

## North hands

## Opps\_Double\_1\_NT

**Board: 1**      ♠ 86      LHO opens the bidding 1NT.

Dealer: East      ♥ T98543      Partner bids next.

Vul: E-W      ♦ Q8      West (RHO) bids 2♥ if possible.

HCP: 4+2      ♣ QT7      East (LHO) bids 2♠ if possible.

West (RHO) bids 3♦ if possible.

East (LHO) Doubles 4♥ if possible.

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**Board: 2**      ♠ 73      RHO opens the bidding 1NT.

Dealer: West      ♥ AK32      You bid next.

Vul: N-S      ♦ AKJ5

HCP: 16      ♣ J63

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**Board: 3**      ♠ A75      You bid first.

Dealer: North      ♥ A85      East (LHO) Doubles 1NT if possible.

Vul: Both      ♦ KT3

HCP: 16      ♣ KQ75

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**Board: 4**      ♠ K953      LHO opens the bidding 1NT.

Dealer: East      ♥ T83      Partner bids next.

Vul: Both      ♦ QT75      West (RHO) bids 2♦ if possible.

HCP: 5      ♣ 97      East (LHO) bids 2♥ if possible.

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 86	♠ J54			1NT	X
Vul: E-W	♥ T98543	♥ KQJ6	2♥	Pass	2♠	Pass
North HCP: 4+2	♦ Q8	♦ AJ	3♦	4♥	X	All Pass
South HCP: 17	♣ QT7	♣ AJ82				
Contract:	4♥X North					

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<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 73	♠ KJT964	1NT	X	Pass	2♠
Vul: N-S	♥ AK32	♥ T		All Pass		
North HCP: 16	♦ AKJ5	♦ T2				
South HCP: 4+2	♣ J63	♣ T975				
Contract:	2♠ South					

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<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A75	♠ T32		1NT	X	All Pass
Vul: Both	♥ A85	♥ J93				
North HCP: 16	♦ KT3	♦ 965				
South HCP: 1	♣ KQ75	♣ T983				
Contract:	1NTX North					

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<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K953	♠ QJ72			1NT	X
Vul: Both	♥ T83	♥ AQ	2♦	X	2♥	3♠
North HCP: 5	♦ QT75	♦ KJ3		All Pass		
South HCP: 16	♣ 97	♣ KT85				
Contract:	3♠ South					

**South hands****Opps\_Double\_1\_NT****Board: 1**      ♠ J54

RHO opens the bidding 1NT.

Dealer: East      ♥ KQJ6

You bid next.

Vul: E-W      ♦ AJ

West (LHO) bids 2♥ if possible.

HCP: 17      ♣ AJ82

East (RHO) bids 2♠ if possible.

West (LHO) bids 3♦ if possible.

East (RHO) Doubles 4♥ if possible.

**Board: 2**      ♠ KJT964

LHO opens the bidding 1NT.

Dealer: West      ♥ T

Partner bids next.

Vul: N-S      ♦ T2

HCP: 4+2      ♣ T975

**Board: 3**      ♠ T32

Partner bids first.

Dealer: North      ♥ J93

East (RHO) Doubles 1NT if possible.

Vul: Both      ♦ 965

HCP: 1      ♣ T983

**Board: 4**      ♠ QJ72

RHO opens the bidding 1NT.

Dealer: East      ♥ AQ

You bid next.

Vul: Both      ♦ KJ3

West (LHO) bids 2♦ if possible.

HCP: 16      ♣ KT85

East (RHO) bids 2♥ if possible.

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 86	♠ J54			1NT	X
Vul: E-W	♥ T98543	♥ KQJ6	2♥	Pass	2♠	Pass
North HCP: 4+2	♦ Q8	♦ AJ	3♦	4♥	X	All Pass
South HCP: 17	♣ QT7	♣ AJ82				
Contract:	4♥X North					

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<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 73	♠ KJT964	1NT	X	Pass	2♠
Vul: N-S	♥ AK32	♥ T		All Pass		
North HCP: 16	♦ AKJ5	♦ T2				
South HCP: 4+2	♣ J63	♣ T975				
Contract:	2♠ South					

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<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A75	♠ T32		1NT	X	All Pass
Vul: Both	♥ A85	♥ J93				
North HCP: 16	♦ KT3	♦ 965				
South HCP: 1	♣ KQ75	♣ T983				
Contract:	1NTX North					

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<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K953	♠ QJ72			1NT	X
Vul: Both	♥ T83	♥ AQ	2♦	X	2♥	3♠
North HCP: 5	♦ QT75	♦ KJ3		All Pass		
South HCP: 16	♣ 97	♣ KT85				
Contract:	3♠ South					

## North hands

## Opps\_Double\_1\_NT

**Board: 5**      ♠ K4      You bid first.

Dealer: North      ♥ KQ86      East (LHO) Doubles 1NT if possible.

Vul: E-W      ♦ T965

HCP: 15      ♣ AK9

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**Board: 6**      ♠ 98      Partner bids first.

Dealer: South      ♥ KQ      West (RHO) Doubles 1NT if possible.

Vul: Both      ♦ 872

HCP: 7+2      ♣ QT9843

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**Board: 7**      ♠ K8      You bid first.

Dealer: North      ♥ A62      East (LHO) Doubles 1NT if possible.

Vul: None      ♦ AQ863

HCP: 16+1      ♣ QJ8

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**Board: 8**      ♠ 42      Partner bids first.

Dealer: South      ♥ JT7      West (RHO) Doubles 1NT if possible.

Vul: N-S      ♦ 875      East (LHO) Doubles 2♦ if possible.

HCP: 2+1      ♣ JT752

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**Board: 9**      ♠ 843      LHO opens the bidding 1NT.

Dealer: East      ♥ JT8432      Partner bids next.

Vul: Both      ♦ J7

HCP: 2+2      ♣ 85

## Both hands (Answers Page)

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K4	♠ QJ762		1NT	X	2♥
Vul: E-W	♥ KQ86	♥ J74	Pass	2♠	All Pass	
North HCP: 15	♦ T965	♦ 7				
South HCP: 5+1	♣ AK9	♣ J765				
Contract: 2♠ North						

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98	♠ AJ43				1NT
Vul: Both	♥ KQ	♥ JT85	X	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 7+2	♦ 872	♦ AT6		All Pass		
South HCP: 15	♣ QT9843	♣ AJ				1. 1N-2S transfer to clubs
Contract: 3♣ South						2. automat

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K8	♠ J2		1NT	X	2♦
Vul: None	♥ A62	♥ QJ9853	Pass	2♥	Pass	3♥
North HCP: 16+1	♦ AQ863	♦ J975		All Pass		
South HCP: 8+2	♣ QJ8	♣ K				
Contract: 3♥ South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 42	♠ Q63				1NT
Vul: N-S	♥ JT7	♥ AK32	X	Pass	Pass	XX
North HCP: 2+1	♦ 875	♦ AQ93	Pass	2♣ <sup>1</sup>	Pass	2♦
South HCP: 15	♣ JT752	♣ 43	Pass	Pass	X	All Pass
Contract: 2♦ X South						1. artificial

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 843	♠ AQ65			1NT	X
Vul: Both	♥ JT8432	♥ A9	Pass	2♥	All Pass	
North HCP: 2+2	♦ J7	♦ K64				
South HCP: 18	♣ 85	♣ AJ96				
Contract: 2♥ North						

**South hands****Opps\_Double\_1\_NT**

<b>Board: 5</b>	♠ QJ762	Partner bids first.
Dealer: North	♥ J74	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 7	
HCP: 5+1	♣ J765	

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<b>Board: 6</b>	♠ AJ43	You bid first.
Dealer: South	♥ JT85	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ AT6	
HCP: 15	♣ AJ	

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<b>Board: 7</b>	♠ J2	Partner bids first.
Dealer: North	♥ QJ9853	East (RHO) Doubles 1NT if possible.
Vul: None	♦ J975	
HCP: 8+2	♣ K	

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<b>Board: 8</b>	♠ Q63	You bid first.
Dealer: South	♥ AK32	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AQ93	East (RHO) Doubles 2♦ if possible.
HCP: 15	♣ 43	

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<b>Board: 9</b>	♠ AQ65	RHO opens the bidding 1NT.
Dealer: East	♥ A9	You bid next.
Vul: Both	♦ K64	
HCP: 18	♣ AJ96	

## Both hands (Answers Page)

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K4	♠ QJ762		1NT	X	2♥
Vul: E-W	♥ KQ86	♥ J74	Pass	2♠	All Pass	
North HCP: 15	♦ T965	♦ 7				
South HCP: 5+1	♣ AK9	♣ J765				
Contract: 2♠ North						

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98	♠ AJ43				1NT
Vul: Both	♥ KQ	♥ JT85	X	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 7+2	♦ 872	♦ AT6		All Pass		
South HCP: 15	♣ QT9843	♣ AJ				1. 1N-2S transfer to clubs
Contract: 3♣ South						2. automat

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K8	♠ J2		1NT	X	2♦
Vul: None	♥ A62	♥ QJ9853	Pass	2♥	Pass	3♥
North HCP: 16+1	♦ AQ863	♦ J975		All Pass		
South HCP: 8+2	♣ QJ8	♣ K				
Contract: 3♥ South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 42	♠ Q63				1NT
Vul: N-S	♥ JT7	♥ AK32	X	Pass	Pass	XX
North HCP: 2+1	♦ 875	♦ AQ93	Pass	2♣ <sup>1</sup>	Pass	2♦
South HCP: 15	♣ JT752	♣ 43	Pass	Pass	X	All Pass
Contract: 2♦ X South						1. artificial

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 843	♠ AQ65			1NT	X
Vul: Both	♥ JT8432	♥ A9	Pass	2♥	All Pass	
North HCP: 2+2	♦ J7	♦ K64				
South HCP: 18	♣ 85	♣ AJ96				
Contract: 2♥ North						

## North hands

## Opps\_Double\_1\_NT

**Board: 10**      ♠ AK

RHO opens the bidding 1NT.

Dealer: West      ♥ KQJ2

You bid next.

Vul: E-W      ♦ QJ43

HCP: 16      ♣ T95

**Board: 11**      ♠ Q4

You bid first.

Dealer: North      ♥ AQT8

East (LHO) Doubles 1NT if possible.

Vul: None      ♦ KJ9

HCP: 16      ♣ KJ53

**Board: 12**      ♠ KQ9

You bid first.

Dealer: North      ♥ KQT

East (LHO) Doubles 1NT if possible.

Vul: N-S      ♦ QJT2

West (RHO) bids 2♠ if possible.

HCP: 15      ♣ Q92

**Board: 13**      ♠ J75

LHO opens the bidding 1NT.

Dealer: East      ♥ AJ96

Partner bids next.

Vul: N-S      ♦ Q9

East (LHO) Redoubles if possible.

HCP: 9      ♣ J832

West (RHO) bids 2♣ if possible.

**Board: 14**      ♠ 872

Partner bids first.

Dealer: South      ♥ T8753

West (RHO) Doubles 1NT if possible.

Vul: Both      ♦ 86

East (LHO) Doubles 2♦ if possible.

HCP: 2+1      ♣ Q54

## Both hands (Answers Page)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK	♠ T9764	1NT	X	Pass	2♠
Vul: E-W	♥ KQJ2	♥ T84		All Pass		
North HCP: 16	♦ QJ43	♦ AT6				
South HCP: 4+1	♣ T95	♣ 76				
Contract: 2♠ South						

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q4	♠ AT9873	1NT	X	2♥	
Vul: None	♥ AQT8	♥ 73	Pass	2♠	Pass	3♠
North HCP: 16	♦ KJ9	♦ QT6	All Pass			
South HCP: 6+2	♣ KJ53	♣ 87				
Contract: 3♠ South						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ9	♠ 4	1NT	X	XX	
Vul: N-S	♥ KQT	♥ 983	2♠	Pass	Pass	3♦
North HCP: 15	♦ QJT2	♦ A9843	All Pass			
South HCP: 8+1	♣ Q92	♣ KJ63				
Contract: 3♦ South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J75	♠ AK43		1NT	X	
Vul: N-S	♥ AJ96	♥ K87	Pass	Pass	XX	Pass
North HCP: 9	♦ Q9	♦ JT86	2♣ <sup>1</sup>	2NT	All Pass	
South HCP: 15	♣ J832	♣ A4				
Contract: 2NT North			1. artificial			

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 872	♠ AT94			1NT	
Vul: Both	♥ T8753	♥ Q64	X	2♦	X	2♥
North HCP: 2+1	♦ 86	♦ KQ32	All Pass			
South HCP: 15	♣ Q54	♣ A8				
Contract: 2♥ South						

**South hands****Opps\_Double\_1\_NT**

<b>Board: 10</b>	♠ T9764	LHO opens the bidding 1NT.
Dealer: West	♥ T84	Partner bids next.
Vul: E-W	♦ AT6	
HCP: 4+1	♣ 76	
<b>Board: 11</b>	♠ AT9873	Partner bids first.
Dealer: North	♥ 73	East (RHO) Doubles 1NT if possible.
Vul: None	♦ QT6	
HCP: 6+2	♣ 87	
<b>Board: 12</b>	♠ 4	Partner bids first.
Dealer: North	♥ 983	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ A9843	West (LHO) bids 2♠ if possible.
HCP: 8+1	♣ KJ63	
<b>Board: 13</b>	♠ AK43	RHO opens the bidding 1NT.
Dealer: East	♥ K87	You bid next.
Vul: N-S	♦ JT86	East (RHO) Redoubles if possible.
HCP: 15	♣ A4	West (LHO) bids 2♣ if possible.
<b>Board: 14</b>	♠ AT94	You bid first.
Dealer: South	♥ Q64	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ KQ32	East (RHO) Doubles 2♦ if possible.
HCP: 15	♣ A8	

## Both hands (Answers Page)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK	♠ T9764	1NT	X	Pass	2♠
Vul: E-W	♥ KQJ2	♥ T84		All Pass		
North HCP: 16	♦ QJ43	♦ AT6				
South HCP: 4+1	♣ T95	♣ 76				
Contract: 2♠ South						

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q4	♠ AT9873	1NT	X	2♥	
Vul: None	♥ AQT8	♥ 73	Pass	2♠	Pass	3♠
North HCP: 16	♦ KJ9	♦ QT6	All Pass			
South HCP: 6+2	♣ KJ53	♣ 87				
Contract: 3♠ South						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ9	♠ 4	1NT	X	XX	
Vul: N-S	♥ KQT	♥ 983	2♠	Pass	Pass	3♦
North HCP: 15	♦ QJT2	♦ A9843	All Pass			
South HCP: 8+1	♣ Q92	♣ KJ63				
Contract: 3♦ South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J75	♠ AK43		1NT	X	
Vul: N-S	♥ AJ96	♥ K87	Pass	Pass	XX	Pass
North HCP: 9	♦ Q9	♦ JT86	2♣ <sup>1</sup>	2NT	All Pass	
South HCP: 15	♣ J832	♣ A4				
Contract: 2NT North			1. artificial			

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 872	♠ AT94			1NT	
Vul: Both	♥ T8753	♥ Q64	X	2♦	X	2♥
North HCP: 2+1	♦ 86	♦ KQ32	All Pass			
South HCP: 15	♣ Q54	♣ A8				
Contract: 2♥ South						

## North hands

## Opps\_Double\_1\_NT

<b>Board: 15</b>	♠ AT7	LHO opens the bidding 1NT.
Dealer: East	♥ KT984	Partner bids next.
Vul: E-W	♦ 854	
HCP: 7+1	♣ T6	

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<b>Board: 16</b>	♠ T	Partner bids first.
Dealer: South	♥ 874	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ T873	East (LHO) Doubles 2♦ if possible.
HCP: 2+1	♣ QT842	

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<b>Board: 17</b>	♠ 8	LHO opens the bidding 1NT.
Dealer: East	♥ QJ763	Partner bids next.
Vul: Both	♦ T965	West (RHO) Redoubles if possible.
HCP: 3+1	♣ 852	

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<b>Board: 18</b>	♠ 84	LHO opens the bidding 1NT.
Dealer: East	♥ KQJ86	Partner bids next.
Vul: None	♦ 8	West (RHO) bids 2♥ if possible.
HCP: 9+2	♣ KT975	

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<b>Board: 19</b>	♠ AT6	You bid first.
Dealer: North	♥ A7	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KT62	
HCP: 15	♣ AT2	

## Both hands (Answers Page)

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT7	♠ KJ6			1NT	X
Vul: E-W	♥ KT984	♥ AQ5	Pass	2♥	All Pass	
North HCP: 7+1	♦ 854	♦ Q763				
South HCP: 15	♣ T6	♣ K97				
Contract: 2♥ North						

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T	♠ Q876			1NT	
Vul: E-W	♥ 874	♥ A93	X	Pass	Pass	XX
North HCP: 2+1	♦ T873	♦ AK62	Pass	2♣ <sup>1</sup>	Pass	2♦
South HCP: 16	♣ QT842	♣ K3	Pass	Pass	X	All Pass
Contract: 2♦ X South						1. artificial

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 8	♠ AKQ9			1NT	X
Vul: Both	♥ QJ763	♥ 92	XX	2♥	All Pass	
North HCP: 3+1	♦ T965	♦ KJ2				
South HCP: 16	♣ 852	♣ QJ43				
Contract: 2♥ North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 84	♠ AQJT			1NT	X
Vul: None	♥ KQJ86	♥ 93	2♥	3♥	Pass	3NT
North HCP: 9+2	♦ 8	♦ KQJT	All Pass			
South HCP: 16	♣ KT975	♣ QJ4				
Contract: 3NT South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT76	♠ 2		1NT	X	4♦ <sup>1</sup>
Vul: E-W	♥ A7	♥ KQ9543	Pass	4♥	All Pass	
North HCP: 15	♦ KT62	♦ Q53				
South HCP: 7+2	♣ AT2	♣ 985				1. Texas
Contract: 4♥ North						

**South hands****Opps\_Double\_1\_NT**

<b>Board: 15</b>	♠ KJ6	RHO opens the bidding 1NT.
Dealer: East	♥ AQ5	You bid next.
Vul: E-W	♦ Q763	
HCP: 15	♣ K97	
<b>Board: 16</b>	♠ Q876	You bid first.
Dealer: South	♥ A93	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ AK62	East (RHO) Doubles 2♦ if possible.
HCP: 16	♣ K3	
<b>Board: 17</b>	♠ AKQ9	RHO opens the bidding 1NT.
Dealer: East	♥ 92	You bid next.
Vul: Both	♦ KJ2	West (LHO) Redoubles if possible.
HCP: 16	♣ QJ43	
<b>Board: 18</b>	♠ AQJT	RHO opens the bidding 1NT.
Dealer: East	♥ 93	You bid next.
Vul: None	♦ KQJT	West (LHO) bids 2♥ if possible.
HCP: 16	♣ QJ4	
<b>Board: 19</b>	♠ 2	Partner bids first.
Dealer: North	♥ KQ9543	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ Q53	
HCP: 7+2	♣ 985	

## Both hands (Answers Page)

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT7	♠ KJ6			1NT	X
Vul: E-W	♥ KT984	♥ AQ5	Pass	2♥	All Pass	
North HCP: 7+1	♦ 854	♦ Q763				
South HCP: 15	♣ T6	♣ K97				
Contract: 2♥ North						

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T	♠ Q876			1NT	
Vul: E-W	♥ 874	♥ A93	X	Pass	Pass	XX
North HCP: 2+1	♦ T873	♦ AK62	Pass	2♣ <sup>1</sup>	Pass	2♦
South HCP: 16	♣ QT842	♣ K3	Pass	Pass	X	All Pass
Contract: 2♦ X South						1. artificial

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 8	♠ AKQ9			1NT	X
Vul: Both	♥ QJ763	♥ 92	XX	2♥	All Pass	
North HCP: 3+1	♦ T965	♦ KJ2				
South HCP: 16	♣ 852	♣ QJ43				
Contract: 2♥ North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 84	♠ AQJT			1NT	X
Vul: None	♥ KQJ86	♥ 93	2♥	3♥	Pass	3NT
North HCP: 9+2	♦ 8	♦ KQJT	All Pass			
South HCP: 16	♣ KT975	♣ QJ4				
Contract: 3NT South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT76	♠ 2		1NT	X	4♦ <sup>1</sup>
Vul: E-W	♥ A7	♥ KQ9543	Pass	4♥	All Pass	
North HCP: 15	♦ KT62	♦ Q53				
South HCP: 7+2	♣ AT2	♣ 985				1. Texas
Contract: 4♥ North						

## North hands

## Opps\_Double\_1\_NT

<b>Board: 20</b>	♠ A965	RHO opens the bidding 1NT.
Dealer: West	♥ AQ8	You bid next.
Vul: Both	♦ KQ54	
HCP: 19	♣ A5	

---

<b>Board: 21</b>	♠ KT7	LHO opens the bidding 1NT.
Dealer: East	♥ J73	Partner bids next.
Vul: None	♦ K4	
HCP: 7+1	♣ T8765	

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<b>Board: 22</b>	♠ -	Partner bids first.
Dealer: South	♥ KQ8753	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ 7652	
HCP: 6+2	♣ J53	

---

<b>Board: 23</b>	♠ Q96	LHO opens the bidding 1NT.
Dealer: East	♥ T98732	Partner bids next.
Vul: Both	♦ 75	
HCP: 5+2	♣ K5	

---

<b>Board: 24</b>	♠ K4	RHO opens the bidding 1NT.
Dealer: West	♥ AQ85	You bid next.
Vul: E-W	♦ K753	
HCP: 16	♣ A83	

## Both hands (Answers Page)

**Board: 20**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A965	♠ T84	1NT	X	Pass	2♦
Vul: Both	♥ AQ8	♥ K5		All Pass		
North HCP: 19	♦ KQ54	♦ T9763				
South HCP: 3+1	♣ A5	♣ 863				
Contract: 2♦ South						

**Board: 21**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT7	♠ A853			1NT	X
Vul: None	♥ J73	♥ AQ54	Pass	2♣	All Pass	
North HCP: 7+1	♦ K4	♦ 83				
South HCP: 15	♣ T8765	♣ KQ4				
Contract: 2♣ North						

**Board: 22**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ A7432				1NT
Vul: N-S	♥ KQ8753	♥ JT	X	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6+2	♦ 7652	♦ AT4		All Pass		
South HCP: 16+1	♣ J53	♣ AK7				1. Texas
Contract: 4♥ South						

**Board: 23**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q96	♠ KT			1NT	X
Vul: Both	♥ T98732	♥ A54	Pass	2♥	All Pass	
North HCP: 5+2	♦ 75	♦ AKJ64				
South HCP: 15+1	♣ K5	♣ 863				
Contract: 2♥ North						

**Board: 24**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K4	♠ T93	1NT	X	Pass	2♣
Vul: E-W	♥ AQ85	♥ K93		All Pass		
North HCP: 16	♦ K753	♦ 2				
South HCP: 4+2	♣ A83	♣ JT9642				
Contract: 2♣ South						

**South hands****Opps\_Double\_1\_NT**

<b>Board: 20</b>	♠ T84	LHO opens the bidding 1NT.
Dealer: West	♥ K5	Partner bids next.
Vul: Both	♦ T9763	
HCP: 3+1	♣ 863	
<b>Board: 21</b>	♠ A853	RHO opens the bidding 1NT.
Dealer: East	♥ AQ54	You bid next.
Vul: None	♦ 83	
HCP: 15	♣ KQ4	
<b>Board: 22</b>	♠ A7432	You bid first.
Dealer: South	♥ JT	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ AT4	
HCP: 16+1	♣ AK7	
<b>Board: 23</b>	♠ KT	RHO opens the bidding 1NT.
Dealer: East	♥ A54	You bid next.
Vul: Both	♦ AKJ64	
HCP: 15+1	♣ 863	
<b>Board: 24</b>	♠ T93	LHO opens the bidding 1NT.
Dealer: West	♥ K93	Partner bids next.
Vul: E-W	♦ 2	
HCP: 4+2	♣ JT9642	

## Both hands (Answers Page)

**Board: 20**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A965	♠ T84	1NT	X	Pass	2♦
Vul: Both	♥ AQ8	♥ K5		All Pass		
North HCP: 19	♦ KQ54	♦ T9763				
South HCP: 3+1	♣ A5	♣ 863				
Contract: 2♦ South						

**Board: 21**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT7	♠ A853			1NT	X
Vul: None	♥ J73	♥ AQ54	Pass	2♣	All Pass	
North HCP: 7+1	♦ K4	♦ 83				
South HCP: 15	♣ T8765	♣ KQ4				
Contract: 2♣ North						

**Board: 22**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ A7432				1NT
Vul: N-S	♥ KQ8753	♥ JT	X	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6+2	♦ 7652	♦ AT4		All Pass		
South HCP: 16+1	♣ J53	♣ AK7				1. Texas
Contract: 4♥ South						

**Board: 23**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q96	♠ KT			1NT	X
Vul: Both	♥ T98732	♥ A54	Pass	2♥	All Pass	
North HCP: 5+2	♦ 75	♦ AKJ64				
South HCP: 15+1	♣ K5	♣ 863				
Contract: 2♥ North						

**Board: 24**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K4	♠ T93	1NT	X	Pass	2♣
Vul: E-W	♥ AQ85	♥ K93		All Pass		
North HCP: 16	♦ K753	♦ 2				
South HCP: 4+2	♣ A83	♣ JT9642				
Contract: 2♣ South						

## North hands

## Opps\_Double\_1\_NT

<b>Board: 25</b>	♠ T9	LHO opens the bidding 1NT.
Dealer: East	♥ J9654	Partner bids next.
Vul: N-S	♦ Q6	West (RHO) bids 2♥ if possible.
HCP: 6+1	♣ QJ74	East (LHO) bids 2♠ if possible.

<b>Board: 26</b>	♠ K75	RHO opens the bidding 1NT.
Dealer: West	♥ AJ4	You bid next.
Vul: None	♦ Q3	East (LHO) Redoubles if possible.
HCP: 17+1	♣ AK963	

<b>Board: 27</b>	♠ 875	LHO opens the bidding 1NT.
Dealer: East	♥ 942	Partner bids next.
Vul: N-S	♦ QJ95432	West (RHO) Redoubles if possible.
HCP: 3+3	♣ -	

<b>Board: 28</b>	♠ 9543	Partner bids first.
Dealer: South	♥ J42	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ 54	
HCP: 2	♣ J874	

<b>Board: 29</b>	♠ 6	LHO opens the bidding 1NT.
Dealer: East	♥ KJ7652	Partner bids next.
Vul: E-W	♦ 42	West (RHO) bids 2♥ if possible.
HCP: 8+2	♣ AT92	

## Both hands (Answers Page)

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T9	♠ A85			1NT	X
Vul: N-S	♥ J9654	♥ AQT8	2♥	Pass	2♠	Pass
North HCP: 6+1	♦ Q6	♦ A875	Pass	3♥	Pass	3♠ <sup>1</sup>
South HCP: 18	♣ QJ74	♣ A3	Pass	4♥	All Pass	
Contract: 4♥ North			1. limit raise or better in !H			

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K75	♠ QT98	1NT	X	XX	2♠
Vul: None	♥ AJ4	♥ 982		All Pass		
North HCP: 17+1	♦ Q3	♦ T752				
South HCP: 2	♣ AK963	♣ T5				
Contract: 2♠ South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 875	♠ A43			1NT	X
Vul: N-S	♥ 942	♥ QJT3	XX	2♦	All Pass	
North HCP: 3+3	♦ QJ95432	♦ A8				
South HCP: 15	♣ -	♣ AT43				
Contract: 2♦ North						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9543	♠ T72			1NT	
Vul: Both	♥ J42	♥ AK87	X	All Pass		
North HCP: 2	♦ 54	♦ K76				
South HCP: 15	♣ J874	♣ KQT				
Contract: 1NTX South						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 6	♠ A742			1NT	X
Vul: E-W	♥ KJ7652	♥ AT	2♥	4♥	All Pass	
North HCP: 8+2	♦ 42	♦ AT97				
South HCP: 15	♣ AT92	♣ QJ4				
Contract: 4♥ North						

**South hands****Opps\_Double\_1\_NT**

<b>Board: 25</b>	♠ A85	RHO opens the bidding 1NT.
Dealer: East	♥ AQT8	You bid next.
Vul: N-S	♦ A875	West (LHO) bids 2♥ if possible.
HCP: 18	♣ A3	East (RHO) bids 2♠ if possible.
<b>Board: 26</b>	♠ QT98	LHO opens the bidding 1NT.
Dealer: West	♥ 982	Partner bids next.
Vul: None	♦ T752	East (RHO) Redoubles if possible.
HCP: 2	♣ T5	
<b>Board: 27</b>	♠ A43	RHO opens the bidding 1NT.
Dealer: East	♥ QJT3	You bid next.
Vul: N-S	♦ A8	West (LHO) Redoubles if possible.
HCP: 15	♣ AT43	
<b>Board: 28</b>	♠ T72	You bid first.
Dealer: South	♥ AK87	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ K76	
HCP: 15	♣ KQT	
<b>Board: 29</b>	♠ A742	RHO opens the bidding 1NT.
Dealer: East	♥ AT	You bid next.
Vul: E-W	♦ AT97	West (LHO) bids 2♥ if possible.
HCP: 15	♣ QJ4	

## Both hands (Answers Page)

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T9	♠ A85			1NT	X
Vul: N-S	♥ J9654	♥ AQT8	2♥	Pass	2♠	Pass
North HCP: 6+1	♦ Q6	♦ A875	Pass	3♥	Pass	3♠ <sup>1</sup>
South HCP: 18	♣ QJ74	♣ A3	Pass	4♥	All Pass	
Contract: 4♥ North			1. limit raise or better in !H			

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K75	♠ QT98	1NT	X	XX	2♠
Vul: None	♥ AJ4	♥ 982		All Pass		
North HCP: 17+1	♦ Q3	♦ T752				
South HCP: 2	♣ AK963	♣ T5				
Contract: 2♠ South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 875	♠ A43			1NT	X
Vul: N-S	♥ 942	♥ QJT3	XX	2♦	All Pass	
North HCP: 3+3	♦ QJ95432	♦ A8				
South HCP: 15	♣ -	♣ AT43				
Contract: 2♦ North						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9543	♠ T72			1NT	
Vul: Both	♥ J42	♥ AK87	X	All Pass		
North HCP: 2	♦ 54	♦ K76				
South HCP: 15	♣ J874	♣ KQT				
Contract: 1NTX South						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 6	♠ A742			1NT	X
Vul: E-W	♥ KJ7652	♥ AT	2♥	4♥	All Pass	
North HCP: 8+2	♦ 42	♦ AT97				
South HCP: 15	♣ AT92	♣ QJ4				
Contract: 4♥ North						

## North hands

## Opps\_Double\_1\_NT

<b>Board: 30</b>	♠ 95
Dealer: South	♥ J5
Vul: E-W	♦ A753
HCP: 9+1	♣ KJT53

Partner bids first.  
West (RHO) Doubles 1NT if possible.  
East (LHO) bids 2♥ if possible.

<b>Board: 31</b>	♠ 753
Dealer: North	♥ AJ7
Vul: Both	♦ A843
HCP: 15	♣ AQ9

You bid first.  
East (LHO) Doubles 1NT if possible.

<b>Board: 32</b>	♠ KT
Dealer: West	♥ AQ74
Vul: None	♦ K984
HCP: 15	♣ K94

RHO opens the bidding 1NT.  
You bid next.

<b>Board: 33</b>	♠ T43
Dealer: South	♥ 763
Vul: E-W	♦ 98432
HCP: 3+1	♣ K7

Partner bids first.  
West (RHO) Doubles 1NT if possible.

<b>Board: 34</b>	♠ AQ98
Dealer: West	♥ KQ8
Vul: None	♦ J9
HCP: 19	♣ AK87

RHO opens the bidding 1NT.  
You bid next.  
East (LHO) bids 3♣ if possible.  
West (RHO) bids 3♦ if possible.

## Both hands (Answers Page)

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 95	♠ KQ742				1NT
Vul: E-W	♥ J5	♥ AQ8	X	XX	2♥	2♠
North HCP: 9+1	♦ A753	♦ QJT	Pass	2NT	All Pass	
South HCP: 16+1	♣ KJT53	♣ Q9				
Contract: 2NT North						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 753	♠ J		1NT	X	4♦ <sup>1</sup>
Vul: Both	♥ AJ7	♥ Q96543	Pass	4♥	All Pass	
North HCP: 15	♦ A843	♦ J				
South HCP: 7+3	♣ AQ9	♣ K8432		1. Texas		
Contract: 4♥ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT	♠ 642	1NT	X	Pass	2♣
Vul: None	♥ AQ74	♥ T932		All Pass		
North HCP: 15	♦ K984	♦ T				
South HCP: 5+1	♣ K94	♣ AJ732				
Contract: 2♣ South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T43	♠ AQ87				1NT
Vul: E-W	♥ 763	♥ AT92	X	Pass	Pass	XX
North HCP: 3+1	♦ 98432	♦ KT7	Pass	2♦	All Pass	
South HCP: 15	♣ K7	♣ Q8				
Contract: 2♦ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ98	♠ T7632	1NT	X	3♣ <sup>1</sup>	Pass
Vul: None	♥ KQ8	♥ 963	3♦ <sup>2</sup>	X	Pass	3♠
North HCP: 19	♦ J9	♦ A2		All Pass		
South HCP: 4+1	♣ AK87	♣ T63				
Contract: 3♠ South			1. 1N-3C transfer to diamonds			
			2. automat			

**South hands****Opps\_Double\_1\_NT**

<b>Board: 30</b>	♠ KQ742	You bid first.
Dealer: South	♥ AQ8	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ QJT	East (RHO) bids 2♥ if possible.
HCP: 16+1	♣ Q9	
<b>Board: 31</b>	♠ J	Partner bids first.
Dealer: North	♥ Q96543	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ J	
HCP: 7+3	♣ K8432	
<b>Board: 32</b>	♠ 642	LHO opens the bidding 1NT.
Dealer: West	♥ T932	Partner bids next.
Vul: None	♦ T	
HCP: 5+1	♣ AJ732	
<b>Board: 33</b>	♠ AQ87	You bid first.
Dealer: South	♥ AT92	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KT7	
HCP: 15	♣ Q8	
<b>Board: 34</b>	♠ T7632	LHO opens the bidding 1NT.
Dealer: West	♥ 963	Partner bids next.
Vul: None	♦ A2	East (RHO) bids 3♣ if possible.
HCP: 4+1	♣ T63	West (LHO) bids 3♦ if possible.

## Both hands (Answers Page)

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 95	♠ KQ742				1NT
Vul: E-W	♥ J5	♥ AQ8	X	XX	2♥	2♠
North HCP: 9+1	♦ A753	♦ QJT	Pass	2NT	All Pass	
South HCP: 16+1	♣ KJT53	♣ Q9				
Contract: 2NT North						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 753	♠ J		1NT	X	4♦ <sup>1</sup>
Vul: Both	♥ AJ7	♥ Q96543	Pass	4♥	All Pass	
North HCP: 15	♦ A843	♦ J				
South HCP: 7+3	♣ AQ9	♣ K8432		1. Texas		
Contract: 4♥ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT	♠ 642	1NT	X	Pass	2♣
Vul: None	♥ AQ74	♥ T932		All Pass		
North HCP: 15	♦ K984	♦ T				
South HCP: 5+1	♣ K94	♣ AJ732				
Contract: 2♣ South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T43	♠ AQ87				1NT
Vul: E-W	♥ 763	♥ AT92	X	Pass	Pass	XX
North HCP: 3+1	♦ 98432	♦ KT7	Pass	2♦	All Pass	
South HCP: 15	♣ K7	♣ Q8				
Contract: 2♦ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ98	♠ T7632	1NT	X	3♣ <sup>1</sup>	Pass
Vul: None	♥ KQ8	♥ 963	3♦ <sup>2</sup>	X	Pass	3♠
North HCP: 19	♦ J9	♦ A2		All Pass		
South HCP: 4+1	♣ AK87	♣ T63				
Contract: 3♠ South			1. 1N-3C transfer to diamonds			
			2. automat			

## North hands

## Opps\_Double\_1\_NT

**Board: 35**      ♠ 764      LHO opens the bidding 1NT.

Dealer: East      ♥ K542      Partner bids next.

Vul: E-W      ♦ 75      West (RHO) Redoubles if possible.

HCP: 3      ♣ T543      West (RHO) Doubles 2♥ if possible.

---

**Board: 36**      ♠ 93      You bid first.

Dealer: North      ♥ KT75      East (LHO) Doubles 1NT if possible.

Vul: Both      ♦ AK4

HCP: 17      ♣ AK74

---

**Board: 37**      ♠ JT653      LHO opens the bidding 1NT.

Dealer: East      ♥ 8      Partner bids next.

Vul: None      ♦ J8743

HCP: 3+2      ♣ J3

---

**Board: 38**      ♠ A86      RHO opens the bidding 1NT.

Dealer: West      ♥ AK93      You bid next.

Vul: E-W      ♦ A87      East (LHO) bids 2♠ if possible.

HCP: 19      ♣ A74      West (RHO) bids 3♣ if possible.

---

**Board: 39**      ♠ Q8      Partner bids first.

Dealer: South      ♥ T9      West (RHO) Doubles 1NT if possible.

Vul: E-W      ♦ T965

HCP: 3+1      ♣ JT987

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 764	♠ K53			1NT	X
Vul: E-W	♥ K542	♥ Q73	XX	2♥	Pass	Pass
North HCP: 3	♦ 75	♦ AQT4	X	All Pass		
South HCP: 15	♣ T543	♣ A72				
Contract: 2♥X North						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 93	♠ T874		1NT	X	2♦
Vul: Both	♥ KT75	♥ QJ864	Pass	2♠ <sup>1</sup>	Pass	3♥
North HCP: 17	♦ AK4	♦ Q9	All Pass			
South HCP: 5+1	♣ AK74	♣ 83				
Contract: 3♥ South			1.	Extended acceptance after NT		

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ JT653	♠ AQ			1NT	X
Vul: None	♥ 8	♥ AQ74	Pass	2♠	All Pass	
North HCP: 3+2	♦ J8743	♦ AT5				
South HCP: 21	♣ J3	♣ KQ76				
Contract: 2♠ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A86	♠ T743	1NT	X	2♠ <sup>1</sup>	Pass
Vul: E-W	♥ AK93	♥ QJ765	3♣ <sup>2</sup>	X	Pass	3♥
North HCP: 19	♦ A87	♦ 963	All Pass			
South HCP: 3+1	♣ A74	♣ 8			1. 1N-2S transfer to clubs	
Contract: 3♥ South			2.	automat		

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q8	♠ KJ42				1NT
Vul: E-W	♥ T9	♥ QJ62	X	Pass	Pass	XX
North HCP: 3+1	♦ T965	♦ AK8	Pass	2♣ <sup>1</sup>	Pass	2♥
South HCP: 17	♣ JT987	♣ K6	Pass	2♠	All Pass	
Contract: 2♠ North			1.	artificial		

**South hands****Opps\_Double\_1\_NT**

**Board: 35**      ♠ K53      RHO opens the bidding 1NT.

Dealer: East      ♥ Q73      You bid next.

Vul: E-W      ♦ AQT4      West (LHO) Redoubles if possible.

HCP: 15      ♣ A72      West (LHO) Doubles 2♥ if possible.

---

**Board: 36**      ♠ T874      Partner bids first.

Dealer: North      ♥ QJ864      East (RHO) Doubles 1NT if possible.

Vul: Both      ♦ Q9

HCP: 5+1      ♣ 83

---

**Board: 37**      ♠ AQ      RHO opens the bidding 1NT.

Dealer: East      ♥ AQ74      You bid next.

Vul: None      ♦ AT5

HCP: 21      ♣ KQ76

---

**Board: 38**      ♠ T743      LHO opens the bidding 1NT.

Dealer: West      ♥ QJ765      Partner bids next.

Vul: E-W      ♦ 963      East (RHO) bids 2♠ if possible.

HCP: 3+1      ♣ 8      West (LHO) bids 3♣ if possible.

---

**Board: 39**      ♠ KJ42      You bid first.

Dealer: South      ♥ QJ62      West (LHO) Doubles 1NT if possible.

Vul: E-W      ♦ AK8

HCP: 17      ♣ K6

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 764	♠ K53			1NT	X
Vul: E-W	♥ K542	♥ Q73	XX	2♥	Pass	Pass
North HCP: 3	♦ 75	♦ AQT4	X	All Pass		
South HCP: 15	♣ T543	♣ A72				
Contract: 2♥X North						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 93	♠ T874		1NT	X	2♦
Vul: Both	♥ KT75	♥ QJ864	Pass	2♠ <sup>1</sup>	Pass	3♥
North HCP: 17	♦ AK4	♦ Q9	All Pass			
South HCP: 5+1	♣ AK74	♣ 83				
Contract: 3♥ South			1. Extended acceptance after NT			

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ JT653	♠ AQ			1NT	X
Vul: None	♥ 8	♥ AQ74	Pass	2♠	All Pass	
North HCP: 3+2	♦ J8743	♦ AT5				
South HCP: 21	♣ J3	♣ KQ76				
Contract: 2♠ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A86	♠ T743	1NT	X	2♠ <sup>1</sup>	Pass
Vul: E-W	♥ AK93	♥ QJ765	3♣ <sup>2</sup>	X	Pass	3♥
North HCP: 19	♦ A87	♦ 963	All Pass			
South HCP: 3+1	♣ A74	♣ 8			1. 1N-2S transfer to clubs	
Contract: 3♥ South			2. automat			

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q8	♠ KJ42				1NT
Vul: E-W	♥ T9	♥ QJ62	X	Pass	Pass	XX
North HCP: 3+1	♦ T965	♦ AK8	Pass	2♣ <sup>1</sup>	Pass	2♥
South HCP: 17	♣ JT987	♣ K6	Pass	2♠	All Pass	
Contract: 2♠ North			1. artificial			

## North hands

## Opps\_Double\_1\_NT

<b>Board: 40</b>	♠ 8765
Dealer: South	♥ QJ74
Vul: None	♦ 752
HCP: 3	♣ 92

Partner bids first.  
West (RHO) Doubles 1NT if possible.

<b>Board: 41</b>	♠ J4
Dealer: East	♥ 854
Vul: N-S	♦ J642
HCP: 2	♣ T543

LHO opens the bidding 1NT.

Partner bids next.

<b>Board: 42</b>	♠ AKQ9
Dealer: West	♥ 63
Vul: Both	♦ QJ96
HCP: 15	♣ KT9

RHO opens the bidding 1NT.

You bid next.

East (LHO) bids 3♣ if possible.

<b>Board: 43</b>	♠ K952
Dealer: North	♥ K9
Vul: N-S	♦ AQ2
HCP: 15	♣ K765

You bid first.

East (LHO) Doubles 1NT if possible.

<b>Board: 44</b>	♠ 98
Dealer: South	♥ T95
Vul: E-W	♦ K83
HCP: 7+1	♣ KJ765

Partner bids first.

West (RHO) Doubles 1NT if possible.

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8765	♠ QJ9				1NT
Vul: None	♥ QJ74	♥ K85	X	Pass	Pass	2♦
North HCP: 3	♦ 752	♦ QJT93		All Pass		
South HCP: 16+1	♣ 92	♣ AK				
Contract: 2♦ South						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J4	♠ AKQ53			1NT	X
Vul: N-S	♥ 854	♥ K96	Pass	2♣	All Pass	
North HCP: 2	♦ J642	♦ AQ3				
South HCP: 18+1	♣ T543	♣ 72				
Contract: 2♣ North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKQ9	♠ JT8763	1NT	X	3♣ <sup>1</sup>	4♠
Vul: Both	♥ 63	♥ J5		All Pass		
North HCP: 15	♦ QJ96	♦ -				
South HCP: 8+3	♣ KT9	♣ AQ863		1. 1N-3C transfer to diamonds		
Contract: 4♠ South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K952	♠ QT64		1NT	X	Pass
Vul: N-S	♥ K9	♥ 8643	Pass	XX	All Pass	
North HCP: 15	♦ AQ2	♦ T754				
South HCP: 4	♣ K765	♣ Q				
Contract: 1NTXX North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98	♠ KJ5				1NT
Vul: E-W	♥ T95	♥ KQ86	X	XX	All Pass	
North HCP: 7+1	♦ K83	♦ QT72				
South HCP: 15	♣ KJ765	♣ A9				
Contract: 1NTXX South						

**South hands****Opps\_Double\_1\_NT**

<b>Board: 40</b>	♠ QJ9	You bid first.
Dealer: South	♥ K85	West (LHO) Doubles 1NT if possible.
Vul: None	♦ QJT93	
HCP: 16+1	♣ AK	

---

<b>Board: 41</b>	♠ AKQ53	RHO opens the bidding 1NT.
Dealer: East	♥ K96	You bid next.
Vul: N-S	♦ AQ3	
HCP: 18+1	♣ 72	

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<b>Board: 42</b>	♠ JT8763	LHO opens the bidding 1NT.
Dealer: West	♥ J5	Partner bids next.
Vul: Both	♦ -	East (RHO) bids 3♣ if possible.
HCP: 8+3	♣ AQ863	

---

<b>Board: 43</b>	♠ QT64	Partner bids first.
Dealer: North	♥ 8643	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ T754	
HCP: 4	♣ Q	

---

<b>Board: 44</b>	♠ KJ5	You bid first.
Dealer: South	♥ KQ86	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ QT72	
HCP: 15	♣ A9	

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8765	♠ QJ9				1NT
Vul: None	♥ QJ74	♥ K85	X	Pass	Pass	2♦
North HCP: 3	♦ 752	♦ QJT93		All Pass		
South HCP: 16+1	♣ 92	♣ AK				
Contract: 2♦ South						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J4	♠ AKQ53			1NT	X
Vul: N-S	♥ 854	♥ K96	Pass	2♣	All Pass	
North HCP: 2	♦ J642	♦ AQ3				
South HCP: 18+1	♣ T543	♣ 72				
Contract: 2♣ North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKQ9	♠ JT8763	1NT	X	3♣ <sup>1</sup>	4♠
Vul: Both	♥ 63	♥ J5		All Pass		
North HCP: 15	♦ QJ96	♦ -				
South HCP: 8+3	♣ KT9	♣ AQ863		1. 1N-3C transfer to diamonds		
Contract: 4♠ South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K952	♠ QT64		1NT	X	Pass
Vul: N-S	♥ K9	♥ 8643	Pass	XX	All Pass	
North HCP: 15	♦ AQ2	♦ T754				
South HCP: 4	♣ K765	♣ Q				
Contract: 1NTXX North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98	♠ KJ5				1NT
Vul: E-W	♥ T95	♥ KQ86	X	XX	All Pass	
North HCP: 7+1	♦ K83	♦ QT72				
South HCP: 15	♣ KJ765	♣ A9				
Contract: 1NTXX South						

**North hands****Opps\_Double\_1\_NT**

<b>Board: 45</b>	♠ QT72	LHO opens the bidding 1NT.
Dealer: East	♥ Q753	Partner bids next.
Vul: Both	♦ 4	West (RHO) bids 3♣ if possible.
HCP: 4	♣ 7542	East (LHO) bids 3♦ if possible.

<b>Board: 46</b>	♠ QT964	Partner bids first.
Dealer: South	♥ 93	West (RHO) Doubles 1NT if possible.
Vul: None	♦ J653	
HCP: 4+1	♣ J5	

<b>Board: 47</b>	♠ A542	You bid first.
Dealer: North	♥ K43	East (LHO) Doubles 1NT if possible.
Vul: E-W	♦ KJ	
HCP: 17	♣ AQ94	

<b>Board: 48</b>	♠ 853	RHO opens the bidding 1NT.
Dealer: West	♥ KQ95	You bid next.
Vul: Both	♦ K2	East (LHO) bids 3♣ if possible.
HCP: 15	♣ AQJ7	

<b>Board: 49</b>	♠ J985	LHO opens the bidding 1NT.
Dealer: East	♥ Q976	Partner bids next.
Vul: None	♦ 3	
HCP: 3	♣ T642	

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT72	♠ AJ5			1NT	X
Vul: Both	♥ Q753	♥ AKJ6	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>	X
North HCP: 4	♦ 4	♦ KT	Pass	3♥	All Pass	
South HCP: 21	♣ 7542	♣ KQ83				
Contract: 3♥ North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT964	♠ A85			1NT	
Vul: None	♥ 93	♥ Q642	X	2♥	Pass	2♠
North HCP: 4+1	♦ J653	♦ AK		All Pass		
South HCP: 17	♣ J5	♣ A864				
Contract: 2♠ South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A542	♠ QJ73		1NT	X	Pass
Vul: E-W	♥ K43	♥ 987	Pass	XX	Pass	2♦
North HCP: 17	♦ KJ	♦ 9862	Pass	2♠	All Pass	
South HCP: 3	♣ AQ94	♣ 53				
Contract: 2♠ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 853	♠ KT9642	1NT	X	3♣ <sup>1</sup>	4♠
Vul: Both	♥ KQ95	♥ A76		All Pass		
North HCP: 15	♦ K2	♦ -				
South HCP: 7+2	♣ AQJ7	♣ T643	1.	1N-3C transfer to diamonds		
Contract: 4♠ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J985	♠ AK3			1NT	X
Vul: None	♥ Q976	♥ K4	Pass	2♥	All Pass	
North HCP: 3	♦ 3	♦ KJT64				
South HCP: 16+1	♣ T642	♣ Q97				
Contract: 2♥ North						

**South hands****Opps\_Double\_1\_NT**

<b>Board: 45</b>	♠ AJ5	RHO opens the bidding 1NT.
Dealer: East	♥ AKJ6	You bid next.
Vul: Both	♦ KT	West (LHO) bids 3♣ if possible.
HCP: 21	♣ KQ83	East (RHO) bids 3♦ if possible.

<b>Board: 46</b>	♠ A85	You bid first.
Dealer: South	♥ Q642	West (LHO) Doubles 1NT if possible.
Vul: None	♦ AK	
HCP: 17	♣ A864	

<b>Board: 47</b>	♠ QJ73	Partner bids first.
Dealer: North	♥ 987	East (RHO) Doubles 1NT if possible.
Vul: E-W	♦ 9862	
HCP: 3	♣ 53	

<b>Board: 48</b>	♠ KT9642	LHO opens the bidding 1NT.
Dealer: West	♥ A76	Partner bids next.
Vul: Both	♦ -	East (RHO) bids 3♣ if possible.
HCP: 7+2	♣ T643	

<b>Board: 49</b>	♠ AK3	RHO opens the bidding 1NT.
Dealer: East	♥ K4	You bid next.
Vul: None	♦ KJT64	
HCP: 16+1	♣ Q97	

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT72	♠ AJ5			1NT	X
Vul: Both	♥ Q753	♥ AKJ6	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>	X
North HCP: 4	♦ 4	♦ KT	Pass	3♥	All Pass	
South HCP: 21	♣ 7542	♣ KQ83				
Contract: 3♥ North			1.	1N-3C transfer to diamonds		
			2.	automat		

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT964	♠ A85			1NT	
Vul: None	♥ 93	♥ Q642	X	2♥	Pass	2♠
North HCP: 4+1	♦ J653	♦ AK		All Pass		
South HCP: 17	♣ J5	♣ A864				
Contract: 2♠ South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A542	♠ QJ73		1NT	X	Pass
Vul: E-W	♥ K43	♥ 987	Pass	XX	Pass	2♦
North HCP: 17	♦ KJ	♦ 9862	Pass	2♠	All Pass	
South HCP: 3	♣ AQ94	♣ 53				
Contract: 2♠ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 853	♠ KT9642	1NT	X	3♣ <sup>1</sup>	4♠
Vul: Both	♥ KQ95	♥ A76		All Pass		
North HCP: 15	♦ K2	♦ -				
South HCP: 7+2	♣ AQJ7	♣ T643	1.	1N-3C transfer to diamonds		
Contract: 4♠ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J985	♠ AK3			1NT	X
Vul: None	♥ Q976	♥ K4	Pass	2♥	All Pass	
North HCP: 3	♦ 3	♦ KJT64				
South HCP: 16+1	♣ T642	♣ Q97				
Contract: 2♥ North						

## North hands

## Opps\_Double\_1\_NT

**Board: 50**      ♠ K4  
Dealer: South      ♥ 43  
Vul: N-S      ♦ J9876  
HCP: 5+1      ♣ JT95

Partner bids first.  
West (RHO) Doubles 1NT if possible.

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 1NTXX South

**North:**

♠ K4

♥ 43

♦ J9876

♣ JT95

**South:**

♠ Q986

♥ A962

♦ KQ4

♣ A2

**W**

**N**

**E**

**S**

1NT

X Pass Pass XX

All Pass

**South hands****Opps\_Double\_1\_NT****Board: 50**

♠ Q986

You bid first.

Dealer: South

♥ A962

West (LHO) Doubles 1NT if possible.

Vul: N-S

♦ KQ4

HCP: 15

♣ A2

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 1NTXX South

**North:**

♠ K4

♥ 43

♦ J9876

♣ JT95

**South:**

♠ Q986

♥ A962

♦ KQ4

♣ A2

**W**

**N**

**E**

**S**

1NT

X Pass Pass XX

All Pass