

1 ♠8 ♥QJ9754 ♦AJ10 ♣654 ♠KQ10962 ♥K86 ♦52 ♣92 ♠AJ53 ♥A2 ♦Q8764 ♣J10 W E S ♠74 ♥103 ♦K93 ♣AKQ873 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>9</td><td>10</td><td>4S</td><td>W-1</td><td>50</td><td>4</td></tr><tr><td>5</td><td>13</td><td>4S</td><td>E-1</td><td>50</td><td>4</td></tr><tr><td>4</td><td>7</td><td>4S</td><td>E-1</td><td>50</td><td>4</td></tr><tr><td>1</td><td>11</td><td>3S</td><td>E 3</td><td>140</td><td>2</td></tr><tr><td>6</td><td>8</td><td>3S</td><td>E 4</td><td>170</td><td>1</td></tr><tr><td>12</td><td>3</td><td>4S</td><td>E 4</td><td>420</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	9	10	4S	W-1	50	4	5	13	4S	E-1	50	4	4	7	4S	E-1	50	4	1	11	3S	E 3	140	2	6	8	3S	E 4	170	1	12	3	4S	E 4	420	0	2 ♠K10932 ♥A73 ♦J52 ♣J10 ♠754 ♥Q8 ♦K1093 ♣8432 ♠AQ8 ♥95 ♦AQ876 ♣KQ7 W N E S ♠J6 ♥KJ10642 ♦4 ♣A965 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>9</td><td>10</td><td>3Hx</td><td>S 3</td><td>730</td><td>5</td></tr><tr><td>1</td><td>11</td><td>2H</td><td>S 4</td><td>170</td><td>4</td></tr><tr><td>5</td><td>13</td><td>2H</td><td>S 3</td><td>140</td><td>3</td></tr><tr><td>12</td><td>3</td><td>3D</td><td>W-1</td><td>50</td><td>1.5</td></tr><tr><td>6</td><td>8</td><td>3D</td><td>E-1</td><td>50</td><td>1.5</td></tr><tr><td>4</td><td>7</td><td>4H</td><td>S-1</td><td>100</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	9	10	3Hx	S 3	730	5	1	11	2H	S 4	170	4	5	13	2H	S 3	140	3	12	3	3D	W-1	50	1.5	6	8	3D	E-1	50	1.5	4	7	4H	S-1	100	0	3 ♠3 ♥Q762 ♦KQJ103 ♣876 ♠A862 ♥AK104 ♦A6 ♣K95 ♠K5 ♥95 ♦9542 ♣AQJ32 W N E S ♠QJ10974 ♥J83 ♦87 ♣104 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>10</td><td>1</td><td>3C</td><td>W 3</td><td>110</td><td>5</td></tr><tr><td>5</td><td>8</td><td>2NT</td><td>E 6</td><td>240</td><td>4</td></tr><tr><td>11</td><td>2</td><td>3NT</td><td>W 4</td><td>630</td><td>2</td></tr><tr><td>7</td><td>9</td><td>3NT</td><td>W 4</td><td>630</td><td>2</td></tr><tr><td>13</td><td>6</td><td>3NT</td><td>E 4</td><td>630</td><td>2</td></tr><tr><td>4</td><td>12</td><td>3NT</td><td>E 5</td><td>660</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	10	1	3C	W 3	110	5	5	8	2NT	E 6	240	4	11	2	3NT	W 4	630	2	7	9	3NT	W 4	630	2	13	6	3NT	E 4	630	2	4	12	3NT	E 5	660	0	4 ♠J10 ♥AQJ8 ♦AJ108 ♣A54 ♠Q93 ♥1064 ♦97542 ♣107 ♠AK8752 ♥532 ♦ ♣QJ96 W N E S ♠64 ♥K97 ♦KQ63 ♣K832 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>7</td><td>9</td><td>4S</td><td>W-2</td><td>200</td><td>5</td></tr><tr><td>5</td><td>8</td><td>4D</td><td>S 4</td><td>130</td><td>4</td></tr><tr><td>11</td><td>2</td><td>3D</td><td>S 3</td><td>110</td><td>2</td></tr><tr><td>10</td><td>1</td><td>3D</td><td>S 3</td><td>110</td><td>2</td></tr><tr><td>4</td><td>12</td><td>3D</td><td>S 3</td><td>110</td><td>2</td></tr><tr><td>13</td><td>6</td><td>3NT</td><td>N-2</td><td>200</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	7	9	4S	W-2	200	5	5	8	4D	S 4	130	4	11	2	3D	S 3	110	2	10	1	3D	S 3	110	2	4	12	3D	S 3	110	2	13	6	3NT	N-2	200	0	5 ♠Q762 ♥J3 ♦J108 ♣A975 ♠103 ♥AQ9854 ♦62 ♣Q62 ♠AKJ854 ♥K2 ♦K9 ♣J43 W N E S ♠9 ♥1076 ♦AQ7543 ♣K108 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>13</td><td>7</td><td>4S</td><td>W-2</td><td>100</td><td>5</td></tr><tr><td>1</td><td>2</td><td>2S</td><td>W 2</td><td>110</td><td>4</td></tr><tr><td>11</td><td>3</td><td>2S</td><td>W 3</td><td>140</td><td>3</td></tr><tr><td>12</td><td>5</td><td>2S</td><td>W 5</td><td>200</td><td>2</td></tr><tr><td>6</td><td>9</td><td>4S</td><td>W 4</td><td>420</td><td>0.5</td></tr><tr><td>8</td><td>10</td><td>4H</td><td>E 4</td><td>420</td><td>0.5</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	13	7	4S	W-2	100	5	1	2	2S	W 2	110	4	11	3	2S	W 3	140	3	12	5	2S	W 5	200	2	6	9	4S	W 4	420	0.5	8	10	4H	E 4	420	0.5
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♦A4
♣KQJ94

♠98743
♥76
♦QJ963
♣6

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1	3	3H E 3		140	5
8	12	2NT E 4		180	3.5
10	13	2NT E 4		180	3.5
9	2	3NT E 3		400	2
11	6	4H E 4		420	1
4	5	4NT E 4		430	0

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♦J9
♣A98763

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♥AKQJ106
♦K6
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♠75
♥742
♦A832
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NS	EW	Contract	N-S	E-W	MP
10	13	4NT W 6		490	5
4	5	5S W 7		510	4
9	2	6S W 6		980	2.5
11	6	6S W 6		980	2.5
8	12	6S W 7		1010	0.5
1	3	6S W 7		1010	0.5

13

♠KQJ102
♥9754
♦
♣Q864

♠A7
♥KJ632
♦A963
♣109

N
W E
S

♠63
♥8
♦QJ1042
♣AK753

♠9854
♥AQ10
♦K875
♣J2

NS	EW	Contract	N-S	E-W	MP
2	4	5D E-2	200		5
5	6	3S N 3	140		4
7	11	2NT E-1	100		3
10	3	4S N-1		100	2
13	1	4S N-2		200	0.5
9	12	4S N-2		200	0.5

14

♠7
♥A873
♦Q1063
♣KQ92

♠KQJ962
♥
♦9542
♣875

N
W E
S

♠A1083
♥Q965
♦AKJ7
♣10

♠54
♥KJ1042
♦8
♣AJ643

NS	EW	Contract	N-S	E-W	MP
9	12	5S W-1	50		4
13	1	4S W-1	50		4
5	6	4S W-1	50		4
10	3	5H S-1		50	2
2	4	4H N-4		200	1
7	11	4S E 5		450	0

15

♠AKJ106
♥AJ
♦Q53
♣A82

♠93
♥Q942
♦A102
♣KQ76

N
W E
S

♠54
♥10765
♦K987
♣J54

♠Q872
♥K83
♦J64
♣1093

NS	EW	Contract	N-S	E-W	MP
1	4	4S N 4	620		4.5
3	5	4S N 4	620		4.5
10	12	1NT N 5	210		3
6	7	4S N-1		100	1.5
8	11	4S N-1		100	1.5
13	2	4S N-2		200	0

16

♠AQJ
♥7654
♦Q76
♣KQ9

♠106532
♥102
♦KJ8
♣843

N
W E
S

♠K94
♥QJ
♦A1092
♣J1076

♠87
♥AK983
♦543
♣A52

NS	EW	Contract	N-S	E-W	MP
1	4	4H S 4	420		4.5
10	12	4H S 4	420		4.5
8	11	3S W-3	300		3
13	2	3H S 4	170		1.5
6	7	3H S 4	170		1.5
3	5	4H S-1		50	0

17

♠109
♥AQJ8
♦AQ62
♣Q85

♠AKQ75
♥74
♦K1098
♣J3

N
W E
S

♠J864
♥K53
♦J
♣K9742

♠32
♥10962
♦7543
♣A106

NS	EW	Contract	N-S	E-W	MP
3	13	1NT N 2	120		5
2	5	1NT N-1		50	4
9	11	2S W 3		140	2.5
4	6	2S W 3		140	2.5
7	8	2S W 4		170	0.5
1	12	2S W 4		170	0.5

18

♠853
♥A95
♦K942
♣1098

♠QJ10976
♥1032
♦107
♣Q6

N
W E
S

♠2
♥Q864
♦QJ83
♣A754

♠AK4
♥KJ7
♦A65
♣KJ32

NS	EW	Contract	N-S	E-W	MP
9	11	3NT S 3	600		5
3	13	2S W-3	150		4
7	8	2NT S 2	120		3
2	5	3NT S-1		100	1
1	12	3NT S-1		100	1
4	6	3NT S-1		100	1

19

♠J86
♥K543
♦65
♣AQ74

♠
♥QJ82
♦AQJ7
♣K10862

N
W E
S

♠AK103
♥A9
♦K10932
♣93

♠Q97542
♥1076
♦84
♣J5

NS	EW	Contract	N-S	E-W	MP
5	7	3NT W-1	100		5
3	6	3NT W 3		600	3
12	2	3NT W 3		600	3
10	11	3NT W 3		600	3
4	13	5D E 6		620	1
8	9	6D E 6		1370	0

20

♠Q63
♥632
♦KQ65
♣AK5

♠AK107
♥1095
♦32
♣J742

N
W E
S

♠92
♥AJ74
♦A10984
♣Q10

♠J854
♥KQ8
♦J7
♣9863

NS	EW	Contract	N-S	E-W	MP
10	11	1NT N 2	120		5
4	13	2S S 2	110		4
3	6	1NT N 1	90		2.5
5	7	1NT N 1	90		2.5
8	9	1NT N-1		100	0.5
12	2	1NT N-1		100	0.5

1 N/- ♠ 8 ♥ QJ9754 ♦ AJT ♣ 654 ♠ KQT962 ♥ K86 ♦ 52 ♣ 92 ♠ AJ53 ♥ A2 ♦ Q8764 ♣ JT ♠ 74 ♥ T3 ♦ K93 ♣ AKQ873 N S N 5 5 ♠ 4 4 ♥ 9 9 ♦ 6 6 ♣ 10 10 Opt res: EW 4SX;100 E W N 4 4 ♠ 9 9 ♥ 3 3 ♦ 7 7 ♣ 3 3 8 12 8 12	2 E/NS ♠ KT932 ♥ A73 ♦ J52 ♣ JT ♠ 754 ♥ Q8 ♦ KT93 ♣ 8432 ♠ AQ8 ♥ 95 ♦ AQ876 ♣ KQ7 ♠ J6 ♥ KJT642 ♦ 4 ♣ A965 N S N 7 7 ♠ 8 8 ♥ 10 10 ♦ 5 5 ♣ 6 7 Opt res: EW 5DX;500 E W N 5 5 ♠ 4 4 ♥ 2 2 ♦ 8 8 ♣ 6 6 9 17 5 9	3 S/EW ♠ 3 ♥ Q762 ♦ KQJT3 ♣ 876 ♠ A862 ♥ AKT4 ♦ A6 ♣ K95 ♠ K5 ♥ 95 ♦ 9542 ♣ AQJ32 ♠ QJT974 ♥ J83 ♦ 87 ♣ T4 N S N 2 2 ♠ 5 5 ♥ 2 2 ♦ 4 4 ♣ 2 2 Opt res: EW 3N;-660 E W N 11 11 ♠ 8 8 ♥ 10 10 ♦ 9 9 ♣ 11 11 8 10 18 4	4 W/All ♠ JT ♥ AQJ8 ♦ AJT8 ♣ A54 ♠ Q93 ♥ T64 ♦ 97542 ♣ T7 ♠ AK8752 ♥ 532 ♦ - ♣ QJ96 ♠ 64 ♥ K97 ♦ KQ63 ♣ K832 N S N 7 7 ♠ 5 5 ♥ 8 9 ♦ 10 10 ♣ 9 9 Opt res: S 3H;140 E W N 3 3 ♠ 8 8 ♥ 3 3 ♦ 3 3 ♣ 3 3 17 10 2 11
5 N/NS ♠ Q762 ♥ J3 ♦ JT8 ♣ A975 ♠ T3 ♥ AQ9854 ♦ 62 ♣ Q62 ♠ AKJ854 ♥ K2 ♦ K9 ♣ J43 ♠ 9 ♥ T76 ♦ AQ7543 ♣ KT8 N S N 4 4 ♠ 4 4 ♥ 3 3 ♦ 8 8 ♣ 7 7 Opt res: EW 3N;-400 E W N 9 9 ♠ 8 8 ♥ 9 9 ♦ 5 5 ♣ 6 6 8 15 8 9	6 E/EW ♠ K3 ♥ T8642 ♦ K873 ♣ T2 ♠ AQT9 ♥ AJ ♦ A954 ♣ Q63 ♠ J62 ♥ K75 ♦ T62 ♣ AK87 ♠ 8754 ♥ Q93 ♦ QJ ♣ J954 N S N 2 2 ♠ 2 2 ♥ 5 5 ♦ 2 2 ♣ 2 2 Opt res: E 3N;-660 E W N 11 10 ♠ 11 11 ♥ 8 8 ♦ 11 10 ♣ 11 11 6 11 17 6	7 S/All ♠ KJ52 ♥ AKQT85 ♦ 64 ♣ T ♠ AT63 ♥ 76 ♦ K52 ♣ 7432 ♠ Q987 ♥ J43 ♦ A83 ♣ K85 ♠ 4 ♥ 92 ♦ QJT97 ♣ AQJ96 N S N 8 8 ♠ 7 7 ♥ 8 8 ♦ 9 9 ♣ 9 9 Opt res: NS 1N;120 E W N 5 5 ♠ 6 6 ♥ 3 3 ♦ 4 4 ♣ 4 4 13 10 7 10	8 W/- ♠ 72 ♥ QT9865 ♦ K764 ♣ 8 ♠ QJ65 ♥ K72 ♦ 98 ♣ QT64 ♠ 93 ♥ A43 ♦ T52 ♣ KJ973 ♠ AKT84 ♥ J ♦ AQJ3 ♣ A52 N S N 8 8 ♠ 10 10 ♥ 10 10 ♦ 11 11 ♣ 6 6 Opt res: NS 4S/4H;420 E W N 4 4 ♠ 3 3 ♥ 2 2 ♦ 1 1 ♣ 7 7 5 8 8 19
9 N/EW ♠ T32 ♥ 754 ♦ AJT94 ♣ 98 ♠ A4 ♥ AJT3 ♦ Q8 ♣ KT632 ♠ 85 ♥ 986 ♦ K7 ♣ AQJ754 ♠ KQJ976 ♥ KQ2 ♦ 6532 ♣ - N S N 4 4 ♠ 10 10 ♥ 4 4 ♦ 10 10 ♣ 4 4 Opt res: NS 4S;420 E W N 8 8 ♠ 3 3 ♥ 9 9 ♦ 3 3 ♣ 9 9 5 10 14 11	10 E/All ♠ 62 ♥ QT87 ♦ KJ52 ♣ Q43 ♠ 754 ♥ KJ54 ♦ 93 ♣ T985 ♠ KQT9 ♥ A6 ♦ T874 ♣ AJ6 ♠ AJ83 ♥ 932 ♦ AQ6 ♣ K72 N S N 6 7 ♠ 5 6 ♥ 6 6 ♦ 7 7 ♣ 5 5 Opt res: EW 2C;-90 E W N 6 6 ♠ 7 7 ♥ 7 7 ♦ 6 6 ♣ 8 8 8 14 4 14	11 S/- ♠ AJ65 ♥ Q95 ♦ 752 ♣ AT2 ♠ KQ2 ♥ AKJ ♦ A4 ♣ KQJ94 ♠ T ♥ T8432 ♦ KT8 ♣ 8753 ♠ 98743 ♥ 76 ♦ QJ963 ♣ 6 N S N 2 2 ♠ 7 7 ♥ 2 2 ♦ 6 5 ♣ 2 2 Opt res: E 3N;-460 E W N 11 10 ♠ 6 6 ♥ 9 9 ♦ 7 7 ♣ 11 11 11 3 23 3	12 W/NS ♠ 3 ♥ 9853 ♦ J9 ♣ A98763 ♠ AT842 ♥ AKQJT6 ♦ K6 ♣ - ♠ KQJ96 ♥ - ♦ QT754 ♣ KQ4 ♠ 75 ♥ 742 ♦ A832 ♣ JT52 N S N 2 2 ♠ - - ♥ 1 1 ♦ 2 1 ♣ 7 7 Opt res: EW 6S/6H;-980 E W N 11 11 ♠ 12 12 ♥ 12 12 ♦ 11 11 ♣ 6 6 5 13 17 5

13 N/AI ♠ KQJT2 ♥ 9754 ♦ - ♣ Q864 ♠ A7 ♥ KJ632 ♦ A963 ♣ T9 ♠ 63 ♥ 8 ♦ QJT42 ♣ AK753 ♠ 9854 ♥ AQT ♦ K875 ♣ J2 8 12 10 10	N S N 4 4 ♠ 8 8 ♥ 5 5 ♦ 2 2 ♣ 3 3 Opt res: EW 3D;-130 E W N 8 8 ♠ 4 4 ♥ 7 7 ♦ 10 10 ♣ 9 9
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