

1

♠95	♠A8
♥AJ76	♥104
♦Q62	♦KJ10973
♣10962	♣AKQ
♠KQ742	♠J1063
♥Q83	♥K952
♦54	♦A8
♣843	♣J75

N

W—E

S

NS	EW	Contract	N-S	E-W	MP
5	3	2C	E 2	90	4
1	7	3D	E 3	110	2.5
10	6	3D	E 3	110	2.5
4	8	3D	E 4	130	0.5
2	9	3D	E 4	130	0.5

2

♠QJ9873	♠K62
♥AQ52	♥76
♦6	♦J7543
♣54	♣Q76
♠A1054	♠J10983
♥K8	♥J10943
♦K8	♦AQ1092
♣J10983	♣AK2

N

W—E

S

NS	EW	Contract	N-S	E-W	MP
4	8	3NT	S 6	690	4
1	7	4H	S 5	650	1.5
5	3	4H	S 5	650	1.5
10	6	4H	S 5	650	1.5
2	9	4H	S 5	650	1.5

3

♠83	♠K65
♥AJ10632	♥K7
♦73	♦108654
♣A92	♣J85
♠QJ4	♠A10972
♥Q95	♥84
♦AQJ9	♦K2
♣Q64	♣K1073

N

W—E

S

NS	EW	Contract	N-S	E-W	MP
1	7	3NT	W-4	400	4
4	8	2H	N 2	110	2.5
2	9	2H	N 2	110	2.5
10	6	3D	W-1	100	1
5	3	3H	N-1	50	0

4

♠Q93	♠862
♥J5	♥A10964
♦1073	♦AQ84
♣A10932	♣J
♠A754	♠KJ10
♥72	♥KQ83
♦KJ52	♦96
♣KQ7	♣8654

N

W—E

S

NS	EW	Contract	N-S	E-W	MP
8	5	4H	E-2	200	4
3	9	3NT	W-1	100	3
10	7	3D	W 3	110	2
6	4	2NT	W 2	120	1
2	1	2D	W 5	150	0

5

♠A8432	♠K75
♥KJ108	♥Q93
♦K3	♦A98
♣105	♣Q932
♠J1096	♠Q
♥A62	♥754
♦J1042	♦Q765
♣J8	♣AK764

N

W—E

S

NS	EW	Contract	N-S	E-W	MP
2	1	2NT	S 2	120	4
3	9	Passout			3
8	5	3NT	N-2	200	1.5
6	4	3C	S-2	200	1.5
10	7	2NT	S-4	400	0

6

♠Q96	♠J875
♥109	♥876
♦Q8532	♦9
♣A62	♣K10983
♠A1042	♠K3
♥AJ543	♥KQ2
♦AK10	♦J764
♣4	♣QJ75

N

W—E

S

NS	EW	Contract	N-S	E-W	MP
8	5	4H	E-1	100	4
3	9	1NT	N-1	50	3
10	7	3H	W 3	140	2
2	1	4D	S-3	150	1
6	4	4H	W 4	620	0

7

♠85	♠QJ72
♥AQ9652	♥J107
♦42	♦1063
♣AQ8	♣1074
♠K1063	♠A94
♥K84	♥3
♦J985	♦AKQ7
♣K2	♣J9653

N

W—E

S

NS	EW	Contract	N-S	E-W	MP
7	5	3NT	S 5	660	4
9	4	4H	N 5	650	2.5
6	8	4H	N 5	650	2.5
10	1	4H	N 4	620	1
3	2	3H	N 4	170	0

8

♠Q632	♠5
♥862	♥A93
♦K3	♦QJ942
♣J743	♣K1062
♠AKJ9	♠10874
♥KJ104	♥Q75
♦A108	♦765
♣A8	♣Q95

N

W—E

S

NS	EW	Contract	N-S	E-W	MP
9	4	4S	E-1	50	4
6	8	3NT	W 5	460	3
7	5	4NT	W 6	490	1
10	1	3NT	W 6	490	1
3	2	3NT	W 6	490	1

9

♠J764	♠A3
♥A5432	♥Q10986
♦A	♦K86
♣K102	♣Q87
♠KQ102	♠985
♥	♥KJ7
♦1095	♦QJ7432
♣AJ6543	♣9

N

W—E

S

NS	EW	Contract	N-S	E-W	MP
7	5	2H	N 2	110	4
10	1	3H	N-1	50	3
9	4	3H	N-3	150	2
6	8	3Hx	N-2	300	1
3	2	2Hx	N-3	500	0

10

♠KJ7	♠Q653
♥AK952	♥Q10
♦104	♦AKQ3
♣Q76	♣A53
♠A92	♠1084
♥84	♥J763
♦86	♦J9752
♣K109842	♣J

N

W—E

S

NS	EW	Contract	N-S	E-W	MP
4	3	3NT	E-1	100	4
10	2	1NT	E 1	90	3
1	6	1NT	E 2	120	2
9	5	1NT	E 3	150	0.5
7	8	1NT	E 3	150	0.5

11

♠65
♥83
♦KQ87652
♣Q8

♠987
♥A2
♦A103
♣AK932

N		E
W		
	♠	

♠J1032
♥KQ4
♦94
♣J1074

♠AKQ4
♥J109765
♦J
♣65

NS	EW	Contract	N-S	E-W	MP
7	8	3D	N-1	50	4
4	3	3H	S-2	100	2
10	2	2H	S-2	100	2
1	6	2H	S-2	100	2
9	5	4H	S-4	200	0

12

♠K107
♥8765
♦532
♣854

♠AQ5
♥QJ4
♦87
♣QJ1096

N		E
W		
	♠	

♠J32
♥K93
♦KQJ1096
♣3

♠9864
♥A102
♦A4
♣AK72

NS	EW	Contract	N-S	E-W	MP
7	8	3NT	W-1	50	4
4	3	2D	E 3	110	3
9	5	1NT	W 2	120	2
10	2	2NT	W 3	150	0.5
1	6	2NT	W 3	150	0.5

13

♠K10843
♥K
♦A632
♣1086

♠92
♥J94
♦Q1085
♣J542

N		E
W		
	♠	

♠AQJ7
♥1085
♦J97
♣973

♠65
♥AQ7632
♦K4
♣AKQ

NS	EW	Contract	N-S	E-W	MP
10	3	3NT	N 5	660	3.5
9	6	3NT	N 5	660	3.5
2	7	4H	S 5	650	1
8	1	4H	S 5	650	1
5	4	4H	S 5	650	1

14

♠Q
♥J104
♦KQJ9432
♣K8

♠10765
♥Q983
♦85
♣A97

N		E
W		
	♠	

♠932
♥AK762
♦10
♣Q1064

♠AKJ84
♥5
♦A76
♣J532

NS	EW	Contract	N-S	E-W	MP
9	6	3NT	N 6	490	4
2	7	3NT	S 4	430	3
5	4	5D	N 5	400	1.5
8	1	3NT	N 3	400	1.5
10	3	4D	N 5	150	0

15

♠K652
♥K98
♦K3
♣A1042

♠109
♥QJ10743
♦A86
♣95

N		E
W		
	♠	

♠A43
♥62
♦QJ942
♣Q76

♠QJ87
♥A5
♦1075
♣KJ83

NS	EW	Contract	N-S	E-W	MP
8	1	4S	S 4	620	4
5	4	3S	S 5	200	3
10	3	3S	S 4	170	1.5
2	7	2S	S 4	170	1.5
9	6	3D	E-3	150	0

16

♠KJ10
♥A86
♦A8
♣J9852

♠5
♥532
♦KQ943
♣K1063

N		E
W		
	♠	

♠AQ92
♥KQJ94
♦1065
♣4

♠87643
♥107
♦J72
♣AQ7

NS	EW	Contract	N-S	E-W	MP
10	4	3H	E-1	100	3.5
8	2	3H	E-1	100	3.5
6	5	3S	S-3	150	2
3	1	3H	E 4	170	0.5
9	7	3H	E 4	170	0.5

17

♠Q1076
♥76
♦J5
♣A9764

♠K93
♥AKJ8
♦64
♣K1032

N		E
W		
	♠	

♠J54
♥10543
♦AK10972
♣

♠A82
♥Q92
♦Q83
♣QJ85

NS	EW	Contract	N-S	E-W	MP
3	1	3C	S-2	100	4
10	4	2H	E 2	110	3
8	2	2H	E 4	170	2
6	5	3S	N-4	200	1
9	7	3H	W 6	230	0

18

♠984
♥KQ10843
♦AK
♣AJ

♠J10532
♥A752
♦74
♣82

N		E
W		
	♠	

♠Q7
♥96
♦J652
♣109543

♠AK6
♥J
♦Q10983
♣KQ76

NS	EW	Contract	N-S	E-W	MP
10	4	6H	N 6	1430	4
8	2	3NT	N 6	690	3
6	5	4H	N 6	680	2
9	7	3NT	S 4	630	1
3	1	5NT	N-1	100	0

19

♠Q1083
♥J98632
♦K3
♣K

♠A742
♥74
♦A764
♣J104

N		E
W		
	♠	

♠J95
♥AQ
♦J8
♣AQ9852

♠K6
♥K105
♦Q10952
♣763

NS	EW	Contract	N-S	E-W	MP
10	5	2H	N 3	140	4
3	8	2H	N 2	110	3
1	9	2C	E 3	110	2
4	2	2C	E 4	130	1
7	6	1NT	E 3	150	0

20

♠2
♥KQ8
♦109
♣KQJ10872

♠Q10654
♥A74
♦A73
♣64

N		E
W		
	♠	

♠K7
♥10652
♦KQJ865
♣3

♠AJ983
♥J93
♦42
♣A95

NS	EW	Contract	N-S	E-W	MP
7	6	4C	N 4	130	2
4	2	4C	N 4	130	2
10	5	4C	N 4	130	2
1	9	4C	N 4	130	2
3	8	4C	N 4	130	2

21

♠84

♥AQ54

♦QJ3

♣K943

♠AK63

♥J

♦1085

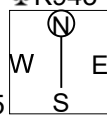
♣QJ865

♠J97

♥1073

♦K942

♣A102



♠Q1052

♥K9862

♦A76

♣7

NS	EW	Contract	N-S	E-W	MP
7	6	3H	S 3	140	3
4	2	3H	S 3	140	3
10	5	3H	S 3	140	3
3	8	3C	W-2	100	1
1	9	3H	S-1	100	0

1 N/- ♠ 95 ♥ AJ76 ♦ Q62 ♣ T962 ♠ KQ742 ♥ Q83 ♦ 54 ♣ 843 ♠ A8 ♥ T4 ♦ KJT973 ♣ AKQ 7 7 17 9 ♠ JT63 ♥ K952 ♦ A8 ♣ J75 N S N 6 5 ♠ 5 4 ♥ 7 6 ♦ 4 3 ♣ 6 6 Opt res: EW 2S/3D;-110 E W N 7 7 ♠ 8 8 ♥ 6 6 ♦ 9 9 ♣ 6 6	2 E/NS ♠ QJ9873 ♥ AQ52 ♦ 6 ♣ 54 ♠ AT54 ♥ K8 ♦ K8 ♣ JT983 ♠ K62 ♥ 76 ♦ J7543 ♣ Q76 ♠ - ♥ JT943 ♦ AQT92 ♣ AK2 9 11 6 14 N S N 9 9 ♠ 10 10 ♥ 12 12 ♦ 9 9 ♣ 8 8 Opt res: NS 6H;1430 E W N 4 4 ♠ 3 3 ♥ 1 1 ♦ 4 3 ♣ 5 5	3 S/EW ♠ 83 ♥ AJT632 ♦ 73 ♣ A92 ♠ K65 ♥ K7 ♦ T8654 ♣ J85 ♠ AT972 ♥ 84 ♦ K2 ♣ KT73 ♠ QJ4 ♥ Q95 ♦ AQJ9 ♣ Q64 9 14 7 10 N S N 5 6 ♠ 8 8 ♥ 8 8 ♦ 5 5 ♣ 8 8 Opt res: NS 2S/2H;110 E W N 6 6 ♠ 5 5 ♥ 5 5 ♦ 8 8 ♣ 5 5	4 W/All ♠ Q93 ♥ J5 ♦ T73 ♣ AT932 ♠ A754 ♥ 72 ♦ KJ52 ♣ KQ7 ♠ 862 ♥ AT964 ♦ AQ84 ♣ J 7 13 11 9 ♠ KJT ♥ KQ83 ♦ 96 ♣ 8654 N S N 5 5 ♠ 4 4 ♥ 4 4 ♦ 3 3 ♣ 7 7 Opt res: EW 1N;-120 E W N 8 8 ♠ 8 8 ♥ 7 7 ♦ 9 9 ♣ 6 6
5 N/NS ♠ A8432 ♥ KJT8 ♦ K3 ♣ T5 ♠ JT96 ♥ A62 ♦ JT42 ♣ J8 ♠ K75 ♥ Q93 ♦ A98 ♣ Q932 11 7 11 11 ♠ Q ♥ 754 ♦ Q765 ♣ AK764 N S N 5 5 ♠ 7 7 ♥ 8 8 ♦ 7 7 ♣ 7 7 Opt res: EW 2N;-120 E W N 8 8 ♠ 6 6 ♥ 4 4 ♦ 5 5 ♣ 5 5	6 E/EW ♠ Q96 ♥ T9 ♦ Q8532 ♣ A62 ♠ AT42 ♥ AJ543 ♦ AKT ♣ 4 ♠ J875 ♥ 876 ♦ 9 ♣ KT983 ♠ K3 ♥ KQ2 ♦ J764 ♣ QJ75 8 16 4 12 N S N 5 7 ♠ 3 3 ♥ 3 4 ♦ 8 8 ♣ 5 6 Opt res: NS 5DX;-500 E W N 6 6 ♠ 10 10 ♥ 9 9 ♦ 5 5 ♣ 7 7	7 S/All ♠ 85 ♥ AQ9652 ♦ 42 ♣ AQ8 ♠ KT63 ♥ K84 ♦ J985 ♣ K2 ♠ QJ72 ♥ JT7 ♦ T63 ♣ T74 ♠ A94 ♥ 3 ♦ AKQ7 ♣ J9653 12 10 4 14 N S N 11 11 ♠ 9 9 ♥ 12 12 ♦ 11 11 ♣ 13 13 Opt res: NS 7C;2140 E W N 1 1 ♠ 4 4 ♥ 1 1 ♦ 1 1 ♣ -	8 W/- ♠ Q632 ♥ 862 ♦ K3 ♣ J743 ♠ AKJ9 ♥ KJT4 ♦ AT8 ♣ A8 ♠ 5 ♥ A93 ♦ QJ942 ♣ KT62 ♠ T874 ♥ Q75 ♦ 765 ♣ Q95 6 20 10 4 N S N 1 1 ♠ 2 2 ♥ 1 1 ♦ 1 1 ♣ 3 3 Opt res: EW 6N;-990 E W N 12 12 ♠ 10 10 ♥ 12 12 ♦ 12 12 ♣ 10 10
9 N/EW ♠ J764 ♥ A5432 ♦ A ♣ KT2 ♠ KQT2 ♥ - ♦ T95 ♣ AJ6543 ♠ A3 ♥ QT986 ♦ K86 ♣ Q87 12 10 11 7 ♠ 985 ♥ KJ7 ♦ QJ7432 ♣ 9 N S N 5 5 ♠ 5 5 ♥ 7 7 ♦ 5 6 ♣ 3 3 Opt res: EW 3C;-130 E W N 5 5 ♠ 7 8 ♥ 6 6 ♦ 7 7 ♣ 10 10	10 E/All ♠ KJ7 ♥ AK952 ♦ T4 ♣ Q76 ♠ A92 ♥ 84 ♦ 86 ♣ KT9842 ♠ Q653 ♥ QT ♦ AKQ3 ♣ A53 ♠ T84 ♥ J763 ♦ J9752 ♣ J 13 7 17 3 N S N 3 3 ♠ 4 4 ♥ 8 8 ♦ 5 5 ♣ 2 2 Opt res: EW 3C;-130 E W N 7 7 ♠ 8 8 ♥ 5 5 ♦ 7 7 ♣ 10 10	11 S/- ♠ 65 ♥ 83 ♦ KQ87652 ♣ Q8 ♠ 987 ♥ A2 ♦ AT3 ♣ AK932 ♠ JT32 ♥ KQ4 ♦ 94 ♣ JT74 ♠ AKQ4 ♥ JT9765 ♦ J ♣ 65 7 15 7 11 N S N 3 3 ♠ 3 3 ♥ 6 6 ♦ 8 8 ♣ 3 3 Opt res: NS 4DX;-300 E W N 9 9 ♠ 9 9 ♥ 6 6 ♦ 4 4 ♣ 9 9	12 W/NS ♠ KT7 ♥ 8765 ♦ 532 ♣ 854 ♠ AQ5 ♥ QJ4 ♦ 87 ♣ QJT96 ♠ J32 ♥ K93 ♦ KQJT96 ♣ 3 ♠ 9864 ♥ AT2 ♦ A4 ♣ AK72 3 12 10 15 N S N 6 6 ♠ 6 6 ♥ 6 6 ♦ 4 4 ♣ 5 5 Opt res: EW 1D;-110 E W N 7 7 ♠ 7 7 ♥ 7 7 ♦ 9 9 ♣ 8 8

13 N/AII ♠ KT843 ♥ K ♦ A632 ♣ T86 ♠ 92 ♥ J94 ♦ QT85 ♣ J542 ♠ AQJ7 ♥ T85 ♦ J97 ♣ 973 ♠ 65 ♥ AQ7632 ♦ K4 ♣ AKQ N S N 11 11 ♠ 10 10 ♥ 11 10 ♦ 9 8 ♣ 10 9 Opt res: NS 3N;660 E W N 2 2 ♠ 3 3 ♥ 2 2 ♦ 4 4 ♣ 3 3 10 4 8 18	14 E/- ♠ Q ♥ JT4 ♦ KQJ9432 ♣ K8 ♠ T765 ♥ Q983 ♦ 85 ♣ A97 ♠ 932 ♥ AK762 ♦ T ♣ QT64 ♠ AKJ84 ♥ 5 ♦ A76 ♣ J532 N S N 7 7 ♠ 10 10 ♥ 5 5 ♦ 11 11 ♣ 7 7 Opt res: NS 4S;420 E W N 1 1 ♠ 1 1 ♥ 7 7 ♦ 1 1 ♣ 6 6 12 6 9 13	15 S/NS ♠ K652 ♥ K98 ♦ K3 ♣ AT42 ♠ T9 ♥ QJT743 ♦ A86 ♣ 95 ♠ A43 ♥ 62 ♦ QJ942 ♣ Q76 ♠ QJ87 ♥ A5 ♦ T75 ♣ KJ83 N S N 8 8 ♠ 11 11 ♥ 7 7 ♦ 7 7 ♣ 11 11 Opt res: NS 4S;650 E W N 3 3 ♠ 2 2 ♥ 6 6 ♦ 5 5 ♣ 2 2 13 7 9 11	16 W/EW ♠ KJT ♥ A86 ♦ A8 ♣ J9852 ♠ 5 ♥ 532 ♦ KQ943 ♣ KT63 ♠ AQ92 ♥ KQJ94 ♦ T65 ♣ 4 ♠ 87643 ♥ T7 ♦ J72 ♣ AQ7 N S N 5 5 ♠ 6 6 ♥ 3 3 ♦ 3 3 ♣ 7 7 Opt res: EW 2H;-140 E W N 7 7 ♠ 7 7 ♥ 9 9 ♦ 9 9 ♣ 6 6 13 8 12 7
17 N/- ♠ QT76 ♥ 76 ♦ J5 ♣ A9764 ♠ K93 ♥ AKJ8 ♦ 64 ♣ KT32 ♠ J54 ♥ T543 ♦ AKT972 ♣ - ♠ A82 ♥ Q92 ♦ Q83 ♣ QJ85 N S N 4 4 ♠ 5 5 ♥ 2 2 ♦ 3 3 ♣ 7 7 Opt res: W 4H;-450 E W N 7 8 ♠ 7 7 ♥ 10 11 ♦ 10 10 ♣ 6 6 7 14 8 11	18 E/NS ♠ 984 ♥ KQT843 ♦ AK ♣ AJ ♠ JT532 ♥ A752 ♦ 74 ♣ 82 ♠ Q7 ♥ 96 ♦ J652 ♣ T9543 ♠ AK6 ♥ J ♦ QT983 ♣ KQ76 N S N 12 12 ♠ 9 9 ♥ 12 12 ♦ 12 12 ♣ 11 11 Opt res: NS 6N;1440 E W N 1 1 ♠ 3 3 ♥ 1 1 ♦ 1 1 ♣ 2 2 17 5 3 15	19 S/EW ♠ QT83 ♥ J98632 ♦ K3 ♣ K ♠ A742 ♥ 74 ♦ A764 ♣ JT4 ♠ J95 ♥ AQ ♦ J8 ♣ AQ9852 ♠ K6 ♥ KT5 ♦ QT952 ♣ 763 N S N 3 3 ♠ 5 5 ♥ 8 8 ♦ 6 6 ♣ 3 3 Opt res: NS 5HX;-500 E W N 10 9 ♠ 8 8 ♥ 4 4 ♦ 7 7 ♣ 10 9 9 9 14 8	20 W/AII ♠ 2 ♥ KQ8 ♦ T9 ♣ KQJT872 ♠ QT654 ♥ A74 ♦ A73 ♣ 64 ♠ K7 ♥ T652 ♦ KQJ865 ♣ 3 ♠ AJ983 ♥ J93 ♦ 42 ♣ A95 N S N 6 6 ♠ 6 6 ♥ 6 6 ♦ 4 4 ♣ 10 10 Opt res: NS 3C;130 E W N 5 5 ♠ 7 6 ♥ 7 7 ♦ 8 8 ♣ 2 2 11 10 9 10
21 N/NS ♠ 84 ♥ AQ54 ♦ QJ3 ♣ K943 ♠ AK63 ♥ J ♦ T85 ♣ QJ865 ♠ J97 ♥ T73 ♦ K942 ♣ AT2 ♠ QT52 ♥ K9862 ♦ A76 ♣ 7 N S N 7 7 ♠ 6 6 ♥ 9 9 ♦ 5 5 ♣ 4 4 Opt res: EW 4CX;100 E W N 6 6 ♠ 7 7 ♥ 4 4 ♦ 8 8 ♣ 9 9 12 11 8 9			