

1

♠KQ854  
♥AKJ63  
♦Q  
♣K8

♠62  
♥105  
♦KJ1075  
♣Q1075

(N)  
W E  
S

♠1097  
♥94  
♦9862  
♣AJ94

♠AJ3  
♥Q872  
♦A43  
♣632

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

2

♠AQJ8  
♥QJ53  
♦4  
♣AJ84

♠109  
♥987  
♦AKQ106  
♣Q107

(N)  
W E  
S

♠7643  
♥A42  
♦J953  
♣63

♠K52  
♥K106  
♦872  
♣K952

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 13 | 7  | 4C S 5   | 150 |     | 10  |
| 9  | 11 | 3C S 4   | 130 |     | 4   |
| 3  | 2  | 3C S 4   | 130 |     | 4   |
| 1  | 4  | 3D W-2   | 100 |     | 0   |
| 8  | 14 | 3D W-1   | 50  |     | -9  |
| 12 | 10 | 2D W-1   | 50  |     | -9  |

3

♠KQ2  
♥A107  
♦A973  
♣864

♠J109865  
♥KJ4  
♦  
♣AKQ10

(N)  
W E  
S

♠A43  
♥632  
♦K84  
♣9732

♠7  
♥Q985  
♦QJ10652  
♣J5

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 2  | 4S W-2   | 200 |     | 47  |
| 13 | 7  | 4D S-2   |     | 100 | 12  |
| 8  | 14 | 3S W 4   |     | 170 | 1   |
| 12 | 10 | 3S W 5   |     | 200 | -3  |
| 1  | 4  | 3S W 5   |     | 200 | -3  |
| 9  | 11 | 4S W 5   |     | 650 | -54 |

4

♠A5  
♥1094  
♦K86  
♣AQJ32

♠KQ862  
♥7  
♦J93  
♣10654

(N)  
W E  
S

♠J9743  
♥AQ2  
♦AQ102  
♣9

♠10  
♥KJ8653  
♦754  
♣K87

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 2  | 4H S 5   | 650 |     | 73  |
| 12 | 10 | 3S W 5   |     | 200 | 16  |
| 13 | 7  | 3S E 5   |     | 200 | 16  |
| 8  | 14 | 4S E 4   |     | 620 | -31 |
| 9  | 11 | 4S E 5   |     | 650 | -37 |
| 1  | 4  | 4S E 5   |     | 650 | -37 |

5

♠105  
♥KQJ7  
♦Q9732  
♣A4

♠4  
♥A852  
♦KJ104  
♣9852

(N)  
W E  
S

♠KJ987632  
♥63  
♦5  
♣KJ

♠AQ  
♥1094  
♦A86  
♣Q10763

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 6  | 3NT S 4  | 630 |     | 49  |
| 5  | 9  | 3NT S 3  | 600 |     | 46  |
| 8  | 2  | 4Sx E-1  | 100 |     | -7  |
| 4  | 12 | 3S E-1   | 50  |     | -13 |
| 1  | 7  | 3S E 3   |     | 140 | -34 |
| 11 | 3  | 5D N-2   |     | 200 | -41 |

6

♠QJ4  
♥1042  
♦10852  
♣543

♠AK106  
♥  
♦QJ64  
♣A10982

(N)  
W E  
S

♠83  
♥AK763  
♦A97  
♣KJ6

♠9752  
♥QJ985  
♦K3  
♣Q7

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 6  | 6C W-1   | 100 |     | 63  |
| 11 | 3  | 3NT W 4  |     | 630 | -7  |
| 4  | 12 | 3NT E 4  |     | 630 | -7  |
| 5  | 9  | 3NT W 5  |     | 660 | -13 |
| 8  | 2  | 3NT W 6  |     | 690 | -18 |
| 1  | 7  | 3NT E 6  |     | 690 | -18 |

7

♠1065  
♥Q32  
♦Q754  
♣1075

♠AQJ  
♥J854  
♦932  
♣642

(N)  
W E  
S

♠K732  
♥7  
♦AK106  
♣KJ93

♠984  
♥AK1096  
♦J8  
♣AQ8

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 12 | 3S W-1   | 100 |     | 24  |
| 11 | 3  | 2S W-1   | 100 |     | 24  |
| 10 | 6  | 1S W 1   |     | 80  | -4  |
| 5  | 9  | 1S W 1   |     | 80  | -4  |
| 8  | 2  | 3H S-2   |     | 200 | -20 |
| 1  | 7  | 2H S-2   |     | 200 | -20 |

8

♠J10732  
♥KJ4  
♦954  
♣84

♠KQ  
♥752  
♦QJ86  
♣KQJ2

(N)  
W E  
S

♠A9654  
♥AQ  
♦K107  
♣A93

♠8  
♥109863  
♦A32  
♣10765

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 6  | 6S E-2   | 100 |     | 55  |
| 1  | 7  | 4S E 4   |     | 420 | -6  |
| 8  | 2  | 4S E 4   |     | 420 | -6  |
| 11 | 3  | 4NT W 5  |     | 460 | -11 |
| 5  | 9  | 3NT W 6  |     | 490 | -16 |
| 4  | 12 | 3NT E 6  |     | 490 | -16 |

9

♠K10732  
♥92  
♦632  
♣643

♠QJ5  
♥J85  
♦Q1074  
♣J108

(N)  
W E  
S

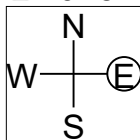
♠864  
♥A764  
♦J85  
♣KQ5

♠A9  
♥KQ103  
♦AK9  
♣A972

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 9  | 3S S 4   | 170 |     | 26  |
| 3  | 6  | 3S S 3   | 140 |     | 20  |
| 1  | 14 | 3S S-1   |     | 50  | -9  |
| 5  | 4  | 3S S-1   |     | 50  | -9  |
| 10 | 8  | 3S S-1   |     | 50  | -9  |
| 13 | 2  | 3NT S-2  |     | 100 | -19 |

10

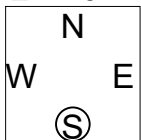
♠AK87  
 ♥KJ974  
 ♦8  
 ♣1075  
 ♠9652  
 ♥86  
 ♦K75432  
 ♣8  
 ♠QJ103  
 ♥A1053  
 ♦Q  
 ♣J632



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 6  | 3H N 3   | 140 |     | 37  |
| 1  | 14 | 4D W 5   |     | 150 | -1  |
| 13 | 2  | 4D W 6   |     | 170 | -6  |
| 10 | 8  | 4D W 6   |     | 170 | -6  |
| 7  | 9  | 5H N-2   |     | 200 | -12 |
| 5  | 4  | 4S S-2   |     | 200 | -12 |

11

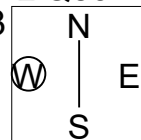
♠AJ1083  
 ♥9  
 ♦KQ732  
 ♣A10  
 ♠Q752  
 ♥J864  
 ♦95  
 ♣J65  
 ♠K64  
 ♥A1072  
 ♦AJ10  
 ♣Q42  
 ♠9  
 ♥KQ53  
 ♦864  
 ♣K9873



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 9  | 2H W-4   | 200 |     | 12  |
| 1  | 14 | 3D N 4   | 130 |     | 0   |
| 3  | 6  | 3D N 4   | 130 |     | 0   |
| 10 | 8  | 3D N 4   | 130 |     | 0   |
| 13 | 2  | 3D N 3   | 110 |     | -6  |
| 5  | 4  | 3C S 3   | 110 |     | -6  |

12

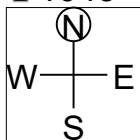
♠AJ9  
 ♥Q1075  
 ♦Q97  
 ♣Q83  
 ♠10863  
 ♥J98  
 ♦J104  
 ♣J54  
 ♠KQ52  
 ♥K63  
 ♦63  
 ♣10962  
 ♠74  
 ♥A42  
 ♦AK852  
 ♣AK7



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 14 | 3NT S 5  | 660 |     | 3   |
| 13 | 2  | 3NT S 5  | 660 |     | 3   |
| 10 | 8  | 3NT N 5  | 660 |     | 3   |
| 5  | 4  | 3NT S 4  | 630 |     | -3  |
| 7  | 9  | 3NT S 4  | 630 |     | -3  |
| 3  | 6  | 3NT S 4  | 630 |     | -3  |

13

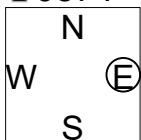
♠J863  
 ♥1053  
 ♦K95  
 ♣1043  
 ♠KQ1094  
 ♥KJ  
 ♦Q8  
 ♣K876  
 ♠A752  
 ♥AQ84  
 ♦3  
 ♣QJ92  
 ♠9762  
 ♥AJ107642  
 ♣A5



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 1  | 3NT W-1  | 100 |     | 34  |
| 5  | 11 | 3NT E-1  | 100 |     | 34  |
| 2  | 10 | 3D W 3   |     | 110 | 10  |
| 4  | 14 | 2H E 2   |     | 110 | 10  |
| 13 | 3  | 3NT E 3  |     | 600 | -44 |
| 12 | 6  | 3NT E 3  |     | 600 | -44 |

14

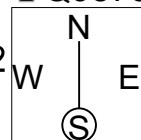
♠32  
 ♥Q2  
 ♦QJ862  
 ♣J874  
 ♠AQ86  
 ♥A854  
 ♦105  
 ♣AK9  
 ♠K1095  
 ♥K106  
 ♦AK97  
 ♣Q6  
 ♠J74  
 ♥J973  
 ♦43  
 ♣10532



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 11 | 1NT E-2  | 100 |     | 6   |
| 13 | 3  | 1NT E-2  | 100 |     | 6   |
| 12 | 6  | 1NT E-2  | 100 |     | 6   |
| 4  | 14 | 1NT E-1  | 50  |     | -6  |
| 9  | 1  | 1NT E-1  | 50  |     | -6  |
| 2  | 10 | 1NT E-1  | 50  |     | -6  |

15

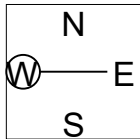
♠863  
 ♥K  
 ♦1082  
 ♣Q98753  
 ♠Q1097  
 ♥A3  
 ♦J743  
 ♣J62  
 ♠K  
 ♥QJ10952  
 ♦A965  
 ♣AK  
 ♠AJ542  
 ♥8764  
 ♦KQ  
 ♣104



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 1  | 3H W 4   |     | 170 | 28  |
| 13 | 3  | 3H W 5   |     | 200 | 23  |
| 5  | 11 | 4H W 4   |     | 420 | -9  |
| 12 | 6  | 4H W 5   |     | 450 | -14 |
| 4  | 14 | 4H W 5   |     | 450 | -14 |
| 2  | 10 | 4H W 5   |     | 450 | -14 |

16

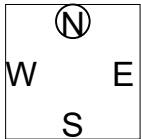
♠AJ10  
 ♥A107  
 ♦KJ98  
 ♣AQ4  
 ♠K986  
 ♥K92  
 ♦AQ  
 ♣K972  
 ♠Q432  
 ♥63  
 ♦105432  
 ♣63  
 ♠75  
 ♥QJ854  
 ♦76  
 ♣J1085



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 13 | 3  | 2NT N 2  | 120 |     | 24  |
| 9  | 1  | 2D N 2   | 90  |     | 18  |
| 12 | 6  | 2NT N-1  |     | 50  | -3  |
| 5  | 11 | 5D N-2   |     | 100 | -13 |
| 2  | 10 | 3NT N-2  |     | 100 | -13 |
| 4  | 14 | 2H E 2   |     | 110 | -13 |

17

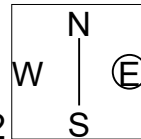
♠K6  
 ♥J9863  
 ♦J7  
 ♣KQ75  
 ♠AQ984  
 ♥AQ98  
 ♣J1098  
 ♠A107542  
 ♥K652  
 ♣A63  
 ♠J107532  
 ♥KQ  
 ♦1043  
 ♣42



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 4  | 3D E 3   |     | 110 | 36  |
| 6  | 2  | 3NT W 3  |     | 400 | -6  |
| 3  | 7  | 3NT W 3  |     | 400 | -6  |
| 14 | 12 | 3NT W 3  |     | 400 | -6  |
| 1  | 5  | 3NT W 3  |     | 400 | -6  |
| 11 | 13 | 3NT W 4  |     | 430 | -12 |

18

♠Q1083  
 ♥976  
 ♦7543  
 ♣Q7  
 ♠AK2  
 ♥J432  
 ♦KJ  
 ♣K654  
 ♠754  
 ♥K8  
 ♦Q98  
 ♣AJ1032  
 ♠J96  
 ♥AQ105  
 ♦A1062  
 ♣98



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 4  | 3NT E-1  | 50  |     | 40  |
| 14 | 12 | 3NT E-1  | 50  |     | 40  |
| 6  | 2  | 3NT E 3  |     | 400 | -19 |
| 3  | 7  | 3NT E 3  |     | 400 | -19 |
| 11 | 13 | 3NT E 3  |     | 400 | -19 |
| 1  | 5  | 3NT E 4  |     | 430 | -23 |

19

♠ 109  
♥ Q973  
♦ Q1097  
♣ Q109

♠ 863  
♥ J1084  
♦ J54  
♣ AK5

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

♠ KQJ5  
♥ AK62  
♦ 8  
♣ J864

♠ A742  
♥ 5  
♦ AK632  
♣ 732

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 11 | 13 | 2D S 3   | 110 |     | 3   |
| 3  | 7  | 4H W-1   | 100 |     | 0   |
| 1  | 5  | 3H W-1   | 100 |     | 0   |
| 8  | 4  | 2D S 2   | 90  |     | -1  |
| 14 | 12 | 2D S 2   | 90  |     | -1  |
| 6  | 2  | 1NT N 1  | 90  |     | -1  |

20

♠ AQ109643  
♥ A  
♦ 10  
♣ AJ96

♠ J5  
♥ KJ73  
♦ K98  
♣ K1053

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

♠ K  
♥ 9854  
♦ AQ7432  
♣ Q4

♠ 872  
♥ Q1062  
♦ J65  
♣ 872

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 4  | 4S N 4   | 620 |     | 39  |
| 1  | 5  | 4S N 4   | 620 |     | 39  |
| 3  | 7  | 3S N 5   | 200 |     | -15 |
| 6  | 2  | 3S N 4   | 170 |     | -21 |
| 14 | 12 | 3S N 4   | 170 |     | -21 |
| 11 | 13 | 3S N 4   | 170 |     | -21 |

21

♠ Q3  
♥ K75  
♦ AK8654  
♣ 103

♠ 109864  
♥ J64  
♦ 1092  
♣ A5

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

♠ AK75  
♥ 93  
♦ 3  
♣ QJ9864

♠ J2  
♥ AQ1082  
♦ QJ7  
♣ K72

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 4  | 4H S 6   | 680 |     | 37  |
| 6  | 14 | 4H S 6   | 680 |     | 37  |
| 7  | 11 | 4H S 6   | 680 |     | 37  |
| 13 | 5  | 4Sx E-1  | 100 |     | -22 |
| 12 | 8  | 4S W-2   | 100 |     | -22 |
| 3  | 9  | 4S E 6   |     | 480 | -67 |

22

♠ AJ52  
♥ A1098  
♦ 10  
♣ AK53

♠ 86  
♥ 732  
♦ QJ9864  
♣ Q6

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

♠ K1074  
♥ KJ65  
♦ A73  
♣ J8

♠ Q93  
♥ Q4  
♦ K52  
♣ 109742

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 11 | 4S S 4   | 420 |     | 27  |
| 12 | 8  | 5D W-3   | 300 |     | 10  |
| 6  | 14 | 4D E-3   | 300 |     | 10  |
| 13 | 5  | 4C S 5   | 150 |     | -14 |
| 10 | 4  | 3C S 5   | 150 |     | -14 |
| 3  | 9  | 4C S 4   | 130 |     | -19 |

23

♠ KQJ6  
♥ KJ4  
♦ 10764  
♣ 85

♠ 95  
♥ A753  
♦ J83  
♣ AK97

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

♠ Q98  
♥ Q98  
♦ AKQ95  
♣ QJ1062

♠ A1087432  
♥ 1062  
♦ 2  
♣ 43

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 4  | 3NT W 3  |     | 600 | 9   |
| 12 | 8  | 5C W 6   |     | 620 | 4   |
| 13 | 5  | 5C W 6   |     | 620 | 4   |
| 6  | 14 | 5C W 6   |     | 620 | 4   |
| 3  | 9  | 5C E 6   |     | 620 | 4   |
| 7  | 11 | 4Sx S-3  |     | 800 | -25 |

24

♠ 9864  
♥ K43  
♦ J72  
♣ J102

♠ A102  
♥ AQ102  
♦ KQ103  
♣ Q6

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

♠ K7  
♥ 95  
♦ A9864  
♣ K754

♠ QJ53  
♥ J876  
♦ 5  
♣ A983

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 9  | 3NT W 3  |     | 400 | 3   |
| 10 | 4  | 3NT W 3  |     | 400 | 3   |
| 13 | 5  | 3NT W 3  |     | 400 | 3   |
| 12 | 8  | 3NT W 4  |     | 430 | -3  |
| 6  | 14 | 3NT W 4  |     | 430 | -3  |
| 7  | 11 | 3NT W 4  |     | 430 | -3  |

25

♠ AQ5  
♥ KJ95  
♦ 32  
♣ KQJ5

♠ KJ98432  
♥ 732  
♦ Q  
♣ 74

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

♠ 7  
♥ AQ10  
♦ AK10984  
♣ 983

♠ 106  
♥ 864  
♦ J765  
♣ A1062

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 14 | 10 | 3S W-1   | 100 |     | 19  |
| 5  | 8  | 2D W-1   | 100 |     | 19  |
| 9  | 13 | 3C S-1   |     | 50  | -4  |
| 2  | 12 | 2D W 2   |     | 90  | -11 |
| 11 | 1  | 2D W 2   |     | 90  | -11 |
| 7  | 6  | 4H N-2   |     | 100 | -12 |

26

♠ J2  
♥ AJ103  
♦ 974  
♣ Q742

♠ 1085  
♥ 954  
♦ AJ108  
♣ J85

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

♠ K96  
♥ KQ87  
♦ K52  
♣ A106

♠ AQ743  
♥ 62  
♦ Q63  
♣ K93

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 12 | 1NT E-3  | 300 |     | 39  |
| 5  | 8  | 1NT E-2  | 200 |     | 26  |
| 14 | 10 | 1NT E 1  |     | 90  | -15 |
| 7  | 6  | 1NT E 1  |     | 90  | -15 |
| 9  | 13 | 1NT E 1  |     | 90  | -15 |
| 11 | 1  | 1NT E 2  |     | 120 | -20 |

27

♠ J732  
♥ AQ932  
♦ K  
♣ KJ7

♠ 105  
♥ 5  
♦ Q106  
♣ AQ109653

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

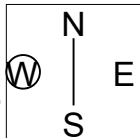
♠ AQ986  
♥ KJ1076  
♦ 532  
♣

♠ K4  
♥ 84  
♦ AJ9874  
♣ 842

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 14 | 10 | 3C W-2   | 100 |     | 27  |
| 7  | 6  | 3H N-1   |     | 50  | 7   |
| 2  | 12 | 2NT N-2  |     | 100 | -1  |
| 9  | 13 | 3H N-3   |     | 150 | -11 |
| 11 | 1  | 1NT S-3  |     | 150 | -11 |
| 5  | 8  | 1NT S-3  |     | 150 | -11 |

28

♠ KJ53  
♥ A98543  
♦ J4  
♣ 5



♠ 72  
♥ J10  
♦ 87  
♣ AKQJ987

♠ AQ109864  
♥ Q7  
♦ 53  
♣ 103

♠ K62  
♥ AKQ10962  
♣ 642

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 14 | 10 | 4S       | E-4 | 200 | 27  |
| 9  | 13 | 4S       | E-3 | 150 | 19  |
| 11 | 1  | 4S       | E-2 | 100 | 11  |
| 5  | 8  | 4D       | W-1 | 50  | 3   |
| 2  | 12 | 3D       | W 3 | 110 | -17 |
| 7  | 6  | 5C       | S-3 | 300 | -43 |

1

♠ Q643  
♥ 987  
♦ 984  
♣ AQ6

♠ K108  
♥ 43  
♦ J6  
♣ KJ10874

♠ J97  
♥ AKJ62  
♦ Q732  
♣ 2

♠ A52  
♥ Q105  
♦ AK105  
♣ 953

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 10 | 3C W-2   | 100 |     | 24  |
| 2  | 14 | 3D S-1   |     | 50  | 2   |
| 4  | 11 | 2S N-1   |     | 50  | 2   |
| 13 | 1  | 2S N-1   |     | 50  | 2   |
| 9  | 6  | 2H E 3   |     | 140 | -15 |
| 12 | 3  | 3H S-3   |     | 150 | -15 |

2

♠ KQJ62  
♥ AK4  
♦ A  
♣ 10942

♠ A73  
♥ J109  
♦ Q43  
♣ Q875

♠ 108  
♥ Q53  
♦ 109862  
♣ K63

♠ 954  
♥ 8762  
♦ KJ75  
♣ AJ

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 10 | 3NT N 4  | 630 |     | 22  |
| 9  | 6  | 4S N 4   | 620 |     | 21  |
| 4  | 11 | 4S N 4   | 620 |     | 21  |
| 13 | 1  | 4S N 4   | 620 |     | 21  |
| 2  | 14 | 2S N 5   | 200 |     | -30 |
| 12 | 3  | 4S N-1   |     | 100 | -55 |

3

♠ A1098764  
♥ 2  
♦ K83  
♣ AK

♠ K2  
♥ AQ93  
♦ 65  
♣ 109432

♠ 3  
♥ K85  
♦ QJ1092  
♣ QJ76

♠ QJ5  
♥ J10764  
♦ A74  
♣ 85

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 10 | 4S N 5   | 450 |     | 0   |
| 12 | 3  | 4S N 5   | 450 |     | 0   |
| 2  | 14 | 4S N 5   | 450 |     | 0   |
| 9  | 6  | 4S N 5   | 450 |     | 0   |
| 4  | 11 | 4S N 5   | 450 |     | 0   |
| 13 | 1  | 4S N 5   | 450 |     | 0   |

4

♠ Q10  
♥ KJ76  
♦ Q1087  
♣ AQ10

♠ J863  
♥ A8  
♦ AJ53  
♣ J32

♠ A7542  
♥ Q42  
♦ 62  
♣ K84

♠ K9  
♥ 10953  
♦ K94  
♣ 9765

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 12 | 3  | 2H S 2   | 110 |     | 18  |
| 4  | 11 | 2H S 2   | 110 |     | 18  |
| 5  | 10 | 2H N 2   | 110 |     | 18  |
| 9  | 6  | 2S W 2   |     | 110 | -17 |
| 2  | 14 | 2S E 2   |     | 110 | -17 |
| 13 | 1  | 2S E 3   |     | 140 | -20 |

5

♠ K87  
♥ A  
♦ 965  
♣ K107432

♠ AJ963  
♥  
♦ KQ843  
♣ A95

♠ Q105  
♥ K9753  
♦ A7  
♣ QJ6

♠ 42  
♥ QJ108642  
♦ J102  
♣ 8

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 13 | 4S W 5   |     | 450 | 1   |
| 11 | 6  | 4S W 5   |     | 450 | 1   |
| 8  | 9  | 4S W 5   |     | 450 | 1   |
| 14 | 3  | 4S W 5   |     | 450 | 1   |
| 5  | 12 | 3NT E 5  |     | 460 | 1   |
| 10 | 7  | 4S W 6   |     | 480 | -5  |

6

♠ 97  
♥ AQ82  
♦ AQJ6  
♣ QJ6

♠ A53  
♥ J7  
♦ 1098742  
♣ 93

♠ 1062  
♥ K109  
♦ K3  
♣ K10542

♠ KQJ84  
♥ 6543  
♦ 5  
♣ A87

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 9  | 4H S 4   | 420 |     | 38  |
| 14 | 3  | 4H N 4   | 420 |     | 38  |
| 4  | 13 | 3H S 4   | 170 |     | 9   |
| 11 | 6  | 4H N-1   |     | 50  | -21 |
| 10 | 7  | 3NT N-1  |     | 50  | -21 |
| 5  | 12 | 6H N-5   |     | 250 | -43 |

7

♠ K  
♥ A5432  
♦ AJ4  
♣ Q972

♠ 106  
♥ J86  
♦ KQ102  
♣ AJ106

♠ A98532  
♥ 9  
♦ 75  
♣ K543

♠ QJ74  
♥ KQ107  
♦ 9863  
♣ 8

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 11 | 6  | 3H N 4   | 170 |     | 22  |
| 14 | 3  | 3H N 4   | 170 |     | 22  |
| 4  | 13 | 3H N 3   | 140 |     | 16  |
| 8  | 9  | 5H N-1   |     | 100 | -20 |
| 5  | 12 | 4H N-1   |     | 100 | -20 |
| 10 | 7  | 4H N-1   |     | 100 | -20 |

8

♠ AQ652  
♥ A107  
♦ K1076  
♣ J

♠ K984  
♥ KQJ963  
♦ J  
♣ K3

♠ J1073  
♥ 852  
♦ 983  
♣ 652

♠  
♥ 4  
♦ AQ542  
♣ AQ109874

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 14 | 3  | 5D N 6   | 420 |     | 24  |
| 4  | 13 | 5C S 6   | 420 |     | 24  |
| 8  | 9  | 5D N 5   | 400 |     | 20  |
| 5  | 12 | 4C S 6   | 170 |     | -11 |
| 10 | 7  | 3D N 5   | 150 |     | -16 |
| 11 | 6  | 3NT N-1  |     | 50  | -41 |

9

♠ AJ8  
♥ 65  
♦ Q763  
♣ A874

♠ 109642  
♥ 10983  
♦ J  
♣ KJ9

♠ 53  
♥ Q2  
♦ K10542  
♣ Q1063

♠ KQ7  
♥ AKJ74  
♦ A98  
♣ 52

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 12 | 7  | 3NT S 5  | 460 |     | 16  |
| 5  | 14 | 3NT S 4  | 430 |     | 10  |
| 2  | 4  | 3NT S 4  | 430 |     | 10  |
| 8  | 11 | 3NT N 4  | 430 |     | 10  |
| 13 | 6  | 3NT S 3  | 400 |     | 5   |
| 3  | 1  | 3NT N-1  |     | 50  | -51 |

10

♠AK753  
♥98  
♦A852  
♣A9♠QJ962  
♥Q542  
♦96  
♣K8N  
W—|—E  
S♠AK10763  
♥J107  
♣Q762♠1084  
♥J  
♦KQ43  
♣J10543

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 1  | 3S N 3   | 140 |     | 41  |
| 12 | 7  | 3S N-1   |     | 100 | 11  |
| 13 | 6  | 3S N-1   |     | 100 | 11  |
| 5  | 14 | 4S N-2   |     | 200 | -5  |
| 8  | 11 | 4S N-2   |     | 200 | -5  |
| 2  | 4  | 4H E 4   |     | 620 | -53 |

11

♠87  
♥98  
♦62  
♣QJ108752♠AK10  
♥AQ52  
♦AK  
♣AK64N  
W—|—E  
S♠J9653  
♥1074  
♦J53  
♣93♠Q42  
♥KJ63  
♦Q109874  
♣

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 4  | 3NT W 4  |     | 430 | 6   |
| 12 | 7  | 4S W 5   |     | 450 | 0   |
| 8  | 11 | 4S W 5   |     | 450 | 0   |
| 13 | 6  | 4S W 5   |     | 450 | 0   |
| 5  | 14 | 4NT W 5  |     | 460 | 0   |
| 3  | 1  | 3NT W 6  |     | 490 | -6  |

12

♠AJ4  
♥K75  
♦K987  
♣542♠Q983  
♥43  
♦J6542  
♣K8N  
W—|—E  
S♠K102  
♥AQ1086  
♦10  
♣AJ106♠765  
♥J92  
♦AQ3  
♣Q973

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 14 | 3H E-1   | 50  |     | 26  |
| 3  | 1  | 1NT E 2  |     | 120 | 0   |
| 12 | 7  | 2H E 3   |     | 140 | -5  |
| 8  | 11 | 2H E 3   |     | 140 | -5  |
| 2  | 4  | 2H E 3   |     | 140 | -5  |
| 13 | 6  | 2H E 4   |     | 170 | -11 |

13

♠Q86543  
♥5  
♦Q962  
♣A5♠AJ107  
♥AK7632  
♦5  
♣82N  
W—|—E  
S♠K9  
♥Q109  
♦AJ  
♣KQ9643♠2  
♥J84  
♦K108743  
♣J107

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 12 | 4H W 4   |     | 620 | 8   |
| 13 | 8  | 4H E 5   |     | 650 | 2   |
| 11 | 10 | 4H E 5   |     | 650 | 2   |
| 6  | 1  | 5H E 6   |     | 680 | -4  |
| 2  | 5  | 5H E 6   |     | 680 | -4  |
| 7  | 14 | 4H W 6   |     | 680 | -4  |

14

♠Q  
♥A10632  
♦AK2  
♣J1092♠K862  
♥KQJ74  
♦Q83  
♣6N  
W—|—E  
S♠AJ9753  
♥8  
♦J65  
♣753♠104  
♥95  
♦10974  
♣AKQ84

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 14 | 4S E-2   | 100 |     | 22  |
| 6  | 1  | 1NT E-2  | 100 |     | 22  |
| 9  | 12 | 4S E-1   | 50  |     | 13  |
| 13 | 8  | 2S E 3   |     | 140 | -15 |
| 2  | 5  | 3S E 4   |     | 170 | -21 |
| 11 | 10 | 2S E 4   |     | 170 | -21 |

15

♠AQJ752  
♥AJ9  
♦K107  
♣K♠43  
♥74  
♦Q543  
♣QJ632N  
W—|—E  
S♠1098  
♥K863  
♦J986  
♣84♠K6  
♥Q1052  
♦A2  
♣A10975

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 9  | 12 | 6NT S 6  | 1440 |     | 41  |
| 13 | 8  | 6S N 6   | 1430 |     | 40  |
| 7  | 14 | 6S N 6   | 1430 |     | 40  |
| 2  | 5  | 4NT S 6  | 690  |     | -27 |
| 6  | 1  | 5S N 6   | 680  |     | -29 |
| 11 | 10 | 3S N 6   | 230  |     | -65 |

16

♠KQ1096  
♥1097  
♦Q82  
♣98♠A7532  
♥8  
♦K63  
♣QJ52N  
W—|—E  
S♠J4  
♥AKQ54  
♦54  
♣AK76♠8  
♥J632  
♦AJ1097  
♣1043

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 11 | 10 | 3NT W-1  | 100 |     | 48  |
| 9  | 12 | 3NT W-1  | 100 |     | 48  |
| 13 | 8  | 3NT W 3  |     | 600 | -23 |
| 2  | 5  | 3NT W 3  |     | 600 | -23 |
| 7  | 14 | 3NT E 3  |     | 600 | -23 |
| 6  | 1  | 3NT W 4  |     | 630 | -27 |

17

♠J4  
♥97  
♦QJ97632  
♣108♠Q9762  
♥KQJ53  
♦A4  
♣JN  
W—|—E  
S♠K1083  
♥10864  
♦108  
♣A73♠A5  
♥A2  
♦K5  
♣KQ96542

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 14 | 9  | 4C S 4   | 130 |     | 40  |
| 7  | 2  | 5D N-2   |     | 100 | 10  |
| 1  | 8  | 5D N-2   |     | 100 | 10  |
| 3  | 5  | 5C S-2   |     | 100 | 10  |
| 10 | 13 | 4S W 5   |     | 450 | -35 |
| 6  | 4  | 4H W 5   |     | 450 | -35 |

18

♠A102  
♥K72  
♦1095  
♣KJ75♠J98653  
♥QJ94  
♦7  
♣93N  
W—|—E  
S♠K7  
♥A8653  
♦64  
♣Q1086♠Q4  
♥10  
♦AKQJ832  
♣A42

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 4  | 3NT N 7  | 720 |     | 6   |
| 10 | 13 | 3NT N 7  | 720 |     | 6   |
| 1  | 8  | 3NT N 7  | 720 |     | 6   |
| 14 | 9  | 3NT N 5  | 660 |     | -6  |
| 7  | 2  | 3NT N 5  | 660 |     | -6  |
| 3  | 5  | 3NT N 5  | 660 |     | -6  |

19

♠ KJ8643  
♥ KJ10  
♦ 108  
♣ A5

♠ A75  
♥ A4  
♦ AKQ976  
♣ 82

♠ Q1092  
♥ 98  
♦ 432  
♣ Q643

N  
W—E  
S

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 6  | 4  | 4S E 4   | 620  | 32  |     |
| 14 | 9  | 4S W 6   | 680  | 24  |     |
| 1  | 8  | 4S W 6   | 680  | 24  |     |
| 3  | 5  | 4S W 6   | 680  | 24  |     |
| 7  | 2  | 6S W 6   | 1430 | -52 |     |
| 10 | 13 | 6S W 6   | 1430 | -52 |     |

20

♠ J1083  
♥ 964  
♦ KQ95  
♣ 87

♠ A972  
♥ Q1083  
♦ 82  
♣ K32

♠ Q6  
♥ 752  
♦ AJ1064  
♣ A105

♠ K54  
♥ AKJ  
♦ 73  
♣ QJ964

N  
W—E  
S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 3NT W-2  | 200 | 29  |     |
| 7  | 2  | 2C S 3   | 110 | 16  |     |
| 14 | 9  | 1NT S 1  | 90  | 13  |     |
| 6  | 4  | 2D E 2   | 90  | -13 |     |
| 3  | 5  | 2D E 3   | 110 | -16 |     |
| 10 | 13 | 3C S-2   | 200 | -29 |     |

21

♠ 985  
♥ QJ1032  
♦ K97  
♣ Q3

♠ A3  
♥ A954  
♦ Q864  
♣ A97

♠ KJ1064  
♥ K6  
♦ J103  
♣ KJ8

♠ Q72  
♥ 87  
♦ A52  
♣ 106542

N  
W—E  
S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 8  | 3NT W-1  | 50  | 50  |     |
| 7  | 4  | 3NT W 3  | 400 | -9  |     |
| 11 | 14 | 3NT W 3  | 400 | -9  |     |
| 10 | 1  | 3NT E 3  | 400 | -9  |     |
| 13 | 12 | 3NT E 3  | 400 | -9  |     |
| 2  | 9  | 3NT W 4  | 430 | -14 |     |

22

♠ K986  
♥ 953  
♦ Q84  
♣ K102

♠ AJ743  
♥ 4  
♦ 93  
♣ J8765

♠ Q10  
♥ J76  
♦ AJ7652  
♣ A9

♠ 52  
♥ AKQ1082  
♦ K10  
♣ Q43

N  
W—E  
S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 9  | 3H S 4   | 170 | 14  |     |
| 11 | 14 | 2H S 4   | 170 | 14  |     |
| 7  | 4  | 3H S 3   | 140 | 8   |     |
| 13 | 12 | 2H S 3   | 140 | 8   |     |
| 3  | 8  | 4H S-1   | 50  | -22 |     |
| 10 | 1  | 4H S-1   | 50  | -22 |     |

23

♠ AJ1062  
♥ 86432  
♦ 74  
♣ J

♠ 4  
♥ Q7  
♦ AJ9532  
♣ Q752

♠ K983  
♥ J9  
♦ 106  
♣ AK963

♠ Q75  
♥ AK105  
♦ KQ8  
♣ 1084

N  
W—E  
S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 8  | 3H N 4   | 170 | 11  |     |
| 10 | 1  | 3H N 4   | 170 | 11  |     |
| 7  | 4  | 3H N 4   | 170 | 11  |     |
| 11 | 14 | 3H N 4   | 170 | 11  |     |
| 13 | 12 | 2H N 3   | 140 | 6   |     |
| 2  | 9  | 1NT S-3  | 300 | -50 |     |

24

♠ A42  
♥ AJ85  
♦ A86  
♣ K98

♠ Q98  
♥ 72  
♦ Q109743  
♣ A5

♠ K653  
♥ 1096  
♦ KJ52  
♣ J10

♠ J107  
♥ KQ43  
♦  
♣ Q76432

N  
W—E  
S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 8  | 4H N 6   | 480 | 21  |     |
| 13 | 12 | 4H N 6   | 480 | 21  |     |
| 11 | 14 | 4H N 6   | 480 | 21  |     |
| 7  | 4  | 4H N 4   | 420 | 11  |     |
| 2  | 9  | 3C S 5   | 150 | -26 |     |
| 10 | 1  | 4H N-1   | 50  | -48 |     |

25

♠ 753  
♥ A32  
♦ AK9762  
♣ K

♠ K109  
♥ Q10543  
♣ 109543

♠ QJ10984  
♥ J864  
♦  
♣ J87

♠ AK62  
♥ Q75  
♦ J8  
♣ AQ62

N  
W—E  
S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 5  | 3NT S 6  | 490 | 7   |     |
| 3  | 10 | 3NT S 6  | 490 | 7   |     |
| 1  | 12 | 3NT N 6  | 490 | 7   |     |
| 9  | 4  | 3NT S 4  | 430 | -5  |     |
| 6  | 8  | 3NT N 4  | 430 | -5  |     |
| 11 | 2  | 3NT S 3  | 400 | -11 |     |

26

♠ AJ6  
♥ 1063  
♦ 96  
♣ J6432

♠ 852  
♥ KJ842  
♦ 3  
♣ AQ98

♠ Q10  
♥ AQ7  
♦ K10742  
♣ K75

♠ K9743  
♥ 95  
♦ AQJ85  
♣ 10

N  
W—E  
S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 12 | 2S S 4   | 170 | 28  |     |
| 7  | 5  | 4H W-1   | 100 | 19  |     |
| 6  | 8  | 4H W-1   | 100 | 19  |     |
| 11 | 2  | 3H W 3   | 140 | -15 |     |
| 9  | 4  | 3H W 3   | 140 | -15 |     |
| 3  | 10 | 3S S-3   | 300 | -36 |     |

27

♠ 1032  
♥ 10642  
♦ 954  
♣ QJ2

♠ 765  
♥ 3  
♦ QJ1076  
♣ K843

♠ KQ984  
♥ AK75  
♦ K32  
♣ 6

♠ AJ  
♥ QJ98  
♦ A8  
♣ A10975

N  
W—E  
S

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 10 | 2S W 2   | 110 | 6   |     |
| 11 | 2  | 2S W 3   | 140 | 0   |     |
| 9  | 4  | 2S W 3   | 140 | 0   |     |
| 7  | 5  | 2S W 3   | 140 | 0   |     |
| 1  | 12 | 2S W 3   | 140 | 0   |     |
| 6  | 8  | 2S E 4   | 170 | -6  |     |

28

♠62  
♥K2  
♦QJ876  
♣Q1097

♠K  
♥Q953  
♦AK1094  
♣865

N  
W  
E  
S

♠AQ973  
♥A10864  
♦5  
♣A4

♠J10854  
♥J7  
♦32  
♣KJ32

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 8  | 4H E-1   | 50  |     | 54  |
| 1  | 12 | 3NT W 3  |     | 400 | -2  |
| 11 | 2  | 4H E 5   |     | 450 | -10 |
| 9  | 4  | 4H E 6   |     | 480 | -14 |
| 7  | 5  | 4H E 6   |     | 480 | -14 |
| 3  | 10 | 4H E 6   |     | 480 | -14 |