

### 1

♠ Q9  
♥ 109764  
♦ Q92  
♣ K74

♠ AJ108  
♥ Q53  
♦ A108  
♣ 1085

♠ K7  
♥ AKJ2  
♦ K75  
♣ Q632

W N E S

♠ 65432  
♥ 8  
♦ J643  
♣ AJ9

NS	EW	Contract	N-S	E-W	MP
10	2	3NT E 3		400	5
13	7	3NT E 3		400	5
9	11	3NT E 3		400	5
8	12	3NT E 4		430	1.5
6	5	3NT E 4		430	1.5
14	4	3NT E 4		430	1.5
15	3	3NT E 4		430	1.5

### 2

♠ J6432  
♥ 65  
♦ Q865  
♣ 108

♠ Q1075  
♥ AK32  
♦ J10  
♣ AKJ

♠ 8  
♥ QJ9874  
♦ A72  
♣ Q53

W N E S

♠ AK9  
♥ 10  
♦ K943  
♣ 97642

NS	EW	Contract	N-S	E-W	MP
8	12	6H E-1	50		6
10	2	4H E 5		450	2.5
13	7	4H E 5		450	2.5
6	5	4H E 5		450	2.5
14	4	4H E 5		450	2.5
9	11	4H E 5		450	2.5
15	3	4H E 5		450	2.5

### 3

♠ AJ65  
♥ 982  
♦ AQ82  
♣ A2

♠ 109742  
♥ KQJ  
♦ 93  
♣ K96

♠ KQ  
♥ A10764  
♦ KJ1054  
♣ 5

W N E S

♠ 83  
♥ 53  
♦ 76  
♣ QJ108743

NS	EW	Contract	N-S	E-W	MP
1	8	3C N 3	110		6
4	15	4C S-1		50	5
10	12	5C S-2		100	3
7	6	4C N-2		100	3
14	5	4C N-2		100	3
11	3	2H E 4		170	1
9	13	3H E 5		200	0

### 4

♠ 65  
♥ K82  
♦ KQ  
♣ Q106532

♠ 10974  
♥ A10643  
♣ AJ94

♠ KQ10983  
♥ QJ653  
♦ J5  
♣

W N E S

♠ AJ742  
♥ A  
♦ 9872  
♣ K87

NS	EW	Contract	N-S	E-W	MP
4	15	4Hx E-2	500		6
10	12	4H E-1	100		5
11	3	3H E 3		140	4
1	8	4H E 4		620	2.5
14	5	4H E 4		620	2.5
9	13	4H E 5		650	0.5
7	6	4H E 5		650	0.5

### 5

♠ K10  
♥ 53  
♦ AKQ1054  
♣ 942

♠ J854  
♥ QJ8  
♦ 93  
♣ KQ87

♠ A9  
♥ AK109642  
♦ J8  
♣ A5

W N E S

♠ Q7632  
♥ 7  
♦ 762  
♣ J1063

NS	EW	Contract	N-S	E-W	MP
14	6	5H E 5		450	3
11	13	4H E 5		450	3
5	15	4H E 5		450	3
10	1	4H E 5		450	3
12	4	4H E 5		450	3
2	9	4H E 5		450	3
8	7	4H E 5		450	3

### 6

♠ K8  
♥ 104  
♦ J9542  
♣ A654

♠ AJ732  
♥ 85  
♦ K1083  
♣ 93

♠ 64  
♥ K976  
♦ Q76  
♣ J1082

W N E S

♠ Q1095  
♥ AQJ32  
♦ A  
♣ KQ7

NS	EW	Contract	N-S	E-W	MP
12	4	3NT N 5	460		5
2	9	3NT N 5	460		5
14	6	3NT N 5	460		5
5	15	3NT S 4	430		3
11	13	3NT N 3	400		1.5
8	7	3NT N 3	400		1.5
10	1	3NT S-1		50	0

### 7

♠ 93  
♥ 1094  
♦ 85  
♣ AKJ865

♠ AKQJ10  
♥ AQ76  
♦ KQ6  
♣ 4

♠ KJ3  
♥ AJ942  
♦ Q10973  
♣

W N E S

♠ 876542  
♥ 852  
♦ 1073  
♣ 2

NS	EW	Contract	N-S	E-W	MP
9	8	3NT E 5		660	6
12	1	3NT E 6		690	5
14	7	6D E 7		1390	4
15	6	6NT E 7		1470	2
11	2	6NT E 7		1470	2
13	5	6NT E 7		1470	2
3	10	6NTxE 7		1880	0

### 8

♠ 1094  
♥ A9  
♦ KJ52  
♣ J642

♠ K72  
♥ Q10742  
♦ 63  
♣ Q109

♠ J83  
♥ K863  
♦ AQ8  
♣ K73

W N E S

♠ AQ65  
♥ J5  
♦ 10974  
♣ A85

NS	EW	Contract	N-S	E-W	MP
15	6	3H W-1	50		5.5
3	10	3H W-1	50		5.5
11	2	2H W 2		110	3.5
9	8	2H W 2		110	3.5
12	1	3H W 3		140	1.5
14	7	2H W 3		140	1.5
13	5	3H W 4		170	0

### 9

♠ Q75  
♥ KQ106  
♦ KJ863  
♣ 10

♠ AJ942  
♥ A72  
♦ 10  
♣ 6543

♠ 6  
♥ J543  
♦ 9754  
♣ AQJ9

W N E S

♠ K1083  
♥ 98  
♦ AQ2  
♣ K872

NS	EW	Contract	N-S	E-W	MP
10	9	3NT S 3	400		6
7	15	2NT S 3	150		4.5
4	11	1NT N 3	150		4.5
12	3	3D N 3	110		3
14	8	3NT N-1		50	2
1	6	4S S-4		200	1
13	2	4Sx S-3		500	0

10

Hand 10: ♠108, ♥8, ♦Q1096, ♣AQ10984. ♠AK63, ♥J7642, ♦J8, ♣J2. ♠QJ542, ♥KQ1053, ♦AK2. ♠97, ♥A9, ♦7543, ♣K7653.

Table for Hand 10: NS EW Contract N-S E-W MP. 10 9 4S E 5 650 5. 14 8 4S E 5 650 5. 7 15 4S E 5 650 5. 13 2 4S E 6 680 1.5. 1 6 4S E 6 680 1.5. 4 11 4S E 6 680 1.5. 12 3 4H E 6 680 1.5.

11

Hand 11: ♠K, ♥K732, ♦K10542, ♣A42. ♠Q105, ♥AJ1064, ♦A, ♣KQJ9. ♠74, ♥Q8, ♦QJ63, ♣108763. ♠AJ98632, ♥95, ♦987, ♣5.

Table for Hand 11: NS EW Contract N-S E-W MP. 5 12 5C E-1 50 6. 2 7 4S S-1 50 4.5. 8 15 3D N-1 50 4.5. 11 10 4Sx S-1 100 2.5. 14 9 3Dx N-1 100 2.5. 1 3 3NT W 3 400 0.5. 13 4 3NT W 3 400 0.5.

12

Hand 12: ♠1098, ♥K8, ♦QJ975, ♣KQJ. ♠Q653, ♥765, ♦AK432, ♣4. ♠A742, ♥AJ1092, ♦, ♣10853. ♠KJ, ♥Q43, ♦1086, ♣A9762.

Table for Hand 12: NS EW Contract N-S E-W MP. 8 15 Passout 6. 5 12 2S W 2 110 4.5. 1 3 2S W 2 110 4.5. 13 4 3S W 3 140 2.5. 11 10 2H E 3 140 2.5. 2 7 3H E 4 170 0.5. 14 9 2H E 4 170 0.5.

13

Hand 13: ♠Q876, ♥87, ♦AJ6, ♣AQ96. ♠AK94, ♥102, ♦9543, ♣K104. ♠J1052, ♥QJ94, ♦107, ♣J73. ♠3, ♥AK653, ♦KQ82, ♣852.

Table for Hand 13: NS EW Contract N-S E-W MP. 3 8 3NT N 4 630 5. 10 14 3NT N 4 630 5. 1 5 3NT N 4 630 5. 12 11 3NT S 3 600 3. 6 13 3NT N-1 100 1. 2 4 3NT N-1 100 1. 9 15 3NT N-1 100 1.

14

Hand 14: ♠K9, ♥AK5, ♦Q109, ♣AK874. ♠87543, ♥Q82, ♦532, ♣Q6. ♠AJ1062, ♥J9763, ♦84, ♣J. ♠Q, ♥104, ♦AKJ76, ♣109532.

Table for Hand 14: NS EW Contract N-S E-W MP. 1 5 6NT N 6 990 6. 3 8 6C N 6 920 5. 6 13 3NT N 7 520 3.5. 10 14 3NT N 7 520 3.5. 12 11 5C N 7 440 2. 9 15 5D S 6 420 0.5. 2 4 5C N 6 420 0.5.

15

Hand 15: ♠Q105, ♥AQJ632, ♦A, ♣754. ♠AJ, ♥K109, ♦QJ6543, ♣QJ. ♠943, ♥854, ♦1097, ♣9862. ♠K8762, ♥7, ♦K82, ♣AK103.

Table for Hand 15: NS EW Contract N-S E-W MP. 2 6 4S S 6 680 5.5. 4 9 4S S 6 680 5.5. 7 1 4S S 5 650 2. 13 12 4S S 5 650 2. 3 5 4S S 5 650 2. 15 10 4S S 5 650 2. 11 14 4H N 5 650 2.

16

Hand 16: ♠762, ♥A742, ♦9876, ♣98. ♠KJ104, ♥Q10, ♦K543, ♣J42. ♠93, ♥J93, ♦AQ102, ♣Q1076. ♠AQ85, ♥K865, ♦J, ♣AK53.

Table for Hand 16: NS EW Contract N-S E-W MP. 13 12 3H N 3 140 5.5. 15 10 1H N 3 140 5.5. 2 6 4H N-1 50 2. 3 5 4H N-1 50 2. 7 1 3H N-1 50 2. 11 14 3H N-1 50 2. 4 9 1C S-1 50 2.

17

Hand 17: ♠AK98, ♥652, ♦J103, ♣A95. ♠532, ♥109, ♦9642, ♣QJ107. ♠J764, ♥AK43, ♦Q5, ♣K83. ♠Q10, ♥QJ87, ♦AK87, ♣642.

Table for Hand 17: NS EW Contract N-S E-W MP. 3 7 3NT S 5 460 6. 5 10 3NT S 4 430 4.5. 12 14 3NT S 4 430 4.5. 4 6 3NT S 3 400 3. 8 2 3NT S-1 50 1.5. 15 11 3NT S-1 50 1.5. 1 13 3NT S-2 100 0.

18

Hand 18: ♠KJ8, ♥A1042, ♦. ♠KQ7654. ♠109, ♥J875, ♦AQ963, ♣AJ. ♠A754, ♥96, ♦10742, ♣983. ♠Q632, ♥KQ3, ♦KJ85, ♣102.

Table for Hand 18: NS EW Contract N-S E-W MP. 4 6 3NT S 3 600 6. 5 10 2NT S 3 150 4. 1 13 2NT S 3 150 4. 15 11 2NT S 3 150 4. 8 2 3D W-1 50 2. 12 14 3NT S-1 100 1. 3 7 4S S-2 200 0.

19

♠ J107  
♥ 4  
♦ AQJ953  
♣ 762

♠ KQ43  
♥ 765  
♦ K  
♣ AJ943

N  
W — E  
S

♠ A92  
♥ K10932  
♦ 762  
♣ KQ

♠ 865  
♥ AQJ8  
♦ 1084  
♣ 1085

NS	EW	Contract	N-S	E-W	MP
12	15	4H E-3	300		6
4	8	4H E-2	200		3
6	11	4H E-2	200		3
9	3	4H E-2	200		3
2	1	4H E-2	200		3
5	7	4H E-2	200		3
13	14	2H E 2	110		0

20

♠ A743  
♥ A93  
♦ Q832  
♣ 63

♠ 96  
♥ K102  
♦ K10  
♣ AKQ1074

N  
W — E  
S

♠ QJ105  
♥ Q765  
♦ J96  
♣ 92

♠ K82  
♥ J84  
♦ A754  
♣ J85

NS	EW	Contract	N-S	E-W	MP
6	11	3NT E-1	100		5.5
5	7	2D W-1	100		5.5
13	14	1NT W 1		90	4
9	3	3C W 3		110	2.5
2	1	3C W 3		110	2.5
4	8	1NT W 2		120	1
12	15	1NT W 3		150	0

21

♠ 2  
♥ J8654  
♦ A753  
♣ A107

♠ AKJ763  
♥ KQ  
♦ KQ64  
♣ 6

N  
W — E  
S

♠ Q84  
♥ 9  
♦ J108  
♣ KQJ852

♠ 1095  
♥ A10732  
♦ 92  
♣ 943

NS	EW	Contract	N-S	E-W	MP
5	9	4S W 4		420	4
3	2	4S W 4		420	4
1	14	4S W 4		420	4
6	8	4S W 4		420	4
13	15	4S W 4		420	4
10	4	5S W 5		450	0.5
7	12	4S W 5		450	0.5

22

♠ J65  
♥ Q7642  
♦ 87  
♣ 864

♠ 108  
♥ K98  
♦ KQ964  
♣ KJ10

N  
W — E  
S

♠ K732  
♥ A3  
♦ J2  
♣ Q9532

♠ AQ94  
♥ J105  
♦ A1053  
♣ A7

NS	EW	Contract	N-S	E-W	MP
3	2	3H S 3	140		4.5
7	12	2H S 3	140		4.5
6	8	2H S 3	140		4.5
13	15	2H S 3	140		4.5
5	9	2H S 2	110		1
10	4	2H S 2	110		1
1	14	2H S 2	110		1

23

♠ Q984  
♥ A2  
♦ A742  
♣ K106

♠ AK3  
♥ K987  
♦ K963  
♣ 42

N  
W — E  
S

♠ J75  
♥ J103  
♦ Q108  
♣ A953

♠ 1062  
♥ Q654  
♦ J5  
♣ QJ87

NS	EW	Contract	N-S	E-W	MP
2	14	1NT S 2	120		6
6	10	1NT E 2		120	4
7	9	1NT E 2		120	4
15	1	1NT E 2		120	4
8	13	1NT E 3		150	1.5
4	3	1NT E 3		150	1.5
11	5	2S N-2		200	0

24

♠ QJ762  
♥ 93  
♦ K843  
♣ KQ

♠ 4  
♥ KQ10865  
♦ J2  
♣ A642

N  
W — E  
S

♠ AK1098  
♥ A42  
♦ Q106  
♣ 98

♠ 53  
♥ J7  
♦ A975  
♣ J10753

NS	EW	Contract	N-S	E-W	MP
11	5	2H W 3		140	6
4	3	2H W 4		170	5
6	10	4H W 4		420	2.5
8	13	4H W 4		420	2.5
2	14	4H W 4		420	2.5
15	1	4H W 4		420	2.5
7	9	4H W 5		450	0

25

♠ J106  
♥ 764  
♦ Q854  
♣ KJ7

♠ AK975  
♥ A3  
♦ AKJ10  
♣ A5

N  
W — E  
S

♠ 8  
♥ KQ9852  
♦ 762  
♣ Q32

♠ Q432  
♥ J10  
♦ 93  
♣ 109864

NS	EW	Contract	N-S	E-W	MP
15	2	4H W 6		680	5.5
9	1	4H E 6		680	5.5
3	14	3NT W 6		690	3.5
8	10	3NT W 6		690	3.5
7	11	6H E 6		1430	1.5
5	4	6H E 6		1430	1.5
12	6	6NT W 6		1440	0

26

♠ QJ975  
♥ A  
♦ Q63  
♣ 10643

♠ K102  
♥ J1098  
♦ J87  
♣ KQ8

N  
W — E  
S

♠ 864  
♥ 632  
♦ A1052  
♣ A72

♠ A3  
♥ KQ754  
♦ K94  
♣ J95

NS	EW	Contract	N-S	E-W	MP
12	6	1NT S 2	120		5.5
3	14	1NT S 2	120		5.5
9	1	2S N 2	110		4
5	4	1NT S 1	90		2.5
8	10	1NT S 1	90		2.5
7	11	2S N-1		100	0.5
15	2	1NT S-1		100	0.5

<p><b>1</b> N/-</p> <p>♠ Q9 ♥ T9764 ♦ Q92 ♣ K74</p> <p>♠ AJT8 ♥ Q53 ♦ AT8 ♣ T85</p> <p>♠ K7 ♥ AKJ2 ♦ K75 ♣ Q632</p> <p>♠ 65432 ♥ 8 ♦ J643 ♣ AJ9</p> <p>7 11 16 6</p>	<table border="1"> <thead> <tr><th>N</th><th>S</th></tr> </thead> <tbody> <tr><td>3</td><td>3</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>3</td><td>3</td></tr> </tbody> </table> <p>Opt res: EW 3N;-430</p> <table border="1"> <thead> <tr><th>E</th><th>W</th></tr> </thead> <tbody> <tr><td>10</td><td>10</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>9</td><td>9</td></tr> </tbody> </table>	N	S	3	3	4	4	4	4	5	5	3	3	E	W	10	10	9	9	9	9	8	8	9	9	<p><b>2</b> E/NS</p> <p>♠ J6432 ♥ 65 ♦ Q865 ♣ T8</p> <p>♠ QT75 ♥ AK32 ♦ JT ♣ AKJ</p> <p>♠ 8 ♥ QJ9874 ♦ A72 ♣ Q53</p> <p>♠ AK9 ♥ T ♦ K943 ♣ 97642</p> <p>3 18 9 10</p>	<table border="1"> <thead> <tr><th>N</th><th>S</th></tr> </thead> <tbody> <tr><td>3</td><td>3</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>2</td><td>2</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>6</td><td>6</td></tr> </tbody> </table> <p>Opt res: EW 4H;-450</p> <table border="1"> <thead> <tr><th>E</th><th>W</th></tr> </thead> <tbody> <tr><td>10</td><td>10</td></tr> <tr><td>6</td><td>6</td></tr> <tr><td>11</td><td>11</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>7</td><td>7</td></tr> </tbody> </table>	N	S	3	3	7	7	2	2	7	7	6	6	E	W	10	10	6	6	11	11	5	5	7	7	<p><b>3</b> S/EW</p> <p>♠ AJ65 ♥ 982 ♦ AQ82 ♣ A2</p> <p>♠ T9742 ♥ KQJ ♦ 93 ♣ K96</p> <p>♠ KQ ♥ AT764 ♦ KJT54 ♣ 5</p> <p>♠ 83 ♥ 53 ♦ 76 ♣ QJT8743</p> <p>15 9 13 3</p>	<table border="1"> <thead> <tr><th>N</th><th>S</th></tr> </thead> <tbody> <tr><td>4</td><td>4</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>8</td><td>8</td></tr> </tbody> </table> <p>Opt res: NS 5CX;-500</p> <table border="1"> <thead> <tr><th>E</th><th>W</th></tr> </thead> <tbody> <tr><td>8</td><td>9</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>10</td><td>10</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>4</td><td>4</td></tr> </tbody> </table>	N	S	4	4	4	4	3	3	4	4	8	8	E	W	8	9	8	8	10	10	9	9	4	4
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<p><b>16</b> W/EW</p> <p>♠ 762 ♥ A742 ♦ 9876 ♣ 98</p> <p>♠ KJT4 ♥ QT ♦ K543 ♣ J42</p> <p>♠ 93 ♥ J93 ♦ AQT2 ♣ QT76</p> <p>♠ AQ85 ♥ K865 ♦ J ♣ AK53</p> <p>4 10 9 17</p>	<p><b>17</b> N/-</p> <p>♠ AK98 ♥ 652 ♦ JT3 ♣ A95</p> <p>♠ 532 ♥ T9 ♦ 9642 ♣ QJT7</p> <p>♠ J764 ♥ AK43 ♦ Q5 ♣ K83</p> <p>♠ QT ♥ QJ87 ♦ AK87 ♣ 642</p> <p>12 3 13 12</p>	<p><b>18</b> E/NS</p> <p>♠ KJ8 ♥ AT42 ♦ - ♣ KQ7654</p> <p>♠ T9 ♥ J875 ♦ AQ963 ♣ AJ</p> <p>♠ A754 ♥ 96 ♦ T742 ♣ 983</p> <p>♠ Q632 ♥ KQ3 ♦ KJ85 ♣ T2</p> <p>13 12 4 11</p>
<p><b>19</b> S/EW</p> <p>♠ JT7 ♥ 4 ♦ AQJ953 ♣ 762</p> <p>♠ KQ43 ♥ 765 ♦ K ♣ AJ943</p> <p>♠ A92 ♥ KT932 ♦ 762 ♣ KQ</p> <p>♠ 865 ♥ AQJ8 ♦ T84 ♣ T85</p> <p>8 13 12 7</p>	<p><b>20</b> W/All</p> <p>♠ A743 ♥ A93 ♦ Q832 ♣ 63</p> <p>♠ 96 ♥ KT2 ♦ KT ♣ AKQT74</p> <p>♠ QJT5 ♥ Q765 ♦ J96 ♣ 92</p> <p>♠ K82 ♥ J84 ♦ A754 ♣ J85</p> <p>10 15 6 9</p>	<p><b>21</b> N/NS</p> <p>♠ 2 ♥ J8654 ♦ A753 ♣ AT7</p> <p>♠ AKJ763 ♥ KQ ♦ KQ64 ♣ 6</p> <p>♠ Q84 ♥ 9 ♦ JT8 ♣ KQJ852</p> <p>♠ T95 ♥ AT732 ♦ 92 ♣ 943</p> <p>9 18 9 4</p>
<p><b>22</b> E/EW</p> <p>♠ J65 ♥ Q7642 ♦ 87 ♣ 864</p> <p>♠ T8 ♥ K98 ♦ KQ964 ♣ KJT</p> <p>♠ K732 ♥ A3 ♦ J2 ♣ Q9532</p> <p>♠ AQ94 ♥ JT5 ♦ AT53 ♣ A7</p> <p>3 12 10 15</p>	<p><b>23</b> S/All</p> <p>♠ Q984 ♥ A2 ♦ A742 ♣ KT6</p> <p>♠ AK3 ♥ K987 ♦ K963 ♣ 42</p> <p>♠ J75 ♥ JT3 ♦ QT8 ♣ A953</p> <p>♠ T62 ♥ Q654 ♦ J5 ♣ QJ87</p> <p>13 13 8 6</p>	<p><b>24</b> W/-</p> <p>♠ QJ762 ♥ 93 ♦ K843 ♣ KQ</p> <p>♠ 4 ♥ KQT865 ♦ J2 ♣ A642</p> <p>♠ AKT98 ♥ A42 ♦ QT6 ♣ 98</p> <p>♠ 53 ♥ J7 ♦ A975 ♣ JT753</p> <p>11 10 13 6</p>
<p><b>25</b> N/EW</p> <p>♠ JT6 ♥ 764 ♦ Q854 ♣ KJ7</p> <p>♠ AK975 ♥ A3 ♦ AKJT ♣ A5</p> <p>♠ 8 ♥ KQ9852 ♦ 762 ♣ Q32</p> <p>♠ Q432 ♥ JT ♦ 93 ♣ T9864</p> <p>7 23 7 3</p>	<p><b>26</b> E/All</p> <p>♠ QJ975 ♥ A ♦ Q63 ♣ T643</p> <p>♠ KT2 ♥ JT98 ♦ J87 ♣ KQ8</p> <p>♠ 864 ♥ 632 ♦ AT52 ♣ A72</p> <p>♠ A3 ♥ KQ754 ♦ K94 ♣ J95</p> <p>9 10 8 13</p>	<p>N S N 6 6 ♥ 8 8 ♦ 6 6 ♣ 6 6</p> <p>Opt res: NS 1S;110</p> <p>E W N 6 6 ♥ 5 5 ♦ 6 6 ♣ 5 5</p>