible.
Vul: None	♦ J2	
HCP: 8	♣ J876	You bid first.

Board: 86	♠ 1054	West Opens 3NT.
Dealer: W	♥ 7	East Bids 4♣ if possible.
Vul: NS	♦ A98632	
HCP: 5	♣ J92	Partner bids first.

Board: 87	♠ A984	East Opens 3NT.
Dealer: E	♥ AKJ74	West Bids 4♣ if possible.
Vul: Both	♦ 85	
HCP: 13	♣ J2	You bid first.

Board: 88	♠ 82	West Opens 3NT.
Dealer: W	♥ AKQ7	East Bids 6♠ if possible.
Vul: None	♦ 102	
HCP: 15	♣ KQJ32	Partner bids first.

Board: 89	♠ AKJ	East Opens 3NT.
Dealer: E	♥ AQ7	
Vul: NS	♦ 104	You bid first.
HCP: 19	♣ AJ983	

Board: 90	♠ 108	West Opens 3NT.
Dealer: W	♥ Q864	East Bids 4♦ if possible.
Vul: EW	♦ 7	
HCP: 3	♣ J86542	Partner bids first.

## None Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ AKJ94	♠ Q865			3NT <sup>1</sup>	Pass
Vul: None	♥ Q754	♥ A86	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ 10975	♦ J2	1. Gambling			
South HCP: 8	♣ —	♣ J876	2. artificial			
Contract: 4♣ W						

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ KQ863	♠ 1054			3NT <sup>1</sup>	Pass
Vul: NS	♥ Q842	♥ 7	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ QJ5	♦ A98632	1. Gambling			
South HCP: 5	♣ 7	♣ J92	2. artificial			
Contract: 4♣ E						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ QJ1072	♠ A984			3NT <sup>1</sup>	Pass
Vul: Both	♥ Q1053	♥ AKJ74	4♣ <sup>2</sup>	AP		
North HCP: 8	♦ QJ6	♦ 85	1. Gambling			
South HCP: 13	♣ 9	♣ J2	2. artificial			
Contract: 4♣ W						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ 82			3NT <sup>1</sup>	Pass
Vul: None	♥ J98432	♥ AKQ7	6♠	X		
North HCP: 2	♦ 5	♦ 102	AP			
South HCP: 15	♣ 109876	♣ KQJ32	1. Gambling			
Contract: 6♠ X E						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ 65432	♠ AKJ			3NT <sup>1</sup>	4♣
Vul: NS	♥ KJ865	♥ AQ7	AP			
North HCP: 4	♦ 65	♦ 104	1. Gambling			
South HCP: 19	♣ 10	♣ AJ983				
Contract: 4♣ S						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ AQJ72	♠ 108			3NT <sup>1</sup>	Pass
Vul: EW	♥ K10953	♥ Q864	4♦ <sup>2</sup>	AP		
North HCP: 10	♦ 3	♦ 7	1. Gambling			
South HCP: 3	♣ 103	♣ J86542	2. artificial			
Contract: 4♦ E						

## North hands (Practice Page)

### None

Board: 91      ♠ AQ732  
Dealer: E      ♥ 9  
Vul: None      ♦ 975  
HCP: 13      ♣ AK76

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

Partner bids first.

Board: 92      ♠ J82  
Dealer: W      ♥ 1097643  
Vul: NS      ♦ 84  
HCP: 1      ♣ 63

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

You bid first.

Board: 93      ♠ A10763  
Dealer: E      ♥ K63  
Vul: EW      ♦ A98  
HCP: 11      ♣ 92

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

Partner bids first.

Board: 94      ♠ AJ83  
Dealer: W      ♥ A86  
Vul: NS      ♦ 103  
HCP: 9      ♣ 10953

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

You bid first.

Board: 95      ♠ J  
Dealer: E      ♥ AQJ10762  
Vul: Both      ♦ KQ73  
HCP: 13      ♣ 7

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

Partner bids first.

Board: 96  
Dealer: W  
Vul: EW  
HCP: 10

♠ AJ3  
♥ A10952  
♦ 6  
♣ J532

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

## None Both hands (Answers Page)

Board: 91  
 Dealer: E  
 Vul: None  
 North HCP: 13  
 South HCP: 6  
 Contract: 4♦ E

North:  
 ♠ AQ732  
 ♥ 9  
 ♦ 975  
 ♣ AK76

South:  
 ♠ 864  
 ♥ QJ32  
 ♦ J2  
 ♣ Q954

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

Board: 92  
 Dealer: W  
 Vul: NS  
 North HCP: 1  
 South HCP: 14  
 Contract: 5♣ E

North:  
 ♠ J82  
 ♥ 1097643  
 ♦ 84  
 ♣ 63

South:  
 ♠ A109  
 ♥ —  
 ♦ AKQJ6532  
 ♣ 102

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♦
Pass	Pass	XA♠♠	Pass
5♣	AP		
1. Gambling			
2. artificial			

Board: 93  
 Dealer: E  
 Vul: EW  
 North HCP: 11  
 South HCP: 9  
 Contract: 4♣ W

North:  
 ♠ A10763  
 ♥ K63  
 ♦ A98  
 ♣ 92

South:  
 ♠ 952  
 ♥ A102  
 ♦ KQ1075  
 ♣ 83

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 94  
 Dealer: W  
 Vul: NS  
 North HCP: 9  
 South HCP: 12  
 Contract: 4♦ W

North:  
 ♠ AJ83  
 ♥ A86  
 ♦ 103  
 ♣ 10953

South:  
 ♠ 10954  
 ♥ KQJ2  
 ♦ —  
 ♣ AQ864

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

Board: 95  
 Dealer: E  
 Vul: Both  
 North HCP: 13  
 South HCP: 4  
 Contract: 4♥ N

North:  
 ♠ J  
 ♥ AQJ10762  
 ♦ KQ73  
 ♣ 7

South:  
 ♠ K1043  
 ♥ 84  
 ♦ J1092  
 ♣ 862

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	4♥	AP	
1. Gambling			
2. artificial			

Board: 96  
Dealer: W  
Vul: EW  
North HCP: 10  
South HCP: 13  
Contract: 4♦ W

North:  
♠ AJ3  
♥ A10952  
♦ 6  
♣ J532

South:  
♠ KQ854  
♥ KJ  
♦ 974  
♣ A109

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



## South hands (Practice Page)

### None

Board: 91      ♠ 864  
Dealer: E      ♥ QJ32  
Vul: None     ♦ J2  
HCP: 6        ♣ Q954

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

You bid first.

Board: 92      ♠ A109  
Dealer: W      ♥ —  
Vul: NS        ♦ AKQJ6532  
HCP: 14       ♣ 102

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

Partner bids first.

Board: 93      ♠ 952  
Dealer: E      ♥ A102  
Vul: EW        ♦ KQ1075  
HCP: 9        ♣ 83

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

You bid first.

Board: 94      ♠ 10954  
Dealer: W      ♥ KQJ2  
Vul: NS        ♦ —  
HCP: 12       ♣ AQ864

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

Partner bids first.

Board: 95      ♠ K1043  
Dealer: E      ♥ 84  
Vul: Both     ♦ J1092  
HCP: 4        ♣ 862

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

You bid first.

Board: 96      ♠ KQ854  
Dealer: W      ♥ KJ  
Vul: EW      ♦ 974  
HCP: 13      ♣ A109

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

## None Both hands (Answers Page)

Board: 91  
Dealer: E  
Vul: None  
North HCP: 13  
South HCP: 6  
Contract: 4♦ E

North:  
♠ AQ732  
♥ 9  
♦ 975  
♣ AK76

South:  
♠ 864  
♥ QJ32  
♦ J2  
♣ Q954

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

Board: 92  
Dealer: W  
Vul: NS  
North HCP: 1  
South HCP: 14  
Contract: 5♣ E

North:  
♠ J82  
♥ 1097643  
♦ 84  
♣ 63

South:  
♠ A109  
♥ —  
♦ AKQJ6532  
♣ 102

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♦
Pass	Pass	XA♠♠	Pass
5♣	AP		
1. Gambling			
2. artificial			

Board: 93  
Dealer: E  
Vul: EW  
North HCP: 11  
South HCP: 9  
Contract: 4♣ W

North:  
♠ A10763  
♥ K63  
♦ A98  
♣ 92

South:  
♠ 952  
♥ A102  
♦ KQ1075  
♣ 83

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 94  
Dealer: W  
Vul: NS  
North HCP: 9  
South HCP: 12  
Contract: 4♦ W

North:  
♠ AJ83  
♥ A86  
♦ 103  
♣ 10953

South:  
♠ 10954  
♥ KQJ2  
♦ —  
♣ AQ864

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

Board: 95  
Dealer: E  
Vul: Both  
North HCP: 13  
South HCP: 4  
Contract: 4♥ N

North:  
♠ J  
♥ AQJ10762  
♦ KQ73  
♣ 7

South:  
♠ K1043  
♥ 84  
♦ J1092  
♣ 862

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	4♥	AP	
1. Gambling			
2. artificial			

Board: 96  
Dealer: W  
Vul: EW  
North HCP: 10  
South HCP: 13  
Contract: 4♦ W

North:  
♠ AJ3  
♥ A10952  
♦ 6  
♣ J532

South:  
♠ KQ854  
♥ KJ  
♦ 974  
♣ A109

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

## North hands (Practice Page)

### None

Board: 97	♠ A5	East Opens 3NT.
Dealer: E	♥ A1064	West Bids 4♣ if possible.
Vul: Both	♦ AK1052	
HCP: 16	♣ J7	Partner bids first.

Board: 98	♠ 765	West Opens 3NT.
Dealer: W	♥ 543	East Bids 4♣ if possible.
Vul: None	♦ AQ9852	
HCP: 6	♣ 2	You bid first.

Board: 99	♠ K84	East Opens 3NT.
Dealer: E	♥ AJ94	West Bids 4♣ if possible.
Vul: NS	♦ 73	East Bids 4♦ if possible.
HCP: 8	♣ 9752	Partner bids first.

Board: 100	♠ KQ8	West Opens 3NT.
Dealer: W	♥ A87	
Vul: Both	♦ AK765	You bid first.
HCP: 16	♣ 102	

Board: 101	♠ K762	East Opens 3NT.
Dealer: E	♥ 532	West Bids 4♥ if possible.
Vul: None	♦ A9653	
HCP: 7	♣ 4	Partner bids first.

Board: 102	♠ AQJ63	West Opens 3NT.
Dealer: W	♥ K754	
Vul: NS	♦ J4	You bid first.
HCP: 16	♣ AJ	

## None Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ KQJ973			3NT <sup>1</sup>	Pass
Vul: Both	♥ A1064	♥ KQ98	4♣ <sup>2</sup>	4♦	AP	
North HCP: 16	♦ AK1052	♦ 6	1. Gambling			
South HCP: 11	♣ J7	♣ 65	2. artificial			
Contract: 4♦ N						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ 765	♠ AQ8	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: None	♥ 543	♥ J1076	1. Gambling			
North HCP: 6	♦ AQ9852	♦ K63	2. artificial			
South HCP: 10	♣ 2	♣ 764				
Contract: 4♣ E						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ K84	♠ AQ63			3NT <sup>1</sup>	Pass
Vul: NS	♥ AJ94	♥ 8763	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 8	♦ 73	♦ 104	1. Gambling			
South HCP: 10	♣ 9752	♣ A63	2. artificial			
Contract: 4♦ E						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ KQ8	♠ J765	3NT <sup>1</sup>	4♦	AP	
Vul: Both	♥ A87	♥ 54	1. Gambling			
North HCP: 16	♦ AK765	♦ QJ93				
South HCP: 4	♣ 102	♣ 864				
Contract: 4♦ N						

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ K762	♠ 1085			3NT <sup>1</sup>	Pass
Vul: None	♥ 532	♥ K96	4♥	AP		
North HCP: 7	♦ A9653	♦ QJ87	1. Gambling			
South HCP: 7	♣ 4	♣ J108				
Contract: 4♥ W						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ AQJ63	♠ K109742	3NT <sup>1</sup>	4♠	AP	
Vul: NS	♥ K754	♥ A109	1. Gambling			
North HCP: 16	♦ J4	♦ 10				
South HCP: 7	♣ AJ	♣ 1063				
Contract: 4♠ N						

## South hands (Practice Page)

### None

Board: 97	♠ KQJ973	East Opens 3NT.
Dealer: E	♥ KQ98	West Bids 4♣ if possible.
Vul: Both	♦ 6	
HCP: 11	♣ 65	You bid first.
Board: 98	♠ AQ8	West Opens 3NT.
Dealer: W	♥ J1076	East Bids 4♣ if possible.
Vul: None	♦ K63	
HCP: 10	♣ 764	Partner bids first.
Board: 99	♠ AQ63	East Opens 3NT.
Dealer: E	♥ 8763	West Bids 4♣ if possible.
Vul: NS	♦ 104	East Bids 4♦ if possible.
HCP: 10	♣ A63	You bid first.
Board: 100	♠ J765	West Opens 3NT.
Dealer: W	♥ 54	
Vul: Both	♦ QJ93	Partner bids first.
HCP: 4	♣ 864	
Board: 101	♠ 1085	East Opens 3NT.
Dealer: E	♥ K96	West Bids 4♥ if possible.
Vul: None	♦ QJ87	
HCP: 7	♣ J108	You bid first.
Board: 102	♠ K109742	West Opens 3NT.
Dealer: W	♥ A109	
Vul: NS	♦ 10	Partner bids first.
HCP: 7	♣ 1063	

## None Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ KQJ973			3NT <sup>1</sup>	Pass
Vul: Both	♥ A1064	♥ KQ98	4♣ <sup>2</sup>	4♦	AP	
North HCP: 16	♦ AK1052	♦ 6	1. Gambling			
South HCP: 11	♣ J7	♣ 65	2. artificial			
Contract: 4♦ N						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ 765	♠ AQ8	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: None	♥ 543	♥ J1076	1. Gambling			
North HCP: 6	♦ AQ9852	♦ K63	2. artificial			
South HCP: 10	♣ 2	♣ 764				
Contract: 4♣ E						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ K84	♠ AQ63			3NT <sup>1</sup>	Pass
Vul: NS	♥ AJ94	♥ 8763	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 8	♦ 73	♦ 104	1. Gambling			
South HCP: 10	♣ 9752	♣ A63	2. artificial			
Contract: 4♦ E						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ KQ8	♠ J765	3NT <sup>1</sup>	4♦	AP	
Vul: Both	♥ A87	♥ 54	1. Gambling			
North HCP: 16	♦ AK765	♦ QJ93				
South HCP: 4	♣ 102	♣ 864				
Contract: 4♦ N						

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ K762	♠ 1085			3NT <sup>1</sup>	Pass
Vul: None	♥ 532	♥ K96	4♥	AP		
North HCP: 7	♦ A9653	♦ QJ87	1. Gambling			
South HCP: 7	♣ 4	♣ J108				
Contract: 4♥ W						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ AQJ63	♠ K109742	3NT <sup>1</sup>	4♠	AP	
Vul: NS	♥ K754	♥ A109	1. Gambling			
North HCP: 16	♦ J4	♦ 10				
South HCP: 7	♣ AJ	♣ 1063				
Contract: 4♠ N						



## North hands (Practice Page)

### None

Board: 103      ♠ K1086  
Dealer: E        ♥ K742  
Vul: EW         ♦ 73  
HCP: 15         ♣ AKQ

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

Partner bids first.

Board: 104      ♠ AKQ3  
Dealer: W        ♥ AQ8753  
Vul: None       ♦ 10  
HCP: 22         ♣ AK

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

You bid first.

Board: 105      ♠ K42  
Dealer: E        ♥ AKJ642  
Vul: NS         ♦ AQ6  
HCP: 17         ♣ 10

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

Partner bids first.

Board: 106      ♠ AQ5  
Dealer: W        ♥ 10853  
Vul: EW         ♦ —  
HCP: 10         ♣ KJ10953

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

You bid first.

Board: 107      ♠ K4  
Dealer: E        ♥ K9843  
Vul: Both       ♦ Q743  
HCP: 8         ♣ 75

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

Partner bids first.

Board: 108

Dealer: W

Vul: NS

HCP: 14

♠ KQJ7653

♥ AK3

♦ J3

♣ 10

West Opens 3NT.

You bid first.

## None Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ K1086	♠ A43			3NT <sup>1</sup>	Pass
Vul: EW	♥ K742	♥ A95	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 15	♦ 73	♦ J4	1. Gambling			
South HCP: 9	♣ AKQ	♣ 108763	2. artificial			
Contract: 4♦ E						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ AKQ3	♠ 4	3NT <sup>1</sup>	X	4♣ <sup>2</sup>	Pass
Vul: None	♥ AQ8753	♥ J96	4♦	4♥	AP	
North HCP: 22	♦ 10	♦ 543	1. Gambling			
South HCP: 4	♣ AK	♣ QJ10872	2. artificial			
Contract: 4♥ N						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ K42	♠ AJ98			3NT <sup>1</sup>	Pass
Vul: NS	♥ AKJ642	♥ 983	4♣ <sup>2</sup>	4♥	AP	
North HCP: 17	♦ AQ6	♦ K1095	1. Gambling			
South HCP: 8	♣ 10	♣ 86	2. artificial			
Contract: 4♥ N						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ AQ5	♠ 8743	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ 10853	♥ K94	4♦	Pass	5♦	AP
North HCP: 10	♦ —	♦ J103	1. Gambling			
South HCP: 6	♣ KJ10953	♣ Q86	2. artificial			
Contract: 5♦ W						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ A109			3NT <sup>1</sup>	Pass
Vul: Both	♥ K9843	♥ A1072	4♣ <sup>2</sup>	AP		
North HCP: 8	♦ Q743	♦ AKJ5	1. Gambling			
South HCP: 16	♣ 75	♣ 43	2. artificial			
Contract: 4♣ W						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ KQJ7653	♠ A10	3NT <sup>1</sup>	4♠	AP	
Vul: NS	♥ AK3	♥ J98652	1. Gambling			
North HCP: 14	♦ J3	♦ KQ95				
South HCP: 11	♣ 10	♣ J				
Contract: 4♠ N						

## South hands (Practice Page)

None

Board: 103  
Dealer: E  
Vul: EW  
HCP: 9

♠ A43  
♥ A95  
♦ J4  
♣ 108763

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

You bid first.

Board: 104  
Dealer: W  
Vul: None  
HCP: 4

♠ 4  
♥ J96  
♦ 543  
♣ QJ10872

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

Partner bids first.

Board: 105  
Dealer: E  
Vul: NS  
HCP: 8

♠ AJ98  
♥ 983  
♦ K1095  
♣ 86

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

You bid first.

Board: 106  
Dealer: W  
Vul: EW  
HCP: 6

♠ 8743  
♥ K94  
♦ J103  
♣ Q86

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

Partner bids first.

Board: 107  
Dealer: E  
Vul: Both  
HCP: 16

♠ A109  
♥ A1072  
♦ AKJ5  
♣ 43

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

You bid first.

Board: 108

Dealer: W

Vul: NS

HCP: 11

♠ A10

♥ J98652

♦ KQ95

♣ J

West Opens 3NT.

Partner bids first.

## None Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ K1086	♠ A43			3NT <sup>1</sup>	Pass
Vul: EW	♥ K742	♥ A95	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 15	♦ 73	♦ J4	1. Gambling			
South HCP: 9	♣ AKQ	♣ 108763	2. artificial			
Contract: 4♦ E						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ AKQ3	♠ 4	3NT <sup>1</sup>	X	4♣ <sup>2</sup>	Pass
Vul: None	♥ AQ8753	♥ J96	4♦	4♥	AP	
North HCP: 22	♦ 10	♦ 543	1. Gambling			
South HCP: 4	♣ AK	♣ QJ10872	2. artificial			
Contract: 4♥ N						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ K42	♠ AJ98			3NT <sup>1</sup>	Pass
Vul: NS	♥ AKJ642	♥ 983	4♣ <sup>2</sup>	4♥	AP	
North HCP: 17	♦ AQ6	♦ K1095	1. Gambling			
South HCP: 8	♣ 10	♣ 86	2. artificial			
Contract: 4♥ N						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ AQ5	♠ 8743	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ 10853	♥ K94	4♦	Pass	5♦	AP
North HCP: 10	♦ —	♦ J103	1. Gambling			
South HCP: 6	♣ KJ10953	♣ Q86	2. artificial			
Contract: 5♦ W						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ A109			3NT <sup>1</sup>	Pass
Vul: Both	♥ K9843	♥ A1072	4♣ <sup>2</sup>	AP		
North HCP: 8	♦ Q743	♦ AKJ5	1. Gambling			
South HCP: 16	♣ 75	♣ 43	2. artificial			
Contract: 4♣ W						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ KQJ7653	♠ A10	3NT <sup>1</sup>	4♠	AP	
Vul: NS	♥ AK3	♥ J98652	1. Gambling			
North HCP: 14	♦ J3	♦ KQ95				
South HCP: 11	♣ 10	♣ J				
Contract: 4♠ N						

## North hands (Practice Page)

### None

Board: 109      ♠ J865  
Dealer: E        ♥ K763  
Vul: Both        ♦ J3  
HCP: 8           ♣ K76

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

Partner bids first.

Board: 110      ♠ J76  
Dealer: W        ♥ AQ86  
Vul: None        ♦ 104  
HCP: 10          ♣ K1094

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

You bid first.

Board: 111      ♠ Q7  
Dealer: E        ♥ AQ102  
Vul: Both        ♦ 963  
HCP: 14          ♣ KQJ7

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

Partner bids first.

Board: 112      ♠ 107  
Dealer: W        ♥ K109632  
Vul: None        ♦ AQJ10  
HCP: 10          ♣ 8

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

You bid first.

Board: 113      ♠ J9  
Dealer: E        ♥ K1076  
Vul: NS          ♦ A10753  
HCP: 8           ♣ 43

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

Partner bids first.

Board: 114

Dealer: W

Vul: Both

HCP: 12

♠ 87

♥ KQ10754

♦ AK

♣ 752

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.



## None Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ J865	♠ KQ1072			3NT <sup>1</sup>	Pass
Vul: Both	♥ K763	♥ A942	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 8	♦ J3	♦ 95	1. Gambling			
South HCP: 13	♣ K76	♣ A5	2. artificial			
Contract: 4♦ E						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ J76	♠ Q109532	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ AQ86	♥ 943	4♦	Pass	5♦	AP
North HCP: 10	♦ 104	♦ 63	1. Gambling			
South HCP: 4	♣ K1094	♣ Q2	2. artificial			
Contract: 5♦ W						

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ AKJ1065			3NT <sup>1</sup>	Pass
Vul: Both	♥ AQ102	♥ K4	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 14	♦ 963	♦ 10	1. Gambling			
South HCP: 11	♣ KQJ7	♣ 6542	2. artificial			
Contract: 4♦ E						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ 107	♠ A82	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: None	♥ K109632	♥ J84	1. Gambling			
North HCP: 10	♦ AQJ10	♦ K974	2. artificial			
South HCP: 8	♣ 8	♣ 653				
Contract: 4♣ E						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ J9	♠ AK752			3NT <sup>1</sup>	Pass
Vul: NS	♥ K1076	♥ QJ	4♣ <sup>2</sup>	AP		
North HCP: 8	♦ A10753	♦ KJ964	1. Gambling			
South HCP: 14	♣ 43	♣ 9	2. artificial			
Contract: 4♣ W						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ 87	♠ KJ92	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ KQ10754	♥ AJ32	1. Gambling			
North HCP: 12	♦ AK	♦ QJ86	2. artificial			
South HCP: 12	♣ 752	♣ 8				
Contract: 4♣ E						

## South hands (Practice Page)

### None

Board: 109      ♠ KQ1072  
Dealer: E        ♥ A942  
Vul: Both        ♦ 95  
HCP: 13         ♣ A5

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

You bid first.

Board: 110      ♠ Q109532  
Dealer: W        ♥ 943  
Vul: None        ♦ 63  
HCP: 4           ♣ Q2

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

Partner bids first.

Board: 111      ♠ AKJ1065  
Dealer: E        ♥ K4  
Vul: Both        ♦ 10  
HCP: 11         ♣ 6542

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

You bid first.

Board: 112      ♠ A82  
Dealer: W        ♥ J84  
Vul: None        ♦ K974  
HCP: 8           ♣ 653

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

Partner bids first.

Board: 113      ♠ AK752  
Dealer: E        ♥ QJ  
Vul: NS          ♦ KJ964  
HCP: 14         ♣ 9

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

You bid first.

Board: 114

Dealer: W

Vul: Both

HCP: 12

♠ KJ92

♥ AJ32

♦ QJ86

♣ 8

West Opens 3NT.

East Bids 4♣ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ J865	♠ KQ1072			3NT <sup>1</sup>	Pass
Vul: Both	♥ K763	♥ A942	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 8	♦ J3	♦ 95	1. Gambling			
South HCP: 13	♣ K76	♣ A5	2. artificial			
Contract: 4♦ E						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ J76	♠ Q109532	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ AQ86	♥ 943	4♦	Pass	5♦	AP
North HCP: 10	♦ 104	♦ 63	1. Gambling			
South HCP: 4	♣ K1094	♣ Q2	2. artificial			
Contract: 5♦ W						

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ AKJ1065			3NT <sup>1</sup>	Pass
Vul: Both	♥ AQ102	♥ K4	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 14	♦ 963	♦ 10	1. Gambling			
South HCP: 11	♣ KQJ7	♣ 6542	2. artificial			
Contract: 4♦ E						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ 107	♠ A82	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: None	♥ K109632	♥ J84	1. Gambling			
North HCP: 10	♦ AQJ10	♦ K974	2. artificial			
South HCP: 8	♣ 8	♣ 653				
Contract: 4♣ E						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ J9	♠ AK752			3NT <sup>1</sup>	Pass
Vul: NS	♥ K1076	♥ QJ	4♣ <sup>2</sup>	AP		
North HCP: 8	♦ A10753	♦ KJ964	1. Gambling			
South HCP: 14	♣ 43	♣ 9	2. artificial			
Contract: 4♣ W						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ 87	♠ KJ92	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ KQ10754	♥ AJ32	1. Gambling			
North HCP: 12	♦ AK	♦ QJ86	2. artificial			
South HCP: 12	♣ 752	♣ 8				
Contract: 4♣ E						

## North hands (Practice Page)

### None

Board: 115      ♠ AQJ7  
Dealer: E        ♥ K965  
Vul: None        ♦ 654  
HCP: 13         ♣ K4

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

Partner bids first.

Board: 116      ♠ 9  
Dealer: W        ♥ A53  
Vul: NS         ♦ AKQ108  
HCP: 13         ♣ 9432

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

You bid first.

Board: 117      ♠ KQ64  
Dealer: E        ♥ AQ5  
Vul: EW         ♦ 92  
HCP: 11         ♣ 6542

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

Partner bids first.

Board: 118      ♠ Q54  
Dealer: W        ♥ 95  
Vul: None        ♦ QJ765  
HCP: 5         ♣ 983

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

You bid first.

Board: 119      ♠ J863  
Dealer: E        ♥ 87  
Vul: NS         ♦ KQ65  
HCP: 6         ♣ 632

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

Partner bids first.

Board: 120      ♠ 762  
Dealer: W        ♥ A986  
Vul: EW         ♦ J108  
HCP: 12         ♣ AK6

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

You bid first.

## None Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ AQJ7	♠ K10862			3NT <sup>1</sup>	Pass
Vul: None	♥ K965	♥ 7	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 13	♦ 654	♦ J87	1. Gambling			
South HCP: 9	♣ K4	♣ AJ95	2. artificial			
Contract: 4♦ E						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ AKQ10	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
Vul: NS	♥ A53	♥ KQJ1092	AP			
North HCP: 13	♦ AKQ108	♦ 5	1. Gambling			
South HCP: 16	♣ 9432	♣ J5	2. artificial			
Contract: 4♥ S						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ KQ64	♠ 108			3NT <sup>1</sup>	Pass
Vul: EW	♥ AQ5	♥ KJ7642	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ 92	♦ K65	1. Gambling			
South HCP: 8	♣ 6542	♣ J3	2. artificial			
Contract: 4♣ W						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ Q54	♠ A1032	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
Vul: None	♥ 95	♥ AQJ1082	AP			
North HCP: 5	♦ QJ765	♦ A2	1. Gambling			
South HCP: 15	♣ 983	♣ 4	2. artificial			
Contract: 4♥ S						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ J863	♠ Q102			3NT <sup>1</sup>	Pass
Vul: NS	♥ 87	♥ KQ6532	4♣ <sup>2</sup>	AP		
North HCP: 6	♦ KQ65	♦ 943	1. Gambling			
South HCP: 7	♣ 632	♣ 9	2. artificial			
Contract: 4♣ W						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ 762	♠ AQ954	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ A986	♥ Q3	4♦	AP		
North HCP: 12	♦ J108	♦ 752	1. Gambling			
South HCP: 8	♣ AK6	♣ 842	2. artificial			
Contract: 4♦ W						

## South hands (Practice Page)

### None

Board: 115      ♠ K10862  
Dealer: E        ♥ 7  
Vul: None        ♦ J87  
HCP: 9           ♣ AJ95

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

Board: 116      ♠ AKQ10  
Dealer: W        ♥ KQJ1092  
Vul: NS          ♦ 5  
HCP: 16          ♣ J5

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

Board: 117      ♠ 108  
Dealer: E        ♥ KJ7642  
Vul: EW         ♦ K65  
HCP: 8           ♣ J3

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

Board: 118      ♠ A1032  
Dealer: W        ♥ AQJ1082  
Vul: None        ♦ A2  
HCP: 15          ♣ 4

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

Board: 119      ♠ Q102  
Dealer: E        ♥ KQ6532  
Vul: NS          ♦ 943  
HCP: 7           ♣ 9

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

Board: 120      ♠ AQ954  
Dealer: W        ♥ Q3  
Vul: EW         ♦ 752  
HCP: 8           ♣ 842

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

## None Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ AQJ7	♠ K10862			3NT <sup>1</sup>	Pass
Vul: None	♥ K965	♥ 7	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 13	♦ 654	♦ J87	1. Gambling			
South HCP: 9	♣ K4	♣ AJ95	2. artificial			
Contract: 4♦ E						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ AKQ10	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
Vul: NS	♥ A53	♥ KQJ1092	AP			
North HCP: 13	♦ AKQ108	♦ 5	1. Gambling			
South HCP: 16	♣ 9432	♣ J5	2. artificial			
Contract: 4♥ S						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ KQ64	♠ 108			3NT <sup>1</sup>	Pass
Vul: EW	♥ AQ5	♥ KJ7642	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ 92	♦ K65	1. Gambling			
South HCP: 8	♣ 6542	♣ J3	2. artificial			
Contract: 4♣ W						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ Q54	♠ A1032	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
Vul: None	♥ 95	♥ AQJ1082	AP			
North HCP: 5	♦ QJ765	♦ A2	1. Gambling			
South HCP: 15	♣ 983	♣ 4	2. artificial			
Contract: 4♥ S						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ J863	♠ Q102			3NT <sup>1</sup>	Pass
Vul: NS	♥ 87	♥ KQ6532	4♣ <sup>2</sup>	AP		
North HCP: 6	♦ KQ65	♦ 943	1. Gambling			
South HCP: 7	♣ 632	♣ 9	2. artificial			
Contract: 4♣ W						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ 762	♠ AQ954	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ A986	♥ Q3	4♦	AP		
North HCP: 12	♦ J108	♦ 752	1. Gambling			
South HCP: 8	♣ AK6	♣ 842	2. artificial			
Contract: 4♦ W						



## North hands (Practice Page)

### None

Board: 121	♠ 643	East Opens 3NT.
Dealer: E	♥ 765	West Bids 4♣ if possible.
Vul: NS	♦ AK62	
HCP: 7	♣ 863	Partner bids first.
Board: 122	♠ K2	West Opens 3NT.
Dealer: W	♥ K10542	East Bids 4♣ if possible.
Vul: EW	♦ 10875	
HCP: 7	♣ J4	You bid first.
Board: 123	♠ Q1093	East Opens 3NT.
Dealer: E	♥ 104	
Vul: Both	♦ 32	Partner bids first.
HCP: 5	♣ K9832	
Board: 124	♠ J10953	West Opens 3NT.
Dealer: W	♥ KQ94	East Bids 4♣ if possible.
Vul: None	♦ 93	
HCP: 7	♣ J3	You bid first.
Board: 125	♠ 1032	East Opens 3NT.
Dealer: E	♥ KQ65432	West Bids 4♣ if possible.
Vul: Both	♦ 2	East Bids 4♦ if possible.
HCP: 9	♣ A3	West Bids 5♦ if possible.
		Partner bids first.
Board: 126	♠ A65	West Opens 3NT.
Dealer: W	♥ K1098	East Bids 4♣ if possible.
Vul: None	♦ KQJ93	
HCP: 13	♣ 3	You bid first.

## None Both hands (Answers Page)

Board: 121  
 Dealer: E  
 Vul: NS  
 North HCP: 7  
 South HCP: 10  
 Contract: 4♣ W

North:  
 ♠ 643  
 ♥ 765  
 ♦ AK62  
 ♣ 863

South:  
 ♠ AKQJ10972  
 ♥ 10  
 ♦ 984  
 ♣ 10

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 122  
 Dealer: W  
 Vul: EW  
 North HCP: 7  
 South HCP: 14  
 Contract: 4♠ S

North:  
 ♠ K2  
 ♥ K10542  
 ♦ 10875  
 ♣ J4

South:  
 ♠ AQJ1085  
 ♥ QJ  
 ♦ A962  
 ♣ 9

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

Board: 123  
 Dealer: E  
 Vul: Both  
 North HCP: 5  
 South HCP: 14  
 Contract: 4♥ S

North:  
 ♠ Q1093  
 ♥ 104  
 ♦ 32  
 ♣ K9832

South:  
 ♠ J6  
 ♥ AQJ9632  
 ♦ 6  
 ♣ AQ6

West	North	East	South
		3NT <sup>1</sup>	4♥
AP			
1. Gambling			

Board: 124  
 Dealer: W  
 Vul: None  
 North HCP: 7  
 South HCP: 12  
 Contract: 4♣ E

North:  
 ♠ J10953  
 ♥ KQ94  
 ♦ 93  
 ♣ J3

South:  
 ♠ AK74  
 ♥ A103  
 ♦ J82  
 ♣ 1092

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

Board: 125  
 Dealer: E  
 Vul: Both  
 North HCP: 9  
 South HCP: 6  
 Contract: 5♦ E

North:  
 ♠ 1032  
 ♥ KQ65432  
 ♦ 2  
 ♣ A3

South:  
 ♠ KJ5  
 ♥ J109  
 ♦ J10  
 ♣ 98654

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

Board: 126

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 4♣ E

North:

♠ A65

♥ K1098

♦ KQJ93

♣ 3

South:

♠ KJ

♥ A532

♦ 10765

♣ J42

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## South hands (Practice Page)

### None

Board: 121	♠ AKQJ10972	East Opens 3NT.
Dealer: E	♥ 10	West Bids 4♣ if possible.
Vul: NS	♦ 984	
HCP: 10	♣ 10	You bid first.

Board: 122	♠ AQJ1085	West Opens 3NT.
Dealer: W	♥ QJ	East Bids 4♣ if possible.
Vul: EW	♦ A962	
HCP: 14	♣ 9	Partner bids first.

Board: 123	♠ J6	East Opens 3NT.
Dealer: E	♥ AQJ9632	
Vul: Both	♦ 6	You bid first.
HCP: 14	♣ AQ6	

Board: 124	♠ AK74	West Opens 3NT.
Dealer: W	♥ A103	East Bids 4♣ if possible.
Vul: None	♦ J82	
HCP: 12	♣ 1092	Partner bids first.

Board: 125	♠ KJ5	East Opens 3NT.
Dealer: E	♥ J109	West Bids 4♣ if possible.
Vul: Both	♦ J10	East Bids 4♦ if possible.
HCP: 6	♣ 98654	West Bids 5♦ if possible.
		You bid first.

Board: 126	♠ KJ	West Opens 3NT.
Dealer: W	♥ A532	East Bids 4♣ if possible.
Vul: None	♦ 10765	
HCP: 9	♣ J42	Partner bids first.

## None Both hands (Answers Page)

Board: 121  
 Dealer: E  
 Vul: NS  
 North HCP: 7  
 South HCP: 10  
 Contract: 4♣ W

North:  
 ♠ 643  
 ♥ 765  
 ♦ AK62  
 ♣ 863

South:  
 ♠ AKQJ10972  
 ♥ 10  
 ♦ 984  
 ♣ 10

West	North	East	South
		3NT <sup>1</sup>	Pass
	4♣ <sup>2</sup>	AP	
1. Gambling			
2. artificial			

Board: 122  
 Dealer: W  
 Vul: EW  
 North HCP: 7  
 South HCP: 14  
 Contract: 4♠ S

North:  
 ♠ K2  
 ♥ K10542  
 ♦ 10875  
 ♣ J4

South:  
 ♠ AQJ1085  
 ♥ QJ  
 ♦ A962  
 ♣ 9

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

Board: 123  
 Dealer: E  
 Vul: Both  
 North HCP: 5  
 South HCP: 14  
 Contract: 4♥ S

North:  
 ♠ Q1093  
 ♥ 104  
 ♦ 32  
 ♣ K9832

South:  
 ♠ J6  
 ♥ AQJ9632  
 ♦ 6  
 ♣ AQ6

West	North	East	South
		3NT <sup>1</sup>	4♥
AP			
1. Gambling			

Board: 124  
 Dealer: W  
 Vul: None  
 North HCP: 7  
 South HCP: 12  
 Contract: 4♣ E

North:  
 ♠ J10953  
 ♥ KQ94  
 ♦ 93  
 ♣ J3

South:  
 ♠ AK74  
 ♥ A103  
 ♦ J82  
 ♣ 1092

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

Board: 125  
 Dealer: E  
 Vul: Both  
 North HCP: 9  
 South HCP: 6  
 Contract: 5♦ E

North:  
 ♠ 1032  
 ♥ KQ65432  
 ♦ 2  
 ♣ A3

South:  
 ♠ KJ5  
 ♥ J109  
 ♦ J10  
 ♣ 98654

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

Board: 126

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 4♣ E

North:

♠ A65

♥ K1098

♦ KQJ93

♣ 3

South:

♠ KJ

♥ A532

♦ 10765

♣ J42

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 127	♠ K107542	East Opens 3NT.
Dealer: E	♥ AQ8	West Bids 4♣ if possible.
Vul: NS	♦ J	
HCP: 10	♣ 1085	Partner bids first.
Board: 128	♠ J943	West Opens 3NT.
Dealer: W	♥ 1094	East Bids 4♣ if possible.
Vul: Both	♦ 7653	East Bids XA♠♠ if possible.
HCP: 1	♣ 62	West Bids 5♦ if possible.
		You bid first.
Board: 129	♠ Q95432	East Opens 3NT.
Dealer: E	♥ AJ65	West Bids 4♣ if possible.
Vul: None	♦ 105	
HCP: 7	♣ 10	Partner bids first.
Board: 130	♠ K84	West Opens 3NT.
Dealer: W	♥ AKJ8	East Bids 4♣ if possible.
Vul: NS	♦ 95	West Bids 4♦ if possible.
HCP: 15	♣ A654	You bid first.
Board: 131	♠ AKQ65	East Opens 3NT.
Dealer: E	♥ AQ3	West Bids 4♣ if possible.
Vul: EW	♦ 94	
HCP: 20	♣ KQ8	Partner bids first.
Board: 132	♠ AK9752	West Opens 3NT.
Dealer: W	♥ J86	East Bids 4♣ if possible.
Vul: None	♦ 98	
HCP: 12	♣ A2	You bid first.

## None Both hands (Answers Page)

Board: 127  
 Dealer: E  
 Vul: NS  
 North HCP: 10  
 South HCP: 7  
 Contract: 4♣ W

North:  
 ♠ K107542  
 ♥ AQ8  
 ♦ J  
 ♣ 1085

South:  
 ♠ 6  
 ♥ KJ64  
 ♦ K1096543  
 ♣ 2

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 128  
 Dealer: W  
 Vul: Both  
 North HCP: 1  
 South HCP: 18  
 Contract: 5♦ X W

North:  
 ♠ J943  
 ♥ 1094  
 ♦ 7653  
 ♣ 62

South:  
 ♠ AQ75  
 ♥ AJ75  
 ♦ —  
 ♣ AK1054

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	5♣
Pass	Pass	XA♠♠	Pass
5♦	Pass	Pass	X
AP			
1. Gambling			
2. artificial			

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

North:  
 ♠ Q95432  
 ♥ AJ65  
 ♦ 105  
 ♣ 10

South:  
 ♠ 108  
 ♥ Q92  
 ♦ KJ872  
 ♣ J43

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 130  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 7  
 Contract: 4♦ W

North:  
 ♠ K84  
 ♥ AKJ8  
 ♦ 95  
 ♣ A654

South:  
 ♠ AQ103  
 ♥ 6532  
 ♦ 43  
 ♣ J108

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

Board: 131  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 5  
 Contract: 4♠ N

North:  
 ♠ AKQ65  
 ♥ AQ3  
 ♦ 94  
 ♣ KQ8

South:  
 ♠ J3  
 ♥ K10982  
 ♦ J53  
 ♣ 974

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



Board: 132

Dealer: W

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ AK9752

♥ J86

♦ 98

♣ A2

South:

♠ 6

♥ AKQ1052

♦ 5

♣ K8763

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
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AP

1. Gambling

2. artificial

## South hands (Practice Page)

### None

Board: 127      ♠ 6  
Dealer: E        ♥ KJ64  
Vul: NS         ♦ K1096543  
HCP: 7          ♣ 2

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

Board: 128      ♠ AQ75  
Dealer: W        ♥ AJ75  
Vul: Both       ♦ —  
HCP: 18         ♣ AK1054

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

Board: 129      ♠ 108  
Dealer: E        ♥ Q92  
Vul: None       ♦ KJ872  
HCP: 7          ♣ J43

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

Board: 130      ♠ AQ103  
Dealer: W        ♥ 6532  
Vul: NS         ♦ 43  
HCP: 7          ♣ J108

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

Board: 131      ♠ J3  
Dealer: E        ♥ K10982  
Vul: EW         ♦ J53  
HCP: 5          ♣ 974

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

Board: 132      ♠ 6  
Dealer: W        ♥ AKQ1052  
Vul: None       ♦ 5  
HCP: 12         ♣ K8763

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

## None Both hands (Answers Page)

Board: 127  
 Dealer: E  
 Vul: NS  
 North HCP: 10  
 South HCP: 7  
 Contract: 4♣ W

North:  
 ♠ K107542  
 ♥ AQ8  
 ♦ J  
 ♣ 1085

South:  
 ♠ 6  
 ♥ KJ64  
 ♦ K1096543  
 ♣ 2

West	North	East	South
		3NT <sup>1</sup>	Pass
	4♣ <sup>2</sup>	AP	
1. Gambling			
2. artificial			

Board: 128  
 Dealer: W  
 Vul: Both  
 North HCP: 1  
 South HCP: 18  
 Contract: 5♦ X W

North:  
 ♠ J943  
 ♥ 1094  
 ♦ 7653  
 ♣ 62

South:  
 ♠ AQ75  
 ♥ AJ75  
 ♦ —  
 ♣ AK1054

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	5♣
Pass	Pass	XA♠♠	Pass
5♦	Pass	Pass	X
AP			
1. Gambling			
2. artificial			

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

North:  
 ♠ Q95432  
 ♥ AJ65  
 ♦ 105  
 ♣ 10

South:  
 ♠ 108  
 ♥ Q92  
 ♦ KJ872  
 ♣ J43

West	North	East	South
		3NT <sup>1</sup>	Pass
	4♣ <sup>2</sup>	AP	
1. Gambling			
2. artificial			

Board: 130  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 7  
 Contract: 4♦ W

North:  
 ♠ K84  
 ♥ AKJ8  
 ♦ 95  
 ♣ A654

South:  
 ♠ AQ103  
 ♥ 6532  
 ♦ 43  
 ♣ J108

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

Board: 131  
 Dealer: E  
 Vul: EW  
 North HCP: 20  
 South HCP: 5  
 Contract: 4♠ N

North:  
 ♠ AKQ65  
 ♥ AQ3  
 ♦ 94  
 ♣ KQ8

South:  
 ♠ J3  
 ♥ K10982  
 ♦ J53  
 ♣ 974

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

Board: 132

Dealer: W

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ AK9752

♥ J86

♦ 98

♣ A2

South:

♠ 6

♥ AKQ1052

♦ 5

♣ K8763

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
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AP

1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 133	♠ QJ1086	East Opens 3NT.
Dealer: E	♥ J4	West Bids 4♣ if possible.
Vul: NS	♦ AK854	
HCP: 11	♣ 9	Partner bids first.
Board: 134	♠ KQ9	West Opens 3NT.
Dealer: W	♥ A106542	
Vul: EW	♦ A1084	You bid first.
HCP: 13	♣ —	
Board: 135	♠ Q63	East Opens 3NT.
Dealer: E	♥ J75	West Bids 4♣ if possible.
Vul: Both	♦ AQJ1087	
HCP: 10	♣ 6	Partner bids first.
Board: 136	♠ KJ5	West Opens 3NT.
Dealer: W	♥ J104	East Bids 4♣ if possible.
Vul: NS	♦ 9	West Bids 4♦ if possible.
HCP: 7	♣ Q109765	You bid first.
Board: 137	♠ AKQ94	East Opens 3NT.
Dealer: E	♥ AQ3	West Bids 4♣ if possible.
Vul: Both	♦ KQJ5	
HCP: 21	♣ 2	Partner bids first.
Board: 138	♠ K854	West Opens 3NT.
Dealer: W	♥ AK75	East Bids 4♣ if possible.
Vul: None	♦ 6	West Bids 4♦ if possible.
HCP: 11	♣ J874	East Bids 5♦ if possible.
		You bid first.

## None Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ QJ1086	♠ A			3NT <sup>1</sup>	Pass
Vul: NS	♥ J4	♥ Q876532	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ AK854	♦ Q93	1. Gambling			
South HCP: 9	♣ 9	♣ J4	2. artificial			
Contract: 4♣ W						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ 10643				
Vul: EW	♥ A106542	♥ 7	3NT <sup>1</sup>	4♥	AP	
North HCP: 13	♦ A1084	♦ QJ753	1. Gambling			
South HCP: 4	♣ —	♣ J98				
Contract: 4♥ N						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ Q63	♠ K874			3NT <sup>1</sup>	Pass
Vul: Both	♥ J75	♥ KQ3	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ AQJ1087	♦ K952	1. Gambling			
South HCP: 12	♣ 6	♣ J9	2. artificial			
Contract: 4♣ W						

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ KJ5	♠ AQ63	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ J104	♥ AQ973	4♦	AP		
North HCP: 7	♦ 9	♦ 75	1. Gambling			
South HCP: 12	♣ Q109765	♣ 83	2. artificial			
Contract: 4♦ W						

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ AKQ94	♠ 85			3NT <sup>1</sup>	Pass
Vul: Both	♥ AQ3	♥ 1098764	4♣ <sup>2</sup>	4♠	AP	
North HCP: 21	♦ KQJ5	♦ 763	1. Gambling			
South HCP: 0	♣ 2	♣ 53	2. artificial			
Contract: 4♠ N						

Board: 138	North:	South:	West	North	East	South
Dealer: W	♠ K854	♠ Q1093	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ AK75	♥ J2	4♦	Pass	5♦	AP
North HCP: 11	♦ 6	♦ 9743	1. Gambling			
South HCP: 3	♣ J874	♣ 953	2. artificial			
Contract: 5♦ W						

## South hands (Practice Page)

### None

Board: 133	♠ A	East Opens 3NT.
Dealer: E	♥ Q876532	West Bids 4♣ if possible.
Vul: NS	♦ Q93	
HCP: 9	♣ J4	You bid first.

Board: 134	♠ 10643	West Opens 3NT.
Dealer: W	♥ 7	
Vul: EW	♦ QJ753	Partner bids first.
HCP: 4	♣ J98	

Board: 135	♠ K874	East Opens 3NT.
Dealer: E	♥ KQ3	West Bids 4♣ if possible.
Vul: Both	♦ K952	
HCP: 12	♣ J9	You bid first.

Board: 136	♠ AQ63	West Opens 3NT.
Dealer: W	♥ AQ973	East Bids 4♣ if possible.
Vul: NS	♦ 75	West Bids 4♦ if possible.
HCP: 12	♣ 83	Partner bids first.

Board: 137	♠ 85	East Opens 3NT.
Dealer: E	♥ 1098764	West Bids 4♣ if possible.
Vul: Both	♦ 763	
HCP: 0	♣ 53	You bid first.

Board: 138	♠ Q1093	West Opens 3NT.
Dealer: W	♥ J2	East Bids 4♣ if possible.
Vul: None	♦ 9743	West Bids 4♦ if possible.
HCP: 3	♣ 953	East Bids 5♦ if possible.
		Partner bids first.

## None Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ QJ1086	♠ A			3NT <sup>1</sup>	Pass
Vul: NS	♥ J4	♥ Q876532	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ AK854	♦ Q93	1. Gambling			
South HCP: 9	♣ 9	♣ J4	2. artificial			
Contract: 4♣ W						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ 10643				
Vul: EW	♥ A106542	♥ 7	3NT <sup>1</sup>	4♥	AP	
North HCP: 13	♦ A1084	♦ QJ753	1. Gambling			
South HCP: 4	♣ —	♣ J98				
Contract: 4♥ N						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ Q63	♠ K874			3NT <sup>1</sup>	Pass
Vul: Both	♥ J75	♥ KQ3	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ AQJ1087	♦ K952	1. Gambling			
South HCP: 12	♣ 6	♣ J9	2. artificial			
Contract: 4♣ W						

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ KJ5	♠ AQ63	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ J104	♥ AQ973	4♦	AP		
North HCP: 7	♦ 9	♦ 75	1. Gambling			
South HCP: 12	♣ Q109765	♣ 83	2. artificial			
Contract: 4♦ W						

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ AKQ94	♠ 85			3NT <sup>1</sup>	Pass
Vul: Both	♥ AQ3	♥ 1098764	4♣ <sup>2</sup>	4♠	AP	
North HCP: 21	♦ KQJ5	♦ 763	1. Gambling			
South HCP: 0	♣ 2	♣ 53	2. artificial			
Contract: 4♠ N						

Board: 138	North:	South:	West	North	East	South
Dealer: W	♠ K854	♠ Q1093	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ AK75	♥ J2	4♦	Pass	5♦	AP
North HCP: 11	♦ 6	♦ 9743	1. Gambling			
South HCP: 3	♣ J874	♣ 953	2. artificial			
Contract: 5♦ W						



## North hands (Practice Page)

### None

Board: 139	♠ 876532	East Opens 3NT.
Dealer: E	♥ J85	
Vul: EW	♦ 7	Partner bids first.
HCP: 2	♣ J98	
Board: 140	♠ 1094	West Opens 3NT.
Dealer: W	♥ AQ9653	East Bids 4♣ if possible.
Vul: None	♦ 975	
HCP: 6	♣ 7	You bid first.
Board: 141	♠ A8763	East Opens 3NT.
Dealer: E	♥ K6	West Bids 4♣ if possible.
Vul: NS	♦ KQ865	
HCP: 12	♣ 4	Partner bids first.
Board: 142	♠ AK64	West Opens 3NT.
Dealer: W	♥ AJ103	East Bids 4♣ if possible.
Vul: Both	♦ 983	
HCP: 12	♣ 104	You bid first.
Board: 143	♠ K875	East Opens 3NT.
Dealer: E	♥ 10542	West Bids 4♣ if possible.
Vul: None	♦ AKJ3	
HCP: 11	♣ 10	Partner bids first.
Board: 144	♠ AK75	West Opens 3NT.
Dealer: W	♥ Q732	East Bids 4♣ if possible.
Vul: NS	♦ 9	West Bids 4♦ if possible.
HCP: 12	♣ K864	You bid first.

## None Both hands (Answers Page)

Board: 139

Dealer: E

Vul: EW

North HCP: 2

South HCP: 15

Contract: 4♥ S

North:

♠ 876532

♥ J85

♦ 7

♣ J98

South:

♠ AKJ10

♥ AQ1063

♦ J9

♣ 52

West North East South

3NT<sup>1</sup> 4♥

AP

1. Gambling

Board: 140

Dealer: W

Vul: None

North HCP: 6

South HCP: 11

Contract: 4♣ E

North:

♠ 1094

♥ AQ9653

♦ 975

♣ 7

South:

♠ J652

♥ 4

♦ AKQJ862

♣ 2

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 141

Dealer: E

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♣ W

North:

♠ A8763

♥ K6

♦ KQ865

♣ 4

South:

♠ K4

♥ A32

♦ A1032

♣ J962

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 142

Dealer: W

Vul: Both

North HCP: 12

South HCP: 5

Contract: 4♣ E

North:

♠ AK64

♥ AJ103

♦ 983

♣ 104

South:

♠ Q985

♥ K9652

♦ 72

♣ 53

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 143

Dealer: E

Vul: None

North HCP: 11

South HCP: 11

Contract: 4♣ W

North:

♠ K875

♥ 10542

♦ AKJ3

♣ 10

South:

♠ QJ2

♥ AK763

♦ 1096

♣ J7

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 144

Dealer: W

Vul: NS

North HCP: 12

South HCP: 11

Contract: 4♦ W

North:

♠ AK75

♥ Q732

♦ 9

♣ K864

South:

♠ Q8

♥ AK65

♦ J52

♣ J973

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> Pass

4♦ AP

1. Gambling

2. artificial

## South hands (Practice Page)

### None

Board: 139	♠ AKJ10	East Opens 3NT.
Dealer: E	♥ AQ1063	
Vul: EW	♦ J9	You bid first.
HCP: 15	♣ 52	
Board: 140	♠ J652	West Opens 3NT.
Dealer: W	♥ 4	East Bids 4♣ if possible.
Vul: None	♦ AKQJ862	
HCP: 11	♣ 2	Partner bids first.
Board: 141	♠ K4	East Opens 3NT.
Dealer: E	♥ A32	West Bids 4♣ if possible.
Vul: NS	♦ A1032	
HCP: 12	♣ J962	You bid first.
Board: 142	♠ Q985	West Opens 3NT.
Dealer: W	♥ K9652	East Bids 4♣ if possible.
Vul: Both	♦ 72	
HCP: 5	♣ 53	Partner bids first.
Board: 143	♠ QJ2	East Opens 3NT.
Dealer: E	♥ AK763	West Bids 4♣ if possible.
Vul: None	♦ 1096	
HCP: 11	♣ J7	You bid first.
Board: 144	♠ Q8	West Opens 3NT.
Dealer: W	♥ AK65	East Bids 4♣ if possible.
Vul: NS	♦ J52	West Bids 4♦ if possible.
HCP: 11	♣ J973	Partner bids first.

## None Both hands (Answers Page)

Board: 139

Dealer: E

Vul: EW

North HCP: 2

South HCP: 15

Contract: 4♥ S

North:

♠ 876532

♥ J85

♦ 7

♣ J98

South:

♠ AKJ10

♥ AQ1063

♦ J9

♣ 52

West North East South

3NT<sup>1</sup> 4♥

AP

1. Gambling

Board: 140

Dealer: W

Vul: None

North HCP: 6

South HCP: 11

Contract: 4♣ E

North:

♠ 1094

♥ AQ9653

♦ 975

♣ 7

South:

♠ J652

♥ 4

♦ AKQJ862

♣ 2

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 141

Dealer: E

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♣ W

North:

♠ A8763

♥ K6

♦ KQ865

♣ 4

South:

♠ K4

♥ A32

♦ A1032

♣ J962

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 142

Dealer: W

Vul: Both

North HCP: 12

South HCP: 5

Contract: 4♣ E

North:

♠ AK64

♥ AJ103

♦ 983

♣ 104

South:

♠ Q985

♥ K9652

♦ 72

♣ 53

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 143

Dealer: E

Vul: None

North HCP: 11

South HCP: 11

Contract: 4♣ W

North:

♠ K875

♥ 10542

♦ AKJ3

♣ 10

South:

♠ QJ2

♥ AK763

♦ 1096

♣ J7

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 144

Dealer: W

Vul: NS

North HCP: 12

South HCP: 11

Contract: 4♦ W

North:

♠ AK75

♥ Q732

♦ 9

♣ K864

South:

♠ Q8

♥ AK65

♦ J52

♣ J973

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> Pass

4♦ AP

1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 145  
Dealer: E  
Vul: EW  
HCP: 15

♠ AQ3  
♥ J10954  
♦ AK10  
♣ J9

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

Board: 146  
Dealer: W  
Vul: None  
HCP: 2

♠ 10942  
♥ 95  
♦ Q543  
♣ 952

West Opens 3NT.  
East Bids 6NT if possible.  
West Bids 7NT if possible.  
  
You bid first.

Board: 147  
Dealer: E  
Vul: NS  
HCP: 9

♠ A75  
♥ J8  
♦ 9632  
♣ A1075

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

Board: 148  
Dealer: W  
Vul: EW  
HCP: 16

♠ K9  
♥ KQ10632  
♦ 4  
♣ AKJ6

West Opens 3NT.  
  
You bid first.

Board: 149  
Dealer: E  
Vul: Both  
HCP: 13

♠ J53  
♥ AKJ754  
♦ 95  
♣ KJ

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

Board: 150

Dealer: W

Vul: NS

HCP: 7

♠ A102

♥ 106

♦ 87

♣ QJ10873

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 145

Dealer: E

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ AQ3

♥ J10954

♦ AK10

♣ J9

South:

♠ KJ5

♥ KQ72

♦ J82

♣ 742

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> 4♥

AP

1. Gambling

2. artificial

Board: 146

Dealer: W

Vul: None

North HCP: 2

South HCP: 7

Contract: 7NX W

North:

♠ 10942

♥ 95

♦ Q543

♣ 952

South:

♠ KJ865

♥ K10732

♦ 76

♣ 3

West North East South

3NT<sup>1</sup> Pass 6NT<sup>1</sup> Pass

7NT<sup>1</sup> Pass Pass X

AP

1. Gambling

Board: 147

Dealer: E

Vul: NS

North HCP: 9

South HCP: 7

Contract: 4♦ E

North:

♠ A75

♥ J8

♦ 9632

♣ A1075

South:

♠ QJ108642

♥ A754

♦ —

♣ 84

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦

AP

1. Gambling

2. artificial

Board: 148

Dealer: W

Vul: EW

North HCP: 16

South HCP: 9

Contract: 4♥ N

North:

♠ K9

♥ KQ10632

♦ 4

♣ AKJ6

South:

♠ Q52

♥ AJ74

♦ 10865

♣ Q5

West North East South

3NT<sup>1</sup> 4♥ AP

1. Gambling

Board: 149

Dealer: E

Vul: Both

North HCP: 13

South HCP: 3

Contract: 5♦ E

North:

♠ J53

♥ AKJ754

♦ 95

♣ KJ

South:

♠ 8742

♥ Q6

♦ J107

♣ 6543

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦

Pass

5♦ AP

1. Gambling

2. artificial

Board: 150

Dealer: W

Vul: NS

North HCP: 7

South HCP: 13

Contract: 4♠ S

North:

♠ A102

♥ 106

♦ 87

♣ QJ10873

South:

♠ KQJ9874

♥ K432

♦ —

♣ A9

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♠
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AP

1. Gambling

2. artificial



## South hands (Practice Page)

### None

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

♠ KJ5  
♥ KQ72  
♦ J82  
♣ 742

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

Board: 146  
Dealer: W  
Vul: None  
HCP: 7

♠ KJ865  
♥ K10732  
♦ 76  
♣ 3

West Opens 3NT.  
East Bids 6NT if possible.  
West Bids 7NT if possible.  
  
Partner bids first.

Board: 147  
Dealer: E  
Vul: NS  
HCP: 7

♠ QJ108642  
♥ A754  
♦ —  
♣ 84

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

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

♠ Q52  
♥ AJ74  
♦ 10865  
♣ Q5

West Opens 3NT.  
  
Partner bids first.

Board: 149  
Dealer: E  
Vul: Both  
HCP: 3

♠ 8742  
♥ Q6  
♦ J107  
♣ 6543

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

Board: 150  
Dealer: W  
Vul: NS  
HCP: 13

♠ KQJ9874  
♥ K432  
♦ —  
♣ A9

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

## None Both hands (Answers Page)

Board: 145

Dealer: E

Vul: EW

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ AQ3

♥ J10954

♦ AK10

♣ J9

South:

♠ KJ5

♥ KQ72

♦ J82

♣ 742

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> 4♥

AP

1. Gambling

2. artificial

Board: 146

Dealer: W

Vul: None

North HCP: 2

South HCP: 7

Contract: 7NX W

North:

♠ 10942

♥ 95

♦ Q543

♣ 952

South:

♠ KJ865

♥ K10732

♦ 76

♣ 3

West North East South

3NT<sup>1</sup> Pass 6NT<sup>1</sup> Pass

7NT Pass Pass X

AP

1. Gambling

Board: 147

Dealer: E

Vul: NS

North HCP: 9

South HCP: 7

Contract: 4♦ E

North:

♠ A75

♥ J8

♦ 9632

♣ A1075

South:

♠ QJ108642

♥ A754

♦ —

♣ 84

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦

AP

1. Gambling

2. artificial

Board: 148

Dealer: W

Vul: EW

North HCP: 16

South HCP: 9

Contract: 4♥ N

North:

♠ K9

♥ KQ10632

♦ 4

♣ AKJ6

South:

♠ Q52

♥ AJ74

♦ 10865

♣ Q5

West North East South

3NT<sup>1</sup> 4♥ AP

1. Gambling

Board: 149

Dealer: E

Vul: Both

North HCP: 13

South HCP: 3

Contract: 5♦ E

North:

♠ J53

♥ AKJ754

♦ 95

♣ KJ

South:

♠ 8742

♥ Q6

♦ J107

♣ 6543

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦

Pass

5♦ AP

1. Gambling

2. artificial

Board: 150

Dealer: W

Vul: NS

North HCP: 7

South HCP: 13

Contract: 4♠ S

North:

♠ A102

♥ 106

♦ 87

♣ QJ10873

South:

♠ KQJ9874

♥ K432

♦ —

♣ A9

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♠
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AP

1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 151	♠ AQ10764	East Opens 3NT.
Dealer: E	♥ 85	West Bids 4♣ if possible.
Vul: EW	♦ 1083	
HCP: 7	♣ J10	Partner bids first.
Board: 152	♠ KQJ8763	West Opens 3NT.
Dealer: W	♥ K93	
Vul: None	♦ A3	You bid first.
HCP: 13	♣ 10	
Board: 153	♠ A64	East Opens 3NT.
Dealer: E	♥ AJ65	West Bids 4♣ if possible.
Vul: EW	♦ J10	East Bids 4♦ if possible.
HCP: 13	♣ QJ98	Partner bids first.
Board: 154	♠ Q109432	West Opens 3NT.
Dealer: W	♥ 8532	East Bids 4♣ if possible.
Vul: Both	♦ AKJ	
HCP: 10	♣ —	You bid first.
Board: 155	♠ A8752	East Opens 3NT.
Dealer: E	♥ AJ1093	West Bids 4♣ if possible.
Vul: None	♦ 5	East Bids 4♦ if possible.
HCP: 9	♣ 95	Partner bids first.
Board: 156	♠ 10762	West Opens 3NT.
Dealer: W	♥ A7643	East Bids 4♣ if possible.
Vul: NS	♦ —	West Bids 4♦ if possible.
HCP: 10	♣ AQ102	You bid first.

## None Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ AQ10764	♠ KJ82			3NT <sup>1</sup>	Pass
Vul: EW	♥ 85	♥ A643		4♣ <sup>2</sup>	AP	
North HCP: 7	♦ 1083	♦ AK94		1. Gambling		
South HCP: 15	♣ J10	♣ 4		2. artificial		
Contract: 4♣ W						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ KQJ8763	♠ 10		3NT <sup>1</sup>	4♠	Pass
Vul: None	♥ K93	♥ AQJ1084		AP		5♥
North HCP: 13	♦ A3	♦ KQ87		1. Gambling		
South HCP: 12	♣ 10	♣ 95				
Contract: 5♥ S						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ A64	♠ KJ752			3NT <sup>1</sup>	Pass
Vul: EW	♥ AJ65	♥ KQ104		4♣ <sup>2</sup>	Pass	4♦
North HCP: 13	♦ J10	♦ 5		1. Gambling		AP
South HCP: 9	♣ QJ98	♣ 642		2. artificial		
Contract: 4♦ E						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ Q109432	♠ J6		3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Vul: Both	♥ 8532	♥ AJ74		1. Gambling		AP
North HCP: 10	♦ AKJ	♦ 1084		2. artificial		
South HCP: 7	♣ —	♣ J1084				
Contract: 4♣ E						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ A8752	♠ KJ9			3NT <sup>1</sup>	Pass
Vul: None	♥ AJ1093	♥ 52		4♣ <sup>2</sup>	Pass	4♦
North HCP: 9	♦ 5	♦ 9		1. Gambling		AP
South HCP: 11	♣ 95	♣ AQJ10763		2. artificial		
Contract: 4♦ E						

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ 10762	♠ KQ43		3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Vul: NS	♥ A7643	♥ KQ9		4♦	AP	Pass
North HCP: 10	♦ —	♦ 54		1. Gambling		
South HCP: 10	♣ AQ102	♣ 9763		2. artificial		
Contract: 4♦ W						

## South hands (Practice Page)

### None

Board: 151	♠ KJ82	East Opens 3NT.
Dealer: E	♥ A643	West Bids 4♣ if possible.
Vul: EW	♦ AK94	
HCP: 15	♣ 4	You bid first.
Board: 152	♠ 10	West Opens 3NT.
Dealer: W	♥ AQJ1084	
Vul: None	♦ KQ87	Partner bids first.
HCP: 12	♣ 95	
Board: 153	♠ KJ752	East Opens 3NT.
Dealer: E	♥ KQ104	West Bids 4♣ if possible.
Vul: EW	♦ 5	East Bids 4♦ if possible.
HCP: 9	♣ 642	You bid first.
Board: 154	♠ J6	West Opens 3NT.
Dealer: W	♥ AJ74	East Bids 4♣ if possible.
Vul: Both	♦ 1084	
HCP: 7	♣ J1084	Partner bids first.
Board: 155	♠ KJ9	East Opens 3NT.
Dealer: E	♥ 52	West Bids 4♣ if possible.
Vul: None	♦ 9	East Bids 4♦ if possible.
HCP: 11	♣ AQJ10763	You bid first.
Board: 156	♠ KQ43	West Opens 3NT.
Dealer: W	♥ KQ9	East Bids 4♣ if possible.
Vul: NS	♦ 54	West Bids 4♦ if possible.
HCP: 10	♣ 9763	Partner bids first.

## None Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ AQ10764	♠ KJ82			3NT <sup>1</sup>	Pass
Vul: EW	♥ 85	♥ A643		4♣ <sup>2</sup>	AP	
North HCP: 7	♦ 1083	♦ AK94		1. Gambling		
South HCP: 15	♣ J10	♣ 4		2. artificial		
Contract: 4♣ W						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ KQJ8763	♠ 10		3NT <sup>1</sup>	4♠	Pass
Vul: None	♥ K93	♥ AQJ1084		AP		5♥
North HCP: 13	♦ A3	♦ KQ87		1. Gambling		
South HCP: 12	♣ 10	♣ 95				
Contract: 5♥ S						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ A64	♠ KJ752			3NT <sup>1</sup>	Pass
Vul: EW	♥ AJ65	♥ KQ104		4♣ <sup>2</sup>	Pass	4♦
North HCP: 13	♦ J10	♦ 5		1. Gambling		AP
South HCP: 9	♣ QJ98	♣ 642		2. artificial		
Contract: 4♦ E						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ Q109432	♠ J6		3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Vul: Both	♥ 8532	♥ AJ74		1. Gambling		AP
North HCP: 10	♦ AKJ	♦ 1084		2. artificial		
South HCP: 7	♣ —	♣ J1084				
Contract: 4♣ E						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ A8752	♠ KJ9			3NT <sup>1</sup>	Pass
Vul: None	♥ AJ1093	♥ 52		4♣ <sup>2</sup>	Pass	4♦
North HCP: 9	♦ 5	♦ 9		1. Gambling		AP
South HCP: 11	♣ 95	♣ AQJ10763		2. artificial		
Contract: 4♦ E						

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ 10762	♠ KQ43		3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Vul: NS	♥ A7643	♥ KQ9		4♦	AP	Pass
North HCP: 10	♦ —	♦ 54		1. Gambling		
South HCP: 10	♣ AQ102	♣ 9763		2. artificial		
Contract: 4♦ W						



## North hands (Practice Page)

### None

Board: 157	♠ AJ92	East Opens 3NT.
Dealer: E	♥ —	West Bids X♥ if possible.
Vul: Both	♦ J8	
HCP: 9	♣ QJ98432	Partner bids first.

Board: 158	♠ KQ10764	West Opens 3NT.
Dealer: W	♥ AK85	East Bids 4♣ if possible.
Vul: None	♦ AQ	
HCP: 18	♣ 7	You bid first.

Board: 159	♠ J652	East Opens 3NT.
Dealer: E	♥ 1097	West Bids 4♣ if possible.
Vul: NS	♦ 1093	East Bids 4♦ if possible.
HCP: 1	♣ 1043	West Bids 5♦ if possible.
		Partner bids first.

Board: 160	♠ A10982	West Opens 3NT.
Dealer: W	♥ 108643	East Bids 4♣ if possible.
Vul: EW	♦ 107	East Bids XA♠♠ if possible.
HCP: 4	♣ 2	You bid first.

Board: 161	♠ 107	East Opens 3NT.
Dealer: E	♥ QJ	
Vul: None	♦ 94	Partner bids first.
HCP: 6	♣ K976542	

Board: 162	♠ AQ7	West Opens 3NT.
Dealer: W	♥ KJ762	
Vul: EW	♦ A86	You bid first.
HCP: 14	♣ 53	

## None Both hands (Answers Page)

Board: 157  
 Dealer: E  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 5♥X S

North:  
 ♠ AJ92  
 ♥ —  
 ♦ J8  
 ♣ QJ98432

South:  
 ♠ Q8643  
 ♥ AK109762  
 ♦ —  
 ♣ A

West	North	East	South
		3NT <sup>1</sup>	4♥
Pass	5♣	Pass	5♥
X♥	AP		
1. Gambling			

Board: 158  
 Dealer: W  
 Vul: None  
 North HCP: 18  
 South HCP: 10  
 Contract: 5♦ S

North:  
 ♠ KQ10764  
 ♥ AK85  
 ♦ AQ  
 ♣ 7

South:  
 ♠ AJ52  
 ♥ J  
 ♦ K109765  
 ♣ J10

West	North	East	South
3NT <sup>1</sup>	X	4♣ <sup>2</sup>	5♦
AP			
1. Gambling			
2. artificial			

Board: 159  
 Dealer: E  
 Vul: NS  
 North HCP: 1  
 South HCP: 9  
 Contract: 5♦ E

North:  
 ♠ J652  
 ♥ 1097  
 ♦ 1093  
 ♣ 1043

South:  
 ♠ KQ1084  
 ♥ Q8  
 ♦ J65  
 ♣ J98

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

Board: 160  
 Dealer: W  
 Vul: EW  
 North HCP: 4  
 South HCP: 15  
 Contract: 4♦X S

North:  
 ♠ A10982  
 ♥ 108643  
 ♦ 107  
 ♣ 2

South:  
 ♠ KQ4  
 ♥ AQ5  
 ♦ A8642  
 ♣ 87

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♦
Pass	Pass	XA♠♠	AP
1. Gambling			
2. artificial			

Board: 161  
 Dealer: E  
 Vul: None  
 North HCP: 6  
 South HCP: 18  
 Contract: 4♥ S

North:  
 ♠ 107  
 ♥ QJ  
 ♦ 94  
 ♣ K976542

South:  
 ♠ AKJ6  
 ♥ AK9852  
 ♦ 5  
 ♣ QJ

West	North	East	South
		3NT <sup>1</sup>	4♥
AP			
1. Gambling			

Board: 162

Dealer: W

Vul: EW

North HCP: 14

South HCP: 7

Contract: 4♥ N

North:

♠ AQ7

♥ KJ762

♦ A86

♣ 53

South:

♠ 10653

♥ 95

♦ KQJ102

♣ J4

West	North	East	South
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3NT <sup>1</sup>	4♥	AP	
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1. Gambling

## South hands (Practice Page)

### None

Board: 157	♠ Q8643	East Opens 3NT.
Dealer: E	♥ AK109762	West Bids X♥ if possible.
Vul: Both	♦ —	
HCP: 13	♣ A	You bid first.
Board: 158	♠ AJ52	West Opens 3NT.
Dealer: W	♥ J	East Bids 4♣ if possible.
Vul: None	♦ K109765	
HCP: 10	♣ J10	Partner bids first.
Board: 159	♠ KQ1084	East Opens 3NT.
Dealer: E	♥ Q8	West Bids 4♣ if possible.
Vul: NS	♦ J65	East Bids 4♦ if possible.
HCP: 9	♣ J98	West Bids 5♦ if possible.
		You bid first.
Board: 160	♠ KQ4	West Opens 3NT.
Dealer: W	♥ AQ5	East Bids 4♣ if possible.
Vul: EW	♦ A8642	East Bids XA♠♠ if possible.
HCP: 15	♣ 87	Partner bids first.
Board: 161	♠ AKJ6	East Opens 3NT.
Dealer: E	♥ AK9852	
Vul: None	♦ 5	You bid first.
HCP: 18	♣ QJ	
Board: 162	♠ 10653	West Opens 3NT.
Dealer: W	♥ 95	
Vul: EW	♦ KQJ102	Partner bids first.
HCP: 7	♣ J4	

## None Both hands (Answers Page)

Board: 157  
 Dealer: E  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 5♥X S

North:  
 ♠ AJ92  
 ♥ —  
 ♦ J8  
 ♣ QJ98432

South:  
 ♠ Q8643  
 ♥ AK109762  
 ♦ —  
 ♣ A

West	North	East	South
		3NT <sup>1</sup>	4♥
Pass	5♣	Pass	5♥
X♥	AP		
1. Gambling			

Board: 158  
 Dealer: W  
 Vul: None  
 North HCP: 18  
 South HCP: 10  
 Contract: 5♦ S

North:  
 ♠ KQ10764  
 ♥ AK85  
 ♦ AQ  
 ♣ 7

South:  
 ♠ AJ52  
 ♥ J  
 ♦ K109765  
 ♣ J10

West	North	East	South
3NT <sup>1</sup>	X	4♣ <sup>2</sup>	5♦
AP			
1. Gambling			
2. artificial			

Board: 159  
 Dealer: E  
 Vul: NS  
 North HCP: 1  
 South HCP: 9  
 Contract: 5♦ E

North:  
 ♠ J652  
 ♥ 1097  
 ♦ 1093  
 ♣ 1043

South:  
 ♠ KQ1084  
 ♥ Q8  
 ♦ J65  
 ♣ J98

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

Board: 160  
 Dealer: W  
 Vul: EW  
 North HCP: 4  
 South HCP: 15  
 Contract: 4♦X S

North:  
 ♠ A10982  
 ♥ 108643  
 ♦ 107  
 ♣ 2

South:  
 ♠ KQ4  
 ♥ AQ5  
 ♦ A8642  
 ♣ 87

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♦
Pass	Pass	XA♠♠	AP
1. Gambling			
2. artificial			

Board: 161  
 Dealer: E  
 Vul: None  
 North HCP: 6  
 South HCP: 18  
 Contract: 4♥ S

North:  
 ♠ 107  
 ♥ QJ  
 ♦ 94  
 ♣ K976542

South:  
 ♠ AKJ6  
 ♥ AK9852  
 ♦ 5  
 ♣ QJ

West	North	East	South
		3NT <sup>1</sup>	4♥
AP			
1. Gambling			

Board: 162

Dealer: W

Vul: EW

North HCP: 14

South HCP: 7

Contract: 4♥ N

North:

♠ AQ7

♥ KJ762

♦ A86

♣ 53

South:

♠ 10653

♥ 95

♦ KQJ102

♣ J4

West	North	East	South
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3NT <sup>1</sup>	4♥	AP	
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1. Gambling

## North hands (Practice Page)

### None

Board: 163  
Dealer: E  
Vul: Both  
HCP: 13

♠ K42  
♥ A94  
♦ AQ10964  
♣ 3

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

Board: 164  
Dealer: W  
Vul: NS  
HCP: 10

♠ Q532  
♥ AK1072  
♦ 6  
♣ J74

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

Board: 165  
Dealer: E  
Vul: EW  
HCP: 8

♠ AJ765  
♥ Q4  
♦ J32  
♣ 863

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

Board: 166  
Dealer: W  
Vul: Both  
HCP: 9

♠ J2  
♥ KQ97  
♦ 82  
♣ K9864

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

Board: 167  
Dealer: E  
Vul: None  
HCP: 6

♠ 104  
♥ 843  
♦ 10962  
♣ AQ97

East Opens 3NT.  
Partner bids first.

Board: 168  
Dealer: W  
Vul: EW  
HCP: 8

♠ K94  
♥ Q98543  
♦ K5  
♣ 83

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

## None Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ K42	♠ 1076			3NT <sup>1</sup>	Pass
Vul: Both	♥ A94	♥ K1076	4♣ <sup>2</sup>	AP		
North HCP: 13	♦ AQ10964	♦ J32	1. Gambling			
South HCP: 4	♣ 3	♣ 952	2. artificial			
Contract: 4♣ W						

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ Q532	♠ AJ9	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ AK1072	♥ J43	4♦	AP		
North HCP: 10	♦ 6	♦ 843	1. Gambling			
South HCP: 6	♣ J74	♣ 10863	2. artificial			
Contract: 4♦ W						

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ AJ765	♠ Q832			3NT <sup>1</sup>	Pass
Vul: EW	♥ Q4	♥ AKJ762	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 8	♦ J32	♦ 7	1. Gambling			
South HCP: 10	♣ 863	♣ 92	2. artificial			
Contract: 4♦ E						

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ A976	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ KQ97	♥ 6542	4♦	AP		
North HCP: 9	♦ 82	♦ 10	1. Gambling			
South HCP: 9	♣ K9864	♣ AJ32	2. artificial			
Contract: 4♦ W						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ 104	♠ AKQJ8			3NT <sup>1</sup>	4♠
Vul: None	♥ 843	♥ AK62	AP			
North HCP: 6	♦ 10962	♦ 73	1. Gambling			
South HCP: 18	♣ AQ97	♣ J6				
Contract: 4♠ S						

Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ Q7532	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ Q98543	♥ KJ2	1. Gambling			
North HCP: 8	♦ K5	♦ AQ84	2. artificial			
South HCP: 12	♣ 83	♣ 2				
Contract: 4♣ E						



## South hands (Practice Page)

### None

Board: 163	♠ 1076	East Opens 3NT.
Dealer: E	♥ K1076	West Bids 4♣ if possible.
Vul: Both	♦ J32	
HCP: 4	♣ 952	You bid first.

Board: 164	♠ AJ9	West Opens 3NT.
Dealer: W	♥ J43	East Bids 4♣ if possible.
Vul: NS	♦ 843	West Bids 4♦ if possible.
HCP: 6	♣ 10863	Partner bids first.

Board: 165	♠ Q832	East Opens 3NT.
Dealer: E	♥ AKJ762	West Bids 4♣ if possible.
Vul: EW	♦ 7	East Bids 4♦ if possible.
HCP: 10	♣ 92	You bid first.

Board: 166	♠ A976	West Opens 3NT.
Dealer: W	♥ 6542	East Bids 4♣ if possible.
Vul: Both	♦ 10	West Bids 4♦ if possible.
HCP: 9	♣ AJ32	Partner bids first.

Board: 167	♠ AKQJ8	East Opens 3NT.
Dealer: E	♥ AK62	
Vul: None	♦ 73	You bid first.
HCP: 18	♣ J6	

Board: 168	♠ Q7532	West Opens 3NT.
Dealer: W	♥ KJ2	East Bids 4♣ if possible.
Vul: EW	♦ AQ84	
HCP: 12	♣ 2	Partner bids first.

## None Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ K42	♠ 1076			3NT <sup>1</sup>	Pass
Vul: Both	♥ A94	♥ K1076	4♣ <sup>2</sup>	AP		
North HCP: 13	♦ AQ10964	♦ J32	1. Gambling			
South HCP: 4	♣ 3	♣ 952	2. artificial			
Contract: 4♣ W						

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ Q532	♠ AJ9	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ AK1072	♥ J43	4♦	AP		
North HCP: 10	♦ 6	♦ 843	1. Gambling			
South HCP: 6	♣ J74	♣ 10863	2. artificial			
Contract: 4♦ W						

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ AJ765	♠ Q832			3NT <sup>1</sup>	Pass
Vul: EW	♥ Q4	♥ AKJ762	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 8	♦ J32	♦ 7	1. Gambling			
South HCP: 10	♣ 863	♣ 92	2. artificial			
Contract: 4♦ E						

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ A976	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ KQ97	♥ 6542	4♦	AP		
North HCP: 9	♦ 82	♦ 10	1. Gambling			
South HCP: 9	♣ K9864	♣ AJ32	2. artificial			
Contract: 4♦ W						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ 104	♠ AKQJ8			3NT <sup>1</sup>	4♠
Vul: None	♥ 843	♥ AK62	AP			
North HCP: 6	♦ 10962	♦ 73	1. Gambling			
South HCP: 18	♣ AQ97	♣ J6				
Contract: 4♠ S						

Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ K94	♠ Q7532	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ Q98543	♥ KJ2	1. Gambling			
North HCP: 8	♦ K5	♦ AQ84	2. artificial			
South HCP: 12	♣ 83	♣ 2				
Contract: 4♣ E						

## North hands (Practice Page)

### None

Board: 169	♠ 32	East Opens 3NT.
Dealer: E	♥ KQ107	West Bids 4♣ if possible.
Vul: Both	♦ Q732	
HCP: 7	♣ 1075	Partner bids first.
Board: 170	♠ A76	West Opens 3NT.
Dealer: W	♥ A87642	
Vul: None	♦ AKQ10	You bid first.
HCP: 17	♣ —	
Board: 171	♠ AJ1097	East Opens 3NT.
Dealer: E	♥ KJ3	West Bids 4♣ if possible.
Vul: NS	♦ 98	
HCP: 9	♣ 1053	Partner bids first.
Board: 172	♠ 942	West Opens 3NT.
Dealer: W	♥ J105	East Bids 4♣ if possible.
Vul: Both	♦ KJ3	
HCP: 5	♣ 10763	You bid first.
Board: 173	♠ K7	East Opens 3NT.
Dealer: E	♥ AJ8732	
Vul: None	♦ J85	Partner bids first.
HCP: 9	♣ 108	
Board: 174	♠ 9865	West Opens 3NT.
Dealer: W	♥ AQ942	East Bids 4♣ if possible.
Vul: NS	♦ 2	West Bids 4♦ if possible.
HCP: 12	♣ AQ7	You bid first.

## None Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ AKJ1087			3NT <sup>1</sup>	Pass
Vul: Both	♥ KQ107	♥ J9	4♣ <sup>2</sup>	AP		
North HCP: 7	♦ Q732	♦ KJ98	1. Gambling			
South HCP: 14	♣ 1075	♣ J	2. artificial			
Contract: 4♣ W						

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ A76	♠ 954				
Vul: None	♥ A87642	♥ QJ105	3NT <sup>1</sup>	4♥	AP	
North HCP: 17	♦ AKQ10	♦ 9873	1. Gambling			
South HCP: 4	♣ —	♣ J7				
Contract: 4♥ N						

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ AJ1097	♠ 852			3NT <sup>1</sup>	Pass
Vul: NS	♥ KJ3	♥ Q64	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ 98	♦ QJ10762	1. Gambling			
South HCP: 5	♣ 1053	♣ 4	2. artificial			
Contract: 4♣ W						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ 942	♠ Q1075				
Vul: Both	♥ J105	♥ AK942	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
North HCP: 5	♦ KJ3	♦ A106	1. Gambling			
South HCP: 13	♣ 10763	♣ 5	2. artificial			
Contract: 4♣ E						

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ AQ1042				
Vul: None	♥ AJ8732	♥ KQ105			3NT <sup>1</sup>	4♠
North HCP: 9	♦ J85	♦ A74	AP			
South HCP: 15	♣ 108	♣ 5	1. Gambling			
Contract: 4♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ 9865	♠ AQ4				
Vul: NS	♥ AQ942	♥ K853	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
North HCP: 12	♦ 2	♦ 987	4♦	AP		
South HCP: 10	♣ AQ7	♣ J53	1. Gambling			
Contract: 4♦ W			2. artificial			

## South hands (Practice Page)

### None

Board: 169	♠ AKJ1087	East Opens 3NT.
Dealer: E	♥ J9	West Bids 4♣ if possible.
Vul: Both	♦ KJ98	
HCP: 14	♣ J	You bid first.
Board: 170	♠ 954	West Opens 3NT.
Dealer: W	♥ QJ105	
Vul: None	♦ 9873	Partner bids first.
HCP: 4	♣ J7	
Board: 171	♠ 852	East Opens 3NT.
Dealer: E	♥ Q64	West Bids 4♣ if possible.
Vul: NS	♦ QJ10762	
HCP: 5	♣ 4	You bid first.
Board: 172	♠ Q1075	West Opens 3NT.
Dealer: W	♥ AK942	East Bids 4♣ if possible.
Vul: Both	♦ A106	
HCP: 13	♣ 5	Partner bids first.
Board: 173	♠ AQ1042	East Opens 3NT.
Dealer: E	♥ KQ105	
Vul: None	♦ A74	You bid first.
HCP: 15	♣ 5	
Board: 174	♠ AQ4	West Opens 3NT.
Dealer: W	♥ K853	East Bids 4♣ if possible.
Vul: NS	♦ 987	West Bids 4♦ if possible.
HCP: 10	♣ J53	Partner bids first.

## None Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ AKJ1087			3NT <sup>1</sup>	Pass
Vul: Both	♥ KQ107	♥ J9	4♣ <sup>2</sup>	AP		
North HCP: 7	♦ Q732	♦ KJ98	1. Gambling			
South HCP: 14	♣ 1075	♣ J	2. artificial			
Contract: 4♣ W						

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ A76	♠ 954				
Vul: None	♥ A87642	♥ QJ105	3NT <sup>1</sup>	4♥	AP	
North HCP: 17	♦ AKQ10	♦ 9873	1. Gambling			
South HCP: 4	♣ —	♣ J7				
Contract: 4♥ N						

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ AJ1097	♠ 852			3NT <sup>1</sup>	Pass
Vul: NS	♥ KJ3	♥ Q64	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ 98	♦ QJ10762	1. Gambling			
South HCP: 5	♣ 1053	♣ 4	2. artificial			
Contract: 4♣ W						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ 942	♠ Q1075				
Vul: Both	♥ J105	♥ AK942	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
North HCP: 5	♦ KJ3	♦ A106	1. Gambling			
South HCP: 13	♣ 10763	♣ 5	2. artificial			
Contract: 4♣ E						

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ AQ1042				
Vul: None	♥ AJ8732	♥ KQ105			3NT <sup>1</sup>	4♠
North HCP: 9	♦ J85	♦ A74	AP			
South HCP: 15	♣ 108	♣ 5	1. Gambling			
Contract: 4♠ S						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ 9865	♠ AQ4				
Vul: NS	♥ AQ942	♥ K853	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
North HCP: 12	♦ 2	♦ 987	4♦	AP		
South HCP: 10	♣ AQ7	♣ J53	1. Gambling			
Contract: 4♦ W			2. artificial			

## North hands (Practice Page)

### None

Board: 175  
Dealer: E  
Vul: EW  
HCP: 12

♠ K873  
♥ Q10963  
♦ 3  
♣ AK10

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

Partner bids first.

Board: 176  
Dealer: W  
Vul: None  
HCP: 6

♠ Q72  
♥ J9732  
♦ QJ74  
♣ 4

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

You bid first.

Board: 177  
Dealer: E  
Vul: NS  
HCP: 8

♠ KQ87432  
♥ 105  
♦ K97  
♣ 5

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

Partner bids first.

Board: 178  
Dealer: W  
Vul: EW  
HCP: 10

♠ K9  
♥ J1086  
♦ 4  
♣ AQ10872

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

You bid first.

Board: 179  
Dealer: E  
Vul: Both  
HCP: 15

♠ K1063  
♥ QJ542  
♦ —  
♣ AKQ7

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

Partner bids first.

Board: 180  
Dealer: W  
Vul: NS  
HCP: 8

♠ A874  
♥ Q3  
♦ 53  
♣ Q9832

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

You bid first.

## None Both hands (Answers Page)

Board: 175

Dealer: E

Vul: EW

North HCP: 12

South HCP: 10

Contract: 4♦ E

North:

♠ K873

♥ Q10963

♦ 3

♣ AK10

South:

♠ A10954

♥ K2

♦ 5

♣ QJ743

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦ AP

1. Gambling

2. artificial

Board: 176

Dealer: W

Vul: None

North HCP: 6

South HCP: 16

Contract: 4♥ S

North:

♠ Q72

♥ J9732

♦ QJ74

♣ 4

South:

♠ AK64

♥ AKQ1064

♦ 106

♣ 10

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> 4♥

AP

1. Gambling

2. artificial

Board: 177

Dealer: E

Vul: NS

North HCP: 8

South HCP: 8

Contract: 4♣ W

North:

♠ KQ87432

♥ 105

♦ K97

♣ 5

South:

♠ 95

♥ AK7643

♦ J1032

♣ 4

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 178

Dealer: W

Vul: EW

North HCP: 10

South HCP: 11

Contract: 4♦ W

North:

♠ K9

♥ J1086

♦ 4

♣ AQ10872

South:

♠ A8543

♥ KQ7

♦ J8

♣ J63

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> Pass

4♦ AP

1. Gambling

2. artificial

Board: 179

Dealer: E

Vul: Both

North HCP: 15

South HCP: 4

Contract: 4♥ X N

North:

♠ K1063

♥ QJ542

♦ —

♣ AKQ7

South:

♠ QJ85

♥ 106

♦ J8

♣ 109854

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> 4♥ Pass Pass

XA♠♠ AP

1. Gambling

2. artificial



Board: 180

Dealer: W

Vul: NS

North HCP: 8

South HCP: 11

Contract: 4♦ W

North:

♠ A874

♥ Q3

♦ 53

♣ Q9832

South:

♠ Q105

♥ J7642

♦ 74

♣ AKJ

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
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4♦	AP		
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1. Gambling

2. artificial

## South hands (Practice Page)

### None

Board: 175      ♠ A10954  
Dealer: E        ♥ K2  
Vul: EW         ♦ 5  
HCP: 10         ♣ QJ743

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

You bid first.

Board: 176      ♠ AK64  
Dealer: W        ♥ AKQ1064  
Vul: None       ♦ 106  
HCP: 16         ♣ 10

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

Partner bids first.

Board: 177      ♠ 95  
Dealer: E        ♥ AK7643  
Vul: NS         ♦ J1032  
HCP: 8         ♣ 4

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

You bid first.

Board: 178      ♠ A8543  
Dealer: W        ♥ KQ7  
Vul: EW         ♦ J8  
HCP: 11         ♣ J63

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

Partner bids first.

Board: 179      ♠ QJ85  
Dealer: E        ♥ 106  
Vul: Both       ♦ J8  
HCP: 4         ♣ 109854

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

You bid first.

Board: 180      ♠ Q105  
Dealer: W        ♥ J7642  
Vul: NS         ♦ 74  
HCP: 11         ♣ AKJ

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

Partner bids first.

## None Both hands (Answers Page)

Board: 175

Dealer: E

Vul: EW

North HCP: 12

South HCP: 10

Contract: 4♦ E

North:

♠ K873

♥ Q10963

♦ 3

♣ AK10

South:

♠ A10954

♥ K2

♦ 5

♣ QJ743

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦ AP

1. Gambling

2. artificial

Board: 176

Dealer: W

Vul: None

North HCP: 6

South HCP: 16

Contract: 4♥ S

North:

♠ Q72

♥ J9732

♦ QJ74

♣ 4

South:

♠ AK64

♥ AKQ1064

♦ 106

♣ 10

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> 4♥

AP

1. Gambling

2. artificial

Board: 177

Dealer: E

Vul: NS

North HCP: 8

South HCP: 8

Contract: 4♣ W

North:

♠ KQ87432

♥ 105

♦ K97

♣ 5

South:

♠ 95

♥ AK7643

♦ J1032

♣ 4

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 178

Dealer: W

Vul: EW

North HCP: 10

South HCP: 11

Contract: 4♦ W

North:

♠ K9

♥ J1086

♦ 4

♣ AQ10872

South:

♠ A8543

♥ KQ7

♦ J8

♣ J63

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> Pass

4♦ AP

1. Gambling

2. artificial

Board: 179

Dealer: E

Vul: Both

North HCP: 15

South HCP: 4

Contract: 4♥X N

North:

♠ K1063

♥ QJ542

♦ —

♣ AKQ7

South:

♠ QJ85

♥ 106

♦ J8

♣ 109854

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> 4♥ Pass Pass

XA♠ AP

1. Gambling

2. artificial

Board: 180

Dealer: W

Vul: NS

North HCP: 8

South HCP: 11

Contract: 4♦ W

North:

♠ A874

♥ Q3

♦ 53

♣ Q9832

South:

♠ Q105

♥ J7642

♦ 74

♣ AKJ

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
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4♦	AP		
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1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 181  
Dealer: E  
Vul: EW  
HCP: 9

♠ A107  
♥ Q1054  
♦ J  
♣ Q9753

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

Partner bids first.

Board: 182  
Dealer: W  
Vul: Both  
HCP: 9

♠ K42  
♥ QJ105  
♦ QJ632  
♣ 7

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

You bid first.

Board: 183  
Dealer: E  
Vul: None  
HCP: 10

♠ 10862  
♥ AQ972  
♦ A53  
♣ 4

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

Partner bids first.

Board: 184  
Dealer: W  
Vul: EW  
HCP: 10

♠ QJ10732  
♥ K862  
♦ 7  
♣ A7

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

You bid first.

Board: 185  
Dealer: E  
Vul: Both  
HCP: 4

♠ 2  
♥ Q987  
♦ 63  
♣ Q109843

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

Partner bids first.

Board: 186      ♠ J9765  
Dealer: W        ♥ Q9762  
Vul: None       ♦ 32  
HCP: 6           ♣ K

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: 181	North:	South:	West	North	East	South
Dealer: E	♠ A107	♠ Q54			3NT <sup>1</sup>	Pass
Vul: EW	♥ Q1054	♥ AK9	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 9	♦ J	♦ 74	1. Gambling			
South HCP: 13	♣ Q9753	♣ KJ1042	2. artificial			
Contract: 4♦ E						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ K42	♠ AQ863	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ QJ105	♥ 763	1. Gambling			
North HCP: 9	♦ QJ632	♦ A94	2. artificial			
South HCP: 10	♣ 7	♣ 83				
Contract: 4♣ E						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ 10862	♠ AQ95			3NT <sup>1</sup>	Pass
Vul: None	♥ AQ972	♥ KJ86	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ A53	♦ 962	1. Gambling			
South HCP: 10	♣ 4	♣ 106	2. artificial			
Contract: 4♣ W						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ QJ10732	♠ 8	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ K862	♥ Q107	4♦	Pass	5♦	AP
North HCP: 10	♦ 7	♦ J106	1. Gambling			
South HCP: 4	♣ A7	♣ J109865	2. artificial			
Contract: 5♦ W						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ J64			3NT <sup>1</sup>	Pass
Vul: Both	♥ Q987	♥ KJ63	4♦ <sup>2</sup>	AP		
North HCP: 4	♦ 63	♦ 52	1. Gambling			
South HCP: 9	♣ Q109843	♣ A765	2. artificial			
Contract: 4♦ W						

Board: 186  
Dealer: W  
Vul: None  
North HCP: 6  
South HCP: 11  
Contract: 6♦X W

North:  
♠ J9765  
♥ Q9762  
♦ 32  
♣ K

South:  
♠ K1083  
♥ AK85  
♦ 5  
♣ J763

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
4♦	Pass	4NT <sup>3</sup>	Pass
5♠	Pass	6♦	X

AP

1. Gambling
2. artificial
3. Blackwood 0314, for ♦



## South hands (Practice Page)

None

Board: 181  
Dealer: E  
Vul: EW  
HCP: 13

♠ Q54  
♥ AK9  
♦ 74  
♣ KJ1042

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

You bid first.

Board: 182  
Dealer: W  
Vul: Both  
HCP: 10

♠ AQ863  
♥ 763  
♦ A94  
♣ 83

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

Partner bids first.

Board: 183  
Dealer: E  
Vul: None  
HCP: 10

♠ AQ95  
♥ KJ86  
♦ 962  
♣ 106

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

You bid first.

Board: 184  
Dealer: W  
Vul: EW  
HCP: 4

♠ 8  
♥ Q107  
♦ J106  
♣ J109865

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

Partner bids first.

Board: 185  
Dealer: E  
Vul: Both  
HCP: 9

♠ J64  
♥ KJ63  
♦ 52  
♣ A765

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

You bid first.

Board: 186      ♠ K1083  
Dealer: W        ♥ AK85  
Vul: None        ♦ 5  
HCP: 11          ♣ J763

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: 181	North:	South:	West	North	East	South
Dealer: E	♠ A107	♠ Q54			3NT <sup>1</sup>	Pass
Vul: EW	♥ Q1054	♥ AK9	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 9	♦ J	♦ 74	1. Gambling			
South HCP: 13	♣ Q9753	♣ KJ1042	2. artificial			
Contract: 4♦ E						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ K42	♠ AQ863	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ QJ105	♥ 763	1. Gambling			
North HCP: 9	♦ QJ632	♦ A94	2. artificial			
South HCP: 10	♣ 7	♣ 83				
Contract: 4♣ E						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ 10862	♠ AQ95			3NT <sup>1</sup>	Pass
Vul: None	♥ AQ972	♥ KJ86	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ A53	♦ 962	1. Gambling			
South HCP: 10	♣ 4	♣ 106	2. artificial			
Contract: 4♣ W						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ QJ10732	♠ 8	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ K862	♥ Q107	4♦	Pass	5♦	AP
North HCP: 10	♦ 7	♦ J106	1. Gambling			
South HCP: 4	♣ A7	♣ J109865	2. artificial			
Contract: 5♦ W						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ J64			3NT <sup>1</sup>	Pass
Vul: Both	♥ Q987	♥ KJ63	4♦ <sup>2</sup>	AP		
North HCP: 4	♦ 63	♦ 52	1. Gambling			
South HCP: 9	♣ Q109843	♣ A765	2. artificial			
Contract: 4♦ W						

Board: 186  
Dealer: W  
Vul: None  
North HCP: 6  
South HCP: 11  
Contract: 6♦X W

North:  
♠ J9765  
♥ Q9762  
♦ 32  
♣ K

South:  
♠ K1083  
♥ AK85  
♦ 5  
♣ J763

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
4♦	Pass	4NT <sup>3</sup>	Pass
5♠	Pass	6♦	X

AP

1. Gambling  
2. artificial  
3. Blackwood 0314, for ♦

## North hands (Practice Page)

### None

Board: 187	♠ J82	East Opens 3NT.
Dealer: E	♥ KQJ943	West Bids 4♣ if possible.
Vul: NS	♦ A	
HCP: 11	♣ 987	Partner bids first.
Board: 188	♠ K87	West Opens 3NT.
Dealer: W	♥ AQ1084	East Bids 4♣ if possible.
Vul: None	♦ A97	
HCP: 13	♣ 73	You bid first.
Board: 189	♠ J98652	East Opens 3NT.
Dealer: E	♥ K5	West Bids 4♣ if possible.
Vul: NS	♦ 10843	
HCP: 4	♣ 7	Partner bids first.
Board: 190	♠ 6	West Opens 3NT.
Dealer: W	♥ AK963	East Bids 4♣ if possible.
Vul: EW	♦ 74	West Bids 4♦ if possible.
HCP: 8	♣ J9762	You bid first.
Board: 191	♠ K32	East Opens 3NT.
Dealer: E	♥ 10642	West Bids 4♣ if possible.
Vul: None	♦ 973	East Bids 4♦ if possible.
HCP: 9	♣ AQ7	Partner bids first.
Board: 192	♠ Q109432	West Opens 3NT.
Dealer: W	♥ K743	East Bids 4♣ if possible.
Vul: NS	♦ 4	West Bids 4♦ if possible.
HCP: 9	♣ A5	You bid first.

## None Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ J82	♠ Q10975			3NT <sup>1</sup>	Pass
Vul: NS	♥ KQJ943	♥ 85	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ A	♦ 108732	1. Gambling			
South HCP: 2	♣ 987	♣ 4	2. artificial			
Contract: 4♣ W						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ K87	♠ A10943	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: None	♥ AQ1084	♥ K2	1. Gambling			
North HCP: 13	♦ A97	♦ K1043	2. artificial			
South HCP: 10	♣ 73	♣ 65				
Contract: 4♣ E						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ J98652	♠ Q3			3NT <sup>1</sup>	Pass
Vul: NS	♥ K5	♥ Q86	4♣ <sup>2</sup>	AP		
North HCP: 4	♦ 10843	♦ KJ9752	1. Gambling			
South HCP: 8	♣ 7	♣ 65	2. artificial			
Contract: 4♣ W						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ Q9743	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ AK963	♥ J542	4♦	AP		
North HCP: 8	♦ 74	♦ 8	1. Gambling			
South HCP: 7	♣ J9762	♣ A83	2. artificial			
Contract: 4♦ W						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ K32	♠ J1075			3NT <sup>1</sup>	Pass
Vul: None	♥ 10642	♥ AQJ83	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 9	♦ 973	♦ 84	1. Gambling			
South HCP: 8	♣ AQ7	♣ 103	2. artificial			
Contract: 4♦ E						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ Q109432	♠ AJ86	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ K743	♥ 9852	4♦	AP		
North HCP: 9	♦ 4	♦ 63	1. Gambling			
South HCP: 6	♣ A5	♣ J103	2. artificial			
Contract: 4♦ W						

## South hands (Practice Page)

### None

Board: 187	♠ Q10975	East Opens 3NT.
Dealer: E	♥ 85	West Bids 4♣ if possible.
Vul: NS	♦ 108732	
HCP: 2	♣ 4	You bid first.

Board: 188	♠ A10943	West Opens 3NT.
Dealer: W	♥ K2	East Bids 4♣ if possible.
Vul: None	♦ K1043	
HCP: 10	♣ 65	Partner bids first.

Board: 189	♠ Q3	East Opens 3NT.
Dealer: E	♥ Q86	West Bids 4♣ if possible.
Vul: NS	♦ KJ9752	
HCP: 8	♣ 65	You bid first.

Board: 190	♠ Q9743	West Opens 3NT.
Dealer: W	♥ J542	East Bids 4♣ if possible.
Vul: EW	♦ 8	West Bids 4♦ if possible.
HCP: 7	♣ A83	Partner bids first.

Board: 191	♠ J1075	East Opens 3NT.
Dealer: E	♥ AQJ83	West Bids 4♣ if possible.
Vul: None	♦ 84	East Bids 4♦ if possible.
HCP: 8	♣ 103	You bid first.

Board: 192	♠ AJ86	West Opens 3NT.
Dealer: W	♥ 9852	East Bids 4♣ if possible.
Vul: NS	♦ 63	West Bids 4♦ if possible.
HCP: 6	♣ J103	Partner bids first.

## None Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ J82	♠ Q10975			3NT <sup>1</sup>	Pass
Vul: NS	♥ KQJ943	♥ 85	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ A	♦ 108732	1. Gambling			
South HCP: 2	♣ 987	♣ 4	2. artificial			
Contract: 4♣ W						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ K87	♠ A10943	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: None	♥ AQ1084	♥ K2	1. Gambling			
North HCP: 13	♦ A97	♦ K1043	2. artificial			
South HCP: 10	♣ 73	♣ 65				
Contract: 4♣ E						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ J98652	♠ Q3			3NT <sup>1</sup>	Pass
Vul: NS	♥ K5	♥ Q86	4♣ <sup>2</sup>	AP		
North HCP: 4	♦ 10843	♦ KJ9752	1. Gambling			
South HCP: 8	♣ 7	♣ 65	2. artificial			
Contract: 4♣ W						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ Q9743	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ AK963	♥ J542	4♦	AP		
North HCP: 8	♦ 74	♦ 8	1. Gambling			
South HCP: 7	♣ J9762	♣ A83	2. artificial			
Contract: 4♦ W						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ K32	♠ J1075			3NT <sup>1</sup>	Pass
Vul: None	♥ 10642	♥ AQJ83	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 9	♦ 973	♦ 84	1. Gambling			
South HCP: 8	♣ AQ7	♣ 103	2. artificial			
Contract: 4♦ E						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ Q109432	♠ AJ86	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ K743	♥ 9852	4♦	AP		
North HCP: 9	♦ 4	♦ 63	1. Gambling			
South HCP: 6	♣ A5	♣ J103	2. artificial			
Contract: 4♦ W						



## North hands (Practice Page)

### None

Board: 193     ♠ J8653  
Dealer: E       ♥ KQJ654  
Vul: EW        ♦ —  
HCP: 8         ♣ J5

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

Partner bids first.

Board: 194     ♠ K10743  
Dealer: W       ♥ 932  
Vul: Both      ♦ 62  
HCP: 5         ♣ Q102

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

You bid first.

Board: 195     ♠ Q9872  
Dealer: E       ♥ AJ10  
Vul: NS        ♦ 5  
HCP: 11       ♣ A643

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

Partner bids first.

Board: 196     ♠ KJ6  
Dealer: W       ♥ K532  
Vul: EW        ♦ J10  
HCP: 11       ♣ K742

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

You bid first.

Board: 197     ♠ 8  
Dealer: E       ♥ J7543  
Vul: Both      ♦ 93  
HCP: 1         ♣ 87652

East Opens 3NT.  
West Bids X♠ if possible.

Partner bids first.

Board: 198

Dealer: W

Vul: None

HCP: 11

♠ K8

♥ A875432

♦ 8

♣ A86

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ J8653	♠ Q10			3NT <sup>1</sup>	Pass
Vul: EW	♥ KQJ654	♥ 87	4♣ <sup>2</sup>	Pass	4♦	Pass
North HCP: 8	♦ —	♦ 942	5♦	AP		
South HCP: 6	♣ J5	♣ A109743	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ K10743	♠ Q2	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ 932	♥ AKJ4	4♦	AP		
North HCP: 5	♦ 62	♦ 1074	1. Gambling			
South HCP: 14	♣ Q102	♣ KJ96	2. artificial			
Contract: 4♦ W						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ Q9872	♠ A6			3NT <sup>1</sup>	Pass
Vul: NS	♥ AJ10	♥ K6532	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 11	♦ 5	♦ J93	1. Gambling			
South HCP: 9	♣ A643	♣ J97	2. artificial			
Contract: 4♦ E						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ KJ6	♠ Q43	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ K532	♥ AQ84	4♦	AP		
North HCP: 11	♦ J10	♦ 3	1. Gambling			
South HCP: 11	♣ K742	♣ QJ853	2. artificial			
Contract: 4♦ W						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ A97653			3NT <sup>1</sup>	4♠
Vul: Both	♥ J7543	♥ A	X♠	AP		
North HCP: 1	♦ 93	♦ J75	1. Gambling			
South HCP: 16	♣ 87652	♣ AK9				
Contract: 4♠ X S						

Board: 198

Dealer: W

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♦ W

North:

♠ K8

♥ A875432

♦ 8

♣ A86

South:

♠ A

♥ KQJ96

♦ 103

♣ K10542

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
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4♦	AP		
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1. Gambling

2. artificial

## South hands (Practice Page)

### None

Board: 193      ♠ Q10  
Dealer: E        ♥ 87  
Vul: EW        ♦ 942  
HCP: 6         ♣ A109743

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

You bid first.

Board: 194      ♠ Q2  
Dealer: W        ♥ AKJ4  
Vul: Both       ♦ 1074  
HCP: 14        ♣ KJ96

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

Partner bids first.

Board: 195      ♠ A6  
Dealer: E        ♥ K6532  
Vul: NS        ♦ J93  
HCP: 9         ♣ J97

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

You bid first.

Board: 196      ♠ Q43  
Dealer: W        ♥ AQ84  
Vul: EW        ♦ 3  
HCP: 11        ♣ QJ853

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

Partner bids first.

Board: 197      ♠ A97653  
Dealer: E        ♥ A  
Vul: Both       ♦ J75  
HCP: 16        ♣ AK9

East Opens 3NT.  
West Bids X♠ if possible.

You bid first.

Board: 198  
Dealer: W  
Vul: None  
HCP: 13

♠ A  
♥ KQJ96  
♦ 103  
♣ K10542

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

## None Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ J8653	♠ Q10			3NT <sup>1</sup>	Pass
Vul: EW	♥ KQJ654	♥ 87	4♣ <sup>2</sup>	Pass	4♦	Pass
North HCP: 8	♦ —	♦ 942	5♦	AP		
South HCP: 6	♣ J5	♣ A109743	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ K10743	♠ Q2	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ 932	♥ AKJ4	4♦	AP		
North HCP: 5	♦ 62	♦ 1074	1. Gambling			
South HCP: 14	♣ Q102	♣ KJ96	2. artificial			
Contract: 4♦ W						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ Q9872	♠ A6			3NT <sup>1</sup>	Pass
Vul: NS	♥ AJ10	♥ K6532	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 11	♦ 5	♦ J93	1. Gambling			
South HCP: 9	♣ A643	♣ J97	2. artificial			
Contract: 4♦ E						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ KJ6	♠ Q43	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ K532	♥ AQ84	4♦	AP		
North HCP: 11	♦ J10	♦ 3	1. Gambling			
South HCP: 11	♣ K742	♣ QJ853	2. artificial			
Contract: 4♦ W						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ A97653			3NT <sup>1</sup>	4♠
Vul: Both	♥ J7543	♥ A	X♠	AP		
North HCP: 1	♦ 93	♦ J75	1. Gambling			
South HCP: 16	♣ 87652	♣ AK9				
Contract: 4♠ X S						

Board: 198

Dealer: W

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♦ W

North:

♠ K8

♥ A875432

♦ 8

♣ A86

South:

♠ A

♥ KQJ96

♦ 103

♣ K10542

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
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4♦	AP		
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1. Gambling

2. artificial



## North hands (Practice Page)

### None

Board: 199      ♠ 973  
Dealer: E        ♥ J10654  
Vul: EW         ♦ 52  
HCP: 3          ♣ Q73

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

Board: 200      ♠ 642  
Dealer: W        ♥ J72  
Vul: Both       ♦ K95  
HCP: 5          ♣ J742

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

Board: 201      ♠ A74  
Dealer: E        ♥ QJ10852  
Vul: None       ♦ —  
HCP: 15        ♣ AKJ2

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

Board: 202      ♠ A965  
Dealer: W        ♥ 8543  
Vul: NS         ♦ QJ432  
HCP: 7          ♣ —

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

Board: 203      ♠ K43  
Dealer: E        ♥ 107532  
Vul: Both       ♦ —  
HCP: 10        ♣ AQJ83

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

Board: 204      ♠ QJ2  
Dealer: W        ♥ AQJ  
Vul: None       ♦ 3  
HCP: 16        ♣ KQJ854

West Opens 3NT.  
  
You bid first.

## None Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ 973	♠ AJ102			3NT <sup>1</sup>	Pass
Vul: EW	♥ J10654	♥ KQ9	4♣ <sup>2</sup>	Pass	4♦	X
North HCP: 3	♦ 52	♦ 94	AP			
South HCP: 17	♣ Q73	♣ AK82	1. Gambling			
Contract: 4♦ X E			2. artificial			

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ 642	♠ 83			3NT <sup>1</sup>	Pass
Vul: Both	♥ J72	♥ K9854	4♣ <sup>2</sup>	AP		
North HCP: 5	♦ K95	♦ AQJ42	1. Gambling			
South HCP: 10	♣ J742	♣ 10	2. artificial			
Contract: 4♣ E						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ A74	♠ KQ108			3NT <sup>1</sup>	Pass
Vul: None	♥ QJ10852	♥ A973	4♣ <sup>2</sup>	4♥	AP	
North HCP: 15	♦ —	♦ 762	1. Gambling			
South HCP: 9	♣ AKJ2	♣ 95	2. artificial			
Contract: 4♥ N						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ A965	♠ KQ			3NT <sup>1</sup>	Pass
Vul: NS	♥ 8543	♥ AK106	4♣ <sup>2</sup>	AP		
North HCP: 7	♦ QJ432	♦ 9765	1. Gambling			
South HCP: 12	♣ —	♣ 982	2. artificial			
Contract: 4♣ E						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ K43	♠ 75			3NT <sup>1</sup>	Pass
Vul: Both	♥ 107532	♥ KQJ986	4♣ <sup>2</sup>	X	4♦	AP
North HCP: 10	♦ —	♦ 103	1. Gambling			
South HCP: 9	♣ AQJ83	♣ K109	2. artificial			
Contract: 4♦ E						

Board: 204

Dealer: W

Vul: None

North HCP: 16

South HCP: 6

Contract: 4♣ N

North:

♠ QJ2

♥ AQJ

♦ 3

♣ KQJ854

South:

♠ K109

♥ K94

♦ 94

♣ 97632

West	North	East	South
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3NT <sup>1</sup>	4♣	AP	
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1. Gambling

## South hands (Practice Page)

### None

Board: 199      ♠ AJ102  
Dealer: E        ♥ KQ9  
Vul: EW         ♦ 94  
HCP: 17         ♣ AK82

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

You bid first.

Board: 200      ♠ 83  
Dealer: W        ♥ K9854  
Vul: Both       ♦ AQJ42  
HCP: 10         ♣ 10

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

Partner bids first.

Board: 201      ♠ KQ108  
Dealer: E        ♥ A973  
Vul: None       ♦ 762  
HCP: 9          ♣ 95

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

You bid first.

Board: 202      ♠ KQ  
Dealer: W        ♥ AK106  
Vul: NS         ♦ 9765  
HCP: 12         ♣ 982

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

Partner bids first.

Board: 203      ♠ 75  
Dealer: E        ♥ KQJ986  
Vul: Both       ♦ 103  
HCP: 9          ♣ K109

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

You bid first.

Board: 204      ♠ K109  
Dealer: W        ♥ K94  
Vul: None       ♦ 94  
HCP: 6          ♣ 97632

West Opens 3NT.

Partner bids first.

## None Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ 973	♠ AJ102			3NT <sup>1</sup>	Pass
Vul: EW	♥ J10654	♥ KQ9	4♣ <sup>2</sup>	Pass	4♦	X
North HCP: 3	♦ 52	♦ 94	AP			
South HCP: 17	♣ Q73	♣ AK82	1. Gambling			
Contract: 4♦ X E			2. artificial			

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ 642	♠ 83			3NT <sup>1</sup>	Pass
Vul: Both	♥ J72	♥ K9854	4♣ <sup>2</sup>	AP		
North HCP: 5	♦ K95	♦ AQJ42	1. Gambling			
South HCP: 10	♣ J742	♣ 10	2. artificial			
Contract: 4♣ E						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ A74	♠ KQ108			3NT <sup>1</sup>	Pass
Vul: None	♥ QJ10852	♥ A973	4♣ <sup>2</sup>	4♥	AP	
North HCP: 15	♦ —	♦ 762	1. Gambling			
South HCP: 9	♣ AKJ2	♣ 95	2. artificial			
Contract: 4♥ N						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ A965	♠ KQ			3NT <sup>1</sup>	Pass
Vul: NS	♥ 8543	♥ AK106	4♣ <sup>2</sup>	AP		
North HCP: 7	♦ QJ432	♦ 9765	1. Gambling			
South HCP: 12	♣ —	♣ 982	2. artificial			
Contract: 4♣ E						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ K43	♠ 75			3NT <sup>1</sup>	Pass
Vul: Both	♥ 107532	♥ KQJ986	4♣ <sup>2</sup>	X	4♦	AP
North HCP: 10	♦ —	♦ 103	1. Gambling			
South HCP: 9	♣ AQJ83	♣ K109	2. artificial			
Contract: 4♦ E						

Board: 204

Dealer: W

Vul: None

North HCP: 16

South HCP: 6

Contract: 4♣ N

North:

♠ QJ2

♥ AQJ

♦ 3

♣ KQJ854

South:

♠ K109

♥ K94

♦ 94

♣ 97632

West	North	East	South
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3NT <sup>1</sup>	4♣	AP	
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1. Gambling

## North hands (Practice Page)

### None

Board: 205  
Dealer: E  
Vul: NS  
HCP: 9

♠ J76  
♥ KJ82  
♦ KJ8532  
♣ —

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

Board: 206  
Dealer: W  
Vul: EW  
HCP: 10

♠ Q75  
♥ KQJ7653  
♦ 4  
♣ Q3

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

Board: 207  
Dealer: E  
Vul: None  
HCP: 12

♠ A1096542  
♥ KQ984  
♦ K  
♣ —

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

Board: 208  
Dealer: W  
Vul: NS  
HCP: 9

♠ Q32  
♥ AK8  
♦ 63  
♣ 87642

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

Board: 209  
Dealer: E  
Vul: Both  
HCP: 10

♠ A1076  
♥ K943  
♦ K64  
♣ 72

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

Board: 210  
Dealer: W  
Vul: EW  
HCP: 12

♠ K652  
♥ AQ8542  
♦ —  
♣ K87

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





## None Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ J76	♠ AQ98			3NT <sup>1</sup>	Pass
Vul: NS	♥ KJ82	♥ AQ105	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ KJ8532	♦ 107	1. Gambling			
South HCP: 12	♣ —	♣ 654	2. artificial			
Contract: 4♣ W						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ Q75	♠ AK964	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ KQJ7653	♥ 1094	4♦	Pass	5♦	AP
North HCP: 10	♦ 4	♦ 5	1. Gambling			
South HCP: 7	♣ Q3	♣ 8642	2. artificial			
Contract: 5♦ W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ A1096542	♠ KJ8			3NT <sup>1</sup>	Pass
Vul: None	♥ KQ984	♥ 73	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ K	♦ AJ8532	1. Gambling			
South HCP: 9	♣ —	♣ 73	2. artificial			
Contract: 4♣ W						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ Q32	♠ 874	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ AK8	♥ QJ1073	4♦	AP		
North HCP: 9	♦ 63	♦ 10	1. Gambling			
South HCP: 11	♣ 87642	♣ AKJ3	2. artificial			
Contract: 4♦ W						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ A1076	♠ K43			3NT <sup>1</sup>	Pass
Vul: Both	♥ K943	♥ AJ72	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ K64	♦ A109	1. Gambling			
South HCP: 12	♣ 72	♣ 543	2. artificial			
Contract: 4♣ W						

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ K652	♠ A4	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ AQ8542	♥ K73	4♦	AP		
North HCP: 12	♦ —	♦ 965	1. Gambling			
South HCP: 8	♣ K87	♣ J5432	2. artificial			
Contract: 4♦ W						

## South hands (Practice Page)

### None

Board: 205	♠ AQ98	East Opens 3NT.
Dealer: E	♥ AQ105	West Bids 4♣ if possible.
Vul: NS	♦ 107	
HCP: 12	♣ 654	You bid first.

Board: 206	♠ AK964	West Opens 3NT.
Dealer: W	♥ 1094	East Bids 4♣ if possible.
Vul: EW	♦ 5	West Bids 4♦ if possible.
HCP: 7	♣ 8642	East Bids 5♦ if possible.
		Partner bids first.

Board: 207	♠ KJ8	East Opens 3NT.
Dealer: E	♥ 73	West Bids 4♣ if possible.
Vul: None	♦ AJ8532	
HCP: 9	♣ 73	You bid first.

Board: 208	♠ 874	West Opens 3NT.
Dealer: W	♥ QJ1073	East Bids 4♣ if possible.
Vul: NS	♦ 10	West Bids 4♦ if possible.
HCP: 11	♣ AKJ3	Partner bids first.

Board: 209	♠ K43	East Opens 3NT.
Dealer: E	♥ AJ72	West Bids 4♣ if possible.
Vul: Both	♦ A109	
HCP: 12	♣ 543	You bid first.

Board: 210	♠ A4	West Opens 3NT.
Dealer: W	♥ K73	East Bids 4♣ if possible.
Vul: EW	♦ 965	West Bids 4♦ if possible.
HCP: 8	♣ J5432	Partner bids first.



## None Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ J76	♠ AQ98			3NT <sup>1</sup>	Pass
Vul: NS	♥ KJ82	♥ AQ105	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ KJ8532	♦ 107	1. Gambling			
South HCP: 12	♣ —	♣ 654	2. artificial			
Contract: 4♣ W						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ Q75	♠ AK964	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ KQJ7653	♥ 1094	4♦	Pass	5♦	AP
North HCP: 10	♦ 4	♦ 5	1. Gambling			
South HCP: 7	♣ Q3	♣ 8642	2. artificial			
Contract: 5♦ W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ A1096542	♠ KJ8			3NT <sup>1</sup>	Pass
Vul: None	♥ KQ984	♥ 73	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ K	♦ AJ8532	1. Gambling			
South HCP: 9	♣ —	♣ 73	2. artificial			
Contract: 4♣ W						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ Q32	♠ 874	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ AK8	♥ QJ1073	4♦	AP		
North HCP: 9	♦ 63	♦ 10	1. Gambling			
South HCP: 11	♣ 87642	♣ AKJ3	2. artificial			
Contract: 4♦ W						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ A1076	♠ K43			3NT <sup>1</sup>	Pass
Vul: Both	♥ K943	♥ AJ72	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ K64	♦ A109	1. Gambling			
South HCP: 12	♣ 72	♣ 543	2. artificial			
Contract: 4♣ W						

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ K652	♠ A4	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ AQ8542	♥ K73	4♦	AP		
North HCP: 12	♦ —	♦ 965	1. Gambling			
South HCP: 8	♣ K87	♣ J5432	2. artificial			
Contract: 4♦ W						

## North hands (Practice Page)

### None

Board: 211	♠ AKJ1076	East Opens 3NT.
Dealer: E	♥ K9	West Bids 4♣ if possible.
Vul: Both	♦ 83	
HCP: 18	♣ AK9	Partner bids first.
Board: 212	♠ K982	West Opens 3NT.
Dealer: W	♥ Q87	East Bids 4♣ if possible.
Vul: None	♦ Q86	
HCP: 8	♣ J92	You bid first.
Board: 213	♠ 742	East Opens 3NT.
Dealer: E	♥ 1097	
Vul: EW	♦ AK97	Partner bids first.
HCP: 8	♣ J72	
Board: 214	♠ Q1095	West Opens 3NT.
Dealer: W	♥ KJ92	East Bids 4♣ if possible.
Vul: Both	♦ 43	West Bids 4♦ if possible.
HCP: 9	♣ K108	You bid first.
Board: 215	♠ A	East Opens 3NT.
Dealer: E	♥ QJ96	West Bids 4♣ if possible.
Vul: None	♦ KJ865432	West Bids X♦ if possible.
HCP: 11	♣ —	Partner bids first.
Board: 216	♠ J932	West Opens 3NT.
Dealer: W	♥ Q108	East Bids 4♣ if possible.
Vul: NS	♦ AKQ42	
HCP: 12	♣ 6	You bid first.

## None Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ AKJ1076	♠ 843			3NT <sup>1</sup>	Pass
Vul: Both	♥ K9	♥ Q54	4♣ <sup>2</sup>	4♠	AP	
North HCP: 18	♦ 83	♦ 975				
South HCP: 3	♣ AK9	♣ J1043				
Contract: 4♠ N						
			1. Gambling			
			2. artificial			

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ K982	♠ A7				
Vul: None	♥ Q87	♥ J52	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
North HCP: 8	♦ Q86	♦ KJ743				
South HCP: 9	♣ J92	♣ 1063				
Contract: 4♣ E						
			1. Gambling			
			2. artificial			

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ 742	♠ AJ8				
Vul: EW	♥ 1097	♥ AKQ652			3NT <sup>1</sup>	4♥
North HCP: 8	♦ AK97	♦ Q52	AP			
South HCP: 16	♣ J72	♣ 10				
Contract: 4♥ S			1. Gambling			

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ Q1095	♠ AK72				
Vul: Both	♥ KJ92	♥ AQ8743	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
North HCP: 9	♦ 43	♦ J72	4♦	AP		
South HCP: 14	♣ K108	♣ —				
Contract: 4♦ W			1. Gambling			
			2. artificial			

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ A	♠ 1076				
Vul: None	♥ QJ96	♥ K10832	4♣ <sup>2</sup>	5♦	3NT <sup>1</sup>	Pass
North HCP: 11	♦ KJ865432	♦ AQ10	X♦	AP	Pass	6♦
South HCP: 10	♣ —	♣ J2				
Contract: 6♦ X N			1. Gambling			
			2. artificial			

Board: 216

Dealer: W

Vul: NS

North HCP: 12

South HCP: 8

Contract: 4♣ E

North:

♠ J932

♥ Q108

♦ AKQ42

♣ 6

South:

♠ A108

♥ K7432

♦ 7

♣ J1097

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## South hands (Practice Page)

### None

Board: 211	♠ 843	East Opens 3NT.
Dealer: E	♥ Q54	West Bids 4♣ if possible.
Vul: Both	♦ 975	
HCP: 3	♣ J1043	You bid first.
Board: 212	♠ A7	West Opens 3NT.
Dealer: W	♥ J52	East Bids 4♣ if possible.
Vul: None	♦ KJ743	
HCP: 9	♣ 1063	Partner bids first.
Board: 213	♠ AJ8	East Opens 3NT.
Dealer: E	♥ AKQ652	
Vul: EW	♦ Q52	You bid first.
HCP: 16	♣ 10	
Board: 214	♠ AK72	West Opens 3NT.
Dealer: W	♥ AQ8743	East Bids 4♣ if possible.
Vul: Both	♦ J72	West Bids 4♦ if possible.
HCP: 14	♣ —	Partner bids first.
Board: 215	♠ 1076	East Opens 3NT.
Dealer: E	♥ K10832	West Bids 4♣ if possible.
Vul: None	♦ AQ10	West Bids X♦ if possible.
HCP: 10	♣ J2	You bid first.
Board: 216	♠ A108	West Opens 3NT.
Dealer: W	♥ K7432	East Bids 4♣ if possible.
Vul: NS	♦ 7	
HCP: 8	♣ J1097	Partner bids first.



## None Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ AKJ1076	♠ 843			3NT <sup>1</sup>	Pass
Vul: Both	♥ K9	♥ Q54	4♣ <sup>2</sup>	4♠	AP	
North HCP: 18	♦ 83	♦ 975				
South HCP: 3	♣ AK9	♣ J1043				
Contract: 4♠ N						
			1. Gambling			
			2. artificial			

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ K982	♠ A7				
Vul: None	♥ Q87	♥ J52	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
North HCP: 8	♦ Q86	♦ KJ743				
South HCP: 9	♣ J92	♣ 1063				
Contract: 4♣ E						
			1. Gambling			
			2. artificial			

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ 742	♠ AJ8				
Vul: EW	♥ 1097	♥ AKQ652			3NT <sup>1</sup>	4♥
North HCP: 8	♦ AK97	♦ Q52	AP			
South HCP: 16	♣ J72	♣ 10				
Contract: 4♥ S			1. Gambling			

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ Q1095	♠ AK72				
Vul: Both	♥ KJ92	♥ AQ8743	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
North HCP: 9	♦ 43	♦ J72	4♦	AP		
South HCP: 14	♣ K108	♣ —				
Contract: 4♦ W			1. Gambling			
			2. artificial			

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ A	♠ 1076				
Vul: None	♥ QJ96	♥ K10832	4♣ <sup>2</sup>	5♦	3NT <sup>1</sup>	Pass
North HCP: 11	♦ KJ865432	♦ AQ10	X♦	AP	Pass	6♦
South HCP: 10	♣ —	♣ J2				
Contract: 6♦ X N			1. Gambling			
			2. artificial			

Board: 216

Dealer: W

Vul: NS

North HCP: 12

South HCP: 8

Contract: 4♣ E

North:

♠ J932

♥ Q108

♦ AKQ42

♣ 6

South:

♠ A108

♥ K7432

♦ 7

♣ J1097

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 217  
Dealer: E  
Vul: Both  
HCP: 7

♠ 82  
♥ K732  
♦ A10643  
♣ 86

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

Board: 218  
Dealer: W  
Vul: None  
HCP: 4

♠ 1075  
♥ Q95  
♦ 87  
♣ Q8432

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

Board: 219  
Dealer: E  
Vul: NS  
HCP: 11

♠ Q10  
♥ AJ9  
♦ KJ10654  
♣ 84

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

Board: 220  
Dealer: W  
Vul: EW  
HCP: 9

♠ 8765  
♥ KQ4  
♦ 652  
♣ A92

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

Board: 221  
Dealer: E  
Vul: None  
HCP: 9

♠ KJ53  
♥ QJ32  
♦ —  
♣ Q5432

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

Board: 222

Dealer: W

Vul: NS

HCP: 15

♠ 1086

♥ AQ64

♦ 974

♣ AKQ

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ 82	♠ 976			3NT <sup>1</sup>	Pass
Vul: Both	♥ K732	♥ AQJ984				
North HCP: 7	♦ A10643	♦ 5	4♠	AP		
South HCP: 8	♣ 86	♣ J103	1. Gambling			
Contract: 4♠ W						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ 1075	♠ AKQJ4	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ Q95	♥ J8732	4♦	Pass	5♦	AP
North HCP: 4	♦ 87	♦ 6	1. Gambling			
South HCP: 11	♣ Q8432	♣ 76	2. artificial			
Contract: 5♦ W						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ Q10	♠ A98732			3NT <sup>1</sup>	Pass
Vul: NS	♥ AJ9	♥ 10642	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ KJ10654	♦ Q2	1. Gambling			
South HCP: 6	♣ 84	♣ 7	2. artificial			
Contract: 4♣ W						

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ 8765	♠ K42	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	X
Vul: EW	♥ KQ4	♥ 632	4♦	AP		
North HCP: 9	♦ 652	♦ 4	1. Gambling			
South HCP: 9	♣ A92	♣ KQJ864	2. artificial			
Contract: 4♦ W						

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ KJ53	♠ A987			3NT <sup>1</sup>	Pass
Vul: None	♥ QJ32	♥ AK64	4♣ <sup>2</sup>	Pass	4♦	X
North HCP: 9	♦ —	♦ 84	Pass	5♣	AP	
South HCP: 15	♣ Q5432	♣ A76	1. Gambling			
Contract: 5♣ N			2. artificial			

Board: 222

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 4♦ W

North:

♠ 1086

♥ AQ64

♦ 974

♣ AKQ

South:

♠ KQJ754

♥ J5

♦ 6

♣ J753

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
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4♦	AP		
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1. Gambling

2. artificial

## South hands (Practice Page)

None

Board: 217  
Dealer: E  
Vul: Both  
HCP: 8

♠ 976  
♥ AQJ984  
♦ 5  
♣ J103

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

Board: 218  
Dealer: W  
Vul: None  
HCP: 11

♠ AKQJ4  
♥ J8732  
♦ 6  
♣ 76

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

Board: 219  
Dealer: E  
Vul: NS  
HCP: 6

♠ A98732  
♥ 10642  
♦ Q2  
♣ 7

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

Board: 220  
Dealer: W  
Vul: EW  
HCP: 9

♠ K42  
♥ 632  
♦ 4  
♣ KQJ864

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

Board: 221  
Dealer: E  
Vul: None  
HCP: 15

♠ A987  
♥ AK64  
♦ 84  
♣ A76

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

Board: 222

Dealer: W

Vul: NS

HCP: 8

♠ KQJ754

♥ J5

♦ 6

♣ J753

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

Partner bids first.



## None Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ 82	♠ 976			3NT <sup>1</sup>	Pass
Vul: Both	♥ K732	♥ AQJ984	4♠	AP		
North HCP: 7	♦ A10643	♦ 5	1. Gambling			
South HCP: 8	♣ 86	♣ J103				
Contract: 4♠ W						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ 1075	♠ AKQJ4	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ Q95	♥ J8732	4♦	Pass	5♦	AP
North HCP: 4	♦ 87	♦ 6	1. Gambling			
South HCP: 11	♣ Q8432	♣ 76	2. artificial			
Contract: 5♦ W						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ Q10	♠ A98732			3NT <sup>1</sup>	Pass
Vul: NS	♥ AJ9	♥ 10642	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ KJ10654	♦ Q2	1. Gambling			
South HCP: 6	♣ 84	♣ 7	2. artificial			
Contract: 4♣ W						

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ 8765	♠ K42	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	X
Vul: EW	♥ KQ4	♥ 632	4♦	AP		
North HCP: 9	♦ 652	♦ 4	1. Gambling			
South HCP: 9	♣ A92	♣ KQJ864	2. artificial			
Contract: 4♦ W						

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ KJ53	♠ A987			3NT <sup>1</sup>	Pass
Vul: None	♥ QJ32	♥ AK64	4♣ <sup>2</sup>	Pass	4♦	X
North HCP: 9	♦ —	♦ 84	Pass	5♣	AP	
South HCP: 15	♣ Q5432	♣ A76	1. Gambling			
Contract: 5♣ N			2. artificial			

Board: 222

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 4♦ W

North:

♠ 1086

♥ AQ64

♦ 974

♣ AKQ

South:

♠ KQJ754

♥ J5

♦ 6

♣ J753

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
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4♦	AP		
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1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 223	♠ A10742	East Opens 3NT.
Dealer: E	♥ A5	West Bids 4♣ if possible.
Vul: EW	♦ KQJ8	
HCP: 14	♣ 105	Partner bids first.
Board: 224	♠ KJ52	West Opens 3NT.
Dealer: W	♥ J942	East Bids 4♣ if possible.
Vul: Both	♦ KQ863	
HCP: 10	♣ —	You bid first.
Board: 225	♠ K95	East Opens 3NT.
Dealer: E	♥ KQ94	West Bids 4♣ if possible.
Vul: NS	♦ 76	East Bids 4♦ if possible.
HCP: 13	♣ KQ87	Partner bids first.
Board: 226	♠ A102	West Opens 3NT.
Dealer: W	♥ 52	East Bids 4♣ if possible.
Vul: EW	♦ 84	West Bids 4♦ if possible.
HCP: 8	♣ A108763	East Bids 4♠ if possible.
		You bid first.
Board: 227	♠ AQ1098	East Opens 3NT.
Dealer: E	♥ K64	West Bids 4♣ if possible.
Vul: Both	♦ —	
HCP: 15	♣ AQ643	Partner bids first.
Board: 228	♠ 942	West Opens 3NT.
Dealer: W	♥ K10984	East Bids 4♣ if possible.
Vul: None	♦ Q92	
HCP: 5	♣ 98	You bid first.

## None Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ A10742	♠ Q8			3NT <sup>1</sup>	Pass
Vul: EW	♥ A5	♥ KQ1094	4♣ <sup>2</sup>	4♠	AP	
North HCP: 14	♦ KQJ8	♦ A7654	1. Gambling			
South HCP: 11	♣ 105	♣ 6	2. artificial			
Contract: 4♠ N						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ KJ52	♠ 3			3NT <sup>1</sup>	Pass
Vul: Both	♥ J942	♥ K103	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
North HCP: 10	♦ KQ863	♦ J9542	1. Gambling			
South HCP: 5	♣ —	♣ J864	2. artificial			
Contract: 4♣ E						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ K95	♠ A108764			3NT <sup>1</sup>	Pass
Vul: NS	♥ KQ94	♥ 8762	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 13	♦ 76	♦ 3	1. Gambling			
South HCP: 4	♣ KQ87	♣ 106	2. artificial			
Contract: 4♦ E						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ Q6			3NT <sup>1</sup>	Pass
Vul: EW	♥ 52	♥ KQJ43	4♦	Pass	4♣ <sup>2</sup>	Pass
North HCP: 8	♦ 84	♦ 10973	4♦	Pass	4♠	AP
South HCP: 9	♣ A108763	♣ J5	1. Gambling			
Contract: 4♠ E			2. artificial			

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ AQ1098	♠ KJ72			3NT <sup>1</sup>	Pass
Vul: Both	♥ K64	♥ AJ95	4♣ <sup>2</sup>	4♠	AP	
North HCP: 15	♦ —	♦ 874	1. Gambling			
South HCP: 9	♣ AQ643	♣ 52	2. artificial			
Contract: 4♠ N						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ 942	♠ AKQJ73			3NT <sup>1</sup>	Pass
Vul: None	♥ K10984	♥ J7	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♠
North HCP: 5	♦ Q92	♦ KJ86	AP			
South HCP: 15	♣ 98	♣ 2	1. Gambling			
Contract: 4♠ S			2. artificial			

## South hands (Practice Page)

### None

Board: 223	♠ Q8	East Opens 3NT.
Dealer: E	♥ KQ1094	West Bids 4♣ if possible.
Vul: EW	♦ A7654	
HCP: 11	♣ 6	You bid first.
Board: 224	♠ 3	West Opens 3NT.
Dealer: W	♥ K103	East Bids 4♣ if possible.
Vul: Both	♦ J9542	
HCP: 5	♣ J864	Partner bids first.
Board: 225	♠ A108764	East Opens 3NT.
Dealer: E	♥ 8762	West Bids 4♣ if possible.
Vul: NS	♦ 3	East Bids 4♦ if possible.
HCP: 4	♣ 106	You bid first.
Board: 226	♠ Q6	West Opens 3NT.
Dealer: W	♥ KQJ43	East Bids 4♣ if possible.
Vul: EW	♦ 10973	West Bids 4♦ if possible.
HCP: 9	♣ J5	East Bids 4♠ if possible.
		Partner bids first.
Board: 227	♠ KJ72	East Opens 3NT.
Dealer: E	♥ AJ95	West Bids 4♣ if possible.
Vul: Both	♦ 874	
HCP: 9	♣ 52	You bid first.
Board: 228	♠ AKQJ73	West Opens 3NT.
Dealer: W	♥ J7	East Bids 4♣ if possible.
Vul: None	♦ KJ86	
HCP: 15	♣ 2	Partner bids first.

## None Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ A10742	♠ Q8			3NT <sup>1</sup>	Pass
Vul: EW	♥ A5	♥ KQ1094	4♣ <sup>2</sup>	4♠	AP	
North HCP: 14	♦ KQJ8	♦ A7654	1. Gambling			
South HCP: 11	♣ 105	♣ 6	2. artificial			
Contract: 4♠ N						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ KJ52	♠ 3			3NT <sup>1</sup>	Pass
Vul: Both	♥ J942	♥ K103	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
North HCP: 10	♦ KQ863	♦ J9542	1. Gambling			
South HCP: 5	♣ —	♣ J864	2. artificial			
Contract: 4♣ E						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ K95	♠ A108764			3NT <sup>1</sup>	Pass
Vul: NS	♥ KQ94	♥ 8762	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 13	♦ 76	♦ 3	1. Gambling			
South HCP: 4	♣ KQ87	♣ 106	2. artificial			
Contract: 4♦ E						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ Q6			3NT <sup>1</sup>	Pass
Vul: EW	♥ 52	♥ KQJ43	4♦	Pass	4♣ <sup>2</sup>	Pass
North HCP: 8	♦ 84	♦ 10973	4♦	Pass	4♠	AP
South HCP: 9	♣ A108763	♣ J5	1. Gambling			
Contract: 4♠ E			2. artificial			

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ AQ1098	♠ KJ72			3NT <sup>1</sup>	Pass
Vul: Both	♥ K64	♥ AJ95	4♣ <sup>2</sup>	4♠	AP	
North HCP: 15	♦ —	♦ 874	1. Gambling			
South HCP: 9	♣ AQ643	♣ 52	2. artificial			
Contract: 4♠ N						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ 942	♠ AKQJ73			3NT <sup>1</sup>	Pass
Vul: None	♥ K10984	♥ J7	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♠
North HCP: 5	♦ Q92	♦ KJ86	AP			
South HCP: 15	♣ 98	♣ 2	1. Gambling			
Contract: 4♠ S			2. artificial			

## North hands (Practice Page)

### None

Board: 229      ♠ K7653  
Dealer: E        ♥ 1054  
Vul: EW        ♦ J  
HCP: 11        ♣ AQJ9

East Opens 3NT.

Partner bids first.

Board: 230      ♠ Q98  
Dealer: W        ♥ 10632  
Vul: Both      ♦ AKQ2  
HCP: 11        ♣ 75

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

Board: 231      ♠ K105  
Dealer: E        ♥ J83  
Vul: NS        ♦ J532  
HCP: 9        ♣ A105

East Opens 3NT.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

Partner bids first.

Board: 232      ♠ AJ7  
Dealer: W        ♥ K932  
Vul: None      ♦ AKJ72  
HCP: 16        ♣ 6

West Opens 3NT.

You bid first.

Board: 233      ♠ Q9  
Dealer: E        ♥ KQ109853  
Vul: NS        ♦ 96  
HCP: 7        ♣ 104

East Opens 3NT.

West Bids 4♣ if possible.

Partner bids first.

Board: 234      ♠ Q1063  
Dealer: W        ♥ AK972  
Vul: EW        ♦ Q94  
HCP: 11        ♣ 7

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 229

Dealer: E

Vul: EW

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ K7653

♥ 1054

♦ J

♣ AQJ9

South:

♠ AQ842

♥ AQ6

♦ 92

♣ K107

West North East South

3NT<sup>1</sup> 4♠

AP

1. Gambling

Board: 230

Dealer: W

Vul: Both

North HCP: 11

South HCP: 6

Contract: 4♣ E

North:

♠ Q98

♥ 10632

♦ AKQ2

♣ 75

South:

♠ 4

♥ AJ8

♦ 109754

♣ J432

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 231

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 4♦ E

North:

♠ K105

♥ J83

♦ J532

♣ A105

South:

♠ AJ9643

♥ AQ7

♦ —

♣ Q732

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦ AP

1. Gambling

2. artificial

Board: 232

Dealer: W

Vul: None

North HCP: 16

South HCP: 13

Contract: 6♦ N

North:

♠ AJ7

♥ K932

♦ AKJ72

♣ 6

South:

♠ KQ842

♥ AQ

♦ Q10965

♣ 2

West North East South

3NT<sup>1</sup> 4♦ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 6♦

AP

1. Gambling

2. Blackwood 0314, for ♦

Board: 233

Dealer: E

Vul: NS

North HCP: 7

South HCP: 16

Contract: 4♣ W

North:

♠ Q9

♥ KQ109853

♦ 96

♣ 104

South:

♠ AK107

♥ J64

♦ AK732

♣ J

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> AP

1. Gambling

2. artificial



Board: 234

Dealer: W

Vul: EW

North HCP: 11

South HCP: 11

Contract: 4♣ E

North:

♠ Q1063

♥ AK972

♦ Q94

♣ 7

South:

♠ K5

♥ QJ103

♦ A108732

♣ J

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## South hands (Practice Page)

None

Board: 229      ♠ AQ842  
Dealer: E        ♥ AQ6  
Vul: EW         ♦ 92  
HCP: 15         ♣ K107

East Opens 3NT.

You bid first.

Board: 230      ♠ 4  
Dealer: W        ♥ AJ8  
Vul: Both       ♦ 109754  
HCP: 6           ♣ J432

West Opens 3NT.

East Bids 4♣ if possible.

Partner bids first.

Board: 231      ♠ AJ9643  
Dealer: E        ♥ AQ7  
Vul: NS         ♦ —  
HCP: 13         ♣ Q732

East Opens 3NT.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

You bid first.

Board: 232      ♠ KQ842  
Dealer: W        ♥ AQ  
Vul: None       ♦ Q10965  
HCP: 13         ♣ 2

West Opens 3NT.

Partner bids first.

Board: 233      ♠ AK107  
Dealer: E        ♥ J64  
Vul: NS         ♦ AK732  
HCP: 16         ♣ J

East Opens 3NT.

West Bids 4♣ if possible.

You bid first.

Board: 234      ♠ K5  
Dealer: W        ♥ QJ103  
Vul: EW         ♦ A108732  
HCP: 11         ♣ J

West Opens 3NT.

East Bids 4♣ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 229

Dealer: E

Vul: EW

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ K7653

♥ 1054

♦ J

♣ AQJ9

South:

♠ AQ842

♥ AQ6

♦ 92

♣ K107

West North East South

3NT<sup>1</sup> 4♠

AP

1. Gambling

Board: 230

Dealer: W

Vul: Both

North HCP: 11

South HCP: 6

Contract: 4♣ E

North:

♠ Q98

♥ 10632

♦ AKQ2

♣ 75

South:

♠ 4

♥ AJ8

♦ 109754

♣ J432

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 231

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 4♦ E

North:

♠ K105

♥ J83

♦ J532

♣ A105

South:

♠ AJ9643

♥ AQ7

♦ —

♣ Q732

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦ AP

1. Gambling

2. artificial

Board: 232

Dealer: W

Vul: None

North HCP: 16

South HCP: 13

Contract: 6♦ N

North:

♠ AJ7

♥ K932

♦ AKJ72

♣ 6

South:

♠ KQ842

♥ AQ

♦ Q10965

♣ 2

West North East South

3NT<sup>1</sup> 4♦ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 6♦

AP

1. Gambling

2. Blackwood 0314, for ♦

Board: 233

Dealer: E

Vul: NS

North HCP: 7

South HCP: 16

Contract: 4♣ W

North:

♠ Q9

♥ KQ109853

♦ 96

♣ 104

South:

♠ AK107

♥ J64

♦ AK732

♣ J

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 234

Dealer: W

Vul: EW

North HCP: 11

South HCP: 11

Contract: 4♣ E

North:

♠ Q1063

♥ AK972

♦ Q94

♣ 7

South:

♠ K5

♥ QJ103

♦ A108732

♣ J

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 235	♠ J10	East Opens 3NT.
Dealer: E	♥ AQ964	West Bids 4♣ if possible.
Vul: None	♦ KQ932	
HCP: 12	♣ 2	Partner bids first.
Board: 236	♠ K9	West Opens 3NT.
Dealer: W	♥ J1087	East Bids 4♣ if possible.
Vul: NS	♦ AKQ863	
HCP: 13	♣ 6	You bid first.
Board: 237	♠ AQJ85	East Opens 3NT.
Dealer: E	♥ A73	West Bids 4♣ if possible.
Vul: EW	♦ 93	East Bids 4♦ if possible.
HCP: 11	♣ 1064	Partner bids first.
Board: 238	♠ Q10952	West Opens 3NT.
Dealer: W	♥ K732	East Bids 4♣ if possible.
Vul: Both	♦ J84	
HCP: 6	♣ 6	You bid first.
Board: 239	♠ J109	East Opens 3NT.
Dealer: E	♥ AQ75	West Bids 4♣ if possible.
Vul: NS	♦ K542	
HCP: 10	♣ 65	Partner bids first.
Board: 240	♠ KQ	West Opens 3NT.
Dealer: W	♥ Q1065	East Bids 4♣ if possible.
Vul: EW	♦ K10754	
HCP: 11	♣ J6	You bid first.

## None Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ 87532			3NT <sup>1</sup>	Pass
Vul: None	♥ AQ964	♥ K873	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ KQ932	♦ AJ	1. Gambling			
South HCP: 8	♣ 2	♣ 74	2. artificial			
Contract: 4♣ W						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ 654	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: NS	♥ J1087	♥ AKQ54	1. Gambling			
North HCP: 13	♦ AKQ863	♦ J5	2. artificial			
South HCP: 10	♣ 6	♣ 1043				
Contract: 4♣ E						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ AQJ85	♠ 762			3NT <sup>1</sup>	Pass
Vul: EW	♥ A73	♥ QJ1052	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 11	♦ 93	♦ J74	1. Gambling			
South HCP: 11	♣ 1064	♣ AK	2. artificial			
Contract: 4♦ E						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ Q10952	♠ AK86	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
Vul: Both	♥ K732	♥ AQJ104	AP			
North HCP: 6	♦ J84	♦ 5	1. Gambling			
South HCP: 17	♣ 6	♣ K53	2. artificial			
Contract: 4♥ S						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ J109	♠ AK87632			3NT <sup>1</sup>	Pass
Vul: NS	♥ AQ75	♥ K92	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ K542	♦ J63	1. Gambling			
South HCP: 11	♣ 65	♣ —	2. artificial			
Contract: 4♣ W						

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ A10987	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ Q1065	♥ AJ42	1. Gambling			
North HCP: 11	♦ K10754	♦ QJ2	2. artificial			
South HCP: 12	♣ J6	♣ 5				
Contract: 4♣ E						

## South hands (Practice Page)

### None

Board: 235	♠ 87532	East Opens 3NT.
Dealer: E	♥ K873	West Bids 4♣ if possible.
Vul: None	♦ AJ	
HCP: 8	♣ 74	You bid first.
Board: 236	♠ 654	West Opens 3NT.
Dealer: W	♥ AKQ54	East Bids 4♣ if possible.
Vul: NS	♦ J5	
HCP: 10	♣ 1043	Partner bids first.
Board: 237	♠ 762	East Opens 3NT.
Dealer: E	♥ QJ1052	West Bids 4♣ if possible.
Vul: EW	♦ J74	East Bids 4♦ if possible.
HCP: 11	♣ AK	You bid first.
Board: 238	♠ AK86	West Opens 3NT.
Dealer: W	♥ AQJ104	East Bids 4♣ if possible.
Vul: Both	♦ 5	
HCP: 17	♣ K53	Partner bids first.
Board: 239	♠ AK87632	East Opens 3NT.
Dealer: E	♥ K92	West Bids 4♣ if possible.
Vul: NS	♦ J63	
HCP: 11	♣ —	You bid first.
Board: 240	♠ A10987	West Opens 3NT.
Dealer: W	♥ AJ42	East Bids 4♣ if possible.
Vul: EW	♦ QJ2	
HCP: 12	♣ 5	Partner bids first.

## None Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ J10	♠ 87532			3NT <sup>1</sup>	Pass
Vul: None	♥ AQ964	♥ K873	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ KQ932	♦ AJ	1. Gambling			
South HCP: 8	♣ 2	♣ 74	2. artificial			
Contract: 4♣ W						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ 654	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: NS	♥ J1087	♥ AKQ54	1. Gambling			
North HCP: 13	♦ AKQ863	♦ J5	2. artificial			
South HCP: 10	♣ 6	♣ 1043				
Contract: 4♣ E						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ AQJ85	♠ 762			3NT <sup>1</sup>	Pass
Vul: EW	♥ A73	♥ QJ1052	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 11	♦ 93	♦ J74	1. Gambling			
South HCP: 11	♣ 1064	♣ AK	2. artificial			
Contract: 4♦ E						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ Q10952	♠ AK86	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
Vul: Both	♥ K732	♥ AQJ104	AP			
North HCP: 6	♦ J84	♦ 5	1. Gambling			
South HCP: 17	♣ 6	♣ K53	2. artificial			
Contract: 4♥ S						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ J109	♠ AK87632			3NT <sup>1</sup>	Pass
Vul: NS	♥ AQ75	♥ K92	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ K542	♦ J63	1. Gambling			
South HCP: 11	♣ 65	♣ —	2. artificial			
Contract: 4♣ W						

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ A10987	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ Q1065	♥ AJ42	1. Gambling			
North HCP: 11	♦ K10754	♦ QJ2	2. artificial			
South HCP: 12	♣ J6	♣ 5				
Contract: 4♣ E						



## North hands (Practice Page)

### None

Board: 241      ♠ J8732  
Dealer: E        ♥ A3  
Vul: Both        ♦ 3  
HCP: 7           ♣ Q10864

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

Partner bids first.

Board: 242      ♠ J8764  
Dealer: W        ♥ 1052  
Vul: None        ♦ 54  
HCP: 3           ♣ Q105

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

You bid first.

Board: 243      ♠ KJ643  
Dealer: E        ♥ AK107  
Vul: Both        ♦ Q8  
HCP: 13          ♣ 32

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

Partner bids first.

Board: 244      ♠ A642  
Dealer: W        ♥ 10986  
Vul: None        ♦ 976  
HCP: 4           ♣ 109

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

You bid first.

Board: 245      ♠ AKJ73  
Dealer: E        ♥ K7  
Vul: NS          ♦ J103  
HCP: 12          ♣ 543

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

Partner bids first.

Board: 246      ♠ AK10  
Dealer: W        ♥ K1053  
Vul: Both        ♦ 53  
HCP: 17          ♣ AK84

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

You bid first.

## None Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: E	♠ J8732	♠ Q6			3NT <sup>1</sup>	Pass
Vul: Both	♥ A3	♥ Q9652	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 7	♦ 3	♦ J76	1. Gambling			
South HCP: 12	♣ Q10864	♣ AK7	2. artificial			
Contract: 4♦ E						

Board: 242	North:	South:	West	North	East	South
Dealer: W	♠ J8764	♠ AK109	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
Vul: None	♥ 1052	♥ AKJ93	AP			
North HCP: 3	♦ 54	♦ 93	1. Gambling			
South HCP: 18	♣ Q105	♣ K8	2. artificial			
Contract: 4♥ S						

Board: 243	North:	South:	West	North	East	South
Dealer: E	♠ KJ643	♠ AQ92			3NT <sup>1</sup>	Pass
Vul: Both	♥ AK107	♥ 96542	4♣ <sup>2</sup>	AP		
North HCP: 13	♦ Q8	♦ J5	1. Gambling			
South HCP: 7	♣ 32	♣ 95	2. artificial			
Contract: 4♣ W						

Board: 244	North:	South:	West	North	East	South
Dealer: W	♠ A642	♠ 98	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♦
Vul: None	♥ 10986	♥ A52	AP			
North HCP: 4	♦ 976	♦ AKQJ1032	1. Gambling			
South HCP: 14	♣ 109	♣ 2	2. artificial			
Contract: 4♦ S						

Board: 245	North:	South:	West	North	East	South
Dealer: E	♠ AKJ73	♠ 109			3NT <sup>1</sup>	Pass
Vul: NS	♥ K7	♥ 64	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ J103	♦ AKQ8654	1. Gambling			
South HCP: 9	♣ 543	♣ 108	2. artificial			
Contract: 4♣ W						

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ AK10	♠ Q985	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ K1053	♥ J82	4♦	X	AP	
North HCP: 17	♦ 53	♦ J10	1. Gambling			
South HCP: 5	♣ AK84	♣ J1065	2. artificial			
Contract: 4♦ X W						

## South hands (Practice Page)

### None

Board: 241  
Dealer: E  
Vul: Both  
HCP: 12

♠ Q6  
♥ Q9652  
♦ J76  
♣ AK7

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

You bid first.

Board: 242  
Dealer: W  
Vul: None  
HCP: 18

♠ AK109  
♥ AKJ93  
♦ 93  
♣ K8

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

Partner bids first.

Board: 243  
Dealer: E  
Vul: Both  
HCP: 7

♠ AQ92  
♥ 96542  
♦ J5  
♣ 95

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

You bid first.

Board: 244  
Dealer: W  
Vul: None  
HCP: 14

♠ 98  
♥ A52  
♦ AKQJ1032  
♣ 2

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

Partner bids first.

Board: 245  
Dealer: E  
Vul: NS  
HCP: 9

♠ 109  
♥ 64  
♦ AKQ8654  
♣ 108

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

You bid first.

Board: 246  
Dealer: W  
Vul: Both  
HCP: 5

♠ Q985  
♥ J82  
♦ J10  
♣ J1065

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

Partner bids first.

## None Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: E	♠ J8732	♠ Q6			3NT <sup>1</sup>	Pass
Vul: Both	♥ A3	♥ Q9652	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 7	♦ 3	♦ J76	1. Gambling			
South HCP: 12	♣ Q10864	♣ AK7	2. artificial			
Contract: 4♦ E						

Board: 242	North:	South:	West	North	East	South
Dealer: W	♠ J8764	♠ AK109	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
Vul: None	♥ 1052	♥ AKJ93	AP			
North HCP: 3	♦ 54	♦ 93	1. Gambling			
South HCP: 18	♣ Q105	♣ K8	2. artificial			
Contract: 4♥ S						

Board: 243	North:	South:	West	North	East	South
Dealer: E	♠ KJ643	♠ AQ92			3NT <sup>1</sup>	Pass
Vul: Both	♥ AK107	♥ 96542	4♣ <sup>2</sup>	AP		
North HCP: 13	♦ Q8	♦ J5	1. Gambling			
South HCP: 7	♣ 32	♣ 95	2. artificial			
Contract: 4♣ W						

Board: 244	North:	South:	West	North	East	South
Dealer: W	♠ A642	♠ 98	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♦
Vul: None	♥ 10986	♥ A52	AP			
North HCP: 4	♦ 976	♦ AKQJ1032	1. Gambling			
South HCP: 14	♣ 109	♣ 2	2. artificial			
Contract: 4♦ S						

Board: 245	North:	South:	West	North	East	South
Dealer: E	♠ AKJ73	♠ 109			3NT <sup>1</sup>	Pass
Vul: NS	♥ K7	♥ 64	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ J103	♦ AKQ8654	1. Gambling			
South HCP: 9	♣ 543	♣ 108	2. artificial			
Contract: 4♣ W						

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ AK10	♠ Q985	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ K1053	♥ J82	4♦	X	AP	
North HCP: 17	♦ 53	♦ J10	1. Gambling			
South HCP: 5	♣ AK84	♣ J1065	2. artificial			
Contract: 4♦ X W						

## North hands (Practice Page)

### None

Board: 247	♠ AKJ73	East Opens 3NT.
Dealer: E	♥ 8762	West Bids 4♣ if possible.
Vul: None	♦ AJ5	
HCP: 13	♣ 10	Partner bids first.
Board: 248	♠ J952	West Opens 3NT.
Dealer: W	♥ 54	East Bids 4♣ if possible.
Vul: NS	♦ Q10852	
HCP: 4	♣ J8	You bid first.
Board: 249	♠ 2	East Opens 3NT.
Dealer: E	♥ AQ87	West Bids 4♣ if possible.
Vul: EW	♦ KQ104	
HCP: 11	♣ 9853	Partner bids first.
Board: 250	♠ 1092	West Opens 3NT.
Dealer: W	♥ Q76	East Bids 4♣ if possible.
Vul: None	♦ 8	West Bids 4♦ if possible.
HCP: 4	♣ Q87632	East Bids 5♦ if possible.
		You bid first.
Board: 251	♠ 94	East Opens 3NT.
Dealer: E	♥ QJ52	
Vul: NS	♦ 1032	Partner bids first.
HCP: 9	♣ AQ83	
Board: 252	♠ A	West Opens 3NT.
Dealer: W	♥ 963	West Doubles 7♣ if possible.
Vul: EW	♦ 10953	
HCP: 13	♣ AKQ105	You bid first.

## None Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ AKJ73	♠ 1062			3NT <sup>1</sup>	Pass
Vul: None	♥ 8762	♥ AK4		4♣ <sup>2</sup>	AP	
North HCP: 13	♦ AJ5	♦ Q109832		1. Gambling		
South HCP: 9	♣ 10	♣ 7		2. artificial		
Contract: 4♣ W						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ J952	♠ A10763		3NT <sup>1</sup>	Pass	4♣ <sup>2</sup> AP
Vul: NS	♥ 54	♥ Q1082		1. Gambling		
North HCP: 4	♦ Q10852	♦ K63		2. artificial		
South HCP: 9	♣ J8	♣ 4				
Contract: 4♣ E						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ A1075			3NT <sup>1</sup>	Pass
Vul: EW	♥ AQ87	♥ 10653		4♣ <sup>2</sup>	AP	
North HCP: 11	♦ KQ104	♦ AJ63		1. Gambling		
South HCP: 9	♣ 9853	♣ 10		2. artificial		
Contract: 4♣ W						

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ 1092	♠ KQ64		3NT <sup>1</sup>	Pass	4♣ <sup>2</sup> Pass
Vul: None	♥ Q76	♥ 104		4♦	Pass	5♦ AP
North HCP: 4	♦ 8	♦ J94		1. Gambling		
South HCP: 10	♣ Q87632	♣ A1054		2. artificial		
Contract: 5♦ W						

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ AQ73			3NT <sup>1</sup>	4♥
Vul: NS	♥ QJ52	♥ AK943		AP		
North HCP: 9	♦ 1032	♦ 96		1. Gambling		
South HCP: 16	♣ AQ83	♣ K4				
Contract: 4♥ S						

Board: 252  
Dealer: W  
Vul: EW  
North HCP: 13  
South HCP: 14  
Contract: 7♣X N

North:  
♠ A  
♥ 963  
♦ 10953  
♣ AKQ105

South:  
♠ KJ982  
♥ AKQ5  
♦ —  
♣ J874

West	North	East	South
3NT <sup>1</sup>	4♣	Pass	4NT <sup>2</sup>
Pass	5♣	Pass	5NT <sup>3</sup>
Pass	6♣	Pass	7♣
X	AP		

1. Gambling
2. Blackwood 0314, for ♣
3. King ask by 5NT

## South hands (Practice Page)

### None

Board: 247	♠ 1062	East Opens 3NT.
Dealer: E	♥ AK4	West Bids 4♣ if possible.
Vul: None	♦ Q109832	
HCP: 9	♣ 7	You bid first.
Board: 248	♠ A10763	West Opens 3NT.
Dealer: W	♥ Q1082	East Bids 4♣ if possible.
Vul: NS	♦ K63	
HCP: 9	♣ 4	Partner bids first.
Board: 249	♠ A1075	East Opens 3NT.
Dealer: E	♥ 10653	West Bids 4♣ if possible.
Vul: EW	♦ AJ63	
HCP: 9	♣ 10	You bid first.
Board: 250	♠ KQ64	West Opens 3NT.
Dealer: W	♥ 104	East Bids 4♣ if possible.
Vul: None	♦ J94	West Bids 4♦ if possible.
HCP: 10	♣ A1054	East Bids 5♦ if possible.
		Partner bids first.
Board: 251	♠ AQ73	East Opens 3NT.
Dealer: E	♥ AK943	
Vul: NS	♦ 96	You bid first.
HCP: 16	♣ K4	
Board: 252	♠ KJ982	West Opens 3NT.
Dealer: W	♥ AKQ5	West Doubles 7♣ if possible.
Vul: EW	♦ —	
HCP: 14	♣ J874	Partner bids first.



## None Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ AKJ73	♠ 1062			3NT <sup>1</sup>	Pass
Vul: None	♥ 8762	♥ AK4		4♣ <sup>2</sup>	AP	
North HCP: 13	♦ AJ5	♦ Q109832		1. Gambling		
South HCP: 9	♣ 10	♣ 7		2. artificial		
Contract: 4♣ W						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ J952	♠ A10763		3NT <sup>1</sup>	Pass	4♣ <sup>2</sup> AP
Vul: NS	♥ 54	♥ Q1082		1. Gambling		
North HCP: 4	♦ Q10852	♦ K63		2. artificial		
South HCP: 9	♣ J8	♣ 4				
Contract: 4♣ E						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ A1075			3NT <sup>1</sup>	Pass
Vul: EW	♥ AQ87	♥ 10653		4♣ <sup>2</sup>	AP	
North HCP: 11	♦ KQ104	♦ AJ63		1. Gambling		
South HCP: 9	♣ 9853	♣ 10		2. artificial		
Contract: 4♣ W						

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ 1092	♠ KQ64		3NT <sup>1</sup>	Pass	4♣ <sup>2</sup> Pass
Vul: None	♥ Q76	♥ 104		4♦	Pass	5♦ AP
North HCP: 4	♦ 8	♦ J94		1. Gambling		
South HCP: 10	♣ Q87632	♣ A1054		2. artificial		
Contract: 5♦ W						

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ 94	♠ AQ73			3NT <sup>1</sup>	4♥
Vul: NS	♥ QJ52	♥ AK943		AP		
North HCP: 9	♦ 1032	♦ 96		1. Gambling		
South HCP: 16	♣ AQ83	♣ K4				
Contract: 4♥ S						

Board: 252  
Dealer: W  
Vul: EW  
North HCP: 13  
South HCP: 14  
Contract: 7♣X N

North:  
♠ A  
♥ 963  
♦ 10953  
♣ AKQ105

South:  
♠ KJ982  
♥ AKQ5  
♦ —  
♣ J874

West	North	East	South
3NT <sup>1</sup>	4♣	Pass	4NT <sup>2</sup>
Pass	5♣	Pass	5NT <sup>3</sup>
Pass	6♣	Pass	7♣
X	AP		

1. Gambling
2. Blackwood 0314, for ♣
3. King ask by 5NT

## North hands (Practice Page)

### None

Board: 253  
Dealer: E  
Vul: Both  
HCP: 10

♠ Q74  
♥ AQ842  
♦ J754  
♣ J

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

Board: 254  
Dealer: W  
Vul: EW  
HCP: 11

♠ K842  
♥ KJ9  
♦ 72  
♣ A1053

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

Board: 255  
Dealer: E  
Vul: Both  
HCP: 16

♠ K1043  
♥ A63  
♦ AKJ82  
♣ J

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

Board: 256  
Dealer: W  
Vul: None  
HCP: 13

♠ AK108  
♥ KQJ8  
♦ 54  
♣ 973

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

Board: 257  
Dealer: E  
Vul: EW  
HCP: 7

♠ Q103  
♥ K8752  
♦ J  
♣ J986

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 6♦ if possible.  
  
Partner bids first.

Board: 258

Dealer: W

Vul: Both

HCP: 15

♠ AJ10

♥ AK754

♦ —

♣ K10932

West Opens 3NT.

You bid first.

## None Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ Q74	♠ J32			3NT <sup>1</sup>	Pass
Vul: Both	♥ AQ842	♥ K1075	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ J754	♦ AK106	1. Gambling			
South HCP: 11	♣ J	♣ 84	2. artificial			
Contract: 4♣ W						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ K842	♠ Q9	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ KJ9	♥ AQ5	4♦	AP		
North HCP: 11	♦ 72	♦ J64	1. Gambling			
South HCP: 10	♣ A1053	♣ J9764	2. artificial			
Contract: 4♦ W						

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ K1043	♠ AJ72			3NT <sup>1</sup>	Pass
Vul: Both	♥ A63	♥ Q108752	4♣ <sup>2</sup>	4♦	AP	
North HCP: 16	♦ AKJ82	♦ 1043	1. Gambling			
South HCP: 7	♣ J	♣ —	2. artificial			
Contract: 4♦ N						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ AK108	♠ Q43	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♦
Vul: None	♥ KQJ8	♥ A64	AP			
North HCP: 13	♦ 54	♦ AKQJ62	1. Gambling			
South HCP: 16	♣ 973	♣ 2	2. artificial			
Contract: 4♦ S						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ Q103	♠ A82			3NT <sup>1</sup>	Pass
Vul: EW	♥ K8752	♥ Q4	4♣ <sup>2</sup>	Pass	4♦	Pass
North HCP: 7	♦ J	♦ 652	4NT <sup>3</sup>	Pass	5♠	Pass
South HCP: 8	♣ J986	♣ Q7543	6♦	AP		
Contract: 6♦ E			1. Gambling			
			2. artificial			
			3. Blackwood 0314, for ♦			

Board: 258

Dealer: W

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ AJ10

♥ AK754

♦ —

♣ K10932

South:

♠ K7

♥ 106

♦ J87

♣ AQ8765

West	North	East	South
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3NT <sup>1</sup>	4♥	AP	
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1. Gambling

## South hands (Practice Page)

### None

Board: 253  
Dealer: E  
Vul: Both  
HCP: 11

♠ J32  
♥ K1075  
♦ AK106  
♣ 84

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

Board: 254  
Dealer: W  
Vul: EW  
HCP: 10

♠ Q9  
♥ AQ5  
♦ J64  
♣ J9764

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

Board: 255  
Dealer: E  
Vul: Both  
HCP: 7

♠ AJ72  
♥ Q108752  
♦ 1043  
♣ —

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

Board: 256  
Dealer: W  
Vul: None  
HCP: 16

♠ Q43  
♥ A64  
♦ AKQJ62  
♣ 2

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

Board: 257  
Dealer: E  
Vul: EW  
HCP: 8

♠ A82  
♥ Q4  
♦ 652  
♣ Q7543

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 6♦ if possible.  
You bid first.

Board: 258

Dealer: W

Vul: Both

HCP: 10

♠ K7

♥ 106

♦ J87

♣ AQ8765

West Opens 3NT.

Partner bids first.



## None Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ Q74	♠ J32			3NT <sup>1</sup>	Pass
Vul: Both	♥ AQ842	♥ K1075	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ J754	♦ AK106	1. Gambling			
South HCP: 11	♣ J	♣ 84	2. artificial			
Contract: 4♣ W						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ K842	♠ Q9	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ KJ9	♥ AQ5	4♦	AP		
North HCP: 11	♦ 72	♦ J64	1. Gambling			
South HCP: 10	♣ A1053	♣ J9764	2. artificial			
Contract: 4♦ W						

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ K1043	♠ AJ72			3NT <sup>1</sup>	Pass
Vul: Both	♥ A63	♥ Q108752	4♣ <sup>2</sup>	4♦	AP	
North HCP: 16	♦ AKJ82	♦ 1043	1. Gambling			
South HCP: 7	♣ J	♣ —	2. artificial			
Contract: 4♦ N						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ AK108	♠ Q43	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♦
Vul: None	♥ KQJ8	♥ A64	AP			
North HCP: 13	♦ 54	♦ AKQJ62	1. Gambling			
South HCP: 16	♣ 973	♣ 2	2. artificial			
Contract: 4♦ S						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ Q103	♠ A82			3NT <sup>1</sup>	Pass
Vul: EW	♥ K8752	♥ Q4	4♣ <sup>2</sup>	Pass	4♦	Pass
North HCP: 7	♦ J	♦ 652	4NT <sup>3</sup>	Pass	5♠	Pass
South HCP: 8	♣ J986	♣ Q7543	6♦	AP		
Contract: 6♦ E			1. Gambling			
			2. artificial			
			3. Blackwood 0314, for ♦			

Board: 258

Dealer: W

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♥ N

North:

♠ AJ10

♥ AK754

♦ —

♣ K10932

South:

♠ K7

♥ 106

♦ J87

♣ AQ8765

West	North	East	South
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3NT <sup>1</sup>	4♥	AP	
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1. Gambling

## North hands (Practice Page)

### None

Board: 259      ♠ KQ9742  
Dealer: E        ♥ K742  
Vul: None        ♦ 8  
HCP: 12         ♣ A4

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

Board: 260      ♠ AKQ862  
Dealer: W        ♥ K4  
Vul: NS         ♦ 87  
HCP: 13         ♣ J64

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

Board: 261      ♠ KJ105  
Dealer: E        ♥ K73  
Vul: Both       ♦ 743  
HCP: 10         ♣ QJ6

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

Board: 262      ♠ 42  
Dealer: W        ♥ KJ1084  
Vul: None       ♦ 10  
HCP: 5         ♣ J8653

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

Board: 263      ♠ AK1064  
Dealer: E        ♥ AQ53  
Vul: NS         ♦ 2  
HCP: 15         ♣ Q75

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

Board: 264      ♠ AQ  
Dealer: W        ♥ A10942  
Vul: EW         ♦ 1053  
HCP: 10         ♣ 986

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

## None Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ KQ9742	♠ A1086			3NT <sup>1</sup>	Pass
Vul: None	♥ K742	♥ A10	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 12	♦ 8	♦ 95	1. Gambling			
South HCP: 11	♣ A4	♣ K8632	2. artificial			
Contract: 4♦ E						

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ AKQ862	♠ 1043	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ K4	♥ AJ92	4♦	AP		
North HCP: 13	♦ 87	♦ J4	1. Gambling			
South HCP: 9	♣ J64	♣ K873	2. artificial			
Contract: 4♦ W						

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ KJ105	♠ Q87			3NT <sup>1</sup>	Pass
Vul: Both	♥ K73	♥ AJ965	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 10	♦ 743	♦ J86	1. Gambling			
South HCP: 11	♣ QJ6	♣ K10	2. artificial			
Contract: 4♦ E						

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ 42	♠ AKJ763	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♠
Vul: None	♥ KJ1084	♥ AQ	AP			
North HCP: 5	♦ 10	♦ 76	1. Gambling			
South HCP: 14	♣ J8653	♣ 972	2. artificial			
Contract: 4♠ S						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ AK1064	♠ Q952			3NT <sup>1</sup>	Pass
Vul: NS	♥ AQ53	♥ K42	4♣ <sup>2</sup>	4♠	AP	
North HCP: 15	♦ 2	♦ 10985	1. Gambling			
South HCP: 9	♣ Q75	♣ A8	2. artificial			
Contract: 4♠ N						

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ K10764	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ A10942	♥ 763	1. Gambling			
North HCP: 10	♦ 1053	♦ QJ96	2. artificial			
South HCP: 6	♣ 986	♣ 10				
Contract: 4♣ E						

## South hands (Practice Page)

### None

Board: 259      ♠ A1086  
Dealer: E        ♥ A10  
Vul: None       ♦ 95  
HCP: 11         ♣ K8632

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

You bid first.

Board: 260      ♠ 1043  
Dealer: W        ♥ AJ92  
Vul: NS          ♦ J4  
HCP: 9           ♣ K873

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

Partner bids first.

Board: 261      ♠ Q87  
Dealer: E        ♥ AJ965  
Vul: Both       ♦ J86  
HCP: 11         ♣ K10

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

You bid first.

Board: 262      ♠ AKJ763  
Dealer: W        ♥ AQ  
Vul: None       ♦ 76  
HCP: 14         ♣ 972

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

Partner bids first.

Board: 263      ♠ Q952  
Dealer: E        ♥ K42  
Vul: NS          ♦ 10985  
HCP: 9           ♣ A8

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

You bid first.

Board: 264      ♠ K10764  
Dealer: W        ♥ 763  
Vul: EW          ♦ QJ96  
HCP: 6           ♣ 10

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

Partner bids first.

## None Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ KQ9742	♠ A1086			3NT <sup>1</sup>	Pass
Vul: None	♥ K742	♥ A10	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 12	♦ 8	♦ 95	1. Gambling			
South HCP: 11	♣ A4	♣ K8632	2. artificial			
Contract: 4♦ E						

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ AKQ862	♠ 1043	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ K4	♥ AJ92	4♦	AP		
North HCP: 13	♦ 87	♦ J4	1. Gambling			
South HCP: 9	♣ J64	♣ K873	2. artificial			
Contract: 4♦ W						

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ KJ105	♠ Q87			3NT <sup>1</sup>	Pass
Vul: Both	♥ K73	♥ AJ965	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 10	♦ 743	♦ J86	1. Gambling			
South HCP: 11	♣ QJ6	♣ K10	2. artificial			
Contract: 4♦ E						

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ 42	♠ AKJ763	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♠
Vul: None	♥ KJ1084	♥ AQ	AP			
North HCP: 5	♦ 10	♦ 76	1. Gambling			
South HCP: 14	♣ J8653	♣ 972	2. artificial			
Contract: 4♠ S						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ AK1064	♠ Q952			3NT <sup>1</sup>	Pass
Vul: NS	♥ AQ53	♥ K42	4♣ <sup>2</sup>	4♠	AP	
North HCP: 15	♦ 2	♦ 10985	1. Gambling			
South HCP: 9	♣ Q75	♣ A8	2. artificial			
Contract: 4♠ N						

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ K10764	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ A10942	♥ 763	1. Gambling			
North HCP: 10	♦ 1053	♦ QJ96	2. artificial			
South HCP: 6	♣ 986	♣ 10				
Contract: 4♣ E						

## North hands (Practice Page)

### None

Board: 265	♠ 983	East Opens 3NT.
Dealer: E	♥ AK96	
Vul: None	♦ 1085	Partner bids first.
HCP: 7	♣ 1062	
Board: 266	♠ 10652	West Opens 3NT.
Dealer: W	♥ Q54	East Bids 4♣ if possible.
Vul: NS	♦ 42	West Bids 4♦ if possible.
HCP: 8	♣ KQJ5	You bid first.
Board: 267	♠ KQJ	East Opens 3NT.
Dealer: E	♥ Q6	West Bids 4♣ if possible.
Vul: EW	♦ AQ742	
HCP: 14	♣ 953	Partner bids first.
Board: 268	♠ K9642	West Opens 3NT.
Dealer: W	♥ Q94	East Bids 4♣ if possible.
Vul: Both	♦ 43	
HCP: 5	♣ 975	You bid first.
Board: 269	♠ AK32	East Opens 3NT.
Dealer: E	♥ 9652	West Bids 4♣ if possible.
Vul: Both	♦ —	East Bids 4♦ if possible.
HCP: 13	♣ AQ643	Partner bids first.
Board: 270	♠ A93	West Opens 3NT.
Dealer: W	♥ J10865	East Bids 4♣ if possible.
Vul: None	♦ J6	
HCP: 6	♣ 1095	You bid first.

## None Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ 983	♠ AKQ42			3NT <sup>1</sup>	4♠
Vul: None	♥ AK96	♥ Q75				
North HCP: 7	♦ 1085	♦ J6		AP		
South HCP: 16	♣ 1062	♣ KJ4				
Contract: 4♠ S				1. Gambling		

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ 10652	♠ AKJ73	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ Q54	♥ 86	4♦	AP		
North HCP: 8	♦ 42	♦ 87				
South HCP: 12	♣ KQJ5	♣ A984				
Contract: 4♦ W				1. Gambling		
				2. artificial		

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ 107642			3NT <sup>1</sup>	Pass
Vul: EW	♥ Q6	♥ 75	4♣ <sup>2</sup>	AP		
North HCP: 14	♦ AQ742	♦ 10963				
South HCP: 1	♣ 953	♣ J8				
Contract: 4♣ W				1. Gambling		
				2. artificial		

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ K9642	♠ AQJ5	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	5♣
Vul: Both	♥ Q94	♥ A62				
North HCP: 5	♦ 43	♦ 8		AP		
South HCP: 17	♣ 975	♣ AQ642				
Contract: 5♣ S				1. Gambling		
				2. artificial		

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ AK32	♠ QJ4			3NT <sup>1</sup>	Pass
Vul: Both	♥ 9652	♥ AKQ8	4♣ <sup>2</sup>	X	4♦	AP
North HCP: 13	♦ —	♦ 9842				
South HCP: 13	♣ AQ643	♣ J7				
Contract: 4♦ E				1. Gambling		
				2. artificial		

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ A93	♠ KQJ42	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: None	♥ J10865	♥ KQ97				
North HCP: 6	♦ J6	♦ 10832				
South HCP: 11	♣ 1095	♣ —				
Contract: 4♣ E				1. Gambling		
				2. artificial		



## South hands (Practice Page)

### None

Board: 265	♠ AKQ42	East Opens 3NT.
Dealer: E	♥ Q75	
Vul: None	♦ J6	You bid first.
HCP: 16	♣ KJ4	
Board: 266	♠ AKJ73	West Opens 3NT.
Dealer: W	♥ 86	East Bids 4♣ if possible.
Vul: NS	♦ 87	West Bids 4♦ if possible.
HCP: 12	♣ A984	Partner bids first.
Board: 267	♠ 107642	East Opens 3NT.
Dealer: E	♥ 75	West Bids 4♣ if possible.
Vul: EW	♦ 10963	
HCP: 1	♣ J8	You bid first.
Board: 268	♠ AQJ5	West Opens 3NT.
Dealer: W	♥ A62	East Bids 4♣ if possible.
Vul: Both	♦ 8	
HCP: 17	♣ AQ642	Partner bids first.
Board: 269	♠ QJ4	East Opens 3NT.
Dealer: E	♥ AKQ8	West Bids 4♣ if possible.
Vul: Both	♦ 9842	East Bids 4♦ if possible.
HCP: 13	♣ J7	You bid first.
Board: 270	♠ KQJ42	West Opens 3NT.
Dealer: W	♥ KQ97	East Bids 4♣ if possible.
Vul: None	♦ 10832	
HCP: 11	♣ —	Partner bids first.

## None Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ 983	♠ AKQ42			3NT <sup>1</sup>	4♠
Vul: None	♥ AK96	♥ Q75				
North HCP: 7	♦ 1085	♦ J6		AP		
South HCP: 16	♣ 1062	♣ KJ4				
Contract: 4♠ S				1. Gambling		

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ 10652	♠ AKJ73	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ Q54	♥ 86	4♦	AP		
North HCP: 8	♦ 42	♦ 87				
South HCP: 12	♣ KQJ5	♣ A984				
Contract: 4♦ W				1. Gambling		
				2. artificial		

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ KQJ	♠ 107642			3NT <sup>1</sup>	Pass
Vul: EW	♥ Q6	♥ 75	4♣ <sup>2</sup>	AP		
North HCP: 14	♦ AQ742	♦ 10963				
South HCP: 1	♣ 953	♣ J8				
Contract: 4♣ W				1. Gambling		
				2. artificial		

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ K9642	♠ AQJ5	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	5♣
Vul: Both	♥ Q94	♥ A62				
North HCP: 5	♦ 43	♦ 8		AP		
South HCP: 17	♣ 975	♣ AQ642				
Contract: 5♣ S				1. Gambling		
				2. artificial		

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ AK32	♠ QJ4			3NT <sup>1</sup>	Pass
Vul: Both	♥ 9652	♥ AKQ8	4♣ <sup>2</sup>	X	4♦	AP
North HCP: 13	♦ —	♦ 9842				
South HCP: 13	♣ AQ643	♣ J7				
Contract: 4♦ E				1. Gambling		
				2. artificial		

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ A93	♠ KQJ42	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: None	♥ J10865	♥ KQ97				
North HCP: 6	♦ J6	♦ 10832				
South HCP: 11	♣ 1095	♣ —				
Contract: 4♣ E				1. Gambling		
				2. artificial		

## North hands (Practice Page)

### None

Board: 271      ♠ Q10432  
Dealer: E        ♥ Q42  
Vul: Both        ♦ KQ64  
HCP: 9           ♣ 6

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

Board: 272      ♠ AK94  
Dealer: W        ♥ AQ85  
Vul: None        ♦ 96  
HCP: 18          ♣ KQ6

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

Board: 273      ♠ QJ10732  
Dealer: E        ♥ A  
Vul: NS          ♦ 762  
HCP: 7           ♣ 1052

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

Board: 274      ♠ AJ106  
Dealer: W        ♥ J43  
Vul: Both        ♦ AJ4  
HCP: 11          ♣ 852

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

Board: 275      ♠ AQJ2  
Dealer: E        ♥ KQ104  
Vul: None        ♦ 94  
HCP: 17          ♣ AJ7

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

Board: 276

Dealer: W

Vul: NS

HCP: 5

♠ 109

♥ A10986

♦ 973

♣ J97

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ Q10432	♠ AKJ8			3NT <sup>1</sup>	Pass
Vul: Both	♥ Q42	♥ AK	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ KQ64	♦ 1097	1. Gambling			
South HCP: 15	♣ 6	♣ 9532	2. artificial			
Contract: 4♣ W						

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ AK94	♠ J1032	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ AQ85	♥ K96	4♦	X	Pass	4♠
North HCP: 18	♦ 96	♦ J4	Pass	Pass	XA♠♠	AP
South HCP: 5	♣ KQ6	♣ 5432	1. Gambling			
Contract: 4♠ X S			2. artificial			

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ QJ10732	♠ A54			3NT <sup>1</sup>	Pass
Vul: NS	♥ A	♥ Q986	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 7	♦ 762	♦ —	1. Gambling			
South HCP: 12	♣ 1052	♣ KQJ974	2. artificial			
Contract: 4♦ E						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ AJ106	♠ K985	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ J43	♥ KQ982	1. Gambling			
North HCP: 11	♦ AJ4	♦ Q95	2. artificial			
South HCP: 10	♣ 852	♣ 3				
Contract: 4♣ E						

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ AQJ2	♠ K643			3NT <sup>1</sup>	Pass
Vul: None	♥ KQ104	♥ AJ6	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 17	♦ 94	♦ J63	1. Gambling			
South HCP: 11	♣ AJ7	♣ Q42	2. artificial			
Contract: 4♦ E						

Board: 276

Dealer: W

Vul: NS

North HCP: 5

South HCP: 15

Contract: 4♣ E

North:

♠ 109

♥ A10986

♦ 973

♣ J97

South:

♠ J52

♥ KQ54

♦ AKQ54

♣ 4

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## South hands (Practice Page)

None

Board: 271      ♠ AKJ8  
Dealer: E        ♥ AK  
Vul: Both       ♦ 1097  
HCP: 15         ♣ 9532

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

Board: 272      ♠ J1032  
Dealer: W        ♥ K96  
Vul: None       ♦ J4  
HCP: 5           ♣ 5432

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

Board: 273      ♠ A54  
Dealer: E        ♥ Q986  
Vul: NS          ♦ —  
HCP: 12         ♣ KQJ974

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

Board: 274      ♠ K985  
Dealer: W        ♥ KQ982  
Vul: Both       ♦ Q95  
HCP: 10         ♣ 3

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

Board: 275      ♠ K643  
Dealer: E        ♥ AJ6  
Vul: None       ♦ J63  
HCP: 11         ♣ Q42

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

Board: 276

Dealer: W

Vul: NS

HCP: 15

♠ J52

♥ KQ54

♦ AKQ54

♣ 4

West Opens 3NT.

East Bids 4♣ if possible.

Partner bids first.



## None Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ Q10432	♠ AKJ8			3NT <sup>1</sup>	Pass
Vul: Both	♥ Q42	♥ AK	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ KQ64	♦ 1097	1. Gambling			
South HCP: 15	♣ 6	♣ 9532	2. artificial			
Contract: 4♣ W						

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ AK94	♠ J1032	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ AQ85	♥ K96	4♦	X	Pass	4♣
North HCP: 18	♦ 96	♦ J4	Pass	Pass	XA♠♠	AP
South HCP: 5	♣ KQ6	♣ 5432	1. Gambling			
Contract: 4♠ X S			2. artificial			

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ QJ10732	♠ A54			3NT <sup>1</sup>	Pass
Vul: NS	♥ A	♥ Q986	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 7	♦ 762	♦ —	1. Gambling			
South HCP: 12	♣ 1052	♣ KQJ974	2. artificial			
Contract: 4♦ E						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ AJ106	♠ K985	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ J43	♥ KQ982	1. Gambling			
North HCP: 11	♦ AJ4	♦ Q95	2. artificial			
South HCP: 10	♣ 852	♣ 3				
Contract: 4♣ E						

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ AQJ2	♠ K643			3NT <sup>1</sup>	Pass
Vul: None	♥ KQ104	♥ AJ6	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 17	♦ 94	♦ J63	1. Gambling			
South HCP: 11	♣ AJ7	♣ Q42	2. artificial			
Contract: 4♦ E						

Board: 276

Dealer: W

Vul: NS

North HCP: 5

South HCP: 15

Contract: 4♣ E

North:

♠ 109

♥ A10986

♦ 973

♣ J97

South:

♠ J52

♥ KQ54

♦ AKQ54

♣ 4

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 277      ♠ J1095  
Dealer: E        ♥ AK6  
Vul: EW         ♦ J54  
HCP: 13         ♣ A84

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

Partner bids first.

Board: 278      ♠ J632  
Dealer: W        ♥ AQ93  
Vul: None       ♦ —  
HCP: 14         ♣ AK842

West Opens 3NT.

You bid first.

Board: 279      ♠ J983  
Dealer: E        ♥ 987  
Vul: EW         ♦ 3  
HCP: 7           ♣ AQ974

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

Partner bids first.

Board: 280      ♠ A104  
Dealer: W        ♥ QJ9764  
Vul: Both       ♦ 1064  
HCP: 7           ♣ 10

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

You bid first.

Board: 281      ♠ AK654  
Dealer: E        ♥ J10  
Vul: NS         ♦ K42  
HCP: 12         ♣ J62

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

Partner bids first.

Board: 282      ♠ QJ953  
Dealer: W        ♥ 87542  
Vul: EW         ♦ A6  
HCP: 7           ♣ 7

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: 277	North:	South:	West	North	East	South
Dealer: E	♠ J1095	♠ K73			3NT <sup>1</sup>	Pass
Vul: EW	♥ AK6	♥ Q10754	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 13	♦ J54	♦ 2	1. Gambling			
South HCP: 10	♣ A84	♣ KQ106	2. artificial			
Contract: 4♦ E						

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ J632	♠ A974	3NT <sup>1</sup>	4♣	Pass	5♣
Vul: None	♥ AQ93	♥ K42	AP			
North HCP: 14	♦ —	♦ 10	1. Gambling			
South HCP: 10	♣ AK842	♣ QJ1096				
Contract: 5♣ N						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ J983	♠ AK62			3NT <sup>1</sup>	Pass
Vul: EW	♥ 987	♥ Q43	4♣ <sup>2</sup>	X	4♦	AP
North HCP: 7	♦ 3	♦ 74	1. Gambling			
South HCP: 12	♣ AQ974	♣ K1032	2. artificial			
Contract: 4♦ E						

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ A104	♠ KQ853	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♠
Vul: Both	♥ QJ9764	♥ AK2	AP			
North HCP: 7	♦ 1064	♦ KQJ	1. Gambling			
South HCP: 18	♣ 10	♣ 64	2. artificial			
Contract: 4♠ S						

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ AK654	♠ 10			3NT <sup>1</sup>	Pass
Vul: NS	♥ J10	♥ AQ7643	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ K42	♦ AJ63	1. Gambling			
South HCP: 11	♣ J62	♣ 107	2. artificial			
Contract: 4♣ W						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ QJ953	♠ 872	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>	Pass
Vul: EW	♥ 87542	♥ 109	5♣	Pass	6♣	AP
North HCP: 7	♦ A6	♦ QJ108	1. Gambling			
South HCP: 4	♣ 7	♣ J852	2. artificial			
Contract: 6♣ W						

## South hands (Practice Page)

### None

Board: 277      ♠ K73  
Dealer: E        ♥ Q10754  
Vul: EW         ♦ 2  
HCP: 10         ♣ KQ106

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

You bid first.

Board: 278      ♠ A974  
Dealer: W        ♥ K42  
Vul: None       ♦ 10  
HCP: 10         ♣ QJ1096

West Opens 3NT.

Partner bids first.

Board: 279      ♠ AK62  
Dealer: E        ♥ Q43  
Vul: EW         ♦ 74  
HCP: 12         ♣ K1032

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

You bid first.

Board: 280      ♠ KQ853  
Dealer: W        ♥ AK2  
Vul: Both       ♦ KQJ  
HCP: 18         ♣ 64

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

Partner bids first.

Board: 281      ♠ 10  
Dealer: E        ♥ AQ7643  
Vul: NS         ♦ AJ63  
HCP: 11         ♣ 107

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

You bid first.

Board: 282      ♠ 872  
Dealer: W        ♥ 109  
Vul: EW         ♦ QJ108  
HCP: 4         ♣ J852

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

Partner bids first.

## None Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ J1095	♠ K73			3NT <sup>1</sup>	Pass
Vul: EW	♥ AK6	♥ Q10754	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 13	♦ J54	♦ 2	1. Gambling			
South HCP: 10	♣ A84	♣ KQ106	2. artificial			
Contract: 4♦ E						

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ J632	♠ A974	3NT <sup>1</sup>	4♣	Pass	5♣
Vul: None	♥ AQ93	♥ K42	AP			
North HCP: 14	♦ —	♦ 10	1. Gambling			
South HCP: 10	♣ AK842	♣ QJ1096				
Contract: 5♣ N						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ J983	♠ AK62			3NT <sup>1</sup>	Pass
Vul: EW	♥ 987	♥ Q43	4♣ <sup>2</sup>	X	4♦	AP
North HCP: 7	♦ 3	♦ 74	1. Gambling			
South HCP: 12	♣ AQ974	♣ K1032	2. artificial			
Contract: 4♦ E						

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ A104	♠ KQ853	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♠
Vul: Both	♥ QJ9764	♥ AK2	AP			
North HCP: 7	♦ 1064	♦ KQJ	1. Gambling			
South HCP: 18	♣ 10	♣ 64	2. artificial			
Contract: 4♠ S						

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ AK654	♠ 10			3NT <sup>1</sup>	Pass
Vul: NS	♥ J10	♥ AQ7643	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ K42	♦ AJ63	1. Gambling			
South HCP: 11	♣ J62	♣ 107	2. artificial			
Contract: 4♣ W						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ QJ953	♠ 872	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>	Pass
Vul: EW	♥ 87542	♥ 109	5♣	Pass	6♣	AP
North HCP: 7	♦ A6	♦ QJ108	1. Gambling			
South HCP: 4	♣ 7	♣ J852	2. artificial			
Contract: 6♣ W						

## North hands (Practice Page)

### None

Board: 283	♠ K4	East Opens 3NT.
Dealer: E	♥ AQ965	West Bids 4♣ if possible.
Vul: Both	♦ J109	
HCP: 11	♣ J104	Partner bids first.
Board: 284	♠ Q103	West Opens 3NT.
Dealer: W	♥ 98632	East Bids 5♠ if possible.
Vul: None	♦ 8	
HCP: 6	♣ A1054	You bid first.
Board: 285	♠ AK	East Opens 3NT.
Dealer: E	♥ 97542	West Bids 4♣ if possible.
Vul: Both	♦ 105	East Bids 4♦ if possible.
HCP: 7	♣ 9874	Partner bids first.
Board: 286	♠ AQJ5	West Opens 3NT.
Dealer: W	♥ J52	East Bids 4♣ if possible.
Vul: None	♦ 632	West Bids 4♦ if possible.
HCP: 12	♣ A98	You bid first.
Board: 287	♠ J843	East Opens 3NT.
Dealer: E	♥ AQ	West Bids 4♣ if possible.
Vul: NS	♦ AKJ83	West Bids XA♠♠ if possible.
HCP: 15	♣ 84	East Bids 5♣ if possible.
		Partner bids first.

Board: 288

Dealer: W

Vul: None

HCP: 6

♠ Q10872

♥ A84

♦ 43

♣ 973

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

You bid first.



## None Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ A9763			3NT <sup>1</sup>	Pass
Vul: Both	♥ AQ965	♥ 3	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ J109	♦ AQ87	1. Gambling			
South HCP: 10	♣ J104	♣ 652	2. artificial			
Contract: 4♣ W						

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ Q103	♠ A82				
Vul: None	♥ 98632	♥ J10	3NT <sup>1</sup>	Pass	5♠	AP
North HCP: 6	♦ 8	♦ J96	1. Gambling			
South HCP: 9	♣ A1054	♣ K9862				
Contract: 5♠ E						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ Q974			3NT <sup>1</sup>	Pass
Vul: Both	♥ 97542	♥ A10	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 7	♦ 105	♦ J32	1. Gambling			
South HCP: 13	♣ 9874	♣ KQJ10	2. artificial			
Contract: 4♦ E						

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ AQJ5	♠ K762				
Vul: None	♥ J52	♥ AQ1084	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
North HCP: 12	♦ 632	♦ J10	4♦	AP		
South HCP: 12	♣ A98	♣ Q5	1. Gambling			
Contract: 4♦ W			2. artificial			

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ J843	♠ Q76			3NT <sup>1</sup>	Pass
Vul: NS	♥ AQ	♥ KJ952	4♣ <sup>2</sup>	4♦	Pass	Pass
North HCP: 15	♦ AKJ83	♦ Q92	XA♠♠	Pass	5♣	X♣
South HCP: 9	♣ 84	♣ J9	AP			
Contract: 5♣X W			1. Gambling			
			2. artificial			

Board: 288

Dealer: W

Vul: None

North HCP: 6

South HCP: 14

Contract: 4♦ W

North:

♠ Q10872

♥ A84

♦ 43

♣ 973

South:

♠ KJ4

♥ KJ95

♦ 6

♣ AQ1065

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	X
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4♦	AP		
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1. Gambling

2. artificial

## South hands (Practice Page)

### None

Board: 283      ♠ A9763  
Dealer: E        ♥ 3  
Vul: Both       ♦ AQ87  
HCP: 10        ♣ 652

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

Board: 284      ♠ A82  
Dealer: W        ♥ J10  
Vul: None       ♦ J96  
HCP: 9        ♣ K9862

West Opens 3NT.  
East Bids 5♠ if possible.  
  
Partner bids first.

Board: 285      ♠ Q974  
Dealer: E        ♥ A10  
Vul: Both       ♦ J32  
HCP: 13        ♣ KQJ10

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

Board: 286      ♠ K762  
Dealer: W        ♥ AQ1084  
Vul: None       ♦ J10  
HCP: 12        ♣ Q5

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

Board: 287      ♠ Q76  
Dealer: E        ♥ KJ952  
Vul: NS        ♦ Q92  
HCP: 9        ♣ J9

East Opens 3NT.  
West Bids 4♣ if possible.  
West Bids XA♠♠ if possible.  
East Bids 5♣ if possible.  
  
You bid first.

Board: 288

Dealer: W

Vul: None

HCP: 14

♠ KJ4

♥ KJ95

♦ 6

♣ AQ1065

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ A9763			3NT <sup>1</sup>	Pass
Vul: Both	♥ AQ965	♥ 3	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ J109	♦ AQ87	1. Gambling			
South HCP: 10	♣ J104	♣ 652	2. artificial			
Contract: 4♣ W						

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ Q103	♠ A82				
Vul: None	♥ 98632	♥ J10	3NT <sup>1</sup>	Pass	5♠	AP
North HCP: 6	♦ 8	♦ J96	1. Gambling			
South HCP: 9	♣ A1054	♣ K9862				
Contract: 5♠ E						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ Q974			3NT <sup>1</sup>	Pass
Vul: Both	♥ 97542	♥ A10	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 7	♦ 105	♦ J32	1. Gambling			
South HCP: 13	♣ 9874	♣ KQJ10	2. artificial			
Contract: 4♦ E						

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ AQJ5	♠ K762				
Vul: None	♥ J52	♥ AQ1084	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
North HCP: 12	♦ 632	♦ J10	4♦	AP		
South HCP: 12	♣ A98	♣ Q5	1. Gambling			
Contract: 4♦ W			2. artificial			

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ J843	♠ Q76			3NT <sup>1</sup>	Pass
Vul: NS	♥ AQ	♥ KJ952	4♣ <sup>2</sup>	4♦	Pass	Pass
North HCP: 15	♦ AKJ83	♦ Q92	XA♠♠	Pass	5♣	X♣
South HCP: 9	♣ 84	♣ J9	AP			
Contract: 5♣X W			1. Gambling			
			2. artificial			

Board: 288

Dealer: W

Vul: None

North HCP: 6

South HCP: 14

Contract: 4♦ W

North:

♠ Q10872

♥ A84

♦ 43

♣ 973

South:

♠ KJ4

♥ KJ95

♦ 6

♣ AQ1065

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	X
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4♦	AP		
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1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 289	♠ AJ972	East Opens 3NT.
Dealer: E	♥ 86	West Bids 4♣ if possible.
Vul: NS	♦ J	East Bids 4♦ if possible.
HCP: 7	♣ J10984	West Bids 5♦ if possible.
		Partner bids first.
Board: 290	♠ 74	West Opens 3NT.
Dealer: W	♥ A32	East Bids 4♣ if possible.
Vul: EW	♦ AQJ65	
HCP: 12	♣ J72	You bid first.
Board: 291	♠ KQ104	
Dealer: E	♥ 9	East Opens 3NT.
Vul: None	♦ J94	
HCP: 7	♣ J10862	Partner bids first.
Board: 292	♠ KJ1083	West Opens 3NT.
Dealer: W	♥ 852	East Bids 4♣ if possible.
Vul: NS	♦ QJ86	
HCP: 7	♣ 9	You bid first.
Board: 293	♠ KQ3	East Opens 3NT.
Dealer: E	♥ QJ732	West Bids 4♣ if possible.
Vul: EW	♦ J7	
HCP: 9	♣ 872	Partner bids first.
Board: 294	♠ J1076	West Opens 3NT.
Dealer: W	♥ A108	East Bids 4♣ if possible.
Vul: Both	♦ 10862	
HCP: 5	♣ 85	You bid first.

## None Both hands (Answers Page)

Board: 289

Dealer: E

Vul: NS

North HCP: 7

South HCP: 9

Contract: 5♦ E

North:

♠ AJ972

♥ 86

♦ J

♣ J10984

South:

♠ K863

♥ K95

♦ 109

♣ K765

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦ Pass

5♦ AP

1. Gambling

2. artificial

Board: 290

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 4♠ S

North:

♠ 74

♥ A32

♦ AQJ65

♣ J72

South:

♠ AQJ109653

♥ KQ85

♦ 8

♣ —

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> 4♠

AP

1. Gambling

2. artificial

Board: 291

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 4♥ S

North:

♠ KQ104

♥ 9

♦ J94

♣ J10862

South:

♠ J987

♥ KQJ83

♦ 7

♣ AK9

West North East South

3NT<sup>1</sup> 4♥

AP

1. Gambling

Board: 292

Dealer: W

Vul: NS

North HCP: 7

South HCP: 9

Contract: 4♣ E

North:

♠ KJ1083

♥ 852

♦ QJ86

♣ 9

South:

♠ 962

♥ AQ96

♦ K7532

♣ 2

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 293

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 4♣ W

North:

♠ KQ3

♥ QJ732

♦ J7

♣ 872

South:

♠ AJ762

♥ A8

♦ K982

♣ 109

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> AP

1. Gambling

2. artificial



Board: 294

Dealer: W

Vul: Both

North HCP: 5

South HCP: 14

Contract: 4♣ E

North:

♠ J1076

♥ A108

♦ 10862

♣ 85

South:

♠ AKQ8

♥ KJ965

♦ 53

♣ J9

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## South hands (Practice Page)

### None

Board: 289     ♠ K863  
Dealer: E       ♥ K95  
Vul: NS         ♦ 109  
HCP: 9          ♣ K765

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

You bid first.

Board: 290     ♠ AQJ109653  
Dealer: W       ♥ KQ85  
Vul: EW         ♦ 8  
HCP: 12         ♣ —

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

Partner bids first.

Board: 291     ♠ J987  
Dealer: E       ♥ KQJ83  
Vul: None       ♦ 7  
HCP: 14         ♣ AK9

East Opens 3NT.

You bid first.

Board: 292     ♠ 962  
Dealer: W       ♥ AQ96  
Vul: NS         ♦ K7532  
HCP: 9          ♣ 2

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

Partner bids first.

Board: 293     ♠ AJ762  
Dealer: E       ♥ A8  
Vul: EW         ♦ K982  
HCP: 12         ♣ 109

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

You bid first.

Board: 294     ♠ AKQ8  
Dealer: W       ♥ KJ965  
Vul: Both       ♦ 53  
HCP: 14         ♣ J9

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

Partner bids first.

## None Both hands (Answers Page)

Board: 289

Dealer: E

Vul: NS

North HCP: 7

South HCP: 9

Contract: 5♦ E

North:

♠ AJ972

♥ 86

♦ J

♣ J10984

South:

♠ K863

♥ K95

♦ 109

♣ K765

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦ Pass

5♦ AP

1. Gambling

2. artificial

Board: 290

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 4♠ S

North:

♠ 74

♥ A32

♦ AQJ65

♣ J72

South:

♠ AQJ109653

♥ KQ85

♦ 8

♣ —

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> 4♠

AP

1. Gambling

2. artificial

Board: 291

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 4♥ S

North:

♠ KQ104

♥ 9

♦ J94

♣ J10862

South:

♠ J987

♥ KQJ83

♦ 7

♣ AK9

West North East South

3NT<sup>1</sup> 4♥

AP

1. Gambling

Board: 292

Dealer: W

Vul: NS

North HCP: 7

South HCP: 9

Contract: 4♣ E

North:

♠ KJ1083

♥ 852

♦ QJ86

♣ 9

South:

♠ 962

♥ AQ96

♦ K7532

♣ 2

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 293

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 4♣ W

North:

♠ KQ3

♥ QJ732

♦ J7

♣ 872

South:

♠ AJ762

♥ A8

♦ K982

♣ 109

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 294

Dealer: W

Vul: Both

North HCP: 5

South HCP: 14

Contract: 4♣ E

North:

♠ J1076

♥ A108

♦ 10862

♣ 85

South:

♠ AKQ8

♥ KJ965

♦ 53

♣ J9

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 295  
Dealer: E  
Vul: NS  
HCP: 16

♠ AQ7  
♥ A652  
♦ 83  
♣ AQ109

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

Partner bids first.

Board: 296  
Dealer: W  
Vul: EW  
HCP: 8

♠ J105  
♥ AQ8  
♦ 7542  
♣ J76

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

You bid first.

Board: 297  
Dealer: E  
Vul: Both  
HCP: 13

♠ —  
♥ AQ8752  
♦ AK4  
♣ 10862

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

Partner bids first.

Board: 298  
Dealer: W  
Vul: None  
HCP: 14

♠ AQJ6  
♥ KQ542  
♦ Q10  
♣ 76

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

You bid first.

Board: 299  
Dealer: E  
Vul: EW  
HCP: 15

♠ AKQ8532  
♥ 54  
♦ 8  
♣ AQ7

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

Partner bids first.

Board: 300  
Dealer: W  
Vul: NS  
HCP: 8

♠ K852  
♥ 1073  
♦ A53  
♣ J54

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

You bid first.

## None Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ 108652			3NT <sup>1</sup>	Pass
Vul: NS	♥ A652	♥ J97	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 16	♦ 83	♦ J75	1. Gambling			
South HCP: 6	♣ AQ109	♣ KJ	2. artificial			
Contract: 4♦ E						

Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ J105	♠ AK4	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	X
Vul: EW	♥ AQ8	♥ 743	4♦	AP		
North HCP: 8	♦ 7542	♦ 83	1. Gambling			
South HCP: 13	♣ J76	♣ AQ954	2. artificial			
Contract: 4♦ W						

Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ QJ8			3NT <sup>1</sup>	Pass
Vul: Both	♥ AQ8752	♥ K3	4♣ <sup>2</sup>	AP		
North HCP: 13	♦ AK4	♦ QJ10985	1. Gambling			
South HCP: 9	♣ 10862	♣ 93	2. artificial			
Contract: 4♣ W						

Board: 298	North:	South:	West	North	East	South
Dealer: W	♠ AQJ6	♠ 10974	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: None	♥ KQ542	♥ 76	1. Gambling			
North HCP: 14	♦ Q10	♦ AKJ75	2. artificial			
South HCP: 8	♣ 76	♣ 32				
Contract: 4♣ E						

Board: 299	North:	South:	West	North	East	South
Dealer: E	♠ AKQ8532	♠ 764			3NT <sup>1</sup>	Pass
Vul: EW	♥ 54	♥ AK1087	4♣ <sup>2</sup>	4♠	AP	
North HCP: 15	♦ 8	♦ 6	1. Gambling			
South HCP: 8	♣ AQ7	♣ J1096	2. artificial			
Contract: 4♠ N						

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ K852	♠ A7643	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: NS	♥ 1073	♥ 84	1. Gambling			
North HCP: 8	♦ A53	♦ K984	2. artificial			
South HCP: 7	♣ J54	♣ 98				
Contract: 4♣ E						

## South hands (Practice Page)

### None

Board: 295      ♠ 108652  
Dealer: E        ♥ J97  
Vul: NS         ♦ J75  
HCP: 6          ♣ KJ

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

You bid first.

Board: 296      ♠ AK4  
Dealer: W        ♥ 743  
Vul: EW         ♦ 83  
HCP: 13         ♣ AQ954

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

Partner bids first.

Board: 297      ♠ QJ8  
Dealer: E        ♥ K3  
Vul: Both       ♦ QJ10985  
HCP: 9          ♣ 93

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

You bid first.

Board: 298      ♠ 10974  
Dealer: W        ♥ 76  
Vul: None       ♦ AKJ75  
HCP: 8          ♣ 32

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

Partner bids first.

Board: 299      ♠ 764  
Dealer: E        ♥ AK1087  
Vul: EW         ♦ 6  
HCP: 8          ♣ J1096

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

You bid first.

Board: 300      ♠ A7643  
Dealer: W        ♥ 84  
Vul: NS         ♦ K984  
HCP: 7          ♣ 98

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

Partner bids first.

## None Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ 108652			3NT <sup>1</sup>	Pass
Vul: NS	♥ A652	♥ J97	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 16	♦ 83	♦ J75	1. Gambling			
South HCP: 6	♣ AQ109	♣ KJ	2. artificial			
Contract: 4♦ E						

Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ J105	♠ AK4	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	X
Vul: EW	♥ AQ8	♥ 743	4♦	AP		
North HCP: 8	♦ 7542	♦ 83	1. Gambling			
South HCP: 13	♣ J76	♣ AQ954	2. artificial			
Contract: 4♦ W						

Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ QJ8			3NT <sup>1</sup>	Pass
Vul: Both	♥ AQ8752	♥ K3	4♣ <sup>2</sup>	AP		
North HCP: 13	♦ AK4	♦ QJ10985	1. Gambling			
South HCP: 9	♣ 10862	♣ 93	2. artificial			
Contract: 4♣ W						

Board: 298	North:	South:	West	North	East	South
Dealer: W	♠ AQJ6	♠ 10974	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: None	♥ KQ542	♥ 76	1. Gambling			
North HCP: 14	♦ Q10	♦ AKJ75	2. artificial			
South HCP: 8	♣ 76	♣ 32				
Contract: 4♣ E						

Board: 299	North:	South:	West	North	East	South
Dealer: E	♠ AKQ8532	♠ 764			3NT <sup>1</sup>	Pass
Vul: EW	♥ 54	♥ AK1087	4♣ <sup>2</sup>	4♠	AP	
North HCP: 15	♦ 8	♦ 6	1. Gambling			
South HCP: 8	♣ AQ7	♣ J1096	2. artificial			
Contract: 4♠ N						

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ K852	♠ A7643	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: NS	♥ 1073	♥ 84	1. Gambling			
North HCP: 8	♦ A53	♦ K984	2. artificial			
South HCP: 7	♣ J54	♣ 98				
Contract: 4♣ E						



## North hands (Practice Page)

### None

Board: 301  
Dealer: E  
Vul: None  
HCP: 13

♠ Q852  
♥ AK7532  
♦ —  
♣ KJ9

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

Partner bids first.

Board: 302  
Dealer: W  
Vul: NS  
HCP: 9

♠ J4  
♥ Q10852  
♦ 95  
♣ AQ72

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

You bid first.

Board: 303  
Dealer: E  
Vul: EW  
HCP: 15

♠ AK84  
♥ A6  
♦ J84  
♣ K863

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

Partner bids first.

Board: 304  
Dealer: W  
Vul: None  
HCP: 9

♠ 1097  
♥ 765  
♦ AKQ8  
♣ 974

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

You bid first.

Board: 305  
Dealer: E  
Vul: NS  
HCP: 6

♠ K7654  
♥ K10432  
♦ 83  
♣ 5

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

Partner bids first.

Board: 306

Dealer: W

Vul: EW

HCP: 9

♠ AKJ972

♥ 92

♦ J103

♣ 62

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 301  
 Dealer: E  
 Vul: None  
 North HCP: 13  
 South HCP: 8  
 Contract: 5♦X E

North:  
 ♠ Q852  
 ♥ AK7532  
 ♦ —  
 ♣ KJ9

South:  
 ♠ KJ94  
 ♥ 1086  
 ♦ 963  
 ♣ A106

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	4♥	Pass	Pass
XA♠	Pass	5♦	X♦
AP			
1. Gambling			
2. artificial			

Board: 302  
 Dealer: W  
 Vul: NS  
 North HCP: 9  
 South HCP: 12  
 Contract: 4♦ W

North:  
 ♠ J4  
 ♥ Q10852  
 ♦ 95  
 ♣ AQ72

South:  
 ♠ AK10653  
 ♥ K74  
 ♦ J  
 ♣ J106

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

Board: 303  
 Dealer: E  
 Vul: EW  
 North HCP: 15  
 South HCP: 7  
 Contract: 4♦ E

North:  
 ♠ AK84  
 ♥ A6  
 ♦ J84  
 ♣ K863

South:  
 ♠ J92  
 ♥ KQJ9852  
 ♦ 2  
 ♣ 109

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

Board: 304  
 Dealer: W  
 Vul: None  
 North HCP: 9  
 South HCP: 4  
 Contract: 5♣ W

North:  
 ♠ 1097  
 ♥ 765  
 ♦ AKQ8  
 ♣ 974

South:  
 ♠ Q8652  
 ♥ Q1043  
 ♦ 972  
 ♣ 2

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

Board: 305  
 Dealer: E  
 Vul: NS  
 North HCP: 6  
 South HCP: 6  
 Contract: 5♦ E

North:  
 ♠ K7654  
 ♥ K10432  
 ♦ 83  
 ♣ 5

South:  
 ♠ AQ2  
 ♥ 8765  
 ♦ 107  
 ♣ 7642

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

Board: 306

Dealer: W

Vul: EW

North HCP: 9

South HCP: 11

Contract: 4♣ E

North:

♠ AKJ972

♥ 92

♦ J103

♣ 62

South:

♠ Q104

♥ K874

♦ KQ86

♣ J8

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## South hands (Practice Page)

None

Board: 301      ♠ KJ94  
Dealer: E        ♥ 1086  
Vul: None        ♦ 963  
HCP: 8           ♣ A106

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

You bid first.

Board: 302      ♠ AK10653  
Dealer: W        ♥ K74  
Vul: NS          ♦ J  
HCP: 12          ♣ J106

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

Partner bids first.

Board: 303      ♠ J92  
Dealer: E        ♥ KQJ9852  
Vul: EW        ♦ 2  
HCP: 7          ♣ 109

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

You bid first.

Board: 304      ♠ Q8652  
Dealer: W        ♥ Q1043  
Vul: None        ♦ 972  
HCP: 4           ♣ 2

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

Partner bids first.

Board: 305      ♠ AQ2  
Dealer: E        ♥ 8765  
Vul: NS        ♦ 107  
HCP: 6          ♣ 7642

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

You bid first.

Board: 306

Dealer: W

Vul: EW

HCP: 11

♠ Q104

♥ K874

♦ KQ86

♣ J8

West Opens 3NT.

East Bids 4♣ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 301  
 Dealer: E  
 Vul: None  
 North HCP: 13  
 South HCP: 8  
 Contract: 5♦X E

North:  
 ♠ Q852  
 ♥ AK7532  
 ♦ —  
 ♣ KJ9

South:  
 ♠ KJ94  
 ♥ 1086  
 ♦ 963  
 ♣ A106

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	4♥	Pass	Pass
XA♠	Pass	5♦	X♦
AP			
1. Gambling			
2. artificial			

Board: 302  
 Dealer: W  
 Vul: NS  
 North HCP: 9  
 South HCP: 12  
 Contract: 4♦ W

North:  
 ♠ J4  
 ♥ Q10852  
 ♦ 95  
 ♣ AQ72

South:  
 ♠ AK10653  
 ♥ K74  
 ♦ J  
 ♣ J106

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

Board: 303  
 Dealer: E  
 Vul: EW  
 North HCP: 15  
 South HCP: 7  
 Contract: 4♦ E

North:  
 ♠ AK84  
 ♥ A6  
 ♦ J84  
 ♣ K863

South:  
 ♠ J92  
 ♥ KQJ9852  
 ♦ 2  
 ♣ 109

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

Board: 304  
 Dealer: W  
 Vul: None  
 North HCP: 9  
 South HCP: 4  
 Contract: 5♣ W

North:  
 ♠ 1097  
 ♥ 765  
 ♦ AKQ8  
 ♣ 974

South:  
 ♠ Q8652  
 ♥ Q1043  
 ♦ 972  
 ♣ 2

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

Board: 305  
 Dealer: E  
 Vul: NS  
 North HCP: 6  
 South HCP: 6  
 Contract: 5♦ E

North:  
 ♠ K7654  
 ♥ K10432  
 ♦ 83  
 ♣ 5

South:  
 ♠ AQ2  
 ♥ 8765  
 ♦ 107  
 ♣ 7642

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

Board: 306

Dealer: W

Vul: EW

North HCP: 9

South HCP: 11

Contract: 4♣ E

North:

♠ AKJ972

♥ 92

♦ J103

♣ 62

South:

♠ Q104

♥ K874

♦ KQ86

♣ J8

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial



## North hands (Practice Page)

### None

Board: 307	♠ AK	East Opens 3NT.
Dealer: E	♥ AKQ7654	West Bids 4♣ if possible.
Vul: Both	♦ 8	West Bids XA♠ if possible.
HCP: 19	♣ QJ2	East Bids 5♦ if possible.
		Partner bids first.
Board: 308	♠ 5	West Opens 3NT.
Dealer: W	♥ Q93	You bid first.
Vul: EW	♦ AKQJ62	
HCP: 12	♣ 984	
Board: 309	♠ KQ6	East Opens 3NT.
Dealer: E	♥ 10865	West Bids 4♣ if possible.
Vul: Both	♦ AJ96	Partner bids first.
HCP: 10	♣ 103	
Board: 310	♠ Q10852	West Opens 3NT.
Dealer: W	♥ 1072	East Bids 4♣ if possible.
Vul: None	♦ A986	You bid first.
HCP: 6	♣ 6	
Board: 311	♠ AJ42	East Opens 3NT.
Dealer: E	♥ AJ1096	West Bids 4♣ if possible.
Vul: EW	♦ KJ82	Partner bids first.
HCP: 14	♣ —	
Board: 312	♠ KJ6	West Opens 3NT.
Dealer: W	♥ 1054	East Bids 4♣ if possible.
Vul: None	♦ J2	West Bids 4♦ if possible.
HCP: 10	♣ KQ1096	You bid first.

## None Both hands (Answers Page)

Board: 307  
 Dealer: E  
 Vul: Both  
 North HCP: 19  
 South HCP: 4  
 Contract: 5♦ X E

North:  
 ♠ AK  
 ♥ AKQ7654  
 ♦ 8  
 ♣ QJ2

South:  
 ♠ J1095  
 ♥ 8  
 ♦ 962  
 ♣ K9873

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	4♥	Pass	Pass
XA♠♠	Pass	5♦	X♦
AP			
1. Gambling			
2. artificial			

Board: 308  
 Dealer: W  
 Vul: EW  
 North HCP: 12  
 South HCP: 8  
 Contract: 4♠ S

North:  
 ♠ 5  
 ♥ Q93  
 ♦ AKQJ62  
 ♣ 984

South:  
 ♠ AKJ107632  
 ♥ 6  
 ♦ 954  
 ♣ 6

West	North	East	South
		3NT <sup>1</sup>	4♠
	4♦	Pass	
AP			
1. Gambling			

Board: 309  
 Dealer: E  
 Vul: Both  
 North HCP: 10  
 South HCP: 11  
 Contract: 4♣ W

North:  
 ♠ KQ6  
 ♥ 10865  
 ♦ AJ96  
 ♣ 103

South:  
 ♠ A98752  
 ♥ KJ2  
 ♦ K543  
 ♣ —

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 310  
 Dealer: W  
 Vul: None  
 North HCP: 6  
 South HCP: 16  
 Contract: 4♦ S

North:  
 ♠ Q10852  
 ♥ 1072  
 ♦ A986  
 ♣ 6

South:  
 ♠ AJ6  
 ♥ KQ6  
 ♦ KQJ532  
 ♣ 3

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

Board: 311  
 Dealer: E  
 Vul: EW  
 North HCP: 14  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ AJ42  
 ♥ AJ1096  
 ♦ KJ82  
 ♣ —

South:  
 ♠ Q1075  
 ♥ KQ4  
 ♦ A1094  
 ♣ J7

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	4♥	AP	
1. Gambling			
2. artificial			

Board: 312

Dealer: W

Vul: None

North HCP: 10

South HCP: 12

Contract: 4♦ W

North:

♠ KJ6

♥ 1054

♦ J2

♣ KQ1096

South:

♠ Q83

♥ AJ973

♦ —

♣ AJ754

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	X
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4♦	AP		
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1. Gambling

2. artificial

## South hands (Practice Page)

None

Board: 307      ♠ J1095  
Dealer: E        ♥ 8  
Vul: Both        ♦ 962  
HCP: 4           ♣ K9873

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

You bid first.

Board: 308      ♠ AKJ107632  
Dealer: W        ♥ 6  
Vul: EW         ♦ 954  
HCP: 8           ♣ 6

West Opens 3NT.

Partner bids first.

Board: 309      ♠ A98752  
Dealer: E        ♥ KJ2  
Vul: Both        ♦ K543  
HCP: 11          ♣ —

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

You bid first.

Board: 310      ♠ AJ6  
Dealer: W        ♥ KQ6  
Vul: None        ♦ KQJ532  
HCP: 16          ♣ 3

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

Partner bids first.

Board: 311      ♠ Q1075  
Dealer: E        ♥ KQ4  
Vul: EW         ♦ A1094  
HCP: 12          ♣ J7

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

You bid first.

Board: 312      ♠ Q83  
Dealer: W        ♥ AJ973  
Vul: None        ♦ —  
HCP: 12          ♣ AJ754

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

Partner bids first.

## None Both hands (Answers Page)

Board: 307  
 Dealer: E  
 Vul: Both  
 North HCP: 19  
 South HCP: 4  
 Contract: 5♦ X E

North:  
 ♠ AK  
 ♥ AKQ7654  
 ♦ 8  
 ♣ QJ2

South:  
 ♠ J1095  
 ♥ 8  
 ♦ 962  
 ♣ K9873

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	4♥	Pass	Pass
XA♠♠	Pass	5♦	X♦
AP			
1. Gambling			
2. artificial			

Board: 308  
 Dealer: W  
 Vul: EW  
 North HCP: 12  
 South HCP: 8  
 Contract: 4♠ S

North:  
 ♠ 5  
 ♥ Q93  
 ♦ AKQJ62  
 ♣ 984

South:  
 ♠ AKJ107632  
 ♥ 6  
 ♦ 954  
 ♣ 6

West	North	East	South
		3NT <sup>1</sup>	4♠
	4♦	Pass	
AP			
1. Gambling			

Board: 309  
 Dealer: E  
 Vul: Both  
 North HCP: 10  
 South HCP: 11  
 Contract: 4♣ W

North:  
 ♠ KQ6  
 ♥ 10865  
 ♦ AJ96  
 ♣ 103

South:  
 ♠ A98752  
 ♥ KJ2  
 ♦ K543  
 ♣ —

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 310  
 Dealer: W  
 Vul: None  
 North HCP: 6  
 South HCP: 16  
 Contract: 4♦ S

North:  
 ♠ Q10852  
 ♥ 1072  
 ♦ A986  
 ♣ 6

South:  
 ♠ AJ6  
 ♥ KQ6  
 ♦ KQJ532  
 ♣ 3

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

Board: 311  
 Dealer: E  
 Vul: EW  
 North HCP: 14  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ AJ42  
 ♥ AJ1096  
 ♦ KJ82  
 ♣ —

South:  
 ♠ Q1075  
 ♥ KQ4  
 ♦ A1094  
 ♣ J7

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	4♥	AP	
1. Gambling			
2. artificial			

Board: 312

Dealer: W

Vul: None

North HCP: 10

South HCP: 12

Contract: 4♦ W

North:

♠ KJ6

♥ 1054

♦ J2

♣ KQ1096

South:

♠ Q83

♥ AJ973

♦ —

♣ AJ754

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	X
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4♦	AP		
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1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 313	♠ AKQ104	East Opens 3NT.
Dealer: E	♥ 32	West Bids 4♣ if possible.
Vul: NS	♦ 32	
HCP: 10	♣ J872	Partner bids first.
Board: 314	♠ 6	West Opens 3NT.
Dealer: W	♥ K9864	East Bids 4♣ if possible.
Vul: Both	♦ KJ932	
HCP: 7	♣ 43	You bid first.
Board: 315	♠ A1092	East Opens 3NT.
Dealer: E	♥ AQJ3	West Bids 4♣ if possible.
Vul: None	♦ 6	East Bids 4♦ if possible.
HCP: 12	♣ J1062	Partner bids first.
Board: 316	♠ AK9	West Opens 3NT.
Dealer: W	♥ 87542	East Bids 4♣ if possible.
Vul: NS	♦ —	West Bids 4♦ if possible.
HCP: 14	♣ AK873	You bid first.
Board: 317	♠ K87	East Opens 3NT.
Dealer: E	♥ KJ9753	West Bids 4♣ if possible.
Vul: EW	♦ 5	East Bids 4♦ if possible.
HCP: 11	♣ KJ9	Partner bids first.
Board: 318	♠ J42	West Opens 3NT.
Dealer: W	♥ 86432	East Bids 4♣ if possible.
Vul: None	♦ 2	West Bids 4♦ if possible.
HCP: 4	♣ K1064	You bid first.

## None Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ AKQ104	♠ J72			3NT <sup>1</sup>	Pass
Vul: NS	♥ 32	♥ AKQ86	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ 32	♦ AJ75	1. Gambling			
South HCP: 15	♣ J872	♣ 10	2. artificial			
Contract: 4♣ W						

Board: 314	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ QJ543	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ K9864	♥ QJ	1. Gambling			
North HCP: 7	♦ KJ932	♦ 765	2. artificial			
South HCP: 6	♣ 43	♣ 1052				
Contract: 4♣ E						

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ A1092	♠ KQ75			3NT <sup>1</sup>	Pass
Vul: None	♥ AQJ3	♥ 108765	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 12	♦ 6	♦ J10	1. Gambling			
South HCP: 10	♣ J1062	♣ A4	2. artificial			
Contract: 4♦ E						

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ AK9	♠ QJ62	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ 87542	♥ AKQ106	4♦	AP		
North HCP: 14	♦ —	♦ J75	1. Gambling			
South HCP: 15	♣ AK873	♣ Q	2. artificial			
Contract: 4♦ W						

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ K87	♠ AQ1065			3NT <sup>1</sup>	Pass
Vul: EW	♥ KJ9753	♥ AQ62	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 11	♦ 5	♦ 73	1. Gambling			
South HCP: 12	♣ KJ9	♣ 32	2. artificial			
Contract: 4♦ E						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ J42	♠ AQ8	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ 86432	♥ KQ	4♦	AP		
North HCP: 4	♦ 2	♦ 9743	1. Gambling			
South HCP: 15	♣ K1064	♣ A973	2. artificial			
Contract: 4♦ W						



## South hands (Practice Page)

### None

Board: 313	♠ J72	East Opens 3NT.
Dealer: E	♥ AKQ86	West Bids 4♣ if possible.
Vul: NS	♦ AJ75	
HCP: 15	♣ 10	You bid first.
Board: 314	♠ QJ543	West Opens 3NT.
Dealer: W	♥ QJ	East Bids 4♣ if possible.
Vul: Both	♦ 765	
HCP: 6	♣ 1052	Partner bids first.
Board: 315	♠ KQ75	East Opens 3NT.
Dealer: E	♥ 108765	West Bids 4♣ if possible.
Vul: None	♦ J10	East Bids 4♦ if possible.
HCP: 10	♣ A4	You bid first.
Board: 316	♠ QJ62	West Opens 3NT.
Dealer: W	♥ AKQ106	East Bids 4♣ if possible.
Vul: NS	♦ J75	West Bids 4♦ if possible.
HCP: 15	♣ Q	Partner bids first.
Board: 317	♠ AQ1065	East Opens 3NT.
Dealer: E	♥ AQ62	West Bids 4♣ if possible.
Vul: EW	♦ 73	East Bids 4♦ if possible.
HCP: 12	♣ 32	You bid first.
Board: 318	♠ AQ8	West Opens 3NT.
Dealer: W	♥ KQ	East Bids 4♣ if possible.
Vul: None	♦ 9743	West Bids 4♦ if possible.
HCP: 15	♣ A973	Partner bids first.

## None Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ AKQ104	♠ J72			3NT <sup>1</sup>	Pass
Vul: NS	♥ 32	♥ AKQ86	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ 32	♦ AJ75	1. Gambling			
South HCP: 15	♣ J872	♣ 10	2. artificial			
Contract: 4♣ W						

Board: 314	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ QJ543	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ K9864	♥ QJ	1. Gambling			
North HCP: 7	♦ KJ932	♦ 765	2. artificial			
South HCP: 6	♣ 43	♣ 1052				
Contract: 4♣ E						

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ A1092	♠ KQ75			3NT <sup>1</sup>	Pass
Vul: None	♥ AQJ3	♥ 108765	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 12	♦ 6	♦ J10	1. Gambling			
South HCP: 10	♣ J1062	♣ A4	2. artificial			
Contract: 4♦ E						

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ AK9	♠ QJ62	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ 87542	♥ AKQ106	4♦	AP		
North HCP: 14	♦ —	♦ J75	1. Gambling			
South HCP: 15	♣ AK873	♣ Q	2. artificial			
Contract: 4♦ W						

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ K87	♠ AQ1065			3NT <sup>1</sup>	Pass
Vul: EW	♥ KJ9753	♥ AQ62	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 11	♦ 5	♦ 73	1. Gambling			
South HCP: 12	♣ KJ9	♣ 32	2. artificial			
Contract: 4♦ E						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ J42	♠ AQ8	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ 86432	♥ KQ	4♦	AP		
North HCP: 4	♦ 2	♦ 9743	1. Gambling			
South HCP: 15	♣ K1064	♣ A973	2. artificial			
Contract: 4♦ W						

## North hands (Practice Page)

### None

Board: 319	♠ J10875	East Opens 3NT.
Dealer: E	♥ AK73	West Bids 4♣ if possible.
Vul: NS	♦ J7	
HCP: 9	♣ 87	Partner bids first.

Board: 320	♠ J1095	West Opens 3NT.
Dealer: W	♥ Q43	East Bids 4♣ if possible.
Vul: EW	♦ 62	West Bids 4♦ if possible.
HCP: 6	♣ K632	East Bids 5♦ if possible.
		You bid first.

Board: 321	♠ KQ76	East Opens 3NT.
Dealer: E	♥ AKQ10	West Bids 4♣ if possible.
Vul: Both	♦ A94	
HCP: 18	♣ 64	Partner bids first.

Board: 322	♠ A82	West Opens 3NT.
Dealer: W	♥ A964	East Bids 4♣ if possible.
Vul: EW	♦ 10754	
HCP: 8	♣ 104	You bid first.

Board: 323	♠ Q2	East Opens 3NT.
Dealer: E	♥ 10954	West Bids XA♠♠ if possible.
Vul: Both	♦ 942	
HCP: 5	♣ K986	Partner bids first.

Board: 324	♠ 84	West Opens 3NT.
Dealer: W	♥ A8642	East Bids 4♣ if possible.
Vul: None	♦ A109	
HCP: 8	♣ 983	You bid first.

## None Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: E	♠ J10875	♠ K42			3NT <sup>1</sup>	Pass
Vul: NS	♥ AK73	♥ QJ9		4♣ <sup>2</sup>	AP	
North HCP: 9	♦ J7	♦ A986		1. Gambling		
South HCP: 10	♣ 87	♣ 1065		2. artificial		
Contract: 4♣ W						

Board: 320	North:	South:	West	North	East	South
Dealer: W	♠ J1095	♠ AKQ	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ Q43	♥ 10876	4♦	Pass	5♦	AP
North HCP: 6	♦ 62	♦ 853	1. Gambling			
South HCP: 9	♣ K632	♣ 1097	2. artificial			
Contract: 5♦ W						

Board: 321	North:	South:	West	North	East	South
Dealer: E	♠ KQ76	♠ A3			3NT <sup>1</sup>	Pass
Vul: Both	♥ AKQ10	♥ 6432		4♣ <sup>2</sup>	AP	
North HCP: 18	♦ A94	♦ 10632		1. Gambling		
South HCP: 4	♣ 64	♣ 752		2. artificial		
Contract: 4♣ W						

Board: 322	North:	South:	West	North	East	South
Dealer: W	♠ A82	♠ 64	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♦
Vul: EW	♥ A964	♥ KQ2		AP		
North HCP: 8	♦ 10754	♦ AKQJ2		1. Gambling		
South HCP: 15	♣ 104	♣ 932		2. artificial		
Contract: 4♦ S						

Board: 323	North:	South:	West	North	East	South
Dealer: E	♠ Q2	♠ J6	Pass	5♣ <sup>3</sup>	3NT <sup>1</sup>	4NT <sup>2</sup>
Vul: Both	♥ 10954	♥ KQJ863		Pass	Pass	Pass <sup>4</sup>
North HCP: 5	♦ 942	♦ —		XA♠♠ <sup>4</sup>	AP	
South HCP: 12	♣ K986	♣ AJ1032		1. Gambling		
Contract: 5♣ X N				2. Unusual 4NT		
				3. artificial		
				4. bidable suit		

Board: 324

Dealer: W

Vul: None

North HCP: 8

South HCP: 4

Contract: 4♣ E

North:

♠ 84

♥ A8642

♦ A109

♣ 983

South:

♠ K953

♥ J973

♦ 632

♣ 42

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## South hands (Practice Page)

### None

Board: 319      ♠ K42  
Dealer: E        ♥ QJ9  
Vul: NS         ♦ A986  
HCP: 10        ♣ 1065

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

Board: 320      ♠ AKQ  
Dealer: W        ♥ 10876  
Vul: EW         ♦ 853  
HCP: 9         ♣ 1097

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

Partner bids first.

Board: 321      ♠ A3  
Dealer: E        ♥ 6432  
Vul: Both       ♦ 10632  
HCP: 4         ♣ 752

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

Board: 322      ♠ 64  
Dealer: W        ♥ KQ2  
Vul: EW         ♦ AKQJ2  
HCP: 15        ♣ 932

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

Board: 323      ♠ J6  
Dealer: E        ♥ KQJ863  
Vul: Both       ♦ —  
HCP: 12        ♣ AJ1032

East Opens 3NT.  
West Bids XA♠♠ if possible.  
  
You bid first.

Board: 324      ♠ K953  
Dealer: W        ♥ J973  
Vul: None       ♦ 632  
HCP: 4         ♣ 42

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

## None Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: E	♠ J10875	♠ K42			3NT <sup>1</sup>	Pass
Vul: NS	♥ AK73	♥ QJ9		4♣ <sup>2</sup>	AP	
North HCP: 9	♦ J7	♦ A986		1. Gambling		
South HCP: 10	♣ 87	♣ 1065		2. artificial		
Contract: 4♣ W						

Board: 320	North:	South:	West	North	East	South
Dealer: W	♠ J1095	♠ AKQ	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ Q43	♥ 10876	4♦	Pass	5♦	AP
North HCP: 6	♦ 62	♦ 853	1. Gambling			
South HCP: 9	♣ K632	♣ 1097	2. artificial			
Contract: 5♦ W						

Board: 321	North:	South:	West	North	East	South
Dealer: E	♠ KQ76	♠ A3			3NT <sup>1</sup>	Pass
Vul: Both	♥ AKQ10	♥ 6432		4♣ <sup>2</sup>	AP	
North HCP: 18	♦ A94	♦ 10632		1. Gambling		
South HCP: 4	♣ 64	♣ 752		2. artificial		
Contract: 4♣ W						

Board: 322	North:	South:	West	North	East	South
Dealer: W	♠ A82	♠ 64	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♦
Vul: EW	♥ A964	♥ KQ2		AP		
North HCP: 8	♦ 10754	♦ AKQJ2	1. Gambling			
South HCP: 15	♣ 104	♣ 932	2. artificial			
Contract: 4♦ S						

Board: 323	North:	South:	West	North	East	South
Dealer: E	♠ Q2	♠ J6	Pass	5♣ <sup>3</sup>	3NT <sup>1</sup>	4NT <sup>2</sup>
Vul: Both	♥ 10954	♥ KQJ863	XA♠♠ <sup>4</sup>	AP	Pass	Pass <sup>4</sup>
North HCP: 5	♦ 942	♦ —	1. Gambling			
South HCP: 12	♣ K986	♣ AJ1032	2. Unusual 4NT			
Contract: 5♣ X N			3. artificial			
			4. bidable suit			

Board: 324

Dealer: W

Vul: None

North HCP: 8

South HCP: 4

Contract: 4♣ E

North:

♠ 84

♥ A8642

♦ A109

♣ 983

South:

♠ K953

♥ J973

♦ 632

♣ 42

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial



## North hands (Practice Page)

### None

Board: 325      ♠ AQ10873      East Opens 3NT.  
Dealer: E      ♥ J76      West Bids 4♣ if possible.  
Vul: EW      ♦ 54  
HCP: 7      ♣ 85      Partner bids first.

Board: 326      ♠ 75      West Opens 3NT.  
Dealer: W      ♥ KQ10964      East Bids 4♣ if possible.  
Vul: None      ♦ 6      West Bids 4♦ if possible.  
HCP: 7      ♣ Q974      East Bids 5♦ if possible.  
You bid first.

Board: 327      ♠ A9543      East Opens 3NT.  
Dealer: E      ♥ KQ2      West Bids 4♣ if possible.  
Vul: NS      ♦ 8742  
HCP: 9      ♣ 5      Partner bids first.

Board: 328      ♠ AJ432      West Opens 3NT.  
Dealer: W      ♥ 963      East Bids 4♣ if possible.  
Vul: Both      ♦ AQ1092  
HCP: 11      ♣ —      You bid first.

Board: 329      ♠ AK1095      East Opens 3NT.  
Dealer: E      ♥ QJ98      West Bids 4♣ if possible.  
Vul: None      ♦ 5  
HCP: 10      ♣ 853      Partner bids first.

Board: 330      ♠ J742      West Opens 3NT.  
Dealer: W      ♥ KQ104      East Bids 4♦ if possible.  
Vul: NS      ♦ 985      West Bids 5♣ if possible.  
HCP: 6      ♣ 43      East Bids 7♣ if possible.  
You bid first.

## None Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: E	♠ AQ10873	♠ KJ542			3NT <sup>1</sup>	Pass
Vul: EW	♥ J76	♥ A52	4♣ <sup>2</sup>	AP		
North HCP: 7	♦ 54	♦ 32	1. Gambling			
South HCP: 9	♣ 85	♣ J97	2. artificial			
Contract: 4♣ W						

Board: 326	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ QJ96432	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ KQ10964	♥ 3	4♦	Pass	5♦	AP
North HCP: 7	♦ 6	♦ 94	1. Gambling			
South HCP: 7	♣ Q974	♣ A102	2. artificial			
Contract: 5♦ W						

Board: 327	North:	South:	West	North	East	South
Dealer: E	♠ A9543	♠ KJ7			3NT <sup>1</sup>	Pass
Vul: NS	♥ KQ2	♥ A7654	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ 8742	♦ KJ65	1. Gambling			
South HCP: 12	♣ 5	♣ 2	2. artificial			
Contract: 4♣ W						

Board: 328	North:	South:	West	North	East	South
Dealer: W	♠ AJ432	♠ Q1065	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ 963	♥ KQ74	1. Gambling			
North HCP: 11	♦ AQ1092	♦ J76	2. artificial			
South HCP: 8	♣ —	♣ 82				
Contract: 4♣ E						

Board: 329	North:	South:	West	North	East	South
Dealer: E	♠ AK1095	♠ J63			3NT <sup>1</sup>	Pass
Vul: None	♥ QJ98	♥ 10653	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ 5	♦ KQJ42	1. Gambling			
South HCP: 7	♣ 853	♣ 4	2. artificial			
Contract: 4♣ W						

Board: 330	North:	South:	West	North	East	South
Dealer: W	♠ J742	♠ K653	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>	Pass
Vul: NS	♥ KQ104	♥ J8652	5♣	Pass	7♣	AP
North HCP: 6	♦ 985	♦ 10	1. Gambling			
South HCP: 5	♣ 43	♣ J95	2. artificial			
Contract: 7♣ W						

## South hands (Practice Page)

### None

Board: 325      ♠ KJ542  
Dealer: E        ♥ A52  
Vul: EW         ♦ 32  
HCP: 9          ♣ J97

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

Board: 326      ♠ QJ96432  
Dealer: W        ♥ 3  
Vul: None       ♦ 94  
HCP: 7          ♣ A102

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

Board: 327      ♠ KJ7  
Dealer: E        ♥ A7654  
Vul: NS         ♦ KJ65  
HCP: 12        ♣ 2

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

Board: 328      ♠ Q1065  
Dealer: W        ♥ KQ74  
Vul: Both       ♦ J76  
HCP: 8          ♣ 82

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

Board: 329      ♠ J63  
Dealer: E        ♥ 10653  
Vul: None       ♦ KQJ42  
HCP: 7          ♣ 4

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

Board: 330      ♠ K653  
Dealer: W        ♥ J8652  
Vul: NS         ♦ 10  
HCP: 5          ♣ J95

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: 325	North:	South:	West	North	East	South
Dealer: E	♠ AQ10873	♠ KJ542			3NT <sup>1</sup>	Pass
Vul: EW	♥ J76	♥ A52	4♣ <sup>2</sup>	AP		
North HCP: 7	♦ 54	♦ 32	1. Gambling			
South HCP: 9	♣ 85	♣ J97	2. artificial			
Contract: 4♣ W						

Board: 326	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ QJ96432	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ KQ10964	♥ 3	4♦	Pass	5♦	AP
North HCP: 7	♦ 6	♦ 94	1. Gambling			
South HCP: 7	♣ Q974	♣ A102	2. artificial			
Contract: 5♦ W						

Board: 327	North:	South:	West	North	East	South
Dealer: E	♠ A9543	♠ KJ7			3NT <sup>1</sup>	Pass
Vul: NS	♥ KQ2	♥ A7654	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ 8742	♦ KJ65	1. Gambling			
South HCP: 12	♣ 5	♣ 2	2. artificial			
Contract: 4♣ W						

Board: 328	North:	South:	West	North	East	South
Dealer: W	♠ AJ432	♠ Q1065	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ 963	♥ KQ74	1. Gambling			
North HCP: 11	♦ AQ1092	♦ J76	2. artificial			
South HCP: 8	♣ —	♣ 82				
Contract: 4♣ E						

Board: 329	North:	South:	West	North	East	South
Dealer: E	♠ AK1095	♠ J63			3NT <sup>1</sup>	Pass
Vul: None	♥ QJ98	♥ 10653	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ 5	♦ KQJ42	1. Gambling			
South HCP: 7	♣ 853	♣ 4	2. artificial			
Contract: 4♣ W						

Board: 330	North:	South:	West	North	East	South
Dealer: W	♠ J742	♠ K653	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>	Pass
Vul: NS	♥ KQ104	♥ J8652	5♣	Pass	7♣	AP
North HCP: 6	♦ 985	♦ 10	1. Gambling			
South HCP: 5	♣ 43	♣ J95	2. artificial			
Contract: 7♣ W						

## North hands (Practice Page)

### None

Board: 331	♠ J642	East Opens 3NT.
Dealer: E	♥ K109	
Vul: EW	♦ K5432	Partner bids first.
HCP: 7	♣ 10	
Board: 332	♠ K652	West Opens 3NT.
Dealer: W	♥ K6	East Bids 4♣ if possible.
Vul: None	♦ AQ32	
HCP: 12	♣ 1083	You bid first.
Board: 333	♠ 8	East Opens 3NT.
Dealer: E	♥ AK65	West Bids 4♣ if possible.
Vul: NS	♦ AQ8732	
HCP: 13	♣ 96	Partner bids first.
Board: 334	♠ K984	West Opens 3NT.
Dealer: W	♥ AQJ1087	
Vul: Both	♦ 2	You bid first.
HCP: 14	♣ A10	
Board: 335	♠ 1094	East Opens 3NT.
Dealer: E	♥ J6542	West Bids 4♣ if possible.
Vul: NS	♦ 2	East Bids 4♦ if possible.
HCP: 8	♣ AK96	Partner bids first.
Board: 336	♠ AJ64	West Opens 3NT.
Dealer: W	♥ KQ6	East Bids 4♣ if possible.
Vul: EW	♦ J6432	
HCP: 11	♣ 8	You bid first.

## None Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ J642	♠ KQ1083			3NT <sup>1</sup>	4♠
Vul: EW	♥ K109	♥ A32				
North HCP: 7	♦ K5432	♦ AQ6		AP		
South HCP: 16	♣ 10	♣ J9		1. Gambling		
Contract: 4♠ S						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ K652	♠ Q107		3NT <sup>1</sup>	Pass	4♣ <sup>2</sup> AP
Vul: None	♥ K6	♥ 107542		1. Gambling		
North HCP: 12	♦ AQ32	♦ KJ764		2. artificial		
South HCP: 6	♣ 1083	♣ —				
Contract: 4♣ E						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ AJ3			3NT <sup>1</sup>	Pass
Vul: NS	♥ AK65	♥ 1084		4♣ <sup>2</sup>	AP	
North HCP: 13	♦ AQ8732	♦ KJ10		1. Gambling		
South HCP: 9	♣ 96	♣ 10843		2. artificial		
Contract: 4♣ W						

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ K984	♠ AJ732		3NT <sup>1</sup>	4♥	AP
Vul: Both	♥ AQJ1087	♥ K54		1. Gambling		
North HCP: 14	♦ 2	♦ 4				
South HCP: 9	♣ A10	♣ J743				
Contract: 4♥ N						

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ 1094	♠ KQJ			3NT <sup>1</sup>	Pass
Vul: NS	♥ J6542	♥ AK107		4♣ <sup>2</sup>	Pass	4♦ AP
North HCP: 8	♦ 2	♦ 10		1. Gambling		
South HCP: 15	♣ AK96	♣ Q7543		2. artificial		
Contract: 4♦ E						

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ AJ64	♠ 109		3NT <sup>1</sup>	Pass	4♣ <sup>2</sup> AP
Vul: EW	♥ KQ6	♥ AJ985		1. Gambling		
North HCP: 11	♦ J6432	♦ Q987		2. artificial		
South HCP: 7	♣ 8	♣ 65				
Contract: 4♣ E						

## South hands (Practice Page)

### None

Board: 331	♠ KQ1083	East Opens 3NT.
Dealer: E	♥ A32	
Vul: EW	♦ AQ6	You bid first.
HCP: 16	♣ J9	
Board: 332	♠ Q107	West Opens 3NT.
Dealer: W	♥ 107542	East Bids 4♣ if possible.
Vul: None	♦ KJ764	
HCP: 6	♣ —	Partner bids first.
Board: 333	♠ AJ3	East Opens 3NT.
Dealer: E	♥ 1084	West Bids 4♣ if possible.
Vul: NS	♦ KJ10	
HCP: 9	♣ 10843	You bid first.
Board: 334	♠ AJ732	West Opens 3NT.
Dealer: W	♥ K54	
Vul: Both	♦ 4	Partner bids first.
HCP: 9	♣ J743	
Board: 335	♠ KQJ	East Opens 3NT.
Dealer: E	♥ AK107	West Bids 4♣ if possible.
Vul: NS	♦ 10	East Bids 4♦ if possible.
HCP: 15	♣ Q7543	You bid first.
Board: 336	♠ 109	West Opens 3NT.
Dealer: W	♥ AJ985	East Bids 4♣ if possible.
Vul: EW	♦ Q987	
HCP: 7	♣ 65	Partner bids first.



## None Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ J642	♠ KQ1083			3NT <sup>1</sup>	4♠
Vul: EW	♥ K109	♥ A32				
North HCP: 7	♦ K5432	♦ AQ6		AP		
South HCP: 16	♣ 10	♣ J9		1. Gambling		
Contract: 4♠ S						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ K652	♠ Q107		3NT <sup>1</sup>	Pass	4♣ <sup>2</sup> AP
Vul: None	♥ K6	♥ 107542		1. Gambling		
North HCP: 12	♦ AQ32	♦ KJ764		2. artificial		
South HCP: 6	♣ 1083	♣ —				
Contract: 4♣ E						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ AJ3			3NT <sup>1</sup>	Pass
Vul: NS	♥ AK65	♥ 1084		4♣ <sup>2</sup>	AP	
North HCP: 13	♦ AQ8732	♦ KJ10		1. Gambling		
South HCP: 9	♣ 96	♣ 10843		2. artificial		
Contract: 4♣ W						

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ K984	♠ AJ732		3NT <sup>1</sup>	4♥	AP
Vul: Both	♥ AQJ1087	♥ K54		1. Gambling		
North HCP: 14	♦ 2	♦ 4				
South HCP: 9	♣ A10	♣ J743				
Contract: 4♥ N						

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ 1094	♠ KQJ			3NT <sup>1</sup>	Pass
Vul: NS	♥ J6542	♥ AK107		4♣ <sup>2</sup>	Pass	4♦ AP
North HCP: 8	♦ 2	♦ 10		1. Gambling		
South HCP: 15	♣ AK96	♣ Q7543		2. artificial		
Contract: 4♦ E						

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ AJ64	♠ 109		3NT <sup>1</sup>	Pass	4♣ <sup>2</sup> AP
Vul: EW	♥ KQ6	♥ AJ985		1. Gambling		
North HCP: 11	♦ J6432	♦ Q987		2. artificial		
South HCP: 7	♣ 8	♣ 65				
Contract: 4♣ E						

## North hands (Practice Page)

### None

Board: 337	♠ K652	East Opens 3NT.
Dealer: E	♥ QJ976	West Bids 4♣ if possible.
Vul: Both	♦ 93	
HCP: 6	♣ 83	Partner bids first.
Board: 338	♠ 7654	West Opens 3NT.
Dealer: W	♥ KQ63	East Bids 4♣ if possible.
Vul: None	♦ J10	West Bids 4♦ if possible.
HCP: 10	♣ A53	You bid first.
Board: 339	♠ Q108753	East Opens 3NT.
Dealer: E	♥ 104	West Bids 4♣ if possible.
Vul: EW	♦ Q54	
HCP: 4	♣ 65	Partner bids first.
Board: 340	♠ J8	West Opens 3NT.
Dealer: W	♥ Q8432	East Bids 4♣ if possible.
Vul: Both	♦ AQ7	
HCP: 9	♣ 942	You bid first.
Board: 341	♠ J965	East Opens 3NT.
Dealer: E	♥ J1053	West Bids 4♣ if possible.
Vul: None	♦ J	East Bids 4♦ if possible.
HCP: 6	♣ K1076	Partner bids first.
Board: 342	♠ 9852	West Opens 3NT.
Dealer: W	♥ A64	East Bids 4♣ if possible.
Vul: NS	♦ KQ106	
HCP: 9	♣ 97	You bid first.

## None Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: E	♠ K652	♠ QJ1097			3NT <sup>1</sup>	Pass
Vul: Both	♥ QJ976	♥ K8	4♣ <sup>2</sup>	AP		
North HCP: 6	♦ 93	♦ QJ1074	1. Gambling			
South HCP: 9	♣ 83	♣ 6	2. artificial			
Contract: 4♣ W						

Board: 338	North:	South:	West	North	East	South
Dealer: W	♠ 7654	♠ A983	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ KQ63	♥ AJ10	4♦	AP		
North HCP: 10	♦ J10	♦ 94	1. Gambling			
South HCP: 14	♣ A53	♣ KQ98	2. artificial			
Contract: 4♦ W						

Board: 339	North:	South:	West	North	East	South
Dealer: E	♠ Q108753	♠ A9			3NT <sup>1</sup>	X
Vul: EW	♥ 104	♥ AK9865	4♣ <sup>2</sup>	Pass	Pass	4♥
North HCP: 4	♦ Q54	♦ AKJ7	AP			
South HCP: 19	♣ 65	♣ 4	1. Gambling			
Contract: 4♥ S			2. artificial			

Board: 340	North:	South:	West	North	East	South
Dealer: W	♠ J8	♠ KQ9	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ Q8432	♥ K105	1. Gambling			
North HCP: 9	♦ AQ7	♦ J964	2. artificial			
South HCP: 9	♣ 942	♣ 1085				
Contract: 4♣ E						

Board: 341	North:	South:	West	North	East	South
Dealer: E	♠ J965	♠ AQ72			3NT <sup>1</sup>	Pass
Vul: None	♥ J1053	♥ AQ4	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 6	♦ J	♦ 864	1. Gambling			
South HCP: 12	♣ K1076	♣ 985	2. artificial			
Contract: 4♦ E						

Board: 342

Dealer: W

Vul: NS

North HCP: 9

South HCP: 8

Contract: 4♣ E

North:

♠ 9852

♥ A64

♦ KQ106

♣ 97

South:

♠ AJ10763

♥ Q1073

♦ —

♣ J32

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## South hands (Practice Page)

### None

Board: 337	♠ QJ1097	East Opens 3NT.
Dealer: E	♥ K8	West Bids 4♣ if possible.
Vul: Both	♦ QJ1074	
HCP: 9	♣ 6	You bid first.
Board: 338	♠ A983	West Opens 3NT.
Dealer: W	♥ AJ10	East Bids 4♣ if possible.
Vul: None	♦ 94	West Bids 4♦ if possible.
HCP: 14	♣ KQ98	Partner bids first.
Board: 339	♠ A9	East Opens 3NT.
Dealer: E	♥ AK9865	West Bids 4♣ if possible.
Vul: EW	♦ AKJ7	
HCP: 19	♣ 4	You bid first.
Board: 340	♠ KQ9	West Opens 3NT.
Dealer: W	♥ K105	East Bids 4♣ if possible.
Vul: Both	♦ J964	
HCP: 9	♣ 1085	Partner bids first.
Board: 341	♠ AQ72	East Opens 3NT.
Dealer: E	♥ AQ4	West Bids 4♣ if possible.
Vul: None	♦ 864	East Bids 4♦ if possible.
HCP: 12	♣ 985	You bid first.
Board: 342	♠ AJ10763	West Opens 3NT.
Dealer: W	♥ Q1073	East Bids 4♣ if possible.
Vul: NS	♦ —	
HCP: 8	♣ J32	Partner bids first.

## None Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: E	♠ K652	♠ QJ1097			3NT <sup>1</sup>	Pass
Vul: Both	♥ QJ976	♥ K8	4♣ <sup>2</sup>	AP		
North HCP: 6	♦ 93	♦ QJ1074	1. Gambling			
South HCP: 9	♣ 83	♣ 6	2. artificial			
Contract: 4♣ W						

Board: 338	North:	South:	West	North	East	South
Dealer: W	♠ 7654	♠ A983	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ KQ63	♥ AJ10	4♦	AP		
North HCP: 10	♦ J10	♦ 94	1. Gambling			
South HCP: 14	♣ A53	♣ KQ98	2. artificial			
Contract: 4♦ W						

Board: 339	North:	South:	West	North	East	South
Dealer: E	♠ Q108753	♠ A9			3NT <sup>1</sup>	X
Vul: EW	♥ 104	♥ AK9865	4♣ <sup>2</sup>	Pass	Pass	4♥
North HCP: 4	♦ Q54	♦ AKJ7	AP			
South HCP: 19	♣ 65	♣ 4	1. Gambling			
Contract: 4♥ S			2. artificial			

Board: 340	North:	South:	West	North	East	South
Dealer: W	♠ J8	♠ KQ9	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ Q8432	♥ K105	1. Gambling			
North HCP: 9	♦ AQ7	♦ J964	2. artificial			
South HCP: 9	♣ 942	♣ 1085				
Contract: 4♣ E						

Board: 341	North:	South:	West	North	East	South
Dealer: E	♠ J965	♠ AQ72			3NT <sup>1</sup>	Pass
Vul: None	♥ J1053	♥ AQ4	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 6	♦ J	♦ 864	1. Gambling			
South HCP: 12	♣ K1076	♣ 985	2. artificial			
Contract: 4♦ E						

Board: 342

Dealer: W

Vul: NS

North HCP: 9

South HCP: 8

Contract: 4♣ E

North:

♠ 9852

♥ A64

♦ KQ106

♣ 97

South:

♠ AJ10763

♥ Q1073

♦ —

♣ J32

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 343  
Dealer: E  
Vul: Both  
HCP: 12

♠ Q3  
♥ AJ  
♦ J10764  
♣ KJ42

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

Partner bids first.

Board: 344  
Dealer: W  
Vul: None  
HCP: 10

♠ Q1064  
♥ AK5  
♦ J10  
♣ 10952

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

You bid first.

Board: 345  
Dealer: E  
Vul: NS  
HCP: 10

♠ AQJ2  
♥ Q54  
♦ 8  
♣ J10963

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

Partner bids first.

Board: 346  
Dealer: W  
Vul: EW  
HCP: 10

♠ 92  
♥ QJ986  
♦ 32  
♣ AK73

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

You bid first.

Board: 347  
Dealer: E  
Vul: None  
HCP: 8

♠ KQ62  
♥ Q  
♦ 8653  
♣ J542

East Opens 3NT.

Partner bids first.



Board: 348

Dealer: W

Vul: NS

HCP: 5

♠ J7

♥ 1063

♦ 9743

♣ A985

West Opens 3NT.

East Bids 4♥ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ 98			3NT <sup>1</sup>	Pass
Vul: Both	♥ AJ	♥ 108653	4♣ <sup>2</sup>	Pass	4♦	Pass
North HCP: 12	♦ J10764	♦ 2	4♠	Pass	6♠	AP
South HCP: 2	♣ KJ42	♣ Q10985	1. Gambling			
Contract: 6♠ W			2. artificial			

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ Q1064	♠ A32	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ AK5	♥ QJ97643	4♦	Pass	5♦	AP
North HCP: 10	♦ J10	♦ 5	1. Gambling			
South HCP: 9	♣ 10952	♣ Q3	2. artificial			
Contract: 5♦ W						

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ AQJ2	♠ 10974			3NT <sup>1</sup>	Pass
Vul: NS	♥ Q54	♥ AJ109762	4♣ <sup>2</sup>	Pass	4♦	Pass
North HCP: 10	♦ 8	♦ 6	5♦	AP		
South HCP: 5	♣ J10963	♣ 4	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ 92	♠ AKQ8	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
Vul: EW	♥ QJ986	♥ AK107543	AP			
North HCP: 10	♦ 32	♦ —	1. Gambling			
South HCP: 17	♣ AK73	♣ J5	2. artificial			
Contract: 4♥ S						

Board: 347	North:	South:	West	North	East	South
Dealer: E	♠ KQ62	♠ AJ983			3NT <sup>1</sup>	4♠
Vul: None	♥ Q	♥ K1052	AP			
North HCP: 8	♦ 8653	♦ —	1. Gambling			
South HCP: 17	♣ J542	♣ AKQ10				
Contract: 4♠ S						

Board: 348

Dealer: W

Vul: NS

North HCP: 5

South HCP: 7

Contract: 4♥ E

North:

♠ J7

♥ 1063

♦ 9743

♣ A985

South:

♠ K8632

♥ 97

♦ J5

♣ K632

West	North	East	South
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3NT <sup>1</sup>	Pass	4♥	AP
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1. Gambling

## South hands (Practice Page)

### None

Board: 343      ♠ 98  
Dealer: E        ♥ 108653  
Vul: Both        ♦ 2  
HCP: 2           ♣ Q10985

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

You bid first.

Board: 344      ♠ A32  
Dealer: W        ♥ QJ97643  
Vul: None        ♦ 5  
HCP: 9           ♣ Q3

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

Partner bids first.

Board: 345      ♠ 10974  
Dealer: E        ♥ AJ109762  
Vul: NS          ♦ 6  
HCP: 5           ♣ 4

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

You bid first.

Board: 346      ♠ AKQ8  
Dealer: W        ♥ AK107543  
Vul: EW          ♦ —  
HCP: 17          ♣ J5

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

Partner bids first.

Board: 347      ♠ AJ983  
Dealer: E        ♥ K1052  
Vul: None        ♦ —  
HCP: 17          ♣ AKQ10

East Opens 3NT.

You bid first.

Board: 348

Dealer: W

Vul: NS

HCP: 7

♠ K8632

♥ 97

♦ J5

♣ K632

West Opens 3NT.

East Bids 4♥ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ 98			3NT <sup>1</sup>	Pass
Vul: Both	♥ AJ	♥ 108653	4♣ <sup>2</sup>	Pass	4♦	Pass
North HCP: 12	♦ J10764	♦ 2	4♠	Pass	6♠	AP
South HCP: 2	♣ KJ42	♣ Q10985	1. Gambling			
Contract: 6♠ W			2. artificial			

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ Q1064	♠ A32	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ AK5	♥ QJ97643	4♦	Pass	5♦	AP
North HCP: 10	♦ J10	♦ 5	1. Gambling			
South HCP: 9	♣ 10952	♣ Q3	2. artificial			
Contract: 5♦ W						

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ AQJ2	♠ 10974			3NT <sup>1</sup>	Pass
Vul: NS	♥ Q54	♥ AJ109762	4♣ <sup>2</sup>	Pass	4♦	Pass
North HCP: 10	♦ 8	♦ 6	5♦	AP		
South HCP: 5	♣ J10963	♣ 4	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ 92	♠ AKQ8	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
Vul: EW	♥ QJ986	♥ AK107543	AP			
North HCP: 10	♦ 32	♦ —	1. Gambling			
South HCP: 17	♣ AK73	♣ J5	2. artificial			
Contract: 4♥ S						

Board: 347	North:	South:	West	North	East	South
Dealer: E	♠ KQ62	♠ AJ983			3NT <sup>1</sup>	4♠
Vul: None	♥ Q	♥ K1052	AP			
North HCP: 8	♦ 8653	♦ —	1. Gambling			
South HCP: 17	♣ J542	♣ AKQ10				
Contract: 4♠ S						

Board: 348

Dealer: W

Vul: NS

North HCP: 5

South HCP: 7

Contract: 4♥ E

North:

♠ J7

♥ 1063

♦ 9743

♣ A985

South:

♠ K8632

♥ 97

♦ J5

♣ K632

West	North	East	South
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3NT <sup>1</sup>	Pass	4♥	AP
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1. Gambling

## North hands (Practice Page)

### None

Board: 349	♠ 102	East Opens 3NT.
Dealer: E	♥ K85	West Bids 4♣ if possible.
Vul: EW	♦ Q873	
HCP: 6	♣ J942	Partner bids first.
Board: 350	♠ K10843	West Opens 3NT.
Dealer: W	♥ QJ107	East Bids 4♣ if possible.
Vul: Both	♦ K852	
HCP: 9	♣ —	You bid first.
Board: 351	♠ 973	East Opens 3NT.
Dealer: E	♥ KJ109432	West Bids 4♣ if possible.
Vul: NS	♦ 8	East Bids 4♦ if possible.
HCP: 4	♣ 52	West Bids 4NT if possible.
		East Bids 5♠ if possible.
		West Bids 6♦ if possible.
		Partner bids first.
Board: 352	♠ AJ1097	West Opens 3NT.
Dealer: W	♥ Q82	East Bids 4♣ if possible.
Vul: EW	♦ J107	
HCP: 8	♣ 62	You bid first.
Board: 353	♠ 7	East Opens 3NT.
Dealer: E	♥ KJ9753	
Vul: Both	♦ 10864	Partner bids first.
HCP: 8	♣ A6	



Board: 354

Dealer: W

Vul: None

HCP: 11

♠ AQJ6

♥ KJ973

♦ 10874

♣ —

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ KJ983			3NT <sup>1</sup>	Pass
Vul: EW	♥ K85	♥ AJ63	4♣ <sup>2</sup>	AP		
North HCP: 6	♦ Q873	♦ 942	1. Gambling			
South HCP: 9	♣ J942	♣ 10	2. artificial			
Contract: 4♣ W						

Board: 350	North:	South:	West	North	East	South
Dealer: W	♠ K10843	♠ J5	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ QJ107	♥ K863	1. Gambling			
North HCP: 9	♦ K852	♦ QJ93	2. artificial			
South HCP: 7	♣ —	♣ 875				
Contract: 4♣ E						

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ 973	♠ KQ5	4♣ <sup>2</sup>	Pass	4♦	Pass
Vul: NS	♥ KJ109432	♥ Q5	4NT <sup>3</sup>	Pass	5♠	Pass
North HCP: 4	♦ 8	♦ 72	6♦	AP		
South HCP: 11	♣ 52	♣ KJ10863	1. Gambling			
Contract: 6♦ E			2. artificial			
			3. Blackwood 0314, for ♦			

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ AJ1097	♠ Q3	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
Vul: EW	♥ Q82	♥ AJ964	AP			
North HCP: 8	♦ J107	♦ AKQ5	1. Gambling			
South HCP: 17	♣ 62	♣ J4	2. artificial			
Contract: 4♥ S						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ AKQJ96			3NT <sup>1</sup>	4♠
Vul: Both	♥ KJ9753	♥ A	AP			
North HCP: 8	♦ 10864	♦ 32	1. Gambling			
South HCP: 17	♣ A6	♣ K942				
Contract: 4♠ S						

Board: 354

Dealer: W

Vul: None

North HCP: 11

South HCP: 6

Contract: 4♣ E

North:

♠ AQJ6

♥ KJ973

♦ 10874

♣ —

South:

♠ 10754

♥ A862

♦ J9

♣ J62

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## South hands (Practice Page)

### None

Board: 349      ♠ KJ983  
Dealer: E        ♥ AJ63  
Vul: EW        ♦ 942  
HCP: 9         ♣ 10

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

Board: 350      ♠ J5  
Dealer: W        ♥ K863  
Vul: Both       ♦ QJ93  
HCP: 7         ♣ 875

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

Board: 351      ♠ KQ5  
Dealer: E        ♥ Q5  
Vul: NS        ♦ 72  
HCP: 11       ♣ KJ10863

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 6♦ if possible.  
  
You bid first.

Board: 352      ♠ Q3  
Dealer: W        ♥ AJ964  
Vul: EW        ♦ AKQ5  
HCP: 17       ♣ J4

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

Board: 353      ♠ AKQJ96  
Dealer: E        ♥ A  
Vul: Both       ♦ 32  
HCP: 17       ♣ K942

East Opens 3NT.  
  
You bid first.

Board: 354      ♠ 10754  
Dealer: W        ♥ A862  
Vul: None       ♦ J9  
HCP: 6         ♣ J62

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

## None Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ KJ983			3NT <sup>1</sup>	Pass
Vul: EW	♥ K85	♥ AJ63	4♣ <sup>2</sup>	AP		
North HCP: 6	♦ Q873	♦ 942	1. Gambling			
South HCP: 9	♣ J942	♣ 10	2. artificial			
Contract: 4♣ W						

Board: 350	North:	South:	West	North	East	South
Dealer: W	♠ K10843	♠ J5	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ QJ107	♥ K863	1. Gambling			
North HCP: 9	♦ K852	♦ QJ93	2. artificial			
South HCP: 7	♣ —	♣ 875				
Contract: 4♣ E						

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ 973	♠ KQ5	4♣ <sup>2</sup>	Pass	4♦	Pass
Vul: NS	♥ KJ109432	♥ Q5	4NT <sup>3</sup>	Pass	5♠	Pass
North HCP: 4	♦ 8	♦ 72	6♦	AP		
South HCP: 11	♣ 52	♣ KJ10863	1. Gambling			
Contract: 6♦ E			2. artificial			
			3. Blackwood 0314, for ♦			

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ AJ1097	♠ Q3	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
Vul: EW	♥ Q82	♥ AJ964	AP			
North HCP: 8	♦ J107	♦ AKQ5	1. Gambling			
South HCP: 17	♣ 62	♣ J4	2. artificial			
Contract: 4♥ S						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ AKQJ96			3NT <sup>1</sup>	4♠
Vul: Both	♥ KJ9753	♥ A	AP			
North HCP: 8	♦ 10864	♦ 32	1. Gambling			
South HCP: 17	♣ A6	♣ K942				
Contract: 4♠ S						

Board: 354

Dealer: W

Vul: None

North HCP: 11

South HCP: 6

Contract: 4♣ E

North:

♠ AQJ6

♥ KJ973

♦ 10874

♣ —

South:

♠ 10754

♥ A862

♦ J9

♣ J62

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 355	♠ A943	East Opens 3NT.
Dealer: E	♥ 2	
Vul: Both	♦ KQJ64	Partner bids first.
HCP: 10	♣ 965	
Board: 356	♠ Q842	West Opens 3NT.
Dealer: W	♥ Q105	East Bids 4♣ if possible.
Vul: None	♦ QJ96	
HCP: 7	♣ 65	You bid first.
Board: 357	♠ AJ108	East Opens 3NT.
Dealer: E	♥ —	West Bids 4♣ if possible.
Vul: NS	♦ Q109753	
HCP: 8	♣ J63	Partner bids first.
Board: 358	♠ KJ75	West Opens 3NT.
Dealer: W	♥ KJ	
Vul: EW	♦ 65	You bid first.
HCP: 17	♣ AKQ74	
Board: 359	♠ A8	East Opens 3NT.
Dealer: E	♥ 8762	West Bids 4♣ if possible.
Vul: None	♦ A97	
HCP: 8	♣ 8542	Partner bids first.
Board: 360	♠ 1083	West Opens 3NT.
Dealer: W	♥ K10973	East Bids 4♣ if possible.
Vul: NS	♦ —	West Bids 4♦ if possible.
HCP: 7	♣ A8752	You bid first.

## None Both hands (Answers Page)

Board: 355

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 4♥ S

North:

♠ A943

♥ 2

♦ KQJ64

♣ 965

South:

♠ KJ75

♥ AKQ10765

♦ —

♣ 32

West North East South

3NT<sup>1</sup> 4♥

AP

1. Gambling

Board: 356

Dealer: W

Vul: None

North HCP: 7

South HCP: 11

Contract: 4♣ E

North:

♠ Q842

♥ Q105

♦ QJ96

♣ 65

South:

♠ KJ106

♥ K983

♦ A842

♣ 4

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 357

Dealer: E

Vul: NS

North HCP: 8

South HCP: 12

Contract: 4♥ S

North:

♠ AJ108

♥ —

♦ Q109753

♣ J63

South:

♠ K94

♥ KQJ10974

♦ K4

♣ 8

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass Pass 4♥

AP

1. Gambling

2. artificial

Board: 358

Dealer: W

Vul: EW

North HCP: 17

South HCP: 9

Contract: 4♣ N

North:

♠ KJ75

♥ KJ

♦ 65

♣ AKQ74

South:

♠ A106

♥ A10976

♦ 987

♣ J9

West North East South

3NT<sup>1</sup> 4♣ AP

1. Gambling

Board: 359

Dealer: E

Vul: None

North HCP: 8

South HCP: 8

Contract: 4♣ W

North:

♠ A8

♥ 8762

♦ A97

♣ 8542

South:

♠ 97

♥ KQ95

♦ QJ108542

♣ —

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> AP

1. Gambling

2. artificial



Board: 360

Dealer: W

Vul: NS

North HCP: 7

South HCP: 14

Contract: 4♦ W

North:

♠ 1083

♥ K10973

♦ —

♣ A8752

South:

♠ AQ

♥ AJ84

♦ J652

♣ Q96

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
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4♦	AP		
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1. Gambling

2. artificial

## South hands (Practice Page)

### None

Board: 355	♠ KJ75	East Opens 3NT.
Dealer: E	♥ AKQ10765	
Vul: Both	♦ —	You bid first.
HCP: 13	♣ 32	
Board: 356	♠ KJ106	West Opens 3NT.
Dealer: W	♥ K983	East Bids 4♣ if possible.
Vul: None	♦ A842	
HCP: 11	♣ 4	Partner bids first.
Board: 357	♠ K94	East Opens 3NT.
Dealer: E	♥ KQJ10974	West Bids 4♣ if possible.
Vul: NS	♦ K4	
HCP: 12	♣ 8	You bid first.
Board: 358	♠ A106	West Opens 3NT.
Dealer: W	♥ A10976	
Vul: EW	♦ 987	Partner bids first.
HCP: 9	♣ J9	
Board: 359	♠ 97	East Opens 3NT.
Dealer: E	♥ KQ95	West Bids 4♣ if possible.
Vul: None	♦ QJ108542	
HCP: 8	♣ —	You bid first.
Board: 360	♠ AQ	West Opens 3NT.
Dealer: W	♥ AJ84	East Bids 4♣ if possible.
Vul: NS	♦ J652	West Bids 4♦ if possible.
HCP: 14	♣ Q96	Partner bids first.

## None Both hands (Answers Page)

Board: 355

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 4♥ S

North:

♠ A943

♥ 2

♦ KQJ64

♣ 965

South:

♠ KJ75

♥ AKQ10765

♦ —

♣ 32

West North East South

3NT<sup>1</sup> 4♥

AP

1. Gambling

Board: 356

Dealer: W

Vul: None

North HCP: 7

South HCP: 11

Contract: 4♣ E

North:

♠ Q842

♥ Q105

♦ QJ96

♣ 65

South:

♠ KJ106

♥ K983

♦ A842

♣ 4

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 357

Dealer: E

Vul: NS

North HCP: 8

South HCP: 12

Contract: 4♥ S

North:

♠ AJ108

♥ —

♦ Q109753

♣ J63

South:

♠ K94

♥ KQJ10974

♦ K4

♣ 8

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass Pass 4♥

AP

1. Gambling

2. artificial

Board: 358

Dealer: W

Vul: EW

North HCP: 17

South HCP: 9

Contract: 4♣ N

North:

♠ KJ75

♥ KJ

♦ 65

♣ AKQ74

South:

♠ A106

♥ A10976

♦ 987

♣ J9

West North East South

3NT<sup>1</sup> 4♣ AP

1. Gambling

Board: 359

Dealer: E

Vul: None

North HCP: 8

South HCP: 8

Contract: 4♣ W

North:

♠ A8

♥ 8762

♦ A97

♣ 8542

South:

♠ 97

♥ KQ95

♦ QJ108542

♣ —

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 360

Dealer: W

Vul: NS

North HCP: 7

South HCP: 14

Contract: 4♦ W

North:

♠ 1083

♥ K10973

♦ —

♣ A8752

South:

♠ AQ

♥ AJ84

♦ J652

♣ Q96

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
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4♦	AP		
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1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 361      ♠ 7652  
Dealer: E        ♥ AJ952  
Vul: EW         ♦ —  
HCP: 8           ♣ K985

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

Partner bids first.

Board: 362      ♠ KQ73  
Dealer: W        ♥ Q42  
Vul: NS         ♦ A8762  
HCP: 11          ♣ 9

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

You bid first.

Board: 363      ♠ K106432  
Dealer: E        ♥ 874  
Vul: EW         ♦ 8  
HCP: 5           ♣ Q32

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

Partner bids first.

Board: 364      ♠ J6  
Dealer: W        ♥ AQ83  
Vul: Both       ♦ 96  
HCP: 12          ♣ AJ1032

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

You bid first.

Board: 365      ♠ KQ  
Dealer: E        ♥ J1072  
Vul: None       ♦ J72  
HCP: 13          ♣ KQJ10

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

Partner bids first.

Board: 366

Dealer: W

Vul: EW

HCP: 0

♠ 7654

♥ 98

♦ 87543

♣ 43

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 361  
 Dealer: E  
 Vul: EW  
 North HCP: 8  
 South HCP: 8  
 Contract: 5♦ E

North:  
 ♠ 7652  
 ♥ AJ952  
 ♦ —  
 ♣ K985

South:  
 ♠ KQJ109  
 ♥ 643  
 ♦ 732  
 ♣ Q4

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

Board: 362  
 Dealer: W  
 Vul: NS  
 North HCP: 11  
 South HCP: 16  
 Contract: 4♣ E

North:  
 ♠ KQ73  
 ♥ Q42  
 ♦ A8762  
 ♣ 9

South:  
 ♠ A86  
 ♥ AK9  
 ♦ KQ105  
 ♣ 742

West	North	East	South
		3NT <sup>1</sup>	Pass
	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

Board: 363  
 Dealer: E  
 Vul: EW  
 North HCP: 5  
 South HCP: 14  
 Contract: 4♦ E

North:  
 ♠ K106432  
 ♥ 874  
 ♦ 8  
 ♣ Q32

South:  
 ♠ A87  
 ♥ AQ9  
 ♦ J96  
 ♣ K987

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

Board: 364  
 Dealer: W  
 Vul: Both  
 North HCP: 12  
 South HCP: 9  
 Contract: 4♦ W

North:  
 ♠ J6  
 ♥ AQ83  
 ♦ 96  
 ♣ AJ1032

South:  
 ♠ AKQ853  
 ♥ 107642  
 ♦ 3  
 ♣ 7

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

Board: 365  
 Dealer: E  
 Vul: None  
 North HCP: 13  
 South HCP: 9  
 Contract: 4♦ E

North:  
 ♠ KQ  
 ♥ J1072  
 ♦ J72  
 ♣ KQJ10

South:  
 ♠ J8743  
 ♥ A3  
 ♦ 1083  
 ♣ A87

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

Board: 366

Dealer: W

Vul: EW

North HCP: 0

South HCP: 22

Contract: 4♥ S

North:

♠ 7654

♥ 98

♦ 87543

♣ 43

South:

♠ AQ32

♥ AKQ1054

♦ AK

♣ 8

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
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AP

1. Gambling

2. artificial



## South hands (Practice Page)

None

Board: 361      ♠ KQJ109  
Dealer: E        ♥ 643  
Vul: EW        ♦ 732  
HCP: 8         ♣ Q4

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

You bid first.

Board: 362      ♠ A86  
Dealer: W        ♥ AK9  
Vul: NS        ♦ KQ105  
HCP: 16       ♣ 742

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

Partner bids first.

Board: 363      ♠ A87  
Dealer: E        ♥ AQ9  
Vul: EW        ♦ J96  
HCP: 14       ♣ K987

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

You bid first.

Board: 364      ♠ AKQ853  
Dealer: W        ♥ 107642  
Vul: Both      ♦ 3  
HCP: 9         ♣ 7

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

Partner bids first.

Board: 365      ♠ J8743  
Dealer: E        ♥ A3  
Vul: None      ♦ 1083  
HCP: 9         ♣ A87

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

You bid first.

Board: 366

Dealer: W

Vul: EW

HCP: 22

♠ AQ32

♥ AKQ1054

♦ AK

♣ 8

West Opens 3NT.

East Bids 4♣ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 361  
 Dealer: E  
 Vul: EW  
 North HCP: 8  
 South HCP: 8  
 Contract: 5♦ E

North:  
 ♠ 7652  
 ♥ AJ952  
 ♦ —  
 ♣ K985

South:  
 ♠ KQJ109  
 ♥ 643  
 ♦ 732  
 ♣ Q4

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

Board: 362  
 Dealer: W  
 Vul: NS  
 North HCP: 11  
 South HCP: 16  
 Contract: 4♣ E

North:  
 ♠ KQ73  
 ♥ Q42  
 ♦ A8762  
 ♣ 9

South:  
 ♠ A86  
 ♥ AK9  
 ♦ KQ105  
 ♣ 742

West	North	East	South
		3NT <sup>1</sup>	Pass
	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

Board: 363  
 Dealer: E  
 Vul: EW  
 North HCP: 5  
 South HCP: 14  
 Contract: 4♦ E

North:  
 ♠ K106432  
 ♥ 874  
 ♦ 8  
 ♣ Q32

South:  
 ♠ A87  
 ♥ AQ9  
 ♦ J96  
 ♣ K987

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

Board: 364  
 Dealer: W  
 Vul: Both  
 North HCP: 12  
 South HCP: 9  
 Contract: 4♦ W

North:  
 ♠ J6  
 ♥ AQ83  
 ♦ 96  
 ♣ AJ1032

South:  
 ♠ AKQ853  
 ♥ 107642  
 ♦ 3  
 ♣ 7

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

Board: 365  
 Dealer: E  
 Vul: None  
 North HCP: 13  
 South HCP: 9  
 Contract: 4♦ E

North:  
 ♠ KQ  
 ♥ J1072  
 ♦ J72  
 ♣ KQJ10

South:  
 ♠ J8743  
 ♥ A3  
 ♦ 1083  
 ♣ A87

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

Board: 366

Dealer: W

Vul: EW

North HCP: 0

South HCP: 22

Contract: 4♥ S

North:

♠ 7654

♥ 98

♦ 87543

♣ 43

South:

♠ AQ32

♥ AKQ1054

♦ AK

♣ 8

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♥
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AP

1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 367  
Dealer: E  
Vul: Both  
HCP: 12

♠ K  
♥ AJ8632  
♦ J108  
♣ K87

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

Partner bids first.

Board: 368  
Dealer: W  
Vul: None  
HCP: 12

♠ 54  
♥ A1065  
♦ AK9  
♣ J1075

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

You bid first.

Board: 369  
Dealer: E  
Vul: NS  
HCP: 10

♠ 97642  
♥ AJ96  
♦ KQ107  
♣ —

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

Partner bids first.

Board: 370  
Dealer: W  
Vul: Both  
HCP: 11

♠ KQ973  
♥ K2  
♦ QJ92  
♣ 72

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

You bid first.

Board: 371  
Dealer: E  
Vul: None  
HCP: 6

♠ K53  
♥ K984  
♦ 10984  
♣ 108

East Opens 3NT.

Partner bids first.

Board: 372  
Dealer: W  
Vul: NS  
HCP: 11

♠ AQ10863  
♥ K92  
♦ Q86  
♣ 6

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

You bid first.

## None Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ QJ98743			3NT <sup>1</sup>	Pass
Vul: Both	♥ AJ8632	♥ Q105	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 12	♦ J108	♦ —	1. Gambling			
South HCP: 9	♣ K87	♣ A102	2. artificial			
Contract: 4♦ E						

Board: 368	North:	South:	West	North	East	South
Dealer: W	♠ 54	♠ AK1062			3NT <sup>1</sup>	Pass
Vul: None	♥ A1065	♥ Q	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ AK9	♦ QJ1074	1. Gambling			
South HCP: 12	♣ J1075	♣ 92	2. artificial			
Contract: 4♣ E						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ 97642	♠ QJ			3NT <sup>1</sup>	Pass
Vul: NS	♥ AJ96	♥ K8753	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ KQ107	♦ 832	1. Gambling			
South HCP: 7	♣ —	♣ J42	2. artificial			
Contract: 4♣ W						

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ KQ973	♠ J10			3NT <sup>1</sup>	Pass
Vul: Both	♥ K2	♥ AQ865	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ QJ92	♦ AK1087	1. Gambling			
South HCP: 14	♣ 72	♣ 8	2. artificial			
Contract: 4♣ E						

Board: 371	North:	South:	West	North	East	South
Dealer: E	♠ K53	♠ Q84			3NT <sup>1</sup>	4♥
Vul: None	♥ K984	♥ AJ1052	AP			
North HCP: 6	♦ 10984	♦ AK62	1. Gambling			
South HCP: 14	♣ 108	♣ 5				
Contract: 4♥ S						

Board: 372	North:	South:	West	North	East	South
Dealer: W	♠ AQ10863	♠ J742			3NT <sup>1</sup>	Pass
Vul: NS	♥ K92	♥ 84	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ Q86	♦ 10952	1. Gambling			
South HCP: 1	♣ 6	♣ 1075	2. artificial			
Contract: 4♣ E						

## South hands (Practice Page)

### None

Board: 367      ♠ QJ98743  
Dealer: E        ♥ Q105  
Vul: Both        ♦ —  
HCP: 9           ♣ A102

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

You bid first.

Board: 368      ♠ AK1062  
Dealer: W        ♥ Q  
Vul: None        ♦ QJ1074  
HCP: 12          ♣ 92

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

Partner bids first.

Board: 369      ♠ QJ  
Dealer: E        ♥ K8753  
Vul: NS          ♦ 832  
HCP: 7           ♣ J42

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

You bid first.

Board: 370      ♠ J10  
Dealer: W        ♥ AQ865  
Vul: Both        ♦ AK1087  
HCP: 14          ♣ 8

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

Partner bids first.

Board: 371      ♠ Q84  
Dealer: E        ♥ AJ1052  
Vul: None        ♦ AK62  
HCP: 14          ♣ 5

East Opens 3NT.

You bid first.

Board: 372      ♠ J742  
Dealer: W        ♥ 84  
Vul: NS          ♦ 10952  
HCP: 1           ♣ 1075

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

Partner bids first.

## None Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ QJ98743			3NT <sup>1</sup>	Pass
Vul: Both	♥ AJ8632	♥ Q105	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 12	♦ J108	♦ —	1. Gambling			
South HCP: 9	♣ K87	♣ A102	2. artificial			
Contract: 4♦ E						

Board: 368	North:	South:	West	North	East	South
Dealer: W	♠ 54	♠ AK1062			3NT <sup>1</sup>	Pass
Vul: None	♥ A1065	♥ Q	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ AK9	♦ QJ1074	1. Gambling			
South HCP: 12	♣ J1075	♣ 92	2. artificial			
Contract: 4♣ E						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ 97642	♠ QJ			3NT <sup>1</sup>	Pass
Vul: NS	♥ AJ96	♥ K8753	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ KQ107	♦ 832	1. Gambling			
South HCP: 7	♣ —	♣ J42	2. artificial			
Contract: 4♣ W						

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ KQ973	♠ J10			3NT <sup>1</sup>	Pass
Vul: Both	♥ K2	♥ AQ865	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ QJ92	♦ AK1087	1. Gambling			
South HCP: 14	♣ 72	♣ 8	2. artificial			
Contract: 4♣ E						

Board: 371	North:	South:	West	North	East	South
Dealer: E	♠ K53	♠ Q84			3NT <sup>1</sup>	4♥
Vul: None	♥ K984	♥ AJ1052	AP			
North HCP: 6	♦ 10984	♦ AK62	1. Gambling			
South HCP: 14	♣ 108	♣ 5				
Contract: 4♥ S						

Board: 372	North:	South:	West	North	East	South
Dealer: W	♠ AQ10863	♠ J742			3NT <sup>1</sup>	Pass
Vul: NS	♥ K92	♥ 84	4♣ <sup>2</sup>	AP		
North HCP: 11	♦ Q86	♦ 10952	1. Gambling			
South HCP: 1	♣ 6	♣ 1075	2. artificial			
Contract: 4♣ E						



## North hands (Practice Page)

### None

Board: 373  
Dealer: E  
Vul: EW  
HCP: 11

♠ K743  
♥ A109  
♦ 7632  
♣ A10

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

Partner bids first.

Board: 374  
Dealer: W  
Vul: None  
HCP: 3

♠ J9874  
♥ 86  
♦ Q94  
♣ 862

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

You bid first.

Board: 375  
Dealer: E  
Vul: NS  
HCP: 10

♠ A9  
♥ AQ1075  
♦ 8763  
♣ 54

East Opens 3NT.

Partner bids first.

Board: 376  
Dealer: W  
Vul: EW  
HCP: 13

♠ AJ973  
♥ Q872  
♦ AQ10  
♣ 4

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

You bid first.

Board: 377  
Dealer: E  
Vul: NS  
HCP: 3

♠ J8763  
♥ Q1043  
♦ 83  
♣ 87

East Opens 3NT.  
West Bids X♠ if possible.

Partner bids first.

Board: 378  
Dealer: W  
Vul: None  
HCP: 11

♠ Q7432  
♥ KQ5  
♦ J762  
♣ K

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

You bid first.

## None Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: E	♠ K743	♠ A9865			3NT <sup>1</sup>	Pass
Vul: EW	♥ A109	♥ KQ87	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 11	♦ 7632	♦ —	1. Gambling			
South HCP: 11	♣ A10	♣ Q652	2. artificial			
Contract: 4♦ E						

Board: 374	North:	South:	West	North	East	South
Dealer: W	♠ J9874	♠ A5	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: None	♥ 86	♥ KQ10743	1. Gambling			
North HCP: 3	♦ Q94	♦ J32	2. artificial			
South HCP: 11	♣ 862	♣ J4				
Contract: 4♣ E						

Board: 375	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ KJ8742			3NT <sup>1</sup>	4♠
Vul: NS	♥ AQ1075	♥ K94	AP			
North HCP: 10	♦ 8763	♦ —	1. Gambling			
South HCP: 15	♣ 54	♣ AKJ8				
Contract: 4♠ S						

Board: 376	North:	South:	West	North	East	South
Dealer: W	♠ AJ973	♠ K4	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ Q872	♥ A5	1. Gambling			
North HCP: 13	♦ AQ10	♦ J863	2. artificial			
South HCP: 9	♣ 4	♣ J8732				
Contract: 4♣ E						

Board: 377	North:	South:	West	North	East	South
Dealer: E	♠ J8763	♠ AKQ1092			3NT <sup>1</sup>	4♠
Vul: NS	♥ Q1043	♥ A7	X♠	AP		
North HCP: 3	♦ 83	♦ J95	1. Gambling			
South HCP: 14	♣ 87	♣ 105				
Contract: 4♠X S						

Board: 378	North:	South:	West	North	East	South
Dealer: W	♠ Q7432	♠ KJ85	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	X
Vul: None	♥ KQ5	♥ A972	4♦	AP		
North HCP: 11	♦ J762	♦ —	1. Gambling			
South HCP: 14	♣ K	♣ AQ654	2. artificial			
Contract: 4♦ W						

## South hands (Practice Page)

### None

Board: 373  
Dealer: E  
Vul: EW  
HCP: 11

♠ A9865  
♥ KQ87  
♦ —  
♣ Q652

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

You bid first.

Board: 374  
Dealer: W  
Vul: None  
HCP: 11

♠ A5  
♥ KQ10743  
♦ J32  
♣ J4

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

Partner bids first.

Board: 375  
Dealer: E  
Vul: NS  
HCP: 15

♠ KJ8742  
♥ K94  
♦ —  
♣ AKJ8

East Opens 3NT.

You bid first.

Board: 376  
Dealer: W  
Vul: EW  
HCP: 9

♠ K4  
♥ A5  
♦ J863  
♣ J8732

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

Partner bids first.

Board: 377  
Dealer: E  
Vul: NS  
HCP: 14

♠ AKQ1092  
♥ A7  
♦ J95  
♣ 105

East Opens 3NT.  
West Bids X♠ if possible.

You bid first.

Board: 378  
Dealer: W  
Vul: None  
HCP: 14

♠ KJ85  
♥ A972  
♦ —  
♣ AQ654

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

Partner bids first.

## None Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: E	♠ K743	♠ A9865			3NT <sup>1</sup>	Pass
Vul: EW	♥ A109	♥ KQ87	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 11	♦ 7632	♦ —	1. Gambling			
South HCP: 11	♣ A10	♣ Q652	2. artificial			
Contract: 4♦ E						

Board: 374	North:	South:	West	North	East	South
Dealer: W	♠ J9874	♠ A5	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: None	♥ 86	♥ KQ10743	1. Gambling			
North HCP: 3	♦ Q94	♦ J32	2. artificial			
South HCP: 11	♣ 862	♣ J4				
Contract: 4♣ E						

Board: 375	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ KJ8742			3NT <sup>1</sup>	4♠
Vul: NS	♥ AQ1075	♥ K94	AP			
North HCP: 10	♦ 8763	♦ —	1. Gambling			
South HCP: 15	♣ 54	♣ AKJ8				
Contract: 4♠ S						

Board: 376	North:	South:	West	North	East	South
Dealer: W	♠ AJ973	♠ K4	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ Q872	♥ A5	1. Gambling			
North HCP: 13	♦ AQ10	♦ J863	2. artificial			
South HCP: 9	♣ 4	♣ J8732				
Contract: 4♣ E						

Board: 377	North:	South:	West	North	East	South
Dealer: E	♠ J8763	♠ AKQ1092			3NT <sup>1</sup>	4♠
Vul: NS	♥ Q1043	♥ A7	X♠	AP		
North HCP: 3	♦ 83	♦ J95	1. Gambling			
South HCP: 14	♣ 87	♣ 105				
Contract: 4♠X S						

Board: 378	North:	South:	West	North	East	South
Dealer: W	♠ Q7432	♠ KJ85	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	X
Vul: None	♥ KQ5	♥ A972	4♦	AP		
North HCP: 11	♦ J762	♦ —	1. Gambling			
South HCP: 14	♣ K	♣ AQ654	2. artificial			
Contract: 4♦ W						

## North hands (Practice Page)

### None

Board: 379  
Dealer: E  
Vul: EW  
HCP: 12

♠ 109  
♥ AKJ9854  
♦ 9  
♣ A108

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

Partner bids first.

Board: 380  
Dealer: W  
Vul: None  
HCP: 12

♠ A  
♥ KQ754  
♦ 92  
♣ K10742

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

You bid first.

Board: 381  
Dealer: E  
Vul: NS  
HCP: 9

♠ 72  
♥ AKQ952  
♦ 8642  
♣ 7

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

Partner bids first.

Board: 382  
Dealer: W  
Vul: Both  
HCP: 13

♠ K3  
♥ KQJ5  
♦ QJ87  
♣ J107

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

You bid first.

Board: 383  
Dealer: E  
Vul: None  
HCP: 10

♠ 1076  
♥ AK94  
♦ J9  
♣ Q753

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

Partner bids first.

Board: 384      ♠ A642  
Dealer: W        ♥ A64  
Vul: NS         ♦ 643  
HCP: 10         ♣ Q74

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

East Bids 4♥ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ 854			3NT <sup>1</sup>	Pass
Vul: EW	♥ AKJ9854	♥ Q3	4♣ <sup>2</sup>	Pass	4♦	Pass
North HCP: 12	♦ 9	♦ 62	Pass	4♥	AP	
South HCP: 8	♣ A108	♣ KQJ754	1. Gambling			
Contract: 4♥ N			2. artificial			

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ A	♠ J10852	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ KQ754	♥ A8	4♦	AP		
North HCP: 12	♦ 92	♦ 86	1. Gambling			
South HCP: 12	♣ K10742	♣ AQJ9	2. artificial			
Contract: 4♦ W						

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ AJ943			3NT <sup>1</sup>	Pass
Vul: NS	♥ AKQ952	♥ 8	4♦ <sup>2</sup>	Pass	5♣	AP
North HCP: 9	♦ 8642	♦ 1093	1. Gambling			
South HCP: 5	♣ 7	♣ 10652	2. artificial			
Contract: 5♣ E						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ A874	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ KQJ5	♥ 8432	1. Gambling			
North HCP: 13	♦ QJ87	♦ 63	2. artificial			
South HCP: 4	♣ J107	♣ 862				
Contract: 4♣ E						

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ 1076	♠ AQ4			3NT <sup>1</sup>	Pass
Vul: None	♥ AK94	♥ Q85	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 10	♦ J9	♦ 842	1. Gambling			
South HCP: 11	♣ Q753	♣ K1094	2. artificial			
Contract: 4♦ E						

Board: 384

Dealer: W

Vul: NS

North HCP: 10

South HCP: 8

Contract: 4♥ E

North:

♠ A642

♥ A64

♦ 643

♣ Q74

South:

♠ KJ1093

♥ 5

♦ 987

♣ KJ103

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
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4♦	Pass	4♥	AP
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1. Gambling

2. artificial



## South hands (Practice Page)

None

Board: 379      ♠ 854  
Dealer: E        ♥ Q3  
Vul: EW         ♦ 62  
HCP: 8           ♣ KQJ754

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

Board: 380      ♠ J10852  
Dealer: W        ♥ A8  
Vul: None       ♦ 86  
HCP: 12          ♣ AQJ9

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

Board: 381      ♠ AJ943  
Dealer: E        ♥ 8  
Vul: NS         ♦ 1093  
HCP: 5           ♣ 10652

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

Board: 382      ♠ A874  
Dealer: W        ♥ 8432  
Vul: Both       ♦ 63  
HCP: 4           ♣ 862

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

Board: 383      ♠ AQ4  
Dealer: E        ♥ Q85  
Vul: None       ♦ 842  
HCP: 11          ♣ K1094

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

Board: 384

Dealer: W

Vul: NS

HCP: 8

♠ KJ1093

♥ 5

♦ 987

♣ KJ103

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

East Bids 4♥ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ 854			3NT <sup>1</sup>	Pass
Vul: EW	♥ AKJ9854	♥ Q3	4♣ <sup>2</sup>	Pass	4♦	Pass
North HCP: 12	♦ 9	♦ 62	Pass	4♥	AP	
South HCP: 8	♣ A108	♣ KQJ754	1. Gambling			
Contract: 4♥ N			2. artificial			

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ A	♠ J10852	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ KQ754	♥ A8	4♦	AP		
North HCP: 12	♦ 92	♦ 86	1. Gambling			
South HCP: 12	♣ K10742	♣ AQJ9	2. artificial			
Contract: 4♦ W						

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ AJ943			3NT <sup>1</sup>	Pass
Vul: NS	♥ AKQ952	♥ 8	4♦ <sup>2</sup>	Pass	5♣	AP
North HCP: 9	♦ 8642	♦ 1093	1. Gambling			
South HCP: 5	♣ 7	♣ 10652	2. artificial			
Contract: 5♣ E						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ A874	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ KQJ5	♥ 8432	1. Gambling			
North HCP: 13	♦ QJ87	♦ 63	2. artificial			
South HCP: 4	♣ J107	♣ 862				
Contract: 4♣ E						

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ 1076	♠ AQ4			3NT <sup>1</sup>	Pass
Vul: None	♥ AK94	♥ Q85	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 10	♦ J9	♦ 842	1. Gambling			
South HCP: 11	♣ Q753	♣ K1094	2. artificial			
Contract: 4♦ E						

Board: 384

Dealer: W

Vul: NS

North HCP: 10

South HCP: 8

Contract: 4♥ E

North:

♠ A642

♥ A64

♦ 643

♣ Q74

South:

♠ KJ1093

♥ 5

♦ 987

♣ KJ103

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
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4♦	Pass	4♥	AP
----	------	----	----

1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 385	♠ KQJ532	East Opens 3NT.
Dealer: E	♥ AQ	West Bids 4♣ if possible.
Vul: EW	♦ 10	
HCP: 19	♣ AK82	Partner bids first.
Board: 386	♠ KQ6	West Opens 3NT.
Dealer: W	♥ KQ10942	East Bids 4♣ if possible.
Vul: None	♦ 93	
HCP: 10	♣ 103	You bid first.
Board: 387	♠ AJ	East Opens 3NT.
Dealer: E	♥ QJ1074	West Bids 4♣ if possible.
Vul: NS	♦ 5432	
HCP: 8	♣ 95	Partner bids first.
Board: 388	♠ KJ652	West Opens 3NT.
Dealer: W	♥ AQ6	East Bids 4♣ if possible.
Vul: EW	♦ J82	
HCP: 11	♣ 75	You bid first.
Board: 389	♠ AK1087	East Opens 3NT.
Dealer: E	♥ A10964	West Bids 4♣ if possible.
Vul: Both	♦ A105	
HCP: 15	♣ —	Partner bids first.
Board: 390	♠ J97	West Opens 3NT.
Dealer: W	♥ 10962	East Bids 4♣ if possible.
Vul: NS	♦ KJ1097	
HCP: 5	♣ 5	You bid first.

## None Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: E	♠ KQJ532	♠ A107			3NT <sup>1</sup>	Pass
Vul: EW	♥ AQ	♥ K1076542	4♣ <sup>2</sup>	4♠	AP	
North HCP: 19	♦ 10	♦ 9	1. Gambling			
South HCP: 7	♣ AK82	♣ 104	2. artificial			
Contract: 4♠ N						

Board: 386	North:	South:	West	North	East	South
Dealer: W	♠ KQ6	♠ AJ874	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♠
Vul: None	♥ KQ10942	♥ A	AP			
North HCP: 10	♦ 93	♦ KQJ8	1. Gambling			
South HCP: 15	♣ 103	♣ 865	2. artificial			
Contract: 4♠ S						

Board: 387	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ Q872			3NT <sup>1</sup>	Pass
Vul: NS	♥ QJ1074	♥ AK63	4♣ <sup>2</sup>	AP		
North HCP: 8	♦ 5432	♦ J106	1. Gambling			
South HCP: 11	♣ 95	♣ J8	2. artificial			
Contract: 4♣ W						

Board: 388	North:	South:	West	North	East	South
Dealer: W	♠ KJ652	♠ 93	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ AQ6	♥ K10875	1. Gambling			
North HCP: 11	♦ J82	♦ AKQ96	2. artificial			
South HCP: 12	♣ 75	♣ 6				
Contract: 4♣ E						

Board: 389	North:	South:	West	North	East	South
Dealer: E	♠ AK1087	♠ 6542			3NT <sup>1</sup>	Pass
Vul: Both	♥ A10964	♥ J5	4♣ <sup>2</sup>	4♠	AP	
North HCP: 15	♦ A105	♦ K9	1. Gambling			
South HCP: 5	♣ —	♣ J10762	2. artificial			
Contract: 4♠ N						

Board: 390	North:	South:	West	North	East	South
Dealer: W	♠ J97	♠ 104	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: NS	♥ 10962	♥ K75	1. Gambling			
North HCP: 5	♦ KJ1097	♦ AQ6432	2. artificial			
South HCP: 9	♣ 5	♣ 97				
Contract: 4♣ E						

## South hands (Practice Page)

### None

Board: 385	♠ A107	East Opens 3NT.
Dealer: E	♥ K1076542	West Bids 4♣ if possible.
Vul: EW	♦ 9	
HCP: 7	♣ 104	You bid first.
Board: 386	♠ AJ874	West Opens 3NT.
Dealer: W	♥ A	East Bids 4♣ if possible.
Vul: None	♦ KQJ8	
HCP: 15	♣ 865	Partner bids first.
Board: 387	♠ Q872	East Opens 3NT.
Dealer: E	♥ AK63	West Bids 4♣ if possible.
Vul: NS	♦ J106	
HCP: 11	♣ J8	You bid first.
Board: 388	♠ 93	West Opens 3NT.
Dealer: W	♥ K10875	East Bids 4♣ if possible.
Vul: EW	♦ AKQ96	
HCP: 12	♣ 6	Partner bids first.
Board: 389	♠ 6542	East Opens 3NT.
Dealer: E	♥ J5	West Bids 4♣ if possible.
Vul: Both	♦ K9	
HCP: 5	♣ J10762	You bid first.
Board: 390	♠ 104	West Opens 3NT.
Dealer: W	♥ K75	East Bids 4♣ if possible.
Vul: NS	♦ AQ6432	
HCP: 9	♣ 97	Partner bids first.

## None Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: E	♠ KQJ532	♠ A107			3NT <sup>1</sup>	Pass
Vul: EW	♥ AQ	♥ K1076542	4♣ <sup>2</sup>	4♠	AP	
North HCP: 19	♦ 10	♦ 9	1. Gambling			
South HCP: 7	♣ AK82	♣ 104	2. artificial			
Contract: 4♠ N						

Board: 386	North:	South:	West	North	East	South
Dealer: W	♠ KQ6	♠ AJ874	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	4♠
Vul: None	♥ KQ10942	♥ A	AP			
North HCP: 10	♦ 93	♦ KQJ8	1. Gambling			
South HCP: 15	♣ 103	♣ 865	2. artificial			
Contract: 4♠ S						

Board: 387	North:	South:	West	North	East	South
Dealer: E	♠ AJ	♠ Q872			3NT <sup>1</sup>	Pass
Vul: NS	♥ QJ1074	♥ AK63	4♣ <sup>2</sup>	AP		
North HCP: 8	♦ 5432	♦ J106	1. Gambling			
South HCP: 11	♣ 95	♣ J8	2. artificial			
Contract: 4♣ W						

Board: 388	North:	South:	West	North	East	South
Dealer: W	♠ KJ652	♠ 93	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ AQ6	♥ K10875	1. Gambling			
North HCP: 11	♦ J82	♦ AKQ96	2. artificial			
South HCP: 12	♣ 75	♣ 6				
Contract: 4♣ E						

Board: 389	North:	South:	West	North	East	South
Dealer: E	♠ AK1087	♠ 6542			3NT <sup>1</sup>	Pass
Vul: Both	♥ A10964	♥ J5	4♣ <sup>2</sup>	4♠	AP	
North HCP: 15	♦ A105	♦ K9	1. Gambling			
South HCP: 5	♣ —	♣ J10762	2. artificial			
Contract: 4♠ N						

Board: 390	North:	South:	West	North	East	South
Dealer: W	♠ J97	♠ 104	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: NS	♥ 10962	♥ K75	1. Gambling			
North HCP: 5	♦ KJ1097	♦ AQ6432	2. artificial			
South HCP: 9	♣ 5	♣ 97				
Contract: 4♣ E						



## North hands (Practice Page)

### None

Board: 391	♠ A108	East Opens 3NT.
Dealer: E	♥ AQJ965	West Bids 4♣ if possible.
Vul: EW	♦ K76	
HCP: 14	♣ 10	Partner bids first.
Board: 392	♠ 93	West Opens 3NT.
Dealer: W	♥ Q102	East Bids 4♣ if possible.
Vul: Both	♦ 1062	West Bids 4♦ if possible.
HCP: 3	♣ J8642	You bid first.
Board: 393	♠ 10954	East Opens 3NT.
Dealer: E	♥ AQ108	West Bids 4♣ if possible.
Vul: None	♦ 743	East Bids 4♦ if possible.
HCP: 10	♣ A3	Partner bids first.
Board: 394	♠ AQ1096	West Opens 3NT.
Dealer: W	♥ K742	East Bids 4♣ if possible.
Vul: EW	♦ A2	
HCP: 13	♣ 64	You bid first.
Board: 395	♠ —	East Opens 3NT.
Dealer: E	♥ KJ64	West Bids 4♣ if possible.
Vul: Both	♦ AQJ9754	
HCP: 12	♣ J5	Partner bids first.
Board: 396	♠ AQ42	West Opens 3NT.
Dealer: W	♥ J943	East Bids 4♣ if possible.
Vul: None	♦ 54	West Bids 4♦ if possible.
HCP: 7	♣ 976	You bid first.

## None Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: E	♠ A108	♠ Q742			3NT <sup>1</sup>	Pass
Vul: EW	♥ AQJ965	♥ 1043	4♣ <sup>2</sup>	4♥	AP	
North HCP: 14	♦ K76	♦ QJ84	1. Gambling			
South HCP: 5	♣ 10	♣ 75	2. artificial			
Contract: 4♥ N						

Board: 392	North:	South:	West	North	East	South
Dealer: W	♠ 93	♠ K642	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ Q102	♥ AKJ85	4♦	AP		
North HCP: 3	♦ 1062	♦ 9	1. Gambling			
South HCP: 14	♣ J8642	♣ K53	2. artificial			
Contract: 4♦ W						

Board: 393	North:	South:	West	North	East	South
Dealer: E	♠ 10954	♠ QJ63			3NT <sup>1</sup>	Pass
Vul: None	♥ AQ108	♥ K97	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 10	♦ 743	♦ 106	1. Gambling			
South HCP: 9	♣ A3	♣ K654	2. artificial			
Contract: 4♦ E						

Board: 394	North:	South:	West	North	East	South
Dealer: W	♠ AQ1096	♠ KJ4	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ K742	♥ A985	1. Gambling			
North HCP: 13	♦ A2	♦ QJ653	2. artificial			
South HCP: 11	♣ 64	♣ 10				
Contract: 4♣ E						

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ KJ98752			3NT <sup>1</sup>	Pass
Vul: Both	♥ KJ64	♥ 10953	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ AQJ9754	♦ K	1. Gambling			
South HCP: 7	♣ J5	♣ 4	2. artificial			
Contract: 4♣ W						

Board: 396	North:	South:	West	North	East	South
Dealer: W	♠ AQ42	♠ J105	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ J943	♥ A82	4♦	AP		
North HCP: 7	♦ 54	♦ J103	1. Gambling			
South HCP: 13	♣ 976	♣ AK54	2. artificial			
Contract: 4♦ W						

## South hands (Practice Page)

### None

Board: 391      ♠ Q742  
Dealer: E        ♥ 1043  
Vul: EW        ♦ QJ84  
HCP: 5          ♣ 75

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

Board: 392      ♠ K642  
Dealer: W        ♥ AKJ85  
Vul: Both       ♦ 9  
HCP: 14        ♣ K53

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

Board: 393      ♠ QJ63  
Dealer: E        ♥ K97  
Vul: None       ♦ 106  
HCP: 9          ♣ K654

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

Board: 394      ♠ KJ4  
Dealer: W        ♥ A985  
Vul: EW        ♦ QJ653  
HCP: 11        ♣ 10

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

Board: 395      ♠ KJ98752  
Dealer: E        ♥ 10953  
Vul: Both       ♦ K  
HCP: 7          ♣ 4

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

Board: 396      ♠ J105  
Dealer: W        ♥ A82  
Vul: None       ♦ J103  
HCP: 13        ♣ AK54

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

## None Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: E	♠ A108	♠ Q742			3NT <sup>1</sup>	Pass
Vul: EW	♥ AQJ965	♥ 1043	4♣ <sup>2</sup>	4♥	AP	
North HCP: 14	♦ K76	♦ QJ84	1. Gambling			
South HCP: 5	♣ 10	♣ 75	2. artificial			
Contract: 4♥ N						

Board: 392	North:	South:	West	North	East	South
Dealer: W	♠ 93	♠ K642	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ Q102	♥ AKJ85	4♦	AP		
North HCP: 3	♦ 1062	♦ 9	1. Gambling			
South HCP: 14	♣ J8642	♣ K53	2. artificial			
Contract: 4♦ W						

Board: 393	North:	South:	West	North	East	South
Dealer: E	♠ 10954	♠ QJ63			3NT <sup>1</sup>	Pass
Vul: None	♥ AQ108	♥ K97	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 10	♦ 743	♦ 106	1. Gambling			
South HCP: 9	♣ A3	♣ K654	2. artificial			
Contract: 4♦ E						

Board: 394	North:	South:	West	North	East	South
Dealer: W	♠ AQ1096	♠ KJ4	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: EW	♥ K742	♥ A985	1. Gambling			
North HCP: 13	♦ A2	♦ QJ653	2. artificial			
South HCP: 11	♣ 64	♣ 10				
Contract: 4♣ E						

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ KJ98752			3NT <sup>1</sup>	Pass
Vul: Both	♥ KJ64	♥ 10953	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ AQJ9754	♦ K	1. Gambling			
South HCP: 7	♣ J5	♣ 4	2. artificial			
Contract: 4♣ W						

Board: 396	North:	South:	West	North	East	South
Dealer: W	♠ AQ42	♠ J105	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ J943	♥ A82	4♦	AP		
North HCP: 7	♦ 54	♦ J103	1. Gambling			
South HCP: 13	♣ 976	♣ AK54	2. artificial			
Contract: 4♦ W						

## North hands (Practice Page)

### None

Board: 397  
Dealer: E  
Vul: NS  
HCP: 14

♠ KQ8  
♥ KQ65  
♦ 6  
♣ KJ1042

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

Partner bids first.

Board: 398  
Dealer: W  
Vul: Both  
HCP: 14

♠ Q9  
♥ AJ643  
♦ AK632  
♣ 4

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

You bid first.

Board: 399  
Dealer: E  
Vul: None  
HCP: 10

♠ AJ1065  
♥ K72  
♦ Q3  
♣ 865

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

Partner bids first.

Board: 400  
Dealer: W  
Vul: NS  
HCP: 18

♠ AK4  
♥ J4  
♦ J102  
♣ AKQ102

West Opens 3NT.

You bid first.

Board: 401  
Dealer: E  
Vul: EW  
HCP: 9

♠ Q6543  
♥ KJ85  
♦ K72  
♣ 7

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

Partner bids first.

Board: 402  
Dealer: W  
Vul: None  
HCP: 15

♠ J5  
♥ AKQ62  
♦ J9  
♣ KJ74

West Opens 3NT.

You bid first.

## None Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ KQ8	♠ J10754			3NT <sup>1</sup>	Pass
Vul: NS	♥ KQ65	♥ 943	4♣ <sup>2</sup>	X	4♦	AP
North HCP: 14	♦ 6	♦ J8	1. Gambling			
South HCP: 8	♣ KJ1042	♣ AQ6	2. artificial			
Contract: 4♦ E						

Board: 398	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ AK874			3NT <sup>1</sup>	Pass
Vul: Both	♥ AJ643	♥ 97	4♣ <sup>2</sup>			AP
North HCP: 14	♦ AK632	♦ 1098	1. Gambling			
South HCP: 8	♣ 4	♣ J107	2. artificial			
Contract: 4♣ E						

Board: 399	North:	South:	West	North	East	South
Dealer: E	♠ AJ1065	♠ Q84			3NT <sup>1</sup>	Pass
Vul: None	♥ K72	♥ Q1065	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ Q3	♦ K10752	1. Gambling			
South HCP: 7	♣ 865	♣ 4	2. artificial			
Contract: 4♣ W						

Board: 400	North:	South:	West	North	East	South
Dealer: W	♠ AK4	♠ QJ2			3NT <sup>1</sup>	Pass
Vul: NS	♥ J4	♥ A9752	4♣			5♣
North HCP: 18	♦ J102	♦ 4	AP			
South HCP: 8	♣ AKQ102	♣ J974	1. Gambling			
Contract: 5♣ N						

Board: 401	North:	South:	West	North	East	South
Dealer: E	♠ Q6543	♠ J109			3NT <sup>1</sup>	Pass
Vul: EW	♥ KJ85	♥ AQ7	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ K72	♦ AQ954	1. Gambling			
South HCP: 14	♣ 7	♣ J6	2. artificial			
Contract: 4♣ W						

Board: 402	North:	South:	West	North	East	South
Dealer: W	♠ J5	♠ KQ9432			3NT <sup>1</sup>	Pass
Vul: None	♥ AKQ62	♥ J1093	4♥			AP
North HCP: 15	♦ J9	♦ 5	1. Gambling			
South HCP: 6	♣ KJ74	♣ 86				
Contract: 4♥ N						

## South hands (Practice Page)

### None

Board: 397      ♠ J10754  
Dealer: E        ♥ 943  
Vul: NS         ♦ J8  
HCP: 8          ♣ AQ6

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

You bid first.

Board: 398      ♠ AK874  
Dealer: W        ♥ 97  
Vul: Both       ♦ 1098  
HCP: 8          ♣ J107

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

Partner bids first.

Board: 399      ♠ Q84  
Dealer: E        ♥ Q1065  
Vul: None       ♦ K10752  
HCP: 7          ♣ 4

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

You bid first.

Board: 400      ♠ QJ2  
Dealer: W        ♥ A9752  
Vul: NS         ♦ 4  
HCP: 8          ♣ J974

West Opens 3NT.

Partner bids first.

Board: 401      ♠ J109  
Dealer: E        ♥ AQ7  
Vul: EW         ♦ AQ954  
HCP: 14        ♣ J6

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

You bid first.

Board: 402      ♠ KQ9432  
Dealer: W        ♥ J1093  
Vul: None       ♦ 5  
HCP: 6          ♣ 86

West Opens 3NT.

Partner bids first.

## None Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ KQ8	♠ J10754			3NT <sup>1</sup>	Pass
Vul: NS	♥ KQ65	♥ 943	4♣ <sup>2</sup>	X	4♦	AP
North HCP: 14	♦ 6	♦ J8	1. Gambling			
South HCP: 8	♣ KJ1042	♣ AQ6	2. artificial			
Contract: 4♦ E						

Board: 398	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ AK874			3NT <sup>1</sup>	Pass
Vul: Both	♥ AJ643	♥ 97	4♣ <sup>2</sup>			AP
North HCP: 14	♦ AK632	♦ 1098	1. Gambling			
South HCP: 8	♣ 4	♣ J107	2. artificial			
Contract: 4♣ E						

Board: 399	North:	South:	West	North	East	South
Dealer: E	♠ AJ1065	♠ Q84			3NT <sup>1</sup>	Pass
Vul: None	♥ K72	♥ Q1065	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ Q3	♦ K10752	1. Gambling			
South HCP: 7	♣ 865	♣ 4	2. artificial			
Contract: 4♣ W						

Board: 400	North:	South:	West	North	East	South
Dealer: W	♠ AK4	♠ QJ2			3NT <sup>1</sup>	Pass
Vul: NS	♥ J4	♥ A9752	4♣			5♣
North HCP: 18	♦ J102	♦ 4	AP			
South HCP: 8	♣ AKQ102	♣ J974	1. Gambling			
Contract: 5♣ N						

Board: 401	North:	South:	West	North	East	South
Dealer: E	♠ Q6543	♠ J109			3NT <sup>1</sup>	Pass
Vul: EW	♥ KJ85	♥ AQ7	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ K72	♦ AQ954	1. Gambling			
South HCP: 14	♣ 7	♣ J6	2. artificial			
Contract: 4♣ W						

Board: 402	North:	South:	West	North	East	South
Dealer: W	♠ J5	♠ KQ9432			3NT <sup>1</sup>	Pass
Vul: None	♥ AKQ62	♥ J1093	4♥			AP
North HCP: 15	♦ J9	♦ 5	1. Gambling			
South HCP: 6	♣ KJ74	♣ 86				
Contract: 4♥ N						



## North hands (Practice Page)

### None

Board: 403	♠ J98432	East Opens 3NT.
Dealer: E	♥ A5	West Bids 4♣ if possible.
Vul: NS	♦ 9874	
HCP: 6	♣ J	Partner bids first.
Board: 404	♠ K92	West Opens 3NT.
Dealer: W	♥ A53	East Bids 4♣ if possible.
Vul: EW	♦ J7	West Bids 4♦ if possible.
HCP: 10	♣ Q10752	You bid first.
Board: 405	♠ Q	East Opens 3NT.
Dealer: E	♥ J9764	West Bids 4♣ if possible.
Vul: Both	♦ 752	East Bids 4♦ if possible.
HCP: 9	♣ AQ43	Partner bids first.
Board: 406	♠ K8542	West Opens 3NT.
Dealer: W	♥ 963	East Bids 4♣ if possible.
Vul: NS	♦ AKQ102	
HCP: 12	♣ —	You bid first.
Board: 407	♠ K76	East Opens 3NT.
Dealer: E	♥ AKJ862	West Bids 4♣ if possible.
Vul: EW	♦ 97	East Bids 4♦ if possible.
HCP: 11	♣ 97	Partner bids first.
Board: 408	♠ A102	West Opens 3NT.
Dealer: W	♥ AK9862	East Bids X♥ if possible.
Vul: Both	♦ QJ2	
HCP: 14	♣ 10	You bid first.

## None Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: E	♠ J98432	♠ K765			3NT <sup>1</sup>	Pass
Vul: NS	♥ A5	♥ 10762	4♣ <sup>2</sup>	AP		
North HCP: 6	♦ 9874	♦ AK5	1. Gambling			
South HCP: 10	♣ J	♣ 74	2. artificial			
Contract: 4♣ W						

Board: 404	North:	South:	West	North	East	South
Dealer: W	♠ K92	♠ A1053	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ A53	♥ K10987	4♦	AP		
North HCP: 10	♦ J7	♦ 65	1. Gambling			
South HCP: 8	♣ Q10752	♣ J4	2. artificial			
Contract: 4♦ W						

Board: 405	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ A65			3NT <sup>1</sup>	Pass
Vul: Both	♥ J9764	♥ AQ1085	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 9	♦ 752	♦ 108	1. Gambling			
South HCP: 11	♣ AQ43	♣ J86	2. artificial			
Contract: 4♦ E						

Board: 406	North:	South:	West	North	East	South
Dealer: W	♠ K8542	♠ J1097	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: NS	♥ 963	♥ AKJ	1. Gambling			
North HCP: 12	♦ AKQ102	♦ J97	2. artificial			
South HCP: 10	♣ —	♣ 1053				
Contract: 4♣ E						

Board: 407	North:	South:	West	North	East	South
Dealer: E	♠ K76	♠ 9854			3NT <sup>1</sup>	Pass
Vul: EW	♥ AKJ862	♥ 73	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 11	♦ 97	♦ J83	1. Gambling			
South HCP: 8	♣ 97	♣ AQJ8	2. artificial			
Contract: 4♦ E						

Board: 408  
Dealer: W  
Vul: Both  
North HCP: 14  
South HCP: 7  
Contract: 6♥XN

North:  
♠ A102  
♥ AK9862  
♦ QJ2  
♣ 10

South:  
♠ QJ8653  
♥ J753  
♦ K98  
♣ —

West	North	East	South
3NT <sup>1</sup>	4♥	Pass	4NT <sup>2</sup>
Pass	5♣	Pass	5♥
Pass	6♥	X♥	AP

1. Gambling  
2. Blackwood 0314, for ♥

## South hands (Practice Page)

### None

Board: 403  
Dealer: E  
Vul: NS  
HCP: 10

♠ K765  
♥ 10762  
♦ AK5  
♣ 74

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

Board: 404  
Dealer: W  
Vul: EW  
HCP: 8

♠ A1053  
♥ K10987  
♦ 65  
♣ J4

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

Board: 405  
Dealer: E  
Vul: Both  
HCP: 11

♠ A65  
♥ AQ1085  
♦ 108  
♣ J86

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

Board: 406  
Dealer: W  
Vul: NS  
HCP: 10

♠ J1097  
♥ AKJ  
♦ J97  
♣ 1053

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

Board: 407  
Dealer: E  
Vul: EW  
HCP: 8

♠ 9854  
♥ 73  
♦ J83  
♣ AQJ8

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

Board: 408  
Dealer: W  
Vul: Both  
HCP: 7

♠ QJ8653  
♥ J753  
♦ K98  
♣ —

West Opens 3NT.  
East Bids X♥ if possible.  
Partner bids first.

## None Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: E	♠ J98432	♠ K765			3NT <sup>1</sup>	Pass
Vul: NS	♥ A5	♥ 10762	4♣ <sup>2</sup>	AP		
North HCP: 6	♦ 9874	♦ AK5	1. Gambling			
South HCP: 10	♣ J	♣ 74	2. artificial			
Contract: 4♣ W						

Board: 404	North:	South:	West	North	East	South
Dealer: W	♠ K92	♠ A1053	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ A53	♥ K10987	4♦	AP		
North HCP: 10	♦ J7	♦ 65	1. Gambling			
South HCP: 8	♣ Q10752	♣ J4	2. artificial			
Contract: 4♦ W						

Board: 405	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ A65			3NT <sup>1</sup>	Pass
Vul: Both	♥ J9764	♥ AQ1085	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 9	♦ 752	♦ 108	1. Gambling			
South HCP: 11	♣ AQ43	♣ J86	2. artificial			
Contract: 4♦ E						

Board: 406	North:	South:	West	North	East	South
Dealer: W	♠ K8542	♠ J1097	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: NS	♥ 963	♥ AKJ	1. Gambling			
North HCP: 12	♦ AKQ102	♦ J97	2. artificial			
South HCP: 10	♣ —	♣ 1053				
Contract: 4♣ E						

Board: 407	North:	South:	West	North	East	South
Dealer: E	♠ K76	♠ 9854			3NT <sup>1</sup>	Pass
Vul: EW	♥ AKJ862	♥ 73	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 11	♦ 97	♦ J83	1. Gambling			
South HCP: 8	♣ 97	♣ AQJ8	2. artificial			
Contract: 4♦ E						

Board: 408  
Dealer: W  
Vul: Both  
North HCP: 14  
South HCP: 7  
Contract: 6♥XN

North:  
♠ A102  
♥ AK9862  
♦ QJ2  
♣ 10

South:  
♠ QJ8653  
♥ J753  
♦ K98  
♣ —

West	North	East	South
3NT <sup>1</sup>	4♥	Pass	4NT <sup>2</sup>
Pass	5♣	Pass	5♥
Pass	6♥	X♥	AP

1. Gambling  
2. Blackwood 0314, for ♥

## North hands (Practice Page)

### None

Board: 409      ♠ K9743  
Dealer: E        ♥ 10985  
Vul: None        ♦ 106  
HCP: 4           ♣ J7

East Opens 3NT.

Partner bids first.

Board: 410      ♠ KQ987  
Dealer: W        ♥ A7  
Vul: EW         ♦ 9764  
HCP: 9           ♣ 109

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

Board: 411      ♠ 7642  
Dealer: E        ♥ QJ105  
Vul: Both       ♦ 2  
HCP: 8           ♣ AJ109

East Opens 3NT.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

Partner bids first.

Board: 412      ♠ KJ1062  
Dealer: W        ♥ A874  
Vul: None       ♦ K5  
HCP: 12          ♣ J8

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

Board: 413      ♠ A643  
Dealer: E        ♥ J32  
Vul: NS         ♦ AK106  
HCP: 12          ♣ 86

East Opens 3NT.

West Bids 4♣ if possible.

Partner bids first.

Board: 414      ♠ QJ10643  
Dealer: W        ♥ A6  
Vul: Both       ♦ 932  
HCP: 7           ♣ 103

West Opens 3NT.

East Bids 6♦ if possible.

You bid first.

## None Both hands (Answers Page)

Board: 409

Dealer: E

Vul: None

North HCP: 4

South HCP: 16

Contract: 4♥ S

North:

♠ K9743

♥ 10985

♦ 106

♣ J7

South:

♠ AJ

♥ AKQ73

♦ 875

♣ Q42

West North East South

3NT<sup>1</sup> 4♥

AP

1. Gambling

Board: 410

Dealer: W

Vul: EW

North HCP: 9

South HCP: 17

Contract: 4♦ S

North:

♠ KQ987

♥ A7

♦ 9764

♣ 109

South:

♠ A1032

♥ K3

♦ AKQJ102

♣ 7

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> 4♦

AP

1. Gambling

2. artificial

Board: 411

Dealer: E

Vul: Both

North HCP: 8

South HCP: 11

Contract: 4♦ E

North:

♠ 7642

♥ QJ105

♦ 2

♣ AJ109

South:

♠ A108

♥ A6

♦ 9763

♣ K864

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦ AP

1. Gambling

2. artificial

Board: 412

Dealer: W

Vul: None

North HCP: 12

South HCP: 9

Contract: 4♣ E

North:

♠ KJ1062

♥ A874

♦ K5

♣ J8

South:

♠ A9874

♥ 9652

♦ AJ108

♣ —

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 413

Dealer: E

Vul: NS

North HCP: 12

South HCP: 8

Contract: 4♣ W

North:

♠ A643

♥ J32

♦ AK106

♣ 86

South:

♠ QJ975

♥ Q9

♦ Q832

♣ J7

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 414

Dealer: W

Vul: Both

North HCP: 7

South HCP: 6

Contract: 6♦ E

North:

♠ QJ10643

♥ A6

♦ 932

♣ 103

South:

♠ K982

♥ Q932

♦ 84

♣ J97

West North East South

3NT<sup>1</sup> Pass 6♦ AP

1. Gambling



## South hands (Practice Page)

### None

Board: 409	♠ AJ	East Opens 3NT.
Dealer: E	♥ AKQ73	
Vul: None	♦ 875	You bid first.
HCP: 16	♣ Q42	
Board: 410	♠ A1032	West Opens 3NT.
Dealer: W	♥ K3	East Bids 4♣ if possible.
Vul: EW	♦ AKQJ102	
HCP: 17	♣ 7	Partner bids first.
Board: 411	♠ A108	East Opens 3NT.
Dealer: E	♥ A6	West Bids 4♣ if possible.
Vul: Both	♦ 9763	East Bids 4♦ if possible.
HCP: 11	♣ K864	You bid first.
Board: 412	♠ A9874	West Opens 3NT.
Dealer: W	♥ 9652	East Bids 4♣ if possible.
Vul: None	♦ AJ108	
HCP: 9	♣ —	Partner bids first.
Board: 413	♠ QJ975	East Opens 3NT.
Dealer: E	♥ Q9	West Bids 4♣ if possible.
Vul: NS	♦ Q832	
HCP: 8	♣ J7	You bid first.
Board: 414	♠ K982	West Opens 3NT.
Dealer: W	♥ Q932	East Bids 6♦ if possible.
Vul: Both	♦ 84	
HCP: 6	♣ J97	Partner bids first.

## None Both hands (Answers Page)

Board: 409

Dealer: E

Vul: None

North HCP: 4

South HCP: 16

Contract: 4♥ S

North:

♠ K9743

♥ 10985

♦ 106

♣ J7

South:

♠ AJ

♥ AKQ73

♦ 875

♣ Q42

West North East South

3NT<sup>1</sup> 4♥

AP

1. Gambling

Board: 410

Dealer: W

Vul: EW

North HCP: 9

South HCP: 17

Contract: 4♦ S

North:

♠ KQ987

♥ A7

♦ 9764

♣ 109

South:

♠ A1032

♥ K3

♦ AKQJ102

♣ 7

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> 4♦

AP

1. Gambling

2. artificial

Board: 411

Dealer: E

Vul: Both

North HCP: 8

South HCP: 11

Contract: 4♦ E

North:

♠ 7642

♥ QJ105

♦ 2

♣ AJ109

South:

♠ A108

♥ A6

♦ 9763

♣ K864

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> Pass 4♦ AP

1. Gambling

2. artificial

Board: 412

Dealer: W

Vul: None

North HCP: 12

South HCP: 9

Contract: 4♣ E

North:

♠ KJ1062

♥ A874

♦ K5

♣ J8

South:

♠ A9874

♥ 9652

♦ AJ108

♣ —

West North East South

3NT<sup>1</sup> Pass 4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 413

Dealer: E

Vul: NS

North HCP: 12

South HCP: 8

Contract: 4♣ W

North:

♠ A643

♥ J32

♦ AK106

♣ 86

South:

♠ QJ975

♥ Q9

♦ Q832

♣ J7

West North East South

3NT<sup>1</sup> Pass

4♣<sup>2</sup> AP

1. Gambling

2. artificial

Board: 414

Dealer: W

Vul: Both

North HCP: 7

South HCP: 6

Contract: 6♦ E

North:

♠ QJ10643

♥ A6

♦ 932

♣ 103

South:

♠ K982

♥ Q932

♦ 84

♣ J97

West North East South

3NT<sup>1</sup> Pass 6♦ AP

1. Gambling

## North hands (Practice Page)

### None

Board: 415      ♠ 43  
Dealer: E        ♥ KJ  
Vul: None       ♦ J95  
HCP: 9           ♣ A76532

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

Partner bids first.

Board: 416      ♠ A9872  
Dealer: W        ♥ K8  
Vul: NS          ♦ J85  
HCP: 9           ♣ J109

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

You bid first.

Board: 417      ♠ 1043  
Dealer: E        ♥ 2  
Vul: EW         ♦ 10762  
HCP: 1           ♣ J10963

East Opens 3NT.

Partner bids first.

Board: 418      ♠ 732  
Dealer: W        ♥ A1084  
Vul: None       ♦ 652  
HCP: 8           ♣ A86

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

You bid first.

Board: 419      ♠ 852  
Dealer: E        ♥ Q1052  
Vul: EW         ♦ 1093  
HCP: 7           ♣ AJ8

East Opens 3NT.

Partner bids first.

Board: 420  
Dealer: W  
Vul: Both  
HCP: 11

♠ AQJ109543  
♥ 104  
♦ 4  
♣ A6

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

## None Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: E	♠ 43	♠ A7652			3NT <sup>1</sup>	Pass
Vul: None	♥ KJ	♥ Q95	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 9	♦ J95	♦ 4	1. Gambling			
South HCP: 11	♣ A76532	♣ KQ84	2. artificial			
Contract: 4♦ E						

Board: 416	North:	South:	West	North	East	South
Dealer: W	♠ A9872	♠ 4	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ K8	♥ J10432	4♦	Pass	5♦	AP
North HCP: 9	♦ J85	♦ 72	1. Gambling			
South HCP: 6	♣ J109	♣ KQ742	2. artificial			
Contract: 5♦ W						

Board: 417	North:	South:	West	North	East	South
Dealer: E	♠ 1043	♠ AJ			3NT <sup>1</sup>	4♦
Vul: EW	♥ 2	♥ KQ105	AP			
North HCP: 1	♦ 10762	♦ AQJ954	1. Gambling			
South HCP: 17	♣ J10963	♣ 4				
Contract: 4♦ S						

Board: 418	North:	South:	West	North	East	South
Dealer: W	♠ 732	♠ KJ108	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ A1084	♥ J732	4♦	AP		
North HCP: 8	♦ 652	♦ J10	1. Gambling			
South HCP: 9	♣ A86	♣ QJ10	2. artificial			
Contract: 4♦ W						

Board: 419	North:	South:	West	North	East	South
Dealer: E	♠ 852	♠ KQJ4			3NT <sup>1</sup>	4♥
Vul: EW	♥ Q1052	♥ AKJ8764	AP			
North HCP: 7	♦ 1093	♦ —	1. Gambling			
South HCP: 17	♣ AJ8	♣ K9				
Contract: 4♥ S						

Board: 420	North:	South:	West	North	East	South
Dealer: W	♠ AQJ109543	♠ 7	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ 104	♥ KQ876	4♦	AP		
North HCP: 11	♦ 4	♦ 875	1. Gambling			
South HCP: 7	♣ A6	♣ Q1092	2. artificial			
Contract: 4♦ W						

## South hands (Practice Page)

None

Board: 415      ♠ A7652  
Dealer: E        ♥ Q95  
Vul: None        ♦ 4  
HCP: 11         ♣ KQ84

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

You bid first.

Board: 416      ♠ 4  
Dealer: W        ♥ J10432  
Vul: NS         ♦ 72  
HCP: 6         ♣ KQ742

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

Partner bids first.

Board: 417      ♠ AJ  
Dealer: E        ♥ KQ105  
Vul: EW         ♦ AQJ954  
HCP: 17         ♣ 4

East Opens 3NT.

You bid first.

Board: 418      ♠ KJ108  
Dealer: W        ♥ J732  
Vul: None        ♦ J10  
HCP: 9         ♣ QJ10

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

Partner bids first.

Board: 419      ♠ KQJ4  
Dealer: E        ♥ AKJ8764  
Vul: EW         ♦ —  
HCP: 17         ♣ K9

East Opens 3NT.

You bid first.

Board: 420

Dealer: W

Vul: Both

HCP: 7

♠ 7

♥ KQ876

♦ 875

♣ Q1092

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

Partner bids first.

## None Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: E	♠ 43	♠ A7652			3NT <sup>1</sup>	Pass
Vul: None	♥ KJ	♥ Q95	4♣ <sup>2</sup>	Pass	4♦	AP
North HCP: 9	♦ J95	♦ 4	1. Gambling			
South HCP: 11	♣ A76532	♣ KQ84	2. artificial			
Contract: 4♦ E						

Board: 416	North:	South:	West	North	East	South
Dealer: W	♠ A9872	♠ 4	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ K8	♥ J10432	4♦	Pass	5♦	AP
North HCP: 9	♦ J85	♦ 72	1. Gambling			
South HCP: 6	♣ J109	♣ KQ742	2. artificial			
Contract: 5♦ W						

Board: 417	North:	South:	West	North	East	South
Dealer: E	♠ 1043	♠ AJ			3NT <sup>1</sup>	4♦
Vul: EW	♥ 2	♥ KQ105	AP			
North HCP: 1	♦ 10762	♦ AQJ954	1. Gambling			
South HCP: 17	♣ J10963	♣ 4				
Contract: 4♦ S						

Board: 418	North:	South:	West	North	East	South
Dealer: W	♠ 732	♠ KJ108	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ A1084	♥ J732	4♦	AP		
North HCP: 8	♦ 652	♦ J10	1. Gambling			
South HCP: 9	♣ A86	♣ QJ10	2. artificial			
Contract: 4♦ W						

Board: 419	North:	South:	West	North	East	South
Dealer: E	♠ 852	♠ KQJ4			3NT <sup>1</sup>	4♥
Vul: EW	♥ Q1052	♥ AKJ8764	AP			
North HCP: 7	♦ 1093	♦ —	1. Gambling			
South HCP: 17	♣ AJ8	♣ K9				
Contract: 4♥ S						

Board: 420	North:	South:	West	North	East	South
Dealer: W	♠ AQJ109543	♠ 7	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ 104	♥ KQ876	4♦	AP		
North HCP: 11	♦ 4	♦ 875	1. Gambling			
South HCP: 7	♣ A6	♣ Q1092	2. artificial			
Contract: 4♦ W						



## North hands (Practice Page)

### None

Board: 421  
Dealer: E  
Vul: NS  
HCP: 11

♠ Q1032  
♥ KJ83  
♦ AJ1062  
♣ —

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

Board: 422  
Dealer: W  
Vul: EW  
HCP: 5

♠ 653  
♥ A764  
♦ J952  
♣ 103

West Opens 3NT.  
East Bids 6NT if possible.  
West Bids 7NT if possible.  
  
You bid first.

Board: 423  
Dealer: E  
Vul: Both  
HCP: 15

♠ AJ1074  
♥ AQ92  
♦ 9  
♣ A98

East Opens 3NT.  
  
Partner bids first.

Board: 424  
Dealer: W  
Vul: None  
HCP: 8

♠ 2  
♥ AQ642  
♦ Q1043  
♣ 842

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

Board: 425  
Dealer: E  
Vul: EW  
HCP: 13

♠ 103  
♥ AQ72  
♦ AK86432  
♣ —

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

Board: 426  
Dealer: W  
Vul: Both  
HCP: 13

♠ J93  
♥ AQJ104  
♦ KQ76  
♣ 2

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

## None Both hands (Answers Page)

Board: 421  
 Dealer: E  
 Vul: NS  
 North HCP: 11  
 South HCP: 11  
 Contract: 4♣ W

North:  
 ♠ Q1032  
 ♥ KJ83  
 ♦ AJ1062  
 ♣ —

South:  
 ♠ AKJ954  
 ♥ 109  
 ♦ Q93  
 ♣ J5

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 422  
 Dealer: W  
 Vul: EW  
 North HCP: 5  
 South HCP: 2  
 Contract: 7NX W

North:  
 ♠ 653  
 ♥ A764  
 ♦ J952  
 ♣ 103

South:  
 ♠ J82  
 ♥ J9852  
 ♦ 3  
 ♣ 7654

West	North	East	South
3NT <sup>1</sup>	Pass	6NT	Pass
7NT	XN	AP	
1. Gambling			

Board: 423  
 Dealer: E  
 Vul: Both  
 North HCP: 15  
 South HCP: 14  
 Contract: 6♣ S

North:  
 ♠ AJ1074  
 ♥ AQ92  
 ♦ 9  
 ♣ A98

South:  
 ♠ KQ953  
 ♥ K10  
 ♦ —  
 ♣ KQJ1042

West	North	East	South
		3NT <sup>1</sup>	4♣
Pass	4NT <sup>2</sup>	Pass	5♦
Pass	6♣	AP	
1. Gambling			
2. Blackwood 0314, for ♣			

Board: 424  
 Dealer: W  
 Vul: None  
 North HCP: 8  
 South HCP: 17  
 Contract: 4♣ E

North:  
 ♠ 2  
 ♥ AQ642  
 ♦ Q1043  
 ♣ 842

South:  
 ♠ AJ94  
 ♥ KJ95  
 ♦ AKJ5  
 ♣ 10

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

Board: 425  
 Dealer: E  
 Vul: EW  
 North HCP: 13  
 South HCP: 4  
 Contract: 4♠ W

North:  
 ♠ 103  
 ♥ AQ72  
 ♦ AK86432  
 ♣ —

South:  
 ♠ 542  
 ♥ K10953  
 ♦ 109  
 ♣ J72

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	4♦	Pass	Pass
4♠	AP		
1. Gambling			
2. artificial			

Board: 426

Dealer: W

Vul: Both

North HCP: 13

South HCP: 9

Contract: 4♣ E

North:

♠ J93

♥ AQJ104

♦ KQ76

♣ 2

South:

♠ AKQ8642

♥ 7632

♦ 10

♣ 6

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## South hands (Practice Page)

### None

Board: 421	♠ AKJ954	East Opens 3NT.
Dealer: E	♥ 109	West Bids 4♣ if possible.
Vul: NS	♦ Q93	
HCP: 11	♣ J5	You bid first.

Board: 422	♠ J82	West Opens 3NT.
Dealer: W	♥ J9852	East Bids 6NT if possible.
Vul: EW	♦ 3	West Bids 7NT if possible.
HCP: 2	♣ 7654	Partner bids first.

Board: 423	♠ KQ953	East Opens 3NT.
Dealer: E	♥ K10	
Vul: Both	♦ —	You bid first.
HCP: 14	♣ KQJ1042	

Board: 424	♠ AJ94	West Opens 3NT.
Dealer: W	♥ KJ95	East Bids 4♣ if possible.
Vul: None	♦ AKJ5	
HCP: 17	♣ 10	Partner bids first.

Board: 425	♠ 542	East Opens 3NT.
Dealer: E	♥ K10953	West Bids 4♣ if possible.
Vul: EW	♦ 109	West Bids 4♠ if possible.
HCP: 4	♣ J72	You bid first.

Board: 426	♠ AKQ8642	West Opens 3NT.
Dealer: W	♥ 7632	East Bids 4♣ if possible.
Vul: Both	♦ 10	
HCP: 9	♣ 6	Partner bids first.

## None Both hands (Answers Page)

Board: 421  
 Dealer: E  
 Vul: NS  
 North HCP: 11  
 South HCP: 11  
 Contract: 4♣ W

North:  
 ♠ Q1032  
 ♥ KJ83  
 ♦ AJ1062  
 ♣ —

South:  
 ♠ AKJ954  
 ♥ 109  
 ♦ Q93  
 ♣ J5

West	North	East	South
		3NT <sup>1</sup>	Pass
	4♣ <sup>2</sup>	AP	
	1. Gambling		
	2. artificial		

Board: 422  
 Dealer: W  
 Vul: EW  
 North HCP: 5  
 South HCP: 2  
 Contract: 7NX W

North:  
 ♠ 653  
 ♥ A764  
 ♦ J952  
 ♣ 103

South:  
 ♠ J82  
 ♥ J9852  
 ♦ 3  
 ♣ 7654

West	North	East	South
		6NT	Pass
	3NT <sup>1</sup>	Pass	
	7NT	XN	AP
	1. Gambling		

Board: 423  
 Dealer: E  
 Vul: Both  
 North HCP: 15  
 South HCP: 14  
 Contract: 6♣ S

North:  
 ♠ AJ1074  
 ♥ AQ92  
 ♦ 9  
 ♣ A98

South:  
 ♠ KQ953  
 ♥ K10  
 ♦ —  
 ♣ KQJ1042

West	North	East	South
		3NT <sup>1</sup>	4♣
	Pass	4NT <sup>2</sup>	5♦
	Pass	6♣	AP
	1. Gambling		
	2. Blackwood 0314, for ♣		

Board: 424  
 Dealer: W  
 Vul: None  
 North HCP: 8  
 South HCP: 17  
 Contract: 4♣ E

North:  
 ♠ 2  
 ♥ AQ642  
 ♦ Q1043  
 ♣ 842

South:  
 ♠ AJ94  
 ♥ KJ95  
 ♦ AKJ5  
 ♣ 10

West	North	East	South
		4♣ <sup>2</sup>	AP
	3NT <sup>1</sup>	Pass	
	1. Gambling		
	2. artificial		

Board: 425  
 Dealer: E  
 Vul: EW  
 North HCP: 13  
 South HCP: 4  
 Contract: 4♠ W

North:  
 ♠ 103  
 ♥ AQ72  
 ♦ AK86432  
 ♣ —

South:  
 ♠ 542  
 ♥ K10953  
 ♦ 109  
 ♣ J72

West	North	East	South
		3NT <sup>1</sup>	Pass
	4♣ <sup>2</sup>	4♦	Pass
	4♠	AP	Pass
	1. Gambling		
	2. artificial		

Board: 426

Dealer: W

Vul: Both

North HCP: 13

South HCP: 9

Contract: 4♣ E

North:

♠ J93

♥ AQJ104

♦ KQ76

♣ 2

South:

♠ AKQ8642

♥ 7632

♦ 10

♣ 6

West	North	East	South
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3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
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1. Gambling

2. artificial

## North hands (Practice Page)

### None

Board: 427	♠ A9432	East Opens 3NT.
Dealer: E	♥ AJ62	West Bids 4♣ if possible.
Vul: None	♦ 865	
HCP: 9	♣ 9	Partner bids first.

Board: 428	♠ KJ87	West Opens 3NT.
Dealer: W	♥ K7	East Bids 4♣ if possible.
Vul: NS	♦ 7	West Bids 4♦ if possible.
HCP: 11	♣ KJ8432	You bid first.

Board: 429	♠ A10	East Opens 3NT.
Dealer: E	♥ AJ1065	West Bids 4♣ if possible.
Vul: None	♦ 8653	
HCP: 10	♣ J9	Partner bids first.

Board: 430	♠ AJ965	West Opens 3NT.
Dealer: W	♥ KQ72	East Bids 4♣ if possible.
Vul: NS	♦ K97	
HCP: 13	♣ 3	You bid first.

Board: 431	♠ 632	East Opens 3NT.
Dealer: E	♥ K10854	
Vul: EW	♦ 4	Partner bids first.
HCP: 3	♣ 10952	

Board: 432	♠ KQJ94	West Opens 3NT.
Dealer: W	♥ 10752	East Bids 4♣ if possible.
Vul: None	♦ K6	
HCP: 10	♣ J6	You bid first.

## None Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: E	♠ A9432	♠ Q106			3NT <sup>1</sup>	Pass
Vul: None	♥ AJ62	♥ 7543	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ 865	♦ QJ7	1. Gambling			
South HCP: 6	♣ 9	♣ J105	2. artificial			
Contract: 4♣ W						

Board: 428	North:	South:	West	North	East	South
Dealer: W	♠ KJ87	♠ A3	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ K7	♥ 86532	4♦	AP		
North HCP: 11	♦ 7	♦ 1094	1. Gambling			
South HCP: 8	♣ KJ8432	♣ A96	2. artificial			
Contract: 4♦ W						

Board: 429	North:	South:	West	North	East	South
Dealer: E	♠ A10	♠ 8762			3NT <sup>1</sup>	Pass
Vul: None	♥ AJ1065	♥ K98	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ 8653	♦ Q102	1. Gambling			
South HCP: 5	♣ J9	♣ 875	2. artificial			
Contract: 4♣ W						

Board: 430	North:	South:	West	North	East	South
Dealer: W	♠ AJ965	♠ Q1043	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: NS	♥ KQ72	♥ AJ106	1. Gambling			
North HCP: 13	♦ K97	♦ Q5	2. artificial			
South HCP: 9	♣ 3	♣ 965				
Contract: 4♣ E						

Board: 431	North:	South:	West	North	East	South
Dealer: E	♠ 632	♠ AKJ875			3NT <sup>1</sup>	4♠
Vul: EW	♥ K10854	♥ A963	AP			
North HCP: 3	♦ 4	♦ 6	1. Gambling			
South HCP: 14	♣ 10952	♣ Q4				
Contract: 4♠ S						

Board: 432	North:	South:	West	North	East	South
Dealer: W	♠ KQJ94	♠ 62	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: None	♥ 10752	♥ AQJ	1. Gambling			
North HCP: 10	♦ K6	♦ Q98754	2. artificial			
South HCP: 9	♣ J6	♣ 74				
Contract: 4♣ E						



## South hands (Practice Page)

### None

Board: 427      ♠ Q106  
Dealer: E        ♥ 7543  
Vul: None       ♦ QJ7  
HCP: 6          ♣ J105

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

Board: 428      ♠ A3  
Dealer: W        ♥ 86532  
Vul: NS          ♦ 1094  
HCP: 8          ♣ A96

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

Board: 429      ♠ 8762  
Dealer: E        ♥ K98  
Vul: None       ♦ Q102  
HCP: 5          ♣ 875

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

Board: 430      ♠ Q1043  
Dealer: W        ♥ AJ106  
Vul: NS          ♦ Q5  
HCP: 9          ♣ 965

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

Board: 431      ♠ AKJ875  
Dealer: E        ♥ A963  
Vul: EW          ♦ 6  
HCP: 14        ♣ Q4

East Opens 3NT.  
  
You bid first.

Board: 432      ♠ 62  
Dealer: W        ♥ AQJ  
Vul: None       ♦ Q98754  
HCP: 9          ♣ 74

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

## None Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: E	♠ A9432	♠ Q106			3NT <sup>1</sup>	Pass
Vul: None	♥ AJ62	♥ 7543	4♣ <sup>2</sup>	AP		
North HCP: 9	♦ 865	♦ QJ7	1. Gambling			
South HCP: 6	♣ 9	♣ J105	2. artificial			
Contract: 4♣ W						

Board: 428	North:	South:	West	North	East	South
Dealer: W	♠ KJ87	♠ A3	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ K7	♥ 86532	4♦	AP		
North HCP: 11	♦ 7	♦ 1094	1. Gambling			
South HCP: 8	♣ KJ8432	♣ A96	2. artificial			
Contract: 4♦ W						

Board: 429	North:	South:	West	North	East	South
Dealer: E	♠ A10	♠ 8762			3NT <sup>1</sup>	Pass
Vul: None	♥ AJ1065	♥ K98	4♣ <sup>2</sup>	AP		
North HCP: 10	♦ 8653	♦ Q102	1. Gambling			
South HCP: 5	♣ J9	♣ 875	2. artificial			
Contract: 4♣ W						

Board: 430	North:	South:	West	North	East	South
Dealer: W	♠ AJ965	♠ Q1043	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: NS	♥ KQ72	♥ AJ106	1. Gambling			
North HCP: 13	♦ K97	♦ Q5	2. artificial			
South HCP: 9	♣ 3	♣ 965				
Contract: 4♣ E						

Board: 431	North:	South:	West	North	East	South
Dealer: E	♠ 632	♠ AKJ875			3NT <sup>1</sup>	4♠
Vul: EW	♥ K10854	♥ A963	AP			
North HCP: 3	♦ 4	♦ 6	1. Gambling			
South HCP: 14	♣ 10952	♣ Q4				
Contract: 4♠ S						

Board: 432	North:	South:	West	North	East	South
Dealer: W	♠ KQJ94	♠ 62	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: None	♥ 10752	♥ AQJ	1. Gambling			
North HCP: 10	♦ K6	♦ Q98754	2. artificial			
South HCP: 9	♣ J6	♣ 74				
Contract: 4♣ E						

## North hands (Practice Page)

### None

Board: 433      ♠ AKQ962  
Dealer: E        ♥ J9874  
Vul: NS         ♦ A  
HCP: 14         ♣ 3

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

Partner bids first.

Board: 434      ♠ K9643  
Dealer: W        ♥ 1042  
Vul: EW         ♦ 97  
HCP: 6           ♣ K85

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

You bid first.

Board: 435      ♠ AKQ82  
Dealer: E        ♥ 32  
Vul: Both       ♦ KQ642  
HCP: 15         ♣ J

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

Partner bids first.

Board: 436      ♠ 985432  
Dealer: W        ♥ Q852  
Vul: NS         ♦ 3  
HCP: 2           ♣ 52

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

You bid first.

Board: 437      ♠ J76532  
Dealer: E        ♥ AK753  
Vul: EW         ♦ J  
HCP: 10         ♣ J

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

Partner bids first.

Board: 438      ♠ AK85  
Dealer: W        ♥ AK3  
Vul: Both       ♦ AK1098  
HCP: 21         ♣ 7

West Opens 3NT.

You bid first.

## None Both hands (Answers Page)

Board: 433  
 Dealer: E  
 Vul: NS  
 North HCP: 14  
 South HCP: 1  
 Contract: 4♠X N

North:  
 ♠ AKQ962  
 ♥ J9874  
 ♦ A  
 ♣ 3

South:  
 ♠ 8754  
 ♥ —  
 ♦ J87543  
 ♣ 854

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	4♠	Pass	Pass
XA♠♠	AP		
1. Gambling			
2. artificial			

Board: 434  
 Dealer: W  
 Vul: EW  
 North HCP: 6  
 South HCP: 14  
 Contract: 4♦ W

North:  
 ♠ K9643  
 ♥ 1042  
 ♦ 97  
 ♣ K85

South:  
 ♠ AQ2  
 ♥ KJ9  
 ♦ 853  
 ♣ A942

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

Board: 435  
 Dealer: E  
 Vul: Both  
 North HCP: 15  
 South HCP: 10  
 Contract: 4♣ W

North:  
 ♠ AKQ82  
 ♥ 32  
 ♦ KQ642  
 ♣ J

South:  
 ♠ 104  
 ♥ AQ97  
 ♦ A98  
 ♣ 10953

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 436  
 Dealer: W  
 Vul: NS  
 North HCP: 2  
 South HCP: 13  
 Contract: 4♣ E

North:  
 ♠ 985432  
 ♥ Q852  
 ♦ 3  
 ♣ 52

South:  
 ♠ AJ  
 ♥ AK743  
 ♦ J976  
 ♣ 84

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

Board: 437  
 Dealer: E  
 Vul: EW  
 North HCP: 10  
 South HCP: 9  
 Contract: 4♦ E

North:  
 ♠ J76532  
 ♥ AK753  
 ♦ J  
 ♣ J

South:  
 ♠ —  
 ♥ 10964  
 ♦ 52  
 ♣ AKQ10984

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

Board: 438

Dealer: W

Vul: Both

North HCP: 21

South HCP: 7

Contract: 4♦ N

North:

♠ AK85

♥ AK3

♦ AK1098

♣ 7

South:

♠ QJ10973

♥ Q5

♦ J52

♣ J3

West	North	East	South
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3NT <sup>1</sup>	4♦	AP	
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1. Gambling

## South hands (Practice Page)

None

Board: 433  
Dealer: E  
Vul: NS  
HCP: 1

♠ 8754  
♥ —  
♦ J87543  
♣ 854

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

You bid first.

Board: 434  
Dealer: W  
Vul: EW  
HCP: 14

♠ AQ2  
♥ KJ9  
♦ 853  
♣ A942

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

Partner bids first.

Board: 435  
Dealer: E  
Vul: Both  
HCP: 10

♠ 104  
♥ AQ97  
♦ A98  
♣ 10953

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

You bid first.

Board: 436  
Dealer: W  
Vul: NS  
HCP: 13

♠ AJ  
♥ AK743  
♦ J976  
♣ 84

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

Partner bids first.

Board: 437  
Dealer: E  
Vul: EW  
HCP: 9

♠ —  
♥ 10964  
♦ 52  
♣ AKQ10984

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

You bid first.

Board: 438  
Dealer: W  
Vul: Both  
HCP: 7

♠ QJ10973  
♥ Q5  
♦ J52  
♣ J3

West Opens 3NT.

Partner bids first.

## None Both hands (Answers Page)

Board: 433  
 Dealer: E  
 Vul: NS  
 North HCP: 14  
 South HCP: 1  
 Contract: 4♠X N

North:  
 ♠ AKQ962  
 ♥ J9874  
 ♦ A  
 ♣ 3

South:  
 ♠ 8754  
 ♥ —  
 ♦ J87543  
 ♣ 854

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	4♠	Pass	Pass
XA♠♠	AP		
1. Gambling			
2. artificial			

Board: 434  
 Dealer: W  
 Vul: EW  
 North HCP: 6  
 South HCP: 14  
 Contract: 4♦ W

North:  
 ♠ K9643  
 ♥ 1042  
 ♦ 97  
 ♣ K85

South:  
 ♠ AQ2  
 ♥ KJ9  
 ♦ 853  
 ♣ A942

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

Board: 435  
 Dealer: E  
 Vul: Both  
 North HCP: 15  
 South HCP: 10  
 Contract: 4♣ W

North:  
 ♠ AKQ82  
 ♥ 32  
 ♦ KQ642  
 ♣ J

South:  
 ♠ 104  
 ♥ AQ97  
 ♦ A98  
 ♣ 10953

West	North	East	South
		3NT <sup>1</sup>	Pass
4♣ <sup>2</sup>	AP		
1. Gambling			
2. artificial			

Board: 436  
 Dealer: W  
 Vul: NS  
 North HCP: 2  
 South HCP: 13  
 Contract: 4♣ E

North:  
 ♠ 985432  
 ♥ Q852  
 ♦ 3  
 ♣ 52

South:  
 ♠ AJ  
 ♥ AK743  
 ♦ J976  
 ♣ 84

West	North	East	South
3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
1. Gambling			
2. artificial			

Board: 437  
 Dealer: E  
 Vul: EW  
 North HCP: 10  
 South HCP: 9  
 Contract: 4♦ E

North:  
 ♠ J76532  
 ♥ AK753  
 ♦ J  
 ♣ J

South:  
 ♠ —  
 ♥ 10964  
 ♦ 52  
 ♣ AKQ10984

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

Board: 438

Dealer: W

Vul: Both

North HCP: 21

South HCP: 7

Contract: 4♦ N

North:

♠ AK85

♥ AK3

♦ AK1098

♣ 7

South:

♠ QJ10973

♥ Q5

♦ J52

♣ J3

West	North	East	South
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3NT <sup>1</sup>	4♦	AP	
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1. Gambling



## North hands (Practice Page)

### None

Board: 439	♠ AKJ982	East Opens 3NT.
Dealer: E	♥ AK5	West Bids 4♣ if possible.
Vul: None	♦ A8	
HCP: 19	♣ 106	Partner bids first.
Board: 440	♠ Q	West Opens 3NT.
Dealer: W	♥ K984	East Bids 4♣ if possible.
Vul: Both	♦ KQ8732	
HCP: 10	♣ 53	You bid first.
Board: 441	♠ 32	East Opens 3NT.
Dealer: E	♥ Q7532	
Vul: None	♦ J65	Partner bids first.
HCP: 8	♣ AJ3	
Board: 442	♠ A106	West Opens 3NT.
Dealer: W	♥ 75	
Vul: NS	♦ 7	You bid first.
HCP: 13	♣ AKQ10987	
Board: 443	♠ A10953	East Opens 3NT.
Dealer: E	♥ AKJ5	West Bids 4♣ if possible.
Vul: Both	♦ —	
HCP: 16	♣ A1073	Partner bids first.
Board: 444	♠ K765	West Opens 3NT.
Dealer: W	♥ AJ107	East Bids 4♣ if possible.
Vul: None	♦ 4	West Bids 4♦ if possible.
HCP: 13	♣ AJ53	You bid first.

## None Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: E	♠ AKJ982	♠ Q7			3NT <sup>1</sup>	Pass
Vul: None	♥ AK5	♥ Q7643	4♣ <sup>2</sup>	4♠	AP	
North HCP: 19	♦ A8	♦ J10965	1. Gambling			
South HCP: 5	♣ 106	♣ 2	2. artificial			
Contract: 4♠ N						

Board: 440	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ KJ84	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ K984	♥ AQJ3	1. Gambling			
North HCP: 10	♦ KQ8732	♦ A1064	2. artificial			
South HCP: 16	♣ 53	♣ J				
Contract: 4♣ E						

Board: 441	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ A8			3NT <sup>1</sup>	4♥
Vul: None	♥ Q7532	♥ AKJ86	AP			
North HCP: 8	♦ J65	♦ 974	1. Gambling			
South HCP: 15	♣ AJ3	♣ K97				
Contract: 4♥ S						

Board: 442	North:	South:	West	North	East	South
Dealer: W	♠ A106	♠ KQJ942	3NT <sup>1</sup>	4♣	AP	
Vul: NS	♥ 75	♥ J832	1. Gambling			
North HCP: 13	♦ 7	♦ J2				
South HCP: 8	♣ AKQ10987	♣ 5				
Contract: 4♣ N						

Board: 443	North:	South:	West	North	East	South
Dealer: E	♠ A10953	♠ KQ86			3NT <sup>1</sup>	Pass
Vul: Both	♥ AKJ5	♥ 1074	4♣ <sup>2</sup>	4♠	AP	
North HCP: 16	♦ —	♦ 6	1. Gambling			
South HCP: 9	♣ A1073	♣ KJ985	2. artificial			
Contract: 4♠ N						

Board: 444	North:	South:	West	North	East	South
Dealer: W	♠ K765	♠ Q32	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ AJ107	♥ Q8654	4♦	AP		
North HCP: 13	♦ 4	♦ J53	1. Gambling			
South HCP: 8	♣ AJ53	♣ K9	2. artificial			
Contract: 4♦ W						

## South hands (Practice Page)

### None

Board: 439	♠ Q7	East Opens 3NT.
Dealer: E	♥ Q7643	West Bids 4♣ if possible.
Vul: None	♦ J10965	
HCP: 5	♣ 2	You bid first.
Board: 440	♠ KJ84	West Opens 3NT.
Dealer: W	♥ AQJ3	East Bids 4♣ if possible.
Vul: Both	♦ A1064	
HCP: 16	♣ J	Partner bids first.
Board: 441	♠ A8	East Opens 3NT.
Dealer: E	♥ AKJ86	
Vul: None	♦ 974	You bid first.
HCP: 15	♣ K97	
Board: 442	♠ KQJ942	West Opens 3NT.
Dealer: W	♥ J832	
Vul: NS	♦ J2	Partner bids first.
HCP: 8	♣ 5	
Board: 443	♠ KQ86	East Opens 3NT.
Dealer: E	♥ 1074	West Bids 4♣ if possible.
Vul: Both	♦ 6	
HCP: 9	♣ KJ985	You bid first.
Board: 444	♠ Q32	West Opens 3NT.
Dealer: W	♥ Q8654	East Bids 4♣ if possible.
Vul: None	♦ J53	West Bids 4♦ if possible.
HCP: 8	♣ K9	Partner bids first.

## None Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: E	♠ AKJ982	♠ Q7			3NT <sup>1</sup>	Pass
Vul: None	♥ AK5	♥ Q7643	4♣ <sup>2</sup>	4♠	AP	
North HCP: 19	♦ A8	♦ J10965	1. Gambling			
South HCP: 5	♣ 106	♣ 2	2. artificial			
Contract: 4♠ N						

Board: 440	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ KJ84	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	AP
Vul: Both	♥ K984	♥ AQJ3	1. Gambling			
North HCP: 10	♦ KQ8732	♦ A1064	2. artificial			
South HCP: 16	♣ 53	♣ J				
Contract: 4♣ E						

Board: 441	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ A8			3NT <sup>1</sup>	4♥
Vul: None	♥ Q7532	♥ AKJ86	AP			
North HCP: 8	♦ J65	♦ 974	1. Gambling			
South HCP: 15	♣ AJ3	♣ K97				
Contract: 4♥ S						

Board: 442	North:	South:	West	North	East	South
Dealer: W	♠ A106	♠ KQJ942	3NT <sup>1</sup>	4♣	AP	
Vul: NS	♥ 75	♥ J832	1. Gambling			
North HCP: 13	♦ 7	♦ J2				
South HCP: 8	♣ AKQ10987	♣ 5				
Contract: 4♣ N						

Board: 443	North:	South:	West	North	East	South
Dealer: E	♠ A10953	♠ KQ86			3NT <sup>1</sup>	Pass
Vul: Both	♥ AKJ5	♥ 1074	4♣ <sup>2</sup>	4♠	AP	
North HCP: 16	♦ —	♦ 6	1. Gambling			
South HCP: 9	♣ A1073	♣ KJ985	2. artificial			
Contract: 4♠ N						

Board: 444	North:	South:	West	North	East	South
Dealer: W	♠ K765	♠ Q32	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: None	♥ AJ107	♥ Q8654	4♦	AP		
North HCP: 13	♦ 4	♦ J53	1. Gambling			
South HCP: 8	♣ AJ53	♣ K9	2. artificial			
Contract: 4♦ W						

## North hands (Practice Page)

### None

Board: 445	♠ A109	East Opens 3NT.
Dealer: E	♥ QJ3	West Bids 4♣ if possible.
Vul: NS	♦ 8762	
HCP: 7	♣ 985	Partner bids first.
Board: 446	♠ 5	West Opens 3NT.
Dealer: W	♥ K108652	East Bids 4♣ if possible.
Vul: EW	♦ J2	West Bids 4♦ if possible.
HCP: 4	♣ 9752	You bid first.
Board: 447	♠ AQ	East Opens 3NT.
Dealer: E	♥ KJ108653	West Bids 4♣ if possible.
Vul: None	♦ Q103	
HCP: 12	♣ 3	Partner bids first.
Board: 448	♠ 8432	West Opens 3NT.
Dealer: W	♥ K85	East Bids 4♣ if possible.
Vul: NS	♦ 32	West Bids 4♦ if possible.
HCP: 6	♣ K1043	You bid first.
Board: 449	♠ K10764	East Opens 3NT.
Dealer: E	♥ QJ9	West Bids 4♦ if possible.
Vul: EW	♦ 4	
HCP: 8	♣ Q742	Partner bids first.
Board: 450	♠ AK987	West Opens 3NT.
Dealer: W	♥ Q1097	East Bids 4♣ if possible.
Vul: Both	♦ 9	West Bids 4♦ if possible.
HCP: 10	♣ J64	You bid first.

## None Both hands (Answers Page)

Board: 445	North:	South:	West	North	East	South
Dealer: E	♠ A109	♠ K6532			3NT <sup>1</sup>	Pass
Vul: NS	♥ QJ3	♥ 1042	4♣ <sup>2</sup>	AP		
North HCP: 7	♦ 8762	♦ AKJ4	1. Gambling			
South HCP: 11	♣ 985	♣ 7	2. artificial			
Contract: 4♣ W						

Board: 446	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ K974	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ K108652	♥ AJ3	4♦	AP		
North HCP: 4	♦ J2	♦ 84	1. Gambling			
South HCP: 13	♣ 9752	♣ KQ84	2. artificial			
Contract: 4♦ W						

Board: 447	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 9432			3NT <sup>1</sup>	Pass
Vul: None	♥ KJ108653	♥ AQ	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ Q103	♦ KJ95	1. Gambling			
South HCP: 10	♣ 3	♣ 1096	2. artificial			
Contract: 4♣ W						

Board: 448	North:	South:	West	North	East	South
Dealer: W	♠ 8432	♠ AKQ5	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ K85	♥ 109764	4♦	AP		
North HCP: 6	♦ 32	♦ —	1. Gambling			
South HCP: 12	♣ K1043	♣ QJ72	2. artificial			
Contract: 4♦ W						

Board: 449	North:	South:	West	North	East	South
Dealer: E	♠ K10764	♠ Q53			3NT <sup>1</sup>	Pass
Vul: EW	♥ QJ9	♥ 754	4♦ <sup>2</sup>	AP		
North HCP: 8	♦ 4	♦ 3	1. Gambling			
South HCP: 6	♣ Q742	♣ A98653	2. artificial			
Contract: 4♦ W						

Board: 450	North:	South:	West	North	East	South
Dealer: W	♠ AK987	♠ 432	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ Q1097	♥ 54	4♦	AP		
North HCP: 10	♦ 9	♦ J1085	1. Gambling			
South HCP: 5	♣ J64	♣ A1095	2. artificial			
Contract: 4♦ W						

## South hands (Practice Page)

### None

Board: 445      ♠ K6532  
Dealer: E        ♥ 1042  
Vul: NS         ♦ AKJ4  
HCP: 11         ♣ 7

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

Board: 446      ♠ K974  
Dealer: W        ♥ AJ3  
Vul: EW         ♦ 84  
HCP: 13         ♣ KQ84

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

Board: 447      ♠ 9432  
Dealer: E        ♥ AQ  
Vul: None       ♦ KJ95  
HCP: 10         ♣ 1096

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

Board: 448      ♠ AKQ5  
Dealer: W        ♥ 109764  
Vul: NS         ♦ —  
HCP: 12         ♣ QJ72

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

Board: 449      ♠ Q53  
Dealer: E        ♥ 754  
Vul: EW         ♦ 3  
HCP: 6         ♣ A98653

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

Board: 450      ♠ 432  
Dealer: W        ♥ 54  
Vul: Both       ♦ J1085  
HCP: 5         ♣ A1095

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

## None Both hands (Answers Page)

Board: 445	North:	South:	West	North	East	South
Dealer: E	♠ A109	♠ K6532			3NT <sup>1</sup>	Pass
Vul: NS	♥ QJ3	♥ 1042	4♣ <sup>2</sup>	AP		
North HCP: 7	♦ 8762	♦ AKJ4	1. Gambling			
South HCP: 11	♣ 985	♣ 7	2. artificial			
Contract: 4♣ W						

Board: 446	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ K974	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: EW	♥ K108652	♥ AJ3	4♦	AP		
North HCP: 4	♦ J2	♦ 84	1. Gambling			
South HCP: 13	♣ 9752	♣ KQ84	2. artificial			
Contract: 4♦ W						

Board: 447	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 9432			3NT <sup>1</sup>	Pass
Vul: None	♥ KJ108653	♥ AQ	4♣ <sup>2</sup>	AP		
North HCP: 12	♦ Q103	♦ KJ95	1. Gambling			
South HCP: 10	♣ 3	♣ 1096	2. artificial			
Contract: 4♣ W						

Board: 448	North:	South:	West	North	East	South
Dealer: W	♠ 8432	♠ AKQ5	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: NS	♥ K85	♥ 109764	4♦	AP		
North HCP: 6	♦ 32	♦ —	1. Gambling			
South HCP: 12	♣ K1043	♣ QJ72	2. artificial			
Contract: 4♦ W						

Board: 449	North:	South:	West	North	East	South
Dealer: E	♠ K10764	♠ Q53			3NT <sup>1</sup>	Pass
Vul: EW	♥ QJ9	♥ 754	4♦ <sup>2</sup>	AP		
North HCP: 8	♦ 4	♦ 3	1. Gambling			
South HCP: 6	♣ Q742	♣ A98653	2. artificial			
Contract: 4♦ W						

Board: 450	North:	South:	West	North	East	South
Dealer: W	♠ AK987	♠ 432	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>	Pass
Vul: Both	♥ Q1097	♥ 54	4♦	AP		
North HCP: 10	♦ 9	♦ J1085	1. Gambling			
South HCP: 5	♣ J64	♣ A1095	2. artificial			
Contract: 4♦ W						