

North hands (Practice Page)

Opps_Gambling_3N

Board: 1 ♠ J109654
Dealer: E ♥ J542
Vul: None ♦ 9
HCP: 3 ♣ J9

East Opens 3NT.

Partner bids first.

Board: 2 ♠ KQ2
Dealer: W ♥ 7632
Vul: NS ♦ —
HCP: 8 ♣ QJ8742

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: 3 ♠ AKQJ106432
Dealer: E ♥ A
Vul: EW ♦ 65
HCP: 14 ♣ 3

East Opens 3NT.

West Bids 4♣ if possible.

Partner bids first.

Board: 4 ♠ K5
Dealer: W ♥ AKQJ983
Vul: Both ♦ K653
HCP: 16 ♣ —

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

Board: 5 ♠ 1096
Dealer: E ♥ 832
Vul: NS ♦ 743
HCP: 1 ♣ J983

East Opens 3NT.

West Bids 7NT if possible.

Partner bids first.

Board: 6 ♠ K95
Dealer: W ♥ KQ65
Vul: Both ♦ —
HCP: 15 ♣ AK8764

West Opens 3NT.

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ J109654	♠ K7			3NT ¹	4♦
Vul: None	♥ J542	♥ A1098				
North HCP: 3	♦ 9	♦ AKQ874	AP			
South HCP: 16	♣ J9	♣ 5	1. Gambling			
Contract: 4♦ S						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ KQ2	♠ 108765	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ 7632	♥ Q1094	4♦	Pass	4NT ³	Pass
North HCP: 8	♦ —	♦ 75	5♠	Pass	6♦	AP
South HCP: 5	♣ QJ8742	♣ K9	1. Gambling			
Contract: 6♦ W			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ106432	♠ 7			3NT ¹	Pass
Vul: EW	♥ A	♥ KQJ64	4♣ ²	4♠	AP	
North HCP: 14	♦ 65	♦ A1032	1. Gambling			
South HCP: 10	♣ 3	♣ 954	2. artificial			
Contract: 4♠ N						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ 843	3NT ¹	X	4♣ ²	Pass
Vul: Both	♥ AKQJ983	♥ 64	Pass	4♥	AP	
North HCP: 16	♦ K653	♦ Q1097	1. Gambling			
South HCP: 3	♣ —	♣ J863	2. artificial			
Contract: 4♥ N						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ 1096	♠ KQJ8754			3NT ¹	Pass
Vul: NS	♥ 832	♥ Q654	7NT	Pass	Pass	XA♠♠
North HCP: 1	♦ 743	♦ —	AP			
South HCP: 8	♣ J983	♣ 52	1. Gambling			
Contract: 7NX E						

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ K95	♠ AQ6	3NT ¹	4♣	AP	
Vul: Both	♥ KQ65	♥ AJ9	1. Gambling			
North HCP: 15	♦ —	♦ J1082				
South HCP: 12	♣ AK8764	♣ 1053				
Contract: 4♣ N						

South hands (Practice Page)

Opps_Gambling_3N

Board: 1 ♠ K7
Dealer: E ♥ A1098
Vul: None ♦ AKQ874
HCP: 16 ♣ 5

East Opens 3NT.

You bid first.

Board: 2 ♠ 108765
Dealer: W ♥ Q1094
Vul: NS ♦ 75
HCP: 5 ♣ K9

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: 3 ♠ 7
Dealer: E ♥ KQJ64
Vul: EW ♦ A1032
HCP: 10 ♣ 954

East Opens 3NT.

West Bids 4♣ if possible.

You bid first.

Board: 4 ♠ 843
Dealer: W ♥ 64
Vul: Both ♦ Q1097
HCP: 3 ♣ J863

West Opens 3NT.

East Bids 4♣ if possible.

Partner bids first.

Board: 5 ♠ KQJ8754
Dealer: E ♥ Q654
Vul: NS ♦ —
HCP: 8 ♣ 52

East Opens 3NT.

West Bids 7NT if possible.

You bid first.

Board: 6 ♠ AQ6
Dealer: W ♥ AJ9
Vul: Both ♦ J1082
HCP: 12 ♣ 1053

West Opens 3NT.

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ J109654	♠ K7			3NT ¹	4♦
Vul: None	♥ J542	♥ A1098				
North HCP: 3	♦ 9	♦ AKQ874	AP			
South HCP: 16	♣ J9	♣ 5	1. Gambling			
Contract: 4♦ S						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ KQ2	♠ 108765	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ 7632	♥ Q1094	4♦	Pass	4NT ³	Pass
North HCP: 8	♦ —	♦ 75	5♠	Pass	6♦	AP
South HCP: 5	♣ QJ8742	♣ K9	1. Gambling			
Contract: 6♦ W			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ106432	♠ 7			3NT ¹	Pass
Vul: EW	♥ A	♥ KQJ64	4♣ ²	4♠	AP	
North HCP: 14	♦ 65	♦ A1032	1. Gambling			
South HCP: 10	♣ 3	♣ 954	2. artificial			
Contract: 4♠ N						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ 843	3NT ¹	X	4♣ ²	Pass
Vul: Both	♥ AKQJ983	♥ 64	Pass	4♥	AP	
North HCP: 16	♦ K653	♦ Q1097	1. Gambling			
South HCP: 3	♣ —	♣ J863	2. artificial			
Contract: 4♥ N						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ 1096	♠ KQJ8754			3NT ¹	Pass
Vul: NS	♥ 832	♥ Q654	7NT	Pass	Pass	XA♠♠
North HCP: 1	♦ 743	♦ —	AP			
South HCP: 8	♣ J983	♣ 52	1. Gambling			
Contract: 7NX E						

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ K95	♠ AQ6	3NT ¹	4♣	AP	
Vul: Both	♥ KQ65	♥ AJ9	1. Gambling			
North HCP: 15	♦ —	♦ J1082				
South HCP: 12	♣ AK8764	♣ 1053				
Contract: 4♣ N						

North hands (Practice Page)

Opps_Gambling_3N

Board: 7	♠ 652	East Opens 3NT.
Dealer: E	♥ KJ8	West Bids 4♣ if possible.
Vul: EW	♦ AKQJ53	West Bids XA♠♠ if possible.
HCP: 14	♣ 8	East Bids 5♣ if possible.
		Partner bids first.
Board: 8	♠ AKQ10974	West Opens 3NT.
Dealer: W	♥ 3	
Vul: None	♦ A105	You bid first.
HCP: 14	♣ J7	
Board: 9	♠ AQJ10863	East Opens 3NT.
Dealer: E	♥ Q103	
Vul: NS	♦ 5	Partner bids first.
HCP: 9	♣ 95	
Board: 10	♠ AQ965	West Opens 3NT.
Dealer: W	♥ 7	
Vul: Both	♦ 6	You bid first.
HCP: 15	♣ AKQ732	
Board: 11	♠ 9875	East Opens 3NT.
Dealer: E	♥ 5	West Bids X♠ if possible.
Vul: None	♦ AQ742	
HCP: 6	♣ 943	Partner bids first.
Board: 12	♠ A63	West Opens 3NT.
Dealer: W	♥ KJ63	East Bids 4♣ if possible.
Vul: NS	♦ A10963	
HCP: 12	♣ 6	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ 652	♠ AJ97			3NT ¹	Pass
Vul: EW	♥ KJ8	♥ 109632	4♣ ²	4♦	Pass	Pass
North HCP: 14	♦ AKQJ53	♦ 74	XA♠♠	Pass	5♣	X♣
South HCP: 5	♣ 8	♣ 107	AP			
Contract: 5♣X W			1. Gambling			
			2. artificial			

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ AKQ10974	♠ 852				
Vul: None	♥ 3	♥ AJ74	3NT ¹	4♠	AP	
North HCP: 14	♦ A105	♦ KJ72	1. Gambling			
South HCP: 9	♣ J7	♣ 63				
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ AQJ10863	♠ K74			3NT ¹	4♣
Vul: NS	♥ Q103	♥ AK8				
North HCP: 9	♦ 5	♦ 84	AP			
South HCP: 16	♣ 95	♣ AQ763	1. Gambling			
Contract: 4♣ S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ AQ965	♠ KJ7432				
Vul: Both	♥ 7	♥ Q105	3NT ¹	4♣	AP	
North HCP: 15	♦ 6	♦ 5	1. Gambling			
South HCP: 7	♣ AKQ732	♣ J109				
Contract: 4♣ N						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ 9875	♠ AKQ42			3NT ¹	4♠
Vul: None	♥ 5	♥ Q9632				
North HCP: 6	♦ AQ742	♦ K10	X♠	AP		
South HCP: 14	♣ 943	♣ 2	1. Gambling			
Contract: 4♠X S						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ A63	♠ J85				
Vul: NS	♥ KJ63	♥ AQ87	3NT ¹	Pass	4♣ ²	AP
North HCP: 12	♦ A10963	♦ Q872	1. Gambling			
South HCP: 9	♣ 6	♣ 43	2. artificial			
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 7 ♠ AJ97
Dealer: E ♥ 109632
Vul: EW ♦ 74
HCP: 5 ♣ 107

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

You bid first.

Board: 8 ♠ 852
Dealer: W ♥ AJ74
Vul: None ♦ KJ72
HCP: 9 ♣ 63

West Opens 3NT.

Partner bids first.

Board: 9 ♠ K74
Dealer: E ♥ AK8
Vul: NS ♦ 84
HCP: 16 ♣ AQ763

East Opens 3NT.

You bid first.

Board: 10 ♠ KJ7432
Dealer: W ♥ Q105
Vul: Both ♦ 5
HCP: 7 ♣ J109

West Opens 3NT.

Partner bids first.

Board: 11 ♠ AKQ42
Dealer: E ♥ Q9632
Vul: None ♦ K10
HCP: 14 ♣ 2

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

You bid first.

Board: 12 ♠ J85
Dealer: W ♥ AQ87
Vul: NS ♦ Q872
HCP: 9 ♣ 43

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ 652	♠ AJ97			3NT ¹	Pass
Vul: EW	♥ KJ8	♥ 109632	4♣ ²	4♦	Pass	Pass
North HCP: 14	♦ AKQJ53	♦ 74	XA♠♠	Pass	5♣	X♣
South HCP: 5	♣ 8	♣ 107	AP			
Contract: 5♣X W			1. Gambling			
			2. artificial			

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ AKQ10974	♠ 852				
Vul: None	♥ 3	♥ AJ74	3NT ¹	4♠	AP	
North HCP: 14	♦ A105	♦ KJ72	1. Gambling			
South HCP: 9	♣ J7	♣ 63				
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ AQJ10863	♠ K74			3NT ¹	4♣
Vul: NS	♥ Q103	♥ AK8				
North HCP: 9	♦ 5	♦ 84	AP			
South HCP: 16	♣ 95	♣ AQ763	1. Gambling			
Contract: 4♣ S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ AQ965	♠ KJ7432				
Vul: Both	♥ 7	♥ Q105	3NT ¹	4♣	AP	
North HCP: 15	♦ 6	♦ 5	1. Gambling			
South HCP: 7	♣ AKQ732	♣ J109				
Contract: 4♣ N						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ 9875	♠ AKQ42			3NT ¹	4♠
Vul: None	♥ 5	♥ Q9632				
North HCP: 6	♦ AQ742	♦ K10	X♠	AP		
South HCP: 14	♣ 943	♣ 2	1. Gambling			
Contract: 4♠X S						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ A63	♠ J85				
Vul: NS	♥ KJ63	♥ AQ87	3NT ¹	Pass	4♣ ²	AP
North HCP: 12	♦ A10963	♦ Q872	1. Gambling			
South HCP: 9	♣ 6	♣ 43	2. artificial			
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 13	♠ KQ962	East Opens 3NT.
Dealer: E	♥ A	West Bids 4♣ if possible.
Vul: EW	♦ KQ832	
HCP: 14	♣ 103	Partner bids first.

Board: 14	♠ J65	West Opens 3NT.
Dealer: W	♥ KQ8	
Vul: None	♦ AK8732	You bid first.
HCP: 13	♣ 10	

Board: 15	♠ KJ	East Opens 3NT.
Dealer: E	♥ QJ98	West Bids 4♣ if possible.
Vul: NS	♦ 10965	
HCP: 7	♣ 763	Partner bids first.

Board: 16	♠ Q54	West Opens 3NT.
Dealer: W	♥ AQJ53	East Bids 4♣ if possible.
Vul: EW	♦ 85	
HCP: 12	♣ K76	You bid first.

Board: 17	♠ KQ6	East Opens 3NT.
Dealer: E	♥ KQJ92	West Bids 4♣ if possible.
Vul: Both	♦ Q975	
HCP: 13	♣ 2	Partner bids first.

Board: 18	♠ —	West Opens 3NT.
Dealer: W	♥ QJ108762	East Bids 4♣ if possible.
Vul: NS	♦ 63	
HCP: 4	♣ J954	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ KQ962	♠ A3			3NT ¹	Pass
Vul: EW	♥ A	♥ KQ10985	4♣ ²	4♠	AP	
North HCP: 14	♦ KQ832	♦ J1076	1. Gambling			
South HCP: 10	♣ 103	♣ 5	2. artificial			
Contract: 4♠ N						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ J65	♠ Q107				
Vul: None	♥ KQ8	♥ AJ109752	3NT ¹	4♦	AP	
North HCP: 13	♦ AK8732	♦ Q	1. Gambling			
South HCP: 9	♣ 10	♣ 43				
Contract: 4♦ N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ A973			3NT ¹	Pass
Vul: NS	♥ QJ98	♥ AK102	4♣ ²	AP		
North HCP: 7	♦ 10965	♦ KJ83	1. Gambling			
South HCP: 15	♣ 763	♣ 2	2. artificial			
Contract: 4♣ W						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ Q54	♠ AKJ9632	3NT ¹	Pass	4♣ ²	4♠
Vul: EW	♥ AQJ53	♥ K10942	AP			
North HCP: 12	♦ 85	♦ —	1. Gambling			
South HCP: 15	♣ K76	♣ A	2. artificial			
Contract: 4♠ S						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ 102			3NT ¹	Pass
Vul: Both	♥ KQJ92	♥ 107	4♣ ²	AP		
North HCP: 13	♦ Q975	♦ J8432	1. Gambling			
South HCP: 2	♣ 2	♣ J1094	2. artificial			
Contract: 4♣ W						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ KJ109643	3NT ¹	Pass	4♣ ²	4♠
Vul: NS	♥ QJ108762	♥ AK5	AP			
North HCP: 4	♦ 63	♦ —	1. Gambling			
South HCP: 15	♣ J954	♣ A108	2. artificial			
Contract: 4♠ S						

South hands (Practice Page)

Opps_Gambling_3N

Board: 13	♠ A3	East Opens 3NT.
Dealer: E	♥ KQ10985	West Bids 4♣ if possible.
Vul: EW	♦ J1076	
HCP: 10	♣ 5	You bid first.

Board: 14	♠ Q107	West Opens 3NT.
Dealer: W	♥ AJ109752	
Vul: None	♦ Q	Partner bids first.
HCP: 9	♣ 43	

Board: 15	♠ A973	East Opens 3NT.
Dealer: E	♥ AK102	West Bids 4♣ if possible.
Vul: NS	♦ KJ83	
HCP: 15	♣ 2	You bid first.

Board: 16	♠ AKJ9632	West Opens 3NT.
Dealer: W	♥ K10942	East Bids 4♣ if possible.
Vul: EW	♦ —	
HCP: 15	♣ A	Partner bids first.

Board: 17	♠ 102	East Opens 3NT.
Dealer: E	♥ 107	West Bids 4♣ if possible.
Vul: Both	♦ J8432	
HCP: 2	♣ J1094	You bid first.

Board: 18	♠ KJ109643	West Opens 3NT.
Dealer: W	♥ AK5	East Bids 4♣ if possible.
Vul: NS	♦ —	
HCP: 15	♣ A108	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ KQ962	♠ A3			3NT ¹	Pass
Vul: EW	♥ A	♥ KQ10985	4♣ ²	4♠	AP	
North HCP: 14	♦ KQ832	♦ J1076	1. Gambling			
South HCP: 10	♣ 103	♣ 5	2. artificial			
Contract: 4♠ N						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ J65	♠ Q107				
Vul: None	♥ KQ8	♥ AJ109752	3NT ¹	4♦	AP	
North HCP: 13	♦ AK8732	♦ Q	1. Gambling			
South HCP: 9	♣ 10	♣ 43				
Contract: 4♦ N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ A973			3NT ¹	Pass
Vul: NS	♥ QJ98	♥ AK102	4♣ ²	AP		
North HCP: 7	♦ 10965	♦ KJ83	1. Gambling			
South HCP: 15	♣ 763	♣ 2	2. artificial			
Contract: 4♣ W						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ Q54	♠ AKJ9632	3NT ¹	Pass	4♣ ²	4♠
Vul: EW	♥ AQJ53	♥ K10942	AP			
North HCP: 12	♦ 85	♦ —	1. Gambling			
South HCP: 15	♣ K76	♣ A	2. artificial			
Contract: 4♠ S						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ 102			3NT ¹	Pass
Vul: Both	♥ KQJ92	♥ 107	4♣ ²	AP		
North HCP: 13	♦ Q975	♦ J8432	1. Gambling			
South HCP: 2	♣ 2	♣ J1094	2. artificial			
Contract: 4♣ W						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ KJ109643	3NT ¹	Pass	4♣ ²	4♠
Vul: NS	♥ QJ108762	♥ AK5	AP			
North HCP: 4	♦ 63	♦ —	1. Gambling			
South HCP: 15	♣ J954	♣ A108	2. artificial			
Contract: 4♠ S						

North hands (Practice Page)

Opps_Gambling_3N

Board: 19 ♠ 97
Dealer: E ♥ AJ982
Vul: EW ♦ 83
HCP: 8 ♣ K842

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

Partner bids first.

Board: 20 ♠ J932
Dealer: W ♥ J1073
Vul: Both ♦ A7
HCP: 6 ♣ 942

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

You bid first.

Board: 21 ♠ A862
Dealer: E ♥ K83
Vul: None ♦ J3
HCP: 8 ♣ 7632

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

Partner bids first.

Board: 22 ♠ 43
Dealer: W ♥ A8753
Vul: EW ♦ J64
HCP: 7 ♣ Q76

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

You bid first.

Board: 23 ♠ 982
Dealer: E ♥ KJ84
Vul: Both ♦ QJ103
HCP: 7 ♣ 74

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

Partner bids first.

Board: 24 ♠ K643
Dealer: W ♥ 98742
Vul: None ♦ Q4
HCP: 5 ♣ 65

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ J4			3NT ¹	Pass
Vul: EW	♥ AJ982	♥ KQ10	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ 83	♦ J1097	1. Gambling			
South HCP: 12	♣ K842	♣ AJ105	2. artificial			
Contract: 4♦ E						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ J932	♠ K4			3NT ¹	Pass
Vul: Both	♥ J1073	♥ KQ854	4♣ ²	Pass	4♦	AP
North HCP: 6	♦ A7	♦ 96532	1. Gambling			
South HCP: 8	♣ 942	♣ 3	2. artificial			
Contract: 4♣ E						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ A862	♠ K10954			3NT ¹	Pass
Vul: None	♥ K83	♥ A72	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ J3	♦ 86	1. Gambling			
South HCP: 13	♣ 7632	♣ AQ10	2. artificial			
Contract: 4♦ E						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ J1095			3NT ¹	Pass
Vul: EW	♥ A8753	♥ 64	5♠	Pass	4♦	AP
North HCP: 7	♦ J64	♦ 98	1. Gambling			
South HCP: 8	♣ Q76	♣ AK532				
Contract: 5♠ E						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ 982	♠ K105			3NT ¹	Pass
Vul: Both	♥ KJ84	♥ 10932	4♣ ²	AP		
North HCP: 7	♦ QJ103	♦ AK86	1. Gambling			
South HCP: 10	♣ 74	♣ 52	2. artificial			
Contract: 4♣ W						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ K643	♠ QJ10875			3NT ¹	Pass
Vul: None	♥ 98742	♥ AK	4♣ ²	Pass	4♦	AP
North HCP: 5	♦ Q4	♦ 65	1. Gambling			
South HCP: 10	♣ 65	♣ 1043	2. artificial			
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 19 ♠ J4
Dealer: E ♥ KQ10
Vul: EW ♦ J1097
HCP: 12 ♣ AJ105

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

You bid first.

Board: 20 ♠ K4
Dealer: W ♥ KQ854
Vul: Both ♦ 96532
HCP: 8 ♣ 3

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

Partner bids first.

Board: 21 ♠ K10954
Dealer: E ♥ A72
Vul: None ♦ 86
HCP: 13 ♣ AQ10

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

You bid first.

Board: 22 ♠ J1095
Dealer: W ♥ 64
Vul: EW ♦ 98
HCP: 8 ♣ AK532

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

Partner bids first.

Board: 23 ♠ K105
Dealer: E ♥ 10932
Vul: Both ♦ AK86
HCP: 10 ♣ 52

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

You bid first.

Board: 24 ♠ QJ10875
Dealer: W ♥ AK
Vul: None ♦ 65
HCP: 10 ♣ 1043

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ 97	♠ J4			3NT ¹	Pass
Vul: EW	♥ AJ982	♥ KQ10	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ 83	♦ J1097	1. Gambling			
South HCP: 12	♣ K842	♣ AJ105	2. artificial			
Contract: 4♦ E						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ J932	♠ K4			3NT ¹	Pass
Vul: Both	♥ J1073	♥ KQ854	4♣ ²	Pass	4♦	AP
North HCP: 6	♦ A7	♦ 96532	1. Gambling			
South HCP: 8	♣ 942	♣ 3	2. artificial			
Contract: 4♣ E						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ A862	♠ K10954			3NT ¹	Pass
Vul: None	♥ K83	♥ A72	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ J3	♦ 86	1. Gambling			
South HCP: 13	♣ 7632	♣ AQ10	2. artificial			
Contract: 4♦ E						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ J1095			3NT ¹	Pass
Vul: EW	♥ A8753	♥ 64	5♠	Pass	4♦	AP
North HCP: 7	♦ J64	♦ 98	1. Gambling			
South HCP: 8	♣ Q76	♣ AK532				
Contract: 5♠ E						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ 982	♠ K105			3NT ¹	Pass
Vul: Both	♥ KJ84	♥ 10932	4♣ ²	AP		
North HCP: 7	♦ QJ103	♦ AK86	1. Gambling			
South HCP: 10	♣ 74	♣ 52	2. artificial			
Contract: 4♣ W						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ K643	♠ QJ10875			3NT ¹	Pass
Vul: None	♥ 98742	♥ AK	4♣ ²	Pass	4♦	AP
North HCP: 5	♦ Q4	♦ 65	1. Gambling			
South HCP: 10	♣ 65	♣ 1043	2. artificial			
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 25 ♠ A2 East Opens 3NT.
Dealer: E ♥ J9762 West Bids 4♣ if possible.
Vul: NS ♦ J953
HCP: 6 ♣ 53 Partner bids first.

Board: 26 ♠ J72 West Opens 3NT.
Dealer: W ♥ KQJ4 East Bids 4♣ if possible.
Vul: Both ♦ 854
HCP: 9 ♣ Q52 You bid first.

Board: 27 ♠ 1094 East Opens 3NT.
Dealer: E ♥ 943 West Bids 4♣ if possible.
Vul: None ♦ 7 East Bids 4♦ if possible.
HCP: 4 ♣ KJ9763 Partner bids first.

Board: 28 ♠ A8762 West Opens 3NT.
Dealer: W ♥ KQ854 East Bids 4♣ if possible.
Vul: NS ♦ Q2
HCP: 11 ♣ 10 You bid first.

Board: 29 ♠ 874 East Opens 3NT.
Dealer: E ♥ 96 West Bids 4♥ if possible.
Vul: EW ♦ AK1075
HCP: 7 ♣ 753 Partner bids first.

Board: 30 ♠ 6432 West Opens 3NT.
Dealer: W ♥ J872 East Bids 4♣ if possible.
Vul: None ♦ 103 West Bids 4♦ if possible.
HCP: 2 ♣ J32 East Bids 5♦ if possible.
You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ J8743			3NT ¹	Pass
Vul: NS	♥ J9762	♥ KQ1085	4♣ ²	AP		
North HCP: 6	♦ J953	♦ K2	1. Gambling			
South HCP: 9	♣ 53	♣ 2	2. artificial			
Contract: 4♣ W						

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ J72	♠ A1065	3NT ¹	Pass	4♣ ²	4♥
Vul: Both	♥ KQJ4	♥ A10952	AP			
North HCP: 9	♦ 854	♦ 102	1. Gambling			
South HCP: 15	♣ Q52	♣ AK	2. artificial			
Contract: 4♥ S						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ 1094	♠ AKQ			3NT ¹	X
Vul: None	♥ 943	♥ AKJ105	4♣ ²	Pass	4♦	Pass
North HCP: 4	♦ 7	♦ 1032	Pass	5♣	AP	
South HCP: 21	♣ KJ9763	♣ A5	1. Gambling			
Contract: 5♣ N			2. artificial			

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ A8762	♠ Q10953	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ KQ854	♥ A	1. Gambling			
North HCP: 11	♦ Q2	♦ AK85	2. artificial			
South HCP: 13	♣ 10	♣ 652				
Contract: 4♣ E						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ 874	♠ K953			3NT ¹	Pass
Vul: EW	♥ 96	♥ 8754	4♥	AP		
North HCP: 7	♦ AK1075	♦ Q82	1. Gambling			
South HCP: 5	♣ 753	♣ 96				
Contract: 4♥ W						

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ 6432	♠ AKQ	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ J872	♥ Q10965	4♦	Pass	5♦	AP
North HCP: 2	♦ 103	♦ J2	1. Gambling			
South HCP: 14	♣ J32	♣ Q95	2. artificial			
Contract: 5♦ W						

South hands (Practice Page)

Opps_Gambling_3N

Board: 25 ♠ J8743 East Opens 3NT.
Dealer: E ♥ KQ1085 West Bids 4♣ if possible.
Vul: NS ♦ K2
HCP: 9 ♣ 2 You bid first.

Board: 26 ♠ A1065 West Opens 3NT.
Dealer: W ♥ A10952 East Bids 4♣ if possible.
Vul: Both ♦ 102
HCP: 15 ♣ AK Partner bids first.

Board: 27 ♠ AKQ East Opens 3NT.
Dealer: E ♥ AKJ105 West Bids 4♣ if possible.
Vul: None ♦ 1032 East Bids 4♦ if possible.
HCP: 21 ♣ A5 You bid first.

Board: 28 ♠ Q10953 West Opens 3NT.
Dealer: W ♥ A East Bids 4♣ if possible.
Vul: NS ♦ AK85
HCP: 13 ♣ 652 Partner bids first.

Board: 29 ♠ K953 East Opens 3NT.
Dealer: E ♥ 8754 West Bids 4♥ if possible.
Vul: EW ♦ Q82
HCP: 5 ♣ 96 You bid first.

Board: 30 ♠ AKQ West Opens 3NT.
Dealer: W ♥ Q10965 East Bids 4♣ if possible.
Vul: None ♦ J2 West Bids 4♦ if possible.
HCP: 14 ♣ Q95 East Bids 5♦ if possible.
Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ J8743			3NT ¹	Pass
Vul: NS	♥ J9762	♥ KQ1085	4♣ ²	AP		
North HCP: 6	♦ J953	♦ K2	1. Gambling			
South HCP: 9	♣ 53	♣ 2	2. artificial			
Contract: 4♣ W						

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ J72	♠ A1065	3NT ¹	Pass	4♣ ²	4♥
Vul: Both	♥ KQJ4	♥ A10952	AP			
North HCP: 9	♦ 854	♦ 102	1. Gambling			
South HCP: 15	♣ Q52	♣ AK	2. artificial			
Contract: 4♥ S						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ 1094	♠ AKQ			3NT ¹	X
Vul: None	♥ 943	♥ AKJ105	4♣ ²	Pass	4♦	Pass
North HCP: 4	♦ 7	♦ 1032	Pass	5♣	AP	
South HCP: 21	♣ KJ9763	♣ A5	1. Gambling			
Contract: 5♣ N			2. artificial			

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ A8762	♠ Q10953	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ KQ854	♥ A	1. Gambling			
North HCP: 11	♦ Q2	♦ AK85	2. artificial			
South HCP: 13	♣ 10	♣ 652				
Contract: 4♣ E						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ 874	♠ K953			3NT ¹	Pass
Vul: EW	♥ 96	♥ 8754	4♥	AP		
North HCP: 7	♦ AK1075	♦ Q82	1. Gambling			
South HCP: 5	♣ 753	♣ 96				
Contract: 4♥ W						

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ 6432	♠ AKQ	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ J872	♥ Q10965	4♦	Pass	5♦	AP
North HCP: 2	♦ 103	♦ J2	1. Gambling			
South HCP: 14	♣ J32	♣ Q95	2. artificial			
Contract: 5♦ W						

North hands (Practice Page)

Opps_Gambling_3N

Board: 31	♠ J93	East Opens 3NT.
Dealer: E	♥ KJ98	
Vul: NS	♦ Q532	Partner bids first.
HCP: 7	♣ 104	
Board: 32	♠ 10432	West Opens 3NT.
Dealer: W	♥ QJ7	East Bids 4♣ if possible.
Vul: Both	♦ Q10853	
HCP: 5	♣ 5	You bid first.
Board: 33	♠ A105	East Opens 3NT.
Dealer: E	♥ J10742	
Vul: NS	♦ 9	Partner bids first.
HCP: 6	♣ J1032	
Board: 34	♠ AQJ9	West Opens 3NT.
Dealer: W	♥ Q6	East Bids 4♣ if possible.
Vul: EW	♦ 7	
HCP: 13	♣ KJ8532	You bid first.
Board: 35	♠ Q10	East Opens 3NT.
Dealer: E	♥ QJ106	West Bids X♠ if possible.
Vul: Both	♦ K975	
HCP: 8	♣ 864	Partner bids first.
Board: 36	♠ 94	West Opens 3NT.
Dealer: W	♥ KQJ5	East Bids 4♣ if possible.
Vul: None	♦ AJ7543	
HCP: 11	♣ 6	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ J93	♠ AKQ852			3NT ¹	4♠
Vul: NS	♥ KJ98	♥ 73				
North HCP: 7	♦ Q532	♦ AJ4	AP			
South HCP: 14	♣ 104	♣ 72	1. Gambling			
Contract: 4♠ S						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ 10432	♠ KQJ9865	3NT ¹	Pass	4♣ ²	4♠
Vul: Both	♥ QJ7	♥ K43	AP			
North HCP: 5	♦ Q10853	♦ A2	1. Gambling			
South HCP: 13	♣ 5	♣ 7	2. artificial			
Contract: 4♠ S						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ A105	♠ 982			3NT ¹	4♦
Vul: NS	♥ J10742	♥ A953	AP			
North HCP: 6	♦ 9	♦ AKQJ43	1. Gambling			
South HCP: 14	♣ J1032	♣ —				
Contract: 4♦ S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ AQJ9	♠ K64	3NT ¹	Pass	4♣ ²	4♥
Vul: EW	♥ Q6	♥ AKJ972	AP			
North HCP: 13	♦ 7	♦ 1082	1. Gambling			
South HCP: 15	♣ KJ8532	♣ A	2. artificial			
Contract: 4♥ S						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ Q10	♠ AKJ93			3NT ¹	4♠
Vul: Both	♥ QJ106	♥ AK73	X♠	AP		
North HCP: 8	♦ K975	♦ 62	1. Gambling			
South HCP: 16	♣ 864	♣ J10				
Contract: 4♠X S						

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ 94	♠ AKQ6	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ KQJ5	♥ A1084	1. Gambling			
North HCP: 11	♦ AJ7543	♦ KQ108	2. artificial			
South HCP: 18	♣ 6	♣ 5				
Contract: 4♠ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 31	♠ AKQ852	East Opens 3NT.
Dealer: E	♥ 73	
Vul: NS	♦ AJ4	You bid first.
HCP: 14	♣ 72	
Board: 32	♠ KQJ9865	West Opens 3NT.
Dealer: W	♥ K43	East Bids 4♣ if possible.
Vul: Both	♦ A2	
HCP: 13	♣ 7	Partner bids first.
Board: 33	♠ 982	East Opens 3NT.
Dealer: E	♥ A953	
Vul: NS	♦ AKQJ43	You bid first.
HCP: 14	♣ —	
Board: 34	♠ K64	West Opens 3NT.
Dealer: W	♥ AKJ972	East Bids 4♣ if possible.
Vul: EW	♦ 1082	
HCP: 15	♣ A	Partner bids first.
Board: 35	♠ AKJ93	East Opens 3NT.
Dealer: E	♥ AK73	West Bids X♠ if possible.
Vul: Both	♦ 62	
HCP: 16	♣ J10	You bid first.
Board: 36	♠ AKQ6	West Opens 3NT.
Dealer: W	♥ A1084	East Bids 4♣ if possible.
Vul: None	♦ KQ108	
HCP: 18	♣ 5	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ J93	♠ AKQ852			3NT ¹	4♠
Vul: NS	♥ KJ98	♥ 73				
North HCP: 7	♦ Q532	♦ AJ4	AP			
South HCP: 14	♣ 104	♣ 72	1. Gambling			
Contract: 4♠ S						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ 10432	♠ KQJ9865	3NT ¹	Pass	4♣ ²	4♠
Vul: Both	♥ QJ7	♥ K43	AP			
North HCP: 5	♦ Q10853	♦ A2	1. Gambling			
South HCP: 13	♣ 5	♣ 7	2. artificial			
Contract: 4♠ S						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ A105	♠ 982			3NT ¹	4♦
Vul: NS	♥ J10742	♥ A953	AP			
North HCP: 6	♦ 9	♦ AKQJ43	1. Gambling			
South HCP: 14	♣ J1032	♣ —				
Contract: 4♦ S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ AQJ9	♠ K64	3NT ¹	Pass	4♣ ²	4♥
Vul: EW	♥ Q6	♥ AKJ972	AP			
North HCP: 13	♦ 7	♦ 1082	1. Gambling			
South HCP: 15	♣ KJ8532	♣ A	2. artificial			
Contract: 4♥ S						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ Q10	♠ AKJ93			3NT ¹	4♠
Vul: Both	♥ QJ106	♥ AK73	X♠	AP		
North HCP: 8	♦ K975	♦ 62	1. Gambling			
South HCP: 16	♣ 864	♣ J10				
Contract: 4♠X S						

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ 94	♠ AKQ6	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ KQJ5	♥ A1084	1. Gambling			
North HCP: 11	♦ AJ7543	♦ KQ108	2. artificial			
South HCP: 18	♣ 6	♣ 5				
Contract: 4♠ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 37 ♠ AQ109872
Dealer: E ♥ 87
Vul: EW ♦ 8
HCP: 6 ♣ 872

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

Partner bids first.

Board: 38 ♠ AKJ
Dealer: W ♥ K98632
Vul: Both ♦ 8
HCP: 11 ♣ 643

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

You bid first.

Board: 39 ♠ KJ965
Dealer: E ♥ Q95
Vul: None ♦ 4
HCP: 9 ♣ QJ64

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 5NT if possible.
East Bids 6♣ if possible.
West Bids 7♦ if possible.

Partner bids first.

Board: 40 ♠ Q108
Dealer: W ♥ Q1098
Vul: NS ♦ QJ854
HCP: 7 ♣ 10

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

You bid first.

Board: 41 ♠ QJ83
Dealer: E ♥ 109
Vul: Both ♦ 983
HCP: 6 ♣ K1062

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

Partner bids first.

Board: 42 ♠ Q843
Dealer: W ♥ KJ92
Vul: None ♦ J985
HCP: 7 ♣ 10

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ AQ109872	♠ —			3NT ¹	X
Vul: EW	♥ 87	♥ AKQJ1062	4♣ ²	4♠	Pass	5♥
North HCP: 6	♦ 8	♦ J5	Pass	6♠	X	AP
South HCP: 18	♣ 872	♣ AK94	1. Gambling			
Contract: 6♠X N			2. artificial			

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ AKJ	♠ 974	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ K98632	♥ 75	4♦	AP		
North HCP: 11	♦ 8	♦ J1076	1. Gambling			
South HCP: 6	♣ 643	♣ AJ109	2. artificial			
Contract: 4♦ W						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ KJ965	♠ Q8			3NT ¹	Pass
Vul: None	♥ Q95	♥ J8	4♣ ²	Pass	4♦	Pass
North HCP: 9	♦ 4	♦ 863	4NT ³	Pass	5♠	Pass
South HCP: 6	♣ QJ64	♣ K108752	5NT ⁴	Pass	6♣	Pass
Contract: 7♦ E			7♦	AP		
			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			
			4. King ask by 5NT			

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ Q108	♠ K92				
Vul: NS	♥ Q1098	♥ A54	3NT ¹	Pass	4♣ ²	AP
North HCP: 7	♦ QJ854	♦ AK1096	1. Gambling			
South HCP: 14	♣ 10	♣ 62	2. artificial			
Contract: 4♣ E						

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ QJ83	♠ AK1074			3NT ¹	Pass
Vul: Both	♥ 109	♥ K8	5♥	AP		
North HCP: 6	♦ 983	♦ 10	1. Gambling			
South HCP: 12	♣ K1062	♣ Q9743				
Contract: 5♥ W						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ Q843	♠ A72				
Vul: None	♥ KJ92	♥ AQ1065	3NT ¹	Pass	4♣ ²	AP
North HCP: 7	♦ J985	♦ K6	1. Gambling			
South HCP: 13	♣ 10	♣ 964	2. artificial			
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 37 ♠ —
Dealer: E ♥ AKQJ1062
Vul: EW ♦ J5
HCP: 18 ♣ AK94

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

You bid first.

Board: 38 ♠ 974
Dealer: W ♥ 75
Vul: Both ♦ J1076
HCP: 6 ♣ AJ109

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

Partner bids first.

Board: 39 ♠ Q8
Dealer: E ♥ J8
Vul: None ♦ 863
HCP: 6 ♣ K108752

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 5NT if possible.
East Bids 6♣ if possible.
West Bids 7♦ if possible.

You bid first.

Board: 40 ♠ K92
Dealer: W ♥ A54
Vul: NS ♦ AK1096
HCP: 14 ♣ 62

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

Partner bids first.

Board: 41 ♠ AK1074
Dealer: E ♥ K8
Vul: Both ♦ 10
HCP: 12 ♣ Q9743

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

You bid first.

Board: 42 ♠ A72
Dealer: W ♥ AQ1065
Vul: None ♦ K6
HCP: 13 ♣ 964

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ AQ109872	♠ —			3NT ¹	X
Vul: EW	♥ 87	♥ AKQJ1062	4♣ ²	4♠	Pass	5♥
North HCP: 6	♦ 8	♦ J5	Pass	6♠	X	AP
South HCP: 18	♣ 872	♣ AK94	1. Gambling			
Contract: 6♠X N			2. artificial			

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ AKJ	♠ 974	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ K98632	♥ 75	4♦	AP		
North HCP: 11	♦ 8	♦ J1076	1. Gambling			
South HCP: 6	♣ 643	♣ AJ109	2. artificial			
Contract: 4♦ W						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ KJ965	♠ Q8			3NT ¹	Pass
Vul: None	♥ Q95	♥ J8	4♣ ²	Pass	4♦	Pass
North HCP: 9	♦ 4	♦ 863	4NT ³	Pass	5♠	Pass
South HCP: 6	♣ QJ64	♣ K108752	5NT ⁴	Pass	6♣	Pass
Contract: 7♦ E			7♦	AP		
			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			
			4. King ask by 5NT			

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ Q108	♠ K92				
Vul: NS	♥ Q1098	♥ A54	3NT ¹	Pass	4♣ ²	AP
North HCP: 7	♦ QJ854	♦ AK1096	1. Gambling			
South HCP: 14	♣ 10	♣ 62	2. artificial			
Contract: 4♣ E						

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ QJ83	♠ AK1074			3NT ¹	Pass
Vul: Both	♥ 109	♥ K8	5♥	AP		
North HCP: 6	♦ 983	♦ 10	1. Gambling			
South HCP: 12	♣ K1062	♣ Q9743				
Contract: 5♥ W						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ Q843	♠ A72				
Vul: None	♥ KJ92	♥ AQ1065	3NT ¹	Pass	4♣ ²	AP
North HCP: 7	♦ J985	♦ K6	1. Gambling			
South HCP: 13	♣ 10	♣ 964	2. artificial			
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 43	♠ KJ9	East Opens 3NT.
Dealer: E	♥ KQJ63	West Bids 4♣ if possible.
Vul: NS	♦ 72	
HCP: 11	♣ J98	Partner bids first.

Board: 44	♠ K1062	West Opens 3NT.
Dealer: W	♥ 85	East Bids 4♣ if possible.
Vul: EW	♦ 874	West Bids 4♦ if possible.
HCP: 3	♣ 7432	You bid first.

Board: 45	♠ J763	East Opens 3NT.
Dealer: E	♥ Q76	
Vul: None	♦ 3	Partner bids first.
HCP: 9	♣ AQ982	

Board: 46	♠ AQ104	West Opens 3NT.
Dealer: W	♥ KQ10743	East Bids 4♣ if possible.
Vul: NS	♦ 6	
HCP: 11	♣ 64	You bid first.

Board: 47	♠ AK762	East Opens 3NT.
Dealer: E	♥ 97	West Bids 4♣ if possible.
Vul: EW	♦ 64	
HCP: 7	♣ 8764	Partner bids first.

Board: 48	♠ KQ106	West Opens 3NT.
Dealer: W	♥ K873	East Bids 4♣ if possible.
Vul: Both	♦ AQ104	
HCP: 14	♣ 3	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ KJ9	♠ 854			3NT ¹	Pass
Vul: NS	♥ KQJ63	♥ 98542	4♣ ²	AP		
North HCP: 11	♦ 72	♦ KQ94	1. Gambling			
South HCP: 5	♣ J98	♣ 10	2. artificial			
Contract: 4♣ W						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ K1062	♠ 9753	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 85	♥ AJ1062	4♦	AP		
North HCP: 3	♦ 874	♦ 6	1. Gambling			
South HCP: 12	♣ 7432	♣ AK6	2. artificial			
Contract: 4♦ W						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ J763	♠ K85			3NT ¹	4♥
Vul: None	♥ Q76	♥ AKJ85	AP			
North HCP: 9	♦ 3	♦ J	1. Gambling			
South HCP: 16	♣ AQ982	♣ KJ64				
Contract: 4♥ S						

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ AQ104	♠ 98763	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ KQ10743	♥ 5	1. Gambling			
North HCP: 11	♦ 6	♦ K984	2. artificial			
South HCP: 3	♣ 64	♣ 1082				
Contract: 4♣ E						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ AK762	♠ 104			3NT ¹	Pass
Vul: EW	♥ 97	♥ AQJ2	4♣ ²	AP		
North HCP: 7	♦ 64	♦ KJ10875	1. Gambling			
South HCP: 11	♣ 8764	♣ 10	2. artificial			
Contract: 4♣ W						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ KQ106	♠ 9832	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ K873	♥ AQ95	1. Gambling			
North HCP: 14	♦ AQ104	♦ 53	2. artificial			
South HCP: 7	♣ 3	♣ J72				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 43	♠ 854	East Opens 3NT.
Dealer: E	♥ 98542	West Bids 4♣ if possible.
Vul: NS	♦ KQ94	
HCP: 5	♣ 10	You bid first.

Board: 44	♠ 9753	West Opens 3NT.
Dealer: W	♥ AJ1062	East Bids 4♣ if possible.
Vul: EW	♦ 6	West Bids 4♦ if possible.
HCP: 12	♣ AK6	Partner bids first.

Board: 45	♠ K85	East Opens 3NT.
Dealer: E	♥ AKJ85	
Vul: None	♦ J	You bid first.
HCP: 16	♣ KJ64	

Board: 46	♠ 98763	West Opens 3NT.
Dealer: W	♥ 5	East Bids 4♣ if possible.
Vul: NS	♦ K984	
HCP: 3	♣ 1082	Partner bids first.

Board: 47	♠ 104	East Opens 3NT.
Dealer: E	♥ AQJ2	West Bids 4♣ if possible.
Vul: EW	♦ KJ10875	
HCP: 11	♣ 10	You bid first.

Board: 48	♠ 9832	West Opens 3NT.
Dealer: W	♥ AQ95	East Bids 4♣ if possible.
Vul: Both	♦ 53	
HCP: 7	♣ J72	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ KJ9	♠ 854			3NT ¹	Pass
Vul: NS	♥ KQJ63	♥ 98542	4♣ ²	AP		
North HCP: 11	♦ 72	♦ KQ94	1. Gambling			
South HCP: 5	♣ J98	♣ 10	2. artificial			
Contract: 4♣ W						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ K1062	♠ 9753	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 85	♥ AJ1062	4♦	AP		
North HCP: 3	♦ 874	♦ 6	1. Gambling			
South HCP: 12	♣ 7432	♣ AK6	2. artificial			
Contract: 4♦ W						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ J763	♠ K85			3NT ¹	4♥
Vul: None	♥ Q76	♥ AKJ85	AP			
North HCP: 9	♦ 3	♦ J	1. Gambling			
South HCP: 16	♣ AQ982	♣ KJ64				
Contract: 4♥ S						

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ AQ104	♠ 98763	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ KQ10743	♥ 5	1. Gambling			
North HCP: 11	♦ 6	♦ K984	2. artificial			
South HCP: 3	♣ 64	♣ 1082				
Contract: 4♣ E						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ AK762	♠ 104			3NT ¹	Pass
Vul: EW	♥ 97	♥ AQJ2	4♣ ²	AP		
North HCP: 7	♦ 64	♦ KJ10875	1. Gambling			
South HCP: 11	♣ 8764	♣ 10	2. artificial			
Contract: 4♣ W						

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ KQ106	♠ 9832	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ K873	♥ AQ95	1. Gambling			
North HCP: 14	♦ AQ104	♦ 53	2. artificial			
South HCP: 7	♣ 3	♣ J72				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 49 ♠ 962 East Opens 3NT.
Dealer: E ♥ A963 West Bids 4♣ if possible.
Vul: NS ♦ A6
HCP: 8 ♣ 10863 Partner bids first.

Board: 50 ♠ 82 West Opens 3NT.
Dealer: W ♥ 9874 East Bids 4♣ if possible.
Vul: EW ♦ 9842 East Bids XA♠♠ if possible.
HCP: 1 ♣ J76 You bid first.

Board: 51 ♠ 9754 East Opens 3NT.
Dealer: E ♥ J95 West Bids 4♣ if possible.
Vul: Both ♦ J93 East Bids 4♦ if possible.
HCP: 6 ♣ A92 Partner bids first.

Board: 52 ♠ A9872 West Opens 3NT.
Dealer: W ♥ 5 East Bids 4♣ if possible.
Vul: None ♦ AJ9653
HCP: 9 ♣ 4 You bid first.

Board: 53 ♠ J52 East Opens 3NT.
Dealer: E ♥ AQ6 West Bids 4♣ if possible.
Vul: EW ♦ AJ64
HCP: 12 ♣ 1087 Partner bids first.

Board: 54 ♠ J2 West Opens 3NT.
Dealer: W ♥ 1097653 East Bids 4♣ if possible.
Vul: Both ♦ K9
HCP: 4 ♣ 742 You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ 962	♠ AK108			3NT ¹	Pass
Vul: NS	♥ A963	♥ KQ82	4♣ ²	AP		
North HCP: 8	♦ A6	♦ KQ98	1. Gambling			
South HCP: 17	♣ 10863	♣ 7	2. artificial			
Contract: 4♣ W						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ 82	♠ AJ1064	3NT ¹	Pass	4♣ ²	4♣
Vul: EW	♥ 9874	♥ QJ102	Pass	Pass	XA♣♣	AP
North HCP: 1	♦ 9842	♦ J	1. Gambling			
South HCP: 16	♣ J76	♣ AK5	2. artificial			
Contract: 4♠ X S						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ 9754	♠ AKJ8			3NT ¹	Pass
Vul: Both	♥ J95	♥ A876	4♣ ²	Pass	4♦	AP
North HCP: 6	♦ J93	♦ —	1. Gambling			
South HCP: 14	♣ A92	♣ Q8543	2. artificial			
Contract: 4♦ E						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ A9872	♠ KJ4	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ 5	♥ Q10643	1. Gambling			
North HCP: 9	♦ AJ9653	♦ KQ102	2. artificial			
South HCP: 11	♣ 4	♣ 7				
Contract: 4♣ E						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ J52	♠ AK3			3NT ¹	Pass
Vul: EW	♥ AQ6	♥ J983	4♣ ²	AP		
North HCP: 12	♦ AJ64	♦ K953	1. Gambling			
South HCP: 11	♣ 1087	♣ 64	2. artificial			
Contract: 4♣ W						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ KQ83	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ 1097653	♥ QJ8	1. Gambling			
North HCP: 4	♦ K9	♦ QJ107	2. artificial			
South HCP: 12	♣ 742	♣ J9				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 49	♠ AK108	East Opens 3NT.
Dealer: E	♥ KQ82	West Bids 4♣ if possible.
Vul: NS	♦ KQ98	
HCP: 17	♣ 7	You bid first.
Board: 50	♠ AJ1064	West Opens 3NT.
Dealer: W	♥ QJ102	East Bids 4♣ if possible.
Vul: EW	♦ J	East Bids XA♠♠ if possible.
HCP: 16	♣ AK5	Partner bids first.
Board: 51	♠ AKJ8	East Opens 3NT.
Dealer: E	♥ A876	West Bids 4♣ if possible.
Vul: Both	♦ —	East Bids 4♦ if possible.
HCP: 14	♣ Q8543	You bid first.
Board: 52	♠ KJ4	West Opens 3NT.
Dealer: W	♥ Q10643	East Bids 4♣ if possible.
Vul: None	♦ KQ102	
HCP: 11	♣ 7	Partner bids first.
Board: 53	♠ AK3	East Opens 3NT.
Dealer: E	♥ J983	West Bids 4♣ if possible.
Vul: EW	♦ K953	
HCP: 11	♣ 64	You bid first.
Board: 54	♠ KQ83	West Opens 3NT.
Dealer: W	♥ QJ8	East Bids 4♣ if possible.
Vul: Both	♦ QJ107	
HCP: 12	♣ J9	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ 962	♠ AK108			3NT ¹	Pass
Vul: NS	♥ A963	♥ KQ82	4♣ ²	AP		
North HCP: 8	♦ A6	♦ KQ98	1. Gambling			
South HCP: 17	♣ 10863	♣ 7	2. artificial			
Contract: 4♣ W						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ 82	♠ AJ1064	3NT ¹	Pass	4♣ ²	4♣
Vul: EW	♥ 9874	♥ QJ102	Pass	Pass	XA♠♠	AP
North HCP: 1	♦ 9842	♦ J	1. Gambling			
South HCP: 16	♣ J76	♣ AK5	2. artificial			
Contract: 4♠ X S						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ 9754	♠ AKJ8			3NT ¹	Pass
Vul: Both	♥ J95	♥ A876	4♣ ²	Pass	4♦	AP
North HCP: 6	♦ J93	♦ —	1. Gambling			
South HCP: 14	♣ A92	♣ Q8543	2. artificial			
Contract: 4♦ E						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ A9872	♠ KJ4	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ 5	♥ Q10643	1. Gambling			
North HCP: 9	♦ AJ9653	♦ KQ102	2. artificial			
South HCP: 11	♣ 4	♣ 7				
Contract: 4♣ E						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ J52	♠ AK3			3NT ¹	Pass
Vul: EW	♥ AQ6	♥ J983	4♣ ²	AP		
North HCP: 12	♦ AJ64	♦ K953	1. Gambling			
South HCP: 11	♣ 1087	♣ 64	2. artificial			
Contract: 4♣ W						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ KQ83	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ 1097653	♥ QJ8	1. Gambling			
North HCP: 4	♦ K9	♦ QJ107	2. artificial			
South HCP: 12	♣ 742	♣ J9				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 55 ♠ 73
Dealer: E ♥ A874
Vul: None ♦ KQ852
HCP: 9 ♣ 104

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

Partner bids first.

Board: 56 ♠ Q753
Dealer: W ♥ J43
Vul: NS ♦ 965
HCP: 4 ♣ J85

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

You bid first.

Board: 57 ♠ K972
Dealer: E ♥ AK863
Vul: Both ♦ 983
HCP: 10 ♣ 6

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

Partner bids first.

Board: 58 ♠ 92
Dealer: W ♥ AK96
Vul: None ♦ AK10974
HCP: 15 ♣ J

West Opens 3NT.

You bid first.

Board: 59 ♠ QJ
Dealer: E ♥ 95
Vul: EW ♦ AK9542
HCP: 10 ♣ 873

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

Partner bids first.

Board: 60 ♠ KQ6543
Dealer: W ♥ 97
Vul: None ♦ 954
HCP: 5 ♣ 96

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ A42			3NT ¹	Pass
Vul: None	♥ A874	♥ KQ93	4♣ ²	AP		
North HCP: 9	♦ KQ852	♦ AJ63	1. Gambling			
South HCP: 14	♣ 104	♣ 86	2. artificial			
Contract: 4♣ W						

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ Q753	♠ J10642	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ J43	♥ AKQ109	4♦	AP		
North HCP: 4	♦ 965	♦ —	1. Gambling			
South HCP: 13	♣ J85	♣ K62	2. artificial			
Contract: 4♦ W						

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ K972	♠ A10863			3NT ¹	Pass
Vul: Both	♥ AK863	♥ 104	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ 983	♦ 106	1. Gambling			
South HCP: 9	♣ 6	♣ KQ102	2. artificial			
Contract: 4♦ E						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ 92	♠ AQJ3	3NT ¹	4♦	AP	
Vul: None	♥ AK96	♥ J1073	1. Gambling			
North HCP: 15	♦ AK10974	♦ 63				
South HCP: 8	♣ J	♣ 543				
Contract: 4♦ N						

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ 1064			3NT ¹	Pass
Vul: EW	♥ 95	♥ AQJ10876	4♣ ²	AP		
North HCP: 10	♦ AK9542	♦ Q8	1. Gambling			
South HCP: 10	♣ 873	♣ J	2. artificial			
Contract: 4♣ W						

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ KQ6543	♠ 108	3NT ¹	Pass	6NT	Pass
Vul: None	♥ 97	♥ AJ1084	7NT	XN	AP	
North HCP: 5	♦ 954	♦ 10763	1. Gambling			
South HCP: 5	♣ 96	♣ 85				
Contract: 7NX W						

South hands (Practice Page)

Opps_Gambling_3N

Board: 55	♠ A42	East Opens 3NT.
Dealer: E	♥ KQ93	West Bids 4♣ if possible.
Vul: None	♦ AJ63	
HCP: 14	♣ 86	You bid first.
Board: 56	♠ J10642	West Opens 3NT.
Dealer: W	♥ AKQ109	East Bids 4♣ if possible.
Vul: NS	♦ —	West Bids 4♦ if possible.
HCP: 13	♣ K62	Partner bids first.
Board: 57	♠ A10863	East Opens 3NT.
Dealer: E	♥ 104	West Bids 4♣ if possible.
Vul: Both	♦ 106	East Bids 4♦ if possible.
HCP: 9	♣ KQ102	You bid first.
Board: 58	♠ AQJ3	West Opens 3NT.
Dealer: W	♥ J1073	
Vul: None	♦ 63	Partner bids first.
HCP: 8	♣ 543	
Board: 59	♠ 1064	East Opens 3NT.
Dealer: E	♥ AQJ10876	West Bids 4♣ if possible.
Vul: EW	♦ Q8	
HCP: 10	♣ J	You bid first.
Board: 60	♠ 108	West Opens 3NT.
Dealer: W	♥ AJ1084	East Bids 6NT if possible.
Vul: None	♦ 10763	West Bids 7NT if possible.
HCP: 5	♣ 85	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ A42			3NT ¹	Pass
Vul: None	♥ A874	♥ KQ93	4♣ ²	AP		
North HCP: 9	♦ KQ852	♦ AJ63	1. Gambling			
South HCP: 14	♣ 104	♣ 86	2. artificial			
Contract: 4♣ W						

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ Q753	♠ J10642	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ J43	♥ AKQ109	4♦	AP		
North HCP: 4	♦ 965	♦ —	1. Gambling			
South HCP: 13	♣ J85	♣ K62	2. artificial			
Contract: 4♦ W						

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ K972	♠ A10863			3NT ¹	Pass
Vul: Both	♥ AK863	♥ 104	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ 983	♦ 106	1. Gambling			
South HCP: 9	♣ 6	♣ KQ102	2. artificial			
Contract: 4♦ E						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ 92	♠ AQJ3	3NT ¹	4♦	AP	
Vul: None	♥ AK96	♥ J1073	1. Gambling			
North HCP: 15	♦ AK10974	♦ 63				
South HCP: 8	♣ J	♣ 543				
Contract: 4♦ N						

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ 1064			3NT ¹	Pass
Vul: EW	♥ 95	♥ AQJ10876	4♣ ²	AP		
North HCP: 10	♦ AK9542	♦ Q8	1. Gambling			
South HCP: 10	♣ 873	♣ J	2. artificial			
Contract: 4♣ W						

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ KQ6543	♠ 108	3NT ¹	Pass	6NT	Pass
Vul: None	♥ 97	♥ AJ1084	7NT	XN	AP	
North HCP: 5	♦ 954	♦ 10763	1. Gambling			
South HCP: 5	♣ 96	♣ 85				
Contract: 7NX W						

North hands (Practice Page)

Opps_Gambling_3N

Board: 61 ♠ AQ62 East Opens 3NT.
Dealer: E ♥ A West Bids 4♣ if possible.
Vul: EW ♦ AKJ9643
HCP: 19 ♣ J Partner bids first.

Board: 62 ♠ KQ982 West Opens 3NT.
Dealer: W ♥ K9852 East Bids 4♣ if possible.
Vul: Both ♦ 7 West Bids 4♦ if possible.
HCP: 13 ♣ AJ You bid first.

Board: 63 ♠ K1062 East Opens 3NT.
Dealer: E ♥ Q104 West Bids 4♣ if possible.
Vul: NS ♦ KQ9
HCP: 11 ♣ J32 Partner bids first.

Board: 64 ♠ A107632 West Opens 3NT.
Dealer: W ♥ AQ72 East Bids 4♣ if possible.
Vul: Both ♦ — West Bids 4♦ if possible.
HCP: 10 ♣ 864 You bid first.

Board: 65 ♠ J4 East Opens 3NT.
Dealer: E ♥ QJ103 West Bids X♠ if possible.
Vul: None ♦ J7
HCP: 9 ♣ A9732 Partner bids first.

Board: 66 ♠ A8 West Opens 3NT.
Dealer: W ♥ AJ942
Vul: EW ♦ 54 You bid first.
HCP: 15 ♣ AQ92

Opps_Gambling_3N Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ AQ62	♠ K754			3NT ¹	Pass
Vul: EW	♥ A	♥ KJ943	4♣ ²	4♦	AP	
North HCP: 19	♦ AKJ9643	♦ 8	1. Gambling			
South HCP: 7	♣ J	♣ 1042	2. artificial			
Contract: 4♦ N						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ KQ982	♠ A7	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ K9852	♥ 73	4♦	AP		
North HCP: 13	♦ 7	♦ 2	1. Gambling			
South HCP: 7	♣ AJ	♣ K9876542	2. artificial			
Contract: 4♦ W						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ K1062	♠ A93			3NT ¹	Pass
Vul: NS	♥ Q104	♥ KJ982	4♣ ²	AP		
North HCP: 11	♦ KQ9	♦ J87	1. Gambling			
South HCP: 9	♣ J32	♣ 98	2. artificial			
Contract: 4♣ W						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ A107632	♠ QJ94	3NT ¹	Pass	4♣ ²	X
Vul: Both	♥ AQ72	♥ 64	4♦	AP		
North HCP: 10	♦ —	♦ J6	1. Gambling			
South HCP: 10	♣ 864	♣ KQJ93	2. artificial			
Contract: 4♦ W						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ J4	♠ AK8532			3NT ¹	4♠
Vul: None	♥ QJ103	♥ K9762	X♠	AP		
North HCP: 9	♦ J7	♦ —	1. Gambling			
South HCP: 15	♣ A9732	♣ KQ				
Contract: 4♠X S						

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ 973	3NT ¹	4♥	AP	
Vul: EW	♥ AJ942	♥ Q10753	1. Gambling			
North HCP: 15	♦ 54	♦ 3				
South HCP: 2	♣ AQ92	♣ 8763				
Contract: 4♥ N						

South hands (Practice Page)

Opps_Gambling_3N

Board: 61	♠ K754	East Opens 3NT.
Dealer: E	♥ KJ943	West Bids 4♣ if possible.
Vul: EW	♦ 8	
HCP: 7	♣ 1042	You bid first.
Board: 62	♠ A7	West Opens 3NT.
Dealer: W	♥ 73	East Bids 4♣ if possible.
Vul: Both	♦ 2	West Bids 4♦ if possible.
HCP: 7	♣ K9876542	Partner bids first.
Board: 63	♠ A93	East Opens 3NT.
Dealer: E	♥ KJ982	West Bids 4♣ if possible.
Vul: NS	♦ J87	
HCP: 9	♣ 98	You bid first.
Board: 64	♠ QJ94	West Opens 3NT.
Dealer: W	♥ 64	East Bids 4♣ if possible.
Vul: Both	♦ J6	West Bids 4♦ if possible.
HCP: 10	♣ KQJ93	Partner bids first.
Board: 65	♠ AK8532	East Opens 3NT.
Dealer: E	♥ K9762	West Bids X♠ if possible.
Vul: None	♦ —	
HCP: 15	♣ KQ	You bid first.
Board: 66	♠ 973	West Opens 3NT.
Dealer: W	♥ Q10753	
Vul: EW	♦ 3	Partner bids first.
HCP: 2	♣ 8763	

Opps_Gambling_3N Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ AQ62	♠ K754			3NT ¹	Pass
Vul: EW	♥ A	♥ KJ943	4♣ ²	4♦	AP	
North HCP: 19	♦ AKJ9643	♦ 8	1. Gambling			
South HCP: 7	♣ J	♣ 1042	2. artificial			
Contract: 4♦ N						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ KQ982	♠ A7	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ K9852	♥ 73	4♦	AP		
North HCP: 13	♦ 7	♦ 2	1. Gambling			
South HCP: 7	♣ AJ	♣ K9876542	2. artificial			
Contract: 4♦ W						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ K1062	♠ A93			3NT ¹	Pass
Vul: NS	♥ Q104	♥ KJ982	4♣ ²	AP		
North HCP: 11	♦ KQ9	♦ J87	1. Gambling			
South HCP: 9	♣ J32	♣ 98	2. artificial			
Contract: 4♣ W						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ A107632	♠ QJ94	3NT ¹	Pass	4♣ ²	X
Vul: Both	♥ AQ72	♥ 64	4♦	AP		
North HCP: 10	♦ —	♦ J6	1. Gambling			
South HCP: 10	♣ 864	♣ KQJ93	2. artificial			
Contract: 4♦ W						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ J4	♠ AK8532			3NT ¹	4♠
Vul: None	♥ QJ103	♥ K9762	X♠	AP		
North HCP: 9	♦ J7	♦ —	1. Gambling			
South HCP: 15	♣ A9732	♣ KQ				
Contract: 4♠X S						

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ 973	3NT ¹	4♥	AP	
Vul: EW	♥ AJ942	♥ Q10753	1. Gambling			
North HCP: 15	♦ 54	♦ 3				
South HCP: 2	♣ AQ92	♣ 8763				
Contract: 4♥ N						

North hands (Practice Page)

Opps_Gambling_3N

Board: 67 ♠ Q8764
Dealer: E ♥ QJ8
Vul: Both ♦ 43
HCP: 8 ♣ K98

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

Partner bids first.

Board: 68 ♠ A6
Dealer: W ♥ QJ10943
Vul: NS ♦ 104
HCP: 10 ♣ K96

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

You bid first.

Board: 69 ♠ AQ5
Dealer: E ♥ 10874
Vul: Both ♦ AK74
HCP: 13 ♣ 93

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

Partner bids first.

Board: 70 ♠ KJ43
Dealer: W ♥ AQ
Vul: NS ♦ AQ832
HCP: 16 ♣ 95

West Opens 3NT.

You bid first.

Board: 71 ♠ QJ9
Dealer: E ♥ 62
Vul: EW ♦ KJ542
HCP: 7 ♣ 654

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

Partner bids first.

Board: 72 ♠ J10765
Dealer: W ♥ A754
Vul: None ♦ Q96
HCP: 7 ♣ 4

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ Q8764	♠ 932			3NT ¹	Pass
Vul: Both	♥ QJ8	♥ 652	4♣ ²	Pass	4♦	Pass
North HCP: 8	♦ 43	♦ 105	5♦	AP		
South HCP: 6	♣ K98	♣ AQ1052	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ A6	♠ Q94	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ QJ10943	♥ A72	4♦	AP		
North HCP: 10	♦ 104	♦ 98	1. Gambling			
South HCP: 8	♣ K96	♣ Q10875	2. artificial			
Contract: 4♦ W						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ J62			3NT ¹	Pass
Vul: Both	♥ 10874	♥ AQ953	4♣ ²	AP		
North HCP: 13	♦ AK74	♦ QJ963	1. Gambling			
South HCP: 10	♣ 93	♣ —	2. artificial			
Contract: 4♣ W						

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ KJ43	♠ 986				
Vul: NS	♥ AQ	♥ K754	3NT ¹	4♦	AP	
North HCP: 16	♦ AQ832	♦ J10976	1. Gambling			
South HCP: 4	♣ 95	♣ 6				
Contract: 4♦ N						

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ QJ9	♠ 10			3NT ¹	Pass
Vul: EW	♥ 62	♥ KQJ984	6♣	AP		
North HCP: 7	♦ KJ542	♦ Q873	1. Gambling			
South HCP: 8	♣ 654	♣ 98				
Contract: 6♣ W						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ J10765	♠ 832				
Vul: None	♥ A754	♥ QJ109	3NT ¹	Pass	4♣ ²	AP
North HCP: 7	♦ Q96	♦ KJ32	1. Gambling			
South HCP: 8	♣ 4	♣ J7	2. artificial			
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 67 ♠ 932
Dealer: E ♥ 652
Vul: Both ♦ 105
HCP: 6 ♣ AQ1052

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

You bid first.

Board: 68 ♠ Q94
Dealer: W ♥ A72
Vul: NS ♦ 98
HCP: 8 ♣ Q10875

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

Partner bids first.

Board: 69 ♠ J62
Dealer: E ♥ AQ953
Vul: Both ♦ QJ963
HCP: 10 ♣ —

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

You bid first.

Board: 70 ♠ 986
Dealer: W ♥ K754
Vul: NS ♦ J10976
HCP: 4 ♣ 6

West Opens 3NT.

Partner bids first.

Board: 71 ♠ 10
Dealer: E ♥ KQJ984
Vul: EW ♦ Q873
HCP: 8 ♣ 98

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

You bid first.

Board: 72 ♠ 832
Dealer: W ♥ QJ109
Vul: None ♦ KJ32
HCP: 8 ♣ J7

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ Q8764	♠ 932			3NT ¹	Pass
Vul: Both	♥ QJ8	♥ 652	4♣ ²	Pass	4♦	Pass
North HCP: 8	♦ 43	♦ 105	5♦	AP		
South HCP: 6	♣ K98	♣ AQ1052	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ A6	♠ Q94	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ QJ10943	♥ A72	4♦	AP		
North HCP: 10	♦ 104	♦ 98	1. Gambling			
South HCP: 8	♣ K96	♣ Q10875	2. artificial			
Contract: 4♦ W						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ J62			3NT ¹	Pass
Vul: Both	♥ 10874	♥ AQ953	4♣ ²	AP		
North HCP: 13	♦ AK74	♦ QJ963	1. Gambling			
South HCP: 10	♣ 93	♣ —	2. artificial			
Contract: 4♣ W						

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ KJ43	♠ 986				
Vul: NS	♥ AQ	♥ K754	3NT ¹	4♦	AP	
North HCP: 16	♦ AQ832	♦ J10976	1. Gambling			
South HCP: 4	♣ 95	♣ 6				
Contract: 4♦ N						

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ QJ9	♠ 10			3NT ¹	Pass
Vul: EW	♥ 62	♥ KQJ984	6♣	AP		
North HCP: 7	♦ KJ542	♦ Q873	1. Gambling			
South HCP: 8	♣ 654	♣ 98				
Contract: 6♣ W						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ J10765	♠ 832				
Vul: None	♥ A754	♥ QJ109	3NT ¹	Pass	4♣ ²	AP
North HCP: 7	♦ Q96	♦ KJ32	1. Gambling			
South HCP: 8	♣ 4	♣ J7	2. artificial			
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 73 ♠ K985
Dealer: E ♥ 86432 East Opens 3NT.
Vul: NS ♦ 84
HCP: 3 ♣ 98 Partner bids first.

Board: 74 ♠ 9753 West Opens 3NT.
Dealer: W ♥ 743 East Bids 4♣ if possible.
Vul: EW ♦ 1043 West Bids 4♦ if possible.
HCP: 2 ♣ Q32 East Bids 5♦ if possible.

You bid first.

Board: 75 ♠ KJ52 East Opens 3NT.
Dealer: E ♥ 1083
Vul: Both ♦ J8 Partner bids first.
HCP: 12 ♣ AK106

Board: 76 ♠ — West Opens 3NT.
Dealer: W ♥ AQJ9863 East Bids 4♣ if possible.
Vul: NS ♦ AJ105 East Bids X♥ if possible.
HCP: 13 ♣ J3 You bid first.

Board: 77 ♠ AQ10864 East Opens 3NT.
Dealer: E ♥ Q10862 West Bids 4♣ if possible.
Vul: EW ♦ Q
HCP: 11 ♣ J Partner bids first.

Board: 78 ♠ K73 West Opens 3NT.
Dealer: W ♥ AK107 East Bids 4♣ if possible.
Vul: Both ♦ 952 West Bids 4♦ if possible.
HCP: 13 ♣ K108 You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ K985	♠ AQ104			3NT ¹	4♦
Vul: NS	♥ 86432	♥ KJ				
North HCP: 3	♦ 84	♦ AQ1053	AP			
South HCP: 16	♣ 98	♣ 73	1. Gambling			
Contract: 4♦ S						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ 9753	♠ J8	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 743	♥ KQJ862	4♦	Pass	5♦	AP
North HCP: 2	♦ 1043	♦ 2	1. Gambling			
South HCP: 11	♣ Q32	♣ A765	2. artificial			
Contract: 5♦ W						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ KJ52	♠ AQ983			3NT ¹	4♥
Vul: Both	♥ 1083	♥ AKQ754				
North HCP: 12	♦ J8	♦ 9	AP			
South HCP: 15	♣ AK106	♣ 5	1. Gambling			
Contract: 4♥ S						

Board: 76	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ J98742	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AQJ9863	♥ 107	Pass	4♥	X♥	AP
North HCP: 13	♦ AJ105	♦ K643	1. Gambling			
South HCP: 4	♣ J3	♣ 10	2. artificial			
Contract: 4♥ X N						

Board: 77	North:	South:	West	North	East	South
Dealer: E	♠ AQ10864	♠ K952			3NT ¹	Pass
Vul: EW	♥ Q10862	♥ A97	4♣ ²	AP		
North HCP: 11	♦ Q	♦ J654	1. Gambling			
South HCP: 8	♣ J	♣ 84	2. artificial			
Contract: 4♣ W						

Board: 78	North:	South:	West	North	East	South
Dealer: W	♠ K73	♠ J854	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ AK107	♥ Q642	4♦	AP		
North HCP: 13	♦ 952	♦ 6	1. Gambling			
South HCP: 5	♣ K108	♣ Q962	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

Opps_Gambling_3N

Board: 73	♠ AQ104	East Opens 3NT.
Dealer: E	♥ KJ	
Vul: NS	♦ AQ1053	You bid first.
HCP: 16	♣ 73	
Board: 74	♠ J8	West Opens 3NT.
Dealer: W	♥ KQJ862	East Bids 4♣ if possible.
Vul: EW	♦ 2	West Bids 4♦ if possible.
HCP: 11	♣ A765	East Bids 5♦ if possible.
		Partner bids first.
Board: 75	♠ AQ983	East Opens 3NT.
Dealer: E	♥ AKQ754	
Vul: Both	♦ 9	You bid first.
HCP: 15	♣ 5	
Board: 76	♠ J98742	West Opens 3NT.
Dealer: W	♥ 107	East Bids 4♣ if possible.
Vul: NS	♦ K643	East Bids X♥ if possible.
HCP: 4	♣ 10	Partner bids first.
Board: 77	♠ K952	East Opens 3NT.
Dealer: E	♥ A97	West Bids 4♣ if possible.
Vul: EW	♦ J654	
HCP: 8	♣ 84	You bid first.
Board: 78	♠ J854	West Opens 3NT.
Dealer: W	♥ Q642	East Bids 4♣ if possible.
Vul: Both	♦ 6	West Bids 4♦ if possible.
HCP: 5	♣ Q962	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ K985	♠ AQ104			3NT ¹	4♦
Vul: NS	♥ 86432	♥ KJ				
North HCP: 3	♦ 84	♦ AQ1053	AP			
South HCP: 16	♣ 98	♣ 73	1. Gambling			
Contract: 4♦ S						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ 9753	♠ J8	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 743	♥ KQJ862	4♦	Pass	5♦	AP
North HCP: 2	♦ 1043	♦ 2	1. Gambling			
South HCP: 11	♣ Q32	♣ A765	2. artificial			
Contract: 5♦ W						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ KJ52	♠ AQ983			3NT ¹	4♥
Vul: Both	♥ 1083	♥ AKQ754				
North HCP: 12	♦ J8	♦ 9	AP			
South HCP: 15	♣ AK106	♣ 5	1. Gambling			
Contract: 4♥ S						

Board: 76	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ J98742	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AQJ9863	♥ 107	Pass	4♥	X♥	AP
North HCP: 13	♦ AJ105	♦ K643	1. Gambling			
South HCP: 4	♣ J3	♣ 10	2. artificial			
Contract: 4♥ X N						

Board: 77	North:	South:	West	North	East	South
Dealer: E	♠ AQ10864	♠ K952			3NT ¹	Pass
Vul: EW	♥ Q10862	♥ A97	4♣ ²	AP		
North HCP: 11	♦ Q	♦ J654	1. Gambling			
South HCP: 8	♣ J	♣ 84	2. artificial			
Contract: 4♣ W						

Board: 78	North:	South:	West	North	East	South
Dealer: W	♠ K73	♠ J854	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ AK107	♥ Q642	4♦	AP		
North HCP: 13	♦ 952	♦ 6	1. Gambling			
South HCP: 5	♣ K108	♣ Q962	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

Opps_Gambling_3N

Board: 79 ♠ 104
Dealer: E ♥ AJ62
Vul: None ♦ AKQJ865
HCP: 15 ♣ —

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

Partner bids first.

Board: 80 ♠ J1093
Dealer: W ♥ 8742
Vul: EW ♦ 9
HCP: 8 ♣ AK42

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

You bid first.

Board: 81 ♠ 6432
Dealer: E ♥ J65
Vul: Both ♦ J7
HCP: 7 ♣ AJ53

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

Partner bids first.

Board: 82 ♠ A1064
Dealer: W ♥ 985
Vul: None ♦ J1073
HCP: 5 ♣ 42

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

You bid first.

Board: 83 ♠ KJ10
Dealer: E ♥ AQ92
Vul: Both ♦ J965
HCP: 11 ♣ 52

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

Partner bids first.

Board: 84 ♠ K942
Dealer: W ♥ AQJ103
Vul: NS ♦ 52
HCP: 14 ♣ A6

West Opens 3NT.

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ 104	♠ AK932			3NT ¹	Pass
Vul: None	♥ AJ62	♥ K4	4♣ ²	4♦	AP	
North HCP: 15	♦ AKQJ865	♦ 109	1. Gambling			
South HCP: 11	♣ —	♣ J652	2. artificial			
Contract: 4♦ N						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ J1093	♠ AK85	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 8742	♥ AJ1065	4♦	AP		
North HCP: 8	♦ 9	♦ 2	1. Gambling			
South HCP: 12	♣ AK42	♣ 876	2. artificial			
Contract: 4♦ W						

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ 6432	♠ AK98			3NT ¹	X
Vul: Both	♥ J65	♥ AKQ3	4♣ ²	X	4♦	5♣
North HCP: 7	♦ J7	♦ 6	AP			
South HCP: 21	♣ AJ53	♣ KQ76	1. Gambling			
Contract: 5♣ S			2. artificial			

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ A1064	♠ KJ732	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ 985	♥ QJ103	4♦	Pass	5♦	AP
North HCP: 5	♦ J1073	♦ 86	1. Gambling			
South HCP: 7	♣ 42	♣ 73	2. artificial			
Contract: 5♦ W						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ KJ10	♠ 872			3NT ¹	Pass
Vul: Both	♥ AQ92	♥ K754	4♣ ²	AP		
North HCP: 11	♦ J965	♦ AK74	1. Gambling			
South HCP: 10	♣ 52	♣ 98	2. artificial			
Contract: 4♣ W						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ K942	♠ 76	3NT ¹	4♥	AP	
Vul: NS	♥ AQJ103	♥ K842	1. Gambling			
North HCP: 14	♦ 52	♦ 83				
South HCP: 6	♣ A6	♣ K10873				
Contract: 4♥ N						

South hands (Practice Page)

Opps_Gambling_3N

Board: 79	♠ AK932	East Opens 3NT.
Dealer: E	♥ K4	West Bids 4♣ if possible.
Vul: None	♦ 109	
HCP: 11	♣ J652	You bid first.

Board: 80	♠ AK85	West Opens 3NT.
Dealer: W	♥ AJ1065	East Bids 4♣ if possible.
Vul: EW	♦ 2	West Bids 4♦ if possible.
HCP: 12	♣ 876	Partner bids first.

Board: 81	♠ AK98	East Opens 3NT.
Dealer: E	♥ AKQ3	West Bids 4♣ if possible.
Vul: Both	♦ 6	East Bids 4♦ if possible.
HCP: 21	♣ KQ76	You bid first.

Board: 82	♠ KJ732	West Opens 3NT.
Dealer: W	♥ QJ103	East Bids 4♣ if possible.
Vul: None	♦ 86	West Bids 4♦ if possible.
HCP: 7	♣ 73	East Bids 5♦ if possible.
		Partner bids first.

Board: 83	♠ 872	East Opens 3NT.
Dealer: E	♥ K754	West Bids 4♣ if possible.
Vul: Both	♦ AK74	
HCP: 10	♣ 98	You bid first.

Board: 84	♠ 76	West Opens 3NT.
Dealer: W	♥ K842	
Vul: NS	♦ 83	Partner bids first.
HCP: 6	♣ K10873	

Opps_Gambling_3N Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ 104	♠ AK932			3NT ¹	Pass
Vul: None	♥ AJ62	♥ K4	4♣ ²	4♦	AP	
North HCP: 15	♦ AKQJ865	♦ 109	1. Gambling			
South HCP: 11	♣ —	♣ J652	2. artificial			
Contract: 4♦ N						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ J1093	♠ AK85	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 8742	♥ AJ1065	4♦	AP		
North HCP: 8	♦ 9	♦ 2	1. Gambling			
South HCP: 12	♣ AK42	♣ 876	2. artificial			
Contract: 4♦ W						

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ 6432	♠ AK98			3NT ¹	X
Vul: Both	♥ J65	♥ AKQ3	4♣ ²	X	4♦	5♣
North HCP: 7	♦ J7	♦ 6	AP			
South HCP: 21	♣ AJ53	♣ KQ76	1. Gambling			
Contract: 5♣ S			2. artificial			

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ A1064	♠ KJ732	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ 985	♥ QJ103	4♦	Pass	5♦	AP
North HCP: 5	♦ J1073	♦ 86	1. Gambling			
South HCP: 7	♣ 42	♣ 73	2. artificial			
Contract: 5♦ W						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ KJ10	♠ 872			3NT ¹	Pass
Vul: Both	♥ AQ92	♥ K754	4♣ ²	AP		
North HCP: 11	♦ J965	♦ AK74	1. Gambling			
South HCP: 10	♣ 52	♣ 98	2. artificial			
Contract: 4♣ W						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ K942	♠ 76	3NT ¹	4♥	AP	
Vul: NS	♥ AQJ103	♥ K842	1. Gambling			
North HCP: 14	♦ 52	♦ 83				
South HCP: 6	♣ A6	♣ K10873				
Contract: 4♥ N						

North hands (Practice Page)

Opps_Gambling_3N

Board: 85	♠ K53	East Opens 3NT.
Dealer: E	♥ 8653	West Bids 4♠ if possible.
Vul: EW	♦ 2	
HCP: 3	♣ 109532	Partner bids first.
Board: 86	♠ J76	West Opens 3NT.
Dealer: W	♥ KQ1082	East Bids 4♣ if possible.
Vul: None	♦ 102	East Bids XA♠♠ if possible.
HCP: 6	♣ 842	You bid first.
Board: 87	♠ A975432	East Opens 3NT.
Dealer: E	♥ A2	West Bids 4♣ if possible.
Vul: NS	♦ Q107	
HCP: 10	♣ 10	Partner bids first.
Board: 88	♠ KJ	West Opens 3NT.
Dealer: W	♥ QJ865	East Bids 4♣ if possible.
Vul: EW	♦ 8	West Bids 4♦ if possible.
HCP: 11	♣ KJ874	You bid first.
Board: 89	♠ KQ104	East Opens 3NT.
Dealer: E	♥ J982	West Bids 4♣ if possible.
Vul: Both	♦ 5	East Bids 4♦ if possible.
HCP: 10	♣ A863	Partner bids first.
Board: 90	♠ 1096432	West Opens 3NT.
Dealer: W	♥ Q74	East Bids 4♣ if possible.
Vul: NS	♦ K85	
HCP: 5	♣ 3	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ K53	♠ 42			3NT ¹	Pass
Vul: EW	♥ 8653	♥ AK1072				
North HCP: 3	♦ 2	♦ 1065	4♠	AP		
South HCP: 12	♣ 109532	♣ AJ4	1. Gambling			
Contract: 4♠ W						

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ J76	♠ KQ	3NT ¹	Pass	4♣ ²	5♣
Vul: None	♥ KQ1082	♥ A63	Pass	Pass	XA♠♠	AP
North HCP: 6	♦ 102	♦ 95	1. Gambling			
South HCP: 15	♣ 842	♣ KQJ1095	2. artificial			
Contract: 5♣ X S						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ A975432	♠ KJ10			3NT ¹	Pass
Vul: NS	♥ A2	♥ Q983	4♣ ²	AP		
North HCP: 10	♦ Q107	♦ K85	1. Gambling			
South HCP: 9	♣ 10	♣ 987	2. artificial			
Contract: 4♣ W						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ AQ642	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ QJ865	♥ K109	4♦	AP		
North HCP: 11	♦ 8	♦ J3	1. Gambling			
South HCP: 12	♣ KJ874	♣ Q106	2. artificial			
Contract: 4♦ W						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ KQ104	♠ AJ976			3NT ¹	Pass
Vul: Both	♥ J982	♥ AK7	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ 5	♦ 1074	1. Gambling			
South HCP: 13	♣ A863	♣ J2	2. artificial			
Contract: 4♦ E						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ 1096432	♠ AKQJ8	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ Q74	♥ K	1. Gambling			
North HCP: 5	♦ K85	♦ J97	2. artificial			
South HCP: 14	♣ 3	♣ 9862				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 85	♠ 42	East Opens 3NT.
Dealer: E	♥ AK1072	West Bids 4♠ if possible.
Vul: EW	♦ 1065	
HCP: 12	♣ AJ4	You bid first.
Board: 86	♠ KQ	West Opens 3NT.
Dealer: W	♥ A63	East Bids 4♣ if possible.
Vul: None	♦ 95	East Bids XA♠♠ if possible.
HCP: 15	♣ KQJ1095	Partner bids first.
Board: 87	♠ KJ10	East Opens 3NT.
Dealer: E	♥ Q983	West Bids 4♣ if possible.
Vul: NS	♦ K85	
HCP: 9	♣ 987	You bid first.
Board: 88	♠ AQ642	West Opens 3NT.
Dealer: W	♥ K109	East Bids 4♣ if possible.
Vul: EW	♦ J3	West Bids 4♦ if possible.
HCP: 12	♣ Q106	Partner bids first.
Board: 89	♠ AJ976	East Opens 3NT.
Dealer: E	♥ AK7	West Bids 4♣ if possible.
Vul: Both	♦ 1074	East Bids 4♦ if possible.
HCP: 13	♣ J2	You bid first.
Board: 90	♠ AKQJ8	West Opens 3NT.
Dealer: W	♥ K	East Bids 4♣ if possible.
Vul: NS	♦ J97	
HCP: 14	♣ 9862	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ K53	♠ 42			3NT ¹	Pass
Vul: EW	♥ 8653	♥ AK1072				
North HCP: 3	♦ 2	♦ 1065	4♠	AP		
South HCP: 12	♣ 109532	♣ AJ4	1. Gambling			
Contract: 4♠ W						

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ J76	♠ KQ	3NT ¹	Pass	4♣ ²	5♣
Vul: None	♥ KQ1082	♥ A63	Pass	Pass	XA♠♠	AP
North HCP: 6	♦ 102	♦ 95	1. Gambling			
South HCP: 15	♣ 842	♣ KQJ1095	2. artificial			
Contract: 5♣ X S						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ A975432	♠ KJ10			3NT ¹	Pass
Vul: NS	♥ A2	♥ Q983	4♣ ²	AP		
North HCP: 10	♦ Q107	♦ K85	1. Gambling			
South HCP: 9	♣ 10	♣ 987	2. artificial			
Contract: 4♣ W						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ AQ642	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ QJ865	♥ K109	4♦	AP		
North HCP: 11	♦ 8	♦ J3	1. Gambling			
South HCP: 12	♣ KJ874	♣ Q106	2. artificial			
Contract: 4♦ W						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ KQ104	♠ AJ976			3NT ¹	Pass
Vul: Both	♥ J982	♥ AK7	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ 5	♦ 1074	1. Gambling			
South HCP: 13	♣ A863	♣ J2	2. artificial			
Contract: 4♦ E						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ 1096432	♠ AKQJ8	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ Q74	♥ K	1. Gambling			
North HCP: 5	♦ K85	♦ J97	2. artificial			
South HCP: 14	♣ 3	♣ 9862				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 91 ♠ KQ975
Dealer: E ♥ Q7654
Vul: EW ♦ 3
HCP: 8 ♣ J3

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

Partner bids first.

Board: 92 ♠ QJ5
Dealer: W ♥ Q743
Vul: Both ♦ J83
HCP: 10 ♣ A76

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

You bid first.

Board: 93 ♠ KQ1064
Dealer: E ♥ 9
Vul: None ♦ 1043
HCP: 9 ♣ A873

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

Partner bids first.

Board: 94 ♠ 96
Dealer: W ♥ Q10985
Vul: None ♦ 63
HCP: 7 ♣ KQ105

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

You bid first.

Board: 95 ♠ AK976432
Dealer: E ♥ 6
Vul: NS ♦ 5
HCP: 10 ♣ K96

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

Partner bids first.

Board: 96 ♠ J942
Dealer: W ♥ A9
Vul: Both ♦ QJ76
HCP: 8 ♣ 743

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ KQ975	♠ AJ86			3NT ¹	Pass
Vul: EW	♥ Q7654	♥ 2	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ 3	♦ 10765	1. Gambling			
South HCP: 12	♣ J3	♣ AK64	2. artificial			
Contract: 4♦ E						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ QJ5	♠ A6	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ Q743	♥ AJ865	4♦	AP		
North HCP: 10	♦ J83	♦ 72	1. Gambling			
South HCP: 14	♣ A76	♣ KQ92	2. artificial			
Contract: 4♦ W						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ KQ1064	♠ AJ53			3NT ¹	Pass
Vul: None	♥ 9	♥ A84	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 1043	♦ 62	1. Gambling			
South HCP: 11	♣ A873	♣ Q1094	2. artificial			
Contract: 4♦ E						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ 96	♠ Q8432	3NT ¹	Pass	6NT	Pass
Vul: None	♥ Q10985	♥ J432	7NT	XN	AP	
North HCP: 7	♦ 63	♦ 8	1. Gambling			
South HCP: 4	♣ KQ105	♣ J72				
Contract: 7NX W						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ AK976432	♠ —			3NT ¹	Pass
Vul: NS	♥ 6	♥ AK1098	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ 5	♦ 832	1. Gambling			
South HCP: 11	♣ K96	♣ A8542	2. artificial			
Contract: 4♦ E						

Board: 96	North:	South:	West	North	East	South
Dealer: W	♠ J942	♠ 1085	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ A9	♥ J	1. Gambling			
North HCP: 8	♦ QJ76	♦ AK109852	2. artificial			
South HCP: 9	♣ 743	♣ J6				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 91 ♠ AJ86
Dealer: E ♥ 2
Vul: EW ♦ 10765
HCP: 12 ♣ AK64

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

You bid first.

Board: 92 ♠ A6
Dealer: W ♥ AJ865
Vul: Both ♦ 72
HCP: 14 ♣ KQ92

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

Partner bids first.

Board: 93 ♠ AJ53
Dealer: E ♥ A84
Vul: None ♦ 62
HCP: 11 ♣ Q1094

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

You bid first.

Board: 94 ♠ Q8432
Dealer: W ♥ J432
Vul: None ♦ 8
HCP: 4 ♣ J72

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

Partner bids first.

Board: 95 ♠ —
Dealer: E ♥ AK1098
Vul: NS ♦ 832
HCP: 11 ♣ A8542

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

You bid first.

Board: 96 ♠ 1085
Dealer: W ♥ J
Vul: Both ♦ AK109852
HCP: 9 ♣ J6

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ KQ975	♠ AJ86			3NT ¹	Pass
Vul: EW	♥ Q7654	♥ 2	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ 3	♦ 10765	1. Gambling			
South HCP: 12	♣ J3	♣ AK64	2. artificial			
Contract: 4♦ E						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ QJ5	♠ A6	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ Q743	♥ AJ865	4♦	AP		
North HCP: 10	♦ J83	♦ 72	1. Gambling			
South HCP: 14	♣ A76	♣ KQ92	2. artificial			
Contract: 4♦ W						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ KQ1064	♠ AJ53			3NT ¹	Pass
Vul: None	♥ 9	♥ A84	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 1043	♦ 62	1. Gambling			
South HCP: 11	♣ A873	♣ Q1094	2. artificial			
Contract: 4♦ E						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ 96	♠ Q8432	3NT ¹	Pass	6NT	Pass
Vul: None	♥ Q10985	♥ J432	7NT	XN	AP	
North HCP: 7	♦ 63	♦ 8	1. Gambling			
South HCP: 4	♣ KQ105	♣ J72				
Contract: 7NX W						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ AK976432	♠ —			3NT ¹	Pass
Vul: NS	♥ 6	♥ AK1098	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ 5	♦ 832	1. Gambling			
South HCP: 11	♣ K96	♣ A8542	2. artificial			
Contract: 4♦ E						

Board: 96	North:	South:	West	North	East	South
Dealer: W	♠ J942	♠ 1085	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ A9	♥ J	1. Gambling			
North HCP: 8	♦ QJ76	♦ AK109852	2. artificial			
South HCP: 9	♣ 743	♣ J6				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 97	♠ QJ10	East Opens 3NT.
Dealer: E	♥ 10742	West Bids 4♣ if possible.
Vul: None	♦ Q872	
HCP: 5	♣ 92	Partner bids first.
Board: 98	♠ J873	West Opens 3NT.
Dealer: W	♥ A10	East Bids 4♣ if possible.
Vul: NS	♦ A10742	
HCP: 9	♣ 42	You bid first.
Board: 99	♠ K9853	East Opens 3NT.
Dealer: E	♥ J	West Bids 4♣ if possible.
Vul: EW	♦ J	East Bids 4♦ if possible.
HCP: 8	♣ K109875	West Bids 4NT if possible.
		East Bids 5♠ if possible.
		West Bids 6♦ if possible.
		Partner bids first.
Board: 100	♠ AQ6	West Opens 3NT.
Dealer: W	♥ K7643	East Bids 4♣ if possible.
Vul: None	♦ KQ87	
HCP: 14	♣ 9	You bid first.
Board: 101	♠ 9	East Opens 3NT.
Dealer: E	♥ A98	West Bids 4♣ if possible.
Vul: NS	♦ J63	East Bids 4♦ if possible.
HCP: 8	♣ QJ9732	Partner bids first.
Board: 102	♠ Q973	West Opens 3NT.
Dealer: W	♥ AKJ3	East Bids 4♣ if possible.
Vul: Both	♦ AQ2	
HCP: 16	♣ 106	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ QJ10	♠ A64			3NT ¹	Pass
Vul: None	♥ 10742	♥ KJ9	4♣ ²	AP		
North HCP: 5	♦ Q872	♦ J1095	1. Gambling			
South HCP: 9	♣ 92	♣ 876	2. artificial			
Contract: 4♣ W						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ J873	♠ AKQ9	3NT ¹	Pass	4♣ ²	4♦
Vul: NS	♥ A10	♥ K53	AP			
North HCP: 9	♦ A10742	♦ KQJ63	1. Gambling			
South HCP: 18	♣ 42	♣ 5	2. artificial			
Contract: 4♦ S						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ K9853	♠ J1062			3NT ¹	Pass
Vul: EW	♥ J	♥ A109764	4♣ ²	Pass	4♦	Pass
North HCP: 8	♦ J	♦ 97	4NT ³	Pass	5♠	Pass
South HCP: 5	♣ K109875	♣ 2	6♦	AP		
Contract: 6♦ E			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ AQ6	♠ K54	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ K7643	♥ Q2	1. Gambling			
North HCP: 14	♦ KQ87	♦ 962	2. artificial			
South HCP: 6	♣ 9	♣ J8542				
Contract: 4♣ E						

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ J10532			3NT ¹	Pass
Vul: NS	♥ A98	♥ KJ32	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ J63	♦ 9	1. Gambling			
South HCP: 9	♣ QJ9732	♣ A104	2. artificial			
Contract: 4♦ E						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ Q973	♠ AKJ2	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ AKJ3	♥ 4	1. Gambling			
North HCP: 16	♦ AQ2	♦ KJ76	2. artificial			
South HCP: 13	♣ 106	♣ J942				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 97	♠ A64	East Opens 3NT.
Dealer: E	♥ KJ9	West Bids 4♣ if possible.
Vul: None	♦ J1095	
HCP: 9	♣ 876	You bid first.
Board: 98	♠ AKQ9	West Opens 3NT.
Dealer: W	♥ K53	East Bids 4♣ if possible.
Vul: NS	♦ KQJ63	
HCP: 18	♣ 5	Partner bids first.
Board: 99	♠ J1062	East Opens 3NT.
Dealer: E	♥ A109764	West Bids 4♣ if possible.
Vul: EW	♦ 97	East Bids 4♦ if possible.
HCP: 5	♣ 2	West Bids 4NT if possible.
		East Bids 5♠ if possible.
		West Bids 6♦ if possible.
		You bid first.
Board: 100	♠ K54	West Opens 3NT.
Dealer: W	♥ Q2	East Bids 4♣ if possible.
Vul: None	♦ 962	
HCP: 6	♣ J8542	Partner bids first.
Board: 101	♠ J10532	East Opens 3NT.
Dealer: E	♥ KJ32	West Bids 4♣ if possible.
Vul: NS	♦ 9	East Bids 4♦ if possible.
HCP: 9	♣ A104	You bid first.
Board: 102	♠ AKJ2	West Opens 3NT.
Dealer: W	♥ 4	East Bids 4♣ if possible.
Vul: Both	♦ KJ76	
HCP: 13	♣ J942	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ QJ10	♠ A64			3NT ¹	Pass
Vul: None	♥ 10742	♥ KJ9	4♣ ²	AP		
North HCP: 5	♦ Q872	♦ J1095	1. Gambling			
South HCP: 9	♣ 92	♣ 876	2. artificial			
Contract: 4♣ W						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ J873	♠ AKQ9	3NT ¹	Pass	4♣ ²	4♦
Vul: NS	♥ A10	♥ K53	AP			
North HCP: 9	♦ A10742	♦ KQJ63	1. Gambling			
South HCP: 18	♣ 42	♣ 5	2. artificial			
Contract: 4♦ S						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ K9853	♠ J1062	4♣ ²	Pass	4♦	Pass
Vul: EW	♥ J	♥ A109764	4NT ³	Pass	5♠	Pass
North HCP: 8	♦ J	♦ 97	6♦	AP		
South HCP: 5	♣ K109875	♣ 2	1. Gambling			
Contract: 6♦ E			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ AQ6	♠ K54	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ K7643	♥ Q2	1. Gambling			
North HCP: 14	♦ KQ87	♦ 962	2. artificial			
South HCP: 6	♣ 9	♣ J8542				
Contract: 4♣ E						

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ J10532			3NT ¹	Pass
Vul: NS	♥ A98	♥ KJ32	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ J63	♦ 9	1. Gambling			
South HCP: 9	♣ QJ9732	♣ A104	2. artificial			
Contract: 4♦ E						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ Q973	♠ AKJ2	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ AKJ3	♥ 4	1. Gambling			
North HCP: 16	♦ AQ2	♦ KJ76	2. artificial			
South HCP: 13	♣ 106	♣ J942				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 103	♠ A8	East Opens 3NT.
Dealer: E	♥ KQ982	West Bids 4♣ if possible.
Vul: NS	♦ K106	
HCP: 12	♣ 872	Partner bids first.

Board: 104	♠ Q83	West Opens 3NT.
Dealer: W	♥ Q96	East Bids 4♣ if possible.
Vul: Both	♦ 7	West Bids 4♦ if possible.
HCP: 6	♣ Q108762	You bid first.

Board: 105	♠ K8	East Opens 3NT.
Dealer: E	♥ AQ8765	West Bids 4♣ if possible.
Vul: None	♦ 982	East Bids 4♦ if possible.
HCP: 9	♣ 65	Partner bids first.

Board: 106	♠ AK976	West Opens 3NT.
Dealer: W	♥ J86	East Bids 4♣ if possible.
Vul: EW	♦ J	West Bids 4♦ if possible.
HCP: 12	♣ K986	You bid first.

Board: 107	♠ AK94	East Opens 3NT.
Dealer: E	♥ Q	West Bids 4♣ if possible.
Vul: Both	♦ J54	East Bids 4♦ if possible.
HCP: 15	♣ KQ932	Partner bids first.

Board: 108	♠ AQJ10	West Opens 3NT.
Dealer: W	♥ AKQ97	East Bids 4♣ if possible.
Vul: None	♦ A5	
HCP: 20	♣ 83	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ KJ76			3NT ¹	Pass
Vul: NS	♥ KQ982	♥ A76	4♣ ²	AP		
North HCP: 12	♦ K106	♦ Q9543	1. Gambling			
South HCP: 10	♣ 872	♣ 5	2. artificial			
Contract: 4♣ W						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ Q83	♠ KJ105	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ Q96	♥ AJ852	4♦	AP		
North HCP: 6	♦ 7	♦ 104	1. Gambling			
South HCP: 13	♣ Q108762	♣ A5	2. artificial			
Contract: 4♦ W						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ QJ963			3NT ¹	Pass
Vul: None	♥ AQ8765	♥ 43	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 982	♦ 10	1. Gambling			
South HCP: 11	♣ 65	♣ AKJ32	2. artificial			
Contract: 4♦ E						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ AK976	♠ QJ102	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ J86	♥ AK10	4♦	AP		
North HCP: 12	♦ J	♦ 9875	1. Gambling			
South HCP: 10	♣ K986	♣ 43	2. artificial			
Contract: 4♦ W						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ AK94	♠ 10872			3NT ¹	Pass
Vul: Both	♥ Q	♥ A76543	4♣ ²	X	4♦	AP
North HCP: 15	♦ J54	♦ 8	1. Gambling			
South HCP: 8	♣ KQ932	♣ A8	2. artificial			
Contract: 4♦ E						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ AQJ10	♠ K965	3NT ¹	X	4♣ ²	AP
Vul: None	♥ AKQ97	♥ 432	1. Gambling			
North HCP: 20	♦ A5	♦ Q98	2. artificial			
South HCP: 5	♣ 83	♣ 642				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 103	♠ KJ76	East Opens 3NT.
Dealer: E	♥ A76	West Bids 4♣ if possible.
Vul: NS	♦ Q9543	
HCP: 10	♣ 5	You bid first.

Board: 104	♠ KJ105	West Opens 3NT.
Dealer: W	♥ AJ852	East Bids 4♣ if possible.
Vul: Both	♦ 104	West Bids 4♦ if possible.
HCP: 13	♣ A5	Partner bids first.

Board: 105	♠ QJ963	East Opens 3NT.
Dealer: E	♥ 43	West Bids 4♣ if possible.
Vul: None	♦ 10	East Bids 4♦ if possible.
HCP: 11	♣ AKJ32	You bid first.

Board: 106	♠ QJ102	West Opens 3NT.
Dealer: W	♥ AK10	East Bids 4♣ if possible.
Vul: EW	♦ 9875	West Bids 4♦ if possible.
HCP: 10	♣ 43	Partner bids first.

Board: 107	♠ 10872	East Opens 3NT.
Dealer: E	♥ A76543	West Bids 4♣ if possible.
Vul: Both	♦ 8	East Bids 4♦ if possible.
HCP: 8	♣ A8	You bid first.

Board: 108	♠ K965	West Opens 3NT.
Dealer: W	♥ 432	East Bids 4♣ if possible.
Vul: None	♦ Q98	
HCP: 5	♣ 642	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ KJ76			3NT ¹	Pass
Vul: NS	♥ KQ982	♥ A76	4♣ ²	AP		
North HCP: 12	♦ K106	♦ Q9543	1. Gambling			
South HCP: 10	♣ 872	♣ 5	2. artificial			
Contract: 4♣ W						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ Q83	♠ KJ105	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ Q96	♥ AJ852	4♦	AP		
North HCP: 6	♦ 7	♦ 104	1. Gambling			
South HCP: 13	♣ Q108762	♣ A5	2. artificial			
Contract: 4♦ W						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ QJ963			3NT ¹	Pass
Vul: None	♥ AQ8765	♥ 43	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 982	♦ 10	1. Gambling			
South HCP: 11	♣ 65	♣ AKJ32	2. artificial			
Contract: 4♦ E						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ AK976	♠ QJ102	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ J86	♥ AK10	4♦	AP		
North HCP: 12	♦ J	♦ 9875	1. Gambling			
South HCP: 10	♣ K986	♣ 43	2. artificial			
Contract: 4♦ W						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ AK94	♠ 10872			3NT ¹	Pass
Vul: Both	♥ Q	♥ A76543	4♣ ²	X	4♦	AP
North HCP: 15	♦ J54	♦ 8	1. Gambling			
South HCP: 8	♣ KQ932	♣ A8	2. artificial			
Contract: 4♦ E						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ AQJ10	♠ K965	3NT ¹	X	4♣ ²	AP
Vul: None	♥ AKQ97	♥ 432	1. Gambling			
North HCP: 20	♦ A5	♦ Q98	2. artificial			
South HCP: 5	♣ 83	♣ 642				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 109 ♠ A9832
Dealer: E ♥ Q106
Vul: NS ♦ 85
HCP: 8 ♣ Q87

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

Partner bids first.

Board: 110 ♠ J43
Dealer: W ♥ 963
Vul: None ♦ J62
HCP: 2 ♣ 8764

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

You bid first.

Board: 111 ♠ A
Dealer: E ♥ AJ106
Vul: NS ♦ 86
HCP: 16 ♣ AK7652

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

Partner bids first.

Board: 112 ♠ 73
Dealer: W ♥ 10753
Vul: EW ♦ J743
HCP: 4 ♣ K95

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

You bid first.

Board: 113 ♠ A1087543
Dealer: E ♥ 86
Vul: None ♦ 53
HCP: 4 ♣ 74

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

Partner bids first.

Board: 114 ♠ 1097
Dealer: W ♥ Q1094
Vul: EW ♦ J10962
HCP: 4 ♣ J

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ A9832	♠ KQ6			3NT ¹	Pass
Vul: NS	♥ Q106	♥ A8732	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ 85	♦ 972	1. Gambling			
South HCP: 9	♣ Q87	♣ 94	2. artificial			
Contract: 4♦ E						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ J43	♠ AKQ2	3NT ¹	Pass	4♣ ²	4♥
Vul: None	♥ 963	♥ AKJ875	AP			
North HCP: 2	♦ J62	♦ 10	1. Gambling			
South HCP: 17	♣ 8764	♣ 103	2. artificial			
Contract: 4♥ S						

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ A	♠ KQ1095			3NT ¹	Pass
Vul: NS	♥ AJ106	♥ Q754	4♣ ²	5♣	Pass	Pass
North HCP: 16	♦ 86	♦ 5	XA♠♠	AP		
South HCP: 7	♣ AK7652	♣ 983	1. Gambling			
Contract: 5♣ X N			2. artificial			

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ AK652	3NT ¹	Pass	4♣ ²	4♠
Vul: EW	♥ 10753	♥ AQ6	Pass	Pass	XA♠♠	AP
North HCP: 4	♦ J743	♦ 5	1. Gambling			
South HCP: 14	♣ K95	♣ J1073	2. artificial			
Contract: 4♠ X S						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ A1087543	♠ K96			3NT ¹	Pass
Vul: None	♥ 86	♥ QJ1074	4♣ ²	AP		
North HCP: 4	♦ 53	♦ AQJ8	1. Gambling			
South HCP: 13	♣ 74	♣ 3	2. artificial			
Contract: 4♣ W						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ 1097	♠ AJ5	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ Q1094	♥ A752	1. Gambling			
North HCP: 4	♦ J10962	♦ 8753	2. artificial			
South HCP: 9	♣ J	♣ 107				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 109 ♠ KQ6
Dealer: E ♥ A8732
Vul: NS ♦ 972
HCP: 9 ♣ 94

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

You bid first.

Board: 110 ♠ AKQ2
Dealer: W ♥ AKJ875
Vul: None ♦ 10
HCP: 17 ♣ 103

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

Partner bids first.

Board: 111 ♠ KQ1095
Dealer: E ♥ Q754
Vul: NS ♦ 5
HCP: 7 ♣ 983

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

You bid first.

Board: 112 ♠ AK652
Dealer: W ♥ AQ6
Vul: EW ♦ 5
HCP: 14 ♣ J1073

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

Partner bids first.

Board: 113 ♠ K96
Dealer: E ♥ QJ1074
Vul: None ♦ AQJ8
HCP: 13 ♣ 3

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

You bid first.

Board: 114 ♠ AJ5
Dealer: W ♥ A752
Vul: EW ♦ 8753
HCP: 9 ♣ 107

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ A9832	♠ KQ6			3NT ¹	Pass
Vul: NS	♥ Q106	♥ A8732	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ 85	♦ 972	1. Gambling			
South HCP: 9	♣ Q87	♣ 94	2. artificial			
Contract: 4♦ E						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ J43	♠ AKQ2	3NT ¹	Pass	4♣ ²	4♥
Vul: None	♥ 963	♥ AKJ875	AP			
North HCP: 2	♦ J62	♦ 10	1. Gambling			
South HCP: 17	♣ 8764	♣ 103	2. artificial			
Contract: 4♥ S						

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ A	♠ KQ1095			3NT ¹	Pass
Vul: NS	♥ AJ106	♥ Q754	4♣ ²	5♣	Pass	Pass
North HCP: 16	♦ 86	♦ 5	XA♠♠	AP		
South HCP: 7	♣ AK7652	♣ 983	1. Gambling			
Contract: 5♣ X N			2. artificial			

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ AK652	3NT ¹	Pass	4♣ ²	4♠
Vul: EW	♥ 10753	♥ AQ6	Pass	Pass	XA♠♠	AP
North HCP: 4	♦ J743	♦ 5	1. Gambling			
South HCP: 14	♣ K95	♣ J1073	2. artificial			
Contract: 4♠ X S						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ A1087543	♠ K96			3NT ¹	Pass
Vul: None	♥ 86	♥ QJ1074	4♣ ²	AP		
North HCP: 4	♦ 53	♦ AQJ8	1. Gambling			
South HCP: 13	♣ 74	♣ 3	2. artificial			
Contract: 4♣ W						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ 1097	♠ AJ5	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ Q1094	♥ A752	1. Gambling			
North HCP: 4	♦ J10962	♦ 8753	2. artificial			
South HCP: 9	♣ J	♣ 107				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 115 ♠ 952
Dealer: E ♥ AK5
Vul: Both ♦ 9875
HCP: 7 ♣ 762

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

Partner bids first.

Board: 116 ♠ Q8742
Dealer: W ♥ A6
Vul: NS ♦ A32
HCP: 10 ♣ 1054

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

You bid first.

Board: 117 ♠ AK1053
Dealer: E ♥ 93
Vul: EW ♦ Q10653
HCP: 9 ♣ 6

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

Partner bids first.

Board: 118 ♠ K9765
Dealer: W ♥ 53
Vul: Both ♦ 42
HCP: 8 ♣ KQ62

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

You bid first.

Board: 119 ♠ AKJ1063
Dealer: E ♥ 10873
Vul: None ♦ 62
HCP: 12 ♣ A

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

Partner bids first.

Board: 120 ♠ J1096
Dealer: W ♥ AQ73
Vul: EW ♦ Q87
HCP: 9 ♣ 93

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ 952	♠ AK87			3NT ¹	Pass
Vul: Both	♥ AK5	♥ 973	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ 9875	♦ 6	1. Gambling			
South HCP: 12	♣ 762	♣ AJ1085	2. artificial			
Contract: 4♦ E						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ Q8742	♠ K106			3NT ¹	Pass
Vul: NS	♥ A6	♥ KQJ10943	4♣ ²	Pass	4♣ ²	AP
North HCP: 10	♦ A32	♦ 764	1. Gambling			
South HCP: 9	♣ 1054	♣ —	2. artificial			
Contract: 4♣ E						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ AK1053	♠ J92			3NT ¹	Pass
Vul: EW	♥ 93	♥ A10542	4♣ ²	AP		
North HCP: 9	♦ Q10653	♦ K72	1. Gambling			
South HCP: 8	♣ 6	♣ 107	2. artificial			
Contract: 4♣ W						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ K9765	♠ AQ1032			3NT ¹	Pass
Vul: Both	♥ 53	♥ J762	4♦	Pass	5♦	AP
North HCP: 8	♦ 42	♦ 106	1. Gambling			
South HCP: 7	♣ KQ62	♣ 83	2. artificial			
Contract: 5♦ W						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ AKJ1063	♠ Q95			3NT ¹	Pass
Vul: None	♥ 10873	♥ AJ5	4♣ ²	4♣	AP	
North HCP: 12	♦ 62	♦ 103	1. Gambling			
South HCP: 10	♣ A	♣ QJ765	2. artificial			
Contract: 4♠ N						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ J1096	♠ AQ753			3NT ¹	Pass
Vul: EW	♥ AQ73	♥ 5	4♣ ²	4♣		
North HCP: 9	♦ Q87	♦ AKJ109	1. Gambling			
South HCP: 14	♣ 93	♣ 42	2. artificial			
Contract: 4♠ S						

South hands (Practice Page)

Opps_Gambling_3N

Board: 115 ♠ AK87
Dealer: E ♥ 973
Vul: Both ♦ 6
HCP: 12 ♣ AJ1085

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

You bid first.

Board: 116 ♠ K106
Dealer: W ♥ KQJ10943
Vul: NS ♦ 764
HCP: 9 ♣ —

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

Partner bids first.

Board: 117 ♠ J92
Dealer: E ♥ A10542
Vul: EW ♦ K72
HCP: 8 ♣ 107

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

You bid first.

Board: 118 ♠ AQ1032
Dealer: W ♥ J762
Vul: Both ♦ 106
HCP: 7 ♣ 83

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

Partner bids first.

Board: 119 ♠ Q95
Dealer: E ♥ AJ5
Vul: None ♦ 103
HCP: 10 ♣ QJ765

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

You bid first.

Board: 120 ♠ AQ753
Dealer: W ♥ 5
Vul: EW ♦ AKJ109
HCP: 14 ♣ 42

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ 952	♠ AK87			3NT ¹	Pass
Vul: Both	♥ AK5	♥ 973	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ 9875	♦ 6	1. Gambling			
South HCP: 12	♣ 762	♣ AJ1085	2. artificial			
Contract: 4♦ E						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ Q8742	♠ K106			3NT ¹	Pass
Vul: NS	♥ A6	♥ KQJ10943	4♣ ²	Pass	4♣ ²	AP
North HCP: 10	♦ A32	♦ 764	1. Gambling			
South HCP: 9	♣ 1054	♣ —	2. artificial			
Contract: 4♣ E						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ AK1053	♠ J92			3NT ¹	Pass
Vul: EW	♥ 93	♥ A10542	4♣ ²	AP		
North HCP: 9	♦ Q10653	♦ K72	1. Gambling			
South HCP: 8	♣ 6	♣ 107	2. artificial			
Contract: 4♣ W						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ K9765	♠ AQ1032			3NT ¹	Pass
Vul: Both	♥ 53	♥ J762	4♦	Pass	5♦	AP
North HCP: 8	♦ 42	♦ 106	1. Gambling			
South HCP: 7	♣ KQ62	♣ 83	2. artificial			
Contract: 5♦ W						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ AKJ1063	♠ Q95			3NT ¹	Pass
Vul: None	♥ 10873	♥ AJ5	4♣ ²	4♣	AP	
North HCP: 12	♦ 62	♦ 103	1. Gambling			
South HCP: 10	♣ A	♣ QJ765	2. artificial			
Contract: 4♠ N						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ J1096	♠ AQ753			3NT ¹	Pass
Vul: EW	♥ AQ73	♥ 5	4♣ ²	4♣	AP	
North HCP: 9	♦ Q87	♦ AKJ109	1. Gambling			
South HCP: 14	♣ 93	♣ 42	2. artificial			
Contract: 4♠ S						

North hands (Practice Page)

Opps_Gambling_3N

Board: 121	♠ AKQ953	East Opens 3NT.
Dealer: E	♥ KQ53	West Bids 4♣ if possible.
Vul: Both	♦ 8	
HCP: 14	♣ 109	Partner bids first.

Board: 122	♠ AQ64	West Opens 3NT.
Dealer: W	♥ AK1086	East Bids 4♣ if possible.
Vul: None	♦ J2	
HCP: 14	♣ 86	You bid first.

Board: 123	♠ Q7	East Opens 3NT.
Dealer: E	♥ A109743	
Vul: Both	♦ QJ10	Partner bids first.
HCP: 9	♣ 95	

Board: 124	♠ A5	West Opens 3NT.
Dealer: W	♥ A83	East Bids 4♣ if possible.
Vul: None	♦ J643	
HCP: 9	♣ 10643	You bid first.

Board: 125	♠ K654	East Opens 3NT.
Dealer: E	♥ 10874	West Bids 4♣ if possible.
Vul: NS	♦ J95	East Bids 4♦ if possible.
HCP: 8	♣ A4	Partner bids first.

Board: 126	♠ AK953	West Opens 3NT.
Dealer: W	♥ KQ764	East Bids 4♣ if possible.
Vul: EW	♦ 3	
HCP: 12	♣ 94	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ AKQ953	♠ 1076			3NT ¹	Pass
Vul: Both	♥ KQ53	♥ A98	4♣ ²	4♠	AP	
North HCP: 14	♦ 8	♦ KQJ105	1. Gambling			
South HCP: 10	♣ 109	♣ 62	2. artificial			
Contract: 4♠ N						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ AQ64	♠ 1087			3NT ¹	Pass
Vul: None	♥ AK1086	♥ 7432			4♣ ²	AP
North HCP: 14	♦ J2	♦ Q1093	1. Gambling			
South HCP: 2	♣ 86	♣ 103	2. artificial			
Contract: 4♣ E						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ AKJ8			3NT ¹	4♦
Vul: Both	♥ A109743	♥ KQ			AP	
North HCP: 9	♦ QJ10	♦ AK7532	1. Gambling			
South HCP: 20	♣ 95	♣ 3				
Contract: 4♦ S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ A5	♠ KQJ84			3NT ¹	Pass
Vul: None	♥ A83	♥ K6542			4♣ ²	AP
North HCP: 9	♦ J643	♦ K5	1. Gambling			
South HCP: 12	♣ 10643	♣ 5	2. artificial			
Contract: 4♣ E						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ K654	♠ AQJ973			3NT ¹	Pass
Vul: NS	♥ 10874	♥ KQJ2	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ J95	♦ —	1. Gambling			
South HCP: 13	♣ A4	♣ 953	2. artificial			
Contract: 4♦ E						

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ AK953	♠ QJ10742			3NT ¹	Pass
Vul: EW	♥ KQ764	♥ A52			4♣ ²	AP
North HCP: 12	♦ 3	♦ A84	1. Gambling			
South HCP: 11	♣ 94	♣ 5	2. artificial			
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 121	♠ 1076	East Opens 3NT.
Dealer: E	♥ A98	West Bids 4♣ if possible.
Vul: Both	♦ KQJ105	
HCP: 10	♣ 62	You bid first.

Board: 122	♠ 1087	West Opens 3NT.
Dealer: W	♥ 7432	East Bids 4♣ if possible.
Vul: None	♦ Q1093	
HCP: 2	♣ 103	Partner bids first.

Board: 123	♠ AKJ8	East Opens 3NT.
Dealer: E	♥ KQ	
Vul: Both	♦ AK7532	You bid first.
HCP: 20	♣ 3	

Board: 124	♠ KQJ84	West Opens 3NT.
Dealer: W	♥ K6542	East Bids 4♣ if possible.
Vul: None	♦ K5	
HCP: 12	♣ 5	Partner bids first.

Board: 125	♠ AQJ973	East Opens 3NT.
Dealer: E	♥ KQJ2	West Bids 4♣ if possible.
Vul: NS	♦ —	East Bids 4♦ if possible.
HCP: 13	♣ 953	You bid first.

Board: 126	♠ QJ10742	West Opens 3NT.
Dealer: W	♥ A52	East Bids 4♣ if possible.
Vul: EW	♦ A84	
HCP: 11	♣ 5	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ AKQ953	♠ 1076			3NT ¹	Pass
Vul: Both	♥ KQ53	♥ A98	4♣ ²	4♠	AP	
North HCP: 14	♦ 8	♦ KQJ105	1. Gambling			
South HCP: 10	♣ 109	♣ 62	2. artificial			
Contract: 4♠ N						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ AQ64	♠ 1087			3NT ¹	Pass
Vul: None	♥ AK1086	♥ 7432			4♣ ²	AP
North HCP: 14	♦ J2	♦ Q1093	1. Gambling			
South HCP: 2	♣ 86	♣ 103	2. artificial			
Contract: 4♣ E						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ Q7	♠ AKJ8			3NT ¹	4♦
Vul: Both	♥ A109743	♥ KQ			AP	
North HCP: 9	♦ QJ10	♦ AK7532	1. Gambling			
South HCP: 20	♣ 95	♣ 3				
Contract: 4♦ S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ A5	♠ KQJ84			3NT ¹	Pass
Vul: None	♥ A83	♥ K6542			4♣ ²	AP
North HCP: 9	♦ J643	♦ K5	1. Gambling			
South HCP: 12	♣ 10643	♣ 5	2. artificial			
Contract: 4♣ E						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ K654	♠ AQJ973			3NT ¹	Pass
Vul: NS	♥ 10874	♥ KQJ2	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ J95	♦ —	1. Gambling			
South HCP: 13	♣ A4	♣ 953	2. artificial			
Contract: 4♦ E						

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ AK953	♠ QJ10742			3NT ¹	Pass
Vul: EW	♥ KQ764	♥ A52			4♣ ²	AP
North HCP: 12	♦ 3	♦ A84	1. Gambling			
South HCP: 11	♣ 94	♣ 5	2. artificial			
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 127 ♠ K9642
Dealer: E ♥ A10653
Vul: None ♦ 97
HCP: 9 ♣ Q

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

Partner bids first.

Board: 128 ♠ 8
Dealer: W ♥ QJ98
Vul: NS ♦ 10864
HCP: 6 ♣ K942

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

You bid first.

Board: 129 ♠ KQJ98
Dealer: E ♥ 73
Vul: EW ♦ 862
HCP: 7 ♣ J98

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

Partner bids first.

Board: 130 ♠ 8752
Dealer: W ♥ J1098
Vul: Both ♦ 942
HCP: 1 ♣ 98

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

You bid first.

Board: 131 ♠ AKQ108
Dealer: E ♥ A
Vul: NS ♦ 5
HCP: 18 ♣ AJ10432

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

Partner bids first.

Board: 132 ♠ QJ97
Dealer: W ♥ A73
Vul: Both ♦ 109532
HCP: 7 ♣ 7

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ K9642	♠ QJ8			3NT ¹	Pass
Vul: None	♥ A10653	♥ KQJ9	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 97	♦ 1032	1. Gambling			
South HCP: 9	♣ Q	♣ 763	2. artificial			
Contract: 4♦ E						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ KQ106542	3NT ¹	Pass	4♣ ²	4♠
Vul: NS	♥ QJ98	♥ A6	AP			
North HCP: 6	♦ 10864	♦ —	1. Gambling			
South HCP: 14	♣ K942	♣ AJ75	2. artificial			
Contract: 4♠ S						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ KQJ98	♠ A10762			3NT ¹	Pass
Vul: EW	♥ 73	♥ K1064	4♣ ²	AP		
North HCP: 7	♦ 862	♦ A4	1. Gambling			
South HCP: 11	♣ J98	♣ 52	2. artificial			
Contract: 4♣ W						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ 8752	♠ AKQ	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ J1098	♥ 7653	4♦	Pass	Pass	X
North HCP: 1	♦ 942	♦ J76	AP			
South HCP: 17	♣ 98	♣ AK2	1. Gambling			
Contract: 4♦ X W			2. artificial			

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ AKQ108	♠ 6532	4♣ ²	5♣	3NT ¹	Pass
Vul: NS	♥ A	♥ KQ7642	XA♣♣	Pass	Pass	Pass
North HCP: 18	♦ 5	♦ 92	AP		5♦	X♦
South HCP: 5	♣ AJ10432	♣ 9	1. Gambling			
Contract: 5♦ X E			2. artificial			

Board: 132	North:	South:	West	North	East	South
Dealer: W	♠ QJ97	♠ 8654	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ A73	♥ 10854	1. Gambling			
North HCP: 7	♦ 109532	♦ AKJ6	2. artificial			
South HCP: 8	♣ 7	♣ 10				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 127 ♠ QJ8
Dealer: E ♥ KQJ9
Vul: None ♦ 1032
HCP: 9 ♣ 763

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

You bid first.

Board: 128 ♠ KQ106542
Dealer: W ♥ A6
Vul: NS ♦ —
HCP: 14 ♣ AJ75

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

Partner bids first.

Board: 129 ♠ A10762
Dealer: E ♥ K1064
Vul: EW ♦ A4
HCP: 11 ♣ 52

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

You bid first.

Board: 130 ♠ AKQ
Dealer: W ♥ 7653
Vul: Both ♦ J76
HCP: 17 ♣ AK2

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

Partner bids first.

Board: 131 ♠ 6532
Dealer: E ♥ KQ7642
Vul: NS ♦ 92
HCP: 5 ♣ 9

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

You bid first.

Board: 132 ♠ 8654
Dealer: W ♥ 10854
Vul: Both ♦ AKJ6
HCP: 8 ♣ 10

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ K9642	♠ QJ8			3NT ¹	Pass
Vul: None	♥ A10653	♥ KQJ9	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 97	♦ 1032	1. Gambling			
South HCP: 9	♣ Q	♣ 763	2. artificial			
Contract: 4♦ E						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ KQ106542	3NT ¹	Pass	4♣ ²	4♠
Vul: NS	♥ QJ98	♥ A6	AP			
North HCP: 6	♦ 10864	♦ —	1. Gambling			
South HCP: 14	♣ K942	♣ AJ75	2. artificial			
Contract: 4♠ S						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ KQJ98	♠ A10762			3NT ¹	Pass
Vul: EW	♥ 73	♥ K1064	4♣ ²	AP		
North HCP: 7	♦ 862	♦ A4	1. Gambling			
South HCP: 11	♣ J98	♣ 52	2. artificial			
Contract: 4♣ W						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ 8752	♠ AKQ	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ J1098	♥ 7653	4♦	Pass	Pass	X
North HCP: 1	♦ 942	♦ J76	AP			
South HCP: 17	♣ 98	♣ AK2	1. Gambling			
Contract: 4♦ X W			2. artificial			

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ AKQ108	♠ 6532	4♣ ²	5♣	3NT ¹	Pass
Vul: NS	♥ A	♥ KQ7642	XA♣♣	Pass	Pass	Pass
North HCP: 18	♦ 5	♦ 92	AP		5♦	X♦
South HCP: 5	♣ AJ10432	♣ 9	1. Gambling			
Contract: 5♦ X E			2. artificial			

Board: 132	North:	South:	West	North	East	South
Dealer: W	♠ QJ97	♠ 8654	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ A73	♥ 10854	1. Gambling			
North HCP: 7	♦ 109532	♦ AKJ6	2. artificial			
South HCP: 8	♣ 7	♣ 10				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 133	♠ KJ53	East Opens 3NT.
Dealer: E	♥ A75	West Bids 4♣ if possible.
Vul: None	♦ QJ95	
HCP: 11	♣ 83	Partner bids first.

Board: 134	♠ KJ63	West Opens 3NT.
Dealer: W	♥ AQ7	
Vul: EW	♦ —	You bid first.
HCP: 16	♣ AQ8652	

Board: 135	♠ J962	East Opens 3NT.
Dealer: E	♥ KQ83	West Bids 4♣ if possible.
Vul: Both	♦ 1064	East Bids 4♦ if possible.
HCP: 9	♣ QJ	Partner bids first.

Board: 136	♠ AQ653	West Opens 3NT.
Dealer: W	♥ 976	East Bids 4♣ if possible.
Vul: None	♦ A52	
HCP: 10	♣ 42	You bid first.

Board: 137	♠ 7	East Opens 3NT.
Dealer: E	♥ KQJ5432	West Bids 4♦ if possible.
Vul: NS	♦ 5	
HCP: 14	♣ AKJ9	Partner bids first.

Board: 138	♠ Q4	West Opens 3NT.
Dealer: W	♥ K9862	East Bids 4♣ if possible.
Vul: Both	♦ KJ2	
HCP: 10	♣ J87	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ KJ53	♠ A7			3NT ¹	Pass
Vul: None	♥ A75	♥ QJ432	4♣ ²	AP		
North HCP: 11	♦ QJ95	♦ 10764	1. Gambling			
South HCP: 8	♣ 83	♣ J10	2. artificial			
Contract: 4♣ W						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ KJ63	♠ Q1054			3NT ¹	4♣ AP
Vul: EW	♥ AQ7	♥ J1064	1. Gambling			
North HCP: 16	♦ —	♦ 9765				
South HCP: 4	♣ AQ8652	♣ J				
Contract: 4♣ N						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ J962	♠ KQ53			3NT ¹	Pass
Vul: Both	♥ KQ83	♥ J107	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 1064	♦ 8	1. Gambling			
South HCP: 13	♣ QJ	♣ AK987	2. artificial			
Contract: 4♦ E						

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ AQ653	♠ 9			3NT ¹	Pass
Vul: None	♥ 976	♥ K8542	4♣ ²	AP		
North HCP: 10	♦ A52	♦ KJ107	1. Gambling			
South HCP: 8	♣ 42	♣ J53	2. artificial			
Contract: 4♣ E						

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ KJ1042			3NT ¹	Pass
Vul: NS	♥ KQJ5432	♥ 1096	4♦ ²	4♥	AP	
North HCP: 14	♦ 5	♦ 7	1. Gambling			
South HCP: 4	♣ AKJ9	♣ 10643	2. artificial			
Contract: 4♥ N						

Board: 138	North:	South:	West	North	East	South
Dealer: W	♠ Q4	♠ AK96			3NT ¹	Pass
Vul: Both	♥ K9862	♥ A75	4♣ ²	AP		
North HCP: 10	♦ KJ2	♦ A63	1. Gambling			
South HCP: 15	♣ J87	♣ 965	2. artificial			
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 133	♠ A7	East Opens 3NT.
Dealer: E	♥ QJ432	West Bids 4♣ if possible.
Vul: None	♦ 10764	
HCP: 8	♣ J10	You bid first.

Board: 134	♠ Q1054	West Opens 3NT.
Dealer: W	♥ J1064	
Vul: EW	♦ 9765	Partner bids first.
HCP: 4	♣ J	

Board: 135	♠ KQ53	East Opens 3NT.
Dealer: E	♥ J107	West Bids 4♣ if possible.
Vul: Both	♦ 8	East Bids 4♦ if possible.
HCP: 13	♣ AK987	You bid first.

Board: 136	♠ 9	West Opens 3NT.
Dealer: W	♥ K8542	East Bids 4♣ if possible.
Vul: None	♦ KJ107	
HCP: 8	♣ J53	Partner bids first.

Board: 137	♠ KJ1042	East Opens 3NT.
Dealer: E	♥ 1096	West Bids 4♦ if possible.
Vul: NS	♦ 7	
HCP: 4	♣ 10643	You bid first.

Board: 138	♠ AK96	West Opens 3NT.
Dealer: W	♥ A75	East Bids 4♣ if possible.
Vul: Both	♦ A63	
HCP: 15	♣ 965	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ KJ53	♠ A7			3NT ¹	Pass
Vul: None	♥ A75	♥ QJ432	4♣ ²	AP		
North HCP: 11	♦ QJ95	♦ 10764	1. Gambling			
South HCP: 8	♣ 83	♣ J10	2. artificial			
Contract: 4♣ W						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ KJ63	♠ Q1054			3NT ¹	4♣ AP
Vul: EW	♥ AQ7	♥ J1064	1. Gambling			
North HCP: 16	♦ —	♦ 9765				
South HCP: 4	♣ AQ8652	♣ J				
Contract: 4♣ N						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ J962	♠ KQ53			3NT ¹	Pass
Vul: Both	♥ KQ83	♥ J107	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ 1064	♦ 8	1. Gambling			
South HCP: 13	♣ QJ	♣ AK987	2. artificial			
Contract: 4♦ E						

Board: 136	North:	South:	West	North	East	South
Dealer: W	♠ AQ653	♠ 9			3NT ¹	Pass
Vul: None	♥ 976	♥ K8542	4♣ ²	AP		
North HCP: 10	♦ A52	♦ KJ107	1. Gambling			
South HCP: 8	♣ 42	♣ J53	2. artificial			
Contract: 4♣ E						

Board: 137	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ KJ1042			3NT ¹	Pass
Vul: NS	♥ KQJ5432	♥ 1096	4♦ ²	4♥	AP	
North HCP: 14	♦ 5	♦ 7	1. Gambling			
South HCP: 4	♣ AKJ9	♣ 10643	2. artificial			
Contract: 4♥ N						

Board: 138	North:	South:	West	North	East	South
Dealer: W	♠ Q4	♠ AK96			3NT ¹	Pass
Vul: Both	♥ K9862	♥ A75	4♣ ²	AP		
North HCP: 10	♦ KJ2	♦ A63	1. Gambling			
South HCP: 15	♣ J87	♣ 965	2. artificial			
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 139 ♠ AQ108
Dealer: E ♥ 53
Vul: None ♦ 92
HCP: 13 ♣ AQJ62

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

Partner bids first.

Board: 140 ♠ AK106
Dealer: W ♥ Q1083
Vul: NS ♦ 7
HCP: 12 ♣ K1042

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

You bid first.

Board: 141 ♠ A1092
Dealer: E ♥ AKJ109843
Vul: None ♦ —
HCP: 12 ♣ 8

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

Partner bids first.

Board: 142 ♠ 1095
Dealer: W ♥ A943
Vul: NS ♦ 64
HCP: 4 ♣ 10642

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

You bid first.

Board: 143 ♠ KQ107
Dealer: E ♥ KJ3
Vul: Both ♦ 10
HCP: 13 ♣ A10754

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

Partner bids first.

Board: 144 ♠ A1062
Dealer: W ♥ AK105
Vul: NS ♦ 9
HCP: 11 ♣ 9742

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ AQ108	♠ J6			3NT ¹	Pass
Vul: None	♥ 53	♥ AJ642	4♣ ²	X	4♦	AP
North HCP: 13	♦ 92	♦ J107	1. Gambling			
South HCP: 7	♣ AQJ62	♣ 1043	2. artificial			
Contract: 4♦ E						

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ AK106	♠ 98742	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ Q1083	♥ 92	4♦	AP		
North HCP: 12	♦ 7	♦ 106	1. Gambling			
South HCP: 7	♣ K1042	♣ AQJ8	2. artificial			
Contract: 4♦ W						

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ A1092	♠ KQJ8763			3NT ¹	Pass
Vul: None	♥ AKJ109843	♥ —	4♣ ²	4♥	AP	
North HCP: 12	♦ —	♦ 10964	1. Gambling			
South HCP: 6	♣ 8	♣ 107	2. artificial			
Contract: 4♥ N						

Board: 142	North:	South:	West	North	East	South
Dealer: W	♠ 1095	♠ KJ	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ A943	♥ KQ10752	4♦	Pass	5♦	AP
North HCP: 4	♦ 64	♦ 95	1. Gambling			
South HCP: 11	♣ 10642	♣ Q53	2. artificial			
Contract: 5♦ W						

Board: 143	North:	South:	West	North	East	South
Dealer: E	♠ KQ107	♠ AJ982			3NT ¹	Pass
Vul: Both	♥ KJ3	♥ Q1095	4♣ ²	X	4♦	AP
North HCP: 13	♦ 10	♦ 52	1. Gambling			
South HCP: 10	♣ A10754	♣ K2	2. artificial			
Contract: 4♦ E						

Board: 144	North:	South:	West	North	East	South
Dealer: W	♠ A1062	♠ J94	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AK105	♥ QJ43	4♦	AP		
North HCP: 11	♦ 9	♦ 10652	1. Gambling			
South HCP: 8	♣ 9742	♣ A6	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

Opps_Gambling_3N

Board: 139 ♠ J6
Dealer: E ♥ AJ642
Vul: None ♦ J107
HCP: 7 ♣ 1043

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

You bid first.

Board: 140 ♠ 98742
Dealer: W ♥ 92
Vul: NS ♦ 106
HCP: 7 ♣ AQJ8

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

Partner bids first.

Board: 141 ♠ KQJ8763
Dealer: E ♥ —
Vul: None ♦ 10964
HCP: 6 ♣ 107

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

You bid first.

Board: 142 ♠ KJ
Dealer: W ♥ KQ10752
Vul: NS ♦ 95
HCP: 11 ♣ Q53

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

Partner bids first.

Board: 143 ♠ AJ982
Dealer: E ♥ Q1095
Vul: Both ♦ 52
HCP: 10 ♣ K2

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

You bid first.

Board: 144 ♠ J94
Dealer: W ♥ QJ43
Vul: NS ♦ 10652
HCP: 8 ♣ A6

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: E	♠ AQ108	♠ J6			3NT ¹	Pass
Vul: None	♥ 53	♥ AJ642	4♣ ²	X	4♦	AP
North HCP: 13	♦ 92	♦ J107	1. Gambling			
South HCP: 7	♣ AQJ62	♣ 1043	2. artificial			
Contract: 4♦ E						

Board: 140	North:	South:	West	North	East	South
Dealer: W	♠ AK106	♠ 98742	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ Q1083	♥ 92	4♦	AP		
North HCP: 12	♦ 7	♦ 106	1. Gambling			
South HCP: 7	♣ K1042	♣ AQJ8	2. artificial			
Contract: 4♦ W						

Board: 141	North:	South:	West	North	East	South
Dealer: E	♠ A1092	♠ KQJ8763			3NT ¹	Pass
Vul: None	♥ AKJ109843	♥ —	4♣ ²	4♥	AP	
North HCP: 12	♦ —	♦ 10964	1. Gambling			
South HCP: 6	♣ 8	♣ 107	2. artificial			
Contract: 4♥ N						

Board: 142	North:	South:	West	North	East	South
Dealer: W	♠ 1095	♠ KJ	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ A943	♥ KQ10752	4♦	Pass	5♦	AP
North HCP: 4	♦ 64	♦ 95	1. Gambling			
South HCP: 11	♣ 10642	♣ Q53	2. artificial			
Contract: 5♦ W						

Board: 143	North:	South:	West	North	East	South
Dealer: E	♠ KQ107	♠ AJ982			3NT ¹	Pass
Vul: Both	♥ KJ3	♥ Q1095	4♣ ²	X	4♦	AP
North HCP: 13	♦ 10	♦ 52	1. Gambling			
South HCP: 10	♣ A10754	♣ K2	2. artificial			
Contract: 4♦ E						

Board: 144	North:	South:	West	North	East	South
Dealer: W	♠ A1062	♠ J94	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AK105	♥ QJ43	4♦	AP		
North HCP: 11	♦ 9	♦ 10652	1. Gambling			
South HCP: 8	♣ 9742	♣ A6	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

Opps_Gambling_3N

Board: 145	♠ Q83	East Opens 3NT.
Dealer: E	♥ 8632	West Bids 4♣ if possible.
Vul: Both	♦ A10862	
HCP: 6	♣ 9	Partner bids first.

Board: 146	♠ AQ	West Opens 3NT.
Dealer: W	♥ 854	East Bids 4♣ if possible.
Vul: None	♦ J106543	
HCP: 8	♣ J8	You bid first.

Board: 147	♠ A4	East Opens 3NT.
Dealer: E	♥ KQ86	West Bids 4♣ if possible.
Vul: EW	♦ A109832	
HCP: 13	♣ 10	Partner bids first.

Board: 148	♠ A865	West Opens 3NT.
Dealer: W	♥ K1083	East Bids 4♣ if possible.
Vul: Both	♦ AK8	
HCP: 14	♣ 43	You bid first.

Board: 149	♠ KJ1073	East Opens 3NT.
Dealer: E	♥ KQ	West Bids 4♣ if possible.
Vul: None	♦ AK83	
HCP: 16	♣ 43	Partner bids first.

Board: 150	♠ AKQJ	West Opens 3NT.
Dealer: W	♥ KJ6	East Bids 4♣ if possible.
Vul: NS	♦ 1093	West Bids 4♦ if possible.
HCP: 17	♣ K98	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ Q83	♠ K52			3NT ¹	Pass
Vul: Both	♥ 8632	♥ 5	4♣ ²	AP		
North HCP: 6	♦ A10862	♦ QJ943	1. Gambling			
South HCP: 7	♣ 9	♣ J1083	2. artificial			
Contract: 4♣ W						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ J1082	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ 854	♥ AQJ109	1. Gambling			
North HCP: 8	♦ J106543	♦ K	2. artificial			
South HCP: 11	♣ J8	♣ 1076				
Contract: 4♣ E						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ KJ876	4♣ ²	4♦	3NT ¹	Pass
Vul: EW	♥ KQ86	♥ J95432	AP		Pass	5♦
North HCP: 13	♦ A109832	♦ KQ	1. Gambling			
South HCP: 10	♣ 10	♣ —	2. artificial			
Contract: 5♦ N						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ A865	♠ K10	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ K1083	♥ AQ72	1. Gambling			
North HCP: 14	♦ AK8	♦ QJ9764	2. artificial			
South HCP: 12	♣ 43	♣ 9				
Contract: 4♣ E						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ KJ1073	♠ A4	4♣ ²	4♣	3NT ¹	Pass
Vul: None	♥ KQ	♥ J1083	AP			
North HCP: 16	♦ AK83	♦ J942	1. Gambling			
South HCP: 6	♣ 43	♣ 1087	2. artificial			
Contract: 4♠ N						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ	♠ 10986	3NT ¹	X	4♣ ²	Pass
Vul: NS	♥ KJ6	♥ A87	4♦	Pass	Pass	X
North HCP: 17	♦ 1093	♦ 852	AP			
South HCP: 6	♣ K98	♣ Q43	1. Gambling			
Contract: 4♦ X W			2. artificial			

South hands (Practice Page)

Opps_Gambling_3N

Board: 145	♠ K52	East Opens 3NT.
Dealer: E	♥ 5	West Bids 4♣ if possible.
Vul: Both	♦ QJ943	
HCP: 7	♣ J1083	You bid first.

Board: 146	♠ J1082	West Opens 3NT.
Dealer: W	♥ AQJ109	East Bids 4♣ if possible.
Vul: None	♦ K	
HCP: 11	♣ 1076	Partner bids first.

Board: 147	♠ KJ876	East Opens 3NT.
Dealer: E	♥ J95432	West Bids 4♣ if possible.
Vul: EW	♦ KQ	
HCP: 10	♣ —	You bid first.

Board: 148	♠ K10	West Opens 3NT.
Dealer: W	♥ AQ72	East Bids 4♣ if possible.
Vul: Both	♦ QJ9764	
HCP: 12	♣ 9	Partner bids first.

Board: 149	♠ A4	East Opens 3NT.
Dealer: E	♥ J1083	West Bids 4♣ if possible.
Vul: None	♦ J942	
HCP: 6	♣ 1087	You bid first.

Board: 150	♠ 10986	West Opens 3NT.
Dealer: W	♥ A87	East Bids 4♣ if possible.
Vul: NS	♦ 852	West Bids 4♦ if possible.
HCP: 6	♣ Q43	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ Q83	♠ K52			3NT ¹	Pass
Vul: Both	♥ 8632	♥ 5	4♣ ²	AP		
North HCP: 6	♦ A10862	♦ QJ943	1. Gambling			
South HCP: 7	♣ 9	♣ J1083	2. artificial			
Contract: 4♣ W						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ J1082	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ 854	♥ AQJ109	1. Gambling			
North HCP: 8	♦ J106543	♦ K	2. artificial			
South HCP: 11	♣ J8	♣ 1076				
Contract: 4♣ E						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ KJ876	4♣ ²	4♦	3NT ¹	Pass
Vul: EW	♥ KQ86	♥ J95432	AP		Pass	5♦
North HCP: 13	♦ A109832	♦ KQ	1. Gambling			
South HCP: 10	♣ 10	♣ —	2. artificial			
Contract: 5♦ N						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ A865	♠ K10	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ K1083	♥ AQ72	1. Gambling			
North HCP: 14	♦ AK8	♦ QJ9764	2. artificial			
South HCP: 12	♣ 43	♣ 9				
Contract: 4♣ E						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ KJ1073	♠ A4	4♣ ²	4♣	3NT ¹	Pass
Vul: None	♥ KQ	♥ J1083	AP			
North HCP: 16	♦ AK83	♦ J942	1. Gambling			
South HCP: 6	♣ 43	♣ 1087	2. artificial			
Contract: 4♠ N						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ	♠ 10986	3NT ¹	X	4♣ ²	Pass
Vul: NS	♥ KJ6	♥ A87	4♦	Pass	Pass	X
North HCP: 17	♦ 1093	♦ 852	AP			
South HCP: 6	♣ K98	♣ Q43	1. Gambling			
Contract: 4♦ X W			2. artificial			

North hands (Practice Page)

Opps_Gambling_3N

Board: 151 ♠ AKQ98
Dealer: E ♥ 8
Vul: Both ♦ J954
HCP: 13 ♣ K92

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

Partner bids first.

Board: 152 ♠ Q10
Dealer: W ♥ K8743
Vul: None ♦ AJ104
HCP: 11 ♣ J8

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

You bid first.

Board: 153 ♠ KQJ82
Dealer: E ♥ 2
Vul: NS ♦ 4
HCP: 11 ♣ KQ10753

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

Partner bids first.

Board: 154 ♠ AQ8
Dealer: W ♥ Q986
Vul: EW ♦ 1053
HCP: 8 ♣ 873

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

You bid first.

Board: 155 ♠ J1082
Dealer: E ♥ 1092
Vul: None ♦ KQ1086
HCP: 6 ♣ 3

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

Partner bids first.

Board: 156 ♠ QJ94
Dealer: W ♥ K975
Vul: NS ♦ 7643
HCP: 6 ♣ 9

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ AKQ98	♠ 54			3NT ¹	Pass
Vul: Both	♥ 8	♥ AQ9432	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ J954	♦ —	1. Gambling			
South HCP: 11	♣ K92	♣ AJ876	2. artificial			
Contract: 4♦ E						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ Q10	♠ AJ9743			3NT ¹	Pass
Vul: None	♥ K8743	♥ A65	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ AJ104	♦ Q63	1. Gambling			
South HCP: 11	♣ J8	♣ 10	2. artificial			
Contract: 4♣ E						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ KQJ82	♠ A943			3NT ¹	Pass
Vul: NS	♥ 2	♥ KJ973	4♣ ²	X	4♦	AP
North HCP: 11	♦ 4	♦ J3	1. Gambling			
South HCP: 13	♣ KQ10753	♣ A6	2. artificial			
Contract: 4♦ E						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ AQ8	♠ J10973			3NT ¹	Pass
Vul: EW	♥ Q986	♥ A1073	4♦	AP	4♣ ²	Pass
North HCP: 8	♦ 1053	♦ 8	1. Gambling			
South HCP: 12	♣ 873	♣ AK2	2. artificial			
Contract: 4♦ W						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ J1082	♠ K75			3NT ¹	Pass
Vul: None	♥ 1092	♥ K643	4♣ ²	AP		
North HCP: 6	♦ KQ1086	♦ AJ942	1. Gambling			
South HCP: 11	♣ 3	♣ 7	2. artificial			
Contract: 4♣ W						

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ QJ94	♠ AK			3NT ¹	Pass
Vul: NS	♥ K975	♥ A2	4♣ ²	AP	4♦	
North HCP: 6	♦ 7643	♦ AKQ1085	1. Gambling			
South HCP: 20	♣ 9	♣ 764	2. artificial			
Contract: 4♦ S						

South hands (Practice Page)

Opps_Gambling_3N

Board: 151 ♠ 54
Dealer: E ♥ AQ9432
Vul: Both ♦ —
HCP: 11 ♣ AJ876

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

You bid first.

Board: 152 ♠ AJ9743
Dealer: W ♥ A65
Vul: None ♦ Q63
HCP: 11 ♣ 10

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

Partner bids first.

Board: 153 ♠ A943
Dealer: E ♥ KJ973
Vul: NS ♦ J3
HCP: 13 ♣ A6

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

You bid first.

Board: 154 ♠ J10973
Dealer: W ♥ A1073
Vul: EW ♦ 8
HCP: 12 ♣ AK2

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

Partner bids first.

Board: 155 ♠ K75
Dealer: E ♥ K643
Vul: None ♦ AJ942
HCP: 11 ♣ 7

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

You bid first.

Board: 156 ♠ AK
Dealer: W ♥ A2
Vul: NS ♦ AKQ1085
HCP: 20 ♣ 764

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ AKQ98	♠ 54			3NT ¹	Pass
Vul: Both	♥ 8	♥ AQ9432	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ J954	♦ —	1. Gambling			
South HCP: 11	♣ K92	♣ AJ876	2. artificial			
Contract: 4♦ E						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ Q10	♠ AJ9743			3NT ¹	Pass
Vul: None	♥ K8743	♥ A65	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ AJ104	♦ Q63	1. Gambling			
South HCP: 11	♣ J8	♣ 10	2. artificial			
Contract: 4♣ E						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ KQJ82	♠ A943			3NT ¹	Pass
Vul: NS	♥ 2	♥ KJ973	4♣ ²	X	4♦	AP
North HCP: 11	♦ 4	♦ J3	1. Gambling			
South HCP: 13	♣ KQ10753	♣ A6	2. artificial			
Contract: 4♦ E						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ AQ8	♠ J10973			3NT ¹	Pass
Vul: EW	♥ Q986	♥ A1073	4♦	AP	4♣ ²	Pass
North HCP: 8	♦ 1053	♦ 8	1. Gambling			
South HCP: 12	♣ 873	♣ AK2	2. artificial			
Contract: 4♦ W						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ J1082	♠ K75			3NT ¹	Pass
Vul: None	♥ 1092	♥ K643	4♣ ²	AP		
North HCP: 6	♦ KQ1086	♦ AJ942	1. Gambling			
South HCP: 11	♣ 3	♣ 7	2. artificial			
Contract: 4♣ W						

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ QJ94	♠ AK			3NT ¹	Pass
Vul: NS	♥ K975	♥ A2	4♣ ²	AP	4♦	
North HCP: 6	♦ 7643	♦ AKQ1085	1. Gambling			
South HCP: 20	♣ 9	♣ 764	2. artificial			
Contract: 4♦ S						

North hands (Practice Page)

Opps_Gambling_3N

Board: 157	♠ AJ4	East Opens 3NT.
Dealer: E	♥ AKJ1064	West Bids 4♣ if possible.
Vul: Both	♦ J4	
HCP: 17	♣ QJ	Partner bids first.

Board: 158	♠ AJ64	West Opens 3NT.
Dealer: W	♥ 62	East Bids 4♣ if possible.
Vul: NS	♦ AQ764	
HCP: 12	♣ J5	You bid first.

Board: 159	♠ AK943	East Opens 3NT.
Dealer: E	♥ J65	West Bids 4♣ if possible.
Vul: Both	♦ AQJ7	
HCP: 15	♣ 5	Partner bids first.

Board: 160	♠ AKJ1083	West Opens 3NT.
Dealer: W	♥ Q865	East Bids X♠ if possible.
Vul: None	♦ K	
HCP: 14	♣ J9	You bid first.

Board: 161	♠ 974	East Opens 3NT.
Dealer: E	♥ K1054	West Bids 4♣ if possible.
Vul: EW	♦ A93	
HCP: 7	♣ 1042	Partner bids first.

Board: 162	♠ KQ863	West Opens 3NT.
Dealer: W	♥ Q64	East Bids 4♣ if possible.
Vul: Both	♦ 10976	
HCP: 7	♣ 9	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ AJ4	♠ K98			3NT ¹	Pass
Vul: Both	♥ AKJ1064	♥ 8	4♣ ²	4♥	AP	
North HCP: 17	♦ J4	♦ 105	1. Gambling			
South HCP: 7	♣ QJ	♣ A987654	2. artificial			
Contract: 4♥ N						

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ AJ64	♠ K83			3NT ¹	Pass
Vul: NS	♥ 62	♥ AKJ1087	4♣ ²	AP		
North HCP: 12	♦ AQ764	♦ K	1. Gambling			
South HCP: 14	♣ J5	♣ 842	2. artificial			
Contract: 4♣ E						

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ AK943	♠ 10			3NT ¹	Pass
Vul: Both	♥ J65	♥ AQ10943	4♣ ²	AP		
North HCP: 15	♦ AQJ7	♦ K84	1. Gambling			
South HCP: 9	♣ 5	♣ 1042	2. artificial			
Contract: 4♣ W						

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ AKJ1083	♠ 752			3NT ¹	Pass
Vul: None	♥ Q865	♥ AJ107	4♣	X♣	AP	
North HCP: 14	♦ K	♦ A85	1. Gambling			
South HCP: 9	♣ J9	♣ 765				
Contract: 4♠X N						

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ 974	♠ AKQ106			3NT ¹	Pass
Vul: EW	♥ K1054	♥ J976	4♣ ²	AP		
North HCP: 7	♦ A93	♦ J72	1. Gambling			
South HCP: 11	♣ 1042	♣ 7	2. artificial			
Contract: 4♣ W						

Board: 162	North:	South:	West	North	East	South
Dealer: W	♠ KQ863	♠ A75			3NT ¹	Pass
Vul: Both	♥ Q64	♥ AK53	4♣ ²	5♣		
North HCP: 7	♦ 10976	♦ 3	AP			
South HCP: 17	♣ 9	♣ KQJ62	1. Gambling			
Contract: 5♣ S			2. artificial			

South hands (Practice Page)

Opps_Gambling_3N

Board: 157	♠ K98	East Opens 3NT.
Dealer: E	♥ 8	West Bids 4♣ if possible.
Vul: Both	♦ 105	
HCP: 7	♣ A987654	You bid first.

Board: 158	♠ K83	West Opens 3NT.
Dealer: W	♥ AKJ1087	East Bids 4♣ if possible.
Vul: NS	♦ K	
HCP: 14	♣ 842	Partner bids first.

Board: 159	♠ 10	East Opens 3NT.
Dealer: E	♥ AQ10943	West Bids 4♣ if possible.
Vul: Both	♦ K84	
HCP: 9	♣ 1042	You bid first.

Board: 160	♠ 752	West Opens 3NT.
Dealer: W	♥ AJ107	East Bids X♠ if possible.
Vul: None	♦ A85	
HCP: 9	♣ 765	Partner bids first.

Board: 161	♠ AKQ106	East Opens 3NT.
Dealer: E	♥ J976	West Bids 4♣ if possible.
Vul: EW	♦ J72	
HCP: 11	♣ 7	You bid first.

Board: 162	♠ A75	West Opens 3NT.
Dealer: W	♥ AK53	East Bids 4♣ if possible.
Vul: Both	♦ 3	
HCP: 17	♣ KQJ62	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ AJ4	♠ K98			3NT ¹	Pass
Vul: Both	♥ AKJ1064	♥ 8	4♣ ²	4♥	AP	
North HCP: 17	♦ J4	♦ 105	1. Gambling			
South HCP: 7	♣ QJ	♣ A987654	2. artificial			
Contract: 4♥ N						

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ AJ64	♠ K83			3NT ¹	Pass
Vul: NS	♥ 62	♥ AKJ1087	4♣ ²	AP		
North HCP: 12	♦ AQ764	♦ K	1. Gambling			
South HCP: 14	♣ J5	♣ 842	2. artificial			
Contract: 4♣ E						

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ AK943	♠ 10			3NT ¹	Pass
Vul: Both	♥ J65	♥ AQ10943	4♣ ²	AP		
North HCP: 15	♦ AQJ7	♦ K84	1. Gambling			
South HCP: 9	♣ 5	♣ 1042	2. artificial			
Contract: 4♣ W						

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ AKJ1083	♠ 752			3NT ¹	Pass
Vul: None	♥ Q865	♥ AJ107	4♣	X♣	AP	
North HCP: 14	♦ K	♦ A85	1. Gambling			
South HCP: 9	♣ J9	♣ 765				
Contract: 4♠X N						

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ 974	♠ AKQ106			3NT ¹	Pass
Vul: EW	♥ K1054	♥ J976	4♣ ²	AP		
North HCP: 7	♦ A93	♦ J72	1. Gambling			
South HCP: 11	♣ 1042	♣ 7	2. artificial			
Contract: 4♣ W						

Board: 162	North:	South:	West	North	East	South
Dealer: W	♠ KQ863	♠ A75			3NT ¹	Pass
Vul: Both	♥ Q64	♥ AK53	4♣ ²	5♣		
North HCP: 7	♦ 10976	♦ 3	AP			
South HCP: 17	♣ 9	♣ KQJ62	1. Gambling			
Contract: 5♣ S			2. artificial			

North hands (Practice Page)

Opps_Gambling_3N

Board: 163	♠ AQ643	East Opens 3NT.
Dealer: E	♥ Q97	West Bids 4♣ if possible.
Vul: None	♦ 9874	
HCP: 8	♣ 8	Partner bids first.

Board: 164	♠ K1076	West Opens 3NT.
Dealer: W	♥ 953	East Bids 4♣ if possible.
Vul: NS	♦ AKQ3	
HCP: 12	♣ 94	You bid first.

Board: 165	♠ AJ973	East Opens 3NT.
Dealer: E	♥ A4	West Bids 4♣ if possible.
Vul: Both	♦ AK92	
HCP: 16	♣ 65	Partner bids first.

Board: 166	♠ QJ862	West Opens 3NT.
Dealer: W	♥ K1032	East Bids 4♣ if possible.
Vul: None	♦ KQ107	
HCP: 11	♣ —	You bid first.

Board: 167	♠ KQ6	East Opens 3NT.
Dealer: E	♥ J4	
Vul: NS	♦ KJ9865	Partner bids first.
HCP: 10	♣ 63	

Board: 168	♠ QJ74	West Opens 3NT.
Dealer: W	♥ KQ9873	East Bids 4♣ if possible.
Vul: EW	♦ A2	
HCP: 12	♣ 10	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ AQ643	♠ J10872			3NT ¹	Pass
Vul: None	♥ Q97	♥ A	4♣ ²	AP		
North HCP: 8	♦ 9874	♦ A53	1. Gambling			
South HCP: 10	♣ 8	♣ J1053	2. artificial			
Contract: 4♣ W						

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ K1076	♠ AQ853			3NT ¹	Pass
Vul: NS	♥ 953	♥ K1084	4♣ ²	AP		
North HCP: 12	♦ AKQ3	♦ 954	1. Gambling			
South HCP: 9	♣ 94	♣ 8	2. artificial			
Contract: 4♣ E						

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ AJ973	♠ 8			3NT ¹	Pass
Vul: Both	♥ A4	♥ KJ108765	4♣ ²	4♠	AP	
North HCP: 16	♦ AK92	♦ J763	1. Gambling			
South HCP: 5	♣ 65	♣ 2	2. artificial			
Contract: 4♠ N						

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ QJ862	♠ 1075			3NT ¹	Pass
Vul: None	♥ K1032	♥ Q9865	4♣ ²	AP		
North HCP: 11	♦ KQ107	♦ 95	1. Gambling			
South HCP: 3	♣ —	♣ J104	2. artificial			
Contract: 4♣ E						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ A932			3NT ¹	4♥
Vul: NS	♥ J4	♥ AKQ105	AP			
North HCP: 10	♦ KJ9865	♦ Q4	1. Gambling			
South HCP: 15	♣ 63	♣ 52				
Contract: 4♥ S						

Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ QJ74	♠ A85			3NT ¹	Pass
Vul: EW	♥ KQ9873	♥ J654	4♣ ²	AP		
North HCP: 12	♦ A2	♦ 973	1. Gambling			
South HCP: 6	♣ 10	♣ J54	2. artificial			
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 163	♠ J10872	East Opens 3NT.
Dealer: E	♥ A	West Bids 4♣ if possible.
Vul: None	♦ A53	
HCP: 10	♣ J1053	You bid first.
Board: 164	♠ AQ853	West Opens 3NT.
Dealer: W	♥ K1084	East Bids 4♣ if possible.
Vul: NS	♦ 954	
HCP: 9	♣ 8	Partner bids first.
Board: 165	♠ 8	East Opens 3NT.
Dealer: E	♥ KJ108765	West Bids 4♣ if possible.
Vul: Both	♦ J763	
HCP: 5	♣ 2	You bid first.
Board: 166	♠ 1075	West Opens 3NT.
Dealer: W	♥ Q9865	East Bids 4♣ if possible.
Vul: None	♦ 95	
HCP: 3	♣ J104	Partner bids first.
Board: 167	♠ A932	East Opens 3NT.
Dealer: E	♥ AKQ105	
Vul: NS	♦ Q4	You bid first.
HCP: 15	♣ 52	
Board: 168	♠ A85	West Opens 3NT.
Dealer: W	♥ J654	East Bids 4♣ if possible.
Vul: EW	♦ 973	
HCP: 6	♣ J54	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ AQ643	♠ J10872			3NT ¹	Pass
Vul: None	♥ Q97	♥ A	4♣ ²	AP		
North HCP: 8	♦ 9874	♦ A53	1. Gambling			
South HCP: 10	♣ 8	♣ J1053	2. artificial			
Contract: 4♣ W						

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ K1076	♠ AQ853			3NT ¹	Pass
Vul: NS	♥ 953	♥ K1084	4♣ ²	AP		
North HCP: 12	♦ AKQ3	♦ 954	1. Gambling			
South HCP: 9	♣ 94	♣ 8	2. artificial			
Contract: 4♣ E						

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ AJ973	♠ 8			3NT ¹	Pass
Vul: Both	♥ A4	♥ KJ108765	4♣ ²	4♠	AP	
North HCP: 16	♦ AK92	♦ J763	1. Gambling			
South HCP: 5	♣ 65	♣ 2	2. artificial			
Contract: 4♠ N						

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ QJ862	♠ 1075			3NT ¹	Pass
Vul: None	♥ K1032	♥ Q9865	4♣ ²	AP		
North HCP: 11	♦ KQ107	♦ 95	1. Gambling			
South HCP: 3	♣ —	♣ J104	2. artificial			
Contract: 4♣ E						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ A932			3NT ¹	4♥
Vul: NS	♥ J4	♥ AKQ105	AP			
North HCP: 10	♦ KJ9865	♦ Q4	1. Gambling			
South HCP: 15	♣ 63	♣ 52				
Contract: 4♥ S						

Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ QJ74	♠ A85			3NT ¹	Pass
Vul: EW	♥ KQ9873	♥ J654	4♣ ²	AP		
North HCP: 12	♦ A2	♦ 973	1. Gambling			
South HCP: 6	♣ 10	♣ J54	2. artificial			
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 169	♠ A3	East Opens 3NT.
Dealer: E	♥ KJ10987	West Bids 4♣ if possible.
Vul: None	♦ AJ542	
HCP: 13	♣ —	Partner bids first.

Board: 170	♠ J7	West Opens 3NT.
Dealer: W	♥ AKJ97	East Bids 4♣ if possible.
Vul: Both	♦ Q854	
HCP: 11	♣ 105	You bid first.

Board: 171	♠ Q10986	East Opens 3NT.
Dealer: E	♥ K98	West Bids 4♣ if possible.
Vul: NS	♦ —	East Bids 4♦ if possible.
HCP: 11	♣ AQ542	Partner bids first.

Board: 172	♠ KJ542	West Opens 3NT.
Dealer: W	♥ A84	East Bids 4♣ if possible.
Vul: EW	♦ 1054	
HCP: 8	♣ 42	You bid first.

Board: 173	♠ K983	East Opens 3NT.
Dealer: E	♥ AK1087	West Bids 4♣ if possible.
Vul: Both	♦ A96	
HCP: 14	♣ 3	Partner bids first.

Board: 174	♠ K102	West Opens 3NT.
Dealer: W	♥ AK953	East Bids 4♣ if possible.
Vul: None	♦ K64	
HCP: 13	♣ 73	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ 952			3NT ¹	Pass
Vul: None	♥ KJ10987	♥ A6432	4♣ ²	4♥	AP	
North HCP: 13	♦ AJ542	♦ 983	1. Gambling			
South HCP: 4	♣ —	♣ 95	2. artificial			
Contract: 4♥ N						

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ AQ10963			3NT ¹	Pass
Vul: Both	♥ AKJ97	♥ 65	4♣ ²	AP		
North HCP: 11	♦ Q854	♦ K107	1. Gambling			
South HCP: 9	♣ 105	♣ 98	2. artificial			
Contract: 4♣ E						

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ Q10986	♠ AK43			3NT ¹	Pass
Vul: NS	♥ K98	♥ AJ32	4♣ ²	X	4♦	5♣
North HCP: 11	♦ —	♦ 3	AP			
South HCP: 16	♣ AQ542	♣ KJ87	1. Gambling			
Contract: 5♣ S			2. artificial			

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ KJ542	♠ AQ103			3NT ¹	Pass
Vul: EW	♥ A84	♥ KQ9732	4♣ ²	4♥		
North HCP: 8	♦ 1054	♦ —	AP			
South HCP: 14	♣ 42	♣ QJ9	1. Gambling			
Contract: 4♥ S			2. artificial			

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ K983	♠ AQJ542			3NT ¹	Pass
Vul: Both	♥ AK1087	♥ J65	4♣ ²	AP		
North HCP: 14	♦ A96	♦ Q3	1. Gambling			
South HCP: 10	♣ 3	♣ 42	2. artificial			
Contract: 4♣ W						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ K102	♠ A74			3NT ¹	Pass
Vul: None	♥ AK953	♥ QJ4	4♣ ²	AP		
North HCP: 13	♦ K64	♦ AJ953	1. Gambling			
South HCP: 12	♣ 73	♣ 109	2. artificial			
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 169	♠ 952	East Opens 3NT.
Dealer: E	♥ A6432	West Bids 4♣ if possible.
Vul: None	♦ 983	
HCP: 4	♣ 95	You bid first.

Board: 170	♠ AQ10963	West Opens 3NT.
Dealer: W	♥ 65	East Bids 4♣ if possible.
Vul: Both	♦ K107	
HCP: 9	♣ 98	Partner bids first.

Board: 171	♠ AK43	East Opens 3NT.
Dealer: E	♥ AJ32	West Bids 4♣ if possible.
Vul: NS	♦ 3	East Bids 4♦ if possible.
HCP: 16	♣ KJ87	You bid first.

Board: 172	♠ AQ103	West Opens 3NT.
Dealer: W	♥ KQ9732	East Bids 4♣ if possible.
Vul: EW	♦ —	
HCP: 14	♣ QJ9	Partner bids first.

Board: 173	♠ AQJ542	East Opens 3NT.
Dealer: E	♥ J65	West Bids 4♣ if possible.
Vul: Both	♦ Q3	
HCP: 10	♣ 42	You bid first.

Board: 174	♠ A74	West Opens 3NT.
Dealer: W	♥ QJ4	East Bids 4♣ if possible.
Vul: None	♦ AJ953	
HCP: 12	♣ 109	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ 952			3NT ¹	Pass
Vul: None	♥ KJ10987	♥ A6432	4♣ ²	4♥	AP	
North HCP: 13	♦ AJ542	♦ 983	1. Gambling			
South HCP: 4	♣ —	♣ 95	2. artificial			
Contract: 4♥ N						

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ AQ10963			3NT ¹	Pass
Vul: Both	♥ AKJ97	♥ 65	4♣ ²	AP		
North HCP: 11	♦ Q854	♦ K107	1. Gambling			
South HCP: 9	♣ 105	♣ 98	2. artificial			
Contract: 4♣ E						

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ Q10986	♠ AK43			3NT ¹	Pass
Vul: NS	♥ K98	♥ AJ32	4♣ ²	X	4♦	5♣
North HCP: 11	♦ —	♦ 3	AP			
South HCP: 16	♣ AQ542	♣ KJ87	1. Gambling			
Contract: 5♣ S			2. artificial			

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ KJ542	♠ AQ103			3NT ¹	Pass
Vul: EW	♥ A84	♥ KQ9732	4♣ ²	4♥		
North HCP: 8	♦ 1054	♦ —	AP			
South HCP: 14	♣ 42	♣ QJ9	1. Gambling			
Contract: 4♥ S			2. artificial			

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ K983	♠ AQJ542			3NT ¹	Pass
Vul: Both	♥ AK1087	♥ J65	4♣ ²	AP		
North HCP: 14	♦ A96	♦ Q3	1. Gambling			
South HCP: 10	♣ 3	♣ 42	2. artificial			
Contract: 4♣ W						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ K102	♠ A74			3NT ¹	Pass
Vul: None	♥ AK953	♥ QJ4	4♣ ²	AP		
North HCP: 13	♦ K64	♦ AJ953	1. Gambling			
South HCP: 12	♣ 73	♣ 109	2. artificial			
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 175 ♠ AK104
Dealer: E ♥ K52
Vul: EW ♦ 10987
HCP: 10 ♣ 63

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

Partner bids first.

Board: 176 ♠ AJ5
Dealer: W ♥ KQ82
Vul: Both ♦ 3
HCP: 12 ♣ Q9865

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

You bid first.

Board: 177 ♠ 82
Dealer: E ♥ Q7542
Vul: None ♦ 1043
HCP: 2 ♣ 874

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

Partner bids first.

Board: 178 ♠ AK87642
Dealer: W ♥ J
Vul: NS ♦ 6
HCP: 9 ♣ J853

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

You bid first.

Board: 179 ♠ K1065
Dealer: E ♥ 10984
Vul: Both ♦ 972
HCP: 3 ♣ 98

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

Partner bids first.

Board: 180 ♠ A1076532
Dealer: W ♥ 10
Vul: None ♦ 7
HCP: 4 ♣ 8753

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ AK104	♠ Q9872			3NT ¹	Pass
Vul: EW	♥ K52	♥ Q73	4♣ ²	AP		
North HCP: 10	♦ 10987	♦ K543	1. Gambling			
South HCP: 7	♣ 63	♣ 9	2. artificial			
Contract: 4♣ W						

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ AJ5	♠ K7	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ KQ82	♥ AJ9653	4♦	AP		
North HCP: 12	♦ 3	♦ 4	1. Gambling			
South HCP: 12	♣ Q9865	♣ A1072	2. artificial			
Contract: 4♦ W						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ 82	♠ K93			3NT ¹	Pass
Vul: None	♥ Q7542	♥ 1098	4♣ ²	Pass	4♦	Pass
North HCP: 2	♦ 1043	♦ J95	5♦	AP		
South HCP: 9	♣ 874	♣ AJ96	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ AK87642	♠ J93	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ J	♥ AQ532	4♦	AP		
North HCP: 9	♦ 6	♦ J2	1. Gambling			
South HCP: 13	♣ J853	♣ KQ2	2. artificial			
Contract: 4♦ W						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ K1065	♠ Q974			3NT ¹	Pass
Vul: Both	♥ 10984	♥ KQ63	4♣ ²	AP		
North HCP: 3	♦ 972	♦ A1064	1. Gambling			
South HCP: 11	♣ 98	♣ 6	2. artificial			
Contract: 4♣ W						

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ A1076532	♠ KQJ8	3NT ¹	Pass	4♣ ²	4♥
Vul: None	♥ 10	♥ AQJ54	AP			
North HCP: 4	♦ 7	♦ 9	1. Gambling			
South HCP: 16	♣ 8753	♣ K64	2. artificial			
Contract: 4♥ S						

South hands (Practice Page)

Opps_Gambling_3N

Board: 175	♠ Q9872	East Opens 3NT.
Dealer: E	♥ Q73	West Bids 4♣ if possible.
Vul: EW	♦ K543	
HCP: 7	♣ 9	You bid first.

Board: 176	♠ K7	West Opens 3NT.
Dealer: W	♥ AJ9653	East Bids 4♣ if possible.
Vul: Both	♦ 4	West Bids 4♦ if possible.
HCP: 12	♣ A1072	Partner bids first.

Board: 177	♠ K93	East Opens 3NT.
Dealer: E	♥ 1098	West Bids 4♣ if possible.
Vul: None	♦ J95	East Bids 4♦ if possible.
HCP: 9	♣ AJ96	West Bids 5♦ if possible.
		You bid first.

Board: 178	♠ J93	West Opens 3NT.
Dealer: W	♥ AQ532	East Bids 4♣ if possible.
Vul: NS	♦ J2	West Bids 4♦ if possible.
HCP: 13	♣ KQ2	Partner bids first.

Board: 179	♠ Q974	East Opens 3NT.
Dealer: E	♥ KQ63	West Bids 4♣ if possible.
Vul: Both	♦ A1064	
HCP: 11	♣ 6	You bid first.

Board: 180	♠ KQJ8	West Opens 3NT.
Dealer: W	♥ AQJ54	East Bids 4♣ if possible.
Vul: None	♦ 9	
HCP: 16	♣ K64	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ AK104	♠ Q9872			3NT ¹	Pass
Vul: EW	♥ K52	♥ Q73	4♣ ²	AP		
North HCP: 10	♦ 10987	♦ K543	1. Gambling			
South HCP: 7	♣ 63	♣ 9	2. artificial			
Contract: 4♣ W						

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ AJ5	♠ K7	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ KQ82	♥ AJ9653	4♦	AP		
North HCP: 12	♦ 3	♦ 4	1. Gambling			
South HCP: 12	♣ Q9865	♣ A1072	2. artificial			
Contract: 4♦ W						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ 82	♠ K93			3NT ¹	Pass
Vul: None	♥ Q7542	♥ 1098	4♣ ²	Pass	4♦	Pass
North HCP: 2	♦ 1043	♦ J95	5♦	AP		
South HCP: 9	♣ 874	♣ AJ96	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ AK87642	♠ J93	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ J	♥ AQ532	4♦	AP		
North HCP: 9	♦ 6	♦ J2	1. Gambling			
South HCP: 13	♣ J853	♣ KQ2	2. artificial			
Contract: 4♦ W						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ K1065	♠ Q974			3NT ¹	Pass
Vul: Both	♥ 10984	♥ KQ63	4♣ ²	AP		
North HCP: 3	♦ 972	♦ A1064	1. Gambling			
South HCP: 11	♣ 98	♣ 6	2. artificial			
Contract: 4♣ W						

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ A1076532	♠ KQJ8	3NT ¹	Pass	4♣ ²	4♥
Vul: None	♥ 10	♥ AQJ54	AP			
North HCP: 4	♦ 7	♦ 9	1. Gambling			
South HCP: 16	♣ 8753	♣ K64	2. artificial			
Contract: 4♥ S						

North hands (Practice Page)

Opps_Gambling_3N

Board: 181	♠ AQ875	East Opens 3NT.
Dealer: E	♥ KQ10	West Bids 4♣ if possible.
Vul: NS	♦ Q93	
HCP: 13	♣ 97	Partner bids first.

Board: 182	♠ Q1095	West Opens 3NT.
Dealer: W	♥ AKJ8	East Bids 4♣ if possible.
Vul: EW	♦ QJ32	
HCP: 13	♣ 8	You bid first.

Board: 183	♠ K65	East Opens 3NT.
Dealer: E	♥ Q62	West Bids 4♣ if possible.
Vul: None	♦ KJ10642	
HCP: 9	♣ 4	Partner bids first.

Board: 184	♠ Q85	West Opens 3NT.
Dealer: W	♥ —	East Bids 5♥ if possible.
Vul: NS	♦ J97	
HCP: 11	♣ AKJ8752	You bid first.

Board: 185	♠ KQ32	East Opens 3NT.
Dealer: E	♥ Q832	West Bids 5♥ if possible.
Vul: EW	♦ 5	
HCP: 10	♣ K1097	Partner bids first.

Board: 186	♠ 10	West Opens 3NT.
Dealer: W	♥ KQ1054	East Bids 4♣ if possible.
Vul: Both	♦ K9862	
HCP: 8	♣ 74	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ AQ875	♠ 1062			3NT ¹	Pass
Vul: NS	♥ KQ10	♥ 965	4♣ ²	AP		
North HCP: 13	♦ Q93	♦ KJ876	1. Gambling			
South HCP: 4	♣ 97	♣ 108	2. artificial			
Contract: 4♣ W						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ Q1095	♠ 83			3NT ¹	Pass
Vul: EW	♥ AKJ8	♥ 1053	4♣ ²	AP		
North HCP: 13	♦ QJ32	♦ AK1084	1. Gambling			
South HCP: 7	♣ 8	♣ 1075	2. artificial			
Contract: 4♣ E						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ K65	♠ 10942			3NT ¹	Pass
Vul: None	♥ Q62	♥ K8743	4♣ ²	AP		
North HCP: 9	♦ KJ10642	♦ 3	1. Gambling			
South HCP: 4	♣ 4	♣ J92	2. artificial			
Contract: 4♣ W						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ Q85	♠ K642			3NT ¹	Pass
Vul: NS	♥ —	♥ A8	5♥	AP		
North HCP: 11	♦ J97	♦ 853	1. Gambling			
South HCP: 7	♣ AKJ8752	♣ 10943				
Contract: 5♥ E						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ KQ32	♠ J108754			3NT ¹	Pass
Vul: EW	♥ Q832	♥ A10	5♥	AP		
North HCP: 10	♦ 5	♦ J32	1. Gambling			
South HCP: 6	♣ K1097	♣ 64				
Contract: 5♥ W						

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ KQ653			3NT ¹	Pass
Vul: Both	♥ KQ1054	♥ 8732	4♣ ²	AP		
North HCP: 8	♦ K9862	♦ 103	1. Gambling			
South HCP: 5	♣ 74	♣ 106	2. artificial			
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 181	♠ 1062	East Opens 3NT.
Dealer: E	♥ 965	West Bids 4♣ if possible.
Vul: NS	♦ KJ876	
HCP: 4	♣ 108	You bid first.

Board: 182	♠ 83	West Opens 3NT.
Dealer: W	♥ 1053	East Bids 4♣ if possible.
Vul: EW	♦ AK1084	
HCP: 7	♣ 1075	Partner bids first.

Board: 183	♠ 10942	East Opens 3NT.
Dealer: E	♥ K8743	West Bids 4♣ if possible.
Vul: None	♦ 3	
HCP: 4	♣ J92	You bid first.

Board: 184	♠ K642	West Opens 3NT.
Dealer: W	♥ A8	East Bids 5♥ if possible.
Vul: NS	♦ 853	
HCP: 7	♣ 10943	Partner bids first.

Board: 185	♠ J108754	East Opens 3NT.
Dealer: E	♥ A10	West Bids 5♥ if possible.
Vul: EW	♦ J32	
HCP: 6	♣ 64	You bid first.

Board: 186	♠ KQ653	West Opens 3NT.
Dealer: W	♥ 8732	East Bids 4♣ if possible.
Vul: Both	♦ 103	
HCP: 5	♣ 106	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ AQ875	♠ 1062			3NT ¹	Pass
Vul: NS	♥ KQ10	♥ 965	4♣ ²	AP		
North HCP: 13	♦ Q93	♦ KJ876	1. Gambling			
South HCP: 4	♣ 97	♣ 108	2. artificial			
Contract: 4♣ W						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ Q1095	♠ 83			3NT ¹	Pass
Vul: EW	♥ AKJ8	♥ 1053	4♣ ²	AP		
North HCP: 13	♦ QJ32	♦ AK1084	1. Gambling			
South HCP: 7	♣ 8	♣ 1075	2. artificial			
Contract: 4♣ E						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ K65	♠ 10942			3NT ¹	Pass
Vul: None	♥ Q62	♥ K8743	4♣ ²	AP		
North HCP: 9	♦ KJ10642	♦ 3	1. Gambling			
South HCP: 4	♣ 4	♣ J92	2. artificial			
Contract: 4♣ W						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ Q85	♠ K642			3NT ¹	Pass
Vul: NS	♥ —	♥ A8	5♥	AP		
North HCP: 11	♦ J97	♦ 853	1. Gambling			
South HCP: 7	♣ AKJ8752	♣ 10943				
Contract: 5♥ E						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ KQ32	♠ J108754			3NT ¹	Pass
Vul: EW	♥ Q832	♥ A10	5♥	AP		
North HCP: 10	♦ 5	♦ J32	1. Gambling			
South HCP: 6	♣ K1097	♣ 64				
Contract: 5♥ W						

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ KQ653			3NT ¹	Pass
Vul: Both	♥ KQ1054	♥ 8732	4♣ ²	AP		
North HCP: 8	♦ K9862	♦ 103	1. Gambling			
South HCP: 5	♣ 74	♣ 106	2. artificial			
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 187 ♠ J543
Dealer: E ♥ J4
Vul: NS ♦ 1097
HCP: 7 ♣ AJ42

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

Partner bids first.

Board: 188 ♠ 63
Dealer: W ♥ AQJ653
Vul: EW ♦ Q82
HCP: 10 ♣ J2

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

You bid first.

Board: 189 ♠ 10963
Dealer: E ♥ 2
Vul: Both ♦ K109752
HCP: 3 ♣ 53

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

Partner bids first.

Board: 190 ♠ K873
Dealer: W ♥ A65
Vul: EW ♦ 93
HCP: 14 ♣ AK107

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

You bid first.

Board: 191 ♠ AKQ10
Dealer: E ♥ AQ532
Vul: Both ♦ 54
HCP: 15 ♣ 83

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

Partner bids first.

Board: 192 ♠ KJ9
Dealer: W ♥ K1086
Vul: NS ♦ 10642
HCP: 8 ♣ J3

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ J543	♠ K2			3NT ¹	Pass
Vul: NS	♥ J4	♥ K10653	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ 1097	♦ 4	1. Gambling			
South HCP: 11	♣ AJ42	♣ KQ1097	2. artificial			
Contract: 4♦ E						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ 63	♠ K972			3NT ¹	Pass
Vul: EW	♥ AQJ653	♥ 7	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ Q82	♦ AKJ753	1. Gambling			
South HCP: 11	♣ J2	♣ 94	2. artificial			
Contract: 4♣ E						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ 10963	♠ Q5			3NT ¹	Pass
Vul: Both	♥ 2	♥ AJ1094	4♣ ²	AP		
North HCP: 3	♦ K109752	♦ AQJ8	1. Gambling			
South HCP: 14	♣ 53	♣ 108	2. artificial			
Contract: 4♣ W						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ K873	♠ J2			3NT ¹	Pass
Vul: EW	♥ A65	♥ Q843	4♦	AP	4♣ ²	Pass
North HCP: 14	♦ 93	♦ J8	1. Gambling			
South HCP: 6	♣ AK107	♣ Q8532	2. artificial			
Contract: 4♦ W						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ AKQ10	♠ J8764			3NT ¹	Pass
Vul: Both	♥ AQ532	♥ —	4♣ ²	4♥	Pass	5♣
North HCP: 15	♦ 54	♦ 102	AP			
South HCP: 11	♣ 83	♣ AKQJ109	1. Gambling			
Contract: 5♣ S			2. artificial			

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ KJ9	♠ A76532			3NT ¹	Pass
Vul: NS	♥ K1086	♥ J953	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ 10642	♦ A5	1. Gambling			
South HCP: 9	♣ J3	♣ 5	2. artificial			
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 187 ♠ K2
Dealer: E ♥ K10653
Vul: NS ♦ 4
HCP: 11 ♣ KQ1097

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

You bid first.

Board: 188 ♠ K972
Dealer: W ♥ 7
Vul: EW ♦ AKJ753
HCP: 11 ♣ 94

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

Partner bids first.

Board: 189 ♠ Q5
Dealer: E ♥ AJ1094
Vul: Both ♦ AQJ8
HCP: 14 ♣ 108

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

You bid first.

Board: 190 ♠ J2
Dealer: W ♥ Q843
Vul: EW ♦ J8
HCP: 6 ♣ Q8532

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

Partner bids first.

Board: 191 ♠ J8764
Dealer: E ♥ —
Vul: Both ♦ 102
HCP: 11 ♣ AKQJ109

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

You bid first.

Board: 192 ♠ A76532
Dealer: W ♥ J953
Vul: NS ♦ A5
HCP: 9 ♣ 5

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ J543	♠ K2			3NT ¹	Pass
Vul: NS	♥ J4	♥ K10653	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ 1097	♦ 4	1. Gambling			
South HCP: 11	♣ AJ42	♣ KQ1097	2. artificial			
Contract: 4♦ E						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ 63	♠ K972			3NT ¹	Pass
Vul: EW	♥ AQJ653	♥ 7	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ Q82	♦ AKJ753	1. Gambling			
South HCP: 11	♣ J2	♣ 94	2. artificial			
Contract: 4♣ E						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ 10963	♠ Q5			3NT ¹	Pass
Vul: Both	♥ 2	♥ AJ1094	4♣ ²	AP		
North HCP: 3	♦ K109752	♦ AQJ8	1. Gambling			
South HCP: 14	♣ 53	♣ 108	2. artificial			
Contract: 4♣ W						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ K873	♠ J2			3NT ¹	Pass
Vul: EW	♥ A65	♥ Q843	4♦	AP	4♣ ²	Pass
North HCP: 14	♦ 93	♦ J8	1. Gambling			
South HCP: 6	♣ AK107	♣ Q8532	2. artificial			
Contract: 4♦ W						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ AKQ10	♠ J8764			3NT ¹	Pass
Vul: Both	♥ AQ532	♥ —	4♣ ²	4♥	Pass	5♣
North HCP: 15	♦ 54	♦ 102	AP			
South HCP: 11	♣ 83	♣ AKQJ109	1. Gambling			
Contract: 5♣ S			2. artificial			

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ KJ9	♠ A76532			3NT ¹	Pass
Vul: NS	♥ K1086	♥ J953	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ 10642	♦ A5	1. Gambling			
South HCP: 9	♣ J3	♣ 5	2. artificial			
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 193 ♠ 852 East Opens 3NT.
Dealer: E ♥ K943
Vul: Both ♦ 73 Partner bids first.
HCP: 3 ♣ 9642

Board: 194 ♠ 853 West Opens 3NT.
Dealer: W ♥ J10865 East Bids 4♣ if possible.
Vul: None ♦ J West Bids 4♦ if possible.
HCP: 6 ♣ A864 East Bids 5♦ if possible.
You bid first.

Board: 195 ♠ AK10 East Opens 3NT.
Dealer: E ♥ A97632 West Bids 4♣ if possible.
Vul: EW ♦ 10
HCP: 16 ♣ KQ4 Partner bids first.

Board: 196 ♠ AK9 West Opens 3NT.
Dealer: W ♥ 64
Vul: None ♦ KQJ96 You bid first.
HCP: 14 ♣ J106

Board: 197 ♠ J973 East Opens 3NT.
Dealer: E ♥ Q103 West Bids 4♣ if possible.
Vul: NS ♦ AKQ
HCP: 13 ♣ J62 Partner bids first.

Board: 198 ♠ AKQ7 West Opens 3NT.
Dealer: W ♥ J52 East Bids 4♣ if possible.
Vul: Both ♦ 62 West Bids 4♦ if possible.
HCP: 15 ♣ KQ107 You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ 852	♠ AKQJ9			3NT ¹	4♣
Vul: Both	♥ K943	♥ QJ				
North HCP: 3	♦ 73	♦ —	AP			
South HCP: 22	♣ 9642	♣ AKQ1085	1. Gambling			
Contract: 4♣ S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ 853	♠ KQ	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ J10865	♥ K943	4♦	Pass	5♦	AP
North HCP: 6	♦ J	♦ 742	1. Gambling			
South HCP: 14	♣ A864	♣ KQJ10	2. artificial			
Contract: 5♦ W						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ AK10	♠ Q74			3NT ¹	Pass
Vul: EW	♥ A97632	♥ KQJ84	4♣ ²	4♥	AP	
North HCP: 16	♦ 10	♦ 96	1. Gambling			
South HCP: 12	♣ KQ4	♣ A63	2. artificial			
Contract: 4♥ N						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ AK9	♠ Q108652	3NT ¹	4♦	AP	
Vul: None	♥ 64	♥ KJ3	1. Gambling			
North HCP: 14	♦ KQJ96	♦ 103				
South HCP: 6	♣ J106	♣ 82				
Contract: 4♦ N						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ J973	♠ AK54			3NT ¹	Pass
Vul: NS	♥ Q103	♥ KJ642	4♣ ²	AP		
North HCP: 13	♦ AKQ	♦ 10842	1. Gambling			
South HCP: 11	♣ J62	♣ —	2. artificial			
Contract: 4♣ W						

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ AKQ7	♠ J854	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ J52	♥ KQ98	4♦	AP		
North HCP: 15	♦ 62	♦ J8	1. Gambling			
South HCP: 8	♣ KQ107	♣ J93	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

Opps_Gambling_3N

Board: 193 ♠ AKQJ9
Dealer: E ♥ QJ
Vul: Both ♦ —
HCP: 22 ♣ AKQ1085

East Opens 3NT.

You bid first.

Board: 194 ♠ KQ
Dealer: W ♥ K943
Vul: None ♦ 742
HCP: 14 ♣ KQJ10

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

East Bids 5♦ if possible.

Partner bids first.

Board: 195 ♠ Q74
Dealer: E ♥ KQJ84
Vul: EW ♦ 96
HCP: 12 ♣ A63

East Opens 3NT.

West Bids 4♣ if possible.

You bid first.

Board: 196 ♠ Q108652
Dealer: W ♥ KJ3
Vul: None ♦ 103
HCP: 6 ♣ 82

West Opens 3NT.

Partner bids first.

Board: 197 ♠ AK54
Dealer: E ♥ KJ642
Vul: NS ♦ 10842
HCP: 11 ♣ —

East Opens 3NT.

West Bids 4♣ if possible.

You bid first.

Board: 198 ♠ J854
Dealer: W ♥ KQ98
Vul: Both ♦ J8
HCP: 8 ♣ J93

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ 852	♠ AKQJ9			3NT ¹	4♣
Vul: Both	♥ K943	♥ QJ				
North HCP: 3	♦ 73	♦ —	AP			
South HCP: 22	♣ 9642	♣ AKQ1085	1. Gambling			
Contract: 4♣ S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ 853	♠ KQ	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ J10865	♥ K943	4♦	Pass	5♦	AP
North HCP: 6	♦ J	♦ 742	1. Gambling			
South HCP: 14	♣ A864	♣ KQJ10	2. artificial			
Contract: 5♦ W						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ AK10	♠ Q74			3NT ¹	Pass
Vul: EW	♥ A97632	♥ KQJ84	4♣ ²	4♥	AP	
North HCP: 16	♦ 10	♦ 96	1. Gambling			
South HCP: 12	♣ KQ4	♣ A63	2. artificial			
Contract: 4♥ N						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ AK9	♠ Q108652	3NT ¹	4♦	AP	
Vul: None	♥ 64	♥ KJ3	1. Gambling			
North HCP: 14	♦ KQJ96	♦ 103				
South HCP: 6	♣ J106	♣ 82				
Contract: 4♦ N						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ J973	♠ AK54			3NT ¹	Pass
Vul: NS	♥ Q103	♥ KJ642	4♣ ²	AP		
North HCP: 13	♦ AKQ	♦ 10842	1. Gambling			
South HCP: 11	♣ J62	♣ —	2. artificial			
Contract: 4♣ W						

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ AKQ7	♠ J854	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ J52	♥ KQ98	4♦	AP		
North HCP: 15	♦ 62	♦ J8	1. Gambling			
South HCP: 8	♣ KQ107	♣ J93	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

Opps_Gambling_3N

Board: 199	♠ K754	East Opens 3NT.
Dealer: E	♥ Q63	West Bids 4♣ if possible.
Vul: NS	♦ J9874	
HCP: 6	♣ 3	Partner bids first.

Board: 200	♠ J93	West Opens 3NT.
Dealer: W	♥ KJ852	East Bids 4♣ if possible.
Vul: EW	♦ 976	
HCP: 6	♣ J4	You bid first.

Board: 201	♠ KQ8	East Opens 3NT.
Dealer: E	♥ 976	West Bids 4♣ if possible.
Vul: Both	♦ 103	East Bids 4♦ if possible.
HCP: 12	♣ AK543	Partner bids first.

Board: 202	♠ KQ1076	West Opens 3NT.
Dealer: W	♥ Q74	East Bids 4♣ if possible.
Vul: None	♦ 1086	
HCP: 7	♣ 65	You bid first.

Board: 203	♠ A876	East Opens 3NT.
Dealer: E	♥ KQ52	West Bids 4♣ if possible.
Vul: Both	♦ 96	East Bids 4♦ if possible.
HCP: 12	♣ QJ10	Partner bids first.

Board: 204	♠ 109764	West Opens 3NT.
Dealer: W	♥ A5	East Bids 4♣ if possible.
Vul: None	♦ KJ54	
HCP: 8	♣ 96	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ K754	♠ AQ9			3NT ¹	X
Vul: NS	♥ Q63	♥ AK10	4♣ ²	4♦	Pass	5♦
North HCP: 6	♦ J9874	♦ AKQ5	AP			
South HCP: 23	♣ 3	♣ J96	1. Gambling			
Contract: 5♦ N			2. artificial			

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ J93	♠ AKQ1054	3NT ¹	Pass	4♣ ²	4♠
Vul: EW	♥ KJ852	♥ Q7	AP			
North HCP: 6	♦ 976	♦ AK5	1. Gambling			
South HCP: 18	♣ J4	♣ 32	2. artificial			
Contract: 4♠ S						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ KQ8	♠ AJ753			3NT ¹	Pass
Vul: Both	♥ 976	♥ 32	4♣ ²	X	4♦	AP
North HCP: 12	♦ 103	♦ 842	1. Gambling			
South HCP: 5	♣ AK543	♣ 972	2. artificial			
Contract: 4♦ E						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ KQ1076	♠ J32	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ Q74	♥ J1065	1. Gambling			
North HCP: 7	♦ 1086	♦ A42	2. artificial			
South HCP: 7	♣ 65	♣ J73				
Contract: 4♣ E						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ A876	♠ J9542			3NT ¹	Pass
Vul: Both	♥ KQ52	♥ 87643	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 96	♦ J	1. Gambling			
South HCP: 5	♣ QJ10	♣ K5	2. artificial			
Contract: 4♦ E						

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ 109764	♠ A832	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ A5	♥ J10843	1. Gambling			
North HCP: 8	♦ KJ54	♦ A8	2. artificial			
South HCP: 10	♣ 96	♣ J4				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 199	♠ AQ9	East Opens 3NT.
Dealer: E	♥ AK10	West Bids 4♣ if possible.
Vul: NS	♦ AKQ5	
HCP: 23	♣ J96	You bid first.

Board: 200	♠ AKQ1054	West Opens 3NT.
Dealer: W	♥ Q7	East Bids 4♣ if possible.
Vul: EW	♦ AK5	
HCP: 18	♣ 32	Partner bids first.

Board: 201	♠ AJ753	East Opens 3NT.
Dealer: E	♥ 32	West Bids 4♣ if possible.
Vul: Both	♦ 842	East Bids 4♦ if possible.
HCP: 5	♣ 972	You bid first.

Board: 202	♠ J32	West Opens 3NT.
Dealer: W	♥ J1065	East Bids 4♣ if possible.
Vul: None	♦ A42	
HCP: 7	♣ J73	Partner bids first.

Board: 203	♠ J9542	East Opens 3NT.
Dealer: E	♥ 87643	West Bids 4♣ if possible.
Vul: Both	♦ J	East Bids 4♦ if possible.
HCP: 5	♣ K5	You bid first.

Board: 204	♠ A832	West Opens 3NT.
Dealer: W	♥ J10843	East Bids 4♣ if possible.
Vul: None	♦ A8	
HCP: 10	♣ J4	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ K754	♠ AQ9			3NT ¹	X
Vul: NS	♥ Q63	♥ AK10	4♣ ²	4♦	Pass	5♦
North HCP: 6	♦ J9874	♦ AKQ5	AP			
South HCP: 23	♣ 3	♣ J96	1. Gambling			
Contract: 5♦ N			2. artificial			

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ J93	♠ AKQ1054	3NT ¹	Pass	4♣ ²	4♠
Vul: EW	♥ KJ852	♥ Q7	AP			
North HCP: 6	♦ 976	♦ AK5	1. Gambling			
South HCP: 18	♣ J4	♣ 32	2. artificial			
Contract: 4♠ S						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ KQ8	♠ AJ753			3NT ¹	Pass
Vul: Both	♥ 976	♥ 32	4♣ ²	X	4♦	AP
North HCP: 12	♦ 103	♦ 842	1. Gambling			
South HCP: 5	♣ AK543	♣ 972	2. artificial			
Contract: 4♦ E						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ KQ1076	♠ J32	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ Q74	♥ J1065	1. Gambling			
North HCP: 7	♦ 1086	♦ A42	2. artificial			
South HCP: 7	♣ 65	♣ J73				
Contract: 4♣ E						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ A876	♠ J9542			3NT ¹	Pass
Vul: Both	♥ KQ52	♥ 87643	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 96	♦ J	1. Gambling			
South HCP: 5	♣ QJ10	♣ K5	2. artificial			
Contract: 4♦ E						

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ 109764	♠ A832	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ A5	♥ J10843	1. Gambling			
North HCP: 8	♦ KJ54	♦ A8	2. artificial			
South HCP: 10	♣ 96	♣ J4				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 205 ♠ J9842
Dealer: E ♥ 82
Vul: NS ♦ —
HCP: 7 ♣ KQJ874

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

Partner bids first.

Board: 206 ♠ 642
Dealer: W ♥ AK532
Vul: Both ♦ 84
HCP: 7 ♣ 864

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

You bid first.

Board: 207 ♠ K752
Dealer: E ♥ AJ952
Vul: None ♦ K8
HCP: 11 ♣ 43

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

Partner bids first.

Board: 208 ♠ AKQJ8
Dealer: W ♥ 10754
Vul: NS ♦ —
HCP: 14 ♣ A1074

West Opens 3NT.
West Doubles 6♠ if possible.

You bid first.

Board: 209 ♠ AKJ43
Dealer: E ♥ 954
Vul: EW ♦ J103
HCP: 11 ♣ Q5

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

Partner bids first.

Board: 210 ♠ KQ3
Dealer: W ♥ QJ832
Vul: None ♦ —
HCP: 15 ♣ AQJ96

West Opens 3NT.

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ J9842	♠ A7			3NT ¹	Pass
Vul: NS	♥ 82	♥ Q763	4♣ ²	X	4♦	AP
North HCP: 7	♦ —	♦ 6542	1. Gambling			
South HCP: 10	♣ KQJ874	♣ A93	2. artificial			
Contract: 4♦ E						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ 642	♠ J983	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ AK532	♥ Q764	4♦	AP		
North HCP: 7	♦ 84	♦ 2	1. Gambling			
South HCP: 10	♣ 864	♣ AK93	2. artificial			
Contract: 4♦ W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ K752	♠ J10983			3NT ¹	Pass
Vul: None	♥ AJ952	♥ K763	4♣ ²	AP		
North HCP: 11	♦ K8	♦ 106	1. Gambling			
South HCP: 5	♣ 43	♣ J8	2. artificial			
Contract: 4♣ W						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ8	♠ 10942	3NT ¹	4♠	Pass	4NT ²
Vul: NS	♥ 10754	♥ AKQ6	Pass	5♦	Pass	6♠
North HCP: 14	♦ —	♦ 4	X	AP		
South HCP: 12	♣ A1074	♣ K532	1. Gambling			
Contract: 6♠X N			2. Blackwood 1430, for ♠			

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ AKJ43	♠ 1082			3NT ¹	Pass
Vul: EW	♥ 954	♥ KQJ73	4♣ ²	Pass	4♦	Pass
North HCP: 11	♦ J103	♦ 7	5♦	AP		
South HCP: 7	♣ Q5	♣ J963	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ KQ3	♠ A4				
Vul: None	♥ QJ832	♥ K74	3NT ¹	4♥	AP	
North HCP: 15	♦ —	♦ 9742	1. Gambling			
South HCP: 10	♣ AQJ96	♣ K843				
Contract: 4♥ N						

South hands (Practice Page)

Opps_Gambling_3N

Board: 205 ♠ A7
Dealer: E ♥ Q763
Vul: NS ♦ 6542
HCP: 10 ♣ A93

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

You bid first.

Board: 206 ♠ J983
Dealer: W ♥ Q764
Vul: Both ♦ 2
HCP: 10 ♣ AK93

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

Partner bids first.

Board: 207 ♠ J10983
Dealer: E ♥ K763
Vul: None ♦ 106
HCP: 5 ♣ J8

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

You bid first.

Board: 208 ♠ 10942
Dealer: W ♥ AKQ6
Vul: NS ♦ 4
HCP: 12 ♣ K532

West Opens 3NT.
West Doubles 6♠ if possible.

Partner bids first.

Board: 209 ♠ 1082
Dealer: E ♥ KQJ73
Vul: EW ♦ 7
HCP: 7 ♣ J963

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

You bid first.

Board: 210 ♠ A4
Dealer: W ♥ K74
Vul: None ♦ 9742
HCP: 10 ♣ K843

West Opens 3NT.

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ J9842	♠ A7			3NT ¹	Pass
Vul: NS	♥ 82	♥ Q763	4♣ ²	X	4♦	AP
North HCP: 7	♦ —	♦ 6542	1. Gambling			
South HCP: 10	♣ KQJ874	♣ A93	2. artificial			
Contract: 4♦ E						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ 642	♠ J983	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ AK532	♥ Q764	4♦	AP		
North HCP: 7	♦ 84	♦ 2	1. Gambling			
South HCP: 10	♣ 864	♣ AK93	2. artificial			
Contract: 4♦ W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ K752	♠ J10983			3NT ¹	Pass
Vul: None	♥ AJ952	♥ K763	4♣ ²	AP		
North HCP: 11	♦ K8	♦ 106	1. Gambling			
South HCP: 5	♣ 43	♣ J8	2. artificial			
Contract: 4♣ W						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ8	♠ 10942	3NT ¹	4♠	Pass	4NT ²
Vul: NS	♥ 10754	♥ AKQ6	Pass	5♦	Pass	6♠
North HCP: 14	♦ —	♦ 4	X	AP		
South HCP: 12	♣ A1074	♣ K532	1. Gambling			
Contract: 6♠X N			2. Blackwood 1430, for ♠			

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ AKJ43	♠ 1082			3NT ¹	Pass
Vul: EW	♥ 954	♥ KQJ73	4♣ ²	Pass	4♦	Pass
North HCP: 11	♦ J103	♦ 7	5♦	AP		
South HCP: 7	♣ Q5	♣ J963	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ KQ3	♠ A4				
Vul: None	♥ QJ832	♥ K74	3NT ¹	4♥	AP	
North HCP: 15	♦ —	♦ 9742	1. Gambling			
South HCP: 10	♣ AQJ96	♣ K843				
Contract: 4♥ N						

North hands (Practice Page)

Opps_Gambling_3N

Board: 211 ♠ Q10632 East Opens 3NT.
Dealer: E ♥ AJ9 West Bids 4♣ if possible.
Vul: NS ♦ KQ95
HCP: 12 ♣ 7 Partner bids first.

Board: 212 ♠ 76543 West Opens 3NT.
Dealer: W ♥ 76432 East Bids 4♣ if possible.
Vul: EW ♦ 8 West Bids 4♦ if possible.
HCP: 5 ♣ KQ East Bids 4NT if possible.
West Bids 5♠ if possible.
East Bids 6♦ if possible.

You bid first.

Board: 213 ♠ J98 East Opens 3NT.
Dealer: E ♥ Q9873 West Bids 4♣ if possible.
Vul: Both ♦ 104 East Bids 4♦ if possible.
HCP: 12 ♣ AKQ Partner bids first.

Board: 214 ♠ AQ West Opens 3NT.
Dealer: W ♥ A8642 East Bids 4♣ if possible.
Vul: NS ♦ QJ52
HCP: 13 ♣ 98 You bid first.

Board: 215 ♠ 986 East Opens 3NT.
Dealer: E ♥ AKQ3 West Bids 4♣ if possible.
Vul: EW ♦ AK5
HCP: 16 ♣ 942 Partner bids first.

Board: 216 ♠ 98432 West Opens 3NT.
Dealer: W ♥ 864 East Bids 4♣ if possible.
Vul: Both ♦ A63
HCP: 5 ♣ J7 You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ Q10632	♠ KJ5			3NT ¹	Pass
Vul: NS	♥ AJ9	♥ 8763	4♣ ²	AP		
North HCP: 12	♦ KQ95	♦ 83	1. Gambling			
South HCP: 5	♣ 7	♣ J962	2. artificial			
Contract: 4♣ W						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ 76543	♠ KQ108	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 76432	♥ QJ10	4♦	Pass	4NT ³	Pass
North HCP: 5	♦ 8	♦ J9	5♠	Pass	6♦	AP
South HCP: 9	♣ KQ	♣ 10743	1. Gambling			
Contract: 6♦ W			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ J98	♠ 42			3NT ¹	Pass
Vul: Both	♥ Q9873	♥ AK542	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 104	♦ 9	1. Gambling			
South HCP: 7	♣ AKQ	♣ 97654	2. artificial			
Contract: 4♦ E						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ KJ983	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ A8642	♥ K953	1. Gambling			
North HCP: 13	♦ QJ52	♦ 1098	2. artificial			
South HCP: 8	♣ 98	♣ J				
Contract: 4♣ E						

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ 986	♠ QJ54			3NT ¹	Pass
Vul: EW	♥ AKQ3	♥ 8654	4♣ ²	AP		
North HCP: 16	♦ AK5	♦ QJ8	1. Gambling			
South HCP: 6	♣ 942	♣ 85	2. artificial			
Contract: 4♣ W						

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ 98432	♠ J106	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ 864	♥ AKJ103	1. Gambling			
North HCP: 5	♦ A63	♦ K102	2. artificial			
South HCP: 12	♣ J7	♣ 95				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 211 ♠ KJ5 East Opens 3NT.
Dealer: E ♥ 8763 West Bids 4♣ if possible.
Vul: NS ♦ 83
HCP: 5 ♣ J962 You bid first.

Board: 212 ♠ KQ108 West Opens 3NT.
Dealer: W ♥ QJ10 East Bids 4♣ if possible.
Vul: EW ♦ J9 West Bids 4♦ if possible.
HCP: 9 ♣ 10743 East Bids 4NT if possible.
West Bids 5♠ if possible.
East Bids 6♦ if possible.

Partner bids first.

Board: 213 ♠ 42 East Opens 3NT.
Dealer: E ♥ AK542 West Bids 4♣ if possible.
Vul: Both ♦ 9 East Bids 4♦ if possible.
HCP: 7 ♣ 97654 You bid first.

Board: 214 ♠ KJ983 West Opens 3NT.
Dealer: W ♥ K953 East Bids 4♣ if possible.
Vul: NS ♦ 1098
HCP: 8 ♣ J Partner bids first.

Board: 215 ♠ QJ54 East Opens 3NT.
Dealer: E ♥ 8654 West Bids 4♣ if possible.
Vul: EW ♦ QJ8
HCP: 6 ♣ 85 You bid first.

Board: 216 ♠ J106 West Opens 3NT.
Dealer: W ♥ AKJ103 East Bids 4♣ if possible.
Vul: Both ♦ K102
HCP: 12 ♣ 95 Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ Q10632	♠ KJ5			3NT ¹	Pass
Vul: NS	♥ AJ9	♥ 8763	4♣ ²	AP		
North HCP: 12	♦ KQ95	♦ 83	1. Gambling			
South HCP: 5	♣ 7	♣ J962	2. artificial			
Contract: 4♣ W						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ 76543	♠ KQ108	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 76432	♥ QJ10	4♦	Pass	4NT ³	Pass
North HCP: 5	♦ 8	♦ J9	5♠	Pass	6♦	AP
South HCP: 9	♣ KQ	♣ 10743	1. Gambling			
Contract: 6♦ W			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ J98	♠ 42			3NT ¹	Pass
Vul: Both	♥ Q9873	♥ AK542	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 104	♦ 9	1. Gambling			
South HCP: 7	♣ AKQ	♣ 97654	2. artificial			
Contract: 4♦ E						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ KJ983	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ A8642	♥ K953	1. Gambling			
North HCP: 13	♦ QJ52	♦ 1098	2. artificial			
South HCP: 8	♣ 98	♣ J				
Contract: 4♣ E						

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ 986	♠ QJ54			3NT ¹	Pass
Vul: EW	♥ AKQ3	♥ 8654	4♣ ²	AP		
North HCP: 16	♦ AK5	♦ QJ8	1. Gambling			
South HCP: 6	♣ 942	♣ 85	2. artificial			
Contract: 4♣ W						

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ 98432	♠ J106	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ 864	♥ AKJ103	1. Gambling			
North HCP: 5	♦ A63	♦ K102	2. artificial			
South HCP: 12	♣ J7	♣ 95				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 217 ♠ KQ109 East Opens 3NT.
Dealer: E ♥ AJ106 West Bids 4♣ if possible.
Vul: None ♦ AQJ92
HCP: 17 ♣ — Partner bids first.

Board: 218 ♠ Q763 West Opens 3NT.
Dealer: W ♥ A94 East Bids 4♣ if possible.
Vul: EW ♦ 9 West Bids 4♦ if possible.
HCP: 12 ♣ AQ1093 East Bids 5♦ if possible.
You bid first.

Board: 219 ♠ K102 East Opens 3NT.
Dealer: E ♥ A9542 West Bids 4♣ if possible.
Vul: Both ♦ K95
HCP: 10 ♣ 42 Partner bids first.

Board: 220 ♠ 962 West Opens 3NT.
Dealer: W ♥ AKJ96
Vul: None ♦ — You bid first.
HCP: 15 ♣ AK974

Board: 221 ♠ 532 East Opens 3NT.
Dealer: E ♥ KQ92 West Bids 4♣ if possible.
Vul: NS ♦ 962 East Bids 4♦ if possible.
HCP: 7 ♣ Q108 Partner bids first.

Board: 222 ♠ KJ1072 West Opens 3NT.
Dealer: W ♥ 9 East Bids 4♥ if possible.
Vul: Both ♦ 92
HCP: 10 ♣ AQ1042 You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ KQ109	♠ A75432			3NT ¹	Pass
Vul: None	♥ AJ106	♥ 95	4♣ ²	4♦	AP	
North HCP: 17	♦ AQJ92	♦ K54	1. Gambling			
South HCP: 7	♣ —	♣ 75	2. artificial			
Contract: 4♦ N						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ Q763	♠ J94	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ A94	♥ J1072	4♦	Pass	5♦	AP
North HCP: 12	♦ 9	♦ 752	1. Gambling			
South HCP: 2	♣ AQ1093	♣ 865	2. artificial			
Contract: 5♦ W						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ K102	♠ J85			3NT ¹	Pass
Vul: Both	♥ A9542	♥ 863	4♣ ²	AP		
North HCP: 10	♦ K95	♦ A732	1. Gambling			
South HCP: 6	♣ 42	♣ J107	2. artificial			
Contract: 4♣ W						

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ 962	♠ Q7543				
Vul: None	♥ AKJ96	♥ 107543	3NT ¹	4♥	AP	
North HCP: 15	♦ —	♦ 72	1. Gambling			
South HCP: 3	♣ AK974	♣ J				
Contract: 4♥ N						

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ 532	♠ AQ109			3NT ¹	Pass
Vul: NS	♥ KQ92	♥ A65	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ 962	♦ 87	1. Gambling			
South HCP: 14	♣ Q108	♣ KJ96	2. artificial			
Contract: 4♦ E						

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ KJ1072	♠ Q65				
Vul: Both	♥ 9	♥ J73	3NT ¹	Pass	4♥	AP
North HCP: 10	♦ 92	♦ J10	1. Gambling			
South HCP: 7	♣ AQ1042	♣ K8653				
Contract: 4♥ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 217	♠ A75432	East Opens 3NT.
Dealer: E	♥ 95	West Bids 4♣ if possible.
Vul: None	♦ K54	
HCP: 7	♣ 75	You bid first.

Board: 218	♠ J94	West Opens 3NT.
Dealer: W	♥ J1072	East Bids 4♣ if possible.
Vul: EW	♦ 752	West Bids 4♦ if possible.
HCP: 2	♣ 865	East Bids 5♦ if possible.
		Partner bids first.

Board: 219	♠ J85	East Opens 3NT.
Dealer: E	♥ 863	West Bids 4♣ if possible.
Vul: Both	♦ A732	
HCP: 6	♣ J107	You bid first.

Board: 220	♠ Q7543	West Opens 3NT.
Dealer: W	♥ 107543	
Vul: None	♦ 72	Partner bids first.
HCP: 3	♣ J	

Board: 221	♠ AQ109	East Opens 3NT.
Dealer: E	♥ A65	West Bids 4♣ if possible.
Vul: NS	♦ 87	East Bids 4♦ if possible.
HCP: 14	♣ KJ96	You bid first.

Board: 222	♠ Q65	West Opens 3NT.
Dealer: W	♥ J73	East Bids 4♥ if possible.
Vul: Both	♦ J10	
HCP: 7	♣ K8653	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ KQ109	♠ A75432			3NT ¹	Pass
Vul: None	♥ AJ106	♥ 95	4♣ ²	4♦	AP	
North HCP: 17	♦ AQJ92	♦ K54	1. Gambling			
South HCP: 7	♣ —	♣ 75	2. artificial			
Contract: 4♦ N						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ Q763	♠ J94	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ A94	♥ J1072	4♦	Pass	5♦	AP
North HCP: 12	♦ 9	♦ 752	1. Gambling			
South HCP: 2	♣ AQ1093	♣ 865	2. artificial			
Contract: 5♦ W						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ K102	♠ J85			3NT ¹	Pass
Vul: Both	♥ A9542	♥ 863	4♣ ²	AP		
North HCP: 10	♦ K95	♦ A732	1. Gambling			
South HCP: 6	♣ 42	♣ J107	2. artificial			
Contract: 4♣ W						

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ 962	♠ Q7543				
Vul: None	♥ AKJ96	♥ 107543	3NT ¹	4♥	AP	
North HCP: 15	♦ —	♦ 72	1. Gambling			
South HCP: 3	♣ AK974	♣ J				
Contract: 4♥ N						

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ 532	♠ AQ109			3NT ¹	Pass
Vul: NS	♥ KQ92	♥ A65	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ 962	♦ 87	1. Gambling			
South HCP: 14	♣ Q108	♣ KJ96	2. artificial			
Contract: 4♦ E						

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ KJ1072	♠ Q65				
Vul: Both	♥ 9	♥ J73	3NT ¹	Pass	4♥	AP
North HCP: 10	♦ 92	♦ J10	1. Gambling			
South HCP: 7	♣ AQ1042	♣ K8653				
Contract: 4♥ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 223 ♠ 984 East Opens 3NT.
Dealer: E ♥ AKQ862 West Bids 4♣ if possible.
Vul: None ♦ J6
HCP: 10 ♣ 53 Partner bids first.

Board: 224 ♠ KQ76 West Opens 3NT.
Dealer: W ♥ 1087 East Bids 4♣ if possible.
Vul: EW ♦ 1072 West Bids 4♦ if possible.
HCP: 8 ♣ K87 You bid first.

Board: 225 ♠ A1086 East Opens 3NT.
Dealer: E ♥ Q8 West Bids 4♣ if possible.
Vul: Both ♦ J7 East Bids 4♦ if possible.
HCP: 12 ♣ AJ854 Partner bids first.

Board: 226 ♠ QJ8 West Opens 3NT.
Dealer: W ♥ AK762 East Bids 4♣ if possible.
Vul: NS ♦ QJ8
HCP: 14 ♣ J7 You bid first.

Board: 227 ♠ AJ85 East Opens 3NT.
Dealer: E ♥ AJ53 West Bids 4♣ if possible.
Vul: EW ♦ J952
HCP: 11 ♣ 6 Partner bids first.

Board: 228 ♠ Q94 West Opens 3NT.
Dealer: W ♥ 72 East Bids 4♣ if possible.
Vul: Both ♦ J96 West Bids 4♦ if possible.
HCP: 5 ♣ Q10932 East Bids 4NT if possible.
West Bids 5♠ if possible.
East Bids 6♦ if possible.
You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ 984	♠ AK62			3NT ¹	Pass
Vul: None	♥ AKQ862	♥ 10	4♣ ²	AP		
North HCP: 10	♦ J6	♦ KQ10532	1. Gambling			
South HCP: 12	♣ 53	♣ 96	2. artificial			
Contract: 4♣ W						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ KQ76	♠ A932	3NT ¹	Pass	4♣ ²	X
Vul: EW	♥ 1087	♥ A93	4♦	AP		
North HCP: 8	♦ 1072	♦ —	1. Gambling			
South HCP: 13	♣ K87	♣ AJ10642	2. artificial			
Contract: 4♦ W						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ A1086	♠ K4			3NT ¹	Pass
Vul: Both	♥ Q8	♥ J10732	4♣ ²	X	4♦	AP
North HCP: 12	♦ J7	♦ 3	1. Gambling			
South HCP: 7	♣ AJ854	♣ K9632	2. artificial			
Contract: 4♦ E						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ QJ8	♠ AK1072	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ AK762	♥ J10	1. Gambling			
North HCP: 14	♦ QJ8	♦ A963	2. artificial			
South HCP: 12	♣ J7	♣ 109				
Contract: 4♣ E						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ AJ85	♠ K974			3NT ¹	Pass
Vul: EW	♥ AJ53	♥ 1098	4♣ ²	AP		
North HCP: 11	♦ J952	♦ AK	1. Gambling			
South HCP: 11	♣ 6	♣ J742	2. artificial			
Contract: 4♣ W						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ Q94	♠ KJ10765	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ 72	♥ K95	4♦	Pass	4NT ³	Pass
North HCP: 5	♦ J96	♦ 5	5♠	Pass	6♦	AP
South HCP: 10	♣ Q10932	♣ K65	1. Gambling			
Contract: 6♦ W			2. artificial			
			3. Blackwood 1430, for ♦			

South hands (Practice Page)

Opps_Gambling_3N

Board: 223 ♠ AK62
Dealer: E ♥ 10
Vul: None ♦ KQ10532
HCP: 12 ♣ 96

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

Board: 224 ♠ A932
Dealer: W ♥ A93
Vul: EW ♦ —
HCP: 13 ♣ AJ10642

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

Board: 225 ♠ K4
Dealer: E ♥ J10732
Vul: Both ♦ 3
HCP: 7 ♣ K9632

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

Board: 226 ♠ AK1072
Dealer: W ♥ J10
Vul: NS ♦ A963
HCP: 12 ♣ 109

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

Board: 227 ♠ K974
Dealer: E ♥ 1098
Vul: EW ♦ AK
HCP: 11 ♣ J742

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

Board: 228 ♠ KJ10765
Dealer: W ♥ K95
Vul: Both ♦ 5
HCP: 10 ♣ K65

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.

Opps_Gambling_3N Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ 984	♠ AK62			3NT ¹	Pass
Vul: None	♥ AKQ862	♥ 10	4♣ ²	AP		
North HCP: 10	♦ J6	♦ KQ10532	1. Gambling			
South HCP: 12	♣ 53	♣ 96	2. artificial			
Contract: 4♣ W						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ KQ76	♠ A932	3NT ¹	Pass	4♣ ²	X
Vul: EW	♥ 1087	♥ A93	4♦	AP		
North HCP: 8	♦ 1072	♦ —	1. Gambling			
South HCP: 13	♣ K87	♣ AJ10642	2. artificial			
Contract: 4♦ W						

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ A1086	♠ K4			3NT ¹	Pass
Vul: Both	♥ Q8	♥ J10732	4♣ ²	X	4♦	AP
North HCP: 12	♦ J7	♦ 3	1. Gambling			
South HCP: 7	♣ AJ854	♣ K9632	2. artificial			
Contract: 4♦ E						

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ QJ8	♠ AK1072	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ AK762	♥ J10	1. Gambling			
North HCP: 14	♦ QJ8	♦ A963	2. artificial			
South HCP: 12	♣ J7	♣ 109				
Contract: 4♣ E						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ AJ85	♠ K974			3NT ¹	Pass
Vul: EW	♥ AJ53	♥ 1098	4♣ ²	AP		
North HCP: 11	♦ J952	♦ AK	1. Gambling			
South HCP: 11	♣ 6	♣ J742	2. artificial			
Contract: 4♣ W						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ Q94	♠ KJ10765	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ 72	♥ K95	4♦	Pass	4NT ³	Pass
North HCP: 5	♦ J96	♦ 5	5♠	Pass	6♦	AP
South HCP: 10	♣ Q10932	♣ K65	1. Gambling			
Contract: 6♦ W			2. artificial			
			3. Blackwood 1430, for ♦			

North hands (Practice Page)

Opps_Gambling_3N

Board: 229 ♠ Q1076
Dealer: E ♥ KQ9853
Vul: None ♦ J
HCP: 9 ♣ J6

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

Partner bids first.

Board: 230 ♠ 542
Dealer: W ♥ KQ102
Vul: EW ♦ Q1062
HCP: 7 ♣ 62

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

You bid first.

Board: 231 ♠ A94
Dealer: E ♥ K9632
Vul: Both ♦ 3
HCP: 12 ♣ AJ75

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

Partner bids first.

Board: 232 ♠ J1095
Dealer: W ♥ AJ106
Vul: None ♦ 8
HCP: 9 ♣ K872

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

You bid first.

Board: 233 ♠ AQ10743
Dealer: E ♥ Q8
Vul: NS ♦ 972
HCP: 8 ♣ 96

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

Partner bids first.

Board: 234 ♠ 9753
Dealer: W ♥ KQ65
Vul: Both ♦ 109
HCP: 7 ♣ Q85

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: E	♠ Q1076	♠ K542			3NT ¹	Pass
Vul: None	♥ KQ9853	♥ 1074	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ J	♦ 54	1. Gambling			
South HCP: 10	♣ J6	♣ AK95	2. artificial			
Contract: 4♦ E						

Board: 230	North:	South:	West	North	East	South
Dealer: W	♠ 542	♠ KQ10			3NT ¹	Pass
Vul: EW	♥ KQ102	♥ J86	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ Q1062	♦ AK985	1. Gambling			
South HCP: 13	♣ 62	♣ 94	2. artificial			
Contract: 4♣ E						

Board: 231	North:	South:	West	North	East	South
Dealer: E	♠ A94	♠ KQ10			3NT ¹	Pass
Vul: Both	♥ K9632	♥ AQJ5	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 3	♦ J875	1. Gambling			
South HCP: 16	♣ AJ75	♣ K4	2. artificial			
Contract: 4♦ E						

Board: 232	North:	South:	West	North	East	South
Dealer: W	♠ J1095	♠ Q8742			3NT ¹	Pass
Vul: None	♥ AJ106	♥ 975	4♦ ²	Pass	4♦	AP
North HCP: 9	♦ 8	♦ 65	1. Gambling			
South HCP: 4	♣ K872	♣ Q106	2. artificial			
Contract: 4♦ E						

Board: 233	North:	South:	West	North	East	South
Dealer: E	♠ AQ10743	♠ J85			3NT ¹	Pass
Vul: NS	♥ Q8	♥ K1093	4♣ ²	AP		
North HCP: 8	♦ 972	♦ AQJ63	1. Gambling			
South HCP: 11	♣ 96	♣ 7	2. artificial			
Contract: 4♣ W						

Board: 234	North:	South:	West	North	East	South
Dealer: W	♠ 9753	♠ A10			3NT ¹	Pass
Vul: Both	♥ KQ65	♥ AJ109	4♣ ²	Pass	4♦	5♣
North HCP: 7	♦ 109	♦ J	AP			
South HCP: 17	♣ Q85	♣ AK6432	1. Gambling			
Contract: 5♣ S			2. artificial			

South hands (Practice Page)

Opps_Gambling_3N

Board: 229 ♠ K542
Dealer: E ♥ 1074
Vul: None ♦ 54
HCP: 10 ♣ AK95

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

You bid first.

Board: 230 ♠ KQ10
Dealer: W ♥ J86
Vul: EW ♦ AK985
HCP: 13 ♣ 94

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

Partner bids first.

Board: 231 ♠ KQ10
Dealer: E ♥ AQJ5
Vul: Both ♦ J875
HCP: 16 ♣ K4

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

You bid first.

Board: 232 ♠ Q8742
Dealer: W ♥ 975
Vul: None ♦ 65
HCP: 4 ♣ Q106

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

Partner bids first.

Board: 233 ♠ J85
Dealer: E ♥ K1093
Vul: NS ♦ AQJ63
HCP: 11 ♣ 7

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

You bid first.

Board: 234 ♠ A10
Dealer: W ♥ AJ109
Vul: Both ♦ J
HCP: 17 ♣ AK6432

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: E	♠ Q1076	♠ K542			3NT ¹	Pass
Vul: None	♥ KQ9853	♥ 1074	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ J	♦ 54	1. Gambling			
South HCP: 10	♣ J6	♣ AK95	2. artificial			
Contract: 4♦ E						

Board: 230	North:	South:	West	North	East	South
Dealer: W	♠ 542	♠ KQ10			3NT ¹	Pass
Vul: EW	♥ KQ102	♥ J86	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ Q1062	♦ AK985	1. Gambling			
South HCP: 13	♣ 62	♣ 94	2. artificial			
Contract: 4♣ E						

Board: 231	North:	South:	West	North	East	South
Dealer: E	♠ A94	♠ KQ10			3NT ¹	Pass
Vul: Both	♥ K9632	♥ AQJ5	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 3	♦ J875	1. Gambling			
South HCP: 16	♣ AJ75	♣ K4	2. artificial			
Contract: 4♦ E						

Board: 232	North:	South:	West	North	East	South
Dealer: W	♠ J1095	♠ Q8742			3NT ¹	Pass
Vul: None	♥ AJ106	♥ 975	4♦ ²	Pass	4♦	AP
North HCP: 9	♦ 8	♦ 65	1. Gambling			
South HCP: 4	♣ K872	♣ Q106	2. artificial			
Contract: 4♦ E						

Board: 233	North:	South:	West	North	East	South
Dealer: E	♠ AQ10743	♠ J85			3NT ¹	Pass
Vul: NS	♥ Q8	♥ K1093	4♣ ²	AP		
North HCP: 8	♦ 972	♦ AQJ63	1. Gambling			
South HCP: 11	♣ 96	♣ 7	2. artificial			
Contract: 4♣ W						

Board: 234	North:	South:	West	North	East	South
Dealer: W	♠ 9753	♠ A10			3NT ¹	Pass
Vul: Both	♥ KQ65	♥ AJ109	4♣ ²	Pass	4♦	5♣
North HCP: 7	♦ 109	♦ J	AP			
South HCP: 17	♣ Q85	♣ AK6432	1. Gambling			
Contract: 5♣ S			2. artificial			

North hands (Practice Page)

Opps_Gambling_3N

Board: 235 ♠ AKJ53 East Opens 3NT.
Dealer: E ♥ A984 West Bids 4♣ if possible.
Vul: None ♦ 8
HCP: 13 ♣ J104 Partner bids first.

Board: 236 ♠ AQJ92 West Opens 3NT.
Dealer: W ♥ 7643 East Bids 4♣ if possible.
Vul: NS ♦ 10 West Bids 4♦ if possible.
HCP: 7 ♣ 1076 East Bids 5♦ if possible.

You bid first.

Board: 237 ♠ AK9872 East Opens 3NT.
Dealer: E ♥ Q West Bids 4♣ if possible.
Vul: NS ♦ KQ982
HCP: 14 ♣ 4 Partner bids first.

Board: 238 ♠ A1063 West Opens 3NT.
Dealer: W ♥ J95 East Bids 4♣ if possible.
Vul: EW ♦ 6 West Bids 4♦ if possible.
HCP: 11 ♣ KQJ72

You bid first.

Board: 239 ♠ KQ832 East Opens 3NT.
Dealer: E ♥ AK863 West Bids 4♣ if possible.
Vul: Both ♦ 4 East Bids 4♦ if possible.
HCP: 12 ♣ 75 Partner bids first.

Board: 240 ♠ KQJ10 West Opens 3NT.
Dealer: W ♥ A8743
Vul: EW ♦ 98
HCP: 14 ♣ A9

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ AKJ53	♠ 1098			3NT ¹	Pass
Vul: None	♥ A984	♥ Q106532	4♣ ²	AP		
North HCP: 13	♦ 8	♦ KQ65	1. Gambling			
South HCP: 7	♣ J104	♣ —	2. artificial			
Contract: 4♣ W						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ AQJ92	♠ K10876	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ 7643	♥ Q1052	4♦	Pass	5♦	AP
North HCP: 7	♦ 10	♦ 62	1. Gambling			
South HCP: 6	♣ 1076	♣ J9	2. artificial			
Contract: 5♦ W						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ AK9872	♠ Q104			3NT ¹	Pass
Vul: NS	♥ Q	♥ K3	4♣ ²	AP		
North HCP: 14	♦ KQ982	♦ A10653	1. Gambling			
South HCP: 10	♣ 4	♣ J75	2. artificial			
Contract: 4♣ W						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ A1063	♠ KJ854	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ J95	♥ A632	4♦	AP		
North HCP: 11	♦ 6	♦ 84	1. Gambling			
South HCP: 12	♣ KQJ72	♣ A4	2. artificial			
Contract: 4♦ W						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ KQ832	♠ 1095			3NT ¹	Pass
Vul: Both	♥ AK863	♥ 9754	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 4	♦ 8	1. Gambling			
South HCP: 7	♣ 75	♣ AQJ84	2. artificial			
Contract: 4♦ E						

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ KQJ10	♠ 852	3NT ¹	4♥	AP	
Vul: EW	♥ A8743	♥ J	1. Gambling			
North HCP: 14	♦ 98	♦ 106				
South HCP: 6	♣ A9	♣ KQ108752				
Contract: 4♥ N						

South hands (Practice Page)

Opps_Gambling_3N

Board: 235	♠ 1098	East Opens 3NT.
Dealer: E	♥ Q106532	West Bids 4♣ if possible.
Vul: None	♦ KQ65	
HCP: 7	♣ —	You bid first.

Board: 236	♠ K10876	West Opens 3NT.
Dealer: W	♥ Q1052	East Bids 4♣ if possible.
Vul: NS	♦ 62	West Bids 4♦ if possible.
HCP: 6	♣ J9	East Bids 5♦ if possible.
		Partner bids first.

Board: 237	♠ Q104	East Opens 3NT.
Dealer: E	♥ K3	West Bids 4♣ if possible.
Vul: NS	♦ A10653	
HCP: 10	♣ J75	You bid first.

Board: 238	♠ KJ854	West Opens 3NT.
Dealer: W	♥ A632	East Bids 4♣ if possible.
Vul: EW	♦ 84	West Bids 4♦ if possible.
HCP: 12	♣ A4	Partner bids first.

Board: 239	♠ 1095	East Opens 3NT.
Dealer: E	♥ 9754	West Bids 4♣ if possible.
Vul: Both	♦ 8	East Bids 4♦ if possible.
HCP: 7	♣ AQJ84	You bid first.

Board: 240	♠ 852	West Opens 3NT.
Dealer: W	♥ J	
Vul: EW	♦ 106	Partner bids first.
HCP: 6	♣ KQ108752	

Opps_Gambling_3N Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ AKJ53	♠ 1098			3NT ¹	Pass
Vul: None	♥ A984	♥ Q106532	4♣ ²	AP		
North HCP: 13	♦ 8	♦ KQ65	1. Gambling			
South HCP: 7	♣ J104	♣ —	2. artificial			
Contract: 4♣ W						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ AQJ92	♠ K10876	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ 7643	♥ Q1052	4♦	Pass	5♦	AP
North HCP: 7	♦ 10	♦ 62	1. Gambling			
South HCP: 6	♣ 1076	♣ J9	2. artificial			
Contract: 5♦ W						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ AK9872	♠ Q104			3NT ¹	Pass
Vul: NS	♥ Q	♥ K3	4♣ ²	AP		
North HCP: 14	♦ KQ982	♦ A10653	1. Gambling			
South HCP: 10	♣ 4	♣ J75	2. artificial			
Contract: 4♣ W						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ A1063	♠ KJ854	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ J95	♥ A632	4♦	AP		
North HCP: 11	♦ 6	♦ 84	1. Gambling			
South HCP: 12	♣ KQJ72	♣ A4	2. artificial			
Contract: 4♦ W						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ KQ832	♠ 1095			3NT ¹	Pass
Vul: Both	♥ AK863	♥ 9754	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 4	♦ 8	1. Gambling			
South HCP: 7	♣ 75	♣ AQJ84	2. artificial			
Contract: 4♦ E						

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ KQJ10	♠ 852	3NT ¹	4♥	AP	
Vul: EW	♥ A8743	♥ J	1. Gambling			
North HCP: 14	♦ 98	♦ 106				
South HCP: 6	♣ A9	♣ KQ108752				
Contract: 4♥ N						

North hands (Practice Page)

Opps_Gambling_3N

Board: 241 ♠ Q98
 Dealer: E ♥ Q10983
 Vul: None ♦ J3
 HCP: 6 ♣ J43

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

Partner bids first.

Board: 242 ♠ KQ42
 Dealer: W ♥ K76532
 Vul: EW ♦ AQJ
 HCP: 15 ♣ —

West Opens 3NT.

You bid first.

Board: 243 ♠ 42
 Dealer: E ♥ AKQ
 Vul: Both ♦ 7542
 HCP: 13 ♣ KJ103

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

Partner bids first.

Board: 244 ♠ QJ6
 Dealer: W ♥ KJ96
 Vul: None ♦ K1043
 HCP: 10 ♣ 95

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

You bid first.

Board: 245 ♠ J103
 Dealer: E ♥ 10
 Vul: None ♦ 5
 HCP: 11 ♣ AKQJ10953

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

Partner bids first.

Board: 246 ♠ QJ743
 Dealer: W ♥ 9862
 Vul: NS ♦ 2
 HCP: 9 ♣ AQ9

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.

Opps_Gambling_3N Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: E	♠ Q98	♠ A103			3NT ¹	Pass
Vul: None	♥ Q10983	♥ A652	4♣ ²	Pass	4♦	AP
North HCP: 6	♦ J3	♦ 975	1. Gambling			
South HCP: 11	♣ J43	♣ K62	2. artificial			
Contract: 4♦ E						

Board: 242	North:	South:	West	North	East	South
Dealer: W	♠ KQ42	♠ A95				
Vul: EW	♥ K76532	♥ J8	3NT ¹	4♥	AP	
North HCP: 15	♦ AQJ	♦ K10975432	1. Gambling			
South HCP: 8	♣ —	♣ —				
Contract: 4♥ N						

Board: 243	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ K1063			3NT ¹	Pass
Vul: Both	♥ AKQ	♥ J107543	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ 7542	♦ —	1. Gambling			
South HCP: 6	♣ KJ103	♣ Q65	2. artificial			
Contract: 4♦ E						

Board: 244	North:	South:	West	North	East	South
Dealer: W	♠ QJ6	♠ A75			3NT ¹	Pass
Vul: None	♥ KJ96	♥ AQ107432	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ K1043	♦ Q9	1. Gambling			
South HCP: 12	♣ 95	♣ 8	2. artificial			
Contract: 4♣ E						

Board: 245	North:	South:	West	North	East	South
Dealer: E	♠ J103	♠ A975			3NT ¹	Pass
Vul: None	♥ 10	♥ AQ5	4♣ ²	X	4♦	Pass
North HCP: 11	♦ 5	♦ 7642	Pass	5♣	Pass	Pass
South HCP: 10	♣ AKQJ10953	♣ 62	XA♠♠	AP		
Contract: 5♣ X N			1. Gambling			
			2. artificial			

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ QJ743	♠ 10985	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ 9862	♥ K103	4♦	Pass	4NT ³	Pass
North HCP: 9	♦ 2	♦ 87	5♠	Pass	6♦	AP
South HCP: 3	♣ AQ9	♣ 8543	1. Gambling			
Contract: 6♦ W			2. artificial			
			3. Blackwood 1430, for ♦			

South hands (Practice Page)

Opps_Gambling_3N

Board: 241 ♠ A103
Dealer: E ♥ A652
Vul: None ♦ 975
HCP: 11 ♣ K62

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

You bid first.

Board: 242 ♠ A95
Dealer: W ♥ J8
Vul: EW ♦ K10975432
HCP: 8 ♣ —

West Opens 3NT.

Partner bids first.

Board: 243 ♠ K1063
Dealer: E ♥ J107543
Vul: Both ♦ —
HCP: 6 ♣ Q65

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

You bid first.

Board: 244 ♠ A75
Dealer: W ♥ AQ107432
Vul: None ♦ Q9
HCP: 12 ♣ 8

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

Partner bids first.

Board: 245 ♠ A975
Dealer: E ♥ AQ5
Vul: None ♦ 7642
HCP: 10 ♣ 62

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

You bid first.

Board: 246 ♠ 10985
Dealer: W ♥ K103
Vul: NS ♦ 87
HCP: 3 ♣ 8543

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.

Opps_Gambling_3N Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: E	♠ Q98	♠ A103			3NT ¹	Pass
Vul: None	♥ Q10983	♥ A652	4♣ ²	Pass	4♦	AP
North HCP: 6	♦ J3	♦ 975	1. Gambling			
South HCP: 11	♣ J43	♣ K62	2. artificial			
Contract: 4♦ E						

Board: 242	North:	South:	West	North	East	South
Dealer: W	♠ KQ42	♠ A95			3NT ¹	4♥ AP
Vul: EW	♥ K76532	♥ J8	1. Gambling			
North HCP: 15	♦ AQJ	♦ K10975432				
South HCP: 8	♣ —	♣ —				
Contract: 4♥ N						

Board: 243	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ K1063			3NT ¹	Pass
Vul: Both	♥ AKQ	♥ J107543	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ 7542	♦ —	1. Gambling			
South HCP: 6	♣ KJ103	♣ Q65	2. artificial			
Contract: 4♦ E						

Board: 244	North:	South:	West	North	East	South
Dealer: W	♠ QJ6	♠ A75			3NT ¹	Pass
Vul: None	♥ KJ96	♥ AQ107432	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ K1043	♦ Q9	1. Gambling			
South HCP: 12	♣ 95	♣ 8	2. artificial			
Contract: 4♣ E						

Board: 245	North:	South:	West	North	East	South
Dealer: E	♠ J103	♠ A975			3NT ¹	Pass
Vul: None	♥ 10	♥ AQ5	4♣ ²	X	4♦	Pass
North HCP: 11	♦ 5	♦ 7642	Pass	5♣	Pass	Pass
South HCP: 10	♣ AKQJ10953	♣ 62	XA♠♠	AP		
Contract: 5♣ X N			1. Gambling			
			2. artificial			

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ QJ743	♠ 10985			3NT ¹	Pass
Vul: NS	♥ 9862	♥ K103	4♦	Pass	4NT ³	Pass
North HCP: 9	♦ 2	♦ 87	5♠	Pass	6♦	AP
South HCP: 3	♣ AQ9	♣ 8543	1. Gambling			
Contract: 6♦ W			2. artificial			
			3. Blackwood 1430, for ♦			

North hands (Practice Page)

Opps_Gambling_3N

Board: 247	♠ J9	East Opens 3NT.
Dealer: E	♥ QJ9874	
Vul: EW	♦ 1093	Partner bids first.
HCP: 5	♣ J3	
Board: 248	♠ AQ432	West Opens 3NT.
Dealer: W	♥ AQ762	East Bids 4♣ if possible.
Vul: NS	♦ 9	West Bids 4♦ if possible.
HCP: 12	♣ 73	You bid first.
Board: 249	♠ A1092	East Opens 3NT.
Dealer: E	♥ KJ974	West Bids 4♣ if possible.
Vul: EW	♦ QJ87	
HCP: 11	♣ —	Partner bids first.
Board: 250	♠ 103	West Opens 3NT.
Dealer: W	♥ A94	East Bids 4♣ if possible.
Vul: Both	♦ A87	
HCP: 9	♣ J9763	You bid first.
Board: 251	♠ AKQ73	East Opens 3NT.
Dealer: E	♥ 98543	West Bids 4♣ if possible.
Vul: NS	♦ QJ	
HCP: 12	♣ 8	Partner bids first.
Board: 252	♠ A62	West Opens 3NT.
Dealer: W	♥ K98	East Bids 4♣ if possible.
Vul: EW	♦ J96	West Bids 4♦ if possible.
HCP: 8	♣ 7632	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ J9	♠ AQ2			3NT ¹	4♦
Vul: EW	♥ QJ9874	♥ AK103				
North HCP: 5	♦ 1093	♦ KQJ875	AP			
South HCP: 19	♣ J3	♣ —	1. Gambling			
Contract: 4♦ S						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ AQ432	♠ J987	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AQ762	♥ K95	4♦	AP		
North HCP: 12	♦ 9	♦ 105	1. Gambling			
South HCP: 13	♣ 73	♣ AKQ4	2. artificial			
Contract: 4♦ W						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ A1092	♠ KJ754			3NT ¹	Pass
Vul: EW	♥ KJ974	♥ A65	4♣ ²	AP		
North HCP: 11	♦ QJ87	♦ K954	1. Gambling			
South HCP: 11	♣ —	♣ 10	2. artificial			
Contract: 4♣ W						

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ AKQJ742	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ A94	♥ J1083	1. Gambling			
North HCP: 9	♦ A87	♦ 10	2. artificial			
South HCP: 11	♣ J9763	♣ 2				
Contract: 4♣ E						

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ AKQ73	♠ J10652			3NT ¹	Pass
Vul: NS	♥ 98543	♥ AJ10	4♣ ²	AP		
North HCP: 12	♦ QJ	♦ A942	1. Gambling			
South HCP: 10	♣ 8	♣ 2	2. artificial			
Contract: 4♣ W						

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ A62	♠ K10875	3NT ¹	Pass	4♣ ²	X
Vul: EW	♥ K98	♥ 2	4♦	AP		
North HCP: 8	♦ J96	♦ 74	1. Gambling			
South HCP: 10	♣ 7632	♣ AQJ94	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

Opps_Gambling_3N

Board: 247	♠ AQ2	East Opens 3NT.
Dealer: E	♥ AK103	
Vul: EW	♦ KQJ875	You bid first.
HCP: 19	♣ —	
Board: 248	♠ J987	West Opens 3NT.
Dealer: W	♥ K95	East Bids 4♣ if possible.
Vul: NS	♦ 105	West Bids 4♦ if possible.
HCP: 13	♣ AKQ4	Partner bids first.
Board: 249	♠ KJ754	East Opens 3NT.
Dealer: E	♥ A65	West Bids 4♣ if possible.
Vul: EW	♦ K954	
HCP: 11	♣ 10	You bid first.
Board: 250	♠ AKQJ742	West Opens 3NT.
Dealer: W	♥ J1083	East Bids 4♣ if possible.
Vul: Both	♦ 10	
HCP: 11	♣ 2	Partner bids first.
Board: 251	♠ J10652	East Opens 3NT.
Dealer: E	♥ AJ10	West Bids 4♣ if possible.
Vul: NS	♦ A942	
HCP: 10	♣ 2	You bid first.
Board: 252	♠ K10875	West Opens 3NT.
Dealer: W	♥ 2	East Bids 4♣ if possible.
Vul: EW	♦ 74	West Bids 4♦ if possible.
HCP: 10	♣ AQJ94	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ J9	♠ AQ2			3NT ¹	4♦
Vul: EW	♥ QJ9874	♥ AK103				
North HCP: 5	♦ 1093	♦ KQJ875	AP			
South HCP: 19	♣ J3	♣ —	1. Gambling			
Contract: 4♦ S						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ AQ432	♠ J987	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AQ762	♥ K95	4♦	AP		
North HCP: 12	♦ 9	♦ 105	1. Gambling			
South HCP: 13	♣ 73	♣ AKQ4	2. artificial			
Contract: 4♦ W						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ A1092	♠ KJ754			3NT ¹	Pass
Vul: EW	♥ KJ974	♥ A65	4♣ ²	AP		
North HCP: 11	♦ QJ87	♦ K954	1. Gambling			
South HCP: 11	♣ —	♣ 10	2. artificial			
Contract: 4♣ W						

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ AKQJ742	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ A94	♥ J1083	1. Gambling			
North HCP: 9	♦ A87	♦ 10	2. artificial			
South HCP: 11	♣ J9763	♣ 2				
Contract: 4♣ E						

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ AKQ73	♠ J10652			3NT ¹	Pass
Vul: NS	♥ 98543	♥ AJ10	4♣ ²	AP		
North HCP: 12	♦ QJ	♦ A942	1. Gambling			
South HCP: 10	♣ 8	♣ 2	2. artificial			
Contract: 4♣ W						

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ A62	♠ K10875	3NT ¹	Pass	4♣ ²	X
Vul: EW	♥ K98	♥ 2	4♦	AP		
North HCP: 8	♦ J96	♦ 74	1. Gambling			
South HCP: 10	♣ 7632	♣ AQJ94	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

Opps_Gambling_3N

Board: 253 ♠ A98632
Dealer: E ♥ 873
Vul: Both ♦ J
HCP: 11 ♣ AQ5

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

Partner bids first.

Board: 254 ♠ AKQ93
Dealer: W ♥ A97
Vul: None ♦ AQ976
HCP: 19 ♣ —

West Opens 3NT.
East Bids 4♣ if possible.
West Doubles 5♣ if possible.
East Bids X♥ if possible.

You bid first.

Board: 255 ♠ KQ6
Dealer: E ♥ 1065
Vul: EW ♦ 4
HCP: 10 ♣ KQ10952

East Opens 3NT.

Partner bids first.

Board: 256 ♠ 43
Dealer: W ♥ AK3
Vul: None ♦ 10753
HCP: 10 ♣ K1082

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

You bid first.

Board: 257 ♠ AK832
Dealer: E ♥ 1032
Vul: NS ♦ J63
HCP: 8 ♣ 74

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

Partner bids first.

Board: 258 ♠ K10
Dealer: W ♥ AJ976
Vul: Both ♦ —
HCP: 11 ♣ QJ10732

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ A98632	♠ Q5			3NT ¹	Pass
Vul: Both	♥ 873	♥ AKJ10	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ J	♦ 76	1. Gambling			
South HCP: 13	♣ AQ5	♣ K10987	2. artificial			
Contract: 4♦ E						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ AKQ93	♠ 10876	3NT ¹	X	4♣ ²	4♥
Vul: None	♥ A97	♥ KJ862	Pass	4NT ³	Pass	5♣
North HCP: 19	♦ AQ976	♦ K3	X	Pass	Pass	5♥
South HCP: 7	♣ —	♣ 62	Pass	6♥	X♥	AP
Contract: 6♥ X S			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♥			

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ A107542			3NT ¹	4♠
Vul: EW	♥ 1065	♥ KQJ				
North HCP: 10	♦ 4	♦ J	AP			
South HCP: 16	♣ KQ10952	♣ AJ8	1. Gambling			
Contract: 4♠ S						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ KQJ9852	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ AK3	♥ 54	4♦	AP		
North HCP: 10	♦ 10753	♦ —	1. Gambling			
South HCP: 11	♣ K1082	♣ AJ94	2. artificial			
Contract: 4♦ W						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ AK832	♠ 97			3NT ¹	Pass
Vul: NS	♥ 1032	♥ AKJ6	4♣ ²	AP		
North HCP: 8	♦ J63	♦ AK108	1. Gambling			
South HCP: 16	♣ 74	♣ J82	2. artificial			
Contract: 4♣ W						

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ AJ9875	3NT ¹	4NT ²	Pass	5♦
Vul: Both	♥ AJ976	♥ 54	Pass	5♥	X♥	AP
North HCP: 11	♦ —	♦ 9853	1. Gambling			
South HCP: 5	♣ QJ10732	♣ 8	2. Unusual 4NT			
Contract: 5♥ X N						

South hands (Practice Page)

Opps_Gambling_3N

Board: 253 ♠ Q5
Dealer: E ♥ AKJ10
Vul: Both ♦ 76
HCP: 13 ♣ K10987

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

You bid first.

Board: 254 ♠ 10876
Dealer: W ♥ KJ862
Vul: None ♦ K3
HCP: 7 ♣ 62

West Opens 3NT.
East Bids 4♣ if possible.
West Doubles 5♣ if possible.
East Bids X♥ if possible.

Partner bids first.

Board: 255 ♠ A107542
Dealer: E ♥ KQJ
Vul: EW ♦ J
HCP: 16 ♣ AJ8

East Opens 3NT.

You bid first.

Board: 256 ♠ KQJ9852
Dealer: W ♥ 54
Vul: None ♦ —
HCP: 11 ♣ AJ94

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

Partner bids first.

Board: 257 ♠ 97
Dealer: E ♥ AKJ6
Vul: NS ♦ AK108
HCP: 16 ♣ J82

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

You bid first.

Board: 258 ♠ AJ9875
Dealer: W ♥ 54
Vul: Both ♦ 9853
HCP: 5 ♣ 8

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ A98632	♠ Q5			3NT ¹	Pass
Vul: Both	♥ 873	♥ AKJ10	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ J	♦ 76	1. Gambling			
South HCP: 13	♣ AQ5	♣ K10987	2. artificial			
Contract: 4♦ E						

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ AKQ93	♠ 10876	3NT ¹	X	4♣ ²	4♥
Vul: None	♥ A97	♥ KJ862	Pass	4NT ³	Pass	5♣
North HCP: 19	♦ AQ976	♦ K3	X	Pass	Pass	5♥
South HCP: 7	♣ —	♣ 62	Pass	6♥	X♥	AP
Contract: 6♥ X S			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♥			

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ KQ6	♠ A107542			3NT ¹	4♠
Vul: EW	♥ 1065	♥ KQJ				
North HCP: 10	♦ 4	♦ J	AP			
South HCP: 16	♣ KQ10952	♣ AJ8	1. Gambling			
Contract: 4♠ S						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ KQJ9852	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ AK3	♥ 54	4♦	AP		
North HCP: 10	♦ 10753	♦ —	1. Gambling			
South HCP: 11	♣ K1082	♣ AJ94	2. artificial			
Contract: 4♦ W						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ AK832	♠ 97			3NT ¹	Pass
Vul: NS	♥ 1032	♥ AKJ6	4♣ ²	AP		
North HCP: 8	♦ J63	♦ AK108	1. Gambling			
South HCP: 16	♣ 74	♣ J82	2. artificial			
Contract: 4♣ W						

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ AJ9875	3NT ¹	4NT ²	Pass	5♦
Vul: Both	♥ AJ976	♥ 54	Pass	5♥	X♥	AP
North HCP: 11	♦ —	♦ 9853	1. Gambling			
South HCP: 5	♣ QJ10732	♣ 8	2. Unusual 4NT			
Contract: 5♥ X N						

North hands (Practice Page)

Opps_Gambling_3N

Board: 259 ♠ QJ63 East Opens 3NT.
Dealer: E ♥ KJ73 West Bids 4♣ if possible.
Vul: None ♦ KQJ8
HCP: 13 ♣ 3 Partner bids first.

Board: 260 ♠ A10532 West Opens 3NT.
Dealer: W ♥ 974 East Bids 4♣ if possible.
Vul: NS ♦ J5 West Bids 4♦ if possible.
HCP: 5 ♣ 1076 You bid first.

Board: 261 ♠ Q1063 East Opens 3NT.
Dealer: E ♥ J2
Vul: EW ♦ A954 Partner bids first.
HCP: 7 ♣ 954

Board: 262 ♠ Q8 West Opens 3NT.
Dealer: W ♥ KQ1076
Vul: None ♦ AKQ87 You bid first.
HCP: 16 ♣ 7

Board: 263 ♠ KQ985 East Opens 3NT.
Dealer: E ♥ 7 West Bids 4♣ if possible.
Vul: NS ♦ 52 East Bids 4♦ if possible.
HCP: 12 ♣ AQJ87 Partner bids first.

Board: 264 ♠ KQ108 West Opens 3NT.
Dealer: W ♥ Q642 East Bids 4♣ if possible.
Vul: EW ♦ 72 West Bids 4♦ if possible.
HCP: 12 ♣ AJ7 You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ QJ63	♠ A9754			3NT ¹	Pass
Vul: None	♥ KJ73	♥ 85	4♣ ²	AP		
North HCP: 13	♦ KQJ8	♦ 65432	1. Gambling			
South HCP: 4	♣ 3	♣ 8	2. artificial			
Contract: 4♣ W						

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ A10532	♠ KJ86	3NT ¹	Pass	4♣ ²	X
Vul: NS	♥ 974	♥ A6	4♦	AP		
North HCP: 5	♦ J5	♦ 43	1. Gambling			
South HCP: 17	♣ 1076	♣ AKQ95	2. artificial			
Contract: 4♦ W						

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ Q1063	♠ AK42			3NT ¹	4♥
Vul: EW	♥ J2	♥ AK1064	AP			
North HCP: 7	♦ A954	♦ KJ	1. Gambling			
South HCP: 18	♣ 954	♣ 87				
Contract: 4♥ S						

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ Q8	♠ AK752	3NT ¹	4♥	AP	
Vul: None	♥ KQ1076	♥ 952	1. Gambling			
North HCP: 16	♦ AKQ87	♦ J95				
South HCP: 9	♣ 7	♣ J3				
Contract: 4♥ N						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ KQ985	♠ A10643			3NT ¹	Pass
Vul: NS	♥ 7	♥ J654	4♣ ²	X	4♦	AP
North HCP: 12	♦ 52	♦ 74	1. Gambling			
South HCP: 5	♣ AQJ87	♣ 103	2. artificial			
Contract: 4♦ E						

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ KQ108	♠ A9632	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ Q642	♥ AKJ8	4♦	AP		
North HCP: 12	♦ 72	♦ J5	1. Gambling			
South HCP: 13	♣ AJ7	♣ 63	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

Opps_Gambling_3N

Board: 259	♠ A9754	East Opens 3NT.
Dealer: E	♥ 85	West Bids 4♣ if possible.
Vul: None	♦ 65432	
HCP: 4	♣ 8	You bid first.

Board: 260	♠ KJ86	West Opens 3NT.
Dealer: W	♥ A6	East Bids 4♣ if possible.
Vul: NS	♦ 43	West Bids 4♦ if possible.
HCP: 17	♣ AKQ95	Partner bids first.

Board: 261	♠ AK42	East Opens 3NT.
Dealer: E	♥ AK1064	
Vul: EW	♦ KJ	You bid first.
HCP: 18	♣ 87	

Board: 262	♠ AK752	West Opens 3NT.
Dealer: W	♥ 952	
Vul: None	♦ J95	Partner bids first.
HCP: 9	♣ J3	

Board: 263	♠ A10643	East Opens 3NT.
Dealer: E	♥ J654	West Bids 4♣ if possible.
Vul: NS	♦ 74	East Bids 4♦ if possible.
HCP: 5	♣ 103	You bid first.

Board: 264	♠ A9632	West Opens 3NT.
Dealer: W	♥ AKJ8	East Bids 4♣ if possible.
Vul: EW	♦ J5	West Bids 4♦ if possible.
HCP: 13	♣ 63	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ QJ63	♠ A9754			3NT ¹	Pass
Vul: None	♥ KJ73	♥ 85	4♣ ²	AP		
North HCP: 13	♦ KQJ8	♦ 65432	1. Gambling			
South HCP: 4	♣ 3	♣ 8	2. artificial			
Contract: 4♣ W						

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ A10532	♠ KJ86	3NT ¹	Pass	4♣ ²	X
Vul: NS	♥ 974	♥ A6	4♦	AP		
North HCP: 5	♦ J5	♦ 43	1. Gambling			
South HCP: 17	♣ 1076	♣ AKQ95	2. artificial			
Contract: 4♦ W						

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ Q1063	♠ AK42			3NT ¹	4♥
Vul: EW	♥ J2	♥ AK1064	AP			
North HCP: 7	♦ A954	♦ KJ	1. Gambling			
South HCP: 18	♣ 954	♣ 87				
Contract: 4♥ S						

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ Q8	♠ AK752	3NT ¹	4♥	AP	
Vul: None	♥ KQ1076	♥ 952	1. Gambling			
North HCP: 16	♦ AKQ87	♦ J95				
South HCP: 9	♣ 7	♣ J3				
Contract: 4♥ N						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ KQ985	♠ A10643			3NT ¹	Pass
Vul: NS	♥ 7	♥ J654	4♣ ²	X	4♦	AP
North HCP: 12	♦ 52	♦ 74	1. Gambling			
South HCP: 5	♣ AQJ87	♣ 103	2. artificial			
Contract: 4♦ E						

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ KQ108	♠ A9632	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ Q642	♥ AKJ8	4♦	AP		
North HCP: 12	♦ 72	♦ J5	1. Gambling			
South HCP: 13	♣ AJ7	♣ 63	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

Opps_Gambling_3N

Board: 265 ♠ AQJ52 East Opens 3NT.
Dealer: E ♥ A73 West Bids 4♣ if possible.
Vul: Both ♦ 943
HCP: 11 ♣ 105 Partner bids first.

Board: 266 ♠ A653 West Opens 3NT.
Dealer: W ♥ AKQ973
Vul: NS ♦ J You bid first.
HCP: 18 ♣ A3

Board: 267 ♠ A1054 East Opens 3NT.
Dealer: E ♥ J743 West Bids 4♣ if possible.
Vul: Both ♦ QJ8
HCP: 8 ♣ 72 Partner bids first.

Board: 268 ♠ K32 West Opens 3NT.
Dealer: W ♥ KQ8 East Bids 4♣ if possible.
Vul: None ♦ 10932 West Bids 4♦ if possible.
HCP: 8 ♣ 1073 East Bids 5♦ if possible.
You bid first.

Board: 269 ♠ A952 East Opens 3NT.
Dealer: E ♥ KJ107 West Bids 4♣ if possible.
Vul: EW ♦ J109
HCP: 9 ♣ 76 Partner bids first.

Board: 270 ♠ 10975 West Opens 3NT.
Dealer: W ♥ K765 East Bids 4♣ if possible.
Vul: Both ♦ — West Bids 4♦ if possible.
HCP: 8 ♣ AJ975 You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ AQJ52	♠ 4			3NT ¹	Pass
Vul: Both	♥ A73	♥ KQJ984	4♣ ²	AP		
North HCP: 11	♦ 943	♦ AK8	1. Gambling			
South HCP: 14	♣ 105	♣ J73	2. artificial			
Contract: 4♣ W						

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ A653	♠ 84			3NT ¹	4♥ AP
Vul: NS	♥ AKQ973	♥ 10654	1. Gambling			
North HCP: 18	♦ J	♦ 974				
South HCP: 0	♣ A3	♣ 10852				
Contract: 4♥ N						

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ A1054	♠ 62			3NT ¹	Pass
Vul: Both	♥ J743	♥ A652	4♣ ²	AP		
North HCP: 8	♦ QJ8	♦ A7643	1. Gambling			
South HCP: 9	♣ 72	♣ J8	2. artificial			
Contract: 4♣ W						

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ K32	♠ QJ10984	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ KQ8	♥ A942	4♦	Pass	5♦	AP
North HCP: 8	♦ 10932	♦ —	1. Gambling			
South HCP: 8	♣ 1073	♣ J52	2. artificial			
Contract: 5♦ W						

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ A952	♠ 86			3NT ¹	Pass
Vul: EW	♥ KJ107	♥ A8653	4♣ ²	AP		
North HCP: 9	♦ J109	♦ K765	1. Gambling			
South HCP: 7	♣ 76	♣ 109	2. artificial			
Contract: 4♣ W						

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ 10975	♠ QJ	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ K765	♥ AQ108	4♦	AP		
North HCP: 8	♦ —	♦ 8742	1. Gambling			
South HCP: 11	♣ AJ975	♣ Q104	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

Opps_Gambling_3N

Board: 265	♠ 4	East Opens 3NT.
Dealer: E	♥ KQJ984	West Bids 4♣ if possible.
Vul: Both	♦ AK8	
HCP: 14	♣ J73	You bid first.

Board: 266	♠ 84	West Opens 3NT.
Dealer: W	♥ 10654	
Vul: NS	♦ 974	Partner bids first.
HCP: 0	♣ 10852	

Board: 267	♠ 62	East Opens 3NT.
Dealer: E	♥ A652	West Bids 4♣ if possible.
Vul: Both	♦ A7643	
HCP: 9	♣ J8	You bid first.

Board: 268	♠ QJ10984	West Opens 3NT.
Dealer: W	♥ A942	East Bids 4♣ if possible.
Vul: None	♦ —	West Bids 4♦ if possible.
HCP: 8	♣ J52	East Bids 5♦ if possible.
		Partner bids first.

Board: 269	♠ 86	East Opens 3NT.
Dealer: E	♥ A8653	West Bids 4♣ if possible.
Vul: EW	♦ K765	
HCP: 7	♣ 109	You bid first.

Board: 270	♠ QJ	West Opens 3NT.
Dealer: W	♥ AQ108	East Bids 4♣ if possible.
Vul: Both	♦ 8742	West Bids 4♦ if possible.
HCP: 11	♣ Q104	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: E	♠ AQJ52	♠ 4			3NT ¹	Pass
Vul: Both	♥ A73	♥ KQJ984	4♣ ²	AP		
North HCP: 11	♦ 943	♦ AK8	1. Gambling			
South HCP: 14	♣ 105	♣ J73	2. artificial			
Contract: 4♣ W						

Board: 266	North:	South:	West	North	East	South
Dealer: W	♠ A653	♠ 84				
Vul: NS	♥ AKQ973	♥ 10654	3NT ¹	4♥	AP	
North HCP: 18	♦ J	♦ 974	1. Gambling			
South HCP: 0	♣ A3	♣ 10852				
Contract: 4♥ N						

Board: 267	North:	South:	West	North	East	South
Dealer: E	♠ A1054	♠ 62			3NT ¹	Pass
Vul: Both	♥ J743	♥ A652	4♣ ²	AP		
North HCP: 8	♦ QJ8	♦ A7643	1. Gambling			
South HCP: 9	♣ 72	♣ J8	2. artificial			
Contract: 4♣ W						

Board: 268	North:	South:	West	North	East	South
Dealer: W	♠ K32	♠ QJ10984	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ KQ8	♥ A942	4♦	Pass	5♦	AP
North HCP: 8	♦ 10932	♦ —	1. Gambling			
South HCP: 8	♣ 1073	♣ J52	2. artificial			
Contract: 5♦ W						

Board: 269	North:	South:	West	North	East	South
Dealer: E	♠ A952	♠ 86			3NT ¹	Pass
Vul: EW	♥ KJ107	♥ A8653	4♣ ²	AP		
North HCP: 9	♦ J109	♦ K765	1. Gambling			
South HCP: 7	♣ 76	♣ 109	2. artificial			
Contract: 4♣ W						

Board: 270	North:	South:	West	North	East	South
Dealer: W	♠ 10975	♠ QJ	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ K765	♥ AQ108	4♦	AP		
North HCP: 8	♦ —	♦ 8742	1. Gambling			
South HCP: 11	♣ AJ975	♣ Q104	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

Opps_Gambling_3N

Board: 271	♠ KQ1052	East Opens 3NT.
Dealer: E	♥ Q872	
Vul: None	♦ J3	Partner bids first.
HCP: 8	♣ 102	
Board: 272	♠ KQ108	West Opens 3NT.
Dealer: W	♥ AKJ109	East Bids 4♣ if possible.
Vul: Both	♦ 52	West Bids 4♦ if possible.
HCP: 13	♣ 96	You bid first.
Board: 273	♠ AQJ95	East Opens 3NT.
Dealer: E	♥ AK2	West Bids 4♣ if possible.
Vul: None	♦ AQ7	
HCP: 21	♣ J3	Partner bids first.
Board: 274	♠ 875	West Opens 3NT.
Dealer: W	♥ AQ1084	East Bids 4♣ if possible.
Vul: NS	♦ KJ83	
HCP: 10	♣ 10	You bid first.
Board: 275	♠ KQ654	East Opens 3NT.
Dealer: E	♥ Q10754	West Bids 4♣ if possible.
Vul: EW	♦ 98	
HCP: 7	♣ 7	Partner bids first.
Board: 276	♠ K	West Opens 3NT.
Dealer: W	♥ J1065432	East Bids 4♣ if possible.
Vul: None	♦ J832	
HCP: 5	♣ 4	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ KQ1052	♠ AJ63			3NT ¹	4♣
Vul: None	♥ Q872	♥ 9				
North HCP: 8	♦ J3	♦ 105		AP		
South HCP: 13	♣ 102	♣ AKJ843	1. Gambling			
Contract: 4♣ S						

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ KQ108	♠ AJ32	3NT ¹	Pass	4♣ ²	X
Vul: Both	♥ AKJ109	♥ 765	4♦	AP		
North HCP: 13	♦ 52	♦ 6	1. Gambling			
South HCP: 14	♣ 96	♣ AKQ103	2. artificial			
Contract: 4♦ W						

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ AQJ95	♠ K3			3NT ¹	Pass
Vul: None	♥ AK2	♥ QJ8653	4♣ ²	4♣	AP	
North HCP: 21	♦ AQ7	♦ K6	1. Gambling			
South HCP: 9	♣ J3	♣ 972	2. artificial			
Contract: 4♠ N						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ 875	♠ AQJ10643	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ AQ1084	♥ J72	1. Gambling			
North HCP: 10	♦ KJ83	♦ A74	2. artificial			
South HCP: 12	♣ 10	♣ —				
Contract: 4♣ E						

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ KQ654	♠ A109			3NT ¹	Pass
Vul: EW	♥ Q10754	♥ KJ3	4♣ ²	AP		
North HCP: 7	♦ 98	♦ QJ754	1. Gambling			
South HCP: 11	♣ 7	♣ 109	2. artificial			
Contract: 4♣ W						

Board: 276	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ A8652	3NT ¹	Pass	4♣ ²	4♣
Vul: None	♥ J1065432	♥ AKQ7	AP			
North HCP: 5	♦ J832	♦ AK94	1. Gambling			
South HCP: 20	♣ 4	♣ —	2. artificial			
Contract: 4♠ S						

South hands (Practice Page)

Opps_Gambling_3N

Board: 271	♠ AJ63	East Opens 3NT.
Dealer: E	♥ 9	
Vul: None	♦ 105	You bid first.
HCP: 13	♣ AKJ843	
Board: 272	♠ AJ32	West Opens 3NT.
Dealer: W	♥ 765	East Bids 4♣ if possible.
Vul: Both	♦ 6	West Bids 4♦ if possible.
HCP: 14	♣ AKQ103	Partner bids first.
Board: 273	♠ K3	East Opens 3NT.
Dealer: E	♥ QJ8653	West Bids 4♣ if possible.
Vul: None	♦ K6	
HCP: 9	♣ 972	You bid first.
Board: 274	♠ AQJ10643	West Opens 3NT.
Dealer: W	♥ J72	East Bids 4♣ if possible.
Vul: NS	♦ A74	
HCP: 12	♣ —	Partner bids first.
Board: 275	♠ A109	East Opens 3NT.
Dealer: E	♥ KJ3	West Bids 4♣ if possible.
Vul: EW	♦ QJ754	
HCP: 11	♣ 109	You bid first.
Board: 276	♠ A8652	West Opens 3NT.
Dealer: W	♥ AKQ7	East Bids 4♣ if possible.
Vul: None	♦ AK94	
HCP: 20	♣ —	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: E	♠ KQ1052	♠ AJ63			3NT ¹	4♣
Vul: None	♥ Q872	♥ 9				
North HCP: 8	♦ J3	♦ 105	AP			
South HCP: 13	♣ 102	♣ AKJ843	1. Gambling			
Contract: 4♣ S						

Board: 272	North:	South:	West	North	East	South
Dealer: W	♠ KQ108	♠ AJ32	3NT ¹	Pass	4♣ ²	X
Vul: Both	♥ AKJ109	♥ 765	4♦	AP		
North HCP: 13	♦ 52	♦ 6	1. Gambling			
South HCP: 14	♣ 96	♣ AKQ103	2. artificial			
Contract: 4♦ W						

Board: 273	North:	South:	West	North	East	South
Dealer: E	♠ AQJ95	♠ K3			3NT ¹	Pass
Vul: None	♥ AK2	♥ QJ8653	4♣ ²	4♣	AP	
North HCP: 21	♦ AQ7	♦ K6	1. Gambling			
South HCP: 9	♣ J3	♣ 972	2. artificial			
Contract: 4♠ N						

Board: 274	North:	South:	West	North	East	South
Dealer: W	♠ 875	♠ AQJ10643	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ AQ1084	♥ J72	1. Gambling			
North HCP: 10	♦ KJ83	♦ A74	2. artificial			
South HCP: 12	♣ 10	♣ —				
Contract: 4♣ E						

Board: 275	North:	South:	West	North	East	South
Dealer: E	♠ KQ654	♠ A109			3NT ¹	Pass
Vul: EW	♥ Q10754	♥ KJ3	4♣ ²	AP		
North HCP: 7	♦ 98	♦ QJ754	1. Gambling			
South HCP: 11	♣ 7	♣ 109	2. artificial			
Contract: 4♣ W						

Board: 276	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ A8652	3NT ¹	Pass	4♣ ²	4♣
Vul: None	♥ J1065432	♥ AKQ7	AP			
North HCP: 5	♦ J832	♦ AK94	1. Gambling			
South HCP: 20	♣ 4	♣ —	2. artificial			
Contract: 4♠ S						

North hands (Practice Page)

Opps_Gambling_3N

Board: 277 ♠ QJ965
Dealer: E ♥ J
Vul: NS ♦ 109
HCP: 7 ♣ K6532

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

Partner bids first.

Board: 278 ♠ A6
Dealer: W ♥ KQJ987
Vul: EW ♦ J7
HCP: 15 ♣ A63

West Opens 3NT.

You bid first.

Board: 279 ♠ A8
Dealer: E ♥ A87
Vul: Both ♦ 9
HCP: 13 ♣ AJ76542

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

Partner bids first.

Board: 280 ♠ 105
Dealer: W ♥ AK109764
Vul: NS ♦ —
HCP: 11 ♣ A964

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

You bid first.

Board: 281 ♠ J1085
Dealer: E ♥ 10764
Vul: EW ♦ Q97
HCP: 3 ♣ 85

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

Partner bids first.

Board: 282 ♠ 10
Dealer: W ♥ AKJ3
Vul: Both ♦ J7
HCP: 15 ♣ AQ8753

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ QJ965	♠ A3			3NT ¹	Pass
Vul: NS	♥ J	♥ AK109876	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ 109	♦ 8	1. Gambling			
South HCP: 12	♣ K6532	♣ J97	2. artificial			
Contract: 4♦ E						

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ A6	♠ KJ1084			3NT ¹	4♥
Vul: EW	♥ KQJ987	♥ A103				AP
North HCP: 15	♦ J7	♦ 9	1. Gambling			
South HCP: 11	♣ A63	♣ K1042				
Contract: 4♥ N						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ QJ654			3NT ¹	Pass
Vul: Both	♥ A87	♥ KQ954	4♣ ²	X	4♦	AP
North HCP: 13	♦ 9	♦ J4	1. Gambling			
South HCP: 11	♣ AJ76542	♣ Q	2. artificial			
Contract: 4♦ E						

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ AKQJ8			3NT ¹	Pass
Vul: NS	♥ AK109764	♥ 3	4♦	AP	4♣ ²	Pass
North HCP: 11	♦ —	♦ 532	1. Gambling			
South HCP: 13	♣ A964	♣ K873	2. artificial			
Contract: 4♦ W						

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ J1085	♠ KQ932			3NT ¹	Pass
Vul: EW	♥ 10764	♥ A8	4♣ ²	AP		
North HCP: 3	♦ Q97	♦ AK5	1. Gambling			
South HCP: 16	♣ 85	♣ 1092	2. artificial			
Contract: 4♣ W						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ AQJ74	3NT ¹	4♣	Pass	5♦ ²
Vul: Both	♥ AKJ3	♥ Q542	X	5♥	Pass	5♠
North HCP: 15	♦ J7	♦ —	Pass	5NT	Pass	7♣
South HCP: 13	♣ AQ8753	♣ KJ94	AP			
Contract: 7♣ N			1. Gambling			
			2. Exclusion, for ♣			

South hands (Practice Page)

Opps_Gambling_3N

Board: 277 ♠ A3
Dealer: E ♥ AK109876
Vul: NS ♦ 8
HCP: 12 ♣ J97

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

You bid first.

Board: 278 ♠ KJ1084
Dealer: W ♥ A103
Vul: EW ♦ 9
HCP: 11 ♣ K1042

West Opens 3NT.

Partner bids first.

Board: 279 ♠ QJ654
Dealer: E ♥ KQ954
Vul: Both ♦ J4
HCP: 11 ♣ Q

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

You bid first.

Board: 280 ♠ AKQJ8
Dealer: W ♥ 3
Vul: NS ♦ 532
HCP: 13 ♣ K873

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

Partner bids first.

Board: 281 ♠ KQ932
Dealer: E ♥ A8
Vul: EW ♦ AK5
HCP: 16 ♣ 1092

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

You bid first.

Board: 282 ♠ AQJ74
Dealer: W ♥ Q542
Vul: Both ♦ —
HCP: 13 ♣ KJ94

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: E	♠ QJ965	♠ A3			3NT ¹	Pass
Vul: NS	♥ J	♥ AK109876	4♣ ²	Pass	4♦	AP
North HCP: 7	♦ 109	♦ 8	1. Gambling			
South HCP: 12	♣ K6532	♣ J97	2. artificial			
Contract: 4♦ E						

Board: 278	North:	South:	West	North	East	South
Dealer: W	♠ A6	♠ KJ1084			3NT ¹	4♥
Vul: EW	♥ KQJ987	♥ A103				AP
North HCP: 15	♦ J7	♦ 9	1. Gambling			
South HCP: 11	♣ A63	♣ K1042				
Contract: 4♥ N						

Board: 279	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ QJ654			3NT ¹	Pass
Vul: Both	♥ A87	♥ KQ954	4♣ ²	X	4♦	AP
North HCP: 13	♦ 9	♦ J4	1. Gambling			
South HCP: 11	♣ AJ76542	♣ Q	2. artificial			
Contract: 4♦ E						

Board: 280	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ AKQJ8			3NT ¹	Pass
Vul: NS	♥ AK109764	♥ 3	4♦	AP	4♣ ²	Pass
North HCP: 11	♦ —	♦ 532	1. Gambling			
South HCP: 13	♣ A964	♣ K873	2. artificial			
Contract: 4♦ W						

Board: 281	North:	South:	West	North	East	South
Dealer: E	♠ J1085	♠ KQ932			3NT ¹	Pass
Vul: EW	♥ 10764	♥ A8	4♣ ²	AP		
North HCP: 3	♦ Q97	♦ AK5	1. Gambling			
South HCP: 16	♣ 85	♣ 1092	2. artificial			
Contract: 4♣ W						

Board: 282	North:	South:	West	North	East	South
Dealer: W	♠ 10	♠ AQJ74	3NT ¹	4♣	Pass	5♦ ²
Vul: Both	♥ AKJ3	♥ Q542	X	5♥	Pass	5♠
North HCP: 15	♦ J7	♦ —	Pass	5NT	Pass	7♣
South HCP: 13	♣ AQ8753	♣ KJ94	AP			
Contract: 7♣ N			1. Gambling			
			2. Exclusion, for ♣			

North hands (Practice Page)

Opps_Gambling_3N

Board: 283 ♠ —
Dealer: E ♥ KJ1084
Vul: None ♦ 98
HCP: 11 ♣ AK9763

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

Partner bids first.

Board: 284 ♠ Q107653
Dealer: W ♥ 5
Vul: EW ♦ J3
HCP: 12 ♣ AKQ6

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

You bid first.

Board: 285 ♠ Q3
Dealer: E ♥ Q5
Vul: Both ♦ AQJ1092
HCP: 11 ♣ 843

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

Partner bids first.

Board: 286 ♠ Q84
Dealer: W ♥ QJ104
Vul: None ♦ 765
HCP: 9 ♣ A106

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: 287 ♠ QJ1073
Dealer: E ♥ QJ10763
Vul: NS ♦ J
HCP: 8 ♣ J

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

Partner bids first.

Board: 288 ♠ AK85
Dealer: W ♥ A10985
Vul: Both ♦ A63
HCP: 15 ♣ 8

West Opens 3NT.

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ AKQ1076			3NT ¹	Pass
Vul: None	♥ KJ1084	♥ 7	4♣ ²	X	4♦	AP
North HCP: 11	♦ 98	♦ J643	1. Gambling			
South HCP: 10	♣ AK9763	♣ 54	2. artificial			
Contract: 4♦ E						

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ Q107653	♠ AK2	3NT ¹	Pass	4♣ ²	4♥
Vul: EW	♥ 5	♥ AQJ108	AP			
North HCP: 12	♦ J3	♦ 106	1. Gambling			
South HCP: 15	♣ AKQ6	♣ J43	2. artificial			
Contract: 4♥ S						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ AJ984			3NT ¹	Pass
Vul: Both	♥ Q5	♥ AJ63	4♣ ²	AP		
North HCP: 11	♦ AQJ1092	♦ K73	1. Gambling			
South HCP: 13	♣ 843	♣ 6	2. artificial			
Contract: 4♣ W						

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ Q84	♠ K9	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ QJ104	♥ K987532	4♦	Pass	4NT ³	Pass
North HCP: 9	♦ 765	♦ 2	5♠	Pass	6♦	AP
South HCP: 7	♣ A106	♣ J85	1. Gambling			
Contract: 6♦ W			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ QJ1073	♠ A42			3NT ¹	Pass
Vul: NS	♥ QJ10763	♥ K95	4♣ ²	AP		
North HCP: 8	♦ J	♦ KQ742	1. Gambling			
South HCP: 12	♣ J	♣ 73	2. artificial			
Contract: 4♣ W						

Board: 288	North:	South:	West	North	East	South
Dealer: W	♠ AK85	♠ J43	3NT ¹	4♥	AP	
Vul: Both	♥ A10985	♥ K7643	1. Gambling			
North HCP: 15	♦ A63	♦ KJ8				
South HCP: 8	♣ 8	♣ 75				
Contract: 4♥ N						

South hands (Practice Page)

Opps_Gambling_3N

Board: 283 ♠ AKQ1076
Dealer: E ♥ 7
Vul: None ♦ J643
HCP: 10 ♣ 54

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

You bid first.

Board: 284 ♠ AK2
Dealer: W ♥ AQJ108
Vul: EW ♦ 106
HCP: 15 ♣ J43

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

Partner bids first.

Board: 285 ♠ AJ984
Dealer: E ♥ AJ63
Vul: Both ♦ K73
HCP: 13 ♣ 6

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

You bid first.

Board: 286 ♠ K9
Dealer: W ♥ K987532
Vul: None ♦ 2
HCP: 7 ♣ J85

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: 287 ♠ A42
Dealer: E ♥ K95
Vul: NS ♦ KQ742
HCP: 12 ♣ 73

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

You bid first.

Board: 288 ♠ J43
Dealer: W ♥ K7643
Vul: Both ♦ KJ8
HCP: 8 ♣ 75

West Opens 3NT.

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ AKQ1076			3NT ¹	Pass
Vul: None	♥ KJ1084	♥ 7	4♣ ²	X	4♦	AP
North HCP: 11	♦ 98	♦ J643	1. Gambling			
South HCP: 10	♣ AK9763	♣ 54	2. artificial			
Contract: 4♦ E						

Board: 284	North:	South:	West	North	East	South
Dealer: W	♠ Q107653	♠ AK2	3NT ¹	Pass	4♣ ²	4♥
Vul: EW	♥ 5	♥ AQJ108	AP			
North HCP: 12	♦ J3	♦ 106	1. Gambling			
South HCP: 15	♣ AKQ6	♣ J43	2. artificial			
Contract: 4♥ S						

Board: 285	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ AJ984			3NT ¹	Pass
Vul: Both	♥ Q5	♥ AJ63	4♣ ²	AP		
North HCP: 11	♦ AQJ1092	♦ K73	1. Gambling			
South HCP: 13	♣ 843	♣ 6	2. artificial			
Contract: 4♣ W						

Board: 286	North:	South:	West	North	East	South
Dealer: W	♠ Q84	♠ K9	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ QJ104	♥ K987532	4♦	Pass	4NT ³	Pass
North HCP: 9	♦ 765	♦ 2	5♠	Pass	6♦	AP
South HCP: 7	♣ A106	♣ J85	1. Gambling			
Contract: 6♦ W			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 287	North:	South:	West	North	East	South
Dealer: E	♠ QJ1073	♠ A42			3NT ¹	Pass
Vul: NS	♥ QJ10763	♥ K95	4♣ ²	AP		
North HCP: 8	♦ J	♦ KQ742	1. Gambling			
South HCP: 12	♣ J	♣ 73	2. artificial			
Contract: 4♣ W						

Board: 288	North:	South:	West	North	East	South
Dealer: W	♠ AK85	♠ J43	3NT ¹	4♥	AP	
Vul: Both	♥ A10985	♥ K7643	1. Gambling			
North HCP: 15	♦ A63	♦ KJ8				
South HCP: 8	♣ 8	♣ 75				
Contract: 4♥ N						

North hands (Practice Page)

Opps_Gambling_3N

Board: 289	♠ J8742	East Opens 3NT.
Dealer: E	♥ 10	West Bids 4♣ if possible.
Vul: None	♦ QJ10932	
HCP: 4	♣ 6	Partner bids first.
Board: 290	♠ A1042	West Opens 3NT.
Dealer: W	♥ AJ54	East Bids 4♣ if possible.
Vul: NS	♦ 85	West Bids 4♦ if possible.
HCP: 14	♣ KQ10	You bid first.
Board: 291	♠ AKQ10854	East Opens 3NT.
Dealer: E	♥ J96	West Bids 4♣ if possible.
Vul: EW	♦ AJ4	
HCP: 15	♣ —	Partner bids first.
Board: 292	♠ 105	West Opens 3NT.
Dealer: W	♥ K985	East Bids 4♣ if possible.
Vul: None	♦ J932	East Bids XA♠♠ if possible.
HCP: 4	♣ 543	You bid first.
Board: 293	♠ K94	East Opens 3NT.
Dealer: E	♥ 106	West Bids 4♣ if possible.
Vul: NS	♦ AKJ108	
HCP: 11	♣ 1098	Partner bids first.
Board: 294	♠ 983	West Opens 3NT.
Dealer: W	♥ K874	East Bids 4♣ if possible.
Vul: EW	♦ 8	
HCP: 4	♣ J7542	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ J8742	♠ AK65			3NT ¹	Pass
Vul: None	♥ 10	♥ K532	4♣ ²	AP		
North HCP: 4	♦ QJ10932	♦ K75	1. Gambling			
South HCP: 13	♣ 6	♣ 74	2. artificial			
Contract: 4♣ W						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ A1042	♠ K75	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AJ54	♥ KQ10876	4♦	AP		
North HCP: 14	♦ 85	♦ 4	1. Gambling			
South HCP: 8	♣ KQ10	♣ 852	2. artificial			
Contract: 4♦ W						

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ AKQ10854	♠ J6			3NT ¹	Pass
Vul: EW	♥ J96	♥ AQ85	4♣ ²	4♠	AP	
North HCP: 15	♦ AJ4	♦ 952	1. Gambling			
South HCP: 7	♣ —	♣ 10973	2. artificial			
Contract: 4♠ N						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ AQ7642	3NT ¹	Pass	4♣ ²	4♠
Vul: None	♥ K985	♥ AQ10	Pass	Pass	XA♠♠	AP
North HCP: 4	♦ J932	♦ Q654	1. Gambling			
South HCP: 14	♣ 543	♣ —	2. artificial			
Contract: 4♠ X S						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ K94	♠ AQJ102			3NT ¹	Pass
Vul: NS	♥ 106	♥ KJ9853	4♣ ²	AP		
North HCP: 11	♦ AKJ108	♦ Q7	1. Gambling			
South HCP: 13	♣ 1098	♣ —	2. artificial			
Contract: 4♣ W						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ 983	♠ AQ64	3NT ¹	Pass	4♣ ²	4♥
Vul: EW	♥ K874	♥ QJ532	AP			
North HCP: 4	♦ 8	♦ J6	1. Gambling			
South HCP: 14	♣ J7542	♣ A10	2. artificial			
Contract: 4♥ S						

South hands (Practice Page)

Opps_Gambling_3N

Board: 289	♠ AK65	East Opens 3NT.
Dealer: E	♥ K532	West Bids 4♣ if possible.
Vul: None	♦ K75	
HCP: 13	♣ 74	You bid first.
Board: 290	♠ K75	West Opens 3NT.
Dealer: W	♥ KQ10876	East Bids 4♣ if possible.
Vul: NS	♦ 4	West Bids 4♦ if possible.
HCP: 8	♣ 852	Partner bids first.
Board: 291	♠ J6	East Opens 3NT.
Dealer: E	♥ AQ85	West Bids 4♣ if possible.
Vul: EW	♦ 952	
HCP: 7	♣ 10973	You bid first.
Board: 292	♠ AQ7642	West Opens 3NT.
Dealer: W	♥ AQ10	East Bids 4♣ if possible.
Vul: None	♦ Q654	East Bids XA♠ if possible.
HCP: 14	♣ —	Partner bids first.
Board: 293	♠ AQJ102	East Opens 3NT.
Dealer: E	♥ KJ9853	West Bids 4♣ if possible.
Vul: NS	♦ Q7	
HCP: 13	♣ —	You bid first.
Board: 294	♠ AQ64	West Opens 3NT.
Dealer: W	♥ QJ532	East Bids 4♣ if possible.
Vul: EW	♦ J6	
HCP: 14	♣ A10	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: E	♠ J8742	♠ AK65			3NT ¹	Pass
Vul: None	♥ 10	♥ K532	4♣ ²	AP		
North HCP: 4	♦ QJ10932	♦ K75	1. Gambling			
South HCP: 13	♣ 6	♣ 74	2. artificial			
Contract: 4♣ W						

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ A1042	♠ K75	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AJ54	♥ KQ10876	4♦	AP		
North HCP: 14	♦ 85	♦ 4	1. Gambling			
South HCP: 8	♣ KQ10	♣ 852	2. artificial			
Contract: 4♦ W						

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ AKQ10854	♠ J6			3NT ¹	Pass
Vul: EW	♥ J96	♥ AQ85	4♣ ²	4♠	AP	
North HCP: 15	♦ AJ4	♦ 952	1. Gambling			
South HCP: 7	♣ —	♣ 10973	2. artificial			
Contract: 4♠ N						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ 105	♠ AQ7642	3NT ¹	Pass	4♣ ²	4♠
Vul: None	♥ K985	♥ AQ10	Pass	Pass	XA♠♠	AP
North HCP: 4	♦ J932	♦ Q654	1. Gambling			
South HCP: 14	♣ 543	♣ —	2. artificial			
Contract: 4♠X S						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ K94	♠ AQJ102			3NT ¹	Pass
Vul: NS	♥ 106	♥ KJ9853	4♣ ²	AP		
North HCP: 11	♦ AKJ108	♦ Q7	1. Gambling			
South HCP: 13	♣ 1098	♣ —	2. artificial			
Contract: 4♣ W						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ 983	♠ AQ64	3NT ¹	Pass	4♣ ²	4♥
Vul: EW	♥ K874	♥ QJ532	AP			
North HCP: 4	♦ 8	♦ J6	1. Gambling			
South HCP: 14	♣ J7542	♣ A10	2. artificial			
Contract: 4♥ S						

North hands (Practice Page)

Opps_Gambling_3N

Board: 295	♠ Q1032	East Opens 3NT.
Dealer: E	♥ 1097532	West Bids 4♣ if possible.
Vul: Both	♦ A3	
HCP: 6	♣ 8	Partner bids first.

Board: 296	♠ Q1062	West Opens 3NT.
Dealer: W	♥ 876	East Bids 4♣ if possible.
Vul: NS	♦ KJ	
HCP: 6	♣ 10653	You bid first.

Board: 297	♠ J2	East Opens 3NT.
Dealer: E	♥ J753	West Bids 4♣ if possible.
Vul: EW	♦ K754	
HCP: 6	♣ J92	Partner bids first.

Board: 298	♠ KQ8	West Opens 3NT.
Dealer: W	♥ AQJ5	East Bids 4♣ if possible.
Vul: Both	♦ 32	West Bids 4♦ if possible.
HCP: 13	♣ J765	You bid first.

Board: 299	♠ J942	East Opens 3NT.
Dealer: E	♥ A10	West Bids 4♣ if possible.
Vul: None	♦ Q1094	
HCP: 7	♣ 873	Partner bids first.

Board: 300	♠ 873	West Opens 3NT.
Dealer: W	♥ 65	East Bids 4♣ if possible.
Vul: EW	♦ AJ9765	
HCP: 5	♣ 84	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ Q1032	♠ AK765			3NT ¹	Pass
Vul: Both	♥ 1097532	♥ A8	4♣ ²	AP		
North HCP: 6	♦ A3	♦ Q9854	1. Gambling			
South HCP: 14	♣ 8	♣ J	2. artificial			
Contract: 4♣ W						

Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ Q1062	♠ A	3NT ¹	Pass	4♣ ²	4♦
Vul: NS	♥ 876	♥ AKJ43	AP			
North HCP: 6	♦ KJ	♦ A107642	1. Gambling			
South HCP: 16	♣ 10653	♣ 9	2. artificial			
Contract: 4♦ S						

Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ J2	♠ K8753			3NT ¹	Pass
Vul: EW	♥ J753	♥ Q1062	4♣ ²	AP		
North HCP: 6	♦ K754	♦ 108	1. Gambling			
South HCP: 5	♣ J92	♣ 84	2. artificial			
Contract: 4♣ W						

Board: 298	North:	South:	West	North	East	South
Dealer: W	♠ KQ8	♠ J9654	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ AQJ5	♥ 102	4♦	AP		
North HCP: 13	♦ 32	♦ J6	1. Gambling			
South HCP: 6	♣ J765	♣ A842	2. artificial			
Contract: 4♦ W						

Board: 299	North:	South:	West	North	East	South
Dealer: E	♠ J942	♠ A106			3NT ¹	Pass
Vul: None	♥ A10	♥ KJ8532	4♣ ²	AP		
North HCP: 7	♦ Q1094	♦ J87	1. Gambling			
South HCP: 9	♣ 873	♣ 5	2. artificial			
Contract: 4♣ W						

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ 873	♠ AJ95	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ 65	♥ Q10972	1. Gambling			
North HCP: 5	♦ AJ9765	♦ K42	2. artificial			
South HCP: 11	♣ 84	♣ J				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 295	♠ AK765	East Opens 3NT.
Dealer: E	♥ A8	West Bids 4♣ if possible.
Vul: Both	♦ Q9854	
HCP: 14	♣ J	You bid first.

Board: 296	♠ A	West Opens 3NT.
Dealer: W	♥ AKJ43	East Bids 4♣ if possible.
Vul: NS	♦ A107642	
HCP: 16	♣ 9	Partner bids first.

Board: 297	♠ K8753	East Opens 3NT.
Dealer: E	♥ Q1062	West Bids 4♣ if possible.
Vul: EW	♦ 108	
HCP: 5	♣ 84	You bid first.

Board: 298	♠ J9654	West Opens 3NT.
Dealer: W	♥ 102	East Bids 4♣ if possible.
Vul: Both	♦ J6	West Bids 4♦ if possible.
HCP: 6	♣ A842	Partner bids first.

Board: 299	♠ A106	East Opens 3NT.
Dealer: E	♥ KJ8532	West Bids 4♣ if possible.
Vul: None	♦ J87	
HCP: 9	♣ 5	You bid first.

Board: 300	♠ AJ95	West Opens 3NT.
Dealer: W	♥ Q10972	East Bids 4♣ if possible.
Vul: EW	♦ K42	
HCP: 11	♣ J	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: E	♠ Q1032	♠ AK765			3NT ¹	Pass
Vul: Both	♥ 1097532	♥ A8	4♣ ²	AP		
North HCP: 6	♦ A3	♦ Q9854	1. Gambling			
South HCP: 14	♣ 8	♣ J	2. artificial			
Contract: 4♣ W						

Board: 296	North:	South:	West	North	East	South
Dealer: W	♠ Q1062	♠ A	3NT ¹	Pass	4♣ ²	4♦
Vul: NS	♥ 876	♥ AKJ43	AP			
North HCP: 6	♦ KJ	♦ A107642	1. Gambling			
South HCP: 16	♣ 10653	♣ 9	2. artificial			
Contract: 4♦ S						

Board: 297	North:	South:	West	North	East	South
Dealer: E	♠ J2	♠ K8753			3NT ¹	Pass
Vul: EW	♥ J753	♥ Q1062	4♣ ²	AP		
North HCP: 6	♦ K754	♦ 108	1. Gambling			
South HCP: 5	♣ J92	♣ 84	2. artificial			
Contract: 4♣ W						

Board: 298	North:	South:	West	North	East	South
Dealer: W	♠ KQ8	♠ J9654	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ AQJ5	♥ 102	4♦	AP		
North HCP: 13	♦ 32	♦ J6	1. Gambling			
South HCP: 6	♣ J765	♣ A842	2. artificial			
Contract: 4♦ W						

Board: 299	North:	South:	West	North	East	South
Dealer: E	♠ J942	♠ A106			3NT ¹	Pass
Vul: None	♥ A10	♥ KJ8532	4♣ ²	AP		
North HCP: 7	♦ Q1094	♦ J87	1. Gambling			
South HCP: 9	♣ 873	♣ 5	2. artificial			
Contract: 4♣ W						

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ 873	♠ AJ95	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ 65	♥ Q10972	1. Gambling			
North HCP: 5	♦ AJ9765	♦ K42	2. artificial			
South HCP: 11	♣ 84	♣ J				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 301 ♠ KQ93 East Opens 3NT.
Dealer: E ♥ Q52 West Bids 4♣ if possible.
Vul: Both ♦ AKJ4
HCP: 16 ♣ J4 Partner bids first.

Board: 302 ♠ AQ107 West Opens 3NT.
Dealer: W ♥ K6
Vul: None ♦ 86 You bid first.
HCP: 16 ♣ AK765

Board: 303 ♠ KQ7542 East Opens 3NT.
Dealer: E ♥ 1074 West Bids 4♣ if possible.
Vul: NS ♦ 4 East Bids 4♦ if possible.
HCP: 8 ♣ K65 Partner bids first.

Board: 304 ♠ J8 West Opens 3NT.
Dealer: W ♥ QJ108 East Bids 4♣ if possible.
Vul: Both ♦ AQ1043
HCP: 10 ♣ 72 You bid first.

Board: 305 ♠ Q54 East Opens 3NT.
Dealer: E ♥ AK543 West Bids 4♣ if possible.
Vul: None ♦ 52
HCP: 15 ♣ AQ6 Partner bids first.

Board: 306 ♠ AK93 West Opens 3NT.
Dealer: W ♥ J1052 East Bids 4♣ if possible.
Vul: NS ♦ 7 West Bids 4♦ if possible.
HCP: 8 ♣ 10863 East Bids 5♦ if possible.
You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ KQ93	♠ A872			3NT ¹	Pass
Vul: Both	♥ Q52	♥ AJ1083	4♣ ²	AP		
North HCP: 16	♦ AKJ4	♦ 962	1. Gambling			
South HCP: 9	♣ J4	♣ 2	2. artificial			
Contract: 4♣ W						

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ AQ107	♠ KJ85				
Vul: None	♥ K6	♥ Q753	3NT ¹	4♣	AP	
North HCP: 16	♦ 86	♦ 7	1. Gambling			
South HCP: 7	♣ AK765	♣ J1043				
Contract: 4♣ N						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ KQ7542	♠ A106			3NT ¹	Pass
Vul: NS	♥ 1074	♥ KQ96	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ 4	♦ 1082	1. Gambling			
South HCP: 9	♣ K65	♣ 943	2. artificial			
Contract: 4♦ E						

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ J8	♠ AKQ632				
Vul: Both	♥ QJ108	♥ K3	3NT ¹	Pass	4♣ ²	AP
North HCP: 10	♦ AQ1043	♦ J98	1. Gambling			
South HCP: 13	♣ 72	♣ 65	2. artificial			
Contract: 4♣ E						

Board: 305	North:	South:	West	North	East	South
Dealer: E	♠ Q54	♠ KJ873			3NT ¹	Pass
Vul: None	♥ AK543	♥ 1082	4♣ ²	4♥	AP	
North HCP: 15	♦ 52	♦ —	1. Gambling			
South HCP: 5	♣ AQ6	♣ J10732	2. artificial			
Contract: 4♥ N						

Board: 306	North:	South:	West	North	East	South
Dealer: W	♠ AK93	♠ J86542				
Vul: NS	♥ J1052	♥ 963	3NT ¹	Pass	4♣ ²	Pass
North HCP: 8	♦ 7	♦ 4	4♦	Pass	5♦	AP
South HCP: 6	♣ 10863	♣ KQ5	1. Gambling			
Contract: 5♦ W			2. artificial			

South hands (Practice Page)

Opps_Gambling_3N

Board: 301 ♠ A872 East Opens 3NT.
Dealer: E ♥ AJ1083 West Bids 4♣ if possible.
Vul: Both ♦ 962
HCP: 9 ♣ 2 You bid first.

Board: 302 ♠ KJ85 West Opens 3NT.
Dealer: W ♥ Q753
Vul: None ♦ 7 Partner bids first.
HCP: 7 ♣ J1043

Board: 303 ♠ A106 East Opens 3NT.
Dealer: E ♥ KQ96 West Bids 4♣ if possible.
Vul: NS ♦ 1082 East Bids 4♦ if possible.
HCP: 9 ♣ 943 You bid first.

Board: 304 ♠ AKQ632 West Opens 3NT.
Dealer: W ♥ K3 East Bids 4♣ if possible.
Vul: Both ♦ J98
HCP: 13 ♣ 65 Partner bids first.

Board: 305 ♠ KJ873 East Opens 3NT.
Dealer: E ♥ 1082 West Bids 4♣ if possible.
Vul: None ♦ —
HCP: 5 ♣ J10732 You bid first.

Board: 306 ♠ J86542 West Opens 3NT.
Dealer: W ♥ 963 East Bids 4♣ if possible.
Vul: NS ♦ 4 West Bids 4♦ if possible.
HCP: 6 ♣ KQ5 East Bids 5♦ if possible.
Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ KQ93	♠ A872			3NT ¹	Pass
Vul: Both	♥ Q52	♥ AJ1083	4♣ ²	AP		
North HCP: 16	♦ AKJ4	♦ 962	1. Gambling			
South HCP: 9	♣ J4	♣ 2	2. artificial			
Contract: 4♣ W						

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ AQ107	♠ KJ85				
Vul: None	♥ K6	♥ Q753	3NT ¹	4♣	AP	
North HCP: 16	♦ 86	♦ 7	1. Gambling			
South HCP: 7	♣ AK765	♣ J1043				
Contract: 4♣ N						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ KQ7542	♠ A106			3NT ¹	Pass
Vul: NS	♥ 1074	♥ KQ96	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ 4	♦ 1082	1. Gambling			
South HCP: 9	♣ K65	♣ 943	2. artificial			
Contract: 4♦ E						

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ J8	♠ AKQ632				
Vul: Both	♥ QJ108	♥ K3	3NT ¹	Pass	4♣ ²	AP
North HCP: 10	♦ AQ1043	♦ J98	1. Gambling			
South HCP: 13	♣ 72	♣ 65	2. artificial			
Contract: 4♣ E						

Board: 305	North:	South:	West	North	East	South
Dealer: E	♠ Q54	♠ KJ873			3NT ¹	Pass
Vul: None	♥ AK543	♥ 1082	4♣ ²	4♥	AP	
North HCP: 15	♦ 52	♦ —	1. Gambling			
South HCP: 5	♣ AQ6	♣ J10732	2. artificial			
Contract: 4♥ N						

Board: 306	North:	South:	West	North	East	South
Dealer: W	♠ AK93	♠ J86542				
Vul: NS	♥ J1052	♥ 963	3NT ¹	Pass	4♣ ²	Pass
North HCP: 8	♦ 7	♦ 4	4♦	Pass	5♦	AP
South HCP: 6	♣ 10863	♣ KQ5	1. Gambling			
Contract: 5♦ W			2. artificial			

North hands (Practice Page)

Opps_Gambling_3N

Board: 307	♠ KQ2	East Opens 3NT.
Dealer: E	♥ 942	West Bids 4♣ if possible.
Vul: EW	♦ AKQ2	
HCP: 14	♣ 1053	Partner bids first.
Board: 308	♠ K1083	West Opens 3NT.
Dealer: W	♥ 32	East Bids 4♣ if possible.
Vul: None	♦ AJ942	
HCP: 8	♣ 105	You bid first.
Board: 309	♠ KQ7432	East Opens 3NT.
Dealer: E	♥ AJ72	West Bids 4♣ if possible.
Vul: NS	♦ QJ8	
HCP: 13	♣ —	Partner bids first.
Board: 310	♠ KQJ9654	West Opens 3NT.
Dealer: W	♥ J4	East Bids 4♣ if possible.
Vul: EW	♦ 74	
HCP: 10	♣ K10	You bid first.
Board: 311	♠ J865	East Opens 3NT.
Dealer: E	♥ 65	West Bids 4♣ if possible.
Vul: Both	♦ KJ7654	
HCP: 5	♣ 3	Partner bids first.
Board: 312	♠ K3	West Opens 3NT.
Dealer: W	♥ 32	East Bids 4♣ if possible.
Vul: NS	♦ 10	West Bids 4♦ if possible.
HCP: 9	♣ KQJ108432	East Bids 5♦ if possible.
		You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: E	♠ KQ2	♠ J74			3NT ¹	Pass
Vul: EW	♥ 942	♥ AKQ10863	4♣ ²	AP		
North HCP: 14	♦ AKQ2	♦ 103	1. Gambling			
South HCP: 11	♣ 1053	♣ J	2. artificial			
Contract: 4♣ W						

Board: 308	North:	South:	West	North	East	South
Dealer: W	♠ K1083	♠ A			3NT ¹	Pass
Vul: None	♥ 32	♥ AJ1095	4♣ ²	AP		
North HCP: 8	♦ AJ942	♦ 653	1. Gambling			
South HCP: 9	♣ 105	♣ 9642	2. artificial			
Contract: 4♣ E						

Board: 309	North:	South:	West	North	East	South
Dealer: E	♠ KQ7432	♠ 986			3NT ¹	Pass
Vul: NS	♥ AJ72	♥ K6	4♣ ²	AP		
North HCP: 13	♦ QJ8	♦ K75432	1. Gambling			
South HCP: 6	♣ —	♣ 109	2. artificial			
Contract: 4♣ W						

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ KQJ9654	♠ A8			3NT ¹	Pass
Vul: EW	♥ J4	♥ A8752	4♣ ²	4♥		
North HCP: 10	♦ 74	♦ 5	AP			
South HCP: 14	♣ K10	♣ AQ964	1. Gambling			
Contract: 4♥ S			2. artificial			

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ J865	♠ KQ43			3NT ¹	Pass
Vul: Both	♥ 65	♥ AK107	4♣ ²	AP		
North HCP: 5	♦ KJ7654	♦ AQ10	1. Gambling			
South HCP: 18	♣ 3	♣ 62	2. artificial			
Contract: 4♣ W						

Board: 312	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ QJ64			3NT ¹	Pass
Vul: NS	♥ 32	♥ A96	4♦	Pass	4♣ ²	Pass
North HCP: 9	♦ 10	♦ J942	5♦	AP		
South HCP: 8	♣ KQJ108432	♣ 76	1. Gambling			
Contract: 5♦ W			2. artificial			

South hands (Practice Page)

Opps_Gambling_3N

Board: 307	♠ J74	East Opens 3NT.
Dealer: E	♥ AKQ10863	West Bids 4♣ if possible.
Vul: EW	♦ 103	
HCP: 11	♣ J	You bid first.
Board: 308	♠ A	West Opens 3NT.
Dealer: W	♥ AJ1095	East Bids 4♣ if possible.
Vul: None	♦ 653	
HCP: 9	♣ 9642	Partner bids first.
Board: 309	♠ 986	East Opens 3NT.
Dealer: E	♥ K6	West Bids 4♣ if possible.
Vul: NS	♦ K75432	
HCP: 6	♣ 109	You bid first.
Board: 310	♠ A8	West Opens 3NT.
Dealer: W	♥ A8752	East Bids 4♣ if possible.
Vul: EW	♦ 5	
HCP: 14	♣ AQ964	Partner bids first.
Board: 311	♠ KQ43	East Opens 3NT.
Dealer: E	♥ AK107	West Bids 4♣ if possible.
Vul: Both	♦ AQ10	
HCP: 18	♣ 62	You bid first.
Board: 312	♠ QJ64	West Opens 3NT.
Dealer: W	♥ A96	East Bids 4♣ if possible.
Vul: NS	♦ J942	West Bids 4♦ if possible.
HCP: 8	♣ 76	East Bids 5♦ if possible.
		Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: E	♠ KQ2	♠ J74			3NT ¹	Pass
Vul: EW	♥ 942	♥ AKQ10863	4♣ ²	AP		
North HCP: 14	♦ AKQ2	♦ 103	1. Gambling			
South HCP: 11	♣ 1053	♣ J	2. artificial			
Contract: 4♣ W						

Board: 308	North:	South:	West	North	East	South
Dealer: W	♠ K1083	♠ A			3NT ¹	Pass
Vul: None	♥ 32	♥ AJ1095	4♣ ²	AP		
North HCP: 8	♦ AJ942	♦ 653	1. Gambling			
South HCP: 9	♣ 105	♣ 9642	2. artificial			
Contract: 4♣ E						

Board: 309	North:	South:	West	North	East	South
Dealer: E	♠ KQ7432	♠ 986			3NT ¹	Pass
Vul: NS	♥ AJ72	♥ K6	4♣ ²	AP		
North HCP: 13	♦ QJ8	♦ K75432	1. Gambling			
South HCP: 6	♣ —	♣ 109	2. artificial			
Contract: 4♣ W						

Board: 310	North:	South:	West	North	East	South
Dealer: W	♠ KQJ9654	♠ A8			3NT ¹	Pass
Vul: EW	♥ J4	♥ A8752	4♣ ²	4♥		
North HCP: 10	♦ 74	♦ 5	AP			
South HCP: 14	♣ K10	♣ AQ964	1. Gambling			
Contract: 4♥ S			2. artificial			

Board: 311	North:	South:	West	North	East	South
Dealer: E	♠ J865	♠ KQ43			3NT ¹	Pass
Vul: Both	♥ 65	♥ AK107	4♣ ²	AP		
North HCP: 5	♦ KJ7654	♦ AQ10	1. Gambling			
South HCP: 18	♣ 3	♣ 62	2. artificial			
Contract: 4♣ W						

Board: 312	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ QJ64			3NT ¹	Pass
Vul: NS	♥ 32	♥ A96	4♦	Pass	4♣ ²	Pass
North HCP: 9	♦ 10	♦ J942	5♦	AP		
South HCP: 8	♣ KQJ108432	♣ 76	1. Gambling			
Contract: 5♦ W			2. artificial			

North hands (Practice Page)

Opps_Gambling_3N

Board: 313	♠ KJ52	East Opens 3NT.
Dealer: E	♥ AJ108	West Bids 4♣ if possible.
Vul: EW	♦ 1043	
HCP: 10	♣ J5	Partner bids first.

Board: 314	♠ AJ87	West Opens 3NT.
Dealer: W	♥ 1083	East Bids 4♣ if possible.
Vul: Both	♦ K106	
HCP: 8	♣ 1094	You bid first.

Board: 315	♠ AK53	East Opens 3NT.
Dealer: E	♥ K94	West Bids 4♣ if possible.
Vul: EW	♦ AQJ	
HCP: 17	♣ 964	Partner bids first.

Board: 316	♠ K9743	West Opens 3NT.
Dealer: W	♥ AKJ6	East Bids 4♣ if possible.
Vul: Both	♦ 943	West Bids 4♦ if possible.
HCP: 11	♣ 5	You bid first.

Board: 317	♠ AQ872	East Opens 3NT.
Dealer: E	♥ A86	West Bids 4♣ if possible.
Vul: None	♦ 9	East Bids 4♦ if possible.
HCP: 10	♣ 10863	Partner bids first.

Board: 318	♠ Q987432	West Opens 3NT.
Dealer: W	♥ KJ3	East Bids 4♣ if possible.
Vul: NS	♦ Q4	
HCP: 8	♣ 10	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ KJ52	♠ 10983			3NT ¹	Pass
Vul: EW	♥ AJ108	♥ 97	4♣ ²	AP		
North HCP: 10	♦ 1043	♦ AKQ95	1. Gambling			
South HCP: 9	♣ J5	♣ 74	2. artificial			
Contract: 4♣ W						

Board: 314	North:	South:	West	North	East	South
Dealer: W	♠ AJ87	♠ Q96			3NT ¹	Pass
Vul: Both	♥ 1083	♥ AK765	4♣ ²	AP		
North HCP: 8	♦ K106	♦ 9752	1. Gambling			
South HCP: 9	♣ 1094	♣ 8	2. artificial			
Contract: 4♣ E						

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ AK53	♠ Q10984			3NT ¹	Pass
Vul: EW	♥ K94	♥ 8632	4♣ ²	AP		
North HCP: 17	♦ AQJ	♦ K7	1. Gambling			
South HCP: 5	♣ 964	♣ 103	2. artificial			
Contract: 4♣ W						

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ K9743	♠ AQ2			3NT ¹	Pass
Vul: Both	♥ AKJ6	♥ Q1054	4♦	AP		
North HCP: 11	♦ 943	♦ J87	1. Gambling			
South HCP: 9	♣ 5	♣ 1098	2. artificial			
Contract: 4♦ W						

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ AQ872	♠ 3			3NT ¹	Pass
Vul: None	♥ A86	♥ KJ7542	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ 9	♦ 108	1. Gambling			
South HCP: 8	♣ 10863	♣ KJ72	2. artificial			
Contract: 4♦ E						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ Q987432	♠ A1065			3NT ¹	Pass
Vul: NS	♥ KJ3	♥ 85	4♣ ²	AP		
North HCP: 8	♦ Q4	♦ A932	1. Gambling			
South HCP: 9	♣ 10	♣ J84	2. artificial			
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 313	♠ 10983	East Opens 3NT.
Dealer: E	♥ 97	West Bids 4♣ if possible.
Vul: EW	♦ AKQ95	
HCP: 9	♣ 74	You bid first.

Board: 314	♠ Q96	West Opens 3NT.
Dealer: W	♥ AK765	East Bids 4♣ if possible.
Vul: Both	♦ 9752	
HCP: 9	♣ 8	Partner bids first.

Board: 315	♠ Q10984	East Opens 3NT.
Dealer: E	♥ 8632	West Bids 4♣ if possible.
Vul: EW	♦ K7	
HCP: 5	♣ 103	You bid first.

Board: 316	♠ AQ2	West Opens 3NT.
Dealer: W	♥ Q1054	East Bids 4♣ if possible.
Vul: Both	♦ J87	West Bids 4♦ if possible.
HCP: 9	♣ 1098	Partner bids first.

Board: 317	♠ 3	East Opens 3NT.
Dealer: E	♥ KJ7542	West Bids 4♣ if possible.
Vul: None	♦ 108	East Bids 4♦ if possible.
HCP: 8	♣ KJ72	You bid first.

Board: 318	♠ A1065	West Opens 3NT.
Dealer: W	♥ 85	East Bids 4♣ if possible.
Vul: NS	♦ A932	
HCP: 9	♣ J84	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: E	♠ KJ52	♠ 10983			3NT ¹	Pass
Vul: EW	♥ AJ108	♥ 97	4♣ ²	AP		
North HCP: 10	♦ 1043	♦ AKQ95	1. Gambling			
South HCP: 9	♣ J5	♣ 74	2. artificial			
Contract: 4♣ W						

Board: 314	North:	South:	West	North	East	South
Dealer: W	♠ AJ87	♠ Q96			3NT ¹	Pass
Vul: Both	♥ 1083	♥ AK765	4♣ ²	AP		
North HCP: 8	♦ K106	♦ 9752	1. Gambling			
South HCP: 9	♣ 1094	♣ 8	2. artificial			
Contract: 4♣ E						

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ AK53	♠ Q10984			3NT ¹	Pass
Vul: EW	♥ K94	♥ 8632	4♣ ²	AP		
North HCP: 17	♦ AQJ	♦ K7	1. Gambling			
South HCP: 5	♣ 964	♣ 103	2. artificial			
Contract: 4♣ W						

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ K9743	♠ AQ2			3NT ¹	Pass
Vul: Both	♥ AKJ6	♥ Q1054	4♦	AP		
North HCP: 11	♦ 943	♦ J87	1. Gambling			
South HCP: 9	♣ 5	♣ 1098	2. artificial			
Contract: 4♦ W						

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ AQ872	♠ 3			3NT ¹	Pass
Vul: None	♥ A86	♥ KJ7542	4♣ ²	Pass	4♦	AP
North HCP: 10	♦ 9	♦ 108	1. Gambling			
South HCP: 8	♣ 10863	♣ KJ72	2. artificial			
Contract: 4♦ E						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ Q987432	♠ A1065			3NT ¹	Pass
Vul: NS	♥ KJ3	♥ 85	4♣ ²	AP		
North HCP: 8	♦ Q4	♦ A932	1. Gambling			
South HCP: 9	♣ 10	♣ J84	2. artificial			
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 319	♠ QJ93	East Opens 3NT.
Dealer: E	♥ Q	West Bids 4♥ if possible.
Vul: Both	♦ 974	
HCP: 5	♣ 109752	Partner bids first.
Board: 320	♠ AJ62	West Opens 3NT.
Dealer: W	♥ AQJ109	
Vul: None	♦ 8	You bid first.
HCP: 16	♣ A104	
Board: 321	♠ KQ965	East Opens 3NT.
Dealer: E	♥ AJ5	West Bids 4♣ if possible.
Vul: NS	♦ AKJ2	
HCP: 18	♣ 4	Partner bids first.
Board: 322	♠ 10985	West Opens 3NT.
Dealer: W	♥ Q9763	East Bids 4♣ if possible.
Vul: EW	♦ —	West Bids 4♦ if possible.
HCP: 3	♣ J642	East Bids 5♦ if possible.
		You bid first.
Board: 323	♠ AJ8432	East Opens 3NT.
Dealer: E	♥ 6	West Bids 4♣ if possible.
Vul: None	♦ J1093	
HCP: 6	♣ 107	Partner bids first.
Board: 324	♠ 6	West Opens 3NT.
Dealer: W	♥ AKQ10432	East Bids 4♣ if possible.
Vul: NS	♦ 84	West Bids 4♦ if possible.
HCP: 10	♣ J73	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: E	♠ QJ93	♠ A7652			3NT ¹	Pass
Vul: Both	♥ Q	♥ A9654	4♥	AP		
North HCP: 5	♦ 974	♦ J	1. Gambling			
South HCP: 9	♣ 109752	♣ 84				
Contract: 4♥ W						

Board: 320	North:	South:	West	North	East	South
Dealer: W	♠ AJ62	♠ K543				
Vul: None	♥ AQJ109	♥ 532	3NT ¹	4♥	AP	
North HCP: 16	♦ 8	♦ J3	1. Gambling			
South HCP: 5	♣ A104	♣ J953				
Contract: 4♥ N						

Board: 321	North:	South:	West	North	East	South
Dealer: E	♠ KQ965	♠ 1042			3NT ¹	Pass
Vul: NS	♥ AJ5	♥ K109743	4♣ ²	4♠	AP	
North HCP: 18	♦ AKJ2	♦ Q10	1. Gambling			
South HCP: 5	♣ 4	♣ 82	2. artificial			
Contract: 4♠ N						

Board: 322	North:	South:	West	North	East	South
Dealer: W	♠ 10985	♠ A6	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ Q9763	♥ A	4♦	Pass	5♦	AP
North HCP: 3	♦ —	♦ J98754	1. Gambling			
South HCP: 9	♣ J642	♣ 10875	2. artificial			
Contract: 5♦ W						

Board: 323	North:	South:	West	North	East	South
Dealer: E	♠ AJ8432	♠ KQ9			3NT ¹	Pass
Vul: None	♥ 6	♥ AKJ3	4♣ ²	AP		
North HCP: 6	♦ J1093	♦ 542	1. Gambling			
South HCP: 13	♣ 107	♣ 932	2. artificial			
Contract: 4♣ W						

Board: 324	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ Q1072	3NT ¹	Pass	4♣ ²	X
Vul: NS	♥ AKQ10432	♥ J65	4♦	AP		
North HCP: 10	♦ 84	♦ 7	1. Gambling			
South HCP: 9	♣ J73	♣ AQ542	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

Opps_Gambling_3N

Board: 319	♠ A7652	East Opens 3NT.
Dealer: E	♥ A9654	West Bids 4♥ if possible.
Vul: Both	♦ J	
HCP: 9	♣ 84	You bid first.

Board: 320	♠ K543	West Opens 3NT.
Dealer: W	♥ 532	
Vul: None	♦ J3	Partner bids first.
HCP: 5	♣ J953	

Board: 321	♠ 1042	East Opens 3NT.
Dealer: E	♥ K109743	West Bids 4♣ if possible.
Vul: NS	♦ Q10	
HCP: 5	♣ 82	You bid first.

Board: 322	♠ A6	West Opens 3NT.
Dealer: W	♥ A	East Bids 4♣ if possible.
Vul: EW	♦ J98754	West Bids 4♦ if possible.
HCP: 9	♣ 10875	East Bids 5♦ if possible.
		Partner bids first.

Board: 323	♠ KQ9	East Opens 3NT.
Dealer: E	♥ AKJ3	West Bids 4♣ if possible.
Vul: None	♦ 542	
HCP: 13	♣ 932	You bid first.

Board: 324	♠ Q1072	West Opens 3NT.
Dealer: W	♥ J65	East Bids 4♣ if possible.
Vul: NS	♦ 7	West Bids 4♦ if possible.
HCP: 9	♣ AQ542	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: E	♠ QJ93	♠ A7652			3NT ¹	Pass
Vul: Both	♥ Q	♥ A9654	4♥	AP		
North HCP: 5	♦ 974	♦ J	1. Gambling			
South HCP: 9	♣ 109752	♣ 84				
Contract: 4♥ W						

Board: 320	North:	South:	West	North	East	South
Dealer: W	♠ AJ62	♠ K543			3NT ¹	4♥
Vul: None	♥ AQJ109	♥ 532	1. Gambling		AP	
North HCP: 16	♦ 8	♦ J3				
South HCP: 5	♣ A104	♣ J953				
Contract: 4♥ N						

Board: 321	North:	South:	West	North	East	South
Dealer: E	♠ KQ965	♠ 1042			3NT ¹	Pass
Vul: NS	♥ AJ5	♥ K109743	4♣ ²	4♠	AP	
North HCP: 18	♦ AKJ2	♦ Q10	1. Gambling			
South HCP: 5	♣ 4	♣ 82	2. artificial			
Contract: 4♠ N						

Board: 322	North:	South:	West	North	East	South
Dealer: W	♠ 10985	♠ A6	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ Q9763	♥ A	4♦	Pass	5♦	AP
North HCP: 3	♦ —	♦ J98754	1. Gambling			
South HCP: 9	♣ J642	♣ 10875	2. artificial			
Contract: 5♦ W						

Board: 323	North:	South:	West	North	East	South
Dealer: E	♠ AJ8432	♠ KQ9			3NT ¹	Pass
Vul: None	♥ 6	♥ AKJ3	4♣ ²	AP		
North HCP: 6	♦ J1093	♦ 542	1. Gambling			
South HCP: 13	♣ 107	♣ 932	2. artificial			
Contract: 4♣ W						

Board: 324	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ Q1072	3NT ¹	Pass	4♣ ²	X
Vul: NS	♥ AKQ10432	♥ J65	4♦	AP		
North HCP: 10	♦ 84	♦ 7	1. Gambling			
South HCP: 9	♣ J73	♣ AQ542	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

Opps_Gambling_3N

Board: 325	♠ KJ63	East Opens 3NT.
Dealer: E	♥ AQ4	West Bids 4♣ if possible.
Vul: EW	♦ J753	
HCP: 11	♣ 75	Partner bids first.
Board: 326	♠ 632	West Opens 3NT.
Dealer: W	♥ KJ54	East Bids 4♣ if possible.
Vul: Both	♦ 96	East Bids XA♠♠ if possible.
HCP: 5	♣ J765	You bid first.
Board: 327	♠ A7	East Opens 3NT.
Dealer: E	♥ Q843	West Bids 4♣ if possible.
Vul: NS	♦ AKJ53	
HCP: 14	♣ 108	Partner bids first.
Board: 328	♠ AQ4	West Opens 3NT.
Dealer: W	♥ AKQ104	
Vul: EW	♦ Q75	You bid first.
HCP: 17	♣ 32	
Board: 329	♠ AK7	East Opens 3NT.
Dealer: E	♥ K987653	West Bids 4♣ if possible.
Vul: Both	♦ Q7	
HCP: 12	♣ 8	Partner bids first.
		West Opens 3NT.
Board: 330	♠ KJ832	East Bids 4♣ if possible.
Dealer: W	♥ J108	East Bids 5♣ if possible.
Vul: None	♦ 1097	East Bids 5♦ if possible.
HCP: 5	♣ 73	West Bids 7♦ if possible.
		You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: E	♠ KJ63	♠ A1098754			3NT ¹	Pass
Vul: EW	♥ AQ4	♥ 107	4♣ ²	AP		
North HCP: 11	♦ J753	♦ Q	1. Gambling			
South HCP: 6	♣ 75	♣ 983	2. artificial			
Contract: 4♣ W						

Board: 326	North:	South:	West	North	East	South
Dealer: W	♠ 632	♠ AQJ1074	3NT ¹	Pass	4♣ ²	4♠
Vul: Both	♥ KJ54	♥ Q32	Pass	Pass	XA♠♠	AP
North HCP: 5	♦ 96	♦ J5	1. Gambling			
South HCP: 14	♣ J765	♣ A10	2. artificial			
Contract: 4♠X S						

Board: 327	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ Q96543			3NT ¹	Pass
Vul: NS	♥ Q843	♥ AK10	4♣ ²	AP		
North HCP: 14	♦ AKJ53	♦ 94	1. Gambling			
South HCP: 9	♣ 108	♣ 74	2. artificial			
Contract: 4♣ W						

Board: 328	North:	South:	West	North	East	South
Dealer: W	♠ AQ4	♠ K109853	3NT ¹	4♥	AP	
Vul: EW	♥ AKQ104	♥ J3	1. Gambling			
North HCP: 17	♦ Q75	♦ AJ642				
South HCP: 9	♣ 32	♣ —				
Contract: 4♥ N						

Board: 329	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ 8532			3NT ¹	Pass
Vul: Both	♥ K987653	♥ QJ42	4♣ ²	AP		
North HCP: 12	♦ Q7	♦ K64	1. Gambling			
South HCP: 6	♣ 8	♣ 96	2. artificial			
Contract: 4♣ W						

Board: 330	North:	South:	West	North	East	South
Dealer: W	♠ KJ832	♠ AQ107	3NT ¹	Pass	4♣ ²	4♥
Vul: None	♥ J108	♥ AK9543	Pass	Pass	5♣	X
North HCP: 5	♦ 1097	♦ 5	Pass	Pass	5♦	Pass
South HCP: 14	♣ 73	♣ J5	7♦	X♦	AP	
Contract: 7♦X E			1. Gambling			
			2. artificial			

South hands (Practice Page)

Opps_Gambling_3N

Board: 325	♠ A1098754	East Opens 3NT.
Dealer: E	♥ 107	West Bids 4♣ if possible.
Vul: EW	♦ Q	
HCP: 6	♣ 983	You bid first.
Board: 326	♠ AQJ1074	West Opens 3NT.
Dealer: W	♥ Q32	East Bids 4♣ if possible.
Vul: Both	♦ J5	East Bids XA♠♠ if possible.
HCP: 14	♣ A10	Partner bids first.
Board: 327	♠ Q96543	East Opens 3NT.
Dealer: E	♥ AK10	West Bids 4♣ if possible.
Vul: NS	♦ 94	
HCP: 9	♣ 74	You bid first.
Board: 328	♠ K109853	West Opens 3NT.
Dealer: W	♥ J3	
Vul: EW	♦ AJ642	Partner bids first.
HCP: 9	♣ —	
Board: 329	♠ 8532	East Opens 3NT.
Dealer: E	♥ QJ42	West Bids 4♣ if possible.
Vul: Both	♦ K64	
HCP: 6	♣ 96	You bid first.
Board: 330	♠ AQ107	West Opens 3NT.
Dealer: W	♥ AK9543	East Bids 4♣ if possible.
Vul: None	♦ 5	East Bids 5♣ if possible.
HCP: 14	♣ J5	East Bids 5♦ if possible.
		West Bids 7♦ if possible.
		Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: E	♠ KJ63	♠ A1098754			3NT ¹	Pass
Vul: EW	♥ AQ4	♥ 107	4♣ ²	AP		
North HCP: 11	♦ J753	♦ Q	1. Gambling			
South HCP: 6	♣ 75	♣ 983	2. artificial			
Contract: 4♣ W						

Board: 326	North:	South:	West	North	East	South
Dealer: W	♠ 632	♠ AQJ1074	3NT ¹	Pass	4♣ ²	4♠
Vul: Both	♥ KJ54	♥ Q32	Pass	Pass	XA♠♠	AP
North HCP: 5	♦ 96	♦ J5	1. Gambling			
South HCP: 14	♣ J765	♣ A10	2. artificial			
Contract: 4♠X S						

Board: 327	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ Q96543			3NT ¹	Pass
Vul: NS	♥ Q843	♥ AK10	4♣ ²	AP		
North HCP: 14	♦ AKJ53	♦ 94	1. Gambling			
South HCP: 9	♣ 108	♣ 74	2. artificial			
Contract: 4♣ W						

Board: 328	North:	South:	West	North	East	South
Dealer: W	♠ AQ4	♠ K109853				
Vul: EW	♥ AKQ104	♥ J3	3NT ¹	4♥	AP	
North HCP: 17	♦ Q75	♦ AJ642	1. Gambling			
South HCP: 9	♣ 32	♣ —				
Contract: 4♥ N						

Board: 329	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ 8532			3NT ¹	Pass
Vul: Both	♥ K987653	♥ QJ42	4♣ ²	AP		
North HCP: 12	♦ Q7	♦ K64	1. Gambling			
South HCP: 6	♣ 8	♣ 96	2. artificial			
Contract: 4♣ W						

Board: 330	North:	South:	West	North	East	South
Dealer: W	♠ KJ832	♠ AQ107	3NT ¹	Pass	4♣ ²	4♥
Vul: None	♥ J108	♥ AK9543	Pass	Pass	5♣	X
North HCP: 5	♦ 1097	♦ 5	Pass	Pass	5♦	Pass
South HCP: 14	♣ 73	♣ J5	7♦	X♦	AP	
Contract: 7♦X E			1. Gambling			
			2. artificial			

North hands (Practice Page)

Opps_Gambling_3N

Board: 331	♠ AJ93	East Opens 3NT.
Dealer: E	♥ A532	West Bids 4♣ if possible.
Vul: EW	♦ 752	
HCP: 9	♣ 65	Partner bids first.
Board: 332	♠ Q9763	West Opens 3NT.
Dealer: W	♥ 543	East Bids 6NT if possible.
Vul: None	♦ J	West Bids 7NT if possible.
HCP: 3	♣ 9732	You bid first.
Board: 333	♠ KQ42	East Opens 3NT.
Dealer: E	♥ K984	West Bids 4♣ if possible.
Vul: Both	♦ A108	
HCP: 12	♣ 95	Partner bids first.
Board: 334	♠ Q94	West Opens 3NT.
Dealer: W	♥ AKQ763	
Vul: None	♦ Q6	You bid first.
HCP: 13	♣ 76	
Board: 335	♠ K4	East Opens 3NT.
Dealer: E	♥ KQJ10952	West Bids 4♣ if possible.
Vul: NS	♦ —	
HCP: 18	♣ AKQ5	Partner bids first.
Board: 336	♠ 1063	West Opens 3NT.
Dealer: W	♥ AK3	
Vul: EW	♦ 8	You bid first.
HCP: 15	♣ AKJ876	

Opps_Gambling_3N Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ AJ93	♠ KQ108754			3NT ¹	Pass
Vul: EW	♥ A532	♥ KQ76	4♣ ²	AP		
North HCP: 9	♦ 752	♦ 6	1. Gambling			
South HCP: 10	♣ 65	♣ 7	2. artificial			
Contract: 4♣ W						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ Q9763	♠ 10854			3NT ¹	Pass
Vul: None	♥ 543	♥ 1098	7NT	AP	6NT	Pass
North HCP: 3	♦ J	♦ 42	1. Gambling			
South HCP: 4	♣ 9732	♣ KJ86				
Contract: 7N W						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ KQ42	♠ 3			3NT ¹	Pass
Vul: Both	♥ K984	♥ AQJ10763	4♣ ²	Pass	Pass	4♥
North HCP: 12	♦ A108	♦ KQ764	AP			
South HCP: 12	♣ 95	♣ —	1. Gambling			
Contract: 4♥ S			2. artificial			

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ Q94	♠ K10862				
Vul: None	♥ AKQ763	♥ 105	3NT ¹	4♥	AP	
North HCP: 13	♦ Q6	♦ KJ102	1. Gambling			
South HCP: 7	♣ 76	♣ 98				
Contract: 4♥ N						

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ 9762			3NT ¹	Pass
Vul: NS	♥ KQJ10952	♥ A86	4♣ ²	4♥	AP	
North HCP: 18	♦ —	♦ 107	1. Gambling			
South HCP: 4	♣ AKQ5	♣ 9742	2. artificial			
Contract: 4♥ N						

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ 1063	♠ AKQ5				
Vul: EW	♥ AK3	♥ 9864	3NT ¹	4♣	AP	
North HCP: 15	♦ 8	♦ 64	1. Gambling			
South HCP: 9	♣ AKJ876	♣ 1094				
Contract: 4♣ N						

South hands (Practice Page)

Opps_Gambling_3N

Board: 331	♠ KQ108754	East Opens 3NT.
Dealer: E	♥ KQ76	West Bids 4♣ if possible.
Vul: EW	♦ 6	
HCP: 10	♣ 7	You bid first.
Board: 332	♠ 10854	West Opens 3NT.
Dealer: W	♥ 1098	East Bids 6NT if possible.
Vul: None	♦ 42	West Bids 7NT if possible.
HCP: 4	♣ KJ86	Partner bids first.
Board: 333	♠ 3	East Opens 3NT.
Dealer: E	♥ AQJ10763	West Bids 4♣ if possible.
Vul: Both	♦ KQ764	
HCP: 12	♣ —	You bid first.
Board: 334	♠ K10862	West Opens 3NT.
Dealer: W	♥ 105	
Vul: None	♦ KJ102	Partner bids first.
HCP: 7	♣ 98	
Board: 335	♠ 9762	East Opens 3NT.
Dealer: E	♥ A86	West Bids 4♣ if possible.
Vul: NS	♦ 107	
HCP: 4	♣ 9742	You bid first.
Board: 336	♠ AKQ5	West Opens 3NT.
Dealer: W	♥ 9864	
Vul: EW	♦ 64	Partner bids first.
HCP: 9	♣ 1094	

Opps_Gambling_3N Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ AJ93	♠ KQ108754			3NT ¹	Pass
Vul: EW	♥ A532	♥ KQ76	4♣ ²	AP		
North HCP: 9	♦ 752	♦ 6	1. Gambling			
South HCP: 10	♣ 65	♣ 7	2. artificial			
Contract: 4♣ W						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ Q9763	♠ 10854			3NT ¹	Pass
Vul: None	♥ 543	♥ 1098	7NT	AP	6NT	Pass
North HCP: 3	♦ J	♦ 42	1. Gambling			
South HCP: 4	♣ 9732	♣ KJ86				
Contract: 7N W						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ KQ42	♠ 3			3NT ¹	Pass
Vul: Both	♥ K984	♥ AQJ10763	4♣ ²	Pass	Pass	4♥
North HCP: 12	♦ A108	♦ KQ764	AP			
South HCP: 12	♣ 95	♣ —	1. Gambling			
Contract: 4♥ S			2. artificial			

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ Q94	♠ K10862				
Vul: None	♥ AKQ763	♥ 105	3NT ¹	4♥	AP	
North HCP: 13	♦ Q6	♦ KJ102	1. Gambling			
South HCP: 7	♣ 76	♣ 98				
Contract: 4♥ N						

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ 9762			3NT ¹	Pass
Vul: NS	♥ KQJ10952	♥ A86	4♣ ²	4♥	AP	
North HCP: 18	♦ —	♦ 107	1. Gambling			
South HCP: 4	♣ AKQ5	♣ 9742	2. artificial			
Contract: 4♥ N						

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ 1063	♠ AKQ5				
Vul: EW	♥ AK3	♥ 9864	3NT ¹	4♣	AP	
North HCP: 15	♦ 8	♦ 64	1. Gambling			
South HCP: 9	♣ AKJ876	♣ 1094				
Contract: 4♣ N						

North hands (Practice Page)

Opps_Gambling_3N

Board: 337 ♠ QJ73
Dealer: E ♥ AK762
Vul: None ♦ 2
HCP: 14 ♣ KJ4

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

Partner bids first.

Board: 338 ♠ AKQJ5
Dealer: W ♥ A742
Vul: NS ♦ K87
HCP: 17 ♣ 2

West Opens 3NT.

You bid first.

Board: 339 ♠ J
Dealer: E ♥ AQJ1075
Vul: EW ♦ 10872
HCP: 8 ♣ 63

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

Partner bids first.

Board: 340 ♠ Q1093
Dealer: W ♥ 932
Vul: Both ♦ J43
HCP: 3 ♣ 972

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

You bid first.

Board: 341 ♠ QJ1073
Dealer: E ♥ 872
Vul: EW ♦ 54
HCP: 3 ♣ 952

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

Partner bids first.

Board: 342 ♠ Q6
Dealer: W ♥ K952
Vul: Both ♦ 743
HCP: 9 ♣ A653

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

You bid first.

Board: 337	North:	South:	West	North	East	South
Dealer: E	♠ QJ73	♠ A108			3NT ¹	Pass
Vul: None	♥ AK762	♥ —	4♣ ²	4♥	Pass	Pass
North HCP: 14	♦ 2	♦ J9864	XA♠♣	AP		
South HCP: 11	♣ KJ4	♣ AQ1075				
Contract: 4♥ X N					1. Gambling	
					2. artificial	
Board: 338	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ5	♠ 1042				
Vul: NS	♥ A742	♥ KJ85	3NT ¹	4♠	AP	
North HCP: 17	♦ K87	♦ QJ652				
South HCP: 7	♣ 2	♣ 4				
Contract: 4♠ N					1. Gambling	
Board: 339	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ Q9764			3NT ¹	Pass
Vul: EW	♥ AQJ1075	♥ K9	4♣ ²	AP		
North HCP: 8	♦ 10872	♦ AQ4				
South HCP: 12	♣ 63	♣ J92				
Contract: 4♣ W					1. Gambling	
					2. artificial	
Board: 340	North:	South:	West	North	East	South
Dealer: W	♠ Q1093	♠ A842	3NT ¹	Pass	4♣ ²	4♥
Vul: Both	♥ 932	♥ AKJ754			AP	
North HCP: 3	♦ J43	♦ 6				
South HCP: 15	♣ 972	♣ K3				
Contract: 4♥ S					1. Gambling	
					2. artificial	
Board: 341	North:	South:	West	North	East	South
Dealer: E	♠ QJ1073	♠ A64			3NT ¹	Pass
Vul: EW	♥ 872	♥ AK64	4♣ ²	Pass	4♦	AP
North HCP: 3	♦ 54	♦ J73				
South HCP: 15	♣ 952	♣ K107				
Contract: 4♦ E					1. Gambling	
					2. artificial	
Board: 342	North:	South:	West	North	East	South
Dealer: W	♠ Q6	♠ K1085	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ K952	♥ AQ76	4♦	AP		
North HCP: 9	♦ 743	♦ J5				
South HCP: 10	♣ A653	♣ 1092				
Contract: 4♦ W					1. Gambling	
					2. artificial	

South hands (Practice Page)

Opps_Gambling_3N

Board: 337 ♠ A108
Dealer: E ♥ —
Vul: None ♦ J9864
HCP: 11 ♣ AQ1075

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

You bid first.

Board: 338 ♠ 1042
Dealer: W ♥ KJ85
Vul: NS ♦ QJ652
HCP: 7 ♣ 4

West Opens 3NT.

Partner bids first.

Board: 339 ♠ Q9764
Dealer: E ♥ K9
Vul: EW ♦ AQ4
HCP: 12 ♣ J92

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

You bid first.

Board: 340 ♠ A842
Dealer: W ♥ AKJ754
Vul: Both ♦ 6
HCP: 15 ♣ K3

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

Partner bids first.

Board: 341 ♠ A64
Dealer: E ♥ AK64
Vul: EW ♦ J73
HCP: 15 ♣ K107

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

You bid first.

Board: 342 ♠ K1085
Dealer: W ♥ AQ76
Vul: Both ♦ J5
HCP: 10 ♣ 1092

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: E	♠ QJ73	♠ A108			3NT ¹	Pass
Vul: None	♥ AK762	♥ —	4♣ ²	4♥	Pass	Pass
North HCP: 14	♦ 2	♦ J9864	XA♠♠	AP		
South HCP: 11	♣ KJ4	♣ AQ1075	1. Gambling			
Contract: 4♥X N			2. artificial			

Board: 338	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ5	♠ 1042				
Vul: NS	♥ A742	♥ KJ85	3NT ¹	4♠	AP	
North HCP: 17	♦ K87	♦ QJ652	1. Gambling			
South HCP: 7	♣ 2	♣ 4				
Contract: 4♠ N						

Board: 339	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ Q9764			3NT ¹	Pass
Vul: EW	♥ AQJ1075	♥ K9	4♣ ²	AP		
North HCP: 8	♦ 10872	♦ AQ4	1. Gambling			
South HCP: 12	♣ 63	♣ J92	2. artificial			
Contract: 4♣ W						

Board: 340	North:	South:	West	North	East	South
Dealer: W	♠ Q1093	♠ A842				
Vul: Both	♥ 932	♥ AKJ754	3NT ¹	Pass	4♣ ²	4♥
North HCP: 3	♦ J43	♦ 6	AP			
South HCP: 15	♣ 972	♣ K3	1. Gambling			
Contract: 4♥ S			2. artificial			

Board: 341	North:	South:	West	North	East	South
Dealer: E	♠ QJ1073	♠ A64			3NT ¹	Pass
Vul: EW	♥ 872	♥ AK64	4♣ ²	Pass	4♦	AP
North HCP: 3	♦ 54	♦ J73	1. Gambling			
South HCP: 15	♣ 952	♣ K107	2. artificial			
Contract: 4♦ E						

Board: 342	North:	South:	West	North	East	South
Dealer: W	♠ Q6	♠ K1085				
Vul: Both	♥ K952	♥ AQ76	3NT ¹	Pass	4♣ ²	Pass
North HCP: 9	♦ 743	♦ J5	4♦	AP		
South HCP: 10	♣ A653	♣ 1092	1. Gambling			
Contract: 4♦ W			2. artificial			

North hands (Practice Page)

Opps_Gambling_3N

Board: 343	♠ AK109874	East Opens 3NT.
Dealer: E	♥ 9	West Bids 4♣ if possible.
Vul: None	♦ J73	
HCP: 9	♣ J9	Partner bids first.
Board: 344	♠ KQ1092	West Opens 3NT.
Dealer: W	♥ KQ82	East Bids 4♣ if possible.
Vul: EW	♦ 73	
HCP: 11	♣ J3	You bid first.
Board: 345	♠ AQ97643	East Opens 3NT.
Dealer: E	♥ J	
Vul: Both	♦ 10963	Partner bids first.
HCP: 7	♣ 5	
Board: 346	♠ Q976	West Opens 3NT.
Dealer: W	♥ 85	East Bids 4♣ if possible.
Vul: None	♦ A763	
HCP: 7	♣ J105	You bid first.
Board: 347	♠ K8	East Opens 3NT.
Dealer: E	♥ 93	West Bids 4♣ if possible.
Vul: NS	♦ QJ10976	
HCP: 6	♣ 643	Partner bids first.
Board: 348	♠ J7	West Opens 3NT.
Dealer: W	♥ KQ92	East Bids 4♣ if possible.
Vul: Both	♦ AJ53	
HCP: 12	♣ J72	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ AK109874	♠ Q5			3NT ¹	Pass
Vul: None	♥ 9	♥ A8743	4♣ ²	AP		
North HCP: 9	♦ J73	♦ 952	1. Gambling			
South HCP: 6	♣ J9	♣ 643	2. artificial			
Contract: 4♣ W						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ KQ1092	♠ AJ874	3NT ¹	Pass	4♣ ²	4♣
Vul: EW	♥ KQ82	♥ A9	AP			
North HCP: 11	♦ 73	♦ 2	1. Gambling			
South HCP: 14	♣ J3	♣ KQ652	2. artificial			
Contract: 4♠ S						

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ AQ97643	♠ KJ			3NT ¹	4♥
Vul: Both	♥ J	♥ AKQ654	AP			
North HCP: 7	♦ 10963	♦ A54	1. Gambling			
South HCP: 17	♣ 5	♣ 107				
Contract: 4♥ S						

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ Q976	♠ J103	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ 85	♥ QJ9	1. Gambling			
North HCP: 7	♦ A763	♦ K9542	2. artificial			
South HCP: 7	♣ J105	♣ 92				
Contract: 4♣ E						

Board: 347	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ AJ9743			3NT ¹	Pass
Vul: NS	♥ 93	♥ K864	4♣ ²	AP		
North HCP: 6	♦ QJ10976	♦ K52	1. Gambling			
South HCP: 11	♣ 643	♣ —	2. artificial			
Contract: 4♣ W						

Board: 348	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ A9864	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ KQ92	♥ AJ83	1. Gambling			
North HCP: 12	♦ AJ53	♦ Q96	2. artificial			
South HCP: 11	♣ J72	♣ 3				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 343	♠ Q5	East Opens 3NT.
Dealer: E	♥ A8743	West Bids 4♣ if possible.
Vul: None	♦ 952	
HCP: 6	♣ 643	You bid first.

Board: 344	♠ AJ874	West Opens 3NT.
Dealer: W	♥ A9	East Bids 4♣ if possible.
Vul: EW	♦ 2	
HCP: 14	♣ KQ652	Partner bids first.

Board: 345	♠ KJ	East Opens 3NT.
Dealer: E	♥ AKQ654	
Vul: Both	♦ A54	You bid first.
HCP: 17	♣ 107	

Board: 346	♠ J103	West Opens 3NT.
Dealer: W	♥ QJ9	East Bids 4♣ if possible.
Vul: None	♦ K9542	
HCP: 7	♣ 92	Partner bids first.

Board: 347	♠ AJ9743	East Opens 3NT.
Dealer: E	♥ K864	West Bids 4♣ if possible.
Vul: NS	♦ K52	
HCP: 11	♣ —	You bid first.

Board: 348	♠ A9864	West Opens 3NT.
Dealer: W	♥ AJ83	East Bids 4♣ if possible.
Vul: Both	♦ Q96	
HCP: 11	♣ 3	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ AK109874	♠ Q5			3NT ¹	Pass
Vul: None	♥ 9	♥ A8743	4♣ ²	AP		
North HCP: 9	♦ J73	♦ 952	1. Gambling			
South HCP: 6	♣ J9	♣ 643	2. artificial			
Contract: 4♣ W						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ KQ1092	♠ AJ874	3NT ¹	Pass	4♣ ²	4♣
Vul: EW	♥ KQ82	♥ A9	AP			
North HCP: 11	♦ 73	♦ 2	1. Gambling			
South HCP: 14	♣ J3	♣ KQ652	2. artificial			
Contract: 4♠ S						

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ AQ97643	♠ KJ			3NT ¹	4♥
Vul: Both	♥ J	♥ AKQ654	AP			
North HCP: 7	♦ 10963	♦ A54	1. Gambling			
South HCP: 17	♣ 5	♣ 107				
Contract: 4♥ S						

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ Q976	♠ J103	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ 85	♥ QJ9	1. Gambling			
North HCP: 7	♦ A763	♦ K9542	2. artificial			
South HCP: 7	♣ J105	♣ 92				
Contract: 4♣ E						

Board: 347	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ AJ9743			3NT ¹	Pass
Vul: NS	♥ 93	♥ K864	4♣ ²	AP		
North HCP: 6	♦ QJ10976	♦ K52	1. Gambling			
South HCP: 11	♣ 643	♣ —	2. artificial			
Contract: 4♣ W						

Board: 348	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ A9864	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ KQ92	♥ AJ83	1. Gambling			
North HCP: 12	♦ AJ53	♦ Q96	2. artificial			
South HCP: 11	♣ J72	♣ 3				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 349 ♠ AJ104
Dealer: E ♥ 83
Vul: None ♦ QJ75
HCP: 9 ♣ J43

East Opens 3NT.

Partner bids first.

Board: 350 ♠ 54
Dealer: W ♥ J109
Vul: NS ♦ AJ106542
HCP: 6 ♣ 2

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

Board: 351 ♠ K542
Dealer: E ♥ Q87
Vul: EW ♦ 1093
HCP: 12 ♣ AK8

East Opens 3NT.

West Bids 4♣ if possible.

East Bids 4♦ if possible.

Partner bids first.

Board: 352 ♠ J1096
Dealer: W ♥ 3
Vul: None ♦ AJ9864
HCP: 6 ♣ 73

West Opens 3NT.

East Bids 4♣ if possible.

You bid first.

Board: 353 ♠ AQ1063
Dealer: E ♥ Q3
Vul: NS ♦ QJ2
HCP: 12 ♣ J104

East Opens 3NT.

West Bids 4♦ if possible.

East Bids 5♣ if possible.

West Bids 6♣ if possible.

Partner bids first.

Board: 354 ♠ A7
Dealer: W ♥ Q106
Vul: EW ♦ 109752
HCP: 6 ♣ 964

West Opens 3NT.

East Bids 4♣ if possible.

West Bids 4♦ if possible.

East Bids 5♦ if possible.

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ AJ104	♠ K2			3NT ¹	4♥
Vul: None	♥ 83	♥ KQJ75				
North HCP: 9	♦ QJ75	♦ AK62	AP			
South HCP: 16	♣ J43	♣ 95	1. Gambling			
Contract: 4♥ S						

Board: 350	North:	South:	West	North	East	South
Dealer: W	♠ 54	♠ KJ106			3NT ¹	Pass
Vul: NS	♥ J109	♥ AK52			4♣ ²	AP
North HCP: 6	♦ AJ106542	♦ KQ	1. Gambling			
South HCP: 16	♣ 2	♣ 976	2. artificial			
Contract: 4♣ E						

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ K542	♠ Q9876			3NT ¹	Pass
Vul: EW	♥ Q87	♥ KJ43			4♣ ²	Pass
North HCP: 12	♦ 1093	♦ 87	1. Gambling		4♦	AP
South HCP: 6	♣ AK8	♣ 96	2. artificial			
Contract: 4♦ E						

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ J1096	♠ A3			3NT ¹	Pass
Vul: None	♥ 3	♥ AKJ10			4♣ ²	AP
North HCP: 6	♦ AJ9864	♦ K1072	1. Gambling			
South HCP: 16	♣ 73	♣ J42	2. artificial			
Contract: 4♣ E						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ AQ1063	♠ KJ7			3NT ¹	Pass
Vul: NS	♥ Q3	♥ A107654			4♦ ²	Pass
North HCP: 12	♦ QJ2	♦ 84			6♣	AP
South HCP: 8	♣ J104	♣ 97	1. Gambling			
Contract: 6♣ E			2. artificial			

Board: 354	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ 1032			3NT ¹	Pass
Vul: EW	♥ Q106	♥ J7532			4♣ ²	Pass
North HCP: 6	♦ 109752	♦ 6			4♦	Pass
South HCP: 5	♣ 964	♣ KJ105	1. Gambling		5♦	AP
Contract: 5♦ W			2. artificial			

South hands (Practice Page)

Opps_Gambling_3N

Board: 349	♠ K2	East Opens 3NT.
Dealer: E	♥ KQJ75	
Vul: None	♦ AK62	You bid first.
HCP: 16	♣ 95	
Board: 350	♠ KJ106	West Opens 3NT.
Dealer: W	♥ AK52	East Bids 4♣ if possible.
Vul: NS	♦ KQ	
HCP: 16	♣ 976	Partner bids first.
Board: 351	♠ Q9876	East Opens 3NT.
Dealer: E	♥ KJ43	West Bids 4♣ if possible.
Vul: EW	♦ 87	East Bids 4♦ if possible.
HCP: 6	♣ 96	You bid first.
Board: 352	♠ A3	West Opens 3NT.
Dealer: W	♥ AKJ10	East Bids 4♣ if possible.
Vul: None	♦ K1072	
HCP: 16	♣ J42	Partner bids first.
Board: 353	♠ KJ7	East Opens 3NT.
Dealer: E	♥ A107654	West Bids 4♦ if possible.
Vul: NS	♦ 84	East Bids 5♣ if possible.
HCP: 8	♣ 97	West Bids 6♣ if possible.
		You bid first.
Board: 354	♠ 1032	West Opens 3NT.
Dealer: W	♥ J7532	East Bids 4♣ if possible.
Vul: EW	♦ 6	West Bids 4♦ if possible.
HCP: 5	♣ KJ105	East Bids 5♦ if possible.
		Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ AJ104	♠ K2			3NT ¹	4♥
Vul: None	♥ 83	♥ KQJ75				
North HCP: 9	♦ QJ75	♦ AK62	AP			
South HCP: 16	♣ J43	♣ 95	1. Gambling			
Contract: 4♥ S						

Board: 350	North:	South:	West	North	East	South
Dealer: W	♠ 54	♠ KJ106			3NT ¹	4♣ ²
Vul: NS	♥ J109	♥ AK52		Pass		AP
North HCP: 6	♦ AJ106542	♦ KQ	1. Gambling			
South HCP: 16	♣ 2	♣ 976	2. artificial			
Contract: 4♣ E						

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ K542	♠ Q9876			3NT ¹	Pass
Vul: EW	♥ Q87	♥ KJ43				
North HCP: 12	♦ 1093	♦ 87	4♣ ²	Pass	4♦	AP
South HCP: 6	♣ AK8	♣ 96	1. Gambling			
Contract: 4♦ E			2. artificial			

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ J1096	♠ A3			3NT ¹	4♣ ²
Vul: None	♥ 3	♥ AKJ10		Pass		AP
North HCP: 6	♦ AJ9864	♦ K1072	1. Gambling			
South HCP: 16	♣ 73	♣ J42	2. artificial			
Contract: 4♣ E						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ AQ1063	♠ KJ7			3NT ¹	Pass
Vul: NS	♥ Q3	♥ A107654				
North HCP: 12	♦ QJ2	♦ 84	4♦ ²	Pass	5♣	Pass
South HCP: 8	♣ J104	♣ 97	6♣	AP		
Contract: 6♣ E			1. Gambling			
			2. artificial			

Board: 354	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ 1032			3NT ¹	4♣ ²
Vul: EW	♥ Q106	♥ J7532		Pass		Pass
North HCP: 6	♦ 109752	♦ 6	4♦	Pass	5♦	AP
South HCP: 5	♣ 964	♣ KJ105	1. Gambling			
Contract: 5♦ W			2. artificial			

North hands (Practice Page)

Opps_Gambling_3N

Board: 355 ♠ AKJ52
Dealer: E ♥ AQ7
Vul: Both ♦ A1053
HCP: 18 ♣ 5

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

Partner bids first.

Board: 356 ♠ AJ1054
Dealer: W ♥ 764
Vul: Both ♦ J3
HCP: 6 ♣ 872

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

You bid first.

Board: 357 ♠ A62
Dealer: E ♥ K109872
Vul: EW ♦ J3
HCP: 8 ♣ 93

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

Partner bids first.

Board: 358 ♠ K1072
Dealer: W ♥ KJ8543
Vul: Both ♦ A108
HCP: 11 ♣ —

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

You bid first.

Board: 359 ♠ 73
Dealer: E ♥ A987643
Vul: None ♦ Q87
HCP: 6 ♣ 6

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

Partner bids first.

Board: 360 ♠ A102
Dealer: W ♥ K104
Vul: Both ♦ A975
HCP: 11 ♣ 1062

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: E	♠ AKJ52	♠ 93			3NT ¹	Pass
Vul: Both	♥ AQ7	♥ K8654	4♣ ²	4♠	Pass	Pass
North HCP: 18	♦ A1053	♦ 96	XA♠♠	AP		
South HCP: 4	♣ 5	♣ J983	1. Gambling			
Contract: 4♠X N			2. artificial			

Board: 356	North:	South:	West	North	East	South
Dealer: W	♠ AJ1054	♠ K7	3NT ¹	Pass	4♣ ²	X
Vul: Both	♥ 764	♥ AJ95	4♦	AP		
North HCP: 6	♦ J3	♦ 54	1. Gambling			
South HCP: 16	♣ 872	♣ AKJ109	2. artificial			
Contract: 4♦ W						

Board: 357	North:	South:	West	North	East	South
Dealer: E	♠ A62	♠ KQ1084			3NT ¹	Pass
Vul: EW	♥ K109872	♥ AQ3	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ J3	♦ 754	1. Gambling			
South HCP: 13	♣ 93	♣ Q10	2. artificial			
Contract: 4♦ E						

Board: 358	North:	South:	West	North	East	South
Dealer: W	♠ K1072	♠ QJ95	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ KJ8543	♥ 6	1. Gambling			
North HCP: 11	♦ A108	♦ K9743	2. artificial			
South HCP: 7	♣ —	♣ J94				
Contract: 4♣ E						

Board: 359	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ AQ1096			3NT ¹	Pass
Vul: None	♥ A987643	♥ K2	4♣ ²	AP		
North HCP: 6	♦ Q87	♦ KJ43	1. Gambling			
South HCP: 13	♣ 6	♣ 92	2. artificial			
Contract: 4♣ W						

Board: 360	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ KQJ	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ K104	♥ QJ973	1. Gambling			
North HCP: 11	♦ A975	♦ 10432	2. artificial			
South HCP: 10	♣ 1062	♣ J				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 355 ♠ 93
Dealer: E ♥ K8654
Vul: Both ♦ 96
HCP: 4 ♣ J983

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

You bid first.

Board: 356 ♠ K7
Dealer: W ♥ AJ95
Vul: Both ♦ 54
HCP: 16 ♣ AKJ109

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

Partner bids first.

Board: 357 ♠ KQ1084
Dealer: E ♥ AQ3
Vul: EW ♦ 754
HCP: 13 ♣ Q10

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

You bid first.

Board: 358 ♠ QJ95
Dealer: W ♥ 6
Vul: Both ♦ K9743
HCP: 7 ♣ J94

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

Partner bids first.

Board: 359 ♠ AQ1096
Dealer: E ♥ K2
Vul: None ♦ KJ43
HCP: 13 ♣ 92

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

You bid first.

Board: 360 ♠ KQJ
Dealer: W ♥ QJ973
Vul: Both ♦ 10432
HCP: 10 ♣ J

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: E	♠ AKJ52	♠ 93			3NT ¹	Pass
Vul: Both	♥ AQ7	♥ K8654	4♣ ²	4♠	Pass	Pass
North HCP: 18	♦ A1053	♦ 96	XA♠♠	AP		
South HCP: 4	♣ 5	♣ J983	1. Gambling			
Contract: 4♠X N			2. artificial			

Board: 356	North:	South:	West	North	East	South
Dealer: W	♠ AJ1054	♠ K7	3NT ¹	Pass	4♣ ²	X
Vul: Both	♥ 764	♥ AJ95	4♦	AP		
North HCP: 6	♦ J3	♦ 54	1. Gambling			
South HCP: 16	♣ 872	♣ AKJ109	2. artificial			
Contract: 4♦ W						

Board: 357	North:	South:	West	North	East	South
Dealer: E	♠ A62	♠ KQ1084			3NT ¹	Pass
Vul: EW	♥ K109872	♥ AQ3	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ J3	♦ 754	1. Gambling			
South HCP: 13	♣ 93	♣ Q10	2. artificial			
Contract: 4♦ E						

Board: 358	North:	South:	West	North	East	South
Dealer: W	♠ K1072	♠ QJ95	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ KJ8543	♥ 6	1. Gambling			
North HCP: 11	♦ A108	♦ K9743	2. artificial			
South HCP: 7	♣ —	♣ J94				
Contract: 4♣ E						

Board: 359	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ AQ1096			3NT ¹	Pass
Vul: None	♥ A987643	♥ K2	4♣ ²	AP		
North HCP: 6	♦ Q87	♦ KJ43	1. Gambling			
South HCP: 13	♣ 6	♣ 92	2. artificial			
Contract: 4♣ W						

Board: 360	North:	South:	West	North	East	South
Dealer: W	♠ A102	♠ KQJ	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ K104	♥ QJ973	1. Gambling			
North HCP: 11	♦ A975	♦ 10432	2. artificial			
South HCP: 10	♣ 1062	♣ J				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 361 ♠ AQ87654
Dealer: E ♥ A
Vul: None ♦ J93
HCP: 11 ♣ 74

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

Partner bids first.

Board: 362 ♠ 102
Dealer: W ♥ Q97
Vul: NS ♦ Q98765
HCP: 4 ♣ 86

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

You bid first.

Board: 363 ♠ AK7
Dealer: E ♥ AQ
Vul: EW ♦ 8652
HCP: 14 ♣ J753

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

Partner bids first.

Board: 364 ♠ K
Dealer: W ♥ KQ965
Vul: None ♦ AKQ62
HCP: 17 ♣ 108

West Opens 3NT.

You bid first.

Board: 365 ♠ 1092
Dealer: E ♥ AJ8732
Vul: NS ♦ K10
HCP: 9 ♣ J3

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

Partner bids first.

Board: 366 ♠ AK72
Dealer: W ♥ KQ8
Vul: Both ♦ 53
HCP: 16 ♣ A954

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: E	♠ AQ87654	♠ J3			3NT ¹	Pass
Vul: None	♥ A	♥ QJ10975	4♣ ²	Pass	4♦	Pass
North HCP: 11	♦ J93	♦ 5	5♦	AP		
South HCP: 6	♣ 74	♣ Q1053	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 362	North:	South:	West	North	East	South
Dealer: W	♠ 102	♠ KQJ765			3NT ¹	Pass
Vul: NS	♥ Q97	♥ K108	4♣ ²	AP		
North HCP: 4	♦ Q98765	♦ A10	1. Gambling			
South HCP: 14	♣ 86	♣ J9	2. artificial			
Contract: 4♣ E						

Board: 363	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ J105			3NT ¹	Pass
Vul: EW	♥ AQ	♥ K10653	4♣ ²	AP		
North HCP: 14	♦ 8652	♦ AKJ	1. Gambling			
South HCP: 12	♣ J753	♣ 104	2. artificial			
Contract: 4♣ W						

Board: 364	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ J107532			3NT ¹	4♦
Vul: None	♥ KQ965	♥ A108			AP	
North HCP: 17	♦ AKQ62	♦ 54	1. Gambling			
South HCP: 5	♣ 108	♣ 64				
Contract: 4♦ N						

Board: 365	North:	South:	West	North	East	South
Dealer: E	♠ 1092	♠ AQJ74			3NT ¹	Pass
Vul: NS	♥ AJ8732	♥ 1054	4♣ ²	AP		
North HCP: 9	♦ K10	♦ 6532	1. Gambling			
South HCP: 7	♣ J3	♣ 4	2. artificial			
Contract: 4♣ W						

Board: 366	North:	South:	West	North	East	South
Dealer: W	♠ AK72	♠ J1084			3NT ¹	Pass
Vul: Both	♥ KQ8	♥ 1093	4♦	X	AP	
North HCP: 16	♦ 53	♦ J2	1. Gambling			
South HCP: 2	♣ A954	♣ 10762	2. artificial			
Contract: 4♦ X W						

South hands (Practice Page)

Opps_Gambling_3N

Board: 361	♠ J3	East Opens 3NT.
Dealer: E	♥ QJ10975	West Bids 4♣ if possible.
Vul: None	♦ 5	East Bids 4♦ if possible.
HCP: 6	♣ Q1053	West Bids 5♦ if possible.
		You bid first.
Board: 362	♠ KQJ765	West Opens 3NT.
Dealer: W	♥ K108	East Bids 4♣ if possible.
Vul: NS	♦ A10	Partner bids first.
HCP: 14	♣ J9	
Board: 363	♠ J105	East Opens 3NT.
Dealer: E	♥ K10653	West Bids 4♣ if possible.
Vul: EW	♦ AKJ	You bid first.
HCP: 12	♣ 104	
Board: 364	♠ J107532	West Opens 3NT.
Dealer: W	♥ A108	Partner bids first.
Vul: None	♦ 54	
HCP: 5	♣ 64	
Board: 365	♠ AQJ74	East Opens 3NT.
Dealer: E	♥ 1054	West Bids 4♣ if possible.
Vul: NS	♦ 6532	You bid first.
HCP: 7	♣ 4	
Board: 366	♠ J1084	West Opens 3NT.
Dealer: W	♥ 1093	East Bids 4♣ if possible.
Vul: Both	♦ J2	West Bids 4♦ if possible.
HCP: 2	♣ 10762	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: E	♠ AQ87654	♠ J3			3NT ¹	Pass
Vul: None	♥ A	♥ QJ10975	4♣ ²	Pass	4♦	Pass
North HCP: 11	♦ J93	♦ 5	5♦	AP		
South HCP: 6	♣ 74	♣ Q1053	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 362	North:	South:	West	North	East	South
Dealer: W	♠ 102	♠ KQJ765			3NT ¹	Pass
Vul: NS	♥ Q97	♥ K108	4♣ ²	AP		
North HCP: 4	♦ Q98765	♦ A10	1. Gambling			
South HCP: 14	♣ 86	♣ J9	2. artificial			
Contract: 4♣ E						

Board: 363	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ J105			3NT ¹	Pass
Vul: EW	♥ AQ	♥ K10653	4♣ ²	AP		
North HCP: 14	♦ 8652	♦ AKJ	1. Gambling			
South HCP: 12	♣ J753	♣ 104	2. artificial			
Contract: 4♣ W						

Board: 364	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ J107532			3NT ¹	4♦
Vul: None	♥ KQ965	♥ A108	4♦	AP		
North HCP: 17	♦ AKQ62	♦ 54	1. Gambling			
South HCP: 5	♣ 108	♣ 64				
Contract: 4♦ N						

Board: 365	North:	South:	West	North	East	South
Dealer: E	♠ 1092	♠ AQJ74			3NT ¹	Pass
Vul: NS	♥ AJ8732	♥ 1054	4♣ ²	AP		
North HCP: 9	♦ K10	♦ 6532	1. Gambling			
South HCP: 7	♣ J3	♣ 4	2. artificial			
Contract: 4♣ W						

Board: 366	North:	South:	West	North	East	South
Dealer: W	♠ AK72	♠ J1084			3NT ¹	Pass
Vul: Both	♥ KQ8	♥ 1093	4♦	X	4♣ ²	Pass
North HCP: 16	♦ 53	♦ J2	1. Gambling			
South HCP: 2	♣ A954	♣ 10762	2. artificial			
Contract: 4♦ X W						

North hands (Practice Page)

Opps_Gambling_3N

Board: 367	♠ AJ3	East Opens 3NT.
Dealer: E	♥ AK852	West Bids 4♣ if possible.
Vul: NS	♦ —	East Bids 4♦ if possible.
HCP: 14	♣ Q8763	Partner bids first.

Board: 368	♠ AQ94	West Opens 3NT.
Dealer: W	♥ AQ108	East Bids 4♣ if possible.
Vul: EW	♦ K1092	
HCP: 16	♣ J	You bid first.

Board: 369	♠ 65	East Opens 3NT.
Dealer: E	♥ KQJ10	West Bids 4♣ if possible.
Vul: Both	♦ 63	East Bids 4♦ if possible.
HCP: 13	♣ AQJ94	West Bids 5♦ if possible.
		Partner bids first.

Board: 370	♠ KJ1094	West Opens 3NT.
Dealer: W	♥ KQJ	East Bids 4♣ if possible.
Vul: None	♦ 32	
HCP: 11	♣ J65	You bid first.

Board: 371	♠ J1062	East Opens 3NT.
Dealer: E	♥ 72	West Bids 4♣ if possible.
Vul: EW	♦ Q862	
HCP: 3	♣ 1042	Partner bids first.

Board: 372	♠ 8753	West Opens 3NT.
Dealer: W	♥ Q98	East Bids 4♣ if possible.
Vul: Both	♦ 52	West Bids 4♦ if possible.
HCP: 4	♣ Q984	East Bids 4NT if possible.
		West Bids 5♠ if possible.
		East Bids 6♦ if possible.
		You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: E	♠ AJ3	♠ K654			3NT ¹	Pass
Vul: NS	♥ AK852	♥ 7	4♣ ²	Pass	4♦	AP
North HCP: 14	♦ —	♦ J7643	1. Gambling			
South HCP: 7	♣ Q8763	♣ K95	2. artificial			
Contract: 4♦ E						

Board: 368	North:	South:	West	North	East	South
Dealer: W	♠ AQ94	♠ K7653			3NT ¹	Pass
Vul: EW	♥ AQ108	♥ K65	4♣ ²	Pass	4♦	AP
North HCP: 16	♦ K1092	♦ AQ4	1. Gambling			
South HCP: 12	♣ J	♣ 74	2. artificial			
Contract: 4♣ E						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ J9743			3NT ¹	Pass
Vul: Both	♥ KQJ10	♥ 9732	4♣ ²	X	4♦	Pass
North HCP: 13	♦ 63	♦ J	5♦	AP		
South HCP: 5	♣ AQJ94	♣ K86	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ KJ1094	♠ 3			3NT ¹	Pass
Vul: None	♥ KQJ	♥ A9743	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ 32	♦ KQ986	1. Gambling			
South HCP: 9	♣ J65	♣ 43	2. artificial			
Contract: 4♣ E						

Board: 371	North:	South:	West	North	East	South
Dealer: E	♠ J1062	♠ KQ7			3NT ¹	Pass
Vul: EW	♥ 72	♥ Q854	4♣ ²	AP		
North HCP: 3	♦ Q862	♦ AKJ5	1. Gambling			
South HCP: 16	♣ 1042	♣ J5	2. artificial			
Contract: 4♣ W						

Board: 372	North:	South:	West	North	East	South
Dealer: W	♠ 8753	♠ Q106			3NT ¹	Pass
Vul: Both	♥ Q98	♥ K65432	4♦	Pass	4NT ³	Pass
North HCP: 4	♦ 52	♦ J	5♠	Pass	6♦	AP
South HCP: 9	♣ Q984	♣ K62	1. Gambling			
Contract: 6♦ W			2. artificial			
			3. Blackwood 1430, for ♦			

South hands (Practice Page)

Opps_Gambling_3N

Board: 367 ♠ K654
Dealer: E ♥ 7
Vul: NS ♦ J7643
HCP: 7 ♣ K95

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

You bid first.

Board: 368 ♠ K7653
Dealer: W ♥ K65
Vul: EW ♦ AQ4
HCP: 12 ♣ 74

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

Partner bids first.

Board: 369 ♠ J9743
Dealer: E ♥ 9732
Vul: Both ♦ J
HCP: 5 ♣ K86

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

You bid first.

Board: 370 ♠ 3
Dealer: W ♥ A9743
Vul: None ♦ KQ986
HCP: 9 ♣ 43

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

Partner bids first.

Board: 371 ♠ KQ7
Dealer: E ♥ Q854
Vul: EW ♦ AKJ5
HCP: 16 ♣ J5

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

You bid first.

Board: 372 ♠ Q106
Dealer: W ♥ K65432
Vul: Both ♦ J
HCP: 9 ♣ K62

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.

Opps_Gambling_3N Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: E	♠ AJ3	♠ K654			3NT ¹	Pass
Vul: NS	♥ AK852	♥ 7	4♣ ²	Pass	4♦	AP
North HCP: 14	♦ —	♦ J7643	1. Gambling			
South HCP: 7	♣ Q8763	♣ K95	2. artificial			
Contract: 4♦ E						

Board: 368	North:	South:	West	North	East	South
Dealer: W	♠ AQ94	♠ K7653			3NT ¹	Pass
Vul: EW	♥ AQ108	♥ K65	4♣ ²	Pass	4♦	AP
North HCP: 16	♦ K1092	♦ AQ4	1. Gambling			
South HCP: 12	♣ J	♣ 74	2. artificial			
Contract: 4♣ E						

Board: 369	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ J9743			3NT ¹	Pass
Vul: Both	♥ KQJ10	♥ 9732	4♣ ²	X	4♦	Pass
North HCP: 13	♦ 63	♦ J	5♦	AP		
South HCP: 5	♣ AQJ94	♣ K86	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 370	North:	South:	West	North	East	South
Dealer: W	♠ KJ1094	♠ 3			3NT ¹	Pass
Vul: None	♥ KQJ	♥ A9743	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ 32	♦ KQ986	1. Gambling			
South HCP: 9	♣ J65	♣ 43	2. artificial			
Contract: 4♣ E						

Board: 371	North:	South:	West	North	East	South
Dealer: E	♠ J1062	♠ KQ7			3NT ¹	Pass
Vul: EW	♥ 72	♥ Q854	4♣ ²	AP		
North HCP: 3	♦ Q862	♦ AKJ5	1. Gambling			
South HCP: 16	♣ 1042	♣ J5	2. artificial			
Contract: 4♣ W						

Board: 372	North:	South:	West	North	East	South
Dealer: W	♠ 8753	♠ Q106			3NT ¹	Pass
Vul: Both	♥ Q98	♥ K65432	4♦	Pass	4NT ³	Pass
North HCP: 4	♦ 52	♦ J	5♠	Pass	6♦	AP
South HCP: 9	♣ Q984	♣ K62	1. Gambling			
Contract: 6♦ W			2. artificial			
			3. Blackwood 1430, for ♦			

North hands (Practice Page)

Opps_Gambling_3N

Board: 373	♠ Q10	East Opens 3NT.
Dealer: E	♥ AK765	West Bids 4♣ if possible.
Vul: None	♦ K86	
HCP: 12	♣ 532	Partner bids first.
Board: 374	♠ AKJ92	West Opens 3NT.
Dealer: W	♥ A8	East Bids 4♣ if possible.
Vul: NS	♦ J10653	
HCP: 13	♣ 3	You bid first.
Board: 375	♠ Q932	East Opens 3NT.
Dealer: E	♥ Q10	West Bids 4♣ if possible.
Vul: None	♦ KJ1095	
HCP: 8	♣ 104	Partner bids first.
Board: 376	♠ J87	West Opens 3NT.
Dealer: W	♥ Q1053	East Bids 4♣ if possible.
Vul: NS	♦ AJ96	
HCP: 9	♣ J9	You bid first.
Board: 377	♠ AQ1082	East Opens 3NT.
Dealer: E	♥ Q76	West Bids 4♣ if possible.
Vul: EW	♦ 8	East Bids 4♦ if possible.
HCP: 11	♣ K1075	Partner bids first.
Board: 378	♠ AKQ	West Opens 3NT.
Dealer: W	♥ Q7	East Bids XA♠♠ if possible.
Vul: None	♦ AQ98432	
HCP: 17	♣ 3	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: E	♠ Q10	♠ A8752			3NT ¹	Pass
Vul: None	♥ AK765	♥ QJ104	4♣ ²	AP		
North HCP: 12	♦ K86	♦ A4	1. Gambling			
South HCP: 11	♣ 532	♣ 76	2. artificial			
Contract: 4♣ W						

Board: 374	North:	South:	West	North	East	South
Dealer: W	♠ AKJ92	♠ Q87			3NT ¹	Pass
Vul: NS	♥ A8	♥ 53	4♣ ²	AP		
North HCP: 13	♦ J10653	♦ AKQ	1. Gambling			
South HCP: 12	♣ 3	♣ J8652	2. artificial			
Contract: 4♣ E						

Board: 375	North:	South:	West	North	East	South
Dealer: E	♠ Q932	♠ A10765			3NT ¹	Pass
Vul: None	♥ Q10	♥ 32	4♣ ²	AP		
North HCP: 8	♦ KJ1095	♦ AQ743	1. Gambling			
South HCP: 10	♣ 104	♣ 8	2. artificial			
Contract: 4♣ W						

Board: 376	North:	South:	West	North	East	South
Dealer: W	♠ J87	♠ Q962			3NT ¹	Pass
Vul: NS	♥ Q1053	♥ 86	4♣ ²	AP		
North HCP: 9	♦ AJ96	♦ 108432	1. Gambling			
South HCP: 2	♣ J9	♣ 84	2. artificial			
Contract: 4♣ E						

Board: 377	North:	South:	West	North	East	South
Dealer: E	♠ AQ1082	♠ KJ5			3NT ¹	Pass
Vul: EW	♥ Q76	♥ A9832	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ 8	♦ J95	1. Gambling			
South HCP: 10	♣ K1075	♣ J8	2. artificial			
Contract: 4♦ E						

Board: 378	North:	South:	West	North	East	South
Dealer: W	♠ AKQ	♠ J943			3NT ¹	4♦
Vul: None	♥ Q7	♥ AKJ32	Pass	Pass	Pass	5♦
North HCP: 17	♦ AQ98432	♦ 1065	Pass	Pass	XA♠♠	AP
South HCP: 9	♣ 3	♣ 8	1. Gambling			
Contract: 5♦ X N						

South hands (Practice Page)

Opps_Gambling_3N

Board: 373	♠ A8752	East Opens 3NT.
Dealer: E	♥ QJ104	West Bids 4♣ if possible.
Vul: None	♦ A4	
HCP: 11	♣ 76	You bid first.
Board: 374	♠ Q87	West Opens 3NT.
Dealer: W	♥ 53	East Bids 4♣ if possible.
Vul: NS	♦ AKQ	
HCP: 12	♣ J8652	Partner bids first.
Board: 375	♠ A10765	East Opens 3NT.
Dealer: E	♥ 32	West Bids 4♣ if possible.
Vul: None	♦ AQ743	
HCP: 10	♣ 8	You bid first.
Board: 376	♠ Q962	West Opens 3NT.
Dealer: W	♥ 86	East Bids 4♣ if possible.
Vul: NS	♦ 108432	
HCP: 2	♣ 84	Partner bids first.
Board: 377	♠ KJ5	East Opens 3NT.
Dealer: E	♥ A9832	West Bids 4♣ if possible.
Vul: EW	♦ J95	East Bids 4♦ if possible.
HCP: 10	♣ J8	You bid first.
Board: 378	♠ J943	West Opens 3NT.
Dealer: W	♥ AKJ32	East Bids XA♠♠ if possible.
Vul: None	♦ 1065	
HCP: 9	♣ 8	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: E	♠ Q10	♠ A8752			3NT ¹	Pass
Vul: None	♥ AK765	♥ QJ104	4♣ ²	AP		
North HCP: 12	♦ K86	♦ A4	1. Gambling			
South HCP: 11	♣ 532	♣ 76	2. artificial			
Contract: 4♣ W						

Board: 374	North:	South:	West	North	East	South
Dealer: W	♠ AKJ92	♠ Q87			3NT ¹	Pass
Vul: NS	♥ A8	♥ 53	4♣ ²	AP		
North HCP: 13	♦ J10653	♦ AKQ	1. Gambling			
South HCP: 12	♣ 3	♣ J8652	2. artificial			
Contract: 4♣ E						

Board: 375	North:	South:	West	North	East	South
Dealer: E	♠ Q932	♠ A10765			3NT ¹	Pass
Vul: None	♥ Q10	♥ 32	4♣ ²	AP		
North HCP: 8	♦ KJ1095	♦ AQ743	1. Gambling			
South HCP: 10	♣ 104	♣ 8	2. artificial			
Contract: 4♣ W						

Board: 376	North:	South:	West	North	East	South
Dealer: W	♠ J87	♠ Q962			3NT ¹	Pass
Vul: NS	♥ Q1053	♥ 86	4♣ ²	AP		
North HCP: 9	♦ AJ96	♦ 108432	1. Gambling			
South HCP: 2	♣ J9	♣ 84	2. artificial			
Contract: 4♣ E						

Board: 377	North:	South:	West	North	East	South
Dealer: E	♠ AQ1082	♠ KJ5			3NT ¹	Pass
Vul: EW	♥ Q76	♥ A9832	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ 8	♦ J95	1. Gambling			
South HCP: 10	♣ K1075	♣ J8	2. artificial			
Contract: 4♦ E						

Board: 378	North:	South:	West	North	East	South
Dealer: W	♠ AKQ	♠ J943			3NT ¹	4♦
Vul: None	♥ Q7	♥ AKJ32	Pass	Pass	Pass	5♦
North HCP: 17	♦ AQ98432	♦ 1065	Pass	Pass	XA♠♠	AP
South HCP: 9	♣ 3	♣ 8	1. Gambling			
Contract: 5♦ X N						

North hands (Practice Page)

Opps_Gambling_3N

Board: 379 ♠ 85
Dealer: E ♥ 98652
Vul: NS ♦ J109
HCP: 4 ♣ K92

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

Partner bids first.

Board: 380 ♠ J532
Dealer: W ♥ KJ542
Vul: EW ♦ J103
HCP: 8 ♣ Q

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

You bid first.

Board: 381 ♠ AKQ74
Dealer: E ♥ KJ2
Vul: Both ♦ 5
HCP: 19 ♣ AQ95

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

Partner bids first.

Board: 382 ♠ AQ1032
Dealer: W ♥ KQ87
Vul: NS ♦ K84
HCP: 14 ♣ 3

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

You bid first.

Board: 383 ♠ KJ853
Dealer: E ♥ A97
Vul: EW ♦ K2
HCP: 12 ♣ J82

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

Partner bids first.

Board: 384 ♠ 93
Dealer: W ♥ KJ973
Vul: Both ♦ AJ84
HCP: 10 ♣ J6

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ 85	♠ AKJ96			3NT ¹	Pass
Vul: NS	♥ 98652	♥ A7	4♣ ²	Pass	4♦	AP
North HCP: 4	♦ J109	♦ 85	1. Gambling			
South HCP: 14	♣ K92	♣ Q1074	2. artificial			
Contract: 4♦ E						

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ J532	♠ Q9	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ KJ542	♥ A108	4♦	AP		
North HCP: 8	♦ J103	♦ 95	1. Gambling			
South HCP: 9	♣ Q	♣ K109742	2. artificial			
Contract: 4♦ W						

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ AKQ74	♠ 1082			3NT ¹	Pass
Vul: Both	♥ KJ2	♥ Q10653	4♣ ²	4♠	AP	
North HCP: 19	♦ 5	♦ 763	1. Gambling			
South HCP: 3	♣ AQ95	♣ J6	2. artificial			
Contract: 4♠ N						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ AQ1032	♠ J7	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ KQ87	♥ A2	1. Gambling			
North HCP: 14	♦ K84	♦ AQJ10932	2. artificial			
South HCP: 12	♣ 3	♣ 106				
Contract: 4♣ E						

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ KJ853	♠ Q942			3NT ¹	Pass
Vul: EW	♥ A97	♥ 1052	4♣ ²	AP		
North HCP: 12	♦ K2	♦ 87643	1. Gambling			
South HCP: 2	♣ J82	♣ 3	2. artificial			
Contract: 4♣ W						

Board: 384	North:	South:	West	North	East	South
Dealer: W	♠ 93	♠ AKQ852	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ KJ973	♥ 1042	1. Gambling			
North HCP: 10	♦ AJ84	♦ K65	2. artificial			
South HCP: 12	♣ J6	♣ 10				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 379 ♠ AKJ96
Dealer: E ♥ A7
Vul: NS ♦ 85
HCP: 14 ♣ Q1074

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

You bid first.

Board: 380 ♠ Q9
Dealer: W ♥ A108
Vul: EW ♦ 95
HCP: 9 ♣ K109742

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

Partner bids first.

Board: 381 ♠ 1082
Dealer: E ♥ Q10653
Vul: Both ♦ 763
HCP: 3 ♣ J6

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

You bid first.

Board: 382 ♠ J7
Dealer: W ♥ A2
Vul: NS ♦ AQJ10932
HCP: 12 ♣ 106

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

Partner bids first.

Board: 383 ♠ Q942
Dealer: E ♥ 1052
Vul: EW ♦ 87643
HCP: 2 ♣ 3

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

You bid first.

Board: 384 ♠ AKQ852
Dealer: W ♥ 1042
Vul: Both ♦ K65
HCP: 12 ♣ 10

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ 85	♠ AKJ96			3NT ¹	Pass
Vul: NS	♥ 98652	♥ A7	4♣ ²	Pass	4♦	AP
North HCP: 4	♦ J109	♦ 85	1. Gambling			
South HCP: 14	♣ K92	♣ Q1074	2. artificial			
Contract: 4♦ E						

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ J532	♠ Q9	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ KJ542	♥ A108	4♦	AP		
North HCP: 8	♦ J103	♦ 95	1. Gambling			
South HCP: 9	♣ Q	♣ K109742	2. artificial			
Contract: 4♦ W						

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ AKQ74	♠ 1082			3NT ¹	Pass
Vul: Both	♥ KJ2	♥ Q10653	4♣ ²	4♠	AP	
North HCP: 19	♦ 5	♦ 763	1. Gambling			
South HCP: 3	♣ AQ95	♣ J6	2. artificial			
Contract: 4♠ N						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ AQ1032	♠ J7	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ KQ87	♥ A2	1. Gambling			
North HCP: 14	♦ K84	♦ AQJ10932	2. artificial			
South HCP: 12	♣ 3	♣ 106				
Contract: 4♣ E						

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ KJ853	♠ Q942			3NT ¹	Pass
Vul: EW	♥ A97	♥ 1052	4♣ ²	AP		
North HCP: 12	♦ K2	♦ 87643	1. Gambling			
South HCP: 2	♣ J82	♣ 3	2. artificial			
Contract: 4♣ W						

Board: 384	North:	South:	West	North	East	South
Dealer: W	♠ 93	♠ AKQ852	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ KJ973	♥ 1042	1. Gambling			
North HCP: 10	♦ AJ84	♦ K65	2. artificial			
South HCP: 12	♣ J6	♣ 10				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 385 ♠ KQ9 East Opens 3NT.
Dealer: E ♥ 1083 West Bids 4♣ if possible.
Vul: None ♦ J10965
HCP: 7 ♣ J5 Partner bids first.

Board: 386 ♠ K10943 West Opens 3NT.
Dealer: W ♥ 84 East Bids 4♣ if possible.
Vul: EW ♦ 103 West Bids 4♦ if possible.
HCP: 10 ♣ AK54 You bid first.

Board: 387 ♠ K1087 East Opens 3NT.
Dealer: E ♥ QJ542 West Bids 4♣ if possible.
Vul: Both ♦ — East Bids 4♦ if possible.
HCP: 12 ♣ AQ95 Partner bids first.

Board: 388 ♠ 6 West Opens 3NT.
Dealer: W ♥ Q109832 East Bids 4♣ if possible.
Vul: None ♦ QJ94 East Bids XA♠♠ if possible.
HCP: 5 ♣ 32 You bid first.

Board: 389 ♠ AKJ43 East Opens 3NT.
Dealer: E ♥ A752 West Bids 4♣ if possible.
Vul: NS ♦ 743 East Bids 4♦ if possible.
HCP: 14 ♣ Q Partner bids first.

Board: 390 ♠ KJ1096 West Opens 3NT.
Dealer: W ♥ 1065 East Bids 4♣ if possible.
Vul: Both ♦ KQ109
HCP: 9 ♣ 6 You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: E	♠ KQ9	♠ A106			3NT ¹	Pass
Vul: None	♥ 1083	♥ K7652	4♣ ²	AP		
North HCP: 7	♦ J10965	♦ Q7	1. Gambling			
South HCP: 9	♣ J5	♣ 843	2. artificial			
Contract: 4♣ W						

Board: 386	North:	South:	West	North	East	South
Dealer: W	♠ K10943	♠ AQ872	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 84	♥ KQ97	4♦	AP		
North HCP: 10	♦ 103	♦ 82	1. Gambling			
South HCP: 12	♣ AK54	♣ J6	2. artificial			
Contract: 4♦ W						

Board: 387	North:	South:	West	North	East	South
Dealer: E	♠ K1087	♠ AQ942			3NT ¹	Pass
Vul: Both	♥ QJ542	♥ 83	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ —	♦ 82	1. Gambling			
South HCP: 9	♣ AQ95	♣ K843	2. artificial			
Contract: 4♦ E						

Board: 388	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ AK1052	3NT ¹	Pass	4♣ ²	4♣
Vul: None	♥ Q109832	♥ AK75	Pass	Pass	XA♠♠	AP
North HCP: 5	♦ QJ94	♦ K86	1. Gambling			
South HCP: 17	♣ 32	♣ 9	2. artificial			
Contract: 4♠X S						

Board: 389	North:	South:	West	North	East	South
Dealer: E	♠ AKJ43	♠ 765			3NT ¹	Pass
Vul: NS	♥ A752	♥ KQJ6	4♣ ²	Pass	4♦	AP
North HCP: 14	♦ 743	♦ —	1. Gambling			
South HCP: 13	♣ Q	♣ AK8763	2. artificial			
Contract: 4♦ E						

Board: 390	North:	South:	West	North	East	South
Dealer: W	♠ KJ1096	♠ Q42	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ 1065	♥ K9832	1. Gambling			
North HCP: 9	♦ KQ109	♦ A86	2. artificial			
South HCP: 9	♣ 6	♣ 95				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 385 ♠ A106 East Opens 3NT.
Dealer: E ♥ K7652 West Bids 4♣ if possible.
Vul: None ♦ Q7
HCP: 9 ♣ 843 You bid first.

Board: 386 ♠ AQ872 West Opens 3NT.
Dealer: W ♥ KQ97 East Bids 4♣ if possible.
Vul: EW ♦ 82 West Bids 4♦ if possible.
HCP: 12 ♣ J6 Partner bids first.

Board: 387 ♠ AQ942 East Opens 3NT.
Dealer: E ♥ 83 West Bids 4♣ if possible.
Vul: Both ♦ 82 East Bids 4♦ if possible.
HCP: 9 ♣ K843 You bid first.

Board: 388 ♠ AK1052 West Opens 3NT.
Dealer: W ♥ AK75 East Bids 4♣ if possible.
Vul: None ♦ K86 East Bids XA♠♠ if possible.
HCP: 17 ♣ 9 Partner bids first.

Board: 389 ♠ 765 East Opens 3NT.
Dealer: E ♥ KQJ6 West Bids 4♣ if possible.
Vul: NS ♦ — East Bids 4♦ if possible.
HCP: 13 ♣ AK8763 You bid first.

Board: 390 ♠ Q42 West Opens 3NT.
Dealer: W ♥ K9832 East Bids 4♣ if possible.
Vul: Both ♦ A86
HCP: 9 ♣ 95 Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: E	♠ KQ9	♠ A106			3NT ¹	Pass
Vul: None	♥ 1083	♥ K7652	4♣ ²	AP		
North HCP: 7	♦ J10965	♦ Q7	1. Gambling			
South HCP: 9	♣ J5	♣ 843	2. artificial			
Contract: 4♣ W						

Board: 386	North:	South:	West	North	East	South
Dealer: W	♠ K10943	♠ AQ872	3NT ¹	Pass	4♣ ²	Pass
Vul: EW	♥ 84	♥ KQ97	4♦	AP		
North HCP: 10	♦ 103	♦ 82	1. Gambling			
South HCP: 12	♣ AK54	♣ J6	2. artificial			
Contract: 4♦ W						

Board: 387	North:	South:	West	North	East	South
Dealer: E	♠ K1087	♠ AQ942			3NT ¹	Pass
Vul: Both	♥ QJ542	♥ 83	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ —	♦ 82	1. Gambling			
South HCP: 9	♣ AQ95	♣ K843	2. artificial			
Contract: 4♦ E						

Board: 388	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ AK1052	3NT ¹	Pass	4♣ ²	4♣
Vul: None	♥ Q109832	♥ AK75	Pass	Pass	XA♠♠	AP
North HCP: 5	♦ QJ94	♦ K86	1. Gambling			
South HCP: 17	♣ 32	♣ 9	2. artificial			
Contract: 4♠X S						

Board: 389	North:	South:	West	North	East	South
Dealer: E	♠ AKJ43	♠ 765			3NT ¹	Pass
Vul: NS	♥ A752	♥ KQJ6	4♣ ²	Pass	4♦	AP
North HCP: 14	♦ 743	♦ —	1. Gambling			
South HCP: 13	♣ Q	♣ AK8763	2. artificial			
Contract: 4♦ E						

Board: 390	North:	South:	West	North	East	South
Dealer: W	♠ KJ1096	♠ Q42	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ 1065	♥ K9832	1. Gambling			
North HCP: 9	♦ KQ109	♦ A86	2. artificial			
South HCP: 9	♣ 6	♣ 95				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 391	♠ KQ10	East Opens 3NT.
Dealer: E	♥ AKQ976	West Bids 4♣ if possible.
Vul: None	♦ J10	
HCP: 15	♣ 54	Partner bids first.
Board: 392	♠ 983	West Opens 3NT.
Dealer: W	♥ AK987	East Bids 4♣ if possible.
Vul: NS	♦ J652	
HCP: 8	♣ 4	You bid first.
Board: 393	♠ Q87	East Opens 3NT.
Dealer: E	♥ 107	West Bids X♠ if possible.
Vul: EW	♦ J942	
HCP: 3	♣ 9854	Partner bids first.
Board: 394	♠ AQ32	West Opens 3NT.
Dealer: W	♥ AQ52	East Bids 4♣ if possible.
Vul: None	♦ 32	
HCP: 12	♣ 953	You bid first.
Board: 395	♠ 852	East Opens 3NT.
Dealer: E	♥ QJ62	West Bids 4♣ if possible.
Vul: NS	♦ AJ632	
HCP: 8	♣ 6	Partner bids first.
Board: 396	♠ 76	West Opens 3NT.
Dealer: W	♥ Q1098762	East Bids 4♣ if possible.
Vul: EW	♦ A1084	
HCP: 6	♣ —	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: E	♠ KQ10	♠ 85			3NT ¹	Pass
Vul: None	♥ AKQ976	♥ J1083	4♣ ²	4♥	AP	
North HCP: 15	♦ J10	♦ 92	1. Gambling			
South HCP: 9	♣ 54	♣ AKJ107	2. artificial			
Contract: 4♥ N						

Board: 392	North:	South:	West	North	East	South
Dealer: W	♠ 983	♠ KQ762			3NT ¹	Pass
Vul: NS	♥ AK987	♥ 53	4♣ ²	AP		
North HCP: 8	♦ J652	♦ A107	1. Gambling			
South HCP: 9	♣ 4	♣ 653	2. artificial			
Contract: 4♣ E						

Board: 393	North:	South:	West	North	East	South
Dealer: E	♠ Q87	♠ AJ9654			3NT ¹	4♠
Vul: EW	♥ 107	♥ AKJ93	X♠	AP		
North HCP: 3	♦ J942	♦ 7	1. Gambling			
South HCP: 13	♣ 9854	♣ 10				
Contract: 4♠ X S						

Board: 394	North:	South:	West	North	East	South
Dealer: W	♠ AQ32	♠ J86			3NT ¹	Pass
Vul: None	♥ AQ52	♥ K10864	4♣ ²	AP		
North HCP: 12	♦ 32	♦ AJ10	1. Gambling			
South HCP: 9	♣ 953	♣ 74	2. artificial			
Contract: 4♣ E						

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ 852	♠ 103			3NT ¹	Pass
Vul: NS	♥ QJ62	♥ AK987	4♣ ²	AP		
North HCP: 8	♦ AJ632	♦ 10975	1. Gambling			
South HCP: 7	♣ 6	♣ 103	2. artificial			
Contract: 4♣ W						

Board: 396	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ AQJ95			3NT ¹	Pass
Vul: EW	♥ Q1098762	♥ 43	4♣ ²	AP		
North HCP: 6	♦ A1084	♦ J92	1. Gambling			
South HCP: 8	♣ —	♣ 652	2. artificial			
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 391	♠ 85	East Opens 3NT.
Dealer: E	♥ J1083	West Bids 4♣ if possible.
Vul: None	♦ 92	
HCP: 9	♣ AKJ107	You bid first.

Board: 392	♠ KQ762	West Opens 3NT.
Dealer: W	♥ 53	East Bids 4♣ if possible.
Vul: NS	♦ A107	
HCP: 9	♣ 653	Partner bids first.

Board: 393	♠ AJ9654	East Opens 3NT.
Dealer: E	♥ AKJ93	West Bids X♠ if possible.
Vul: EW	♦ 7	
HCP: 13	♣ 10	You bid first.

Board: 394	♠ J86	West Opens 3NT.
Dealer: W	♥ K10864	East Bids 4♣ if possible.
Vul: None	♦ AJ10	
HCP: 9	♣ 74	Partner bids first.

Board: 395	♠ 103	East Opens 3NT.
Dealer: E	♥ AK987	West Bids 4♣ if possible.
Vul: NS	♦ 10975	
HCP: 7	♣ 103	You bid first.

Board: 396	♠ AQJ95	West Opens 3NT.
Dealer: W	♥ 43	East Bids 4♣ if possible.
Vul: EW	♦ J92	
HCP: 8	♣ 652	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: E	♠ KQ10	♠ 85			3NT ¹	Pass
Vul: None	♥ AKQ976	♥ J1083	4♣ ²	4♥	AP	
North HCP: 15	♦ J10	♦ 92	1. Gambling			
South HCP: 9	♣ 54	♣ AKJ107	2. artificial			
Contract: 4♥ N						

Board: 392	North:	South:	West	North	East	South
Dealer: W	♠ 983	♠ KQ762			3NT ¹	Pass
Vul: NS	♥ AK987	♥ 53	4♣ ²	AP		
North HCP: 8	♦ J652	♦ A107	1. Gambling			
South HCP: 9	♣ 4	♣ 653	2. artificial			
Contract: 4♣ E						

Board: 393	North:	South:	West	North	East	South
Dealer: E	♠ Q87	♠ AJ9654			3NT ¹	4♠
Vul: EW	♥ 107	♥ AKJ93	X♠	AP		
North HCP: 3	♦ J942	♦ 7	1. Gambling			
South HCP: 13	♣ 9854	♣ 10				
Contract: 4♠X S						

Board: 394	North:	South:	West	North	East	South
Dealer: W	♠ AQ32	♠ J86			3NT ¹	Pass
Vul: None	♥ AQ52	♥ K10864	4♣ ²	AP		
North HCP: 12	♦ 32	♦ AJ10	1. Gambling			
South HCP: 9	♣ 953	♣ 74	2. artificial			
Contract: 4♣ E						

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ 852	♠ 103			3NT ¹	Pass
Vul: NS	♥ QJ62	♥ AK987	4♣ ²	AP		
North HCP: 8	♦ AJ632	♦ 10975	1. Gambling			
South HCP: 7	♣ 6	♣ 103	2. artificial			
Contract: 4♣ W						

Board: 396	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ AQJ95			3NT ¹	Pass
Vul: EW	♥ Q1098762	♥ 43	4♣ ²	AP		
North HCP: 6	♦ A1084	♦ J92	1. Gambling			
South HCP: 8	♣ —	♣ 652	2. artificial			
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 397 ♠ AQ107 East Opens 3NT.
Dealer: E ♥ J2 West Bids 4♣ if possible.
Vul: Both ♦ K8742
HCP: 10 ♣ 72 Partner bids first.

Board: 398 ♠ KQ108 West Opens 3NT.
Dealer: W ♥ AJ107 East Bids 4♣ if possible.
Vul: NS ♦ J10 West Bids 4♦ if possible.
HCP: 12 ♣ J107 You bid first.

Board: 399 ♠ — East Opens 3NT.
Dealer: E ♥ A982 West Bids 4♣ if possible.
Vul: EW ♦ J9654 East Bids 4♦ if possible.
HCP: 8 ♣ K853 Partner bids first.

Board: 400 ♠ 1032 West Opens 3NT.
Dealer: W ♥ 1062 East Bids 4♣ if possible.
Vul: Both ♦ 873 West Bids 4♦ if possible.
HCP: 1 ♣ J653 East Bids 5♦ if possible.
You bid first.

Board: 401 ♠ AK752 East Opens 3NT.
Dealer: E ♥ J2 West Bids 4♣ if possible.
Vul: EW ♦ 64
HCP: 14 ♣ KQJ7 Partner bids first.

Board: 402 ♠ QJ9872 West Opens 3NT.
Dealer: W ♥ Q3 East Bids 4♣ if possible.
Vul: Both ♦ 76
HCP: 6 ♣ J82 You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ AQ107	♠ 962			3NT ¹	Pass
Vul: Both	♥ J2	♥ 109654	4♣ ²	AP		
North HCP: 10	♦ K8742	♦ J105	1. Gambling			
South HCP: 1	♣ 72	♣ 95	2. artificial			
Contract: 4♣ W						

Board: 398	North:	South:	West	North	East	South
Dealer: W	♠ KQ108	♠ J5432	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AJ107	♥ KQ9	4♦	AP		
North HCP: 12	♦ J10	♦ 875	1. Gambling			
South HCP: 11	♣ J107	♣ KQ	2. artificial			
Contract: 4♦ W						

Board: 399	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ AKJ8764			3NT ¹	Pass
Vul: EW	♥ A982	♥ 103	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ J9654	♦ 10	1. Gambling			
South HCP: 11	♣ K853	♣ QJ10	2. artificial			
Contract: 4♦ E						

Board: 400	North:	South:	West	North	East	South
Dealer: W	♠ 1032	♠ KJ86	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ 1062	♥ QJ74	4♦	Pass	5♦	AP
North HCP: 1	♦ 873	♦ 95	1. Gambling			
South HCP: 13	♣ J653	♣ AQ4	2. artificial			
Contract: 5♦ W						

Board: 401	North:	South:	West	North	East	South
Dealer: E	♠ AK752	♠ 109864			3NT ¹	Pass
Vul: EW	♥ J2	♥ AQ83	4♣ ²	4♠	AP	
North HCP: 14	♦ 64	♦ 5	1. Gambling			
South HCP: 6	♣ KQJ7	♣ 643	2. artificial			
Contract: 4♠ N						

Board: 402	North:	South:	West	North	East	South
Dealer: W	♠ QJ9872	♠ K	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ Q3	♥ AK8754	1. Gambling			
North HCP: 6	♦ 76	♦ AQ1092	2. artificial			
South HCP: 16	♣ J82	♣ 9				
Contract: 4♠ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 397	♠ 962	East Opens 3NT.
Dealer: E	♥ 109654	West Bids 4♣ if possible.
Vul: Both	♦ J105	
HCP: 1	♣ 95	You bid first.

Board: 398	♠ J5432	West Opens 3NT.
Dealer: W	♥ KQ9	East Bids 4♣ if possible.
Vul: NS	♦ 875	West Bids 4♦ if possible.
HCP: 11	♣ KQ	Partner bids first.

Board: 399	♠ AKJ8764	East Opens 3NT.
Dealer: E	♥ 103	West Bids 4♣ if possible.
Vul: EW	♦ 10	East Bids 4♦ if possible.
HCP: 11	♣ QJ10	You bid first.

Board: 400	♠ KJ86	West Opens 3NT.
Dealer: W	♥ QJ74	East Bids 4♣ if possible.
Vul: Both	♦ 95	West Bids 4♦ if possible.
HCP: 13	♣ AQ4	East Bids 5♦ if possible.
		Partner bids first.

Board: 401	♠ 109864	East Opens 3NT.
Dealer: E	♥ AQ83	West Bids 4♣ if possible.
Vul: EW	♦ 5	
HCP: 6	♣ 643	You bid first.

Board: 402	♠ K	West Opens 3NT.
Dealer: W	♥ AK8754	East Bids 4♣ if possible.
Vul: Both	♦ AQ1092	
HCP: 16	♣ 9	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ AQ107	♠ 962			3NT ¹	Pass
Vul: Both	♥ J2	♥ 109654	4♣ ²	AP		
North HCP: 10	♦ K8742	♦ J105	1. Gambling			
South HCP: 1	♣ 72	♣ 95	2. artificial			
Contract: 4♣ W						

Board: 398	North:	South:	West	North	East	South
Dealer: W	♠ KQ108	♠ J5432	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ AJ107	♥ KQ9	4♦	AP		
North HCP: 12	♦ J10	♦ 875	1. Gambling			
South HCP: 11	♣ J107	♣ KQ	2. artificial			
Contract: 4♦ W						

Board: 399	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ AKJ8764			3NT ¹	Pass
Vul: EW	♥ A982	♥ 103	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ J9654	♦ 10	1. Gambling			
South HCP: 11	♣ K853	♣ QJ10	2. artificial			
Contract: 4♦ E						

Board: 400	North:	South:	West	North	East	South
Dealer: W	♠ 1032	♠ KJ86	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ 1062	♥ QJ74	4♦	Pass	5♦	AP
North HCP: 1	♦ 873	♦ 95	1. Gambling			
South HCP: 13	♣ J653	♣ AQ4	2. artificial			
Contract: 5♦ W						

Board: 401	North:	South:	West	North	East	South
Dealer: E	♠ AK752	♠ 109864			3NT ¹	Pass
Vul: EW	♥ J2	♥ AQ83	4♣ ²	4♠	AP	
North HCP: 14	♦ 64	♦ 5	1. Gambling			
South HCP: 6	♣ KQJ7	♣ 643	2. artificial			
Contract: 4♠ N						

Board: 402	North:	South:	West	North	East	South
Dealer: W	♠ QJ9872	♠ K	3NT ¹	Pass	4♣ ²	AP
Vul: Both	♥ Q3	♥ AK8754	1. Gambling			
North HCP: 6	♦ 76	♦ AQ1092	2. artificial			
South HCP: 16	♣ J82	♣ 9				
Contract: 4♠ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 403	♠ KJ6432	East Opens 3NT.
Dealer: E	♥ A8	West Bids 4♣ if possible.
Vul: None	♦ K7	
HCP: 11	♣ 1065	Partner bids first.

Board: 404	♠ 106	West Opens 3NT.
Dealer: W	♥ 643	East Bids 4♣ if possible.
Vul: NS	♦ AK854	
HCP: 7	♣ 643	You bid first.

Board: 405	♠ J	East Opens 3NT.
Dealer: E	♥ A4	
Vul: Both	♦ A7542	Partner bids first.
HCP: 10	♣ J10762	

Board: 406	♠ AJ9	West Opens 3NT.
Dealer: W	♥ A10743	East Bids 4♣ if possible.
Vul: None	♦ A10	
HCP: 13	♣ 764	You bid first.

Board: 407	♠ A42	East Opens 3NT.
Dealer: E	♥ KQ752	West Bids 4♣ if possible.
Vul: EW	♦ 943	East Bids 4♦ if possible.
HCP: 12	♣ K10	Partner bids first.

Board: 408	♠ K6	West Opens 3NT.
Dealer: W	♥ AKQJ	East Bids 4♣ if possible.
Vul: None	♦ J842	West Bids 4♦ if possible.
HCP: 18	♣ A105	You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: E	♠ KJ6432	♠ 109			3NT ¹	Pass
Vul: None	♥ A8	♥ KQ543	4♣ ²	AP		
North HCP: 11	♦ K7	♦ AQJ62	1. Gambling			
South HCP: 12	♣ 1065	♣ 3	2. artificial			
Contract: 4♣ W						

Board: 404	North:	South:	West	North	East	South
Dealer: W	♠ 106	♠ AJ9743			3NT ¹	Pass
Vul: NS	♥ 643	♥ A1072	4♣ ²	AP		
North HCP: 7	♦ AK854	♦ Q6	1. Gambling			
South HCP: 11	♣ 643	♣ 2	2. artificial			
Contract: 4♣ E						

Board: 405	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ AK987			3NT ¹	4♥
Vul: Both	♥ A4	♥ KQ10987	AP			
North HCP: 10	♦ A7542	♦ K3	1. Gambling			
South HCP: 15	♣ J10762	♣ —				
Contract: 4♥ S						

Board: 406	North:	South:	West	North	East	South
Dealer: W	♠ AJ9	♠ K1087			3NT ¹	Pass
Vul: None	♥ A10743	♥ 52	4♣ ²	AP		
North HCP: 13	♦ A10	♦ KQ942	1. Gambling			
South HCP: 9	♣ 764	♣ J9	2. artificial			
Contract: 4♣ E						

Board: 407	North:	South:	West	North	East	South
Dealer: E	♠ A42	♠ KQ105			3NT ¹	Pass
Vul: EW	♥ KQ752	♥ AJ98	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 943	♦ 8	1. Gambling			
South HCP: 12	♣ K10	♣ Q863	2. artificial			
Contract: 4♦ E						

Board: 408	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ A10943			3NT ¹	Pass
Vul: None	♥ AKQJ	♥ 10964	4♦	AP		
North HCP: 18	♦ J842	♦ 9	1. Gambling			
South HCP: 4	♣ A105	♣ 642	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

Opps_Gambling_3N

Board: 403	♠ 109	East Opens 3NT.
Dealer: E	♥ KQ543	West Bids 4♣ if possible.
Vul: None	♦ AQJ62	
HCP: 12	♣ 3	You bid first.

Board: 404	♠ AJ9743	West Opens 3NT.
Dealer: W	♥ A1072	East Bids 4♣ if possible.
Vul: NS	♦ Q6	
HCP: 11	♣ 2	Partner bids first.

Board: 405	♠ AK987	East Opens 3NT.
Dealer: E	♥ KQ10987	
Vul: Both	♦ K3	You bid first.
HCP: 15	♣ —	

Board: 406	♠ K1087	West Opens 3NT.
Dealer: W	♥ 52	East Bids 4♣ if possible.
Vul: None	♦ KQ942	
HCP: 9	♣ J9	Partner bids first.

Board: 407	♠ KQ105	East Opens 3NT.
Dealer: E	♥ AJ98	West Bids 4♣ if possible.
Vul: EW	♦ 8	East Bids 4♦ if possible.
HCP: 12	♣ Q863	You bid first.

Board: 408	♠ A10943	West Opens 3NT.
Dealer: W	♥ 10964	East Bids 4♣ if possible.
Vul: None	♦ 9	West Bids 4♦ if possible.
HCP: 4	♣ 642	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: E	♠ KJ6432	♠ 109			3NT ¹	Pass
Vul: None	♥ A8	♥ KQ543	4♣ ²	AP		
North HCP: 11	♦ K7	♦ AQJ62	1. Gambling			
South HCP: 12	♣ 1065	♣ 3	2. artificial			
Contract: 4♣ W						

Board: 404	North:	South:	West	North	East	South
Dealer: W	♠ 106	♠ AJ9743			3NT ¹	Pass
Vul: NS	♥ 643	♥ A1072	4♣ ²	AP		
North HCP: 7	♦ AK854	♦ Q6	1. Gambling			
South HCP: 11	♣ 643	♣ 2	2. artificial			
Contract: 4♣ E						

Board: 405	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ AK987			3NT ¹	4♥
Vul: Both	♥ A4	♥ KQ10987	AP			
North HCP: 10	♦ A7542	♦ K3	1. Gambling			
South HCP: 15	♣ J10762	♣ —				
Contract: 4♥ S						

Board: 406	North:	South:	West	North	East	South
Dealer: W	♠ AJ9	♠ K1087			3NT ¹	Pass
Vul: None	♥ A10743	♥ 52	4♣ ²	AP		
North HCP: 13	♦ A10	♦ KQ942	1. Gambling			
South HCP: 9	♣ 764	♣ J9	2. artificial			
Contract: 4♣ E						

Board: 407	North:	South:	West	North	East	South
Dealer: E	♠ A42	♠ KQ105			3NT ¹	Pass
Vul: EW	♥ KQ752	♥ AJ98	4♣ ²	Pass	4♦	AP
North HCP: 12	♦ 943	♦ 8	1. Gambling			
South HCP: 12	♣ K10	♣ Q863	2. artificial			
Contract: 4♦ E						

Board: 408	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ A10943			3NT ¹	Pass
Vul: None	♥ AKQJ	♥ 10964	4♦	AP		
North HCP: 18	♦ J842	♦ 9	1. Gambling			
South HCP: 4	♣ A105	♣ 642	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

Opps_Gambling_3N

Board: 409 ♠ AK7 East Opens 3NT.
Dealer: E ♥ K964 West Bids 4♣ if possible.
Vul: NS ♦ 765
HCP: 11 ♣ J105 Partner bids first.

Board: 410 ♠ KQ9 West Opens 3NT.
Dealer: W ♥ KQJ2 East Bids 4♣ if possible.
Vul: Both ♦ 53 West Bids 4♦ if possible.
HCP: 12 ♣ J432 You bid first.

Board: 411 ♠ A32 East Opens 3NT.
Dealer: E ♥ KJ103 West Bids 4♣ if possible.
Vul: NS ♦ 98 East Bids 4♦ if possible.
HCP: 11 ♣ K1052 West Bids 5♦ if possible.
Partner bids first.

Board: 412 ♠ KJ10764 West Opens 3NT.
Dealer: W ♥ — East Bids 4♣ if possible.
Vul: EW ♦ KJ92
HCP: 8 ♣ 864 You bid first.

Board: 413 ♠ Q1082 East Opens 3NT.
Dealer: E ♥ K972 West Bids 4♣ if possible.
Vul: Both ♦ J8 East Bids 4♦ if possible.
HCP: 9 ♣ K108 Partner bids first.

Board: 414 ♠ A9432 West Opens 3NT.
Dealer: W ♥ KJ East Bids 4♣ if possible.
Vul: None ♦ 4 West Bids 4♦ if possible.
HCP: 11 ♣ K10985 West Bids 5♦ if possible.
East Bids 6♦ if possible.
You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ J632			3NT ¹	Pass
Vul: NS	♥ K964	♥ Q1082	4♣ ²	AP		
North HCP: 11	♦ 765	♦ Q98	1. Gambling			
South HCP: 5	♣ J105	♣ 64	2. artificial			
Contract: 4♣ W						

Board: 410	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ J108742	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ KQJ2	♥ 10974	4♦	AP		
North HCP: 12	♦ 53	♦ 6	1. Gambling			
South HCP: 5	♣ J432	♣ A7	2. artificial			
Contract: 4♦ W						

Board: 411	North:	South:	West	North	East	South
Dealer: E	♠ A32	♠ Q964			3NT ¹	Pass
Vul: NS	♥ KJ103	♥ 9876	4♣ ²	Pass	4♦	Pass
North HCP: 11	♦ 98	♦ J4	5♦	AP		
South HCP: 6	♣ K1052	♣ QJ4	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 412	North:	South:	West	North	East	South
Dealer: W	♠ KJ10764	♠ AQ32	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ —	♥ A87	1. Gambling			
North HCP: 8	♦ KJ92	♦ Q43	2. artificial			
South HCP: 13	♣ 864	♣ J32				
Contract: 4♣ E						

Board: 413	North:	South:	West	North	East	South
Dealer: E	♠ Q1082	♠ A96			3NT ¹	Pass
Vul: Both	♥ K972	♥ Q86	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ J8	♦ 76	1. Gambling			
South HCP: 10	♣ K108	♣ A7542	2. artificial			
Contract: 4♦ E						

Board: 414	North:	South:	West	North	East	South
Dealer: W	♠ A9432	♠ KQJ10	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ KJ	♥ AQ107652	4♦	Pass	Pass	4♥
North HCP: 11	♦ 4	♦ 2	5♦	5♥	6♦	Pass
South HCP: 12	♣ K10985	♣ 4	Pass	XA♠♠	AP	
Contract: 6♦X W			1. Gambling			
			2. artificial			

South hands (Practice Page)

Opps_Gambling_3N

Board: 409 ♠ J632 East Opens 3NT.
Dealer: E ♥ Q1082 West Bids 4♣ if possible.
Vul: NS ♦ Q98
HCP: 5 ♣ 64 You bid first.

Board: 410 ♠ J108742 West Opens 3NT.
Dealer: W ♥ 10974 East Bids 4♣ if possible.
Vul: Both ♦ 6 West Bids 4♦ if possible.
HCP: 5 ♣ A7 Partner bids first.

Board: 411 ♠ Q964 East Opens 3NT.
Dealer: E ♥ 9876 West Bids 4♣ if possible.
Vul: NS ♦ J4 East Bids 4♦ if possible.
HCP: 6 ♣ QJ4 West Bids 5♦ if possible.
You bid first.

Board: 412 ♠ AQ32 West Opens 3NT.
Dealer: W ♥ A87 East Bids 4♣ if possible.
Vul: EW ♦ Q43
HCP: 13 ♣ J32 Partner bids first.

Board: 413 ♠ A96 East Opens 3NT.
Dealer: E ♥ Q86 West Bids 4♣ if possible.
Vul: Both ♦ 76 East Bids 4♦ if possible.
HCP: 10 ♣ A7542 You bid first.

Board: 414 ♠ KQJ10 West Opens 3NT.
Dealer: W ♥ AQ107652 East Bids 4♣ if possible.
Vul: None ♦ 2 West Bids 4♦ if possible.
HCP: 12 ♣ 4 West Bids 5♦ if possible.
East Bids 6♦ if possible.
Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: E	♠ AK7	♠ J632			3NT ¹	Pass
Vul: NS	♥ K964	♥ Q1082	4♣ ²	AP		
North HCP: 11	♦ 765	♦ Q98	1. Gambling			
South HCP: 5	♣ J105	♣ 64	2. artificial			
Contract: 4♣ W						

Board: 410	North:	South:	West	North	East	South
Dealer: W	♠ KQ9	♠ J108742	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ KQJ2	♥ 10974	4♦	AP		
North HCP: 12	♦ 53	♦ 6	1. Gambling			
South HCP: 5	♣ J432	♣ A7	2. artificial			
Contract: 4♦ W						

Board: 411	North:	South:	West	North	East	South
Dealer: E	♠ A32	♠ Q964			3NT ¹	Pass
Vul: NS	♥ KJ103	♥ 9876	4♣ ²	Pass	4♦	Pass
North HCP: 11	♦ 98	♦ J4	5♦	AP		
South HCP: 6	♣ K1052	♣ QJ4	1. Gambling			
Contract: 5♦ E			2. artificial			

Board: 412	North:	South:	West	North	East	South
Dealer: W	♠ KJ10764	♠ AQ32	3NT ¹	Pass	4♣ ²	AP
Vul: EW	♥ —	♥ A87	1. Gambling			
North HCP: 8	♦ KJ92	♦ Q43	2. artificial			
South HCP: 13	♣ 864	♣ J32				
Contract: 4♣ E						

Board: 413	North:	South:	West	North	East	South
Dealer: E	♠ Q1082	♠ A96			3NT ¹	Pass
Vul: Both	♥ K972	♥ Q86	4♣ ²	Pass	4♦	AP
North HCP: 9	♦ J8	♦ 76	1. Gambling			
South HCP: 10	♣ K108	♣ A7542	2. artificial			
Contract: 4♦ E						

Board: 414	North:	South:	West	North	East	South
Dealer: W	♠ A9432	♠ KQJ10	3NT ¹	Pass	4♣ ²	Pass
Vul: None	♥ KJ	♥ AQ107652	4♦	Pass	Pass	4♥
North HCP: 11	♦ 4	♦ 2	5♦	5♥	6♦	Pass
South HCP: 12	♣ K10985	♣ 4	Pass	XA♠♠	AP	
Contract: 6♦ X W			1. Gambling			
			2. artificial			

North hands (Practice Page)

Opps_Gambling_3N

Board: 415	♠ KQ8732	East Opens 3NT.
Dealer: E	♥ 62	West Bids 4♣ if possible.
Vul: EW	♦ QJ1054	
HCP: 8	♣ —	Partner bids first.
Board: 416	♠ —	West Opens 3NT.
Dealer: W	♥ KQJ974	East Bids X♥ if possible.
Vul: Both	♦ A10963	
HCP: 10	♣ 96	You bid first.
Board: 417	♠ Q3	East Opens 3NT.
Dealer: E	♥ AK1063	West Bids 4♣ if possible.
Vul: None	♦ A965	
HCP: 13	♣ 43	Partner bids first.
Board: 418	♠ KQ109863	West Opens 3NT.
Dealer: W	♥ 4	East Bids 4♣ if possible.
Vul: NS	♦ J6	
HCP: 6	♣ 542	You bid first.
Board: 419	♠ Q643	East Opens 3NT.
Dealer: E	♥ Q987	West Bids 4♣ if possible.
Vul: None	♦ —	East Bids 4♦ if possible.
HCP: 11	♣ AK864	Partner bids first.
Board: 420	♠ 75	West Opens 3NT.
Dealer: W	♥ Q5	East Bids 4♣ if possible.
Vul: NS	♦ J65	West Bids 4♦ if possible.
HCP: 10	♣ AQJ1096	East Bids 5♦ if possible.
		You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: E	♠ KQ8732	♠ AJ1095			3NT ¹	Pass
Vul: EW	♥ 62	♥ J9	4♣ ²	AP		
North HCP: 8	♦ QJ1054	♦ 9873	1. Gambling			
South HCP: 6	♣ —	♣ 97	2. artificial			
Contract: 4♣ W						

Board: 416	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ AJ10973	3NT ¹	4NT ²	Pass	5♣ ³
Vul: Both	♥ KQJ974	♥ A65	Pass	5♥	X♥	AP
North HCP: 10	♦ A10963	♦ J5	1. Gambling			
South HCP: 11	♣ 96	♣ J7	2. Unusual 4NT			
Contract: 5♥X N			3. artificial			

Board: 417	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ AJ752			3NT ¹	Pass
Vul: None	♥ AK1063	♥ Q74	4♣ ²	AP		
North HCP: 13	♦ A965	♦ KJ83	1. Gambling			
South HCP: 12	♣ 43	♣ J	2. artificial			
Contract: 4♣ W						

Board: 418	North:	South:	West	North	East	South
Dealer: W	♠ KQ109863	♠ 2	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ 4	♥ KQ1083	1. Gambling			
North HCP: 6	♦ J6	♦ AK9853	2. artificial			
South HCP: 12	♣ 542	♣ 6				
Contract: 4♣ E						

Board: 419	North:	South:	West	North	East	South
Dealer: E	♠ Q643	♠ AK95			3NT ¹	Pass
Vul: None	♥ Q987	♥ KJ532	4♣ ²	X	4♦	AP
North HCP: 11	♦ —	♦ 3	1. Gambling			
South HCP: 12	♣ AK864	♣ J97	2. artificial			
Contract: 4♦ E						

Board: 420	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ AQ9432	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ Q5	♥ 8742	4♦	Pass	5♦	AP
North HCP: 10	♦ J65	♦ 2	1. Gambling			
South HCP: 6	♣ AQJ1096	♣ 52	2. artificial			
Contract: 5♦ W						

South hands (Practice Page)

Opps_Gambling_3N

Board: 415 ♠ AJ1095 East Opens 3NT.
Dealer: E ♥ J9 West Bids 4♣ if possible.
Vul: EW ♦ 9873
HCP: 6 ♣ 97 You bid first.

Board: 416 ♠ AJ10973 West Opens 3NT.
Dealer: W ♥ A65 East Bids X♥ if possible.
Vul: Both ♦ J5
HCP: 11 ♣ J7 Partner bids first.

Board: 417 ♠ AJ752 East Opens 3NT.
Dealer: E ♥ Q74 West Bids 4♣ if possible.
Vul: None ♦ KJ83
HCP: 12 ♣ J You bid first.

Board: 418 ♠ 2 West Opens 3NT.
Dealer: W ♥ KQ1083 East Bids 4♣ if possible.
Vul: NS ♦ AK9853
HCP: 12 ♣ 6 Partner bids first.

Board: 419 ♠ AK95 East Opens 3NT.
Dealer: E ♥ KJ532 West Bids 4♣ if possible.
Vul: None ♦ 3 East Bids 4♦ if possible.
HCP: 12 ♣ J97 You bid first.

Board: 420 ♠ AQ9432 West Opens 3NT.
Dealer: W ♥ 8742 East Bids 4♣ if possible.
Vul: NS ♦ 2 West Bids 4♦ if possible.
HCP: 6 ♣ 52 East Bids 5♦ if possible.
Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: E	♠ KQ8732	♠ AJ1095			3NT ¹	Pass
Vul: EW	♥ 62	♥ J9	4♣ ²	AP		
North HCP: 8	♦ QJ1054	♦ 9873	1. Gambling			
South HCP: 6	♣ —	♣ 97	2. artificial			
Contract: 4♣ W						

Board: 416	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ AJ10973	3NT ¹	4NT ²	Pass	5♣ ³
Vul: Both	♥ KQJ974	♥ A65	Pass	5♥	X♥	AP
North HCP: 10	♦ A10963	♦ J5	1. Gambling			
South HCP: 11	♣ 96	♣ J7	2. Unusual 4NT			
Contract: 5♥X N			3. artificial			

Board: 417	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ AJ752			3NT ¹	Pass
Vul: None	♥ AK1063	♥ Q74	4♣ ²	AP		
North HCP: 13	♦ A965	♦ KJ83	1. Gambling			
South HCP: 12	♣ 43	♣ J	2. artificial			
Contract: 4♣ W						

Board: 418	North:	South:	West	North	East	South
Dealer: W	♠ KQ109863	♠ 2	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ 4	♥ KQ1083	1. Gambling			
North HCP: 6	♦ J6	♦ AK9853	2. artificial			
South HCP: 12	♣ 542	♣ 6				
Contract: 4♣ E						

Board: 419	North:	South:	West	North	East	South
Dealer: E	♠ Q643	♠ AK95			3NT ¹	Pass
Vul: None	♥ Q987	♥ KJ532	4♣ ²	X	4♦	AP
North HCP: 11	♦ —	♦ 3	1. Gambling			
South HCP: 12	♣ AK864	♣ J97	2. artificial			
Contract: 4♦ E						

Board: 420	North:	South:	West	North	East	South
Dealer: W	♠ 75	♠ AQ9432	3NT ¹	Pass	4♣ ²	Pass
Vul: NS	♥ Q5	♥ 8742	4♦	Pass	5♦	AP
North HCP: 10	♦ J65	♦ 2	1. Gambling			
South HCP: 6	♣ AQJ1096	♣ 52	2. artificial			
Contract: 5♦ W						

North hands (Practice Page)

Opps_Gambling_3N

Board: 421 ♠ 1063
Dealer: E ♥ A8
Vul: EW ♦ 106
HCP: 9 ♣ AJ7652

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

Partner bids first.

Board: 422 ♠ J1087
Dealer: W ♥ K8
Vul: NS ♦ 962
HCP: 4 ♣ 10852

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

You bid first.

Board: 423 ♠ AJ9642
Dealer: E ♥ Q
Vul: EW ♦ J87
HCP: 13 ♣ AJ2

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

Partner bids first.

Board: 424 ♠ J10653
Dealer: W ♥ Q1076
Vul: NS ♦ K2
HCP: 6 ♣ 82

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

You bid first.

Board: 425 ♠ K1075
Dealer: E ♥ KQ7
Vul: Both ♦ 54
HCP: 11 ♣ K742

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

Partner bids first.

Board: 426 ♠ AQ62
Dealer: W ♥ J742
Vul: None ♦ Q10532
HCP: 9 ♣ —

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: E	♠ 1063	♠ AK87			3NT ¹	Pass
Vul: EW	♥ A8	♥ Q9653	4♣ ²	X	4♦	AP
North HCP: 9	♦ 106	♦ 9	1. Gambling			
South HCP: 12	♣ AJ7652	♣ K83	2. artificial			
Contract: 4♦ E						

Board: 422	North:	South:	West	North	East	South
Dealer: W	♠ J1087	♠ AKQ	3NT ¹	Pass	4♣ ²	4♥
Vul: NS	♥ K8	♥ Q9753	Pass	Pass	XA♠♠	AP
North HCP: 4	♦ 962	♦ 8	1. Gambling			
South HCP: 17	♣ 10852	♣ KQJ3	2. artificial			
Contract: 4♥ X S						

Board: 423	North:	South:	West	North	East	South
Dealer: E	♠ AJ9642	♠ Q107			3NT ¹	Pass
Vul: EW	♥ Q	♥ AKJ93	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ J87	♦ —	1. Gambling			
South HCP: 12	♣ AJ2	♣ Q9754	2. artificial			
Contract: 4♦ E						

Board: 424	North:	South:	West	North	East	South
Dealer: W	♠ J10653	♠ A82	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ Q1076	♥ 854	1. Gambling			
North HCP: 6	♦ K2	♦ 10753	2. artificial			
South HCP: 5	♣ 82	♣ J105				
Contract: 4♣ E						

Board: 425	North:	South:	West	North	East	South
Dealer: E	♠ K1075	♠ A9843			3NT ¹	Pass
Vul: Both	♥ KQ7	♥ A953	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ 54	♦ 86	1. Gambling			
South HCP: 12	♣ K742	♣ A10	2. artificial			
Contract: 4♦ E						

Board: 426	North:	South:	West	North	East	South
Dealer: W	♠ AQ62	♠ J1074	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ J742	♥ Q103	1. Gambling			
North HCP: 9	♦ Q10532	♦ J74	2. artificial			
South HCP: 4	♣ —	♣ 1084				
Contract: 4♣ E						

South hands (Practice Page)

Opps_Gambling_3N

Board: 421
Dealer: E
Vul: EW
HCP: 12

♠ AK87
♥ Q9653
♦ 9
♣ K83

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

You bid first.

Board: 422
Dealer: W
Vul: NS
HCP: 17

♠ AKQ
♥ Q9753
♦ 8
♣ KQJ3

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

Partner bids first.

Board: 423
Dealer: E
Vul: EW
HCP: 12

♠ Q107
♥ AKJ93
♦ —
♣ Q9754

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

You bid first.

Board: 424
Dealer: W
Vul: NS
HCP: 5

♠ A82
♥ 854
♦ 10753
♣ J105

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

Partner bids first.

Board: 425
Dealer: E
Vul: Both
HCP: 12

♠ A9843
♥ A953
♦ 86
♣ A10

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

You bid first.

Board: 426
Dealer: W
Vul: None
HCP: 4

♠ J1074
♥ Q103
♦ J74
♣ 1084

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

Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: E	♠ 1063	♠ AK87			3NT ¹	Pass
Vul: EW	♥ A8	♥ Q9653	4♣ ²	X	4♦	AP
North HCP: 9	♦ 106	♦ 9	1. Gambling			
South HCP: 12	♣ AJ7652	♣ K83	2. artificial			
Contract: 4♦ E						

Board: 422	North:	South:	West	North	East	South
Dealer: W	♠ J1087	♠ AKQ	3NT ¹	Pass	4♣ ²	4♥
Vul: NS	♥ K8	♥ Q9753	Pass	Pass	XA♠♠	AP
North HCP: 4	♦ 962	♦ 8	1. Gambling			
South HCP: 17	♣ 10852	♣ KQJ3	2. artificial			
Contract: 4♥ X S						

Board: 423	North:	South:	West	North	East	South
Dealer: E	♠ AJ9642	♠ Q107			3NT ¹	Pass
Vul: EW	♥ Q	♥ AKJ93	4♣ ²	Pass	4♦	AP
North HCP: 13	♦ J87	♦ —	1. Gambling			
South HCP: 12	♣ AJ2	♣ Q9754	2. artificial			
Contract: 4♦ E						

Board: 424	North:	South:	West	North	East	South
Dealer: W	♠ J10653	♠ A82	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ Q1076	♥ 854	1. Gambling			
North HCP: 6	♦ K2	♦ 10753	2. artificial			
South HCP: 5	♣ 82	♣ J105				
Contract: 4♣ E						

Board: 425	North:	South:	West	North	East	South
Dealer: E	♠ K1075	♠ A9843			3NT ¹	Pass
Vul: Both	♥ KQ7	♥ A953	4♣ ²	Pass	4♦	AP
North HCP: 11	♦ 54	♦ 86	1. Gambling			
South HCP: 12	♣ K742	♣ A10	2. artificial			
Contract: 4♦ E						

Board: 426	North:	South:	West	North	East	South
Dealer: W	♠ AQ62	♠ J1074	3NT ¹	Pass	4♣ ²	AP
Vul: None	♥ J742	♥ Q103	1. Gambling			
North HCP: 9	♦ Q10532	♦ J74	2. artificial			
South HCP: 4	♣ —	♣ 1084				
Contract: 4♣ E						

North hands (Practice Page)

Opps_Gambling_3N

Board: 427 ♠ K1074
Dealer: E ♥ QJ93
Vul: EW ♦ Q6
HCP: 9 ♣ J106

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

Partner bids first.

Board: 428 ♠ Q86
Dealer: W ♥ J62
Vul: Both ♦ J8
HCP: 9 ♣ KQ643

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

You bid first.

Board: 429 ♠ KJ109876
Dealer: E ♥ J4
Vul: None ♦ 94
HCP: 8 ♣ K10

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

Partner bids first.

Board: 430 ♠ AQ
Dealer: W ♥ 95
Vul: NS ♦ KJ1065
HCP: 11 ♣ J952

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

You bid first.

Board: 431 ♠ KQ2
Dealer: E ♥ KQ6
Vul: Both ♦ 862
HCP: 10 ♣ 10854

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

Partner bids first.

Board: 432 ♠ AQ1043
Dealer: W ♥ KQ972
Vul: None ♦ J2
HCP: 12 ♣ 3

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: E	♠ K1074	♠ AJ83			3NT ¹	Pass
Vul: EW	♥ Q93	♥ K52	4♣ ²	AP		
North HCP: 9	♦ Q6	♦ J1052	1. Gambling			
South HCP: 9	♣ J106	♣ 54	2. artificial			
Contract: 4♣ W						

Board: 428	North:	South:	West	North	East	South
Dealer: W	♠ Q86	♠ J10943	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ J62	♥ AK95	4♦	AP		
North HCP: 9	♦ J8	♦ 95	1. Gambling			
South HCP: 12	♣ KQ643	♣ A9	2. artificial			
Contract: 4♦ W						

Board: 429	North:	South:	West	North	East	South
Dealer: E	♠ KJ109876	♠ 43			3NT ¹	Pass
Vul: None	♥ J4	♥ K10632	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ 94	♦ 63	1. Gambling			
South HCP: 9	♣ K10	♣ AQ62	2. artificial			
Contract: 4♦ E						

Board: 430	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ 98763	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ 95	♥ Q32	1. Gambling			
North HCP: 11	♦ KJ1065	♦ Q432	2. artificial			
South HCP: 4	♣ J952	♣ 8				
Contract: 4♣ E						

Board: 431	North:	South:	West	North	East	South
Dealer: E	♠ KQ2	♠ A1065			3NT ¹	Pass
Vul: Both	♥ KQ6	♥ AJ87	4♣ ²	AP		
North HCP: 10	♦ 862	♦ A9743	1. Gambling			
South HCP: 13	♣ 10854	♣ —	2. artificial			
Contract: 4♣ W						

Board: 432	North:	South:	West	North	East	South
Dealer: W	♠ AQ1043	♠ KJ6	3NT ¹	Pass	4♣ ²	X
Vul: None	♥ KQ972	♥ J86	4♦	AP		
North HCP: 12	♦ J2	♦ 43	1. Gambling			
South HCP: 9	♣ 3	♣ KJ864	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

Opps_Gambling_3N

Board: 427	♠ AJ83	East Opens 3NT.
Dealer: E	♥ K52	West Bids 4♣ if possible.
Vul: EW	♦ J1052	
HCP: 9	♣ 54	You bid first.

Board: 428	♠ J10943	West Opens 3NT.
Dealer: W	♥ AK95	East Bids 4♣ if possible.
Vul: Both	♦ 95	West Bids 4♦ if possible.
HCP: 12	♣ A9	Partner bids first.

Board: 429	♠ 43	East Opens 3NT.
Dealer: E	♥ K10632	West Bids 4♣ if possible.
Vul: None	♦ 63	East Bids 4♦ if possible.
HCP: 9	♣ AQ62	You bid first.

Board: 430	♠ 98763	West Opens 3NT.
Dealer: W	♥ Q32	East Bids 4♣ if possible.
Vul: NS	♦ Q432	
HCP: 4	♣ 8	Partner bids first.

Board: 431	♠ A1065	East Opens 3NT.
Dealer: E	♥ AJ87	West Bids 4♣ if possible.
Vul: Both	♦ A9743	
HCP: 13	♣ —	You bid first.

Board: 432	♠ KJ6	West Opens 3NT.
Dealer: W	♥ J86	East Bids 4♣ if possible.
Vul: None	♦ 43	West Bids 4♦ if possible.
HCP: 9	♣ KJ864	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: E	♠ K1074	♠ AJ83			3NT ¹	Pass
Vul: EW	♥ Q93	♥ K52	4♣ ²	AP		
North HCP: 9	♦ Q6	♦ J1052	1. Gambling			
South HCP: 9	♣ J106	♣ 54	2. artificial			
Contract: 4♣ W						

Board: 428	North:	South:	West	North	East	South
Dealer: W	♠ Q86	♠ J10943	3NT ¹	Pass	4♣ ²	Pass
Vul: Both	♥ J62	♥ AK95	4♦	AP		
North HCP: 9	♦ J8	♦ 95	1. Gambling			
South HCP: 12	♣ KQ643	♣ A9	2. artificial			
Contract: 4♦ W						

Board: 429	North:	South:	West	North	East	South
Dealer: E	♠ KJ109876	♠ 43			3NT ¹	Pass
Vul: None	♥ J4	♥ K10632	4♣ ²	Pass	4♦	AP
North HCP: 8	♦ 94	♦ 63	1. Gambling			
South HCP: 9	♣ K10	♣ AQ62	2. artificial			
Contract: 4♦ E						

Board: 430	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ 98763	3NT ¹	Pass	4♣ ²	AP
Vul: NS	♥ 95	♥ Q32	1. Gambling			
North HCP: 11	♦ KJ1065	♦ Q432	2. artificial			
South HCP: 4	♣ J952	♣ 8				
Contract: 4♣ E						

Board: 431	North:	South:	West	North	East	South
Dealer: E	♠ KQ2	♠ A1065			3NT ¹	Pass
Vul: Both	♥ KQ6	♥ AJ87	4♣ ²	AP		
North HCP: 10	♦ 862	♦ A9743	1. Gambling			
South HCP: 13	♣ 10854	♣ —	2. artificial			
Contract: 4♣ W						

Board: 432	North:	South:	West	North	East	South
Dealer: W	♠ AQ1043	♠ KJ6	3NT ¹	Pass	4♣ ²	X
Vul: None	♥ KQ972	♥ J86	4♦	AP		
North HCP: 12	♦ J2	♦ 43	1. Gambling			
South HCP: 9	♣ 3	♣ KJ864	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

Opps_Gambling_3N

Board: 433	♠ 83	East Opens 3NT.
Dealer: E	♥ Q10732	West Bids 4♣ if possible.
Vul: NS	♦ 965	East Bids 4♦ if possible.
HCP: 6	♣ KJ5	Partner bids first.
Board: 434	♠ QJ62	West Opens 3NT.
Dealer: W	♥ 76	East Bids 4♣ if possible.
Vul: EW	♦ KQ864	
HCP: 8	♣ 107	You bid first.
Board: 435	♠ QJ8763	East Opens 3NT.
Dealer: E	♥ Q96	
Vul: None	♦ 2	Partner bids first.
HCP: 5	♣ 653	
Board: 436	♠ Q32	West Opens 3NT.
Dealer: W	♥ Q1073	East Bids 4♣ if possible.
Vul: NS	♦ AK76	
HCP: 12	♣ J7	You bid first.
Board: 437	♠ KQJ976	East Opens 3NT.
Dealer: E	♥ AQ9	West Bids 4♣ if possible.
Vul: Both	♦ —	
HCP: 15	♣ K1085	Partner bids first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: E	♠ 83	♠ AKQJ74			3NT ¹	X
Vul: NS	♥ Q10732	♥ K4	4♣ ²	Pass	4♦	4♠
North HCP: 6	♦ 965	♦ 1032	AP			
South HCP: 19	♣ KJ5	♣ AQ	1. Gambling			
Contract: 4♠ S			2. artificial			

Board: 434	North:	South:	West	North	East	South
Dealer: W	♠ QJ62	♠ AK1097			3NT ¹	Pass
Vul: EW	♥ 76	♥ J82	4♣ ²	Pass	4♠	AP
North HCP: 8	♦ KQ864	♦ 95	1. Gambling			
South HCP: 8	♣ 107	♣ 963	2. artificial			
Contract: 4♣ E						

Board: 435	North:	South:	West	North	East	South
Dealer: E	♠ QJ8763	♠ K104			3NT ¹	4♦
Vul: None	♥ Q96	♥ AJ5	AP			
North HCP: 5	♦ 2	♦ AKQ94	1. Gambling			
South HCP: 18	♣ 653	♣ J9				
Contract: 4♦ S						

Board: 436	North:	South:	West	North	East	South
Dealer: W	♠ Q32	♠ A10865			3NT ¹	Pass
Vul: NS	♥ Q1073	♥ A4	4♣ ²	Pass	4♠	AP
North HCP: 12	♦ AK76	♦ QJ1094	1. Gambling			
South HCP: 11	♣ J7	♣ 9	2. artificial			
Contract: 4♣ E						

Board: 437	North:	South:	West	North	East	South
Dealer: E	♠ KQJ976	♠ A432			3NT ¹	Pass
Vul: Both	♥ AQ9	♥ J1076	4♣ ²	4♠	AP	
North HCP: 15	♦ —	♦ 10762	1. Gambling			
South HCP: 5	♣ K1085	♣ 2	2. artificial			
Contract: 4♠ N						

South hands (Practice Page)

Opps_Gambling_3N

Board: 433 ♠ AKQJ74
Dealer: E ♥ K4
Vul: NS ♦ 1032
HCP: 19 ♣ AQ

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

You bid first.

Board: 434 ♠ AK1097
Dealer: W ♥ J82
Vul: EW ♦ 95
HCP: 8 ♣ 963

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

Partner bids first.

Board: 435 ♠ K104
Dealer: E ♥ AJ5
Vul: None ♦ AKQ94
HCP: 18 ♣ J9

East Opens 3NT.

You bid first.

Board: 436 ♠ A10865
Dealer: W ♥ A4
Vul: NS ♦ QJ1094
HCP: 11 ♣ 9

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

Partner bids first.

Board: 437 ♠ A432
Dealer: E ♥ J1076
Vul: Both ♦ 10762
HCP: 5 ♣ 2

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

You bid first.

Opps_Gambling_3N Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: E	♠ 83	♠ AKQJ74			3NT ¹	X
Vul: NS	♥ Q10732	♥ K4	4♣ ²	Pass	4♦	4♠
North HCP: 6	♦ 965	♦ 1032	AP			
South HCP: 19	♣ KJ5	♣ AQ	1. Gambling			
Contract: 4♠ S			2. artificial			

Board: 434	North:	South:	West	North	East	South
Dealer: W	♠ QJ62	♠ AK1097			3NT ¹	Pass
Vul: EW	♥ 76	♥ J82	4♣ ²	Pass	4♠	AP
North HCP: 8	♦ KQ864	♦ 95	1. Gambling			
South HCP: 8	♣ 107	♣ 963	2. artificial			
Contract: 4♣ E						

Board: 435	North:	South:	West	North	East	South
Dealer: E	♠ QJ8763	♠ K104			3NT ¹	4♦
Vul: None	♥ Q96	♥ AJ5	AP			
North HCP: 5	♦ 2	♦ AKQ94	1. Gambling			
South HCP: 18	♣ 653	♣ J9				
Contract: 4♦ S						

Board: 436	North:	South:	West	North	East	South
Dealer: W	♠ Q32	♠ A10865			3NT ¹	Pass
Vul: NS	♥ Q1073	♥ A4	4♣ ²	Pass	4♠	AP
North HCP: 12	♦ AK76	♦ QJ1094	1. Gambling			
South HCP: 11	♣ J7	♣ 9	2. artificial			
Contract: 4♣ E						

Board: 437	North:	South:	West	North	East	South
Dealer: E	♠ KQJ976	♠ A432			3NT ¹	Pass
Vul: Both	♥ AQ9	♥ J1076	4♣ ²	4♠	AP	
North HCP: 15	♦ —	♦ 10762	1. Gambling			
South HCP: 5	♣ K1085	♣ 2	2. artificial			
Contract: 4♠ N						