

1

♠ J1042  
♥ A  
♦ Q876  
♣ KQ82♠ 8  
♥ 76  
♦ A109543  
♣ 10654♠ AKQ95  
♥ J843  
♦ J2  
♣ AJ♠ 763  
♥ KQ10952  
♦ K  
♣ 973

W N E S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 11 | 5S S 6   | 480 |     | 3   |
| 13 | 7  | 4S S 6   | 480 |     | 3   |
| 8  | 14 | 4S S 6   | 480 |     | 3   |
| 12 | 10 | 4S S 5   | 450 |     | -3  |
| 3  | 2  | 4S S 5   | 450 |     | -3  |
| 1  | 4  | 4S N 5   | 450 |     | -3  |

2

♠ AQ75  
♥ K  
♦ AK832  
♣ 543♠ K863  
♥ Q54  
♦ 654  
♣ AQ6♠ 42  
♥ A83  
♦ J9  
♣ KJ10982♠ J109  
♥ J109762  
♦ Q107  
♣ 7

W N E S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 14 | 3NT S 5  | 660 |     | 42  |
| 9  | 11 | 3NT S 3  | 600 |     | 34  |
| 1  | 4  | 3NT N 3  | 600 |     | 34  |
| 13 | 7  | 3C S 3   | 110 |     | -17 |
| 3  | 2  | 3D N-1   |     | 100 | -37 |
| 12 | 10 | 6D N-3   |     | 300 | -56 |

3

♠ 875  
♥ 942  
♦ 532  
♣ AJ87♠ AKJ9632  
♥ Q5  
♦ 94  
♣ 64♠ Q104  
♥ 10763  
♦ 87  
♣ Q1092♠ AKJ8  
♥ AKQJ106  
♦ K53  
♣

W N E S

| NS | EW | Contract | N-S | E-W  | IMP |
|----|----|----------|-----|------|-----|
| 12 | 10 | 5D W 6   |     | 620  | 55  |
| 8  | 14 | 3NT W 7  |     | 720  | 47  |
| 13 | 7  | 6D E 6   |     | 1370 | -17 |
| 3  | 2  | 6NT W 6  |     | 1440 | -25 |
| 9  | 11 | 6NT W 7  |     | 1470 | -30 |
| 1  | 4  | 6NT W 7  |     | 1470 | -30 |

4

♠ K83  
♥ 82  
♦ J108  
♣ KQ1092♠ J9654  
♥ AJ109  
♦ AQ7  
♣ 6♠ 10  
♥ 6543  
♦ 6432  
♣ A843♠ AQ72  
♥ KQ7  
♦ K95  
♣ J75

W N E S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 2  | 6S E-1   | 100 |     | 65  |
| 13 | 7  | 5S W 5   |     | 650 | -13 |
| 9  | 11 | 4S W 5   |     | 650 | -13 |
| 8  | 14 | 4S W 5   |     | 650 | -13 |
| 12 | 10 | 4S W 5   |     | 650 | -13 |
| 1  | 4  | 4S W 5   |     | 650 | -13 |

5

♠ Q76  
♥ J642  
♦ 87  
♣ Q753♠ J108  
♥ K9  
♦ AJ964  
♣ A98♠ A53  
♥ Q853  
♦ KQ2  
♣ 642♠ K942  
♥ A107  
♦ 1053  
♣ KJ10

W N E S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 11 | 3  | 1NT E 1  |     | 90  | 13  |
| 5  | 9  | 2NT E 2  |     | 120 | 8   |
| 8  | 2  | 2NT E 2  |     | 120 | 8   |
| 10 | 6  | Av+      |     |     | 4   |
| 1  | 7  | 2NT E 3  |     | 150 | 2   |
| 4  | 12 | 3NT E 3  |     | 400 | -32 |

6

♠ 52  
♥ Q107  
♦ AKQ103  
♣ 432♠ K10  
♥ KJ842  
♦ 8  
♣ AQ965♠ Q8743  
♥ 965  
♦ 765  
♣ 87♠ AJ96  
♥ A3  
♦ J942  
♣ KJ10

W N E S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 3NT W 4  |     | 630 | 5   |
| 11 | 3  | 3NT W 4  |     | 630 | 5   |
| 10 | 6  | Av+      |     |     | 1   |
| 8  | 2  | 3NT W 5  |     | 660 | -1  |
| 4  | 12 | 3NT W 5  |     | 660 | -1  |
| 5  | 9  | 3NT W 6  |     | 690 | -7  |

7

♠ AJ  
♥ AJ  
♦ 85  
♣ AQ87654♠ KQ962  
♥  
♦ J7632  
♣ KJ2♠ 73  
♥ 109864  
♦ AKQ10  
♣ 103♠ 10854  
♥ KQ7532  
♦ 94  
♣ 9

W N E S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 2  | 3NT N 4  | 630 |     | 54  |
| 10 | 6  | Av+      |     |     | 6   |
| 1  | 7  | 3C N 4   | 130 |     | -4  |
| 11 | 3  | 3S E-1   | 100 |     | -8  |
| 4  | 12 | 3S E-1   | 100 |     | -8  |
| 5  | 9  | 3NT N-1  |     | 100 | -34 |

8

♠ A74  
♥ QJ109842  
♦ 104  
♣ 4♠ QJ52  
♥ K75  
♦ A86  
♣ K92♠ 1083  
♥ A3  
♦ 532  
♣ AJ1053♠ K96  
♥ 6  
♦ KQJ97  
♣ Q876

W N E S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 9  | 5D W-3   | 150 |     | 29  |
| 4  | 12 | 4D W-1   | 50  |     | 14  |
| 10 | 6  | Av+      |     |     | 5   |
| 1  | 7  | 3H N-1   |     | 50  | 0   |
| 8  | 2  | 3Hx N-1  |     | 100 | -8  |
| 11 | 3  | 4Hx N-2  |     | 300 | -35 |

9

♠ K42  
♥ K4  
♦ Q9762  
♣ 653♠ AQJ6  
♥ AJ1053  
♦ AJ54  
♣♠ 9753  
♥ 6  
♦ K8  
♣ AKJ1098♠ 108  
♥ Q9872  
♦ 103  
♣ Q742

W N E S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 9  | 4H E 4   |     | 620 | 5   |
| 1  | 14 | 4H E 5   |     | 650 | -1  |
| 5  | 4  | 4H E 5   |     | 650 | -1  |
| 13 | 2  | 4H E 5   |     | 650 | -1  |
| 3  | 6  | 4H E 5   |     | 650 | -1  |
| 10 | 8  | 4H E 5   |     | 650 | -1  |

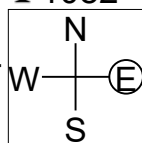
10

♠1075  
♥5  
♦K106432  
♣1082

♠AJ93  
♥Q10764  
♦97  
♣K7

♠K8  
♥A32  
♦AJ85  
♣AQ63

♠Q642  
♥KJ98  
♦Q  
♣J954



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 9  | 4H E 4   | 620 | 6   |     |
| 1  | 14 | 4H W 5   | 650 | 0   |     |
| 13 | 2  | 4H W 5   | 650 | 0   |     |
| 10 | 8  | 4H W 5   | 650 | 0   |     |
| 3  | 6  | 4H E 5   | 650 | 0   |     |
| 5  | 4  | 4H W 6   | 680 | -6  |     |

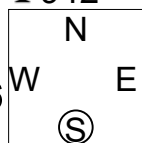
11

♠KQ765  
♥K642  
♦4  
♣942

♠982  
♥853  
♦AKQ1096  
♣7

♠J43  
♥Q1097  
♦J73  
♣QJ3

♠A10  
♥AJ  
♦852  
♣AK10865



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 4  | 4S S 5   | 450 | 28  |     |
| 13 | 2  | 4S N 5   | 450 | 28  |     |
| 3  | 6  | 5C S 5   | 400 | 19  |     |
| 10 | 8  | 4C S 5   | 150 | -13 |     |
| 7  | 9  | 3D W-2   | 100 | -21 |     |
| 1  | 14 | 2NT S-1  | 50  | -41 |     |

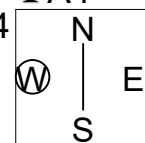
12

♠107  
♥Q8752  
♦QJ42  
♣A4

♠KQ964  
♥KJ96  
♦93  
♣63

♠A532  
♥43  
♦A10  
♣KQJ95

♠J8  
♥A10  
♦K8765  
♣10872



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 14 | 2S W 4   | 170 | 20  |     |
| 5  | 4  | 2S W 4   | 170 | 20  |     |
| 13 | 2  | 2S W 5   | 200 | 16  |     |
| 7  | 9  | 4S W 4   | 420 | -17 |     |
| 10 | 8  | 4S W 4   | 420 | -17 |     |
| 3  | 6  | 4S E 5   | 450 | -22 |     |

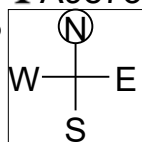
13

♠AJ6  
♥743  
♦KJ  
♣A9873

♠K9543  
♥9  
♦9543  
♣KQ5

♠87  
♥KQJ1082  
♦62  
♣J62

♠Q102  
♥A65  
♦AQ1087  
♣104



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 13 | 3  | 3NT S 4  | 630 | 12  |     |
| 12 | 6  | 3NT S 4  | 630 | 12  |     |
| 2  | 10 | 3NT S 4  | 630 | 12  |     |
| 4  | 14 | 3NT N 4  | 630 | 12  |     |
| 5  | 11 | 5C N 5   | 600 | 6   |     |
| 9  | 1  | 3D S 4   | 130 | -54 |     |

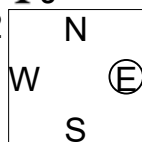
14

♠10764  
♥AKQ1043  
♦Q2  
♣J

♠KJ952  
♥976  
♦J85  
♣A10

♠Q  
♥107643  
♦KQ97652  
♣KQ97652

♠A83  
♥J852  
♦AK9  
♣843



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 11 | 4H N 5   | 450 | 2   |     |
| 13 | 3  | 4H N 5   | 450 | 2   |     |
| 4  | 14 | 4H N 5   | 450 | 2   |     |
| 2  | 10 | 4H N 5   | 450 | 2   |     |
| 12 | 6  | 4H N 4   | 420 | -4  |     |
| 9  | 1  | 4H N 4   | 420 | -4  |     |

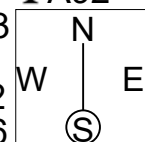
15

♠74  
♥8732  
♦9876  
♣A92

♠A1053  
♥A  
♦10542  
♣KJ106

♠KJ  
♥QJ654  
♦QJ3  
♣Q74

♠Q9862  
♥K109  
♦AK  
♣853



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 11 | 3NT W-1  | 50  | 19  |     |
| 4  | 14 | 2H E-1   | 50  | 19  |     |
| 12 | 6  | 2H E 2   | 110 | -6  |     |
| 2  | 10 | 2H E 2   | 110 | -6  |     |
| 13 | 3  | 2NT W 2  | 120 | -8  |     |
| 9  | 1  | 2NT W 4  | 180 | -18 |     |

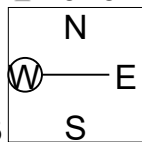
16

♠KQJ872  
♥4  
♦863  
♣1076

♠A6  
♥QJ82  
♦4  
♣QJ9853

♠109  
♥109763  
♦AQ5  
♣K42

♠543  
♥AK5  
♦KJ10972  
♣A



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 1  | 4S N 5   | 450 | 17  |     |
| 5  | 11 | 4S N 4   | 420 | 11  |     |
| 13 | 3  | 4S N 4   | 420 | 11  |     |
| 2  | 10 | 4S N 4   | 420 | 11  |     |
| 12 | 6  | 3S N 4   | 170 | -25 |     |
| 4  | 14 | 3S N 4   | 170 | -25 |     |

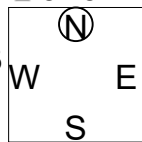
17

♠Q9  
♥A74  
♦Q963  
♣9764

♠KJ  
♥QJ1083  
♦A1074  
♣AJ

♠108654  
♥K6  
♦KJ52  
♣53

♠A732  
♥952  
♦8  
♣KQ1082



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 2  | 3NT W-1  | 50  | 18  |     |
| 14 | 12 | 2NT W-1  | 50  | 18  |     |
| 1  | 5  | 3Cx S-1  | 100 | -6  |     |
| 3  | 7  | 3D W 3   | 110 | -6  |     |
| 8  | 4  | 2S W 2   | 110 | -6  |     |
| 11 | 13 | 2H W 4   | 170 | -18 |     |

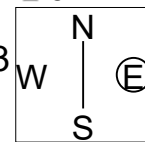
18

♠J109  
♥A8  
♦QJ10984  
♣64

♠K54  
♥J973  
♦A76  
♣AKJ

♠73  
♥KQ1054  
♦3  
♣109852

♠AQ862  
♥62  
♦K52  
♣Q73



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 11 | 13 | 3H W 4   | 170 | 17  |     |
| 8  | 4  | 3H W 5   | 200 | 11  |     |
| 3  | 7  | 3H W 5   | 200 | 11  |     |
| 14 | 12 | 2H W 5   | 200 | 11  |     |
| 6  | 2  | 4H W 5   | 450 | -25 |     |
| 1  | 5  | 4H E 5   | 450 | -25 |     |

19

♠A2  
♥K873  
♦KJ9875  
♣5

♠K1097  
♥Q105  
♦1043  
♣J92

N  
W—E  
S

♠QJ86  
♥AJ94  
♦A2  
♣Q104

♠543  
♥62  
♦Q6  
♣AK8763

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 11 | 13 | 3D N 3   | 110 |     | 19  |
| 3  | 7  | 3S W-1   | 100 |     | 19  |
| 8  | 4  | 3D N-1   |     | 50  | -3  |
| 6  | 2  | 3D N-1   |     | 50  | -3  |
| 14 | 12 | 3C S-2   |     | 100 | -13 |
| 1  | 5  | 2S W 3   |     | 140 | -19 |

20

♠AJ4  
♥AK982  
♦43  
♣K65

♠K53  
♥4  
♦J109765  
♣J104

N  
W—E  
S

♠7  
♥J10765  
♦AKQ82  
♣Q3

♠Q109862  
♥Q3  
♦  
♣A9872

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 5S N 6   | 680 |     | 14  |
| 14 | 12 | 4S N 6   | 680 |     | 14  |
| 6  | 2  | 4S S 5   | 650 |     | 9   |
| 8  | 4  | 4S N 5   | 650 |     | 9   |
| 3  | 7  | 4S N 5   | 650 |     | 9   |
| 11 | 13 | 4D E-1   | 100 |     | -55 |

21

♠Q9  
♥K984  
♦AK7  
♣10542

♠A75  
♥AQ10  
♦QJ532  
♣AQ

N  
W—E  
S

♠K842  
♥52  
♦984  
♣J763

♠J1063  
♥J763  
♦106  
♣K98

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 13 | 5  | 3D W-1   | 50  |     | 29  |
| 6  | 14 | 1NT W 1  |     | 90  | 8   |
| 3  | 9  | 2NT W 2  |     | 120 | 2   |
| 12 | 8  | 1NT W 2  |     | 120 | 2   |
| 7  | 11 | 2NT W 3  |     | 150 | -2  |
| 10 | 4  | 3NT E 4  |     | 430 | -39 |

22

♠32  
♥QJ10984  
♦108  
♣J87

♠AK854  
♥A732  
♦KJ4  
♣K

N  
W—E  
S

♠Q97  
♥K  
♦AQ975  
♣A963

♠J106  
♥65  
♦632  
♣Q10542

| NS | EW | Contract | N-S | E-W  | IMP |
|----|----|----------|-----|------|-----|
| 3  | 9  | 4S W 7   |     | 710  | 65  |
| 12 | 8  | 6S W 7   |     | 1460 | -13 |
| 13 | 5  | 6S W 7   |     | 1460 | -13 |
| 7  | 11 | 6S W 7   |     | 1460 | -13 |
| 6  | 14 | 6S W 7   |     | 1460 | -13 |
| 10 | 4  | 6S E 7   |     | 1460 | -13 |

23

♠6  
♥AKJ52  
♦Q92  
♣A543

♠KQ85  
♥96  
♦A108543  
♣10

N  
W—E  
S

♠A104  
♥43  
♦J76  
♣QJ986

♠J9732  
♥Q1087  
♦K  
♣K72

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 14 | 4H N 5   | 650 |     | 23  |
| 3  | 9  | 4H N 4   | 620 |     | 19  |
| 12 | 8  | 4H N 4   | 620 |     | 19  |
| 10 | 4  | 4H N 4   | 620 |     | 19  |
| 13 | 5  | 3H N 4   | 170 |     | -40 |
| 7  | 11 | 3H N 4   | 170 |     | -40 |

24

♠A103  
♥KJ8763  
♦J6  
♣76

♠J85  
♥Q10942  
♦K42  
♣A4

N  
W—E  
S

♠4  
♥  
♦AQ109853  
♣KQ982

♠KQ9762  
♥A5  
♦7  
♣J1053

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 12 | 8  | 2S S 3   | 140 |     | 50  |
| 3  | 9  | 4D E 6   |     | 170 | 15  |
| 10 | 4  | 5Hx N-2  |     | 300 | -5  |
| 13 | 5  | 5D E 6   |     | 420 | -20 |
| 7  | 11 | 5D E 6   |     | 420 | -20 |
| 6  | 14 | 5D E 6   |     | 420 | -20 |

25

♠AKQ95  
♥QJ108  
♦K106  
♣A

♠J74  
♥943  
♦Q842  
♣QJ4

N  
W—E  
S

♠103  
♥A  
♦J973  
♣K109875

♠862  
♥K7652  
♦A5  
♣632

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 12 | 4S N 6   | 480 |     | 8   |
| 14 | 10 | 4S N 6   | 480 |     | 8   |
| 7  | 6  | 4S N 6   | 480 |     | 8   |
| 5  | 8  | 4S N 6   | 480 |     | 8   |
| 9  | 13 | 4S N 6   | 480 |     | 8   |
| 11 | 1  | 3S S 3   | 140 |     | -40 |

26

♠K8632  
♥854  
♦943  
♣AJ

♠975  
♥72  
♦J1075  
♣KQ106

N  
W—E  
S

♠104  
♥KQ106  
♦AQ  
♣97532

♠AQJ  
♥AJ93  
♦K862  
♣84

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 8  | 3S S 4   | 170 |     | 5   |
| 14 | 10 | 3S S 3   | 140 |     | -1  |
| 11 | 1  | 3S S 3   | 140 |     | -1  |
| 7  | 6  | 3S S 3   | 140 |     | -1  |
| 9  | 13 | 3S S 3   | 140 |     | -1  |
| 2  | 12 | 2S S 3   | 140 |     | -1  |

27

♠64  
♥AK843  
♦A72  
♣K102

♠J9873  
♥96  
♦KQ83  
♣98

N  
W—E  
S

♠K5  
♥J10  
♦J10954  
♣J754

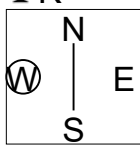
♠AQ102  
♥Q752  
♦6  
♣AQ63

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 2  | 12 | 6H N 7   | 1010 |     | 22  |
| 14 | 10 | 6H N 7   | 1010 |     | 22  |
| 11 | 1  | 6H N 7   | 1010 |     | 22  |
| 9  | 13 | 6H N 7   | 1010 |     | 22  |
| 7  | 6  | 4H N 7   | 510  |     | -44 |
| 5  | 8  | 4H N 7   | 510  |     | -44 |

28

♠ Q1072  
♥ K83  
♦ A9862  
♣ K

♠ AK96  
♥ Q52  
♦ Q754  
♣ 63



♠ 8  
♥ A10974  
♦ K3  
♣ AQJ108

♠ J543  
♥ J6  
♦ J10  
♣ 97542

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 11 | 1  | 3H W 4   |     | 170 | 34  |
| 2  | 12 | 2H E 5   |     | 200 | 29  |
| 14 | 10 | 4H W 5   |     | 450 | -5  |
| 7  | 6  | 4H E 5   |     | 450 | -5  |
| 9  | 13 | 4H E 5   |     | 450 | -5  |
| 5  | 8  | 4Sx N-3  |     | 800 | -48 |

1

♠ QJ86  
♥ A96  
♦ A1052  
♣ J10

♠ 973  
♥ Q1054  
♦ 63  
♣ Q976

W N E S

♠ AK102  
♥ 832  
♦ K87  
♣ A42

♠ 54  
♥ KJ7  
♦ QJ94  
♣ K853

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 11 | 1NTx E-3 | 500 |     | 52  |
| 5  | 10 | 1NT S 2  | 120 |     | 8   |
| 9  | 6  | 1NT E-2  | 100 |     | 3   |
| 2  | 14 | 2NT S-1  |     | 50  | -18 |
| 12 | 3  | 1NT S-1  |     | 50  | -18 |
| 13 | 1  | 3NT S-2  |     | 100 | -27 |

2

♠ QJ  
♥ Q743  
♦ J873  
♣ Q42

♠ AK98762  
♥ J1062  
♦ Q  
♣ 3

W N E S

♠ 104  
♥  
♦ AK1065  
♣ KJ9876

♠ 53  
♥ AK985  
♦ 942  
♣ A105

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 14 | 3S W 3   |     | 140 | 40  |
| 5  | 10 | 4S W 6   |     | 480 | -8  |
| 12 | 3  | 4S W 6   |     | 480 | -8  |
| 9  | 6  | 4S W 6   |     | 480 | -8  |
| 4  | 11 | 4S W 6   |     | 480 | -8  |
| 13 | 1  | 4S W 6   |     | 480 | -8  |

3

♠ KJ108  
♥ Q4  
♦ 42  
♣ KQ653

♠ 92  
♥ KJ6  
♦ AK85  
♣ 10872

W N E S

♠ A764  
♥ 732  
♦ Q106  
♣ AJ4

♠ Q53  
♥ A10985  
♦ J973  
♣ 9

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 11 | 1NT S 1  | 90  |     | 23  |
| 5  | 10 | 1NT S-1  |     | 50  | 1   |
| 12 | 3  | 1NT S-1  |     | 50  | 1   |
| 2  | 14 | 1NT S-1  |     | 50  | 1   |
| 13 | 1  | 2D W 3   |     | 110 | -10 |
| 9  | 6  | 2S N-3   |     | 150 | -16 |

4

♠ Q9432  
♥ 52  
♦ 1043  
♣ K52

♠ K6  
♥ 973  
♦ K875  
♣ Q873

W N E S

♠ AJ  
♥ AQJ86  
♦ AQ9  
♣ A109

♠ 10875  
♥ K104  
♦ J62  
♣ J64

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 13 | 1  | 6NT E-1  | 100 |     | 65  |
| 4  | 11 | 5H E 5   |     | 650 | -12 |
| 12 | 3  | 4H E 5   |     | 650 | -12 |
| 5  | 10 | 3NT E 5  |     | 660 | -12 |
| 2  | 14 | 3NT E 5  |     | 660 | -12 |
| 9  | 6  | 4H E 6   |     | 680 | -17 |

5

♠ J10  
♥ 72  
♦ K1085  
♣ K7632

♠ K9865  
♥ AJ1085  
♦ 3  
♣ A5

W N E S

♠ A743  
♥ KQ96  
♦ A7  
♣ Q108

♠ Q2  
♥ 43  
♦ QJ9642  
♣ J94

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 13 | 4H W 6   |     | 480 | 33  |
| 11 | 6  | 4H E 6   |     | 480 | 33  |
| 8  | 9  | 4H E 6   |     | 480 | 33  |
| 14 | 3  | 6H E 6   |     | 980 | -33 |
| 5  | 12 | 6H E 6   |     | 980 | -33 |
| 10 | 7  | 6H E 6   |     | 980 | -33 |

6

♠ AKJ3  
♥ 65  
♦  
♣ AKQ9632

♠ Q85  
♥ AQ7  
♦ AQ8643  
♣ 5

W N E S

♠ 6  
♥ KJ109432  
♦ J1095  
♣ 4

♠ 109742  
♥ 8  
♦ K72  
♣ J1087

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 4  | 13 | 6Cx N 6  | 1090 |     | 73  |
| 10 | 7  | 5S S 5   | 450  |     | 30  |
| 5  | 12 | 5C N 6   | 420  |     | 27  |
| 11 | 6  | 6Cx N-1  |      | 100 | -14 |
| 8  | 9  | 5H E 5   |      | 650 | -55 |
| 14 | 3  | 4H E 7   |      | 710 | -61 |

7

♠ 64  
♥ AKJ76  
♦ K7  
♣ KJ108

♠ KQJ3  
♥ 105  
♦ Q853  
♣ A73

W N E S

♠ 105  
♥ Q842  
♦ AJ64  
♣ 654

♠ A9872  
♥ 93  
♦ 1092  
♣ Q92

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 12 | 3C N 4   | 130 |     | 31  |
| 10 | 7  | 2D W 2   |     | 90  | -1  |
| 11 | 6  | 3D W 4   |     | 130 | -6  |
| 4  | 13 | 2D W 4   |     | 130 | -6  |
| 8  | 9  | 2D W 4   |     | 130 | -6  |
| 14 | 3  | 1NT E 3  |     | 150 | -12 |

8

♠ 98  
♥ 986  
♦ 652  
♣ A10876

♠ Q1076  
♥ A2  
♦ 1074  
♣ KQ54

W N E S

♠ AKJ53  
♥ QJ53  
♦ AJ3  
♣ 2

♠ 42  
♥ K1074  
♦ KQ98  
♣ J93

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 13 | 4S E 4   |     | 420 | 5   |
| 14 | 3  | 5S E 5   |     | 450 | -1  |
| 11 | 6  | 4S E 5   |     | 450 | -1  |
| 8  | 9  | 4S E 5   |     | 450 | -1  |
| 5  | 12 | 4S E 5   |     | 450 | -1  |
| 10 | 7  | 4S E 5   |     | 450 | -1  |

9

♠ 1083  
♥ J5  
♦ A7652  
♣ A109

♠ K6  
♥ A1094  
♦ KJ9  
♣ KJ74

W N E S

♠ AJ9742  
♥ 76  
♦ Q843  
♣ Q

♠ Q5  
♥ KQ832  
♦ 10  
♣ 86532

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 1  | 4S E-2   | 200 |     | 25  |
| 12 | 7  | 4S W-1   | 100 |     | 9   |
| 5  | 14 | 4S W-1   | 100 |     | 9   |
| 13 | 6  | 4S W-1   | 100 |     | 9   |
| 2  | 4  | 4S E-1   | 100 |     | 9   |
| 8  | 11 | 4S E 4   |     | 620 | -61 |

10

♠10854  
♥A6542  
♦10  
♣AK10

♠AQJ9  
♥KQJ7  
♦  
♣QJ962

|   |   |   |   |
|---|---|---|---|
| N |   |   |   |
| W | — | — | E |
|   | S |   |   |

♠763  
♥103  
♦KQ632  
♣853

♠K2  
♥98  
♦AJ98754  
♣74

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 5  | 14 | 4Sx E-4  | 1100 |     | 74  |
| 3  | 1  | 3Dx S 3  | 670  |     | 42  |
| 12 | 7  | 3Dx S-1  |      | 200 | -29 |
| 13 | 6  | 3Dx S-1  |      | 200 | -29 |
| 2  | 4  | 3Dx S-1  |      | 200 | -29 |
| 8  | 11 | 2H N-2   |      | 200 | -29 |

11

♠K865  
♥10987  
♦KQ43  
♣Q

♠AJ7  
♥KQ654  
♦9  
♣AJ96

|   |   |   |   |
|---|---|---|---|
| N |   |   |   |
| W | — | — | E |
|   | S |   |   |

♠1094  
♥J2  
♦A1052  
♣10873

♠Q32  
♥A3  
♦J876  
♣K542

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 13 | 6  | 2D S 3   | 110 |     | 20  |
| 2  | 4  | 2Cx W-1  | 100 |     | 18  |
| 12 | 7  | 2NT E-1  | 50  |     | 9   |
| 8  | 11 | 2H W 2   |     | 110 | -14 |
| 5  | 14 | 1H W 2   |     | 110 | -14 |
| 3  | 1  | 2H W 3   |     | 140 | -19 |

12

♠J75  
♥KQJ4  
♦KQ2  
♣J65

♠A32  
♥87532  
♦J10  
♣A42

|   |   |   |   |
|---|---|---|---|
| N |   |   |   |
| W | — | — | E |
|   | S |   |   |

♠108  
♥1096  
♦A8743  
♣K97

♠KQ964  
♥A  
♦965  
♣Q1083

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 14 | 4S S 4   | 620 |     | 55  |
| 12 | 7  | 2S S 3   | 140 |     | 3   |
| 2  | 4  | 2S S 3   | 140 |     | 3   |
| 8  | 11 | 2S S 2   | 110 |     | -3  |
| 3  | 1  | 4S S-1   |     | 100 | -29 |
| 13 | 6  | 4C S-1   |     | 100 | -29 |

13

♠109853  
♥A103  
♦A2  
♣A92

♠AQ2  
♥42  
♦986  
♣K8743

|   |   |   |   |
|---|---|---|---|
| N |   |   |   |
| W | — | — | E |
|   | S |   |   |

♠K4  
♥J9865  
♦10543  
♣65

♠J76  
♥KQ7  
♦KQJ7  
♣QJ10

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 13 | 8  | 4S N 5   | 650 |     | 4   |
| 11 | 10 | 4S N 5   | 650 |     | 4   |
| 6  | 1  | 4S N 4   | 620 |     | -2  |
| 2  | 5  | 4S N 4   | 620 |     | -2  |
| 7  | 14 | 4S N 4   | 620 |     | -2  |
| 9  | 12 | 4S N 4   | 620 |     | -2  |

14

♠AK2  
♥8  
♦AJ10843  
♣J97

♠QJ1083  
♥J1096  
♦Q  
♣AK5

|   |   |   |   |
|---|---|---|---|
| N |   |   |   |
| W | — | — | E |
|   | S |   |   |

♠9765  
♥A7543  
♦7  
♣1043

♠4  
♥KQ2  
♦K9652  
♣Q862

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 5  | 5Sx W-3  | 500 |     | 28  |
| 11 | 10 | 3NT N 4  | 430 |     | 17  |
| 9  | 12 | 5D N 5   | 400 |     | 13  |
| 6  | 1  | 3NT N 3  | 400 |     | 13  |
| 13 | 8  | 3D N 4   | 130 |     | -25 |
| 7  | 14 | 5D N-1   |     | 50  | -46 |

15

♠KJ65  
♥QJ7  
♦A543  
♣J8

♠1097  
♥A95  
♦98762  
♣K6

|   |   |   |   |
|---|---|---|---|
| N |   |   |   |
| W | — | — | E |
|   | S |   |   |

♠A32  
♥K103  
♦KQJ10  
♣Q92

♠Q84  
♥8642  
♦  
♣A107543

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 1  | 2S N 2   | 110 |     | 27  |
| 2  | 5  | 1NT E 1  |     | 90  | -3  |
| 9  | 12 | 1NT E 1  |     | 90  | -3  |
| 13 | 8  | 2C S-1   |     | 100 | -3  |
| 11 | 10 | 1NT E 2  |     | 120 | -9  |
| 7  | 14 | 1NT E 2  |     | 120 | -9  |

16

♠AK4  
♥K543  
♦109  
♣A964

♠83  
♥98762  
♦AJ742  
♣8

|   |   |   |   |
|---|---|---|---|
| N |   |   |   |
| W | — | — | E |
|   | S |   |   |

♠96  
♥Q10  
♦KQ53  
♣KQJ102

♠QJ10752  
♥AJ  
♦86  
♣753

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 13 | 8  | 2S S 4   | 170 |     | 4   |
| 6  | 1  | 2S N 4   | 170 |     | 4   |
| 11 | 10 | 2S S 3   | 140 |     | -2  |
| 2  | 5  | 2S S 3   | 140 |     | -2  |
| 7  | 14 | 2S S 3   | 140 |     | -2  |
| 9  | 12 | 2S S 3   | 140 |     | -2  |

17

♠Q54  
♥K86  
♦KJ3  
♣10763

♠83  
♥AQ105  
♦Q972  
♣J94

|   |   |   |   |
|---|---|---|---|
| N |   |   |   |
| W | — | — | E |
|   | S |   |   |

♠J6  
♥J9743  
♦A10  
♣K852

♠AK10972  
♥2  
♦8654  
♣AQ

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 2  | 4S S 5   | 450 |     | 22  |
| 1  | 8  | 4S S 5   | 450 |     | 22  |
| 3  | 5  | 4S S 4   | 420 |     | 17  |
| 6  | 4  | 3S S 4   | 170 |     | -19 |
| 10 | 13 | 3S S 4   | 170 |     | -19 |
| 14 | 9  | 4H E-3   | 150 |     | -23 |

18

♠K  
♥9743  
♦109842  
♣A73

♠Q932  
♥1065  
♦Q76  
♣QJ4

|   |   |   |   |
|---|---|---|---|
| N |   |   |   |
| W | — | — | E |
|   | S |   |   |

♠10874  
♥AJ8  
♦AK53  
♣K2

♠AJ65  
♥KQ2  
♦J  
♣109865

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 1NT E-1  | 50  |     | 23  |
| 14 | 9  | 1NT E 1  |     | 90  | 0   |
| 10 | 13 | 1NT E 1  |     | 90  | 0   |
| 6  | 4  | 1NT E 2  |     | 120 | -6  |
| 3  | 5  | 1NT E 2  |     | 120 | -6  |
| 7  | 2  | 1NT E 3  |     | 150 | -11 |

19

♠ KJ103  
♥ J1074  
♦ 102  
♣ K86

♠ 965  
♥ 632  
♦ A9863  
♣ QJ

N  
W — E  
S

♠ A4  
♥ Q5  
♦ J754  
♣ A10742

♠ Q872  
♥ AK98  
♦ KQ  
♣ 953

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 14 | 9  | 2H N 3   | 140 |     | 3   |
| 7  | 2  | 2H N 3   | 140 |     | 3   |
| 10 | 13 | 2H N 3   | 140 |     | 3   |
| 6  | 4  | 2H N 2   | 110 |     | -3  |
| 1  | 8  | 2H N 2   | 110 |     | -3  |
| 3  | 5  | 2H N 2   | 110 |     | -3  |

20

♠ AQ9643  
♥ 8  
♦ 975  
♣ 874

♠ K102  
♥ 64  
♦ AKQJ4  
♣ 963

N  
W — E  
S

♠ J8  
♥ A10972  
♦ 1082  
♣ AQ10

♠ 75  
♥ KQJ53  
♦ 63  
♣ KJ52

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 3H E-3   | 300 |     | 28  |
| 6  | 4  | 3NT W-2  | 200 |     | 13  |
| 10 | 13 | 3D W-2   | 200 |     | 13  |
| 7  | 2  | 2H E-2   | 200 |     | 13  |
| 14 | 9  | 3NT W-1  | 100 |     | -2  |
| 3  | 5  | 3NT W 3  |     | 600 | -65 |

21

♠ J732  
♥ Q10954  
♦ 102  
♣ 84

♠ 1096  
♥ A62  
♦ 643  
♣ QJ62

N  
W — E  
S

♠ A5  
♥ K8  
♦ AKQJ75  
♣ K75

♠ KQ84  
♥ J73  
♦ 98  
♣ A1093

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 8  | 3NT E 3  |     | 400 | 0   |
| 10 | 1  | 3NT E 3  |     | 400 | 0   |
| 13 | 12 | 3NT E 3  |     | 400 | 0   |
| 7  | 4  | 3NT E 3  |     | 400 | 0   |
| 2  | 9  | 3NT E 3  |     | 400 | 0   |
| 11 | 14 | 3NT E 3  |     | 400 | 0   |

22

♠ KQ95  
♥ Q75  
♦ AK92  
♣ J9

♠ A876  
♥ K1084  
♦ 6  
♣ 7654

N  
W — E  
S

♠ 103  
♥ A2  
♦ QJ10874  
♣ AQ10

♠ J42  
♥ J963  
♦ 53  
♣ K832

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 9  | 1NT N-1  |     | 50  | 5   |
| 3  | 8  | 2D E 2   |     | 90  | -1  |
| 10 | 1  | 2D E 2   |     | 90  | -1  |
| 13 | 12 | 2D E 2   |     | 90  | -1  |
| 7  | 4  | 2D E 2   |     | 90  | -1  |
| 11 | 14 | 2D E 2   |     | 90  | -1  |

23

♠ 108652  
♥ 632  
♦ 4  
♣ KJ52

♠ 73  
♥ AJ  
♦ AQJ103  
♣ A873

N  
W — E  
S

♠ K94  
♥ KQ854  
♦ K5  
♣ Q106

♠ AQJ  
♥ 1097  
♦ 98762  
♣ 94

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 8  | 3NT W 5  |     | 660 | 1   |
| 7  | 4  | 3NT W 5  |     | 660 | 1   |
| 2  | 9  | 3NT W 5  |     | 660 | 1   |
| 10 | 1  | 3NT E 5  |     | 660 | 1   |
| 11 | 14 | 3NT E 5  |     | 660 | 1   |
| 13 | 12 | 3NT E 6  |     | 690 | -5  |

24

♠ A976  
♥ K54  
♦ 2  
♣ A9862

♠ J10  
♥ A63  
♦ KQ76  
♣ J1043

N  
W — E  
S

♠ 52  
♥ Q10872  
♦ J1094  
♣ 75

♠ KQ843  
♥ J9  
♦ A853  
♣ KQ

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 1  | 4S S 6   | 480 |     | 2   |
| 13 | 12 | 4S S 6   | 480 |     | 2   |
| 2  | 9  | 4S S 6   | 480 |     | 2   |
| 11 | 14 | 4S S 6   | 480 |     | 2   |
| 3  | 8  | 4S S 5   | 450 |     | -4  |
| 7  | 4  | 4S S 5   | 450 |     | -4  |

25

♠ A1042  
♥ Q52  
♦ A84  
♣ J54

♠ KQ6  
♥ 87  
♦ KQ10963  
♣ KQ

N  
W — E  
S

♠ J83  
♥ 10943  
♦ J5  
♣ A1092

♠ 975  
♥ AKJ6  
♦ 72  
♣ 8763

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 5  | 2D W 3   |     | 110 | 7   |
| 3  | 10 | 1NT W 2  |     | 120 | 5   |
| 11 | 2  | 2D W 4   |     | 130 | 4   |
| 1  | 12 | 1NT W 3  |     | 150 | 0   |
| 6  | 8  | 1NT W 4  |     | 180 | -6  |
| 9  | 4  | 3C N-4   |     | 200 | -10 |

26

♠ K1097  
♥ Q2  
♦ 1062  
♣ KJ65

♠ 642  
♥ 109854  
♦ K9754  
♣

N  
W — E  
S

♠ J3  
♥ J73  
♦ J3  
♣ Q97432

♠ AQ85  
♥ AK6  
♦ AQ8  
♣ A108

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 11 | 2  | 6S S 6   | 1430 |     | 34  |
| 9  | 4  | 6S S 6   | 1430 |     | 34  |
| 7  | 5  | 6S S 6   | 1430 |     | 34  |
| 1  | 12 | 6S S 6   | 1430 |     | 34  |
| 3  | 10 | 6S S-1   |      | 100 | -68 |
| 6  | 8  | 6S N-1   |      | 100 | -68 |

27

♠ K87  
♥ 10864  
♦ Q7  
♣ 7542

♠ A10943  
♥ A5  
♦ AKJ6  
♣ KJ

N  
W — E  
S

♠ J6  
♥ J93  
♦ 5432  
♣ 9863

♠ Q52  
♥ KQ72  
♦ 1098  
♣ AQ10

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 8  | 4S W-1   | 50  |     | 20  |
| 9  | 4  | 2NT W-1  | 50  |     | 20  |
| 1  | 12 | 3D E 3   |     | 110 | -3  |
| 11 | 2  | 2S W 3   |     | 140 | -9  |
| 3  | 10 | 1S W 3   |     | 140 | -9  |
| 7  | 5  | 1NT W 5  |     | 210 | -19 |

28

♠ Q76

♥ Q832

♦ K109

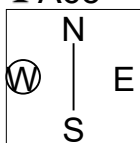
♣ A65

♠ J842

♥ KJ64

♦ A87

♣ 72



♠ AK109

♥ A9

♦ J63

♣ K1083

♠ 53

♥ 1075

♦ Q542

♣ QJ94

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 4  | 4S       | E-1 | 50  | 15  |
| 7  | 5  | 4S       | E-1 | 50  | 15  |
| 1  | 12 | 4S       | E-1 | 50  | 15  |
| 3  | 10 | 4S       | E-1 | 50  | 15  |
| 6  | 8  | 3S       | E 3 | 140 | -13 |
| 11 | 2  | 4S       | E 4 | 420 | -47 |