

Board: 1 ♠ A LHO is dealer.

Dealer: East ♥ AKQT98764 East (LHO) opens 1♣ if possible.

Vul: None ♦ Q83 West (RHO) bids 1♠ if possible.

HCP: 15+5 ♣ -

Board: 2 ♠ 872 Partner is dealer.

Dealer: South ♥ AK753 The opponents are silent.

Vul: E-W ♦ T

HCP: 10+1 ♣ QJ75

Board: 3 ♠ KJ8 RHO is dealer. You bid second.

Dealer: West ♥ AQT West (RHO) opens 1♣ if possible.

Vul: E-W ♦ Q8543 East (LHO) bids 1♥ if possible.

HCP: 12+1 ♣ 97 West (RHO) bids 3♣ if possible.

Board: 4 ♠ QJ72 Partner is dealer.

Dealer: South ♥ A742 The opponents are silent.

Vul: Both ♦ 84

HCP: 13 ♣ AQ9

Board: 5 ♠ AKJ2 Partner is dealer.

Dealer: South ♥ 8762 The opponents are silent.

Vul: E-W ♦ AT94

HCP: 12 ♣ 3

Both hands (Answers Page)

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

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

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ 965	1♣	1♦	1♥	2♣ ¹
Vul: E-W	♥ AQT	♥ KJ2	3♣	3♦	All Pass	
North HCP: 12+1	♦ Q8543	♦ AJ762				
South HCP: 9+1	♣ 97	♣ T4			1. limit raise or better in !D	
Contract: 3♦ North						

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

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

South hands**Opps_Gambling_3N**

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

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

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

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

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

Both hands (Answers Page)

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

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

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ 965	1♣	1♦	1♥	2♣ ¹
Vul: E-W	♥ AQT	♥ KJ2	3♣	3♦	All Pass	
North HCP: 12+1	♦ Q8543	♦ AJ762				
South HCP: 9+1	♣ 97	♣ T4			1. limit raise or better in !D	
Contract: 3♦ North						

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

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

North hands

Opps_Gambling_3N

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

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

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

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

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

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ A932	♠ KQ	1 ♣	Pass	1 ♠	2 ♥
Vul: E-W	♥ J52	♥ AKQ94	X	Pass	2 ♠	Pass
North HCP: 8	♦ KT84	♦ 9762	Pass	3 ♥	All Pass	
South HCP: 14+1	♣ 54	♣ 93				
Contract: 3 ♥ North						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ AK92			3 ♣	X
Vul: Both	♥ AJ754	♥ KT93	Pass	4 ♥	All Pass	
North HCP: 10+1	♦ J83	♦ KQ4				
South HCP: 15	♣ J32	♣ T6				
Contract: 4 ♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ T32	♠ AKQJ865	4 ♦	Pass	Pass	4 ♠
Vul: None	♥ AT76	♥ Q8		All Pass		
North HCP: 4	♦ 76	♦ -				
South HCP: 19+3	♣ T542	♣ AK93				
Contract: 4 ♠ South						

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

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K2		1 ♦	Pass	1 ♥
Vul: Both	♥ 8	♥ AKQ75	3 ♠	Pass	Pass	3NT
North HCP: 11+4	♦ AKQT9743	♦ 82	All Pass			
South HCP: 15+1	♣ Q74	♣ KT65				
Contract: 3NT South						

South hands**Opps_Gambling_3N**

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

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

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

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

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

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ A932	♠ KQ	1 ♣	Pass	1 ♠	2 ♥
Vul: E-W	♥ J52	♥ AKQ94	X	Pass	2 ♠	Pass
North HCP: 8	♦ KT84	♦ 9762	Pass	3 ♥	All Pass	
South HCP: 14+1	♣ 54	♣ 93				
Contract: 3 ♥ North						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ AK92			3 ♣	X
Vul: Both	♥ AJ754	♥ KT93	Pass	4 ♥	All Pass	
North HCP: 10+1	♦ J83	♦ KQ4				
South HCP: 15	♣ J32	♣ T6				
Contract: 4 ♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ T32	♠ AKQJ865	4 ♦	Pass	Pass	4 ♠
Vul: None	♥ AT76	♥ Q8		All Pass		
North HCP: 4	♦ 76	♦ -				
South HCP: 19+3	♣ T542	♣ AK93				
Contract: 4 ♠ South						

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

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K2		1 ♦	Pass	1 ♥
Vul: Both	♥ 8	♥ AKQ75	3 ♠	Pass	Pass	3NT
North HCP: 11+4	♦ AKQT9743	♦ 82	All Pass			
South HCP: 15+1	♣ Q74	♣ KT65				
Contract: 3NT South						

North hands

Opps_Gambling_3N

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

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

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

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

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

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ KT63	♠ A87	1♦	Pass	1♥	X
Vul: None	♥ J2	♥ AK83	2♦	2♠	Pass	3♠
North HCP: 9+1	♦ 93	♦ 86		All Pass		
South HCP: 16	♣ KQ983	♣ AJ64				
Contract: 3♠ South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ T86				4♦
Vul: E-W	♥ Q87	♥ 53		All Pass		
North HCP: 8+1	♦ 876	♦ AKQT9543				
South HCP: 9+4	♣ KQJ74	♣ -				
Contract: 4♦ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ Q763		3♦	Pass	5♦
Vul: Both	♥ 765	♥ A		All Pass		
North HCP: 9+3	♦ AKQ8753	♦ JT62				
South HCP: 10	♣ 2	♣ QJ97				
Contract: 5♦ South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ 32				3♣
Vul: None	♥ AJ643	♥ 8		Pass	4♣	All Pass
North HCP: 10+1	♦ AJ82	♦ 953				
South HCP: 9+3	♣ 54	♣ AKQT872				
Contract: 4♣ North						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ AK72	3♦	Pass	Pass	X
Vul: N-S	♥ JT952	♥ AK74	Pass	3♥	Pass	4♥
North HCP: 3+2	♦ 87	♦ J5		All Pass		
South HCP: 23	♣ Q8732	♣ AKJ				
Contract: 4♥ South						

South hands**Opps_Gambling_3N**

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

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

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

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

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

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ KT63	♠ A87	1♦	Pass	1♥	X
Vul: None	♥ J2	♥ AK83	2♦	2♠	Pass	3♠
North HCP: 9+1	♦ 93	♦ 86		All Pass		
South HCP: 16	♣ KQ983	♣ AJ64				
Contract: 3♠ South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ T86				4♦
Vul: E-W	♥ Q87	♥ 53		All Pass		
North HCP: 8+1	♦ 876	♦ AKQT9543				
South HCP: 9+4	♣ KQJ74	♣ -				
Contract: 4♦ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ Q763		3♦	Pass	5♦
Vul: Both	♥ 765	♥ A		All Pass		
North HCP: 9+3	♦ AKQ8753	♦ JT62				
South HCP: 10	♣ 2	♣ QJ97				
Contract: 5♦ South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ 32				3♣
Vul: None	♥ AJ643	♥ 8		Pass	4♣	All Pass
North HCP: 10+1	♦ AJ82	♦ 953				
South HCP: 9+3	♣ 54	♣ AKQT872				
Contract: 4♣ North						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ 3	♠ AK72	3♦	Pass	Pass	X
Vul: N-S	♥ JT952	♥ AK74	Pass	3♥	Pass	4♥
North HCP: 3+2	♦ 87	♦ J5		All Pass		
South HCP: 23	♣ Q8732	♣ AKJ				
Contract: 4♥ South						

North hands

Opps_Gambling_3N

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

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ 2				1♣
Vul: N-S	♥ A985	♥ 73	Pass	1♥	1♠	2♣
North HCP: 14	♦ AK4	♦ 832	4♠	5♣	All Pass	
South HCP: 10+3	♣ 9852	♣ AKQJ643				
Contract: 5♣ North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ Q54		1♣	2♥	Pass
Vul: None	♥ 83	♥ KJ4	2NT ¹	Pass	3♣	Pass
North HCP: 10+3	♦ T9	♦ QJ842	3♥	4♣	Pass	Pass
South HCP: 9+1	♣ AKQJT96	♣ 85	X	All Pass		
Contract: 4♣X North						1. artificial

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ 854	♠ AQT72		1♣	Pass	1♠
Vul: E-W	♥ T	♥ 84	2♦	X	3♠ ¹	4♠
North HCP: 10+3	♦ 65	♦ AQ	All Pass			
South HCP: 12+1	♣ AKQJT62	♣ 9875				1. Mixed raise, !D
Contract: 4♠ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ T932	♠ 85		3♦	All Pass	
Vul: N-S	♥ 5	♥ AKQJ8				
North HCP: 9+3	♦ AKQ9743	♦ JT				
South HCP: 15+1	♣ 2	♣ AT64				
Contract: 3♦ North						

South hands

Opps_Gambling_3N

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

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ 2				1♣
Vul: N-S	♥ A985	♥ 73	Pass	1♥	1♠	2♣
North HCP: 14	♦ AK4	♦ 832	4♠	5♣	All Pass	
South HCP: 10+3	♣ 9852	♣ AKQJ643				
Contract: 5♣ North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ Q54		1♣	2♥	Pass
Vul: None	♥ 83	♥ KJ4	2NT ¹	Pass	3♣	Pass
North HCP: 10+3	♦ T9	♦ QJ842	3♥	4♣	Pass	Pass
South HCP: 9+1	♣ AKQJT96	♣ 85	X	All Pass		
Contract: 4♣X North						1. artificial

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ 854	♠ AQT72		1♣	Pass	1♠
Vul: E-W	♥ T	♥ 84	2♦	X	3♠ ¹	4♠
North HCP: 10+3	♦ 65	♦ AQ	All Pass			
South HCP: 12+1	♣ AKQJT62	♣ 9875				1. Mixed raise, !D
Contract: 4♠ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ T932	♠ 85		3♦	All Pass	
Vul: N-S	♥ 5	♥ AKQJ8				
North HCP: 9+3	♦ AKQ9743	♦ JT				
South HCP: 15+1	♣ 2	♣ AT64				
Contract: 3♦ North						

North hands

Opps_Gambling_3N

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

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

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

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

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

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ 762				1♣
Vul: Both	♥ KQT843	♥ J2	1♠	2♥ ¹	2♠	3♣
North HCP: 9+3	♦ JT853	♦ 6	3♠	Pass	Pass	4♣
South HCP: 11+3	♣ 4	♣ AKQJ953	X	All Pass		
Contract: 4♣X South			1. 1X-(Y)-2Z forcing			

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ 92				1♣
Vul: E-W	♥ AKQ42	♥ JT3	1♠	2♥ ¹	2♠	3♥
North HCP: 13+2	♦ K8762	♦ J	Pass	4♥	All Pass	
South HCP: 11+3	♣ J9	♣ AKQ7643	1. 1X-(Y)-2Z forcing			
Contract: 4♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ AKJ42	♠ 75				3♣
Vul: N-S	♥ K876	♥ 95	All Pass			
North HCP: 12+1	♦ J943	♦ T6				
South HCP: 9+3	♣ -	♣ AKQT843	1. 1X-(Y)-2Z forcing			
Contract: 3♣ South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ T82				1♦
Vul: Both	♥ KJ876	♥ Q4	Pass	1♥	1♠	2♦
North HCP: 16+1	♦ JT	♦ AKQ8732	Pass	3NT	All Pass	
South HCP: 11+3	♣ A2	♣ 3	1. 1X-(Y)-2Z forcing			
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ T9643	♠ K7			1♣	2♥
Vul: None	♥ K74	♥ QT8652	X	4♥	Pass	Pass
North HCP: 9+2	♦ KQJ97	♦ 5	X	All Pass		
South HCP: 5+2	♣ -	♣ 5432	1. 1X-(Y)-2Z forcing			
Contract: 4♥X North						

South hands

Opps_Gambling_3N

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

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

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

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

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

Both hands (Answers Page)

Board: 20

	North:	South:	W	N	E	S
Dealer: South	♦ K	♦ 762				1 ♣
Vul: Both	♥ KQT843	♥ J2	1 ♠	2 ♥ ¹	2 ♠	3 ♣
North HCP: 9+3	♦ JT853	♦ 6	3 ♠	Pass	Pass	4 ♣
South HCP: 11+3	♣ 4	♣ AKQJ953	X	All Pass		
Contract: 4 ♣ X South			1. 1X-(Y)-2Z forcing			

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ 92				1 ♣
Vul: E-W	♥ AKQ42	♥ JT3	1 ♠	2 ♥ ¹	2 ♠	3 ♥
North HCP: 13+2	♦ K8762	♦ J	Pass	4 ♥	All Pass	
South HCP: 11+3	♣ J9	♣ AKQ7643	1. 1X-(Y)-2Z forcing			
Contract: 4 ♥ North						

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ42	♠ 75				3 ♣
Vul: N-S	♥ K876	♥ 95	All Pass			
North HCP: 12+1	♦ J943	♦ T6				
South HCP: 9+3	♣ -	♣ AKQT843	1. 1X-(Y)-2Z forcing			
Contract: 3 ♣ South						

Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ T82				1 ♦
Vul: Both	♥ KJ876	♥ Q4	Pass	1 ♥	1 ♠	2 ♦
North HCP: 16+1	♦ JT	♦ AKQ8732	Pass	3NT	All Pass	
South HCP: 11+3	♣ A2	♣ 3	1. 1X-(Y)-2Z forcing			
Contract: 3NT North						

Board: 24

	North:	South:	W	N	E	S
Dealer: East	♠ T9643	♠ K7			1 ♣	2 ♥
Vul: None	♥ K74	♥ QT8652	X	4 ♥	Pass	Pass
North HCP: 9+2	♦ KQJ97	♦ 5	X	All Pass		
South HCP: 5+2	♣ -	♣ 5432	1. 1X-(Y)-2Z forcing			
Contract: 4 ♥ X North						

North hands

Opps_Gambling_3N

Board: 25	♠ KT3	Partner is dealer.
Dealer: South	♥ KQT96	The opponents are silent.
Vul: N-S	♦ T	
HCP: 15+1	♣ AK83	

Board: 26	♠ J932	LHO is dealer.
Dealer: East	♥ AK4	East (LHO) opens 4♣ if possible.
Vul: Both	♦ K94	
HCP: 12	♣ J86	

Board: 27	♠ 4	You are dealer.
Dealer: North	♥ T96	West (RHO) bids 3♥ if possible.
Vul: None	♦ AKQ8732	
HCP: 9+3	♣ 42	

Board: 28	♠ AK8	Partner is dealer.
Dealer: South	♥ AK872	The opponents are silent.
Vul: E-W	♦ AK53	
HCP: 21+1	♣ 8	

Board: 29	♠ 932	You are dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ AKQ9542	
HCP: 9+3	♣ T6	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ 82			1 ♦	
Vul: N-S	♥ KQT96	♥ 84	Pass	1 ♥	Pass	2 ♦
North HCP: 15+1	♦ T	♦ AKQJ986	Pass	3NT	All Pass	
South HCP: 11+3	♣ AK83	♣ JT				
Contract: 3NT North						

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ J932	♠ KQ		4 ♣	4 ♦	
Vul: Both	♥ AK4	♥ QJ98	Pass	5 ♦	All Pass	
North HCP: 12	♦ K94	♦ AQT632				
South HCP: 14+2	♣ J86	♣ 7				
Contract: 5 ♦ North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ KQJ985		3 ♦	Pass	Pass
Vul: None	♥ T96	♥ 3	3 ♥	Pass	Pass	4 ♦
North HCP: 9+3	♦ AKQ8732	♦ 65	All Pass			
South HCP: 13+2	♣ 42	♣ AK95				
Contract: 4 ♦ South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ AK8	♠ J964			1 ♣	
Vul: E-W	♥ AK872	♥ T	Pass	1 ♥	Pass	1 ♠
North HCP: 21+1	♦ AK53	♦ T	Pass	2 ♦ ¹	Pass	3 ♣
South HCP: 11+3	♣ 8	♣ AKQJ642	Pass	3 ♦	Pass	3NT
Contract: 6NT North			Pass	6NT	All Pass	

1. Fourth suit game force

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ 932	♠ AKT5		3 ♦	All Pass	
Vul: Both	♥ 6	♥ T7542				
North HCP: 9+3	♦ AKQ9542	♦ 7				
South HCP: 10+1	♣ T6	♣ K85				
Contract: 3 ♦ North						

South hands**Opps_Gambling_3N****Board: 25** ♠ 82 You are dealer.

Dealer: South ♥ 84 The opponents are silent.

Vul: N-S ♦ AKQJ986

HCP: 11+3 ♣ JT

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

Dealer: East ♥ QJ98 East (RHO) opens 4♣ if possible.

Vul: Both ♦ AQT632

HCP: 14+2 ♣ 7

Board: 27 ♠ KQJ985 Partner is dealer.

Dealer: North ♥ 3 West (LHO) bids 3♥ if possible.

Vul: None ♦ 65

HCP: 13+2 ♣ AK95

Board: 28 ♠ J964 You are dealer.

Dealer: South ♥ T The opponents are silent.

Vul: E-W ♦ T

HCP: 11+3 ♣ AKQJ642

Board: 29 ♠ AKT5 Partner is dealer.

Dealer: North ♥ T7542 The opponents are silent.

Vul: Both ♦ 7

HCP: 10+1 ♣ K85

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ 82			1 ♦	
Vul: N-S	♥ KQT96	♥ 84	Pass	1 ♥	Pass	2 ♦
North HCP: 15+1	♦ T	♦ AKQJ986	Pass	3NT	All Pass	
South HCP: 11+3	♣ AK83	♣ JT				
Contract: 3NT North						

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ J932	♠ KQ		4 ♣	4 ♦	
Vul: Both	♥ AK4	♥ QJ98	Pass	5 ♦	All Pass	
North HCP: 12	♦ K94	♦ AQT632				
South HCP: 14+2	♣ J86	♣ 7				
Contract: 5 ♦ North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ KQJ985		3 ♦	Pass	Pass
Vul: None	♥ T96	♥ 3	3 ♥	Pass	Pass	4 ♦
North HCP: 9+3	♦ AKQ8732	♦ 65	All Pass			
South HCP: 13+2	♣ 42	♣ AK95				
Contract: 4 ♦ South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ AK8	♠ J964			1 ♣	
Vul: E-W	♥ AK872	♥ T	Pass	1 ♥	Pass	1 ♠
North HCP: 21+1	♦ AK53	♦ T	Pass	2 ♦ ¹	Pass	3 ♣
South HCP: 11+3	♣ 8	♣ AKQJ642	Pass	3 ♦	Pass	3NT
Contract: 6NT North			Pass	6NT	All Pass	

1. Fourth suit game force

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ 932	♠ AKT5		3 ♦	All Pass	
Vul: Both	♥ 6	♥ T7542				
North HCP: 9+3	♦ AKQ9542	♦ 7				
South HCP: 10+1	♣ T6	♣ K85				
Contract: 3 ♦ North						

North hands

Opps_Gambling_3N

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

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

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

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

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

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ KJ8642	♠ AQ73	3♣	Pass	4♣	4♦
Vul: None	♥ 82	♥ 97		All Pass		
North HCP: 8+2	♦ AT6	♦ KQJ974				
South HCP: 12+2	♣ 76	♣ 8				
Contract: 4♦ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AQJ9862	3♣	All Pass		
Vul: E-W	♥ 9874	♥ 32				
North HCP: 9+3	♦ 3	♦ AJ98				
South HCP: 12+3	♣ AKQ7653	♣ -				
Contract: 3♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 875	♠ AJQ4			3♦	X
Vul: E-W	♥ 85	♥ AKQJ3	Pass	4♣	Pass	4♥
North HCP: 5+1	♦ T54	♦ 8		All Pass		
South HCP: 22+1	♣ AJ864	♣ KQ5				
Contract: 4♥ South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ AKQ97		1♦	3♥	3♠
Vul: None	♥ 5	♥ 3	4♥	5♦	All Pass	
North HCP: 11+4	♦ AKQ9843	♦ 62				
South HCP: 14+2	♣ Q9652	♣ AJT84				
Contract: 5♦ North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ AK5	♠ J74	1♣	X	Pass	4♥
Vul: N-S	♥ AQ7	♥ KJT864	5♣	5♥	All Pass	
North HCP: 19+2	♦ KQJ985	♦ A6				
South HCP: 9+2	♣ 6	♣ 52				
Contract: 5♥ North						

South hands**Opps_Gambling_3N**

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

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

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

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

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

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ KJ8642	♠ AQ73	3♣	Pass	4♣	4♦
Vul: None	♥ 82	♥ 97		All Pass		
North HCP: 8+2	♦ AT6	♦ KQJ974				
South HCP: 12+2	♣ 76	♣ 8				
Contract: 4♦ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AQJ9862	3♣	All Pass		
Vul: E-W	♥ 9874	♥ 32				
North HCP: 9+3	♦ 3	♦ AJ98				
South HCP: 12+3	♣ AKQ7653	♣ -				
Contract: 3♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 875	♠ AJQ4			3♦	X
Vul: E-W	♥ 85	♥ AKQJ3	Pass	4♣	Pass	4♥
North HCP: 5+1	♦ T54	♦ 8		All Pass		
South HCP: 22+1	♣ AJ864	♣ KQ5				
Contract: 4♥ South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ AKQ97		1♦	3♥	3♠
Vul: None	♥ 5	♥ 3	4♥	5♦	All Pass	
North HCP: 11+4	♦ AKQ9843	♦ 62				
South HCP: 14+2	♣ Q9652	♣ AJT84				
Contract: 5♦ North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ AK5	♠ J74	1♣	X	Pass	4♥
Vul: N-S	♥ AQ7	♥ KJT864	5♣	5♥	All Pass	
North HCP: 19+2	♦ KQJ985	♦ A6				
South HCP: 9+2	♣ 6	♣ 52				
Contract: 5♥ North						

Board: 35 ♠ 9752 You are dealer.

Dealer: North ♥ - The opponents are silent.

Vul: N-S ♦ AKQ6543

HCP: 9+3 ♣ 85

Board: 36 ♠ AK RHO is dealer. You bid second.

Dealer: West ♥ AQ3 West (RHO) opens 1♦ if possible.

Vul: Both ♦ J964 East (LHO) bids 1♠ if possible.

HCP: 18 ♣ KJT4 West (RHO) bids 2♠ if possible.

East (LHO) bids 4♠ if possible.

Board: 37 ♠ AJ74 Partner is dealer.

Dealer: South ♥ J8 West (RHO) Doubles 1♦ if possible.

Vul: E-W ♦ J8543 East (LHO) bids 4♥ if possible.

HCP: 7+1 ♣ 64 West (RHO) Doubles 4♠ if possible.

Board: 38 ♠ T6 LHO is dealer.

Dealer: East ♥ K942 East (LHO) opens 3♦ if possible.

Vul: E-W ♦ J83

HCP: 11 ♣ AQJ3

Board: 39 ♠ J972 You are dealer.

Dealer: North ♥ T West (RHO) bids 2♥ if possible.

Vul: Both ♦ 7

HCP: 11+3 ♣ AKQJ542

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ 9752	♠ K86		3♦	Pass	4♦
Vul: N-S	♥ -	♥ KT642		All Pass		
North HCP: 9+3	♦ AKQ6543	♦ 972				
South HCP: 6+1	♣ 85	♣ 96				
Contract: 4♦ South						

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ 32	1♦	Pass	1♠	Pass
Vul: Both	♥ AQ3	♥ K8754	2♠	X	Pass	4♥
North HCP: 18	♦ J964	♦ 3	Pass	Pass	4♠	5♥
South HCP: 7+2	♣ KJT4	♣ A9853		All Pass		
Contract: 5♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ AJ74	♠ QT85			1♦	
Vul: E-W	♥ J8	♥ 76	X	1♠	4♥	4♠
North HCP: 7+1	♦ J8543	♦ AKQ9762	X	All Pass		
South HCP: 11+3	♣ 64	♣ -				
Contract: 4♠ X South						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ AKQJ987		3♦	4♠	
Vul: E-W	♥ K942	♥ 653		All Pass		
North HCP: 11	♦ J83	♦ T6				
South HCP: 13+3	♣ AQJ3	♣ K				
Contract: 4♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ J972	♠ Q6		1♣	Pass	1♦
Vul: Both	♥ T	♥ 8532	2♥	3♣	All Pass	
North HCP: 11+3	♦ 7	♦ AT862				
South HCP: 6+1	♣ AKQJ542	♣ T3				
Contract: 3♣ North						

South hands**Opps_Gambling_3N**

Board: 35	♠ K86	Partner is dealer.
Dealer: North	♥ KT642	The opponents are silent.
Vul: N-S	♦ 972	
HCP: 6+1	♣ 96	
Board: 36	♠ 32	LHO is dealer.
Dealer: West	♥ K8754	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 3	East (RHO) bids 1♠ if possible.
HCP: 7+2	♣ A9853	West (LHO) bids 2♠ if possible. East (RHO) bids 4♠ if possible.
Board: 37	♠ QT85	You are dealer.
Dealer: South	♥ 76	West (LHO) Doubles 1♦ if possible.
Vul: E-W	♦ AKQ9762	East (RHO) bids 4♥ if possible.
HCP: 11+3	♣ -	West (LHO) Doubles 4♠ if possible.
Board: 38	♠ AKQJ987	RHO is dealer. You bid second.
Dealer: East	♥ 653	East (RHO) opens 3♦ if possible.
Vul: E-W	♦ T6	
HCP: 13+3	♣ K	
Board: 39	♠ Q6	Partner is dealer.
Dealer: North	♥ 8532	West (LHO) bids 2♥ if possible.
Vul: Both	♦ AT862	
HCP: 6+1	♣ T3	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ 9752	♠ K86		3♦	Pass	4♦
Vul: N-S	♥ -	♥ KT642		All Pass		
North HCP: 9+3	♦ AKQ6543	♦ 972				
South HCP: 6+1	♣ 85	♣ 96				
Contract: 4♦ South						

Board: 36	North:	South:	W	N	E	S
Dealer: West	♠ AK	♠ 32	1♦	Pass	1♠	Pass
Vul: Both	♥ AQ3	♥ K8754	2♠	X	Pass	4♥
North HCP: 18	♦ J964	♦ 3	Pass	Pass	4♠	5♥
South HCP: 7+2	♣ KJT4	♣ A9853		All Pass		
Contract: 5♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ AJ74	♠ QT85			1♦	
Vul: E-W	♥ J8	♥ 76	X	1♠	4♥	4♠
North HCP: 7+1	♦ J8543	♦ AKQ9762	X	All Pass		
South HCP: 11+3	♣ 64	♣ -				
Contract: 4♠ X South						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ T6	♠ AKQJ987		3♦	4♠	
Vul: E-W	♥ K942	♥ 653		All Pass		
North HCP: 11	♦ J83	♦ T6				
South HCP: 13+3	♣ AQJ3	♣ K				
Contract: 4♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ J972	♠ Q6		1♣	Pass	1♦
Vul: Both	♥ T	♥ 8532	2♥	3♣	All Pass	
North HCP: 11+3	♦ 7	♦ AT862				
South HCP: 6+1	♣ AKQJ542	♣ T3				
Contract: 3♣ North						

North hands

Opps_Gambling_3N

Board: 40 ♠ 9752 LHO is dealer.

Dealer: East ♥ AJ652 East (LHO) opens 3♦ if possible.

Vul: None ♦ -

HCP: 7+1 ♣ Q932

Board: 41 ♠ T643 You are dealer.

Dealer: North ♥ 83 East (LHO) bids 1♠ if possible.

Vul: N-S ♦ -

HCP: 10+3 ♣ AKQJ952

Board: 42 ♠ AQJT87 Partner is dealer.

Dealer: South ♥ AT32 West (RHO) bids 2♣ if possible.

Vul: Both ♦ 74

HCP: 15+2 ♣ A

Board: 43 ♠ 9 You are dealer.

Dealer: North ♥ 753 The opponents are silent.

Vul: None ♦ AKQJ8543

HCP: 11+4 ♣ J

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ 9752	♠ AKT86			3♦	3♠
Vul: None	♥ AJ652	♥ K84	Pass	4♠	All Pass	
North HCP: 7+1	♦ -	♦ J76				
South HCP: 15+1	♣ Q932	♣ A7				
Contract: 4♠ North						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ T643	♠ QJ		1♣	1♠	2♥ ¹
Vul: N-S	♥ 83	♥ AJ954	Pass	3♣	All Pass	
North HCP: 10+3	♦ -	♦ K943				
South HCP: 11+1	♣ AKQJ952	♣ 64				1. 1X-(Y)-2Z forcing
Contract: 3♣ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ AQJT87	♠ -			1♦	
Vul: Both	♥ AT32	♥ 65	2♣	2♠ ¹	Pass	3♦
North HCP: 15+2	♦ 74	♦ AKQT932	Pass	3♥	Pass	3NT
South HCP: 11+3	♣ A	♣ Q972	Pass	4♠	Pass	5♦
Contract: 5♦ South						All Pass

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

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ AQ7532		1♦	Pass	1♠
Vul: None	♥ 753	♥ K92	Pass	2♦	Pass	3♠
North HCP: 11+4	♦ AKQJ8543	♦ 6	Pass	4♦	All Pass	
South HCP: 14+2	♣ J	♣ KQT				
Contract: 4♦ North						

South hands

Opps_Gambling_3N

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

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

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

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

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ 9752	♠ AKT86			3♦	3♠
Vul: None	♥ AJ652	♥ K84	Pass	4♠	All Pass	
North HCP: 7+1	♦ -	♦ J76				
South HCP: 15+1	♣ Q932	♣ A7				
Contract: 4♠ North						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ T643	♠ QJ		1♣	1♠	2♥ ¹
Vul: N-S	♥ 83	♥ AJ954	Pass	3♣	All Pass	
North HCP: 10+3	♦ -	♦ K943				
South HCP: 11+1	♣ AKQJ952	♣ 64				1. 1X-(Y)-2Z forcing
Contract: 3♣ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ AQJT87	♠ -			1♦	
Vul: Both	♥ AT32	♥ 65	2♣	2♠ ¹	Pass	3♦
North HCP: 15+2	♦ 74	♦ AKQT932	Pass	3♥	Pass	3NT
South HCP: 11+3	♣ A	♣ Q972	Pass	4♠	Pass	5♦
Contract: 5♦ South						All Pass

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

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ AQ7532		1♦	Pass	1♠
Vul: None	♥ 753	♥ K92	Pass	2♦	Pass	3♠
North HCP: 11+4	♦ AKQJ8543	♦ 6	Pass	4♦	All Pass	
South HCP: 14+2	♣ J	♣ KQT				
Contract: 4♦ North						

North hands

Opps_Gambling_3N

Board: 44	♠ KJ53	RHO is dealer. You bid second.
Dealer: West	♥ A84	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ AKQJ7	
HCP: 18+1	♣ T	
Board: 45	♠ T754	RHO is dealer. You bid second.
Dealer: West	♥ Q75	West (RHO) opens 1♣ if possible.
Vul: Both	♦ QT93	East (LHO) bids 1♥ if possible.
HCP: 4	♣ 62	West (RHO) Redoubles if possible.
		East (LHO) bids 2♥ if possible.
Board: 46	♠ 973	LHO is dealer.
Dealer: East	♥ Q982	East (LHO) opens 3♦ if possible.
Vul: None	♦ T953	
HCP: 5	♣ K5	
Board: 47	♠ Q7	You are dealer.
Dealer: North	♥ T974	East (LHO) bids 1♠ if possible.
Vul: E-W	♦ -	
HCP: 11+3	♣ AKQT953	

Both hands (Answers Page)

Board: 44

Dealer: West

North:

♠ KJ53

South:

♠ AQT9742

W N E S

1♣ X Pass 4♠

Vul: N-S

♥ A84

♥ KT6

 Pass 4NT Pass 5♦¹

North HCP: 18+1

♦ AKQJ7

♦ 5

 Pass 5♥ Pass 6♥²

South HCP: 9+3

♣ T

♣ 93

Pass 6♠ All Pass

Contract: 6♠ North

1. A=1/5 or 4/5

2. !S queen and !H king

Board: 45

Dealer: West

North:

♠ T754

South:

♠ AK863

W N E S

1♣ Pass 1♥ X

Vul: Both

♥ Q75

♥ A6

XX 1♠ 2♥ 3♠

North HCP: 4

♦ QT93

♦ AK84

All Pass

South HCP: 18+1

♣ 62

♣ T4

Contract: 3♠ South

Board: 46

Dealer: East

North:

♠ 973

South:

♠ AJT85

W N E S

3♦ 3♠

Vul: None

♥ Q982

♥ AK6

All Pass

North HCP: 5

♦ T953

♦ -

South HCP: 17+2

♣ K5

♣ AJ732

Contract: 3♠ South

Board: 47

Dealer: North

North:

♠ Q7

South:

♠ A65

W N E S

1♣ 1♠ 2NT

Vul: E-W

♥ T974

♥ AK6

Pass 3♣ All Pass

North HCP: 11+3

♦ -

♦ T872

South HCP: 12

♣ AKQT953

♣ J84

Contract: 3♣ North

South hands

Opps_Gambling_3N

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

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

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

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

Both hands (Answers Page)

Board: 44

Dealer: West

North:

♠ KJ53

South:

♠ AQT9742

W N E S

1♣ X Pass 4♠

Vul: N-S

♥ A84

♥ KT6

 Pass 4NT Pass 5♦¹

North HCP: 18+1

♦ AKQJ7

♦ 5

 Pass 5♥ Pass 6♥²

South HCP: 9+3

♣ T

♣ 93

Pass 6♠ All Pass

Contract: 6♠ North

1. A=1/5 or 4/5

2. !S queen and !H king

Board: 45

Dealer: West

North:

♠ T754

South:

♠ AK863

W N E S

1♣ Pass 1♥ X

Vul: Both

♥ Q75

♥ A6

XX 1♠ 2♥ 3♠

North HCP: 4

♦ QT93

♦ AK84

All Pass

South HCP: 18+1

♣ 62

♣ T4

Contract: 3♠ South

Board: 46

Dealer: East

North:

♠ 973

South:

♠ AJT85

W N E S

3♦ 3♠

Vul: None

♥ Q982

♥ AK6

All Pass

North HCP: 5

♦ T953

♦ -

South HCP: 17+2

♣ K5

♣ AJ732

Contract: 3♠ South

Board: 47

Dealer: North

North:

♠ Q7

South:

♠ A65

W N E S

1♣ 1♠ 2NT

Vul: E-W

♥ T974

♥ AK6

Pass 3♣ All Pass

North HCP: 11+3

♦ -

♦ T872

South HCP: 12

♣ AKQT953

♣ J84

Contract: 3♣ North

North hands

Opps_Gambling_3N

Board: 48	♠ QT92	Partner is dealer.
Dealer: South	♥ AKQJ	The opponents are silent.
Vul: N-S	♦ -	
HCP: 17+1	♣ AJT92	

Board: 49	♠ T	You are dealer.
Dealer: North	♥ 96	The opponents are silent.
Vul: None	♦ 982	
HCP: 10+3	♣ AKQJT65	

Board: 50	♠ AKJ	Partner is dealer.
Dealer: South	♥ KJT62	East (LHO) bids 2NT if possible.
Vul: E-W	♦ 62	West (RHO) bids 3♦ if possible.
HCP: 12+1	♣ 953	

Both hands (Answers Page)

Board: 48

Dealer: South

North:

♠ QT92

South:

♠ 43

W N E S

3♦

Vul: N-S

♥ AKQJ

♥ 654

All Pass

North HCP: 17+1

♦ -

♦ AKQ9875

South HCP: 9+3

♣ AJT92

♣ 4

Contract: 3♦ South

Board: 49

Dealer: North

North:

♠ T

South:

♠ AK83

W N E S

1♣ Pass 1♥

Vul: None

♥ 96

♥ T8754

Pass 2♣ Pass 3♣

North HCP: 10+3

♦ 982

♦ KT

Pass 4♣ All Pass

South HCP: 10+1

♣ AKQJT65

♣ 74

Contract: 4♣ North

Board: 50

Dealer: South

North:

♠ AKJ

South:

♠ 9

W N E S

1♣

Vul: E-W

♥ KJT62

♥ 87

 Pass 1♥ 2NT¹ 3♣

North HCP: 12+1

♦ 62

♦ J75

3♦ 4♣ All Pass

South HCP: 11+3

♣ 953

♣ AKQJT87

1. Unusual 2NT

Contract: 4♣ North

South hands

Opps_Gambling_3N

Board: 48 ♠ 43 You are dealer.

Dealer: South ♥ 654 The opponents are silent.

Vul: N-S ♦ AKQ9875

HCP: 9+3 ♣ 4

Board: 49 ♠ AK83 Partner is dealer.

Dealer: North ♥ T8754 The opponents are silent.

Vul: None ♦ KT

HCP: 10+1 ♣ 74

Board: 50 ♠ 9 You are dealer.

Dealer: South ♥ 87 East (RHO) bids 2NT if possible.

Vul: E-W ♦ J75 West (LHO) bids 3♦ if possible.

HCP: 11+3 ♣ AKQJT87

Both hands (Answers Page)

Board: 48

Dealer: South

North:

♠ QT92

South:

♠ 43

W N E S

3♦

Vul: N-S

♥ AKQJ

♥ 654

All Pass

North HCP: 17+1

♦ -

♦ AKQ9875

South HCP: 9+3

♣ AJT92

♣ 4

Contract: 3♦ South

Board: 49

Dealer: North

North:

♠ T

South:

♠ AK83

W N E S

1♣ Pass 1♥

Vul: None

♥ 96

♥ T8754

Pass 2♣ Pass 3♣

North HCP: 10+3

♦ 982

♦ KT

Pass 4♣ All Pass

South HCP: 10+1

♣ AKQJT65

♣ 74

Contract: 4♣ North

Board: 50

Dealer: South

North:

♠ AKJ

South:

♠ 9

W N E S

1♣

Vul: E-W

♥ KJT62

♥ 87

 Pass 1♥ 2NT¹ 3♣

North HCP: 12+1

♦ 62

♦ J75

3♦ 4♣ All Pass

South HCP: 11+3

♣ 953

♣ AKQJT87

1. Unusual 2NT

Contract: 4♣ North