

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
HCP: 7 ♣ 8 Partner bids first.

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

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

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

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
HCP: 11 ♣ AKQ108753 You bid 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♥	X
Contract: 6♥ X W			AP			
			1. Gambling			
			2. artificial			
			3. Blackwood 0314, 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♥	X
Contract: 6♥ X W			AP			
			1. Gambling			
			2. artificial			
			3. Blackwood 0314, 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	X	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	X	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 Doubles Pass 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	X	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						

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 Doubles Pass 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	X	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	Pass	4♣ ²
Vul: Both	♥ 8	♥ J1075	Pass	4♦	AP	
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	Pass	4♣ ²
Vul: EW	♥ 92	♥ J8	Pass	4♦	Pass	5♦
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	X	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	Pass	4♣ ²
Vul: NS	♥ J8	♥ A9	AP			
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	Pass	4♣ ²
Vul: Both	♥ 8	♥ J1075	Pass	4♦	AP	
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	Pass	4♣ ²
Vul: EW	♥ 92	♥ J8	Pass	4♦	Pass	5♦
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	X	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	Pass	4♣ ²
Vul: NS	♥ J8	♥ A9	AP			
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
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						

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	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						

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	East Doubles 4♦ if possible.
Dealer: N	♥ J8	East Doubles 5♠ if possible.
Vul: NS	♦ AKQ10974	
HCP: 10	♣ 107	You bid first.
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♦	X	4NT ³
South HCP: 16	♣ 107	♣ AJ6	Pass	5♠	X	6♦
Contract: 6♦ N			AP			
			1. Gambling			
			2. artificial			
			3. Blackwood 0314, 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 0314, 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	East Doubles 4♦ if possible.
Dealer: N	♥ AQ9	East Doubles 5♠ if possible.
Vul: NS	♦ 865	
HCP: 16	♣ AJ6	Partner bids first.
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♦	X	4NT ³
South HCP: 16	♣ 107	♣ AJ6	Pass	5♠	X	6♦
Contract: 6♦ N			AP			
			1. Gambling			
			2. artificial			
			3. Blackwood 0314, 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 0314, 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	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

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		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		

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 Doubles 5♦ if possible.
Vul: NS	♦ AKQJ8653	
HCP: 11	♣ J7	You bid first.
Board: 89	♠ AK1074	East Doubles 4♣ if possible.
Dealer: S	♥ KQJ95	East Doubles 5♦ if possible.
Vul: EW	♦ J10	
HCP: 14	♣ 3	Partner bids first.
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	X
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♦	X	AP
South HCP: 11	♣ 3	♣ Q105	1. Gambling			
Contract: 5♦ X 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 Doubles 5♦ if possible.
Vul: NS	♦ —	
HCP: 7	♣ 98	Partner bids first.
Board: 89	♠ 6	East Doubles 4♣ if possible.
Dealer: S	♥ 76	East Doubles 5♦ if possible.
Vul: EW	♦ AKQ7652	
HCP: 11	♣ Q105	You bid first.
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	X
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♦	X	AP
South HCP: 11	♣ 3	♣ Q105	1. Gambling			
Contract: 5♦ X 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	1. Gambling			
Contract: 4♣ N			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	♣ —	1. Gambling			
Contract: 4♣ S			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	1. Gambling			
Contract: 4♦ S			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	1. Gambling			
Contract: 4♦ N			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 Doubles Pass 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
Dealer: S
Vul: NS
North HCP: 5
South HCP: 9
Contract: 4♥ W

North:
♠ Q4
♥ 82
♦ 754
♣ QJ8642

South:
♠ 109762
♥ 4
♦ AKQ9862
♣ —

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

Board: 110
Dealer: N
Vul: Both
North HCP: 9
South HCP: 16
Contract: 6♠X S

North:
♠ 2
♥ 63
♦ AKQ10865
♣ 1073

South:
♠ AK109843
♥ AJ4
♦ 3
♣ A2

West	North	East	South
			3NT ¹
		Pass	6♠
Pass	Pass	X	AP
1. Gambling			

Board: 111
Dealer: S
Vul: NS
North HCP: 5
South HCP: 11
Contract: 4♠ W

North:
♠ 1092
♥ K97
♦ 105
♣ Q10742

South:
♠ 5
♥ 63
♦ AKQJ763
♣ J93

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

Board: 112
Dealer: N
Vul: EW
North HCP: 9
South HCP: 6
Contract: 6♣ E

North:
♠ 876
♥ 7
♦ AKQ10932
♣ 98

South:
♠ K942
♥ K1082
♦ 874
♣ 63

West	North	East	South
			3NT ¹
		Pass	4♣ ²
4♠	Pass	5♣	Pass
6♣	AP		
1. Gambling			
2. artificial			

Board: 113
Dealer: S
Vul: None
North HCP: 14
South HCP: 11
Contract: 5♦ S

North:
♠ AK84
♥ AK
♦ 1093
♣ 10942

South:
♠ 53
♥ 10
♦ AKQ8754
♣ Q63

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

Board: 114
Dealer: N
Vul: NS
North HCP: 11
South HCP: 16
Contract: 4♣ S

North:
♠ 7
♥ Q82
♦ 42
♣ AKQ10872

South:
♠ AJ853
♥ AK5
♦ K65
♣ J9

West	North	East	South
			3NT ¹
		Pass	4♣ ²
AP			
1. Gambling			
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 Doubles Pass 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
Dealer: S
Vul: NS
North HCP: 5
South HCP: 9
Contract: 4♥ W

North:
♠ Q4
♥ 82
♦ 754
♣ QJ8642

South:
♠ 109762
♥ 4
♦ AKQ9862
♣ —

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

Board: 110
Dealer: N
Vul: Both
North HCP: 9
South HCP: 16
Contract: 6♠X S

North:
♠ 2
♥ 63
♦ AKQ10865
♣ 1073

South:
♠ AK109843
♥ AJ4
♦ 3
♣ A2

West	North	East	South
			3NT ¹
		Pass	6♠
Pass	Pass	X	AP
1. Gambling			

Board: 111
Dealer: S
Vul: NS
North HCP: 5
South HCP: 11
Contract: 4♠ W

North:
♠ 1092
♥ K97
♦ 105
♣ Q10742

South:
♠ 5
♥ 63
♦ AKQJ763
♣ J93

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

Board: 112
Dealer: N
Vul: EW
North HCP: 9
South HCP: 6
Contract: 6♣ E

North:
♠ 876
♥ 7
♦ AKQ10932
♣ 98

South:
♠ K942
♥ K1082
♦ 874
♣ 63

West	North	East	South
			3NT ¹
		Pass	4♣ ²
4♠	Pass	5♣	Pass
6♣	AP		
1. Gambling			
2. artificial			

Board: 113
Dealer: S
Vul: None
North HCP: 14
South HCP: 11
Contract: 5♦ S

North:
♠ AK84
♥ AK
♦ 1093
♣ 10942

South:
♠ 53
♥ 10
♦ AKQ8754
♣ Q63

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

Board: 114
Dealer: N
Vul: NS
North HCP: 11
South HCP: 16
Contract: 4♣ S

North:
♠ 7
♥ Q82
♦ 42
♣ AKQ10872

South:
♠ AJ853
♥ AK5
♦ K65
♣ J9

West	North	East	South
			3NT ¹
		Pass	4♣ ²
AP			
1. Gambling			
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	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 0314, 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 0314, 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	♠ A	West Bids 2NT if possible.
Dealer: S	♥ A1084	
Vul: EW	♦ J2	Partner bids first.
HCP: 14	♣ AJ10973	
Board: 122	♠ Q76	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ 109	You bid first.
HCP: 11	♣ AKQ9832	
Board: 123	♠ Q9	East Doubles 4♣ if possible.
Dealer: S	♥ AJ843	
Vul: None	♦ 93	Partner bids first.
HCP: 9	♣ Q765	
Board: 124	♠ 102	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ 107	You bid first.
HCP: 10	♣ AKQJ10932	
Board: 125	♠ K532	The opponents are silent.
Dealer: S	♥ Q86	
Vul: Both	♦ K9732	Partner bids first.
HCP: 8	♣ 9	
Board: 126	♠ 94	West Bids 4♥ if possible.
Dealer: N	♥ 108	
Vul: None	♦ AKQ9752	You bid first.
HCP: 9	♣ 64	

Gambling 3NT Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 10643				1♦
Vul: EW	♥ A1084	♥ J9				
North HCP: 14	♦ J2	♦ AKQ9763	2NT ¹	3NT	AP	
South HCP: 10	♣ AJ10973	♣ —	1. Unusual 2NT			
Contract: 3N N						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ AKJ432				
Vul: Both	♥ 5	♥ K3		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ 109	♦ KQ85	AP			
South HCP: 16	♣ AKQ9832	♣ 5	1. Gambling			
Contract: 4♣ S			2. artificial			

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ 84				3NT ¹
Vul: None	♥ AJ843	♥ 1095	Pass	4♣ ²	X	4♦
North HCP: 9	♦ 93	♦ AKQJ1085	AP			
South HCP: 10	♣ Q765	♣ 9	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ KJ8753				
Vul: NS	♥ 10	♥ K8		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ 107	♦ A9	AP			
South HCP: 11	♣ AKQJ10932	♣ 765	1. Gambling			
Contract: 4♣ S			2. artificial			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ K532	♠ J76				3NT ¹
Vul: Both	♥ Q86	♥ 102	Pass	4♣ ²	AP	
North HCP: 8	♦ K9732	♦ 6	1. Gambling			
South HCP: 11	♣ 9	♣ AKQJ1084	2. artificial			
Contract: 4♣ N						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ AJ1076				
Vul: None	♥ 108	♥ Q92		3NT ¹	Pass	4♣ ²
North HCP: 9	♦ AKQ9752	♦ 1086	4♥	AP		
South HCP: 8	♣ 64	♣ J9	1. Gambling			
Contract: 4♥ W			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 121	♠ 10643	West Bids 2NT if possible.
Dealer: S	♥ J9	
Vul: EW	♦ AKQ9763	You bid first.
HCP: 10	♣ —	
Board: 122	♠ AKJ432	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ KQ85	Partner bids first.
HCP: 16	♣ 5	
Board: 123	♠ 84	East Doubles 4♣ if possible.
Dealer: S	♥ 1095	
Vul: None	♦ AKQJ1085	You bid first.
HCP: 10	♣ 9	
Board: 124	♠ KJ8753	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ A9	Partner bids first.
HCP: 11	♣ 765	
Board: 125	♠ J76	The opponents are silent.
Dealer: S	♥ 102	
Vul: Both	♦ 6	You bid first.
HCP: 11	♣ AKQJ1084	
Board: 126	♠ AJ1076	West Bids 4♥ if possible.
Dealer: N	♥ Q92	
Vul: None	♦ 1086	Partner bids first.
HCP: 8	♣ J9	

Gambling 3NT Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 10643				1♦
Vul: EW	♥ A1084	♥ J9				
North HCP: 14	♦ J2	♦ AKQ9763	2NT ¹	3NT	AP	
South HCP: 10	♣ AJ10973	♣ —	1. Unusual 2NT			
Contract: 3N N						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ AKJ432		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 5	♥ K3	AP			
North HCP: 11	♦ 109	♦ KQ85	1. Gambling			
South HCP: 16	♣ AKQ9832	♣ 5	2. artificial			
Contract: 4♣ S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ 84				3NT ¹
Vul: None	♥ AJ843	♥ 1095	Pass	4♣ ²	X	4♦
North HCP: 9	♦ 93	♦ AKQJ1085	AP			
South HCP: 10	♣ Q765	♣ 9	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ KJ8753		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 10	♥ K8	AP			
North HCP: 10	♦ 107	♦ A9	1. Gambling			
South HCP: 11	♣ AKQJ10932	♣ 765	2. artificial			
Contract: 4♣ S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ K532	♠ J76				3NT ¹
Vul: Both	♥ Q86	♥ 102	Pass	4♣ ²	AP	
North HCP: 8	♦ K9732	♦ 6	1. Gambling			
South HCP: 11	♣ 9	♣ AKQJ1084	2. artificial			
Contract: 4♣ N						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ AJ1076		3NT ¹	Pass	4♣ ²
Vul: None	♥ 108	♥ Q92	4♥	AP		
North HCP: 9	♦ AKQ9752	♦ 1086	1. Gambling			
South HCP: 8	♣ 64	♣ J9	2. artificial			
Contract: 4♥ W						

North hands (Practice Page)

Gambling 3NT

Board: 127	♠ Q982	The opponents are silent.
Dealer: S	♥ A643	
Vul: NS	♦ A9	Partner bids first.
HCP: 11	♣ J84	

Board: 128	♠ —	The opponents are silent.
Dealer: N	♥ 83	
Vul: EW	♦ J62	You bid first.
HCP: 10	♣ AKQ98732	

Board: 129	♠ KQ102	The opponents are silent.
Dealer: S	♥ J2	
Vul: None	♦ KQ1082	Partner bids first.
HCP: 11	♣ 53	

Board: 130	♠ 983	The opponents are silent.
Dealer: N	♥ 7	
Vul: NS	♦ 53	You bid first.
HCP: 10	♣ AKQJ983	

Board: 131	♠ Q432	East Bids 4♠ if possible.
Dealer: S	♥ 10654	
Vul: EW	♦ AJ6	Partner bids first.
HCP: 8	♣ J4	

Board: 132	♠ 8763	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ Q	You bid first.
HCP: 11	♣ AKQ109863	

Gambling 3NT Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ Q982	♠ 1043				3NT ¹
Vul: NS	♥ A643	♥ 97	Pass	4♣ ²	AP	
North HCP: 11	♦ A9	♦ 3	1. Gambling			
South HCP: 9	♣ J84	♣ AKQ9753	2. artificial			
Contract: 4♣ N						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ A642		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 83	♥ K107652	AP			
North HCP: 10	♦ J62	♦ 84	1. Gambling			
South HCP: 7	♣ AKQ98732	♣ 5	2. artificial			
Contract: 4♣ S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ KQ102	♠ 9				3NT ¹
Vul: None	♥ J2	♥ Q84	Pass	4♣ ²	AP	
North HCP: 11	♦ KQ1082	♦ 7	1. Gambling			
South HCP: 11	♣ 53	♣ AKQ109842	2. artificial			
Contract: 4♣ N						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 983	♠ AQJ76		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 7	♥ 643	AP			
North HCP: 10	♦ 53	♦ AJ964	1. Gambling			
South HCP: 12	♣ AKQJ983	♣ —	2. artificial			
Contract: 4♣ S						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ Q432	♠ 87				3NT ¹
Vul: EW	♥ 10654	♥ 3	Pass	4♣ ²	4♣	AP
North HCP: 8	♦ AJ6	♦ 973	1. Gambling			
South HCP: 9	♣ J4	♣ AKQ9875	2. artificial			
Contract: 4♣ E						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ 8763	♠ QJ109542		3NT ¹	Pass	4♣ ²
Vul: Both	♥ —	♥ 843	AP			
North HCP: 11	♦ Q	♦ AK10	1. Gambling			
South HCP: 10	♣ AKQ109863	♣ —	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 127	♠ 1043	The opponents are silent.
Dealer: S	♥ 97	
Vul: NS	♦ 3	You bid first.
HCP: 9	♣ AKQ9753	

Board: 128	♠ A642	The opponents are silent.
Dealer: N	♥ K107652	
Vul: EW	♦ 84	Partner bids first.
HCP: 7	♣ 5	

Board: 129	♠ 9	The opponents are silent.
Dealer: S	♥ Q84	
Vul: None	♦ 7	You bid first.
HCP: 11	♣ AKQ109842	

Board: 130	♠ AQJ76	The opponents are silent.
Dealer: N	♥ 643	
Vul: NS	♦ AJ964	Partner bids first.
HCP: 12	♣ —	

Board: 131	♠ 87	East Bids 4♠ if possible.
Dealer: S	♥ 3	
Vul: EW	♦ 973	You bid first.
HCP: 9	♣ AKQ9875	

Board: 132	♠ QJ109542	The opponents are silent.
Dealer: N	♥ 843	
Vul: Both	♦ AK10	Partner bids first.
HCP: 10	♣ —	

Gambling 3NT Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ Q982	♠ 1043				3NT ¹
Vul: NS	♥ A643	♥ 97	Pass	4♣ ²	AP	
North HCP: 11	♦ A9	♦ 3	1. Gambling			
South HCP: 9	♣ J84	♣ AKQ9753	2. artificial			
Contract: 4♣ N						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ A642		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 83	♥ K107652	AP			
North HCP: 10	♦ J62	♦ 84	1. Gambling			
South HCP: 7	♣ AKQ98732	♣ 5	2. artificial			
Contract: 4♣ S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ KQ102	♠ 9				3NT ¹
Vul: None	♥ J2	♥ Q84	Pass	4♣ ²	AP	
North HCP: 11	♦ KQ1082	♦ 7	1. Gambling			
South HCP: 11	♣ 53	♣ AKQ109842	2. artificial			
Contract: 4♣ N						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 983	♠ AQJ76		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 7	♥ 643	AP			
North HCP: 10	♦ 53	♦ AJ964	1. Gambling			
South HCP: 12	♣ AKQJ983	♣ —	2. artificial			
Contract: 4♣ S						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ Q432	♠ 87				3NT ¹
Vul: EW	♥ 10654	♥ 3	Pass	4♣ ²	4♣	AP
North HCP: 8	♦ AJ6	♦ 973	1. Gambling			
South HCP: 9	♣ J4	♣ AKQ9875	2. artificial			
Contract: 4♣ E						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ 8763	♠ QJ109542		3NT ¹	Pass	4♣ ²
Vul: Both	♥ —	♥ 843	AP			
North HCP: 11	♦ Q	♦ AK10	1. Gambling			
South HCP: 10	♣ AKQ109863	♣ —	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 133	♠ K65	West Bids 4♥ if possible.
Dealer: S	♥ Q752	
Vul: EW	♦ KJ	Partner bids first.
HCP: 10	♣ J1085	
Board: 134	♠ 102	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ 6	You bid first.
HCP: 11	♣ AKQ109752	
Board: 135	♠ KQ1053	The opponents are silent.
Dealer: S	♥ Q52	
Vul: None	♦ J108	Partner bids first.
HCP: 9	♣ J10	
Board: 136	♠ 9	The opponents are silent.
Dealer: N	♥ J107	
Vul: EW	♦ 92	You bid first.
HCP: 11	♣ AKQJ1098	
Board: 137	♠ 8542	The opponents are silent.
Dealer: S	♥ AKJ743	
Vul: Both	♦ K54	Partner bids first.
HCP: 11	♣ —	
Board: 138	♠ 75	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ AKQ10632	You bid first.
HCP: 10	♣ J10	

Gambling 3NT Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ J42				3NT ¹
Vul: EW	♥ Q752	♥ 6				
North HCP: 10	♦ KJ	♦ 4	4♥	AP		
South HCP: 10	♣ J1085	♣ AKQ76432	1. Gambling			
Contract: 4♥ W						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ K97		3NT ¹	Pass	4♣ ²
Vul: Both	♥ Q4	♥ KJ73	AP			
North HCP: 11	♦ 6	♦ K10985	1. Gambling			
South HCP: 10	♣ AKQ109752	♣ 8	2. artificial			
Contract: 4♣ S						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ KQ1053	♠ —				3NT ¹
Vul: None	♥ Q52	♥ 976	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ J108	♦ AKQ97532	AP			
South HCP: 9	♣ J10	♣ 82	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ QJ73		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J107	♥ Q9432	AP			
North HCP: 11	♦ 92	♦ 53	1. Gambling			
South HCP: 5	♣ AKQJ1098	♣ 62	2. artificial			
Contract: 4♣ S						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 8542	♠ 7				3NT ¹
Vul: Both	♥ AKJ743	♥ 6	Pass	4♣ ²	AP	
North HCP: 11	♦ K54	♦ 987	1. Gambling			
South HCP: 9	♣ —	♣ AKQ97532	2. artificial			
Contract: 4♣ N						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ 982		3NT ¹	Pass	4♣ ²
Vul: None	♥ 64	♥ AQ105	Pass	4♦	Pass	5♦
North HCP: 10	♦ AKQ10632	♦ 5	AP			
South HCP: 13	♣ J10	♣ AK983	1. Gambling			
Contract: 5♦ N			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 133	♠ J42	West Bids 4♥ if possible.
Dealer: S	♥ 6	
Vul: EW	♦ 4	You bid first.
HCP: 10	♣ AKQ76432	
Board: 134	♠ K97	The opponents are silent.
Dealer: N	♥ KJ73	
Vul: Both	♦ K10985	Partner bids first.
HCP: 10	♣ 8	
Board: 135	♠ —	The opponents are silent.
Dealer: S	♥ 976	
Vul: None	♦ AKQ97532	You bid first.
HCP: 9	♣ 82	
Board: 136	♠ QJ73	The opponents are silent.
Dealer: N	♥ Q9432	
Vul: EW	♦ 53	Partner bids first.
HCP: 5	♣ 62	
Board: 137	♠ 7	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ 987	You bid first.
HCP: 9	♣ AKQ97532	
Board: 138	♠ 982	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: None	♦ 5	Partner bids first.
HCP: 13	♣ AK983	

Gambling 3NT Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ J42				3NT ¹
Vul: EW	♥ Q752	♥ 6				
North HCP: 10	♦ KJ	♦ 4	4♥	AP		
South HCP: 10	♣ J1085	♣ AKQ76432	1. Gambling			
Contract: 4♥ W						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ K97		3NT ¹	Pass	4♣ ²
Vul: Both	♥ Q4	♥ KJ73	AP			
North HCP: 11	♦ 6	♦ K10985	1. Gambling			
South HCP: 10	♣ AKQ109752	♣ 8	2. artificial			
Contract: 4♣ S						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ KQ1053	♠ —				3NT ¹
Vul: None	♥ Q52	♥ 976	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ J108	♦ AKQ97532	AP			
South HCP: 9	♣ J10	♣ 82	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ QJ73		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J107	♥ Q9432	AP			
North HCP: 11	♦ 92	♦ 53	1. Gambling			
South HCP: 5	♣ AKQJ1098	♣ 62	2. artificial			
Contract: 4♣ S						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 8542	♠ 7				3NT ¹
Vul: Both	♥ AKJ743	♥ 6	Pass	4♣ ²	AP	
North HCP: 11	♦ K54	♦ 987	1. Gambling			
South HCP: 9	♣ —	♣ AKQ97532	2. artificial			
Contract: 4♣ N						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ 982		3NT ¹	Pass	4♣ ²
Vul: None	♥ 64	♥ AQ105	Pass	4♦	Pass	5♦
North HCP: 10	♦ AKQ10632	♦ 5	AP			
South HCP: 13	♣ J10	♣ AK983	1. Gambling			
Contract: 5♦ N			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 139	♠ 94	The opponents are silent.
Dealer: S	♥ K9865	
Vul: NS	♦ 4	Partner bids first.
HCP: 5	♣ Q9842	
Board: 140	♠ 1097	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ AKQ10954	You bid first.
HCP: 10	♣ J8	
Board: 141	♠ Q10942	East Doubles Pass if possible.
Dealer: S	♥ J984	
Vul: None	♦ 7	Partner bids first.
HCP: 4	♣ J96	
Board: 142	♠ 75	East Doubles 3NT if possible.
Dealer: N	♥ 43	East Bids 4♠ if possible.
Vul: NS	♦ AKQJ762	
HCP: 10	♣ 94	You bid first.
Board: 143	♠ K103	The opponents are silent.
Dealer: S	♥ K8542	
Vul: EW	♦ J8654	Partner bids first.
HCP: 7	♣ —	
Board: 144	♠ 864	West Bids 4♦ if possible.
Dealer: N	♥ 103	
Vul: None	♦ 2	You bid first.
HCP: 10	♣ AKQJ753	

Gambling 3NT Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ J				3NT ¹
Vul: NS	♥ K9865	♥ 742	Pass	4♣ ²	Pass	4♦
North HCP: 5	♦ 4	♦ AKQ10987		AP		
South HCP: 10	♣ Q9842	♣ 73				
Contract: 4♦ S						1. Gambling 2. artificial

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ 1097	♠ K8		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 2	♥ J10985	Pass	4♦	AP	
North HCP: 10	♦ AKQ10954	♦ 872				
South HCP: 10	♣ J8	♣ AQ4				
Contract: 4♦ N						1. Gambling 2. artificial

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ Q10942	♠ —				3NT ¹
Vul: None	♥ J984	♥ 107	Pass	4♣ ²	Pass	4♦
North HCP: 4	♦ 7	♦ AKQ9862	Pass	Pass	X	AP
South HCP: 11	♣ J96	♣ Q1043				
Contract: 4♦ X S						1. Gambling 2. artificial

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ —		3NT ¹	X	4♣ ²
Vul: NS	♥ 43	♥ QJ1087	Pass	4♦	4♠	AP
North HCP: 10	♦ AKQJ762	♦ 853				
South HCP: 6	♣ 94	♣ QJ863				
Contract: 4♠ E						1. Gambling 2. artificial

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ J6				3NT ¹
Vul: EW	♥ K8542	♥ 106	Pass	4♣ ²	AP	
North HCP: 7	♦ J8654	♦ 107				
South HCP: 10	♣ —	♣ AKQ10984				
Contract: 4♣ N						1. Gambling 2. artificial

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ 864	♠ AK2		3NT ¹	Pass	4♣ ²
Vul: None	♥ 103	♥ Q74	4♦	AP		
North HCP: 10	♦ 2	♦ 954				
South HCP: 9	♣ AKQJ753	♣ 10862				
Contract: 4♦ W						1. Gambling 2. artificial

South hands (Practice Page)

Gambling 3NT

Board: 139	♠ J	The opponents are silent.
Dealer: S	♥ 742	
Vul: NS	♦ AKQ10987	You bid first.
HCP: 10	♣ 73	
Board: 140	♠ K8	The opponents are silent.
Dealer: N	♥ J10985	
Vul: Both	♦ 872	Partner bids first.
HCP: 10	♣ AQ4	
Board: 141	♠ —	East Doubles Pass if possible.
Dealer: S	♥ 107	
Vul: None	♦ AKQ9862	You bid first.
HCP: 11	♣ Q1043	
Board: 142	♠ —	East Doubles 3NT if possible.
Dealer: N	♥ QJ1087	East Bids 4♠ if possible.
Vul: NS	♦ 853	
HCP: 6	♣ QJ863	Partner bids first.
Board: 143	♠ J6	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ 107	You bid first.
HCP: 10	♣ AKQ10984	
Board: 144	♠ AK2	West Bids 4♦ if possible.
Dealer: N	♥ Q74	
Vul: None	♦ 954	Partner bids first.
HCP: 9	♣ 10862	

Gambling 3NT Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ J				3NT ¹
Vul: NS	♥ K9865	♥ 742	Pass	4♣ ²	Pass	4♦
North HCP: 5	♦ 4	♦ AKQ10987		AP		
South HCP: 10	♣ Q9842	♣ 73				
Contract: 4♦ S						1. Gambling 2. artificial

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ 1097	♠ K8		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 2	♥ J10985	Pass	4♦	AP	
North HCP: 10	♦ AKQ10954	♦ 872				
South HCP: 10	♣ J8	♣ AQ4				
Contract: 4♦ N						1. Gambling 2. artificial

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ Q10942	♠ —				3NT ¹
Vul: None	♥ J984	♥ 107	Pass	4♣ ²	Pass	4♦
North HCP: 4	♦ 7	♦ AKQ9862	Pass	Pass	X	AP
South HCP: 11	♣ J96	♣ Q1043				
Contract: 4♦ X S						1. Gambling 2. artificial

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ —		3NT ¹	X	4♣ ²
Vul: NS	♥ 43	♥ QJ1087	Pass	4♦	4♠	AP
North HCP: 10	♦ AKQJ762	♦ 853				
South HCP: 6	♣ 94	♣ QJ863				
Contract: 4♠ E						1. Gambling 2. artificial

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ J6				3NT ¹
Vul: EW	♥ K8542	♥ 106	Pass	4♣ ²	AP	
North HCP: 7	♦ J8654	♦ 107				
South HCP: 10	♣ —	♣ AKQ10984				
Contract: 4♣ N						1. Gambling 2. artificial

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ 864	♠ AK2		3NT ¹	Pass	4♣ ²
Vul: None	♥ 103	♥ Q74	4♦	AP		
North HCP: 10	♦ 2	♦ 954				
South HCP: 9	♣ AKQJ753	♣ 10862				
Contract: 4♦ W						1. Gambling 2. artificial

North hands (Practice Page)

Gambling 3NT

Board: 145	♠ KJ8743	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: NS	♦ 973	Partner bids first.
HCP: 7	♣ 10	

Board: 146	♠ J7	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ AKQJ10532	You bid first.
HCP: 11	♣ 42	

Board: 147	♠ Q742	West Bids 4♥ if possible.
Dealer: S	♥ K1032	
Vul: NS	♦ QJ42	Partner bids first.
HCP: 8	♣ 8	

Board: 148	♠ 63	West Bids 4♦ if possible.
Dealer: N	♥ 976	
Vul: EW	♦ 7	You bid first.
HCP: 10	♣ AKQJ653	

Board: 149	♠ KQ1085	The opponents are silent.
Dealer: S	♥ KQ7543	
Vul: Both	♦ 9	Partner bids first.
HCP: 10	♣ 6	

Board: 150	♠ 82	East Bids 4♠ if possible.
Dealer: N	♥ 5	
Vul: None	♦ Q62	You bid first.
HCP: 11	♣ AKQ10752	

Gambling 3NT Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ KJ8743	♠ —				3NT ¹
Vul: NS	♥ QJ8	♥ 1075	Pass	4♣ ²	AP	
North HCP: 7	♦ 973	♦ 64	1. Gambling			
South HCP: 9	♣ 10	♣ AKQ97543	2. artificial			
Contract: 4♣ N						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ 4		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 10	♥ Q97	Pass	4♦	AP	
North HCP: 11	♦ AKQJ10532	♦ 76	1. Gambling			
South HCP: 8	♣ 42	♣ KQJ9753	2. artificial			
Contract: 4♦ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q742	♠ 1086				3NT ¹
Vul: NS	♥ K1032	♥ 7	4♥	AP		
North HCP: 8	♦ QJ42	♦ 109	1. Gambling			
South HCP: 10	♣ 8	♣ AKQJ1094				
Contract: 4♥ W						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ AQJ9842		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 976	♥ J105	4♦	Pass	Pass	X
North HCP: 10	♦ 7	♦ Q64	AP			
South HCP: 10	♣ AKQJ653	♣ —	1. Gambling			
Contract: 4♦ X W			2. artificial			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KQ1085	♠ J				3NT ¹
Vul: Both	♥ KQ7543	♥ 62	Pass	4♣ ²	AP	
North HCP: 10	♦ 9	♦ 106	1. Gambling			
South HCP: 11	♣ 6	♣ AKQJ10972	2. artificial			
Contract: 4♣ N						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ K54		3NT ¹	4♠	X
Vul: None	♥ 5	♥ AQJ93	AP			
North HCP: 11	♦ Q62	♦ J973	1. Gambling			
South HCP: 11	♣ AKQ10752	♣ 9				
Contract: 4♠ X E						

South hands (Practice Page)

Gambling 3NT

Board: 145	♠ —	The opponents are silent.
Dealer: S	♥ 1075	
Vul: NS	♦ 64	You bid first.
HCP: 9	♣ AKQ97543	

Board: 146	♠ 4	The opponents are silent.
Dealer: N	♥ Q97	
Vul: EW	♦ 76	Partner bids first.
HCP: 8	♣ KQJ9753	

Board: 147	♠ 1086	West Bids 4♥ if possible.
Dealer: S	♥ 7	
Vul: NS	♦ 109	You bid first.
HCP: 10	♣ AKQJ1094	

Board: 148	♠ AQJ9842	West Bids 4♦ if possible.
Dealer: N	♥ J105	
Vul: EW	♦ Q64	Partner bids first.
HCP: 10	♣ —	

Board: 149	♠ J	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ 106	You bid first.
HCP: 11	♣ AKQJ10972	

Board: 150	♠ K54	East Bids 4♠ if possible.
Dealer: N	♥ AQJ93	
Vul: None	♦ J973	Partner bids first.
HCP: 11	♣ 9	

Gambling 3NT Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ KJ8743	♠ —				3NT ¹
Vul: NS	♥ QJ8	♥ 1075	Pass	4♣ ²	AP	
North HCP: 7	♦ 973	♦ 64	1. Gambling			
South HCP: 9	♣ 10	♣ AKQ97543	2. artificial			
Contract: 4♣ N						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ 4		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 10	♥ Q97	Pass	4♦	AP	
North HCP: 11	♦ AKQJ10532	♦ 76	1. Gambling			
South HCP: 8	♣ 42	♣ KQJ9753	2. artificial			
Contract: 4♦ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q742	♠ 1086				3NT ¹
Vul: NS	♥ K1032	♥ 7	4♥	AP		
North HCP: 8	♦ QJ42	♦ 109	1. Gambling			
South HCP: 10	♣ 8	♣ AKQJ1094				
Contract: 4♥ W						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ AQJ9842		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 976	♥ J105	4♦	Pass	Pass	X
North HCP: 10	♦ 7	♦ Q64	AP			
South HCP: 10	♣ AKQJ653	♣ —	1. Gambling			
Contract: 4♦ X W			2. artificial			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KQ1085	♠ J				3NT ¹
Vul: Both	♥ KQ7543	♥ 62	Pass	4♣ ²	AP	
North HCP: 10	♦ 9	♦ 106	1. Gambling			
South HCP: 11	♣ 6	♣ AKQJ10972	2. artificial			
Contract: 4♣ N						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ K54		3NT ¹	4♠	X
Vul: None	♥ 5	♥ AQJ93	AP			
North HCP: 11	♦ Q62	♦ J973	1. Gambling			
South HCP: 11	♣ AKQ10752	♣ 9				
Contract: 4♠ X E						

North hands (Practice Page)

Gambling 3NT

Board: 151	♠ A9532	The opponents are silent.
Dealer: S	♥ K105	
Vul: EW	♦ AQJ7	Partner bids first.
HCP: 14	♣ 2	
Board: 152	♠ 103	The opponents are silent.
Dealer: N	♥ 98	
Vul: Both	♦ AKQ8743	You bid first.
HCP: 9	♣ 76	
Board: 153	♠ QJ8	West Bids 4♠ if possible.
Dealer: S	♥ J53	
Vul: None	♦ 10872	Partner bids first.
HCP: 4	♣ 653	
Board: 154	♠ Q8	East Bids 4♥ if possible.
Dealer: N	♥ 64	
Vul: NS	♦ 54	You bid first.
HCP: 11	♣ AKQ7542	
Board: 155	♠ QJ10	East Doubles 4♣ if possible.
Dealer: S	♥ KQ1093	
Vul: None	♦ J95	Partner bids first.
HCP: 9	♣ 62	
Board: 156	♠ —	East Bids 4♥ if possible.
Dealer: N	♥ Q82	
Vul: NS	♦ AKQ9743	You bid first.
HCP: 11	♣ 972	

Gambling 3NT Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A9532	♠ J10				3NT ¹
Vul: EW	♥ K105	♥ 6	Pass	4♣ ²	AP	
North HCP: 14	♦ AQJ7	♦ 985	1. Gambling			
South HCP: 10	♣ 2	♣ AKQ8653	2. artificial			
Contract: 4♣ N						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ A52		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 98	♥ KJ107	Pass	4♦	AP	
North HCP: 9	♦ AKQ8743	♦ J9	1. Gambling			
South HCP: 15	♣ 76	♣ AQ105	2. artificial			
Contract: 4♦ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ 104				3NT ¹
Vul: None	♥ J53	♥ 1094	4♠	AP		
North HCP: 4	♦ 10872	♦ AKQ9643	1. Gambling			
South HCP: 9	♣ 653	♣ 4				
Contract: 4♠ W						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ 10542		3NT ¹	4♥	AP
Vul: NS	♥ 64	♥ K9872	1. Gambling			
North HCP: 11	♦ 54	♦ J92				
South HCP: 4	♣ AKQ7542	♣ 8				
Contract: 4♥ E						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ 86				3NT ¹
Vul: None	♥ KQ1093	♥ 65	Pass	4♣ ²	X	4♦
North HCP: 9	♦ J95	♦ AKQ7632	AP			
South HCP: 11	♣ 62	♣ Q7	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ QJ986		3NT ¹	4♥	AP
Vul: NS	♥ Q82	♥ J7	1. Gambling			
North HCP: 11	♦ AKQ9743	♦ J1062				
South HCP: 9	♣ 972	♣ A3				
Contract: 4♥ E						

South hands (Practice Page)

Gambling 3NT

Board: 151	♠ J10	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ 985	You bid first.
HCP: 10	♣ AKQ8653	
Board: 152	♠ A52	The opponents are silent.
Dealer: N	♥ KJ107	
Vul: Both	♦ J9	Partner bids first.
HCP: 15	♣ AQ105	
Board: 153	♠ 104	West Bids 4♠ if possible.
Dealer: S	♥ 1094	
Vul: None	♦ AKQ9643	You bid first.
HCP: 9	♣ 4	
Board: 154	♠ 10542	East Bids 4♥ if possible.
Dealer: N	♥ K9872	
Vul: NS	♦ J92	Partner bids first.
HCP: 4	♣ 8	
Board: 155	♠ 86	East Doubles 4♣ if possible.
Dealer: S	♥ 65	
Vul: None	♦ AKQ7632	You bid first.
HCP: 11	♣ Q7	
Board: 156	♠ QJ986	East Bids 4♥ if possible.
Dealer: N	♥ J7	
Vul: NS	♦ J1062	Partner bids first.
HCP: 9	♣ A3	

Gambling 3NT Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A9532	♠ J10				3NT ¹
Vul: EW	♥ K105	♥ 6	Pass	4♣ ²	AP	
North HCP: 14	♦ AQJ7	♦ 985	1. Gambling			
South HCP: 10	♣ 2	♣ AKQ8653	2. artificial			
Contract: 4♣ N						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ A52		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 98	♥ KJ107	Pass	4♦	AP	
North HCP: 9	♦ AKQ8743	♦ J9	1. Gambling			
South HCP: 15	♣ 76	♣ AQ105	2. artificial			
Contract: 4♦ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ 104				3NT ¹
Vul: None	♥ J53	♥ 1094	4♠	AP		
North HCP: 4	♦ 10872	♦ AKQ9643	1. Gambling			
South HCP: 9	♣ 653	♣ 4				
Contract: 4♠ W						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ 10542		3NT ¹	4♥	AP
Vul: NS	♥ 64	♥ K9872	1. Gambling			
North HCP: 11	♦ 54	♦ J92				
South HCP: 4	♣ AKQ7542	♣ 8				
Contract: 4♥ E						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ 86				3NT ¹
Vul: None	♥ KQ1093	♥ 65	Pass	4♣ ²	X	4♦
North HCP: 9	♦ J95	♦ AKQ7632	AP			
South HCP: 11	♣ 62	♣ Q7	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ QJ986		3NT ¹	4♥	AP
Vul: NS	♥ Q82	♥ J7	1. Gambling			
North HCP: 11	♦ AKQ9743	♦ J1062				
South HCP: 9	♣ 972	♣ A3				
Contract: 4♥ E						

North hands (Practice Page)

Gambling 3NT

Board: 157	♠ AKJ10543	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ KJ3	Partner bids first.
HCP: 12	♣ 53	
Board: 158	♠ 95	West Doubles 4♣ if possible.
Dealer: N	♥ Q108	
Vul: None	♦ AKQ8652	You bid first.
HCP: 11	♣ 10	
Board: 159	♠ K10982	East Bids 4♥ if possible.
Dealer: S	♥ K54	
Vul: NS	♦ 7	Partner bids first.
HCP: 12	♣ AQ76	
Board: 160	♠ 103	West Doubles Pass if possible.
Dealer: N	♥ J3	
Vul: EW	♦ AKQ10654	You bid first.
HCP: 10	♣ 98	
Board: 161	♠ KQ	West Bids 4♥ if possible.
Dealer: S	♥ 743	
Vul: Both	♦ A9765	Partner bids first.
HCP: 9	♣ 952	
Board: 162	♠ —	The opponents are silent.
Dealer: N	♥ Q106	
Vul: NS	♦ 1053	You bid first.
HCP: 11	♣ AKQ5432	

Gambling 3NT Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ AKJ10543	♠ —				3NT ¹
Vul: EW	♥ 3	♥ 1085	Pass	4♠	Pass	5♣
North HCP: 12	♦ KJ3	♦ 95	AP			
South HCP: 9	♣ 53	♣ AKQ109642	1. Gambling			
Contract: 5♣ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ A		3NT ¹	Pass	4♣ ²
Vul: None	♥ Q108	♥ J97632	X	4♦	AP	
North HCP: 11	♦ AKQ8652	♦ 7	1. Gambling			
South HCP: 9	♣ 10	♣ A8632	2. artificial			
Contract: 4♦ N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ K10982	♠ J7				3NT ¹
Vul: NS	♥ K54	♥ 62	Pass	4♣ ²	4♥	Pass
North HCP: 12	♦ 7	♦ AKQ10843	Pass	X	AP	
South HCP: 10	♣ AQ76	♣ 84	1. Gambling			
Contract: 4♥ X E			2. artificial			

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ 9742		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J3	♥ Q10987	Pass	4♦	Pass	Pass
North HCP: 10	♦ AKQ10654	♦ 8	X	AP		
South HCP: 3	♣ 98	♣ J103	1. Gambling			
Contract: 4♦ X N			2. artificial			

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ J74				3NT ¹
Vul: Both	♥ 743	♥ —	4♥	AP		
North HCP: 9	♦ A9765	♦ 102	1. Gambling			
South HCP: 10	♣ 952	♣ AKQ108764				
Contract: 4♥ W						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ K643		3NT ¹	Pass	4♣ ²
Vul: NS	♥ Q106	♥ AK984	AP			
North HCP: 11	♦ 1053	♦ KQ7	1. Gambling			
South HCP: 16	♣ AKQ5432	♣ J	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 157	♠ —	The opponents are silent.
Dealer: S	♥ 1085	
Vul: EW	♦ 95	You bid first.
HCP: 9	♣ AKQ109642	
Board: 158	♠ A	West Doubles 4♣ if possible.
Dealer: N	♥ J97632	
Vul: None	♦ 7	Partner bids first.
HCP: 9	♣ A8632	
Board: 159	♠ J7	East Bids 4♥ if possible.
Dealer: S	♥ 62	
Vul: NS	♦ AKQ10843	You bid first.
HCP: 10	♣ 84	
Board: 160	♠ 9742	West Doubles Pass if possible.
Dealer: N	♥ Q10987	
Vul: EW	♦ 8	Partner bids first.
HCP: 3	♣ J103	
Board: 161	♠ J74	West Bids 4♥ if possible.
Dealer: S	♥ —	
Vul: Both	♦ 102	You bid first.
HCP: 10	♣ AKQ108764	
Board: 162	♠ K643	The opponents are silent.
Dealer: N	♥ AK984	
Vul: NS	♦ KQ7	Partner bids first.
HCP: 16	♣ J	

Gambling 3NT Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ AKJ10543	♠ —				3NT ¹
Vul: EW	♥ 3	♥ 1085	Pass	4♠	Pass	5♣
North HCP: 12	♦ KJ3	♦ 95	AP			
South HCP: 9	♣ 53	♣ AKQ109642	1. Gambling			
Contract: 5♣ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ A		3NT ¹	Pass	4♣ ²
Vul: None	♥ Q108	♥ J97632	X	4♦	AP	
North HCP: 11	♦ AKQ8652	♦ 7	1. Gambling			
South HCP: 9	♣ 10	♣ A8632	2. artificial			
Contract: 4♦ N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ K10982	♠ J7				3NT ¹
Vul: NS	♥ K54	♥ 62	Pass	4♣ ²	4♥	Pass
North HCP: 12	♦ 7	♦ AKQ10843	Pass	X	AP	
South HCP: 10	♣ AQ76	♣ 84	1. Gambling			
Contract: 4♥ X E			2. artificial			

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ 9742		3NT ¹	Pass	4♣ ²
Vul: EW	♥ J3	♥ Q10987	Pass	4♦	Pass	Pass
North HCP: 10	♦ AKQ10654	♦ 8	X	AP		
South HCP: 3	♣ 98	♣ J103	1. Gambling			
Contract: 4♦ X N			2. artificial			

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ J74				3NT ¹
Vul: Both	♥ 743	♥ —	4♥	AP		
North HCP: 9	♦ A9765	♦ 102	1. Gambling			
South HCP: 10	♣ 952	♣ AKQ108764				
Contract: 4♥ W						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ K643		3NT ¹	Pass	4♣ ²
Vul: NS	♥ Q106	♥ AK984	AP			
North HCP: 11	♦ 1053	♦ KQ7	1. Gambling			
South HCP: 16	♣ AKQ5432	♣ J	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 163	♠ 97	The opponents are silent.
Dealer: S	♥ A104	
Vul: EW	♦ 64	Partner bids first.
HCP: 8	♣ A98432	
Board: 164	♠ 8	The opponents are silent.
Dealer: N	♥ 93	
Vul: Both	♦ 92	You bid first.
HCP: 10	♣ AKQJ9862	
Board: 165	♠ AJ74	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ KQ32	Partner bids first.
HCP: 14	♣ 108	
Board: 166	♠ —	The opponents are silent.
Dealer: N	♥ Q65	
Vul: EW	♦ 103	You bid first.
HCP: 11	♣ AKQ109864	
Board: 167	♠ AKJ83	West Doubles Pass if possible.
Dealer: S	♥ K	
Vul: Both	♦ 4	Partner bids first.
HCP: 18	♣ AQJ854	
Board: 168	♠ 97432	West Bids 5♣ if possible.
Dealer: N	♥ 4	
Vul: None	♦ AKQJ754	You bid first.
HCP: 10	♣ —	

Gambling 3NT Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ 1052				3NT ¹
Vul: EW	♥ A104	♥ 86	Pass	4♣ ²	Pass	4♦
North HCP: 8	♦ 64	♦ AKQJ832		AP		
South HCP: 10	♣ A98432	♣ 7		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ KJ9763				3NT ¹
Vul: Both	♥ 93	♥ KQ52			Pass	4♣ ²
North HCP: 10	♦ 92	♦ 76		AP		
South HCP: 9	♣ AKQJ9862	♣ 3		1. Gambling		
Contract: 4♣ S				2. artificial		

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ AJ74	♠ 103				3NT ¹
Vul: None	♥ KJ7	♥ 1062	Pass	4♣ ²	AP	
North HCP: 14	♦ KQ32	♦ 10		1. Gambling		
South HCP: 9	♣ 108	♣ AKQ7642		2. artificial		
Contract: 4♣ N						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ KQ9854				3NT ¹
Vul: EW	♥ Q65	♥ J84			Pass	4♣ ²
North HCP: 11	♦ 103	♦ J987		AP		
South HCP: 7	♣ AKQ109864	♣ —		1. Gambling		
Contract: 4♣ S				2. artificial		

			West	North	East	South
						3NT ¹
Board: 167	North:	South:	Pass	4♣ ²	Pass	4♦
Dealer: S	♠ AKJ83	♠ 10	Pass	4NT ³	Pass	5♣
Vul: Both	♥ K	♥ 98543	Pass	6♦	Pass	Pass
North HCP: 18	♦ 4	♦ AKQ9732	X	AP		
South HCP: 9	♣ AQJ854	♣ —		1. Gambling		
Contract: 6♦ X S				2. artificial		
				3. Blackwood 0314, for ♦		

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ 97432	♠ J105				3NT ¹
Vul: None	♥ 4	♥ K10952	5♣	AP	Pass	4♣ ²
North HCP: 10	♦ AKQJ754	♦ 82		1. Gambling		
South HCP: 6	♣ —	♣ Q97		2. artificial		
Contract: 5♣ W						

South hands (Practice Page)

Gambling 3NT

Board: 163	♠ 1052	The opponents are silent.
Dealer: S	♥ 86	
Vul: EW	♦ AKQJ832	You bid first.
HCP: 10	♣ 7	
Board: 164	♠ KJ9763	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: Both	♦ 76	Partner bids first.
HCP: 9	♣ 3	
Board: 165	♠ 103	The opponents are silent.
Dealer: S	♥ 1062	
Vul: None	♦ 10	You bid first.
HCP: 9	♣ AKQ7642	
Board: 166	♠ KQ9854	The opponents are silent.
Dealer: N	♥ J84	
Vul: EW	♦ J987	Partner bids first.
HCP: 7	♣ —	
Board: 167	♠ 10	West Doubles Pass if possible.
Dealer: S	♥ 98543	
Vul: Both	♦ AKQ9732	You bid first.
HCP: 9	♣ —	
Board: 168	♠ J105	West Bids 5♣ if possible.
Dealer: N	♥ K10952	
Vul: None	♦ 82	Partner bids first.
HCP: 6	♣ Q97	

Gambling 3NT Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ 1052				3NT ¹
Vul: EW	♥ A104	♥ 86	Pass	4♣ ²	Pass	4♦
North HCP: 8	♦ 64	♦ AKQJ832		AP		
South HCP: 10	♣ A98432	♣ 7		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ KJ9763				3NT ¹
Vul: Both	♥ 93	♥ KQ52			Pass	4♣ ²
North HCP: 10	♦ 92	♦ 76		AP		
South HCP: 9	♣ AKQJ9862	♣ 3		1. Gambling		
Contract: 4♣ S				2. artificial		

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ AJ74	♠ 103				3NT ¹
Vul: None	♥ KJ7	♥ 1062	Pass	4♣ ²	AP	
North HCP: 14	♦ KQ32	♦ 10		1. Gambling		
South HCP: 9	♣ 108	♣ AKQ7642		2. artificial		
Contract: 4♣ N						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ KQ9854				3NT ¹
Vul: EW	♥ Q65	♥ J84			Pass	4♣ ²
North HCP: 11	♦ 103	♦ J987		AP		
South HCP: 7	♣ AKQ109864	♣ —		1. Gambling		
Contract: 4♣ S				2. artificial		

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ AKJ83	♠ 10				3NT ¹
Vul: Both	♥ K	♥ 98543	Pass	4♣ ²	Pass	4♦
North HCP: 18	♦ 4	♦ AKQ9732	Pass	4NT ³	Pass	5♣
South HCP: 9	♣ AQJ854	♣ —	Pass	6♦	Pass	Pass
Contract: 6♦ X S			X	AP		
				1. Gambling		
				2. artificial		
				3. Blackwood 0314, for ♦		

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ 97432	♠ J105				3NT ¹
Vul: None	♥ 4	♥ K10952			Pass	4♣ ²
North HCP: 10	♦ AKQJ754	♦ 82	5♣	AP		
South HCP: 6	♣ —	♣ Q97		1. Gambling		
Contract: 5♣ W				2. artificial		

North hands (Practice Page)

Gambling 3NT

Board: 169	♠ K654	East Bids 4♥ if possible.
Dealer: S	♥ J542	
Vul: NS	♦ Q87	Partner bids first.
HCP: 6	♣ 43	

Board: 170	♠ 65	The opponents are silent.
Dealer: N	♥ 762	
Vul: Both	♦ Q	You bid first.
HCP: 11	♣ AKQ7654	

Board: 171	♠ AK983	The opponents are silent.
Dealer: S	♥ J10984	
Vul: None	♦ AJ	Partner bids first.
HCP: 13	♣ 8	

Board: 172	♠ Q6	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ AKQ9632	You bid first.
HCP: 11	♣ 9743	

Board: 173	♠ KJ843	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ 53	Partner bids first.
HCP: 13	♣ K732	

Board: 174	♠ J6	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ AKQ10764	You bid first.
HCP: 10	♣ 1095	

Gambling 3NT Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K654	♠ J82				3NT ¹
Vul: NS	♥ J542	♥ 976	Pass	4♣ ²	4♥	AP
North HCP: 6	♦ Q87	♦ —	1. Gambling			
South HCP: 10	♣ 43	♣ AKQ10862	2. artificial			
Contract: 4♥ E						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ 108		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 762	♥ A95	AP			
North HCP: 11	♦ Q	♦ AKJ753	1. Gambling			
South HCP: 13	♣ AKQ7654	♣ J2	2. artificial			
Contract: 4♣ S						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ AK983	♠ J102				3NT ¹
Vul: None	♥ J10984	♥ 7	Pass	4♣ ²	AP	
North HCP: 13	♦ AJ	♦ 6	1. Gambling			
South HCP: 11	♣ 8	♣ AKQJ9642	2. artificial			
Contract: 4♣ N						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ AJ4		3NT ¹	Pass	4♣ ²
Vul: NS	♥ —	♥ AQ8753	Pass	4♦	AP	
North HCP: 11	♦ AKQ9632	♦ 5	1. Gambling			
South HCP: 13	♣ 9743	♣ Q85	2. artificial			
Contract: 4♦ N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ KJ843	♠ —				3NT ¹
Vul: EW	♥ AQ	♥ 865	Pass	4♣ ²	Pass	4♦
North HCP: 13	♦ 53	♦ AKQ1098642	AP			
South HCP: 11	♣ K732	♣ Q	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 174	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						

South hands (Practice Page)

Gambling 3NT

Board: 169	♠ J82	East Bids 4♥ if possible.
Dealer: S	♥ 976	
Vul: NS	♦ —	You bid first.
HCP: 10	♣ AKQ10862	
Board: 170	♠ 108	The opponents are silent.
Dealer: N	♥ A95	
Vul: Both	♦ AKJ753	Partner bids first.
HCP: 13	♣ J2	
Board: 171	♠ J102	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ 6	You bid first.
HCP: 11	♣ AKQJ9642	
Board: 172	♠ AJ4	The opponents are silent.
Dealer: N	♥ AQ8753	
Vul: NS	♦ 5	Partner bids first.
HCP: 13	♣ Q85	
Board: 173	♠ —	The opponents are silent.
Dealer: S	♥ 865	
Vul: EW	♦ AKQ1098642	You bid first.
HCP: 11	♣ Q	
Board: 174	♠ KQ72	The opponents are silent.
Dealer: N	♥ K1062	
Vul: None	♦ —	Partner bids first.
HCP: 15	♣ AK643	

Gambling 3NT Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K654	♠ J82				3NT ¹
Vul: NS	♥ J542	♥ 976	Pass	4♣ ²	4♥	AP
North HCP: 6	♦ Q87	♦ —	1. Gambling			
South HCP: 10	♣ 43	♣ AKQ10862	2. artificial			
Contract: 4♥ E						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ 108		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 762	♥ A95	AP			
North HCP: 11	♦ Q	♦ AKJ753	1. Gambling			
South HCP: 13	♣ AKQ7654	♣ J2	2. artificial			
Contract: 4♣ S						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ AK983	♠ J102				3NT ¹
Vul: None	♥ J10984	♥ 7	Pass	4♣ ²	AP	
North HCP: 13	♦ AJ	♦ 6	1. Gambling			
South HCP: 11	♣ 8	♣ AKQJ9642	2. artificial			
Contract: 4♣ N						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ AJ4		3NT ¹	Pass	4♣ ²
Vul: NS	♥ —	♥ AQ8753	Pass	4♦	AP	
North HCP: 11	♦ AKQ9632	♦ 5	1. Gambling			
South HCP: 13	♣ 9743	♣ Q85	2. artificial			
Contract: 4♦ N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ KJ843	♠ —				3NT ¹
Vul: EW	♥ AQ	♥ 865	Pass	4♣ ²	Pass	4♦
North HCP: 13	♦ 53	♦ AKQ1098642	AP			
South HCP: 11	♣ K732	♣ Q	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 174	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						

North hands (Practice Page)

Gambling 3NT

Board: 175 ♠ QJ
Dealer: S ♥ K963
Vul: NS ♦ 852
HCP: 6 ♣ 5432

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

Partner bids first.

Board: 176 ♠ J9
Dealer: N ♥ 874
Vul: EW ♦ 8
HCP: 11 ♣ AKQJ952

The opponents are silent.

You bid first.

Board: 177 ♠ 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.
West Bids 6♥ if possible.

Partner bids first.

Board: 178 ♠ 32
Dealer: N ♥ 85
Vul: NS ♦ AKQ9654
HCP: 9 ♣ 84

The opponents are silent.

You bid first.

Board: 179 ♠ AK52
Dealer: S ♥ K983
Vul: EW ♦ 9
HCP: 11 ♣ J654

The opponents are silent.

Partner bids first.

Board: 180 ♠ 2
Dealer: N ♥ J54
Vul: Both ♦ 65
HCP: 10 ♣ AKQ9843

East Bids 4♦ if possible.

You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 175	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♥	AP
South HCP: 10	♣ 5432	♣ 7				
Contract: 6♥ W						1. Gambling
						2. Blackwood 0314, for ♥

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ K1087				
Vul: EW	♥ 874	♥ Q963		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ 8	♦ Q654	AP			
South HCP: 7	♣ AKQJ952	♣ 3				
Contract: 4♣ S						1. Gambling
						2. artificial

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ 2				3NT ¹
Vul: Both	♥ 643	♥ 10	X	4♣ ²	4♥	Pass
North HCP: 5	♦ Q87	♦ J1063	4NT ³	Pass	5♦	Pass
South HCP: 10	♣ J842	♣ AKQ9765	6♥	Pass	Pass	X
Contract: 6♥ X E			AP			
						1. Gambling
						2. artificial
						3. Blackwood 0314, for ♥

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ 10954				
Vul: NS	♥ 85	♥ 97		3NT ¹	Pass	4♣ ²
North HCP: 9	♦ AKQ9654	♦ 3	Pass	4♦	AP	
South HCP: 5	♣ 84	♣ KQ10753				
Contract: 4♦ N						1. Gambling
						2. artificial

Board: 179	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: 180	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

South hands (Practice Page)

Gambling 3NT

Board: 175 ♠ 1093
Dealer: S ♥ 10
Vul: NS ♦ AKQJ10943
HCP: 10 ♣ 7

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

You bid first.

Board: 176 ♠ K1087
Dealer: N ♥ Q963
Vul: EW ♦ Q654
HCP: 7 ♣ 3

The opponents are silent.

Partner bids first.

Board: 177 ♠ 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.
West Bids 6♥ if possible.

You bid first.

Board: 178 ♠ 10954
Dealer: N ♥ 97
Vul: NS ♦ 3
HCP: 5 ♣ KQ10753

The opponents are silent.

Partner bids first.

Board: 179 ♠ 10
Dealer: S ♥ 7
Vul: EW ♦ J1084
HCP: 10 ♣ AKQ10987

The opponents are silent.

You bid first.

Board: 180 ♠ 10853
Dealer: N ♥ KQ763
Vul: Both ♦ Q43
HCP: 7 ♣ 10

East Bids 4♦ if possible.

Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 175
Dealer: S
Vul: NS
North HCP: 6
South HCP: 10
Contract: 6♥ W

North:
♠ QJ
♥ K963
♦ 852
♣ 5432

South:
♠ 1093
♥ 10
♦ AKQJ10943
♣ 7

West	North	East	South
			3NT ¹
4♥	Pass	4NT ²	Pass
5♣	Pass	6♥	AP

1. Gambling
2. Blackwood 0314, for ♥

Board: 176
Dealer: N
Vul: EW
North HCP: 11
South HCP: 7
Contract: 4♣ S

North:
♠ J9
♥ 874
♦ 8
♣ AKQJ952

South:
♠ K1087
♥ Q963
♦ Q654
♣ 3

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

1. Gambling
2. artificial

Board: 177
Dealer: S
Vul: Both
North HCP: 5
South HCP: 10
Contract: 6♥ X E

North:
♠ Q105
♥ 643
♦ Q87
♣ J842

South:
♠ 2
♥ 10
♦ J1063
♣ AKQ9765

West	North	East	South
			3NT ¹
X	4♣ ²	4♥	Pass
4NT ³	Pass	5♦	Pass
6♥	Pass	Pass	X
	AP		

1. Gambling
2. artificial
3. Blackwood 0314, for ♥

Board: 178
Dealer: N
Vul: NS
North HCP: 9
South HCP: 5
Contract: 4♦ N

North:
♠ 32
♥ 85
♦ AKQ9654
♣ 84

South:
♠ 10954
♥ 97
♦ 3
♣ KQ10753

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

1. Gambling
2. artificial

Board: 179
Dealer: S
Vul: EW
North HCP: 11
South HCP: 10
Contract: 4♣ N

North:
♠ AK52
♥ K983
♦ 9
♣ J654

South:
♠ 10
♥ 7
♦ J1084
♣ AKQ10987

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

1. Gambling
2. artificial

Board: 180
Dealer: N
Vul: Both
North HCP: 10
South HCP: 7
Contract: 4♦ E

North:
♠ 2
♥ J54
♦ 65
♣ AKQ9843

South:
♠ 10853
♥ KQ763
♦ Q43
♣ 10

West	North	East	South
			3NT ¹
		4♦	AP

1. Gambling

North hands (Practice Page)

Gambling 3NT

Board: 181	♠ AQJ72	East Bids 4♥ if possible.
Dealer: S	♥ K98	
Vul: None	♦ J	Partner bids first.
HCP: 12	♣ J1097	

Board: 182	♠ 973	East Bids 4♣ if possible.
Dealer: N	♥ 5	
Vul: EW	♦ AKQJ10872	You bid first.
HCP: 10	♣ 4	

Board: 183	♠ 1084	The opponents are silent.
Dealer: S	♥ AKQ106	
Vul: Both	♦ K2	Partner bids first.
HCP: 13	♣ J104	

Board: 184	♠ 63	The opponents are silent.
Dealer: N	♥ 108	
Vul: None	♦ AKQ8742	You bid first.
HCP: 9	♣ 97	

Board: 185	♠ KQ973	East Bids 5♣ if possible.
Dealer: S	♥ K9874	
Vul: NS	♦ 7	Partner bids first.
HCP: 8	♣ 84	

Board: 186	♠ 6	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ AKQ9853	You bid first.
HCP: 9	♣ 863	

Gambling 3NT Both hands (Answers Page)

Board: 181	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	X	AP	
South HCP: 10	♣ J1097	♣ 82	1. Gambling			
Contract: 4♥X E			2. artificial			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ 973	♠ Q10642				
Vul: EW	♥ 5	♥ KJ982		3NT ¹	4♣	AP
North HCP: 10	♦ AKQJ10872	♦ 3	1. Gambling			
South HCP: 6	♣ 4	♣ 96				
Contract: 4♣ E						

Board: 183	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: 184	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ 1052				
Vul: None	♥ 108	♥ KQ6432		3NT ¹	Pass	4♣ ²
North HCP: 9	♦ AKQ8742	♦ 93	Pass	4♦	AP	
South HCP: 9	♣ 97	♣ A4	1. Gambling			
Contract: 4♦ N			2. artificial			

Board: 185	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	X	AP	
South HCP: 11	♣ 84	♣ 965	1. Gambling			
Contract: 5♣X E			2. artificial			

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ Q				
Vul: Both	♥ 62	♥ KJ9543		3NT ¹	Pass	4♣ ²
North HCP: 9	♦ AKQ9853	♦ J2	Pass	4♦	AP	
South HCP: 9	♣ 863	♣ Q952	1. Gambling			
Contract: 4♦ N			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 181	♠ 863	East Bids 4♥ if possible.
Dealer: S	♥ J	
Vul: None	♦ AKQ7632	You bid first.
HCP: 10	♣ 82	
Board: 182	♠ Q10642	East Bids 4♣ if possible.
Dealer: N	♥ KJ982	
Vul: EW	♦ 3	Partner bids first.
HCP: 6	♣ 96	
Board: 183	♠ J	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ J653	You bid first.
HCP: 11	♣ AKQ8532	
Board: 184	♠ 1052	The opponents are silent.
Dealer: N	♥ KQ6432	
Vul: None	♦ 93	Partner bids first.
HCP: 9	♣ A4	
Board: 185	♠ 52	East Bids 5♣ if possible.
Dealer: S	♥ Q	
Vul: NS	♦ AKQ10642	You bid first.
HCP: 11	♣ 965	
Board: 186	♠ Q	The opponents are silent.
Dealer: N	♥ KJ9543	
Vul: Both	♦ J2	Partner bids first.
HCP: 9	♣ Q952	

Gambling 3NT Both hands (Answers Page)

Board: 181	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	X	AP	
South HCP: 10	♣ J1097	♣ 82	1. Gambling			
Contract: 4♥X E			2. artificial			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ 973	♠ Q10642				
Vul: EW	♥ 5	♥ KJ982		3NT ¹	4♣	AP
North HCP: 10	♦ AKQJ10872	♦ 3	1. Gambling			
South HCP: 6	♣ 4	♣ 96				
Contract: 4♣ E						

Board: 183	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: 184	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ 1052				
Vul: None	♥ 108	♥ KQ6432		3NT ¹	Pass	4♣ ²
North HCP: 9	♦ AKQ8742	♦ 93	Pass	4♦	AP	
South HCP: 9	♣ 97	♣ A4	1. Gambling			
Contract: 4♦ N			2. artificial			

Board: 185	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	X	AP	
South HCP: 11	♣ 84	♣ 965	1. Gambling			
Contract: 5♣X E			2. artificial			

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ Q				
Vul: Both	♥ 62	♥ KJ9543		3NT ¹	Pass	4♣ ²
North HCP: 9	♦ AKQ9853	♦ J2	Pass	4♦	AP	
South HCP: 9	♣ 863	♣ Q952	1. Gambling			
Contract: 4♦ N			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 187	♠ Q103	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: NS	♦ 10	Partner bids first.
HCP: 9	♣ KJ7643	

Board: 188	♠ —	The opponents are silent.
Dealer: N	♥ 1043	
Vul: EW	♦ 72	You bid first.
HCP: 10	♣ AKQJ9876	

Board: 189	♠ QJ8542	The opponents are silent.
Dealer: S	♥ K87	
Vul: None	♦ J	Partner bids first.
HCP: 12	♣ AJ9	

Board: 190	♠ Q75	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ 83	You bid first.
HCP: 11	♣ AKQ9432	

Board: 191	♠ K10843	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ 10	Partner bids first.
HCP: 8	♣ Q10853	

Board: 192	♠ 942	The opponents are silent.
Dealer: N	♥ 103	
Vul: Both	♦ 6	You bid first.
HCP: 9	♣ AKQ10962	

Gambling 3NT Both hands (Answers Page)

Board: 187	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: 188	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						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ QJ8542	♠ 9				3NT ¹
Vul: None	♥ K87	♥ Q5	Pass	4♣ ²	Pass	4♦
North HCP: 12	♦ J	♦ AKQ986542	AP			
South HCP: 11	♣ AJ9	♣ 8	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ A1083		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 8	♥ KQ964	AP			
North HCP: 11	♦ 83	♦ Q1072	1. Gambling			
South HCP: 11	♣ AKQ9432	♣ —	2. artificial			
Contract: 4♣ S						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ K10843	♠ 95				3NT ¹
Vul: EW	♥ K8	♥ 2	Pass	4♣ ²	Pass	4♦
North HCP: 8	♦ 10	♦ AKQ5432	AP			
South HCP: 9	♣ Q10853	♣ 962	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ AKQ86		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 103	♥ 52	AP			
North HCP: 9	♦ 6	♦ K985	1. Gambling			
South HCP: 12	♣ AKQ10962	♣ 85	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 187	♠ J	The opponents are silent.
Dealer: S	♥ 94	
Vul: NS	♦ AKQJ8543	You bid first.
HCP: 11	♣ 105	

Board: 188	♠ A6432	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ AJ65	Partner bids first.
HCP: 12	♣ 53	

Board: 189	♠ 9	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ AKQ986542	You bid first.
HCP: 11	♣ 8	

Board: 190	♠ A1083	The opponents are silent.
Dealer: N	♥ KQ964	
Vul: NS	♦ Q1072	Partner bids first.
HCP: 11	♣ —	

Board: 191	♠ 95	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ AKQ5432	You bid first.
HCP: 9	♣ 962	

Board: 192	♠ AKQ86	The opponents are silent.
Dealer: N	♥ 52	
Vul: Both	♦ K985	Partner bids first.
HCP: 12	♣ 85	

Gambling 3NT Both hands (Answers Page)

Board: 187	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: 188	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ A6432				3NT ¹
Vul: EW	♥ 1043	♥ K8	Pass	4♣ ²	Pass	4♣ ²
North HCP: 10	♦ 72	♦ AJ65	AP			
South HCP: 12	♣ AKQJ9876	♣ 53	1. Gambling			
Contract: 4♣ S			2. artificial			

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ QJ8542	♠ 9				3NT ¹
Vul: None	♥ K87	♥ Q5	Pass	4♣ ²	Pass	4♦
North HCP: 12	♦ J	♦ AKQ986542	AP			
South HCP: 11	♣ AJ9	♣ 8	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ A1083				3NT ¹
Vul: NS	♥ 8	♥ KQ964	Pass	4♣ ²	Pass	4♣ ²
North HCP: 11	♦ 83	♦ Q1072	AP			
South HCP: 11	♣ AKQ9432	♣ —	1. Gambling			
Contract: 4♣ S			2. artificial			

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ K10843	♠ 95				3NT ¹
Vul: EW	♥ K8	♥ 2	Pass	4♣ ²	Pass	4♦
North HCP: 8	♦ 10	♦ AKQ5432	AP			
South HCP: 9	♣ Q10853	♣ 962	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ AKQ86				3NT ¹
Vul: Both	♥ 103	♥ 52	Pass	4♣ ²	Pass	4♣ ²
North HCP: 9	♦ 6	♦ K985	AP			
South HCP: 12	♣ AKQ10962	♣ 85	1. Gambling			
Contract: 4♣ S			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 193	♠ K74	The opponents are silent.
Dealer: S	♥ KQJ1096	
Vul: NS	♦ 84	Partner bids first.
HCP: 9	♣ 42	
Board: 194	♠ 6	West Bids 4♠ if possible.
Dealer: N	♥ 1098	
Vul: EW	♦ AKQ109654	You bid first.
HCP: 9	♣ 10	
Board: 195	♠ Q97432	West Bids 4♥ if possible.
Dealer: S	♥ AJ9	
Vul: Both	♦ 53	Partner bids first.
HCP: 9	♣ Q10	
Board: 196	♠ 43	East Doubles 3NT if possible.
Dealer: N	♥ 8	West Bids 4♦ if possible.
Vul: None	♦ 842	
HCP: 9	♣ AKQ9753	You bid first.
Board: 197	♠ KQ1086	The opponents are silent.
Dealer: S	♥ 93	
Vul: EW	♦ 2	Partner bids first.
HCP: 11	♣ AQ642	
Board: 198	♠ 73	The opponents are silent.
Dealer: N	♥ 962	
Vul: Both	♦ AKQ9752	You bid first.
HCP: 9	♣ 4	

Gambling 3NT Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ 109				3NT ¹
Vul: NS	♥ KQJ1096	♥ 2	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 84	♦ AKQJ10653		AP		
South HCP: 10	♣ 42	♣ 73				
Contract: 4♦ S						
						1. Gambling
						2. artificial

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ J1092				3NT ¹
Vul: EW	♥ 1098	♥ 53	4♣	AP	Pass	4♣ ²
North HCP: 9	♦ AKQ109654	♦ 82				
South HCP: 1	♣ 10	♣ 98762				
Contract: 4♠ W						
						1. Gambling
						2. artificial

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ Q97432	♠ 65				3NT ¹
Vul: Both	♥ AJ9	♥ 84	4♥	AP		
North HCP: 9	♦ 53	♦ AKQJ10974				
South HCP: 10	♣ Q10	♣ 9				
Contract: 4♥ W						
						1. Gambling

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ 1052				3NT ¹
Vul: None	♥ 8	♥ J973	4♦	AP	X	4♣ ²
North HCP: 9	♦ 842	♦ 1065				
South HCP: 2	♣ AKQ9753	♣ J82				
Contract: 4♦ W						
						1. Gambling
						2. artificial

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ KQ1086	♠ 7				3NT ¹
Vul: EW	♥ 93	♥ 82	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 2	♦ AKQJ10973		AP		
South HCP: 11	♣ AQ642	♣ J10				
Contract: 4♦ S						
						1. Gambling
						2. artificial

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ K96				3NT ¹
Vul: Both	♥ 962	♥ K53	Pass	4♦	Pass	4♣ ²
North HCP: 9	♦ AKQ9752	♦ 10		AP		
South HCP: 13	♣ 4	♣ AK9832				
Contract: 4♦ N						
						1. Gambling
						2. artificial

South hands (Practice Page)

Gambling 3NT

Board: 193	♠ 109	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ AKQJ10653	You bid first.
HCP: 10	♣ 73	
Board: 194	♠ J1092	West Bids 4♠ if possible.
Dealer: N	♥ 53	
Vul: EW	♦ 82	Partner bids first.
HCP: 1	♣ 98762	
Board: 195	♠ 65	West Bids 4♥ if possible.
Dealer: S	♥ 84	
Vul: Both	♦ AKQJ10974	You bid first.
HCP: 10	♣ 9	
Board: 196	♠ 1052	East Doubles 3NT if possible.
Dealer: N	♥ J973	West Bids 4♦ if possible.
Vul: None	♦ 1065	
HCP: 2	♣ J82	Partner bids first.
Board: 197	♠ 7	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ AKQJ10973	You bid first.
HCP: 11	♣ J10	
Board: 198	♠ K96	The opponents are silent.
Dealer: N	♥ K53	
Vul: Both	♦ 10	Partner bids first.
HCP: 13	♣ AK9832	

Gambling 3NT Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ 109				3NT ¹
Vul: NS	♥ KQJ1096	♥ 2	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 84	♦ AKQJ10653		AP		
South HCP: 10	♣ 42	♣ 73				
Contract: 4♦ S						
						1. Gambling
						2. artificial

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ J1092				3NT ¹
Vul: EW	♥ 1098	♥ 53	4♣	AP	Pass	4♣ ²
North HCP: 9	♦ AKQ109654	♦ 82				
South HCP: 1	♣ 10	♣ 98762				
Contract: 4♠ W						
						1. Gambling
						2. artificial

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ Q97432	♠ 65				3NT ¹
Vul: Both	♥ AJ9	♥ 84	4♥	AP		
North HCP: 9	♦ 53	♦ AKQJ10974				
South HCP: 10	♣ Q10	♣ 9				
Contract: 4♥ W						
						1. Gambling

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ 1052				3NT ¹
Vul: None	♥ 8	♥ J973	4♦	AP	X	4♣ ²
North HCP: 9	♦ 842	♦ 1065				
South HCP: 2	♣ AKQ9753	♣ J82				
Contract: 4♦ W						
						1. Gambling
						2. artificial

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ KQ1086	♠ 7				3NT ¹
Vul: EW	♥ 93	♥ 82	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 2	♦ AKQJ10973		AP		
South HCP: 11	♣ AQ642	♣ J10				
Contract: 4♦ S						
						1. Gambling
						2. artificial

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ K96				3NT ¹
Vul: Both	♥ 962	♥ K53	Pass	4♦	AP	4♣ ²
North HCP: 9	♦ AKQ9752	♦ 10				
South HCP: 13	♣ 4	♣ AK9832				
Contract: 4♦ N						
						1. Gambling
						2. artificial

North hands (Practice Page)

Gambling 3NT

Board: 199	♠ Q7	The opponents are silent.
Dealer: S	♥ AQ76	
Vul: None	♦ K97543	Partner bids first.
HCP: 11	♣ 7	
Board: 200	♠ 7	The opponents are silent.
Dealer: N	♥ 1063	
Vul: NS	♦ 106	You bid first.
HCP: 9	♣ AKQ8632	
Board: 201	♠ AQ3	The opponents are silent.
Dealer: S	♥ KQ975	
Vul: Both	♦ Q1083	Partner bids first.
HCP: 13	♣ 2	
Board: 202	♠ 94	The opponents are silent.
Dealer: N	♥ 103	
Vul: None	♦ J8	You bid first.
HCP: 11	♣ AKQJ1064	
Board: 203	♠ AKQ75	East Doubles 4♣ if possible.
Dealer: S	♥ 5432	
Vul: NS	♦ 43	Partner bids first.
HCP: 9	♣ 85	
Board: 204	♠ 963	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ 5	You bid first.
HCP: 9	♣ AKQ98753	

Gambling 3NT Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ 432				3NT ¹
Vul: None	♥ AQ76	♥ 98	Pass	4♣ ²	AP	
North HCP: 11	♦ K97543	♦ 8	1. Gambling			
South HCP: 9	♣ 7	♣ AKQ6542	2. artificial			
Contract: 4♣ N						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ 854		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 1063	♥ KQJ4	AP			
North HCP: 9	♦ 106	♦ AKQJ52	1. Gambling			
South HCP: 16	♣ AKQ8632	♣ —	2. artificial			
Contract: 4♣ S						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ 875				3NT ¹
Vul: Both	♥ KQ975	♥ 42	Pass	4♣ ²	AP	
North HCP: 13	♦ Q1083	♦ 5	1. Gambling			
South HCP: 9	♣ 2	♣ AKQ10983	2. artificial			
Contract: 4♣ N						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ AK862		3NT ¹	Pass	4♣ ²
Vul: None	♥ 103	♥ KQ94	AP			
North HCP: 11	♦ J8	♦ KQ5	1. Gambling			
South HCP: 17	♣ AKQJ1064	♣ 8	2. artificial			
Contract: 4♣ S						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ AKQ75	♠ 1092				3NT ¹
Vul: NS	♥ 5432	♥ J10	Pass	4♣ ²	X	4♦
North HCP: 9	♦ 43	♦ AKQ10865	AP			
South HCP: 10	♣ 85	♣ 3	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ 963	♠ KJ8542		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 7	♥ K8653	AP			
North HCP: 9	♦ 5	♦ K	1. Gambling			
South HCP: 10	♣ AKQ98753	♣ 2	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 199	♠ 432	The opponents are silent.
Dealer: S	♥ 98	
Vul: None	♦ 8	You bid first.
HCP: 9	♣ AKQ6542	
Board: 200	♠ 854	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: NS	♦ AKQJ52	Partner bids first.
HCP: 16	♣ —	
Board: 201	♠ 875	The opponents are silent.
Dealer: S	♥ 42	
Vul: Both	♦ 5	You bid first.
HCP: 9	♣ AKQ10983	
Board: 202	♠ AK862	The opponents are silent.
Dealer: N	♥ KQ94	
Vul: None	♦ KQ5	Partner bids first.
HCP: 17	♣ 8	
Board: 203	♠ 1092	East Doubles 4♣ if possible.
Dealer: S	♥ J10	
Vul: NS	♦ AKQ10865	You bid first.
HCP: 10	♣ 3	
Board: 204	♠ KJ8542	The opponents are silent.
Dealer: N	♥ K8653	
Vul: EW	♦ K	Partner bids first.
HCP: 10	♣ 2	

Gambling 3NT Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ 432				3NT ¹
Vul: None	♥ AQ76	♥ 98	Pass	4♣ ²	AP	
North HCP: 11	♦ K97543	♦ 8	1. Gambling			
South HCP: 9	♣ 7	♣ AKQ6542	2. artificial			
Contract: 4♣ N						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ 854		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 1063	♥ KQJ4	AP			
North HCP: 9	♦ 106	♦ AKQJ52	1. Gambling			
South HCP: 16	♣ AKQ8632	♣ —	2. artificial			
Contract: 4♣ S						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ 875				3NT ¹
Vul: Both	♥ KQ975	♥ 42	Pass	4♣ ²	AP	
North HCP: 13	♦ Q1083	♦ 5	1. Gambling			
South HCP: 9	♣ 2	♣ AKQ10983	2. artificial			
Contract: 4♣ N						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ AK862		3NT ¹	Pass	4♣ ²
Vul: None	♥ 103	♥ KQ94	AP			
North HCP: 11	♦ J8	♦ KQ5	1. Gambling			
South HCP: 17	♣ AKQJ1064	♣ 8	2. artificial			
Contract: 4♣ S						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ AKQ75	♠ 1092				3NT ¹
Vul: NS	♥ 5432	♥ J10	Pass	4♣ ²	X	4♦
North HCP: 9	♦ 43	♦ AKQ10865	AP			
South HCP: 10	♣ 85	♣ 3	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ 963	♠ KJ8542		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 7	♥ K8653	AP			
North HCP: 9	♦ 5	♦ K	1. Gambling			
South HCP: 10	♣ AKQ98753	♣ 2	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 205	♠ AJ874	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ 95	Partner bids first.
HCP: 11	♣ KJ83	
Board: 206	♠ 105	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ 7	You bid first.
HCP: 11	♣ AKQ109843	
Board: 207	♠ AKQJ94	West Doubles Pass if possible.
Dealer: S	♥ 7	
Vul: EW	♦ 6	Partner bids first.
HCP: 18	♣ AKJ42	
Board: 208	♠ 52	The opponents are silent.
Dealer: N	♥ 863	
Vul: Both	♦ 3	You bid first.
HCP: 9	♣ AKQ10864	
Board: 209	♠ Q1063	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: NS	♦ A10	Partner bids first.
HCP: 11	♣ 1062	
Board: 210	♠ 1094	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ 54	You bid first.
HCP: 9	♣ AKQ10984	

Gambling 3NT Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ AJ874	♠ 6				3NT ¹
Vul: None	♥ Q6	♥ 832	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 95	♦ AKQJ1082	AP			
South HCP: 10	♣ KJ83	♣ 62	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ AJ84		3NT ¹	Pass	4♣ ²
Vul: NS	♥ Q10	♥ J7532	AP			
North HCP: 11	♦ 7	♦ 82	1. Gambling			
South HCP: 7	♣ AKQ109843	♣ J2	2. artificial			
Contract: 4♣ S						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ AKQJ94	♠ —				3NT ¹
Vul: EW	♥ 7	♥ J105	Pass	4♣ ²	Pass	4♦
North HCP: 18	♦ 6	♦ AKQ9872	Pass	4NT ³	Pass	5♠
South HCP: 10	♣ AKJ42	♣ 1063	Pass	6♦	Pass	Pass
Contract: 6♦ X S			X	AP		
			1. Gambling			
			2. artificial			
			3. Blackwood 0314, for ♦			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ 4				
Vul: Both	♥ 863	♥ AKQ10972		3NT ¹	Pass	5♥
North HCP: 9	♦ 3	♦ KQ94	AP			
South HCP: 15	♣ AKQ10864	♣ J	1. Gambling			
Contract: 5♥ S						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ Q1063	♠ 97				3NT ¹
Vul: NS	♥ AJ103	♥ 854	Pass	4♣ ²	AP	
North HCP: 11	♦ A10	♦ 4	1. Gambling			
South HCP: 9	♣ 1062	♣ AKQ9843	2. artificial			
Contract: 4♣ N						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ 1094	♠ AKJ65				
Vul: EW	♥ 6	♥ K109842		3NT ¹	Pass	4♣ ²
North HCP: 9	♦ 54	♦ 102	AP			
South HCP: 11	♣ AKQ10984	♣ —	1. Gambling			
Contract: 4♣ S			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 205	♠ 6	The opponents are silent.
Dealer: S	♥ 832	
Vul: None	♦ AKQJ1082	You bid first.
HCP: 10	♣ 62	
Board: 206	♠ AJ84	The opponents are silent.
Dealer: N	♥ J7532	
Vul: NS	♦ 82	Partner bids first.
HCP: 7	♣ J2	
Board: 207	♠ —	West Doubles Pass if possible.
Dealer: S	♥ J105	
Vul: EW	♦ AKQ9872	You bid first.
HCP: 10	♣ 1063	
Board: 208	♠ 4	The opponents are silent.
Dealer: N	♥ AKQ10972	
Vul: Both	♦ KQ94	Partner bids first.
HCP: 15	♣ J	
Board: 209	♠ 97	The opponents are silent.
Dealer: S	♥ 854	
Vul: NS	♦ 4	You bid first.
HCP: 9	♣ AKQ9843	
Board: 210	♠ AKJ65	The opponents are silent.
Dealer: N	♥ K109842	
Vul: EW	♦ 102	Partner bids first.
HCP: 11	♣ —	

Gambling 3NT Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ AJ874	♠ 6				3NT ¹
Vul: None	♥ Q6	♥ 832	Pass	4♣ ²	Pass	4♦
North HCP: 11	♦ 95	♦ AKQJ1082	AP			
South HCP: 10	♣ KJ83	♣ 62	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ AJ84		3NT ¹	Pass	4♣ ²
Vul: NS	♥ Q10	♥ J7532	AP			
North HCP: 11	♦ 7	♦ 82	1. Gambling			
South HCP: 7	♣ AKQ109843	♣ J2	2. artificial			
Contract: 4♣ S						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ AKQJ94	♠ —				3NT ¹
Vul: EW	♥ 7	♥ J105	Pass	4♣ ²	Pass	4♦
North HCP: 18	♦ 6	♦ AKQ9872	Pass	4NT ³	Pass	5♠
South HCP: 10	♣ AKJ42	♣ 1063	Pass	6♦	Pass	Pass
Contract: 6♦ X S			X	AP		
			1. Gambling			
			2. artificial			
			3. Blackwood 0314, for ♦			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ 4				
Vul: Both	♥ 863	♥ AKQ10972		3NT ¹	Pass	5♥
North HCP: 9	♦ 3	♦ KQ94	AP			
South HCP: 15	♣ AKQ10864	♣ J	1. Gambling			
Contract: 5♥ S						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ Q1063	♠ 97				3NT ¹
Vul: NS	♥ AJ103	♥ 854	Pass	4♣ ²	AP	
North HCP: 11	♦ A10	♦ 4	1. Gambling			
South HCP: 9	♣ 1062	♣ AKQ9843	2. artificial			
Contract: 4♣ N						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ 1094	♠ AKJ65				
Vul: EW	♥ 6	♥ K109842		3NT ¹	Pass	4♣ ²
North HCP: 9	♦ 54	♦ 102	AP			
South HCP: 11	♣ AKQ10984	♣ —	1. Gambling			
Contract: 4♣ S			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 211	♠ A853	The opponents are silent.
Dealer: S	♥ K732	
Vul: Both	♦ K76	Partner bids first.
HCP: 11	♣ J2	

Board: 212	♠ —	The opponents are silent.
Dealer: N	♥ 763	
Vul: None	♦ AKQ9765	You bid first.
HCP: 11	♣ Q94	

Board: 213	♠ J86	The opponents are silent.
Dealer: S	♥ KJ7542	
Vul: EW	♦ 10873	Partner bids first.
HCP: 5	♣ —	

Board: 214	♠ 95	West Bids 4♦ if possible.
Dealer: N	♥ 976	
Vul: Both	♦ 8	You bid first.
HCP: 9	♣ AKQ8432	

Board: 215	♠ AQ83	The opponents are silent.
Dealer: S	♥ KJ53	
Vul: None	♦ A7	Partner bids first.
HCP: 14	♣ 1085	

Board: 216	♠ J85	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ AKQJ10962	You bid first.
HCP: 11	♣ 7	

Gambling 3NT Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ A853	♠ J				3NT ¹
Vul: Both	♥ K732	♥ 95	Pass	4♣ ²	AP	
North HCP: 11	♦ K76	♦ J43	1. Gambling			
South HCP: 11	♣ J2	♣ AKQ9874	2. artificial			
Contract: 4♣ N						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AJ653		3NT ¹	Pass	4♣ ²
Vul: None	♥ 763	♥ KQ95	Pass	4♦	AP	
North HCP: 11	♦ AKQ9765	♦ —	1. Gambling			
South HCP: 11	♣ Q94	♣ J876	2. artificial			
Contract: 4♦ N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ 5				3NT ¹
Vul: EW	♥ KJ7542	♥ Q9	Pass	4♣ ²	AP	
North HCP: 5	♦ 10873	♦ 4	1. Gambling			
South HCP: 11	♣ —	♣ AKQ1075432	2. artificial			
Contract: 4♣ N						

Board: 214	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						

Board: 215	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: 216	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						

South hands (Practice Page)

Gambling 3NT

Board: 211	♠ J	The opponents are silent.
Dealer: S	♥ 95	
Vul: Both	♦ J43	You bid first.
HCP: 11	♣ AKQ9874	

Board: 212	♠ AJ653	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: None	♦ —	Partner bids first.
HCP: 11	♣ J876	

Board: 213	♠ 5	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ 4	You bid first.
HCP: 11	♣ AKQ1075432	

Board: 214	♠ 2	West Bids 4♦ if possible.
Dealer: N	♥ KJ1032	
Vul: Both	♦ 10954	Partner bids first.
HCP: 4	♣ 1095	

Board: 215	♠ 74	The opponents are silent.
Dealer: S	♥ 94	
Vul: None	♦ 54	You bid first.
HCP: 9	♣ AKQ9643	

Board: 216	♠ 102	The opponents are silent.
Dealer: N	♥ AQ87	
Vul: NS	♦ 543	Partner bids first.
HCP: 9	♣ QJ92	

Gambling 3NT Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ A853	♠ J				3NT ¹
Vul: Both	♥ K732	♥ 95	Pass	4♣ ²	AP	
North HCP: 11	♦ K76	♦ J43	1. Gambling			
South HCP: 11	♣ J2	♣ AKQ9874	2. artificial			
Contract: 4♣ N						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AJ653		3NT ¹	Pass	4♣ ²
Vul: None	♥ 763	♥ KQ95	Pass	4♦	AP	
North HCP: 11	♦ AKQ9765	♦ —	1. Gambling			
South HCP: 11	♣ Q94	♣ J876	2. artificial			
Contract: 4♦ N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ 5				3NT ¹
Vul: EW	♥ KJ7542	♥ Q9	Pass	4♣ ²	AP	
North HCP: 5	♦ 10873	♦ 4	1. Gambling			
South HCP: 11	♣ —	♣ AKQ1075432	2. artificial			
Contract: 4♣ N						

Board: 214	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						

Board: 215	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: 216	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						

North hands (Practice Page)

Gambling 3NT

Board: 217	♠ A8	The opponents are silent.
Dealer: S	♥ AKQ942	
Vul: Both	♦ 6	Partner bids first.
HCP: 22	♣ AKQ8	

Board: 218	♠ 8	East Bids 4♥ if possible.
Dealer: N	♥ 5	
Vul: None	♦ 9532	You bid first.
HCP: 10	♣ AKQJ1083	

Board: 219	♠ Q9642	The opponents are silent.
Dealer: S	♥ A76	
Vul: NS	♦ J	Partner bids first.
HCP: 12	♣ KQ75	

Board: 220	♠ 94	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ 9542	You bid first.
HCP: 9	♣ AKQ9742	

Board: 221	♠ 109874	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: None	♦ Q92	Partner bids first.
HCP: 8	♣ 6	

Board: 222	♠ 6	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ J1072	You bid first.
HCP: 10	♣ AKQ10753	

Gambling 3NT Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ 2				3NT ¹
Vul: Both	♥ AKQ942	♥ J				
North HCP: 22	♦ 6	♦ AKQ7532	Pass	7NT	AP	
South HCP: 10	♣ AKQ8	♣ 9752				
Contract: 7N S			1. Gambling			

Board: 218	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: 219	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: 220	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						

Board: 221	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: 222	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						

South hands (Practice Page)

Gambling 3NT

Board: 217	♠ 2	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ AKQ7532	You bid first.
HCP: 10	♣ 9752	

Board: 218	♠ AQ103	East Bids 4♥ if possible.
Dealer: N	♥ 82	
Vul: None	♦ Q10876	Partner bids first.
HCP: 8	♣ 42	

Board: 219	♠ 5	The opponents are silent.
Dealer: S	♥ 953	
Vul: NS	♦ AKQ97632	You bid first.
HCP: 9	♣ 9	

Board: 220	♠ 103	The opponents are silent.
Dealer: N	♥ AKQ876	
Vul: EW	♦ Q107	Partner bids first.
HCP: 11	♣ 83	

Board: 221	♠ J2	The opponents are silent.
Dealer: S	♥ 86	
Vul: None	♦ 83	You bid first.
HCP: 11	♣ AKQJ1095	

Board: 222	♠ KQ1072	The opponents are silent.
Dealer: N	♥ QJ109	
Vul: NS	♦ K4	Partner bids first.
HCP: 11	♣ 92	

Gambling 3NT Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ 2				3NT ¹
Vul: Both	♥ AKQ942	♥ J				
North HCP: 22	♦ 6	♦ AKQ7532	Pass	7NT	AP	
South HCP: 10	♣ AKQ8	♣ 9752				
Contract: 7N S			1. Gambling			

Board: 218	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: 219	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: 220	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						

Board: 221	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: 222	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						

North hands (Practice Page)

Gambling 3NT

Board: 223	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ874	
Vul: EW	♦ J542	Partner bids first.
HCP: 12	♣ 42	
Board: 224	♠ 2	East Bids 4♥ if possible.
Dealer: N	♥ J6	
Vul: NS	♦ 762	You bid first.
HCP: 11	♣ AKQJ876	
Board: 225	♠ A86	East Doubles 4♣ if possible.
Dealer: S	♥ A7543	
Vul: EW	♦ 764	Partner bids first.
HCP: 9	♣ J7	
Board: 226	♠ Q	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ AKQ10976	You bid first.
HCP: 11	♣ 10863	
Board: 227	♠ AKQ95	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ A1065	Partner bids first.
HCP: 17	♣ 102	
Board: 228	♠ 53	West Doubles 4♣ if possible.
Dealer: N	♥ —	
Vul: EW	♦ AKQ8642	You bid first.
HCP: 9	♣ 8752	

Gambling 3NT Both hands (Answers Page)

Board: 223	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: 224	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ J109743				
Vul: NS	♥ J6	♥ 104		3NT ¹	4♥	AP
North HCP: 11	♦ 762	♦ AQJ5	1. Gambling			
South HCP: 8	♣ AKQJ876	♣ 5				
Contract: 4♥ E						

Board: 225	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: 226	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ A1097				
Vul: Both	♥ 2	♥ A93		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQ10976	♦ 54	Pass	4♦	AP	
South HCP: 8	♣ 10863	♣ 9742	1. Gambling			
Contract: 4♦ N			2. artificial			

Board: 227	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	AP			
South HCP: 11	♣ 102	♣ AKQ8753	1. Gambling			
Contract: 7N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ J9862				
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 ♦			

South hands (Practice Page)

Gambling 3NT

Board: 223	♠ 83	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ 63	You bid first.
HCP: 11	♣ AKQJ973	
Board: 224	♠ J109743	East Bids 4♥ if possible.
Dealer: N	♥ 104	
Vul: NS	♦ AQJ5	Partner bids first.
HCP: 8	♣ 5	
Board: 225	♠ Q2	East Doubles 4♣ if possible.
Dealer: S	♥ —	
Vul: EW	♦ AKQ108532	You bid first.
HCP: 11	♣ 985	
Board: 226	♠ A1097	The opponents are silent.
Dealer: N	♥ A93	
Vul: Both	♦ 54	Partner bids first.
HCP: 8	♣ 9742	
Board: 227	♠ 42	The opponents are silent.
Dealer: S	♥ 76	
Vul: None	♦ Q9	You bid first.
HCP: 11	♣ AKQ8753	
Board: 228	♠ J9862	West Doubles 4♣ if possible.
Dealer: N	♥ AQJ5	
Vul: EW	♦ J953	Partner bids first.
HCP: 9	♣ —	

Gambling 3NT Both hands (Answers Page)

Board: 223	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: 224	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ J109743				
Vul: NS	♥ J6	♥ 104		3NT ¹	4♥	AP
North HCP: 11	♦ 762	♦ AQJ5	1. Gambling			
South HCP: 8	♣ AKQJ876	♣ 5				
Contract: 4♥ E						

Board: 225	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: 226	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ A1097				
Vul: Both	♥ 2	♥ A93		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQ10976	♦ 54	Pass	4♦	AP	
South HCP: 8	♣ 10863	♣ 9742	1. Gambling			
Contract: 4♦ N			2. artificial			

Board: 227	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	AP			
South HCP: 11	♣ 102	♣ AKQ8753	1. Gambling			
Contract: 7N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ J9862				
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 ♦			

North hands (Practice Page)

Gambling 3NT

Board: 229	♠ J9765	West Doubles 3NT if possible.
Dealer: S	♥ KJ2	
Vul: Both	♦ 832	Partner bids first.
HCP: 5	♣ 53	
Board: 230	♠ —	West Doubles 4♣ if possible.
Dealer: N	♥ 873	
Vul: None	♦ AKQJ109543	You bid first.
HCP: 10	♣ 2	
Board: 231	♠ 95	East Bids 4♠ if possible.
Dealer: S	♥ J10	
Vul: NS	♦ J9432	Partner bids first.
HCP: 6	♣ A872	
Board: 232	♠ 92	The opponents are silent.
Dealer: N	♥ 543	
Vul: Both	♦ AKQ6543	You bid first.
HCP: 9	♣ 9	
Board: 233	♠ A985	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ Q9875	Partner bids first.
HCP: 8	♣ 92	
Board: 234	♠ J7	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ 8754	You bid first.
HCP: 10	♣ AKQ10862	

Gambling 3NT Both hands (Answers Page)

Board: 229	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	1. Gambling			
Contract: 4♣ N			2. artificial			

Board: 230	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	♦ —	1. Gambling			
South HCP: 14	♣ 2	♣ KQ1054	2. artificial			
Contract: 4♦ N						

Board: 231	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	1. Gambling			
South HCP: 9	♣ A872	♣ 9	2. artificial			
Contract: 4♣ E						

Board: 232	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	1. Gambling			
South HCP: 6	♣ 9	♣ K6	2. artificial			
Contract: 4♦ N						

Board: 233	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: 234	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						

South hands (Practice Page)

Gambling 3NT

Board: 229	♠ 43	West Doubles 3NT if possible.
Dealer: S	♥ 73	
Vul: Both	♦ 95	You bid first.
HCP: 9	♣ AKQ10984	
Board: 230	♠ AKQ95	West Doubles 4♣ if possible.
Dealer: N	♥ 1054	
Vul: None	♦ —	Partner bids first.
HCP: 14	♣ KQ1054	
Board: 231	♠ 1073	East Bids 4♠ if possible.
Dealer: S	♥ 75	
Vul: NS	♦ AKQ10876	You bid first.
HCP: 9	♣ 9	
Board: 232	♠ 743	The opponents are silent.
Dealer: N	♥ QJ1082	
Vul: Both	♦ 1097	Partner bids first.
HCP: 6	♣ K6	
Board: 233	♠ 64	The opponents are silent.
Dealer: S	♥ J53	
Vul: None	♦ 2	You bid first.
HCP: 11	♣ AKQJ763	
Board: 234	♠ 985	The opponents are silent.
Dealer: N	♥ K93	
Vul: NS	♦ AKJ63	Partner bids first.
HCP: 11	♣ 54	

Gambling 3NT Both hands (Answers Page)

Board: 229	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	1. Gambling			
Contract: 4♣ N			2. artificial			

Board: 230	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	♦ —	1. Gambling			
South HCP: 14	♣ 2	♣ KQ1054	2. artificial			
Contract: 4♦ N						

Board: 231	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	1. Gambling			
South HCP: 9	♣ A872	♣ 9	2. artificial			
Contract: 4♣ E						

Board: 232	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	1. Gambling			
South HCP: 6	♣ 9	♣ K6	2. artificial			
Contract: 4♦ N						

Board: 233	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: 234	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						

North hands (Practice Page)

Gambling 3NT

Board: 235	♠ QJ97	The opponents are silent.
Dealer: S	♥ KQ109	
Vul: EW	♦ 5	Partner bids first.
HCP: 16	♣ AKJ9	
Board: 236	♠ 43	The opponents are silent.
Dealer: N	♥ 76	
Vul: None	♦ AKQJ9642	You bid first.
HCP: 10	♣ 6	
Board: 237	♠ 872	West Doubles 4♦ if possible.
Dealer: S	♥ Q962	
Vul: NS	♦ 7	Partner bids first.
HCP: 3	♣ J8732	
Board: 238	♠ 42	West Doubles 4♣ if possible.
Dealer: N	♥ J106	
Vul: EW	♦ AKQJ876	You bid first.
HCP: 11	♣ 2	
Board: 239	♠ KJ74	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ J8	Partner bids first.
HCP: 14	♣ AQ652	
Board: 240	♠ 107	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ AKQJ983	You bid first.
HCP: 10	♣ 1072	

Gambling 3NT Both hands (Answers Page)

Board: 235

Dealer: S

Vul: EW

North HCP: 16

South HCP: 10

Contract: 4♦ S

North:

♠ QJ97

♥ KQ109

♦ 5

♣ AKJ9

South:

♠ 63

♥ 3

♦ AKQJ863

♣ 863

West North East South

3NT¹

Pass 4♣² Pass 4♦

AP

1. Gambling

2. artificial

Board: 236

Dealer: N

Vul: None

North HCP: 10

South HCP: 12

Contract: 4♥ S

North:

♠ 43

♥ 76

♦ AKQJ9642

♣ 6

South:

♠ QJ102

♥ KQJ9542

♦ —

♣ K10

West North East South

3NT¹ Pass 4♣²

Pass 4♦ Pass 4♥

AP

1. Gambling

2. artificial

Board: 237

Dealer: S

Vul: NS

North HCP: 3

South HCP: 10

Contract: 4♦ X S

North:

♠ 872

♥ Q962

♦ 7

♣ J8732

South:

♠ 105

♥ J7

♦ AKQ10982

♣ 106

West North East South

3NT¹

Pass 4♣² Pass 4♦

X AP

1. Gambling

2. artificial

Board: 238

Dealer: N

Vul: EW

North HCP: 11

South HCP: 7

Contract: 4♦ N

North:

♠ 42

♥ J106

♦ AKQJ876

♣ 2

South:

♠ AQJ6

♥ 3

♦ 109542

♣ 864

West North East South

3NT¹ Pass 4♣²

X 4♦ AP

1. Gambling

2. artificial

Board: 239

Dealer: S

Vul: Both

North HCP: 14

South HCP: 10

Contract: 4♦ S

North:

♠ KJ74

♥ K8

♦ J8

♣ AQ652

South:

♠ —

♥ J10964

♦ AKQ10754

♣ 8

West North East South

3NT¹

Pass 4♣² Pass 4♦

AP

1. Gambling

2. artificial

Board: 240

Dealer: N

Vul: NS

North HCP: 10

South HCP: 21

Contract: 7N N

North:

♠ 107

♥ 4

♦ AKQJ983

♣ 1072

South:

♠ AQ86

♥ AQ6

♦ 102

♣ AKQ6

West North East South

3NT¹ Pass 6NT

Pass 7NT AP

1. Gambling

South hands (Practice Page)

Gambling 3NT

Board: 235	♠ 63	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ AKQJ863	You bid first.
HCP: 10	♣ 863	
Board: 236	♠ QJ102	The opponents are silent.
Dealer: N	♥ KQJ9542	
Vul: None	♦ —	Partner bids first.
HCP: 12	♣ K10	
Board: 237	♠ 105	West Doubles 4♦ if possible.
Dealer: S	♥ J7	
Vul: NS	♦ AKQ10982	You bid first.
HCP: 10	♣ 106	
Board: 238	♠ AQJ6	West Doubles 4♣ if possible.
Dealer: N	♥ 3	
Vul: EW	♦ 109542	Partner bids first.
HCP: 7	♣ 864	
Board: 239	♠ —	The opponents are silent.
Dealer: S	♥ J10964	
Vul: Both	♦ AKQ10754	You bid first.
HCP: 10	♣ 8	
Board: 240	♠ AQ86	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ 102	Partner bids first.
HCP: 21	♣ AKQ6	

Gambling 3NT Both hands (Answers Page)

Board: 235

Dealer: S

Vul: EW

North HCP: 16

South HCP: 10

Contract: 4♦ S

North:

♠ QJ97

♥ KQ109

♦ 5

♣ AKJ9

South:

♠ 63

♥ 3

♦ AKQJ863

♣ 863

West North East South

3NT¹

Pass 4♣² Pass 4♦

AP

1. Gambling

2. artificial

Board: 236

Dealer: N

Vul: None

North HCP: 10

South HCP: 12

Contract: 4♥ S

North:

♠ 43

♥ 76

♦ AKQJ9642

♣ 6

South:

♠ QJ102

♥ KQJ9542

♦ —

♣ K10

West North East South

3NT¹ Pass 4♣²

Pass 4♦ Pass 4♥

AP

1. Gambling

2. artificial

Board: 237

Dealer: S

Vul: NS

North HCP: 3

South HCP: 10

Contract: 4♦ X S

North:

♠ 872

♥ Q962

♦ 7

♣ J8732

South:

♠ 105

♥ J7

♦ AKQ10982

♣ 106

West North East South

3NT¹

Pass 4♣² Pass 4♦

X AP

1. Gambling

2. artificial

Board: 238

Dealer: N

Vul: EW

North HCP: 11

South HCP: 7

Contract: 4♦ N

North:

♠ 42

♥ J106

♦ AKQJ876

♣ 2

South:

♠ AQJ6

♥ 3

♦ 109542

♣ 864

West North East South

3NT¹ Pass 4♣²

X 4♦ AP

1. Gambling

2. artificial

Board: 239

Dealer: S

Vul: Both

North HCP: 14

South HCP: 10

Contract: 4♦ S

North:

♠ KJ74

♥ K8

♦ J8

♣ AQ652

South:

♠ —

♥ J10964

♦ AKQ10754

♣ 8

West North East South

3NT¹

Pass 4♣² Pass 4♦

AP

1. Gambling

2. artificial

Board: 240

Dealer: N

Vul: NS

North HCP: 10

South HCP: 21

Contract: 7N N

North:

♠ 107

♥ 4

♦ AKQJ983

♣ 1072

South:

♠ AQ86

♥ AQ6

♦ 102

♣ AKQ6

West North East South

3NT¹ Pass 6NT

Pass 7NT AP

1. Gambling

Gambling 3NT

Board: 241	♠ KQ10	The opponents are silent.
Dealer: S	♥ 9842	
Vul: EW	♦ 965	Partner bids first.
HCP: 8	♣ K84	
Board: 242	♠ 85	East Bids 4♥ if possible.
Dealer: N	♥ 86	
Vul: EW	♦ AKQJ863	You bid first.
HCP: 10	♣ 32	
Board: 243	♠ 65	The opponents are silent.
Dealer: S	♥ J97	
Vul: Both	♦ 985	Partner bids first.
HCP: 6	♣ AJ862	
Board: 244	♠ J4	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ 8543	You bid first.
HCP: 11	♣ AKQJ974	
Board: 245	♠ Q74	West Doubles 3NT if possible.
Dealer: S	♥ 85	East Bids 4♠ if possible.
Vul: Both	♦ 104	West Bids 4NT if possible.
HCP: 5	♣ QJ10942	East Bids 5♦ if possible.
		West Bids 5♠ if possible.
		Partner bids first.
Board: 246	♠ J82	West Doubles 4♣ if possible.
Dealer: N	♥ 6	
Vul: NS	♦ AKQJ10864	You bid first.
HCP: 11	♣ 8	

Gambling 3NT Both hands (Answers Page)

Board: 241	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: 242	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: 243	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: 244	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		

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ —				3NT ¹
Vul: Both	♥ 85	♥ 742	X	4♣ ²	4♣	Pass
North HCP: 5	♦ 104	♦ AKQJ87652		4NT ³	Pass	5♦
South HCP: 10	♣ QJ10942	♣ 7		5♠	AP	X
Contract: 5♠ E				1. Gambling		
				2. artificial		
				3. Blackwood 0314, for ♠		

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ AKQ93				
Vul: NS	♥ 6	♥ 93		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQJ10864	♦ 9732	X	4♦	AP	
South HCP: 13	♣ 8	♣ KJ		1. Gambling		
Contract: 4♦ N				2. artificial		

South hands (Practice Page)

Gambling 3NT

Board: 241	♠ 875	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ AKQJ1032	You bid first.
HCP: 11	♣ J3	
Board: 242	♠ 10	East Bids 4♥ if possible.
Dealer: N	♥ Q97	
Vul: EW	♦ 754	Partner bids first.
HCP: 8	♣ AQ10985	
Board: 243	♠ 102	The opponents are silent.
Dealer: S	♥ Q2	
Vul: Both	♦ AKQ10643	You bid first.
HCP: 11	♣ 53	
Board: 244	♠ K1062	The opponents are silent.
Dealer: N	♥ KJ1062	
Vul: NS	♦ A10	Partner bids first.
HCP: 11	♣ 82	
Board: 245	♠ —	West Doubles 3NT if possible.
Dealer: S	♥ 742	East Bids 4♠ if possible.
Vul: Both	♦ AKQJ87652	West Bids 4NT if possible.
HCP: 10	♣ 7	East Bids 5♦ if possible.
		West Bids 5♠ if possible.
		You bid first.
Board: 246	♠ AKQ93	West Doubles 4♣ if possible.
Dealer: N	♥ 93	
Vul: NS	♦ 9732	Partner bids first.
HCP: 13	♣ KJ	

Gambling 3NT Both hands (Answers Page)

Board: 241	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: 242	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: 243	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: 244	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		

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ —				3NT ¹
Vul: Both	♥ 85	♥ 742	X	4♣ ²	4♣	Pass
North HCP: 5	♦ 104	♦ AKQJ87652		4NT ³	Pass	5♦
South HCP: 10	♣ QJ10942	♣ 7		5♠	AP	X
Contract: 5♠ E				1. Gambling		
				2. artificial		
				3. Blackwood 0314, for ♠		

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ AKQ93				
Vul: NS	♥ 6	♥ 93		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQJ10864	♦ 9732	X	4♦	AP	
South HCP: 13	♣ 8	♣ KJ		1. Gambling		
Contract: 4♦ N				2. artificial		

North hands (Practice Page)

Gambling 3NT

Board: 247	♠ J109	East Bids 4♠ if possible.
Dealer: S	♥ KQJ105	
Vul: EW	♦ 5	Partner bids first.
HCP: 7	♣ 8742	

Board: 248	♠ 1084	West Bids 4♦ if possible.
Dealer: N	♥ 74	
Vul: None	♦ 6	You bid first.
HCP: 9	♣ AKQ10984	

Board: 249	♠ 9	The opponents are silent.
Dealer: S	♥ AKQJ98762	
Vul: NS	♦ 7	Partner bids first.
HCP: 12	♣ Q2	

Board: 250	♠ 4	The opponents are silent.
Dealer: N	♥ 872	
Vul: EW	♦ AKQ9843	You bid first.
HCP: 9	♣ 32	

Board: 251	♠ A762	The opponents are silent.
Dealer: S	♥ AJ104	
Vul: Both	♦ Q52	Partner bids first.
HCP: 11	♣ 75	

Board: 252	♠ 2	The opponents are silent.
Dealer: N	♥ 92	
Vul: NS	♦ 42	You bid first.
HCP: 9	♣ AKQ108765	

Gambling 3NT Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ 32				3NT ¹
Vul: EW	♥ KQJ105	♥ —	Pass	4♣ ²	4♠	AP
North HCP: 7	♦ 5	♦ 9432	1. Gambling			
South HCP: 10	♣ 8742	♣ AKQJ1095	2. artificial			
Contract: 4♠ E						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ 1084	♠ A52		3NT ¹	Pass	4♣ ²
Vul: None	♥ 74	♥ 96	4♦	AP		
North HCP: 9	♦ 6	♦ K1087	1. Gambling			
South HCP: 7	♣ AKQ10984	♣ 7653	2. artificial			
Contract: 4♦ W						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ 5				3NT ¹
Vul: NS	♥ AKQJ98762	♥ 5	Pass	4♣ ²	Pass	4♦
North HCP: 12	♦ 7	♦ AKQJ862	Pass	4♥	AP	
South HCP: 10	♣ Q2	♣ 10873	1. Gambling			
Contract: 4♥ N			2. artificial			

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ QJ65		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 872	♥ KJ10	Pass	4♦	AP	
North HCP: 9	♦ AKQ9843	♦ 7	1. Gambling			
South HCP: 12	♣ 32	♣ AJ1065	2. artificial			
Contract: 4♦ N						

Board: 251	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: 252	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						

South hands (Practice Page)

Gambling 3NT

Board: 247	♠ 32	East Bids 4♠ if possible.
Dealer: S	♥ —	
Vul: EW	♦ 9432	You bid first.
HCP: 10	♣ AKQJ1095	

Board: 248	♠ A52	West Bids 4♦ if possible.
Dealer: N	♥ 96	
Vul: None	♦ K1087	Partner bids first.
HCP: 7	♣ 7653	

Board: 249	♠ 5	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ AKQJ862	You bid first.
HCP: 10	♣ 10873	

Board: 250	♠ QJ65	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: EW	♦ 7	Partner bids first.
HCP: 12	♣ AJ1065	

Board: 251	♠ 84	The opponents are silent.
Dealer: S	♥ Q82	
Vul: Both	♦ 9	You bid first.
HCP: 11	♣ AKQ10432	

Board: 252	♠ J1083	The opponents are silent.
Dealer: N	♥ A10754	
Vul: NS	♦ A8	Partner bids first.
HCP: 9	♣ 94	

Gambling 3NT Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ 32				3NT ¹
Vul: EW	♥ KQJ105	♥ —	Pass	4♣ ²	4♠	AP
North HCP: 7	♦ 5	♦ 9432	1. Gambling			
South HCP: 10	♣ 8742	♣ AKQJ1095	2. artificial			
Contract: 4♠ E						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ 1084	♠ A52		3NT ¹	Pass	4♣ ²
Vul: None	♥ 74	♥ 96	4♦	AP		
North HCP: 9	♦ 6	♦ K1087	1. Gambling			
South HCP: 7	♣ AKQ10984	♣ 7653	2. artificial			
Contract: 4♦ W						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ 5				3NT ¹
Vul: NS	♥ AKQJ98762	♥ 5	Pass	4♣ ²	Pass	4♦
North HCP: 12	♦ 7	♦ AKQJ862	Pass	4♥	AP	
South HCP: 10	♣ Q2	♣ 10873	1. Gambling			
Contract: 4♥ N			2. artificial			

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ QJ65		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 872	♥ KJ10	Pass	4♦	AP	
North HCP: 9	♦ AKQ9843	♦ 7	1. Gambling			
South HCP: 12	♣ 32	♣ AJ1065	2. artificial			
Contract: 4♦ N						

Board: 251	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: 252	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						

North hands (Practice Page)

Gambling 3NT

Board: 253	♠ A64	West Doubles 3NT if possible.
Dealer: S	♥ 92	
Vul: EW	♦ 6542	Partner bids first.
HCP: 10	♣ KQJ9	
Board: 254	♠ J76	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ AKQ10965	You bid first.
HCP: 11	♣ J4	
Board: 255	♠ A107	The opponents are silent.
Dealer: S	♥ AKJ1072	
Vul: EW	♦ J83	Partner bids first.
HCP: 13	♣ 3	
Board: 256	♠ J3	The opponents are silent.
Dealer: N	♥ 76	
Vul: Both	♦ 102	You bid first.
HCP: 11	♣ AKQJ1094	
Board: 257	♠ QJ54	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ 63	Partner bids first.
HCP: 12	♣ AKQ107	
Board: 258	♠ 854	East Doubles 3NT if possible.
Dealer: N	♥ J10	West Bids 6♠ if possible.
Vul: NS	♦ AKQ10432	
HCP: 10	♣ 2	You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 253
Dealer: S
Vul: EW
North HCP: 10
South HCP: 11
Contract: 4♦ S

North:
♠ A64
♥ 92
♦ 6542
♣ KQJ9

South:
♠ 5
♥ J74
♦ AKQJ1097
♣ 103

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

Board: 254
Dealer: N
Vul: Both
North HCP: 11
South HCP: 5
Contract: 4♦ N

North:
♠ J76
♥ 6
♦ AKQ10965
♣ J4

South:
♠ Q432
♥ 532
♦ 42
♣ K1082

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

Board: 255
Dealer: S
Vul: EW
North HCP: 13
South HCP: 11
Contract: 6♦ S

North:
♠ A107
♥ AKJ1072
♦ J83
♣ 3

South:
♠ Q4
♥ 8
♦ AKQ9752
♣ 1082

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

Board: 256
Dealer: N
Vul: Both
North HCP: 11
South HCP: 19
Contract: 6♣ N

North:
♠ J3
♥ 76
♦ 102
♣ AKQJ1094

South:
♠ AKQ52
♥ QJ1032
♦ AK9
♣ —

West	North	East	South
			3NT ¹
		Pass	4♦ ²
Pass	5♣	Pass	6♣
AP			
1. Gambling			
2. artificial			

Board: 257
Dealer: S
Vul: None
North HCP: 12
South HCP: 10
Contract: 4♦ S

North:
♠ QJ54
♥ 103
♦ 63
♣ AKQ107

South:
♠ 2
♥ 97
♦ AKQJ1075
♣ 542

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

Board: 258
Dealer: N
Vul: NS
North HCP: 10
South HCP: 1
Contract: 6♠X W

North:
♠ 854
♥ J10
♦ AKQ10432
♣ 2

South:
♠ 10
♥ 87652
♦ 75
♣ J10973

West	North	East	South
			3NT ¹
		X	4♣ ²
6♠	X	AP	
1. Gambling			
2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 253	♠ 5	West Doubles 3NT if possible.
Dealer: S	♥ J74	
Vul: EW	♦ AKQJ1097	You bid first.
HCP: 11	♣ 103	
Board: 254	♠ Q432	The opponents are silent.
Dealer: N	♥ 532	
Vul: Both	♦ 42	Partner bids first.
HCP: 5	♣ K1082	
Board: 255	♠ Q4	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ AKQ9752	You bid first.
HCP: 11	♣ 1082	
Board: 256	♠ AKQ52	The opponents are silent.
Dealer: N	♥ QJ1032	
Vul: Both	♦ AK9	Partner bids first.
HCP: 19	♣ —	
Board: 257	♠ 2	The opponents are silent.
Dealer: S	♥ 97	
Vul: None	♦ AKQJ1075	You bid first.
HCP: 10	♣ 542	
Board: 258	♠ 10	East Doubles 3NT if possible.
Dealer: N	♥ 87652	West Bids 6♠ if possible.
Vul: NS	♦ 75	
HCP: 1	♣ J10973	Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 253	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: 254	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ Q432				3NT ¹
Vul: Both	♥ 6	♥ 532	Pass	4♦	AP	4♣ ²
North HCP: 11	♦ AKQ10965	♦ 42	1. Gambling			
South HCP: 5	♣ J4	♣ K1082	2. artificial			
Contract: 4♦ N						

Board: 255	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 0314, for ♦			

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ AKQ52				3NT ¹
Vul: Both	♥ 76	♥ QJ1032	Pass	5♣	Pass	4♦ ²
North HCP: 11	♦ 102	♦ AK9	AP			6♣
South HCP: 19	♣ AKQJ1094	♣ —	1. Gambling			
Contract: 6♣ N			2. artificial			

Board: 257	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: 258	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ 10				3NT ¹
Vul: NS	♥ J10	♥ 87652	6♠	X	AP	4♣ ²
North HCP: 10	♦ AKQ10432	♦ 75	1. Gambling			
South HCP: 1	♣ 2	♣ J10973	2. artificial			
Contract: 6♠ X W						

North hands (Practice Page)

Gambling 3NT

Board: 259	♠ K4	The opponents are silent.
Dealer: S	♥ Q97642	
Vul: Both	♦ J52	Partner bids first.
HCP: 9	♣ K4	

Board: 260	♠ J	The opponents are silent.
Dealer: N	♥ 873	
Vul: None	♦ 32	You bid first.
HCP: 11	♣ AKQJ1076	

Board: 261	♠ 1032	West Bids 4♦ if possible.
Dealer: S	♥ Q86	
Vul: NS	♦ Q1032	Partner bids first.
HCP: 4	♣ 987	

Board: 262	♠ 53	East Bids 4♦ if possible.
Dealer: N	♥ 53	
Vul: EW	♦ J5	You bid first.
HCP: 10	♣ AKQ9652	

Board: 263	♠ AQJ963	The opponents are silent.
Dealer: S	♥ 74	
Vul: None	♦ K76	Partner bids first.
HCP: 10	♣ 43	

Board: 264	♠ —	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ AKQJ1062	You bid first.
HCP: 11	♣ J1095	

Gambling 3NT Both hands (Answers Page)

Board: 259
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 10
 Contract: 4♦ S

North:
 ♠ K4
 ♥ Q97642
 ♦ J52
 ♣ K4

South:
 ♠ 5
 ♥ 3
 ♦ AKQ10984
 ♣ J863

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

Board: 260
 Dealer: N
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 4♣ S

North:
 ♠ J
 ♥ 873
 ♦ 32
 ♣ AKQJ1076

South:
 ♠ K
 ♥ AQ642
 ♦ KJ109
 ♣ 983

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

Board: 261
 Dealer: S
 Vul: NS
 North HCP: 4
 South HCP: 9
 Contract: 4♦ W

North:
 ♠ 1032
 ♥ Q86
 ♦ Q1032
 ♣ 987

South:
 ♠ 876
 ♥ 109
 ♦ —
 ♣ AKQ65432

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

Board: 262
 Dealer: N
 Vul: EW
 North HCP: 10
 South HCP: 5
 Contract: 4♦ E

North:
 ♠ 53
 ♥ 53
 ♦ J5
 ♣ AKQ9652

South:
 ♠ 964
 ♥ QJ9742
 ♦ Q72
 ♣ 3

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

Board: 263
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 10
 Contract: 4♣ N

North:
 ♠ AQJ963
 ♥ 74
 ♦ K76
 ♣ 43

South:
 ♠ 7
 ♥ 963
 ♦ 32
 ♣ AKQJ965

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

Board: 264
 Dealer: N
 Vul: NS
 North HCP: 11
 South HCP: 11
 Contract: 4♦ N

North:
 ♠ —
 ♥ 54
 ♦ AKQJ1062
 ♣ J1095

South:
 ♠ AQ64
 ♥ Q107
 ♦ 74
 ♣ K863

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

South hands (Practice Page)

Gambling 3NT

Board: 259	♠ 5	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ AKQ10984	You bid first.
HCP: 10	♣ J863	

Board: 260	♠ K	The opponents are silent.
Dealer: N	♥ AQ642	
Vul: None	♦ KJ109	Partner bids first.
HCP: 13	♣ 983	

Board: 261	♠ 876	West Bids 4♦ if possible.
Dealer: S	♥ 109	
Vul: NS	♦ —	You bid first.
HCP: 9	♣ AKQ65432	

Board: 262	♠ 964	East Bids 4♦ if possible.
Dealer: N	♥ QJ9742	
Vul: EW	♦ Q72	Partner bids first.
HCP: 5	♣ 3	

Board: 263	♠ 7	The opponents are silent.
Dealer: S	♥ 963	
Vul: None	♦ 32	You bid first.
HCP: 10	♣ AKQJ965	

Board: 264	♠ AQ64	The opponents are silent.
Dealer: N	♥ Q107	
Vul: NS	♦ 74	Partner bids first.
HCP: 11	♣ K863	

Gambling 3NT Both hands (Answers Page)

Board: 259

Dealer: S

Vul: Both

North HCP: 9

South HCP: 10

Contract: 4♦ S

North:

♠ K4

♥ Q97642

♦ J52

♣ K4

South:

♠ 5

♥ 3

♦ AKQ10984

♣ J863

West North East South

3NT¹

Pass 4♣² Pass 4♦

AP

1. Gambling

2. artificial

Board: 260

Dealer: N

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♣ S

North:

♠ J

♥ 873

♦ 32

♣ AKQJ1076

South:

♠ K

♥ AQ642

♦ KJ109

♣ 983

West North East South

3NT¹ Pass 4♣²

AP

1. Gambling

2. artificial

Board: 261

Dealer: S

Vul: NS

North HCP: 4

South HCP: 9

Contract: 4♦ W

North:

♠ 1032

♥ Q86

♦ Q1032

♣ 987

South:

♠ 876

♥ 109

♦ —

♣ AKQ65432

West North East South

3NT¹

4♦ AP

1. Gambling

Board: 262

Dealer: N

Vul: EW

North HCP: 10

South HCP: 5

Contract: 4♦ E

North:

♠ 53

♥ 53

♦ J5

♣ AKQ9652

South:

♠ 964

♥ QJ9742

♦ Q72

♣ 3

West North East South

3NT¹ 4♦ AP

1. Gambling

Board: 263

Dealer: S

Vul: None

North HCP: 10

South HCP: 10

Contract: 4♣ N

North:

♠ AQJ963

♥ 74

♦ K76

♣ 43

South:

♠ 7

♥ 963

♦ 32

♣ AKQJ965

West North East South

3NT¹

Pass 4♣² AP

1. Gambling

2. artificial

Board: 264

Dealer: N

Vul: NS

North HCP: 11

South HCP: 11

Contract: 4♦ N

North:

♠ —

♥ 54

♦ AKQJ1062

♣ J1095

South:

♠ AQ64

♥ Q107

♦ 74

♣ K863

West North East South

3NT¹ Pass 4♣²

Pass 4♦ AP

1. Gambling

2. artificial

North hands (Practice Page)

Gambling 3NT

Board: 265	♠ K105	The opponents are silent.
Dealer: S	♥ 10943	
Vul: Both	♦ A1076	Partner bids first.
HCP: 7	♣ 86	
Board: 266	♠ —	The opponents are silent.
Dealer: N	♥ 76	
Vul: NS	♦ 854	You bid first.
HCP: 9	♣ AKQ108732	
Board: 267	♠ K832	The opponents are silent.
Dealer: S	♥ AJ76	
Vul: EW	♦ J107	Partner bids first.
HCP: 9	♣ 104	
Board: 268	♠ 52	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ 103	You bid first.
HCP: 11	♣ AKQJ1084	
Board: 269	♠ AK85	East Bids 4♥ if possible.
Dealer: S	♥ KQ1065	
Vul: None	♦ J6	Partner bids first.
HCP: 13	♣ 105	
Board: 270	♠ 9	East Bids 4♠ if possible.
Dealer: N	♥ 984	
Vul: EW	♦ 53	You bid first.
HCP: 9	♣ AKQ9643	

Gambling 3NT Both hands (Answers Page)

Board: 265	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: 266	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: 267	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: 268	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						

Board: 269	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	X	AP	
South HCP: 11	♣ 105	♣ AKQ9843	1. Gambling			
Contract: 4♥ X E			2. artificial			

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ AJ75		3NT ¹	4♠	X
Vul: EW	♥ 984	♥ KJ10	AP			
North HCP: 9	♦ 53	♦ 1082	1. Gambling			
South HCP: 10	♣ AKQ9643	♣ J105				
Contract: 4♠ X E						

South hands (Practice Page)

Gambling 3NT

Board: 265	♠ 3	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ J943	You bid first.
HCP: 11	♣ AKQJ942	

Board: 266	♠ QJ83	The opponents are silent.
Dealer: N	♥ KQ842	
Vul: NS	♦ 107	Partner bids first.
HCP: 8	♣ 65	

Board: 267	♠ 65	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ 832	You bid first.
HCP: 9	♣ AKQ9763	

Board: 268	♠ KQ984	The opponents are silent.
Dealer: N	♥ 43	
Vul: Both	♦ Q754	Partner bids first.
HCP: 7	♣ 32	

Board: 269	♠ 973	East Bids 4♥ if possible.
Dealer: S	♥ 9	
Vul: None	♦ Q7	You bid first.
HCP: 11	♣ AKQ9843	

Board: 270	♠ AJ75	East Bids 4♠ if possible.
Dealer: N	♥ KJ10	
Vul: EW	♦ 1082	Partner bids first.
HCP: 10	♣ J105	

Gambling 3NT Both hands (Answers Page)

Board: 265	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: 266	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: 267	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: 268	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						

Board: 269	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	X	AP	
South HCP: 11	♣ 105	♣ AKQ9843	1. Gambling			
Contract: 4♥ X E			2. artificial			

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ AJ75		3NT ¹	4♠	X
Vul: EW	♥ 984	♥ KJ10	AP			
North HCP: 9	♦ 53	♦ 1082	1. Gambling			
South HCP: 10	♣ AKQ9643	♣ J105				
Contract: 4♠ X E						

North hands (Practice Page)

Gambling 3NT

Board: 271 ♠ J1097653
Dealer: S ♥ Q5
Vul: Both ♦ 6
HCP: 9 ♣ AQ6

West Bids 4NT if possible.
East Bids 5♦ if possible.
West Bids 5♥ if possible.

Partner bids first.

Board: 272 ♠ Q84
Dealer: N ♥ 72
Vul: None ♦ AKQ10942
HCP: 11 ♣ 3

East Bids 4♣ if possible.

You bid first.

Board: 273 ♠ K652
Dealer: S ♥ KQJ8
Vul: NS ♦ 102
HCP: 9 ♣ 1097

East Bids 4♦ if possible.

Partner bids first.

Board: 274 ♠ 86
Dealer: N ♥ Q94
Vul: Both ♦ AKQ109854
HCP: 11 ♣ —

East Bids 4♣ if possible.

You bid first.

Board: 275 ♠ K1076
Dealer: S ♥ K987
Vul: None ♦ 9
HCP: 10 ♣ KJ86

West Bids 4♠ if possible.

Partner bids first.

Board: 276 ♠ 7
Dealer: N ♥ Q93
Vul: NS ♦ 7
HCP: 11 ♣ AKQ109753

The opponents are silent.

You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 271	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: 272	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: 273	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: 274	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						

Board: 275	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: 276	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						

South hands (Practice Page)

Gambling 3NT

Board: 271 ♠ 842
Dealer: S ♥ 3
Vul: Both ♦ AKQ9542
HCP: 9 ♣ 109

West Bids 4NT if possible.
East Bids 5♦ if possible.
West Bids 5♥ if possible.

You bid first.

Board: 272 ♠ A32
Dealer: N ♥ AJ5
Vul: None ♦ J75
HCP: 10 ♣ 9842

East Bids 4♣ if possible.

Partner bids first.

Board: 273 ♠ Q8
Dealer: S ♥ 10
Vul: NS ♦ 75
HCP: 11 ♣ AKQ86542

East Bids 4♦ if possible.

You bid first.

Board: 274 ♠ Q1095
Dealer: N ♥ 876
Vul: Both ♦ 72
HCP: 5 ♣ K873

East Bids 4♣ if possible.

Partner bids first.

Board: 275 ♠ 3
Dealer: S ♥ 10
Vul: None ♦ AKQJ1082
HCP: 10 ♣ 10975

West Bids 4♠ if possible.

You bid first.

Board: 276 ♠ KQJ54
Dealer: N ♥ 1076
Vul: NS ♦ Q84
HCP: 8 ♣ 62

The opponents are silent.

Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 271	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: 272	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: 273	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: 274	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						

Board: 275	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: 276	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						

North hands (Practice Page)

Gambling 3NT

Board: 277	♠ 65	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: EW	♦ AJ32	Partner bids first.
HCP: 8	♣ J63	

Board: 278	♠ 85	East Bids 4♦ if possible.
Dealer: N	♥ 642	
Vul: NS	♦ 10	You bid first.
HCP: 9	♣ AKQ8632	

Board: 279	♠ AKQ93	The opponents are silent.
Dealer: S	♥ Q1065	
Vul: EW	♦ 74	Partner bids first.
HCP: 11	♣ 52	

Board: 280	♠ 76	East Bids 4♣ if possible.
Dealer: N	♥ 6	
Vul: Both	♦ AKQJ10965	You bid first.
HCP: 10	♣ 75	

Board: 281	♠ A7542	The opponents are silent.
Dealer: S	♥ Q95	
Vul: NS	♦ 63	Partner bids first.
HCP: 11	♣ AJ9	

Board: 282	♠ 1072	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ AKQJ953	You bid first.
HCP: 10	♣ 42	

Gambling 3NT Both hands (Answers Page)

Board: 277	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: 278	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: 279	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: 280	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						

Board: 281	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: 282	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ AK95				
Vul: EW	♥ 3	♥ K82		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQJ953	♦ 102	Pass	4♦	AP	
South HCP: 13	♣ 42	♣ K1093	1. Gambling			
Contract: 4♦ N			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 277	♠ 742	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ 864	You bid first.
HCP: 9	♣ AKQ10952	
Board: 278	♠ KQ963	East Bids 4♦ if possible.
Dealer: N	♥ K9853	
Vul: NS	♦ —	Partner bids first.
HCP: 8	♣ 754	
Board: 279	♠ 4	The opponents are silent.
Dealer: S	♥ 732	
Vul: EW	♦ Q	You bid first.
HCP: 11	♣ AKQ109763	
Board: 280	♠ AK932	East Bids 4♣ if possible.
Dealer: N	♥ KQ9543	
Vul: Both	♦ 3	Partner bids first.
HCP: 12	♣ 10	
Board: 281	♠ 6	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ AKQ10984	You bid first.
HCP: 11	♣ Q853	
Board: 282	♠ AK95	The opponents are silent.
Dealer: N	♥ K82	
Vul: EW	♦ 102	Partner bids first.
HCP: 13	♣ K1093	

Gambling 3NT Both hands (Answers Page)

Board: 277	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: 278	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: 279	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: 280	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						

Board: 281	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: 282	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ AK95				
Vul: EW	♥ 3	♥ K82		3NT ¹	Pass	4♣ ²
North HCP: 10	♦ AKQJ953	♦ 102	Pass	4♦	AP	
South HCP: 13	♣ 42	♣ K1093	1. Gambling			
Contract: 4♦ N			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 283	♠ KQJ10832	The opponents are silent.
Dealer: S	♥ K974	
Vul: Both	♦ —	Partner bids first.
HCP: 9	♣ 73	

Board: 284	♠ 3	West Bids 4♥ if possible.
Dealer: N	♥ 872	
Vul: None	♦ AKQ7542	You bid first.
HCP: 9	♣ 74	

Board: 285	♠ AKJ	The opponents are silent.
Dealer: S	♥ KQ752	
Vul: EW	♦ 852	Partner bids first.
HCP: 14	♣ J6	

Board: 286	♠ 983	The opponents are silent.
Dealer: N	♥ 32	
Vul: Both	♦ AKQJ9862	You bid first.
HCP: 10	♣ —	

Board: 287	♠ K98	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ K97642	Partner bids first.
HCP: 8	♣ 74	

Board: 288	♠ 1096	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ AKQ8653	You bid first.
HCP: 9	♣ 109	

Gambling 3NT Both hands (Answers Page)

Board: 283	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: 284	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ AJ10987		3NT ¹	Pass	4♣ ²
Vul: None	♥ 872	♥ KJ	4♥	Pass	Pass	X
North HCP: 9	♦ AKQ7542	♦ —	AP			
South HCP: 13	♣ 74	♣ A10963	1. Gambling			
Contract: 4♥ X W			2. artificial			

Board: 285	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						

			West	North	East	South
				3NT ¹	Pass	4♣ ²
Board: 286	North:	South:	Pass	4♦	Pass	4NT ³
Dealer: N	♠ 983	♠ AKJ104	Pass	5♠	Pass	5NT ⁴
Vul: Both	♥ 32	♥ AQ10	Pass	6♣	Pass	7♦
North HCP: 10	♦ AKQJ9862	♦ 7	AP			
South HCP: 20	♣ —	♣ AQ93	1. Gambling			
Contract: 7♦ N			2. artificial			
			3. Blackwood 0314, for ♦			
			4. King ask by 5NT			

Board: 287	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: 288	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						

South hands (Practice Page)

Gambling 3NT

Board: 283	♠ 9	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ 1073	You bid first.
HCP: 9	♣ AKQ10542	

Board: 284	♠ AJ10987	West Bids 4♥ if possible.
Dealer: N	♥ KJ	
Vul: None	♦ —	Partner bids first.
HCP: 13	♣ A10963	

Board: 285	♠ 982	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ 6	You bid first.
HCP: 10	♣ AKQ10982	

Board: 286	♠ AKJ104	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ 7	Partner bids first.
HCP: 20	♣ AQ93	

Board: 287	♠ 42	The opponents are silent.
Dealer: S	♥ 54	
Vul: NS	♦ 83	You bid first.
HCP: 10	♣ AKQJ862	

Board: 288	♠ K82	The opponents are silent.
Dealer: N	♥ Q94	
Vul: Both	♦ 104	Partner bids first.
HCP: 7	♣ Q8642	

Gambling 3NT Both hands (Answers Page)

Board: 283	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: 284	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ AJ10987		3NT ¹	Pass	4♣ ²
Vul: None	♥ 872	♥ KJ	4♥	Pass	Pass	X
North HCP: 9	♦ AKQ7542	♦ —	AP			
South HCP: 13	♣ 74	♣ A10963	1. Gambling			
Contract: 4♥ X W			2. artificial			

Board: 285	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						

			West	North	East	South
				3NT ¹	Pass	4♣ ²
Board: 286	North:	South:	Pass	4♦	Pass	4NT ³
Dealer: N	♠ 983	♠ AKJ104	Pass	5♠	Pass	5NT ⁴
Vul: Both	♥ 32	♥ AQ10	Pass	6♣	Pass	7♦
North HCP: 10	♦ AKQJ9862	♦ 7	AP			
South HCP: 20	♣ —	♣ AQ93	1. Gambling			
Contract: 7♦ N			2. artificial			
			3. Blackwood 0314, for ♦			
			4. King ask by 5NT			

Board: 287	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: 288	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						

North hands (Practice Page)

Gambling 3NT

Board: 289 ♠ J96
Dealer: S ♥ K10874
Vul: None ♦ 4
HCP: 6 ♣ Q762

West Doubles 4♦ if possible.
East Bids 5♣ if possible.
West Doubles 5♦ if possible.

Partner bids first.

Board: 290 ♠ —
Dealer: N ♥ 953
Vul: NS ♦ AKQ108543
HCP: 11 ♣ Q4

The opponents are silent.

You bid first.

Board: 291 ♠ Q854
Dealer: S ♥ 10762
Vul: EW ♦ J976
HCP: 3 ♣ 9

West Bids 4♠ if possible.
East Bids 5♣ if possible.

Partner bids first.

Board: 292 ♠ J93
Dealer: N ♥ 62
Vul: None ♦ 4
HCP: 10 ♣ AKQ9763

The opponents are silent.

You bid first.

Board: 293 ♠ Q1074
Dealer: S ♥ A75
Vul: NS ♦ K93
HCP: 10 ♣ J92

West Bids 4♠ if possible.

Partner bids first.

Board: 294 ♠ 102
Dealer: N ♥ 63
Vul: EW ♦ 97
HCP: 10 ♣ AKQJ975

East Bids 4♦ if possible.

You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 289			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: None	♠ J96	♠ 754	Pass	4♣ ²	Pass	4♦
North HCP: 6	♥ K10874	♥ 96	X	Pass	5♣	5♦
South HCP: 10	♦ 4	♦ AKQJ9762	X	AP		
Contract: 5♦ X S	♣ Q762	♣ —				
			1. Gambling			
			2. artificial			

Board: 290			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ —	♠ K97642		3NT ¹	Pass	4♣ ²
North HCP: 11	♥ 953	♥ K1072	Pass	4♦	AP	
South HCP: 10	♦ AKQ108543	♦ —	1. Gambling			
Contract: 4♦ N	♣ Q4	♣ A75	2. artificial			

Board: 291			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: EW	♠ Q854	♠ 109				
North HCP: 3	♥ 10762	♥ 4	4♣	Pass	5♣	AP
South HCP: 9	♦ J976	♦ AKQ10842	1. Gambling			
Contract: 5♣ E	♣ 9	♣ 863				

Board: 292			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ J93	♠ 2		3NT ¹	Pass	4♣ ²
North HCP: 10	♥ 62	♥ QJ9843	AP			
South HCP: 5	♦ 4	♦ Q109863	1. Gambling			
Contract: 4♣ S	♣ AKQ9763	♣ —	2. artificial			

Board: 293			West	North	East	South
Dealer: S	North:	South:				3NT ¹
Vul: NS	♠ Q1074	♠ 6				
North HCP: 10	♥ A75	♥ 1064	4♣	AP		
South HCP: 9	♦ K93	♦ 102	1. Gambling			
Contract: 4♠ W	♣ J92	♣ AKQ8543				

Board: 294			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ 102	♠ 98764		3NT ¹	4♦	AP
North HCP: 10	♥ 63	♥ J2	1. Gambling			
South HCP: 2	♦ 97	♦ J1064				
Contract: 4♦ E	♣ AKQJ975	♣ 83				

South hands (Practice Page)

Gambling 3NT

Board: 289 ♠ 754
Dealer: S ♥ 96
Vul: None ♦ AKQJ9762
HCP: 10 ♣ —

West Doubles 4♦ if possible.
East Bids 5♣ if possible.
West Doubles 5♦ if possible.

You bid first.

Board: 290 ♠ K97642
Dealer: N ♥ K1072
Vul: NS ♦ —
HCP: 10 ♣ A75

The opponents are silent.

Partner bids first.

Board: 291 ♠ 109
Dealer: S ♥ 4
Vul: EW ♦ AKQ10842
HCP: 9 ♣ 863

West Bids 4♠ if possible.
East Bids 5♣ if possible.

You bid first.

Board: 292 ♠ 2
Dealer: N ♥ QJ9843
Vul: None ♦ Q109863
HCP: 5 ♣ —

The opponents are silent.

Partner bids first.

Board: 293 ♠ 6
Dealer: S ♥ 1064
Vul: NS ♦ 102
HCP: 9 ♣ AKQ8543

West Bids 4♠ if possible.

You bid first.

Board: 294 ♠ 98764
Dealer: N ♥ J2
Vul: EW ♦ J1064
HCP: 2 ♣ 83

East Bids 4♦ if possible.

Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ 754	Pass	4♣ ²	Pass	3NT ¹
Vul: None	♥ K10874	♥ 96	X	Pass	5♣	4♦
North HCP: 6	♦ 4	♦ AKQJ9762	X	AP		5♦
South HCP: 10	♣ Q762	♣ —				
Contract: 5♦ X S						
			1. Gambling			
			2. artificial			

Board: 290	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	♦ —				
South HCP: 10	♣ Q4	♣ A75				
Contract: 4♦ N			1. Gambling			
			2. artificial			

Board: 291	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				
South HCP: 9	♣ 9	♣ 863	1. Gambling			
Contract: 5♣ E						

Board: 292	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						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ Q1074	♠ 6				3NT ¹
Vul: NS	♥ A75	♥ 1064	4♣	AP		
North HCP: 10	♦ K93	♦ 102				
South HCP: 9	♣ J92	♣ AKQ8543	1. Gambling			
Contract: 4♣ W						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ 98764		3NT ¹	4♦	AP
Vul: EW	♥ 63	♥ J2				
North HCP: 10	♦ 97	♦ J1064	1. Gambling			
South HCP: 2	♣ AKQJ975	♣ 83				
Contract: 4♦ E						

North hands (Practice Page)

Gambling 3NT

Board: 295	♠ AQJ6	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: Both	♦ 3	Partner bids first.
HCP: 15	♣ AJ973	
Board: 296	♠ 2	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ 10643	You bid first.
HCP: 10	♣ AKQJ1072	
Board: 297	♠ A10	West Bids 4♥ if possible.
Dealer: S	♥ 8532	
Vul: EW	♦ J10	Partner bids first.
HCP: 6	♣ J7432	
Board: 298	♠ 962	East Doubles 4♦ if possible.
Dealer: N	♥ 10	
Vul: Both	♦ AKQJ1072	You bid first.
HCP: 10	♣ 76	
Board: 299	♠ KQJ843	East Doubles 4♣ if possible.
Dealer: S	♥ J1072	West Doubles 4♦ if possible.
Vul: None	♦ 8	
HCP: 7	♣ 76	Partner bids first.
Board: 300	♠ 642	West Bids 4♥ if possible.
Dealer: N	♥ 6	
Vul: EW	♦ 8	You bid first.
HCP: 9	♣ AKQ97653	

Gambling 3NT Both hands (Answers Page)

Board: 295	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: 296	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: 297	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ 632				
Vul: EW	♥ 8532	♥ —				3NT ¹
North HCP: 6	♦ J10	♦ AKQ6542	4♥	AP		
South HCP: 9	♣ J7432	♣ 865		1. Gambling		
Contract: 4♥ W						

Board: 298	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		

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ KQJ843	♠ 7				
Vul: None	♥ J1072	♥ 83	Pass	4♣ ²	X	4♦
North HCP: 7	♦ 8	♦ AKQ10743	X	AP		
South HCP: 9	♣ 76	♣ 984		1. Gambling		
Contract: 4♦X S				2. artificial		

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ 642	♠ AKJ87				
Vul: EW	♥ 6	♥ KJ	4♥	Pass	Pass	X
North HCP: 9	♦ 8	♦ 964	Pass	5♣	AP	
South HCP: 12	♣ AKQ97653	♣ 1082		1. Gambling		
Contract: 5♣ S				2. artificial		

South hands (Practice Page)

Gambling 3NT

Board: 295	♠ 9	The opponents are silent.
Dealer: S	♥ 1095	
Vul: Both	♦ AKQ10752	You bid first.
HCP: 11	♣ Q5	
Board: 296	♠ QJ98	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: NS	♦ A9	Partner bids first.
HCP: 13	♣ 653	
Board: 297	♠ 632	West Bids 4♥ if possible.
Dealer: S	♥ —	
Vul: EW	♦ AKQ6542	You bid first.
HCP: 9	♣ 865	
Board: 298	♠ J7	East Doubles 4♦ if possible.
Dealer: N	♥ Q7653	
Vul: Both	♦ 9	Partner bids first.
HCP: 6	♣ QJ942	
Board: 299	♠ 7	East Doubles 4♣ if possible.
Dealer: S	♥ 83	West Doubles 4♦ if possible.
Vul: None	♦ AKQ10743	
HCP: 9	♣ 984	You bid first.
Board: 300	♠ AKJ87	West Bids 4♥ if possible.
Dealer: N	♥ KJ	
Vul: EW	♦ 964	Partner bids first.
HCP: 12	♣ 1082	

Gambling 3NT Both hands (Answers Page)

Board: 295
Dealer: S
Vul: Both
North HCP: 15
South HCP: 11
Contract: 4♦ S

North:
♠ AQJ6
♥ QJ3
♦ 3
♣ AJ973

South:
♠ 9
♥ 1095
♦ AKQ10752
♣ Q5

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

Board: 296
Dealer: N
Vul: NS
North HCP: 10
South HCP: 13
Contract: 4♣ S

North:
♠ 2
♥ 2
♦ 10643
♣ AKQJ1072

South:
♠ QJ98
♥ AQ98
♦ A9
♣ 653

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

Board: 297
Dealer: S
Vul: EW
North HCP: 6
South HCP: 9
Contract: 4♥ W

North:
♠ A10
♥ 8532
♦ J10
♣ J7432

South:
♠ 632
♥ —
♦ AKQ6542
♣ 865

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

Board: 298
Dealer: N
Vul: Both
North HCP: 10
South HCP: 6
Contract: 4♦X N

North:
♠ 962
♥ 10
♦ AKQJ1072
♣ 76

South:
♠ J7
♥ Q7653
♦ 9
♣ QJ942

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

Board: 299
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: 300
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
4♥	Pass	Pass	4♣ ²
Pass	5♣	AP	X
1. Gambling			
2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 301	♠ 92	East Bids 4♥ if possible.
Dealer: S	♥ KQ85	
Vul: Both	♦ J	Partner bids first.
HCP: 14	♣ AKJ1065	
Board: 302	♠ 3	The opponents are silent.
Dealer: N	♥ 943	
Vul: NS	♦ 103	You bid first.
HCP: 10	♣ AKQJ532	
Board: 303	♠ KJ43	The opponents are silent.
Dealer: S	♥ Q85	
Vul: Both	♦ 75	Partner bids first.
HCP: 10	♣ KJ43	
Board: 304	♠ 8	The opponents are silent.
Dealer: N	♥ 983	
Vul: None	♦ 102	You bid first.
HCP: 9	♣ AKQ9765	
Board: 305	♠ AJ5	West Bids 4♠ if possible.
Dealer: S	♥ Q94	
Vul: NS	♦ J876	Partner bids first.
HCP: 8	♣ 972	
Board: 306	♠ 10	East Doubles 4♦ if possible.
Dealer: N	♥ 872	West Bids 4♠ if possible.
Vul: None	♦ AKQ8653	
HCP: 10	♣ J5	You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ Q7				3NT ¹
Vul: Both	♥ KQ85	♥ 3	Pass	4♣ ²	4♥	Pass
North HCP: 14	♦ J	♦ AKQ9743	Pass	X	AP	
South HCP: 11	♣ AKJ1065	♣ 832	1. Gambling			
Contract: 4♥X E			2. artificial			

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ K1098		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 943	♥ K852	AP			
North HCP: 10	♦ 103	♦ AQ2	1. Gambling			
South HCP: 12	♣ AKQJ532	♣ 96	2. artificial			
Contract: 4♣ S						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ KJ43	♠ 10				3NT ¹
Vul: Both	♥ Q85	♥ 62	Pass	4♣ ²	Pass	4♦
North HCP: 10	♦ 75	♦ AKQ8643	AP			
South HCP: 11	♣ KJ43	♣ Q105	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ AKJ6		3NT ¹	Pass	4♦ ²
Vul: None	♥ 983	♥ K102	Pass	5♣	Pass	6♣
North HCP: 9	♦ 102	♦ AK8743	AP			
South HCP: 18	♣ AKQ9765	♣ —	1. Gambling			
Contract: 6♣ N			2. artificial			

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ 7				3NT ¹
Vul: NS	♥ Q94	♥ 102	4♣	X	AP	
North HCP: 8	♦ J876	♦ AKQ10953	1. Gambling			
South HCP: 9	♣ 972	♣ 843				
Contract: 4♠X W						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ K9		3NT ¹	Pass	4♣ ²
Vul: None	♥ 872	♥ AJ54	Pass	4♦	X	Pass
North HCP: 10	♦ AKQ8653	♦ 104	4♠	Pass	Pass	5♦
South HCP: 13	♣ J5	♣ KQ832	AP			
Contract: 5♦ N			1. Gambling			
			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 301	♠ Q7	East Bids 4♥ if possible.
Dealer: S	♥ 3	
Vul: Both	♦ AKQ9743	You bid first.
HCP: 11	♣ 832	
Board: 302	♠ K1098	The opponents are silent.
Dealer: N	♥ K852	
Vul: NS	♦ AQ2	Partner bids first.
HCP: 12	♣ 96	
Board: 303	♠ 10	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ AKQ8643	You bid first.
HCP: 11	♣ Q105	
Board: 304	♠ AKJ6	The opponents are silent.
Dealer: N	♥ K102	
Vul: None	♦ AK8743	Partner bids first.
HCP: 18	♣ —	
Board: 305	♠ 7	West Bids 4♠ if possible.
Dealer: S	♥ 102	
Vul: NS	♦ AKQ10953	You bid first.
HCP: 9	♣ 843	
Board: 306	♠ K9	East Doubles 4♦ if possible.
Dealer: N	♥ AJ54	West Bids 4♠ if possible.
Vul: None	♦ 104	
HCP: 13	♣ KQ832	Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ Q7				3NT ¹
Vul: Both	♥ KQ85	♥ 3	Pass	4♣ ²	4♥	Pass
North HCP: 14	♦ J	♦ AKQ9743	Pass	X	AP	
South HCP: 11	♣ AKJ1065	♣ 832	1. Gambling			
Contract: 4♥X E			2. artificial			

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ K1098		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 943	♥ K852	AP			
North HCP: 10	♦ 103	♦ AQ2	1. Gambling			
South HCP: 12	♣ AKQJ532	♣ 96	2. artificial			
Contract: 4♣ S						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ KJ43	♠ 10				3NT ¹
Vul: Both	♥ Q85	♥ 62	Pass	4♣ ²	Pass	4♦
North HCP: 10	♦ 75	♦ AKQ8643	AP			
South HCP: 11	♣ KJ43	♣ Q105	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ AKJ6		3NT ¹	Pass	4♦ ²
Vul: None	♥ 983	♥ K102	Pass	5♣	Pass	6♣
North HCP: 9	♦ 102	♦ AK8743	AP			
South HCP: 18	♣ AKQ9765	♣ —	1. Gambling			
Contract: 6♣ N			2. artificial			

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ 7				3NT ¹
Vul: NS	♥ Q94	♥ 102	4♣	X	AP	
North HCP: 8	♦ J876	♦ AKQ10953	1. Gambling			
South HCP: 9	♣ 972	♣ 843				
Contract: 4♠X W						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ K9		3NT ¹	Pass	4♣ ²
Vul: None	♥ 872	♥ AJ54	Pass	4♦	X	Pass
North HCP: 10	♦ AKQ8653	♦ 104	4♣	Pass	Pass	5♦
South HCP: 13	♣ J5	♣ KQ832	AP			
Contract: 5♦ N			1. Gambling			
			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 307	♠ Q82	West Bids 4♣ if possible.
Dealer: S	♥ AK984	
Vul: NS	♦ 6	Partner bids first.
HCP: 12	♣ K1042	
Board: 308	♠ Q42	East Doubles 4♦ if possible.
Dealer: N	♥ 6	
Vul: EW	♦ AKQ10753	You bid first.
HCP: 11	♣ 64	
Board: 309	♠ A987	The opponents are silent.
Dealer: S	♥ KJ1072	
Vul: Both	♦ 8	Partner bids first.
HCP: 11	♣ QJ4	
Board: 310	♠ —	The opponents are silent.
Dealer: N	♥ J86	
Vul: NS	♦ AKQ9763	You bid first.
HCP: 10	♣ 963	
Board: 311	♠ 105	The opponents are silent.
Dealer: S	♥ AQ74	
Vul: EW	♦ QJ654	Partner bids first.
HCP: 9	♣ 104	
Board: 312	♠ 532	West Doubles 4♣ if possible.
Dealer: N	♥ 97	
Vul: Both	♦ AKQ10632	You bid first.
HCP: 9	♣ 7	

Gambling 3NT Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ J96543				3NT ¹
Vul: NS	♥ AK984	♥ —				
North HCP: 12	♦ 6	♦ AKQ10543	4♣	AP		
South HCP: 10	♣ K1042	♣ —	1. Gambling			
Contract: 4♣ W						

Board: 308	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: 309	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: 310	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 0314, for ♦			

Board: 311	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: 312	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						

South hands (Practice Page)

Gambling 3NT

Board: 307	♠ J96543	West Bids 4♣ if possible.
Dealer: S	♥ —	
Vul: NS	♦ AKQ10543	You bid first.
HCP: 10	♣ —	
Board: 308	♠ 10853	East Doubles 4♦ if possible.
Dealer: N	♥ KQJ4	
Vul: EW	♦ 94	Partner bids first.
HCP: 8	♣ Q75	
Board: 309	♠ Q42	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ AKQ7642	You bid first.
HCP: 11	♣ 86	
Board: 310	♠ AKJ752	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ 8	Partner bids first.
HCP: 15	♣ AQJ107	
Board: 311	♠ J92	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ 103	You bid first.
HCP: 11	♣ AKQ9862	
Board: 312	♠ QJ87	West Doubles 4♣ if possible.
Dealer: N	♥ K65	
Vul: Both	♦ 985	Partner bids first.
HCP: 6	♣ 1083	

Gambling 3NT Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ J96543				3NT ¹
Vul: NS	♥ AK984	♥ —				
North HCP: 12	♦ 6	♦ AKQ10543	4♣	AP		
South HCP: 10	♣ K1042	♣ —	1. Gambling			
Contract: 4♣ W						

Board: 308	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: 309	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: 310	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 0314, for ♦			

Board: 311	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: 312	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						

North hands (Practice Page)

Gambling 3NT

Board: 313	♠ 7632	East Bids 4♠ if possible.
Dealer: S	♥ AQ6	
Vul: None	♦ 105	Partner bids first.
HCP: 6	♣ 9852	

Board: 314	♠ 8	The opponents are silent.
Dealer: N	♥ J9	
Vul: EW	♦ 962	You bid first.
HCP: 10	♣ AKQ10862	

Board: 315	♠ K4	The opponents are silent.
Dealer: S	♥ J876543	
Vul: Both	♦ —	Partner bids first.
HCP: 9	♣ KQ72	

Board: 316	♠ J6	West Bids 4♠ if possible.
Dealer: N	♥ 975	
Vul: None	♦ AKQ9632	You bid first.
HCP: 10	♣ 4	

Board: 317	♠ QJ73	West Bids 4♣ if possible.
Dealer: S	♥ 97	
Vul: NS	♦ 983	Partner bids first.
HCP: 3	♣ 8762	

Board: 318	♠ 109	The opponents are silent.
Dealer: N	♥ 52	
Vul: Both	♦ 85	You bid first.
HCP: 9	♣ AKQ10965	

Gambling 3NT Both hands (Answers Page)

Board: 313	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: 314	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: 315	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: 316	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						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ QJ73	♠ 942				3NT ¹
Vul: NS	♥ 97	♥ J52	4♣	AP		
North HCP: 3	♦ 983	♦ AKQJ742	1. Gambling			
South HCP: 11	♣ 8762	♣ —				
Contract: 4♣ W						

Board: 318	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						

South hands (Practice Page)

Gambling 3NT

Board: 313	♠ —	East Bids 4♠ if possible.
Dealer: S	♥ 98754	
Vul: None	♦ AKQ9842	You bid first.
HCP: 9	♣ 10	

Board: 314	♠ QJ6543	The opponents are silent.
Dealer: N	♥ AK82	
Vul: EW	♦ A5	Partner bids first.
HCP: 14	♣ 5	

Board: 315	♠ J653	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ AKQJ7632	You bid first.
HCP: 11	♣ 5	

Board: 316	♠ 4	West Bids 4♠ if possible.
Dealer: N	♥ KJ8632	
Vul: None	♦ 105	Partner bids first.
HCP: 5	♣ J862	

Board: 317	♠ 942	West Bids 4♣ if possible.
Dealer: S	♥ J52	
Vul: NS	♦ AKQJ742	You bid first.
HCP: 11	♣ —	

Board: 318	♠ K752	The opponents are silent.
Dealer: N	♥ AK73	
Vul: Both	♦ KQ972	Partner bids first.
HCP: 15	♣ —	

Gambling 3NT Both hands (Answers Page)

Board: 313	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: 314	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: 315	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: 316	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						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ QJ73	♠ 942				3NT ¹
Vul: NS	♥ 97	♥ J52	4♣	AP		
North HCP: 3	♦ 983	♦ AKQJ742	1. Gambling			
South HCP: 11	♣ 8762	♣ —				
Contract: 4♣ W						

Board: 318	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						

North hands (Practice Page)

Gambling 3NT

Board: 319	♠ K765	West Bids 4♠ if possible.
Dealer: S	♥ AQ9875	
Vul: None	♦ J6	Partner bids first.
HCP: 11	♣ J	

Board: 320	♠ Q10	The opponents are silent.
Dealer: N	♥ 94	
Vul: NS	♦ AKQ7653	You bid first.
HCP: 11	♣ 92	

Board: 321	♠ AJ1082	The opponents are silent.
Dealer: S	♥ Q1096	
Vul: EW	♦ 7	Partner bids first.
HCP: 11	♣ KJ10	

Board: 322	♠ 7	The opponents are silent.
Dealer: N	♥ 65	
Vul: None	♦ AKQ76432	You bid first.
HCP: 9	♣ 109	

Board: 323	♠ KQ94	East Bids 5♣ if possible.
Dealer: S	♥ J932	
Vul: NS	♦ J1054	Partner bids first.
HCP: 7	♣ 6	

Board: 324	♠ 2	The opponents are silent.
Dealer: N	♥ J86	
Vul: EW	♦ AKQ10853	You bid first.
HCP: 10	♣ 87	

Gambling 3NT Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ K765	♠ —				3NT ¹
Vul: None	♥ AQ9875	♥ 1064				
North HCP: 11	♦ J6	♦ AKQ10753	4♠	X	AP	
South HCP: 9	♣ J	♣ 1075	1. Gambling			
Contract: 4♠X W						

Board: 320	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: 321	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: 322	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			

Board: 323	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: 324	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						

South hands (Practice Page)

Gambling 3NT

Board: 319	♠ —	West Bids 4♠ if possible.
Dealer: S	♥ 1064	
Vul: None	♦ AKQ10753	You bid first.
HCP: 9	♣ 1075	
Board: 320	♠ A654	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: NS	♦ 942	Partner bids first.
HCP: 8	♣ 1074	
Board: 321	♠ 965	The opponents are silent.
Dealer: S	♥ J7	
Vul: EW	♦ AKQ8632	You bid first.
HCP: 10	♣ 2	
Board: 322	♠ Q4	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: None	♦ 98	Partner bids first.
HCP: 17	♣ AQ876	
Board: 323	♠ 102	East Bids 5♣ if possible.
Dealer: S	♥ 8	
Vul: NS	♦ AKQ8732	You bid first.
HCP: 11	♣ Q43	
Board: 324	♠ J6	The opponents are silent.
Dealer: N	♥ AK753	
Vul: EW	♦ 7	Partner bids first.
HCP: 11	♣ K10532	

Gambling 3NT Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ K765	♠ —				3NT ¹
Vul: None	♥ AQ9875	♥ 1064	4♠	X	AP	
North HCP: 11	♦ J6	♦ AKQ10753				
South HCP: 9	♣ J	♣ 1075	1. Gambling			
Contract: 4♠X W						

Board: 320	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: 321	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: 322	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			

Board: 323	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: 324	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						

North hands (Practice Page)

Gambling 3NT

Board: 325	♠ KJ106	East Bids 4♦ if possible.
Dealer: S	♥ K87632	
Vul: Both	♦ 3	Partner bids first.
HCP: 7	♣ 97	
Board: 326	♠ 8	West Bids 4♥ if possible.
Dealer: N	♥ J92	
Vul: NS	♦ 9	You bid first.
HCP: 10	♣ AKQ109542	
Board: 327	♠ AQ75	The opponents are silent.
Dealer: S	♥ Q73	
Vul: EW	♦ J7	Partner bids first.
HCP: 16	♣ AK43	
Board: 328	♠ 1073	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ 52	You bid first.
HCP: 10	♣ AKQJ8542	
Board: 329	♠ 95	The opponents are silent.
Dealer: S	♥ J743	
Vul: None	♦ Q10875	Partner bids first.
HCP: 4	♣ J6	
Board: 330	♠ 2	East Doubles 3NT if possible.
Dealer: N	♥ J	
Vul: EW	♦ AKQJ653	You bid first.
HCP: 11	♣ 9872	

Gambling 3NT Both hands (Answers Page)

Board: 325	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: 326	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: 327	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: 328	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						

Board: 329	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: 330	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						

South hands (Practice Page)

Gambling 3NT

Board: 325	♠ 982	East Bids 4♦ if possible.
Dealer: S	♥ 1054	
Vul: Both	♦ —	You bid first.
HCP: 10	♣ AKQJ1063	
Board: 326	♠ J109432	West Bids 4♥ if possible.
Dealer: N	♥ Q10	
Vul: NS	♦ KQJ3	Partner bids first.
HCP: 10	♣ J	
Board: 327	♠ J10	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ AKQ10832	You bid first.
HCP: 10	♣ 975	
Board: 328	♠ KQJ5	The opponents are silent.
Dealer: N	♥ J87653	
Vul: Both	♦ Q10	Partner bids first.
HCP: 9	♣ 7	
Board: 329	♠ J86	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ J4	You bid first.
HCP: 11	♣ AKQ10873	
Board: 330	♠ Q10965	East Doubles 3NT if possible.
Dealer: N	♥ 1098652	
Vul: EW	♦ 2	Partner bids first.
HCP: 2	♣ 3	

Gambling 3NT Both hands (Answers Page)

Board: 325	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	♦ —				
South HCP: 10	♣ 97	♣ AKQJ1063	1. Gambling			
Contract: 4♦ E			2. artificial			

Board: 326	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: 327	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: 328	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						

Board: 329	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: 330	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						

North hands (Practice Page)

Gambling 3NT

Board: 331	♠ J853	The opponents are silent.
Dealer: S	♥ A953	
Vul: Both	♦ 1096	Partner bids first.
HCP: 5	♣ 74	
Board: 332	♠ 2	The opponents are silent.
Dealer: N	♥ 653	
Vul: None	♦ J2	You bid first.
HCP: 11	♣ AKQJ532	
Board: 333	♠ 1085	East Doubles 4♣ if possible.
Dealer: S	♥ AQJ1093	
Vul: Both	♦ —	Partner bids first.
HCP: 10	♣ QJ96	
Board: 334	♠ 984	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ 98	You bid first.
HCP: 11	♣ AKQ9765	
Board: 335	♠ KQ9	The opponents are silent.
Dealer: S	♥ Q6432	
Vul: NS	♦ 4	Partner bids first.
HCP: 7	♣ 10873	
Board: 336	♠ 4	West Bids 4♥ if possible.
Dealer: N	♥ 9	
Vul: EW	♦ AKQ108532	You bid first.
HCP: 9	♣ 1087	

Gambling 3NT Both hands (Answers Page)

Board: 331	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				
South HCP: 11	♣ 74	♣ AKQJ10985	1. Gambling			
Contract: 4♣ N			2. artificial			

Board: 332	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: 333	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: 334	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						

Board: 335	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	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ 98763		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 9	♥ Q	4♥	AP		
North HCP: 9	♦ AKQ108532	♦ J96	1. Gambling			
South HCP: 4	♣ 1087	♣ J532	2. artificial			
Contract: 4♥ W						

South hands (Practice Page)

Gambling 3NT

Board: 331	♠ 97	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ 32	You bid first.
HCP: 11	♣ AKQJ10985	
Board: 332	♠ KQ1083	The opponents are silent.
Dealer: N	♥ 74	
Vul: None	♦ AK7654	Partner bids first.
HCP: 12	♣ —	
Board: 333	♠ 7	East Doubles 4♣ if possible.
Dealer: S	♥ 64	
Vul: Both	♦ AKQ10854	You bid first.
HCP: 9	♣ 732	
Board: 334	♠ 72	The opponents are silent.
Dealer: N	♥ 876532	
Vul: None	♦ AQJ3	Partner bids first.
HCP: 7	♣ 10	
Board: 335	♠ 104	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ AKQ108632	You bid first.
HCP: 10	♣ J96	
Board: 336	♠ 98763	West Bids 4♥ if possible.
Dealer: N	♥ Q	
Vul: EW	♦ J96	Partner bids first.
HCP: 4	♣ J532	

Gambling 3NT Both hands (Answers Page)

Board: 331	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: 332	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: 333	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: 334	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						

Board: 335	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	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ 98763		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 9	♥ Q	4♥	AP		
North HCP: 9	♦ AKQ108532	♦ J96	1. Gambling			
South HCP: 4	♣ 1087	♣ J532	2. artificial			
Contract: 4♥ W						

North hands (Practice Page)

Gambling 3NT

Board: 337	♠ AQJ7	The opponents are silent.
Dealer: S	♥ Q976	
Vul: None	♦ AK3	Partner bids first.
HCP: 16	♣ 72	
Board: 338	♠ 73	The opponents are silent.
Dealer: N	♥ 42	
Vul: NS	♦ AKQJ432	You bid first.
HCP: 10	♣ 94	
Board: 339	♠ AQ8	The opponents are silent.
Dealer: S	♥ K106432	
Vul: EW	♦ A8	Partner bids first.
HCP: 13	♣ 74	
Board: 340	♠ J9	West Doubles 4♣ if possible.
Dealer: N	♥ 109	
Vul: Both	♦ AKQJ975	You bid first.
HCP: 11	♣ 54	
Board: 341	♠ AQ72	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ J7	Partner bids first.
HCP: 19	♣ AKQ432	
Board: 342	♠ 2	West Doubles Pass if possible.
Dealer: N	♥ 1054	
Vul: EW	♦ AKQJ987	You bid first.
HCP: 10	♣ 75	

Gambling 3NT Both hands (Answers Page)

Board: 337	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	1. Gambling			
South HCP: 9	♣ 72	♣ AKQ10963	2. artificial			
Contract: 4♣ N						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ K8		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 42	♥ AQ876	Pass	4♦	Pass	5♦
North HCP: 10	♦ AKQJ432	♦ —	AP			
South HCP: 16	♣ 94	♣ AQJ753	1. Gambling			
Contract: 5♦ N			2. artificial			

Board: 339	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	1. Gambling			
South HCP: 11	♣ 74	♣ AKQ10653	2. artificial			
Contract: 4♣ N						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ A876		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 109	♥ K832	X	4♦	AP	
North HCP: 11	♦ AKQJ975	♦ 42	1. Gambling			
South HCP: 7	♣ 54	♣ 1076	2. artificial			
Contract: 4♦ N						

Board: 341	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 0314, for ♦			

Board: 342	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			

South hands (Practice Page)

Gambling 3NT

Board: 337	♠ 93	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ 1097	You bid first.
HCP: 9	♣ AKQ10963	
Board: 338	♠ K8	The opponents are silent.
Dealer: N	♥ AQ876	
Vul: NS	♦ —	Partner bids first.
HCP: 16	♣ AQJ753	
Board: 339	♠ 7	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ Q963	You bid first.
HCP: 11	♣ AKQ10653	
Board: 340	♠ A876	West Doubles 4♣ if possible.
Dealer: N	♥ K832	
Vul: Both	♦ 42	Partner bids first.
HCP: 7	♣ 1076	
Board: 341	♠ 1096	The opponents are silent.
Dealer: S	♥ 84	
Vul: NS	♦ AKQ9642	You bid first.
HCP: 9	♣ 9	
Board: 342	♠ AQ954	West Doubles Pass if possible.
Dealer: N	♥ J862	
Vul: EW	♦ 643	Partner bids first.
HCP: 7	♣ 6	

Gambling 3NT Both hands (Answers Page)

Board: 337	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	1. Gambling			
South HCP: 9	♣ 72	♣ AKQ10963	2. artificial			
Contract: 4♣ N						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ K8		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 42	♥ AQ876	Pass	4♦	Pass	5♦
North HCP: 10	♦ AKQJ432	♦ —	AP			
South HCP: 16	♣ 94	♣ AQJ753	1. Gambling			
Contract: 5♦ N			2. artificial			

Board: 339	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	1. Gambling			
South HCP: 11	♣ 74	♣ AKQ10653	2. artificial			
Contract: 4♣ N						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ A876		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 109	♥ K832	X	4♦	AP	
North HCP: 11	♦ AKQJ975	♦ 42	1. Gambling			
South HCP: 7	♣ 54	♣ 1076	2. artificial			
Contract: 4♦ N						

Board: 341	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 0314, for ♦			

Board: 342	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			

North hands (Practice Page)

Gambling 3NT

Board: 343	♠ AK743	The opponents are silent.
Dealer: S	♥ AKQJ6	
Vul: Both	♦ J6	Partner bids first.
HCP: 18	♣ 4	

Board: 344	♠ 72	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ 52	You bid first.
HCP: 10	♣ AKQJ9654	

Board: 345	♠ QJ109	East Bids 4♥ if possible.
Dealer: S	♥ 953	
Vul: EW	♦ 76	Partner bids first.
HCP: 7	♣ A876	

Board: 346	♠ —	The opponents are silent.
Dealer: N	♥ 1096	
Vul: Both	♦ 632	You bid first.
HCP: 9	♣ AKQ7542	

Board: 347	♠ 842	The opponents are silent.
Dealer: S	♥ KJ963	
Vul: None	♦ AQ76	Partner bids first.
HCP: 10	♣ 7	

Board: 348	♠ 92	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ 10874	You bid first.
HCP: 10	♣ AKQJ964	

Gambling 3NT Both hands (Answers Page)

Board: 343	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: 344	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: 345	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: 346	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						

Board: 347	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: 348	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						

South hands (Practice Page)

Gambling 3NT

Board: 343	♠ 109	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ 1087	You bid first.
HCP: 9	♣ AKQ7532	

Board: 344	♠ AK8	The opponents are silent.
Dealer: N	♥ Q108	
Vul: None	♦ AKQJ109	Partner bids first.
HCP: 19	♣ 10	

Board: 345	♠ 643	East Bids 4♥ if possible.
Dealer: S	♥ 874	
Vul: EW	♦ AKQJ952	You bid first.
HCP: 10	♣ —	

Board: 346	♠ AJ974	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ J104	Partner bids first.
HCP: 9	♣ 863	

Board: 347	♠ 5	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ J1042	You bid first.
HCP: 10	♣ AKQ10432	

Board: 348	♠ AQJ65	The opponents are silent.
Dealer: N	♥ 985	
Vul: NS	♦ 53	Partner bids first.
HCP: 7	♣ 1052	

Gambling 3NT Both hands (Answers Page)

Board: 343	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: 344	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: 345	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: 346	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						

Board: 347	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: 348	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						

North hands (Practice Page)

Gambling 3NT

Board: 349	♠ Q972	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: Both	♦ J62	Partner bids first.
HCP: 8	♣ 85	
Board: 350	♠ —	The opponents are silent.
Dealer: N	♥ 875	
Vul: None	♦ 52	You bid first.
HCP: 9	♣ AKQ98764	
Board: 351	♠ 6	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: NS	♦ KQ108	Partner bids first.
HCP: 11	♣ J862	
Board: 352	♠ —	East Doubles 3NT if possible.
Dealer: N	♥ 4	West Bids 4♥ if possible.
Vul: EW	♦ AKQ98632	
HCP: 9	♣ 10942	You bid first.
Board: 353	♠ AKQ10	The opponents are silent.
Dealer: S	♥ A65	
Vul: None	♦ K9532	Partner bids first.
HCP: 16	♣ 10	
Board: 354	♠ —	East Bids 4♥ if possible.
Dealer: N	♥ 1054	
Vul: NS	♦ 852	You bid first.
HCP: 10	♣ AKQJ865	

Gambling 3NT Both hands (Answers Page)

Board: 349	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: 350	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: 351	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: 352	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						

Board: 353	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: 354	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ Q1096		3NT ¹	4♥	AP
Vul: NS	♥ 1054	♥ 72	1. Gambling			
North HCP: 10	♦ 852	♦ AK643				
South HCP: 9	♣ AKQJ865	♣ 107				
Contract: 4♥ E						

South hands (Practice Page)

Gambling 3NT

Board: 349	♠ 106	The opponents are silent.
Dealer: S	♥ J2	
Vul: Both	♦ 84	You bid first.
HCP: 10	♣ AKQ10643	
Board: 350	♠ QJ5	The opponents are silent.
Dealer: N	♥ K103	
Vul: None	♦ QJ10974	Partner bids first.
HCP: 9	♣ 2	
Board: 351	♠ 74	The opponents are silent.
Dealer: S	♥ 754	
Vul: NS	♦ J	You bid first.
HCP: 10	♣ AKQ10753	
Board: 352	♠ Q82	East Doubles 3NT if possible.
Dealer: N	♥ 10632	West Bids 4♥ if possible.
Vul: EW	♦ J54	
HCP: 6	♣ K65	Partner bids first.
Board: 353	♠ J84	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ 76	You bid first.
HCP: 11	♣ AKQJ863	
Board: 354	♠ Q1096	East Bids 4♥ if possible.
Dealer: N	♥ 72	
Vul: NS	♦ AK643	Partner bids first.
HCP: 9	♣ 107	

Gambling 3NT Both hands (Answers Page)

Board: 349	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: 350	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: 351	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: 352	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						

Board: 353	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: 354	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ Q1096		3NT ¹	4♥	AP
Vul: NS	♥ 1054	♥ 72	1. Gambling			
North HCP: 10	♦ 852	♦ AK643				
South HCP: 9	♣ AKQJ865	♣ 107				
Contract: 4♥ E						

North hands (Practice Page)

Gambling 3NT

Board: 355	♠ K1043	The opponents are silent.
Dealer: S	♥ A102	
Vul: EW	♦ 93	Partner bids first.
HCP: 9	♣ Q974	
Board: 356	♠ Q2	West Doubles 4♣ if possible.
Dealer: N	♥ 82	East Bids 5♣ if possible.
Vul: Both	♦ AKQ10763	
HCP: 11	♣ 54	You bid first.
Board: 357	♠ AQ862	East Bids 4♥ if possible.
Dealer: S	♥ A42	
Vul: NS	♦ 1094	Partner bids first.
HCP: 11	♣ J10	
Board: 358	♠ 1086	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ AKQJ962	You bid first.
HCP: 11	♣ 7	
Board: 359	♠ QJ	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ AKQJ962	Partner bids first.
HCP: 20	♣ 2	
Board: 360	♠ Q	East Bids 4♠ if possible.
Dealer: N	♥ 7	
Vul: None	♦ AKQ10963	You bid first.
HCP: 11	♣ 10983	

Gambling 3NT Both hands (Answers Page)

Board: 355	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: 356	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: 357	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	X	AP	
South HCP: 10	♣ J10	♣ 764	1. Gambling			
Contract: 4♥X E			2. artificial			

Board: 358	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						

Board: 359	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: 360	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						

South hands (Practice Page)

Gambling 3NT

Board: 355	♠ —	The opponents are silent.
Dealer: S	♥ J95	
Vul: EW	♦ AKQ8764	You bid first.
HCP: 11	♣ J102	
Board: 356	♠ AK8763	West Doubles 4♣ if possible.
Dealer: N	♥ Q953	East Bids 5♣ if possible.
Vul: Both	♦ 82	
HCP: 11	♣ Q	Partner bids first.
Board: 357	♠ 104	East Bids 4♥ if possible.
Dealer: S	♥ 3	
Vul: NS	♦ AKQJ652	You bid first.
HCP: 10	♣ 764	
Board: 358	♠ QJ43	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ 104	Partner bids first.
HCP: 9	♣ KJ10942	
Board: 359	♠ 1062	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ 107	You bid first.
HCP: 9	♣ AKQ10643	
Board: 360	♠ J853	East Bids 4♠ if possible.
Dealer: N	♥ 6432	
Vul: None	♦ J85	Partner bids first.
HCP: 5	♣ K6	

Gambling 3NT Both hands (Answers Page)

Board: 355
Dealer: S
Vul: EW
North HCP: 9
South HCP: 11
Contract: 4♦ S

North:
♠ K1043
♥ A102
♦ 93
♣ Q974

South:
♠ —
♥ J95
♦ AKQ8764
♣ J102

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

Board: 356
Dealer: N
Vul: Both
North HCP: 11
South HCP: 11
Contract: 5♣X E

North:
♠ Q2
♥ 82
♦ AKQ10763
♣ 54

South:
♠ AK8763
♥ Q953
♦ 82
♣ Q

West	North	East	South
	3NT ¹	Pass	4♣ ²
X	4♦	5♣	X
AP			
1. Gambling			
2. artificial			

Board: 357
Dealer: S
Vul: NS
North HCP: 11
South HCP: 10
Contract: 4♥X E

North:
♠ AQ862
♥ A42
♦ 1094
♣ J10

South:
♠ 104
♥ 3
♦ AKQJ652
♣ 764

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

Board: 358
Dealer: N
Vul: EW
North HCP: 11
South HCP: 9
Contract: 4♦ N

North:
♠ 1086
♥ J5
♦ AKQJ962
♣ 7

South:
♠ QJ43
♥ Q
♦ 104
♣ KJ10942

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

Board: 359
Dealer: S
Vul: Both
North HCP: 20
South HCP: 9
Contract: 4♣ N

North:
♠ QJ
♥ AK7
♦ AKQJ962
♣ 2

South:
♠ 1062
♥ 10
♦ 107
♣ AKQ10643

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

Board: 360
Dealer: N
Vul: None
North HCP: 11
South HCP: 5
Contract: 4♠ E

North:
♠ Q
♥ 7
♦ AKQ10963
♣ 10983

South:
♠ J853
♥ 6432
♦ J85
♣ K6

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

North hands (Practice Page)

Gambling 3NT

Board: 361	♠ 3	West Bids 4♦ if possible.
Dealer: S	♥ 96432	
Vul: EW	♦ K1096	Partner bids first.
HCP: 3	♣ 962	

Board: 362	♠ 2	The opponents are silent.
Dealer: N	♥ 54	
Vul: Both	♦ AKQ10863	You bid first.
HCP: 10	♣ J95	

Board: 363	♠ AJ63	West Bids 4♣ if possible.
Dealer: S	♥ 985	
Vul: None	♦ 95	Partner bids first.
HCP: 7	♣ Q1054	

Board: 364	♠ 863	The opponents are silent.
Dealer: N	♥ 83	
Vul: NS	♦ 7	You bid first.
HCP: 9	♣ AKQ10764	

Board: 365	♠ K43	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: Both	♦ J64	Partner bids first.
HCP: 9	♣ 765	

Board: 366	♠ 105	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ AKQ6432	You bid first.
HCP: 11	♣ 2	

Gambling 3NT Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ 7				3NT ¹
Vul: EW	♥ 96432	♥ 1085				
North HCP: 3	♦ K1096	♦ 83	4♦	AP		
South HCP: 10	♣ 962	♣ AKQJ1085	1. Gambling			
Contract: 4♦ W						

Board: 362	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: 363	North:	South:	West	North	East	South
Dealer: S	♠ AJ63	♠ 1095				3NT ¹
Vul: None	♥ 985	♥ Q64				
North HCP: 7	♦ 95	♦ AKQ10832	4♣	AP		
South HCP: 11	♣ Q1054	♣ —	1. Gambling			
Contract: 4♣ W						

Board: 364	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			

Board: 365	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: 366	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ QJ				
Vul: None	♥ Q53	♥ J9864		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQ6432	♦ J	Pass	4♦	AP	
South HCP: 14	♣ 2	♣ AKQ108	1. Gambling			
Contract: 4♦ N			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 361	♠ 7	West Bids 4♦ if possible.
Dealer: S	♥ 1085	
Vul: EW	♦ 83	You bid first.
HCP: 10	♣ AKQJ1085	

Board: 362	♠ AKQ109765	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ 9	Partner bids first.
HCP: 15	♣ Q4	

Board: 363	♠ 1095	West Bids 4♣ if possible.
Dealer: S	♥ Q64	
Vul: None	♦ AKQ10832	You bid first.
HCP: 11	♣ —	

Board: 364	♠ AKJ74	The opponents are silent.
Dealer: N	♥ K75	
Vul: NS	♦ 104	Partner bids first.
HCP: 11	♣ 852	

Board: 365	♠ J5	The opponents are silent.
Dealer: S	♥ 974	
Vul: Both	♦ AKQ9732	You bid first.
HCP: 10	♣ 3	

Board: 366	♠ QJ	The opponents are silent.
Dealer: N	♥ J9864	
Vul: None	♦ J	Partner bids first.
HCP: 14	♣ AKQ108	

Gambling 3NT Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ 7				3NT ¹
Vul: EW	♥ 96432	♥ 1085				
North HCP: 3	♦ K1096	♦ 83	4♦	AP		
South HCP: 10	♣ 962	♣ AKQJ1085	1. Gambling			
Contract: 4♦ W						

Board: 362	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: 363	North:	South:	West	North	East	South
Dealer: S	♠ AJ63	♠ 1095				3NT ¹
Vul: None	♥ 985	♥ Q64				
North HCP: 7	♦ 95	♦ AKQ10832	4♣	AP		
South HCP: 11	♣ Q1054	♣ —	1. Gambling			
Contract: 4♣ W						

Board: 364	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			

Board: 365	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: 366	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ QJ				
Vul: None	♥ Q53	♥ J9864		3NT ¹	Pass	4♣ ²
North HCP: 11	♦ AKQ6432	♦ J	Pass	4♦	AP	
South HCP: 14	♣ 2	♣ AKQ108	1. Gambling			
Contract: 4♦ N			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 367	♠ A10743	The opponents are silent.
Dealer: S	♥ KQ843	
Vul: NS	♦ 6	Partner bids first.
HCP: 12	♣ K8	
Board: 368	♠ J74	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ AKQJ763	You bid first.
HCP: 11	♣ 85	
Board: 369	♠ 53	East Bids 4♠ if possible.
Dealer: S	♥ KQJ105	
Vul: None	♦ J8743	Partner bids first.
HCP: 7	♣ 6	
Board: 370	♠ 32	West Doubles 4♣ if possible.
Dealer: N	♥ 8	
Vul: NS	♦ AKQ9632	You bid first.
HCP: 10	♣ J62	
Board: 371	♠ K95	The opponents are silent.
Dealer: S	♥ KQJ63	
Vul: EW	♦ 108	Partner bids first.
HCP: 10	♣ J92	
Board: 372	♠ Q3	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ 95	You bid first.
HCP: 11	♣ AKQ97642	

Gambling 3NT Both hands (Answers Page)

Board: 367	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: 368	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: 369	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ Q2				3NT ¹
Vul: None	♥ KQJ105	♥ 72	Pass	4♣ ²	4♣	AP
North HCP: 7	♦ J8743	♦ —		1. Gambling		
South HCP: 11	♣ 6	♣ AKQ1095432		2. artificial		
Contract: 4♠ E						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ AK109		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 8	♥ QJ109732	X	4♦	AP	
North HCP: 10	♦ AKQ9632	♦ 4		1. Gambling		
South HCP: 10	♣ J62	♣ 9		2. artificial		
Contract: 4♦ N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ 10				3NT ¹
Vul: EW	♥ KQJ63	♥ 109	Pass	4♣ ²	Pass	4♦
North HCP: 10	♦ 108	♦ AKQJ942		AP		
South HCP: 10	♣ J92	♣ 1085		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 8	♥ AK973		AP		
North HCP: 11	♦ 95	♦ Q84		1. Gambling		
South HCP: 13	♣ AKQ97642	♣ 10853		2. artificial		
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 367	♠ J	The opponents are silent.
Dealer: S	♥ 97	
Vul: NS	♦ AKQ109874	You bid first.
HCP: 10	♣ 107	

Board: 368	♠ AK105	The opponents are silent.
Dealer: N	♥ KJ8632	
Vul: EW	♦ 104	Partner bids first.
HCP: 14	♣ K	

Board: 369	♠ Q2	East Bids 4♠ if possible.
Dealer: S	♥ 72	
Vul: None	♦ —	You bid first.
HCP: 11	♣ AKQ1095432	

Board: 370	♠ AK109	West Doubles 4♣ if possible.
Dealer: N	♥ QJ109732	
Vul: NS	♦ 4	Partner bids first.
HCP: 10	♣ 9	

Board: 371	♠ 10	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ AKQJ942	You bid first.
HCP: 10	♣ 1085	

Board: 372	♠ A	The opponents are silent.
Dealer: N	♥ AK973	
Vul: Both	♦ Q84	Partner bids first.
HCP: 13	♣ 10853	

Gambling 3NT Both hands (Answers Page)

Board: 367	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: 368	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: 369	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ Q2				3NT ¹
Vul: None	♥ KQJ105	♥ 72	Pass	4♣ ²	4♣	AP
North HCP: 7	♦ J8743	♦ —		1. Gambling		
South HCP: 11	♣ 6	♣ AKQ1095432		2. artificial		
Contract: 4♠ E						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ AK109		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 8	♥ QJ109732	X	4♦	AP	
North HCP: 10	♦ AKQ9632	♦ 4		1. Gambling		
South HCP: 10	♣ J62	♣ 9		2. artificial		
Contract: 4♦ N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ 10				3NT ¹
Vul: EW	♥ KQJ63	♥ 109	Pass	4♣ ²	Pass	4♦
North HCP: 10	♦ 108	♦ AKQJ942		AP		
South HCP: 10	♣ J92	♣ 1085		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 8	♥ AK973		AP		
North HCP: 11	♦ 95	♦ Q84		1. Gambling		
South HCP: 13	♣ AKQ97642	♣ 10853		2. artificial		
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 373	♠ AQ1094	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ J862	Partner bids first.
HCP: 10	♣ 43	
Board: 374	♠ Q107	East Doubles 4♦ if possible.
Dealer: N	♥ 64	West Bids 5♣ if possible.
Vul: Both	♦ AKQ9865	
HCP: 11	♣ 9	You bid first.
Board: 375	♠ AK7	East Bids 5♣ if possible.
Dealer: S	♥ 8652	
Vul: None	♦ 7632	Partner bids first.
HCP: 7	♣ 97	
Board: 376	♠ J5	The opponents are silent.
Dealer: N	♥ 95	
Vul: EW	♦ 4	You bid first.
HCP: 11	♣ AKQJ10843	
Board: 377	♠ Q742	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ 1053	Partner bids first.
HCP: 9	♣ AQJ10	
Board: 378	♠ 107	East Bids 4♠ if possible.
Dealer: N	♥ 108	
Vul: NS	♦ AKQ10765	You bid first.
HCP: 9	♣ 86	

Gambling 3NT Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ AQ1094	♠ 53				3NT ¹
Vul: EW	♥ K4	♥ Q65	Pass	4♣ ²	AP	
North HCP: 10	♦ J862	♦ 4	1. Gambling			
South HCP: 11	♣ 43	♣ AKQ9872	2. artificial			
Contract: 4♣ N						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ Q107	♠ 854		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 64	♥ Q953	Pass	4♦	X	Pass
North HCP: 11	♦ AKQ9865	♦ 102	5♣	AP		
South HCP: 5	♣ 9	♣ K1054	1. Gambling			
Contract: 5♣ W			2. artificial			

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ 102				3NT ¹
Vul: None	♥ 8652	♥ 107	Pass	4♣ ²	5♣	Pass
North HCP: 7	♦ 7632	♦ AKQJ1098	Pass	X	AP	
South HCP: 10	♣ 97	♣ 86	1. Gambling			
Contract: 5♣ X E			2. artificial			

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ AKQ		3NT ¹	Pass	4♦ ²
Vul: EW	♥ 95	♥ A10872	Pass	5♣	Pass	6♣
North HCP: 11	♦ 4	♦ KJ1073	AP			
South HCP: 17	♣ AKQJ10843	♣ —	1. Gambling			
Contract: 6♣ N			2. artificial			

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ Q742	♠ 1093				3NT ¹
Vul: Both	♥ 106	♥ 9	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 1053	♦ AKQ9764	AP			
South HCP: 9	♣ AQJ10	♣ 72	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ 62				
Vul: NS	♥ 108	♥ KQ653		3NT ¹	4♠	AP
North HCP: 9	♦ AKQ10765	♦ 82	1. Gambling			
South HCP: 7	♣ 86	♣ Q973				
Contract: 4♠ E						

South hands (Practice Page)

Gambling 3NT

Board: 373	♠ 53	The opponents are silent.
Dealer: S	♥ Q65	
Vul: EW	♦ 4	You bid first.
HCP: 11	♣ AKQ9872	
Board: 374	♠ 854	East Doubles 4♦ if possible.
Dealer: N	♥ Q953	West Bids 5♣ if possible.
Vul: Both	♦ 102	
HCP: 5	♣ K1054	Partner bids first.
Board: 375	♠ 102	East Bids 5♣ if possible.
Dealer: S	♥ 107	
Vul: None	♦ AKQJ1098	You bid first.
HCP: 10	♣ 86	
Board: 376	♠ AKQ	The opponents are silent.
Dealer: N	♥ A10872	
Vul: EW	♦ KJ1073	Partner bids first.
HCP: 17	♣ —	
Board: 377	♠ 1093	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ AKQ9764	You bid first.
HCP: 9	♣ 72	
Board: 378	♠ 62	East Bids 4♠ if possible.
Dealer: N	♥ KQ653	
Vul: NS	♦ 82	Partner bids first.
HCP: 7	♣ Q973	

Gambling 3NT Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ AQ1094	♠ 53				3NT ¹
Vul: EW	♥ K4	♥ Q65	Pass	4♣ ²	AP	
North HCP: 10	♦ J862	♦ 4	1. Gambling			
South HCP: 11	♣ 43	♣ AKQ9872	2. artificial			
Contract: 4♣ N						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ Q107	♠ 854		3NT ¹	Pass	4♣ ²
Vul: Both	♥ 64	♥ Q953	Pass	4♦	X	Pass
North HCP: 11	♦ AKQ9865	♦ 102	5♣	AP		
South HCP: 5	♣ 9	♣ K1054	1. Gambling			
Contract: 5♣ W			2. artificial			

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ 102				3NT ¹
Vul: None	♥ 8652	♥ 107	Pass	4♣ ²	5♣	Pass
North HCP: 7	♦ 7632	♦ AKQJ1098	Pass	X	AP	
South HCP: 10	♣ 97	♣ 86	1. Gambling			
Contract: 5♣ X E			2. artificial			

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ AKQ		3NT ¹	Pass	4♦ ²
Vul: EW	♥ 95	♥ A10872	Pass	5♣	Pass	6♣
North HCP: 11	♦ 4	♦ KJ1073	AP			
South HCP: 17	♣ AKQJ10843	♣ —	1. Gambling			
Contract: 6♣ N			2. artificial			

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ Q742	♠ 1093				3NT ¹
Vul: Both	♥ 106	♥ 9	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 1053	♦ AKQ9764	AP			
South HCP: 9	♣ AQJ10	♣ 72	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ 62				
Vul: NS	♥ 108	♥ KQ653		3NT ¹	4♠	AP
North HCP: 9	♦ AKQ10765	♦ 82	1. Gambling			
South HCP: 7	♣ 86	♣ Q973				
Contract: 4♠ E						

North hands (Practice Page)

Gambling 3NT

Board: 379	♠ Q95	West Bids 4♦ if possible.
Dealer: S	♥ J107653	
Vul: Both	♦ 107	Partner bids first.
HCP: 3	♣ 83	
Board: 380	♠ 943	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ AKQJ864	You bid first.
HCP: 11	♣ 93	
Board: 381	♠ K954	The opponents are silent.
Dealer: S	♥ KQJ94	
Vul: NS	♦ 7	Partner bids first.
HCP: 9	♣ 982	
Board: 382	♠ 8	The opponents are silent.
Dealer: N	♥ 63	
Vul: EW	♦ 1054	You bid first.
HCP: 10	♣ AKQJ542	
Board: 383	♠ Q9632	East Doubles 4♣ if possible.
Dealer: S	♥ 5432	West Doubles 4♦ if possible.
Vul: None	♦ J7	
HCP: 7	♣ A4	Partner bids first.
Board: 384	♠ J102	West Bids 4♥ if possible.
Dealer: N	♥ —	
Vul: NS	♦ 1054	You bid first.
HCP: 10	♣ AKQ9753	

Gambling 3NT Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ 72				3NT ¹
Vul: Both	♥ J107653	♥ Q				
North HCP: 3	♦ 107	♦ 653	4♦	AP		
South HCP: 11	♣ 83	♣ AKQ10765	1. Gambling			
Contract: 4♦ W						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ 943	♠ K7652		3NT ¹	Pass	4♣ ²
Vul: None	♥ J	♥ AQ7	Pass	4♦	Pass	4NT ³
North HCP: 11	♦ AKQJ864	♦ 109	Pass	5♠	Pass	6♦
South HCP: 16	♣ 93	♣ AK7	AP			
Contract: 6♦ N			1. Gambling			
			2. artificial			
			3. Blackwood 0314, for ♦			

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ K954	♠ 6				3NT ¹
Vul: NS	♥ KQJ94	♥ 876	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 7	♦ AKQ10964	AP			
South HCP: 10	♣ 982	♣ J10	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ KJ96532		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 63	♥ 109	AP			
North HCP: 10	♦ 1054	♦ AQ3	1. Gambling			
South HCP: 10	♣ AKQJ542	♣ 7	2. artificial			
Contract: 4♣ S						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ Q9632	♠ 8				3NT ¹
Vul: None	♥ 5432	♥ Q7	Pass	4♣ ²	X	4♦
North HCP: 7	♦ J7	♦ AKQ10643	X	AP		
South HCP: 11	♣ A4	♣ 876	1. Gambling			
Contract: 4♦ X S			2. artificial			

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ 7653		3NT ¹	Pass	4♣ ²
Vul: NS	♥ —	♥ 8	4♥	AP		
North HCP: 10	♦ 1054	♦ KQJ9876	1. Gambling			
South HCP: 7	♣ AKQ9753	♣ J	2. artificial			
Contract: 4♥ W						

South hands (Practice Page)

Gambling 3NT

Board: 379	♠ 72	West Bids 4♦ if possible.
Dealer: S	♥ Q	
Vul: Both	♦ 653	You bid first.
HCP: 11	♣ AKQ10765	
Board: 380	♠ K7652	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ 109	Partner bids first.
HCP: 16	♣ AK7	
Board: 381	♠ 6	The opponents are silent.
Dealer: S	♥ 876	
Vul: NS	♦ AKQ10964	You bid first.
HCP: 10	♣ J10	
Board: 382	♠ KJ96532	The opponents are silent.
Dealer: N	♥ 109	
Vul: EW	♦ AQ3	Partner bids first.
HCP: 10	♣ 7	
Board: 383	♠ 8	East Doubles 4♣ if possible.
Dealer: S	♥ Q7	West Doubles 4♦ if possible.
Vul: None	♦ AKQ10643	
HCP: 11	♣ 876	You bid first.
Board: 384	♠ 7653	West Bids 4♥ if possible.
Dealer: N	♥ 8	
Vul: NS	♦ KQJ9876	Partner bids first.
HCP: 7	♣ J	

Gambling 3NT Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ 72				3NT ¹
Vul: Both	♥ J107653	♥ Q				
North HCP: 3	♦ 107	♦ 653	4♦	AP		
South HCP: 11	♣ 83	♣ AKQ10765	1. Gambling			
Contract: 4♦ W						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ 943	♠ K7652		3NT ¹	Pass	4♣ ²
Vul: None	♥ J	♥ AQ7	Pass	4♦	Pass	4NT ³
North HCP: 11	♦ AKQJ864	♦ 109	Pass	5♠	Pass	6♦
South HCP: 16	♣ 93	♣ AK7	AP			
Contract: 6♦ N			1. Gambling			
			2. artificial			
			3. Blackwood 0314, for ♦			

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ K954	♠ 6				3NT ¹
Vul: NS	♥ KQJ94	♥ 876	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ 7	♦ AKQ10964	AP			
South HCP: 10	♣ 982	♣ J10	1. Gambling			
Contract: 4♦ S			2. artificial			

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ KJ96532		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 63	♥ 109	AP			
North HCP: 10	♦ 1054	♦ AQ3	1. Gambling			
South HCP: 10	♣ AKQJ542	♣ 7	2. artificial			
Contract: 4♣ S						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ Q9632	♠ 8				3NT ¹
Vul: None	♥ 5432	♥ Q7	Pass	4♣ ²	X	4♦
North HCP: 7	♦ J7	♦ AKQ10643	X	AP		
South HCP: 11	♣ A4	♣ 876	1. Gambling			
Contract: 4♦ X S			2. artificial			

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ 7653		3NT ¹	Pass	4♣ ²
Vul: NS	♥ —	♥ 8	4♥	AP		
North HCP: 10	♦ 1054	♦ KQJ9876	1. Gambling			
South HCP: 7	♣ AKQ9753	♣ J	2. artificial			
Contract: 4♥ W						

North hands (Practice Page)

Gambling 3NT

Board: 385	♠ J10753	West Bids 4♥ if possible.
Dealer: S	♥ 764	
Vul: NS	♦ 72	Partner bids first.
HCP: 1	♣ 974	
Board: 386	♠ 92	East Doubles 4♦ if possible.
Dealer: N	♥ J62	West Bids 4♥ if possible.
Vul: EW	♦ AKQJ1085	
HCP: 11	♣ 10	You bid first.
Board: 387	♠ 74	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: Both	♦ 4	Partner bids first.
HCP: 14	♣ KQJ1098	
Board: 388	♠ Q4	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ AKQ9742	You bid first.
HCP: 11	♣ 96	
Board: 389	♠ QJ864	East Bids 4♦ if possible.
Dealer: S	♥ K2	West Bids 4NT if possible.
Vul: EW	♦ 863	East Bids 5♠ if possible.
HCP: 7	♣ J82	West Bids 6♦ if possible.
		Partner bids first.
Board: 390	♠ 642	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ 962	You bid first.
HCP: 9	♣ AKQ10932	

Gambling 3NT Both hands (Answers Page)

Board: 385
Dealer: S
Vul: NS
North HCP: 1
South HCP: 11
Contract: 4♥ W

North:
♠ J10753
♥ 764
♦ 72
♣ 974

South:
♠ 8
♥ 9
♦ J1065
♣ AKQJ1052

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

Board: 386
Dealer: N
Vul: EW
North HCP: 11
South HCP: 5
Contract: 4♥ W

North:
♠ 92
♥ J62
♦ AKQJ1085
♣ 10

South:
♠ Q53
♥ 43
♦ 974
♣ QJ965

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

Board: 387
Dealer: S
Vul: Both
North HCP: 14
South HCP: 11
Contract: 4♦ S

North:
♠ 74
♥ AKJ8
♦ 4
♣ KQJ1098

South:
♠ —
♥ Q52
♦ AKQ1097652
♣ 4

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

Board: 388
Dealer: N
Vul: None
North HCP: 11
South HCP: 14
Contract: 5♦ N

North:
♠ Q4
♥ 64
♦ AKQ9742
♣ 96

South:
♠ AKJ653
♥ Q93
♦ 83
♣ A8

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

Board: 389
Dealer: S
Vul: EW
North HCP: 7
South HCP: 9
Contract: 6♦ X E

North:
♠ QJ864
♥ K2
♦ 863
♣ J82

South:
♠ 93
♥ 106
♦ 105
♣ AKQ10974

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

Board: 390
Dealer: N
Vul: Both
North HCP: 9
South HCP: 11
Contract: 4♣ S

North:
♠ 642
♥ —
♦ 962
♣ AKQ10932

South:
♠ A10873
♥ 82
♦ AQ103
♣ J8

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

South hands (Practice Page)

Gambling 3NT

Board: 385	♠ 8	West Bids 4♥ if possible.
Dealer: S	♥ 9	
Vul: NS	♦ J1065	You bid first.
HCP: 11	♣ AKQJ1052	
Board: 386	♠ Q53	East Doubles 4♦ if possible.
Dealer: N	♥ 43	West Bids 4♥ if possible.
Vul: EW	♦ 974	
HCP: 5	♣ QJ965	Partner bids first.
Board: 387	♠ —	The opponents are silent.
Dealer: S	♥ Q52	
Vul: Both	♦ AKQ1097652	You bid first.
HCP: 11	♣ 4	
Board: 388	♠ AKJ653	The opponents are silent.
Dealer: N	♥ Q93	
Vul: None	♦ 83	Partner bids first.
HCP: 14	♣ A8	
Board: 389	♠ 93	East Bids 4♦ if possible.
Dealer: S	♥ 106	West Bids 4NT if possible.
Vul: EW	♦ 105	East Bids 5♠ if possible.
HCP: 9	♣ AKQ10974	West Bids 6♦ if possible.
		You bid first.
Board: 390	♠ A10873	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ AQ103	Partner bids first.
HCP: 11	♣ J8	

Gambling 3NT Both hands (Answers Page)

Board: 385
Dealer: S
Vul: NS
North HCP: 1
South HCP: 11
Contract: 4♥ W

North:
♠ J10753
♥ 764
♦ 72
♣ 974

South:
♠ 8
♥ 9
♦ J1065
♣ AKQJ1052

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

Board: 386
Dealer: N
Vul: EW
North HCP: 11
South HCP: 5
Contract: 4♥ W

North:
♠ 92
♥ J62
♦ AKQJ1085
♣ 10

South:
♠ Q53
♥ 43
♦ 974
♣ QJ965

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

Board: 387
Dealer: S
Vul: Both
North HCP: 14
South HCP: 11
Contract: 4♦ S

North:
♠ 74
♥ AKJ8
♦ 4
♣ KQJ1098

South:
♠ —
♥ Q52
♦ AKQ1097652
♣ 4

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

Board: 388
Dealer: N
Vul: None
North HCP: 11
South HCP: 14
Contract: 5♦ N

North:
♠ Q4
♥ 64
♦ AKQ9742
♣ 96

South:
♠ AKJ653
♥ Q93
♦ 83
♣ A8

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

Board: 389
Dealer: S
Vul: EW
North HCP: 7
South HCP: 9
Contract: 6♦ X E

North:
♠ QJ864
♥ K2
♦ 863
♣ J82

South:
♠ 93
♥ 106
♦ 105
♣ AKQ10974

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

Board: 390
Dealer: N
Vul: Both
North HCP: 9
South HCP: 11
Contract: 4♣ S

North:
♠ 642
♥ —
♦ 962
♣ AKQ10932

South:
♠ A10873
♥ 82
♦ AQ103
♣ J8

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

North hands (Practice Page)

Gambling 3NT

Board: 391	♠ AJ97542	East Bids 4♥ if possible.
Dealer: S	♥ J74	
Vul: None	♦ 93	Partner bids first.
HCP: 6	♣ 5	

Board: 392	♠ Q4	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ 107	You bid first.
HCP: 11	♣ AKQ108532	

Board: 393	♠ AQJ65	The opponents are silent.
Dealer: S	♥ K7532	
Vul: Both	♦ KQJ	Partner bids first.
HCP: 16	♣ —	

Board: 394	♠ J4	West Bids 4♥ if possible.
Dealer: N	♥ 642	
Vul: None	♦ 2	You bid first.
HCP: 11	♣ AKQJ1098	

Board: 395	♠ Q876	West Bids 4♠ if possible.
Dealer: S	♥ 2	
Vul: NS	♦ 105	Partner bids first.
HCP: 10	♣ AKJ985	

Board: 396	♠ 632	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ 73	You bid first.
HCP: 9	♣ AKQ10843	

Gambling 3NT Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ AJ97542	♠ —				3NT ¹
Vul: None	♥ J74	♥ 53	Pass	4♣ ²	4♥	AP
North HCP: 6	♦ 93	♦ J42	1. Gambling			
South HCP: 10	♣ 5	♣ AKQ108764	2. artificial			
Contract: 4♥ E						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ J1076		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 6	♥ K93	AP			
North HCP: 11	♦ 107	♦ AJ96	1. Gambling			
South HCP: 10	♣ AKQ108532	♣ J7	2. artificial			
Contract: 4♣ S						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ AQJ65	♠ 4				3NT ¹
Vul: Both	♥ K7532	♥ 1098	Pass	4♦ ²	Pass	5♣
North HCP: 16	♦ KQJ	♦ 83	AP			
South HCP: 9	♣ —	♣ AKQ10843	1. Gambling			
Contract: 5♣ S			2. artificial			

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ A2		3NT ¹	Pass	4♣ ²
Vul: None	♥ 642	♥ 73	4♥	AP		
North HCP: 11	♦ 2	♦ J10963	1. Gambling			
South HCP: 5	♣ AKQJ1098	♣ 7642	2. artificial			
Contract: 4♥ W						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ Q876	♠ 42				3NT ¹
Vul: NS	♥ 2	♥ 6	4♣	X	AP	
North HCP: 10	♦ 105	♦ AKQ9732	1. Gambling			
South HCP: 11	♣ AKJ985	♣ Q102				
Contract: 4♠X W						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ 632	♠ A84		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 10	♥ AQ863	AP			
North HCP: 9	♦ 73	♦ AK2	1. Gambling			
South HCP: 18	♣ AKQ10843	♣ J7	2. artificial			
Contract: 4♣ S						

South hands (Practice Page)

Gambling 3NT

Board: 391	♠ —	East Bids 4♥ if possible.
Dealer: S	♥ 53	
Vul: None	♦ J42	You bid first.
HCP: 10	♣ AKQ108764	

Board: 392	♠ J1076	The opponents are silent.
Dealer: N	♥ K93	
Vul: NS	♦ AJ96	Partner bids first.
HCP: 10	♣ J7	

Board: 393	♠ 4	The opponents are silent.
Dealer: S	♥ 1098	
Vul: Both	♦ 83	You bid first.
HCP: 9	♣ AKQ10843	

Board: 394	♠ A2	West Bids 4♥ if possible.
Dealer: N	♥ 73	
Vul: None	♦ J10963	Partner bids first.
HCP: 5	♣ 7642	

Board: 395	♠ 42	West Bids 4♠ if possible.
Dealer: S	♥ 6	
Vul: NS	♦ AKQ9732	You bid first.
HCP: 11	♣ Q102	

Board: 396	♠ A84	The opponents are silent.
Dealer: N	♥ AQ863	
Vul: EW	♦ AK2	Partner bids first.
HCP: 18	♣ J7	

Gambling 3NT Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ AJ97542	♠ —				3NT ¹
Vul: None	♥ J74	♥ 53	Pass	4♣ ²	4♥	AP
North HCP: 6	♦ 93	♦ J42	1. Gambling			
South HCP: 10	♣ 5	♣ AKQ108764	2. artificial			
Contract: 4♥ E						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ J1076		3NT ¹	Pass	4♣ ²
Vul: NS	♥ 6	♥ K93	AP			
North HCP: 11	♦ 107	♦ AJ96	1. Gambling			
South HCP: 10	♣ AKQ108532	♣ J7	2. artificial			
Contract: 4♣ S						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ AQJ65	♠ 4				3NT ¹
Vul: Both	♥ K7532	♥ 1098	Pass	4♦ ²	Pass	5♣
North HCP: 16	♦ KQJ	♦ 83	AP			
South HCP: 9	♣ —	♣ AKQ10843	1. Gambling			
Contract: 5♣ S			2. artificial			

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ A2		3NT ¹	Pass	4♣ ²
Vul: None	♥ 642	♥ 73	4♥	AP		
North HCP: 11	♦ 2	♦ J10963	1. Gambling			
South HCP: 5	♣ AKQJ1098	♣ 7642	2. artificial			
Contract: 4♥ W						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ Q876	♠ 42				3NT ¹
Vul: NS	♥ 2	♥ 6	4♣	X	AP	
North HCP: 10	♦ 105	♦ AKQ9732	1. Gambling			
South HCP: 11	♣ AKJ985	♣ Q102				
Contract: 4♠X W						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ 632	♠ A84		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 10	♥ AQ863	AP			
North HCP: 9	♦ 73	♦ AK2	1. Gambling			
South HCP: 18	♣ AKQ10843	♣ J7	2. artificial			
Contract: 4♣ S						

North hands (Practice Page)

Gambling 3NT

Board: 397	♠ A106	The opponents are silent.
Dealer: S	♥ A984	
Vul: NS	♦ J76	Partner bids first.
HCP: 9	♣ 743	
Board: 398	♠ Q8	West Bids 4♥ if possible.
Dealer: N	♥ 873	
Vul: EW	♦ 4	You bid first.
HCP: 11	♣ AKQ8764	
Board: 399	♠ J3	The opponents are silent.
Dealer: S	♥ AJ82	
Vul: Both	♦ KQ863	Partner bids first.
HCP: 12	♣ J5	
Board: 400	♠ 1053	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ 104	You bid first.
HCP: 10	♣ AKQJ843	
Board: 401	♠ KQ1075	East Bids 4♥ if possible.
Dealer: S	♥ J74	
Vul: EW	♦ KQ106	Partner bids first.
HCP: 11	♣ 2	
Board: 402	♠ 3	East Bids 1♠ if possible.
Dealer: N	♥ 10752	West Doubles Pass if possible.
Vul: Both	♦ AKQ10976	
HCP: 11	♣ Q	You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ 74				3NT ¹
Vul: NS	♥ A984	♥ 73	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ J76	♦ AKQ9542		AP		
South HCP: 9	♣ 743	♣ 102		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ 7542		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 873	♥ A10965	4♥	AP		
North HCP: 11	♦ 4	♦ A9		1. Gambling		
South HCP: 8	♣ AKQ8764	♣ 92		2. artificial		
Contract: 4♥ W						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ Q52				3NT ¹
Vul: Both	♥ AJ82	♥ 74	Pass	4♣ ²	AP	
North HCP: 12	♦ KQ863	♦ 2		1. Gambling		
South HCP: 11	♣ J5	♣ AKQ9874		2. artificial		
Contract: 4♣ N						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ 1053	♠ 87		3NT ¹	Pass	5♥
Vul: NS	♥ 9	♥ AKJ8532		AP		
North HCP: 10	♦ 104	♦ AKJ		1. Gambling		
South HCP: 16	♣ AKQJ843	♣ 9				
Contract: 5♥ S						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ KQ1075	♠ 643				3NT ¹
Vul: EW	♥ J74	♥ 3	Pass	4♣ ²	4♥	AP
North HCP: 11	♦ KQ106	♦ 93		1. Gambling		
South HCP: 9	♣ 2	♣ AKQ9543		2. artificial		
Contract: 4♥ E						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ K876		Pass	Pass	1♣
Vul: Both	♥ 10752	♥ A	Pass	1♦	1♠	2♣
North HCP: 11	♦ AKQ10976	♦ J84	Pass	2♥	Pass	2NT
South HCP: 13	♣ Q	♣ AJ972	Pass	3NT	Pass	Pass
Contract: 3NX S			X	AP		

South hands (Practice Page)

Gambling 3NT

Board: 397	♠ 74	The opponents are silent.
Dealer: S	♥ 73	
Vul: NS	♦ AKQ9542	You bid first.
HCP: 9	♣ 102	
Board: 398	♠ 7542	West Bids 4♥ if possible.
Dealer: N	♥ A10965	
Vul: EW	♦ A9	Partner bids first.
HCP: 8	♣ 92	
Board: 399	♠ Q52	The opponents are silent.
Dealer: S	♥ 74	
Vul: Both	♦ 2	You bid first.
HCP: 11	♣ AKQ9874	
Board: 400	♠ 87	The opponents are silent.
Dealer: N	♥ AKJ8532	
Vul: NS	♦ AKJ	Partner bids first.
HCP: 16	♣ 9	
Board: 401	♠ 643	East Bids 4♥ if possible.
Dealer: S	♥ 3	
Vul: EW	♦ 93	You bid first.
HCP: 9	♣ AKQ9543	
Board: 402	♠ K876	East Bids 1♠ if possible.
Dealer: N	♥ A	West Doubles Pass if possible.
Vul: Both	♦ J84	
HCP: 13	♣ AJ972	Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ 74				3NT ¹
Vul: NS	♥ A984	♥ 73	Pass	4♣ ²	Pass	4♦
North HCP: 9	♦ J76	♦ AKQ9542		AP		
South HCP: 9	♣ 743	♣ 102		1. Gambling		
Contract: 4♦ S				2. artificial		

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ 7542		3NT ¹	Pass	4♣ ²
Vul: EW	♥ 873	♥ A10965	4♥	AP		
North HCP: 11	♦ 4	♦ A9		1. Gambling		
South HCP: 8	♣ AKQ8764	♣ 92		2. artificial		
Contract: 4♥ W						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ Q52				3NT ¹
Vul: Both	♥ AJ82	♥ 74	Pass	4♣ ²	AP	
North HCP: 12	♦ KQ863	♦ 2		1. Gambling		
South HCP: 11	♣ J5	♣ AKQ9874		2. artificial		
Contract: 4♣ N						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ 1053	♠ 87		3NT ¹	Pass	5♥
Vul: NS	♥ 9	♥ AKJ8532		AP		
North HCP: 10	♦ 104	♦ AKJ		1. Gambling		
South HCP: 16	♣ AKQJ843	♣ 9				
Contract: 5♥ S						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ KQ1075	♠ 643				3NT ¹
Vul: EW	♥ J74	♥ 3	Pass	4♣ ²	4♥	AP
North HCP: 11	♦ KQ106	♦ 93		1. Gambling		
South HCP: 9	♣ 2	♣ AKQ9543		2. artificial		
Contract: 4♥ E						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ K876		Pass	Pass	1♣
Vul: Both	♥ 10752	♥ A	Pass	1♦	1♠	2♣
North HCP: 11	♦ AKQ10976	♦ J84	Pass	2♥	Pass	2NT
South HCP: 13	♣ Q	♣ AJ972	Pass	3NT	Pass	Pass
Contract: 3NX S			X	AP		

North hands (Practice Page)

Gambling 3NT

Board: 403	♠ 75	The opponents are silent.
Dealer: S	♥ 842	
Vul: None	♦ J3	Partner bids first.
HCP: 10	♣ AKQ1053	
Board: 404	♠ J5	The opponents are silent.
Dealer: N	♥ J7	
Vul: EW	♦ AKQ10653	You bid first.
HCP: 11	♣ 83	
Board: 405	♠ KJ6	The opponents are silent.
Dealer: S	♥ 108752	
Vul: Both	♦ AK63	Partner bids first.
HCP: 11	♣ 5	
Board: 406	♠ 963	The opponents are silent.
Dealer: N	♥ 42	
Vul: None	♦ —	You bid first.
HCP: 10	♣ AKQJ10832	
Board: 407	♠ 1082	East Doubles 4♣ if possible.
Dealer: S	♥ AQ92	
Vul: NS	♦ J63	Partner bids first.
HCP: 7	♣ 953	
Board: 408	♠ J	The opponents are silent.
Dealer: N	♥ 72	
Vul: Both	♦ 952	You bid first.
HCP: 10	♣ AKQ7654	

Gambling 3NT Both hands (Answers Page)

Board: 403	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: 404	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: 405	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: 406	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: 407	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: 408	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: 403	♠ 94	The opponents are silent.
Dealer: S	♥ 763	
Vul: None	♦ AKQ9854	You bid first.
HCP: 9	♣ 2	
Board: 404	♠ Q7	The opponents are silent.
Dealer: N	♥ A864	
Vul: EW	♦ 872	Partner bids first.
HCP: 7	♣ J1094	
Board: 405	♠ 107	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ J52	You bid first.
HCP: 10	♣ AKQ108732	
Board: 406	♠ AQ72	The opponents are silent.
Dealer: N	♥ K1076	
Vul: None	♦ KQ74	Partner bids first.
HCP: 14	♣ 5	
Board: 407	♠ J	East Doubles 4♣ if possible.
Dealer: S	♥ J65	
Vul: NS	♦ AKQ109854	You bid first.
HCP: 11	♣ 7	
Board: 408	♠ K108743	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ J108	Partner bids first.
HCP: 10	♣ 9	

Gambling 3NT Both hands (Answers Page)

Board: 403	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: 404	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: 405	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: 406	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: 407	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: 408	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: 409	♠ Q	The opponents are silent.
Dealer: S	♥ AQ875	
Vul: None	♦ K984	Partner bids first.
HCP: 11	♣ 875	
Board: 410	♠ —	West Doubles 4♣ if possible.
Dealer: N	♥ 874	
Vul: NS	♦ AKQJ1092	You bid first.
HCP: 10	♣ 1098	
Board: 411	♠ K752	East Doubles 4♣ if possible.
Dealer: S	♥ J53	
Vul: EW	♦ 95	Partner bids first.
HCP: 9	♣ KQ53	
Board: 412	♠ Q7	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ AKQ86543	You bid first.
HCP: 11	♣ 72	
Board: 413	♠ KJ1076532	The opponents are silent.
Dealer: S	♥ 1084	
Vul: NS	♦ —	Partner bids first.
HCP: 7	♣ QJ	
Board: 414	♠ 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: 409	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: 410	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: 411	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: 412	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: 413	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: 414	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: 409	♠ 103	The opponents are silent.
Dealer: S	♥ 106	
Vul: None	♦ J7	You bid first.
HCP: 11	♣ AKQJ942	
Board: 410	♠ KQ107642	West Doubles 4♣ if possible.
Dealer: N	♥ A3	
Vul: NS	♦ 53	Partner bids first.
HCP: 10	♣ J7	
Board: 411	♠ 843	East Doubles 4♣ if possible.
Dealer: S	♥ 86	
Vul: EW	♦ AKQ8642	You bid first.
HCP: 9	♣ 10	
Board: 412	♠ AJ4	The opponents are silent.
Dealer: N	♥ AK32	
Vul: None	♦ J10	Partner bids first.
HCP: 13	♣ 10943	
Board: 413	♠ —	The opponents are silent.
Dealer: S	♥ 952	
Vul: NS	♦ AKQJ932	You bid first.
HCP: 10	♣ 732	
Board: 414	♠ 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: 409	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: 410	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: 411	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: 412	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: 413	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: 414	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: 415	♠ 1097652	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ KJ8	Partner bids first.
HCP: 7	♣ 53	
Board: 416	♠ 62	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ 52	You bid first.
HCP: 11	♣ AKQJ943	
Board: 417	♠ 873	West Bids 4♠ if possible.
Dealer: S	♥ A874	
Vul: EW	♦ 102	Partner bids first.
HCP: 9	♣ KQ42	
Board: 418	♠ J2	East Bids 4♥ if possible.
Dealer: N	♥ 4	
Vul: None	♦ J6	You bid first.
HCP: 11	♣ AKQ108754	
Board: 419	♠ A43	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ AK6532	Partner bids first.
HCP: 15	♣ J76	
Board: 420	♠ 2	West Bids 4♠ if possible.
Dealer: N	♥ J106	East Doubles 5♦ if possible.
Vul: None	♦ AKQJ76542	
HCP: 11	♣ —	You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 415
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: 416
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: 417
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: 418
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: 419
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: 420
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♦	X	AP
1. Gambling			
2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 415	♠ J	The opponents are silent.
Dealer: S	♥ 96	
Vul: Both	♦ 952	You bid first.
HCP: 11	♣ AKQJ974	
Board: 416	♠ AKJ9874	The opponents are silent.
Dealer: N	♥ 97	
Vul: NS	♦ AK9	Partner bids first.
HCP: 15	♣ 8	
Board: 417	♠ 6	West Bids 4♠ if possible.
Dealer: S	♥ J10962	
Vul: EW	♦ AKQ8763	You bid first.
HCP: 10	♣ —	
Board: 418	♠ 9763	East Bids 4♥ if possible.
Dealer: N	♥ A852	
Vul: None	♦ Q84	Partner bids first.
HCP: 7	♣ J9	
Board: 419	♠ 5	The opponents are silent.
Dealer: S	♥ 873	
Vul: Both	♦ 8	You bid first.
HCP: 9	♣ AKQ109843	
Board: 420	♠ K1084	West Bids 4♠ if possible.
Dealer: N	♥ A82	East Doubles 5♦ if possible.
Vul: None	♦ 83	
HCP: 7	♣ 10762	Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 415
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: 416
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: 417
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: 418
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: 419
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: 420
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♦	X	AP
1. Gambling			
2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 421	♠ A98	East Bids 4♠ if possible.
Dealer: S	♥ K10843	
Vul: NS	♦ 63	Partner bids first.
HCP: 10	♣ K42	
Board: 422	♠ 8	West Bids 4♠ if possible.
Dealer: N	♥ 42	
Vul: Both	♦ AKQ7653	You bid first.
HCP: 9	♣ 974	
Board: 423	♠ AK98	East Bids 4♦ if possible.
Dealer: S	♥ 1092	
Vul: None	♦ 1086	Partner bids first.
HCP: 7	♣ 875	
Board: 424	♠ 8	East Bids 4♠ if possible.
Dealer: N	♥ 105	
Vul: NS	♦ 1063	You bid first.
HCP: 9	♣ AKQ6432	
Board: 425	♠ K763	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: EW	♦ J109	Partner bids first.
HCP: 9	♣ J52	
Board: 426	♠ 54	East Doubles 4♦ if possible.
Dealer: N	♥ J	West Bids 4♥ if possible.
Vul: None	♦ AKQ86542	West Doubles 5♦ if possible.
HCP: 10	♣ 106	You bid first.

Gambling 3NT Both hands (Answers Page)

Board: 421	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: 422	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: 423	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: 424	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: 425	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: 426	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ QJ73		3NT ¹	Pass	4♣ ²
Vul: None	♥ J	♥ 9742	Pass	4♦	X	Pass
North HCP: 10	♦ AKQ86542	♦ 93	4♥	Pass	Pass	5♦
South HCP: 7	♣ 106	♣ A53	X	AP		
Contract: 5♦ X N			1. Gambling			
			2. artificial			

South hands (Practice Page)

Gambling 3NT

Board: 421	♠ 104	East Bids 4♠ if possible.
Dealer: S	♥ 52	
Vul: NS	♦ AKQ7542	You bid first.
HCP: 9	♣ 75	
Board: 422	♠ K95	West Bids 4♠ if possible.
Dealer: N	♥ K7	
Vul: Both	♦ J82	Partner bids first.
HCP: 10	♣ QJ1083	
Board: 423	♠ 7	East Bids 4♦ if possible.
Dealer: S	♥ Q5	
Vul: None	♦ 972	You bid first.
HCP: 11	♣ AKQ10643	
Board: 424	♠ J95	East Bids 4♠ if possible.
Dealer: N	♥ KJ42	
Vul: NS	♦ Q82	Partner bids first.
HCP: 7	♣ 1075	
Board: 425	♠ 4	The opponents are silent.
Dealer: S	♥ Q108	
Vul: EW	♦ 83	You bid first.
HCP: 11	♣ AKQ10964	
Board: 426	♠ QJ73	East Doubles 4♦ if possible.
Dealer: N	♥ 9742	West Bids 4♥ if possible.
Vul: None	♦ 93	West Doubles 5♦ if possible.
HCP: 7	♣ A53	Partner bids first.

Gambling 3NT Both hands (Answers Page)

Board: 421	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: 422	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: 423	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: 424	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: 425	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: 426	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ QJ73		3NT ¹	Pass	4♣ ²
Vul: None	♥ J	♥ 9742	Pass	4♦	X	Pass
North HCP: 10	♦ AKQ86542	♦ 93	4♥	Pass	Pass	5♦
South HCP: 7	♣ 106	♣ A53	X	AP		
Contract: 5♦ X N			1. Gambling			
			2. artificial			

North hands (Practice Page)

Gambling 3NT

Board: 427	♠ AK1098654	The opponents are silent.
Dealer: S	♥ A104	
Vul: NS	♦ —	Partner bids first.
HCP: 15	♣ A7	
Board: 428	♠ 82	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ 104	You bid first.
HCP: 11	♣ AKQJ543	
Board: 429	♠ J	East Doubles Pass if possible.
Dealer: S	♥ Q65	
Vul: Both	♦ J9	Partner bids first.
HCP: 4	♣ 10987432	
Board: 430	♠ 952	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ J8	You bid first.
HCP: 11	♣ AKQJ952	
Board: 431	♠ A64	The opponents are silent.
Dealer: S	♥ 762	
Vul: EW	♦ J108762	Partner bids first.
HCP: 5	♣ 7	
Board: 432	♠ 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: 427	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: 428	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: 429	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: 430	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: 431	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: 432	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: 427	♠ 3	The opponents are silent.
Dealer: S	♥ 52	
Vul: NS	♦ AKQJ753	You bid first.
HCP: 11	♣ J64	
Board: 428	♠ K96	The opponents are silent.
Dealer: N	♥ A10753	
Vul: EW	♦ Q3	Partner bids first.
HCP: 9	♣ 872	
Board: 429	♠ Q43	East Doubles Pass if possible.
Dealer: S	♥ 73	
Vul: Both	♦ AKQ6542	You bid first.
HCP: 11	♣ 6	
Board: 430	♠ 74	The opponents are silent.
Dealer: N	♥ Q9732	
Vul: NS	♦ AK1064	Partner bids first.
HCP: 9	♣ 10	
Board: 431	♠ 8	The opponents are silent.
Dealer: S	♥ 1094	
Vul: EW	♦ 95	You bid first.
HCP: 10	♣ AKQJ1032	
Board: 432	♠ 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: 427	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: 428	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: 429	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: 430	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: 431	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: 432	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: 433	♠ 97543	East Bids 4♥ if possible.
Dealer: S	♥ J10	
Vul: None	♦ QJ64	Partner bids first.
HCP: 4	♣ 54	
Board: 434	♠ 4	The opponents are silent.
Dealer: N	♥ J75	
Vul: EW	♦ 86	You bid first.
HCP: 11	♣ AKQJ1042	
Board: 435	♠ 642	The opponents are silent.
Dealer: S	♥ K8752	
Vul: Both	♦ K763	Partner bids first.
HCP: 6	♣ 4	
Board: 436	♠ 732	West Doubles 4♣ if possible.
Dealer: N	♥ 542	
Vul: None	♦ AKQJ943	You bid first.
HCP: 10	♣ —	
Board: 437	♠ AJ103	The opponents are silent.
Dealer: S	♥ QJ76	
Vul: NS	♦ Q10864	Partner bids first.
HCP: 10	♣ —	
Board: 438	♠ 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: 433	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: 434	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: 435	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: 436	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: 437	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: 438	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: 433	♠ 6	East Bids 4♥ if possible.
Dealer: S	♥ 52	
Vul: None	♦ 107	You bid first.
HCP: 10	♣ AKQJ9832	
Board: 434	♠ KQJ	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ A10742	Partner bids first.
HCP: 14	♣ 875	
Board: 435	♠ J109	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ —	You bid first.
HCP: 11	♣ AKQJ10983	
Board: 436	♠ QJ96	West Doubles 4♣ if possible.
Dealer: N	♥ Q976	
Vul: None	♦ 10	Partner bids first.
HCP: 5	♣ 5432	
Board: 437	♠ 976	The opponents are silent.
Dealer: S	♥ 852	
Vul: NS	♦ —	You bid first.
HCP: 10	♣ AKQJ743	
Board: 438	♠ 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: 433	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: 434	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: 435	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: 436	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: 437	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: 438	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: 439	♠ KQJ9	East Bids 4♥ if possible.
Dealer: S	♥ K102	
Vul: None	♦ 82	Partner bids first.
HCP: 9	♣ 10985	

Board: 440	♠ 108	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ AKQ108763	You bid first.
HCP: 10	♣ 103	

Board: 441	♠ 4	The opponents are silent.
Dealer: S	♥ AJ87	
Vul: EW	♦ 63	Partner bids first.
HCP: 5	♣ 765432	

Board: 442	♠ 1074	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ 104	You bid first.
HCP: 11	♣ AKQJ973	

Board: 443	♠ K832	East Bids 5♦ if possible.
Dealer: S	♥ AKJ7	
Vul: NS	♦ A3	Partner bids first.
HCP: 15	♣ 1054	

Board: 444	♠ J95	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ 873	You bid first.
HCP: 11	♣ AKQJ752	

Gambling 3NT Both hands (Answers Page)

Board: 439	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: 440	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: 441	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: 442	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: 443	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	X	AP	
South HCP: 10	♣ 1054	♣ AKQ9876	1. Gambling			
Contract: 5♦ X E			2. artificial			

Board: 444	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: 439	♠ —	East Bids 4♥ if possible.
Dealer: S	♥ 87	
Vul: None	♦ Q953	You bid first.
HCP: 11	♣ AKQ7643	
Board: 440	♠ 65	The opponents are silent.
Dealer: N	♥ KQ109843	
Vul: NS	♦ —	Partner bids first.
HCP: 6	♣ J852	
Board: 441	♠ 98	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ AKQJ109854	You bid first.
HCP: 11	♣ J8	
Board: 442	♠ QJ63	The opponents are silent.
Dealer: N	♥ A1053	
Vul: None	♦ AJ92	Partner bids first.
HCP: 12	♣ 10	
Board: 443	♠ J76	East Bids 5♦ if possible.
Dealer: S	♥ 108	
Vul: NS	♦ 8	You bid first.
HCP: 10	♣ AKQ9876	
Board: 444	♠ K106	The opponents are silent.
Dealer: N	♥ A872	
Vul: EW	♦ Q95	Partner bids first.
HCP: 9	♣ 986	

Gambling 3NT Both hands (Answers Page)

Board: 439	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: 440	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: 441	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: 442	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: 443	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	X	AP	
South HCP: 10	♣ 1054	♣ AKQ9876	1. Gambling			
Contract: 5♦ X E			2. artificial			

Board: 444	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: 445	♠ K72	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: Both	♦ 10	Partner bids first.
HCP: 11	♣ KQ10963	
Board: 446	♠ 109	East Bids 4♦ if possible.
Dealer: N	♥ 9	
Vul: EW	♦ 64	You bid first.
HCP: 9	♣ AKQ107652	
Board: 447	♠ Q	The opponents are silent.
Dealer: S	♥ Q109764	
Vul: Both	♦ 652	Partner bids first.
HCP: 4	♣ 865	
Board: 448	♠ Q7	West Doubles 4♣ if possible.
Dealer: N	♥ 93	East Doubles 4♦ if possible.
Vul: None	♦ AKQ9532	
HCP: 11	♣ 72	You bid first.
Board: 449	♠ K10976	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ 104	Partner bids first.
HCP: 8	♣ 973	
Board: 450	♠ 9	The opponents are silent.
Dealer: N	♥ 1095	
Vul: Both	♦ 9	You bid first.
HCP: 10	♣ AKQJ10965	

Gambling 3NT Both hands (Answers Page)

Board: 445	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: 446	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: 447	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: 448	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: 449	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: 450	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: 445	♠ 3	The opponents are silent.
Dealer: S	♥ 842	
Vul: Both	♦ AKQJ832	You bid first.
HCP: 10	♣ 42	
Board: 446	♠ AQ832	East Bids 4♦ if possible.
Dealer: N	♥ K10642	
Vul: EW	♦ 93	Partner bids first.
HCP: 9	♣ 4	
Board: 447	♠ 83	The opponents are silent.
Dealer: S	♥ J85	
Vul: Both	♦ 3	You bid first.
HCP: 10	♣ AKQ9732	
Board: 448	♠ J108	West Doubles 4♣ if possible.
Dealer: N	♥ K76542	East Doubles 4♦ if possible.
Vul: None	♦ 104	
HCP: 4	♣ 85	Partner bids first.
Board: 449	♠ 5	The opponents are silent.
Dealer: S	♥ J63	
Vul: EW	♦ 62	You bid first.
HCP: 10	♣ AKQ8654	
Board: 450	♠ KQ108632	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ Q54	Partner bids first.
HCP: 11	♣ 7	

Gambling 3NT Both hands (Answers Page)

Board: 445	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: 446	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: 447	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: 448	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: 449	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: 450	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: 451	♠ K62	The opponents are silent.
Dealer: S	♥ 1096532	
Vul: None	♦ —	Partner bids first.
HCP: 10	♣ AK84	
Board: 452	♠ 62	East Bids 4♠ if possible.
Dealer: N	♥ 73	
Vul: NS	♦ 43	You bid first.
HCP: 9	♣ AKQ10984	
Board: 453	♠ 8743	The opponents are silent.
Dealer: S	♥ 75	
Vul: Both	♦ 97	Partner bids first.
HCP: 4	♣ KJ1065	
Board: 454	♠ 1097	East Bids 4♥ if possible.
Dealer: N	♥ —	
Vul: None	♦ AKQJ432	You bid first.
HCP: 10	♣ 1097	
Board: 455	♠ AQJ3	West Bids 4♦ if possible.
Dealer: S	♥ KQ9	
Vul: NS	♦ 9842	Partner bids first.
HCP: 12	♣ 104	
Board: 456	♠ J72	West Doubles 4♣ if possible.
Dealer: N	♥ J2	
Vul: EW	♦ AKQ108532	You bid first.
HCP: 11	♣ —	

Gambling 3NT Both hands (Answers Page)

Board: 451	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: 452	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: 453	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: 454	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: 455	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: 456	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: 451	♠ 754	The opponents are silent.
Dealer: S	♥ 84	
Vul: None	♦ AKQJ832	You bid first.
HCP: 10	♣ 5	
Board: 452	♠ AQ8543	East Bids 4♠ if possible.
Dealer: N	♥ KQ64	
Vul: NS	♦ J95	Partner bids first.
HCP: 12	♣ —	
Board: 453	♠ J6	The opponents are silent.
Dealer: S	♥ J109	
Vul: Both	♦ AKQ10643	You bid first.
HCP: 11	♣ 8	
Board: 454	♠ Q53	East Bids 4♥ if possible.
Dealer: N	♥ KQ62	
Vul: None	♦ 986	Partner bids first.
HCP: 11	♣ A43	
Board: 455	♠ —	West Bids 4♦ if possible.
Dealer: S	♥ 862	
Vul: NS	♦ 1053	You bid first.
HCP: 9	♣ AKQ9653	
Board: 456	♠ 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: 451	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: 452	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: 453	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: 454	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: 455	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: 456	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: 457	♠ A9	The opponents are silent.
Dealer: S	♥ AK98652	
Vul: NS	♦ J7	Partner bids first.
HCP: 12	♣ 72	

Board: 458	♠ 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: 457

Dealer: S

Vul: NS

North HCP: 12

South HCP: 10

Contract: 4♣ N

North:

♠ A9

♥ AK98652

♦ J7

♣ 72

South:

♠ J75

♥ 104

♦ 2

♣ AKQ8543

West	North	East	South
			3NT ¹

Pass 4♣² AP

1. Gambling
2. artificial

Board: 458

Dealer: N

Vul: Both

North HCP: 9

South HCP: 5

Contract: 4♦ E

North:

♠ 43

♥ 42

♦ 10

♣ AKQ106543

South:

♠ 2

♥ QJ9763

♦ J742

♣ J2

West	North	East	South
	3NT ¹	4♦	AP

1. Gambling

South hands (Practice Page)

Gambling 3NT

Board: 457 ♠ J75
Dealer: S ♥ 104
Vul: NS ♦ 2
HCP: 10 ♣ AKQ8543

The opponents are silent.

You bid first.

Board: 458 ♠ 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: 457

Dealer: S

Vul: NS

North HCP: 12

South HCP: 10

Contract: 4♣ N

North:

♠ A9

♥ AK98652

♦ J7

♣ 72

South:

♠ J75

♥ 104

♦ 2

♣ AKQ8543

West	North	East	South
			3NT ¹

Pass	4♣ ²	AP
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1. Gambling
2. artificial

Board: 458

Dealer: N

Vul: Both

North HCP: 9

South HCP: 5

Contract: 4♦ E

North:

♠ 43

♥ 42

♦ 10

♣ AKQ106543

South:

♠ 2

♥ QJ9763

♦ J742

♣ J2

West	North	East	South
	3NT ¹	4♦	AP

1. Gambling