

Board: 1 ♠ A LHO is dealer.

Dealer: East ♥ AKQT98764 East (LHO) opens 3NT if possible.

Vul: None ♦ Q83 West (RHO) bids 4♣ if possible.

HCP: 15+5 ♣ - West (RHO) bids 5♣ if possible.

Board: 2 ♠ 872 Partner is dealer.

Dealer: South ♥ AK753 The opponents are silent.

Vul: E-W ♦ T

HCP: 10+1 ♣ QJ75

Board: 3 ♠ 4 You are dealer.

Dealer: North ♥ 5 The opponents are silent.

Vul: Both ♦ AKQT7653

HCP: 10+4 ♣ J62

Board: 4 ♠ AKJ2 Partner is dealer.

Dealer: South ♥ 8762 The opponents are silent.

Vul: E-W ♦ AT94

HCP: 12 ♣ 3

Board: 5 ♠ KQ LHO is dealer.

Dealer: East ♥ AKQ94 East (LHO) opens 3NT if possible.

Vul: E-W ♦ 9762 West (RHO) bids 4♣ if possible.

HCP: 14+1 ♣ 93

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ JT965			3NT ¹	Pass
Vul: None	♥ AKQT98764	♥ J2	4♣ ²	4♥	Pass	Pass
North HCP: 15+5	♦ Q83	♦ K654	5♣	5♥	All Pass	
South HCP: 6+1	♣ -	♣ JT			1. Gambling	
Contract: 5♥ North					2. artificial	

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ 9			3NT ¹	
Vul: E-W	♥ AK753	♥ T9	Pass	4♣ ²	Pass	4♦
North HCP: 10+1	♦ T	♦ AKQJ7432	All Pass			
South HCP: 10+4	♣ QJ75	♣ 42		1. Gambling		
Contract: 4♦ South				2. artificial		

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ QJ72		3NT ¹	All Pass	
Vul: Both	♥ 5	♥ A742				
North HCP: 10+4	♦ AKQT7653	♦ 84	1. Gambling			
South HCP: 13	♣ J62	♣ AQ9				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AKJ2	♠ 93			3NT ¹	
Vul: E-W	♥ 8762	♥ 5	All Pass			
North HCP: 12	♦ AT94	♦ 863		1. Gambling		
South HCP: 10+3	♣ 3	♣ AKQJ754				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ KQ	♠ A932		3NT ¹	Pass	
Vul: E-W	♥ AKQ94	♥ J52	4♣ ²	4♥	All Pass	
North HCP: 14+1	♦ 9762	♦ KT84		1. Gambling		
South HCP: 8	♣ 93	♣ 54		2. artificial		
Contract: 4♥ North						

South hands**Opps_Gambling_3N**

Board: 1	♠ JT965	RHO is dealer. You bid second.
Dealer: East	♥ J2	East (RHO) opens 3NT if possible.
Vul: None	♦ K654	West (LHO) bids 4♣ if possible.
HCP: 6+1	♣ JT	West (LHO) bids 5♣ if possible.

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

Board: 3	♠ QJ72	Partner is dealer.
Dealer: North	♥ A742	The opponents are silent.
Vul: Both	♦ 84	
HCP: 13	♣ AQ9	

Board: 4	♠ 93	You are dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ 863	
HCP: 10+3	♣ AKQJ754	

Board: 5	♠ A932	RHO is dealer. You bid second.
Dealer: East	♥ J52	East (RHO) opens 3NT if possible.
Vul: E-W	♦ KT84	West (LHO) bids 4♣ if possible.
HCP: 8	♣ 54	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ JT965			3NT ¹	Pass
Vul: None	♥ AKQT98764	♥ J2	4♣ ²	4♥	Pass	Pass
North HCP: 15+5	♦ Q83	♦ K654	5♣	5♥	All Pass	
South HCP: 6+1	♣ -	♣ JT			1. Gambling	
Contract: 5♥ North					2. artificial	

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ 9			3NT ¹	
Vul: E-W	♥ AK753	♥ T9	Pass	4♣ ²	Pass	4♦
North HCP: 10+1	♦ T	♦ AKQJ7432	All Pass			
South HCP: 10+4	♣ QJ75	♣ 42		1. Gambling		
Contract: 4♦ South				2. artificial		

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ QJ72		3NT ¹	All Pass	
Vul: Both	♥ 5	♥ A742				
North HCP: 10+4	♦ AKQT7653	♦ 84	1. Gambling			
South HCP: 13	♣ J62	♣ AQ9				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AKJ2	♠ 93			3NT ¹	
Vul: E-W	♥ 8762	♥ 5	All Pass			
North HCP: 12	♦ AT94	♦ 863		1. Gambling		
South HCP: 10+3	♣ 3	♣ AKQJ754				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ KQ	♠ A932		3NT ¹	Pass	
Vul: E-W	♥ AKQ94	♥ J52	4♣ ²	4♥	All Pass	
North HCP: 14+1	♦ 9762	♦ KT84		1. Gambling		
South HCP: 8	♣ 93	♣ 54		2. artificial		
Contract: 4♥ North						

Board: 6 ♠ T84 You are dealer.

Dealer: North ♥ 6 The opponents are silent.

Vul: Both ♦ 62

HCP: 9+3 ♣ AKQ9874

Board: 7 ♠ AKQJ865 LHO is dealer.

Dealer: East ♥ Q8 East (LHO) opens 3NT if possible.

Vul: None ♦ - West (RHO) bids 4♣ if possible.

HCP: 19+3 ♣ AK93

Board: 8 ♠ A542 Partner is dealer.

Dealer: South ♥ J942 The opponents are silent.

Vul: N-S ♦ 3

HCP: 9 ♣ KJ53

Board: 9 ♠ 8 You are dealer.

Dealer: North ♥ 8 The opponents are silent.

Vul: Both ♦ AKQT9743

HCP: 11+4 ♣ Q74

Board: 10 ♠ QJ42 Partner is dealer.

Dealer: South ♥ Q7654 East (LHO) Doubles 4♦ if possible.

Vul: None ♦ 54

HCP: 5+1 ♣ 72

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ T84	♠ 7653		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 6	♥ Q82		All Pass		
North HCP: 9+3	♦ 62	♦ AT975				
South HCP: 6+1	♣ AKQ9874	♣ 5		1. Gambling		
Contract: 4♣ South				2. artificial		

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ865	♠ T32		3NT ¹	Pass	
Vul: None	♥ Q8	♥ AT76	4♣ ²	4♠	All Pass	
North HCP: 19+3	♦ -	♦ 76				
South HCP: 4	♣ AK93	♣ T542		1. Gambling		
Contract: 4♠ North				2. artificial		

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ A542	♠ T9			3NT ¹	
Vul: N-S	♥ J942	♥ 63	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 3	♦ AKQJT82	All Pass			
South HCP: 10+3	♣ KJ53	♣ 62		1. Gambling		
Contract: 4♦ South				2. artificial		

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K2		3NT ¹	All Pass	
Vul: Both	♥ 8	♥ AKQ75				
North HCP: 11+4	♦ AKQT9743	♦ 82	1. Gambling			
South HCP: 15+1	♣ Q74	♣ KT65				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ QJ42	♠ 95		3NT ¹		
Vul: None	♥ Q7654	♥ T9	Pass	4♣ ²	Pass	4♦
North HCP: 5+1	♦ 54	♦ AKQJT72	Pass	Pass	X	All Pass
South HCP: 10+3	♣ 72	♣ T5		1. Gambling		
Contract: 4♦ X South				2. artificial		

South hands**Opps_Gambling_3N**

Board: 6 ♠ 7653 Partner is dealer.

Dealer: North ♥ Q82 The opponents are silent.

Vul: Both ♦ AT975

HCP: 6+1 ♣ 5

Board: 7 ♠ T32 RHO is dealer. You bid second.

Dealer: East ♥ AT76 East (RHO) opens 3NT if possible.

Vul: None ♦ 76 West (LHO) bids 4♣ if possible.

HCP: 4 ♣ T542

Board: 8 ♠ T9 You are dealer.

Dealer: South ♥ 63 The opponents are silent.

Vul: N-S ♦ AKQJT82

HCP: 10+3 ♣ 62

Board: 9 ♠ K2 Partner is dealer.

Dealer: North ♥ AKQ75 The opponents are silent.

Vul: Both ♦ 82

HCP: 15+1 ♣ KT65

Board: 10 ♠ 95 You are dealer.

Dealer: South ♥ T9 East (RHO) Doubles 4♦ if possible.

Vul: None ♦ AKQJT72

HCP: 10+3 ♣ T5

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ T84	♠ 7653		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 6	♥ Q82		All Pass		
North HCP: 9+3	♦ 62	♦ AT975				
South HCP: 6+1	♣ AKQ9874	♣ 5		1. Gambling		
Contract: 4♣ South				2. artificial		

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ865	♠ T32		3NT ¹	Pass	
Vul: None	♥ Q8	♥ AT76	4♣ ²	4♠	All Pass	
North HCP: 19+3	♦ -	♦ 76				
South HCP: 4	♣ AK93	♣ T542		1. Gambling		
Contract: 4♠ North				2. artificial		

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ A542	♠ T9			3NT ¹	
Vul: N-S	♥ J942	♥ 63	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 3	♦ AKQJT82	All Pass			
South HCP: 10+3	♣ KJ53	♣ 62		1. Gambling		
Contract: 4♦ South				2. artificial		

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K2		3NT ¹	All Pass	
Vul: Both	♥ 8	♥ AKQ75				
North HCP: 11+4	♦ AKQT9743	♦ 82	1. Gambling			
South HCP: 15+1	♣ Q74	♣ KT65				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ QJ42	♠ 95		3NT ¹		
Vul: None	♥ Q7654	♥ T9	Pass	4♣ ²	Pass	4♦
North HCP: 5+1	♦ 54	♦ AKQJT72	Pass	Pass	X	All Pass
South HCP: 10+3	♣ 72	♣ T5		1. Gambling		
Contract: 4♦ X South				2. artificial		

Board: 11 ♠ T86 You are dealer.

Dealer: North ♥ 53 The opponents are silent.

Vul: E-W ♦ AKQT9543

HCP: 9+4 ♣ -

Board: 12 ♠ Q763 Partner is dealer.

Dealer: South ♥ A The opponents are silent.

Vul: Both ♦ JT62

HCP: 10 ♣ QJ97

Board: 13 ♠ 74 Partner is dealer.

Dealer: South ♥ AJ643 The opponents are silent.

Vul: None ♦ AJ82

HCP: 10+1 ♣ 54

Board: 14 ♠ 3 RHO is dealer. You bid second.

Dealer: West ♥ JT952 West (RHO) opens 3NT if possible.

Vul: N-S ♦ 87 East (LHO) bids 4♣ if possible.

HCP: 3+2 ♣ Q8732 West (RHO) bids 4♦ if possible.

Both hands (Answers Page)

Board: 11

Dealer: North

North:

♠ T86

South:

♠ 93

W N E S

3NT¹ Pass 4♣²

Vul: E-W

♥ 53

♥ Q87

Pass 4♦ All Pass

North HCP: 9+4

♦ AKQT9543

♦ 876

1. Gambling
2. artificial

South HCP: 8+1

♣ -

♣ KQJ74

Contract: 4♦ North

Board: 12

Dealer: South

North:

♠ Q763

South:

♠ T8

W N E S

3NT¹

Vul: Both

♥ A

♥ 765

Pass 4♣² Pass 4♦

North HCP: 10

♦ JT62

♦ AKQ8753

All Pass

South HCP: 9+3

♣ QJ97

♣ 2

1. Gambling
2. artificial

Contract: 4♦ South

Board: 13

Dealer: South

North:

♠ 74

South:

♠ 32

W N E S

3NT¹

Vul: None

♥ AJ643

♥ 8

Pass 4♣² All Pass

North HCP: 10+1

♦ AJ82

♦ 953

1. Gambling
2. artificial

South HCP: 9+3

♣ 54

♣ AKQT872

Contract: 4♣ North

Board: 14

Dealer: West

North:

♠ 3

South:

♠ AK72

W N E S

3NT¹ Pass 4♣² Pass

Vul: N-S

♥ JT952

♥ AK74

4♦ Pass Pass X

North HCP: 3+2

♦ 87

♦ J5

Pass 4NT³ Pass 5♥

South HCP: 23

♣ Q8732

♣ AKJ

All Pass

Contract: 5♥ South

1. Gambling
2. artificial
3. Unusual 4NT

Board: 11	♠ 93	Partner is dealer.
Dealer: North	♥ Q87	The opponents are silent.
Vul: E-W	♦ 876	
HCP: 8+1	♣ KQJ74	

Board: 12	♠ T8	You are dealer.
Dealer: South	♥ 765	The opponents are silent.
Vul: Both	♦ AKQ8753	
HCP: 9+3	♣ 2	

Board: 13	♠ 32	You are dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ 953	
HCP: 9+3	♣ AKQT872	

Board: 14	♠ AK72	LHO is dealer.
Dealer: West	♥ AK74	West (LHO) opens 3NT if possible.
Vul: N-S	♦ J5	East (RHO) bids 4♣ if possible.
HCP: 23	♣ AKJ	West (LHO) bids 4♦ if possible.

Both hands (Answers Page)

Board: 11

Dealer: North

North:

♠ T86

South:

♠ 93

W N E S

3NT¹ Pass 4♣²

Vul: E-W

♥ 53

♥ Q87

Pass 4♦ All Pass

North HCP: 9+4

♦ AKQT9543

♦ 876

1. Gambling
2. artificial

South HCP: 8+1

♣ -

♣ KQJ74

Contract: 4♦ North

Board: 12

Dealer: South

North:

♠ Q763

South:

♠ T8

W N E S

3NT¹

Vul: Both

♥ A

♥ 765

Pass 4♣² Pass 4♦

North HCP: 10

♦ JT62

♦ AKQ8753

All Pass

South HCP: 9+3

♣ QJ97

♣ 2

1. Gambling
2. artificial

Contract: 4♦ South

Board: 13

Dealer: South

North:

♠ 74

South:

♠ 32

W N E S

3NT¹

Vul: None

♥ AJ643

♥ 8

Pass 4♣² All Pass

North HCP: 10+1

♦ AJ82

♦ 953

1. Gambling
2. artificial

South HCP: 9+3

♣ 54

♣ AKQT872

Contract: 4♣ North

Board: 14

Dealer: West

North:

♠ 3

South:

♠ AK72

W N E S

3NT¹ Pass 4♣² Pass

Vul: N-S

♥ JT952

♥ AK74

4♦ Pass Pass X

North HCP: 3+2

♦ 87

♦ J5

Pass 4NT³ Pass 5♥

South HCP: 23

♣ Q8732

♣ AKJ

All Pass

Contract: 5♥ South

1. Gambling
2. artificial
3. Unusual 4NT

Board: 15 ♠ 2 You are dealer.

Dealer: North ♥ 73 The opponents are silent.

Vul: N-S ♦ 832

HCP: 10+3 ♣ AKQJ643

Board: 16 ♠ 72 You are dealer.

Dealer: North ♥ 83 The opponents are silent.

Vul: None ♦ T9

HCP: 10+3 ♣ AKQJT96

Board: 17 ♠ AQT72 Partner is dealer.

Dealer: South ♥ 84 The opponents are silent.

Vul: E-W ♦ AQ

HCP: 12+1 ♣ 9875

Board: 18 ♠ JT3 LHO is dealer.

Dealer: East ♥ A965 East (LHO) opens 3NT if possible.

Vul: Both ♦ Q9742 West (RHO) Doubles 4♠ if possible.

HCP: 7+1 ♣ 6

Board: 19 ♠ 6 Partner is dealer.

Dealer: South ♥ AKQ42 The opponents are silent.

Vul: E-W ♦ K8762

HCP: 13+2 ♣ J9

Both hands (Answers Page)

Board: 15

Dealer: North

North:

♠ 2

South:

♠ KT

W N E S

 3NT¹ All Pass

Vul: N-S

♥ 73

♥ A985

1. Gambling

North HCP: 10+3

♦ 832

♦ AK4

South HCP: 14

♣ AKQJ643

♣ 9852

Contract: 3NT North

Board: 16

Dealer: North

North:

♠ 72

South:

♠ Q54

W N E S

 3NT¹ Pass 4♣²

Vul: None

♥ 83

♥ KJ4

All Pass

North HCP: 10+3

♦ T9

♦ QJ842

1. Gambling

South HCP: 9+1

♣ AKQJT96

♣ 85

2. artificial

Contract: 4♣ South

Board: 17

Dealer: South

North:

♠ AQT72

South:

♠ 854

W N E S

 3NT¹

Vul: E-W

♥ 84

♥ T

Pass 5♣ All Pass

North HCP: 12+1

♦ AQ

♦ 65

1. Gambling

South HCP: 10+3

♣ 9875

♣ AKQJT62

Contract: 5♣ North

Board: 18

Dealer: East

North:

♠ JT3

South:

♠ AQ9854

W N E S

 3NT¹ 4♠

Vul: Both

♥ A965

♥ 7

X All Pass

North HCP: 7+1

♦ Q9742

♦ AK

1. Gambling

South HCP: 13+2

♣ 6

♣ T872

Contract: 4♠X South

Board: 19

Dealer: South

North:

♠ 6

South:

♠ 92

W N E S

 3NT¹

Vul: E-W

♥ AKQ42

♥ JT3

Pass 4♣ All Pass

North HCP: 13+2

♦ K8762

♦ J

1. Gambling

South HCP: 11+3

♣ J9

♣ AKQ7643

Contract: 4♣ North

South hands**Opps_Gambling_3N**

Board: 15	♠ KT	Partner is dealer.
Dealer: North	♥ A985	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 14	♣ 9852	

Board: 16	♠ Q54	Partner is dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: None	♦ QJ842	
HCP: 9+1	♣ 85	

Board: 17	♠ 854	You are dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 10+3	♣ AKQJT62	

Board: 18	♠ AQ9854	RHO is dealer. You bid second.
Dealer: East	♥ 7	East (RHO) opens 3NT if possible.
Vul: Both	♦ AK	West (LHO) Doubles 4♠ if possible.
HCP: 13+2	♣ T872	

Board: 19	♠ 92	You are dealer.
Dealer: South	♥ JT3	The opponents are silent.
Vul: E-W	♦ J	
HCP: 11+3	♣ AKQ7643	

Both hands (Answers Page)

Board: 15

Dealer: North

North:

♠ 2

South:

♠ KT

W N E S

3NT¹ All Pass

Vul: N-S

♥ 73

♥ A985

1. Gambling

North HCP: 10+3

♦ 832

♦ AK4

South HCP: 14

♣ AKQJ643

♣ 9852

Contract: 3NT North

Board: 16

Dealer: North

North:

♠ 72

South:

♠ Q54

W N E S

3NT¹ Pass 4♣²

Vul: None

♥ 83

♥ KJ4

All Pass

North HCP: 10+3

♦ T9

♦ QJ842

1. Gambling

South HCP: 9+1

♣ AKQJT96

♣ 85

2. artificial

Contract: 4♣ South

Board: 17

Dealer: South

North:

♠ AQT72

South:

♠ 854

W N E S

3NT¹

Vul: E-W

♥ 84

♥ T

Pass 5♣ All Pass

North HCP: 12+1

♦ AQ

♦ 65

1. Gambling

South HCP: 10+3

♣ 9875

♣ AKQJT62

Contract: 5♣ North

Board: 18

Dealer: East

North:

♠ JT3

South:

♠ AQ9854

W N E S

3NT¹ 4♠

Vul: Both

♥ A965

♥ 7

X All Pass

North HCP: 7+1

♦ Q9742

♦ AK

1. Gambling

South HCP: 13+2

♣ 6

♣ T872

Contract: 4♠X South

Board: 19

Dealer: South

North:

♠ 6

South:

♠ 92

W N E S

3NT¹

Vul: E-W

♥ AKQ42

♥ JT3

Pass 4♣ All Pass

North HCP: 13+2

♦ K8762

♦ J

1. Gambling

South HCP: 11+3

♣ J9

♣ AKQ7643

Contract: 4♣ North

Board: 20 ♠ 75 You are dealer.

Dealer: North ♥ 95 The opponents are silent.

Vul: N-S ♦ T6

HCP: 9+3 ♣ AKQT843

Board: 21 ♠ T82 You are dealer.

Dealer: North ♥ Q4 The opponents are silent.

Vul: Both ♦ AKQ8732

HCP: 11+3 ♣ 3

Board: 22 ♠ AQJ8 Partner is dealer.

Dealer: South ♥ AJ3 The opponents are silent.

Vul: None ♦ AT42

HCP: 16 ♣ 87

Board: 23 ♠ 82 You are dealer.

Dealer: North ♥ 84 The opponents are silent.

Vul: N-S ♦ AKQJ986

HCP: 11+3 ♣ JT

Board: 24 ♠ J932 LHO is dealer.

Dealer: East ♥ AK4 East (LHO) opens 3NT if possible.

Vul: Both ♦ K94

HCP: 12 ♣ J86

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ AKJ42		3NT ¹	Pass	4♣ ²
Vul: N-S	♥ 95	♥ K876		All Pass		
North HCP: 9+3	♦ T6	♦ J943				1. Gambling
South HCP: 12+1	♣ AKQT843	♣ -				2. artificial
Contract: 4♣ South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ T82	♠ AQJ7		3NT ¹	All Pass	
Vul: Both	♥ Q4	♥ KJ876				1. Gambling
North HCP: 11+3	♦ AKQ8732	♦ JT				
South HCP: 16+1	♣ 3	♣ A2				
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ AQJ8	♠ 52				3NT ¹
Vul: None	♥ AJ3	♥ 9		All Pass		
North HCP: 16	♦ AT42	♦ 863				1. Gambling
South HCP: 10+3	♣ 87	♣ AKQJT96				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ KT3		3NT ¹	All Pass	
Vul: N-S	♥ 84	♥ KQT96				1. Gambling
North HCP: 11+3	♦ AKQJ986	♦ T				
South HCP: 15+1	♣ JT	♣ AK83				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ J932	♠ KQ		3NT ¹	4♦	
Vul: Both	♥ AK4	♥ QJ98	Pass	5♦	All Pass	
North HCP: 12	♦ K94	♦ AQT632				1. Gambling
South HCP: 14+2	♣ J86	♣ 7				
Contract: 5♦ North						

South hands**Opps_Gambling_3N**

Board: 20	♠ AKJ42	Partner is dealer.
Dealer: North	♥ K876	The opponents are silent.
Vul: N-S	♦ J943	
HCP: 12+1	♣ -	

Board: 21	♠ AQJ7	Partner is dealer.
Dealer: North	♥ KJ876	The opponents are silent.
Vul: Both	♦ JT	
HCP: 16+1	♣ A2	

Board: 22	♠ 52	You are dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: None	♦ 863	
HCP: 10+3	♣ AKQJT96	

Board: 23	♠ KT3	Partner is dealer.
Dealer: North	♥ KQT96	The opponents are silent.
Vul: N-S	♦ T	
HCP: 15+1	♣ AK83	

Board: 24	♠ KQ	RHO is dealer. You bid second.
Dealer: East	♥ QJ98	East (RHO) opens 3NT if possible.
Vul: Both	♦ AQT632	
HCP: 14+2	♣ 7	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ AKJ42		3NT ¹	Pass	4♣ ²
Vul: N-S	♥ 95	♥ K876		All Pass		
North HCP: 9+3	♦ T6	♦ J943				1. Gambling
South HCP: 12+1	♣ AKQT843	♣ -				2. artificial
Contract: 4♣ South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ T82	♠ AQJ7		3NT ¹	All Pass	
Vul: Both	♥ Q4	♥ KJ876				1. Gambling
North HCP: 11+3	♦ AKQ8732	♦ JT				
South HCP: 16+1	♣ 3	♣ A2				
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ AQJ8	♠ 52				3NT ¹
Vul: None	♥ AJ3	♥ 9		All Pass		
North HCP: 16	♦ AT42	♦ 863				1. Gambling
South HCP: 10+3	♣ 87	♣ AKQJT96				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ KT3		3NT ¹	All Pass	
Vul: N-S	♥ 84	♥ KQT96				1. Gambling
North HCP: 11+3	♦ AKQJ986	♦ T				
South HCP: 15+1	♣ JT	♣ AK83				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ J932	♠ KQ		3NT ¹	4♦	
Vul: Both	♥ AK4	♥ QJ98	Pass	5♦	All Pass	
North HCP: 12	♦ K94	♦ AQT632				1. Gambling
South HCP: 14+2	♣ J86	♣ 7				
Contract: 5♦ North						

Board: 25	♠ KQJ985	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ 65	
HCP: 13+2	♣ AK95	

Board: 26	♠ AKT5	Partner is dealer.
Dealer: South	♥ T7542	The opponents are silent.
Vul: Both	♦ 7	
HCP: 10+1	♣ K85	

Board: 27	♠ T6	You are dealer.
Dealer: North	♥ 64	East (LHO) Doubles 3NT if possible.
Vul: N-S	♦ AKQ9632	West (RHO) Doubles 4♣ if possible.
HCP: 9+3	♣ T3	

Board: 28	♠ -	You are dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: None	♦ AKQ9843	
HCP: 11+4	♣ Q9652	

Board: 29	♠ AK5	RHO is dealer. You bid second.
Dealer: West	♥ AQ7	West (RHO) opens 3NT if possible.
Vul: N-S	♦ KQJ985	
HCP: 19+2	♣ 6	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ KQJ985	♠ 4				3NT ¹
Vul: None	♥ 3	♥ T96	Pass	4♦	All Pass	
North HCP: 13+2	♦ 65	♦ AKQ8732				
South HCP: 9+3	♣ AK95	♣ 42	1. Gambling			
Contract: 4♦ North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ AKT5	♠ 932				3NT ¹
Vul: Both	♥ T7542	♥ 6	All Pass			
North HCP: 10+1	♦ 7	♦ AKQ9542				
South HCP: 9+3	♣ K85	♣ T6	1. Gambling			
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ K932		3NT ¹	X	4♣ ²
Vul: N-S	♥ 64	♥ T972	X	4♦	All Pass	
North HCP: 9+3	♦ AKQ9632	♦ J7				
South HCP: 4	♣ T3	♣ 972	1. Gambling			
Contract: 4♦ North			2. artificial			

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ AKQ97		3NT ¹	Pass	6♦
Vul: None	♥ 5	♥ 3	All Pass			
North HCP: 11+4	♦ AKQ9843	♦ 62				
South HCP: 14+2	♣ Q9652	♣ AJT84	1. Gambling			
Contract: 6♦ South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ AK5	♠ J74	3NT ¹	4♦	All Pass	
Vul: N-S	♥ AQ7	♥ KJT864				
North HCP: 19+2	♦ KQJ985	♦ A6	1. Gambling			
South HCP: 9+2	♣ 6	♣ 52				
Contract: 4♦ North						

South hands**Opps_Gambling_3N****Board: 25** ♠ 4 You are dealer.

Dealer: South ♥ T96 The opponents are silent.

Vul: None ♦ AKQ8732

HCP: 9+3 ♣ 42

Board: 26 ♠ 932 You are dealer.

Dealer: South ♥ 6 The opponents are silent.

Vul: Both ♦ AKQ9542

HCP: 9+3 ♣ T6

Board: 27 ♠ K932 Partner is dealer.

Dealer: North ♥ T972 East (RHO) Doubles 3NT if possible.

Vul: N-S ♦ J7 West (LHO) Doubles 4♣ if possible.

HCP: 4 ♣ 972

Board: 28 ♠ AKQ97 Partner is dealer.

Dealer: North ♥ 3 The opponents are silent.

Vul: None ♦ 62

HCP: 14+2 ♣ AJT84

Board: 29 ♠ J74 LHO is dealer.

Dealer: West ♥ KJT864 West (LHO) opens 3NT if possible.

Vul: N-S ♦ A6

HCP: 9+2 ♣ 52

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ KQJ985	♠ 4				3NT ¹
Vul: None	♥ 3	♥ T96	Pass	4♦	All Pass	
North HCP: 13+2	♦ 65	♦ AKQ8732				
South HCP: 9+3	♣ AK95	♣ 42	1. Gambling			
Contract: 4♦ North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ AKT5	♠ 932				3NT ¹
Vul: Both	♥ T7542	♥ 6	All Pass			
North HCP: 10+1	♦ 7	♦ AKQ9542				
South HCP: 9+3	♣ K85	♣ T6	1. Gambling			
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ K932		3NT ¹	X	4♣ ²
Vul: N-S	♥ 64	♥ T972	X	4♦	All Pass	
North HCP: 9+3	♦ AKQ9632	♦ J7				
South HCP: 4	♣ T3	♣ 972	1. Gambling			
Contract: 4♦ North			2. artificial			

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ AKQ97		3NT ¹	Pass	6♦
Vul: None	♥ 5	♥ 3	All Pass			
North HCP: 11+4	♦ AKQ9843	♦ 62				
South HCP: 14+2	♣ Q9652	♣ AJT84	1. Gambling			
Contract: 6♦ South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ AK5	♠ J74	3NT ¹	4♦	All Pass	
Vul: N-S	♥ AQ7	♥ KJT864				
North HCP: 19+2	♦ KQJ985	♦ A6	1. Gambling			
South HCP: 9+2	♣ 6	♣ 52				
Contract: 4♦ North						

Board: 30 ♠ T6 LHO is dealer.

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

Vul: E-W ♦ J83

HCP: 11 ♣ AQJ3

Board: 31 ♠ AKT86 RHO is dealer. You bid second.

Dealer: West ♥ K84 West (RHO) opens 3NT if possible.

Vul: None ♦ J76

HCP: 15+1 ♣ A7

Board: 32 ♠ - You are dealer.

Dealer: North ♥ 65 The opponents are silent.

Vul: Both ♦ AKQT932

HCP: 11+3 ♣ Q972

Board: 33 ♠ AQ7532 Partner is dealer.

Dealer: South ♥ K92 The opponents are silent.

Vul: None ♦ 6

HCP: 14+2 ♣ KQT

Board: 34 ♠ KJ53 RHO is dealer. You bid second.

Dealer: West ♥ A84 West (RHO) opens 3NT if possible.

Vul: N-S ♦ AKQJ7

HCP: 18+1 ♣ T

Both hands (Answers Page)

Board: 30

Dealer: East

North:

♠ T6

South:

♠ AKQJ987

W N E S

 3NT¹ 4♠

Vul: E-W

♥ K942

♥ 653

All Pass

North HCP: 11

♦ J83

♦ T6

1. Gambling

South HCP: 13+3

♣ AQJ3

♣ K

Contract: 4♠ South

Board: 31

Dealer: West

North:

♠ AKT86

South:

♠ 9752

W N E S

 3NT¹ 4♠ All Pass

Vul: None

♥ K84

♥ AJ652

1. Gambling

North HCP: 15+1

♦ J76

♦ -

South HCP: 7+1

♣ A7

♣ Q932

Contract: 4♠ North

Board: 32

Dealer: North

North:

♠ -

South:

♠ AQJT87

W N E S

 3NT¹ Pass 6♦

Vul: Both

♥ 65

♥ AT32

All Pass

North HCP: 11+3

♦ AKQT932

♦ 74

1. Gambling

South HCP: 15+2

♣ Q972

♣ A

Contract: 6♦ South

Board: 33

Dealer: South

North:

♠ AQ7532

South:

♠ 9

W N E S

 3NT¹

Vul: None

♥ K92

♥ 753

Pass 4♦ All Pass

North HCP: 14+2

♦ 6

♦ AKQJ8543

1. Gambling

South HCP: 11+4

♣ KQT

♣ J

Contract: 4♦ North

Board: 34

Dealer: West

North:

♠ KJ53

South:

♠ AQT9742

W N E S

 3NT¹ 4♦ Pass 5♠

Vul: N-S

♥ A84

♥ KT6

Pass 6♠ All Pass

North HCP: 18+1

♦ AKQJ7

♦ 5

1. Gambling

South HCP: 9+3

♣ T

♣ 93

Contract: 6♠ North

South hands**Opps_Gambling_3N**

Board: 30 ♠ AKQJ987 RHO is dealer. You bid second.

Dealer: East ♥ 653 East (RHO) opens 3NT if possible.

Vul: E-W ♦ T6

HCP: 13+3 ♣ K

Board: 31 ♠ 9752 LHO is dealer.

Dealer: West ♥ AJ652 West (LHO) opens 3NT if possible.

Vul: None ♦ -

HCP: 7+1 ♣ Q932

Board: 32 ♠ AQJT87 Partner is dealer.

Dealer: North ♥ AT32 The opponents are silent.

Vul: Both ♦ 74

HCP: 15+2 ♣ A

Board: 33 ♠ 9 You are dealer.

Dealer: South ♥ 753 The opponents are silent.

Vul: None ♦ AKQJ8543

HCP: 11+4 ♣ J

Board: 34 ♠ AQT9742 LHO is dealer.

Dealer: West ♥ KT6 West (LHO) opens 3NT if possible.

Vul: N-S ♦ 5

HCP: 9+3 ♣ 93

Both hands (Answers Page)

Board: 30

Dealer: East

North:

♠ T6

South:

♠ AKQJ987

W N E S

 3NT¹ 4♠

Vul: E-W

♥ K942

♥ 653

All Pass

North HCP: 11

♦ J83

♦ T6

1. Gambling

South HCP: 13+3

♣ AQJ3

♣ K

Contract: 4♠ South

Board: 31

Dealer: West

North:

♠ AKT86

South:

♠ 9752

W N E S

 3NT¹ 4♠ All Pass

Vul: None

♥ K84

♥ AJ652

1. Gambling

North HCP: 15+1

♦ J76

♦ -

South HCP: 7+1

♣ A7

♣ Q932

Contract: 4♠ North

Board: 32

Dealer: North

North:

♠ -

South:

♠ AQJT87

W N E S

 3NT¹ Pass 6♦

Vul: Both

♥ 65

♥ AT32

All Pass

North HCP: 11+3

♦ AKQT932

♦ 74

1. Gambling

South HCP: 15+2

♣ Q972

♣ A

Contract: 6♦ South

Board: 33

Dealer: South

North:

♠ AQ7532

South:

♠ 9

W N E S

 3NT¹

Vul: None

♥ K92

♥ 753

Pass 4♦ All Pass

North HCP: 14+2

♦ 6

♦ AKQJ8543

1. Gambling

South HCP: 11+4

♣ KQT

♣ J

Contract: 4♦ North

Board: 34

Dealer: West

North:

♠ KJ53

South:

♠ AQT9742

W N E S

 3NT¹ 4♦ Pass 5♠

Vul: N-S

♥ A84

♥ KT6

Pass 6♠ All Pass

North HCP: 18+1

♦ AKQJ7

♦ 5

1. Gambling

South HCP: 9+3

♣ T

♣ 93

Contract: 6♠ North

North hands

Opps_Gambling_3N

Board: 35	♠ AK863	LHO is dealer.
Dealer: East	♥ A6	East (LHO) opens 3NT if possible.
Vul: Both	♦ AK84	West (RHO) bids 4♣ if possible.
HCP: 18+1	♣ T4	
 Board: 36	 ♠ 973	 LHO is dealer.
Dealer: East	♥ Q982	East (LHO) opens 3NT if possible.
Vul: None	♦ T953	
HCP: 5	♣ K5	
 Board: 37	 ♠ 43	 You are dealer.
Dealer: North	♥ 654	The opponents are silent.
Vul: N-S	♦ AKQ9875	
HCP: 9+3	♣ 4	
 Board: 38	 ♠ AK83	 Partner is dealer.
Dealer: South	♥ T8754	The opponents are silent.
Vul: None	♦ KT	
HCP: 10+1	♣ 74	
 Board: 39	 ♠ AKJ	 Partner is dealer.
Dealer: South	♥ KJT62	The opponents are silent.
Vul: E-W	♦ 62	
HCP: 12+1	♣ 953	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ AK863	♠ T754			3NT ¹	Pass
Vul: Both	♥ A6	♥ Q75	4♣ ²	4♦	All Pass	
North HCP: 18+1	♦ AK84	♦ QT93				
South HCP: 4	♣ T4	♣ 62			1. Gambling	
Contract: 4♦ North					2. artificial	

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ 973	♠ AJT85			3NT ¹	4♦
Vul: None	♥ Q982	♥ AK6			All Pass	
North HCP: 5	♦ T953	♦ -				
South HCP: 17+2	♣ K5	♣ AJ732			1. Gambling	
Contract: 4♦ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ QT92			3NT ¹	Pass 4♣ ²
Vul: N-S	♥ 654	♥ AKQJ	Pass	4♦	All Pass	
North HCP: 9+3	♦ AKQ9875	♦ -				
South HCP: 17+1	♣ 4	♣ AJT92			1. Gambling	
Contract: 4♦ North					2. artificial	

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ AK83	♠ T				3NT ¹
Vul: None	♥ T8754	♥ 96			All Pass	
North HCP: 10+1	♦ KT	♦ 982				
South HCP: 10+3	♣ 74	♣ AKQJT65			1. Gambling	
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ AKJ	♠ 9				3NT ¹
Vul: E-W	♥ KJT62	♥ 87	Pass	4♣ ²	All Pass	
North HCP: 12+1	♦ 62	♦ J75				
South HCP: 11+3	♣ 953	♣ AKQJT87			1. Gambling	
Contract: 4♣ North					2. artificial	

South hands**Opps_Gambling_3N**

Board: 35	♠ T754	RHO is dealer. You bid second.
Dealer: East	♥ Q75	East (RHO) opens 3NT if possible.
Vul: Both	♦ QT93	West (LHO) bids 4♣ if possible.
HCP: 4	♣ 62	

Board: 36	♠ AJT85	RHO is dealer. You bid second.
Dealer: East	♥ AK6	East (RHO) opens 3NT if possible.
Vul: None	♦ -	
HCP: 17+2	♣ AJ732	

Board: 37	♠ QT92	Partner is dealer.
Dealer: North	♥ AKQJ	The opponents are silent.
Vul: N-S	♦ -	
HCP: 17+1	♣ AJT92	

Board: 38	♠ T	You are dealer.
Dealer: South	♥ 96	The opponents are silent.
Vul: None	♦ 982	
HCP: 10+3	♣ AKQJT65	

Board: 39	♠ 9	You are dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: E-W	♦ J75	
HCP: 11+3	♣ AKQJT87	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ AK863	♠ T754			3NT ¹	Pass
Vul: Both	♥ A6	♥ Q75	4♣ ²	4♦	All Pass	
North HCP: 18+1	♦ AK84	♦ QT93				
South HCP: 4	♣ T4	♣ 62			1. Gambling	
Contract: 4♦ North					2. artificial	

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ 973	♠ AJT85			3NT ¹	4♦
Vul: None	♥ Q982	♥ AK6			All Pass	
North HCP: 5	♦ T953	♦ -				
South HCP: 17+2	♣ K5	♣ AJ732			1. Gambling	
Contract: 4♦ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ QT92		3NT ¹	Pass	4♣ ²
Vul: N-S	♥ 654	♥ AKQJ	Pass	4♦	All Pass	
North HCP: 9+3	♦ AKQ9875	♦ -				
South HCP: 17+1	♣ 4	♣ AJT92		1. Gambling		
Contract: 4♦ North				2. artificial		

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ AK83	♠ T			3NT ¹	
Vul: None	♥ T8754	♥ 96			All Pass	
North HCP: 10+1	♦ KT	♦ 982				
South HCP: 10+3	♣ 74	♣ AKQJT65		1. Gambling		
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ AKJ	♠ 9			3NT ¹	
Vul: E-W	♥ KJT62	♥ 87	Pass	4♣ ²	All Pass	
North HCP: 12+1	♦ 62	♦ J75				
South HCP: 11+3	♣ 953	♣ AKQJT87		1. Gambling		
Contract: 4♣ North				2. artificial		

North hands

Opps_Gambling_3N

Board: 40	♠ T98542	RHO is dealer. You bid second.
Dealer: West	♥ A42	West (RHO) opens 3NT if possible.
Vul: E-W	♦ T76	East (LHO) bids 4♣ if possible.
HCP: 4+2	♣ 5	East (LHO) Doubles 4♥ if possible.

Board: 41	♠ 32	RHO is dealer. You bid second.
Dealer: West	♥ AKQ742	West (RHO) opens 3NT if possible.
Vul: Both	♦ KQJT	
HCP: 15+2	♣ T	

Board: 42	♠ AK6	RHO is dealer. You bid second.
Dealer: West	♥ KQ43	West (RHO) opens 3NT if possible.
Vul: E-W	♦ 97	East (LHO) bids 4♣ if possible.
HCP: 15	♣ K962	West (RHO) bids 4♦ if possible.
		East (LHO) Doubles 4♠ if possible.

Board: 43	♠ 975	You are dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: Both	♦ AKQT876	
HCP: 11+3	♣ J	

Board: 44	♠ AQJT	Partner is dealer.
Dealer: South	♥ T85	The opponents are silent.
Vul: None	♦ AJ42	
HCP: 12	♣ 82	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ T98542	♠ AQJ	3NT ¹	Pass	4♣ ²	4♥
Vul: E-W	♥ A42	♥ Q9873	Pass	Pass	X	All Pass
North HCP: 4+2	♦ T76	♦ -				
South HCP: 14+2	♣ 5	♣ AJT94	1. Gambling			
Contract: 4♥X South			2. artificial			

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ 32	♠ AQT4	3NT ¹	4♥	All Pass	
Vul: Both	♥ AKQ742	♥ 853				
North HCP: 15+2	♦ KQJT	♦ A62	1. Gambling			
South HCP: 10	♣ T	♣ 864				
Contract: 4♥ North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ AK6	♠ J98753	3NT ¹	Pass	4♣ ²	Pass
Vul: E-W	♥ KQ43	♥ AT65	4♦	X	Pass	4♠
North HCP: 15	♦ 97	♦ J43	Pass	Pass	X	All Pass
South HCP: 6+2	♣ K962	♣ -	1. Gambling			
Contract: 4♠X South			2. artificial			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ 975	♠ K6	3NT ¹	Pass	4♣ ²	
Vul: Both	♥ J5	♥ T74	Pass	4♦	All Pass	
North HCP: 11+3	♦ AKQT876	♦ 54	1. Gambling			
South HCP: 12+2	♣ J	♣ AKQ862	2. artificial			
Contract: 4♦ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ AQJT	♠ 52				3NT ¹
Vul: None	♥ T85	♥ 4	All Pass			
North HCP: 12	♦ AJ42	♦ T86	1. Gambling			
South HCP: 9+3	♣ 82	♣ AKQT765				
Contract: 3NT South						

South hands**Opps_Gambling_3N**

Board: 40	♠ AQJ	LHO is dealer.
Dealer: West	♥ Q9873	West (LHO) opens 3NT if possible.
Vul: E-W	♦ -	East (RHO) bids 4♣ if possible.
HCP: 14+2	♣ AJT94	East (RHO) Doubles 4♥ if possible.

Board: 41	♠ AQT4	LHO is dealer.
Dealer: West	♥ 853	West (LHO) opens 3NT if possible.
Vul: Both	♦ A62	
HCP: 10	♣ 864	

Board: 42	♠ J98753	LHO is dealer.
Dealer: West	♥ AT65	West (LHO) opens 3NT if possible.
Vul: E-W	♦ J43	East (RHO) bids 4♣ if possible.
HCP: 6+2	♣ -	West (LHO) bids 4♦ if possible.
		East (RHO) Doubles 4♠ if possible.

Board: 43	♠ K6	Partner is dealer.
Dealer: North	♥ T74	The opponents are silent.
Vul: Both	♦ 54	
HCP: 12+2	♣ AKQ862	

Board: 44	♠ 52	You are dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ T86	
HCP: 9+3	♣ AKQT765	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ T98542	♠ AQJ	3NT ¹	Pass	4♣ ²	4♥
Vul: E-W	♥ A42	♥ Q9873	Pass	Pass	X	All Pass
North HCP: 4+2	♦ T76	♦ -				
South HCP: 14+2	♣ 5	♣ AJT94	1. Gambling			
Contract: 4♥X South			2. artificial			

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ 32	♠ AQT4	3NT ¹	4♥	All Pass	
Vul: Both	♥ AKQ742	♥ 853				
North HCP: 15+2	♦ KQJT	♦ A62	1. Gambling			
South HCP: 10	♣ T	♣ 864				
Contract: 4♥ North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ AK6	♠ J98753	3NT ¹	Pass	4♣ ²	Pass
Vul: E-W	♥ KQ43	♥ AT65	4♦	X	Pass	4♠
North HCP: 15	♦ 97	♦ J43	Pass	Pass	X	All Pass
South HCP: 6+2	♣ K962	♣ -	1. Gambling			
Contract: 4♠X South			2. artificial			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ 975	♠ K6	3NT ¹	Pass	4♣ ²	
Vul: Both	♥ J5	♥ T74	Pass	4♦	All Pass	
North HCP: 11+3	♦ AKQT876	♦ 54	1. Gambling			
South HCP: 12+2	♣ J	♣ AKQ862	2. artificial			
Contract: 4♦ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ AQJT	♠ 52				3NT ¹
Vul: None	♥ T85	♥ 4	All Pass			
North HCP: 12	♦ AJ42	♦ T86	1. Gambling			
South HCP: 9+3	♣ 82	♣ AKQT765	2. artificial			
Contract: 3NT South						

North hands

Opps_Gambling_3N

Board: 45 ♠ KQJ9843 RHO is dealer. You bid second.

Dealer: West ♥ Q72 West (RHO) opens 3NT if possible.

Vul: E-W ♦ A3 East (LHO) Doubles 4♠ if possible.

HCP: 13+3 ♣ J

Board: 46 ♠ T You are dealer.

Dealer: North ♥ J6 The opponents are silent.

Vul: Both ♦ T82

HCP: 10+3 ♣ AKQ9764

Board: 47 ♠ AKQJT754 Partner is dealer.

Dealer: South ♥ T West (RHO) bids 4♥ if possible.

Vul: None ♦ T986

HCP: 10+4 ♣ -

Board: 48 ♠ KQJ84 Partner is dealer.

Dealer: South ♥ KQJ The opponents are silent.

Vul: Both ♦ A92

HCP: 17+1 ♣ J2

Board: 49 ♠ AJT652 Partner is dealer.

Dealer: South ♥ 843 The opponents are silent.

Vul: None ♦ JT4

HCP: 6+2 ♣ 2

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ KQJ9843	♠ T75	3NT ¹	4♠	X	All Pass
Vul: E-W	♥ Q72	♥ 654				
North HCP: 13+3	♦ A3	♦ KQT5				1. Gambling
South HCP: 5	♣ J	♣ 963				
Contract: 4♠X North						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ AQ2	3NT ¹	Pass	4♣ ²	
Vul: Both	♥ J6	♥ 9532				All Pass
North HCP: 10+3	♦ T82	♦ Q763				1. Gambling
South HCP: 8	♣ AKQ9764	♣ 83				2. artificial
Contract: 4♣ South						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ AKQJT754	♠ 86				3NT ¹
Vul: None	♥ T	♥ 854	4♥	4♠		All Pass
North HCP: 10+4	♦ T986	♦ 3				1. Gambling
South HCP: 9+3	♣ -	♣ AKQ9643				
Contract: 4♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KQJ84	♠ 5				3NT ¹
Vul: Both	♥ KQJ	♥ 9764				All Pass
North HCP: 17+1	♦ A92	♦ -				1. Gambling
South HCP: 9+4	♣ J2	♣ AKQT9865				
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ AJT652	♠ 3				3NT ¹
Vul: None	♥ 843	♥ Q	Pass	4♣ ²		All Pass
North HCP: 6+2	♦ JT4	♦ 752				1. Gambling
South HCP: 11+4	♣ 2	♣ AKQ96543				2. artificial
Contract: 4♣ North						

South hands**Opps_Gambling_3N**

Board: 45	♠ T75	LHO is dealer.
Dealer: West	♥ 654	West (LHO) opens 3NT if possible.
Vul: E-W	♦ KQT5	East (RHO) Doubles 4♠ if possible.
HCP: 5	♣ 963	
Board: 46	♠ AQ2	Partner is dealer.
Dealer: North	♥ 9532	The opponents are silent.
Vul: Both	♦ Q763	
HCP: 8	♣ 83	
Board: 47	♠ 86	You are dealer.
Dealer: South	♥ 854	West (LHO) bids 4♥ if possible.
Vul: None	♦ 3	
HCP: 9+3	♣ AKQ9643	
Board: 48	♠ 5	You are dealer.
Dealer: South	♥ 9764	The opponents are silent.
Vul: Both	♦ -	
HCP: 9+4	♣ AKQT9865	
Board: 49	♠ 3	You are dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ 752	
HCP: 11+4	♣ AKQ96543	

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: West	♠ KQJ9843	♠ T75	3NT ¹	4♠	X	All Pass
Vul: E-W	♥ Q72	♥ 654				
North HCP: 13+3	♦ A3	♦ KQT5				1. Gambling
South HCP: 5	♣ J	♣ 963				
Contract: 4♠X North						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ AQ2	3NT ¹	Pass	4♣ ²	
Vul: Both	♥ J6	♥ 9532				All Pass
North HCP: 10+3	♦ T82	♦ Q763				1. Gambling
South HCP: 8	♣ AKQ9764	♣ 83				2. artificial
Contract: 4♣ South						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ AKQJT754	♠ 86				3NT ¹
Vul: None	♥ T	♥ 854	4♥	4♠		All Pass
North HCP: 10+4	♦ T986	♦ 3				1. Gambling
South HCP: 9+3	♣ -	♣ AKQ9643				
Contract: 4♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KQJ84	♠ 5				3NT ¹
Vul: Both	♥ KQJ	♥ 9764				All Pass
North HCP: 17+1	♦ A92	♦ -				1. Gambling
South HCP: 9+4	♣ J2	♣ AKQT9865				
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ AJT652	♠ 3				3NT ¹
Vul: None	♥ 843	♥ Q	Pass	4♣ ²		All Pass
North HCP: 6+2	♦ JT4	♦ 752				1. Gambling
South HCP: 11+4	♣ 2	♣ AKQ96543				2. artificial
Contract: 4♣ North						

North hands

Opps_Gambling_3N

Board: 50 ♠ Q843

Partner is dealer.

Dealer: South ♥ Q43

The opponents are silent.

Vul: E-W ♦ JT76

HCP: 10 ♣ KQ

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q843	♠ 9				3NT ¹
Vul: E-W	♥ Q43	♥ T52	Pass	4♣ ²	Pass	4♦
North HCP: 10	♦ JT76	♦ AKQ9843	All Pass			
South HCP: 9+3	♣ KQ	♣ 73				1. Gambling 2. artificial
Contract: 4♦ South						

South hands

Opps_Gambling_3N

Board: 50	♠ 9	You are dealer.
Dealer: South	♥ T52	The opponents are silent.
Vul: E-W	♦ AKQ9843	
HCP: 9+3	♣ 73	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q843	♠ 9				3NT ¹
Vul: E-W	♥ Q43	♥ T52	Pass	4♣ ²	Pass	4♦
North HCP: 10	♦ JT76	♦ AKQ9843	All Pass			
South HCP: 9+3	♣ KQ	♣ 73				1. Gambling 2. artificial
Contract: 4♦ South						