

1 ♠K82 ♥A6 ♦A965 ♣10642 ♠Q10965 ♥KJ2 ♦J3 ♣K97 ♠743 ♥Q9543 ♦K104 ♣85 ♠AJ ♥1087 ♦Q872 ♣AQJ3 ♠Q10965 ♥KJ2 ♦J3 ♣K97 ♠743 ♥Q9543 ♦K104 ♣85 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>4</td><td>7</td><td>3NT S 4</td><td>430</td><td></td><td>5</td></tr><tr><td>12</td><td>3</td><td>2NT S 3</td><td>150</td><td></td><td>4</td></tr><tr><td>9</td><td>10</td><td>2S W-2</td><td>100</td><td></td><td>3</td></tr><tr><td>5</td><td>13</td><td>3NT S-1</td><td></td><td>50</td><td>1.5</td></tr><tr><td>6</td><td>8</td><td>2NT N-1</td><td></td><td>50</td><td>1.5</td></tr><tr><td>1</td><td>11</td><td>2S W 2</td><td></td><td>110</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	4	7	3NT S 4	430		5	12	3	2NT S 3	150		4	9	10	2S W-2	100		3	5	13	3NT S-1		50	1.5	6	8	2NT N-1		50	1.5	1	11	2S W 2		110	0	2 ♠Q1076 ♥1063 ♦AJ8642 ♣ ♠J54 ♥KJ7 ♦K10753 ♣Q7 ♠A ♥Q952 ♦Q ♣AKJ8643 ♠K9832 ♥A84 ♦9 ♣10952 ♠Q1076 ♥1063 ♦AJ8642 ♣ ♠A ♥Q952 ♦Q ♣AKJ8643 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>5</td><td>13</td><td>5C E-1</td><td>50</td><td></td><td>5</td></tr><tr><td>6</td><td>8</td><td>4C E 4</td><td></td><td>130</td><td>3.5</td></tr><tr><td>12</td><td>3</td><td>3C E 4</td><td></td><td>130</td><td>3.5</td></tr><tr><td>4</td><td>7</td><td>3C E 5</td><td></td><td>150</td><td>2</td></tr><tr><td>9</td><td>10</td><td>3NT W 3</td><td></td><td>400</td><td>0.5</td></tr><tr><td>1</td><td>11</td><td>3NT W 3</td><td></td><td>400</td><td>0.5</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	5	13	5C E-1	50		5	6	8	4C E 4		130	3.5	12	3	3C E 4		130	3.5	4	7	3C E 5		150	2	9	10	3NT W 3		400	0.5	1	11	3NT W 3		400	0.5	3 ♠AK76 ♥75 ♦AKQ73 ♣J9 ♠QJ854 ♥1063 ♦J ♣10642 ♠1093 ♥A982 ♦852 ♣K87 ♠2 ♥KQJ4 ♦10964 ♣AQ53 ♠AK76 ♥75 ♦AKQ73 ♣J9 ♠1093 ♥A982 ♦852 ♣K87 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>10</td><td>1</td><td>3NT S 6</td><td>490</td><td></td><td>5</td></tr><tr><td>13</td><td>6</td><td>3NT S 5</td><td>460</td><td></td><td>4</td></tr><tr><td>7</td><td>9</td><td>3NT S 4</td><td>430</td><td></td><td>3</td></tr><tr><td>5</td><td>8</td><td>5D S 6</td><td>420</td><td></td><td>2</td></tr><tr><td>11</td><td>2</td><td>3NT S 3</td><td>400</td><td></td><td>1</td></tr><tr><td>4</td><td>12</td><td>3D S 6</td><td>170</td><td></td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	10	1	3NT S 6	490		5	13	6	3NT S 5	460		4	7	9	3NT S 4	430		3	5	8	5D S 6	420		2	11	2	3NT S 3	400		1	4	12	3D S 6	170		0	4 ♠96 ♥J764 ♦K962 ♣A93 ♠AK1087432 ♥A5 ♦104 ♣10 ♠QJ5 ♥1098 ♦AQ53 ♣K54 ♠ ♥KQ32 ♦J87 ♣QJ8762 ♠96 ♥J764 ♦K962 ♣A93 ♠QJ5 ♥1098 ♦AQ53 ♣K54 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>7</td><td>9</td><td>4S W 4</td><td></td><td>620</td><td>4.5</td></tr><tr><td>4</td><td>12</td><td>4S W 4</td><td></td><td>620</td><td>4.5</td></tr><tr><td>11</td><td>2</td><td>4S W 5</td><td></td><td>650</td><td>1.5</td></tr><tr><td>13</td><td>6</td><td>4S W 5</td><td></td><td>650</td><td>1.5</td></tr><tr><td>10</td><td>1</td><td>4S W 5</td><td></td><td>650</td><td>1.5</td></tr><tr><td>5</td><td>8</td><td>4S W 5</td><td></td><td>650</td><td>1.5</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	7	9	4S W 4		620	4.5	4	12	4S W 4		620	4.5	11	2	4S W 5		650	1.5	13	6	4S W 5		650	1.5	10	1	4S W 5		650	1.5	5	8	4S W 5		650	1.5	5 ♠AJ6 ♥86 ♦Q984 ♣A643 ♠752 ♥AQ104 ♦AJ ♣K975 ♠10943 ♥J952 ♦K762 ♣2 ♠KQ8 ♥K73 ♦1053 ♣QJ108 ♠AJ6 ♥86 ♦Q984 ♣A643 ♠10943 ♥J952 ♦K762 ♣2 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>8</td><td>10</td><td>2NT N 2</td><td>120</td><td></td><td>5</td></tr><tr><td>12</td><td>5</td><td>2C S 2</td><td>90</td><td></td><td>4</td></tr><tr><td>11</td><td>3</td><td>2H E-1</td><td>50</td><td></td><td>2.5</td></tr><tr><td>1</td><td>2</td><td>2H E-1</td><td>50</td><td></td><td>2.5</td></tr><tr><td>6</td><td>9</td><td>2H E 2</td><td></td><td>110</td><td>0.5</td></tr><tr><td>13</td><td>7</td><td>1H W 2</td><td></td><td>110</td><td>0.5</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	8	10	2NT N 2	120		5	12	5	2C S 2	90		4	11	3	2H E-1	50		2.5	1	2	2H E-1	50		2.5	6	9	2H E 2		110	0.5	13	7	1H W 2		110	0.5
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♠AKQ103
♥973
♦Q1076
♣10
N
W E
S
♠J74
♥K2
♦32
♣Q86532
♠9
♥AQJ865
♦J85
♣J94

NS	EW	Contract	N-S	E-W	MP
10	13	3H S 6	230		4.5
8	12	2H S 6	230		4.5
11	6	4S W-4	200		3
4	5	3S W-2	100		1.5
1	3	3S W-2	100		1.5
9	2	2S W 2		110	0

12

♠J754
♥1082
♦8
♣J10743
♠98
♥53
♦K1096
♣AKQ85
N
W E
S
♠62
♥AK976
♦A7542
♣2
♠AKQ103
♥QJ4
♦QJ3
♣96

NS	EW	Contract	N-S	E-W	MP
10	13	3S S-1	100		5
9	2	3D E 3	110		4
4	5	3D E 4	130		2
8	12	3D E 4	130		2
11	6	3D E 4	130		2
1	3	3H E 3	140		0

13

♠KJ93
♥853
♦AKJ8
♣84
♠Q842
♥104
♦107653
♣75
N
W E
S
♠7
♥AKQJ962
♦942
♣32
♠A1065
♥7
♦Q
♣AKQJ1096

NS	EW	Contract	N-S	E-W	MP
5	6	4S N 6	680		4.5
7	11	4S N 6	680		4.5
10	3	5C S 6	620		2.5
13	1	4S S 4	620		2.5
2	4	3S N 6	230		1
9	12	3S N 4	170		0

14

♠Q103
♥Q543
♦A4
♣AKQ7
♠AK62
♥109762
♦K2
♣103
N
W E
S
♠J974
♥KJ
♦Q83
♣9852
♠85
♥A8
♦J109765
♣J64

NS	EW	Contract	N-S	E-W	MP
10	3	3D S 4	130		5
13	1	1NT N 2	120		3
5	6	1NT N 2	120		3
9	12	1NT N 2	120		3
7	11	1NT N 1	90		0.5
2	4	1NT N 1	90		0.5

15

♠J8543
♥
♦K8
♣KQJ973
♠K
♥AKQ654
♦J754
♣A4
N
W E
S
♠1097
♥J1082
♦Q96
♣852
♠AQ62
♥973
♦A1032
♣106

NS	EW	Contract	N-S	E-W	MP
6	7	4S N 6	680		5
3	5	4S N 5	650		4
1	4	3S N 6	230		3
8	11	3S N 5	200		2
13	2	3S S 4	170		1
10	12	5H W-2	100		0

16

♠J2
♥642
♦KQJ63
♣K97
♠Q64
♥K93
♦A75
♣8643
N
W E
S
♠A1098
♥Q105
♦10942
♣J5
♠K753
♥AJ87
♦8
♣AQ102

NS	EW	Contract	N-S	E-W	MP
3	5	3NT N 3	400		5
10	12	1NT S 4	180		4
13	2	1NT S 2	120		2
6	7	1NT S 2	120		2
1	4	1NT S 2	120		2
8	11	2D N 3	110		0

17

♠K1086
♥K93
♦10
♣QJ653
♠A5432
♥Q85
♦QJ542
♣
N
W E
S
♠QJ97
♥J6
♦87
♣K10974
♠
♥A10742
♦AK963
♣A82

NS	EW	Contract	N-S	E-W	MP
9	11	4H S 4	420		5
1	12	2H S 4	170		4
2	5	3H S 3	140		3
3	13	4H S-1		50	1
7	8	4H S-1		50	1
4	6	4H S-1		50	1

18

♠K108
♥Q9854
♦KQ
♣Q72
♠J5
♥K7
♦108742
♣10986
N
W E
S
♠Q742
♥J1062
♦965
♣K4
♠A963
♥A3
♦AJ3
♣AJ53

NS	EW	Contract	N-S	E-W	MP
1	12	3NT S 4	630		4.5
4	6	3NT S 4	630		4.5
3	13	4H N 4	620		3
7	8	3NT S 3	600		1.5
2	5	3NT S 3	600		1.5
9	11	3NT N-2		200	0

19

♠KJ875
♥A10852
♦10
♣K7
♠A1062
♥6
♦KJ
♣AQ9865
N
W E
S
♠Q943
♥97
♦Q98542
♣2
♠
♥KQJ43
♦A763
♣J1043

NS	EW	Contract	N-S	E-W	MP
4	13	4H S 6	480		5
3	6	4H S 5	450		4
8	9	3NT N 4	430		3
10	11	4H S 4	420		2
12	2	2H S 3	140		1
5	7	2S N-1		50	0

20

♠5
♥QJ109
♦AK73
♣AQJ8
♠742
♥A754
♦Q108
♣953
N
W E
S
♠K9863
♥K
♦9652
♣K62
♠AQJ10
♥8632
♦J4
♣1074

NS	EW	Contract	N-S	E-W	MP
5	7	3NT S 4	630		5
4	13	4H S 4	620		3.5
8	9	4H S 4	620		3.5
10	11	3H N 3	140		1.5
3	6	2H N 3	140		1.5
12	2	6NT N-2		200	0

1 N/- ♠ K82 ♥ A6 ♦ A965 ♣ T642 ♠ QT965 ♥ KJ2 ♦ J3 ♣ K97 ♠ 743 ♥ Q9543 ♦ KT4 ♣ 85 ♠ AJ ♥ T87 ♦ Q872 ♣ AQJ3 11 10 5 14	N S N 7 7 ♠ 6 6 ♥ 6 6 ♦ 10 10 ♣ 10 10 Opt res: NS 3D/3C;-130 E W N 5 5 ♠ 7 7 ♥ 7 7 ♦ 3 3 ♣ 3 3	2 E/NS ♠ QT76 ♥ T63 ♦ AJ8642 ♣ - ♠ J54 ♥ KJ7 ♦ KT753 ♣ Q7 ♠ A ♥ Q952 ♦ Q ♣ AKJ8643 ♠ K9832 ♥ A84 ♦ 9 ♣ T952 7 10 16 7	N S N 2 2 ♠ 9 9 ♥ 3 3 ♦ 7 7 ♣ 2 2 Opt res: EW 4C;-130 E W N 8 8 ♠ 3 3 ♥ 9 9 ♦ 5 5 ♣ 10 10	3 S/EW ♠ AK76 ♥ 75 ♦ AKQ73 ♣ J9 ♠ QJ854 ♥ T63 ♦ J ♣ T642 ♠ T93 ♥ A982 ♦ 852 ♣ K87 ♠ 2 ♥ KQJ4 ♦ T964 ♣ AQ53 17 4 7 12	N S N 11 11 ♠ 9 9 ♥ 11 11 ♦ 12 12 ♣ 10 10 Opt res: NS 6D;920 E W N 2 2 ♠ 4 4 ♥ 2 2 ♦ 1 1 ♣ 3 3	4 W/All ♠ 96 ♥ J764 ♦ K962 ♣ A93 ♠ AKT87432 ♥ A5 ♦ T4 ♣ T ♠ QJ5 ♥ T98 ♦ AQ53 ♣ K54 ♠ - ♥ KQ32 ♦ J87 ♣ QJ8762 8 11 12 9	N S N 1 1 ♠ 1 1 ♥ 8 8 ♦ 6 6 ♣ 8 8 Opt res: EW 4N;-660 E W N 11 11 ♠ 11 11 ♥ 5 5 ♦ 6 6 ♣ 4 4
5 N/NS ♠ AJ6 ♥ 86 ♦ Q984 ♣ A643 ♠ 752 ♥ AQT4 ♦ AJ ♣ K975 ♠ T943 ♥ J952 ♦ K762 ♣ 2 ♠ KQ8 ♥ K73 ♦ T53 ♣ QJT8 11 14 4 11	N S N 7 7 ♠ 5 5 ♥ 4 4 ♦ 7 7 ♣ 8 8 Opt res: EW 2H;-110 E W N 6 6 ♠ 7 7 ♥ 8 8 ♦ 6 6 ♣ 5 5	6 E/EW ♠ 98 ♥ AJ62 ♦ K74 ♣ KQT7 ♠ AQ4 ♥ Q973 ♦ 2 ♣ A8532 ♠ JT73 ♥ KT5 ♦ AQJ ♣ 964 ♠ K652 ♥ 84 ♦ T98653 ♣ J 13 12 11 4	N S N 3 3 ♠ 4 4 ♥ 3 3 ♦ 6 6 ♣ 4 4 Opt res: EW 3N;-600 E W N 9 9 ♠ 9 9 ♥ 9 9 ♦ 6 6 ♣ 9 9	7 S/All ♠ A875 ♥ J9 ♦ J974 ♣ K76 ♠ J63 ♥ QT862 ♦ KT86 ♣ T ♠ QT42 ♥ 5 ♦ AQ2 ♣ QJ942 ♠ K9 ♥ AK743 ♦ 53 ♣ A853 9 6 11 14	N S N 7 7 ♠ 6 6 ♥ 7 8 ♦ 6 6 ♣ 7 7 Opt res: S 2H;110 E W N 6 6 ♠ 7 7 ♥ 5 5 ♦ 7 7 ♣ 6 6	8 W/- ♠ AQ9753 ♥ A4 ♦ Q43 ♣ KQ ♠ J2 ♥ T83 ♦ J986 ♣ T985 ♠ T ♥ KJ962 ♦ T72 ♣ 6432 ♠ K864 ♥ Q75 ♦ AK5 ♣ AJ7 17 2 4 17	N S N 13 13 ♠ 13 13 ♥ 9 9 ♦ 12 11 ♣ 10 10 Opt res: NS 7N;1520 E W N - - ♠ - - ♥ 3 3 ♦ 1 1 ♣ 3 3
9 N/EW ♠ 43 ♥ J962 ♦ QT94 ♣ KT3 ♠ AT862 ♥ K7 ♦ K732 ♣ Q9 ♠ KQ ♥ 83 ♦ J65 ♣ A87654 ♠ J975 ♥ AQT54 ♦ A8 ♣ J2 6 12 10 12	N S N 5 6 ♠ 5 5 ♥ 8 8 ♦ 5 5 ♣ 3 3 Opt res: NS 3HX;-100 E W N 6 6 ♠ 8 8 ♥ 5 5 ♦ 8 8 ♣ 9 9	10 E/All ♠ Q ♥ AQ63 ♦ QJ9742 ♣ T8 ♠ T64 ♥ T9752 ♦ AK5 ♣ AQ ♠ AJ875 ♥ - ♦ T63 ♣ K5432 ♠ K932 ♥ KJ84 ♦ 8 ♣ J976 11 13 8 8	N S N 6 6 ♠ 2 2 ♥ 6 6 ♦ 5 5 ♣ 4 4 Opt res: EW 4S;-650 E W N 7 7 ♠ 11 11 ♥ 6 6 ♦ 7 7 ♣ 9 9	11 S/- ♠ 8652 ♥ T4 ♦ AK94 ♣ AK7 ♠ AKQT3 ♥ 973 ♦ QT76 ♣ T ♠ J74 ♥ K2 ♦ 32 ♣ Q86532 ♠ 9 ♥ AQJ865 ♦ J85 ♣ J94 14 11 6 9	N S N 8 8 ♠ 6 7 ♥ 12 12 ♦ 10 10 ♣ 8 7 Opt res: NS 6H;980 E W N 2 2 ♠ 6 6 ♥ 1 1 ♦ 2 2 ♣ 5 5	12 W/NS ♠ J754 ♥ T82 ♦ 8 ♣ JT743 ♠ 98 ♥ 53 ♦ KT96 ♣ AKQ85 ♠ 62 ♥ AK976 ♦ A7542 ♣ 2 ♠ AKQT3 ♥ QJ4 ♦ QJ3 ♣ 96 2 12 11 15	N S N 6 6 ♠ 7 7 ♥ 3 3 ♦ 1 1 ♣ 5 5 Opt res: EW 2H;-140 E W N 7 7 ♠ 5 5 ♥ 9 9 ♦ 10 10 ♣ 8 8

13 N/AI ♠ KJ93 ♥ 853 ♦ AKJ8 ♣ 84 ♠ Q842 ♥ T4 ♦ T7653 ♣ 75 ♠ 7 ♥ AKQJ962 ♦ 942 ♣ 32 ♠ AT65 ♥ 7 ♦ Q ♣ AKQJT96 N S N 6 6 ♠ 12 12 ♥ 6 6 ♦ 10 10 ♣ 12 12 Opt res: NS 6S;1430 E W N - - ♠ - - ♥ 7 7 ♦ 3 3 ♣ - - 12 2 10 16	14 E/- ♠ QT3 ♥ Q543 ♦ A4 ♣ AKQ7 ♠ AK62 ♥ T9762 ♦ K2 ♣ T3 ♠ J974 ♥ KJ ♦ Q83 ♣ 9852 ♠ 85 ♥ A8 ♦ JT9765 ♣ J64 N S N 8 8 ♠ 6 5 ♥ 7 7 ♦ 9 9 ♣ 8 8 Opt res: NS 2N;120 E W N 3 4 ♠ 7 7 ♥ 6 6 ♦ 3 3 ♣ 4 5 17 10 7 6	15 S/NS ♠ J8543 ♥ - ♦ K8 ♣ KQJ973 ♠ K ♥ AKQ654 ♦ J754 ♣ A4 ♠ T97 ♥ JT82 ♦ Q96 ♣ 852 ♠ AQ62 ♥ 973 ♦ AT32 ♣ T6 N S N 6 6 ♠ 12 12 ♥ 4 4 ♦ 7 7 ♣ 12 12 Opt res: EW 7HX;800 E W N 6 6 ♠ 1 1 ♥ 9 9 ♦ 5 5 ♣ 1 1 10 17 3 10	16 W/EW ♠ J2 ♥ 642 ♦ KQJ63 ♣ K97 ♠ Q64 ♥ K93 ♦ A75 ♣ 8643 ♠ AT98 ♥ QT5 ♦ T942 ♣ J5 ♠ K753 ♥ AJ87 ♦ 8 ♣ AQT2 N S N 8 8 ♠ 7 7 ♥ 8 8 ♦ 8 8 ♣ 8 8 Opt res: NS 1N;120 E W N 5 5 ♠ 6 6 ♥ 4 4 ♦ 5 5 ♣ 4 4 10 9 7 14
17 N/- ♠ KT86 ♥ K93 ♦ T ♣ QJ653 ♠ A5432 ♥ Q85 ♦ QJ542 ♣ - ♠ QJ97 ♥ J6 ♦ 87 ♣ KT974 ♠ - ♥ AT742 ♦ AK963 ♣ A82 N S N 9 8 ♠ 5 6 ♥ 10 10 ♦ 8 9 ♣ 9 9 Opt res: NS 4H;420 E W N 4 4 ♠ 7 7 ♥ 3 3 ♦ 4 4 ♣ 4 4 9 9 7 15	18 E/NS ♠ KT8 ♥ Q9854 ♦ KQ ♣ Q72 ♠ J5 ♥ K7 ♦ T8742 ♣ T986 ♠ Q742 ♥ JT62 ♦ 965 ♣ K4 ♠ A963 ♥ A3 ♦ AJ3 ♣ AJ53 N S N 11 11 ♠ 11 11 ♥ 11 11 ♦ 10 10 ♣ 11 11 Opt res: NS 3N;660 E W N 2 2 ♠ 2 2 ♥ 2 2 ♦ 3 3 ♣ 2 2 12 4 6 18	19 S/EW ♠ KJ875 ♥ AT852 ♦ T ♣ K7 ♠ AT62 ♥ 6 ♦ KJ ♣ AQ9865 ♠ Q943 ♥ 97 ♦ Q98542 ♣ 2 ♠ - ♥ KQJ43 ♦ A763 ♣ JT43 N S N 8 8 ♠ 5 5 ♥ 11 11 ♦ 4 4 ♣ 6 6 Opt res: NS 4H;450 E W N 5 5 ♠ 8 7 ♥ 2 2 ♦ 8 8 ♣ 6 6 11 14 4 11	20 W/AI ♠ 5 ♥ QJT9 ♦ AK73 ♣ AQJ8 ♠ 742 ♥ A754 ♦ QT8 ♣ 953 ♠ K9863 ♥ K ♦ 9652 ♣ K62 ♠ AQJT ♥ 8632 ♦ J4 ♣ T74 N S N 9 9 ♠ 8 8 ♥ 10 10 ♦ 8 8 ♣ 10 9 Opt res: NS 4H;620 E W N 4 4 ♠ 5 5 ♥ 3 3 ♦ 5 5 ♣ 3 3 17 6 9 8