

1

|            |         |
|------------|---------|
| ♠ J72      | ♠ K985  |
| ♥ 9        | ♥ KQ54  |
| ♦ QJ107632 | ♦ A5    |
| ♣ 42       | ♣ 1085  |
| ♠ 103      | ♠ AQ64  |
| ♥ AJ10762  | ♥ 83    |
| ♦ 98       | ♦ K4    |
| ♣ A73      | ♣ KQJ96 |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 9  | 4D N 4   | 130 |     | 8   |
| 1  | 4  | 4H W-2   | 100 |     | 4   |
| 10 | 6  | 4H E-2   | 100 |     | 4   |
| 3  | 2  | 2H W 2   |     | 110 | -16 |

2

|          |        |
|----------|--------|
| ♠ J10    | ♠ K852 |
| ♥ K10763 | ♥ 5    |
| ♦ 103    | ♦ AK96 |
| ♣ AQ64   | ♣ KJ52 |
| ♠ Q963   | ♠ A74  |
| ♥ Q94    | ♥ AJ82 |
| ♦ J742   | ♦ Q85  |
| ♣ 103    | ♣ 987  |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 6  | 3H N 3   | 140 |     | 17  |
| 1  | 4  | 3S W-1   | 50  |     | 8   |
| 3  | 2  | 3S E 3   |     | 140 | -11 |
| 5  | 9  | 3S W 4   |     | 170 | -14 |

3

|         |           |
|---------|-----------|
| ♠ 96    | ♠ J4      |
| ♥ K7532 | ♥ J86     |
| ♦ 874   | ♦ AQJ10   |
| ♣ Q93   | ♣ AJ84    |
| ♠ A87   | ♠ KQ10532 |
| ♥ A109  | ♥ Q4      |
| ♦ 9652  | ♦ K3      |
| ♣ K105  | ♣ 762     |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 1NT W-1  | 100 |     | 14  |
| 5  | 9  | 2S S-1   |     | 50  | 0   |
| 3  | 2  | 3D W 3   |     | 110 | -7  |
| 10 | 6  | 3D E 3   |     | 110 | -7  |

4

|           |          |
|-----------|----------|
| ♠ A83     | ♠ QJ742  |
| ♥ 9874    | ♥ K2     |
| ♦ Q1062   | ♦ K7     |
| ♣ J5      | ♣ A963   |
| ♠ 1065    | ♠ K10965 |
| ♥ AJ98543 | ♥ AQJ3   |
| ♦ K84     | ♦ Q1072  |
| ♣ K84     | ♣ Q1072  |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3NT E-3  | 300 |     | 21  |
| 10 | 6  | 1NT W-2  | 200 |     | 11  |
| 3  | 2  | 2D W 2   |     | 90  | -16 |
| 5  | 9  | 3H N-1   |     | 100 | -16 |

5

|          |          |
|----------|----------|
| ♠ 72     | ♠ AQ10   |
| ♥ Q103   | ♥ A876   |
| ♦ J32    | ♦ A1097  |
| ♣ KQ1085 | ♣ A7     |
| ♠ 53     | ♠ KJ9864 |
| ♥ KJ95   | ♥ 42     |
| ♦ KQ84   | ♦ 65     |
| ♣ 632    | ♣ J94    |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 9  | 4H W 4   |     | 420 | 1   |
| 10 | 6  | 4H W 4   |     | 420 | 1   |
| 1  | 4  | 4H E 4   |     | 420 | 1   |
| 3  | 2  | 4H E 5   |     | 450 | -3  |

6

|          |         |
|----------|---------|
| ♠ A106   | ♠ J73   |
| ♥ AJ5    | ♥ KQ42  |
| ♦ QJ92   | ♦ 85    |
| ♣ AK9    | ♣ J1053 |
| ♠ Q4     | ♠ K9852 |
| ♥ 108763 | ♥ 9     |
| ♦ A76    | ♦ K1043 |
| ♣ 876    | ♣ Q42   |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4S S 5   | 450 |     | 0   |
| 3  | 2  | 4S S 5   | 450 |     | 0   |
| 5  | 9  | 4S N 5   | 450 |     | 0   |
| 10 | 6  | 4S N 5   | 450 |     | 0   |

7

|          |          |
|----------|----------|
| ♠ J1087  | ♠ A3     |
| ♥ QJ     | ♥ A8754  |
| ♦ K874   | ♦ QJ5    |
| ♣ 652    | ♣ AJ10   |
| ♠ Q954   | ♠ K62    |
| ♥ K      | ♥ 109632 |
| ♦ 103    | ♦ A962   |
| ♣ KQ9874 | ♣ 3      |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 5  | 3NT E 3  |     | 600 | 4   |
| 10 | 4  | 3NT E 4  |     | 630 | 0   |
| 6  | 7  | 3NT E 4  |     | 630 | 0   |
| 3  | 9  | 3NT E 5  |     | 660 | -4  |

8

|         |           |
|---------|-----------|
| ♠ K9752 | ♠ A4      |
| ♥ 10543 | ♥ J986    |
| ♦ 52    | ♦ K7643   |
| ♣ Q5    | ♣ 98      |
| ♠ J108  | ♠ Q63     |
| ♥ AKQ72 | ♥ A1098   |
| ♦ QJ    | ♣ AJ10732 |
| ♣ K64   | ♣ AJ10732 |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 9  | 4H W-2   | 100 |     | 13  |
| 10 | 4  | 4H W-1   | 50  |     | 6   |
| 6  | 7  | 4H W-1   | 50  |     | 6   |
| 8  | 5  | 5Cx S-2  |     | 300 | -25 |

9

|          |         |
|----------|---------|
| ♠ A765   | ♠ KJ832 |
| ♥ Q3     | ♥ 752   |
| ♦ J7653  | ♦ A9632 |
| ♣ 107    | ♣ A9632 |
| ♠ 1094   | ♠ Q     |
| ♥ AKJ964 | ♥ 108   |
| ♦ K104   | ♦ AQ982 |
| ♣ K      | ♣ QJ854 |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 5  | 4D S-3   |     | 150 | 12  |
| 10 | 4  | 3H W 4   |     | 170 | 9   |
| 3  | 9  | 3H W 4   |     | 170 | 9   |
| 6  | 7  | 4H W 4   |     | 620 | -30 |

10

|          |            |
|----------|------------|
| ♠ AK842  | ♠ AKJ10873 |
| ♥ J104   | ♥ Q9       |
| ♦ K10542 | ♦ 953      |
| ♣ K10542 | ♣ 3        |
| ♠ Q96    | ♠ 542      |
| ♥ J106   | ♥ 753      |
| ♦ 8      | ♦ AKQ762   |
| ♣ AQJ986 | ♣ 7        |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 5  | 5S E-2   | 200 |     | 10  |
| 3  | 9  | 5S E-2   | 200 |     | 10  |
| 6  | 7  | 4S E-1   | 100 |     | -1  |
| 10 | 4  | 5D S-1   |     | 100 | -19 |

11

|          |          |
|----------|----------|
| ♠ K8763  | ♠ 94     |
| ♥ 762    | ♥ K98    |
| ♦ A5     | ♦ 973    |
| ♣ 974    | ♣ J10852 |
| ♠ Q      | ♠ AJ1052 |
| ♥ A10543 | ♥ QJ     |
| ♦ K8642  | ♦ QJ10   |
| ♣ KQ     | ♣ A63    |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 9  | 4S S 4   | 420 |     | 18  |
| 8  | 5  | 5H W-4   | 200 |     | -4  |
| 6  | 7  | 3S N 4   | 170 |     | -7  |
| 10 | 4  | 2S S 4   | 170 |     | -7  |

12

|         |          |
|---------|----------|
| ♠ A962  | ♠ K7     |
| ♥ A732  | ♥ 864    |
| ♦ 42    | ♦ A106   |
| ♣ 972   | ♣ J10643 |
| ♠ Q53   | ♠ J1084  |
| ♥ KQ105 | ♥ J9     |
| ♦ 75    | ♦ KQJ983 |
| ♣ AK85  | ♣ Q      |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 9  | 1NT E-1  | 50  |     | 16  |
| 10 | 4  | 1NT E 2  |     | 120 | -2  |
| 8  | 5  | 1NT E 3  |     | 150 | -5  |
| 6  | 7  | 1NT E 4  |     | 180 | -9  |

13

♠ J107643  
♥ 1095  
♦ K82  
♣ 5

♠ K82  
♥ K7643  
♦ A7  
♣ QJ9

♠ 5  
♥ QJ82  
♦ 954  
♣ 87432

♠ AQ9  
♥ A  
♦ QJ1063  
♣ AK106

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 8  | 4S       | S 5 | 650 | 0   |
| 7  | 10 | 4S       | N 5 | 650 | 0   |
| 6  | 1  | 4S       | N 5 | 650 | 0   |
| 2  | 5  | 4S       | N 5 | 650 | 0   |

14

♠ AK  
♥ AK2  
♦ AJ7  
♣ J7543

♠ 98643  
♥ Q109  
♦ 983  
♣ Q10

♠ J75  
♥ 765  
♦ K1042  
♣ A98

♠ Q102  
♥ J843  
♦ Q65  
♣ K62

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 5  | 3NT      | N 4 | 430 | 3   |
| 7  | 10 | 3NT      | N 3 | 400 | -1  |
| 6  | 1  | 3NT      | N 3 | 400 | -1  |
| 9  | 8  | 3NT      | N 3 | 400 | -1  |

15

♠ J10876  
♥ 104  
♦ A32  
♣ 873

♠ Q52  
♥ Q732  
♦ 4  
♣ Q10654

♠ K3  
♥ J986  
♦ 865  
♣ AKJ9

♠ A94  
♥ AK5  
♦ KQJ1097  
♣ 2

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 10 | 4S       | N 5 | 650 | 24  |
| 2  | 5  | 4S       | N 4 | 620 | 21  |
| 9  | 8  | 3S       | N 4 | 170 | -13 |
| 6  | 1  | 4S       | N-1 | 100 | -32 |

16

♠ 732  
♥ 65  
♦ QJ4  
♣ AJ843

♠ A9  
♥ QJ82  
♦ 985  
♣ Q652

♠ Q6  
♥ K10943  
♦ A103  
♣ 1097

♠ KJ10854  
♥ A7  
♦ K762  
♣ K

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 10 | 4S       | S 4 | 420 | 22  |
| 6  | 1  | 3S       | S 4 | 170 | 0   |
| 9  | 8  | 2S       | S 4 | 170 | 0   |
| 2  | 5  | 4S       | S-1 | 50  | -22 |

17

♠ AK1083  
♥ 874  
♦ 42  
♣ K54

♠ Q5  
♥ K10632  
♦ A93  
♣ A97

♠ J96  
♥ QJ95  
♦ QJ87  
♣ Q10

♠ 742  
♥ A  
♦ K1065  
♣ J8632

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 10 | 3S       | N-1 | 50  | 15  |
| 2  | 5  | 3H       | W 3 | 140 | 5   |
| 6  | 1  | 3H       | W 4 | 170 | 2   |
| 9  | 8  | 4H       | W 4 | 420 | -22 |

18

♠ AQ93  
♥ 9653  
♦ A53  
♣ 102

♠ 865  
♥ Q4  
♦ 1076  
♣ AKQ75

♠ KJ7  
♥ A108  
♦ J2  
♣ J9643

♠ 1042  
♥ KJ72  
♦ KQ984  
♣ 8

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 8  | 3H       | N 3 | 140 | 16  |
| 7  | 10 | Passout  |     |     | 2   |
| 6  | 1  | 3H       | S-1 | 100 | -9  |
| 2  | 5  | 3C       | W 3 | 110 | -9  |

19

♠ 3  
♥ KJ95  
♦ KQ92  
♣ A965

♠ AKQJ109  
♥ AQ3  
♦ A10  
♣ 72

♠ 752  
♥ 762  
♦ J8643  
♣ 104

♠ 864  
♥ 1084  
♦ 75  
♣ KQJ83

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 4  | 4S       | W-2 | 200 | 9   |
| 3  | 6  | 4S       | W-1 | 100 | -3  |
| 2  | 7  | 4S       | W-1 | 100 | -3  |
| 8  | 1  | 4S       | W-1 | 100 | -3  |

20

♠ J10842  
♥ Q9754  
♦ 432  
♣ 432

♠ AKQ6  
♥ K  
♦ J107  
♣ AQ986

♠ 953  
♥ J1062  
♦ KQ85  
♣ K5

♠ 7  
♥ A83  
♦ A96432  
♣ J107

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 7  | 3NT      | E 3 | 600 | 6   |
| 3  | 6  | 3NT      | E 5 | 660 | -2  |
| 5  | 4  | 3NT      | E 5 | 660 | -2  |
| 8  | 1  | 3NT      | E 5 | 660 | -2  |

21

♠ Q876  
♥ KQ86  
♦ AQ872  
♣ AQ872

♠ J874  
♥ 42  
♦ 9  
♣ KJ10654

♠ A95  
♥ AK1093  
♦ J43  
♣ 93

♠ KQ10632  
♥ J5  
♦ A10752  
♣

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 4  | 2S       | N 2 | 110 | 17  |
| 3  | 6  | 4S       | S-1 | 100 | -2  |
| 2  | 7  | 3S       | S-1 | 100 | -2  |
| 8  | 1  | 3S       | S-2 | 200 | -13 |

22

♠ AQ7  
♥ K  
♦ K7  
♣ KQJ8732

♠ K84  
♥ J109843  
♦ J85  
♣ 4

♠ 1096532  
♥ Q752  
♦ Q94  
♣

♠ J  
♥ A6  
♦ A10632  
♣ A10965

| NS | EW | Contract | N-S | E-W  | IMP |
|----|----|----------|-----|------|-----|
| 5  | 4  | 6NT      | N 7 | 1020 | 6   |
| 3  | 6  | 6C       | N 7 | 940  | -2  |
| 2  | 7  | 6C       | N 7 | 940  | -2  |
| 8  | 1  | 6C       | N 7 | 940  | -2  |

23

♠ 98764  
♥ 102  
♦ AKQ8  
♣ 32

♠ K9873  
♥ 1062  
♦ KQ854  
♣

♠ KJ532  
♥ Q5  
♦ 9743  
♣ 76

♠ AQ10  
♥ AJ64  
♦ J5  
♣ AJ109

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 4  | 4S       | S 4 | 620 | 38  |
| 2  | 7  | 4S       | S-1 | 100 | -6  |
| 3  | 6  | 4S       | S-2 | 200 | -16 |
| 8  | 1  | 4S       | S-2 | 200 | -16 |

24

♠ K87  
♥ Q98742  
♦ K2  
♣ 82

♠ J10652  
♥ AK  
♦ 1097  
♣ 1076

♠ 9  
♥ J5  
♦ AQJ64  
♣ KQJ94

♠ AQ43  
♥ 1063  
♦ 853  
♣ A53

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 6  | 4D       | E 5 | 150 | 7   |
| 2  | 7  | 4D       | E 5 | 150 | 7   |
| 8  | 1  | 2D       | E 5 | 150 | 7   |
| 5  | 4  | 3NT      | W 5 | 460 | -21 |

25

|           |          |
|-----------|----------|
| ♠ K10762  | ♠ J8     |
| ♥ 9       | ♥ K84    |
| ♦ J6      | ♦ Q98543 |
| ♣ 109763  | ♣ AQ     |
| ♠ Q943    | ♠ A5     |
| ♥ Q107652 | ♥ AJ3    |
| ♦ 10      | ♦ AK72   |
| ♣ 52      | ♣ KJ84   |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 3  | 3NT S 3  | 400 |     | 27  |
| 4  | 7  | 1NT S 3  | 150 |     | 6   |
| 1  | 10 | 3NT S-1  |     | 50  | -12 |
| 9  | 2  | 3NT S-3  |     | 150 | -21 |

26

|          |         |
|----------|---------|
| ♠ Q9842  | ♠ KJ6   |
| ♥ A9     | ♥ K5    |
| ♦ Q10532 | ♦ AJ7   |
| ♣ J      | ♣ AKQ52 |
| ♠ 73     | ♠ A105  |
| ♥ 108643 | ♥ QJ72  |
| ♦ 4      | ♦ K986  |
| ♣ 98743  | ♣ 106   |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 2  | 3H E-2   | 200 |     | 8   |
| 1  | 10 | 3H E-2   | 200 |     | 8   |
| 4  | 7  | 3H E-2   | 200 |     | 8   |
| 8  | 3  | 3H E 3   |     | 140 | -24 |

27

|            |          |
|------------|----------|
| ♠ J        | ♠ 54     |
| ♥ 1053     | ♥ QJ9642 |
| ♦ K32      | ♦ AQJ    |
| ♣ KQJ842   | ♣ 53     |
| ♠ KQ108632 | ♠ A97    |
| ♥ 8        | ♥ AK7    |
| ♦ 764      | ♦ 10985  |
| ♣ 106      | ♣ A97    |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 3  | 3NT S 4  | 430 |     | 12  |
| 4  | 7  | 3NT S 4  | 430 |     | 12  |
| 1  | 10 | 3NT S 3  | 400 |     | 9   |
| 9  | 2  | 5C N-2   |     | 100 | -33 |

28

|          |          |
|----------|----------|
| ♠ K8     | ♠ 432    |
| ♥ 2      | ♥ Q86543 |
| ♦ 86532  | ♦ K9     |
| ♣ AQ1042 | ♣ J3     |
| ♠ 765    | ♠ AQJ109 |
| ♥ J107   | ♥ AK9    |
| ♦ AQ104  | ♦ J7     |
| ♣ 985    | ♣ K76    |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 2  | 3NT N 6  | 690 |     | 0   |
| 8  | 3  | 3NT N 6  | 690 |     | 0   |
| 1  | 10 | 3NT N 6  | 690 |     | 0   |
| 4  | 7  | 3NT N 6  | 690 |     | 0   |

29

|          |         |
|----------|---------|
| ♠ AQ3    | ♠ KJ10  |
| ♥ 4      | ♥ 10975 |
| ♦ QJ8743 | ♦ 1092  |
| ♣ K64    | ♣ A82   |
| ♠ 752    | ♠ 9864  |
| ♥ KQJ86  | ♥ A32   |
| ♦ 6      | ♦ AK5   |
| ♣ J1093  | ♣ Q75   |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 2  | 3NT S 3  | 600 |     | 36  |
| 8  | 3  | 3NT S-1  |     | 100 | -12 |
| 1  | 10 | 3NT S-1  |     | 100 | -12 |
| 4  | 7  | 3NT S-1  |     | 100 | -12 |

30

|            |           |
|------------|-----------|
| ♠ KQ108732 | ♠ J6      |
| ♥ 5        | ♥ QJ52    |
| ♦ A9763    | ♦ K10862  |
| ♣ A9763    | ♣ Q5      |
| ♠ A9       | ♠ 54      |
| ♥ A87      | ♥ K109643 |
| ♦ AQJ974   | ♦ 3       |
| ♣ KJ       | ♣ 10842   |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 7  | 4Sx N 4  | 590 |     | 32  |
| 1  | 10 | 3NT W-2  | 100 |     | -6  |
| 9  | 2  | 5D W-1   | 50  |     | -13 |
| 8  | 3  | 5D E-1   | 50  |     | -13 |

1

|         |   |   |        |
|---------|---|---|--------|
| ♠AK8542 |   |   |        |
| ♥A9     |   |   |        |
| ♦J6     |   |   |        |
| ♣A109   |   |   |        |
| ♠J      | W | E | ♠Q63   |
| ♥J106   |   |   | ♥8743  |
| ♦9832   |   |   | ♦AK104 |
| ♣K6432  |   |   | ♣75    |
|         | S |   |        |
|         |   |   | ♠1097  |
|         |   |   | ♥KQ52  |
|         |   |   | ♦Q75   |
|         |   |   | ♣QJ8   |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 8  | 4S       | N 4 | 420 | 0   |
| 10 | 2  | 4S       | N 4 | 420 | 0   |
| 7  | 3  | 4S       | N 4 | 420 | 0   |
| 1  | 9  | 4S       | N 4 | 420 | 0   |

2

|        |   |   |        |
|--------|---|---|--------|
| ♠K952  |   |   |        |
| ♥1083  |   |   |        |
| ♦J4    |   |   |        |
| ♣Q1092 |   |   |        |
| ♠Q3    | W | N | ♠864   |
| ♥Q762  |   | E | ♥AJ954 |
| ♦AQ103 |   |   | ♦96    |
| ♣AJ4   |   |   | ♣K87   |
|        | S |   |        |
|        |   |   | ♠AJ107 |
|        |   |   | ♥K     |
|        |   |   | ♦K8752 |
|        |   |   | ♣653   |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 3  | 4H       | W-1 | 50  | 16  |
| 4  | 8  | 3H       | W 3 | 140 | -4  |
| 1  | 9  | 3H       | W 3 | 140 | -4  |
| 10 | 2  | 3H       | W 4 | 170 | -8  |

3

|         |   |   |        |
|---------|---|---|--------|
| ♠76     |   |   |        |
| ♥A64    |   |   |        |
| ♦K72    |   |   |        |
| ♣K10873 |   |   |        |
| ♠KJ94   | W | N | ♠Q52   |
| ♥Q985   |   | E | ♥J7    |
| ♦6      |   |   | ♦AQ543 |
| ♣J654   |   |   | ♣AQ2   |
|         | S |   |        |
|         |   |   | ♠A1083 |
|         |   |   | ♥K1032 |
|         |   |   | ♦J1098 |
|         |   |   | ♣9     |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 9  | 1NT      | E 1 | 90  | 13  |
| 4  | 8  | 1NT      | E 2 | 120 | 9   |
| 7  | 3  | 1NT      | E 2 | 120 | 9   |
| 10 | 2  | 3NT      | E 3 | 600 | -31 |

4

|        |   |   |       |
|--------|---|---|-------|
| ♠K63   |   |   |       |
| ♥J2    |   |   |       |
| ♦AKQ4  |   |   |       |
| ♣J987  |   |   |       |
| ♠984   | W | N | ♠QJ75 |
| ♥K1086 |   | E | ♥Q75  |
| ♦10987 |   |   | ♦J53  |
| ♣K5    |   |   | ♣1062 |
|        | S |   |       |
|        |   |   | ♠A102 |
|        |   |   | ♥A943 |
|        |   |   | ♦62   |
|        |   |   | ♣AQ43 |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 8  | 3NT      | N 4 | 630 | 1   |
| 10 | 2  | 3NT      | N 4 | 630 | 1   |
| 7  | 3  | 3NT      | N 4 | 630 | 1   |
| 1  | 9  | 3NT      | N 3 | 600 | -3  |

5

|          |   |   |           |
|----------|---|---|-----------|
| ♠Q9      |   |   |           |
| ♥Q7642   |   |   |           |
| ♦95      |   |   |           |
| ♣J963    |   |   |           |
| ♠K106543 | W | N | ♠A72      |
| ♥10985   |   | E | ♥AKJ3     |
| ♦32      |   |   | ♦Q6       |
| ♣Q       |   |   | ♣AK42     |
|          | S |   |           |
|          |   |   | ♠J8       |
|          |   |   | ♥         |
|          |   |   | ♦AKJ10874 |
|          |   |   | ♣10875    |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 3  | 4S       | W 4 | 420 | 2   |
| 4  | 8  | 4H       | E 4 | 420 | 2   |
| 10 | 2  | 4S       | E 5 | 450 | -2  |
| 1  | 9  | 4S       | E 5 | 450 | -2  |

6

|         |   |   |         |
|---------|---|---|---------|
| ♠K7     |   |   |         |
| ♥AKQ76  |   |   |         |
| ♦J1097  |   |   |         |
| ♣76     |   |   |         |
| ♠A1052  | W | N | ♠Q643   |
| ♥108432 |   | E | ♥5      |
| ♦84     |   |   | ♦A63    |
| ♣54     |   |   | ♣K10832 |
|         | S |   |         |
|         |   |   | ♠J98    |
|         |   |   | ♥J9     |
|         |   |   | ♦KQ52   |
|         |   |   | ♣AQJ9   |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 8  | 3NT      | S 5 | 460 | 14  |
| 7  | 3  | 3NT      | S 4 | 430 | 10  |
| 1  | 9  | 3NT      | S 3 | 400 | 7   |
| 10 | 2  | 4H       | N-1 | 50  | -31 |

7

|         |   |   |        |
|---------|---|---|--------|
| ♠AK105  |   |   |        |
| ♥KQ2    |   |   |        |
| ♦874    |   |   |        |
| ♣AQ9    |   |   |        |
| ♠3      | W | N | ♠Q8642 |
| ♥A10543 |   | E | ♥J8    |
| ♦J932   |   |   | ♦AQ10  |
| ♣1075   |   |   | ♣432   |
|         | S |   |        |
|         |   |   | ♠J97   |
|         |   |   | ♥976   |
|         |   |   | ♦K65   |
|         |   |   | ♣KJ86  |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 8  | 3NT      | S 4 | 630 | 3   |
| 10 | 2  | 3NT      | S 3 | 600 | -1  |
| 7  | 3  | 3NT      | S 3 | 600 | -1  |
| 1  | 9  | 3NT      | S 3 | 600 | -1  |

8

|        |   |   |         |
|--------|---|---|---------|
| ♠108   |   |   |         |
| ♥J7    |   |   |         |
| ♦A7653 |   |   |         |
| ♣K1062 |   |   |         |
| ♠K96   | W | N | ♠5432   |
| ♥AKQ6  |   | E | ♥83     |
| ♦K10   |   |   | ♦842    |
| ♣Q983  |   |   | ♣AJ74   |
|        | S |   |         |
|        |   |   | ♠AQJ7   |
|        |   |   | ♥109542 |
|        |   |   | ♦QJ9    |
|        |   |   | ♣5      |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 2  | 1NT      | W-1 | 50  | 11  |
| 8  | 6  | 2H       | S-1 | 50  | 1   |
| 1  | 3  | 2H       | N-2 | 100 | -6  |
| 5  | 7  | 2H       | N-2 | 100 | -6  |

9

|         |   |   |         |
|---------|---|---|---------|
| ♠A87543 |   |   |         |
| ♥65     |   |   |         |
| ♦64     |   |   |         |
| ♣AJ7    |   |   |         |
| ♠KJ6    | W | N | ♠Q9     |
| ♥AKQ    |   | E | ♥109742 |
| ♦Q987   |   |   | ♦A5     |
| ♣432    |   |   | ♣Q1096  |
|         | S |   |         |
|         |   |   | ♠102    |
|         |   |   | ♥J83    |
|         |   |   | ♦KJ1032 |
|         |   |   | ♣K85    |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 7  | 4H       | W-1 | 100 | 16  |
| 4  | 2  | 2S       | N-1 | 50  | 2   |
| 1  | 3  | 3H       | W 3 | 140 | -9  |
| 8  | 6  | 3H       | W 3 | 140 | -9  |

10

|         |   |   |        |
|---------|---|---|--------|
| ♠86     |   |   |        |
| ♥QJ974  |   |   |        |
| ♦J      |   |   |        |
| ♣AK1076 |   |   |        |
| ♠932    | W | N | ♠AQ104 |
| ♥108    |   | E | ♥A6    |
| ♦KQ653  |   |   | ♦10987 |
| ♣842    |   |   | ♣953   |
|         | S |   |        |
|         |   |   | ♠KJ75  |
|         |   |   | ♥K532  |
|         |   |   | ♦A42   |
|         |   |   | ♣QJ    |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 4H       | N 5 | 650 | 10  |
| 4  | 2  | 4H       | N 5 | 650 | 10  |
| 5  | 7  | 4H       | N 5 | 650 | 10  |
| 8  | 6  | 3H       | N 5 | 200 | -30 |

11

|          |   |   |        |
|----------|---|---|--------|
| ♠93      |   |   |        |
| ♥K105    |   |   |        |
| ♦53      |   |   |        |
| ♣AKJ1062 |   |   |        |
| ♠KQ      | W | N | ♠J1086 |
| ♥AJ42    |   | E | ♥9863  |
| ♦AQJ82   |   |   | ♦K10   |
| ♣Q4      |   |   | ♣875   |
|          | S |   |        |
|          |   |   | ♠A7542 |
|          |   |   | ♥Q7    |
|          |   |   | ♦9764  |
|          |   |   | ♣93    |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 3H       | W-1 | 50  | 4   |
| 4  | 2  | 3H       | W-1 | 50  | 4   |
| 8  | 6  | 2H       | W-1 | 50  | 4   |
| 5  | 7  | 2H       | W 2 | 110 | -12 |

12

|        |   |   |          |
|--------|---|---|----------|
| ♠QJ83  |   |   |          |
| ♥J96   |   |   |          |
| ♦10642 |   |   |          |
| ♣J5    |   |   |          |
| ♠AK64  | W | N | ♠75      |
| ♥Q85   |   | E | ♥K74     |
| ♦873   |   |   | ♦KJ      |
| ♣AQ3   |   |   | ♣K109874 |
|        | S |   |          |
|        |   |   | ♠1092    |
|        |   |   | ♥A1032   |
|        |   |   | ♦AQ95    |
|        |   |   | ♣62      |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 2  | 3NT      | W-1 | 50  | 30  |
| 1  | 3  | 3NT      | W 4 | 430 | -10 |
| 8  | 6  | 3NT      | W 4 | 430 | -10 |
| 5  | 7  | 3NT      | W 4 | 430 | -10 |

13

|                                                                                                                     |         |
|---------------------------------------------------------------------------------------------------------------------|---------|
| ♠ QJ1094                                                                                                            | ♠ A7    |
| ♥ Q                                                                                                                 | ♥ 10952 |
| ♦ K87                                                                                                               | ♦ J643  |
| ♣ 8742                                                                                                              | ♣ AK10  |
| <div>♠ 532<br/>♥ K86<br/>♦ A2<br/>♣ Q9653</div> <div>W N E S</div> <div>♠ K86<br/>♥ AJ743<br/>♦ Q1095<br/>♣ J</div> |         |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 7  | 2NT E-2  | 200 |     | 8   |
| 8  | 6  | 2H S 3   | 140 |     | 0   |
| 1  | 3  | 2H S 2   | 110 |     | -4  |
| 4  | 2  | 2H S 2   | 110 |     | -4  |

14

|                                                                                                                      |         |
|----------------------------------------------------------------------------------------------------------------------|---------|
| ♠ QJ93                                                                                                               | ♠ K1087 |
| ♥ J83                                                                                                                | ♥ Q64   |
| ♦ K1075                                                                                                              | ♦ J8    |
| ♣ 96                                                                                                                 | ♣ A1042 |
| ♠ 65                                                                                                                 | ♠ A42   |
| ♥ 9752                                                                                                               | ♥ AK10  |
| ♦ Q642                                                                                                               | ♦ A93   |
| ♣ KJ8                                                                                                                | ♣ Q753  |
| <div>♠ QJ93<br/>♥ J83<br/>♦ K1075<br/>♣ 96</div> <div>W N E S</div> <div>♠ A42<br/>♥ AK10<br/>♦ A93<br/>♣ Q753</div> |         |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 1NT S 3  | 150 |     | 8   |
| 4  | 2  | 1NT S 2  | 120 |     | 5   |
| 5  | 7  | 1NT S 1  | 90  |     | 1   |
| 8  | 6  | 2NT S-1  |     | 50  | -14 |

15

|                                                                                                                      |         |
|----------------------------------------------------------------------------------------------------------------------|---------|
| ♠ 10                                                                                                                 | ♠ K9732 |
| ♥ AKJ83                                                                                                              | ♥ 72    |
| ♦ 654                                                                                                                | ♦ KQ98  |
| ♣ AQ92                                                                                                               | ♣ 106   |
| ♠ AJ4                                                                                                                | ♠ Q865  |
| ♥ Q1094                                                                                                              | ♥ 65    |
| ♦ 73                                                                                                                 | ♦ AJ102 |
| ♣ J875                                                                                                               | ♣ K43   |
| <div>♠ 10<br/>♥ AKJ83<br/>♦ 654<br/>♣ AQ92</div> <div>W N E S</div> <div>♠ Q865<br/>♥ 65<br/>♦ AJ102<br/>♣ K43</div> |         |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 3NT S 5  | 660 |     | 26  |
| 6  | 2  | 3NT S 3  | 600 |     | 20  |
| 4  | 9  | 2S E-1   | 50  |     | -23 |
| 10 | 3  | 2S E-1   | 50  |     | -23 |

16

|                                                                                                                      |           |
|----------------------------------------------------------------------------------------------------------------------|-----------|
| ♠ Q8632                                                                                                              | ♠ J1074   |
| ♥ AK762                                                                                                              | ♥ 1043    |
| ♦ Q                                                                                                                  | ♦ AKJ32   |
| ♣ Q6                                                                                                                 | ♣ 2       |
| ♠ K95                                                                                                                | ♠ A       |
| ♥ QJ8                                                                                                                | ♥ 95      |
| ♦ 976                                                                                                                | ♦ 10854   |
| ♣ 9743                                                                                                               | ♣ AKJ1085 |
| <div>♠ Q8632<br/>♥ AK762<br/>♦ Q<br/>♣ Q6</div> <div>W N E S</div> <div>♠ A<br/>♥ 95<br/>♦ 10854<br/>♣ AKJ1085</div> |           |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 3  | 4H N 5   | 450 |     | 14  |
| 6  | 2  | 3NT S 4  | 430 |     | 11  |
| 1  | 5  | 3NT S 3  | 400 |     | 8   |
| 4  | 9  | 4H N-2   |     | 100 | -33 |

17

|                                                                                                                         |            |
|-------------------------------------------------------------------------------------------------------------------------|------------|
| ♠ AQ109862                                                                                                              | ♠ AQ109763 |
| ♥ AJ106                                                                                                                 | ♥ K5       |
| ♦ 73                                                                                                                    | ♦ Q53      |
| ♣ 73                                                                                                                    | ♣ 8        |
| ♠ K42                                                                                                                   | ♠ J85      |
| ♥ 743                                                                                                                   | ♥ J        |
| ♦ K72                                                                                                                   | ♦ 984      |
| ♣ AJ92                                                                                                                  | ♣ KQ10654  |
| <div>♠ AQ109862<br/>♥ AJ106<br/>♦ 73<br/>♣ 73</div> <div>W N E S</div> <div>♠ J85<br/>♥ J<br/>♦ 984<br/>♣ KQ10654</div> |            |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 3  | 5S E-1   | 50  |     | 24  |
| 1  | 5  | 5Cx S-1  |     | 100 | 12  |
| 6  | 2  | 4S E 4   |     | 420 | -18 |
| 4  | 9  | 4S E 4   |     | 420 | -18 |

18

|                                                                                                                        |          |
|------------------------------------------------------------------------------------------------------------------------|----------|
| ♠ KJ984                                                                                                                | ♠ AKJ973 |
| ♥ Q874                                                                                                                 | ♥ A10    |
| ♦ K432                                                                                                                 | ♦ 5      |
| ♣ K432                                                                                                                 | ♣ A1097  |
| ♠ 105                                                                                                                  | ♠ Q8642  |
| ♥ Q7532                                                                                                                | ♥ 6      |
| ♦ J109                                                                                                                 | ♦ AK632  |
| ♣ QJ8                                                                                                                  | ♣ 65     |
| <div>♠ KJ984<br/>♥ Q874<br/>♦ K432<br/>♣ K432</div> <div>W N E S</div> <div>♠ Q8642<br/>♥ 6<br/>♦ AK632<br/>♣ 65</div> |          |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 9  | 4S E-2   | 100 |     | 4   |
| 1  | 5  | 3S E-2   | 100 |     | 4   |
| 6  | 2  | 3S E-1   | 50  |     | -4  |
| 10 | 3  | 3S E-1   | 50  |     | -4  |

19

|                                                                                                                     |         |
|---------------------------------------------------------------------------------------------------------------------|---------|
| ♠ KJ9874                                                                                                            | ♠ 106   |
| ♥ 1095                                                                                                              | ♥ KQJ   |
| ♦ AJ96                                                                                                              | ♦ 8542  |
| ♣                                                                                                                   | ♣ 10873 |
| ♠ Q2                                                                                                                | ♠ A53   |
| ♥ A8763                                                                                                             | ♥ 42    |
| ♦ K                                                                                                                 | ♦ Q1073 |
| ♣ AK962                                                                                                             | ♣ QJ54  |
| <div>♠ KJ9874<br/>♥ 1095<br/>♦ AJ96<br/>♣</div> <div>W N E S</div> <div>♠ A53<br/>♥ 42<br/>♦ Q1073<br/>♣ QJ54</div> |         |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 2  | 4S N 5   | 450 |     | 12  |
| 1  | 5  | 4S N 5   | 450 |     | 12  |
| 10 | 3  | 4H W-2   | 200 |     | -12 |
| 4  | 9  | 3S N 5   | 200 |     | -12 |

20

|                                                                                                                       |         |
|-----------------------------------------------------------------------------------------------------------------------|---------|
| ♠ AQ5                                                                                                                 | ♠ J8742 |
| ♥ K8                                                                                                                  | ♥ J1042 |
| ♦ 109862                                                                                                              | ♦ 4     |
| ♣ J86                                                                                                                 | ♣ A42   |
| ♠ K93                                                                                                                 | ♠ 106   |
| ♥ AQ6                                                                                                                 | ♥ 9753  |
| ♦ K53                                                                                                                 | ♦ AQJ7  |
| ♣ Q973                                                                                                                | ♣ K105  |
| <div>♠ AQ5<br/>♥ K8<br/>♦ 109862<br/>♣ J86</div> <div>W N E S</div> <div>♠ 106<br/>♥ 9753<br/>♦ AQJ7<br/>♣ K105</div> |         |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 9  | 2S E-1   | 100 |     | 10  |
| 1  | 5  | 2S E-1   | 100 |     | 10  |
| 6  | 2  | 2S E 2   |     | 110 | -10 |
| 10 | 3  | 2S E 2   |     | 110 | -10 |

21

|                                                                                                                      |          |
|----------------------------------------------------------------------------------------------------------------------|----------|
| ♠ 964                                                                                                                | ♠ Q753   |
| ♥ KQ8                                                                                                                | ♥ 5      |
| ♦ Q82                                                                                                                | ♦ J10964 |
| ♣ Q532                                                                                                               | ♣ A107   |
| ♠ KJ8                                                                                                                | ♠ A102   |
| ♥ A97632                                                                                                             | ♥ J104   |
| ♦ A73                                                                                                                | ♦ K5     |
| ♣ 6                                                                                                                  | ♣ KJ984  |
| <div>♠ 964<br/>♥ KQ8<br/>♦ Q82<br/>♣ Q532</div> <div>W N E S</div> <div>♠ A102<br/>♥ J104<br/>♦ K5<br/>♣ KJ984</div> |          |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 2  | 2H W 2   |     | 110 | 1   |
| 4  | 9  | 2H W 2   |     | 110 | 1   |
| 1  | 5  | 2H W 2   |     | 110 | 1   |
| 10 | 3  | 2H W 3   |     | 140 | -3  |

22

|                                                                                                                     |          |
|---------------------------------------------------------------------------------------------------------------------|----------|
| ♠ KQ6                                                                                                               | ♠ A108   |
| ♥ J95                                                                                                               | ♥ K3     |
| ♦ Q75                                                                                                               | ♦ 106    |
| ♣ KQ102                                                                                                             | ♣ A76543 |
| ♠ 543                                                                                                               | ♠ J972   |
| ♥ AQ104                                                                                                             | ♥ 8762   |
| ♦ A8432                                                                                                             | ♦ KJ9    |
| ♣ 8                                                                                                                 | ♣ J9     |
| <div>♠ KQ6<br/>♥ J95<br/>♦ Q75<br/>♣ KQ102</div> <div>W N E S</div> <div>♠ J972<br/>♥ 8762<br/>♦ KJ9<br/>♣ J9</div> |          |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 3  | 2NT W-2  | 200 |     | 12  |
| 10 | 8  | 1NT N 2  | 120 |     | 5   |
| 4  | 6  | 1NT E-1  | 100 |     | 1   |
| 7  | 9  | 2C E 3   |     | 110 | -18 |

23

|                                                                                                                       |          |
|-----------------------------------------------------------------------------------------------------------------------|----------|
| ♠ A742                                                                                                                | ♠ J5     |
| ♥ J95                                                                                                                 | ♥ AK763  |
| ♦ 1093                                                                                                                | ♦ 86542  |
| ♣ Q32                                                                                                                 | ♣ J      |
| ♠ K3                                                                                                                  | ♠ Q10986 |
| ♥ 84                                                                                                                  | ♥ Q102   |
| ♦ A7                                                                                                                  | ♦ KQJ    |
| ♣ K1098654                                                                                                            | ♣ A7     |
| <div>♠ A742<br/>♥ J95<br/>♦ 1093<br/>♣ Q32</div> <div>W N E S</div> <div>♠ Q10986<br/>♥ Q102<br/>♦ KQJ<br/>♣ A7</div> |          |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 6  | 3S S 3   | 140 |     | 7   |
| 5  | 3  | 2S S 3   | 140 |     | 7   |
| 10 | 8  | 2S S 2   | 110 |     | 3   |
| 7  | 9  | 3S S-1   |     | 100 | -17 |

24

|                                                                                                                       |          |
|-----------------------------------------------------------------------------------------------------------------------|----------|
| ♠ K42                                                                                                                 | ♠ J8     |
| ♥ KJ832                                                                                                               | ♥ Q7     |
| ♦ A3                                                                                                                  | ♦ Q654   |
| ♣ 1093                                                                                                                | ♣ KJ852  |
| ♠ A10753                                                                                                              | ♠ Q96    |
| ♥ 5                                                                                                                   | ♥ A10964 |
| ♦ KJ872                                                                                                               | ♦ 109    |
| ♣ A6                                                                                                                  | ♣ Q74    |
| <div>♠ K42<br/>♥ KJ832<br/>♦ A3<br/>♣ 1093</div> <div>W N E S</div> <div>♠ Q96<br/>♥ A10964<br/>♦ 109<br/>♣ Q74</div> |          |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 8  | 3H N 3   | 140 |     | 13  |
| 5  | 3  | 5D W-1   | 50  |     | 2   |
| 7  | 9  | 2S W-1   | 50  |     | 2   |
| 4  | 6  | 4D W 4   |     | 130 | -17 |

25

♠ K863  
 ♥ 1064  
 ♦ Q9  
 ♣ Q1095

♠ A107542  
 ♥ 2  
 ♦ 832  
 ♣ 764

♠ AKQJ9875  
 ♥ A105  
 ♣ AK

♠ QJ9  
 ♥ 3  
 ♦ KJ764  
 ♣ J832

(N) W — E  
 S

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 10 | 8  | 4H E 5   | 650  | 26  |     |
| 4  | 6  | 4H E 5   | 650  | 26  |     |
| 7  | 9  | 6H E 6   | 1430 | -26 |     |
| 5  | 3  | 6H E 6   | 1430 | -26 |     |

26

♠ QJ98  
 ♥ AQ107  
 ♦ K63  
 ♣ AJ

♠ 10754  
 ♥ KJ43  
 ♦ AQ  
 ♣ 943

♠ A632  
 ♥ 865  
 ♦ 42  
 ♣ KQ76

♠ K  
 ♥ 92  
 ♦ J109875  
 ♣ 10852

(N) W — E  
 S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 9  | 1NT N 4  | 180 | 4   |     |
| 5  | 3  | 3D S 5   | 150 | 0   |     |
| 4  | 6  | 1NT N 3  | 150 | 0   |     |
| 10 | 8  | 3D S 4   | 130 | -4  |     |

27

♠ K53  
 ♥ 107532  
 ♦ 64  
 ♣ 1085

♠ AJ94  
 ♥ A6  
 ♦ J1052  
 ♣ J64

♠ 72  
 ♥ KQ984  
 ♦ AK  
 ♣ A973

♠ Q1086  
 ♥ J  
 ♦ Q9873  
 ♣ KQ2

(N) W — E  
 S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 8  | 3NT W-1  | 50  | 30  |     |
| 7  | 9  | 3NT W 3  | 400 | -10 |     |
| 4  | 6  | 3NT W 3  | 400 | -10 |     |
| 5  | 3  | 3NT E 3  | 400 | -10 |     |

28

♠ A4  
 ♥ 9753  
 ♦ 532  
 ♣ KJ98

♠ Q103  
 ♥ Q2  
 ♦ Q104  
 ♣ AQ653

♠ J752  
 ♥ AJ10  
 ♦ J98  
 ♣ 1072

♠ K986  
 ♥ K864  
 ♦ AK76  
 ♣ 4

(N) W — E  
 S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 8  | 2S E-3   | 150 | 5   |     |
| 5  | 3  | 2H N 2   | 110 | 1   |     |
| 4  | 6  | 2H N 2   | 110 | 1   |     |
| 7  | 9  | 2S E-1   | 50  | -7  |     |

29

♠ Q8  
 ♥ 6  
 ♦ Q754  
 ♣ 1098753

♠ K10  
 ♥ QJ108  
 ♦ K93  
 ♣ Q642

♠ A97652  
 ♥ A943  
 ♦ A8  
 ♣ J

♠ J43  
 ♥ K752  
 ♦ J1062  
 ♣ AK

(N) W — E  
 S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 5  | 3H E 5   | 200 | 27  |     |
| 6  | 9  | 4S E 4   | 620 | -9  |     |
| 1  | 7  | 4H E 4   | 620 | -9  |     |
| 8  | 2  | 4H E 4   | 620 | -9  |     |

30

♠ A82  
 ♥ Q1053  
 ♦ 76  
 ♣ K432

♠ KQ1043  
 ♥ J876  
 ♦  
 ♣ Q975

♠ J965  
 ♥ 9  
 ♦ KQJ85  
 ♣ A108

♠ 7  
 ♥ AK42  
 ♦ A109432  
 ♣ J6

(N) W — E  
 S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 3S W 5   | 200 | 14  |     |
| 6  | 9  | 2S W 5   | 200 | 14  |     |
| 8  | 2  | 4S W 6   | 480 | -13 |     |
| 10 | 5  | 5Hx S-3  | 500 | -15 |     |

31

♠ AQ74  
 ♥ 1074  
 ♦ Q8  
 ♣ 10852

♠ 985  
 ♥ K52  
 ♦ 10532  
 ♣ A74

♠ KJ2  
 ♥ AJ6  
 ♦ J764  
 ♣ KQ6

♠ 1063  
 ♥ Q983  
 ♦ AK9  
 ♣ J93

(N) W — E  
 S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 1NT E 1  | 90  | 5   |     |
| 6  | 9  | 1NT E 2  | 120 | 1   |     |
| 10 | 5  | 1NT E 3  | 150 | -3  |     |
| 8  | 2  | 1NT E 3  | 150 | -3  |     |

32

♠ 82  
 ♥ K8652  
 ♦ 542  
 ♣ 842

♠ J97  
 ♥ A7  
 ♦ A63  
 ♣ KQ1095

♠ A103  
 ♥ 1094  
 ♦ KQ1097  
 ♣ 73

♠ KQ654  
 ♥ QJ3  
 ♦ J8  
 ♣ AJ6

(N) W — E  
 S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 2  | 3D E 3   | 110 | 1   |     |
| 10 | 5  | 2D E 3   | 110 | 1   |     |
| 6  | 9  | 2D E 3   | 110 | 1   |     |
| 1  | 7  | 2D E 4   | 130 | -3  |     |

33

♠ Q9632  
 ♥ A  
 ♦ 10986  
 ♣ 1096

♠ 8  
 ♥ Q1054  
 ♦ AJ752  
 ♣ Q43

♠ K754  
 ♥ K98  
 ♦ Q  
 ♣ AKJ72

♠ AJ10  
 ♥ J7632  
 ♦ K43  
 ♣ 85

(N) W — E  
 S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 9  | 1NT W 4  | 180 | 18  |     |
| 10 | 5  | 3NT W 3  | 400 | -4  |     |
| 1  | 7  | 3NT E 4  | 430 | -7  |     |
| 8  | 2  | 3NT E 4  | 430 | -7  |     |

34

♠ J94  
 ♥ 97  
 ♦ KQJ4  
 ♣ KQ87

♠ A2  
 ♥ KQ10832  
 ♦ 93  
 ♣ 954

♠ K87  
 ♥ 54  
 ♦ A7652  
 ♣ A62

♠ Q10653  
 ♥ AJ6  
 ♦ 108  
 ♣ J103

(N) W — E  
 S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 3S S-1   | 100 | 3   |     |
| 10 | 5  | 2H W 3   | 140 | -1  |     |
| 6  | 9  | 2H W 3   | 140 | -1  |     |
| 8  | 2  | 2H E 3   | 140 | -1  |     |

35

♠ A103  
 ♥ 982  
 ♦ AKQ103  
 ♣ 103

♠ J95  
 ♥ J105  
 ♦ 2  
 ♣ QJ9852

♠ 8762  
 ♥ Q6  
 ♦ J87  
 ♣ AK76

♠ KQ4  
 ♥ AK743  
 ♦ 9654  
 ♣ 4

(N) W — E  
 S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 5H S 5   | 450 | 0   |     |
| 10 | 5  | 4H S 5   | 450 | 0   |     |
| 6  | 9  | 4H S 5   | 450 | 0   |     |
| 8  | 2  | 4H S 5   | 450 | 0   |     |