

1 ♠KQ765 ♥9875 ♦ ♣10743 ♠A9832 ♥3 ♦KJ1054 ♣Q9 ♠J10 ♥A102 ♦Q873 ♣AK62 ♠4 ♥KQJ64 ♦A962 ♣J85 ♠ ♥ ♦ ♣ W N E S Ⓝ ⓔ Ⓢ Ⓜ <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>4S</td><td>W-3</td><td>150</td><td>5</td></tr><tr><td>12</td><td>3</td><td>5Dx</td><td>E-1</td><td>100</td><td>4</td></tr><tr><td>6</td><td>8</td><td>4D</td><td>E-1</td><td>50</td><td>2.5</td></tr><tr><td>5</td><td>13</td><td>3NT</td><td>E-1</td><td>50</td><td>2.5</td></tr><tr><td>9</td><td>10</td><td>3H</td><td>S-1</td><td>50</td><td>1</td></tr><tr><td>1</td><td>11</td><td>4H</td><td>S-2</td><td>100</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	4	7	4S	W-3	150	5	12	3	5Dx	E-1	100	4	6	8	4D	E-1	50	2.5	5	13	3NT	E-1	50	2.5	9	10	3H	S-1	50	1	1	11	4H	S-2	100	0	2 ♠5 ♥8743 ♦A9864 ♣AKQ ♠K103 ♥Q52 ♦752 ♣J1092 ♠A942 ♥AJ10 ♦3 ♣87654 ♠QJ876 ♥K96 ♦KQJ10 ♣3 ♠ ♥ ♦ ♣ W N E S Ⓝ ⓔ Ⓢ Ⓜ <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>3NT</td><td>N 3</td><td>600</td><td>5</td></tr><tr><td>6</td><td>8</td><td>4D</td><td>N 4</td><td>130</td><td>3.5</td></tr><tr><td>9</td><td>10</td><td>4D</td><td>N 4</td><td>130</td><td>3.5</td></tr><tr><td>4</td><td>7</td><td>5D</td><td>N-1</td><td>100</td><td>1</td></tr><tr><td>12</td><td>3</td><td>5D</td><td>N-1</td><td>100</td><td>1</td></tr><tr><td>1</td><td>11</td><td>5D</td><td>N-1</td><td>100</td><td>1</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	5	13	3NT	N 3	600	5	6	8	4D	N 4	130	3.5	9	10	4D	N 4	130	3.5	4	7	5D	N-1	100	1	12	3	5D	N-1	100	1	1	11	5D	N-1	100	1	3 ♠AJ ♥AJ4 ♦KQ95 ♣K832 ♠Q874 ♥K102 ♦A4 ♣9654 ♠1093 ♥Q765 ♦872 ♣QJ10 ♠K652 ♥983 ♦J1063 ♣A7 ♠ ♥ ♦ ♣ W N E S Ⓝ ⓔ Ⓢ Ⓜ <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>11</td><td>2</td><td>3NT</td><td>N 4</td><td>430</td><td>4.5</td></tr><tr><td>13</td><td>6</td><td>3NT</td><td>N 4</td><td>430</td><td>4.5</td></tr><tr><td>7</td><td>9</td><td>3NT</td><td>N 3</td><td>400</td><td>2</td></tr><tr><td>10</td><td>1</td><td>3NT</td><td>N 3</td><td>400</td><td>2</td></tr><tr><td>5</td><td>8</td><td>3NT</td><td>N 3</td><td>400</td><td>2</td></tr><tr><td>4</td><td>12</td><td>2NT</td><td>N 2</td><td>120</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	11	2	3NT	N 4	430	4.5	13	6	3NT	N 4	430	4.5	7	9	3NT	N 3	400	2	10	1	3NT	N 3	400	2	5	8	3NT	N 3	400	2	4	12	2NT	N 2	120	0	4 ♠7 ♥J7643 ♦Q652 ♣A104 ♠Q108 ♥AKQ105 ♦A3 ♣Q72 ♠AJ654 ♥92 ♦108 ♣K986 ♠K932 ♥8 ♦KJ974 ♣J53 ♠ ♥ ♦ ♣ W N E S Ⓝ ⓔ Ⓢ Ⓜ <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>8</td><td>3NT</td><td>W-4</td><td>400</td><td>5</td></tr><tr><td>13</td><td>6</td><td>2NT</td><td>W-1</td><td>100</td><td>4</td></tr><tr><td>10</td><td>1</td><td>2C</td><td>W 4</td><td>130</td><td>3</td></tr><tr><td>4</td><td>12</td><td>4S</td><td>W 4</td><td>620</td><td>1.5</td></tr><tr><td>7</td><td>9</td><td>4S</td><td>E 4</td><td>620</td><td>1.5</td></tr><tr><td>11</td><td>2</td><td>3NT</td><td>W 4</td><td>630</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	5	8	3NT	W-4	400	5	13	6	2NT	W-1	100	4	10	1	2C	W 4	130	3	4	12	4S	W 4	620	1.5	7	9	4S	E 4	620	1.5	11	2	3NT	W 4	630	0	5 ♠J108 ♥J10754 ♦7 ♣A872 ♠76542 ♥A8 ♦KJ64 ♣Q4 ♠AKQ9 ♥Q32 ♦1082 ♣K109 ♠3 ♥K96 ♦AQ953 ♣J653 ♠ ♥ ♦ ♣ W N E S Ⓝ ⓔ Ⓢ Ⓜ <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>6</td><td>9</td><td>4S</td><td>W-1</td><td>50</td><td>5</td></tr><tr><td>11</td><td>3</td><td>2S</td><td>W 3</td><td>140</td><td>3</td></tr><tr><td>8</td><td>10</td><td>2S</td><td>W 3</td><td>140</td><td>3</td></tr><tr><td>13</td><td>7</td><td>2S</td><td>W 3</td><td>140</td><td>3</td></tr><tr><td>12</td><td>5</td><td>1NT</td><td>W 4</td><td>180</td><td>1</td></tr><tr><td>1</td><td>2</td><td>3NT</td><td>E 3</td><td>400</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	6	9	4S	W-1	50	5	11	3	2S	W 3	140	3	8	10	2S	W 3	140	3	13	7	2S	W 3	140	3	12	5	1NT	W 4	180	1	1	2	3NT	E 3	400	0
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12	3	5D	N-1	100	1
1	11	5D	N-1	100	1

11

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♥Q53
♦AKQ104
♣AKJ

♠4
♥J874
♦J62
♣Q10862

N
W E
S

♠QJ10983
♥AK9
♦3
♣954

♠K762
♥1062
♦9875
♣73

NS	EW	Contract	N-S	E-W	MP
9	2	3NT N 4	430		5
8	12	5D N 5	400		2.5
11	6	5D N 5	400		2.5
1	3	3NT N 3	400		2.5
10	13	3NT N 3	400		2.5
4	5	2NT N 3	150		0

12

♠K4
♥10
♦J10642
♣Q9862

♠Q3
♥J753
♦AKQ75
♣107

N
W E
S

♠AJ8765
♥A82
♦93
♣53

♠1092
♥KQ964
♦8
♣AKJ4

NS	EW	Contract	N-S	E-W	MP
9	2	2S E 2	110		5
11	6	2NT W 2	120		4
1	3	3S E 3	140		1.5
4	5	2S E 3	140		1.5
8	12	2S E 3	140		1.5
10	13	2S E 3	140		1.5

13

♠A72
♥865
♦QJ965
♣A8

♠KQ8
♥AQ73
♦K874
♣75

N
W E
S

♠J93
♥KJ109
♦2
♣QJ643

♠10654
♥42
♦A103
♣K1092

NS	EW	Contract	N-S	E-W	MP
5	6	2H E-2	200		5
13	1	2H E 2	110		3.5
2	4	2H E 2	110		3.5
10	3	2H E 3	140		1
9	12	2H E 3	140		1
7	11	2H E 3	140		1

14

♠KJ6
♥A42
♦AK9543
♣3

♠Q843
♥95
♦Q
♣KJ8742

N
W E
S

♠A7
♥QJ863
♦862
♣965

♠10952
♥K107
♦J107
♣AQ10

NS	EW	Contract	N-S	E-W	MP
5	6	3NT S 6	490		5
10	3	3NT S 4	430		4
13	1	2S S 4	170		3
7	11	2D N 4	130		2
9	12	5D N-1		50	1
2	4	4S S-2		100	0

15

♠75
♥K1093
♦5
♣J109742

♠K94
♥A65
♦Q963
♣Q83

N
W E
S

♠J1032
♥QJ874
♦J102
♣A

♠AQ86
♥2
♦AK874
♣K65

NS	EW	Contract	N-S	E-W	MP
13	2	2D S 2	90		5
6	7	2H E-1	50		4
10	12	1S S-2		200	2.5
8	11	1NT N-2		200	2.5
3	5	3D S-3		300	1
1	4	3NT N-6		600	0

16

♠K2
♥K1095
♦J92
♣Q863

♠43
♥32
♦Q1085
♣J10975

N
W E
S

♠A1085
♥J86
♦K643
♣42

♠QJ976
♥AQ74
♦A7
♣AK

NS	EW	Contract	N-S	E-W	MP
1	4	3NT S 5	460		5
13	2	4H S 5	450		3.5
8	11	4H S 5	450		3.5
3	5	3NT S 4	430		2
6	7	3NT S 3	400		1
10	12	3NT N-1		50	0

17

♠Q107
♥Q72
♦1092
♣KQ83

♠5
♥1065
♦KQ74
♣A7654

N
W E
S

♠AKJ6
♥J83
♦AJ3
♣J102

♠98432
♥AK94
♦865
♣9

NS	EW	Contract	N-S	E-W	MP
3	13	3NT E-1	50		3.5
2	5	3NT E-1	50		3.5
7	8	2NT E-1	50		3.5
4	6	2NT E-1	50		3.5
9	11	2NT E 2		120	1
1	12	1NT W 3		150	0

18

♠J64
♥Q32
♦J863
♣Q73

♠A3
♥A5
♦1074
♣A109864

N
W E
S

♠KQ1052
♥K876
♦KQ
♣J5

♠987
♥J1094
♦A952
♣K2

NS	EW	Contract	N-S	E-W	MP
1	12	3NT E 3	400		4
9	11	3NT E 3	400		4
4	6	3NT E 3	400		4
3	13	3NT E 5	460		1
7	8	3NT E 5	460		1
2	5	3NT E 5	460		1

19

♠1073
♥AQ
♦AKQ73
♣K76

♠65
♥932
♦J64
♣AQ1098

N
W E
S

♠Q982
♥KJ10854
♦98
♣2

♠AKJ4
♥76
♦1052
♣J543

NS	EW	Contract	N-S	E-W	MP
8	9	3NT N 5	460		3.5
3	6	3NT N 5	460		3.5
10	11	3NT N 5	460		3.5
5	7	3NT N 5	460		3.5
4	13	2NT N 5	210		0.5
12	2	2NT N 5	210		0.5

20

♠QJ863
♥J3
♦4
♣A10872

♠K104
♥Q98
♦Q109
♣KQ54

N
W E
S

♠52
♥A1042
♦J765
♣963

♠A97
♥K765
♦AK832
♣J

NS	EW	Contract	N-S	E-W	MP
12	2	4S N 4	620		5
8	9	3H E-3	300		4
5	7	3S N 4	170		2.5
10	11	2S N 4	170		2.5
3	6	2D S 2	90		1
4	13	4S N-1		100	0

1 N/- ♠ KQ765 ♥ 9875 ♦ - ♣ T743 ♠ A9832 ♥ 3 ♦ KJT54 ♣ Q9 ♠ JT ♥ AT2 ♦ Q873 ♣ AK62 5 10 14 11 ♠ 4 ♥ KQJ64 ♦ A962 ♣ J85	N S N 3 3 ♠ 5 5 ♥ 8 8 ♦ 3 3 ♣ 5 5 Opt res: EW 4D;-130 E W N 8 8 ♠ 8 8 ♥ 5 5 ♦ 10 10 ♣ 8 8	2 E/NS ♠ 5 ♥ 8743 ♦ A9864 ♣ AKQ ♠ KT3 ♥ Q52 ♦ 752 ♣ JT92 ♠ A942 ♥ AJT ♦ 3 ♣ 87654 ♠ QJ876 ♥ K96 ♦ KQJT ♣ 3 13 6 9 12	N S N 9 9 ♠ 8 8 ♥ 9 9 ♦ 11 11 ♣ 6 6 Opt res: NS 3N/5D;600 E W N 4 4 ♠ 5 5 ♥ 4 4 ♦ 2 2 ♣ 7 7	3 S/EW ♠ AJ ♥ AJ4 ♦ KQ95 ♣ K832 ♠ Q874 ♥ KT2 ♦ A4 ♣ 9654 ♠ T93 ♥ Q765 ♦ 872 ♣ QJT ♠ K652 ♥ 983 ♦ JT63 ♣ A7 18 9 5 8	N S N 10 10 ♠ 9 9 ♥ 9 9 ♦ 11 11 ♣ 9 9 Opt res: NS 3N;430 E W N 3 3 ♠ 3 3 ♥ 4 4 ♦ 2 2 ♣ 4 4	4 W/All ♠ 7 ♥ J7643 ♦ Q652 ♣ AT4 ♠ QT8 ♥ AKQT5 ♦ A3 ♣ Q72 ♠ AJ654 ♥ 92 ♦ T8 ♣ K986 ♠ K932 ♥ 8 ♦ KJ974 ♣ J53 7 17 8 8	N S N 5 5 ♠ 3 3 ♥ 5 5 ♦ 8 8 ♣ 5 5 Opt res: EW 2S;-140 E W N 7 7 ♠ 9 9 ♥ 8 8 ♦ 5 5 ♣ 8 8
5 N/NS ♠ JT8 ♥ JT754 ♦ 7 ♣ A872 ♠ 76542 ♥ A8 ♦ KJ64 ♣ Q4 ♠ AKQ9 ♥ Q32 ♦ T82 ♣ KT9 6 10 14 10 ♠ 3 ♥ K96 ♦ AQ953 ♣ J653	N S N 3 3 ♠ 3 3 ♥ 7 7 ♦ 4 5 ♣ 7 8 Opt res: E 3N;-430 E W N 10 9 ♠ 9 9 ♥ 6 6 ♦ 8 8 ♣ 5 5	6 E/EW ♠ Q52 ♥ 94 ♦ 962 ♣ KT763 ♠ J83 ♥ QT753 ♦ AT85 ♣ 8 ♠ T74 ♥ K82 ♦ J3 ♣ AJ952 ♠ AK96 ♥ AJ6 ♦ KQ74 ♣ Q4 5 7 9 19	N S N 7 7 ♠ 7 8 ♥ 5 6 ♦ 8 8 ♣ 8 8 Opt res: S 1S;110 E W N 6 6 ♠ 5 5 ♥ 7 7 ♦ 5 5 ♣ 5 5	7 S/All ♠ Q96 ♥ KQJ6 ♦ AT ♣ K653 ♠ A8 ♥ 875 ♦ Q9875 ♣ QT9 ♠ T52 ♥ A3 ♦ K63 ♣ J8742 ♠ KJ743 ♥ T942 ♦ J42 ♣ A 15 8 8 9	N S N 7 7 ♠ 9 9 ♥ 10 10 ♦ 6 6 ♣ 6 6 Opt res: NS 4H;620 E W N 3 3 ♠ 3 3 ♥ 3 3 ♦ 7 7 ♣ 7 7	8 W/- ♠ 9753 ♥ KQJ ♦ KJ52 ♣ 42 ♠ AKJ ♥ AT9843 ♦ - ♣ AQ75 ♠ Q8642 ♥ 2 ♦ AQ97 ♣ K93 ♠ T ♥ 765 ♦ T8643 ♣ JT86 10 18 11 1	N S N 2 2 ♠ - - ♥ 2 2 ♦ 5 5 ♣ 1 1 Opt res: EW 7S;-1510 E W N 11 11 ♠ 13 13 ♥ 10 10 ♦ 8 8 ♣ 11 11
9 N/EW ♠ K53 ♥ KT853 ♦ T9 ♣ Q63 ♠ A2 ♥ 6 ♦ AKJ865 ♣ AT98 ♠ 9764 ♥ Q7 ♦ 742 ♣ KJ75 ♠ QJT8 ♥ AJ942 ♦ Q3 ♣ 42 8 16 6 10	N S N 2 2 ♠ 6 6 ♥ 8 8 ♦ 2 2 ♣ 1 1 Opt res: NS 6HX;-800 E W N 8 8 ♠ 6 6 ♥ 5 5 ♦ 11 11 ♣ 12 12	10 E/All ♠ AJT942 ♥ 53 ♦ 7652 ♣ 6 ♠ 6 ♥ QT4 ♦ KQJT43 ♣ AT2 ♠ 8753 ♥ AJ72 ♦ 9 ♣ KQJ5 ♠ KQ ♥ K986 ♦ A8 ♣ 98743 5 12 11 12	N S N 7 7 ♠ 8 8 ♥ 4 4 ♦ 3 3 ♣ 4 4 Opt res: EW 3C;-110 E W N 5 5 ♠ 4 4 ♥ 8 8 ♦ 8 8 ♣ 9 9	11 S/- ♠ A5 ♥ Q53 ♦ AKQT4 ♣ AKJ ♠ 4 ♥ J874 ♦ J62 ♣ QT862 ♠ QJT983 ♥ AK9 ♦ 3 ♣ 954 ♠ K762 ♥ T62 ♦ 9875 ♣ 73 23 4 10 3	N S N 10 10 ♠ 7 7 ♥ 7 7 ♦ 11 11 ♣ 7 7 Opt res: NS 3N;430 E W N 2 2 ♠ 6 6 ♥ 5 5 ♦ 2 2 ♣ 5 6	12 W/NS ♠ K4 ♥ T ♦ JT642 ♣ Q9862 ♠ Q3 ♥ J753 ♦ AKQ75 ♣ T7 ♠ AJ8765 ♥ A82 ♦ 93 ♣ 53 ♠ T92 ♥ KQ964 ♦ 8 ♣ AKJ4 6 12 9 13	N S N 6 6 ♠ 4 4 ♥ 6 6 ♦ 6 6 ♣ 9 9 Opt res: EW 3SX;100 E W N 6 6 ♠ 8 8 ♥ 6 6 ♦ 7 7 ♣ 4 4

13 N/All ♠ A72 ♥ 865 ♦ QJ965 ♣ A8 ♠ J93 ♥ KJT9 ♦ 2 ♣ QJ643 ♠ KQ8 ♥ AQ73 ♦ K874 ♣ 75 ♠ T654 ♥ 42 ♦ AT3 ♣ KT92 N S N 6 6 ♠ 6 6 ♥ 4 4 ♦ 7 7 ♣ 5 5 Opt res: EW 1H;-140 E W N 6 6 ♠ 6 6 ♥ 9 9 ♦ 6 6 ♣ 7 7 11 14 8 7	14 E/- ♠ KJ6 ♥ A42 ♦ AK9543 ♣ 3 ♠ A7 ♥ QJ863 ♦ 862 ♣ 965 ♠ Q843 ♥ 95 ♦ Q ♣ KJ8742 ♠ T952 ♥ KT7 ♦ JT7 ♣ AQT N S N 11 11 ♠ 9 10 ♥ 9 9 ♦ 11 11 ♣ 5 5 Opt res: NS 4N;460 E W N 2 2 ♠ 3 3 ♥ 4 4 ♦ 2 2 ♣ 8 8 15 8 7 10	15 S/NS ♠ 75 ♥ KT93 ♦ 5 ♣ JT9742 ♠ JT32 ♥ QJ874 ♦ JT2 ♣ A ♠ K94 ♥ A65 ♦ Q963 ♣ Q83 ♠ AQ86 ♥ 2 ♦ AK874 ♣ K65 N S N 6 5 ♠ 6 6 ♥ 6 6 ♦ 6 6 ♣ 10 10 Opt res: NS 3C;130 E W N 7 7 ♠ 7 7 ♥ 7 7 ♦ 6 6 ♣ 3 3 4 11 9 16	16 W/EW ♠ K2 ♥ KT95 ♦ J92 ♣ Q863 ♠ AT85 ♥ J86 ♦ K643 ♣ 42 ♠ 43 ♥ 32 ♦ QT85 ♣ JT975 ♠ QJ976 ♥ AQ74 ♦ A7 ♣ AK N S N 9 11 ♠ 11 11 ♥ 11 11 ♦ 8 8 ♣ 8 9 Opt res: S 3N;460 E W N 1 1 ♠ 1 1 ♥ 1 1 ♦ 5 5 ♣ 4 4 9 3 8 20
17 N/- ♠ QT7 ♥ Q72 ♦ T92 ♣ KQ83 ♠ AKJ6 ♥ J83 ♦ AJ3 ♣ JT2 ♠ 5 ♥ T65 ♦ KQ74 ♣ A7654 ♠ 98432 ♥ AK94 ♦ 865 ♣ 9 N S N 5 5 ♠ 6 6 ♥ 6 6 ♦ 4 4 ♣ 3 3 Opt res: EW 1N;-120 E W N 8 8 ♠ 7 7 ♥ 7 7 ♦ 8 8 ♣ 8 8 9 9 15 7	18 E/NS ♠ J64 ♥ Q32 ♦ J863 ♣ Q73 ♠ KQT52 ♥ K876 ♦ KQ ♣ J5 ♠ A3 ♥ A5 ♦ T74 ♣ AT9864 ♠ 987 ♥ JT94 ♦ A952 ♣ K2 N S N 2 2 ♠ 2 2 ♥ 4 4 ♦ 5 5 ♣ 2 2 Opt res: EW 4S;-450 E W N 9 9 ♠ 11 11 ♥ 9 9 ♦ 8 8 ♣ 11 11 6 12 14 8	19 S/EW ♠ T73 ♥ AQ ♦ AKQ73 ♣ K76 ♠ Q982 ♥ KJT854 ♦ 98 ♣ 2 ♠ 65 ♥ 932 ♦ J64 ♣ AQT98 ♠ AKJ4 ♥ 76 ♦ T52 ♣ J543 N S N 11 10 ♠ 11 10 ♥ 6 6 ♦ 11 11 ♣ 9 8 Opt res: N 3N;460 E W N 2 2 ♠ 2 2 ♥ 7 7 ♦ 2 2 ♣ 4 4 18 7 6 9	20 W/All ♠ QJ863 ♥ J3 ♦ 4 ♣ AT872 ♠ 52 ♥ AT42 ♦ J765 ♣ 963 ♠ KT4 ♥ Q98 ♦ QT9 ♣ KQ54 ♠ A97 ♥ K765 ♦ AK832 ♣ J N S N 7 7 ♠ 10 10 ♥ 7 7 ♦ 7 7 ♣ 8 8 Opt res: NS 4S;620 E W N 5 5 ♠ 3 3 ♥ 5 5 ♦ 6 6 ♣ 4 4 8 12 5 15