

North hands (Practice Page)

Gambling 3NT

Board: 1	♠ AJ106542	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ Q4	Partner bids first.
HCP: 15	♣ J	
Board: 2	♠ 5	East Bids 4♠ if possible.
Dealer: N	♥ 76543	
Vul: NS	♦ —	You bid first.
HCP: 9	♣ AKQ9432	
Board: 3	♠ J8432	East Bids 4♠ if possible.
Dealer: S	♥ —	West Bids 5♥ if possible.
Vul: Both	♦ 6532	East Bids 7♥ if possible.
HCP: 6	♣ AJ54	Partner bids first.
Board: 4	♠ 82	West Bids 4♥ if possible.
Dealer: N	♥ J	
Vul: NS	♦ AKQJ8632	You bid first.
HCP: 11	♣ 73	
Board: 5	♠ AQ8	The opponents are silent.
Dealer: S	♥ Q86	
Vul: EW	♦ AQ763	Partner bids first.
HCP: 15	♣ J6	
Board: 6	♠ J82	West Doubles 4♣ if possible.
Dealer: N	♥ 7	
Vul: Both	♦ AKQ10765	You bid first.
HCP: 10	♣ 83	

Gambling 3NT Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AJ106542	♠ 83				3NT ¹
Vul: None	♥ AK5	♥ 104				
North HCP: 15	♦ Q4	♦ 102	Pass	5♠	AP	
South HCP: 9	♣ J	♣ AKQ9743	1. Gambling			
Contract: 5♠ N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ 5	♠ K9				
Vul: NS	♥ 76543	♥ 102		3NT ¹	4♠	AP
North HCP: 9	♦ —	♦ KQ875	1. Gambling			
South HCP: 9	♣ AKQ9432	♣ J765				
Contract: 4♠ E						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ J8432	♠ 106				3NT ¹
Vul: Both	♥ —	♥ 8	Pass	4♣ ²	4♠	Pass
North HCP: 6	♦ 6532	♦ AKQ10987	5♥	Pass	7♥	X
South HCP: 9	♣ AJ54	♣ 1032	AP			
Contract: 7♥ X W			1. Gambling			
			2. artificial			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ 1065				
Vul: NS	♥ J	♥ 8762		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQJ8632	♦ 975	4♥	AP		
South HCP: 3	♣ 73	♣ K85	1. Gambling			
Contract: 4♥ W			2. artificial			

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 4				3NT ¹
Vul: EW	♥ Q86	♥ J74				
North HCP: 15	♦ AQ763	♦ J10	Pass	4♣ ²	AP	
South HCP: 11	♣ J6	♣ AKQ10975	1. Gambling			
Contract: 4♣ N			2. artificial			

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ 10763				
Vul: Both	♥ 7	♥ Q1092		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQ10765	♦ J32	X	4♦	AP	
South HCP: 7	♣ 83	♣ A9	1. Gambling			
Contract: 4♦ N			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 1	♠ 83	The opponents are silent.
Dealer: S	♥ 104	
Vul: None	♦ 102	You bid first.
HCP: 9	♣ AKQ9743	
Board: 2	♠ K9	East Bids 4♠ if possible.
Dealer: N	♥ 102	
Vul: NS	♦ KQ875	Partner bids first.
HCP: 9	♣ J765	
Board: 3	♠ 106	East Bids 4♠ if possible.
Dealer: S	♥ 8	West Bids 5♥ if possible.
Vul: Both	♦ AKQ10987	East Bids 7♥ if possible.
HCP: 9	♣ 1032	You bid first.
Board: 4	♠ 1065	West Bids 4♥ if possible.
Dealer: N	♥ 8762	
Vul: NS	♦ 975	Partner bids first.
HCP: 3	♣ K85	
Board: 5	♠ 4	The opponents are silent.
Dealer: S	♥ J74	
Vul: EW	♦ J10	You bid first.
HCP: 11	♣ AKQ10975	
Board: 6	♠ 10763	West Doubles 4♣ if possible.
Dealer: N	♥ Q1092	
Vul: Both	♦ J32	Partner bids first.
HCP: 7	♣ A9	

Gambling 3NT Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AJ106542	♠ 83				3NT ¹
Vul: None	♥ AK5	♥ 104				
North HCP: 15	♦ Q4	♦ 102	Pass	5♠	AP	
South HCP: 9	♣ J	♣ AKQ9743	1. Gambling			
Contract: 5♠ N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ 5	♠ K9				
Vul: NS	♥ 76543	♥ 102		3NT ¹	4♠	AP
North HCP: 9	♦ —	♦ KQ875	1. Gambling			
South HCP: 9	♣ AKQ9432	♣ J765				
Contract: 4♠ E						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ J8432	♠ 106				3NT ¹
Vul: Both	♥ —	♥ 8	Pass	4♣ ²	4♠	Pass
North HCP: 6	♦ 6532	♦ AKQ10987	5♥	Pass	7♥	X
South HCP: 9	♣ AJ54	♣ 1032	AP			
Contract: 7♥ X W			1. Gambling			
			2. artificial			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ 1065				
Vul: NS	♥ J	♥ 8762		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQJ8632	♦ 975	4♥	AP		
South HCP: 3	♣ 73	♣ K85	1. Gambling			
Contract: 4♥ W			2. artificial			

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 4				3NT ¹
Vul: EW	♥ Q86	♥ J74				
North HCP: 15	♦ AQ763	♦ J10	Pass	4♣ ²	AP	
South HCP: 11	♣ J6	♣ AKQ10975	1. Gambling			
Contract: 4♣ N			2. artificial			

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ 10763				
Vul: Both	♥ 7	♥ Q1092		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQ10765	♦ J32	X	4♦	AP	
South HCP: 7	♣ 83	♣ A9	1. Gambling			
Contract: 4♦ N			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 7 ♠ J1075
Dealer: S ♥ 10983 The opponents are silent.
Vul: EW ♦ AQ54 Partner bids first.
HCP: 7 ♣ 8

Board: 8 ♠ 3
Dealer: N ♥ 2 The opponents are silent.
Vul: Both ♦ 532 You bid first.
HCP: 9 ♣ AKQ109874

Board: 9 ♠ K974
Dealer: S ♥ 963 East Bids 4♥ if possible.
Vul: Both ♦ 832 Partner bids first.
HCP: 5 ♣ Q83

Board: 10 ♠ J62
Dealer: N ♥ 7 The opponents are silent.
Vul: None ♦ 53 You bid first.
HCP: 11 ♣ AKQJ1084

Board: 11 ♠ 98
Dealer: S ♥ 763 West Doubles 3NT if possible.
Vul: EW ♦ J2 West Bids 4♥ if possible.
HCP: 1 ♣ 876532 East Bids 4NT if possible.
West Bids 5♠ if possible.
East Bids 6♥ if possible.
Partner bids first.

Board: 12 ♠ Q
Dealer: N ♥ 952 The opponents are silent.
Vul: None ♦ 2 You bid first.
HCP: 11 ♣ AKQ108753

Gambling 3NT Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J1075	♠ 32				3NT ¹
Vul: EW	♥ 10983	♥ 74	Pass	4♣ ²	AP	
North HCP: 7	♦ AQ54	♦ 8	1. Gambling			
South HCP: 10	♣ 8	♣ AKQJ6532	2. artificial			
Contract: 4♣ N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ K10874		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 2	♥ A95	AP			
North HCP: 9	♦ 532	♦ A1098	1. Gambling			
South HCP: 11	♣ AKQ109874	♣ 3	2. artificial			
Contract: 4♣ S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ K974	♠ 865				3NT ¹
Vul: Both	♥ 963	♥ 102	Pass	4♣ ²	4♥	AP
North HCP: 5	♦ 832	♦ AKQJ1065	1. Gambling			
South HCP: 10	♣ Q83	♣ 5	2. artificial			
Contract: 4♥ E						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ Q97		3NT ¹	Pass	4♣ ²
Vul: None	♥ 7	♥ KQJ	AP			
North HCP: 11	♦ 53	♦ KJ96	1. Gambling			
South HCP: 12	♣ AKQJ1084	♣ 973	2. artificial			
Contract: 4♣ S						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ J7543				3NT ¹
Vul: EW	♥ 763	♥ 5	X	4♣ ²	Pass	4♦
North HCP: 1	♦ J2	♦ AKQ9743	4♥	Pass	4NT ³	Pass
South HCP: 10	♣ 876532	♣ —	5♣	Pass	6♥	AP
Contract: 6♥ W			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♥			

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ AJ2		3NT ¹	Pass	4♣ ²
Vul: None	♥ 952	♥ A643	AP			
North HCP: 11	♦ 2	♦ K873	1. Gambling			
South HCP: 13	♣ AKQ108753	♣ J4	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 7 ♠ 32
Dealer: S ♥ 74
Vul: EW ♦ 8
HCP: 10 ♣ AKQJ6532

The opponents are silent.

You bid first.

Board: 8 ♠ K10874
Dealer: N ♥ A95
Vul: Both ♦ A1098
HCP: 11 ♣ 3

The opponents are silent.

Partner bids first.

Board: 9 ♠ 865
Dealer: S ♥ 102
Vul: Both ♦ AKQJ1065
HCP: 10 ♣ 5

East Bids 4♥ if possible.

You bid first.

Board: 10 ♠ Q97
Dealer: N ♥ KQJ
Vul: None ♦ KJ96
HCP: 12 ♣ 973

The opponents are silent.

Partner bids first.

Board: 11 ♠ J7543
Dealer: S ♥ 5
Vul: EW ♦ AKQ9743
HCP: 10 ♣ —

West Doubles 3NT 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: 12 ♠ AJ2
Dealer: N ♥ A643
Vul: None ♦ K873
HCP: 13 ♣ J4

The opponents are silent.

Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J1075	♠ 32				3NT ¹
Vul: EW	♥ 10983	♥ 74	Pass	4♣ ²	AP	
North HCP: 7	♦ AQ54	♦ 8	1. Gambling			
South HCP: 10	♣ 8	♣ AKQJ6532	2. artificial			
Contract: 4♣ N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ K10874		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 2	♥ A95	AP			
North HCP: 9	♦ 532	♦ A1098	1. Gambling			
South HCP: 11	♣ AKQ109874	♣ 3	2. artificial			
Contract: 4♣ S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ K974	♠ 865				3NT ¹
Vul: Both	♥ 963	♥ 102	Pass	4♣ ²	4♥	AP
North HCP: 5	♦ 832	♦ AKQJ1065	1. Gambling			
South HCP: 10	♣ Q83	♣ 5	2. artificial			
Contract: 4♥ E						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ Q97		3NT ¹	Pass	4♣ ²
Vul: None	♥ 7	♥ KQJ	AP			
North HCP: 11	♦ 53	♦ KJ96	1. Gambling			
South HCP: 12	♣ AKQJ1084	♣ 973	2. artificial			
Contract: 4♣ S						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ J7543				3NT ¹
Vul: EW	♥ 763	♥ 5	X	4♣ ²	Pass	4♦
North HCP: 1	♦ J2	♦ AKQ9743	4♥	Pass	4NT ³	Pass
South HCP: 10	♣ 876532	♣ —	5♣	Pass	6♥	AP
Contract: 6♥ W			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♥			

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ AJ2		3NT ¹	Pass	4♣ ²
Vul: None	♥ 952	♥ A643	AP			
North HCP: 11	♦ 2	♦ K873	1. Gambling			
South HCP: 13	♣ AKQ108753	♣ J4	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 13	♠ J964	West Doubles 3NT if possible.
Dealer: S	♥ 108	
Vul: NS	♦ A1075	Partner bids first.
HCP: 6	♣ J93	
Board: 14	♠ 10	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ 754	You bid first.
HCP: 10	♣ AKQ6543	
Board: 15	♠ Q8	East Doubles Pass if possible.
Dealer: S	♥ AJ865	
Vul: Both	♦ —	Partner bids first.
HCP: 9	♣ Q109852	
Board: 16	♠ J3	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ 983	You bid first.
HCP: 10	♣ AKQ6542	
Board: 17	♠ AKQ87	The opponents are silent.
Dealer: S	♥ Q863	
Vul: EW	♦ Q5	Partner bids first.
HCP: 14	♣ J3	
Board: 18	♠ 85	The opponents are silent.
Dealer: N	♥ 1082	
Vul: Both	♦ AKQ10854	You bid first.
HCP: 9	♣ 8	

Gambling 3NT Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ J964	♠ 107				3NT ¹
Vul: NS	♥ 108	♥ 6	X	4♣ ²	AP	
North HCP: 6	♦ A1075	♦ Q62				
South HCP: 11	♣ J93	♣ AKQ7654	1. Gambling			
Contract: 4♣ N			2. artificial			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ AQ852		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J5	♥ Q10	AP			
North HCP: 10	♦ 754	♦ A63	1. Gambling			
South HCP: 13	♣ AKQ6543	♣ J72	2. artificial			
Contract: 4♣ S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ 754				3NT ¹
Vul: Both	♥ AJ865	♥ 2	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ —	♦ AKQJ743	Pass	Pass	X	AP
South HCP: 11	♣ Q109852	♣ J7	1. Gambling			
Contract: 4♦ X N			2. artificial			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ K854		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 6	♥ QJ52	AP			
North HCP: 10	♦ 983	♦ KJ2	1. Gambling			
South HCP: 10	♣ AKQ6542	♣ 87	2. artificial			
Contract: 4♣ S						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ AKQ87	♠ 109654				3NT ¹
Vul: EW	♥ Q863	♥ 4	Pass	4♣ ²	AP	
North HCP: 14	♦ Q5	♦ —	1. Gambling			
South HCP: 9	♣ J3	♣ AKQ10652	2. artificial			
Contract: 4♣ N						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ KQ32		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 1082	♥ K74	Pass	4♦	AP	
North HCP: 9	♦ AKQ10854	♦ 2	1. Gambling			
South HCP: 11	♣ 8	♣ QJ643	2. artificial			
Contract: 4♦ N						

South hands (Practice Page)

Gambling 3NT

Board: 13	♠ 107	West Doubles 3NT if possible.
Dealer: S	♥ 6	
Vul: NS	♦ Q62	You bid first.
HCP: 11	♣ AKQ7654	

Board: 14	♠ AQ852	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ A63	Partner bids first.
HCP: 13	♣ J72	

Board: 15	♠ 754	East Doubles Pass if possible.
Dealer: S	♥ 2	
Vul: Both	♦ AKQJ743	You bid first.
HCP: 11	♣ J7	

Board: 16	♠ K854	The opponents are silent.
Dealer: N	♥ QJ52	
Vul: NS	♦ KJ2	Partner bids first.
HCP: 10	♣ 87	

Board: 17	♠ 109654	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ —	You bid first.
HCP: 9	♣ AKQ10652	

Board: 18	♠ KQ32	The opponents are silent.
Dealer: N	♥ K74	
Vul: Both	♦ 2	Partner bids first.
HCP: 11	♣ QJ643	

Gambling 3NT Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ J964	♠ 107				3NT ¹
Vul: NS	♥ 108	♥ 6	X	4♣ ²	AP	
North HCP: 6	♦ A1075	♦ Q62				
South HCP: 11	♣ J93	♣ AKQ7654	1. Gambling			
Contract: 4♣ N			2. artificial			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ AQ852		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J5	♥ Q10	AP			
North HCP: 10	♦ 754	♦ A63	1. Gambling			
South HCP: 13	♣ AKQ6543	♣ J72	2. artificial			
Contract: 4♣ S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ 754				3NT ¹
Vul: Both	♥ AJ865	♥ 2	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ —	♦ AKQJ743	Pass	Pass	X	AP
South HCP: 11	♣ Q109852	♣ J7	1. Gambling			
Contract: 4♦ X N			2. artificial			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ K854		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 6	♥ QJ52	AP			
North HCP: 10	♦ 983	♦ KJ2	1. Gambling			
South HCP: 10	♣ AKQ6542	♣ 87	2. artificial			
Contract: 4♣ S						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ AKQ87	♠ 109654				3NT ¹
Vul: EW	♥ Q863	♥ 4	Pass	4♣ ²	AP	
North HCP: 14	♦ Q5	♦ —	1. Gambling			
South HCP: 9	♣ J3	♣ AKQ10652	2. artificial			
Contract: 4♣ N						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ KQ32		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 1082	♥ K74	Pass	4♦	AP	
North HCP: 9	♦ AKQ10854	♦ 2	1. Gambling			
South HCP: 11	♣ 8	♣ QJ643	2. artificial			
Contract: 4♦ N						

North hands (Practice Page)

Gambling 3NT

Board: 19	♠ —	The opponents are silent.
Dealer: S	♥ J1086	
Vul: None	♦ 98643	Partner bids first.
HCP: 5	♣ KJ52	

Board: 20	♠ Q	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ AKQ8762	You bid first.
HCP: 11	♣ 1098	

Board: 21	♠ QJ10643	East Bids 4♠ if possible.
Dealer: S	♥ 542	
Vul: Both	♦ J	Partner bids first.
HCP: 9	♣ KQ9	

Board: 22	♠ 10	East Bids 4♠ if possible.
Dealer: N	♥ 54	
Vul: NS	♦ 65	You bid first.
HCP: 9	♣ AKQ109754	

Board: 23	♠ 1054	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ AKQ7654	Partner bids first.
HCP: 9	♣ 93	

Board: 24	♠ J754	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ —	You bid first.
HCP: 10	♣ AKQ108654	

Gambling 3NT Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ J62				3NT ¹
Vul: None	♥ J1086	♥ 9	Pass	4♦ ²	AP	
North HCP: 5	♦ 98643	♦ AKQ10752	1. Gambling			
South HCP: 10	♣ KJ52	♣ 84	2. artificial			
Contract: 4♦ N						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ K5		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 82	♥ Q96543	Pass	4♦	AP	
North HCP: 11	♦ AKQ8762	♦ 9	1. Gambling			
South HCP: 8	♣ 1098	♣ K765	2. artificial			
Contract: 4♦ N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ QJ10643	♠ —				3NT ¹
Vul: Both	♥ 542	♥ Q73	Pass	4♣ ²	4♠	Pass
North HCP: 9	♦ J	♦ AKQ9863	Pass	XA♠♠	AP	
South HCP: 11	♣ KQ9	♣ 653	1. Gambling			
Contract: 4♠ X E			2. artificial			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ K94				
Vul: NS	♥ 54	♥ AJ982		3NT ¹	4♠	AP
North HCP: 9	♦ 65	♦ 832	1. Gambling			
South HCP: 8	♣ AKQ109754	♣ 86				
Contract: 4♠ E						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ 86				3NT ¹
Vul: None	♥ 2	♥ 84	Pass	4♣ ²	AP	
North HCP: 9	♦ AKQ7654	♦ 98	1. Gambling			
South HCP: 9	♣ 93	♣ AKQ7654	2. artificial			
Contract: 4♣ N						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ J754	♠ A3		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 8	♥ KQ7654	AP			
North HCP: 10	♦ —	♦ Q764	1. Gambling			
South HCP: 11	♣ AKQ108654	♣ 7	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 19	♠ J62	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ AKQ10752	You bid first.
HCP: 10	♣ 84	

Board: 20	♠ K5	The opponents are silent.
Dealer: N	♥ Q96543	
Vul: EW	♦ 9	Partner bids first.
HCP: 8	♣ K765	

Board: 21	♠ —	East Bids 4♠ if possible.
Dealer: S	♥ Q73	
Vul: Both	♦ AKQ9863	You bid first.
HCP: 11	♣ 653	

Board: 22	♠ K94	East Bids 4♠ if possible.
Dealer: N	♥ AJ982	
Vul: NS	♦ 832	Partner bids first.
HCP: 8	♣ 86	

Board: 23	♠ 86	The opponents are silent.
Dealer: S	♥ 84	
Vul: None	♦ 98	You bid first.
HCP: 9	♣ AKQ7654	

Board: 24	♠ A3	The opponents are silent.
Dealer: N	♥ KQ7654	
Vul: NS	♦ Q764	Partner bids first.
HCP: 11	♣ 7	

Gambling 3NT Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ J62				3NT ¹
Vul: None	♥ J1086	♥ 9	Pass	4♦ ²	AP	
North HCP: 5	♦ 98643	♦ AKQ10752	1. Gambling			
South HCP: 10	♣ KJ52	♣ 84	2. artificial			
Contract: 4♦ N						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ K5		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 82	♥ Q96543	Pass	4♦	AP	
North HCP: 11	♦ AKQ8762	♦ 9	1. Gambling			
South HCP: 8	♣ 1098	♣ K765	2. artificial			
Contract: 4♦ N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ QJ10643	♠ —				3NT ¹
Vul: Both	♥ 542	♥ Q73	Pass	4♣ ²	4♠	Pass
North HCP: 9	♦ J	♦ AKQ9863	Pass	XA♠♠	AP	
South HCP: 11	♣ KQ9	♣ 653	1. Gambling			
Contract: 4♠ X E			2. artificial			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ K94				
Vul: NS	♥ 54	♥ AJ982		3NT ¹	4♠	AP
North HCP: 9	♦ 65	♦ 832	1. Gambling			
South HCP: 8	♣ AKQ109754	♣ 86				
Contract: 4♠ E						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ 86				3NT ¹
Vul: None	♥ 2	♥ 84	Pass	4♣ ²	AP	
North HCP: 9	♦ AKQ7654	♦ 98	1. Gambling			
South HCP: 9	♣ 93	♣ AKQ7654	2. artificial			
Contract: 4♣ N						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ J754	♠ A3		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 8	♥ KQ7654	AP			
North HCP: 10	♦ —	♦ Q764	1. Gambling			
South HCP: 11	♣ AKQ108654	♣ 7	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 25	♠ 732	The opponents are silent.
Dealer: S	♥ 10932	
Vul: EW	♦ K1062	Partner bids first.
HCP: 3	♣ 63	

Board: 26	♠ 104	East Bids 4♣ if possible.
Dealer: N	♥ 5	
Vul: None	♦ AKQ9543	You bid first.
HCP: 9	♣ 932	

Board: 27	♠ 7	The opponents are silent.
Dealer: S	♥ A98762	
Vul: NS	♦ AKQ5	Partner bids first.
HCP: 13	♣ 32	

Board: 28	♠ 7	West Bids 4♥ if possible.
Dealer: N	♥ 532	
Vul: EW	♦ 64	You bid first.
HCP: 9	♣ AKQ8543	

Board: 29	♠ A10	The opponents are silent.
Dealer: S	♥ AJ108	
Vul: Both	♦ 1096	Partner bids first.
HCP: 9	♣ 9765	

Board: 30	♠ 108	West Doubles 4♣ if possible.
Dealer: N	♥ 652	
Vul: NS	♦ AKQJ752	You bid first.
HCP: 10	♣ 5	

Gambling 3NT Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ 10				3NT ¹
Vul: EW	♥ 10932	♥ 6	Pass	4♣ ²	AP	
North HCP: 3	♦ K1062	♦ 9853	1. Gambling			
South HCP: 9	♣ 63	♣ AKQ8542	2. artificial			
Contract: 4♣ N						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ AJ52				
Vul: None	♥ 5	♥ QJ10873		3NT ¹	4♣	AP
North HCP: 9	♦ AKQ9543	♦ 102	1. Gambling			
South HCP: 11	♣ 932	♣ K				
Contract: 4♣ E						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ 106				3NT ¹
Vul: NS	♥ A98762	♥ 105	Pass	4♣ ²	AP	
North HCP: 13	♦ AKQ5	♦ 107	1. Gambling			
South HCP: 9	♣ 32	♣ AKQ10976	2. artificial			
Contract: 4♣ N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ AQ965				
Vul: EW	♥ 532	♥ 84	4♥	AP	Pass	4♣ ²
North HCP: 9	♦ 64	♦ A532	1. Gambling			
South HCP: 10	♣ AKQ8543	♣ 96	2. artificial			
Contract: 4♥ W						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ J4				3NT ¹
Vul: Both	♥ AJ108	♥ 42	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 1096	♦ AKQJ753	AP			
South HCP: 11	♣ 9765	♣ 108	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ Q5432				
Vul: NS	♥ 652	♥ Q83		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQJ752	♦ 93	X	4♦	AP	
South HCP: 8	♣ 5	♣ A102	1. Gambling			
Contract: 4♦ N			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 25	♠ 10	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ 9853	You bid first.
HCP: 9	♣ AKQ8542	
Board: 26	♠ AJ52	East Bids 4♣ if possible.
Dealer: N	♥ QJ10873	
Vul: None	♦ 102	Partner bids first.
HCP: 11	♣ K	
Board: 27	♠ 106	The opponents are silent.
Dealer: S	♥ 105	
Vul: NS	♦ 107	You bid first.
HCP: 9	♣ AKQ10976	
Board: 28	♠ AQ965	West Bids 4♥ if possible.
Dealer: N	♥ 84	
Vul: EW	♦ A532	Partner bids first.
HCP: 10	♣ 96	
Board: 29	♠ J4	The opponents are silent.
Dealer: S	♥ 42	
Vul: Both	♦ AKQJ753	You bid first.
HCP: 11	♣ 108	
Board: 30	♠ Q5432	West Doubles 4♣ if possible.
Dealer: N	♥ Q83	
Vul: NS	♦ 93	Partner bids first.
HCP: 8	♣ A102	

Gambling 3NT Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ 10				3NT ¹
Vul: EW	♥ 10932	♥ 6	Pass	4♣ ²	AP	
North HCP: 3	♦ K1062	♦ 9853	1. Gambling			
South HCP: 9	♣ 63	♣ AKQ8542	2. artificial			
Contract: 4♣ N						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ AJ52				
Vul: None	♥ 5	♥ QJ10873		3NT ¹	4♣	AP
North HCP: 9	♦ AKQ9543	♦ 102	1. Gambling			
South HCP: 11	♣ 932	♣ K				
Contract: 4♣ E						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ 106				3NT ¹
Vul: NS	♥ A98762	♥ 105	Pass	4♣ ²	AP	
North HCP: 13	♦ AKQ5	♦ 107	1. Gambling			
South HCP: 9	♣ 32	♣ AKQ10976	2. artificial			
Contract: 4♣ N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ AQ965				
Vul: EW	♥ 532	♥ 84	4♥	AP	Pass	4♣ ²
North HCP: 9	♦ 64	♦ A532	1. Gambling			
South HCP: 10	♣ AKQ8543	♣ 96	2. artificial			
Contract: 4♥ W						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ J4				3NT ¹
Vul: Both	♥ AJ108	♥ 42	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 1096	♦ AKQJ753	AP			
South HCP: 11	♣ 9765	♣ 108	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ Q5432				
Vul: NS	♥ 652	♥ Q83		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQJ752	♦ 93	X	4♦	AP	
South HCP: 8	♣ 5	♣ A102	1. Gambling			
Contract: 4♦ N			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 31	♠ 8742	East Bids 4♥ if possible.
Dealer: S	♥ KQ	
Vul: EW	♦ 1075	Partner bids first.
HCP: 5	♣ 7654	
Board: 32	♠ 976	West Bids 4♥ if possible.
Dealer: N	♥ 98	East Bids XA♠ if possible.
Vul: Both	♦ AKQ6532	
HCP: 9	♣ 2	You bid first.
Board: 33	♠ Q852	The opponents are silent.
Dealer: S	♥ A986	
Vul: None	♦ K842	Partner bids first.
HCP: 9	♣ 9	
Board: 34	♠ 106	The opponents are silent.
Dealer: N	♥ 62	
Vul: EW	♦ AKQ9654	You bid first.
HCP: 10	♣ J4	
Board: 35	♠ KQJ10	The opponents are silent.
Dealer: S	♥ A109	
Vul: Both	♦ 6	Partner bids first.
HCP: 18	♣ AKJ76	
Board: 36	♠ 94	East Bids 4♠ if possible.
Dealer: N	♥ 6	
Vul: None	♦ 52	You bid first.
HCP: 9	♣ AKQ106532	

Gambling 3NT Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 8742	♠ 95				3NT ¹
Vul: EW	♥ KQ	♥ J83	Pass	4♣ ²	4♥	AP
North HCP: 5	♦ 1075	♦ AKQJ842	1. Gambling			
South HCP: 11	♣ 7654	♣ 2	2. artificial			
Contract: 4♥ E						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ KQ1083		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 98	♥ 7	Pass	4♦	Pass	Pass
North HCP: 9	♦ AKQ6532	♦ 109	4♥	Pass	Pass	5♦
South HCP: 10	♣ 2	♣ AJ1076	Pass	Pass	XA♠♠	AP
Contract: 5♦ X N			1. Gambling			
			2. artificial			

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ 106				3NT ¹
Vul: None	♥ A986	♥ 52	Pass	4♣ ²	AP	
North HCP: 9	♦ K842	♦ 107	1. Gambling			
South HCP: 10	♣ 9	♣ AKQJ1053	2. artificial			
Contract: 4♣ N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ J7543		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 62	♥ A	Pass	4♦	Pass	5♦
North HCP: 10	♦ AKQ9654	♦ 2	AP			
South HCP: 14	♣ J4	♣ AKQ952	1. Gambling			
Contract: 5♦ N			2. artificial			

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ KQJ10	♠ 6				3NT ¹
Vul: Both	♥ A109	♥ 6	Pass	4♣ ²	Pass	4♦
North HCP: 18	♦ 6	♦ AKQ7542	Pass	5♦	AP	
South HCP: 9	♣ AKJ76	♣ 10982	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ 10752		3NT ¹	4♠	AP
Vul: None	♥ 6	♥ AQJ1097	1. Gambling			
North HCP: 9	♦ 52	♦ 87				
South HCP: 7	♣ AKQ106532	♣ 9				
Contract: 4♠ E						

South hands (Practice Page)

Gambling 3NT

Board: 31	♠ 95	East Bids 4♥ if possible.
Dealer: S	♥ J83	
Vul: EW	♦ AKQJ842	You bid first.
HCP: 11	♣ 2	
Board: 32	♠ KQ1083	West Bids 4♥ if possible.
Dealer: N	♥ 7	East Bids XA♠♠ if possible.
Vul: Both	♦ 109	
HCP: 10	♣ AJ1076	Partner bids first.
Board: 33	♠ 106	The opponents are silent.
Dealer: S	♥ 52	
Vul: None	♦ 107	You bid first.
HCP: 10	♣ AKQJ1053	
Board: 34	♠ J7543	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ 2	Partner bids first.
HCP: 14	♣ AKQ952	
Board: 35	♠ 6	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ AKQ7542	You bid first.
HCP: 9	♣ 10982	
Board: 36	♠ 10752	East Bids 4♠ if possible.
Dealer: N	♥ AQJ1097	
Vul: None	♦ 87	Partner bids first.
HCP: 7	♣ 9	

Gambling 3NT Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 8742	♠ 95				3NT ¹
Vul: EW	♥ KQ	♥ J83	Pass	4♣ ²	4♥	AP
North HCP: 5	♦ 1075	♦ AKQJ842	1. Gambling			
South HCP: 11	♣ 7654	♣ 2	2. artificial			
Contract: 4♥ E						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ KQ1083		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 98	♥ 7	Pass	4♦	Pass	Pass
North HCP: 9	♦ AKQ6532	♦ 109	4♥	Pass	Pass	5♦
South HCP: 10	♣ 2	♣ AJ1076	Pass	Pass	XA♠♠	AP
Contract: 5♦ X N			1. Gambling			
			2. artificial			

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ 106				3NT ¹
Vul: None	♥ A986	♥ 52	Pass	4♣ ²	AP	
North HCP: 9	♦ K842	♦ 107	1. Gambling			
South HCP: 10	♣ 9	♣ AKQJ1053	2. artificial			
Contract: 4♣ N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ J7543		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 62	♥ A	Pass	4♦	Pass	5♦
North HCP: 10	♦ AKQ9654	♦ 2	AP			
South HCP: 14	♣ J4	♣ AKQ952	1. Gambling			
Contract: 5♦ N			2. artificial			

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ KQJ10	♠ 6				3NT ¹
Vul: Both	♥ A109	♥ 6	Pass	4♣ ²	Pass	4♦
North HCP: 18	♦ 6	♦ AKQ7542	Pass	5♦	AP	
South HCP: 9	♣ AKJ76	♣ 10982	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ 10752				
Vul: None	♥ 6	♥ AQJ1097		3NT ¹	4♠	AP
North HCP: 9	♦ 52	♦ 87	1. Gambling			
South HCP: 7	♣ AKQ106532	♣ 9				
Contract: 4♠ E						

North hands (Practice Page)

Gambling 3NT

Board: 37	♠ Q85	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: NS	♦ 83	Partner bids first.
HCP: 14	♣ AK1043	

Board: 38	♠ 976	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ AKQ10652	You bid first.
HCP: 10	♣ J10	

Board: 39	♠ 984	The opponents are silent.
Dealer: S	♥ A10843	
Vul: NS	♦ QJ4	Partner bids first.
HCP: 7	♣ 75	

Board: 40	♠ 73	The opponents are silent.
Dealer: N	♥ 92	
Vul: EW	♦ AKQJ1095	You bid first.
HCP: 10	♣ 93	

Board: 41	♠ J3	East Bids 4♠ if possible.
Dealer: S	♥ AKQJ104	
Vul: None	♦ K542	Partner bids first.
HCP: 14	♣ 8	

Board: 42	♠ 5	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ 83	You bid first.
HCP: 10	♣ AKQ76432	

Gambling 3NT Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ 2				3NT ¹
Vul: NS	♥ KQ6	♥ 984	Pass	4♣ ²	Pass	4♦
North HCP: 14	♦ 83	♦ AKQJ1092	AP			
South HCP: 10	♣ AK1043	♣ 82	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ KQ5				3NT ¹
Vul: Both	♥ 8	♥ J1075	Pass	4♦	AP	4♣ ²
North HCP: 10	♦ AKQ10652	♦ J9	1. Gambling			
South HCP: 10	♣ J10	♣ K852	2. artificial			
Contract: 4♦ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ J73				3NT ¹
Vul: NS	♥ A10843	♥ J	Pass	4♣ ²	AP	
North HCP: 7	♦ QJ4	♦ 109	1. Gambling			
South HCP: 11	♣ 75	♣ AKQ10643	2. artificial			
Contract: 4♣ N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ AK108				3NT ¹
Vul: EW	♥ 92	♥ J8	Pass	4♦	Pass	4♣ ²
North HCP: 10	♦ AKQJ1095	♦ 3	AP			
South HCP: 15	♣ 93	♣ AK10764	1. Gambling			
Contract: 5♦ N			2. artificial			

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ 64				3NT ¹
Vul: None	♥ AKQJ104	♥ 96	Pass	4♣ ²	4♣	Pass
North HCP: 14	♦ K542	♦ 106	Pass	XA♠♠	AP	
South HCP: 10	♣ 8	♣ AKQJ954	1. Gambling			
Contract: 4♠ X E			2. artificial			

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ 5	♠ AQJ62				3NT ¹
Vul: NS	♥ J8	♥ A9	AP		Pass	4♣ ²
North HCP: 10	♦ 83	♦ KQ1097	1. Gambling			
South HCP: 16	♣ AKQ76432	♣ 9	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 37	♠ 2	The opponents are silent.
Dealer: S	♥ 984	
Vul: NS	♦ AKQJ1092	You bid first.
HCP: 10	♣ 82	
Board: 38	♠ KQ5	The opponents are silent.
Dealer: N	♥ J1075	
Vul: Both	♦ J9	Partner bids first.
HCP: 10	♣ K852	
Board: 39	♠ J73	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ 109	You bid first.
HCP: 11	♣ AKQ10643	
Board: 40	♠ AK108	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ 3	Partner bids first.
HCP: 15	♣ AK10764	
Board: 41	♠ 64	East Bids 4♠ if possible.
Dealer: S	♥ 96	
Vul: None	♦ 106	You bid first.
HCP: 10	♣ AKQJ954	
Board: 42	♠ AQJ62	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ KQ1097	Partner bids first.
HCP: 16	♣ 9	

Gambling 3NT Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ 2				3NT ¹
Vul: NS	♥ KQ6	♥ 984	Pass	4♣ ²	Pass	4♦
North HCP: 14	♦ 83	♦ AKQJ1092	AP			
South HCP: 10	♣ AK1043	♣ 82	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ KQ5				3NT ¹
Vul: Both	♥ 8	♥ J1075	Pass	4♦	AP	4♣ ²
North HCP: 10	♦ AKQ10652	♦ J9	1. Gambling			
South HCP: 10	♣ J10	♣ K852	2. artificial			
Contract: 4♦ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ J73				3NT ¹
Vul: NS	♥ A10843	♥ J	Pass	4♣ ²	AP	
North HCP: 7	♦ QJ4	♦ 109	1. Gambling			
South HCP: 11	♣ 75	♣ AKQ10643	2. artificial			
Contract: 4♣ N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ AK108				3NT ¹
Vul: EW	♥ 92	♥ J8	Pass	4♦	Pass	4♣ ²
North HCP: 10	♦ AKQJ1095	♦ 3	AP			
South HCP: 15	♣ 93	♣ AK10764	1. Gambling			
Contract: 5♦ N			2. artificial			

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ 64				3NT ¹
Vul: None	♥ AKQJ104	♥ 96	Pass	4♣ ²	4♣	Pass
North HCP: 14	♦ K542	♦ 106	Pass	XA♠♠	AP	
South HCP: 10	♣ 8	♣ AKQJ954	1. Gambling			
Contract: 4♠ X E			2. artificial			

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ 5	♠ AQJ62				3NT ¹
Vul: NS	♥ J8	♥ A9	AP		Pass	4♣ ²
North HCP: 10	♦ 83	♦ KQ1097	1. Gambling			
South HCP: 16	♣ AKQ76432	♣ 9	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 43	♠ 98	The opponents are silent.
Dealer: S	♥ 653	
Vul: EW	♦ AK97	Partner bids first.
HCP: 7	♣ 10964	

Board: 44	♠ 6	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ AKQ10542	You bid first.
HCP: 10	♣ J865	

Board: 45	♠ AK76	The opponents are silent.
Dealer: S	♥ A108642	
Vul: NS	♦ AQ8	Partner bids first.
HCP: 17	♣ —	

Board: 46	♠ J	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ 8765	You bid first.
HCP: 11	♣ AKQJ1084	

Board: 47	♠ J854	East Bids 4♠ if possible.
Dealer: S	♥ KJ102	
Vul: Both	♦ Q86	Partner bids first.
HCP: 7	♣ 102	

Board: 48	♠ 105	The opponents are silent.
Dealer: N	♥ 65	
Vul: EW	♦ Q2	You bid first.
HCP: 11	♣ AKQ8743	

Gambling 3NT Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ J				3NT ¹
Vul: EW	♥ 653	♥ 972	Pass	4♣ ²	AP	
North HCP: 7	♦ AK97	♦ 8	1. Gambling			
South HCP: 11	♣ 10964	♣ AKQJ8732	2. artificial			
Contract: 4♣ N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ KQ108432		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 3	♥ 84	Pass	4♦	AP	
North HCP: 10	♦ AKQ10542	♦ 6	1. Gambling			
South HCP: 5	♣ J865	♣ 1094	2. artificial			
Contract: 4♦ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ AK76	♠ 9				3NT ¹
Vul: NS	♥ A108642	♥ 75	Pass	4♥	AP	
North HCP: 17	♦ AQ8	♦ 53	1. Gambling			
South HCP: 10	♣ —	♣ AKQJ7532				
Contract: 4♥ N						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ 10852		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 6	♥ 2	AP			
North HCP: 11	♦ 8765	♦ AKQJ1094	1. Gambling			
South HCP: 10	♣ AKQJ1084	♣ 6	2. artificial			
Contract: 4♣ S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ J854	♠ —				3NT ¹
Vul: Both	♥ KJ102	♥ 93	Pass	4♣ ²	4♣	AP
North HCP: 7	♦ Q86	♦ J753	1. Gambling			
South HCP: 10	♣ 102	♣ AKQ8743	2. artificial			
Contract: 4♣ E						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ KQ873		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 65	♥ 972	AP			
North HCP: 11	♦ Q2	♦ AK8	1. Gambling			
South HCP: 12	♣ AKQ8743	♣ 109	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 43	♠ J	The opponents are silent.
Dealer: S	♥ 972	
Vul: EW	♦ 8	You bid first.
HCP: 11	♣ AKQJ8732	

Board: 44	♠ KQ108432	The opponents are silent.
Dealer: N	♥ 84	
Vul: Both	♦ 6	Partner bids first.
HCP: 5	♣ 1094	

Board: 45	♠ 9	The opponents are silent.
Dealer: S	♥ 75	
Vul: NS	♦ 53	You bid first.
HCP: 10	♣ AKQJ7532	

Board: 46	♠ 10852	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ AKQJ1094	Partner bids first.
HCP: 10	♣ 6	

Board: 47	♠ —	East Bids 4♠ if possible.
Dealer: S	♥ 93	
Vul: Both	♦ J753	You bid first.
HCP: 10	♣ AKQ8743	

Board: 48	♠ KQ873	The opponents are silent.
Dealer: N	♥ 972	
Vul: EW	♦ AK8	Partner bids first.
HCP: 12	♣ 109	

Gambling 3NT Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ J				3NT ¹
Vul: EW	♥ 653	♥ 972	Pass	4♣ ²	AP	
North HCP: 7	♦ AK97	♦ 8	1. Gambling			
South HCP: 11	♣ 10964	♣ AKQJ8732	2. artificial			
Contract: 4♣ N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ KQ108432		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 3	♥ 84	Pass	4♦	AP	
North HCP: 10	♦ AKQ10542	♦ 6	1. Gambling			
South HCP: 5	♣ J865	♣ 1094	2. artificial			
Contract: 4♦ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ AK76	♠ 9				3NT ¹
Vul: NS	♥ A108642	♥ 75	Pass	4♥	AP	
North HCP: 17	♦ AQ8	♦ 53	1. Gambling			
South HCP: 10	♣ —	♣ AKQJ7532				
Contract: 4♥ N						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ 10852		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 6	♥ 2	AP			
North HCP: 11	♦ 8765	♦ AKQJ1094	1. Gambling			
South HCP: 10	♣ AKQJ1084	♣ 6	2. artificial			
Contract: 4♣ S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ J854	♠ —				3NT ¹
Vul: Both	♥ KJ102	♥ 93	Pass	4♣ ²	4♣	AP
North HCP: 7	♦ Q86	♦ J753	1. Gambling			
South HCP: 10	♣ 102	♣ AKQ8743	2. artificial			
Contract: 4♣ E						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ KQ873		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 65	♥ 972	AP			
North HCP: 11	♦ Q2	♦ AK8	1. Gambling			
South HCP: 12	♣ AKQ8743	♣ 109	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 49	♠ Q10	The opponents are silent.
Dealer: S	♥ 10432	
Vul: Both	♦ AKQJ43	Partner bids first.
HCP: 12	♣ 3	
Board: 50	♠ J8	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ AKQJ10973	You bid first.
HCP: 11	♣ 72	
Board: 51	♠ KQ653	West Bids 4♥ if possible.
Dealer: S	♥ J4	
Vul: NS	♦ Q854	Partner bids first.
HCP: 9	♣ J6	
Board: 52	♠ Q72	West Doubles 4♣ if possible.
Dealer: N	♥ —	
Vul: Both	♦ AKQ98652	You bid first.
HCP: 11	♣ 43	
Board: 53	♠ 4	The opponents are silent.
Dealer: S	♥ AQJ983	
Vul: None	♦ 63	Partner bids first.
HCP: 10	♣ QJ75	
Board: 54	♠ 3	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ 852	You bid first.
HCP: 9	♣ AKQ108753	

Gambling 3NT Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ 7				3NT ¹
Vul: Both	♥ 10432	♥ 6	Pass	4♣ ²	AP	
North HCP: 12	♦ AKQJ43	♦ 1085	1. Gambling			
South HCP: 9	♣ 3	♣ AKQ109754	2. artificial			
Contract: 4♣ N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ A9		3NT ¹	Pass	4♣ ²
Vul: None	♥ 8	♥ AKQ1062	Pass	4♦	AP	
North HCP: 11	♦ AKQJ10973	♦ 2	1. Gambling			
South HCP: 13	♣ 72	♣ 10864	2. artificial			
Contract: 4♦ N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ KQ653	♠ 42				3NT ¹
Vul: NS	♥ J4	♥ 986	4♥	AP		
North HCP: 9	♦ Q854	♦ —	1. Gambling			
South HCP: 9	♣ J6	♣ AKQ108732				
Contract: 4♥ W						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ K109		3NT ¹	Pass	4♣ ²
Vul: Both	♥ —	♥ KJ93	X	4♦	AP	
North HCP: 11	♦ AKQ98652	♦ 43	1. Gambling			
South HCP: 12	♣ 43	♣ AJ107	2. artificial			
Contract: 4♦ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ 32				3NT ¹
Vul: None	♥ AQJ983	♥ 10	Pass	4♣ ²	Pass	4♦
North HCP: 10	♦ 63	♦ AKQ10842	AP			
South HCP: 9	♣ QJ75	♣ 1042	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ K97652		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 9	♥ A107	AP			
North HCP: 9	♦ 852	♦ K107	1. Gambling			
South HCP: 10	♣ AKQ108753	♣ 4	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 49	♠ 7	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ 1085	You bid first.
HCP: 9	♣ AKQ109754	
Board: 50	♠ A9	The opponents are silent.
Dealer: N	♥ AKQ1062	
Vul: None	♦ 2	Partner bids first.
HCP: 13	♣ 10864	
Board: 51	♠ 42	West Bids 4♥ if possible.
Dealer: S	♥ 986	
Vul: NS	♦ —	You bid first.
HCP: 9	♣ AKQ108732	
Board: 52	♠ K109	West Doubles 4♣ if possible.
Dealer: N	♥ KJ93	
Vul: Both	♦ 43	Partner bids first.
HCP: 12	♣ AJ107	
Board: 53	♠ 32	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ AKQ10842	You bid first.
HCP: 9	♣ 1042	
Board: 54	♠ K97652	The opponents are silent.
Dealer: N	♥ A107	
Vul: NS	♦ K107	Partner bids first.
HCP: 10	♣ 4	

Gambling 3NT Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ 7				3NT ¹
Vul: Both	♥ 10432	♥ 6	Pass	4♣ ²	AP	
North HCP: 12	♦ AKQJ43	♦ 1085	1. Gambling			
South HCP: 9	♣ 3	♣ AKQ109754	2. artificial			
Contract: 4♣ N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ A9		3NT ¹	Pass	4♣ ²
Vul: None	♥ 8	♥ AKQ1062	Pass	4♦	AP	
North HCP: 11	♦ AKQJ10973	♦ 2	1. Gambling			
South HCP: 13	♣ 72	♣ 10864	2. artificial			
Contract: 4♦ N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ KQ653	♠ 42				3NT ¹
Vul: NS	♥ J4	♥ 986	4♥	AP		
North HCP: 9	♦ Q854	♦ —	1. Gambling			
South HCP: 9	♣ J6	♣ AKQ108732				
Contract: 4♥ W						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ K109		3NT ¹	Pass	4♣ ²
Vul: Both	♥ —	♥ KJ93	X	4♦	AP	
North HCP: 11	♦ AKQ98652	♦ 43	1. Gambling			
South HCP: 12	♣ 43	♣ AJ107	2. artificial			
Contract: 4♦ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ 32				3NT ¹
Vul: None	♥ AQJ983	♥ 10	Pass	4♣ ²	Pass	4♦
North HCP: 10	♦ 63	♦ AKQ10842	AP			
South HCP: 9	♣ QJ75	♣ 1042	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ K97652		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 9	♥ A107	AP			
North HCP: 9	♦ 852	♦ K107	1. Gambling			
South HCP: 10	♣ AKQ108753	♣ 4	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 55	♠ 74	The opponents are silent.
Dealer: S	♥ Q7642	
Vul: EW	♦ 73	Partner bids first.
HCP: 5	♣ K1083	
Board: 56	♠ J75	The opponents are silent.
Dealer: N	♥ 864	
Vul: None	♦ —	You bid first.
HCP: 10	♣ AKQ9876	
Board: 57	♠ J9874	West Doubles 3NT if possible.
Dealer: S	♥ 1032	East Doubles Pass if possible.
Vul: NS	♦ J5	
HCP: 5	♣ K82	Partner bids first.
Board: 58	♠ 84	The opponents are silent.
Dealer: N	♥ 974	
Vul: EW	♦ 6	You bid first.
HCP: 10	♣ AKQJ765	
Board: 59	♠ A954	West Bids 4♥ if possible.
Dealer: S	♥ 105	
Vul: Both	♦ QJ10875	Partner bids first.
HCP: 7	♣ 9	
Board: 60	♠ 742	East Bids 4♦ if possible.
Dealer: N	♥ 6	
Vul: NS	♦ Q6	You bid first.
HCP: 11	♣ AKQ10854	

Gambling 3NT Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ Q96				3NT ¹
Vul: EW	♥ Q7642	♥ 10	Pass	4♣ ²	Pass	4♦
North HCP: 5	♦ 73	♦ AKQ9642	AP			
South HCP: 11	♣ K1083	♣ 52	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ J75	♠ Q63		3NT ¹	Pass	4♣ ²
Vul: None	♥ 864	♥ J1097	AP			
North HCP: 10	♦ —	♦ Q108543	1. Gambling			
South HCP: 5	♣ AKQ9876	♣ —	2. artificial			
Contract: 4♣ S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ J9874	♠ 6				3NT ¹
Vul: NS	♥ 1032	♥ Q74	X	4♣ ²	Pass	4♦
North HCP: 5	♦ J5	♦ AKQ8763	Pass	Pass	X	AP
South HCP: 11	♣ K82	♣ 64	1. Gambling			
Contract: 4♦ X S			2. artificial			

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ K		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 974	♥ K105	AP			
North HCP: 10	♦ 6	♦ AKQ5	1. Gambling			
South HCP: 15	♣ AKQJ765	♣ 109842	2. artificial			
Contract: 4♣ S						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ A954	♠ J2				3NT ¹
Vul: Both	♥ 105	♥ 432	4♥	AP		
North HCP: 7	♦ QJ10875	♦ 4	1. Gambling			
South HCP: 11	♣ 9	♣ AKQJ1074				
Contract: 4♥ W						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ 742	♠ A985		3NT ¹	4♦	AP
Vul: NS	♥ 6	♥ KJ10952	1. Gambling			
North HCP: 11	♦ Q6	♦ 10				
South HCP: 8	♣ AKQ10854	♣ 63				
Contract: 4♦ E						

South hands (Practice Page)

Gambling 3NT

Board: 55	♠ Q96	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ AKQ9642	You bid first.
HCP: 11	♣ 52	
Board: 56	♠ Q63	The opponents are silent.
Dealer: N	♥ J1097	
Vul: None	♦ Q108543	Partner bids first.
HCP: 5	♣ —	
Board: 57	♠ 6	West Doubles 3NT if possible.
Dealer: S	♥ Q74	East Doubles Pass if possible.
Vul: NS	♦ AKQ8763	
HCP: 11	♣ 64	You bid first.
Board: 58	♠ K	The opponents are silent.
Dealer: N	♥ K105	
Vul: EW	♦ AKQ5	Partner bids first.
HCP: 15	♣ 109842	
Board: 59	♠ J2	West Bids 4♥ if possible.
Dealer: S	♥ 432	
Vul: Both	♦ 4	You bid first.
HCP: 11	♣ AKQJ1074	
Board: 60	♠ A985	East Bids 4♦ if possible.
Dealer: N	♥ KJ10952	
Vul: NS	♦ 10	Partner bids first.
HCP: 8	♣ 63	

Gambling 3NT Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ Q96				3NT ¹
Vul: EW	♥ Q7642	♥ 10	Pass	4♣ ²	Pass	4♦
North HCP: 5	♦ 73	♦ AKQ9642	AP			
South HCP: 11	♣ K1083	♣ 52	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ J75	♠ Q63				3NT ¹
Vul: None	♥ 864	♥ J1097			Pass	4♣ ²
North HCP: 10	♦ —	♦ Q108543	AP			
South HCP: 5	♣ AKQ9876	♣ —	1. Gambling			
Contract: 4♣ S			2. artificial			

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ J9874	♠ 6				3NT ¹
Vul: NS	♥ 1032	♥ Q74	X	4♣ ²	Pass	4♦
North HCP: 5	♦ J5	♦ AKQ8763	Pass	Pass	X	AP
South HCP: 11	♣ K82	♣ 64	1. Gambling			
Contract: 4♦ X S			2. artificial			

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ K				3NT ¹
Vul: EW	♥ 974	♥ K105			Pass	4♣ ²
North HCP: 10	♦ 6	♦ AKQ5	AP			
South HCP: 15	♣ AKQJ765	♣ 109842	1. Gambling			
Contract: 4♣ S			2. artificial			

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ A954	♠ J2				3NT ¹
Vul: Both	♥ 105	♥ 432				
North HCP: 7	♦ QJ10875	♦ 4	4♥	AP		
South HCP: 11	♣ 9	♣ AKQJ1074	1. Gambling			
Contract: 4♥ W						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ 742	♠ A985				
Vul: NS	♥ 6	♥ KJ10952				
North HCP: 11	♦ Q6	♦ 10		3NT ¹	4♦	AP
South HCP: 8	♣ AKQ10854	♣ 63	1. Gambling			
Contract: 4♦ E						

North hands (Practice Page)

Gambling 3NT

Board: 61	♠ A	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: EW	♦ AQJ964	Partner bids first.
HCP: 15	♣ 752	
Board: 62	♠ 854	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ AKQJ1075	You bid first.
HCP: 11	♣ J96	
Board: 63	♠ A4	The opponents are silent.
Dealer: S	♥ AK107	
Vul: None	♦ A654	Partner bids first.
HCP: 15	♣ 1053	
Board: 64	♠ J2	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ AKQ8652	You bid first.
HCP: 10	♣ 953	
Board: 65	♠ AQ108642	East Doubles 4♣ if possible.
Dealer: S	♥ J2	
Vul: Both	♦ J2	Partner bids first.
HCP: 8	♣ 72	
Board: 66	♠ 8	The opponents are silent.
Dealer: N	♥ 54	
Vul: None	♦ AKQJ1094	You bid first.
HCP: 10	♣ 864	

Gambling 3NT Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J85				3NT ¹
Vul: EW	♥ KJ4	♥ —	Pass	4♣ ²	AP	
North HCP: 15	♦ AQJ964	♦ 107	1. Gambling			
South HCP: 11	♣ 752	♣ AKQJ10863	2. artificial			
Contract: 4♣ N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ AQ107		3NT ¹	Pass	4♣ ²
Vul: Both	♥ —	♥ KJ9864	Pass	4♦	AP	
North HCP: 11	♦ AKQJ1075	♦ 8	1. Gambling			
South HCP: 13	♣ J96	♣ K4	2. artificial			
Contract: 4♦ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ 108				3NT ¹
Vul: None	♥ AK107	♥ 64	Pass	4♣ ²	AP	
North HCP: 15	♦ A654	♦ 32	1. Gambling			
South HCP: 9	♣ 1053	♣ AKQ9742	2. artificial			
Contract: 4♣ N						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ AK109		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 8	♥ 63	Pass	4♦	AP	
North HCP: 10	♦ AKQ8652	♦ 943	1. Gambling			
South HCP: 12	♣ 953	♣ AJ64	2. artificial			
Contract: 4♦ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ AQ108642	♠ 73				3NT ¹
Vul: Both	♥ J2	♥ Q93	Pass	4♣ ²	X	4♦
North HCP: 8	♦ J2	♦ AKQ9763	AP			
South HCP: 11	♣ 72	♣ 3	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ AJ4		3NT ¹	Pass	4♣ ²
Vul: None	♥ 54	♥ A832	Pass	4♦	AP	
North HCP: 10	♦ AKQJ1094	♦ 8	1. Gambling			
South HCP: 12	♣ 864	♣ QJ1052	2. artificial			
Contract: 4♦ N						

South hands (Practice Page)

Gambling 3NT

Board: 61	♠ J85	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ 107	You bid first.
HCP: 11	♣ AKQJ10863	
Board: 62	♠ AQ107	The opponents are silent.
Dealer: N	♥ KJ9864	
Vul: Both	♦ 8	Partner bids first.
HCP: 13	♣ K4	
Board: 63	♠ 108	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ 32	You bid first.
HCP: 9	♣ AKQ9742	
Board: 64	♠ AK109	The opponents are silent.
Dealer: N	♥ 63	
Vul: EW	♦ 943	Partner bids first.
HCP: 12	♣ AJ64	
Board: 65	♠ 73	East Doubles 4♣ if possible.
Dealer: S	♥ Q93	
Vul: Both	♦ AKQ9763	You bid first.
HCP: 11	♣ 3	
Board: 66	♠ AJ4	The opponents are silent.
Dealer: N	♥ A832	
Vul: None	♦ 8	Partner bids first.
HCP: 12	♣ QJ1052	

Gambling 3NT Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J85				3NT ¹
Vul: EW	♥ KJ4	♥ —	Pass	4♣ ²	AP	
North HCP: 15	♦ AQJ964	♦ 107	1. Gambling			
South HCP: 11	♣ 752	♣ AKQJ10863	2. artificial			
Contract: 4♣ N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ AQ107		3NT ¹	Pass	4♣ ²
Vul: Both	♥ —	♥ KJ9864	Pass	4♦	AP	
North HCP: 11	♦ AKQJ1075	♦ 8	1. Gambling			
South HCP: 13	♣ J96	♣ K4	2. artificial			
Contract: 4♦ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ 108				3NT ¹
Vul: None	♥ AK107	♥ 64	Pass	4♣ ²	AP	
North HCP: 15	♦ A654	♦ 32	1. Gambling			
South HCP: 9	♣ 1053	♣ AKQ9742	2. artificial			
Contract: 4♣ N						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ AK109		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 8	♥ 63	Pass	4♦	AP	
North HCP: 10	♦ AKQ8652	♦ 943	1. Gambling			
South HCP: 12	♣ 953	♣ AJ64	2. artificial			
Contract: 4♦ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ AQ108642	♠ 73				3NT ¹
Vul: Both	♥ J2	♥ Q93	Pass	4♣ ²	X	4♦
North HCP: 8	♦ J2	♦ AKQ9763	AP			
South HCP: 11	♣ 72	♣ 3	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ AJ4		3NT ¹	Pass	4♣ ²
Vul: None	♥ 54	♥ A832	Pass	4♦	AP	
North HCP: 10	♦ AKQJ1094	♦ 8	1. Gambling			
South HCP: 12	♣ 864	♣ QJ1052	2. artificial			
Contract: 4♦ N						

North hands (Practice Page)

Gambling 3NT

Board: 67	♠ KJ4	The opponents are silent.
Dealer: S	♥ QJ93	
Vul: NS	♦ AK54	Partner bids first.
HCP: 14	♣ 32	

Board: 68	♠ 986	East Bids 4♣ if possible.
Dealer: N	♥ 6	West Bids 5♣ if possible.
Vul: Both	♦ AKQ10964	
HCP: 9	♣ 86	You bid first.

Board: 69	♠ AQ973	The opponents are silent.
Dealer: S	♥ 932	
Vul: None	♦ Q10742	Partner bids first.
HCP: 8	♣ —	

Board: 70	♠ 94	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ AKQ10974	You bid first.
HCP: 10	♣ 107	

Board: 71	♠ QJ5	West Bids 4♥ if possible.
Dealer: S	♥ AJ73	
Vul: EW	♦ J74	Partner bids first.
HCP: 12	♣ K102	

Board: 72	♠ 985	East Bids 4♠ if possible.
Dealer: N	♥ 109	West Bids 4NT if possible.
Vul: None	♦ 6	East Bids 5♠ if possible.
HCP: 9	♣ AKQ10863	West Bids 6♠ if possible.
		You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ 83				3NT ¹
Vul: NS	♥ QJ93	♥ 8	Pass	4♣ ²	AP	
North HCP: 14	♦ AK54	♦ J76	1. Gambling			
South HCP: 10	♣ 32	♣ AKQ10865	2. artificial			
Contract: 4♣ N						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 986	♠ J543				
Vul: Both	♥ 6	♥ Q1083		3NT ¹	4♣	Pass
North HCP: 9	♦ AKQ10964	♦ 873	5♣	AP		
South HCP: 3	♣ 86	♣ 74	1. Gambling			
Contract: 5♣ E						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ AQ973	♠ 10				3NT ¹
Vul: None	♥ 932	♥ 1075	Pass	4♣ ²	AP	
North HCP: 8	♦ Q10742	♦ 9	1. Gambling			
South HCP: 9	♣ —	♣ AKQ108762	2. artificial			
Contract: 4♣ N						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ AJ82				
Vul: NS	♥ J8	♥ AQ9		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQ10974	♦ 865	Pass	4♦	Pass	4NT ³
South HCP: 16	♣ 107	♣ AJ6	Pass	5♠	Pass	6♦
Contract: 6♦ N			AP			
			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ 6				
Vul: EW	♥ AJ73	♥ 106				3NT ¹
North HCP: 12	♦ J74	♦ AKQ109853	4♥	AP		
South HCP: 9	♣ K102	♣ 43	1. Gambling			
Contract: 4♥ W						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ 985	♠ 42				
Vul: None	♥ 109	♥ 643		3NT ¹	4♣	Pass
North HCP: 9	♦ 6	♦ Q108532	4NT ²	Pass	5♠	Pass
South HCP: 2	♣ AKQ10863	♣ 97	6♠	X	AP	
Contract: 6♠X E			1. Gambling			
			2. Blackwood 1430, for ♠			

South hands (Practice Page)

Gambling 3NT

Board: 67 ♠ 83 The opponents are silent.
Dealer: S ♥ 8
Vul: NS ♦ J76 You bid first.
HCP: 10 ♣ AKQ10865

Board: 68 ♠ J543 East Bids 4♣ if possible.
Dealer: N ♥ Q1083 West Bids 5♣ if possible.
Vul: Both ♦ 873
HCP: 3 ♣ 74 Partner bids first.

Board: 69 ♠ 10 The opponents are silent.
Dealer: S ♥ 1075
Vul: None ♦ 9 You bid first.
HCP: 9 ♣ AKQ108762

Board: 70 ♠ AJ82 The opponents are silent.
Dealer: N ♥ AQ9
Vul: NS ♦ 865 Partner bids first.
HCP: 16 ♣ AJ6

Board: 71 ♠ 6 West Bids 4♥ if possible.
Dealer: S ♥ 106
Vul: EW ♦ AKQ109853 You bid first.
HCP: 9 ♣ 43

Board: 72 ♠ 42 East Bids 4♠ if possible.
Dealer: N ♥ 643 West Bids 4NT if possible.
Vul: None ♦ Q108532 East Bids 5♠ if possible.
HCP: 2 ♣ 97 West Bids 6♠ if possible.
Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ 83				3NT ¹
Vul: NS	♥ QJ93	♥ 8	Pass	4♣ ²	AP	
North HCP: 14	♦ AK54	♦ J76	1. Gambling			
South HCP: 10	♣ 32	♣ AKQ10865	2. artificial			
Contract: 4♣ N						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 986	♠ J543				
Vul: Both	♥ 6	♥ Q1083		3NT ¹	4♣	Pass
North HCP: 9	♦ AKQ10964	♦ 873	5♣	AP		
South HCP: 3	♣ 86	♣ 74	1. Gambling			
Contract: 5♣ E						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ AQ973	♠ 10				3NT ¹
Vul: None	♥ 932	♥ 1075	Pass	4♣ ²	AP	
North HCP: 8	♦ Q10742	♦ 9	1. Gambling			
South HCP: 9	♣ —	♣ AKQ108762	2. artificial			
Contract: 4♣ N						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ AJ82				
Vul: NS	♥ J8	♥ AQ9		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQ10974	♦ 865	Pass	4♦	Pass	4NT ³
South HCP: 16	♣ 107	♣ AJ6	Pass	5♠	Pass	6♦
Contract: 6♦ N			AP			
			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ 6				
Vul: EW	♥ AJ73	♥ 106				3NT ¹
North HCP: 12	♦ J74	♦ AKQ109853	4♥	AP		
South HCP: 9	♣ K102	♣ 43	1. Gambling			
Contract: 4♥ W						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ 985	♠ 42				
Vul: None	♥ 109	♥ 643		3NT ¹	4♣	Pass
North HCP: 9	♦ 6	♦ Q108532	4NT ²	Pass	5♠	Pass
South HCP: 2	♣ AKQ10863	♣ 97	6♠	X	AP	
Contract: 6♠X E			1. Gambling			
			2. Blackwood 1430, for ♠			

North hands (Practice Page)

Gambling 3NT

Board: 73	♠ 76432	The opponents are silent.
Dealer: S	♥ Q87	
Vul: NS	♦ 43	Partner bids first.
HCP: 7	♣ AJ3	
Board: 74	♠ 73	West Bids 4♥ if possible.
Dealer: N	♥ 94	
Vul: Both	♦ 74	You bid first.
HCP: 10	♣ AKQJ765	
Board: 75	♠ K843	East Doubles 4♣ if possible.
Dealer: S	♥ Q93	
Vul: NS	♦ 83	Partner bids first.
HCP: 10	♣ AJ73	
Board: 76	♠ 3	The opponents are silent.
Dealer: N	♥ 763	
Vul: EW	♦ AKQ9754	You bid first.
HCP: 9	♣ 86	
Board: 77	♠ J85	The opponents are silent.
Dealer: S	♥ AK108753	
Vul: Both	♦ 10	Partner bids first.
HCP: 11	♣ K9	
Board: 78	♠ 2	East Bids 4♥ if possible.
Dealer: N	♥ 962	
Vul: None	♦ 87	You bid first.
HCP: 9	♣ AKQ9752	

Gambling 3NT Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 76432	♠ 108				3NT ¹
Vul: NS	♥ Q87	♥ J4	Pass	4♣ ²	Pass	4♦
North HCP: 7	♦ 43	♦ AKQJ10876		AP		
South HCP: 11	♣ AJ3	♣ 9				
Contract: 4♦ S						1. Gambling 2. artificial

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ 109			3NT ¹	Pass 4♣ ²
Vul: Both	♥ 94	♥ 10632	4♥	AP		
North HCP: 10	♦ 74	♦ 10953				
South HCP: 0	♣ AKQJ765	♣ 832				
Contract: 4♥ W						1. Gambling 2. artificial

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ K843	♠ 105				3NT ¹
Vul: NS	♥ Q93	♥ J64	Pass	4♣ ²	X	4♦
North HCP: 10	♦ 83	♦ AKQJ1074		AP		
South HCP: 11	♣ AJ73	♣ 4				
Contract: 4♦ S						1. Gambling 2. artificial

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ A97652			3NT ¹	Pass 4♣ ²
Vul: EW	♥ 763	♥ —	Pass	4♦	AP	
North HCP: 9	♦ AKQ9754	♦ 62				
South HCP: 4	♣ 86	♣ 97542				
Contract: 4♦ N						1. Gambling 2. artificial

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ 6				3NT ¹
Vul: Both	♥ AK108753	♥ 92	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 10	♦ AKQ9765		AP		
South HCP: 11	♣ K9	♣ Q62				
Contract: 4♦ S						1. Gambling 2. artificial

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ K74				
Vul: None	♥ 962	♥ 8			3NT ¹	4♥ AP
North HCP: 9	♦ 87	♦ AJ6543				
South HCP: 8	♣ AKQ9752	♣ 1086				
Contract: 4♥ E						1. Gambling

South hands (Practice Page)

Gambling 3NT

Board: 73	♠ 108	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ AKQJ10876	You bid first.
HCP: 11	♣ 9	
Board: 74	♠ 109	West Bids 4♥ if possible.
Dealer: N	♥ 10632	
Vul: Both	♦ 10953	Partner bids first.
HCP: 0	♣ 832	
Board: 75	♠ 105	East Doubles 4♣ if possible.
Dealer: S	♥ J64	
Vul: NS	♦ AKQJ1074	You bid first.
HCP: 11	♣ 4	
Board: 76	♠ A97652	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ 62	Partner bids first.
HCP: 4	♣ 97542	
Board: 77	♠ 6	The opponents are silent.
Dealer: S	♥ 92	
Vul: Both	♦ AKQ9765	You bid first.
HCP: 11	♣ Q62	
Board: 78	♠ K74	East Bids 4♥ if possible.
Dealer: N	♥ 8	
Vul: None	♦ AJ6543	Partner bids first.
HCP: 8	♣ 1086	

Gambling 3NT Both hands (Answers Page)

Board: 73			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: NS	♠ 76432	♠ 108	Pass	4♣ ²	Pass	4♦
North HCP: 7	♥ Q87	♥ J4				
South HCP: 11	♦ 43	♦ AKQJ10876		AP		
Contract: 4♦ S	♣ AJ3	♣ 9		1. Gambling		
				2. artificial		
Board: 74			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ 73	♠ 109		3NT ¹	Pass	4♣ ²
North HCP: 10	♥ 94	♥ 10632	4♥	AP		
South HCP: 0	♦ 74	♦ 10953		1. Gambling		
Contract: 4♥ W	♣ AKQJ765	♣ 832		2. artificial		
Board: 75			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: NS	♠ K843	♠ 105	Pass	4♣ ²	X	4♦
North HCP: 10	♥ Q93	♥ J64		AP		
South HCP: 11	♦ 83	♦ AKQJ1074		1. Gambling		
Contract: 4♦ S	♣ AJ73	♣ 4		2. artificial		
Board: 76			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ 3	♠ A97652		3NT ¹	Pass	4♣ ²
North HCP: 9	♥ 763	♥ —	Pass	4♦	AP	
South HCP: 4	♦ AKQ9754	♦ 62		1. Gambling		
Contract: 4♦ N	♣ 86	♣ 97542		2. artificial		
Board: 77			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: Both	♠ J85	♠ 6	Pass	4♣ ²	Pass	4♦
North HCP: 11	♥ AK108753	♥ 92		AP		
South HCP: 11	♦ 10	♦ AKQ9765		1. Gambling		
Contract: 4♦ S	♣ K9	♣ Q62		2. artificial		
Board: 78			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ 2	♠ K74		3NT ¹	4♥	AP
North HCP: 9	♥ 962	♥ 8		1. Gambling		
South HCP: 8	♦ 87	♦ AJ6543				
Contract: 4♥ E	♣ AKQ9752	♣ 1086				

North hands (Practice Page)

Gambling 3NT

Board: 79	♠ A96	The opponents are silent.
Dealer: S	♥ AQ92	
Vul: EW	♦ 5	Partner bids first.
HCP: 11	♣ J10753	

Board: 80	♠ J2	The opponents are silent.
Dealer: N	♥ 98	
Vul: Both	♦ 108	You bid first.
HCP: 11	♣ AKQJ653	

Board: 81	♠ A73	The opponents are silent.
Dealer: S	♥ K109	
Vul: None	♦ QJ32	Partner bids first.
HCP: 10	♣ 1065	

Board: 82	♠ 543	East Bids 4♥ if possible.
Dealer: N	♥ 5	
Vul: NS	♦ AKQ10976	You bid first.
HCP: 9	♣ 32	

Board: 83	♠ 108543	The opponents are silent.
Dealer: S	♥ A92	
Vul: Both	♦ Q86	Partner bids first.
HCP: 6	♣ 42	

Board: 84	♠ —	The opponents are silent.
Dealer: N	♥ 862	
Vul: None	♦ AKQJ10865	You bid first.
HCP: 10	♣ 83	

Gambling 3NT Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ 7				3NT ¹
Vul: EW	♥ AQ92	♥ 10654	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 5	♦ AKQJ10743		AP		
South HCP: 10	♣ J10753	♣ —		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ A93				
Vul: Both	♥ 98	♥ 1074		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ 108	♦ K742		AP		
South HCP: 7	♣ AKQJ653	♣ 942		1. Gambling		
Contract: 4♣ S				2. artificial		

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ 1094				3NT ¹
Vul: None	♥ K109	♥ 7	Pass	4♣ ²	AP	
North HCP: 10	♦ QJ32	♦ 54		1. Gambling		
South HCP: 10	♣ 1065	♣ AKQJ942		2. artificial		
Contract: 4♣ N						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ 543	♠ Q102				
Vul: NS	♥ 5	♥ 10984		3NT ¹	4♥	AP
North HCP: 9	♦ AKQ10976	♦ J52		1. Gambling		
South HCP: 6	♣ 32	♣ K105				
Contract: 4♥ E						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 108543	♠ J6				3NT ¹
Vul: Both	♥ A92	♥ 3	Pass	4♣ ²	AP	
North HCP: 6	♦ Q86	♦ 1095		1. Gambling		
South HCP: 11	♣ 42	♣ AKQJ976		2. artificial		
Contract: 4♣ N						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ KJ76				
Vul: None	♥ 862	♥ A103		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQJ10865	♦ 94	Pass	4♦	Pass	5♦
South HCP: 12	♣ 83	♣ A1075		AP		
Contract: 5♦ N				1. Gambling		
				2. artificial		

South hands (Practice Page)

Gambling 3NT

Board: 79	♠ 7	The opponents are silent.
Dealer: S	♥ 10654	
Vul: EW	♦ AKQJ10743	You bid first.
HCP: 10	♣ —	

Board: 80	♠ A93	The opponents are silent.
Dealer: N	♥ 1074	
Vul: Both	♦ K742	Partner bids first.
HCP: 7	♣ 942	

Board: 81	♠ 1094	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ 54	You bid first.
HCP: 10	♣ AKQJ942	

Board: 82	♠ Q102	East Bids 4♥ if possible.
Dealer: N	♥ 10984	
Vul: NS	♦ J52	Partner bids first.
HCP: 6	♣ K105	

Board: 83	♠ J6	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ 1095	You bid first.
HCP: 11	♣ AKQJ976	

Board: 84	♠ KJ76	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ 94	Partner bids first.
HCP: 12	♣ A1075	

Gambling 3NT Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ 7				3NT ¹
Vul: EW	♥ AQ92	♥ 10654	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 5	♦ AKQJ10743	AP			
South HCP: 10	♣ J10753	♣ —	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ A93				
Vul: Both	♥ 98	♥ 1074		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ 108	♦ K742	AP			
South HCP: 7	♣ AKQJ653	♣ 942	1. Gambling			
Contract: 4♣ S			2. artificial			

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ 1094				3NT ¹
Vul: None	♥ K109	♥ 7	Pass	4♣ ²	AP	
North HCP: 10	♦ QJ32	♦ 54	1. Gambling			
South HCP: 10	♣ 1065	♣ AKQJ942	2. artificial			
Contract: 4♣ N						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ 543	♠ Q102				
Vul: NS	♥ 5	♥ 10984			4♥	AP
North HCP: 9	♦ AKQ10976	♦ J52	1. Gambling			
South HCP: 6	♣ 32	♣ K105				
Contract: 4♥ E						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 108543	♠ J6				3NT ¹
Vul: Both	♥ A92	♥ 3	Pass	4♣ ²	AP	
North HCP: 6	♦ Q86	♦ 1095	1. Gambling			
South HCP: 11	♣ 42	♣ AKQJ976	2. artificial			
Contract: 4♣ N						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ KJ76				
Vul: None	♥ 862	♥ A103		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQJ10865	♦ 94	Pass	4♦	Pass	5♦
South HCP: 12	♣ 83	♣ A1075	AP			
Contract: 5♦ N			1. Gambling			
			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 85	♠ AJ5	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ 104	Partner bids first.
HCP: 15	♣ K10652	
Board: 86	♠ 54	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ 103	You bid first.
HCP: 11	♣ AKQJ10532	
Board: 87	♠ AJ32	The opponents are silent.
Dealer: S	♥ A754	
Vul: None	♦ AJ82	Partner bids first.
HCP: 14	♣ 3	
Board: 88	♠ 9	West Bids 5♣ if possible.
Dealer: N	♥ 42	East Bids X♦ if possible.
Vul: NS	♦ AKQJ8653	
HCP: 11	♣ J7	You bid first.
Board: 89	♠ AK1074	East Doubles 4♣ if possible.
Dealer: S	♥ KQJ95	
Vul: EW	♦ J10	Partner bids first.
HCP: 14	♣ 3	
Board: 90	♠ 976	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ 42	You bid first.
HCP: 9	♣ AKQ10973	

Gambling 3NT Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ 864				3NT ¹
Vul: NS	♥ AK4	♥ Q73	Pass	4♣ ²	Pass	4♦
North HCP: 15	♦ 104	♦ AKQ8653	Pass	5♦	AP	
South HCP: 11	♣ K10652	♣ —	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ —		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J	♥ Q865	AP			
North HCP: 11	♦ 103	♦ AKJ9765	1. Gambling			
South HCP: 10	♣ AKQJ10532	♣ 86	2. artificial			
Contract: 4♣ S						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ AJ32	♠ 84				3NT ¹
Vul: None	♥ A754	♥ 863	Pass	4♣ ²	AP	
North HCP: 14	♦ AJ82	♦ 7	1. Gambling			
South HCP: 10	♣ 3	♣ AKQJ965	2. artificial			
Contract: 4♣ N						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ Q10653		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 42	♥ AJ10975	5♣	Pass	Pass	XA♠♠
North HCP: 11	♦ AKQJ8653	♦ —	Pass	5♦	X♦	AP
South HCP: 7	♣ J7	♣ 98	1. Gambling			
Contract: 5♦ X N			2. artificial			

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ AK1074	♠ 6				3NT ¹
Vul: EW	♥ KQJ95	♥ 76	Pass	4♣ ²	X	4♦
North HCP: 14	♦ J10	♦ AKQ7652	Pass	5♦	AP	
South HCP: 11	♣ 3	♣ Q105	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ KJ10843		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 3	♥ A109	AP			
North HCP: 9	♦ 42	♦ A9	1. Gambling			
South HCP: 12	♣ AKQ10973	♣ 42	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 85	♠ 864	The opponents are silent.
Dealer: S	♥ Q73	
Vul: NS	♦ AKQ8653	You bid first.
HCP: 11	♣ —	
Board: 86	♠ —	The opponents are silent.
Dealer: N	♥ Q865	
Vul: EW	♦ AKJ9765	Partner bids first.
HCP: 10	♣ 86	
Board: 87	♠ 84	The opponents are silent.
Dealer: S	♥ 863	
Vul: None	♦ 7	You bid first.
HCP: 10	♣ AKQJ965	
Board: 88	♠ Q10653	West Bids 5♣ if possible.
Dealer: N	♥ AJ10975	East Bids X♦ if possible.
Vul: NS	♦ —	
HCP: 7	♣ 98	Partner bids first.
Board: 89	♠ 6	East Doubles 4♣ if possible.
Dealer: S	♥ 76	
Vul: EW	♦ AKQ7652	You bid first.
HCP: 11	♣ Q105	
Board: 90	♠ KJ10843	The opponents are silent.
Dealer: N	♥ A109	
Vul: Both	♦ A9	Partner bids first.
HCP: 12	♣ 42	

Gambling 3NT Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ 864				3NT ¹
Vul: NS	♥ AK4	♥ Q73	Pass	4♣ ²	Pass	4♦
North HCP: 15	♦ 104	♦ AKQ8653	Pass	5♦	AP	
South HCP: 11	♣ K10652	♣ —	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ —		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J	♥ Q865	AP			
North HCP: 11	♦ 103	♦ AKJ9765	1. Gambling			
South HCP: 10	♣ AKQJ10532	♣ 86	2. artificial			
Contract: 4♣ S						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ AJ32	♠ 84				3NT ¹
Vul: None	♥ A754	♥ 863	Pass	4♣ ²	AP	
North HCP: 14	♦ AJ82	♦ 7	1. Gambling			
South HCP: 10	♣ 3	♣ AKQJ965	2. artificial			
Contract: 4♣ N						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ Q10653		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 42	♥ AJ10975	5♣	Pass	Pass	XA♠♠
North HCP: 11	♦ AKQJ8653	♦ —	Pass	5♦	X♦	AP
South HCP: 7	♣ J7	♣ 98	1. Gambling			
Contract: 5♦ X N			2. artificial			

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ AK1074	♠ 6				3NT ¹
Vul: EW	♥ KQJ95	♥ 76	Pass	4♣ ²	X	4♦
North HCP: 14	♦ J10	♦ AKQ7652	Pass	5♦	AP	
South HCP: 11	♣ 3	♣ Q105	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ KJ10843		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 3	♥ A109	AP			
North HCP: 9	♦ 42	♦ A9	1. Gambling			
South HCP: 12	♣ AKQ10973	♣ 42	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 91	♠ Q106	West Doubles 4♦ if possible.
Dealer: S	♥ J965	East Bids 4♥ if possible.
Vul: NS	♦ 103	
HCP: 5	♣ Q1097	Partner bids first.
Board: 92	♠ 1093	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ 92	You bid first.
HCP: 10	♣ AKQJ432	
Board: 93	♠ 83	The opponents are silent.
Dealer: S	♥ KJ64	
Vul: None	♦ K102	Partner bids first.
HCP: 8	♣ J983	
Board: 94	♠ 1092	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ 3	You bid first.
HCP: 10	♣ AKQJ9874	
Board: 95	♠ K93	The opponents are silent.
Dealer: S	♥ A1092	
Vul: Both	♦ 73	Partner bids first.
HCP: 13	♣ AQ96	
Board: 96	♠ 84	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ AKQJ10763	You bid first.
HCP: 10	♣ 1032	

Gambling 3NT Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ 42				3NT ¹
Vul: NS	♥ J965	♥ 73	Pass	4♣ ²	Pass	4♦
North HCP: 5	♦ 103	♦ AKQJ9865	X	Pass	4♥	AP
South HCP: 11	♣ Q1097	♣ J				
Contract: 4♥ E						
			1. Gambling			
			2. artificial			

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ 1093	♠ QJ762				
Vul: EW	♥ 3	♥ QJ10		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ 92	♦ AQ7	AP			
South HCP: 12	♣ AKQJ432	♣ 76				
Contract: 4♣ S			1. Gambling			
			2. artificial			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ Q42				3NT ¹
Vul: None	♥ KJ64	♥ —	Pass	4♣ ²	AP	
North HCP: 8	♦ K102	♦ 865				
South HCP: 11	♣ J983	♣ AKQ7542				
Contract: 4♣ N			1. Gambling			
			2. artificial			

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ Q5				
Vul: EW	♥ 4	♥ 102		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ 3	♦ AKQ1076542	AP			
South HCP: 11	♣ AKQJ9874	♣ —				
Contract: 4♣ S			1. Gambling			
			2. artificial			

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ 4				3NT ¹
Vul: Both	♥ A1092	♥ 76	Pass	4♣ ²	Pass	4♦
North HCP: 13	♦ 73	♦ AKQJ10862	AP			
South HCP: 10	♣ AQ96	♣ 108				
Contract: 4♦ S			1. Gambling			
			2. artificial			

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ A102				
Vul: None	♥ —	♥ KJ1054		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQJ10763	♦ 4	Pass	4♦	AP	
South HCP: 8	♣ 1032	♣ 9864				
Contract: 4♦ N			1. Gambling			
			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 91	♠ 42	West Doubles 4♦ if possible.
Dealer: S	♥ 73	East Bids 4♥ if possible.
Vul: NS	♦ AKQJ9865	
HCP: 11	♣ J	You bid first.
Board: 92	♠ QJ762	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: EW	♦ AQ7	Partner bids first.
HCP: 12	♣ 76	
Board: 93	♠ Q42	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ 865	You bid first.
HCP: 11	♣ AKQ7542	
Board: 94	♠ Q5	The opponents are silent.
Dealer: N	♥ 102	
Vul: EW	♦ AKQ1076542	Partner bids first.
HCP: 11	♣ —	
Board: 95	♠ 4	The opponents are silent.
Dealer: S	♥ 76	
Vul: Both	♦ AKQJ10862	You bid first.
HCP: 10	♣ 108	
Board: 96	♠ A102	The opponents are silent.
Dealer: N	♥ KJ1054	
Vul: None	♦ 4	Partner bids first.
HCP: 8	♣ 9864	

Gambling 3NT Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ 42				3NT ¹
Vul: NS	♥ J965	♥ 73	Pass	4♣ ²	Pass	4♦
North HCP: 5	♦ 103	♦ AKQJ9865	X	Pass	4♥	AP
South HCP: 11	♣ Q1097	♣ J				
Contract: 4♥ E						
			1. Gambling			
			2. artificial			

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ 1093	♠ QJ762				
Vul: EW	♥ 3	♥ QJ10		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ 92	♦ AQ7	AP			
South HCP: 12	♣ AKQJ432	♣ 76				
Contract: 4♣ S			1. Gambling			
			2. artificial			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ Q42				3NT ¹
Vul: None	♥ KJ64	♥ —	Pass	4♣ ²	AP	
North HCP: 8	♦ K102	♦ 865				
South HCP: 11	♣ J983	♣ AKQ7542				
Contract: 4♣ N			1. Gambling			
			2. artificial			

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ Q5				
Vul: EW	♥ 4	♥ 102		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ 3	♦ AKQ1076542	AP			
South HCP: 11	♣ AKQJ9874	♣ —				
Contract: 4♣ S			1. Gambling			
			2. artificial			

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ 4				3NT ¹
Vul: Both	♥ A1092	♥ 76	Pass	4♣ ²	Pass	4♦
North HCP: 13	♦ 73	♦ AKQJ10862	AP			
South HCP: 10	♣ AQ96	♣ 108				
Contract: 4♦ S			1. Gambling			
			2. artificial			

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ A102				
Vul: None	♥ —	♥ KJ1054		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQJ10763	♦ 4	Pass	4♦	AP	
South HCP: 8	♣ 1032	♣ 9864				
Contract: 4♦ N			1. Gambling			
			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 97	♠ 3	East Bids 4♥ if possible.
Dealer: S	♥ J972	
Vul: NS	♦ AJ1098432	Partner bids first.
HCP: 6	♣ —	

Board: 98	♠ 53	West Bids 4♠ if possible.
Dealer: N	♥ 84	
Vul: None	♦ AKQ6532	You bid first.
HCP: 9	♣ 42	

Board: 99	♠ AJ963	East Bids 4♥ if possible.
Dealer: S	♥ —	
Vul: NS	♦ J10954	Partner bids first.
HCP: 7	♣ J106	

Board: 100	♠ 54	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ AKQ98532	You bid first.
HCP: 10	♣ J107	

Board: 101	♠ 4	West Bids 4♠ if possible.
Dealer: S	♥ K108632	
Vul: NS	♦ 843	Partner bids first.
HCP: 3	♣ 753	

Board: 102	♠ J8	The opponents are silent.
Dealer: N	♥ 74	
Vul: EW	♦ AKQ8742	You bid first.
HCP: 10	♣ 104	

Gambling 3NT Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ J82				3NT ¹
Vul: NS	♥ J972	♥ 8	Pass	4♣ ²	4♥	AP
North HCP: 6	♦ AJ1098432	♦ —	1. Gambling			
South HCP: 11	♣ —	♣ AKQJ109853	2. artificial			
Contract: 4♥ E						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ K94		3NT ¹	Pass	4♣ ²
Vul: None	♥ 84	♥ QJ103	4♠	AP		
North HCP: 9	♦ AKQ6532	♦ 1074	1. Gambling			
South HCP: 7	♣ 42	♣ J93	2. artificial			
Contract: 4♠ W						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ AJ963	♠ Q				3NT ¹
Vul: NS	♥ —	♥ 72	Pass	4♣ ²	4♥	AP
North HCP: 7	♦ J10954	♦ AKQ8762	1. Gambling			
South HCP: 11	♣ J106	♣ 982	2. artificial			
Contract: 4♥ E						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ KQ976		3NT ¹	Pass	4♣ ²
Vul: EW	♥ —	♥ 1095	Pass	4♦	AP	
North HCP: 10	♦ AKQ98532	♦ 74	1. Gambling			
South HCP: 14	♣ J107	♣ AKQ	2. artificial			
Contract: 4♦ N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ J7				3NT ¹
Vul: NS	♥ K108632	♥ J95	4♠	AP		
North HCP: 3	♦ 843	♦ AKQ109752	1. Gambling			
South HCP: 11	♣ 753	♣ —				
Contract: 4♠ W						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ K964		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 74	♥ K5	Pass	4♦	AP	
North HCP: 10	♦ AKQ8742	♦ 105	1. Gambling			
South HCP: 8	♣ 104	♣ Q8732	2. artificial			
Contract: 4♦ N						

South hands (Practice Page)

Gambling 3NT

Board: 97	♠ J82	East Bids 4♥ if possible.
Dealer: S	♥ 8	
Vul: NS	♦ —	
HCP: 11	♣ AKQJ109853	You bid first.

Board: 98	♠ K94	West Bids 4♠ if possible.
Dealer: N	♥ QJ103	
Vul: None	♦ 1074	
HCP: 7	♣ J93	Partner bids first.

Board: 99	♠ Q	East Bids 4♥ if possible.
Dealer: S	♥ 72	
Vul: NS	♦ AKQ8762	
HCP: 11	♣ 982	You bid first.

Board: 100	♠ KQ976	The opponents are silent.
Dealer: N	♥ 1095	
Vul: EW	♦ 74	
HCP: 14	♣ AKQ	Partner bids first.

Board: 101	♠ J7	West Bids 4♠ if possible.
Dealer: S	♥ J95	
Vul: NS	♦ AKQ109752	
HCP: 11	♣ —	You bid first.

Board: 102	♠ K964	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ 105	
HCP: 8	♣ Q8732	Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ J82				3NT ¹
Vul: NS	♥ J972	♥ 8	Pass	4♣ ²	4♥	AP
North HCP: 6	♦ AJ1098432	♦ —	1. Gambling			
South HCP: 11	♣ —	♣ AKQJ109853	2. artificial			
Contract: 4♥ E						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ K94		3NT ¹	Pass	4♣ ²
Vul: None	♥ 84	♥ QJ103	4♠	AP		
North HCP: 9	♦ AKQ6532	♦ 1074	1. Gambling			
South HCP: 7	♣ 42	♣ J93	2. artificial			
Contract: 4♠ W						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ AJ963	♠ Q				3NT ¹
Vul: NS	♥ —	♥ 72	Pass	4♣ ²	4♥	AP
North HCP: 7	♦ J10954	♦ AKQ8762	1. Gambling			
South HCP: 11	♣ J106	♣ 982	2. artificial			
Contract: 4♥ E						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ KQ976		3NT ¹	Pass	4♣ ²
Vul: EW	♥ —	♥ 1095	Pass	4♦	AP	
North HCP: 10	♦ AKQ98532	♦ 74	1. Gambling			
South HCP: 14	♣ J107	♣ AKQ	2. artificial			
Contract: 4♦ N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ J7				3NT ¹
Vul: NS	♥ K108632	♥ J95	4♠	AP		
North HCP: 3	♦ 843	♦ AKQ109752	1. Gambling			
South HCP: 11	♣ 753	♣ —				
Contract: 4♠ W						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ K964		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 74	♥ K5	Pass	4♦	AP	
North HCP: 10	♦ AKQ8742	♦ 105	1. Gambling			
South HCP: 8	♣ 104	♣ Q8732	2. artificial			
Contract: 4♦ N						

North hands (Practice Page)

Gambling 3NT

Board: 103	♠ K	The opponents are silent.
Dealer: S	♥ J8742	
Vul: Both	♦ AKQ1072	Partner bids first.
HCP: 13	♣ 7	
Board: 104	♠ J9	East Doubles 3NT if possible.
Dealer: N	♥ 93	West Bids 4♥ if possible.
Vul: NS	♦ AKQ10763	East Bids 4♠ if possible.
HCP: 10	♣ 84	You bid first.
Board: 105	♠ A109753	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ J9	Partner bids first.
HCP: 11	♣ KQ76	
Board: 106	♠ J	The opponents are silent.
Dealer: N	♥ 876	
Vul: EW	♦ J9	You bid first.
HCP: 11	♣ AKQ9632	
Board: 107	♠ Q8532	The opponents are silent.
Dealer: S	♥ J105	
Vul: Both	♦ AQ3	Partner bids first.
HCP: 9	♣ 82	
Board: 108	♠ 1052	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ AKQ10982	You bid first.
HCP: 9	♣ 76	

Gambling 3NT Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ 1075				3NT ¹
Vul: Both	♥ J8742	♥ 9	Pass	4♣ ²	AP	
North HCP: 13	♦ AKQ1072	♦ 94	1. Gambling			
South HCP: 9	♣ 7	♣ AKQ9865	2. artificial			
Contract: 4♣ N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 83		3NT ¹	X	4♣ ²
Vul: NS	♥ 93	♥ Q1074	4♥	Pass	4♠	AP
North HCP: 10	♦ AKQ10763	♦ 542	1. Gambling			
South HCP: 2	♣ 84	♣ 10632	2. artificial			
Contract: 4♠ E						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A109753	♠ Q2				3NT ¹
Vul: Both	♥ J	♥ 5	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ J9	♦ AKQ8742	Pass	5♦	AP	
South HCP: 11	♣ KQ76	♣ 1032	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ 8652		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 876	♥ A102	AP			
North HCP: 11	♦ J9	♦ 842	1. Gambling			
South HCP: 5	♣ AKQ9632	♣ J87	2. artificial			
Contract: 4♣ S						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ Q8532	♠ J104				3NT ¹
Vul: Both	♥ J105	♥ 9	Pass	4♣ ²	AP	
North HCP: 9	♦ AQ3	♦ 65	1. Gambling			
South HCP: 10	♣ 82	♣ AKQ7653	2. artificial			
Contract: 4♣ N						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ 1052	♠ A943		3NT ¹	Pass	4♣ ²
Vul: None	♥ 8	♥ 109	Pass	4♦	AP	
North HCP: 9	♦ AKQ10982	♦ 765	1. Gambling			
South HCP: 10	♣ 76	♣ AQ85	2. artificial			
Contract: 4♦ N						

South hands (Practice Page)

Gambling 3NT

Board: 103	♠ 1075	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ 94	You bid first.
HCP: 9	♣ AKQ9865	
Board: 104	♠ 83	East Doubles 3NT if possible.
Dealer: N	♥ Q1074	West Bids 4♥ if possible.
Vul: NS	♦ 542	East Bids 4♠ if possible.
HCP: 2	♣ 10632	Partner bids first.
Board: 105	♠ Q2	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ AKQ8742	You bid first.
HCP: 11	♣ 1032	
Board: 106	♠ 8652	The opponents are silent.
Dealer: N	♥ A102	
Vul: EW	♦ 842	Partner bids first.
HCP: 5	♣ J87	
Board: 107	♠ J104	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ 65	You bid first.
HCP: 10	♣ AKQ7653	
Board: 108	♠ A943	The opponents are silent.
Dealer: N	♥ 109	
Vul: None	♦ 765	Partner bids first.
HCP: 10	♣ AQ85	

Gambling 3NT Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ 1075				3NT ¹
Vul: Both	♥ J8742	♥ 9	Pass	4♣ ²	AP	
North HCP: 13	♦ AKQ1072	♦ 94	1. Gambling			
South HCP: 9	♣ 7	♣ AKQ9865	2. artificial			
Contract: 4♣ N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 83		3NT ¹	X	4♣ ²
Vul: NS	♥ 93	♥ Q1074	4♥	Pass	4♠	AP
North HCP: 10	♦ AKQ10763	♦ 542	1. Gambling			
South HCP: 2	♣ 84	♣ 10632	2. artificial			
Contract: 4♠ E						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A109753	♠ Q2				3NT ¹
Vul: Both	♥ J	♥ 5	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ J9	♦ AKQ8742	Pass	5♦	AP	
South HCP: 11	♣ KQ76	♣ 1032	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ 8652		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 876	♥ A102	AP			
North HCP: 11	♦ J9	♦ 842	1. Gambling			
South HCP: 5	♣ AKQ9632	♣ J87	2. artificial			
Contract: 4♣ S						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ Q8532	♠ J104				3NT ¹
Vul: Both	♥ J105	♥ 9	Pass	4♣ ²	AP	
North HCP: 9	♦ AQ3	♦ 65	1. Gambling			
South HCP: 10	♣ 82	♣ AKQ7653	2. artificial			
Contract: 4♣ N						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ 1052	♠ A943		3NT ¹	Pass	4♣ ²
Vul: None	♥ 8	♥ 109	Pass	4♦	AP	
North HCP: 9	♦ AKQ10982	♦ 765	1. Gambling			
South HCP: 10	♣ 76	♣ AQ85	2. artificial			
Contract: 4♦ N						

North hands (Practice Page)

Gambling 3NT

Board: 109	♠ Q4	West Doubles 3NT if possible.
Dealer: S	♥ 82	West Bids 4♥ if possible.
Vul: NS	♦ 754	
HCP: 5	♣ QJ8642	Partner bids first.
Board: 110	♠ 2	East Bids XA♠♠ if possible.
Dealer: N	♥ 63	
Vul: Both	♦ AKQ10865	You bid first.
HCP: 9	♣ 1073	
Board: 111	♠ 1092	West Bids 4♠ if possible.
Dealer: S	♥ K97	
Vul: NS	♦ 105	Partner bids first.
HCP: 5	♣ Q10742	
Board: 112	♠ 876	West Bids 4♠ if possible.
Dealer: N	♥ 7	East Bids 5♣ if possible.
Vul: EW	♦ AKQ10932	West Bids 6♣ if possible.
HCP: 9	♣ 98	You bid first.
Board: 113	♠ AK84	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ 1093	Partner bids first.
HCP: 14	♣ 10942	
Board: 114	♠ 7	The opponents are silent.
Dealer: N	♥ Q82	
Vul: NS	♦ 42	You bid first.
HCP: 11	♣ AKQ10872	

Gambling 3NT Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ 109762				3NT ¹
Vul: NS	♥ 82	♥ 4	X	4♣ ²	Pass	4♦
North HCP: 5	♦ 754	♦ AKQ9862	4♥	AP		
South HCP: 9	♣ QJ8642	♣ —	1. Gambling			
Contract: 4♥ W			2. artificial			

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ AK109843				
Vul: Both	♥ 63	♥ AJ4		3NT ¹	Pass	6♣
North HCP: 9	♦ AKQ10865	♦ 3	Pass	Pass	XA♠♠	AP
South HCP: 16	♣ 1073	♣ A2	1. Gambling			
Contract: 6♠X S						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ 5				3NT ¹
Vul: NS	♥ K97	♥ 63				
North HCP: 5	♦ 105	♦ AKQJ763	4♠	AP		
South HCP: 11	♣ Q10742	♣ J93	1. Gambling			
Contract: 4♠ W						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ 876	♠ K942		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 7	♥ K1082	4♠	Pass	5♣	Pass
North HCP: 9	♦ AKQ10932	♦ 874	6♣	Pass	Pass	XA♠♠
South HCP: 6	♣ 98	♣ 63	AP			
Contract: 6♣X E			1. Gambling			
			2. artificial			

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ AK84	♠ 53				3NT ¹
Vul: None	♥ AK	♥ 10	Pass	4♣ ²	Pass	4♦
North HCP: 14	♦ 1093	♦ AKQ8754	Pass	5♦	AP	
South HCP: 11	♣ 10942	♣ Q63	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ AJ853				
Vul: NS	♥ Q82	♥ AK5		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ 42	♦ K65	AP			
South HCP: 16	♣ AKQ10872	♣ J9	1. Gambling			
Contract: 4♣ S			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 109	♠ 109762	West Doubles 3NT if possible.
Dealer: S	♥ 4	West Bids 4♥ if possible.
Vul: NS	♦ AKQ9862	
HCP: 9	♣ —	You bid first.

Board: 110	♠ AK109843	East Bids XA♠ if possible.
Dealer: N	♥ AJ4	
Vul: Both	♦ 3	Partner bids first.
HCP: 16	♣ A2	

Board: 111	♠ 5	West Bids 4♠ if possible.
Dealer: S	♥ 63	
Vul: NS	♦ AKQJ763	You bid first.
HCP: 11	♣ J93	

Board: 112	♠ K942	West Bids 4♠ if possible.
Dealer: N	♥ K1082	East Bids 5♣ if possible.
Vul: EW	♦ 874	West Bids 6♣ if possible.
HCP: 6	♣ 63	Partner bids first.

Board: 113	♠ 53	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ AKQ8754	You bid first.
HCP: 11	♣ Q63	

Board: 114	♠ AJ853	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ K65	Partner bids first.
HCP: 16	♣ J9	

Gambling 3NT Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ 109762				3NT ¹
Vul: NS	♥ 82	♥ 4	X	4♣ ²	Pass	4♦
North HCP: 5	♦ 754	♦ AKQ9862	4♥	AP		
South HCP: 9	♣ QJ8642	♣ —				
Contract: 4♥ W			1. Gambling			
			2. artificial			

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ AK109843				
Vul: Both	♥ 63	♥ AJ4		3NT ¹	Pass	6♣
North HCP: 9	♦ AKQ10865	♦ 3	Pass	Pass	XA♠♠	AP
South HCP: 16	♣ 1073	♣ A2				
Contract: 6♠X S			1. Gambling			

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ 5				3NT ¹
Vul: NS	♥ K97	♥ 63				
North HCP: 5	♦ 105	♦ AKQJ763	4♠	AP		
South HCP: 11	♣ Q10742	♣ J93	1. Gambling			
Contract: 4♠ W						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ 876	♠ K942		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 7	♥ K1082	4♠	Pass	5♣	Pass
North HCP: 9	♦ AKQ10932	♦ 874	6♣	Pass	Pass	XA♠♠
South HCP: 6	♣ 98	♣ 63	AP			
Contract: 6♣X E			1. Gambling			
			2. artificial			

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ AK84	♠ 53				3NT ¹
Vul: None	♥ AK	♥ 10	Pass	4♣ ²	Pass	4♦
North HCP: 14	♦ 1093	♦ AKQ8754	Pass	5♦	AP	
South HCP: 11	♣ 10942	♣ Q63	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ AJ853				
Vul: NS	♥ Q82	♥ AK5		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ 42	♦ K65	AP			
South HCP: 16	♣ AKQ10872	♣ J9	1. Gambling			
Contract: 4♣ S			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 115	♠ K8	East Doubles 6♦ if possible.
Dealer: S	♥ AK1084	
Vul: EW	♦ J75	Partner bids first.
HCP: 16	♣ KQ2	
Board: 116	♠ —	The opponents are silent.
Dealer: N	♥ J75	
Vul: Both	♦ AKQ9764	You bid first.
HCP: 10	♣ 1095	
Board: 117	♠ QJ	The opponents are silent.
Dealer: S	♥ K9865	
Vul: NS	♦ Q9732	Partner bids first.
HCP: 8	♣ 8	
Board: 118	♠ 1096	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ Q72	You bid first.
HCP: 11	♣ AKQ10863	
Board: 119	♠ Q632	The opponents are silent.
Dealer: S	♥ AK85	
Vul: Both	♦ AK	Partner bids first.
HCP: 16	♣ 1097	
Board: 120	♠ —	East Bids 4♠ if possible.
Dealer: N	♥ 85	
Vul: None	♦ AKQJ8532	You bid first.
HCP: 11	♣ J108	

Gambling 3NT Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ 92	Pass	4♣ ²	Pass	3NT ¹
Vul: EW	♥ AK1084	♥ 3	Pass	4NT ³	Pass	4♦
North HCP: 16	♦ J75	♦ AKQ8632	Pass	6♦	X	5♠
South HCP: 9	♣ KQ2	♣ 865	1. Gambling			AP
Contract: 6♦ X S			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ J1052		3NT ¹	Pass	4♣ ²
Vul: Both	♥ J75	♥ A6	Pass	4♦	AP	
North HCP: 10	♦ AKQ9764	♦ J	1. Gambling			
South HCP: 11	♣ 1095	♣ AJ7642	2. artificial			
Contract: 4♦ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ 4				3NT ¹
Vul: NS	♥ K9865	♥ J103	Pass	4♣ ²	AP	
North HCP: 8	♦ Q9732	♦ J5	1. Gambling			
South HCP: 11	♣ 8	♣ AKQ10973	2. artificial			
Contract: 4♣ N						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ 1096	♠ 4		3NT ¹	Pass	4♣ ²
Vul: EW	♥ —	♥ AKQ106	AP			
North HCP: 11	♦ Q72	♦ KJ10943	1. Gambling			
South HCP: 13	♣ AKQ10863	♣ 9	2. artificial			
Contract: 4♣ S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ Q632	♠ J9				3NT ¹
Vul: Both	♥ AK85	♥ —	Pass	4♣ ²	AP	
North HCP: 16	♦ AK	♦ 732	1. Gambling			
South HCP: 10	♣ 1097	♣ AKQ85432	2. artificial			
Contract: 4♣ N						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ 10974		3NT ¹	4♠	AP
Vul: None	♥ 85	♥ KQJ1096	1. Gambling			
North HCP: 11	♦ AKQJ8532	♦ 9				
South HCP: 6	♣ J108	♣ 97				
Contract: 4♠ E						

South hands (Practice Page)

Gambling 3NT

Board: 115	♠ 92	East Doubles 6♦ if possible.
Dealer: S	♥ 3	
Vul: EW	♦ AKQ8632	You bid first.
HCP: 9	♣ 865	
Board: 116	♠ J1052	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ J	Partner bids first.
HCP: 11	♣ AJ7642	
Board: 117	♠ 4	The opponents are silent.
Dealer: S	♥ J103	
Vul: NS	♦ J5	You bid first.
HCP: 11	♣ AKQ10973	
Board: 118	♠ 4	The opponents are silent.
Dealer: N	♥ AKQ106	
Vul: EW	♦ KJ10943	Partner bids first.
HCP: 13	♣ 9	
Board: 119	♠ J9	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ 732	You bid first.
HCP: 10	♣ AKQ85432	
Board: 120	♠ 10974	East Bids 4♠ if possible.
Dealer: N	♥ KQJ1096	
Vul: None	♦ 9	Partner bids first.
HCP: 6	♣ 97	

Gambling 3NT Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ 92	Pass	4♣ ²	Pass	3NT ¹
Vul: EW	♥ AK1084	♥ 3	Pass	4NT ³	Pass	5♠
North HCP: 16	♦ J75	♦ AKQ8632	Pass	6♦	X	AP
South HCP: 9	♣ KQ2	♣ 865	1. Gambling			
Contract: 6♦ X S			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ J1052		3NT ¹	Pass	4♣ ²
Vul: Both	♥ J75	♥ A6	Pass	4♦	AP	
North HCP: 10	♦ AKQ9764	♦ J	1. Gambling			
South HCP: 11	♣ 1095	♣ AJ7642	2. artificial			
Contract: 4♦ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ 4				3NT ¹
Vul: NS	♥ K9865	♥ J103	Pass	4♣ ²	AP	
North HCP: 8	♦ Q9732	♦ J5	1. Gambling			
South HCP: 11	♣ 8	♣ AKQ10973	2. artificial			
Contract: 4♣ N						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ 1096	♠ 4		3NT ¹	Pass	4♣ ²
Vul: EW	♥ —	♥ AKQ106	AP			
North HCP: 11	♦ Q72	♦ KJ10943	1. Gambling			
South HCP: 13	♣ AKQ10863	♣ 9	2. artificial			
Contract: 4♣ S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ Q632	♠ J9				3NT ¹
Vul: Both	♥ AK85	♥ —	Pass	4♣ ²	AP	
North HCP: 16	♦ AK	♦ 732	1. Gambling			
South HCP: 10	♣ 1097	♣ AKQ85432	2. artificial			
Contract: 4♣ N						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ 10974		3NT ¹	4♠	AP
Vul: None	♥ 85	♥ KQJ1096	1. Gambling			
North HCP: 11	♦ AKQJ8532	♦ 9				
South HCP: 6	♣ J108	♣ 97				
Contract: 4♠ E						

North hands (Practice Page)

Gambling 3NT

Board: 121	♠ AKJ432	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ KQ85	Partner bids first.
HCP: 16	♣ 5	
Board: 122	♠ 84	West Doubles 4♣ if possible.
Dealer: N	♥ 1095	
Vul: None	♦ AKQJ1085	You bid first.
HCP: 10	♣ 9	
Board: 123	♠ KJ8753	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ A9	Partner bids first.
HCP: 11	♣ 765	
Board: 124	♠ J76	The opponents are silent.
Dealer: N	♥ 102	
Vul: Both	♦ 6	You bid first.
HCP: 11	♣ AKQJ1084	
Board: 125	♠ AJ1076	East Bids 4♥ if possible.
Dealer: S	♥ Q92	
Vul: None	♦ 1086	Partner bids first.
HCP: 8	♣ J9	
Board: 126	♠ 1043	The opponents are silent.
Dealer: N	♥ 97	
Vul: NS	♦ 3	You bid first.
HCP: 9	♣ AKQ9753	

Gambling 3NT Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ AKJ432	♠ Q76				3NT ¹
Vul: Both	♥ K3	♥ 5	Pass	4♣ ²	AP	
North HCP: 16	♦ KQ85	♦ 109	1. Gambling			
South HCP: 11	♣ 5	♣ AKQ9832	2. artificial			
Contract: 4♣ N						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ Q9		3NT ¹	Pass	4♣ ²
Vul: None	♥ 1095	♥ AJ843	X	4♦	AP	
North HCP: 10	♦ AKQJ1085	♦ 93	1. Gambling			
South HCP: 9	♣ 9	♣ Q765	2. artificial			
Contract: 4♦ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ KJ8753	♠ 102				3NT ¹
Vul: NS	♥ K8	♥ 10	Pass	4♣ ²	AP	
North HCP: 11	♦ A9	♦ 107	1. Gambling			
South HCP: 10	♣ 765	♣ AKQJ10932	2. artificial			
Contract: 4♣ N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ K532		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 102	♥ Q86	AP			
North HCP: 11	♦ 6	♦ K9732	1. Gambling			
South HCP: 8	♣ AKQJ1084	♣ 9	2. artificial			
Contract: 4♣ S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ AJ1076	♠ 94				3NT ¹
Vul: None	♥ Q92	♥ 108	Pass	4♣ ²	4♥	AP
North HCP: 8	♦ 1086	♦ AKQ9752	1. Gambling			
South HCP: 9	♣ J9	♣ 64	2. artificial			
Contract: 4♥ E						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ 1043	♠ Q982		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 97	♥ A643	AP			
North HCP: 9	♦ 3	♦ A9	1. Gambling			
South HCP: 11	♣ AKQ9753	♣ J84	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 121	♠ Q76	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ 109	You bid first.
HCP: 11	♣ AKQ9832	
Board: 122	♠ Q9	West Doubles 4♣ if possible.
Dealer: N	♥ AJ843	
Vul: None	♦ 93	Partner bids first.
HCP: 9	♣ Q765	
Board: 123	♠ 102	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ 107	You bid first.
HCP: 10	♣ AKQJ10932	
Board: 124	♠ K532	The opponents are silent.
Dealer: N	♥ Q86	
Vul: Both	♦ K9732	Partner bids first.
HCP: 8	♣ 9	
Board: 125	♠ 94	East Bids 4♥ if possible.
Dealer: S	♥ 108	
Vul: None	♦ AKQ9752	You bid first.
HCP: 9	♣ 64	
Board: 126	♠ Q982	The opponents are silent.
Dealer: N	♥ A643	
Vul: NS	♦ A9	Partner bids first.
HCP: 11	♣ J84	

Gambling 3NT Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ AKJ432	♠ Q76				3NT ¹
Vul: Both	♥ K3	♥ 5	Pass	4♣ ²	AP	
North HCP: 16	♦ KQ85	♦ 109	1. Gambling			
South HCP: 11	♣ 5	♣ AKQ9832	2. artificial			
Contract: 4♣ N						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ Q9		3NT ¹	Pass	4♣ ²
Vul: None	♥ 1095	♥ AJ843	X	4♦	AP	
North HCP: 10	♦ AKQJ1085	♦ 93	1. Gambling			
South HCP: 9	♣ 9	♣ Q765	2. artificial			
Contract: 4♦ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ KJ8753	♠ 102				3NT ¹
Vul: NS	♥ K8	♥ 10	Pass	4♣ ²	AP	
North HCP: 11	♦ A9	♦ 107	1. Gambling			
South HCP: 10	♣ 765	♣ AKQJ10932	2. artificial			
Contract: 4♣ N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ K532		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 102	♥ Q86	AP			
North HCP: 11	♦ 6	♦ K9732	1. Gambling			
South HCP: 8	♣ AKQJ1084	♣ 9	2. artificial			
Contract: 4♣ S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ AJ1076	♠ 94				3NT ¹
Vul: None	♥ Q92	♥ 108	Pass	4♣ ²	4♥	AP
North HCP: 8	♦ 1086	♦ AKQ9752	1. Gambling			
South HCP: 9	♣ J9	♣ 64	2. artificial			
Contract: 4♥ E						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ 1043	♠ Q982		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 97	♥ A643	AP			
North HCP: 9	♦ 3	♦ A9	1. Gambling			
South HCP: 11	♣ AKQ9753	♣ J84	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 127	♠ A642	The opponents are silent.
Dealer: S	♥ K107652	
Vul: EW	♦ 84	Partner bids first.
HCP: 7	♣ 5	

Board: 128	♠ 9	The opponents are silent.
Dealer: N	♥ Q84	
Vul: None	♦ 7	You bid first.
HCP: 11	♣ AKQ109842	

Board: 129	♠ AQJ76	The opponents are silent.
Dealer: S	♥ 643	
Vul: NS	♦ AJ964	Partner bids first.
HCP: 12	♣ —	

Board: 130	♠ 87	West Bids 4♠ if possible.
Dealer: N	♥ 3	
Vul: EW	♦ 973	You bid first.
HCP: 9	♣ AKQ9875	

Board: 131	♠ QJ109542	The opponents are silent.
Dealer: S	♥ 843	
Vul: Both	♦ AK10	Partner bids first.
HCP: 10	♣ —	

Board: 132	♠ J42	East Bids 4♥ if possible.
Dealer: N	♥ 6	
Vul: EW	♦ 4	You bid first.
HCP: 10	♣ AKQ76432	

Gambling 3NT Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ A642	♠ —				3NT ¹
Vul: EW	♥ K107652	♥ 83	Pass	4♣ ²	AP	
North HCP: 7	♦ 84	♦ J62	1. Gambling			
South HCP: 10	♣ 5	♣ AKQ98732	2. artificial			
Contract: 4♣ N						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ KQ102		3NT ¹	Pass	4♣ ²
Vul: None	♥ Q84	♥ J2	AP			
North HCP: 11	♦ 7	♦ KQ1082	1. Gambling			
South HCP: 11	♣ AKQ109842	♣ 53	2. artificial			
Contract: 4♣ S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AQJ76	♠ 983				3NT ¹
Vul: NS	♥ 643	♥ 7	Pass	4♣ ²	AP	
North HCP: 12	♦ AJ964	♦ 53	1. Gambling			
South HCP: 10	♣ —	♣ AKQJ983	2. artificial			
Contract: 4♣ N						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ Q432		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 3	♥ 10654	4♣	AP		
North HCP: 9	♦ 973	♦ AJ6	1. Gambling			
South HCP: 8	♣ AKQ9875	♣ J4	2. artificial			
Contract: 4♣ W						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ QJ109542	♠ 8763				3NT ¹
Vul: Both	♥ 843	♥ —	Pass	4♣ ²	AP	
North HCP: 10	♦ AK10	♦ Q	1. Gambling			
South HCP: 11	♣ —	♣ AKQ109863	2. artificial			
Contract: 4♣ N						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ K65		3NT ¹	4♥	AP
Vul: EW	♥ 6	♥ Q752	1. Gambling			
North HCP: 10	♦ 4	♦ KJ				
South HCP: 10	♣ AKQ76432	♣ J1085				
Contract: 4♥ E						

South hands (Practice Page)

Gambling 3NT

Board: 127	♠ —	The opponents are silent.
Dealer: S	♥ 83	
Vul: EW	♦ J62	You bid first.
HCP: 10	♣ AKQ98732	

Board: 128	♠ KQ102	The opponents are silent.
Dealer: N	♥ J2	
Vul: None	♦ KQ1082	Partner bids first.
HCP: 11	♣ 53	

Board: 129	♠ 983	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ 53	You bid first.
HCP: 10	♣ AKQJ983	

Board: 130	♠ Q432	West Bids 4♠ if possible.
Dealer: N	♥ 10654	
Vul: EW	♦ AJ6	Partner bids first.
HCP: 8	♣ J4	

Board: 131	♠ 8763	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ Q	You bid first.
HCP: 11	♣ AKQ109863	

Board: 132	♠ K65	East Bids 4♥ if possible.
Dealer: N	♥ Q752	
Vul: EW	♦ KJ	Partner bids first.
HCP: 10	♣ J1085	

Gambling 3NT Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ A642	♠ —				3NT ¹
Vul: EW	♥ K107652	♥ 83	Pass	4♣ ²	AP	
North HCP: 7	♦ 84	♦ J62	1. Gambling			
South HCP: 10	♣ 5	♣ AKQ98732	2. artificial			
Contract: 4♣ N						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ KQ102		3NT ¹	Pass	4♣ ²
Vul: None	♥ Q84	♥ J2	AP			
North HCP: 11	♦ 7	♦ KQ1082	1. Gambling			
South HCP: 11	♣ AKQ109842	♣ 53	2. artificial			
Contract: 4♣ S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AQJ76	♠ 983				3NT ¹
Vul: NS	♥ 643	♥ 7	Pass	4♣ ²	AP	
North HCP: 12	♦ AJ964	♦ 53	1. Gambling			
South HCP: 10	♣ —	♣ AKQJ983	2. artificial			
Contract: 4♣ N						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ Q432		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 3	♥ 10654	4♣	AP		
North HCP: 9	♦ 973	♦ AJ6	1. Gambling			
South HCP: 8	♣ AKQ9875	♣ J4	2. artificial			
Contract: 4♣ W						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ QJ109542	♠ 8763				3NT ¹
Vul: Both	♥ 843	♥ —	Pass	4♣ ²	AP	
North HCP: 10	♦ AK10	♦ Q	1. Gambling			
South HCP: 11	♣ —	♣ AKQ109863	2. artificial			
Contract: 4♣ N						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ K65		3NT ¹	4♥	AP
Vul: EW	♥ 6	♥ Q752	1. Gambling			
North HCP: 10	♦ 4	♦ KJ				
South HCP: 10	♣ AKQ76432	♣ J1085				
Contract: 4♥ E						

North hands (Practice Page)

Gambling 3NT

Board: 133	♠ K97	The opponents are silent.
Dealer: S	♥ KJ73	
Vul: Both	♦ K10985	Partner bids first.
HCP: 10	♣ 8	

Board: 134	♠ —	The opponents are silent.
Dealer: N	♥ 976	
Vul: None	♦ AKQ97532	You bid first.
HCP: 9	♣ 82	

Board: 135	♠ QJ73	The opponents are silent.
Dealer: S	♥ Q9432	
Vul: EW	♦ 53	Partner bids first.
HCP: 5	♣ 62	

Board: 136	♠ 7	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ 987	You bid first.
HCP: 9	♣ AKQ97532	

Board: 137	♠ 982	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: None	♦ 5	Partner bids first.
HCP: 13	♣ AK983	

Board: 138	♠ J	The opponents are silent.
Dealer: N	♥ 742	
Vul: NS	♦ AKQ10987	You bid first.
HCP: 10	♣ 73	

Gambling 3NT Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ 102				3NT ¹
Vul: Both	♥ KJ73	♥ Q4	Pass	4♣ ²	AP	
North HCP: 10	♦ K10985	♦ 6	1. Gambling			
South HCP: 11	♣ 8	♣ AKQ109752	2. artificial			
Contract: 4♣ N						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ KQ1053		3NT ¹	Pass	4♣ ²
Vul: None	♥ 976	♥ Q52	Pass	4♦	AP	
North HCP: 9	♦ AKQ97532	♦ J108	1. Gambling			
South HCP: 9	♣ 82	♣ J10	2. artificial			
Contract: 4♦ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ QJ73	♠ 9				3NT ¹
Vul: EW	♥ Q9432	♥ J107	Pass	4♣ ²	AP	
North HCP: 5	♦ 53	♦ 92	1. Gambling			
South HCP: 11	♣ 62	♣ AKQJ1098	2. artificial			
Contract: 4♣ N						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ 8542		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 6	♥ AKJ743	AP			
North HCP: 9	♦ 987	♦ K54	1. Gambling			
South HCP: 11	♣ AKQ97532	♣ —	2. artificial			
Contract: 4♣ S						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ 75				3NT ¹
Vul: None	♥ AQ105	♥ 64	Pass	4♣ ²	Pass	4♦
North HCP: 13	♦ 5	♦ AKQ10632	Pass	5♦	AP	
South HCP: 10	♣ AK983	♣ J10	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ 94		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 742	♥ K9865	Pass	4♦	AP	
North HCP: 10	♦ AKQ10987	♦ 4	1. Gambling			
South HCP: 5	♣ 73	♣ Q9842	2. artificial			
Contract: 4♦ N						

South hands (Practice Page)

Gambling 3NT

Board: 133	♠ 102	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ 6	You bid first.
HCP: 11	♣ AKQ109752	
Board: 134	♠ KQ1053	The opponents are silent.
Dealer: N	♥ Q52	
Vul: None	♦ J108	Partner bids first.
HCP: 9	♣ J10	
Board: 135	♠ 9	The opponents are silent.
Dealer: S	♥ J107	
Vul: EW	♦ 92	You bid first.
HCP: 11	♣ AKQJ1098	
Board: 136	♠ 8542	The opponents are silent.
Dealer: N	♥ AKJ743	
Vul: Both	♦ K54	Partner bids first.
HCP: 11	♣ —	
Board: 137	♠ 75	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ AKQ10632	You bid first.
HCP: 10	♣ J10	
Board: 138	♠ 94	The opponents are silent.
Dealer: N	♥ K9865	
Vul: NS	♦ 4	Partner bids first.
HCP: 5	♣ Q9842	

Gambling 3NT Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ 102				3NT ¹
Vul: Both	♥ KJ73	♥ Q4	Pass	4♣ ²	AP	
North HCP: 10	♦ K10985	♦ 6	1. Gambling			
South HCP: 11	♣ 8	♣ AKQ109752	2. artificial			
Contract: 4♣ N						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ KQ1053		3NT ¹	Pass	4♣ ²
Vul: None	♥ 976	♥ Q52	Pass	4♦	AP	
North HCP: 9	♦ AKQ97532	♦ J108	1. Gambling			
South HCP: 9	♣ 82	♣ J10	2. artificial			
Contract: 4♦ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ QJ73	♠ 9				3NT ¹
Vul: EW	♥ Q9432	♥ J107	Pass	4♣ ²	AP	
North HCP: 5	♦ 53	♦ 92	1. Gambling			
South HCP: 11	♣ 62	♣ AKQJ1098	2. artificial			
Contract: 4♣ N						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ 8542		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 6	♥ AKJ743	AP			
North HCP: 9	♦ 987	♦ K54	1. Gambling			
South HCP: 11	♣ AKQ97532	♣ —	2. artificial			
Contract: 4♣ S						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ 75				3NT ¹
Vul: None	♥ AQ105	♥ 64	Pass	4♣ ²	Pass	4♦
North HCP: 13	♦ 5	♦ AKQ10632	Pass	5♦	AP	
South HCP: 10	♣ AK983	♣ J10	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ 94		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 742	♥ K9865	Pass	4♦	AP	
North HCP: 10	♦ AKQ10987	♦ 4	1. Gambling			
South HCP: 5	♣ 73	♣ Q9842	2. artificial			
Contract: 4♦ N						

North hands (Practice Page)

Gambling 3NT

Board: 139	♠ K8	The opponents are silent.
Dealer: S	♥ J10985	
Vul: Both	♦ 872	Partner bids first.
HCP: 10	♣ AQ4	
Board: 140	♠ —	West Doubles Pass if possible.
Dealer: N	♥ 107	
Vul: None	♦ AKQ9862	You bid first.
HCP: 11	♣ Q1043	
Board: 141	♠ —	West Doubles 3NT if possible.
Dealer: S	♥ QJ1087	West Bids 4♠ if possible.
Vul: NS	♦ 853	
HCP: 6	♣ QJ863	Partner bids first.
Board: 142	♠ J6	The opponents are silent.
Dealer: N	♥ 106	
Vul: EW	♦ 107	You bid first.
HCP: 10	♣ AKQ10984	
Board: 143	♠ AK2	East Bids 4♦ if possible.
Dealer: S	♥ Q74	
Vul: None	♦ 954	Partner bids first.
HCP: 9	♣ 10862	
Board: 144	♠ —	The opponents are silent.
Dealer: N	♥ 1075	
Vul: NS	♦ 64	You bid first.
HCP: 9	♣ AKQ97543	

Gambling 3NT Both hands (Answers Page)

Board: 139

Dealer: S

Vul: Both

North HCP: 10

South HCP: 10

Contract: 4♦ S

North:

♠ K8

♥ J10985

♦ 872

♣ AQ4

South:

♠ 1097

♥ 2

♦ AKQ10954

♣ J8

West North East South

3NT¹

Pass 4♣² Pass 4♦

AP

1. Gambling

2. artificial

Board: 140

Dealer: N

Vul: None

North HCP: 11

South HCP: 4

Contract: 4♦X N

North:

♠ —

♥ 107

♦ AKQ9862

♣ Q1043

South:

♠ Q10942

♥ J984

♦ 7

♣ J96

West North East South

3NT¹ Pass 4♣²

Pass 4♦ Pass Pass

X AP

1. Gambling

2. artificial

Board: 141

Dealer: S

Vul: NS

North HCP: 6

South HCP: 10

Contract: 4♠ W

North:

♠ —

♥ QJ1087

♦ 853

♣ QJ863

South:

♠ 75

♥ 43

♦ AKQJ762

♣ 94

West North East South

3NT¹

X 4♣² Pass 4♦

4♠ AP

1. Gambling

2. artificial

Board: 142

Dealer: N

Vul: EW

North HCP: 10

South HCP: 7

Contract: 4♣ S

North:

♠ J6

♥ 106

♦ 107

♣ AKQ10984

South:

♠ K103

♥ K8542

♦ J8654

♣ —

West North East South

3NT¹ Pass 4♣²

AP

1. Gambling

2. artificial

Board: 143

Dealer: S

Vul: None

North HCP: 9

South HCP: 10

Contract: 4♦ E

North:

♠ AK2

♥ Q74

♦ 954

♣ 10862

South:

♠ 864

♥ 103

♦ 2

♣ AKQJ753

West North East South

3NT¹

Pass 4♣² 4♦ AP

1. Gambling

2. artificial

Board: 144

Dealer: N

Vul: NS

North HCP: 9

South HCP: 7

Contract: 4♣ S

North:

♠ —

♥ 1075

♦ 64

♣ AKQ97543

South:

♠ KJ8743

♥ QJ8

♦ 973

♣ 10

West North East South

3NT¹ Pass 4♣²

AP

1. Gambling

2. artificial

South hands (Practice Page)

Gambling 3NT

Board: 139	♠ 1097	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ AKQ10954	You bid first.
HCP: 10	♣ J8	
Board: 140	♠ Q10942	West Doubles Pass if possible.
Dealer: N	♥ J984	
Vul: None	♦ 7	Partner bids first.
HCP: 4	♣ J96	
Board: 141	♠ 75	West Doubles 3NT if possible.
Dealer: S	♥ 43	West Bids 4♠ if possible.
Vul: NS	♦ AKQJ762	
HCP: 10	♣ 94	You bid first.
Board: 142	♠ K103	The opponents are silent.
Dealer: N	♥ K8542	
Vul: EW	♦ J8654	Partner bids first.
HCP: 7	♣ —	
Board: 143	♠ 864	East Bids 4♦ if possible.
Dealer: S	♥ 103	
Vul: None	♦ 2	You bid first.
HCP: 10	♣ AKQJ753	
Board: 144	♠ KJ8743	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: NS	♦ 973	Partner bids first.
HCP: 7	♣ 10	

Gambling 3NT Both hands (Answers Page)

Board: 139

Dealer: S

Vul: Both

North HCP: 10

South HCP: 10

Contract: 4♦ S

North:

♠ K8

♥ J10985

♦ 872

♣ AQ4

South:

♠ 1097

♥ 2

♦ AKQ10954

♣ J8

West North East South

3NT¹

Pass 4♣² Pass 4♦

AP

1. Gambling

2. artificial

Board: 140

Dealer: N

Vul: None

North HCP: 11

South HCP: 4

Contract: 4♦X N

North:

♠ —

♥ 107

♦ AKQ9862

♣ Q1043

South:

♠ Q10942

♥ J984

♦ 7

♣ J96

West North East South

3NT¹ Pass 4♣²

Pass 4♦ Pass Pass

X AP

1. Gambling

2. artificial

Board: 141

Dealer: S

Vul: NS

North HCP: 6

South HCP: 10

Contract: 4♠ W

North:

♠ —

♥ QJ1087

♦ 853

♣ QJ863

South:

♠ 75

♥ 43

♦ AKQJ762

♣ 94

West North East South

3NT¹

X 4♣² Pass 4♦

4♠ AP

1. Gambling

2. artificial

Board: 142

Dealer: N

Vul: EW

North HCP: 10

South HCP: 7

Contract: 4♣ S

North:

♠ J6

♥ 106

♦ 107

♣ AKQ10984

South:

♠ K103

♥ K8542

♦ J8654

♣ —

West North East South

3NT¹ Pass 4♣²

AP

1. Gambling

2. artificial

Board: 143

Dealer: S

Vul: None

North HCP: 9

South HCP: 10

Contract: 4♦ E

North:

♠ AK2

♥ Q74

♦ 954

♣ 10862

South:

♠ 864

♥ 103

♦ 2

♣ AKQJ753

West North East South

3NT¹

Pass 4♣² 4♦ AP

1. Gambling

2. artificial

Board: 144

Dealer: N

Vul: NS

North HCP: 9

South HCP: 7

Contract: 4♣ S

North:

♠ —

♥ 1075

♦ 64

♣ AKQ97543

South:

♠ KJ8743

♥ QJ8

♦ 973

♣ 10

West North East South

3NT¹ Pass 4♣²

AP

1. Gambling

2. artificial

North hands (Practice Page)

Gambling 3NT

Board: 145	♠ 4	The opponents are silent.
Dealer: S	♥ Q97	
Vul: EW	♦ 76	Partner bids first.
HCP: 8	♣ KQJ9753	

Board: 146	♠ 1086	East Bids 4♥ if possible.
Dealer: N	♥ 7	
Vul: NS	♦ 109	You bid first.
HCP: 10	♣ AKQJ1094	

Board: 147	♠ AQJ9842	East Bids 4♦ if possible.
Dealer: S	♥ J105	
Vul: EW	♦ Q64	Partner bids first.
HCP: 10	♣ —	

Board: 148	♠ J	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ 106	You bid first.
HCP: 11	♣ AKQJ10972	

Board: 149	♠ K54	West Bids 4♠ if possible.
Dealer: S	♥ AQJ93	
Vul: None	♦ J973	Partner bids first.
HCP: 11	♣ 9	

Board: 150	♠ J10	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ 985	You bid first.
HCP: 10	♣ AKQ8653	

Gambling 3NT Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ J7				3NT ¹
Vul: EW	♥ Q97	♥ 10	Pass	4♣ ²	Pass	4♦
North HCP: 8	♦ 76	♦ AKQJ10532	AP			
South HCP: 11	♣ KQJ9753	♣ 42	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ 1086	♠ Q742				
Vul: NS	♥ 7	♥ K1032		3NT ¹	4♥	AP
North HCP: 10	♦ 109	♦ QJ42	1. Gambling			
South HCP: 8	♣ AKQJ1094	♣ 8				
Contract: 4♥ E						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ AQJ9842	♠ 63				3NT ¹
Vul: EW	♥ J105	♥ 976	Pass	4♣ ²	4♦	Pass
North HCP: 10	♦ Q64	♦ 7	Pass	XA♠♠	AP	
South HCP: 10	♣ —	♣ AKQJ653	1. Gambling			
Contract: 4♦X E			2. artificial			

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ KQ1085				
Vul: Both	♥ 62	♥ KQ7543		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ 106	♦ 9	AP			
South HCP: 10	♣ AKQJ10972	♣ 6	1. Gambling			
Contract: 4♣ S			2. artificial			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ 82				3NT ¹
Vul: None	♥ AQJ93	♥ 5				
North HCP: 11	♦ J973	♦ Q62	4♠	X♠	AP	
South HCP: 11	♣ 9	♣ AKQ10752	1. Gambling			
Contract: 4♠X W						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ A9532				
Vul: EW	♥ 6	♥ K105		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ 985	♦ AQJ7	AP			
South HCP: 14	♣ AKQ8653	♣ 2	1. Gambling			
Contract: 4♣ S			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 145	♠ J7	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ AKQJ10532	You bid first.
HCP: 11	♣ 42	

Board: 146	♠ Q742	East Bids 4♥ if possible.
Dealer: N	♥ K1032	
Vul: NS	♦ QJ42	Partner bids first.
HCP: 8	♣ 8	

Board: 147	♠ 63	East Bids 4♦ if possible.
Dealer: S	♥ 976	
Vul: EW	♦ 7	You bid first.
HCP: 10	♣ AKQJ653	

Board: 148	♠ KQ1085	The opponents are silent.
Dealer: N	♥ KQ7543	
Vul: Both	♦ 9	Partner bids first.
HCP: 10	♣ 6	

Board: 149	♠ 82	West Bids 4♠ if possible.
Dealer: S	♥ 5	
Vul: None	♦ Q62	You bid first.
HCP: 11	♣ AKQ10752	

Board: 150	♠ A9532	The opponents are silent.
Dealer: N	♥ K105	
Vul: EW	♦ AQJ7	Partner bids first.
HCP: 14	♣ 2	

Gambling 3NT Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ J7				3NT ¹
Vul: EW	♥ Q97	♥ 10	Pass	4♣ ²	Pass	4♦
North HCP: 8	♦ 76	♦ AKQJ10532	AP			
South HCP: 11	♣ KQJ9753	♣ 42	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ 1086	♠ Q742				
Vul: NS	♥ 7	♥ K1032		3NT ¹	4♥	AP
North HCP: 10	♦ 109	♦ QJ42	1. Gambling			
South HCP: 8	♣ AKQJ1094	♣ 8				
Contract: 4♥ E						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ AQJ9842	♠ 63				3NT ¹
Vul: EW	♥ J105	♥ 976	Pass	4♣ ²	4♦	Pass
North HCP: 10	♦ Q64	♦ 7	Pass	XA♠♠	AP	
South HCP: 10	♣ —	♣ AKQJ653	1. Gambling			
Contract: 4♦X E			2. artificial			

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ KQ1085				
Vul: Both	♥ 62	♥ KQ7543		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ 106	♦ 9	AP			
South HCP: 10	♣ AKQJ10972	♣ 6	1. Gambling			
Contract: 4♣ S			2. artificial			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ 82				3NT ¹
Vul: None	♥ AQJ93	♥ 5				
North HCP: 11	♦ J973	♦ Q62	4♠	X♠	AP	
South HCP: 11	♣ 9	♣ AKQ10752	1. Gambling			
Contract: 4♠X W						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ A9532				
Vul: EW	♥ 6	♥ K105		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ 985	♦ AQJ7	AP			
South HCP: 14	♣ AKQ8653	♣ 2	1. Gambling			
Contract: 4♣ S			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 151	♠ A52	The opponents are silent.
Dealer: S	♥ KJ107	
Vul: Both	♦ J9	Partner bids first.
HCP: 15	♣ AQ105	
Board: 152	♠ 104	East Bids 4♠ if possible.
Dealer: N	♥ 1094	
Vul: None	♦ AKQ9643	You bid first.
HCP: 9	♣ 4	
Board: 153	♠ 10542	West Bids 4♥ if possible.
Dealer: S	♥ K9872	
Vul: NS	♦ J92	Partner bids first.
HCP: 4	♣ 8	
Board: 154	♠ 86	West Doubles 4♣ if possible.
Dealer: N	♥ 65	
Vul: None	♦ AKQ7632	You bid first.
HCP: 11	♣ Q7	
Board: 155	♠ QJ986	West Bids 4♥ if possible.
Dealer: S	♥ J7	
Vul: NS	♦ J1062	Partner bids first.
HCP: 9	♣ A3	
Board: 156	♠ —	The opponents are silent.
Dealer: N	♥ 1085	
Vul: EW	♦ 95	You bid first.
HCP: 9	♣ AKQ109642	

Gambling 3NT Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A52	♠ 103				3NT ¹
Vul: Both	♥ KJ107	♥ 98	Pass	4♣ ²	Pass	4♦
North HCP: 15	♦ J9	♦ AKQ8743		AP		
South HCP: 9	♣ AQ105	♣ 76				
Contract: 4♦ S						
						1. Gambling
						2. artificial

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ QJ8				
Vul: None	♥ 1094	♥ J53		3NT ¹	4♠	AP
North HCP: 9	♦ AKQ9643	♦ 10872				
South HCP: 4	♣ 4	♣ 653				
Contract: 4♠ E						
						1. Gambling

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 10542	♠ Q8				3NT ¹
Vul: NS	♥ K9872	♥ 64				
North HCP: 4	♦ J92	♦ 54	4♥	AP		
South HCP: 11	♣ 8	♣ AKQ7542				
Contract: 4♥ W						
						1. Gambling

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ QJ10				
Vul: None	♥ 65	♥ KQ1093		3NT ¹	Pass	4♠ ²
North HCP: 11	♦ AKQ7632	♦ J95	X	4♦	AP	
South HCP: 9	♣ Q7	♣ 62				
Contract: 4♦ N						
						1. Gambling
						2. artificial

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ QJ986	♠ —				3NT ¹
Vul: NS	♥ J7	♥ Q82				
North HCP: 9	♦ J1062	♦ AKQ9743	4♥	AP		
South HCP: 11	♣ A3	♣ 972				
Contract: 4♥ W						
						1. Gambling

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AKJ10543				
Vul: EW	♥ 1085	♥ 3		3NT ¹	Pass	4♠
North HCP: 9	♦ 95	♦ KJ3	Pass	5♣	AP	
South HCP: 12	♣ AKQ109642	♣ 53				
Contract: 5♣ N						
						1. Gambling

South hands (Practice Page)

Gambling 3NT

Board: 151	♠ 103	The opponents are silent.
Dealer: S	♥ 98	
Vul: Both	♦ AKQ8743	You bid first.
HCP: 9	♣ 76	
Board: 152	♠ QJ8	East Bids 4♠ if possible.
Dealer: N	♥ J53	
Vul: None	♦ 10872	Partner bids first.
HCP: 4	♣ 653	
Board: 153	♠ Q8	West Bids 4♥ if possible.
Dealer: S	♥ 64	
Vul: NS	♦ 54	You bid first.
HCP: 11	♣ AKQ7542	
Board: 154	♠ QJ10	West Doubles 4♣ if possible.
Dealer: N	♥ KQ1093	
Vul: None	♦ J95	Partner bids first.
HCP: 9	♣ 62	
Board: 155	♠ —	West Bids 4♥ if possible.
Dealer: S	♥ Q82	
Vul: NS	♦ AKQ9743	You bid first.
HCP: 11	♣ 972	
Board: 156	♠ AKJ10543	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ KJ3	Partner bids first.
HCP: 12	♣ 53	

Gambling 3NT Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A52	♠ 103				3NT ¹
Vul: Both	♥ KJ107	♥ 98	Pass	4♣ ²	Pass	4♦
North HCP: 15	♦ J9	♦ AKQ8743		AP		
South HCP: 9	♣ AQ105	♣ 76				
Contract: 4♦ S						
						1. Gambling
						2. artificial

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ QJ8				
Vul: None	♥ 1094	♥ J53		3NT ¹	4♠	AP
North HCP: 9	♦ AKQ9643	♦ 10872				
South HCP: 4	♣ 4	♣ 653				
Contract: 4♠ E						
						1. Gambling

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 10542	♠ Q8				3NT ¹
Vul: NS	♥ K9872	♥ 64				
North HCP: 4	♦ J92	♦ 54	4♥	AP		
South HCP: 11	♣ 8	♣ AKQ7542				
Contract: 4♥ W						
						1. Gambling

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ QJ10				
Vul: None	♥ 65	♥ KQ1093		3NT ¹	Pass	4♠ ²
North HCP: 11	♦ AKQ7632	♦ J95	X	4♦	AP	
South HCP: 9	♣ Q7	♣ 62				
Contract: 4♦ N						
						1. Gambling
						2. artificial

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ QJ986	♠ —				3NT ¹
Vul: NS	♥ J7	♥ Q82				
North HCP: 9	♦ J1062	♦ AKQ9743	4♥	AP		
South HCP: 11	♣ A3	♣ 972				
Contract: 4♥ W						
						1. Gambling

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AKJ10543				
Vul: EW	♥ 1085	♥ 3		3NT ¹	Pass	4♠
North HCP: 9	♦ 95	♦ KJ3	Pass	5♣	AP	
South HCP: 12	♣ AKQ109642	♣ 53				
Contract: 5♣ N						
						1. Gambling

North hands (Practice Page)

Gambling 3NT

Board: 157	♠ A	East Doubles 4♣ if possible.
Dealer: S	♥ J97632	
Vul: None	♦ 7	Partner bids first.
HCP: 9	♣ A8632	
Board: 158	♠ J7	West Bids 4♥ if possible.
Dealer: N	♥ 62	
Vul: NS	♦ AKQ10843	You bid first.
HCP: 10	♣ 84	
Board: 159	♠ 9742	East Doubles Pass if possible.
Dealer: S	♥ Q10987	
Vul: EW	♦ 8	Partner bids first.
HCP: 3	♣ J103	
Board: 160	♠ J74	East Bids 4♥ if possible.
Dealer: N	♥ —	
Vul: Both	♦ 102	You bid first.
HCP: 10	♣ AKQ108764	
Board: 161	♠ K643	The opponents are silent.
Dealer: S	♥ AK984	
Vul: NS	♦ KQ7	Partner bids first.
HCP: 16	♣ J	
Board: 162	♠ 1052	The opponents are silent.
Dealer: N	♥ 86	
Vul: EW	♦ AKQJ832	You bid first.
HCP: 10	♣ 7	

Gambling 3NT Both hands (Answers Page)

Board: 157
Dealer: S
Vul: None
North HCP: 9
South HCP: 11
Contract: 4♦ S

North:
♠ A
♥ J97632
♦ 7
♣ A8632

South:
♠ 95
♥ Q108
♦ AKQ8652
♣ 10

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

Board: 158
Dealer: N
Vul: NS
North HCP: 10
South HCP: 12
Contract: 4♥ X W

North:
♠ J7
♥ 62
♦ AKQ10843
♣ 84

South:
♠ K10982
♥ K54
♦ 7
♣ AQ76

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

Board: 159
Dealer: S
Vul: EW
North HCP: 3
South HCP: 10
Contract: 4♦ X S

North:
♠ 9742
♥ Q10987
♦ 8
♣ J103

South:
♠ 103
♥ J3
♦ AKQ10654
♣ 98

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

Board: 160
Dealer: N
Vul: Both
North HCP: 10
South HCP: 9
Contract: 4♥ E

North:
♠ J74
♥ —
♦ 102
♣ AKQ108764

South:
♠ KQ
♥ 743
♦ A9765
♣ 952

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

Board: 161
Dealer: S
Vul: NS
North HCP: 16
South HCP: 11
Contract: 4♣ N

North:
♠ K643
♥ AK984
♦ KQ7
♣ J

South:
♠ —
♥ Q106
♦ 1053
♣ AKQ5432

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

Board: 162
Dealer: N
Vul: EW
North HCP: 10
South HCP: 8
Contract: 4♦ N

North:
♠ 1052
♥ 86
♦ AKQJ832
♣ 7

South:
♠ 97
♥ A104
♦ 64
♣ A98432

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

South hands (Practice Page)

Gambling 3NT

Board: 157	♠ 95	East Doubles 4♣ if possible.
Dealer: S	♥ Q108	
Vul: None	♦ AKQ8652	You bid first.
HCP: 11	♣ 10	
Board: 158	♠ K10982	West Bids 4♥ if possible.
Dealer: N	♥ K54	
Vul: NS	♦ 7	Partner bids first.
HCP: 12	♣ AQ76	
Board: 159	♠ 103	East Doubles Pass if possible.
Dealer: S	♥ J3	
Vul: EW	♦ AKQ10654	You bid first.
HCP: 10	♣ 98	
Board: 160	♠ KQ	East Bids 4♥ if possible.
Dealer: N	♥ 743	
Vul: Both	♦ A9765	Partner bids first.
HCP: 9	♣ 952	
Board: 161	♠ —	The opponents are silent.
Dealer: S	♥ Q106	
Vul: NS	♦ 1053	You bid first.
HCP: 11	♣ AKQ5432	
Board: 162	♠ 97	The opponents are silent.
Dealer: N	♥ A104	
Vul: EW	♦ 64	Partner bids first.
HCP: 8	♣ A98432	

Gambling 3NT Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 95				3NT ¹
Vul: None	♥ J97632	♥ Q108	Pass	4♣ ²	X	4♦
North HCP: 9	♦ 7	♦ AKQ8652	AP			
South HCP: 11	♣ A8632	♣ 10	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ K10982		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 62	♥ K54	4♥	Pass	Pass	XA♠♠
North HCP: 10	♦ AKQ10843	♦ 7	AP			
South HCP: 12	♣ 84	♣ AQ76	1. Gambling			
Contract: 4♥ X W			2. artificial			

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 9742	♠ 103				3NT ¹
Vul: EW	♥ Q10987	♥ J3	Pass	4♣ ²	Pass	4♦
North HCP: 3	♦ 8	♦ AKQ10654	Pass	Pass	X	AP
South HCP: 10	♣ J103	♣ 98	1. Gambling			
Contract: 4♦ X S			2. artificial			

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ KQ				
Vul: Both	♥ —	♥ 743		3NT ¹	4♥	AP
North HCP: 10	♦ 102	♦ A9765	1. Gambling			
South HCP: 9	♣ AKQ108764	♣ 952				
Contract: 4♥ E						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ K643	♠ —				3NT ¹
Vul: NS	♥ AK984	♥ Q106	Pass	4♣ ²	AP	
North HCP: 16	♦ KQ7	♦ 1053	1. Gambling			
South HCP: 11	♣ J	♣ AKQ5432	2. artificial			
Contract: 4♣ N						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ 1052	♠ 97		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 86	♥ A104	Pass	4♦	AP	
North HCP: 10	♦ AKQJ832	♦ 64	1. Gambling			
South HCP: 8	♣ 7	♣ A98432	2. artificial			
Contract: 4♦ N						

North hands (Practice Page)

Gambling 3NT

Board: 163	♠ KJ9763	The opponents are silent.
Dealer: S	♥ KQ52	
Vul: Both	♦ 76	Partner bids first.
HCP: 9	♣ 3	
Board: 164	♠ 103	The opponents are silent.
Dealer: N	♥ 1062	
Vul: None	♦ 10	You bid first.
HCP: 9	♣ AKQ7642	
Board: 165	♠ KQ9854	The opponents are silent.
Dealer: S	♥ J84	
Vul: EW	♦ J987	Partner bids first.
HCP: 7	♣ —	
Board: 166	♠ 10	East Bids XA♠♠ if possible.
Dealer: N	♥ 98543	
Vul: Both	♦ AKQ9732	You bid first.
HCP: 9	♣ —	
Board: 167	♠ J105	East Bids 5♣ if possible.
Dealer: S	♥ K10952	
Vul: None	♦ 82	Partner bids first.
HCP: 6	♣ Q97	
Board: 168	♠ J82	West Bids 4♥ if possible.
Dealer: N	♥ 976	
Vul: NS	♦ —	You bid first.
HCP: 10	♣ AKQ10862	

Gambling 3NT Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ KJ9763	♠ 8				3NT ¹
Vul: Both	♥ KQ52	♥ 93	Pass	4♣ ²	AP	
North HCP: 9	♦ 76	♦ 92	1. Gambling			
South HCP: 10	♣ 3	♣ AKQJ9862	2. artificial			
Contract: 4♣ N						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ AJ74		3NT ¹	Pass	4♣ ²
Vul: None	♥ 1062	♥ KJ7	AP			
North HCP: 9	♦ 10	♦ KQ32	1. Gambling			
South HCP: 14	♣ AKQ7642	♣ 108	2. artificial			
Contract: 4♣ S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ KQ9854	♠ —				3NT ¹
Vul: EW	♥ J84	♥ Q65	Pass	4♣ ²	AP	
North HCP: 7	♦ J987	♦ 103	1. Gambling			
South HCP: 11	♣ —	♣ AKQ109864	2. artificial			
Contract: 4♣ N						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ AKJ83		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 98543	♥ K	Pass	4♦	Pass	4NT ³
North HCP: 9	♦ AKQ9732	♦ 4	Pass	5♠	Pass	6♦
South HCP: 18	♣ —	♣ AQJ854	Pass	Pass	XA♠♠	AP
Contract: 6♦ X N			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ 97432				3NT ¹
Vul: None	♥ K10952	♥ 4	Pass	4♣ ²	5♣	AP
North HCP: 6	♦ 82	♦ AKQJ754	1. Gambling			
South HCP: 10	♣ Q97	♣ —	2. artificial			
Contract: 5♣ E						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ K654		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 976	♥ J542	4♥	AP		
North HCP: 10	♦ —	♦ Q87	1. Gambling			
South HCP: 6	♣ AKQ10862	♣ 43	2. artificial			
Contract: 4♥ W						

South hands (Practice Page)

Gambling 3NT

Board: 163	♠ 8	The opponents are silent.
Dealer: S	♥ 93	
Vul: Both	♦ 92	You bid first.
HCP: 10	♣ AKQJ9862	
Board: 164	♠ AJ74	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: None	♦ KQ32	Partner bids first.
HCP: 14	♣ 108	
Board: 165	♠ —	The opponents are silent.
Dealer: S	♥ Q65	
Vul: EW	♦ 103	You bid first.
HCP: 11	♣ AKQ109864	
Board: 166	♠ AKJ83	East Bids XA♠ if possible.
Dealer: N	♥ K	
Vul: Both	♦ 4	Partner bids first.
HCP: 18	♣ AQJ854	
Board: 167	♠ 97432	East Bids 5♣ if possible.
Dealer: S	♥ 4	
Vul: None	♦ AKQJ754	You bid first.
HCP: 10	♣ —	
Board: 168	♠ K654	West Bids 4♥ if possible.
Dealer: N	♥ J542	
Vul: NS	♦ Q87	Partner bids first.
HCP: 6	♣ 43	

Gambling 3NT Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ KJ9763	♠ 8				3NT ¹
Vul: Both	♥ KQ52	♥ 93	Pass	4♣ ²	AP	
North HCP: 9	♦ 76	♦ 92	1. Gambling			
South HCP: 10	♣ 3	♣ AKQJ9862	2. artificial			
Contract: 4♣ N						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ AJ74		3NT ¹	Pass	4♣ ²
Vul: None	♥ 1062	♥ KJ7	AP			
North HCP: 9	♦ 10	♦ KQ32	1. Gambling			
South HCP: 14	♣ AKQ7642	♣ 108	2. artificial			
Contract: 4♣ S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ KQ9854	♠ —				3NT ¹
Vul: EW	♥ J84	♥ Q65	Pass	4♣ ²	AP	
North HCP: 7	♦ J987	♦ 103	1. Gambling			
South HCP: 11	♣ —	♣ AKQ109864	2. artificial			
Contract: 4♣ N						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ AKJ83		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 98543	♥ K	Pass	4♦	Pass	4NT ³
North HCP: 9	♦ AKQ9732	♦ 4	Pass	5♠	Pass	6♦
South HCP: 18	♣ —	♣ AQJ854	Pass	Pass	XA♠♠	AP
Contract: 6♦ X N			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ 97432				3NT ¹
Vul: None	♥ K10952	♥ 4	Pass	4♣ ²	5♣	AP
North HCP: 6	♦ 82	♦ AKQJ754	1. Gambling			
South HCP: 10	♣ Q97	♣ —	2. artificial			
Contract: 5♣ E						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ K654		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 976	♥ J542	4♥	AP		
North HCP: 10	♦ —	♦ Q87	1. Gambling			
South HCP: 6	♣ AKQ10862	♣ 43	2. artificial			
Contract: 4♥ W						

North hands (Practice Page)

Gambling 3NT

Board: 169 ♠ 108
Dealer: S ♥ A95 The opponents are silent.
Vul: Both ♦ AKJ753
HCP: 13 ♣ J2 Partner bids first.

Board: 170 ♠ J102
Dealer: N ♥ 7 The opponents are silent.
Vul: None ♦ 6
HCP: 11 ♣ AKQJ9642 You bid first.

Board: 171 ♠ AJ4
Dealer: S ♥ AQ8753 The opponents are silent.
Vul: NS ♦ 5
HCP: 13 ♣ Q85 Partner bids first.

Board: 172 ♠ J6
Dealer: N ♥ 7 The opponents are silent.
Vul: None ♦ AKQ10764
HCP: 10 ♣ 1095 You bid first.

Board: 173 ♠ QJ West Bids 4♥ if possible.
Dealer: S ♥ K963 East Bids 4NT if possible.
Vul: NS ♦ 852 West Bids 5♦ if possible.
HCP: 6 ♣ 5432 East Bids 6♥ if possible.
Partner bids first.

Board: 174 ♠ J9
Dealer: N ♥ 874 The opponents are silent.
Vul: EW ♦ 8
HCP: 11 ♣ AKQJ952 You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ 65				3NT ¹
Vul: Both	♥ A95	♥ 762	Pass	4♣ ²	AP	
North HCP: 13	♦ AKJ753	♦ Q	1. Gambling			
South HCP: 11	♣ J2	♣ AKQ7654	2. artificial			
Contract: 4♣ N						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK983		3NT ¹	Pass	4♣ ²
Vul: None	♥ 7	♥ J10984	AP			
North HCP: 11	♦ 6	♦ AJ	1. Gambling			
South HCP: 13	♣ AKQJ9642	♣ 8	2. artificial			
Contract: 4♣ S						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ Q6				3NT ¹
Vul: NS	♥ AQ8753	♥ —	Pass	4♣ ²	Pass	4♦
North HCP: 13	♦ 5	♦ AKQ9632	AP			
South HCP: 11	♣ Q85	♣ 9743	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ KQ72		3NT ¹	Pass	4♣ ²
Vul: None	♥ 7	♥ K1062	Pass	4♦	AP	
North HCP: 10	♦ AKQ10764	♦ —	1. Gambling			
South HCP: 15	♣ 1095	♣ AK643	2. artificial			
Contract: 4♦ N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ 1093				3NT ¹
Vul: NS	♥ K963	♥ 10	4♥	Pass	4NT ²	Pass
North HCP: 6	♦ 852	♦ AKQJ10943	5♦	Pass	6♥	Pass
South HCP: 10	♣ 5432	♣ 7	Pass	XA♣♣	AP	
Contract: 6♥ X W			1. Gambling			
			2. Blackwood 1430, for ♥			

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ K1087		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 874	♥ Q963	AP			
North HCP: 11	♦ 8	♦ Q654	1. Gambling			
South HCP: 7	♣ AKQJ952	♣ 3	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 169	♠ 65	The opponents are silent.
Dealer: S	♥ 762	
Vul: Both	♦ Q	You bid first.
HCP: 11	♣ AKQ7654	

Board: 170	♠ AK983	The opponents are silent.
Dealer: N	♥ J10984	
Vul: None	♦ AJ	Partner bids first.
HCP: 13	♣ 8	

Board: 171	♠ Q6	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ AKQ9632	You bid first.
HCP: 11	♣ 9743	

Board: 172	♠ KQ72	The opponents are silent.
Dealer: N	♥ K1062	
Vul: None	♦ —	Partner bids first.
HCP: 15	♣ AK643	

Board: 173	♠ 1093	West Bids 4♥ if possible.
Dealer: S	♥ 10	East Bids 4NT if possible.
Vul: NS	♦ AKQJ10943	West Bids 5♦ if possible.
HCP: 10	♣ 7	East Bids 6♥ if possible.
		You bid first.

Board: 174	♠ K1087	The opponents are silent.
Dealer: N	♥ Q963	
Vul: EW	♦ Q654	Partner bids first.
HCP: 7	♣ 3	

Gambling 3NT Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ 65				3NT ¹
Vul: Both	♥ A95	♥ 762	Pass	4♣ ²	AP	
North HCP: 13	♦ AKJ753	♦ Q	1. Gambling			
South HCP: 11	♣ J2	♣ AKQ7654	2. artificial			
Contract: 4♣ N						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK983		3NT ¹	Pass	4♣ ²
Vul: None	♥ 7	♥ J10984	AP			
North HCP: 11	♦ 6	♦ AJ	1. Gambling			
South HCP: 13	♣ AKQJ9642	♣ 8	2. artificial			
Contract: 4♣ S						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ Q6				3NT ¹
Vul: NS	♥ AQ8753	♥ —	Pass	4♣ ²	Pass	4♦
North HCP: 13	♦ 5	♦ AKQ9632	AP			
South HCP: 11	♣ Q85	♣ 9743	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ KQ72		3NT ¹	Pass	4♣ ²
Vul: None	♥ 7	♥ K1062	Pass	4♦	AP	
North HCP: 10	♦ AKQ10764	♦ —	1. Gambling			
South HCP: 15	♣ 1095	♣ AK643	2. artificial			
Contract: 4♦ N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ 1093				3NT ¹
Vul: NS	♥ K963	♥ 10	4♥	Pass	4NT ²	Pass
North HCP: 6	♦ 852	♦ AKQJ10943	5♦	Pass	6♥	Pass
South HCP: 10	♣ 5432	♣ 7	Pass	XA♣♣	AP	
Contract: 6♥ X W			1. Gambling			
			2. Blackwood 1430, for ♥			

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ K1087		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 874	♥ Q963	AP			
North HCP: 11	♦ 8	♦ Q654	1. Gambling			
South HCP: 7	♣ AKQJ952	♣ 3	2. artificial			
Contract: 4♣ S						

Gambling 3NT

Board: 175 ♠ Q105
 Dealer: S ♥ 643
 Vul: Both ♦ Q87
 HCP: 5 ♣ J842

West Doubles 3NT if possible.
 East Bids 4♥ if possible.
 West Bids 4NT if possible.
 East Bids 5♣ if possible.
 East Bids 5♥ if possible.
 West Bids 6♥ if possible.

Partner bids first.

Board: 176 ♠ 32
 Dealer: N ♥ 85
 Vul: NS ♦ AKQ9654
 HCP: 9 ♣ 84

The opponents are silent.

You bid first.

Board: 177 ♠ AK52
 Dealer: S ♥ K983
 Vul: EW ♦ 9
 HCP: 11 ♣ J654

The opponents are silent.

Partner bids first.

Board: 178 ♠ 2
 Dealer: N ♥ J54
 Vul: Both ♦ 65
 HCP: 10 ♣ AKQ9843

East Bids 4♦ if possible.

You bid first.

Board: 179 ♠ AQJ72
 Dealer: S ♥ K98
 Vul: None ♦ J
 HCP: 12 ♣ J1097

East Bids 4♥ if possible.

Partner bids first.

Board: 180 ♠ 973
 Dealer: N ♥ 5
 Vul: EW ♦ AKQJ10872
 HCP: 10 ♣ 4

East Bids 4♣ if possible.

You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ 2	X	4♣ ²	4♥	3NT ¹
Vul: Both	♥ 643	♥ 10	4NT ³	Pass	5♣	Pass
North HCP: 5	♦ Q87	♦ J1063	Pass	Pass	5♥	Pass
South HCP: 10	♣ J842	♣ AKQ9765	6♥	AP		
Contract: 6♥ E						

1. Gambling
2. artificial
3. Blackwood 1430, for ♥

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ 10954		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 85	♥ 97	Pass	4♦	AP	
North HCP: 9	♦ AKQ9654	♦ 3				
South HCP: 5	♣ 84	♣ KQ10753				
Contract: 4♦ N						

1. Gambling
2. artificial

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ AK52	♠ 10				3NT ¹
Vul: EW	♥ K983	♥ 7	Pass	4♣ ²	AP	
North HCP: 11	♦ 9	♦ J1084				
South HCP: 10	♣ J654	♣ AKQ10987				
Contract: 4♣ N						

1. Gambling
2. artificial

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ 10853				
Vul: Both	♥ J54	♥ KQ763		3NT ¹	4♦	AP
North HCP: 10	♦ 65	♦ Q43				
South HCP: 7	♣ AKQ9843	♣ 10				
Contract: 4♦ E						

1. Gambling

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ AQJ72	♠ 863				3NT ¹
Vul: None	♥ K98	♥ J	Pass	4♣ ²	4♥	Pass
North HCP: 12	♦ J	♦ AKQ7632	Pass	XA♠♠	AP	
South HCP: 10	♣ J1097	♣ 82				
Contract: 4♥X E						

1. Gambling
2. artificial

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ 973	♠ Q10642				
Vul: EW	♥ 5	♥ KJ982		3NT ¹	4♣	AP
North HCP: 10	♦ AKQJ10872	♦ 3				
South HCP: 6	♣ 4	♣ 96				
Contract: 4♣ E						

1. Gambling

South hands (Practice Page)

Gambling 3NT

Board: 175 ♠ 2
Dealer: S ♥ 10
Vul: Both ♦ J1063
HCP: 10 ♣ AKQ9765

West Doubles 3NT if possible.
East Bids 4♥ if possible.
West Bids 4NT if possible.
East Bids 5♣ if possible.
East Bids 5♥ if possible.
West Bids 6♥ if possible.

You bid first.

Board: 176 ♠ 10954
Dealer: N ♥ 97
Vul: NS ♦ 3
HCP: 5 ♣ KQ10753

The opponents are silent.

Partner bids first.

Board: 177 ♠ 10
Dealer: S ♥ 7
Vul: EW ♦ J1084
HCP: 10 ♣ AKQ10987

The opponents are silent.

You bid first.

Board: 178 ♠ 10853
Dealer: N ♥ KQ763
Vul: Both ♦ Q43
HCP: 7 ♣ 10

East Bids 4♦ if possible.

Partner bids first.

Board: 179 ♠ 863
Dealer: S ♥ J
Vul: None ♦ AKQ7632
HCP: 10 ♣ 82

East Bids 4♥ if possible.

You bid first.

Board: 180 ♠ Q10642
Dealer: N ♥ KJ982
Vul: EW ♦ 3
HCP: 6 ♣ 96

East Bids 4♣ if possible.

Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 175			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: Both	♠ Q105	♠ 2	X	4♣ ²	4♥	Pass
North HCP: 5	♥ 643	♥ 10	4NT ³	Pass	5♣	X
South HCP: 10	♦ Q87	♦ J1063	Pass	Pass	5♥	Pass
Contract: 6♥ E	♣ J842	♣ AKQ9765	6♥	AP		

1. Gambling
2. artificial
3. Blackwood 1430, for ♥

Board: 176			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ 32	♠ 10954		3NT ¹	Pass	4♣ ²
North HCP: 9	♥ 85	♥ 97	Pass	4♦	AP	
South HCP: 5	♦ AKQ9654	♦ 3				
Contract: 4♦ N	♣ 84	♣ KQ10753				

1. Gambling
2. artificial

Board: 177			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: EW	♠ AK52	♠ 10				
North HCP: 11	♥ K983	♥ 7	Pass	4♣ ²	AP	
South HCP: 10	♦ 9	♦ J1084				
Contract: 4♣ N	♣ J654	♣ AKQ10987				

1. Gambling
2. artificial

Board: 178			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ 2	♠ 10853				
North HCP: 10	♥ J54	♥ KQ763		3NT ¹	4♦	AP
South HCP: 7	♦ 65	♦ Q43				
Contract: 4♦ E	♣ AKQ9843	♣ 10				

1. Gambling

Board: 179			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: None	♠ AQJ72	♠ 863	Pass	4♣ ²	4♥	Pass
North HCP: 12	♥ K98	♥ J	Pass	4♣ ²	4♥	Pass
South HCP: 10	♦ J	♦ AKQ7632	Pass	XA♠♠	AP	
Contract: 4♥X E	♣ J1097	♣ 82				

1. Gambling
2. artificial

Board: 180			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ 973	♠ Q10642				
North HCP: 10	♥ 5	♥ KJ982		3NT ¹	4♣	AP
South HCP: 6	♦ AKQJ10872	♦ 3				
Contract: 4♣ E	♣ 4	♣ 96				

1. Gambling

North hands (Practice Page)

Gambling 3NT

Board: 181	♠ 1084	The opponents are silent.
Dealer: S	♥ AKQ106	
Vul: Both	♦ K2	Partner bids first.
HCP: 13	♣ J104	

Board: 182	♠ 63	The opponents are silent.
Dealer: N	♥ 108	
Vul: None	♦ AKQ8742	You bid first.
HCP: 9	♣ 97	

Board: 183	♠ KQ973	East Bids 5♣ if possible.
Dealer: S	♥ K9874	
Vul: NS	♦ 7	Partner bids first.
HCP: 8	♣ 84	

Board: 184	♠ 6	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ AKQ9853	You bid first.
HCP: 9	♣ 863	

Board: 185	♠ Q103	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: NS	♦ 10	Partner bids first.
HCP: 9	♣ KJ7643	

Board: 186	♠ —	The opponents are silent.
Dealer: N	♥ 1043	
Vul: EW	♦ 72	You bid first.
HCP: 10	♣ AKQJ9876	

Gambling 3NT Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ J				3NT ¹
Vul: Both	♥ AKQ106	♥ 4	Pass	4♣ ²	AP	
North HCP: 13	♦ K2	♦ J653	1. Gambling			
South HCP: 11	♣ J104	♣ AKQ8532	2. artificial			
Contract: 4♣ N						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ 1052		3NT ¹	Pass	4♣ ²
Vul: None	♥ 108	♥ KQ6432	Pass	4♦	AP	
North HCP: 9	♦ AKQ8742	♦ 93	1. Gambling			
South HCP: 9	♣ 97	♣ A4	2. artificial			
Contract: 4♦ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ KQ973	♠ 52				3NT ¹
Vul: NS	♥ K9874	♥ Q	Pass	4♣ ²	5♣	Pass
North HCP: 8	♦ 7	♦ AKQ10642	Pass	XA♠♠	AP	
South HCP: 11	♣ 84	♣ 965	1. Gambling			
Contract: 5♠ X E			2. artificial			

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ Q		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 62	♥ KJ9543	Pass	4♦	AP	
North HCP: 9	♦ AKQ9853	♦ J2	1. Gambling			
South HCP: 9	♣ 863	♣ Q952	2. artificial			
Contract: 4♦ N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ J				3NT ¹
Vul: NS	♥ QJ8	♥ 94	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 10	♦ AKQJ8543	AP			
South HCP: 11	♣ KJ7643	♣ 105	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ A6432		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 1043	♥ K8	AP			
North HCP: 10	♦ 72	♦ AJ65	1. Gambling			
South HCP: 12	♣ AKQJ9876	♣ 53	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 181	♠ J	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ J653	You bid first.
HCP: 11	♣ AKQ8532	

Board: 182	♠ 1052	The opponents are silent.
Dealer: N	♥ KQ6432	
Vul: None	♦ 93	Partner bids first.
HCP: 9	♣ A4	

Board: 183	♠ 52	East Bids 5♣ if possible.
Dealer: S	♥ Q	
Vul: NS	♦ AKQ10642	You bid first.
HCP: 11	♣ 965	

Board: 184	♠ Q	The opponents are silent.
Dealer: N	♥ KJ9543	
Vul: Both	♦ J2	Partner bids first.
HCP: 9	♣ Q952	

Board: 185	♠ J	The opponents are silent.
Dealer: S	♥ 94	
Vul: NS	♦ AKQJ8543	You bid first.
HCP: 11	♣ 105	

Board: 186	♠ A6432	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ AJ65	Partner bids first.
HCP: 12	♣ 53	

Gambling 3NT Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ J				3NT ¹
Vul: Both	♥ AKQ106	♥ 4	Pass	4♣ ²	AP	
North HCP: 13	♦ K2	♦ J653	1. Gambling			
South HCP: 11	♣ J104	♣ AKQ8532	2. artificial			
Contract: 4♣ N						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ 1052		3NT ¹	Pass	4♣ ²
Vul: None	♥ 108	♥ KQ6432	Pass	4♦	AP	
North HCP: 9	♦ AKQ8742	♦ 93	1. Gambling			
South HCP: 9	♣ 97	♣ A4	2. artificial			
Contract: 4♦ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ KQ973	♠ 52				3NT ¹
Vul: NS	♥ K9874	♥ Q	Pass	4♣ ²	5♣	Pass
North HCP: 8	♦ 7	♦ AKQ10642	Pass	XA♠♠	AP	
South HCP: 11	♣ 84	♣ 965	1. Gambling			
Contract: 5♠ X E			2. artificial			

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ Q		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 62	♥ KJ9543	Pass	4♦	AP	
North HCP: 9	♦ AKQ9853	♦ J2	1. Gambling			
South HCP: 9	♣ 863	♣ Q952	2. artificial			
Contract: 4♦ N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ J				3NT ¹
Vul: NS	♥ QJ8	♥ 94	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 10	♦ AKQJ8543	AP			
South HCP: 11	♣ KJ7643	♣ 105	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ A6432		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 1043	♥ K8	AP			
North HCP: 10	♦ 72	♦ AJ65	1. Gambling			
South HCP: 12	♣ AKQJ9876	♣ 53	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 187	♠ A1083	The opponents are silent.
Dealer: S	♥ KQ964	
Vul: NS	♦ Q1072	Partner bids first.
HCP: 11	♣ —	

Board: 188	♠ 95	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ AKQ5432	You bid first.
HCP: 9	♣ 962	

Board: 189	♠ AKQ86	The opponents are silent.
Dealer: S	♥ 52	
Vul: Both	♦ K985	Partner bids first.
HCP: 12	♣ 85	

Board: 190	♠ 109	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ AKQJ10653	You bid first.
HCP: 10	♣ 73	

Board: 191	♠ J1092	East Bids 4♠ if possible.
Dealer: S	♥ 53	
Vul: EW	♦ 82	Partner bids first.
HCP: 1	♣ 98762	

Board: 192	♠ 65	East Bids 4♥ if possible.
Dealer: N	♥ 84	
Vul: Both	♦ AKQJ10974	You bid first.
HCP: 10	♣ 9	

Gambling 3NT Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ A1083	♠ Q75				3NT ¹
Vul: NS	♥ KQ964	♥ 8	Pass	4♣ ²	AP	
North HCP: 11	♦ Q1072	♦ 83	1. Gambling			
South HCP: 11	♣ —	♣ AKQ9432	2. artificial			
Contract: 4♣ N						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ K10843		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 2	♥ K8	Pass	4♦	AP	
North HCP: 9	♦ AKQ5432	♦ 10	1. Gambling			
South HCP: 8	♣ 962	♣ Q10853	2. artificial			
Contract: 4♦ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ AKQ86	♠ 942				3NT ¹
Vul: Both	♥ 52	♥ 103	Pass	4♣ ²	AP	
North HCP: 12	♦ K985	♦ 6	1. Gambling			
South HCP: 9	♣ 85	♣ AKQ10962	2. artificial			
Contract: 4♣ N						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ K74		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 2	♥ KQJ1096	Pass	4♦	AP	
North HCP: 10	♦ AKQJ10653	♦ 84	1. Gambling			
South HCP: 9	♣ 73	♣ 42	2. artificial			
Contract: 4♦ N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J1092	♠ 6				3NT ¹
Vul: EW	♥ 53	♥ 1098	Pass	4♣ ²	4♠	AP
North HCP: 1	♦ 82	♦ AKQ109654	1. Gambling			
South HCP: 9	♣ 98762	♣ 10	2. artificial			
Contract: 4♠ E						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ Q97432		3NT ¹	4♥	AP
Vul: Both	♥ 84	♥ AJ9	1. Gambling			
North HCP: 10	♦ AKQJ10974	♦ 53				
South HCP: 9	♣ 9	♣ Q10				
Contract: 4♥ E						

South hands (Practice Page)

Gambling 3NT

Board: 187	♠ Q75	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ 83	You bid first.
HCP: 11	♣ AKQ9432	

Board: 188	♠ K10843	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ 10	Partner bids first.
HCP: 8	♣ Q10853	

Board: 189	♠ 942	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ 6	You bid first.
HCP: 9	♣ AKQ10962	

Board: 190	♠ K74	The opponents are silent.
Dealer: N	♥ KQJ1096	
Vul: NS	♦ 84	Partner bids first.
HCP: 9	♣ 42	

Board: 191	♠ 6	East Bids 4♠ if possible.
Dealer: S	♥ 1098	
Vul: EW	♦ AKQ109654	You bid first.
HCP: 9	♣ 10	

Board: 192	♠ Q97432	East Bids 4♥ if possible.
Dealer: N	♥ AJ9	
Vul: Both	♦ 53	Partner bids first.
HCP: 9	♣ Q10	

Gambling 3NT Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ A1083	♠ Q75				3NT ¹
Vul: NS	♥ KQ964	♥ 8	Pass	4♣ ²	AP	
North HCP: 11	♦ Q1072	♦ 83	1. Gambling			
South HCP: 11	♣ —	♣ AKQ9432	2. artificial			
Contract: 4♣ N						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ K10843		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 2	♥ K8	Pass	4♦	AP	
North HCP: 9	♦ AKQ5432	♦ 10	1. Gambling			
South HCP: 8	♣ 962	♣ Q10853	2. artificial			
Contract: 4♦ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ AKQ86	♠ 942				3NT ¹
Vul: Both	♥ 52	♥ 103	Pass	4♣ ²	AP	
North HCP: 12	♦ K985	♦ 6	1. Gambling			
South HCP: 9	♣ 85	♣ AKQ10962	2. artificial			
Contract: 4♣ N						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ K74		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 2	♥ KQJ1096	Pass	4♦	AP	
North HCP: 10	♦ AKQJ10653	♦ 84	1. Gambling			
South HCP: 9	♣ 73	♣ 42	2. artificial			
Contract: 4♦ N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J1092	♠ 6				3NT ¹
Vul: EW	♥ 53	♥ 1098	Pass	4♣ ²	4♠	AP
North HCP: 1	♦ 82	♦ AKQ109654	1. Gambling			
South HCP: 9	♣ 98762	♣ 10	2. artificial			
Contract: 4♠ E						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ Q97432		3NT ¹	4♥	AP
Vul: Both	♥ 84	♥ AJ9	1. Gambling			
North HCP: 10	♦ AKQJ10974	♦ 53				
South HCP: 9	♣ 9	♣ Q10				
Contract: 4♥ E						

Gambling 3NT

Board: 193	♠ 1052	West Doubles 3NT if possible.
Dealer: S	♥ J973	East Bids 4♦ if possible.
Vul: None	♦ 1065	
HCP: 2	♣ J82	Partner bids first.
Board: 194	♠ 7	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ AKQJ10973	You bid first.
HCP: 11	♣ J10	
Board: 195	♠ K96	The opponents are silent.
Dealer: S	♥ K53	
Vul: Both	♦ 10	Partner bids first.
HCP: 13	♣ AK9832	
Board: 196	♠ 432	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ 8	You bid first.
HCP: 9	♣ AKQ6542	
Board: 197	♠ 854	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: NS	♦ AKQJ52	Partner bids first.
HCP: 16	♣ —	
Board: 198	♠ 875	The opponents are silent.
Dealer: N	♥ 42	
Vul: Both	♦ 5	You bid first.
HCP: 9	♣ AKQ10983	

Gambling 3NT Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ 43				3NT ¹
Vul: None	♥ J973	♥ 8	X	4♣ ²	4♦	AP
North HCP: 2	♦ 1065	♦ 842				
South HCP: 9	♣ J82	♣ AKQ9753				
Contract: 4♦ E						

1. Gambling
2. artificial

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ KQ1086		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 82	♥ 93	Pass	4♦	AP	
North HCP: 11	♦ AKQJ10973	♦ 2				
South HCP: 11	♣ J10	♣ AQ642				
Contract: 4♦ N						

1. Gambling
2. artificial

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ 73				3NT ¹
Vul: Both	♥ K53	♥ 962	Pass	4♣ ²	Pass	4♦
North HCP: 13	♦ 10	♦ AKQ9752	AP			
South HCP: 9	♣ AK9832	♣ 4				
Contract: 4♦ S						

1. Gambling
2. artificial

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ 432	♠ Q7		3NT ¹	Pass	4♣ ²
Vul: None	♥ 98	♥ AQ76	AP			
North HCP: 9	♦ 8	♦ K97543				
South HCP: 11	♣ AKQ6542	♣ 7				
Contract: 4♣ S						

1. Gambling
2. artificial

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 854	♠ 7				3NT ¹
Vul: NS	♥ KQJ4	♥ 1063	Pass	4♣ ²	AP	
North HCP: 16	♦ AKQJ52	♦ 106				
South HCP: 9	♣ —	♣ AKQ8632				
Contract: 4♣ N						

1. Gambling
2. artificial

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ AQ3		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 42	♥ KQ975	AP			
North HCP: 9	♦ 5	♦ Q1083				
South HCP: 13	♣ AKQ10983	♣ 2				
Contract: 4♣ S						

1. Gambling
2. artificial

South hands (Practice Page)

Gambling 3NT

Board: 193	♠ 43	West Doubles 3NT if possible.
Dealer: S	♥ 8	East Bids 4♦ if possible.
Vul: None	♦ 842	
HCP: 9	♣ AKQ9753	You bid first.

Board: 194	♠ KQ1086	The opponents are silent.
Dealer: N	♥ 93	
Vul: EW	♦ 2	Partner bids first.
HCP: 11	♣ AQ642	

Board: 195	♠ 73	The opponents are silent.
Dealer: S	♥ 962	
Vul: Both	♦ AKQ9752	You bid first.
HCP: 9	♣ 4	

Board: 196	♠ Q7	The opponents are silent.
Dealer: N	♥ AQ76	
Vul: None	♦ K97543	Partner bids first.
HCP: 11	♣ 7	

Board: 197	♠ 7	The opponents are silent.
Dealer: S	♥ 1063	
Vul: NS	♦ 106	You bid first.
HCP: 9	♣ AKQ8632	

Board: 198	♠ AQ3	The opponents are silent.
Dealer: N	♥ KQ975	
Vul: Both	♦ Q1083	Partner bids first.
HCP: 13	♣ 2	

Gambling 3NT Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ 43				3NT ¹
Vul: None	♥ J973	♥ 8	X	4♣ ²	4♦	AP
North HCP: 2	♦ 1065	♦ 842				
South HCP: 9	♣ J82	♣ AKQ9753				
Contract: 4♦ E						

1. Gambling
2. artificial

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ KQ1086		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 82	♥ 93	Pass	4♦	AP	
North HCP: 11	♦ AKQJ10973	♦ 2				
South HCP: 11	♣ J10	♣ AQ642				
Contract: 4♦ N						

1. Gambling
2. artificial

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ 73				3NT ¹
Vul: Both	♥ K53	♥ 962	Pass	4♣ ²	Pass	4♦
North HCP: 13	♦ 10	♦ AKQ9752	AP			
South HCP: 9	♣ AK9832	♣ 4				
Contract: 4♦ S						

1. Gambling
2. artificial

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ 432	♠ Q7		3NT ¹	Pass	4♣ ²
Vul: None	♥ 98	♥ AQ76	AP			
North HCP: 9	♦ 8	♦ K97543				
South HCP: 11	♣ AKQ6542	♣ 7				
Contract: 4♣ S						

1. Gambling
2. artificial

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 854	♠ 7				3NT ¹
Vul: NS	♥ KQJ4	♥ 1063	Pass	4♣ ²	AP	
North HCP: 16	♦ AKQJ52	♦ 106				
South HCP: 9	♣ —	♣ AKQ8632				
Contract: 4♣ N						

1. Gambling
2. artificial

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ AQ3		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 42	♥ KQ975	AP			
North HCP: 9	♦ 5	♦ Q1083				
South HCP: 13	♣ AKQ10983	♣ 2				
Contract: 4♣ S						

1. Gambling
2. artificial

North hands (Practice Page)

Gambling 3NT

Board: 199	♠ AK862	The opponents are silent.
Dealer: S	♥ KQ94	
Vul: None	♦ KQ5	Partner bids first.
HCP: 17	♣ 8	
Board: 200	♠ 1092	West Doubles 4♣ if possible.
Dealer: N	♥ J10	
Vul: NS	♦ AKQ10865	You bid first.
HCP: 10	♣ 3	
Board: 201	♠ KJ8542	The opponents are silent.
Dealer: S	♥ K8653	
Vul: EW	♦ K	Partner bids first.
HCP: 10	♣ 2	
Board: 202	♠ 6	The opponents are silent.
Dealer: N	♥ 832	
Vul: None	♦ AKQJ1082	You bid first.
HCP: 10	♣ 62	
Board: 203	♠ AJ84	The opponents are silent.
Dealer: S	♥ J7532	
Vul: NS	♦ 82	Partner bids first.
HCP: 7	♣ J2	
Board: 204	♠ —	The opponents are silent.
Dealer: N	♥ J105	
Vul: EW	♦ AKQ9872	You bid first.
HCP: 10	♣ 1063	

Gambling 3NT Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ AK862	♠ 94				3NT ¹
Vul: None	♥ KQ94	♥ 103	Pass	4♣ ²	AP	
North HCP: 17	♦ KQ5	♦ J8	1. Gambling			
South HCP: 11	♣ 8	♣ AKQJ1064	2. artificial			
Contract: 4♣ N						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ AKQ75		3NT ¹	Pass	4♣ ²
Vul: NS	♥ J10	♥ 5432	X	4♦	AP	
North HCP: 10	♦ AKQ10865	♦ 43	1. Gambling			
South HCP: 9	♣ 3	♣ 85	2. artificial			
Contract: 4♦ N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ KJ8542	♠ 963				3NT ¹
Vul: EW	♥ K8653	♥ 7	Pass	4♣ ²	AP	
North HCP: 10	♦ K	♦ 5	1. Gambling			
South HCP: 9	♣ 2	♣ AKQ98753	2. artificial			
Contract: 4♣ N						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ AJ874		3NT ¹	Pass	4♣ ²
Vul: None	♥ 832	♥ Q6	Pass	4♦	AP	
North HCP: 10	♦ AKQJ1082	♦ 95	1. Gambling			
South HCP: 11	♣ 62	♣ KJ83	2. artificial			
Contract: 4♦ N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ AJ84	♠ 105				3NT ¹
Vul: NS	♥ J7532	♥ Q10	Pass	4♣ ²	AP	
North HCP: 7	♦ 82	♦ 7	1. Gambling			
South HCP: 11	♣ J2	♣ AKQ109843	2. artificial			
Contract: 4♣ N						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AKQJ94		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J105	♥ 7	Pass	4♦	Pass	4NT ³
North HCP: 10	♦ AKQ9872	♦ 6	Pass	5♠	Pass	6♦
South HCP: 18	♣ 1063	♣ AKJ42	AP			
Contract: 6♦ N			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			

South hands (Practice Page)

Gambling 3NT

Board: 199	♠ 94	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ J8	You bid first.
HCP: 11	♣ AKQJ1064	
Board: 200	♠ AKQ75	West Doubles 4♣ if possible.
Dealer: N	♥ 5432	
Vul: NS	♦ 43	Partner bids first.
HCP: 9	♣ 85	
Board: 201	♠ 963	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ 5	You bid first.
HCP: 9	♣ AKQ98753	
Board: 202	♠ AJ874	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ 95	Partner bids first.
HCP: 11	♣ KJ83	
Board: 203	♠ 105	The opponents are silent.
Dealer: S	♥ Q10	
Vul: NS	♦ 7	You bid first.
HCP: 11	♣ AKQ109843	
Board: 204	♠ AKQJ94	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ 6	Partner bids first.
HCP: 18	♣ AKJ42	

Gambling 3NT Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ AK862	♠ 94				3NT ¹
Vul: None	♥ KQ94	♥ 103	Pass	4♣ ²	AP	
North HCP: 17	♦ KQ5	♦ J8	1. Gambling			
South HCP: 11	♣ 8	♣ AKQJ1064	2. artificial			
Contract: 4♣ N						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ AKQ75		3NT ¹	Pass	4♣ ²
Vul: NS	♥ J10	♥ 5432	X	4♦	AP	
North HCP: 10	♦ AKQ10865	♦ 43	1. Gambling			
South HCP: 9	♣ 3	♣ 85	2. artificial			
Contract: 4♦ N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ KJ8542	♠ 963				3NT ¹
Vul: EW	♥ K8653	♥ 7	Pass	4♣ ²	AP	
North HCP: 10	♦ K	♦ 5	1. Gambling			
South HCP: 9	♣ 2	♣ AKQ98753	2. artificial			
Contract: 4♣ N						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ AJ874		3NT ¹	Pass	4♣ ²
Vul: None	♥ 832	♥ Q6	Pass	4♦	AP	
North HCP: 10	♦ AKQJ1082	♦ 95	1. Gambling			
South HCP: 11	♣ 62	♣ KJ83	2. artificial			
Contract: 4♦ N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ AJ84	♠ 105				3NT ¹
Vul: NS	♥ J7532	♥ Q10	Pass	4♣ ²	AP	
North HCP: 7	♦ 82	♦ 7	1. Gambling			
South HCP: 11	♣ J2	♣ AKQ109843	2. artificial			
Contract: 4♣ N						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AKQJ94		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J105	♥ 7	Pass	4♦	Pass	4NT ³
North HCP: 10	♦ AKQ9872	♦ 6	Pass	5♠	Pass	6♦
South HCP: 18	♣ 1063	♣ AKJ42	AP			
Contract: 6♦ N			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			

North hands (Practice Page)

Gambling 3NT

Board: 205	♠ 4	The opponents are silent.
Dealer: S	♥ AKQ10972	
Vul: Both	♦ KQ94	Partner bids first.
HCP: 15	♣ J	
Board: 206	♠ 97	The opponents are silent.
Dealer: N	♥ 854	
Vul: NS	♦ 4	You bid first.
HCP: 9	♣ AKQ9843	
Board: 207	♠ AKJ65	The opponents are silent.
Dealer: S	♥ K109842	
Vul: EW	♦ 102	Partner bids first.
HCP: 11	♣ —	
Board: 208	♠ J	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ J43	You bid first.
HCP: 11	♣ AKQ9874	
Board: 209	♠ AJ653	The opponents are silent.
Dealer: S	♥ KQ95	
Vul: None	♦ —	Partner bids first.
HCP: 11	♣ J876	
Board: 210	♠ 95	West Bids 4♦ if possible.
Dealer: N	♥ 976	
Vul: Both	♦ 8	You bid first.
HCP: 9	♣ AKQ8432	

Gambling 3NT Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ 52				3NT ¹
Vul: Both	♥ AKQ10972	♥ 863	Pass	5♥	AP	
North HCP: 15	♦ KQ94	♦ 3				
South HCP: 9	♣ J	♣ AKQ10864	1. Gambling			
Contract: 5♥ N						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ Q1063		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 854	♥ AJ103	AP			
North HCP: 9	♦ 4	♦ A10	1. Gambling			
South HCP: 11	♣ AKQ9843	♣ 1062	2. artificial			
Contract: 4♣ S						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ AKJ65	♠ 1094				3NT ¹
Vul: EW	♥ K109842	♥ 6	Pass	4♣ ²	AP	
North HCP: 11	♦ 102	♦ 54	1. Gambling			
South HCP: 9	♣ —	♣ AKQ10984	2. artificial			
Contract: 4♣ N						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ A853		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 95	♥ K732	AP			
North HCP: 11	♦ J43	♦ K76	1. Gambling			
South HCP: 11	♣ AKQ9874	♣ J2	2. artificial			
Contract: 4♣ S						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ AJ653	♠ —				3NT ¹
Vul: None	♥ KQ95	♥ 763	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ —	♦ AKQ9765	AP			
South HCP: 11	♣ J876	♣ Q94	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ 2		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 976	♥ KJ1032	4♦	AP		
North HCP: 9	♦ 8	♦ 10954	1. Gambling			
South HCP: 4	♣ AKQ8432	♣ 1095	2. artificial			
Contract: 4♦ W						

South hands (Practice Page)

Gambling 3NT

Board: 205	♠ 52	The opponents are silent.
Dealer: S	♥ 863	
Vul: Both	♦ 3	You bid first.
HCP: 9	♣ AKQ10864	

Board: 206	♠ Q1063	The opponents are silent.
Dealer: N	♥ AJ103	
Vul: NS	♦ A10	Partner bids first.
HCP: 11	♣ 1062	

Board: 207	♠ 1094	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ 54	You bid first.
HCP: 9	♣ AKQ10984	

Board: 208	♠ A853	The opponents are silent.
Dealer: N	♥ K732	
Vul: Both	♦ K76	Partner bids first.
HCP: 11	♣ J2	

Board: 209	♠ —	The opponents are silent.
Dealer: S	♥ 763	
Vul: None	♦ AKQ9765	You bid first.
HCP: 11	♣ Q94	

Board: 210	♠ 2	West Bids 4♦ if possible.
Dealer: N	♥ KJ1032	
Vul: Both	♦ 10954	Partner bids first.
HCP: 4	♣ 1095	

Gambling 3NT Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ 52				3NT ¹
Vul: Both	♥ AKQ10972	♥ 863	Pass	5♥	AP	
North HCP: 15	♦ KQ94	♦ 3				
South HCP: 9	♣ J	♣ AKQ10864	1. Gambling			
Contract: 5♥ N						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ Q1063		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 854	♥ AJ103	AP			
North HCP: 9	♦ 4	♦ A10	1. Gambling			
South HCP: 11	♣ AKQ9843	♣ 1062	2. artificial			
Contract: 4♣ S						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ AKJ65	♠ 1094				3NT ¹
Vul: EW	♥ K109842	♥ 6	Pass	4♣ ²	AP	
North HCP: 11	♦ 102	♦ 54	1. Gambling			
South HCP: 9	♣ —	♣ AKQ10984	2. artificial			
Contract: 4♣ N						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ A853		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 95	♥ K732	AP			
North HCP: 11	♦ J43	♦ K76	1. Gambling			
South HCP: 11	♣ AKQ9874	♣ J2	2. artificial			
Contract: 4♣ S						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ AJ653	♠ —				3NT ¹
Vul: None	♥ KQ95	♥ 763	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ —	♦ AKQ9765	AP			
South HCP: 11	♣ J876	♣ Q94	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ 2		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 976	♥ KJ1032	4♦	AP		
North HCP: 9	♦ 8	♦ 10954	1. Gambling			
South HCP: 4	♣ AKQ8432	♣ 1095	2. artificial			
Contract: 4♦ W						

North hands (Practice Page)

Gambling 3NT

Board: 211	♠ AQ83	The opponents are silent.
Dealer: S	♥ KJ53	
Vul: None	♦ A7	Partner bids first.
HCP: 14	♣ 1085	
Board: 212	♠ J85	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ AKQJ10962	You bid first.
HCP: 11	♣ 7	
Board: 213	♠ A8	East Doubles 7NT if possible.
Dealer: S	♥ AKQ942	
Vul: Both	♦ 6	Partner bids first.
HCP: 22	♣ AKQ8	
Board: 214	♠ 8	East Bids 4♥ if possible.
Dealer: N	♥ 5	
Vul: None	♦ 9532	You bid first.
HCP: 10	♣ AKQJ1083	
Board: 215	♠ Q9642	The opponents are silent.
Dealer: S	♥ A76	
Vul: NS	♦ J	Partner bids first.
HCP: 12	♣ KQ75	
Board: 216	♠ 94	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ 9542	You bid first.
HCP: 9	♣ AKQ9742	

Gambling 3NT Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ AQ83	♠ 74				3NT ¹
Vul: None	♥ KJ53	♥ 94	Pass	4♣ ²	AP	
North HCP: 14	♦ A7	♦ 54	1. Gambling			
South HCP: 9	♣ 1085	♣ AKQ9643	2. artificial			
Contract: 4♣ N						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ J85	♠ 102		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 4	♥ AQ87	Pass	4♦	AP	
North HCP: 11	♦ AKQJ10962	♦ 543	1. Gambling			
South HCP: 9	♣ 7	♣ QJ92	2. artificial			
Contract: 4♦ N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ 2				3NT ¹
Vul: Both	♥ AKQ942	♥ J	Pass	7NT	X	AP
North HCP: 22	♦ 6	♦ AKQ7532	1. Gambling			
South HCP: 10	♣ AKQ8	♣ 9752				
Contract: 7NX S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ AQ103		3NT ¹	Pass	4♣ ²
Vul: None	♥ 5	♥ 82	Pass	Pass	4♥	AP
North HCP: 10	♦ 9532	♦ Q10876	1. Gambling			
South HCP: 8	♣ AKQJ1083	♣ 42	2. artificial			
Contract: 4♥ E						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ Q9642	♠ 5				3NT ¹
Vul: NS	♥ A76	♥ 953	Pass	4♣ ²	Pass	4♦
North HCP: 12	♦ J	♦ AKQ97632	AP			
South HCP: 9	♣ KQ75	♣ 9	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ 103		3NT ¹	Pass	4♣ ²
Vul: EW	♥ —	♥ AKQ876	AP			
North HCP: 9	♦ 9542	♦ Q107	1. Gambling			
South HCP: 11	♣ AKQ9742	♣ 83	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 211	♠ 74	The opponents are silent.
Dealer: S	♥ 94	
Vul: None	♦ 54	You bid first.
HCP: 9	♣ AKQ9643	
Board: 212	♠ 102	The opponents are silent.
Dealer: N	♥ AQ87	
Vul: NS	♦ 543	Partner bids first.
HCP: 9	♣ QJ92	
Board: 213	♠ 2	East Doubles 7NT if possible.
Dealer: S	♥ J	
Vul: Both	♦ AKQ7532	You bid first.
HCP: 10	♣ 9752	
Board: 214	♠ AQ103	East Bids 4♥ if possible.
Dealer: N	♥ 82	
Vul: None	♦ Q10876	Partner bids first.
HCP: 8	♣ 42	
Board: 215	♠ 5	The opponents are silent.
Dealer: S	♥ 953	
Vul: NS	♦ AKQ97632	You bid first.
HCP: 9	♣ 9	
Board: 216	♠ 103	The opponents are silent.
Dealer: N	♥ AKQ876	
Vul: EW	♦ Q107	Partner bids first.
HCP: 11	♣ 83	

Gambling 3NT Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ AQ83	♠ 74				3NT ¹
Vul: None	♥ KJ53	♥ 94	Pass	4♣ ²	AP	
North HCP: 14	♦ A7	♦ 54	1. Gambling			
South HCP: 9	♣ 1085	♣ AKQ9643	2. artificial			
Contract: 4♣ N						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ J85	♠ 102		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 4	♥ AQ87	Pass	4♦	AP	
North HCP: 11	♦ AKQJ10962	♦ 543	1. Gambling			
South HCP: 9	♣ 7	♣ QJ92	2. artificial			
Contract: 4♦ N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ 2				3NT ¹
Vul: Both	♥ AKQ942	♥ J	Pass	7NT	X	AP
North HCP: 22	♦ 6	♦ AKQ7532	1. Gambling			
South HCP: 10	♣ AKQ8	♣ 9752				
Contract: 7NX S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ AQ103		3NT ¹	Pass	4♣ ²
Vul: None	♥ 5	♥ 82	Pass	Pass	4♥	AP
North HCP: 10	♦ 9532	♦ Q10876	1. Gambling			
South HCP: 8	♣ AKQJ1083	♣ 42	2. artificial			
Contract: 4♥ E						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ Q9642	♠ 5				3NT ¹
Vul: NS	♥ A76	♥ 953	Pass	4♣ ²	Pass	4♦
North HCP: 12	♦ J	♦ AKQ97632	AP			
South HCP: 9	♣ KQ75	♣ 9	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ 103		3NT ¹	Pass	4♣ ²
Vul: EW	♥ —	♥ AKQ876	AP			
North HCP: 9	♦ 9542	♦ Q107	1. Gambling			
South HCP: 11	♣ AKQ9742	♣ 83	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 217	♠ 109874	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: None	♦ Q92	Partner bids first.
HCP: 8	♣ 6	
Board: 218	♠ 6	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ J1072	You bid first.
HCP: 10	♣ AKQ10753	
Board: 219	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ874	
Vul: EW	♦ J542	Partner bids first.
HCP: 12	♣ 42	
Board: 220	♠ 2	East Bids 4♥ if possible.
Dealer: N	♥ J6	
Vul: NS	♦ 762	You bid first.
HCP: 11	♣ AKQJ876	
Board: 221	♠ A86	East Doubles 4♣ if possible.
Dealer: S	♥ A7543	
Vul: EW	♦ 764	Partner bids first.
HCP: 9	♣ J7	
Board: 222	♠ Q	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ AKQ10976	You bid first.
HCP: 11	♣ 10863	

Gambling 3NT Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 109874	♠ J2				3NT ¹
Vul: None	♥ KQJ2	♥ 86	Pass	4♣ ²	AP	
North HCP: 8	♦ Q92	♦ 83	1. Gambling			
South HCP: 11	♣ 6	♣ AKQJ1095	2. artificial			
Contract: 4♣ N						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ KQ1072		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 5	♥ QJ109	AP			
North HCP: 10	♦ J1072	♦ K4	1. Gambling			
South HCP: 11	♣ AKQ10753	♣ 92	2. artificial			
Contract: 4♣ S						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ 83				3NT ¹
Vul: EW	♥ AQ874	♥ J5	Pass	4♣ ²	AP	
North HCP: 12	♦ J542	♦ 63	1. Gambling			
South HCP: 11	♣ 42	♣ AKQJ973	2. artificial			
Contract: 4♣ N						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ J109743		3NT ¹	4♥	AP
Vul: NS	♥ J6	♥ 104	1. Gambling			
North HCP: 11	♦ 762	♦ AQJ5				
South HCP: 8	♣ AKQJ876	♣ 5				
Contract: 4♥ E						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ Q2				3NT ¹
Vul: EW	♥ A7543	♥ —	Pass	4♣ ²	X	4♦
North HCP: 9	♦ 764	♦ AKQ108532	AP			
South HCP: 11	♣ J7	♣ 985	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ A1097		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 2	♥ A93	Pass	4♦	AP	
North HCP: 11	♦ AKQ10976	♦ 54	1. Gambling			
South HCP: 8	♣ 10863	♣ 9742	2. artificial			
Contract: 4♦ N						

South hands (Practice Page)

Gambling 3NT

Board: 217	♠ J2	The opponents are silent.
Dealer: S	♥ 86	
Vul: None	♦ 83	You bid first.
HCP: 11	♣ AKQJ1095	
Board: 218	♠ KQ1072	The opponents are silent.
Dealer: N	♥ QJ109	
Vul: NS	♦ K4	Partner bids first.
HCP: 11	♣ 92	
Board: 219	♠ 83	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ 63	You bid first.
HCP: 11	♣ AKQJ973	
Board: 220	♠ J109743	East Bids 4♥ if possible.
Dealer: N	♥ 104	
Vul: NS	♦ AQJ5	Partner bids first.
HCP: 8	♣ 5	
Board: 221	♠ Q2	East Doubles 4♣ if possible.
Dealer: S	♥ —	
Vul: EW	♦ AKQ108532	You bid first.
HCP: 11	♣ 985	
Board: 222	♠ A1097	The opponents are silent.
Dealer: N	♥ A93	
Vul: Both	♦ 54	Partner bids first.
HCP: 8	♣ 9742	

Gambling 3NT Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 109874	♠ J2				3NT ¹
Vul: None	♥ KQJ2	♥ 86	Pass	4♣ ²	AP	
North HCP: 8	♦ Q92	♦ 83	1. Gambling			
South HCP: 11	♣ 6	♣ AKQJ1095	2. artificial			
Contract: 4♣ N						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ KQ1072		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 5	♥ QJ109	AP			
North HCP: 10	♦ J1072	♦ K4	1. Gambling			
South HCP: 11	♣ AKQ10753	♣ 92	2. artificial			
Contract: 4♣ S						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ 83				3NT ¹
Vul: EW	♥ AQ874	♥ J5	Pass	4♣ ²	AP	
North HCP: 12	♦ J542	♦ 63	1. Gambling			
South HCP: 11	♣ 42	♣ AKQJ973	2. artificial			
Contract: 4♣ N						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ J109743		3NT ¹	4♥	AP
Vul: NS	♥ J6	♥ 104	1. Gambling			
North HCP: 11	♦ 762	♦ AQJ5				
South HCP: 8	♣ AKQJ876	♣ 5				
Contract: 4♥ E						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ Q2				3NT ¹
Vul: EW	♥ A7543	♥ —	Pass	4♣ ²	X	4♦
North HCP: 9	♦ 764	♦ AKQ108532	AP			
South HCP: 11	♣ J7	♣ 985	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ A1097		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 2	♥ A93	Pass	4♦	AP	
North HCP: 11	♦ AKQ10976	♦ 54	1. Gambling			
South HCP: 8	♣ 10863	♣ 9742	2. artificial			
Contract: 4♦ N						

North hands (Practice Page)

Gambling 3NT

Board: 223	♠ AKQ95	East Doubles Pass if possible.
Dealer: S	♥ A10	
Vul: None	♦ A1065	Partner bids first.
HCP: 17	♣ 102	
Board: 224	♠ 53	West Doubles 4♣ if possible.
Dealer: N	♥ —	
Vul: EW	♦ AKQ8642	You bid first.
HCP: 9	♣ 8752	
Board: 225	♠ J9765	West Doubles 3NT if possible.
Dealer: S	♥ KJ2	
Vul: Both	♦ 832	Partner bids first.
HCP: 5	♣ 53	
Board: 226	♠ —	West Doubles 4♣ if possible.
Dealer: N	♥ 873	
Vul: None	♦ AKQJ109543	You bid first.
HCP: 10	♣ 2	
Board: 227	♠ 95	East Bids 4♠ if possible.
Dealer: S	♥ J10	
Vul: NS	♦ J9432	Partner bids first.
HCP: 6	♣ A872	
Board: 228	♠ 92	The opponents are silent.
Dealer: N	♥ 543	
Vul: Both	♦ AKQ6543	You bid first.
HCP: 9	♣ 9	

Gambling 3NT Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ AKQ95	♠ 42				3NT ¹
Vul: None	♥ A10	♥ 76	Pass	6NT	Pass	7NT
North HCP: 17	♦ A1065	♦ Q9	Pass	Pass	X	AP
South HCP: 11	♣ 102	♣ AKQ8753				
Contract: 7NX S						1. Gambling

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ J9862		3NT ¹	Pass	4♣ ²
Vul: EW	♥ —	♥ AQJ5	X	4♦	Pass	5♣ ³
North HCP: 9	♦ AKQ8642	♦ J953	Pass	5♠	Pass	6♦
South HCP: 9	♣ 8752	♣ —	AP			
Contract: 6♦ N						1. Gambling
						2. artificial
						3. Exclusion, for ♦

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ J9765	♠ 43				3NT ¹
Vul: Both	♥ KJ2	♥ 73	X	4♣ ²	AP	
North HCP: 5	♦ 832	♦ 95				
South HCP: 9	♣ 53	♣ AKQ10984				
Contract: 4♣ N						1. Gambling
						2. artificial

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AKQ95		3NT ¹	Pass	4♣ ²
Vul: None	♥ 873	♥ 1054	X	4♦	AP	
North HCP: 10	♦ AKQJ109543	♦ —				
South HCP: 14	♣ 2	♣ KQ1054				
Contract: 4♦ N						1. Gambling
						2. artificial

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ 1073				3NT ¹
Vul: NS	♥ J10	♥ 75	Pass	4♣ ²	4♠	AP
North HCP: 6	♦ J9432	♦ AKQ10876				
South HCP: 9	♣ A872	♣ 9				
Contract: 4♠ E						1. Gambling
						2. artificial

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ 743		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 543	♥ QJ1082	Pass	4♦	AP	
North HCP: 9	♦ AKQ6543	♦ 1097				
South HCP: 6	♣ 9	♣ K6				
Contract: 4♦ N						1. Gambling
						2. artificial

South hands (Practice Page)

Gambling 3NT

Board: 223	♠ 42	East Doubles Pass if possible.
Dealer: S	♥ 76	
Vul: None	♦ Q9	You bid first.
HCP: 11	♣ AKQ8753	

Board: 224	♠ J9862	West Doubles 4♣ if possible.
Dealer: N	♥ AQJ5	
Vul: EW	♦ J953	Partner bids first.
HCP: 9	♣ —	

Board: 225	♠ 43	West Doubles 3NT if possible.
Dealer: S	♥ 73	
Vul: Both	♦ 95	You bid first.
HCP: 9	♣ AKQ10984	

Board: 226	♠ AKQ95	West Doubles 4♣ if possible.
Dealer: N	♥ 1054	
Vul: None	♦ —	Partner bids first.
HCP: 14	♣ KQ1054	

Board: 227	♠ 1073	East Bids 4♠ if possible.
Dealer: S	♥ 75	
Vul: NS	♦ AKQ10876	You bid first.
HCP: 9	♣ 9	

Board: 228	♠ 743	The opponents are silent.
Dealer: N	♥ QJ1082	
Vul: Both	♦ 1097	Partner bids first.
HCP: 6	♣ K6	

Gambling 3NT Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ AKQ95	♠ 42				3NT ¹
Vul: None	♥ A10	♥ 76	Pass	6NT	Pass	7NT
North HCP: 17	♦ A1065	♦ Q9	Pass	Pass	X	AP
South HCP: 11	♣ 102	♣ AKQ8753				
Contract: 7NX S						1. Gambling

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ J9862		3NT ¹	Pass	4♣ ²
Vul: EW	♥ —	♥ AQJ5	X	4♦	Pass	5♣ ³
North HCP: 9	♦ AKQ8642	♦ J953	Pass	5♠	Pass	6♦
South HCP: 9	♣ 8752	♣ —	AP			
Contract: 6♦ N						1. Gambling
						2. artificial
						3. Exclusion, for ♦

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ J9765	♠ 43				3NT ¹
Vul: Both	♥ KJ2	♥ 73	X	4♣ ²	AP	
North HCP: 5	♦ 832	♦ 95				
South HCP: 9	♣ 53	♣ AKQ10984				
Contract: 4♣ N						1. Gambling
						2. artificial

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AKQ95		3NT ¹	Pass	4♣ ²
Vul: None	♥ 873	♥ 1054	X	4♦	AP	
North HCP: 10	♦ AKQJ109543	♦ —				
South HCP: 14	♣ 2	♣ KQ1054				
Contract: 4♦ N						1. Gambling
						2. artificial

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ 1073				3NT ¹
Vul: NS	♥ J10	♥ 75	Pass	4♣ ²	4♠	AP
North HCP: 6	♦ J9432	♦ AKQ10876				
South HCP: 9	♣ A872	♣ 9				
Contract: 4♠ E						1. Gambling
						2. artificial

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ 743		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 543	♥ QJ1082	Pass	4♦	AP	
North HCP: 9	♦ AKQ6543	♦ 1097				
South HCP: 6	♣ 9	♣ K6				
Contract: 4♦ N						1. Gambling
						2. artificial

North hands (Practice Page)

Gambling 3NT

Board: 229	♠ A985	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ Q9875	Partner bids first.
HCP: 8	♣ 92	
Board: 230	♠ J7	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ 8754	You bid first.
HCP: 10	♣ AKQ10862	
Board: 231	♠ QJ97	The opponents are silent.
Dealer: S	♥ KQ109	
Vul: EW	♦ 5	Partner bids first.
HCP: 16	♣ AKJ9	
Board: 232	♠ 43	The opponents are silent.
Dealer: N	♥ 76	
Vul: None	♦ AKQJ9642	You bid first.
HCP: 10	♣ 6	
Board: 233	♠ 872	West Doubles 4♦ if possible.
Dealer: S	♥ Q962	
Vul: NS	♦ 7	Partner bids first.
HCP: 3	♣ J8732	
Board: 234	♠ 42	West Doubles 4♣ if possible.
Dealer: N	♥ J106	
Vul: EW	♦ AKQJ876	You bid first.
HCP: 11	♣ 2	

Gambling 3NT Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ A985	♠ 64				3NT ¹
Vul: None	♥ Q6	♥ J53	Pass	4♣ ²	AP	
North HCP: 8	♦ Q9875	♦ 2	1. Gambling			
South HCP: 11	♣ 92	♣ AKQJ763	2. artificial			
Contract: 4♣ N						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ 985		3NT ¹	Pass	4♣ ²
Vul: NS	♥ —	♥ K93	AP			
North HCP: 10	♦ 8754	♦ AKJ63	1. Gambling			
South HCP: 11	♣ AKQ10862	♣ 54	2. artificial			
Contract: 4♣ S						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ QJ97	♠ 63				3NT ¹
Vul: EW	♥ KQ109	♥ 3	Pass	4♣ ²	Pass	4♦
North HCP: 16	♦ 5	♦ AKQJ863	AP			
South HCP: 10	♣ AKJ9	♣ 863	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ QJ102		3NT ¹	Pass	4♣ ²
Vul: None	♥ 76	♥ KQJ9542	Pass	4♦	Pass	4♥
North HCP: 10	♦ AKQJ9642	♦ —	AP			
South HCP: 12	♣ 6	♣ K10	1. Gambling			
Contract: 4♥ S			2. artificial			

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ 105				3NT ¹
Vul: NS	♥ Q962	♥ J7	Pass	4♣ ²	Pass	4♦
North HCP: 3	♦ 7	♦ AKQ10982	X	AP		
South HCP: 10	♣ J8732	♣ 106	1. Gambling			
Contract: 4♦ X S			2. artificial			

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AQJ6		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J106	♥ 3	X	4♦	AP	
North HCP: 11	♦ AKQJ876	♦ 109542	1. Gambling			
South HCP: 7	♣ 2	♣ 864	2. artificial			
Contract: 4♦ N						

South hands (Practice Page)

Gambling 3NT

Board: 229	♠ 64	The opponents are silent.
Dealer: S	♥ J53	
Vul: None	♦ 2	You bid first.
HCP: 11	♣ AKQJ763	
Board: 230	♠ 985	The opponents are silent.
Dealer: N	♥ K93	
Vul: NS	♦ AKJ63	Partner bids first.
HCP: 11	♣ 54	
Board: 231	♠ 63	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ AKQJ863	You bid first.
HCP: 10	♣ 863	
Board: 232	♠ QJ102	The opponents are silent.
Dealer: N	♥ KQJ9542	
Vul: None	♦ —	Partner bids first.
HCP: 12	♣ K10	
Board: 233	♠ 105	West Doubles 4♦ if possible.
Dealer: S	♥ J7	
Vul: NS	♦ AKQ10982	You bid first.
HCP: 10	♣ 106	
Board: 234	♠ AQJ6	West Doubles 4♣ if possible.
Dealer: N	♥ 3	
Vul: EW	♦ 109542	Partner bids first.
HCP: 7	♣ 864	

Gambling 3NT Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ A985	♠ 64				3NT ¹
Vul: None	♥ Q6	♥ J53	Pass	4♣ ²	AP	
North HCP: 8	♦ Q9875	♦ 2	1. Gambling			
South HCP: 11	♣ 92	♣ AKQJ763	2. artificial			
Contract: 4♣ N						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ 985		3NT ¹	Pass	4♣ ²
Vul: NS	♥ —	♥ K93	AP			
North HCP: 10	♦ 8754	♦ AKJ63	1. Gambling			
South HCP: 11	♣ AKQ10862	♣ 54	2. artificial			
Contract: 4♣ S						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ QJ97	♠ 63				3NT ¹
Vul: EW	♥ KQ109	♥ 3	Pass	4♣ ²	Pass	4♦
North HCP: 16	♦ 5	♦ AKQJ863	AP			
South HCP: 10	♣ AKJ9	♣ 863	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ QJ102		3NT ¹	Pass	4♣ ²
Vul: None	♥ 76	♥ KQJ9542	Pass	4♦	Pass	4♥
North HCP: 10	♦ AKQJ9642	♦ —	AP			
South HCP: 12	♣ 6	♣ K10	1. Gambling			
Contract: 4♥ S			2. artificial			

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ 105				3NT ¹
Vul: NS	♥ Q962	♥ J7	Pass	4♣ ²	Pass	4♦
North HCP: 3	♦ 7	♦ AKQ10982	X	AP		
South HCP: 10	♣ J8732	♣ 106	1. Gambling			
Contract: 4♦ X S			2. artificial			

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AQJ6		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J106	♥ 3	X	4♦	AP	
North HCP: 11	♦ AKQJ876	♦ 109542	1. Gambling			
South HCP: 7	♣ 2	♣ 864	2. artificial			
Contract: 4♦ N						

North hands (Practice Page)

Gambling 3NT

Board: 235	♠ KJ74	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ J8	Partner bids first.
HCP: 14	♣ AQ652	
Board: 236	♠ 107	West Doubles Pass if possible.
Dealer: N	♥ 4	
Vul: NS	♦ AKQJ983	You bid first.
HCP: 10	♣ 1072	
Board: 237	♠ KQ10	The opponents are silent.
Dealer: S	♥ 9842	
Vul: EW	♦ 965	Partner bids first.
HCP: 8	♣ K84	
Board: 238	♠ 85	East Bids 4♥ if possible.
Dealer: N	♥ 86	
Vul: EW	♦ AKQJ863	You bid first.
HCP: 10	♣ 32	
Board: 239	♠ 65	The opponents are silent.
Dealer: S	♥ J97	
Vul: Both	♦ 985	Partner bids first.
HCP: 6	♣ AJ862	
Board: 240	♠ J4	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ 8543	You bid first.
HCP: 11	♣ AKQJ974	

Gambling 3NT Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ KJ74	♠ —				3NT ¹
Vul: Both	♥ K8	♥ J10964	Pass	4♣ ²	Pass	4♦
North HCP: 14	♦ J8	♦ AKQ10754		AP		
South HCP: 10	♣ AQ652	♣ 8		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AQ86		3NT ¹	Pass	6NT
Vul: NS	♥ 4	♥ AQ6	Pass	7NT	Pass	Pass
North HCP: 10	♦ AKQJ983	♦ 102	X	AP		
South HCP: 21	♣ 1072	♣ AKQ6		1. Gambling		
Contract: 7NX N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ 875				3NT ¹
Vul: EW	♥ 9842	♥ 7	Pass	4♣ ²	Pass	4♦
North HCP: 8	♦ 965	♦ AKQJ1032		AP		
South HCP: 11	♣ K84	♣ J3		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ 10				
Vul: EW	♥ 86	♥ Q97		3NT ¹	4♥	AP
North HCP: 10	♦ AKQJ863	♦ 754		1. Gambling		
South HCP: 8	♣ 32	♣ AQ10985				
Contract: 4♥ E						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ 102				3NT ¹
Vul: Both	♥ J97	♥ Q2	Pass	4♣ ²	Pass	4♦
North HCP: 6	♦ 985	♦ AKQ10643		AP		
South HCP: 11	♣ AJ862	♣ 53		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ K1062				
Vul: NS	♥ —	♥ KJ1062		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ 8543	♦ A10		AP		
South HCP: 11	♣ AKQJ974	♣ 82		1. Gambling		
Contract: 4♣ S				2. artificial		

South hands (Practice Page)

Gambling 3NT

Board: 235	♠ —	The opponents are silent.
Dealer: S	♥ J10964	
Vul: Both	♦ AKQ10754	You bid first.
HCP: 10	♣ 8	
Board: 236	♠ AQ86	West Doubles Pass if possible.
Dealer: N	♥ AQ6	
Vul: NS	♦ 102	Partner bids first.
HCP: 21	♣ AKQ6	
Board: 237	♠ 875	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ AKQJ1032	You bid first.
HCP: 11	♣ J3	
Board: 238	♠ 10	East Bids 4♥ if possible.
Dealer: N	♥ Q97	
Vul: EW	♦ 754	Partner bids first.
HCP: 8	♣ AQ10985	
Board: 239	♠ 102	The opponents are silent.
Dealer: S	♥ Q2	
Vul: Both	♦ AKQ10643	You bid first.
HCP: 11	♣ 53	
Board: 240	♠ K1062	The opponents are silent.
Dealer: N	♥ KJ1062	
Vul: NS	♦ A10	Partner bids first.
HCP: 11	♣ 82	

Gambling 3NT Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ KJ74	♠ —				3NT ¹
Vul: Both	♥ K8	♥ J10964	Pass	4♣ ²	Pass	4♦
North HCP: 14	♦ J8	♦ AKQ10754		AP		
South HCP: 10	♣ AQ652	♣ 8		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AQ86		3NT ¹	Pass	6NT
Vul: NS	♥ 4	♥ AQ6	Pass	7NT	Pass	Pass
North HCP: 10	♦ AKQJ983	♦ 102	X	AP		
South HCP: 21	♣ 1072	♣ AKQ6		1. Gambling		
Contract: 7NX N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ 875				3NT ¹
Vul: EW	♥ 9842	♥ 7	Pass	4♣ ²	Pass	4♦
North HCP: 8	♦ 965	♦ AKQJ1032		AP		
South HCP: 11	♣ K84	♣ J3		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ 10				
Vul: EW	♥ 86	♥ Q97		3NT ¹	4♥	AP
North HCP: 10	♦ AKQJ863	♦ 754		1. Gambling		
South HCP: 8	♣ 32	♣ AQ10985				
Contract: 4♥ E						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ 102				3NT ¹
Vul: Both	♥ J97	♥ Q2	Pass	4♣ ²	Pass	4♦
North HCP: 6	♦ 985	♦ AKQ10643		AP		
South HCP: 11	♣ AJ862	♣ 53		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ K1062				
Vul: NS	♥ —	♥ KJ1062		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ 8543	♦ A10		AP		
South HCP: 11	♣ AKQJ974	♣ 82		1. Gambling		
Contract: 4♣ S				2. artificial		

Gambling 3NT

Board: 241 ♠ Q74
 Dealer: S ♥ 85
 Vul: Both ♦ 104
 HCP: 5 ♣ QJ10942

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

Partner bids first.

Board: 242 ♠ J82
 Dealer: N ♥ 6
 Vul: NS ♦ AKQJ10864
 HCP: 11 ♣ 8

West Doubles 4♣ if possible.

You bid first.

Board: 243 ♠ J109
 Dealer: S ♥ KQJ105
 Vul: EW ♦ 5
 HCP: 7 ♣ 8742

East Bids 4♠ if possible.

Partner bids first.

Board: 244 ♠ 1084
 Dealer: N ♥ 74
 Vul: None ♦ 6
 HCP: 9 ♣ AKQ10984

West Bids 4♦ if possible.

You bid first.

Board: 245 ♠ 9
 Dealer: S ♥ AKQJ98762
 Vul: NS ♦ 7
 HCP: 12 ♣ Q2

The opponents are silent.

Partner bids first.

Board: 246 ♠ 4
 Dealer: N ♥ 872
 Vul: EW ♦ AKQ9843
 HCP: 9 ♣ 32

The opponents are silent.

You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 241			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: Both	♠ Q74	♠ —	X	4♣ ²	4♠	Pass
North HCP: 5	♥ 85	♥ 742	4NT ³	Pass	5♣	Pass
South HCP: 10	♦ 104	♦ AKQJ87652	6♣	AP		
Contract: 6♠ E	♣ QJ10942	♣ 7	1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♠			

Board: 242			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ J82	♠ AKQ93		3NT ¹	Pass	4♣ ²
North HCP: 11	♥ 6	♥ 93	X	4♦	AP	
South HCP: 13	♦ AKQJ10864	♦ 9732	1. Gambling			
Contract: 4♦ N	♣ 8	♣ KJ	2. artificial			

Board: 243			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: EW	♠ J109	♠ 32	Pass	4♣ ²	4♠	AP
North HCP: 7	♥ KQJ105	♥ —	1. Gambling			
South HCP: 10	♦ 5	♦ 9432	2. artificial			
Contract: 4♠ E	♣ 8742	♣ AKQJ1095				

Board: 244			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ 1084	♠ A52		3NT ¹	Pass	4♣ ²
North HCP: 9	♥ 74	♥ 96	4♦	AP		
South HCP: 7	♦ 6	♦ K1087	1. Gambling			
Contract: 4♦ W	♣ AKQ10984	♣ 7653	2. artificial			

Board: 245			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: NS	♠ 9	♠ 5	Pass	4♣ ²	Pass	4♦
North HCP: 12	♥ AKQJ98762	♥ 5	Pass	4♥	AP	
South HCP: 10	♦ 7	♦ AKQJ862	1. Gambling			
Contract: 4♥ N	♣ Q2	♣ 10873	2. artificial			

Board: 246			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ 4	♠ QJ65		3NT ¹	Pass	4♣ ²
North HCP: 9	♥ 872	♥ KJ10	Pass	4♦	AP	
South HCP: 12	♦ AKQ9843	♦ 7	1. Gambling			
Contract: 4♦ N	♣ 32	♣ AJ1065	2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 241 ♠ —
Dealer: S ♥ 742
Vul: Both ♦ AKQJ87652
HCP: 10 ♣ 7

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

You bid first.

Board: 242 ♠ AKQ93
Dealer: N ♥ 93
Vul: NS ♦ 9732
HCP: 13 ♣ KJ

West Doubles 4♣ if possible.

Partner bids first.

Board: 243 ♠ 32
Dealer: S ♥ —
Vul: EW ♦ 9432
HCP: 10 ♣ AKQJ1095

East Bids 4♠ if possible.

You bid first.

Board: 244 ♠ A52
Dealer: N ♥ 96
Vul: None ♦ K1087
HCP: 7 ♣ 7653

West Bids 4♦ if possible.

Partner bids first.

Board: 245 ♠ 5
Dealer: S ♥ 5
Vul: NS ♦ AKQJ862
HCP: 10 ♣ 10873

The opponents are silent.

You bid first.

Board: 246 ♠ QJ65
Dealer: N ♥ KJ10
Vul: EW ♦ 7
HCP: 12 ♣ AJ1065

The opponents are silent.

Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 241			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: Both	♠ Q74	♠ —	X	4♣ ²	4♠	Pass
North HCP: 5	♥ 85	♥ 742	4NT ³	Pass	5♣	Pass
South HCP: 10	♦ 104	♦ AKQJ87652	6♠	AP		
Contract: 6♠ E	♣ QJ10942	♣ 7	1. Gambling			

2. artificial
3. Blackwood 1430, for ♠

Board: 242			West	North	East	South
Dealer: N	North:	South:				3NT ¹
Vul: NS	♠ J82	♠ AKQ93		3NT ¹	Pass	4♣ ²
North HCP: 11	♥ 6	♥ 93	X	4♦	AP	
South HCP: 13	♦ AKQJ10864	♦ 9732	1. Gambling			
Contract: 4♦ N	♣ 8	♣ KJ	2. artificial			

Board: 243			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: EW	♠ J109	♠ 32	Pass	4♣ ²	4♠	AP
North HCP: 7	♥ KQJ105	♥ —	1. Gambling			
South HCP: 10	♦ 5	♦ 9432	2. artificial			
Contract: 4♠ E	♣ 8742	♣ AKQJ1095				

Board: 244			West	North	East	South
Dealer: N	North:	South:				3NT ¹
Vul: None	♠ 1084	♠ A52		3NT ¹	Pass	4♣ ²
North HCP: 9	♥ 74	♥ 96	4♦	AP		
South HCP: 7	♦ 6	♦ K1087	1. Gambling			
Contract: 4♦ W	♣ AKQ10984	♣ 7653	2. artificial			

Board: 245			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: NS	♠ 9	♠ 5	Pass	4♣ ²	Pass	4♦
North HCP: 12	♥ AKQJ98762	♥ 5	Pass	4♥	AP	
South HCP: 10	♦ 7	♦ AKQJ862	1. Gambling			
Contract: 4♥ N	♣ Q2	♣ 10873	2. artificial			

Board: 246			West	North	East	South
Dealer: N	North:	South:				3NT ¹
Vul: EW	♠ 4	♠ QJ65		3NT ¹	Pass	4♣ ²
North HCP: 9	♥ 872	♥ KJ10	Pass	4♦	AP	
South HCP: 12	♦ AKQ9843	♦ 7	1. Gambling			
Contract: 4♦ N	♣ 32	♣ AJ1065	2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 247	♠ A762	The opponents are silent.
Dealer: S	♥ AJ104	
Vul: Both	♦ Q52	Partner bids first.
HCP: 11	♣ 75	
Board: 248	♠ 2	The opponents are silent.
Dealer: N	♥ 92	
Vul: NS	♦ 42	You bid first.
HCP: 9	♣ AKQ108765	
Board: 249	♠ A64	West Doubles 3NT if possible.
Dealer: S	♥ 92	
Vul: EW	♦ 6542	Partner bids first.
HCP: 10	♣ KQJ9	
Board: 250	♠ J76	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ AKQ10965	You bid first.
HCP: 11	♣ J4	
Board: 251	♠ A107	The opponents are silent.
Dealer: S	♥ AKJ1072	
Vul: EW	♦ J83	Partner bids first.
HCP: 13	♣ 3	
Board: 252	♠ J3	The opponents are silent.
Dealer: N	♥ 76	
Vul: Both	♦ 102	You bid first.
HCP: 11	♣ AKQJ1094	

Gambling 3NT Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ 84				3NT ¹
Vul: Both	♥ AJ104	♥ Q82	Pass	4♣ ²	AP	
North HCP: 11	♦ Q52	♦ 9	1. Gambling			
South HCP: 11	♣ 75	♣ AKQ10432	2. artificial			
Contract: 4♣ N						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ J1083		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 92	♥ A10754	AP			
North HCP: 9	♦ 42	♦ A8	1. Gambling			
South HCP: 9	♣ AKQ108765	♣ 94	2. artificial			
Contract: 4♣ S						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ 5				3NT ¹
Vul: EW	♥ 92	♥ J74	X	4♣ ²	Pass	4♦
North HCP: 10	♦ 6542	♦ AKQJ1097	AP			
South HCP: 11	♣ KQJ9	♣ 103	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ Q432		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 6	♥ 532	Pass	4♦	AP	
North HCP: 11	♦ AKQ10965	♦ 42	1. Gambling			
South HCP: 5	♣ J4	♣ K1082	2. artificial			
Contract: 4♦ N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ Q4				3NT ¹
Vul: EW	♥ AKJ1072	♥ 8	Pass	4♣ ²	Pass	4♦
North HCP: 13	♦ J83	♦ AKQ9752	Pass	4NT ³	Pass	5♠
South HCP: 11	♣ 3	♣ 1082	Pass	6♦	AP	
Contract: 6♦ S			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ AKQ52		3NT ¹	Pass	4♦ ²
Vul: Both	♥ 76	♥ QJ1032	Pass	5♣	Pass	6♣
North HCP: 11	♦ 102	♦ AK9	AP			
South HCP: 19	♣ AKQJ1094	♣ —	1. Gambling			
Contract: 6♣ N			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 247	♠ 84	The opponents are silent.
Dealer: S	♥ Q82	
Vul: Both	♦ 9	You bid first.
HCP: 11	♣ AKQ10432	
Board: 248	♠ J1083	The opponents are silent.
Dealer: N	♥ A10754	
Vul: NS	♦ A8	Partner bids first.
HCP: 9	♣ 94	
Board: 249	♠ 5	West Doubles 3NT if possible.
Dealer: S	♥ J74	
Vul: EW	♦ AKQJ1097	You bid first.
HCP: 11	♣ 103	
Board: 250	♠ Q432	The opponents are silent.
Dealer: N	♥ 532	
Vul: Both	♦ 42	Partner bids first.
HCP: 5	♣ K1082	
Board: 251	♠ Q4	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ AKQ9752	You bid first.
HCP: 11	♣ 1082	
Board: 252	♠ AKQ52	The opponents are silent.
Dealer: N	♥ QJ1032	
Vul: Both	♦ AK9	Partner bids first.
HCP: 19	♣ —	

Gambling 3NT Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ 84				3NT ¹
Vul: Both	♥ AJ104	♥ Q82	Pass	4♣ ²	AP	
North HCP: 11	♦ Q52	♦ 9	1. Gambling			
South HCP: 11	♣ 75	♣ AKQ10432	2. artificial			
Contract: 4♣ N						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ J1083		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 92	♥ A10754	AP			
North HCP: 9	♦ 42	♦ A8	1. Gambling			
South HCP: 9	♣ AKQ108765	♣ 94	2. artificial			
Contract: 4♣ S						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ 5				3NT ¹
Vul: EW	♥ 92	♥ J74	X	4♣ ²	Pass	4♦
North HCP: 10	♦ 6542	♦ AKQJ1097	AP			
South HCP: 11	♣ KQJ9	♣ 103	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ Q432		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 6	♥ 532	Pass	4♦	AP	
North HCP: 11	♦ AKQ10965	♦ 42	1. Gambling			
South HCP: 5	♣ J4	♣ K1082	2. artificial			
Contract: 4♦ N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ Q4				3NT ¹
Vul: EW	♥ AKJ1072	♥ 8	Pass	4♣ ²	Pass	4♦
North HCP: 13	♦ J83	♦ AKQ9752	Pass	4NT ³	Pass	5♠
South HCP: 11	♣ 3	♣ 1082	Pass	6♦	AP	
Contract: 6♦ S			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ AKQ52		3NT ¹	Pass	4♦ ²
Vul: Both	♥ 76	♥ QJ1032	Pass	5♣	Pass	6♣
North HCP: 11	♦ 102	♦ AK9	AP			
South HCP: 19	♣ AKQJ1094	♣ —	1. Gambling			
Contract: 6♣ N			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 253	♠ QJ54	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ 63	Partner bids first.
HCP: 12	♣ AKQ107	
Board: 254	♠ 854	East Doubles 3NT if possible.
Dealer: N	♥ J10	West Bids 6♠ if possible.
Vul: NS	♦ AKQ10432	
HCP: 10	♣ 2	You bid first.
Board: 255	♠ K4	The opponents are silent.
Dealer: S	♥ Q97642	
Vul: Both	♦ J52	Partner bids first.
HCP: 9	♣ K4	
Board: 256	♠ J	The opponents are silent.
Dealer: N	♥ 873	
Vul: None	♦ 32	You bid first.
HCP: 11	♣ AKQJ1076	
Board: 257	♠ 1032	West Bids 4♦ if possible.
Dealer: S	♥ Q86	
Vul: NS	♦ Q1032	Partner bids first.
HCP: 4	♣ 987	
Board: 258	♠ 53	East Bids 4♦ if possible.
Dealer: N	♥ 53	
Vul: EW	♦ J5	You bid first.
HCP: 10	♣ AKQ9652	

Gambling 3NT Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ QJ54	♠ 2				3NT ¹
Vul: None	♥ 103	♥ 97	Pass	4♣ ²	Pass	4♦
North HCP: 12	♦ 63	♦ AKQJ1075	AP			
South HCP: 10	♣ AKQ107	♣ 542	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ 10		3NT ¹	X	4♣ ²
Vul: NS	♥ J10	♥ 87652	6♣	X	AP	
North HCP: 10	♦ AKQ10432	♦ 75	1. Gambling			
South HCP: 1	♣ 2	♣ J10973	2. artificial			
Contract: 6♠X W						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ 5				3NT ¹
Vul: Both	♥ Q97642	♥ 3	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ J52	♦ AKQ10984	AP			
South HCP: 10	♣ K4	♣ J863	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ K		3NT ¹	Pass	4♣ ²
Vul: None	♥ 873	♥ AQ642	AP			
North HCP: 11	♦ 32	♦ KJ109	1. Gambling			
South HCP: 13	♣ AKQJ1076	♣ 983	2. artificial			
Contract: 4♣ S						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ 876				3NT ¹
Vul: NS	♥ Q86	♥ 109	4♦	AP		
North HCP: 4	♦ Q1032	♦ —	1. Gambling			
South HCP: 9	♣ 987	♣ AKQ65432				
Contract: 4♦ W						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ 964		3NT ¹	4♦	AP
Vul: EW	♥ 53	♥ QJ9742	1. Gambling			
North HCP: 10	♦ J5	♦ Q72				
South HCP: 5	♣ AKQ9652	♣ 3				
Contract: 4♦ E						

South hands (Practice Page)

Gambling 3NT

Board: 253	♠ 2	The opponents are silent.
Dealer: S	♥ 97	
Vul: None	♦ AKQJ1075	You bid first.
HCP: 10	♣ 542	
Board: 254	♠ 10	East Doubles 3NT if possible.
Dealer: N	♥ 87652	West Bids 6♠ if possible.
Vul: NS	♦ 75	
HCP: 1	♣ J10973	Partner bids first.
Board: 255	♠ 5	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ AKQ10984	You bid first.
HCP: 10	♣ J863	
Board: 256	♠ K	The opponents are silent.
Dealer: N	♥ AQ642	
Vul: None	♦ KJ109	Partner bids first.
HCP: 13	♣ 983	
Board: 257	♠ 876	West Bids 4♦ if possible.
Dealer: S	♥ 109	
Vul: NS	♦ —	You bid first.
HCP: 9	♣ AKQ65432	
Board: 258	♠ 964	East Bids 4♦ if possible.
Dealer: N	♥ QJ9742	
Vul: EW	♦ Q72	Partner bids first.
HCP: 5	♣ 3	

Gambling 3NT Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ QJ54	♠ 2				3NT ¹
Vul: None	♥ 103	♥ 97	Pass	4♣ ²	Pass	4♦
North HCP: 12	♦ 63	♦ AKQJ1075	AP			
South HCP: 10	♣ AKQ107	♣ 542	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ 10		3NT ¹	X	4♣ ²
Vul: NS	♥ J10	♥ 87652	6♣	X	AP	
North HCP: 10	♦ AKQ10432	♦ 75	1. Gambling			
South HCP: 1	♣ 2	♣ J10973	2. artificial			
Contract: 6♠X W						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ 5				3NT ¹
Vul: Both	♥ Q97642	♥ 3	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ J52	♦ AKQ10984	AP			
South HCP: 10	♣ K4	♣ J863	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ K		3NT ¹	Pass	4♣ ²
Vul: None	♥ 873	♥ AQ642	AP			
North HCP: 11	♦ 32	♦ KJ109	1. Gambling			
South HCP: 13	♣ AKQJ1076	♣ 983	2. artificial			
Contract: 4♣ S						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ 876				3NT ¹
Vul: NS	♥ Q86	♥ 109	4♦	AP		
North HCP: 4	♦ Q1032	♦ —	1. Gambling			
South HCP: 9	♣ 987	♣ AKQ65432				
Contract: 4♦ W						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ 964		3NT ¹	4♦	AP
Vul: EW	♥ 53	♥ QJ9742	1. Gambling			
North HCP: 10	♦ J5	♦ Q72				
South HCP: 5	♣ AKQ9652	♣ 3				
Contract: 4♦ E						

North hands (Practice Page)

Gambling 3NT

Board: 259	♠ AQJ963	The opponents are silent.
Dealer: S	♥ 74	
Vul: None	♦ K76	Partner bids first.
HCP: 10	♣ 43	

Board: 260	♠ —	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ AKQJ1062	You bid first.
HCP: 11	♣ J1095	

Board: 261	♠ K105	The opponents are silent.
Dealer: S	♥ 10943	
Vul: Both	♦ A1076	Partner bids first.
HCP: 7	♣ 86	

Board: 262	♠ —	The opponents are silent.
Dealer: N	♥ 76	
Vul: NS	♦ 854	You bid first.
HCP: 9	♣ AKQ108732	

Board: 263	♠ K832	The opponents are silent.
Dealer: S	♥ AJ76	
Vul: EW	♦ J107	Partner bids first.
HCP: 9	♣ 104	

Board: 264	♠ 52	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ 103	You bid first.
HCP: 11	♣ AKQJ1084	

Gambling 3NT Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ AQJ963	♠ 7				3NT ¹
Vul: None	♥ 74	♥ 963	Pass	4♣ ²	AP	
North HCP: 10	♦ K76	♦ 32	1. Gambling			
South HCP: 10	♣ 43	♣ AKQJ965	2. artificial			
Contract: 4♣ N						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AQ64		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 54	♥ Q107	Pass	4♦	AP	
North HCP: 11	♦ AKQJ1062	♦ 74	1. Gambling			
South HCP: 11	♣ J1095	♣ K863	2. artificial			
Contract: 4♦ N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ 3				3NT ¹
Vul: Both	♥ 10943	♥ 5	Pass	4♣ ²	AP	
North HCP: 7	♦ A1076	♦ J943	1. Gambling			
South HCP: 11	♣ 86	♣ AKQJ942	2. artificial			
Contract: 4♣ N						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ QJ83		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 76	♥ KQ842	AP			
North HCP: 9	♦ 854	♦ 107	1. Gambling			
South HCP: 8	♣ AKQ108732	♣ 65	2. artificial			
Contract: 4♣ S						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ K832	♠ 65				3NT ¹
Vul: EW	♥ AJ76	♥ 4	Pass	4♣ ²	AP	
North HCP: 9	♦ J107	♦ 832	1. Gambling			
South HCP: 9	♣ 104	♣ AKQ9763	2. artificial			
Contract: 4♣ N						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ KQ984		3NT ¹	Pass	4♣ ²
Vul: Both	♥ J6	♥ 43	AP			
North HCP: 11	♦ 103	♦ Q754	1. Gambling			
South HCP: 7	♣ AKQJ1084	♣ 32	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 259	♠ 7	The opponents are silent.
Dealer: S	♥ 963	
Vul: None	♦ 32	You bid first.
HCP: 10	♣ AKQJ965	

Board: 260	♠ AQ64	The opponents are silent.
Dealer: N	♥ Q107	
Vul: NS	♦ 74	Partner bids first.
HCP: 11	♣ K863	

Board: 261	♠ 3	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ J943	You bid first.
HCP: 11	♣ AKQJ942	

Board: 262	♠ QJ83	The opponents are silent.
Dealer: N	♥ KQ842	
Vul: NS	♦ 107	Partner bids first.
HCP: 8	♣ 65	

Board: 263	♠ 65	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ 832	You bid first.
HCP: 9	♣ AKQ9763	

Board: 264	♠ KQ984	The opponents are silent.
Dealer: N	♥ 43	
Vul: Both	♦ Q754	Partner bids first.
HCP: 7	♣ 32	

Gambling 3NT Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ AQJ963	♠ 7				3NT ¹
Vul: None	♥ 74	♥ 963	Pass	4♣ ²	AP	
North HCP: 10	♦ K76	♦ 32	1. Gambling			
South HCP: 10	♣ 43	♣ AKQJ965	2. artificial			
Contract: 4♣ N						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AQ64		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 54	♥ Q107	Pass	4♦	AP	
North HCP: 11	♦ AKQJ1062	♦ 74	1. Gambling			
South HCP: 11	♣ J1095	♣ K863	2. artificial			
Contract: 4♦ N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ 3				3NT ¹
Vul: Both	♥ 10943	♥ 5	Pass	4♣ ²	AP	
North HCP: 7	♦ A1076	♦ J943	1. Gambling			
South HCP: 11	♣ 86	♣ AKQJ942	2. artificial			
Contract: 4♣ N						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ QJ83		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 76	♥ KQ842	AP			
North HCP: 9	♦ 854	♦ 107	1. Gambling			
South HCP: 8	♣ AKQ108732	♣ 65	2. artificial			
Contract: 4♣ S						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ K832	♠ 65				3NT ¹
Vul: EW	♥ AJ76	♥ 4	Pass	4♣ ²	AP	
North HCP: 9	♦ J107	♦ 832	1. Gambling			
South HCP: 9	♣ 104	♣ AKQ9763	2. artificial			
Contract: 4♣ N						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ KQ984		3NT ¹	Pass	4♣ ²
Vul: Both	♥ J6	♥ 43	AP			
North HCP: 11	♦ 103	♦ Q754	1. Gambling			
South HCP: 7	♣ AKQJ1084	♣ 32	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 265	♠ AK85	East Bids 4♥ if possible.
Dealer: S	♥ KQ1065	
Vul: None	♦ J6	Partner bids first.
HCP: 13	♣ 105	
Board: 266	♠ 9	East Bids 4♠ if possible.
Dealer: N	♥ 984	
Vul: EW	♦ 53	You bid first.
HCP: 9	♣ AKQ9643	
Board: 267	♠ J1097653	West Bids 4NT if possible.
Dealer: S	♥ Q5	East Bids 5♦ if possible.
Vul: Both	♦ 6	West Bids 5♥ if possible.
HCP: 9	♣ AQ6	Partner bids first.
Board: 268	♠ Q84	East Bids 4♣ if possible.
Dealer: N	♥ 72	
Vul: None	♦ AKQ10942	You bid first.
HCP: 11	♣ 3	
Board: 269	♠ K652	East Bids 4♦ if possible.
Dealer: S	♥ KQJ8	
Vul: NS	♦ 102	Partner bids first.
HCP: 9	♣ 1097	
Board: 270	♠ 86	East Bids 4♣ if possible.
Dealer: N	♥ Q94	
Vul: Both	♦ AKQ109854	You bid first.
HCP: 11	♣ —	

Gambling 3NT Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ AK85	♠ 973				3NT ¹
Vul: None	♥ KQ1065	♥ 9	Pass	4♣ ²	4♥	Pass
North HCP: 13	♦ J6	♦ Q7	Pass	XA♠♠	AP	
South HCP: 11	♣ 105	♣ AKQ9843	1. Gambling			
Contract: 4♥X E			2. artificial			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ AJ75				
Vul: EW	♥ 984	♥ KJ10		3NT ¹	4♠	X♠
North HCP: 9	♦ 53	♦ 1082	AP			
South HCP: 10	♣ AKQ9643	♣ J105	1. Gambling			
Contract: 4♠X E						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ J1097653	♠ 842				3NT ¹
Vul: Both	♥ Q5	♥ 3	4NT ²	Pass	5♦	Pass
North HCP: 9	♦ 6	♦ AKQ9542	5♥	X♥	AP	
South HCP: 9	♣ AQ6	♣ 109	1. Gambling			
Contract: 5♥X W			2. Unusual 4NT			

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ A32				
Vul: None	♥ 72	♥ AJ5		3NT ¹	4♣	AP
North HCP: 11	♦ AKQ10942	♦ J75	1. Gambling			
South HCP: 10	♣ 3	♣ 9842				
Contract: 4♣ E						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ K652	♠ Q8				3NT ¹
Vul: NS	♥ KQJ8	♥ 10	Pass	4♣ ²	4♦	AP
North HCP: 9	♦ 102	♦ 75	1. Gambling			
South HCP: 11	♣ 1097	♣ AKQ86542	2. artificial			
Contract: 4♦ E						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ Q1095				
Vul: Both	♥ Q94	♥ 876		3NT ¹	4♣	AP
North HCP: 11	♦ AKQ109854	♦ 72	1. Gambling			
South HCP: 5	♣ —	♣ K873				
Contract: 4♣ E						

South hands (Practice Page)

Gambling 3NT

Board: 265	♠ 973	East Bids 4♥ if possible.
Dealer: S	♥ 9	
Vul: None	♦ Q7	You bid first.
HCP: 11	♣ AKQ9843	
Board: 266	♠ AJ75	East Bids 4♠ if possible.
Dealer: N	♥ KJ10	
Vul: EW	♦ 1082	Partner bids first.
HCP: 10	♣ J105	
Board: 267	♠ 842	West Bids 4NT if possible.
Dealer: S	♥ 3	East Bids 5♦ if possible.
Vul: Both	♦ AKQ9542	West Bids 5♥ if possible.
HCP: 9	♣ 109	You bid first.
Board: 268	♠ A32	East Bids 4♣ if possible.
Dealer: N	♥ AJ5	
Vul: None	♦ J75	Partner bids first.
HCP: 10	♣ 9842	
Board: 269	♠ Q8	East Bids 4♦ if possible.
Dealer: S	♥ 10	
Vul: NS	♦ 75	You bid first.
HCP: 11	♣ AKQ86542	
Board: 270	♠ Q1095	East Bids 4♣ if possible.
Dealer: N	♥ 876	
Vul: Both	♦ 72	Partner bids first.
HCP: 5	♣ K873	

Gambling 3NT Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ AK85	♠ 973				3NT ¹
Vul: None	♥ KQ1065	♥ 9	Pass	4♣ ²	4♥	Pass
North HCP: 13	♦ J6	♦ Q7	Pass	XA♠♠	AP	
South HCP: 11	♣ 105	♣ AKQ9843	1. Gambling			
Contract: 4♥X E			2. artificial			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ AJ75				
Vul: EW	♥ 984	♥ KJ10		3NT ¹	4♠	X♠
North HCP: 9	♦ 53	♦ 1082	AP			
South HCP: 10	♣ AKQ9643	♣ J105	1. Gambling			
Contract: 4♠X E						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ J1097653	♠ 842				3NT ¹
Vul: Both	♥ Q5	♥ 3	4NT ²	Pass	5♦	Pass
North HCP: 9	♦ 6	♦ AKQ9542	5♥	X♥	AP	
South HCP: 9	♣ AQ6	♣ 109	1. Gambling			
Contract: 5♥X W			2. Unusual 4NT			

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ A32				
Vul: None	♥ 72	♥ AJ5		3NT ¹	4♣	AP
North HCP: 11	♦ AKQ10942	♦ J75	1. Gambling			
South HCP: 10	♣ 3	♣ 9842				
Contract: 4♣ E						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ K652	♠ Q8				3NT ¹
Vul: NS	♥ KQJ8	♥ 10	Pass	4♣ ²	4♦	AP
North HCP: 9	♦ 102	♦ 75	1. Gambling			
South HCP: 11	♣ 1097	♣ AKQ86542	2. artificial			
Contract: 4♦ E						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ Q1095				
Vul: Both	♥ Q94	♥ 876		3NT ¹	4♣	AP
North HCP: 11	♦ AKQ109854	♦ 72	1. Gambling			
South HCP: 5	♣ —	♣ K873				
Contract: 4♣ E						

North hands (Practice Page)

Gambling 3NT

Board: 271	♠ K1076	West Bids 4♠ if possible.
Dealer: S	♥ K987	
Vul: None	♦ 9	Partner bids first.
HCP: 10	♣ KJ86	
Board: 272	♠ 7	The opponents are silent.
Dealer: N	♥ Q93	
Vul: NS	♦ 7	You bid first.
HCP: 11	♣ AKQ109753	
Board: 273	♠ 65	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: EW	♦ AJ32	Partner bids first.
HCP: 8	♣ J63	
Board: 274	♠ 85	East Bids 4♦ if possible.
Dealer: N	♥ 642	
Vul: NS	♦ 10	You bid first.
HCP: 9	♣ AKQ8632	
Board: 275	♠ AKQ93	The opponents are silent.
Dealer: S	♥ Q1065	
Vul: EW	♦ 74	Partner bids first.
HCP: 11	♣ 52	
Board: 276	♠ 76	East Bids 4♣ if possible.
Dealer: N	♥ 6	
Vul: Both	♦ AKQJ10965	You bid first.
HCP: 10	♣ 75	

Gambling 3NT Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ K1076	♠ 3				3NT ¹
Vul: None	♥ K987	♥ 10	4♠	X♠	AP	
North HCP: 10	♦ 9	♦ AKQJ1082	1. Gambling			
South HCP: 10	♣ KJ86	♣ 10975				
Contract: 4♠X W						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ KQJ54		3NT ¹	Pass	4♣ ²
Vul: NS	♥ Q93	♥ 1076	AP			
North HCP: 11	♦ 7	♦ Q84	1. Gambling			
South HCP: 8	♣ AKQ109753	♣ 62	2. artificial			
Contract: 4♣ S						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ 742				3NT ¹
Vul: EW	♥ Q1093	♥ —	Pass	4♣ ²	AP	
North HCP: 8	♦ AJ32	♦ 864	1. Gambling			
South HCP: 9	♣ J63	♣ AKQ10952	2. artificial			
Contract: 4♣ N						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ KQ963				
Vul: NS	♥ 642	♥ K9853		3NT ¹	4♦	AP
North HCP: 9	♦ 10	♦ —	1. Gambling			
South HCP: 8	♣ AKQ8632	♣ 754				
Contract: 4♦ E						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ AKQ93	♠ 4				3NT ¹
Vul: EW	♥ Q1065	♥ 732	Pass	4♣ ²	AP	
North HCP: 11	♦ 74	♦ Q	1. Gambling			
South HCP: 11	♣ 52	♣ AKQ109763	2. artificial			
Contract: 4♣ N						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ AK932				
Vul: Both	♥ 6	♥ KQ9543		3NT ¹	4♣	AP
North HCP: 10	♦ AKQJ10965	♦ 3	1. Gambling			
South HCP: 12	♣ 75	♣ 10				
Contract: 4♣ E						

South hands (Practice Page)

Gambling 3NT

Board: 271	♠ 3	West Bids 4♠ if possible.
Dealer: S	♥ 10	
Vul: None	♦ AKQJ1082	You bid first.
HCP: 10	♣ 10975	
Board: 272	♠ KQJ54	The opponents are silent.
Dealer: N	♥ 1076	
Vul: NS	♦ Q84	Partner bids first.
HCP: 8	♣ 62	
Board: 273	♠ 742	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ 864	You bid first.
HCP: 9	♣ AKQ10952	
Board: 274	♠ KQ963	East Bids 4♦ if possible.
Dealer: N	♥ K9853	
Vul: NS	♦ —	Partner bids first.
HCP: 8	♣ 754	
Board: 275	♠ 4	The opponents are silent.
Dealer: S	♥ 732	
Vul: EW	♦ Q	You bid first.
HCP: 11	♣ AKQ109763	
Board: 276	♠ AK932	East Bids 4♣ if possible.
Dealer: N	♥ KQ9543	
Vul: Both	♦ 3	Partner bids first.
HCP: 12	♣ 10	

Gambling 3NT Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ K1076	♠ 3				3NT ¹
Vul: None	♥ K987	♥ 10	4♠	X♠	AP	
North HCP: 10	♦ 9	♦ AKQJ1082	1. Gambling			
South HCP: 10	♣ KJ86	♣ 10975				
Contract: 4♠X W						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ KQJ54		3NT ¹	Pass	4♣ ²
Vul: NS	♥ Q93	♥ 1076	AP			
North HCP: 11	♦ 7	♦ Q84	1. Gambling			
South HCP: 8	♣ AKQ109753	♣ 62	2. artificial			
Contract: 4♣ S						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ 742				3NT ¹
Vul: EW	♥ Q1093	♥ —	Pass	4♣ ²	AP	
North HCP: 8	♦ AJ32	♦ 864	1. Gambling			
South HCP: 9	♣ J63	♣ AKQ10952	2. artificial			
Contract: 4♣ N						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ KQ963				
Vul: NS	♥ 642	♥ K9853		3NT ¹	4♦	AP
North HCP: 9	♦ 10	♦ —	1. Gambling			
South HCP: 8	♣ AKQ8632	♣ 754				
Contract: 4♦ E						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ AKQ93	♠ 4				3NT ¹
Vul: EW	♥ Q1065	♥ 732	Pass	4♣ ²	AP	
North HCP: 11	♦ 74	♦ Q	1. Gambling			
South HCP: 11	♣ 52	♣ AKQ109763	2. artificial			
Contract: 4♣ N						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ AK932				
Vul: Both	♥ 6	♥ KQ9543		3NT ¹	4♣	AP
North HCP: 10	♦ AKQJ10965	♦ 3	1. Gambling			
South HCP: 12	♣ 75	♣ 10				
Contract: 4♣ E						

North hands (Practice Page)

Gambling 3NT

Board: 277	♠ A7542	The opponents are silent.
Dealer: S	♥ Q95	
Vul: NS	♦ 63	Partner bids first.
HCP: 11	♣ AJ9	

Board: 278	♠ 1072	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ AKQJ953	You bid first.
HCP: 10	♣ 42	

Board: 279	♠ KQJ10832	The opponents are silent.
Dealer: S	♥ K974	
Vul: Both	♦ —	Partner bids first.
HCP: 9	♣ 73	

Board: 280	♠ 3	West Bids 4♥ if possible.
Dealer: N	♥ 872	
Vul: None	♦ AKQ7542	You bid first.
HCP: 9	♣ 74	

Board: 281	♠ AKJ	The opponents are silent.
Dealer: S	♥ KQ752	
Vul: EW	♦ 852	Partner bids first.
HCP: 14	♣ J6	

Board: 282	♠ 983	The opponents are silent.
Dealer: N	♥ 32	
Vul: Both	♦ AKQJ9862	You bid first.
HCP: 10	♣ —	

Gambling 3NT Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ A7542	♠ 6				3NT ¹
Vul: NS	♥ Q95	♥ 6	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 63	♦ AKQ10984	AP			
South HCP: 11	♣ AJ9	♣ Q853	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ AK95				3NT ¹
Vul: EW	♥ 3	♥ K82	Pass	4♦	AP	4♣ ²
North HCP: 10	♦ AKQJ953	♦ 102	1. Gambling			
South HCP: 13	♣ 42	♣ K1093	2. artificial			
Contract: 4♦ N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ KQJ10832	♠ 9				3NT ¹
Vul: Both	♥ K974	♥ 83	Pass	4♣ ²	AP	
North HCP: 9	♦ —	♦ 1073	1. Gambling			
South HCP: 9	♣ 73	♣ AKQ10542	2. artificial			
Contract: 4♣ N						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ AJ10987				3NT ¹
Vul: None	♥ 872	♥ KJ	4♥	Pass	Pass	4♣ ²
North HCP: 9	♦ AKQ7542	♦ —	AP			XA♠♠
South HCP: 13	♣ 74	♣ A10963	1. Gambling			
Contract: 4♥ X W			2. artificial			

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ AKJ	♠ 982				3NT ¹
Vul: EW	♥ KQ752	♥ J4	Pass	4♣ ²	AP	
North HCP: 14	♦ 852	♦ 6	1. Gambling			
South HCP: 10	♣ J6	♣ AKQ10982	2. artificial			
Contract: 4♣ N						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ 983	♠ AKJ104				3NT ¹
Vul: Both	♥ 32	♥ AQ10	Pass	4♦	Pass	4♣ ²
North HCP: 10	♦ AKQJ9862	♦ 7	Pass	5♠	Pass	4NT ³
South HCP: 20	♣ —	♣ AQ93	Pass	6♣	Pass	5NT ⁴
Contract: 7♦ N			AP			7♦
			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			
			4. King ask by 5NT			

South hands (Practice Page)

Gambling 3NT

Board: 277	♠ 6	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ AKQ10984	You bid first.
HCP: 11	♣ Q853	

Board: 278	♠ AK95	The opponents are silent.
Dealer: N	♥ K82	
Vul: EW	♦ 102	Partner bids first.
HCP: 13	♣ K1093	

Board: 279	♠ 9	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ 1073	You bid first.
HCP: 9	♣ AKQ10542	

Board: 280	♠ AJ10987	West Bids 4♥ if possible.
Dealer: N	♥ KJ	
Vul: None	♦ —	Partner bids first.
HCP: 13	♣ A10963	

Board: 281	♠ 982	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ 6	You bid first.
HCP: 10	♣ AKQ10982	

Board: 282	♠ AKJ104	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ 7	Partner bids first.
HCP: 20	♣ AQ93	

Gambling 3NT Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ A7542	♠ 6				3NT ¹
Vul: NS	♥ Q95	♥ 6	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 63	♦ AKQ10984	AP			
South HCP: 11	♣ AJ9	♣ Q853	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ AK95				3NT ¹
Vul: EW	♥ 3	♥ K82	Pass	4♦	AP	4♣ ²
North HCP: 10	♦ AKQJ953	♦ 102	1. Gambling			
South HCP: 13	♣ 42	♣ K1093	2. artificial			
Contract: 4♦ N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ KQJ10832	♠ 9				3NT ¹
Vul: Both	♥ K974	♥ 83	Pass	4♣ ²	AP	
North HCP: 9	♦ —	♦ 1073	1. Gambling			
South HCP: 9	♣ 73	♣ AKQ10542	2. artificial			
Contract: 4♣ N						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ AJ10987				3NT ¹
Vul: None	♥ 872	♥ KJ	4♥	Pass	Pass	4♣ ²
North HCP: 9	♦ AKQ7542	♦ —	AP			XA♠♠
South HCP: 13	♣ 74	♣ A10963	1. Gambling			
Contract: 4♥ X W			2. artificial			

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ AKJ	♠ 982				3NT ¹
Vul: EW	♥ KQ752	♥ J4	Pass	4♣ ²	AP	
North HCP: 14	♦ 852	♦ 6	1. Gambling			
South HCP: 10	♣ J6	♣ AKQ10982	2. artificial			
Contract: 4♣ N						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ 983	♠ AKJ104				3NT ¹
Vul: Both	♥ 32	♥ AQ10	Pass	4♦	Pass	4NT ³
North HCP: 10	♦ AKQJ9862	♦ 7	Pass	5♠	Pass	5NT ⁴
South HCP: 20	♣ —	♣ AQ93	Pass	6♣	Pass	7♦
Contract: 7♦ N			AP			
			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			
			4. King ask by 5NT			

North hands (Practice Page)

Gambling 3NT

Board: 283	♠ K98	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ K97642	Partner bids first.
HCP: 8	♣ 74	
Board: 284	♠ 1096	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ AKQ8653	You bid first.
HCP: 9	♣ 109	
Board: 285	♠ J96	West Doubles 4♦ if possible.
Dealer: S	♥ K10874	East Bids 5♣ if possible.
Vul: None	♦ 4	
HCP: 6	♣ Q762	Partner bids first.
Board: 286	♠ —	The opponents are silent.
Dealer: N	♥ 953	
Vul: NS	♦ AKQ108543	You bid first.
HCP: 11	♣ Q4	
Board: 287	♠ Q854	West Bids 4♠ if possible.
Dealer: S	♥ 10762	East Bids 5♣ if possible.
Vul: EW	♦ J976	
HCP: 3	♣ 9	Partner bids first.
Board: 288	♠ J93	The opponents are silent.
Dealer: N	♥ 62	
Vul: None	♦ 4	You bid first.
HCP: 10	♣ AKQ9763	

Gambling 3NT Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ 42				3NT ¹
Vul: NS	♥ Q9	♥ 54	Pass	4♣ ²	AP	
North HCP: 8	♦ K97642	♦ 83	1. Gambling			
South HCP: 10	♣ 74	♣ AKQJ862	2. artificial			
Contract: 4♣ N						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ 1096	♠ K82		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 3	♥ Q94	Pass	4♦	AP	
North HCP: 9	♦ AKQ8653	♦ 104	1. Gambling			
South HCP: 7	♣ 109	♣ Q8642	2. artificial			
Contract: 4♦ N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ 754				3NT ¹
Vul: None	♥ K10874	♥ 96	Pass	4♣ ²	Pass	4♦
North HCP: 6	♦ 4	♦ AKQJ9762	X	Pass	5♣	Pass
South HCP: 10	♣ Q762	♣ —	Pass	XA♠♠	AP	
Contract: 5♣ X E			1. Gambling			
			2. artificial			

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ K97642		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 953	♥ K1072	Pass	4♦	AP	
North HCP: 11	♦ AKQ108543	♦ —	1. Gambling			
South HCP: 10	♣ Q4	♣ A75	2. artificial			
Contract: 4♦ N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ Q854	♠ 109				3NT ¹
Vul: EW	♥ 10762	♥ 4	4♣	Pass	5♣	AP
North HCP: 3	♦ J976	♦ AKQ10842	1. Gambling			
South HCP: 9	♣ 9	♣ 863				
Contract: 5♣ E						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ 2		3NT ¹	Pass	4♣ ²
Vul: None	♥ 62	♥ QJ9843	AP			
North HCP: 10	♦ 4	♦ Q109863	1. Gambling			
South HCP: 5	♣ AKQ9763	♣ —	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 283	♠ 42	The opponents are silent.
Dealer: S	♥ 54	
Vul: NS	♦ 83	You bid first.
HCP: 10	♣ AKQJ862	
Board: 284	♠ K82	The opponents are silent.
Dealer: N	♥ Q94	
Vul: Both	♦ 104	Partner bids first.
HCP: 7	♣ Q8642	
Board: 285	♠ 754	West Doubles 4♦ if possible.
Dealer: S	♥ 96	East Bids 5♣ if possible.
Vul: None	♦ AKQJ9762	
HCP: 10	♣ —	You bid first.
Board: 286	♠ K97642	The opponents are silent.
Dealer: N	♥ K1072	
Vul: NS	♦ —	Partner bids first.
HCP: 10	♣ A75	
Board: 287	♠ 109	West Bids 4♠ if possible.
Dealer: S	♥ 4	East Bids 5♣ if possible.
Vul: EW	♦ AKQ10842	
HCP: 9	♣ 863	You bid first.
Board: 288	♠ 2	The opponents are silent.
Dealer: N	♥ QJ9843	
Vul: None	♦ Q109863	Partner bids first.
HCP: 5	♣ —	

Gambling 3NT Both hands (Answers Page)

Board: 283
Dealer: S
Vul: NS
North HCP: 8
South HCP: 10
Contract: 4♣ N

North:
♠ K98
♥ Q9
♦ K97642
♣ 74

South:
♠ 42
♥ 54
♦ 83
♣ AKQJ862

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

Board: 284
Dealer: N
Vul: Both
North HCP: 9
South HCP: 7
Contract: 4♦ N

North:
♠ 1096
♥ 3
♦ AKQ8653
♣ 109

South:
♠ K82
♥ Q94
♦ 104
♣ Q8642

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

Board: 285
Dealer: S
Vul: None
North HCP: 6
South HCP: 10
Contract: 5♠X E

North:
♠ J96
♥ K10874
♦ 4
♣ Q762

South:
♠ 754
♥ 96
♦ AKQJ9762
♣ —

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

Board: 286
Dealer: N
Vul: NS
North HCP: 11
South HCP: 10
Contract: 4♦ N

North:
♠ —
♥ 953
♦ AKQ108543
♣ Q4

South:
♠ K97642
♥ K1072
♦ —
♣ A75

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

Board: 287
Dealer: S
Vul: EW
North HCP: 3
South HCP: 9
Contract: 5♠ E

North:
♠ Q854
♥ 10762
♦ J976
♣ 9

South:
♠ 109
♥ 4
♦ AKQ10842
♣ 863

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

Board: 288
Dealer: N
Vul: None
North HCP: 10
South HCP: 5
Contract: 4♣ S

North:
♠ J93
♥ 62
♦ 4
♣ AKQ9763

South:
♠ 2
♥ QJ9843
♦ Q109863
♣ —

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

North hands (Practice Page)

Gambling 3NT

Board: 289	♠ Q1074	West Bids 4♠ if possible.
Dealer: S	♥ A75	
Vul: NS	♦ K93	Partner bids first.
HCP: 10	♣ J92	
Board: 290	♠ 102	East Bids 4♦ if possible.
Dealer: N	♥ 63	
Vul: EW	♦ 97	You bid first.
HCP: 10	♣ AKQJ975	
Board: 291	♠ AQJ6	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: Both	♦ 3	Partner bids first.
HCP: 15	♣ AJ973	
Board: 292	♠ 2	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ 10643	You bid first.
HCP: 10	♣ AKQJ1072	
Board: 293	♠ A10	West Bids 4♥ if possible.
Dealer: S	♥ 8532	
Vul: EW	♦ J10	Partner bids first.
HCP: 6	♣ J7432	
Board: 294	♠ 962	East Doubles 4♦ if possible.
Dealer: N	♥ 10	
Vul: Both	♦ AKQJ1072	You bid first.
HCP: 10	♣ 76	

Gambling 3NT Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ Q1074	♠ 6				3NT ¹
Vul: NS	♥ A75	♥ 1064				
North HCP: 10	♦ K93	♦ 102	4♠	AP		
South HCP: 9	♣ J92	♣ AKQ8543	1. Gambling			
Contract: 4♠ W						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ 98764				
Vul: EW	♥ 63	♥ J2		3NT ¹	4♦	AP
North HCP: 10	♦ 97	♦ J1064	1. Gambling			
South HCP: 2	♣ AKQJ975	♣ 83				
Contract: 4♦ E						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ AQJ6	♠ 9				3NT ¹
Vul: Both	♥ QJ3	♥ 1095	Pass	4♣ ²	Pass	4♦
North HCP: 15	♦ 3	♦ AKQ10752	AP			
South HCP: 11	♣ AJ973	♣ Q5	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ QJ98				
Vul: NS	♥ 2	♥ AQ98		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ 10643	♦ A9	AP			
South HCP: 13	♣ AKQJ1072	♣ 653	1. Gambling			
Contract: 4♣ S			2. artificial			

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ 632				3NT ¹
Vul: EW	♥ 8532	♥ —				
North HCP: 6	♦ J10	♦ AKQ6542	4♥	AP		
South HCP: 9	♣ J7432	♣ 865	1. Gambling			
Contract: 4♥ W						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ 962	♠ J7				
Vul: Both	♥ 10	♥ Q7653		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQJ1072	♦ 9	Pass	4♦	X	AP
South HCP: 6	♣ 76	♣ QJ942	1. Gambling			
Contract: 4♦ X N			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 289	♠ 6	West Bids 4♠ if possible.
Dealer: S	♥ 1064	
Vul: NS	♦ 102	You bid first.
HCP: 9	♣ AKQ8543	
Board: 290	♠ 98764	East Bids 4♦ if possible.
Dealer: N	♥ J2	
Vul: EW	♦ J1064	Partner bids first.
HCP: 2	♣ 83	
Board: 291	♠ 9	The opponents are silent.
Dealer: S	♥ 1095	
Vul: Both	♦ AKQ10752	You bid first.
HCP: 11	♣ Q5	
Board: 292	♠ QJ98	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: NS	♦ A9	Partner bids first.
HCP: 13	♣ 653	
Board: 293	♠ 632	West Bids 4♥ if possible.
Dealer: S	♥ —	
Vul: EW	♦ AKQ6542	You bid first.
HCP: 9	♣ 865	
Board: 294	♠ J7	East Doubles 4♦ if possible.
Dealer: N	♥ Q7653	
Vul: Both	♦ 9	Partner bids first.
HCP: 6	♣ QJ942	

Gambling 3NT Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ Q1074	♠ 6				3NT ¹
Vul: NS	♥ A75	♥ 1064				
North HCP: 10	♦ K93	♦ 102	4♠	AP		
South HCP: 9	♣ J92	♣ AKQ8543	1. Gambling			
Contract: 4♠ W						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ 98764				
Vul: EW	♥ 63	♥ J2		3NT ¹	4♦	AP
North HCP: 10	♦ 97	♦ J1064	1. Gambling			
South HCP: 2	♣ AKQJ975	♣ 83				
Contract: 4♦ E						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ AQJ6	♠ 9				3NT ¹
Vul: Both	♥ QJ3	♥ 1095	Pass	4♣ ²	Pass	4♦
North HCP: 15	♦ 3	♦ AKQ10752	AP			
South HCP: 11	♣ AJ973	♣ Q5	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ QJ98				
Vul: NS	♥ 2	♥ AQ98		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ 10643	♦ A9	AP			
South HCP: 13	♣ AKQJ1072	♣ 653	1. Gambling			
Contract: 4♣ S			2. artificial			

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ 632				3NT ¹
Vul: EW	♥ 8532	♥ —				
North HCP: 6	♦ J10	♦ AKQ6542	4♥	AP		
South HCP: 9	♣ J7432	♣ 865	1. Gambling			
Contract: 4♥ W						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ 962	♠ J7				
Vul: Both	♥ 10	♥ Q7653		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQJ1072	♦ 9	Pass	4♦	X	AP
South HCP: 6	♣ 76	♣ QJ942	1. Gambling			
Contract: 4♦ X N			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 295	♠ KQJ843	East Doubles 4♣ if possible.
Dealer: S	♥ J1072	West Bids X♦ if possible.
Vul: None	♦ 8	
HCP: 7	♣ 76	Partner bids first.

Board: 296	♠ 642	West Bids 4♥ if possible.
Dealer: N	♥ 6	
Vul: EW	♦ 8	You bid first.
HCP: 9	♣ AKQ97653	

Board: 297	♠ 92	East Bids 4♥ if possible.
Dealer: S	♥ KQ85	
Vul: Both	♦ J	Partner bids first.
HCP: 14	♣ AKJ1065	

Board: 298	♠ 3	The opponents are silent.
Dealer: N	♥ 943	
Vul: NS	♦ 103	You bid first.
HCP: 10	♣ AKQJ532	

Board: 299	♠ KJ43	The opponents are silent.
Dealer: S	♥ Q85	
Vul: Both	♦ 75	Partner bids first.
HCP: 10	♣ KJ43	

Board: 300	♠ 8	The opponents are silent.
Dealer: N	♥ 983	
Vul: None	♦ 102	You bid first.
HCP: 9	♣ AKQ9765	

Gambling 3NT Both hands (Answers Page)

Board: 295
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 9
 Contract: 4♦X S

North:
 ♠ KQJ843
 ♥ J1072
 ♦ 8
 ♣ 76

South:
 ♠ 7
 ♥ 83
 ♦ AKQ10743
 ♣ 984

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

Board: 296
 Dealer: N
 Vul: EW
 North HCP: 9
 South HCP: 12
 Contract: 5♣ S

North:
 ♠ 642
 ♥ 6
 ♦ 8
 ♣ AKQ97653

South:
 ♠ AKJ87
 ♥ KJ
 ♦ 964
 ♣ 1082

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

Board: 297
 Dealer: S
 Vul: Both
 North HCP: 14
 South HCP: 11
 Contract: 4♥X E

North:
 ♠ 92
 ♥ KQ85
 ♦ J
 ♣ AKJ1065

South:
 ♠ Q7
 ♥ 3
 ♦ AKQ9743
 ♣ 832

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

Board: 298
 Dealer: N
 Vul: NS
 North HCP: 10
 South HCP: 12
 Contract: 4♣ S

North:
 ♠ 3
 ♥ 943
 ♦ 103
 ♣ AKQJ532

South:
 ♠ K1098
 ♥ K852
 ♦ AQ2
 ♣ 96

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

Board: 299
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 11
 Contract: 4♦ S

North:
 ♠ KJ43
 ♥ Q85
 ♦ 75
 ♣ KJ43

South:
 ♠ 10
 ♥ 62
 ♦ AKQ8643
 ♣ Q105

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

Board: 300
 Dealer: N
 Vul: None
 North HCP: 9
 South HCP: 18
 Contract: 6♣ N

North:
 ♠ 8
 ♥ 983
 ♦ 102
 ♣ AKQ9765

South:
 ♠ AKJ6
 ♥ K102
 ♦ AK8743
 ♣ —

West	North	East	South
	3NT ¹	Pass	4♦ ²
Pass	5♣	Pass	6♣
AP			
1. Gambling			
2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 295	♠ 7	East Doubles 4♣ if possible.
Dealer: S	♥ 83	West Bids X♦ if possible.
Vul: None	♦ AKQ10743	
HCP: 9	♣ 984	You bid first.
Board: 296	♠ AKJ87	West Bids 4♥ if possible.
Dealer: N	♥ KJ	
Vul: EW	♦ 964	Partner bids first.
HCP: 12	♣ 1082	
Board: 297	♠ Q7	East Bids 4♥ if possible.
Dealer: S	♥ 3	
Vul: Both	♦ AKQ9743	You bid first.
HCP: 11	♣ 832	
Board: 298	♠ K1098	The opponents are silent.
Dealer: N	♥ K852	
Vul: NS	♦ AQ2	Partner bids first.
HCP: 12	♣ 96	
Board: 299	♠ 10	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ AKQ8643	You bid first.
HCP: 11	♣ Q105	
Board: 300	♠ AKJ6	The opponents are silent.
Dealer: N	♥ K102	
Vul: None	♦ AK8743	Partner bids first.
HCP: 18	♣ —	

Gambling 3NT Both hands (Answers Page)

Board: 295
Dealer: S
Vul: None
North HCP: 7
South HCP: 9
Contract: 4♦X S

North:
♠ KQJ843
♥ J1072
♦ 8
♣ 76

South:
♠ 7
♥ 83
♦ AKQ10743
♣ 984

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

Board: 296
Dealer: N
Vul: EW
North HCP: 9
South HCP: 12
Contract: 5♣ S

North:
♠ 642
♥ 6
♦ 8
♣ AKQ97653

South:
♠ AKJ87
♥ KJ
♦ 964
♣ 1082

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

Board: 297
Dealer: S
Vul: Both
North HCP: 14
South HCP: 11
Contract: 4♥X E

North:
♠ 92
♥ KQ85
♦ J
♣ AKJ1065

South:
♠ Q7
♥ 3
♦ AKQ9743
♣ 832

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

Board: 298
Dealer: N
Vul: NS
North HCP: 10
South HCP: 12
Contract: 4♣ S

North:
♠ 3
♥ 943
♦ 103
♣ AKQJ532

South:
♠ K1098
♥ K852
♦ AQ2
♣ 96

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

Board: 299
Dealer: S
Vul: Both
North HCP: 10
South HCP: 11
Contract: 4♦ S

North:
♠ KJ43
♥ Q85
♦ 75
♣ KJ43

South:
♠ 10
♥ 62
♦ AKQ8643
♣ Q105

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

Board: 300
Dealer: N
Vul: None
North HCP: 9
South HCP: 18
Contract: 6♣ N

North:
♠ 8
♥ 983
♦ 102
♣ AKQ9765

South:
♠ AKJ6
♥ K102
♦ AK8743
♣ —

West	North	East	South
	3NT ¹	Pass	4♦ ²
Pass	5♣	Pass	6♣
AP			
1. Gambling			
2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 301	♠ AJ5	West Bids 4♠ if possible.
Dealer: S	♥ Q94	
Vul: NS	♦ J876	Partner bids first.
HCP: 8	♣ 972	
Board: 302	♠ 10	The opponents are silent.
Dealer: N	♥ 872	
Vul: None	♦ AKQ8653	You bid first.
HCP: 10	♣ J5	
Board: 303	♠ Q82	West Bids 4♣ if possible.
Dealer: S	♥ AK984	
Vul: NS	♦ 6	Partner bids first.
HCP: 12	♣ K1042	
Board: 304	♠ Q42	East Doubles 4♦ if possible.
Dealer: N	♥ 6	
Vul: EW	♦ AKQ10753	You bid first.
HCP: 11	♣ 64	
Board: 305	♠ A987	The opponents are silent.
Dealer: S	♥ KJ1072	
Vul: Both	♦ 8	Partner bids first.
HCP: 11	♣ QJ4	
Board: 306	♠ —	The opponents are silent.
Dealer: N	♥ J86	
Vul: NS	♦ AKQ9763	You bid first.
HCP: 10	♣ 963	

Gambling 3NT Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ 7				3NT ¹
Vul: NS	♥ Q94	♥ 102				
North HCP: 8	♦ J876	♦ AKQ10953	4♣	X♠	AP	
South HCP: 9	♣ 972	♣ 843	1. Gambling			
Contract: 4♠X W						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ K9		3NT ¹	Pass	4♣ ²
Vul: None	♥ 872	♥ AJ54	Pass	4♦	AP	
North HCP: 10	♦ AKQ8653	♦ 104	1. Gambling			
South HCP: 13	♣ J5	♣ KQ832	2. artificial			
Contract: 4♦ N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ J96543				3NT ¹
Vul: NS	♥ AK984	♥ —	4♣	AP		
North HCP: 12	♦ 6	♦ AKQ10543	1. Gambling			
South HCP: 10	♣ K1042	♣ —				
Contract: 4♣ W						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ 10853		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 6	♥ KQJ4	Pass	4♦	X	AP
North HCP: 11	♦ AKQ10753	♦ 94	1. Gambling			
South HCP: 8	♣ 64	♣ Q75	2. artificial			
Contract: 4♦X N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ A987	♠ Q42				3NT ¹
Vul: Both	♥ KJ1072	♥ 5	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 8	♦ AKQ7642	AP			
South HCP: 11	♣ QJ4	♣ 86	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AKJ752		3NT ¹	Pass	4♣ ²
Vul: NS	♥ J86	♥ 5	Pass	4♦	Pass	4NT ³
North HCP: 10	♦ AKQ9763	♦ 8	Pass	5♠	Pass	6♦
South HCP: 15	♣ 963	♣ AQJ107	AP			
Contract: 6♦ N			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			

South hands (Practice Page)

Gambling 3NT

Board: 301	♠ 7	West Bids 4♠ if possible.
Dealer: S	♥ 102	
Vul: NS	♦ AKQ10953	You bid first.
HCP: 9	♣ 843	
Board: 302	♠ K9	The opponents are silent.
Dealer: N	♥ AJ54	
Vul: None	♦ 104	Partner bids first.
HCP: 13	♣ KQ832	
Board: 303	♠ J96543	West Bids 4♣ if possible.
Dealer: S	♥ —	
Vul: NS	♦ AKQ10543	You bid first.
HCP: 10	♣ —	
Board: 304	♠ 10853	East Doubles 4♦ if possible.
Dealer: N	♥ KQJ4	
Vul: EW	♦ 94	Partner bids first.
HCP: 8	♣ Q75	
Board: 305	♠ Q42	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ AKQ7642	You bid first.
HCP: 11	♣ 86	
Board: 306	♠ AKJ752	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ 8	Partner bids first.
HCP: 15	♣ AQJ107	

Gambling 3NT Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ 7				3NT ¹
Vul: NS	♥ Q94	♥ 102				
North HCP: 8	♦ J876	♦ AKQ10953	4♣	X♠	AP	
South HCP: 9	♣ 972	♣ 843	1. Gambling			
Contract: 4♠X W						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ K9		3NT ¹	Pass	4♣ ²
Vul: None	♥ 872	♥ AJ54	Pass	4♦	AP	
North HCP: 10	♦ AKQ8653	♦ 104	1. Gambling			
South HCP: 13	♣ J5	♣ KQ832	2. artificial			
Contract: 4♦ N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ J96543				3NT ¹
Vul: NS	♥ AK984	♥ —	4♣	AP		
North HCP: 12	♦ 6	♦ AKQ10543	1. Gambling			
South HCP: 10	♣ K1042	♣ —				
Contract: 4♣ W						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ 10853		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 6	♥ KQJ4	Pass	4♦	X	AP
North HCP: 11	♦ AKQ10753	♦ 94	1. Gambling			
South HCP: 8	♣ 64	♣ Q75	2. artificial			
Contract: 4♦X N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ A987	♠ Q42				3NT ¹
Vul: Both	♥ KJ1072	♥ 5	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 8	♦ AKQ7642	AP			
South HCP: 11	♣ QJ4	♣ 86	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AKJ752		3NT ¹	Pass	4♣ ²
Vul: NS	♥ J86	♥ 5	Pass	4♦	Pass	4NT ³
North HCP: 10	♦ AKQ9763	♦ 8	Pass	5♠	Pass	6♦
South HCP: 15	♣ 963	♣ AQJ107	AP			
Contract: 6♦ N			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			

North hands (Practice Page)

Gambling 3NT

Board: 307	♠ 105	The opponents are silent.
Dealer: S	♥ AQ74	
Vul: EW	♦ QJ654	Partner bids first.
HCP: 9	♣ 104	
Board: 308	♠ 532	West Doubles 4♣ if possible.
Dealer: N	♥ 97	
Vul: Both	♦ AKQ10632	You bid first.
HCP: 9	♣ 7	
Board: 309	♠ 7632	East Bids 4♠ if possible.
Dealer: S	♥ AQ6	
Vul: None	♦ 105	Partner bids first.
HCP: 6	♣ 9852	
Board: 310	♠ 8	The opponents are silent.
Dealer: N	♥ J9	
Vul: EW	♦ 962	You bid first.
HCP: 10	♣ AKQ10862	
Board: 311	♠ K4	The opponents are silent.
Dealer: S	♥ J876543	
Vul: Both	♦ —	Partner bids first.
HCP: 9	♣ KQ72	
Board: 312	♠ J6	West Bids 4♠ if possible.
Dealer: N	♥ 975	
Vul: None	♦ AKQ9632	You bid first.
HCP: 10	♣ 4	

Gambling 3NT Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ J92				3NT ¹
Vul: EW	♥ AQ74	♥ J	Pass	4♣ ²	AP	
North HCP: 9	♦ QJ654	♦ 103	1. Gambling			
South HCP: 11	♣ 104	♣ AKQ9862	2. artificial			
Contract: 4♣ N						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ 532	♠ QJ87		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 97	♥ K65	X	4♦	AP	
North HCP: 9	♦ AKQ10632	♦ 985	1. Gambling			
South HCP: 6	♣ 7	♣ 1083	2. artificial			
Contract: 4♦ N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 7632	♠ —				3NT ¹
Vul: None	♥ AQ6	♥ 98754	Pass	4♣ ²	4♠	AP
North HCP: 6	♦ 105	♦ AKQ9842	1. Gambling			
South HCP: 9	♣ 9852	♣ 10	2. artificial			
Contract: 4♠ E						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ QJ6543		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J9	♥ AK82	AP			
North HCP: 10	♦ 962	♦ A5	1. Gambling			
South HCP: 14	♣ AKQ10862	♣ 5	2. artificial			
Contract: 4♣ S						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ J653				3NT ¹
Vul: Both	♥ J876543	♥ —	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ —	♦ AKQJ7632	AP			
South HCP: 11	♣ KQ72	♣ 5	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ 4		3NT ¹	Pass	4♣ ²
Vul: None	♥ 975	♥ KJ8632	4♠	AP		
North HCP: 10	♦ AKQ9632	♦ 105	1. Gambling			
South HCP: 5	♣ 4	♣ J862	2. artificial			
Contract: 4♠ W						

South hands (Practice Page)

Gambling 3NT

Board: 307	♠ J92	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ 103	You bid first.
HCP: 11	♣ AKQ9862	
Board: 308	♠ QJ87	West Doubles 4♣ if possible.
Dealer: N	♥ K65	
Vul: Both	♦ 985	Partner bids first.
HCP: 6	♣ 1083	
Board: 309	♠ —	East Bids 4♠ if possible.
Dealer: S	♥ 98754	
Vul: None	♦ AKQ9842	You bid first.
HCP: 9	♣ 10	
Board: 310	♠ QJ6543	The opponents are silent.
Dealer: N	♥ AK82	
Vul: EW	♦ A5	Partner bids first.
HCP: 14	♣ 5	
Board: 311	♠ J653	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ AKQJ7632	You bid first.
HCP: 11	♣ 5	
Board: 312	♠ 4	West Bids 4♠ if possible.
Dealer: N	♥ KJ8632	
Vul: None	♦ 105	Partner bids first.
HCP: 5	♣ J862	

Gambling 3NT Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ J92				3NT ¹
Vul: EW	♥ AQ74	♥ J	Pass	4♣ ²	AP	
North HCP: 9	♦ QJ654	♦ 103	1. Gambling			
South HCP: 11	♣ 104	♣ AKQ9862	2. artificial			
Contract: 4♣ N						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ 532	♠ QJ87		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 97	♥ K65	X	4♦	AP	
North HCP: 9	♦ AKQ10632	♦ 985	1. Gambling			
South HCP: 6	♣ 7	♣ 1083	2. artificial			
Contract: 4♦ N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 7632	♠ —				3NT ¹
Vul: None	♥ AQ6	♥ 98754	Pass	4♣ ²	4♠	AP
North HCP: 6	♦ 105	♦ AKQ9842	1. Gambling			
South HCP: 9	♣ 9852	♣ 10	2. artificial			
Contract: 4♠ E						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ QJ6543		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J9	♥ AK82	AP			
North HCP: 10	♦ 962	♦ A5	1. Gambling			
South HCP: 14	♣ AKQ10862	♣ 5	2. artificial			
Contract: 4♣ S						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ J653				3NT ¹
Vul: Both	♥ J876543	♥ —	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ —	♦ AKQJ7632	AP			
South HCP: 11	♣ KQ72	♣ 5	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ 4		3NT ¹	Pass	4♣ ²
Vul: None	♥ 975	♥ KJ8632	4♠	AP		
North HCP: 10	♦ AKQ9632	♦ 105	1. Gambling			
South HCP: 5	♣ 4	♣ J862	2. artificial			
Contract: 4♠ W						

North hands (Practice Page)

Gambling 3NT

Board: 313	♠ QJ73	West Bids 4♣ if possible.
Dealer: S	♥ 97	
Vul: NS	♦ 983	Partner bids first.
HCP: 3	♣ 8762	

Board: 314	♠ 109	The opponents are silent.
Dealer: N	♥ 52	
Vul: Both	♦ 85	You bid first.
HCP: 9	♣ AKQ10965	

Board: 315	♠ K765	West Bids 4♠ if possible.
Dealer: S	♥ AQ9875	
Vul: None	♦ J6	Partner bids first.
HCP: 11	♣ J	

Board: 316	♠ Q10	The opponents are silent.
Dealer: N	♥ 94	
Vul: NS	♦ AKQ7653	You bid first.
HCP: 11	♣ 92	

Board: 317	♠ AJ1082	The opponents are silent.
Dealer: S	♥ Q1096	
Vul: EW	♦ 7	Partner bids first.
HCP: 11	♣ KJ10	

Board: 318	♠ 7	The opponents are silent.
Dealer: N	♥ 65	
Vul: None	♦ AKQ76432	You bid first.
HCP: 9	♣ 109	

Gambling 3NT Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ QJ73	♠ 942				3NT ¹
Vul: NS	♥ 97	♥ J52				
North HCP: 3	♦ 983	♦ AKQJ742	4♣	AP		
South HCP: 11	♣ 8762	♣ —	1. Gambling			
Contract: 4♣ W						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ K752		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 52	♥ AK73	AP			
North HCP: 9	♦ 85	♦ KQ972	1. Gambling			
South HCP: 15	♣ AKQ10965	♣ —	2. artificial			
Contract: 4♣ S						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ K765	♠ —				3NT ¹
Vul: None	♥ AQ9875	♥ 1064	4♠	X♠	AP	
North HCP: 11	♦ J6	♦ AKQ10753	1. Gambling			
South HCP: 9	♣ J	♣ 1075				
Contract: 4♠X W						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ A654		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 94	♥ KJ10	Pass	4♦	AP	
North HCP: 11	♦ AKQ7653	♦ 942	1. Gambling			
South HCP: 8	♣ 92	♣ 1074	2. artificial			
Contract: 4♦ N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ AJ1082	♠ 965				3NT ¹
Vul: EW	♥ Q1096	♥ J7	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 7	♦ AKQ8632	AP			
South HCP: 10	♣ KJ10	♣ 2	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ Q4		3NT ¹	Pass	4♣ ²
Vul: None	♥ 65	♥ AKQ4	Pass	4♦	Pass	5♦
North HCP: 9	♦ AKQ76432	♦ 98	AP			
South HCP: 17	♣ 109	♣ AQ876	1. Gambling			
Contract: 5♦ N			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 313	♠ 942	West Bids 4♣ if possible.
Dealer: S	♥ J52	
Vul: NS	♦ AKQJ742	You bid first.
HCP: 11	♣ —	
Board: 314	♠ K752	The opponents are silent.
Dealer: N	♥ AK73	
Vul: Both	♦ KQ972	Partner bids first.
HCP: 15	♣ —	
Board: 315	♠ —	West Bids 4♠ if possible.
Dealer: S	♥ 1064	
Vul: None	♦ AKQ10753	You bid first.
HCP: 9	♣ 1075	
Board: 316	♠ A654	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: NS	♦ 942	Partner bids first.
HCP: 8	♣ 1074	
Board: 317	♠ 965	The opponents are silent.
Dealer: S	♥ J7	
Vul: EW	♦ AKQ8632	You bid first.
HCP: 10	♣ 2	
Board: 318	♠ Q4	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: None	♦ 98	Partner bids first.
HCP: 17	♣ AQ876	

Gambling 3NT Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ QJ73	♠ 942				3NT ¹
Vul: NS	♥ 97	♥ J52				
North HCP: 3	♦ 983	♦ AKQJ742	4♣	AP		
South HCP: 11	♣ 8762	♣ —	1. Gambling			
Contract: 4♣ W						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ K752		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 52	♥ AK73	AP			
North HCP: 9	♦ 85	♦ KQ972	1. Gambling			
South HCP: 15	♣ AKQ10965	♣ —	2. artificial			
Contract: 4♣ S						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ K765	♠ —				3NT ¹
Vul: None	♥ AQ9875	♥ 1064	4♠	X♠	AP	
North HCP: 11	♦ J6	♦ AKQ10753	1. Gambling			
South HCP: 9	♣ J	♣ 1075				
Contract: 4♠X W						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ A654		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 94	♥ KJ10	Pass	4♦	AP	
North HCP: 11	♦ AKQ7653	♦ 942	1. Gambling			
South HCP: 8	♣ 92	♣ 1074	2. artificial			
Contract: 4♦ N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ AJ1082	♠ 965				3NT ¹
Vul: EW	♥ Q1096	♥ J7	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 7	♦ AKQ8632	AP			
South HCP: 10	♣ KJ10	♣ 2	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ Q4		3NT ¹	Pass	4♣ ²
Vul: None	♥ 65	♥ AKQ4	Pass	4♦	Pass	5♦
North HCP: 9	♦ AKQ76432	♦ 98	AP			
South HCP: 17	♣ 109	♣ AQ876	1. Gambling			
Contract: 5♦ N			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 319	♠ KQ94	East Bids 5♣ if possible.
Dealer: S	♥ J932	
Vul: NS	♦ J1054	Partner bids first.
HCP: 7	♣ 6	
Board: 320	♠ 2	The opponents are silent.
Dealer: N	♥ J86	
Vul: EW	♦ AKQ10853	You bid first.
HCP: 10	♣ 87	
Board: 321	♠ KJ106	East Bids 4♦ if possible.
Dealer: S	♥ K87632	
Vul: Both	♦ 3	Partner bids first.
HCP: 7	♣ 97	
Board: 322	♠ 8	West Bids 4♥ if possible.
Dealer: N	♥ J92	
Vul: NS	♦ 9	You bid first.
HCP: 10	♣ AKQ109542	
Board: 323	♠ AQ75	The opponents are silent.
Dealer: S	♥ Q73	
Vul: EW	♦ J7	Partner bids first.
HCP: 16	♣ AK43	
Board: 324	♠ 1073	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ 52	You bid first.
HCP: 10	♣ AKQJ8542	

Gambling 3NT Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ KQ94	♠ 102				3NT ¹
Vul: NS	♥ J932	♥ 8	Pass	4♣ ²	5♣	X
North HCP: 7	♦ J1054	♦ AKQ8732	AP			
South HCP: 11	♣ 6	♣ Q43	1. Gambling			
Contract: 5♣X E			2. artificial			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ J6		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J86	♥ AK753	Pass	4♦	AP	
North HCP: 10	♦ AKQ10853	♦ 7	1. Gambling			
South HCP: 11	♣ 87	♣ K10532	2. artificial			
Contract: 4♦ N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ KJ106	♠ 982				3NT ¹
Vul: Both	♥ K87632	♥ 1054	Pass	4♣ ²	4♦	AP
North HCP: 7	♦ 3	♦ —	1. Gambling			
South HCP: 10	♣ 97	♣ AKQJ1063	2. artificial			
Contract: 4♦ E						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ J109432		3NT ¹	Pass	4♣ ²
Vul: NS	♥ J92	♥ Q10	4♥	AP		
North HCP: 10	♦ 9	♦ KQJ3	1. Gambling			
South HCP: 10	♣ AKQ109542	♣ J	2. artificial			
Contract: 4♥ W						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AQ75	♠ J10				3NT ¹
Vul: EW	♥ Q73	♥ 2	Pass	4♣ ²	Pass	4♦
North HCP: 16	♦ J7	♦ AKQ10832	Pass	5♦	AP	
South HCP: 10	♣ AK43	♣ 975	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ KQJ5		3NT ¹	Pass	4♣ ²
Vul: Both	♥ —	♥ J87653	AP			
North HCP: 10	♦ 52	♦ Q10	1. Gambling			
South HCP: 9	♣ AKQJ8542	♣ 7	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 319	♠ 102	East Bids 5♣ if possible.
Dealer: S	♥ 8	
Vul: NS	♦ AKQ8732	You bid first.
HCP: 11	♣ Q43	

Board: 320	♠ J6	The opponents are silent.
Dealer: N	♥ AK753	
Vul: EW	♦ 7	Partner bids first.
HCP: 11	♣ K10532	

Board: 321	♠ 982	East Bids 4♦ if possible.
Dealer: S	♥ 1054	
Vul: Both	♦ —	You bid first.
HCP: 10	♣ AKQJ1063	

Board: 322	♠ J109432	West Bids 4♥ if possible.
Dealer: N	♥ Q10	
Vul: NS	♦ KQJ3	Partner bids first.
HCP: 10	♣ J	

Board: 323	♠ J10	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ AKQ10832	You bid first.
HCP: 10	♣ 975	

Board: 324	♠ KQJ5	The opponents are silent.
Dealer: N	♥ J87653	
Vul: Both	♦ Q10	Partner bids first.
HCP: 9	♣ 7	

Gambling 3NT Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ KQ94	♠ 102				3NT ¹
Vul: NS	♥ J932	♥ 8	Pass	4♣ ²	5♣	X
North HCP: 7	♦ J1054	♦ AKQ8732	AP			
South HCP: 11	♣ 6	♣ Q43	1. Gambling			
Contract: 5♣X E			2. artificial			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ J6		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J86	♥ AK753	Pass	4♦	AP	
North HCP: 10	♦ AKQ10853	♦ 7	1. Gambling			
South HCP: 11	♣ 87	♣ K10532	2. artificial			
Contract: 4♦ N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ KJ106	♠ 982				3NT ¹
Vul: Both	♥ K87632	♥ 1054	Pass	4♣ ²	4♦	AP
North HCP: 7	♦ 3	♦ —	1. Gambling			
South HCP: 10	♣ 97	♣ AKQJ1063	2. artificial			
Contract: 4♦ E						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ J109432		3NT ¹	Pass	4♣ ²
Vul: NS	♥ J92	♥ Q10	4♥	AP		
North HCP: 10	♦ 9	♦ KQJ3	1. Gambling			
South HCP: 10	♣ AKQ109542	♣ J	2. artificial			
Contract: 4♥ W						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AQ75	♠ J10				3NT ¹
Vul: EW	♥ Q73	♥ 2	Pass	4♣ ²	Pass	4♦
North HCP: 16	♦ J7	♦ AKQ10832	Pass	5♦	AP	
South HCP: 10	♣ AK43	♣ 975	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ KQJ5		3NT ¹	Pass	4♣ ²
Vul: Both	♥ —	♥ J87653	AP			
North HCP: 10	♦ 52	♦ Q10	1. Gambling			
South HCP: 9	♣ AKQJ8542	♣ 7	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 325	♠ 95	The opponents are silent.
Dealer: S	♥ J743	
Vul: None	♦ Q10875	Partner bids first.
HCP: 4	♣ J6	
Board: 326	♠ 2	East Doubles 3NT if possible.
Dealer: N	♥ J	
Vul: EW	♦ AKQJ653	You bid first.
HCP: 11	♣ 9872	
Board: 327	♠ J853	The opponents are silent.
Dealer: S	♥ A953	
Vul: Both	♦ 1096	Partner bids first.
HCP: 5	♣ 74	
Board: 328	♠ 2	The opponents are silent.
Dealer: N	♥ 653	
Vul: None	♦ J2	You bid first.
HCP: 11	♣ AKQJ532	
Board: 329	♠ 1085	East Doubles 4♣ if possible.
Dealer: S	♥ AQJ1093	
Vul: Both	♦ —	Partner bids first.
HCP: 10	♣ QJ96	
Board: 330	♠ 984	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ 98	You bid first.
HCP: 11	♣ AKQ9765	

Gambling 3NT Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ J86				3NT ¹
Vul: None	♥ J743	♥ 9	Pass	4♣ ²	AP	
North HCP: 4	♦ Q10875	♦ J4	1. Gambling			
South HCP: 11	♣ J6	♣ AKQ10873	2. artificial			
Contract: 4♣ N						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ Q10965		3NT ¹	X	4♣ ²
Vul: EW	♥ J	♥ 1098652	Pass	4♦	AP	
North HCP: 11	♦ AKQJ653	♦ 2	1. Gambling			
South HCP: 2	♣ 9872	♣ 3	2. artificial			
Contract: 4♦ N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ J853	♠ 97				3NT ¹
Vul: Both	♥ A953	♥ J	Pass	4♣ ²	AP	
North HCP: 5	♦ 1096	♦ 32	1. Gambling			
South HCP: 11	♣ 74	♣ AKQJ10985	2. artificial			
Contract: 4♣ N						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ KQ1083		3NT ¹	Pass	4♣ ²
Vul: None	♥ 653	♥ 74	AP			
North HCP: 11	♦ J2	♦ AK7654	1. Gambling			
South HCP: 12	♣ AKQJ532	♣ —	2. artificial			
Contract: 4♣ S						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ 1085	♠ 7				3NT ¹
Vul: Both	♥ AQJ1093	♥ 64	Pass	4♣ ²	X	4♦
North HCP: 10	♦ —	♦ AKQ10854	AP			
South HCP: 9	♣ QJ96	♣ 732	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ 984	♠ 72		3NT ¹	Pass	4♣ ²
Vul: None	♥ Q	♥ 876532	AP			
North HCP: 11	♦ 98	♦ AQJ3	1. Gambling			
South HCP: 7	♣ AKQ9765	♣ 10	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 325	♠ J86	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ J4	You bid first.
HCP: 11	♣ AKQ10873	
Board: 326	♠ Q10965	East Doubles 3NT if possible.
Dealer: N	♥ 1098652	
Vul: EW	♦ 2	Partner bids first.
HCP: 2	♣ 3	
Board: 327	♠ 97	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ 32	You bid first.
HCP: 11	♣ AKQJ10985	
Board: 328	♠ KQ1083	The opponents are silent.
Dealer: N	♥ 74	
Vul: None	♦ AK7654	Partner bids first.
HCP: 12	♣ —	
Board: 329	♠ 7	East Doubles 4♣ if possible.
Dealer: S	♥ 64	
Vul: Both	♦ AKQ10854	You bid first.
HCP: 9	♣ 732	
Board: 330	♠ 72	The opponents are silent.
Dealer: N	♥ 876532	
Vul: None	♦ AQJ3	Partner bids first.
HCP: 7	♣ 10	

Gambling 3NT Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ J86				3NT ¹
Vul: None	♥ J743	♥ 9	Pass	4♣ ²	AP	
North HCP: 4	♦ Q10875	♦ J4	1. Gambling			
South HCP: 11	♣ J6	♣ AKQ10873	2. artificial			
Contract: 4♣ N						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ Q10965		3NT ¹	X	4♣ ²
Vul: EW	♥ J	♥ 1098652	Pass	4♦	AP	
North HCP: 11	♦ AKQJ653	♦ 2	1. Gambling			
South HCP: 2	♣ 9872	♣ 3	2. artificial			
Contract: 4♦ N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ J853	♠ 97				3NT ¹
Vul: Both	♥ A953	♥ J	Pass	4♣ ²	AP	
North HCP: 5	♦ 1096	♦ 32	1. Gambling			
South HCP: 11	♣ 74	♣ AKQJ10985	2. artificial			
Contract: 4♣ N						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ KQ1083		3NT ¹	Pass	4♣ ²
Vul: None	♥ 653	♥ 74	AP			
North HCP: 11	♦ J2	♦ AK7654	1. Gambling			
South HCP: 12	♣ AKQJ532	♣ —	2. artificial			
Contract: 4♣ S						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ 1085	♠ 7				3NT ¹
Vul: Both	♥ AQJ1093	♥ 64	Pass	4♣ ²	X	4♦
North HCP: 10	♦ —	♦ AKQ10854	AP			
South HCP: 9	♣ QJ96	♣ 732	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ 984	♠ 72		3NT ¹	Pass	4♣ ²
Vul: None	♥ Q	♥ 876532	AP			
North HCP: 11	♦ 98	♦ AQJ3	1. Gambling			
South HCP: 7	♣ AKQ9765	♣ 10	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 331	♠ KQ9	The opponents are silent.
Dealer: S	♥ Q6432	
Vul: NS	♦ 4	Partner bids first.
HCP: 7	♣ 10873	
Board: 332	♠ 4	West Bids 4♥ if possible.
Dealer: N	♥ 9	
Vul: EW	♦ AKQ108532	You bid first.
HCP: 9	♣ 1087	
Board: 333	♠ AQJ7	The opponents are silent.
Dealer: S	♥ Q976	
Vul: None	♦ AK3	Partner bids first.
HCP: 16	♣ 72	
Board: 334	♠ 73	The opponents are silent.
Dealer: N	♥ 42	
Vul: NS	♦ AKQJ432	You bid first.
HCP: 10	♣ 94	
Board: 335	♠ AQ8	The opponents are silent.
Dealer: S	♥ K106432	
Vul: EW	♦ A8	Partner bids first.
HCP: 13	♣ 74	
Board: 336	♠ J9	West Doubles 4♣ if possible.
Dealer: N	♥ 109	
Vul: Both	♦ AKQJ975	You bid first.
HCP: 11	♣ 54	

Gambling 3NT Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ 104				3NT ¹
Vul: NS	♥ Q6432	♥ —	Pass	4♣ ²	Pass	4♦
North HCP: 7	♦ 4	♦ AKQ108632		AP		
South HCP: 10	♣ 10873	♣ J96				
Contract: 4♦ S						
						1. Gambling
						2. artificial

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ 98763				3NT ¹
Vul: EW	♥ 9	♥ Q	4♥	AP	Pass	4♣ ²
North HCP: 9	♦ AKQ108532	♦ J96				
South HCP: 4	♣ 1087	♣ J532				
Contract: 4♥ W						
						1. Gambling
						2. artificial

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ AQJ7	♠ 93				3NT ¹
Vul: None	♥ Q976	♥ 8	Pass	4♣ ²	AP	
North HCP: 16	♦ AK3	♦ 1097				
South HCP: 9	♣ 72	♣ AKQ10963				
Contract: 4♣ N						
						1. Gambling
						2. artificial

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ K8				3NT ¹
Vul: NS	♥ 42	♥ AQ876	Pass	4♦	Pass	5♦
North HCP: 10	♦ AKQJ432	♦ —		AP		
South HCP: 16	♣ 94	♣ AQJ753				
Contract: 5♦ N						
						1. Gambling
						2. artificial

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 7				3NT ¹
Vul: EW	♥ K106432	♥ 5	Pass	4♣ ²	AP	
North HCP: 13	♦ A8	♦ Q963				
South HCP: 11	♣ 74	♣ AKQ10653				
Contract: 4♣ N						
						1. Gambling
						2. artificial

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ A876				3NT ¹
Vul: Both	♥ 109	♥ K832	X	4♦	AP	4♣ ²
North HCP: 11	♦ AKQJ975	♦ 42				
South HCP: 7	♣ 54	♣ 1076				
Contract: 4♦ N						
						1. Gambling
						2. artificial

South hands (Practice Page)

Gambling 3NT

Board: 331	♠ 104	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ AKQ108632	You bid first.
HCP: 10	♣ J96	
Board: 332	♠ 98763	West Bids 4♥ if possible.
Dealer: N	♥ Q	
Vul: EW	♦ J96	Partner bids first.
HCP: 4	♣ J532	
Board: 333	♠ 93	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ 1097	You bid first.
HCP: 9	♣ AKQ10963	
Board: 334	♠ K8	The opponents are silent.
Dealer: N	♥ AQ876	
Vul: NS	♦ —	Partner bids first.
HCP: 16	♣ AQJ753	
Board: 335	♠ 7	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ Q963	You bid first.
HCP: 11	♣ AKQ10653	
Board: 336	♠ A876	West Doubles 4♣ if possible.
Dealer: N	♥ K832	
Vul: Both	♦ 42	Partner bids first.
HCP: 7	♣ 1076	

Gambling 3NT Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ 104				3NT ¹
Vul: NS	♥ Q6432	♥ —	Pass	4♣ ²	Pass	4♦
North HCP: 7	♦ 4	♦ AKQ108632		AP		
South HCP: 10	♣ 10873	♣ J96				
Contract: 4♦ S						
						1. Gambling
						2. artificial

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ 98763				3NT ¹
Vul: EW	♥ 9	♥ Q	4♥	AP	Pass	4♣ ²
North HCP: 9	♦ AKQ108532	♦ J96				
South HCP: 4	♣ 1087	♣ J532				
Contract: 4♥ W						
						1. Gambling
						2. artificial

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ AQJ7	♠ 93				3NT ¹
Vul: None	♥ Q976	♥ 8	Pass	4♣ ²	AP	
North HCP: 16	♦ AK3	♦ 1097				
South HCP: 9	♣ 72	♣ AKQ10963				
Contract: 4♣ N						
						1. Gambling
						2. artificial

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ K8				3NT ¹
Vul: NS	♥ 42	♥ AQ876	Pass	4♦	Pass	5♦
North HCP: 10	♦ AKQJ432	♦ —		AP		
South HCP: 16	♣ 94	♣ AQJ753				
Contract: 5♦ N						
						1. Gambling
						2. artificial

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 7				3NT ¹
Vul: EW	♥ K106432	♥ 5	Pass	4♣ ²	AP	
North HCP: 13	♦ A8	♦ Q963				
South HCP: 11	♣ 74	♣ AKQ10653				
Contract: 4♣ N						
						1. Gambling
						2. artificial

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ A876				3NT ¹
Vul: Both	♥ 109	♥ K832	X	4♦	AP	4♣ ²
North HCP: 11	♦ AKQJ975	♦ 42				
South HCP: 7	♣ 54	♣ 1076				
Contract: 4♦ N						
						1. Gambling
						2. artificial

North hands (Practice Page)

Gambling 3NT

Board: 337	♠ AQ72	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ J7	Partner bids first.
HCP: 19	♣ AKQ432	
Board: 338	♠ 2	West Doubles Pass if possible.
Dealer: N	♥ 1054	
Vul: EW	♦ AKQJ987	You bid first.
HCP: 10	♣ 75	
Board: 339	♠ AK743	The opponents are silent.
Dealer: S	♥ AKQJ6	
Vul: Both	♦ J6	Partner bids first.
HCP: 18	♣ 4	
Board: 340	♠ 72	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ 52	You bid first.
HCP: 10	♣ AKQJ9654	
Board: 341	♠ QJ109	East Bids 4♥ if possible.
Dealer: S	♥ 953	
Vul: EW	♦ 76	Partner bids first.
HCP: 7	♣ A876	
Board: 342	♠ —	The opponents are silent.
Dealer: N	♥ 1096	
Vul: Both	♦ 632	You bid first.
HCP: 9	♣ AKQ7542	

Gambling 3NT Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ AQ72	♠ 1096	Pass	4♣ ²	Pass	3NT ¹ 4♦
Vul: NS	♥ K	♥ 84	Pass	4NT ³	Pass	5♠
North HCP: 19	♦ J7	♦ AKQ9642	Pass	6♦	AP	
South HCP: 9	♣ AKQ432	♣ 9	1. Gambling			
Contract: 6♦ S			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ AQ954		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 1054	♥ J862	Pass	4♦	Pass	Pass
North HCP: 10	♦ AKQJ987	♦ 643	X	AP		
South HCP: 7	♣ 75	♣ 6	1. Gambling			
Contract: 4♦X N			2. artificial			

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ AK743	♠ 109				3NT ¹
Vul: Both	♥ AKQJ6	♥ 10	Pass	4♦ ²	Pass	5♣
North HCP: 18	♦ J6	♦ 1087	AP			
South HCP: 9	♣ 4	♣ AKQ7532	1. Gambling			
Contract: 5♣ S			2. artificial			

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ AK8		3NT ¹	Pass	4♣ ²
Vul: None	♥ 3	♥ Q108	AP			
North HCP: 10	♦ 52	♦ AKQJ109	1. Gambling			
South HCP: 19	♣ AKQJ9654	♣ 10	2. artificial			
Contract: 4♣ S						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ QJ109	♠ 643				3NT ¹
Vul: EW	♥ 953	♥ 874	Pass	4♣ ²	4♥	AP
North HCP: 7	♦ 76	♦ AKQJ952	1. Gambling			
South HCP: 10	♣ A876	♣ —	2. artificial			
Contract: 4♥ E						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AJ974		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 1096	♥ K4	AP			
North HCP: 9	♦ 632	♦ J104	1. Gambling			
South HCP: 9	♣ AKQ7542	♣ 863	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 337	♠ 1096	The opponents are silent.
Dealer: S	♥ 84	
Vul: NS	♦ AKQ9642	You bid first.
HCP: 9	♣ 9	
Board: 338	♠ AQ954	West Doubles Pass if possible.
Dealer: N	♥ J862	
Vul: EW	♦ 643	Partner bids first.
HCP: 7	♣ 6	
Board: 339	♠ 109	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ 1087	You bid first.
HCP: 9	♣ AKQ7532	
Board: 340	♠ AK8	The opponents are silent.
Dealer: N	♥ Q108	
Vul: None	♦ AKQJ109	Partner bids first.
HCP: 19	♣ 10	
Board: 341	♠ 643	East Bids 4♥ if possible.
Dealer: S	♥ 874	
Vul: EW	♦ AKQJ952	You bid first.
HCP: 10	♣ —	
Board: 342	♠ AJ974	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ J104	Partner bids first.
HCP: 9	♣ 863	

Gambling 3NT Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ AQ72	♠ 1096				3NT ¹
Vul: NS	♥ K	♥ 84	Pass	4♣ ²	Pass	4♦
North HCP: 19	♦ J7	♦ AKQ9642	Pass	4NT ³	Pass	5♠
South HCP: 9	♣ AKQ432	♣ 9	Pass	6♦	AP	
Contract: 6♦ S			1. Gambling			

2. artificial
3. Blackwood 1430, for ♦

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ AQ954		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 1054	♥ J862	Pass	4♦	Pass	Pass
North HCP: 10	♦ AKQJ987	♦ 643	X	AP		
South HCP: 7	♣ 75	♣ 6	1. Gambling			
Contract: 4♦X N			2. artificial			

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ AK743	♠ 109				3NT ¹
Vul: Both	♥ AKQJ6	♥ 10	Pass	4♦ ²	Pass	5♣
North HCP: 18	♦ J6	♦ 1087	AP			
South HCP: 9	♣ 4	♣ AKQ7532	1. Gambling			
Contract: 5♣ S			2. artificial			

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ AK8		3NT ¹	Pass	4♣ ²
Vul: None	♥ 3	♥ Q108	AP			
North HCP: 10	♦ 52	♦ AKQJ109	1. Gambling			
South HCP: 19	♣ AKQJ9654	♣ 10	2. artificial			
Contract: 4♣ S						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ QJ109	♠ 643				3NT ¹
Vul: EW	♥ 953	♥ 874	Pass	4♣ ²	4♥	AP
North HCP: 7	♦ 76	♦ AKQJ952	1. Gambling			
South HCP: 10	♣ A876	♣ —	2. artificial			
Contract: 4♥ E						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AJ974		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 1096	♥ K4	AP			
North HCP: 9	♦ 632	♦ J104	1. Gambling			
South HCP: 9	♣ AKQ7542	♣ 863	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 343	♠ 842	The opponents are silent.
Dealer: S	♥ KJ963	
Vul: None	♦ AQ76	Partner bids first.
HCP: 10	♣ 7	
Board: 344	♠ 92	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ 10874	You bid first.
HCP: 10	♣ AKQJ964	
Board: 345	♠ Q972	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: Both	♦ J62	Partner bids first.
HCP: 8	♣ 85	
Board: 346	♠ —	The opponents are silent.
Dealer: N	♥ 875	
Vul: None	♦ 52	You bid first.
HCP: 9	♣ AKQ98764	
Board: 347	♠ 6	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: NS	♦ KQ108	Partner bids first.
HCP: 11	♣ J862	
Board: 348	♠ —	East Doubles 3NT if possible.
Dealer: N	♥ 4	West Bids 4♥ if possible.
Vul: EW	♦ AKQ98632	
HCP: 9	♣ 10942	You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ 5				3NT ¹
Vul: None	♥ KJ963	♥ 8	Pass	4♣ ²	AP	
North HCP: 10	♦ AQ76	♦ J1042	1. Gambling			
South HCP: 10	♣ 7	♣ AKQ10432	2. artificial			
Contract: 4♣ N						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ AQJ65		3NT ¹	Pass	4♣ ²
Vul: NS	♥ —	♥ 985	AP			
North HCP: 10	♦ 10874	♦ 53	1. Gambling			
South HCP: 7	♣ AKQJ964	♣ 1052	2. artificial			
Contract: 4♣ S						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ Q972	♠ 106				3NT ¹
Vul: Both	♥ KQ97	♥ J2	Pass	4♣ ²	AP	
North HCP: 8	♦ J62	♦ 84	1. Gambling			
South HCP: 10	♣ 85	♣ AKQ10643	2. artificial			
Contract: 4♣ N						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ QJ5		3NT ¹	Pass	4♣ ²
Vul: None	♥ 875	♥ K103	AP			
North HCP: 9	♦ 52	♦ QJ10974	1. Gambling			
South HCP: 9	♣ AKQ98764	♣ 2	2. artificial			
Contract: 4♣ S						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ 74				3NT ¹
Vul: NS	♥ AJ109	♥ 754	Pass	4♣ ²	AP	
North HCP: 11	♦ KQ108	♦ J	1. Gambling			
South HCP: 10	♣ J862	♣ AKQ10753	2. artificial			
Contract: 4♣ N						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ Q82		3NT ¹	X	4♣ ²
Vul: EW	♥ 4	♥ 10632	4♥	AP		
North HCP: 9	♦ AKQ98632	♦ J54	1. Gambling			
South HCP: 6	♣ 10942	♣ K65	2. artificial			
Contract: 4♥ W						

South hands (Practice Page)

Gambling 3NT

Board: 343	♠ 5	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ J1042	You bid first.
HCP: 10	♣ AKQ10432	
Board: 344	♠ AQJ65	The opponents are silent.
Dealer: N	♥ 985	
Vul: NS	♦ 53	Partner bids first.
HCP: 7	♣ 1052	
Board: 345	♠ 106	The opponents are silent.
Dealer: S	♥ J2	
Vul: Both	♦ 84	You bid first.
HCP: 10	♣ AKQ10643	
Board: 346	♠ QJ5	The opponents are silent.
Dealer: N	♥ K103	
Vul: None	♦ QJ10974	Partner bids first.
HCP: 9	♣ 2	
Board: 347	♠ 74	The opponents are silent.
Dealer: S	♥ 754	
Vul: NS	♦ J	You bid first.
HCP: 10	♣ AKQ10753	
Board: 348	♠ Q82	East Doubles 3NT if possible.
Dealer: N	♥ 10632	West Bids 4♥ if possible.
Vul: EW	♦ J54	
HCP: 6	♣ K65	Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ 5				3NT ¹
Vul: None	♥ KJ963	♥ 8	Pass	4♣ ²	AP	
North HCP: 10	♦ AQ76	♦ J1042	1. Gambling			
South HCP: 10	♣ 7	♣ AKQ10432	2. artificial			
Contract: 4♣ N						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ AQJ65		3NT ¹	Pass	4♣ ²
Vul: NS	♥ —	♥ 985	AP			
North HCP: 10	♦ 10874	♦ 53	1. Gambling			
South HCP: 7	♣ AKQJ964	♣ 1052	2. artificial			
Contract: 4♣ S						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ Q972	♠ 106				3NT ¹
Vul: Both	♥ KQ97	♥ J2	Pass	4♣ ²	AP	
North HCP: 8	♦ J62	♦ 84	1. Gambling			
South HCP: 10	♣ 85	♣ AKQ10643	2. artificial			
Contract: 4♣ N						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ QJ5		3NT ¹	Pass	4♣ ²
Vul: None	♥ 875	♥ K103	AP			
North HCP: 9	♦ 52	♦ QJ10974	1. Gambling			
South HCP: 9	♣ AKQ98764	♣ 2	2. artificial			
Contract: 4♣ S						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ 74				3NT ¹
Vul: NS	♥ AJ109	♥ 754	Pass	4♣ ²	AP	
North HCP: 11	♦ KQ108	♦ J	1. Gambling			
South HCP: 10	♣ J862	♣ AKQ10753	2. artificial			
Contract: 4♣ N						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ Q82		3NT ¹	X	4♣ ²
Vul: EW	♥ 4	♥ 10632	4♥	AP		
North HCP: 9	♦ AKQ98632	♦ J54	1. Gambling			
South HCP: 6	♣ 10942	♣ K65	2. artificial			
Contract: 4♥ W						

North hands (Practice Page)

Gambling 3NT

Board: 349	♠ AKQ10	The opponents are silent.
Dealer: S	♥ A65	
Vul: None	♦ K9532	Partner bids first.
HCP: 16	♣ 10	
Board: 350	♠ —	East Bids 4♥ if possible.
Dealer: N	♥ 1054	
Vul: NS	♦ 852	You bid first.
HCP: 10	♣ AKQJ865	
Board: 351	♠ K1043	The opponents are silent.
Dealer: S	♥ A102	
Vul: EW	♦ 93	Partner bids first.
HCP: 9	♣ Q974	
Board: 352	♠ Q2	West Doubles 4♣ if possible.
Dealer: N	♥ 82	East Bids 5♣ if possible.
Vul: Both	♦ AKQ10763	
HCP: 11	♣ 54	You bid first.
Board: 353	♠ AQ862	East Bids 4♥ if possible.
Dealer: S	♥ A42	
Vul: NS	♦ 1094	Partner bids first.
HCP: 11	♣ J10	
Board: 354	♠ 1086	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ AKQJ962	You bid first.
HCP: 11	♣ 7	

Gambling 3NT Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ AKQ10	♠ J84				3NT ¹
Vul: None	♥ A65	♥ 2	Pass	4♣ ²	AP	
North HCP: 16	♦ K9532	♦ 76	1. Gambling			
South HCP: 11	♣ 10	♣ AKQJ863	2. artificial			
Contract: 4♣ N						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ Q1096				
Vul: NS	♥ 1054	♥ 72		3NT ¹	4♥	AP
North HCP: 10	♦ 852	♦ AK643	1. Gambling			
South HCP: 9	♣ AKQJ865	♣ 107				
Contract: 4♥ E						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ K1043	♠ —				3NT ¹
Vul: EW	♥ A102	♥ J95	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 93	♦ AKQ8764	AP			
South HCP: 11	♣ Q974	♣ J102	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AK8763		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 82	♥ Q953	X	4♦	5♣	X♣
North HCP: 11	♦ AKQ10763	♦ 82	AP			
South HCP: 11	♣ 54	♣ Q	1. Gambling			
Contract: 5♣ X E			2. artificial			

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ AQ862	♠ 104				3NT ¹
Vul: NS	♥ A42	♥ 3	Pass	4♣ ²	4♥	Pass
North HCP: 11	♦ 1094	♦ AKQJ652	Pass	XA♠♠	AP	
South HCP: 10	♣ J10	♣ 764	1. Gambling			
Contract: 4♥ X E			2. artificial			

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ 1086	♠ QJ43		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J5	♥ Q	Pass	4♦	AP	
North HCP: 11	♦ AKQJ962	♦ 104	1. Gambling			
South HCP: 9	♣ 7	♣ KJ10942	2. artificial			
Contract: 4♦ N						

South hands (Practice Page)

Gambling 3NT

Board: 349	♠ J84	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ 76	You bid first.
HCP: 11	♣ AKQJ863	

Board: 350	♠ Q1096	East Bids 4♥ if possible.
Dealer: N	♥ 72	
Vul: NS	♦ AK643	Partner bids first.
HCP: 9	♣ 107	

Board: 351	♠ —	The opponents are silent.
Dealer: S	♥ J95	
Vul: EW	♦ AKQ8764	You bid first.
HCP: 11	♣ J102	

Board: 352	♠ AK8763	West Doubles 4♣ if possible.
Dealer: N	♥ Q953	East Bids 5♣ if possible.
Vul: Both	♦ 82	
HCP: 11	♣ Q	Partner bids first.

Board: 353	♠ 104	East Bids 4♥ if possible.
Dealer: S	♥ 3	
Vul: NS	♦ AKQJ652	You bid first.
HCP: 10	♣ 764	

Board: 354	♠ QJ43	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ 104	Partner bids first.
HCP: 9	♣ KJ10942	

Gambling 3NT Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ AKQ10	♠ J84				3NT ¹
Vul: None	♥ A65	♥ 2	Pass	4♣ ²	AP	
North HCP: 16	♦ K9532	♦ 76	1. Gambling			
South HCP: 11	♣ 10	♣ AKQJ863	2. artificial			
Contract: 4♣ N						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ Q1096				
Vul: NS	♥ 1054	♥ 72		3NT ¹	4♥	AP
North HCP: 10	♦ 852	♦ AK643	1. Gambling			
South HCP: 9	♣ AKQJ865	♣ 107				
Contract: 4♥ E						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ K1043	♠ —				3NT ¹
Vul: EW	♥ A102	♥ J95	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 93	♦ AKQ8764	AP			
South HCP: 11	♣ Q974	♣ J102	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AK8763		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 82	♥ Q953	X	4♦	5♣	X♣
North HCP: 11	♦ AKQ10763	♦ 82	AP			
South HCP: 11	♣ 54	♣ Q	1. Gambling			
Contract: 5♣ X E			2. artificial			

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ AQ862	♠ 104				3NT ¹
Vul: NS	♥ A42	♥ 3	Pass	4♣ ²	4♥	Pass
North HCP: 11	♦ 1094	♦ AKQJ652	Pass	XA♠♠	AP	
South HCP: 10	♣ J10	♣ 764	1. Gambling			
Contract: 4♥ X E			2. artificial			

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ 1086	♠ QJ43		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J5	♥ Q	Pass	4♦	AP	
North HCP: 11	♦ AKQJ962	♦ 104	1. Gambling			
South HCP: 9	♣ 7	♣ KJ10942	2. artificial			
Contract: 4♦ N						

North hands (Practice Page)

Gambling 3NT

Board: 355	♠ QJ	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ AKQJ962	Partner bids first.
HCP: 20	♣ 2	

Board: 356	♠ Q	East Bids 4♠ if possible.
Dealer: N	♥ 7	
Vul: None	♦ AKQ10963	You bid first.
HCP: 11	♣ 10983	

Board: 357	♠ 3	West Bids 4♦ if possible.
Dealer: S	♥ 96432	
Vul: EW	♦ K1096	Partner bids first.
HCP: 3	♣ 962	

Board: 358	♠ 2	The opponents are silent.
Dealer: N	♥ 54	
Vul: Both	♦ AKQ10863	You bid first.
HCP: 10	♣ J95	

Board: 359	♠ AJ63	West Bids 4♣ if possible.
Dealer: S	♥ 985	
Vul: None	♦ 95	Partner bids first.
HCP: 7	♣ Q1054	

Board: 360	♠ 863	The opponents are silent.
Dealer: N	♥ 83	
Vul: NS	♦ 7	You bid first.
HCP: 9	♣ AKQ10764	

Gambling 3NT Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ 1062				3NT ¹
Vul: Both	♥ AK7	♥ 10	Pass	4♣ ²	AP	
North HCP: 20	♦ AKQJ962	♦ 107	1. Gambling			
South HCP: 9	♣ 2	♣ AKQ10643	2. artificial			
Contract: 4♣ N						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ J853				
Vul: None	♥ 7	♥ 6432		3NT ¹	4♣	AP
North HCP: 11	♦ AKQ10963	♦ J85	1. Gambling			
South HCP: 5	♣ 10983	♣ K6				
Contract: 4♣ E						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ 7				3NT ¹
Vul: EW	♥ 96432	♥ 1085	4♦	AP		
North HCP: 3	♦ K1096	♦ 83	1. Gambling			
South HCP: 10	♣ 962	♣ AKQJ1085				
Contract: 4♦ W						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ AKQ109765				
Vul: Both	♥ 54	♥ A8		3NT ¹	Pass	4♣
North HCP: 10	♦ AKQ10863	♦ 9	AP			
South HCP: 15	♣ J95	♣ Q4	1. Gambling			
Contract: 4♣ S						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ AJ63	♠ 1095				3NT ¹
Vul: None	♥ 985	♥ Q64	4♣	AP		
North HCP: 7	♦ 95	♦ AKQ10832	1. Gambling			
South HCP: 11	♣ Q1054	♣ —				
Contract: 4♣ W						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ AKJ74				
Vul: NS	♥ 83	♥ K75		3NT ¹	Pass	4♣ ²
North HCP: 9	♦ 7	♦ 104	AP			
South HCP: 11	♣ AKQ10764	♣ 852	1. Gambling			
Contract: 4♣ S			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 355	♠ 1062	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ 107	You bid first.
HCP: 9	♣ AKQ10643	

Board: 356	♠ J853	East Bids 4♠ if possible.
Dealer: N	♥ 6432	
Vul: None	♦ J85	Partner bids first.
HCP: 5	♣ K6	

Board: 357	♠ 7	West Bids 4♦ if possible.
Dealer: S	♥ 1085	
Vul: EW	♦ 83	You bid first.
HCP: 10	♣ AKQJ1085	

Board: 358	♠ AKQ109765	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ 9	Partner bids first.
HCP: 15	♣ Q4	

Board: 359	♠ 1095	West Bids 4♣ if possible.
Dealer: S	♥ Q64	
Vul: None	♦ AKQ10832	You bid first.
HCP: 11	♣ —	

Board: 360	♠ AKJ74	The opponents are silent.
Dealer: N	♥ K75	
Vul: NS	♦ 104	Partner bids first.
HCP: 11	♣ 852	

Gambling 3NT Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ 1062				3NT ¹
Vul: Both	♥ AK7	♥ 10	Pass	4♣ ²	AP	
North HCP: 20	♦ AKQJ962	♦ 107	1. Gambling			
South HCP: 9	♣ 2	♣ AKQ10643	2. artificial			
Contract: 4♣ N						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ J853				
Vul: None	♥ 7	♥ 6432		3NT ¹	4♣	AP
North HCP: 11	♦ AKQ10963	♦ J85	1. Gambling			
South HCP: 5	♣ 10983	♣ K6				
Contract: 4♣ E						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ 7				3NT ¹
Vul: EW	♥ 96432	♥ 1085	4♦	AP		
North HCP: 3	♦ K1096	♦ 83	1. Gambling			
South HCP: 10	♣ 962	♣ AKQJ1085				
Contract: 4♦ W						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ AKQ109765				
Vul: Both	♥ 54	♥ A8		3NT ¹	Pass	4♣
North HCP: 10	♦ AKQ10863	♦ 9	AP			
South HCP: 15	♣ J95	♣ Q4	1. Gambling			
Contract: 4♣ S						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ AJ63	♠ 1095				3NT ¹
Vul: None	♥ 985	♥ Q64	4♣	AP		
North HCP: 7	♦ 95	♦ AKQ10832	1. Gambling			
South HCP: 11	♣ Q1054	♣ —				
Contract: 4♣ W						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ AKJ74				
Vul: NS	♥ 83	♥ K75		3NT ¹	Pass	4♣ ²
North HCP: 9	♦ 7	♦ 104	AP			
South HCP: 11	♣ AKQ10764	♣ 852	1. Gambling			
Contract: 4♣ S			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 361	♠ K43	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: Both	♦ J64	Partner bids first.
HCP: 9	♣ 765	
Board: 362	♠ 105	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ AKQ6432	You bid first.
HCP: 11	♣ 2	
Board: 363	♠ A10743	The opponents are silent.
Dealer: S	♥ KQ843	
Vul: NS	♦ 6	Partner bids first.
HCP: 12	♣ K8	
Board: 364	♠ J74	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ AKQJ763	You bid first.
HCP: 11	♣ 85	
Board: 365	♠ AK109	East Doubles 4♣ if possible.
Dealer: S	♥ QJ109732	
Vul: NS	♦ 4	Partner bids first.
HCP: 10	♣ 9	
Board: 366	♠ 10	The opponents are silent.
Dealer: N	♥ 109	
Vul: EW	♦ AKQJ942	You bid first.
HCP: 10	♣ 1085	

Gambling 3NT Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ K43	♠ J5				3NT ¹
Vul: Both	♥ AJ106	♥ 974	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ J64	♦ AKQ9732	AP			
South HCP: 10	♣ 765	♣ 3	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ QJ		3NT ¹	Pass	4♣ ²
Vul: None	♥ Q53	♥ J9864	Pass	4♦	AP	
North HCP: 11	♦ AKQ6432	♦ J	1. Gambling			
South HCP: 14	♣ 2	♣ AKQ108	2. artificial			
Contract: 4♦ N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ A10743	♠ J				3NT ¹
Vul: NS	♥ KQ843	♥ 97	Pass	4♣ ²	Pass	4♦
North HCP: 12	♦ 6	♦ AKQ109874	AP			
South HCP: 10	♣ K8	♣ 107	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ AK105		3NT ¹	Pass	4♦ ²
Vul: EW	♥ 4	♥ KJ8632	AP			
North HCP: 11	♦ AKQJ763	♦ 104	1. Gambling			
South HCP: 14	♣ 85	♣ K	2. artificial			
Contract: 4♦ S						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ AK109	♠ 32				3NT ¹
Vul: NS	♥ QJ109732	♥ 8	Pass	4♣ ²	X	4♦
North HCP: 10	♦ 4	♦ AKQ9632	AP			
South HCP: 10	♣ 9	♣ J62	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ K95		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 109	♥ KQJ63	Pass	4♦	AP	
North HCP: 10	♦ AKQJ942	♦ 108	1. Gambling			
South HCP: 10	♣ 1085	♣ J92	2. artificial			
Contract: 4♦ N						

South hands (Practice Page)

Gambling 3NT

Board: 361	♠ J5	The opponents are silent.
Dealer: S	♥ 974	
Vul: Both	♦ AKQ9732	You bid first.
HCP: 10	♣ 3	
Board: 362	♠ QJ	The opponents are silent.
Dealer: N	♥ J9864	
Vul: None	♦ J	Partner bids first.
HCP: 14	♣ AKQ108	
Board: 363	♠ J	The opponents are silent.
Dealer: S	♥ 97	
Vul: NS	♦ AKQ109874	You bid first.
HCP: 10	♣ 107	
Board: 364	♠ AK105	The opponents are silent.
Dealer: N	♥ KJ8632	
Vul: EW	♦ 104	Partner bids first.
HCP: 14	♣ K	
Board: 365	♠ 32	East Doubles 4♣ if possible.
Dealer: S	♥ 8	
Vul: NS	♦ AKQ9632	You bid first.
HCP: 10	♣ J62	
Board: 366	♠ K95	The opponents are silent.
Dealer: N	♥ KQJ63	
Vul: EW	♦ 108	Partner bids first.
HCP: 10	♣ J92	

Gambling 3NT Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ K43	♠ J5				3NT ¹
Vul: Both	♥ AJ106	♥ 974	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ J64	♦ AKQ9732	AP			
South HCP: 10	♣ 765	♣ 3	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ QJ		3NT ¹	Pass	4♣ ²
Vul: None	♥ Q53	♥ J9864	Pass	4♦	AP	
North HCP: 11	♦ AKQ6432	♦ J	1. Gambling			
South HCP: 14	♣ 2	♣ AKQ108	2. artificial			
Contract: 4♦ N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ A10743	♠ J				3NT ¹
Vul: NS	♥ KQ843	♥ 97	Pass	4♣ ²	Pass	4♦
North HCP: 12	♦ 6	♦ AKQ109874	AP			
South HCP: 10	♣ K8	♣ 107	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ AK105		3NT ¹	Pass	4♦ ²
Vul: EW	♥ 4	♥ KJ8632	AP			
North HCP: 11	♦ AKQJ763	♦ 104	1. Gambling			
South HCP: 14	♣ 85	♣ K	2. artificial			
Contract: 4♦ S						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ AK109	♠ 32				3NT ¹
Vul: NS	♥ QJ109732	♥ 8	Pass	4♣ ²	X	4♦
North HCP: 10	♦ 4	♦ AKQ9632	AP			
South HCP: 10	♣ 9	♣ J62	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ K95		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 109	♥ KQJ63	Pass	4♦	AP	
North HCP: 10	♦ AKQJ942	♦ 108	1. Gambling			
South HCP: 10	♣ 1085	♣ J92	2. artificial			
Contract: 4♦ N						

North hands (Practice Page)

Gambling 3NT

Board: 367	♠ A	The opponents are silent.
Dealer: S	♥ AK973	
Vul: Both	♦ Q84	Partner bids first.
HCP: 13	♣ 10853	
Board: 368	♠ 53	The opponents are silent.
Dealer: N	♥ Q65	
Vul: EW	♦ 4	You bid first.
HCP: 11	♣ AKQ9872	
Board: 369	♠ 854	West Doubles 4♦ if possible.
Dealer: S	♥ Q953	East Bids 5♣ if possible.
Vul: Both	♦ 102	
HCP: 5	♣ K1054	Partner bids first.
Board: 370	♠ 102	West Bids 5♣ if possible.
Dealer: N	♥ 107	
Vul: None	♦ AKQJ1098	You bid first.
HCP: 10	♣ 86	
Board: 371	♠ AKQ	The opponents are silent.
Dealer: S	♥ A10872	
Vul: EW	♦ KJ1073	Partner bids first.
HCP: 17	♣ —	
Board: 372	♠ 1093	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ AKQ9764	You bid first.
HCP: 9	♣ 72	

Gambling 3NT Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q3				3NT ¹
Vul: Both	♥ AK973	♥ 8	Pass	4♣ ²	AP	
North HCP: 13	♦ Q84	♦ 95	1. Gambling			
South HCP: 11	♣ 10853	♣ AKQ97642	2. artificial			
Contract: 4♣ N						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ AQ1094		3NT ¹	Pass	4♣ ²
Vul: EW	♥ Q65	♥ K4	AP			
North HCP: 11	♦ 4	♦ J862	1. Gambling			
South HCP: 10	♣ AKQ9872	♣ 43	2. artificial			
Contract: 4♣ S						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 854	♠ Q107				3NT ¹
Vul: Both	♥ Q953	♥ 64	Pass	4♣ ²	Pass	4♦
North HCP: 5	♦ 102	♦ AKQ9865	X	Pass	5♣	AP
South HCP: 11	♣ K1054	♣ 9	1. Gambling			
Contract: 5♣ E			2. artificial			

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ AK7		3NT ¹	Pass	4♣ ²
Vul: None	♥ 107	♥ 8652	5♣	Pass	Pass	XA♠♠
North HCP: 10	♦ AKQJ1098	♦ 7632	AP			
South HCP: 7	♣ 86	♣ 97	1. Gambling			
Contract: 5♣X W			2. artificial			

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ J5				3NT ¹
Vul: EW	♥ A10872	♥ 95	Pass	4♦ ²	Pass	5♣
North HCP: 17	♦ KJ1073	♦ 4	Pass	6♣	AP	
South HCP: 11	♣ —	♣ AKQJ10843	1. Gambling			
Contract: 6♣ S			2. artificial			

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ 1093	♠ Q742		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 9	♥ 106	Pass	4♦	AP	
North HCP: 9	♦ AKQ9764	♦ 1053	1. Gambling			
South HCP: 9	♣ 72	♣ AQJ10	2. artificial			
Contract: 4♦ N						

South hands (Practice Page)

Gambling 3NT

Board: 367	♠ Q3	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ 95	You bid first.
HCP: 11	♣ AKQ97642	
Board: 368	♠ AQ1094	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ J862	Partner bids first.
HCP: 10	♣ 43	
Board: 369	♠ Q107	West Doubles 4♦ if possible.
Dealer: S	♥ 64	East Bids 5♣ if possible.
Vul: Both	♦ AKQ9865	
HCP: 11	♣ 9	You bid first.
Board: 370	♠ AK7	West Bids 5♣ if possible.
Dealer: N	♥ 8652	
Vul: None	♦ 7632	Partner bids first.
HCP: 7	♣ 97	
Board: 371	♠ J5	The opponents are silent.
Dealer: S	♥ 95	
Vul: EW	♦ 4	You bid first.
HCP: 11	♣ AKQJ10843	
Board: 372	♠ Q742	The opponents are silent.
Dealer: N	♥ 106	
Vul: Both	♦ 1053	Partner bids first.
HCP: 9	♣ AQJ10	

Gambling 3NT Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q3				3NT ¹
Vul: Both	♥ AK973	♥ 8	Pass	4♣ ²	AP	
North HCP: 13	♦ Q84	♦ 95	1. Gambling			
South HCP: 11	♣ 10853	♣ AKQ97642	2. artificial			
Contract: 4♣ N						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ AQ1094		3NT ¹	Pass	4♣ ²
Vul: EW	♥ Q65	♥ K4	AP			
North HCP: 11	♦ 4	♦ J862	1. Gambling			
South HCP: 10	♣ AKQ9872	♣ 43	2. artificial			
Contract: 4♣ S						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 854	♠ Q107				3NT ¹
Vul: Both	♥ Q953	♥ 64	Pass	4♣ ²	Pass	4♦
North HCP: 5	♦ 102	♦ AKQ9865	X	Pass	5♣	AP
South HCP: 11	♣ K1054	♣ 9	1. Gambling			
Contract: 5♣ E			2. artificial			

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ AK7		3NT ¹	Pass	4♣ ²
Vul: None	♥ 107	♥ 8652	5♣	Pass	Pass	XA♠♠
North HCP: 10	♦ AKQJ1098	♦ 7632	AP			
South HCP: 7	♣ 86	♣ 97	1. Gambling			
Contract: 5♣X W			2. artificial			

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ J5				3NT ¹
Vul: EW	♥ A10872	♥ 95	Pass	4♦ ²	Pass	5♣
North HCP: 17	♦ KJ1073	♦ 4	Pass	6♣	AP	
South HCP: 11	♣ —	♣ AKQJ10843	1. Gambling			
Contract: 6♣ S			2. artificial			

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ 1093	♠ Q742		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 9	♥ 106	Pass	4♦	AP	
North HCP: 9	♦ AKQ9764	♦ 1053	1. Gambling			
South HCP: 9	♣ 72	♣ AQJ10	2. artificial			
Contract: 4♦ N						

North hands (Practice Page)

Gambling 3NT

Board: 373	♠ 62	West Bids 4♠ if possible.
Dealer: S	♥ KQ653	
Vul: NS	♦ 82	Partner bids first.
HCP: 7	♣ Q973	
Board: 374	♠ 72	East Bids 4♦ if possible.
Dealer: N	♥ Q	
Vul: Both	♦ 653	You bid first.
HCP: 11	♣ AKQ10765	
Board: 375	♠ K7652	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ 109	Partner bids first.
HCP: 16	♣ AK7	
Board: 376	♠ 6	The opponents are silent.
Dealer: N	♥ 876	
Vul: NS	♦ AKQ10964	You bid first.
HCP: 10	♣ J10	
Board: 377	♠ KJ96532	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ AQ3	Partner bids first.
HCP: 10	♣ 7	
Board: 378	♠ 8	West Doubles 4♣ if possible.
Dealer: N	♥ Q7	East Bids X♦ if possible.
Vul: None	♦ AKQ10643	
HCP: 11	♣ 876	You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ 107				3NT ¹
Vul: NS	♥ KQ653	♥ 108				
North HCP: 7	♦ 82	♦ AKQ10765	4♠	AP		
South HCP: 9	♣ Q973	♣ 86	1. Gambling			
Contract: 4♠ W						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ Q95				
Vul: Both	♥ Q	♥ J107653		3NT ¹	4♦	AP
North HCP: 11	♦ 653	♦ 107	1. Gambling			
South HCP: 3	♣ AKQ10765	♣ 83				
Contract: 4♦ E						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ K7652	♠ 943				3NT ¹
Vul: None	♥ AQ7	♥ J	Pass	4♣ ²	Pass	4♦
North HCP: 16	♦ 109	♦ AKQJ864	Pass	4NT ³	Pass	5♠
South HCP: 11	♣ AK7	♣ 93	Pass	6♦	AP	
Contract: 6♦ S			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ K954				
Vul: NS	♥ 876	♥ KQJ94		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQ10964	♦ 7	Pass	4♦	AP	
South HCP: 9	♣ J10	♣ 982	1. Gambling			
Contract: 4♦ N			2. artificial			

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ KJ96532	♠ 8				3NT ¹
Vul: EW	♥ 109	♥ 63	Pass	4♣ ²	AP	
North HCP: 10	♦ AQ3	♦ 1054	1. Gambling			
South HCP: 10	♣ 7	♣ AKQJ542	2. artificial			
Contract: 4♣ N						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ Q9632				
Vul: None	♥ Q7	♥ 5432		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQ10643	♦ J7	X	4♦	X♦	AP
South HCP: 7	♣ 876	♣ A4	1. Gambling			
Contract: 4♦ X N			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 373	♠ 107	West Bids 4♠ if possible.
Dealer: S	♥ 108	
Vul: NS	♦ AKQ10765	You bid first.
HCP: 9	♣ 86	
Board: 374	♠ Q95	East Bids 4♦ if possible.
Dealer: N	♥ J107653	
Vul: Both	♦ 107	Partner bids first.
HCP: 3	♣ 83	
Board: 375	♠ 943	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ AKQJ864	You bid first.
HCP: 11	♣ 93	
Board: 376	♠ K954	The opponents are silent.
Dealer: N	♥ KQJ94	
Vul: NS	♦ 7	Partner bids first.
HCP: 9	♣ 982	
Board: 377	♠ 8	The opponents are silent.
Dealer: S	♥ 63	
Vul: EW	♦ 1054	You bid first.
HCP: 10	♣ AKQJ542	
Board: 378	♠ Q9632	West Doubles 4♣ if possible.
Dealer: N	♥ 5432	East Bids X♦ if possible.
Vul: None	♦ J7	
HCP: 7	♣ A4	Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ 107				3NT ¹
Vul: NS	♥ KQ653	♥ 108				
North HCP: 7	♦ 82	♦ AKQ10765	4♠	AP		
South HCP: 9	♣ Q973	♣ 86	1. Gambling			
Contract: 4♠ W						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ Q95				
Vul: Both	♥ Q	♥ J107653		3NT ¹	4♦	AP
North HCP: 11	♦ 653	♦ 107	1. Gambling			
South HCP: 3	♣ AKQ10765	♣ 83				
Contract: 4♦ E						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ K7652	♠ 943				3NT ¹
Vul: None	♥ AQ7	♥ J	Pass	4♣ ²	Pass	4♦
North HCP: 16	♦ 109	♦ AKQJ864	Pass	4NT ³	Pass	5♠
South HCP: 11	♣ AK7	♣ 93	Pass	6♦	AP	
Contract: 6♦ S			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ K954				
Vul: NS	♥ 876	♥ KQJ94		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQ10964	♦ 7	Pass	4♦	AP	
South HCP: 9	♣ J10	♣ 982	1. Gambling			
Contract: 4♦ N			2. artificial			

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ KJ96532	♠ 8				3NT ¹
Vul: EW	♥ 109	♥ 63	Pass	4♣ ²	AP	
North HCP: 10	♦ AQ3	♦ 1054	1. Gambling			
South HCP: 10	♣ 7	♣ AKQJ542	2. artificial			
Contract: 4♣ N						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ Q9632				
Vul: None	♥ Q7	♥ 5432		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQ10643	♦ J7	X	4♦	X♦	AP
South HCP: 7	♣ 876	♣ A4	1. Gambling			
Contract: 4♦ X N			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 379	♠ 7653	East Bids 4♥ if possible.
Dealer: S	♥ 8	
Vul: NS	♦ KQJ9876	Partner bids first.
HCP: 7	♣ J	
Board: 380	♠ 8	East Bids 4♥ if possible.
Dealer: N	♥ 9	
Vul: NS	♦ J1065	You bid first.
HCP: 11	♣ AKQJ1052	
Board: 381	♠ Q53	West Doubles 4♦ if possible.
Dealer: S	♥ 43	East Bids 4♥ if possible.
Vul: EW	♦ 974	
HCP: 5	♣ QJ965	Partner bids first.
Board: 382	♠ —	The opponents are silent.
Dealer: N	♥ Q52	
Vul: Both	♦ AKQ1097652	You bid first.
HCP: 11	♣ 4	
Board: 383	♠ AKJ653	The opponents are silent.
Dealer: S	♥ Q93	
Vul: None	♦ 83	Partner bids first.
HCP: 14	♣ A8	
Board: 384	♠ 93	West Bids 4♦ if possible.
Dealer: N	♥ 106	East Bids 4NT if possible.
Vul: EW	♦ 105	West Bids 5♦ if possible.
HCP: 9	♣ AKQ10974	You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ 7653	♠ J102				3NT ¹
Vul: NS	♥ 8	♥ —	Pass	4♣ ²	4♥	AP
North HCP: 7	♦ KQJ9876	♦ 1054				
South HCP: 10	♣ J	♣ AKQ9753				
Contract: 4♥ E						

1. Gambling
2. artificial

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ J10753				
Vul: NS	♥ 9	♥ 764		3NT ¹	4♥	AP
North HCP: 11	♦ J1065	♦ 72				
South HCP: 1	♣ AKQJ1052	♣ 974				
Contract: 4♥ E						

1. Gambling

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ 92				3NT ¹
Vul: EW	♥ 43	♥ J62	Pass	4♣ ²	Pass	4♦
North HCP: 5	♦ 974	♦ AKQJ1085	X	Pass	4♥	AP
South HCP: 11	♣ QJ965	♣ 10				
Contract: 4♥ E						

1. Gambling
2. artificial

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ 74				
Vul: Both	♥ Q52	♥ AKJ8		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQ1097652	♦ 4	Pass	4♦	AP	
South HCP: 14	♣ 4	♣ KQJ1098				
Contract: 4♦ N						

1. Gambling
2. artificial

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ AKJ653	♠ Q4				3NT ¹
Vul: None	♥ Q93	♥ 64	Pass	4♣ ²	Pass	4♦
North HCP: 14	♦ 83	♦ AKQ9742	Pass	5♦	AP	
South HCP: 11	♣ A8	♣ 96				
Contract: 5♦ S						

1. Gambling
2. artificial

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ QJ864				
Vul: EW	♥ 106	♥ K2		3NT ¹	Pass	4♣ ²
North HCP: 9	♦ 105	♦ 863	4♦	Pass	4NT ³	XN ³
South HCP: 7	♣ AKQ10974	♣ J82	5♦	X	AP	
Contract: 5♦ X W						

1. Gambling
2. artificial
3. Blackwood 1430, for ♦

South hands (Practice Page)

Gambling 3NT

Board: 379	♠ J102	East Bids 4♥ if possible.
Dealer: S	♥ —	
Vul: NS	♦ 1054	You bid first.
HCP: 10	♣ AKQ9753	
Board: 380	♠ J10753	East Bids 4♥ if possible.
Dealer: N	♥ 764	
Vul: NS	♦ 72	Partner bids first.
HCP: 1	♣ 974	
Board: 381	♠ 92	West Doubles 4♦ if possible.
Dealer: S	♥ J62	East Bids 4♥ if possible.
Vul: EW	♦ AKQJ1085	
HCP: 11	♣ 10	You bid first.
Board: 382	♠ 74	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: Both	♦ 4	Partner bids first.
HCP: 14	♣ KQJ1098	
Board: 383	♠ Q4	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ AKQ9742	You bid first.
HCP: 11	♣ 96	
Board: 384	♠ QJ864	West Bids 4♦ if possible.
Dealer: N	♥ K2	East Bids 4NT if possible.
Vul: EW	♦ 863	West Bids 5♦ if possible.
HCP: 7	♣ J82	Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ 7653	♠ J102				3NT ¹
Vul: NS	♥ 8	♥ —	Pass	4♣ ²	4♥	AP
North HCP: 7	♦ KQJ9876	♦ 1054	1. Gambling			
South HCP: 10	♣ J	♣ AKQ9753	2. artificial			
Contract: 4♥ E						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ J10753				
Vul: NS	♥ 9	♥ 764		3NT ¹	4♥	AP
North HCP: 11	♦ J1065	♦ 72	1. Gambling			
South HCP: 1	♣ AKQJ1052	♣ 974				
Contract: 4♥ E						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ 92				3NT ¹
Vul: EW	♥ 43	♥ J62	Pass	4♣ ²	Pass	4♦
North HCP: 5	♦ 974	♦ AKQJ1085	X	Pass	4♥	AP
South HCP: 11	♣ QJ965	♣ 10	1. Gambling			
Contract: 4♥ E			2. artificial			

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ 74				
Vul: Both	♥ Q52	♥ AKJ8		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQ1097652	♦ 4	Pass	4♦	AP	
South HCP: 14	♣ 4	♣ KQJ1098	1. Gambling			
Contract: 4♦ N			2. artificial			

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ AKJ653	♠ Q4				3NT ¹
Vul: None	♥ Q93	♥ 64	Pass	4♣ ²	Pass	4♦
North HCP: 14	♦ 83	♦ AKQ9742	Pass	5♦	AP	
South HCP: 11	♣ A8	♣ 96	1. Gambling			
Contract: 5♦ S			2. artificial			

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ QJ864				
Vul: EW	♥ 106	♥ K2		3NT ¹	Pass	4♣ ²
North HCP: 9	♦ 105	♦ 863	4♦	Pass	4NT ³	XN ³
South HCP: 7	♣ AKQ10974	♣ J82	5♦	X	AP	
Contract: 5♦ X W			1. Gambling			
			2. artificial			
			3. Blackwood 1430, for ♦			

North hands (Practice Page)

Gambling 3NT

Board: 385	♠ A10873	The opponents are silent.
Dealer: S	♥ 82	
Vul: Both	♦ AQ103	Partner bids first.
HCP: 11	♣ J8	
Board: 386	♠ —	West Bids 4♥ if possible.
Dealer: N	♥ 53	
Vul: None	♦ J42	You bid first.
HCP: 10	♣ AKQ108764	
Board: 387	♠ J1076	The opponents are silent.
Dealer: S	♥ K93	
Vul: NS	♦ AJ96	Partner bids first.
HCP: 10	♣ J7	
Board: 388	♠ 4	The opponents are silent.
Dealer: N	♥ 1098	
Vul: Both	♦ 83	You bid first.
HCP: 9	♣ AKQ10843	
Board: 389	♠ A2	East Bids 4♥ if possible.
Dealer: S	♥ 73	
Vul: None	♦ J10963	Partner bids first.
HCP: 5	♣ 7642	
Board: 390	♠ 42	East Bids 4♠ if possible.
Dealer: N	♥ 6	
Vul: NS	♦ AKQ9732	You bid first.
HCP: 11	♣ Q102	

Gambling 3NT Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ A10873	♠ 642				3NT ¹
Vul: Both	♥ 82	♥ —	Pass	4♣ ²	AP	
North HCP: 11	♦ AQ103	♦ 962	1. Gambling			
South HCP: 9	♣ J8	♣ AKQ10932	2. artificial			
Contract: 4♣ N						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AJ97542		3NT ¹	Pass	4♣ ²
Vul: None	♥ 53	♥ J74	4♥	AP		
North HCP: 10	♦ J42	♦ 93	1. Gambling			
South HCP: 6	♣ AKQ108764	♣ 5	2. artificial			
Contract: 4♥ W						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ J1076	♠ Q4				3NT ¹
Vul: NS	♥ K93	♥ 6	Pass	4♣ ²	AP	
North HCP: 10	♦ AJ96	♦ 107	1. Gambling			
South HCP: 11	♣ J7	♣ AKQ108532	2. artificial			
Contract: 4♣ N						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ AQJ65		3NT ¹	Pass	4♦ ²
Vul: Both	♥ 1098	♥ K7532	Pass	5♣	AP	
North HCP: 9	♦ 83	♦ KQJ	1. Gambling			
South HCP: 16	♣ AKQ10843	♣ —	2. artificial			
Contract: 5♣ N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ J4				3NT ¹
Vul: None	♥ 73	♥ 642	Pass	4♣ ²	4♥	AP
North HCP: 5	♦ J10963	♦ 2	1. Gambling			
South HCP: 11	♣ 7642	♣ AKQJ1098	2. artificial			
Contract: 4♥ E						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ Q876		3NT ¹	4♠	X♠
Vul: NS	♥ 6	♥ 2	AP			
North HCP: 11	♦ AKQ9732	♦ 105	1. Gambling			
South HCP: 10	♣ Q102	♣ AKJ985				
Contract: 4♠ X E						

South hands (Practice Page)

Gambling 3NT

Board: 385	♠ 642	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ 962	You bid first.
HCP: 9	♣ AKQ10932	
Board: 386	♠ AJ97542	West Bids 4♥ if possible.
Dealer: N	♥ J74	
Vul: None	♦ 93	Partner bids first.
HCP: 6	♣ 5	
Board: 387	♠ Q4	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ 107	You bid first.
HCP: 11	♣ AKQ108532	
Board: 388	♠ AQJ65	The opponents are silent.
Dealer: N	♥ K7532	
Vul: Both	♦ KQJ	Partner bids first.
HCP: 16	♣ —	
Board: 389	♠ J4	East Bids 4♥ if possible.
Dealer: S	♥ 642	
Vul: None	♦ 2	You bid first.
HCP: 11	♣ AKQJ1098	
Board: 390	♠ Q876	East Bids 4♠ if possible.
Dealer: N	♥ 2	
Vul: NS	♦ 105	Partner bids first.
HCP: 10	♣ AKJ985	

Gambling 3NT Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ A10873	♠ 642				3NT ¹
Vul: Both	♥ 82	♥ —	Pass	4♣ ²	AP	
North HCP: 11	♦ AQ103	♦ 962	1. Gambling			
South HCP: 9	♣ J8	♣ AKQ10932	2. artificial			
Contract: 4♣ N						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AJ97542		3NT ¹	Pass	4♣ ²
Vul: None	♥ 53	♥ J74	4♥	AP		
North HCP: 10	♦ J42	♦ 93	1. Gambling			
South HCP: 6	♣ AKQ108764	♣ 5	2. artificial			
Contract: 4♥ W						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ J1076	♠ Q4				3NT ¹
Vul: NS	♥ K93	♥ 6	Pass	4♣ ²	AP	
North HCP: 10	♦ AJ96	♦ 107	1. Gambling			
South HCP: 11	♣ J7	♣ AKQ108532	2. artificial			
Contract: 4♣ N						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ AQJ65		3NT ¹	Pass	4♦ ²
Vul: Both	♥ 1098	♥ K7532	Pass	5♣	AP	
North HCP: 9	♦ 83	♦ KQJ	1. Gambling			
South HCP: 16	♣ AKQ10843	♣ —	2. artificial			
Contract: 5♣ N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ J4				3NT ¹
Vul: None	♥ 73	♥ 642	Pass	4♣ ²	4♥	AP
North HCP: 5	♦ J10963	♦ 2	1. Gambling			
South HCP: 11	♣ 7642	♣ AKQJ1098	2. artificial			
Contract: 4♥ E						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ Q876		3NT ¹	4♠	X♠
Vul: NS	♥ 6	♥ 2	AP			
North HCP: 11	♦ AKQ9732	♦ 105	1. Gambling			
South HCP: 10	♣ Q102	♣ AKJ985				
Contract: 4♠ X E						

North hands (Practice Page)

Gambling 3NT

Board: 391	♠ A84	The opponents are silent.
Dealer: S	♥ AQ863	
Vul: EW	♦ AK2	Partner bids first.
HCP: 18	♣ J7	

Board: 392	♠ 74	The opponents are silent.
Dealer: N	♥ 73	
Vul: NS	♦ AKQ9542	You bid first.
HCP: 9	♣ 102	

Board: 393	♠ 7542	East Bids 4♥ if possible.
Dealer: S	♥ A10965	
Vul: EW	♦ A9	Partner bids first.
HCP: 8	♣ 92	

Board: 394	♠ Q52	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ 2	You bid first.
HCP: 11	♣ AKQ9874	

Board: 395	♠ 87	The opponents are silent.
Dealer: S	♥ AKJ8532	
Vul: NS	♦ AKJ	Partner bids first.
HCP: 16	♣ 9	

Board: 396	♠ 643	West Bids 4♥ if possible.
Dealer: N	♥ 3	
Vul: EW	♦ 93	You bid first.
HCP: 9	♣ AKQ9543	

Gambling 3NT Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ 632				3NT ¹
Vul: EW	♥ AQ863	♥ 10	Pass	4♣ ²	AP	
North HCP: 18	♦ AK2	♦ 73	1. Gambling			
South HCP: 9	♣ J7	♣ AKQ10843	2. artificial			
Contract: 4♣ N						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ A106		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 73	♥ A984	Pass	4♦	AP	
North HCP: 9	♦ AKQ9542	♦ J76	1. Gambling			
South HCP: 9	♣ 102	♣ 743	2. artificial			
Contract: 4♦ N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ Q8				3NT ¹
Vul: EW	♥ A10965	♥ 873	Pass	4♣ ²	4♥	AP
North HCP: 8	♦ A9	♦ 4	1. Gambling			
South HCP: 11	♣ 92	♣ AKQ8764	2. artificial			
Contract: 4♥ E						

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ J3		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 74	♥ AJ82	AP			
North HCP: 11	♦ 2	♦ KQ863	1. Gambling			
South HCP: 12	♣ AKQ9874	♣ J5	2. artificial			
Contract: 4♣ S						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ 1053				3NT ¹
Vul: NS	♥ AKJ8532	♥ 9	Pass	5♥	AP	
North HCP: 16	♦ AKJ	♦ 104	1. Gambling			
South HCP: 10	♣ 9	♣ AKQJ843				
Contract: 5♥ N						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ KQ1075		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 3	♥ J74	4♥	AP		
North HCP: 9	♦ 93	♦ KQ106	1. Gambling			
South HCP: 11	♣ AKQ9543	♣ 2	2. artificial			
Contract: 4♥ W						

South hands (Practice Page)

Gambling 3NT

Board: 391	♠ 632	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ 73	You bid first.
HCP: 9	♣ AKQ10843	

Board: 392	♠ A106	The opponents are silent.
Dealer: N	♥ A984	
Vul: NS	♦ J76	Partner bids first.
HCP: 9	♣ 743	

Board: 393	♠ Q8	East Bids 4♥ if possible.
Dealer: S	♥ 873	
Vul: EW	♦ 4	You bid first.
HCP: 11	♣ AKQ8764	

Board: 394	♠ J3	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: Both	♦ KQ863	Partner bids first.
HCP: 12	♣ J5	

Board: 395	♠ 1053	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ 104	You bid first.
HCP: 10	♣ AKQJ843	

Board: 396	♠ KQ1075	West Bids 4♥ if possible.
Dealer: N	♥ J74	
Vul: EW	♦ KQ106	Partner bids first.
HCP: 11	♣ 2	

Gambling 3NT Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ 632				3NT ¹
Vul: EW	♥ AQ863	♥ 10	Pass	4♣ ²	AP	
North HCP: 18	♦ AK2	♦ 73	1. Gambling			
South HCP: 9	♣ J7	♣ AKQ10843	2. artificial			
Contract: 4♣ N						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ A106		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 73	♥ A984	Pass	4♦	AP	
North HCP: 9	♦ AKQ9542	♦ J76	1. Gambling			
South HCP: 9	♣ 102	♣ 743	2. artificial			
Contract: 4♦ N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ Q8				3NT ¹
Vul: EW	♥ A10965	♥ 873	Pass	4♣ ²	4♥	AP
North HCP: 8	♦ A9	♦ 4	1. Gambling			
South HCP: 11	♣ 92	♣ AKQ8764	2. artificial			
Contract: 4♥ E						

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ J3		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 74	♥ AJ82	AP			
North HCP: 11	♦ 2	♦ KQ863	1. Gambling			
South HCP: 12	♣ AKQ9874	♣ J5	2. artificial			
Contract: 4♣ S						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ 1053				3NT ¹
Vul: NS	♥ AKJ8532	♥ 9	Pass	5♥	AP	
North HCP: 16	♦ AKJ	♦ 104	1. Gambling			
South HCP: 10	♣ 9	♣ AKQJ843				
Contract: 5♥ N						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ KQ1075		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 3	♥ J74	4♥	AP		
North HCP: 9	♦ 93	♦ KQ106	1. Gambling			
South HCP: 11	♣ AKQ9543	♣ 2	2. artificial			
Contract: 4♥ W						

North hands (Practice Page)

Gambling 3NT

Board: 397	♠ 75	The opponents are silent.
Dealer: S	♥ 842	
Vul: None	♦ J3	Partner bids first.
HCP: 10	♣ AKQ1053	

Board: 398	♠ J5	The opponents are silent.
Dealer: N	♥ J7	
Vul: EW	♦ AKQ10653	You bid first.
HCP: 11	♣ 83	

Board: 399	♠ KJ6	The opponents are silent.
Dealer: S	♥ 108752	
Vul: Both	♦ AK63	Partner bids first.
HCP: 11	♣ 5	

Board: 400	♠ 963	The opponents are silent.
Dealer: N	♥ 42	
Vul: None	♦ —	You bid first.
HCP: 10	♣ AKQJ10832	

Board: 401	♠ 1082	East Doubles 4♣ if possible.
Dealer: S	♥ AQ92	
Vul: NS	♦ J63	Partner bids first.
HCP: 7	♣ 953	

Board: 402	♠ J	The opponents are silent.
Dealer: N	♥ 72	
Vul: Both	♦ 952	You bid first.
HCP: 10	♣ AKQ7654	

Gambling 3NT Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ 94				3NT ¹
Vul: None	♥ 842	♥ 763	Pass	4♣ ²	Pass	4♦
North HCP: 10	♦ J3	♦ AKQ9854	AP			
South HCP: 9	♣ AKQ1053	♣ 2	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ Q7		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J7	♥ A864	Pass	4♦	AP	
North HCP: 11	♦ AKQ10653	♦ 872	1. Gambling			
South HCP: 7	♣ 83	♣ J1094	2. artificial			
Contract: 4♦ N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ 107				3NT ¹
Vul: Both	♥ 108752	♥ —	Pass	4♣ ²	AP	
North HCP: 11	♦ AK63	♦ J52	1. Gambling			
South HCP: 10	♣ 5	♣ AKQ108732	2. artificial			
Contract: 4♣ N						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ 963	♠ AQ72		3NT ¹	Pass	4♣ ²
Vul: None	♥ 42	♥ K1076	AP			
North HCP: 10	♦ —	♦ KQ74	1. Gambling			
South HCP: 14	♣ AKQJ10832	♣ 5	2. artificial			
Contract: 4♣ S						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ J				3NT ¹
Vul: NS	♥ AQ92	♥ J65	Pass	4♣ ²	X	4♦
North HCP: 7	♦ J63	♦ AKQ109854	AP			
South HCP: 11	♣ 953	♣ 7	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ K108743		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 72	♥ AQ9	AP			
North HCP: 10	♦ 952	♦ J108	1. Gambling			
South HCP: 10	♣ AKQ7654	♣ 9	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 397	♠ 94	The opponents are silent.
Dealer: S	♥ 763	
Vul: None	♦ AKQ9854	You bid first.
HCP: 9	♣ 2	
Board: 398	♠ Q7	The opponents are silent.
Dealer: N	♥ A864	
Vul: EW	♦ 872	Partner bids first.
HCP: 7	♣ J1094	
Board: 399	♠ 107	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ J52	You bid first.
HCP: 10	♣ AKQ108732	
Board: 400	♠ AQ72	The opponents are silent.
Dealer: N	♥ K1076	
Vul: None	♦ KQ74	Partner bids first.
HCP: 14	♣ 5	
Board: 401	♠ J	East Doubles 4♣ if possible.
Dealer: S	♥ J65	
Vul: NS	♦ AKQ109854	You bid first.
HCP: 11	♣ 7	
Board: 402	♠ K108743	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ J108	Partner bids first.
HCP: 10	♣ 9	

Gambling 3NT Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ 94				3NT ¹
Vul: None	♥ 842	♥ 763	Pass	4♣ ²	Pass	4♦
North HCP: 10	♦ J3	♦ AKQ9854	AP			
South HCP: 9	♣ AKQ1053	♣ 2	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ Q7		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J7	♥ A864	Pass	4♦	AP	
North HCP: 11	♦ AKQ10653	♦ 872	1. Gambling			
South HCP: 7	♣ 83	♣ J1094	2. artificial			
Contract: 4♦ N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ 107				3NT ¹
Vul: Both	♥ 108752	♥ —	Pass	4♣ ²	AP	
North HCP: 11	♦ AK63	♦ J52	1. Gambling			
South HCP: 10	♣ 5	♣ AKQ108732	2. artificial			
Contract: 4♣ N						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ 963	♠ AQ72		3NT ¹	Pass	4♣ ²
Vul: None	♥ 42	♥ K1076	AP			
North HCP: 10	♦ —	♦ KQ74	1. Gambling			
South HCP: 14	♣ AKQJ10832	♣ 5	2. artificial			
Contract: 4♣ S						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ J				3NT ¹
Vul: NS	♥ AQ92	♥ J65	Pass	4♣ ²	X	4♦
North HCP: 7	♦ J63	♦ AKQ109854	AP			
South HCP: 11	♣ 953	♣ 7	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ K108743		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 72	♥ AQ9	AP			
North HCP: 10	♦ 952	♦ J108	1. Gambling			
South HCP: 10	♣ AKQ7654	♣ 9	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 403	♠ Q	The opponents are silent.
Dealer: S	♥ AQ875	
Vul: None	♦ K984	Partner bids first.
HCP: 11	♣ 875	
Board: 404	♠ —	West Doubles 4♣ if possible.
Dealer: N	♥ 874	
Vul: NS	♦ AKQJ1092	You bid first.
HCP: 10	♣ 1098	
Board: 405	♠ K752	East Doubles 4♣ if possible.
Dealer: S	♥ J53	
Vul: EW	♦ 95	Partner bids first.
HCP: 9	♣ KQ53	
Board: 406	♠ Q7	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ AKQ86543	You bid first.
HCP: 11	♣ 72	
Board: 407	♠ KJ1076532	The opponents are silent.
Dealer: S	♥ 1084	
Vul: NS	♦ —	Partner bids first.
HCP: 7	♣ QJ	
Board: 408	♠ 7	East Bids 4♥ if possible.
Dealer: N	♥ 2	
Vul: EW	♦ 432	You bid first.
HCP: 10	♣ AKQJ9652	

Gambling 3NT Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ 103				3NT ¹
Vul: None	♥ AQ875	♥ 106	Pass	4♣ ²	AP	
North HCP: 11	♦ K984	♦ J7	1. Gambling			
South HCP: 11	♣ 875	♣ AKQJ942	2. artificial			
Contract: 4♣ N						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ KQ107642		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 874	♥ A3	X	4♦	AP	
North HCP: 10	♦ AKQJ1092	♦ 53	1. Gambling			
South HCP: 10	♣ 1098	♣ J7	2. artificial			
Contract: 4♦ N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ K752	♠ 843				3NT ¹
Vul: EW	♥ J53	♥ 86	Pass	4♣ ²	X	4♦
North HCP: 9	♦ 95	♦ AKQ8642	AP			
South HCP: 9	♣ KQ53	♣ 10	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ AJ4		3NT ¹	Pass	4♣ ²
Vul: None	♥ 4	♥ AK32	Pass	4♦	AP	
North HCP: 11	♦ AKQ86543	♦ J10	1. Gambling			
South HCP: 13	♣ 72	♣ 10943	2. artificial			
Contract: 4♦ N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ KJ1076532	♠ —				3NT ¹
Vul: NS	♥ 1084	♥ 952	Pass	4♣ ²	Pass	4♦
North HCP: 7	♦ —	♦ AKQJ932	AP			
South HCP: 10	♣ QJ	♣ 732	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ AJ93				
Vul: EW	♥ 2	♥ Q8		3NT ¹	4♥	AP
North HCP: 10	♦ 432	♦ A10976	1. Gambling			
South HCP: 11	♣ AKQJ9652	♣ 107				
Contract: 4♥ E						

South hands (Practice Page)

Gambling 3NT

Board: 403	♠ 103	The opponents are silent.
Dealer: S	♥ 106	
Vul: None	♦ J7	You bid first.
HCP: 11	♣ AKQJ942	
Board: 404	♠ KQ107642	West Doubles 4♣ if possible.
Dealer: N	♥ A3	
Vul: NS	♦ 53	Partner bids first.
HCP: 10	♣ J7	
Board: 405	♠ 843	East Doubles 4♣ if possible.
Dealer: S	♥ 86	
Vul: EW	♦ AKQ8642	You bid first.
HCP: 9	♣ 10	
Board: 406	♠ AJ4	The opponents are silent.
Dealer: N	♥ AK32	
Vul: None	♦ J10	Partner bids first.
HCP: 13	♣ 10943	
Board: 407	♠ —	The opponents are silent.
Dealer: S	♥ 952	
Vul: NS	♦ AKQJ932	You bid first.
HCP: 10	♣ 732	
Board: 408	♠ AJ93	East Bids 4♥ if possible.
Dealer: N	♥ Q8	
Vul: EW	♦ A10976	Partner bids first.
HCP: 11	♣ 107	

Gambling 3NT Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ 103				3NT ¹
Vul: None	♥ AQ875	♥ 106	Pass	4♣ ²	AP	
North HCP: 11	♦ K984	♦ J7	1. Gambling			
South HCP: 11	♣ 875	♣ AKQJ942	2. artificial			
Contract: 4♣ N						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ KQ107642		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 874	♥ A3	X	4♦	AP	
North HCP: 10	♦ AKQJ1092	♦ 53	1. Gambling			
South HCP: 10	♣ 1098	♣ J7	2. artificial			
Contract: 4♦ N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ K752	♠ 843				3NT ¹
Vul: EW	♥ J53	♥ 86	Pass	4♣ ²	X	4♦
North HCP: 9	♦ 95	♦ AKQ8642	AP			
South HCP: 9	♣ KQ53	♣ 10	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ AJ4		3NT ¹	Pass	4♣ ²
Vul: None	♥ 4	♥ AK32	Pass	4♦	AP	
North HCP: 11	♦ AKQ86543	♦ J10	1. Gambling			
South HCP: 13	♣ 72	♣ 10943	2. artificial			
Contract: 4♦ N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ KJ1076532	♠ —				3NT ¹
Vul: NS	♥ 1084	♥ 952	Pass	4♣ ²	Pass	4♦
North HCP: 7	♦ —	♦ AKQJ932	AP			
South HCP: 10	♣ QJ	♣ 732	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ AJ93				
Vul: EW	♥ 2	♥ Q8		3NT ¹	4♥	AP
North HCP: 10	♦ 432	♦ A10976	1. Gambling			
South HCP: 11	♣ AKQJ9652	♣ 107				
Contract: 4♥ E						

North hands (Practice Page)

Gambling 3NT

Board: 409	♠ 1097652	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ KJ8	Partner bids first.
HCP: 7	♣ 53	
Board: 410	♠ 62	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ 52	You bid first.
HCP: 11	♣ AKQJ943	
Board: 411	♠ 873	West Bids 4♠ if possible.
Dealer: S	♥ A874	
Vul: EW	♦ 102	Partner bids first.
HCP: 9	♣ KQ42	
Board: 412	♠ J2	East Bids 4♥ if possible.
Dealer: N	♥ 4	
Vul: None	♦ J6	You bid first.
HCP: 11	♣ AKQ108754	
Board: 413	♠ A43	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ AK6532	Partner bids first.
HCP: 15	♣ J76	
Board: 414	♠ 2	West Bids 4♠ if possible.
Dealer: N	♥ J106	West Doubles Pass if possible.
Vul: None	♦ AKQJ76542	
HCP: 11	♣ —	You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 409
Dealer: S
Vul: Both
North HCP: 7
South HCP: 11
Contract: 4♣ N

North:
♠ 1097652
♥ K5
♦ KJ8
♣ 53

South:
♠ J
♥ 96
♦ 952
♣ AKQJ974

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

Board: 410
Dealer: N
Vul: NS
North HCP: 11
South HCP: 15
Contract: 5♠ S

North:
♠ 62
♥ J8
♦ 52
♣ AKQJ943

South:
♠ AKJ9874
♥ 97
♦ AK9
♣ 8

West	North	East	South
			3NT ¹
		Pass	5♠
AP			
1. Gambling			

Board: 411
Dealer: S
Vul: EW
North HCP: 9
South HCP: 10
Contract: 4♠ W

North:
♠ 873
♥ A874
♦ 102
♣ KQ42

South:
♠ 6
♥ J10962
♦ AKQ8763
♣ —

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

Board: 412
Dealer: N
Vul: None
North HCP: 11
South HCP: 7
Contract: 4♥ E

North:
♠ J2
♥ 4
♦ J6
♣ AKQ108754

South:
♠ 9763
♥ A852
♦ Q84
♣ J9

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

Board: 413
Dealer: S
Vul: Both
North HCP: 15
South HCP: 9
Contract: 4♣ N

North:
♠ A43
♥ K
♦ AK6532
♣ J76

South:
♠ 5
♥ 873
♦ 8
♣ AKQ109843

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

Board: 414
Dealer: N
Vul: None
North HCP: 11
South HCP: 7
Contract: 5♦ X N

North:
♠ 2
♥ J106
♦ AKQJ76542
♣ —

South:
♠ K1084
♥ A82
♦ 83
♣ 10762

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

South hands (Practice Page)

Gambling 3NT

Board: 409	♠ J	The opponents are silent.
Dealer: S	♥ 96	
Vul: Both	♦ 952	You bid first.
HCP: 11	♣ AKQJ974	
Board: 410	♠ AKJ9874	The opponents are silent.
Dealer: N	♥ 97	
Vul: NS	♦ AK9	Partner bids first.
HCP: 15	♣ 8	
Board: 411	♠ 6	West Bids 4♠ if possible.
Dealer: S	♥ J10962	
Vul: EW	♦ AKQ8763	You bid first.
HCP: 10	♣ —	
Board: 412	♠ 9763	East Bids 4♥ if possible.
Dealer: N	♥ A852	
Vul: None	♦ Q84	Partner bids first.
HCP: 7	♣ J9	
Board: 413	♠ 5	The opponents are silent.
Dealer: S	♥ 873	
Vul: Both	♦ 8	You bid first.
HCP: 9	♣ AKQ109843	
Board: 414	♠ K1084	West Bids 4♠ if possible.
Dealer: N	♥ A82	West Doubles Pass if possible.
Vul: None	♦ 83	
HCP: 7	♣ 10762	Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ 1097652	♠ J				3NT ¹
Vul: Both	♥ K5	♥ 96	Pass	4♣ ²	AP	
North HCP: 7	♦ KJ8	♦ 952	1. Gambling			
South HCP: 11	♣ 53	♣ AKQJ974	2. artificial			
Contract: 4♣ N						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ AKJ9874				
Vul: NS	♥ J8	♥ 97		3NT ¹	Pass	5♠
North HCP: 11	♦ 52	♦ AK9	AP			
South HCP: 15	♣ AKQJ943	♣ 8	1. Gambling			
Contract: 5♠ S						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ 6				3NT ¹
Vul: EW	♥ A874	♥ J10962	4♠	AP		
North HCP: 9	♦ 102	♦ AKQ8763	1. Gambling			
South HCP: 10	♣ KQ42	♣ —				
Contract: 4♠ W						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ 9763				
Vul: None	♥ 4	♥ A852		3NT ¹	4♥	AP
North HCP: 11	♦ J6	♦ Q84	1. Gambling			
South HCP: 7	♣ AKQ108754	♣ J9				
Contract: 4♥ E						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ 5				3NT ¹
Vul: Both	♥ K	♥ 873	Pass	4♣ ²	AP	
North HCP: 15	♦ AK6532	♦ 8	1. Gambling			
South HCP: 9	♣ J76	♣ AKQ109843	2. artificial			
Contract: 4♣ N						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ K1084		3NT ¹	Pass	4♣ ²
Vul: None	♥ J106	♥ A82	4♠	Pass	Pass	XA♠♠
North HCP: 11	♦ AKQJ76542	♦ 83	Pass	5♦	Pass	Pass
South HCP: 7	♣ —	♣ 10762	X	AP		
Contract: 5♦ X N			1. Gambling			
			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 415	♠ A98	East Bids 4♠ if possible.
Dealer: S	♥ K10843	
Vul: NS	♦ 63	Partner bids first.
HCP: 10	♣ K42	
Board: 416	♠ 8	West Bids 4♠ if possible.
Dealer: N	♥ 42	
Vul: Both	♦ AKQ7653	You bid first.
HCP: 9	♣ 974	
Board: 417	♠ AK98	East Bids 4♦ if possible.
Dealer: S	♥ 1092	
Vul: None	♦ 1086	Partner bids first.
HCP: 7	♣ 875	
Board: 418	♠ 8	East Bids 4♠ if possible.
Dealer: N	♥ 105	
Vul: NS	♦ 1063	You bid first.
HCP: 9	♣ AKQ6432	
Board: 419	♠ K763	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: EW	♦ J109	Partner bids first.
HCP: 9	♣ J52	
Board: 420	♠ 54	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ AKQ86542	You bid first.
HCP: 10	♣ 106	

Gambling 3NT Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ 104				3NT ¹
Vul: NS	♥ K10843	♥ 52	Pass	4♣ ²	4♠	AP
North HCP: 10	♦ 63	♦ AKQ7542	1. Gambling			
South HCP: 9	♣ K42	♣ 75	2. artificial			
Contract: 4♠ E						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ K95		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 42	♥ K7	4♠	AP		
North HCP: 9	♦ AKQ7653	♦ J82	1. Gambling			
South HCP: 10	♣ 974	♣ QJ1083	2. artificial			
Contract: 4♠ W						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ AK98	♠ 7				3NT ¹
Vul: None	♥ 1092	♥ Q5	Pass	4♣ ²	4♦	AP
North HCP: 7	♦ 1086	♦ 972	1. Gambling			
South HCP: 11	♣ 875	♣ AKQ10643	2. artificial			
Contract: 4♦ E						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ J95		3NT ¹	4♠	AP
Vul: NS	♥ 105	♥ KJ42	1. Gambling			
North HCP: 9	♦ 1063	♦ Q82				
South HCP: 7	♣ AKQ6432	♣ 1075				
Contract: 4♠ E						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ K763	♠ 4				3NT ¹
Vul: EW	♥ KJ9	♥ Q108	Pass	4♣ ²	AP	
North HCP: 9	♦ J109	♦ 83	1. Gambling			
South HCP: 11	♣ J52	♣ AKQ10964	2. artificial			
Contract: 4♣ N						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ QJ73		3NT ¹	Pass	4♣ ²
Vul: None	♥ J	♥ 9742	Pass	4♦	AP	
North HCP: 10	♦ AKQ86542	♦ 93	1. Gambling			
South HCP: 7	♣ 106	♣ A53	2. artificial			
Contract: 4♦ N						

South hands (Practice Page)

Gambling 3NT

Board: 415	♠ 104	East Bids 4♠ if possible.
Dealer: S	♥ 52	
Vul: NS	♦ AKQ7542	You bid first.
HCP: 9	♣ 75	

Board: 416	♠ K95	West Bids 4♠ if possible.
Dealer: N	♥ K7	
Vul: Both	♦ J82	Partner bids first.
HCP: 10	♣ QJ1083	

Board: 417	♠ 7	East Bids 4♦ if possible.
Dealer: S	♥ Q5	
Vul: None	♦ 972	You bid first.
HCP: 11	♣ AKQ10643	

Board: 418	♠ J95	East Bids 4♠ if possible.
Dealer: N	♥ KJ42	
Vul: NS	♦ Q82	Partner bids first.
HCP: 7	♣ 1075	

Board: 419	♠ 4	The opponents are silent.
Dealer: S	♥ Q108	
Vul: EW	♦ 83	You bid first.
HCP: 11	♣ AKQ10964	

Board: 420	♠ QJ73	The opponents are silent.
Dealer: N	♥ 9742	
Vul: None	♦ 93	Partner bids first.
HCP: 7	♣ A53	

Gambling 3NT Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ 104				3NT ¹
Vul: NS	♥ K10843	♥ 52	Pass	4♣ ²	4♠	AP
North HCP: 10	♦ 63	♦ AKQ7542	1. Gambling			
South HCP: 9	♣ K42	♣ 75	2. artificial			
Contract: 4♠ E						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ K95		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 42	♥ K7	4♠	AP		
North HCP: 9	♦ AKQ7653	♦ J82	1. Gambling			
South HCP: 10	♣ 974	♣ QJ1083	2. artificial			
Contract: 4♠ W						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ AK98	♠ 7				3NT ¹
Vul: None	♥ 1092	♥ Q5	Pass	4♣ ²	4♦	AP
North HCP: 7	♦ 1086	♦ 972	1. Gambling			
South HCP: 11	♣ 875	♣ AKQ10643	2. artificial			
Contract: 4♦ E						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ J95		3NT ¹	4♠	AP
Vul: NS	♥ 105	♥ KJ42	1. Gambling			
North HCP: 9	♦ 1063	♦ Q82				
South HCP: 7	♣ AKQ6432	♣ 1075				
Contract: 4♠ E						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ K763	♠ 4				3NT ¹
Vul: EW	♥ KJ9	♥ Q108	Pass	4♣ ²	AP	
North HCP: 9	♦ J109	♦ 83	1. Gambling			
South HCP: 11	♣ J52	♣ AKQ10964	2. artificial			
Contract: 4♣ N						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ QJ73		3NT ¹	Pass	4♣ ²
Vul: None	♥ J	♥ 9742	Pass	4♦	AP	
North HCP: 10	♦ AKQ86542	♦ 93	1. Gambling			
South HCP: 7	♣ 106	♣ A53	2. artificial			
Contract: 4♦ N						

Gambling 3NT

Board: 421	♠ AK1098654	The opponents are silent.
Dealer: S	♥ A104	
Vul: NS	♦ —	Partner bids first.
HCP: 15	♣ A7	
Board: 422	♠ 82	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ 104	You bid first.
HCP: 11	♣ AKQJ543	
Board: 423	♠ J	East Doubles Pass if possible.
Dealer: S	♥ Q65	
Vul: Both	♦ J9	Partner bids first.
HCP: 4	♣ 10987432	
Board: 424	♠ 952	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ J8	You bid first.
HCP: 11	♣ AKQJ952	
Board: 425	♠ A64	The opponents are silent.
Dealer: S	♥ 762	
Vul: EW	♦ J108762	Partner bids first.
HCP: 5	♣ 7	
Board: 426	♠ 72	East Bids 4♣ if possible.
Dealer: N	♥ 876	West Bids 5♣ if possible.
Vul: Both	♦ AKQ7432	
HCP: 9	♣ 5	You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ AK1098654	♠ 3				3NT ¹
Vul: NS	♥ A104	♥ 52	Pass	6♣	AP	
North HCP: 15	♦ —	♦ AKQJ753	1. Gambling			
South HCP: 11	♣ A7	♣ J64				
Contract: 6♠ N						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ K96		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J2	♥ A10753	AP			
North HCP: 11	♦ 104	♦ Q3	1. Gambling			
South HCP: 9	♣ AKQJ543	♣ 872	2. artificial			
Contract: 4♣ S						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ Q43				3NT ¹
Vul: Both	♥ Q65	♥ 73	Pass	4♣ ²	Pass	4♦
North HCP: 4	♦ J9	♦ AKQ6542	Pass	Pass	X	AP
South HCP: 11	♣ 10987432	♣ 6	1. Gambling			
Contract: 4♦ X S			2. artificial			

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ 952	♠ 74		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 8	♥ Q9732	AP			
North HCP: 11	♦ J8	♦ AK1064	1. Gambling			
South HCP: 9	♣ AKQJ952	♣ 10	2. artificial			
Contract: 4♣ S						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ 8				3NT ¹
Vul: EW	♥ 762	♥ 1094	Pass	4♣ ²	AP	
North HCP: 5	♦ J108762	♦ 95	1. Gambling			
South HCP: 10	♣ 7	♣ AKQJ1032	2. artificial			
Contract: 4♣ N						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ J10543		3NT ¹	4♣	Pass
Vul: Both	♥ 876	♥ Q2	5♣	AP		
North HCP: 9	♦ AKQ7432	♦ J96	1. Gambling			
South HCP: 6	♣ 5	♣ Q98				
Contract: 5♣ E						

South hands (Practice Page)

Gambling 3NT

Board: 421	♠ 3	The opponents are silent.
Dealer: S	♥ 52	
Vul: NS	♦ AKQJ753	You bid first.
HCP: 11	♣ J64	
Board: 422	♠ K96	The opponents are silent.
Dealer: N	♥ A10753	
Vul: EW	♦ Q3	Partner bids first.
HCP: 9	♣ 872	
Board: 423	♠ Q43	East Doubles Pass if possible.
Dealer: S	♥ 73	
Vul: Both	♦ AKQ6542	You bid first.
HCP: 11	♣ 6	
Board: 424	♠ 74	The opponents are silent.
Dealer: N	♥ Q9732	
Vul: NS	♦ AK1064	Partner bids first.
HCP: 9	♣ 10	
Board: 425	♠ 8	The opponents are silent.
Dealer: S	♥ 1094	
Vul: EW	♦ 95	You bid first.
HCP: 10	♣ AKQJ1032	
Board: 426	♠ J10543	East Bids 4♣ if possible.
Dealer: N	♥ Q2	West Bids 5♣ if possible.
Vul: Both	♦ J96	
HCP: 6	♣ Q98	Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ AK1098654	♠ 3				3NT ¹
Vul: NS	♥ A104	♥ 52	Pass	6♣	AP	
North HCP: 15	♦ —	♦ AKQJ753	1. Gambling			
South HCP: 11	♣ A7	♣ J64				
Contract: 6♠ N						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ K96		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J2	♥ A10753	AP			
North HCP: 11	♦ 104	♦ Q3	1. Gambling			
South HCP: 9	♣ AKQJ543	♣ 872	2. artificial			
Contract: 4♣ S						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ Q43				3NT ¹
Vul: Both	♥ Q65	♥ 73	Pass	4♣ ²	Pass	4♦
North HCP: 4	♦ J9	♦ AKQ6542	Pass	Pass	X	AP
South HCP: 11	♣ 10987432	♣ 6	1. Gambling			
Contract: 4♦ X S			2. artificial			

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ 952	♠ 74		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 8	♥ Q9732	AP			
North HCP: 11	♦ J8	♦ AK1064	1. Gambling			
South HCP: 9	♣ AKQJ952	♣ 10	2. artificial			
Contract: 4♣ S						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ 8				3NT ¹
Vul: EW	♥ 762	♥ 1094	Pass	4♣ ²	AP	
North HCP: 5	♦ J108762	♦ 95	1. Gambling			
South HCP: 10	♣ 7	♣ AKQJ1032	2. artificial			
Contract: 4♣ N						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ J10543		3NT ¹	4♣	Pass
Vul: Both	♥ 876	♥ Q2	5♣	AP		
North HCP: 9	♦ AKQ7432	♦ J96	1. Gambling			
South HCP: 6	♣ 5	♣ Q98				
Contract: 5♣ E						

North hands (Practice Page)

Gambling 3NT

Board: 427	♠ 97543	East Bids 4♥ if possible.
Dealer: S	♥ J10	
Vul: None	♦ QJ64	Partner bids first.
HCP: 4	♣ 54	
Board: 428	♠ 4	The opponents are silent.
Dealer: N	♥ J75	
Vul: EW	♦ 86	You bid first.
HCP: 11	♣ AKQJ1042	
Board: 429	♠ 642	The opponents are silent.
Dealer: S	♥ K8752	
Vul: Both	♦ K763	Partner bids first.
HCP: 6	♣ 4	
Board: 430	♠ 732	West Doubles 4♣ if possible.
Dealer: N	♥ 542	
Vul: None	♦ AKQJ943	You bid first.
HCP: 10	♣ —	
Board: 431	♠ AJ103	The opponents are silent.
Dealer: S	♥ QJ76	
Vul: NS	♦ Q10864	Partner bids first.
HCP: 10	♣ —	
Board: 432	♠ 8	East Doubles 3NT if possible.
Dealer: N	♥ 1082	East Bids 4♠ if possible.
Vul: Both	♦ AKQ96542	
HCP: 9	♣ 8	You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ 97543	♠ 6				3NT ¹
Vul: None	♥ J10	♥ 52	Pass	4♣ ²	4♥	AP
North HCP: 4	♦ QJ64	♦ 107	1. Gambling			
South HCP: 10	♣ 54	♣ AKQJ9832	2. artificial			
Contract: 4♥ E						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ KQJ		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J75	♥ A2	AP			
North HCP: 11	♦ 86	♦ A10742	1. Gambling			
South HCP: 14	♣ AKQJ1042	♣ 875	2. artificial			
Contract: 4♣ S						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ J109				3NT ¹
Vul: Both	♥ K8752	♥ 106	Pass	4♣ ²	AP	
North HCP: 6	♦ K763	♦ —	1. Gambling			
South HCP: 11	♣ 4	♣ AKQJ10983	2. artificial			
Contract: 4♣ N						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ 732	♠ QJ96		3NT ¹	Pass	4♣ ²
Vul: None	♥ 542	♥ Q976	X	4♦	AP	
North HCP: 10	♦ AKQJ943	♦ 10	1. Gambling			
South HCP: 5	♣ —	♣ 5432	2. artificial			
Contract: 4♦ N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ AJ103	♠ 976				3NT ¹
Vul: NS	♥ QJ76	♥ 852	Pass	4♣ ²	AP	
North HCP: 10	♦ Q10864	♦ —	1. Gambling			
South HCP: 10	♣ —	♣ AKQJ743	2. artificial			
Contract: 4♣ N						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ 10654		3NT ¹	X	4♣ ²
Vul: Both	♥ 1082	♥ AKQJ94	Pass	4♦	4♠	X♠
North HCP: 9	♦ AKQ96542	♦ 10	AP			
South HCP: 11	♣ 8	♣ J5	1. Gambling			
Contract: 4♠X E			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 427	♠ 6	East Bids 4♥ if possible.
Dealer: S	♥ 52	
Vul: None	♦ 107	You bid first.
HCP: 10	♣ AKQJ9832	
Board: 428	♠ KQJ	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ A10742	Partner bids first.
HCP: 14	♣ 875	
Board: 429	♠ J109	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ —	You bid first.
HCP: 11	♣ AKQJ10983	
Board: 430	♠ QJ96	West Doubles 4♣ if possible.
Dealer: N	♥ Q976	
Vul: None	♦ 10	Partner bids first.
HCP: 5	♣ 5432	
Board: 431	♠ 976	The opponents are silent.
Dealer: S	♥ 852	
Vul: NS	♦ —	You bid first.
HCP: 10	♣ AKQJ743	
Board: 432	♠ 10654	East Doubles 3NT if possible.
Dealer: N	♥ AKQJ94	East Bids 4♠ if possible.
Vul: Both	♦ 10	
HCP: 11	♣ J5	Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ 97543	♠ 6				3NT ¹
Vul: None	♥ J10	♥ 52	Pass	4♣ ²	4♥	AP
North HCP: 4	♦ QJ64	♦ 107	1. Gambling			
South HCP: 10	♣ 54	♣ AKQJ9832	2. artificial			
Contract: 4♥ E						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ KQJ		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J75	♥ A2	AP			
North HCP: 11	♦ 86	♦ A10742	1. Gambling			
South HCP: 14	♣ AKQJ1042	♣ 875	2. artificial			
Contract: 4♣ S						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ J109				3NT ¹
Vul: Both	♥ K8752	♥ 106	Pass	4♣ ²	AP	
North HCP: 6	♦ K763	♦ —	1. Gambling			
South HCP: 11	♣ 4	♣ AKQJ10983	2. artificial			
Contract: 4♣ N						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ 732	♠ QJ96		3NT ¹	Pass	4♣ ²
Vul: None	♥ 542	♥ Q976	X	4♦	AP	
North HCP: 10	♦ AKQJ943	♦ 10	1. Gambling			
South HCP: 5	♣ —	♣ 5432	2. artificial			
Contract: 4♦ N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ AJ103	♠ 976				3NT ¹
Vul: NS	♥ QJ76	♥ 852	Pass	4♣ ²	AP	
North HCP: 10	♦ Q10864	♦ —	1. Gambling			
South HCP: 10	♣ —	♣ AKQJ743	2. artificial			
Contract: 4♣ N						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ 10654		3NT ¹	X	4♣ ²
Vul: Both	♥ 1082	♥ AKQJ94	Pass	4♦	4♠	X♠
North HCP: 9	♦ AKQ96542	♦ 10	AP			
South HCP: 11	♣ 8	♣ J5	1. Gambling			
Contract: 4♠X E			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 433	♠ KQJ9	East Bids 4♥ if possible.
Dealer: S	♥ K102	
Vul: None	♦ 82	Partner bids first.
HCP: 9	♣ 10985	

Board: 434	♠ 108	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ AKQ108763	You bid first.
HCP: 10	♣ 103	

Board: 435	♠ 4	The opponents are silent.
Dealer: S	♥ AJ87	
Vul: EW	♦ 63	Partner bids first.
HCP: 5	♣ 765432	

Board: 436	♠ 1074	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ 104	You bid first.
HCP: 11	♣ AKQJ973	

Board: 437	♠ K832	East Bids 5♦ if possible.
Dealer: S	♥ AKJ7	
Vul: NS	♦ A3	Partner bids first.
HCP: 15	♣ 1054	

Board: 438	♠ J95	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ 873	You bid first.
HCP: 11	♣ AKQJ752	

Gambling 3NT Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ KQJ9	♠ —				3NT ¹
Vul: None	♥ K102	♥ 87	Pass	4♣ ²	4♥	AP
North HCP: 9	♦ 82	♦ Q953	1. Gambling			
South HCP: 11	♣ 10985	♣ AKQ7643	2. artificial			
Contract: 4♥ E						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ 65		3NT ¹	Pass	4♣ ²
Vul: NS	♥ J	♥ KQ109843	Pass	4♦	AP	
North HCP: 10	♦ AKQ108763	♦ —	1. Gambling			
South HCP: 6	♣ 103	♣ J852	2. artificial			
Contract: 4♦ N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ 98				3NT ¹
Vul: EW	♥ AJ87	♥ —	Pass	4♣ ²	Pass	4♦
North HCP: 5	♦ 63	♦ AKQJ109854	AP			
South HCP: 11	♣ 765432	♣ J8	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ 1074	♠ QJ63		3NT ¹	Pass	4♣ ²
Vul: None	♥ J	♥ A1053	AP			
North HCP: 11	♦ 104	♦ AJ92	1. Gambling			
South HCP: 12	♣ AKQJ973	♣ 10	2. artificial			
Contract: 4♣ S						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ K832	♠ J76				3NT ¹
Vul: NS	♥ AKJ7	♥ 108	Pass	4♣ ²	5♦	Pass
North HCP: 15	♦ A3	♦ 8	Pass	XA♣♣	AP	
South HCP: 10	♣ 1054	♣ AKQ9876	1. Gambling			
Contract: 5♦ X E			2. artificial			

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ J95	♠ K106		3NT ¹	Pass	4♣ ²
Vul: EW	♥ —	♥ A872	AP			
North HCP: 11	♦ 873	♦ Q95	1. Gambling			
South HCP: 9	♣ AKQJ752	♣ 986	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 433	♠ —	East Bids 4♥ if possible.
Dealer: S	♥ 87	
Vul: None	♦ Q953	You bid first.
HCP: 11	♣ AKQ7643	
Board: 434	♠ 65	The opponents are silent.
Dealer: N	♥ KQ109843	
Vul: NS	♦ —	Partner bids first.
HCP: 6	♣ J852	
Board: 435	♠ 98	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ AKQJ109854	You bid first.
HCP: 11	♣ J8	
Board: 436	♠ QJ63	The opponents are silent.
Dealer: N	♥ A1053	
Vul: None	♦ AJ92	Partner bids first.
HCP: 12	♣ 10	
Board: 437	♠ J76	East Bids 5♦ if possible.
Dealer: S	♥ 108	
Vul: NS	♦ 8	You bid first.
HCP: 10	♣ AKQ9876	
Board: 438	♠ K106	The opponents are silent.
Dealer: N	♥ A872	
Vul: EW	♦ Q95	Partner bids first.
HCP: 9	♣ 986	

Gambling 3NT Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ KQJ9	♠ —				3NT ¹
Vul: None	♥ K102	♥ 87	Pass	4♣ ²	4♥	AP
North HCP: 9	♦ 82	♦ Q953	1. Gambling			
South HCP: 11	♣ 10985	♣ AKQ7643	2. artificial			
Contract: 4♥ E						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ 65		3NT ¹	Pass	4♣ ²
Vul: NS	♥ J	♥ KQ109843	Pass	4♦	AP	
North HCP: 10	♦ AKQ108763	♦ —	1. Gambling			
South HCP: 6	♣ 103	♣ J852	2. artificial			
Contract: 4♦ N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ 98				3NT ¹
Vul: EW	♥ AJ87	♥ —	Pass	4♣ ²	Pass	4♦
North HCP: 5	♦ 63	♦ AKQJ109854	AP			
South HCP: 11	♣ 765432	♣ J8	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ 1074	♠ QJ63		3NT ¹	Pass	4♣ ²
Vul: None	♥ J	♥ A1053	AP			
North HCP: 11	♦ 104	♦ AJ92	1. Gambling			
South HCP: 12	♣ AKQJ973	♣ 10	2. artificial			
Contract: 4♣ S						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ K832	♠ J76				3NT ¹
Vul: NS	♥ AKJ7	♥ 108	Pass	4♣ ²	5♦	Pass
North HCP: 15	♦ A3	♦ 8	Pass	XA♠♣	AP	
South HCP: 10	♣ 1054	♣ AKQ9876	1. Gambling			
Contract: 5♦ X E			2. artificial			

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ J95	♠ K106		3NT ¹	Pass	4♣ ²
Vul: EW	♥ —	♥ A872	AP			
North HCP: 11	♦ 873	♦ Q95	1. Gambling			
South HCP: 9	♣ AKQJ752	♣ 986	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 439	♠ K72	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: Both	♦ 10	Partner bids first.
HCP: 11	♣ KQ10963	
Board: 440	♠ 109	East Bids 4♦ if possible.
Dealer: N	♥ 9	
Vul: EW	♦ 64	You bid first.
HCP: 9	♣ AKQ107652	
Board: 441	♠ Q	The opponents are silent.
Dealer: S	♥ Q109764	
Vul: Both	♦ 652	Partner bids first.
HCP: 4	♣ 865	
Board: 442	♠ Q7	West Doubles 4♣ if possible.
Dealer: N	♥ 93	East Bids X♦ if possible.
Vul: None	♦ AKQ9532	
HCP: 11	♣ 72	You bid first.
Board: 443	♠ K10976	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ 104	Partner bids first.
HCP: 8	♣ 973	
Board: 444	♠ 9	The opponents are silent.
Dealer: N	♥ 1095	
Vul: Both	♦ 9	You bid first.
HCP: 10	♣ AKQJ10965	

Gambling 3NT Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ 3				3NT ¹
Vul: Both	♥ QJ5	♥ 842	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 10	♦ AKQJ832	AP			
South HCP: 10	♣ KQ10963	♣ 42	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ AQ832				
Vul: EW	♥ 9	♥ K10642		3NT ¹	4♦	AP
North HCP: 9	♦ 64	♦ 93	1. Gambling			
South HCP: 9	♣ AKQ107652	♣ 4				
Contract: 4♦ E						

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ 83				3NT ¹
Vul: Both	♥ Q109764	♥ J85	Pass	4♣ ²	AP	
North HCP: 4	♦ 652	♦ 3	1. Gambling			
South HCP: 10	♣ 865	♣ AKQ9732	2. artificial			
Contract: 4♣ N						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ J108				
Vul: None	♥ 93	♥ K76542		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQ9532	♦ 104	X	4♦	X♦	AP
South HCP: 4	♣ 72	♣ 85	1. Gambling			
Contract: 4♦ X N			2. artificial			

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ K10976	♠ 5				3NT ¹
Vul: EW	♥ KQ8	♥ J63	Pass	4♣ ²	AP	
North HCP: 8	♦ 104	♦ 62	1. Gambling			
South HCP: 10	♣ 973	♣ AKQ8654	2. artificial			
Contract: 4♣ N						

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ KQ108632				
Vul: Both	♥ 1095	♥ KJ		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ 9	♦ Q54	AP			
South HCP: 11	♣ AKQJ10965	♣ 7	1. Gambling			
Contract: 4♣ S			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 439	♠ 3	The opponents are silent.
Dealer: S	♥ 842	
Vul: Both	♦ AKQJ832	You bid first.
HCP: 10	♣ 42	
Board: 440	♠ AQ832	East Bids 4♦ if possible.
Dealer: N	♥ K10642	
Vul: EW	♦ 93	Partner bids first.
HCP: 9	♣ 4	
Board: 441	♠ 83	The opponents are silent.
Dealer: S	♥ J85	
Vul: Both	♦ 3	You bid first.
HCP: 10	♣ AKQ9732	
Board: 442	♠ J108	West Doubles 4♣ if possible.
Dealer: N	♥ K76542	East Bids X♦ if possible.
Vul: None	♦ 104	
HCP: 4	♣ 85	Partner bids first.
Board: 443	♠ 5	The opponents are silent.
Dealer: S	♥ J63	
Vul: EW	♦ 62	You bid first.
HCP: 10	♣ AKQ8654	
Board: 444	♠ KQ108632	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ Q54	Partner bids first.
HCP: 11	♣ 7	

Gambling 3NT Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ 3				3NT ¹
Vul: Both	♥ QJ5	♥ 842	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 10	♦ AKQJ832	AP			
South HCP: 10	♣ KQ10963	♣ 42	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ AQ832				
Vul: EW	♥ 9	♥ K10642		3NT ¹	4♦	AP
North HCP: 9	♦ 64	♦ 93	1. Gambling			
South HCP: 9	♣ AKQ107652	♣ 4				
Contract: 4♦ E						

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ 83				3NT ¹
Vul: Both	♥ Q109764	♥ J85	Pass	4♣ ²	AP	
North HCP: 4	♦ 652	♦ 3	1. Gambling			
South HCP: 10	♣ 865	♣ AKQ9732	2. artificial			
Contract: 4♣ N						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ J108				
Vul: None	♥ 93	♥ K76542		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQ9532	♦ 104	X	4♦	X♦	AP
South HCP: 4	♣ 72	♣ 85	1. Gambling			
Contract: 4♦ X N			2. artificial			

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ K10976	♠ 5				3NT ¹
Vul: EW	♥ KQ8	♥ J63	Pass	4♣ ²	AP	
North HCP: 8	♦ 104	♦ 62	1. Gambling			
South HCP: 10	♣ 973	♣ AKQ8654	2. artificial			
Contract: 4♣ N						

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ KQ108632				
Vul: Both	♥ 1095	♥ KJ		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ 9	♦ Q54	AP			
South HCP: 11	♣ AKQJ10965	♣ 7	1. Gambling			
Contract: 4♣ S			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 445	♠ K62	The opponents are silent.
Dealer: S	♥ 1096532	
Vul: None	♦ —	Partner bids first.
HCP: 10	♣ AK84	
Board: 446	♠ 62	East Bids 4♠ if possible.
Dealer: N	♥ 73	
Vul: NS	♦ 43	You bid first.
HCP: 9	♣ AKQ10984	
Board: 447	♠ 8743	The opponents are silent.
Dealer: S	♥ 75	
Vul: Both	♦ 97	Partner bids first.
HCP: 4	♣ KJ1065	
Board: 448	♠ 1097	East Bids 4♥ if possible.
Dealer: N	♥ —	
Vul: None	♦ AKQJ432	You bid first.
HCP: 10	♣ 1097	
Board: 449	♠ AQJ3	West Bids 4♦ if possible.
Dealer: S	♥ KQ9	
Vul: NS	♦ 9842	Partner bids first.
HCP: 12	♣ 104	
Board: 450	♠ J72	West Doubles 4♣ if possible.
Dealer: N	♥ J2	
Vul: EW	♦ AKQ108532	You bid first.
HCP: 11	♣ —	

Gambling 3NT Both hands (Answers Page)

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ 754				3NT ¹
Vul: None	♥ 1096532	♥ 84	Pass	4♣ ²	Pass	4♦
North HCP: 10	♦ —	♦ AKQJ832		AP		
South HCP: 10	♣ AK84	♣ 5		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ AQ8543				
Vul: NS	♥ 73	♥ KQ64		3NT ¹	4♠	X♠
North HCP: 9	♦ 43	♦ J95		AP		
South HCP: 12	♣ AKQ10984	♣ —		1. Gambling		
Contract: 4♠X E						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ 8743	♠ J6				3NT ¹
Vul: Both	♥ 75	♥ J109	Pass	4♣ ²	Pass	4♦
North HCP: 4	♦ 97	♦ AKQ10643		AP		
South HCP: 11	♣ KJ1065	♣ 8		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ 1097	♠ Q53				
Vul: None	♥ —	♥ KQ62		3NT ¹	4♥	AP
North HCP: 10	♦ AKQJ432	♦ 986		1. Gambling		
South HCP: 11	♣ 1097	♣ A43				
Contract: 4♥ E						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ AQJ3	♠ —				3NT ¹
Vul: NS	♥ KQ9	♥ 862				
North HCP: 12	♦ 9842	♦ 1053	4♦	AP		
South HCP: 9	♣ 104	♣ AKQ9653		1. Gambling		
Contract: 4♦ W						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ J72	♠ 9853				
Vul: EW	♥ J2	♥ AQ5		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQ108532	♦ 9	X	4♦	AP	
South HCP: 7	♣ —	♣ J10864		1. Gambling		
Contract: 4♦ N				2. artificial		

South hands (Practice Page)

Gambling 3NT

Board: 445	♠ 754	The opponents are silent.
Dealer: S	♥ 84	
Vul: None	♦ AKQJ832	You bid first.
HCP: 10	♣ 5	
Board: 446	♠ AQ8543	East Bids 4♠ if possible.
Dealer: N	♥ KQ64	
Vul: NS	♦ J95	Partner bids first.
HCP: 12	♣ —	
Board: 447	♠ J6	The opponents are silent.
Dealer: S	♥ J109	
Vul: Both	♦ AKQ10643	You bid first.
HCP: 11	♣ 8	
Board: 448	♠ Q53	East Bids 4♥ if possible.
Dealer: N	♥ KQ62	
Vul: None	♦ 986	Partner bids first.
HCP: 11	♣ A43	
Board: 449	♠ —	West Bids 4♦ if possible.
Dealer: S	♥ 862	
Vul: NS	♦ 1053	You bid first.
HCP: 9	♣ AKQ9653	
Board: 450	♠ 9853	West Doubles 4♣ if possible.
Dealer: N	♥ AQ5	
Vul: EW	♦ 9	Partner bids first.
HCP: 7	♣ J10864	

Gambling 3NT Both hands (Answers Page)

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ 754				3NT ¹
Vul: None	♥ 1096532	♥ 84	Pass	4♣ ²	Pass	4♦
North HCP: 10	♦ —	♦ AKQJ832		AP		
South HCP: 10	♣ AK84	♣ 5		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ AQ8543				
Vul: NS	♥ 73	♥ KQ64		3NT ¹	4♠	X♠
North HCP: 9	♦ 43	♦ J95		AP		
South HCP: 12	♣ AKQ10984	♣ —		1. Gambling		
Contract: 4♠X E						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ 8743	♠ J6				3NT ¹
Vul: Both	♥ 75	♥ J109	Pass	4♣ ²	Pass	4♦
North HCP: 4	♦ 97	♦ AKQ10643		AP		
South HCP: 11	♣ KJ1065	♣ 8		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ 1097	♠ Q53				
Vul: None	♥ —	♥ KQ62		3NT ¹	4♥	AP
North HCP: 10	♦ AKQJ432	♦ 986		1. Gambling		
South HCP: 11	♣ 1097	♣ A43				
Contract: 4♥ E						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ AQJ3	♠ —				3NT ¹
Vul: NS	♥ KQ9	♥ 862				
North HCP: 12	♦ 9842	♦ 1053	4♦	AP		
South HCP: 9	♣ 104	♣ AKQ9653		1. Gambling		
Contract: 4♦ W						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ J72	♠ 9853				
Vul: EW	♥ J2	♥ AQ5		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQ108532	♦ 9	X	4♦	AP	
South HCP: 7	♣ —	♣ J10864		1. Gambling		
Contract: 4♦ N				2. artificial		

North hands (Practice Page)

Gambling 3NT

Board: 451	♠ A9	The opponents are silent.
Dealer: S	♥ AK98652	
Vul: NS	♦ J7	Partner bids first.
HCP: 12	♣ 72	

Board: 452	♠ 43	East Bids 4♦ if possible.
Dealer: N	♥ 42	
Vul: Both	♦ 10	You bid first.
HCP: 9	♣ AKQ106543	

Gambling 3NT Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ J75				3NT ¹
Vul: NS	♥ AK98652	♥ 104	Pass	4♣ ²	AP	
North HCP: 12	♦ J7	♦ 2	1. Gambling			
South HCP: 10	♣ 72	♣ AKQ8543	2. artificial			
Contract: 4♣ N						

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ 2				
Vul: Both	♥ 42	♥ QJ9763		3NT ¹	4♦	AP
North HCP: 9	♦ 10	♦ J742	1. Gambling			
South HCP: 5	♣ AKQ106543	♣ J2				
Contract: 4♦ E						

South hands (Practice Page)

Gambling 3NT

Board: 451 ♠ J75
Dealer: S ♥ 104
Vul: NS ♦ 2
HCP: 10 ♣ AKQ8543

The opponents are silent.

You bid first.

Board: 452 ♠ 2
Dealer: N ♥ QJ9763
Vul: Both ♦ J742
HCP: 5 ♣ J2

East Bids 4♦ if possible.

Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ J75				3NT ¹
Vul: NS	♥ AK98652	♥ 104	Pass	4♣ ²	AP	
North HCP: 12	♦ J7	♦ 2	1. Gambling			
South HCP: 10	♣ 72	♣ AKQ8543	2. artificial			
Contract: 4♣ N						

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ 2				
Vul: Both	♥ 42	♥ QJ9763		3NT ¹	4♦	AP
North HCP: 9	♦ 10	♦ J742	1. Gambling			
South HCP: 5	♣ AKQ106543	♣ J2				
Contract: 4♦ E						