

**1**

♠A104  
♥K108  
♦Q53  
♣AK104

♠QJ63  
♥AQ4  
♦7  
♣Q8532

♠K92  
♥95  
♦AK964  
♣J97

W N E S

♠875  
♥J7632  
♦J1082  
♣6

NS	EW	Contract	N-S	E-W	IMP
9	4	2H N 3	140		4
3	10	2H N 3	140		4
1	12	Av-			-1
11	2	2H N 2	110		-2
8	5	2H N 2	110		-2
6	7	2H N 2	110		-2

**2**

♠AK65  
♥A7542  
♦A103  
♣Q

♠QJ32  
♥K10  
♦98  
♣K6543

♠10984  
♥J6  
♦K754  
♣872

W N E S

♠7  
♥Q983  
♦QJ62  
♣AJ109

NS	EW	Contract	N-S	E-W	IMP
11	2	4H N 5	650		2
8	5	4H N 5	650		2
9	4	4H N 5	650		2
1	12	Av-			-1
3	10	4H N 4	620		-4
6	7	4H N 4	620		-4

**3**

♠K43  
♥AJ3  
♦Q8765  
♣102

♠A952  
♥Q9764  
♦J  
♣753

♠J107  
♥8  
♦AK10943  
♣J64

W N E S

♠Q86  
♥K1052  
♦2  
♣AKQ98

NS	EW	Contract	N-S	E-W	IMP
6	7	3NT N 4	430		38
3	10	1NT N 5	210		7
8	5	2D E-2	200		7
1	12	Av-			-6
11	2	3NT S-1		50	-26
9	4	3NT N-1		50	-26

**4**

♠K  
♥J983  
♦AJ742  
♣J82

♠106  
♥  
♦K1093  
♣AKQ9653

♠9854  
♥AK10754  
♦865  
♣

W N E S

♠AQJ732  
♥Q62  
♦Q  
♣1074

NS	EW	Contract	N-S	E-W	IMP
6	7	3H E-3	300		20
3	10	3C W-3	300		20
11	2	3C W-2	200		5
1	12	Av-			-6
9	4	3C W-1	100		-10
8	5	3C W 3		110	-36

**5**

♠3  
♥10753  
♦986  
♣Q10842

♠AK986  
♥J2  
♦J42  
♣AK7

♠107542  
♥A96  
♦Q10  
♣J63

W N E S

♠QJ  
♥KQ84  
♦AK753  
♣95

NS	EW	Contract	N-S	E-W	IMP
11	2	1NT S 1	90		37
3	10	3S W 4		170	2
8	5	1NT S-2		200	-2
9	4	1NT S-2		200	-2
1	12	Av-			-5
6	7	4S W 4		420	-35

**6**

♠AKQ107632  
♥2  
♦  
♣Q742

♠8  
♥K863  
♦KQ1092  
♣KJ6

♠J5  
♥QJ4  
♦A8754  
♣A103

W N E S

♠94  
♥A10975  
♦J63  
♣985

NS	EW	Contract	N-S	E-W	IMP
10	7	4Sx N 4	590		57
6	1	4S N 4	420		42
3	12	5D E-1	100		11
8	9	5Sx N-1		100	-6
11	4	5D E 5		600	-52
2	5	5D E 5		600	-52

**7**

♠K  
♥KJ93  
♦Q1064  
♣KJ72

♠QJ753  
♥Q6  
♦A82  
♣1085

♠842  
♥8752  
♦753  
♣A64

W N E S

♠A1096  
♥A104  
♦KJ9  
♣Q93

NS	EW	Contract	N-S	E-W	IMP
11	4	3NT N 5	660		20
8	9	3NT S 4	630		16
6	1	3NT S 4	630		16
3	12	3NT N 4	630		16
10	7	2S W-4	400		-17
2	5	3C S 4	130		-51

**8**

♠KJ9532  
♥2  
♦QJ82  
♣A6

♠Q10  
♥J98763  
♦97  
♣KJ10

♠A7  
♥A105  
♦1063  
♣98754

W N E S

♠864  
♥KQ4  
♦AK54  
♣Q32

NS	EW	Contract	N-S	E-W	IMP
8	9	4S N 5	450		2
3	12	4S N 5	450		2
6	1	4S N 5	450		2
2	5	4S N 5	450		2
11	4	4S N 4	420		-4
10	7	4S N 4	420		-4

**9**

♠QJ7  
♥954  
♦J83  
♣AJ92

♠2  
♥KQ62  
♦A974  
♣K754

♠A1053  
♥73  
♦Q102  
♣Q1063

W N E S

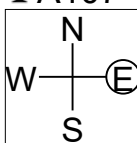
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♥AJ108  
♦K65  
♣8

NS	EW	Contract	N-S	E-W	IMP
3	12	2S S 2	110		20
2	5	2S S 2	110		20
8	9	3S S-1		50	-3
10	7	2S S-1		50	-3
11	4	3C E 3		110	-15
6	1	3S S-3		150	-19

10

♠ Q84  
♥ J84  
♦ 10932  
♣ A107

♠ KJ1095  
♥ AKQ5  
♦ AKJ5  
♣



♠ A76  
♥ 72  
♦ 86  
♣ QJ9843

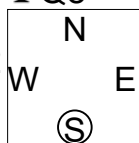
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♥ 10963  
♦ Q74  
♣ K652

NS	EW	Contract	N-S	E-W	IMP
3	12	5S W 6		680	14
6	1	5S W 6		680	14
10	7	4S W 6		680	14
2	5	4S W 6		680	14
11	4	4S W 7		710	8
8	9	6S W 6		1430	-64

11

♠ AJ842  
♥ 1083  
♦ K94  
♣ Q8

♠ K96  
♥ J7642  
♦ A  
♣ 9543



♠ 5  
♥ Q9  
♦ QJ10732  
♣ J1076

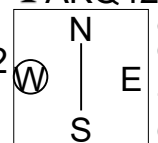
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♥ AK5  
♦ 865  
♣ AK2

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

12

♠ 10765  
♥ K63  
♦ 6  
♣ AKQ42

♠ K984  
♥ 109872  
♦ 4  
♣ 1098



♠ AJ  
♥ AJ5  
♦ AQJ983  
♣ J3

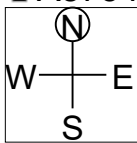
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♥ Q4  
♦ K10752  
♣ 765

NS	EW	Contract	N-S	E-W	IMP
5	12	4H E-3	150		17
8	3	4H W-2	100		8
4	7	3D E-2	100		8
9	2	3H W-1	50		-2
1	10	3D E-1	50		-2
11	6	1NT E 2		120	-29

13

♠ Q843  
♥ 7  
♦ A73  
♣ A8754

♠ A9  
♥ AKQ93  
♦ KQJ8  
♣ 63



♠ J107  
♥ 10542  
♦ 1054  
♣ J102

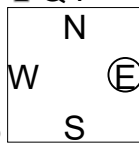
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♥ J86  
♦ 962  
♣ KQ9

NS	EW	Contract	N-S	E-W	IMP
1	10	4H W-1	100		25
11	6	4H W-1	100		25
4	7	3H W 3		140	-11
9	2	3H W 3		140	-11
8	3	2H W 3		140	-11
5	12	1H W 4		170	-17

14

♠ AJ963  
♥ AKQ  
♦ J32  
♣ Q4

♠ 42  
♥ 8763  
♦ Q97  
♣ AK106



♠ Q107  
♥ 95  
♦ AK6  
♣ J9752

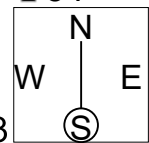
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♥ J1042  
♦ 10854  
♣ 83

NS	EW	Contract	N-S	E-W	IMP
1	10	1S N 1	80		16
8	3	1S N 1	80		16
5	12	3C E-1	50		10
4	7	3S N-2		100	-14
11	6	3S N-2		100	-14
9	2	1NT N-2		100	-14

15

♠ Q5  
♥ AQJ2  
♦ QJ976  
♣ 54

♠ K92  
♥  
♦ 10532  
♣ QJ10763



♠ J1076  
♥ 10987543  
♦  
♣ 92

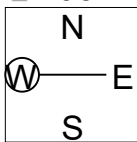
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♥ K6  
♦ AK84  
♣ AK8

NS	EW	Contract	N-S	E-W	IMP
8	3	6NT S 7	1470		5
4	7	6NT S 6	1440		-1
1	10	6NT S 6	1440		-1
11	6	6NT S 6	1440		-1
5	12	6NT S 6	1440		-1
9	2	6NT S 6	1440		-1

16

♠ AJ102  
♥ 32  
♦ 96432  
♣ 103

♠ KQ  
♥ J976  
♦ KQ85  
♣ AJ6



♠ 96543  
♥ Q104  
♦ 107  
♣ 952

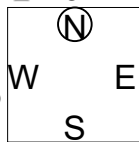
♠ 87  
♥ AK85  
♦ AJ  
♣ KQ874

NS	EW	Contract	N-S	E-W	IMP
2	3	2S W-4	400		35
7	12	2S W-3	300		21
6	9	2S W-2	200		6
11	8	2S W-2	200		6
4	1	3D N-2		100	-34
10	5	2S N-2		100	-34

17

♠ K96  
♥ Q86  
♦ AQ64  
♣ A92

♠ 52  
♥ 73  
♦ KJ105  
♣ J8543



♠ A10873  
♥ A9542  
♦  
♣ KQ7

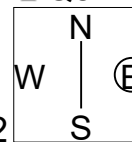
♠ QJ4  
♥ KJ10  
♦ 98732  
♣ 106

NS	EW	Contract	N-S	E-W	IMP
7	12	2H W-2	100		25
10	5	2H W 2		110	-5
6	9	2H W 2		110	-5
2	3	2H W 2		110	-5
11	8	2H W 2		110	-5
4	1	2H W 2		110	-5

18

♠ AJ52  
♥ J7  
♦ QJ42  
♣ Q84

♠ Q7  
♥ KQ83  
♦ 93  
♣ A10962



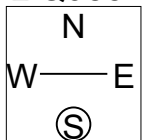
♠ 1084  
♥ 654  
♦ A10765  
♣ 75

♠ K963  
♥ A1092  
♦ K8  
♣ KJ3

NS	EW	Contract	N-S	E-W	IMP
6	9	5Dx E-5	1100		62
4	1	4S S 4	620		20
7	12	4S N 4	620		20
10	5	2S N 4	170		-33
2	3	2S N 4	170		-33
11	8	2S N 3	140		-36

19

♠873  
♥54  
♦752  
♣Q9852



♠KJ102  
♥QJ10  
♦9  
♣AJ764

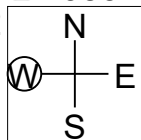
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♦AQ43  
♣K

♠A964  
♥63  
♦KJ1086  
♣103

NS	EW	Contract	N-S	E-W	IMP
10	5	3H W 4		170	53
2	3	5Cx S-3		500	16
4	1	5D E 6		620	2
6	9	4H W 5		650	-3
7	12	4H W 5		650	-3
11	8	6D E 6		1370	-65

20

♠A763  
♥109  
♦K106  
♣AJ85



♠J94  
♥Q5  
♦AQ52  
♣10764

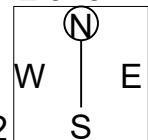
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♥AJ4  
♦J974  
♣Q93

♠K85  
♥K87632  
♦83  
♣K2

NS	EW	Contract	N-S	E-W	IMP
11	8	1NT N 1	90		31
4	1	3H E 3		140	-1
10	5	2H E 4		170	-6
6	9	2H E 4		170	-6
2	3	2H E 4		170	-6
7	12	1NT N-2		200	-12

21

♠K105  
♥1092  
♦A1092  
♣643



♠QJ973  
♥AQ75  
♦K63  
♣J

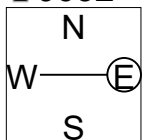
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♥KJ4  
♦J8  
♣98752

♠84  
♥863  
♦Q754  
♣AKQ10

NS	EW	Contract	N-S	E-W	IMP
6	3	2S S 2	110		7
1	8	2S S 2	110		7
9	12	2S S 2	110		7
7	2	4C W-2	100		7
11	10	4C E-1	50		-4
4	5	2S S-1		100	-24

22

♠A1054  
♥64  
♦A95  
♣J632



♠96  
♥AJ1092  
♦K874  
♣74

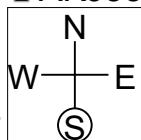
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♥Q85  
♦Q106  
♣AKQ105

♠KQ872  
♥K73  
♦J32  
♣98

NS	EW	Contract	N-S	E-W	IMP
11	10	2H S 2	110		16
6	3	1NT W-1	100		15
4	5	1NT W-1	100		15
9	12	2H S-1		50	-8
7	2	2S E 2		110	-18
1	8	1NT W 2		120	-20

23

♠Q972  
♥4  
♦1097  
♣AKJ53



♠AJ1085  
♥K102  
♦AJ43  
♣6

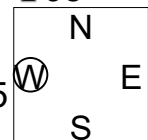
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♥Q865  
♦KQ2  
♣Q1087

♠K4  
♥AJ973  
♦865  
♣942

NS	EW	Contract	N-S	E-W	IMP
6	3	5S S 5	650		14
7	2	4S S 5	650		14
1	8	4S S 5	650		14
11	10	4S S 5	650		14
9	12	4S S 4	620		8
4	5	5S S-1		100	-64

24

♠A1095  
♥J1097  
♦1073  
♣J8



♠3  
♥A4  
♦AJ84  
♣AQ9764

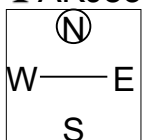
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♥K8  
♦KQ965  
♣K102

♠KQJ84  
♥Q6532  
♦2  
♣53

NS	EW	Contract	N-S	E-W	IMP
1	8	3C S 3	110		18
9	12	4Sx E-1	100		18
11	10	3S E-1	50		9
4	5	4C S-1		50	-5
6	3	3S E 3		140	-20
7	2	3S E 3		140	-20

25

♠KQJ7  
♥K102  
♦7  
♣AKJ83



♠98632  
♥8  
♦Q5  
♣Q10652

♠A105  
♥Q654  
♦AJ986  
♣4

♠4  
♥AJ973  
♦K10432  
♣97

NS	EW	Contract	N-S	E-W	IMP
4	5	4S N 4	420		47
9	12	4S N 4	420		47
6	3	5Sx N-1		100	-9
11	10	3NT N-2		100	-9
1	8	3D W 5		150	-15
7	2	4H E 5		650	-61

### 1

♠ K732  
 ♥ J83  
 ♦ A92  
 ♣ Q53

♠ A  
 ♥ AKQ9  
 ♦ KQ1076  
 ♣ 986

♠ QJ6  
 ♥ 752  
 ♦ 543  
 ♣ AK104

♠ 109854  
 ♥ 1064  
 ♦ J8  
 ♣ J72

NS	EW	Contract	N-S	E-W	IMP
3	7	5D W 5		400	11
8	4	3NT W 5		460	-1
2	12	3NT E 5		460	-1
5	9	3NT E 5		460	-1
11	1	3NT E 5		460	-1
10	6	3NT W 6		490	-7

### 2

♠ AQ65  
 ♥ 84  
 ♦ Q832  
 ♣ KJ4

♠ 8732  
 ♥ A976  
 ♦ 64  
 ♣ 1073

♠ KJ9  
 ♥ KQJ1052  
 ♦ 109  
 ♣ 65

♠ 104  
 ♥ 3  
 ♦ AKJ75  
 ♣ AQ982

NS	EW	Contract	N-S	E-W	IMP
2	12	5D S 5	600		20
8	4	5D N 5	600		20
3	7	5D N 5	600		20
5	9	5C S 5	600		20
10	6	4H E-3	150		-40
11	1	4D S 5	150		-40

### 3

♠ J542  
 ♥ A765  
 ♦ 93  
 ♣ AQ7

♠ AQ6  
 ♥ K8  
 ♦ 2  
 ♣ KJ95432

♠ K8  
 ♥ QJ10943  
 ♦ 8764  
 ♣ 10

♠ 10973  
 ♥ 2  
 ♦ AKQJ105  
 ♣ 86

NS	EW	Contract	N-S	E-W	IMP
2	12	4S S 4	420		40
11	1	3NT N 3	400		38
10	6	3D S 3	110		4
3	7	3D S 3	110		4
8	4	3C W 3		110	-23
5	9	4H E 4		620	-63

### 4

♠ QJ7  
 ♥ QJ93  
 ♦ A5  
 ♣ A1092

♠ 1065  
 ♥ 10642  
 ♦ J43  
 ♣ 875

♠ 9842  
 ♥ AK5  
 ♦ K6  
 ♣ KJ63

♠ AK3  
 ♥ 87  
 ♦ Q109872  
 ♣ Q4

NS	EW	Contract	N-S	E-W	IMP
2	12	3NT N 4	630		24
3	7	3NT N 4	630		24
5	9	3NT S 3	600		18
8	4	3NT N 3	600		18
10	6	3D S 3	110		-42
11	1	2D S 3	110		-42

### 5

♠ J7432  
 ♥ 8  
 ♦ KQ7  
 ♣ J862

♠ AK105  
 ♥ J  
 ♦ 96432  
 ♣ K75

♠ Q9  
 ♥ A10642  
 ♦ A105  
 ♣ AQ4

♠ 86  
 ♥ KQ9753  
 ♦ J8  
 ♣ 1093

NS	EW	Contract	N-S	E-W	IMP
3	7	3NT W 4		430	2
10	6	3NT E 4		430	2
2	12	3NT E 4		430	2
5	9	3NT E 4		430	2
11	1	3NT E 4		430	2
8	4	3NT E 6		490	-10

### 6

♠ KQ6  
 ♥ KQ862  
 ♦ A97  
 ♣ 53

♠ J872  
 ♥ AJ103  
 ♦ 6  
 ♣ Q642

♠ 9  
 ♥ 74  
 ♦ KJ1082  
 ♣ AJ1097

♠ A10543  
 ♥ 95  
 ♦ Q543  
 ♣ K8

NS	EW	Contract	N-S	E-W	IMP
4	12	4NT W-4	400		47
8	6	3S S 3	140		15
5	7	4S S-1		50	-13
11	3	3S S-1		50	-13
2	10	2NT N-1		50	-13
9	1	4S N-2		100	-23

### 7

♠ 9652  
 ♥ A963  
 ♦ K4  
 ♣ 765

♠ K10  
 ♥ Q108742  
 ♦ Q3  
 ♣ K83

♠ AQ843  
 ♥  
 ♦ J1092  
 ♣ Q1092

♠ J7  
 ♥ KJ5  
 ♦ A8765  
 ♣ AJ4

NS	EW	Contract	N-S	E-W	IMP
8	6	2H W-3	300		32
11	3	2H W-2	200		18
5	7	1NT S 1	90		3
9	1	1NT N 1	90		3
2	10	2D S-1		100	-25
4	12	2S E 3		140	-31

### 8

♠ AK3  
 ♥ KQJ109  
 ♦ 86  
 ♣ Q84

♠ J10982  
 ♥ 85  
 ♦ J1042  
 ♣ A9

♠ Q  
 ♥ 73  
 ♦ AKQ9  
 ♣ 1076532

♠ 7654  
 ♥ A642  
 ♦ 753  
 ♣ KJ

NS	EW	Contract	N-S	E-W	IMP
5	7	2H N 3	140		25
11	3	4H N-1		50	-5
8	6	4H N-1		50	-5
2	10	4H N-1		50	-5
9	1	4H N-1		50	-5
4	12	4H N-1		50	-5

### 9

♠ KJ84  
 ♥ 1052  
 ♦ 87  
 ♣ Q1064

♠ Q62  
 ♥ J9764  
 ♦ K4  
 ♣ K97

♠ 973  
 ♥ K3  
 ♦ AQJ95  
 ♣ J82

♠ A105  
 ♥ AQ8  
 ♦ 10632  
 ♣ A53

NS	EW	Contract	N-S	E-W	IMP
2	10	1NT S 4	180		16
4	12	1NT S 3	150		10
11	3	1NT S 2	120		5
5	7	1NT S 1	90		-1
9	1	1NT N 1	90		-1
8	6	1NT S-2		100	-29

### 10

♠ Q10  
 ♥ 109  
 ♦ J1098732  
 ♣ A3

♠ A987543  
 ♥ J762  
 ♦ 4  
 ♣ 6

♠ 6  
 ♥ AK43  
 ♦ A  
 ♣ QJ107542

♠ KJ2  
 ♥ Q85  
 ♦ KQ65  
 ♣ K98

N  
 W — E  
 S

NS	EW	Contract	N-S	E-W	IMP
11	3	5H W-3	300		46
8	6	4S E-1	100		20
2	10	4D S-1		100	-7
5	7	3S E 3		140	-13
9	1	5D S-2		200	-23
4	12	5D S-2		200	-23

### 11

♠ 10963  
 ♥ 76  
 ♦ J932  
 ♣ J82

♠ K82  
 ♥ A10  
 ♦ AQ1086  
 ♣ A103

♠ QJ74  
 ♥ Q853  
 ♦ 754  
 ♣ K7

♠ A5  
 ♥ KJ942  
 ♦ K  
 ♣ Q9654

N  
 W — E  
 S

NS	EW	Contract	N-S	E-W	IMP
1	3	3NT E-1	50		30
10	8	1NT E-1	50		30
7	9	2H S-3		150	2
6	12	2H S-3		150	2
4	2	3NT W 3		400	-32
11	5	3NT E 3		400	-32

### 12

♠ 8  
 ♥ K83  
 ♦ 1065432  
 ♣ 543

♠ KJ42  
 ♥ J10  
 ♦ J87  
 ♣ 10876

♠ Q10976  
 ♥ 975  
 ♦ K9  
 ♣ AJ2

♠ A53  
 ♥ AQ642  
 ♦ AQ  
 ♣ KQ9

N  
 W — E  
 S

NS	EW	Contract	N-S	E-W	IMP
4	2	4H S 4	620		56
6	12	2NT S 3	150		4
1	3	2NT S 2	120		0
10	8	2NT S 2	120		0
7	9	6H S-1		100	-30
11	5	4H S-1		100	-30

### 13

♠ 7  
 ♥ 109873  
 ♦ Q854  
 ♣ KQJ

♠ Q104  
 ♥ 642  
 ♦ 72  
 ♣ 109873

♠ J9653  
 ♥ A  
 ♦ AKJ103  
 ♣ A2

♠ AK82  
 ♥ KQJ5  
 ♦ 96  
 ♣ 654

N  
 W — E  
 S

NS	EW	Contract	N-S	E-W	IMP
7	9	4S W-4	400		35
1	3	3S W-2	200		9
6	12	3H N 3	140		-1
11	5	3H N 3	140		-1
10	8	4S W-1	100		-7
4	2	4H S-1		100	-35

### 14

♠ J5  
 ♥ KJ10653  
 ♦ 983  
 ♣ Q4

♠ A104  
 ♥ A874  
 ♦ A42  
 ♣ AK7

♠ K8732  
 ♥ 2  
 ♦ J65  
 ♣ J1082

♠ Q96  
 ♥ Q9  
 ♦ KQ107  
 ♣ 9653

N  
 W — E  
 S

NS	EW	Contract	N-S	E-W	IMP
11	5	1NT E 1		90	21
6	12	1C E 4		130	16
4	2	3S W 3		140	13
1	3	3S W 4		170	10
10	8	4S W 5		450	-30
7	9	4S E 5		450	-30

### 15

♠ J1086432  
 ♥ K72  
 ♦ A  
 ♣ K2

♠ Q843  
 ♥ KJ10963  
 ♦ Q108  
 ♣ Q108

♠ KK5  
 ♥  
 ♦ Q8752  
 ♣ J7654

♠ A97  
 ♥ AJ10965  
 ♦ 4  
 ♣ A93

N  
 W — E  
 S

NS	EW	Contract	N-S	E-W	IMP
10	8	5S N 5	650		34
1	3	4H S 4	620		30
11	5	4H S 4	620		30
4	2	6Dx E-2	300		-10
7	9	6Dx E-1	100		-33
6	12	4H S-1		100	-51

### 16

♠ Q932  
 ♥ KQ1064  
 ♦ Q8  
 ♣ K6

♠ K865  
 ♥ AJ87  
 ♦ 42  
 ♣ 742

♠ 104  
 ♥ 93  
 ♦ AK1097  
 ♣ Q1098

♠ AJ7  
 ♥ 52  
 ♦ J653  
 ♣ AJ53

N  
 W — E  
 S

NS	EW	Contract	N-S	E-W	IMP
4	10	2NT S 2	120		22
11	7	1NT S 2	120		22
9	3	Passout			4
6	2	2NT S-1		50	-6
8	12	3C N-3		150	-21
1	5	2NT S-3		150	-21

### 17

♠ A872  
 ♥ J65  
 ♦ Q9  
 ♣ AQ75

♠ K1096  
 ♥ A1084  
 ♦ 83  
 ♣ 864

♠ J5  
 ♥ K93  
 ♦ J74  
 ♣ KJ932

♠ Q43  
 ♥ Q72  
 ♦ AK10652  
 ♣ 10

N  
 W — E  
 S

NS	EW	Contract	N-S	E-W	IMP
8	12	3NT N 4	430		16
4	10	3NT N 4	430		16
6	2	3NT N 4	430		16
9	3	3NT N 3	400		10
11	7	2NT N 3	150		-26
1	5	3D S 3	110		-32

### 18

♠ 108  
 ♥ J1054  
 ♦ KQ  
 ♣ A5432

♠ K762  
 ♥ AQ7  
 ♦ A64  
 ♣ 987

♠ Q95  
 ♥ 962  
 ♦ J1032  
 ♣ KQJ

♠ AJ43  
 ♥ K83  
 ♦ 9875  
 ♣ 106

N  
 W — E  
 S

NS	EW	Contract	N-S	E-W	IMP
9	3	2H N 2	110		11
6	2	1NT E-2	100		11
11	7	1NT W-1	50		0
8	12	1NT E-1	50		0
4	10	1NT E-1	50		0
1	5	1NT W 1		90	-22

19

♠854  
♥J9  
♦AQ864  
♣KQ8

♠J1062  
♥1084  
♦J72  
♣J74

N  
W—E  
S

♠AKQ9  
♥63  
♦K1093  
♣A52

♠73  
♥AKQ752  
♦5  
♣10963

NS	EW	Contract	N-S	E-W	IMP
11	7	2H S 4	170		8
1	5	3H S 3	140		2
4	10	3H S 3	140		2
9	3	2H S 2	110		-4
8	12	3S W-1	100		-4
6	2	1NT E-1	100		-4

20

♠63  
♥KQJ10  
♦AK75  
♣K96

♠A74  
♥63  
♦Q10963  
♣753

N  
W—E  
S

♠Q10982  
♥954  
♦  
♣J10842

♠KJ5  
♥A872  
♦J842  
♣AQ

NS	EW	Contract	N-S	E-W	IMP
4	10	4H N 5	650		28
11	7	4H N 5	650		28
9	3	3NT N 4	630		23
8	12	4H N 4	620		23
1	5	6H N-1		100	-47
6	2	6H N-2		200	-55

21

♠AK76  
♥Q94  
♦J  
♣J9643

♠1098  
♥10763  
♦A9  
♣KQ87

N  
W—E  
S

♠532  
♥A82  
♦Q108632  
♣5

♠QJ4  
♥KJ5  
♦K754  
♣A102

NS	EW	Contract	N-S	E-W	IMP
6	4	3NT N 4	630		50
7	1	3NT S 3	600		47
3	5	1NT S 2	120		2
10	12	3NT S-1		100	-23
11	9	3NT S-1		100	-23
2	8	3NT S-4		400	-53

22

♠982  
♥105  
♦J732  
♣A543

♠107  
♥QJ872  
♦AQ8  
♣J109

N  
W—E  
S

♠AKQJ6  
♥K6  
♦104  
♣Q876

♠543  
♥A943  
♦K965  
♣K2

NS	EW	Contract	N-S	E-W	IMP
11	9	2D W 2		90	46
2	8	2S E 3		140	40
3	5	3NT W 3		600	-16
6	4	3NT W 4		630	-20
10	12	3NT W 5		660	-25
7	1	3NT W 5		660	-25

23

♠QJ76  
♥874  
♦752  
♣1074

♠9  
♥J1093  
♦KQJ943  
♣62

N  
W—E  
S

♠K32  
♥A652  
♦A6  
♣QJ95

♠A10854  
♥KQ  
♦108  
♣AK83

NS	EW	Contract	N-S	E-W	IMP
3	5	4Hx W-2	500		54
10	12	3H W-1	100		7
6	4	3D W-1	100		7
11	9	3S S-1		100	-21
2	8	3D W 3		110	-21
7	1	3D W 4		130	-26

24

♠J4  
♥AQJ53  
♦642  
♣Q65

♠Q10765  
♥9  
♦1087  
♣10874

N  
W—E  
S

♠K8  
♥8742  
♦K93  
♣AJ93

♠A932  
♥K106  
♦AQJ5  
♣K2

NS	EW	Contract	N-S	E-W	IMP
2	8	4H S 5	450		11
11	9	4H S 5	450		11
6	4	4H S 4	420		6
7	1	4H S 4	420		6
10	12	3NT S 3	400		0
3	5	2H N 3	140		-34

25

♠Q6  
♥KQ84  
♦K10743  
♣65

♠954  
♥A963  
♦QJ  
♣QJ94

N  
W—E  
S

♠K102  
♥J107  
♦A852  
♣A83

♠AJ873  
♥52  
♦96  
♣K1072

NS	EW	Contract	N-S	E-W	IMP
6	4	1NT E-2	200		25
2	8	1NT E-1	100		10
10	12	1NT E-1	100		10
11	9	Passout			-6
3	5	2S S-1		50	-14
7	1	1NT E 2		120	-25