

1 ♠642 ♥9874 ♦954 ♣Q62 ♠975 ♥AJ63 ♦KJ76 ♣75 ♠Q10 ♥KQ ♦AQ1083 ♣AJ84 ♠AKJ83 ♥Q105 ♦2 ♣K1093 <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>4</td><td>7</td><td>5D</td><td>W-1</td><td>50</td><td>4</td></tr><tr><td>8</td><td>10</td><td>3NT</td><td>W-1</td><td>50</td><td>4</td></tr><tr><td>11</td><td>6</td><td>3NT</td><td>E-1</td><td>50</td><td>4</td></tr><tr><td>5</td><td>9</td><td>3D</td><td>E 4</td><td>130</td><td>1.5</td></tr><tr><td>2</td><td>3</td><td>3D</td><td>E 4</td><td>130</td><td>1.5</td></tr><tr><td>12</td><td>1</td><td>3D</td><td>E 5</td><td>150</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	4	7	5D	W-1	50	4	8	10	3NT	W-1	50	4	11	6	3NT	E-1	50	4	5	9	3D	E 4	130	1.5	2	3	3D	E 4	130	1.5	12	1	3D	E 5	150	0	2 ♠8654 ♥KQ3 ♦63 ♣KQ64 ♠10 ♥9862 ♦A10754 ♣1032 ♠73 ♥54 ♦KQJ982 ♣J87 ♠AKQJ92 ♥AJ107 ♦ ♣A95 <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>11</td><td>6</td><td>7S</td><td>S 7</td><td>2210</td><td>5</td></tr><tr><td>5</td><td>9</td><td>6S</td><td>S 7</td><td>1460</td><td>4</td></tr><tr><td>2</td><td>3</td><td>5S</td><td>S 7</td><td>710</td><td>1.5</td></tr><tr><td>12</td><td>1</td><td>4S</td><td>S 7</td><td>710</td><td>1.5</td></tr><tr><td>8</td><td>10</td><td>4S</td><td>S 7</td><td>710</td><td>1.5</td></tr><tr><td>4</td><td>7</td><td>4S</td><td>S 7</td><td>710</td><td>1.5</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	11	6	7S	S 7	2210	5	5	9	6S	S 7	1460	4	2	3	5S	S 7	710	1.5	12	1	4S	S 7	710	1.5	8	10	4S	S 7	710	1.5	4	7	4S	S 7	710	1.5	3 ♠J3 ♥AJ103 ♦J106 ♣J862 ♠108652 ♥965 ♦A32 ♣A3 ♠AKQ4 ♥Q7 ♦Q9875 ♣74 ♠97 ♥K842 ♦K4 ♣KQ1095 <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>5</td><td>8</td><td>3H</td><td>N 3</td><td>140</td><td>5</td></tr><tr><td>3</td><td>4</td><td>2H</td><td>N 2</td><td>110</td><td>3.5</td></tr><tr><td>12</td><td>2</td><td>2C</td><td>S 3</td><td>110</td><td>3.5</td></tr><tr><td>11</td><td>7</td><td>3D</td><td>E-1</td><td>100</td><td>2</td></tr><tr><td>9</td><td>1</td><td>3S</td><td>W 3</td><td>140</td><td>0.5</td></tr><tr><td>6</td><td>10</td><td>2S</td><td>W 3</td><td>140</td><td>0.5</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	5	8	3H	N 3	140	5	3	4	2H	N 2	110	3.5	12	2	2C	S 3	110	3.5	11	7	3D	E-1	100	2	9	1	3S	W 3	140	0.5	6	10	2S	W 3	140	0.5	4 ♠32 ♥96543 ♦1062 ♣J97 ♠AKQ87 ♥K ♦K873 ♣A82 ♠109 ♥AQJ8 ♦AQJ4 ♣KQ5 ♠J654 ♥1072 ♦95 ♣10643 <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>5</td><td>8</td><td>6NT</td><td>E-1</td><td>100</td><td>5</td></tr><tr><td>12</td><td>2</td><td>6D</td><td>E 7</td><td>1390</td><td>3.5</td></tr><tr><td>11</td><td>7</td><td>6D</td><td>E 7</td><td>1390</td><td>3.5</td></tr><tr><td>3</td><td>4</td><td>6NT</td><td>E 7</td><td>1470</td><td>1.5</td></tr><tr><td>6</td><td>10</td><td>6NT</td><td>E 7</td><td>1470</td><td>1.5</td></tr><tr><td>9</td><td>1</td><td>7NT</td><td>E 7</td><td>2220</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	5	8	6NT	E-1	100	5	12	2	6D	E 7	1390	3.5	11	7	6D	E 7	1390	3.5	3	4	6NT	E 7	1470	1.5	6	10	6NT	E 7	1470	1.5	9	1	7NT	E 7	2220	0	5 ♠J943 ♥6543 ♦85 ♣1076 ♠AQ52 ♥J72 ♦K107 ♣A83 ♠K86 ♥AK10 ♦J3 ♣QJ542 ♠107 ♥Q98 ♦AQ9642 ♣K9 <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>12</td><td>3</td><td>4S</td><td>W-1</td><td>50</td><td>4</td></tr><tr><td>11</td><td>8</td><td>3NT</td><td>E-1</td><td>50</td><td>4</td></tr><tr><td>10</td><td>2</td><td>3H</td><td>E-1</td><td>50</td><td>4</td></tr><tr><td>7</td><td>1</td><td>4S</td><td>W 4</td><td>420</td><td>2</td></tr><tr><td>6</td><td>9</td><td>3NT</td><td>E 5</td><td>460</td><td>0.5</td></tr><tr><td>4</td><td>5</td><td>3NT</td><td>E 5</td><td>460</td><td>0.5</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	12	3	4S	W-1	50	4	11	8	3NT	E-1	50	4	10	2	3H	E-1	50	4	7	1	4S	W 4	420	2	6	9	3NT	E 5	460	0.5	4	5	3NT	E 5	460	0.5
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NS	EW	Contract	N-S	E-W	MP
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10	4	4H	N 4	420	2.5
9	2	4H	N 4	420	2.5
7	8	4H	N 4	420	2.5
12	6	4H	N 4	420	2.5
3	5	4H	N 4	420	2.5

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♠AKQ72
♥Q7
♦J62
♣985

♠10864
♥AK96
♦KQ8
♣A2

NS	EW	Contract	N-S	E-W	MP
12	6	3NT	S 5	660	5
1	11	3NT	S 4	630	3
10	4	3NT	S 4	630	3
7	8	3NT	S 4	630	3
9	2	2D	N 4	130	0.5
3	5	2D	N 4	130	0.5

13

♠J743
♥J6
♦AJ92
♣AK8

♠AK9
♥532
♦73
♣J9762

N
W E
S

♠10852
♥
♦K1054
♣Q10543

♠Q6
♥AKQ109874
♦Q86
♣

NS	EW	Contract	N-S	E-W	MP
2	11	4H	S 5	650	5
1	5	6H	S-1	100	2.5
10	3	6H	S-1	100	2.5
12	7	6H	S-1	100	2.5
4	6	6H	S-1	100	2.5
8	9	6D	N-4	400	0

14

♠AK10872
♥Q985
♦A
♣74

♠65
♥K102
♦K1053
♣K1096

N
W E
S

♠43
♥A64
♦98642
♣A82

♠QJ9
♥J73
♦QJ7
♣QJ53

NS	EW	Contract	N-S	E-W	MP
2	11	4S	N 4	420	4
10	3	4S	N 4	420	4
12	7	4S	N 4	420	4
1	5	4S	N-1	50	2
4	6	5S	N-2	100	0.5
8	9	4S	N-2	100	0.5

15

♠KJ10
♥98
♦Q53
♣K9872

♠Q9872
♥6
♦A106
♣A1063

N
W E
S

♠A54
♥Q10742
♦K7
♣J54

♠63
♥AKJ53
♦J9842
♣Q

NS	EW	Contract	N-S	E-W	MP
12	8	Passout			5
1	4	2H	S-1	100	3.5
9	10	2H	S-1	100	3.5
5	7	3NT	N-2	200	1.5
2	6	2H	S-2	200	1.5
3	11	2H	S-3	300	0

16

♠AQ52
♥Q10876
♦73
♣73

♠K8764
♥AJ3
♦864
♣QJ

N
W E
S

♠10
♥K942
♦AKQJ109
♣96

♠J93
♥5
♦52
♣AK108542

NS	EW	Contract	N-S	E-W	MP
1	4	3S	W-4	400	5
3	11	3NT	E-3	300	4
12	8	4D	E-1	100	2.5
2	6	3D	W-1	100	2.5
5	7	3D	E 3	110	0.5
9	10	3D	E 3	110	0.5

17

♠KJ3
♥AKQ9
♦853
♣1083

♠Q10875
♥72
♦Q1064
♣KJ

N
W E
S

♠A964
♥1063
♦2
♣A9642

♠2
♥J854
♦AKJ97
♣Q75

NS	EW	Contract	N-S	E-W	MP
12	9	4S	W-1	50	5
10	1	2NT	N-1	50	4
6	8	4H	S-2	100	1.5
4	11	4H	S-2	100	1.5
3	7	4H	S-2	100	1.5
2	5	4H	S-2	100	1.5

18

♠K85
♥932
♦A43
♣A872

♠J94
♥KQ106
♦105
♣QJ103

N
W E
S

♠Q732
♥5
♦KJ98762
♣4

♠A106
♥AJ874
♦Q
♣K965

NS	EW	Contract	N-S	E-W	MP
2	5	4D	E-1	50	4.5
3	7	3D	E-1	50	4.5
6	8	4H	S-1	100	3
10	1	4H	S-2	200	1.5
12	9	3H	S-2	200	1.5
4	11	3S	N-3	300	0

19

♠AK
♥74
♦AK962
♣AK32

♠Q5
♥KQ653
♦5
♣Q9764

N
W E
S

♠J9843
♥A2
♦QJ103
♣J10

♠10762
♥J1098
♦874
♣85

NS	EW	Contract	N-S	E-W	MP
11	5	2NT	N 3	150	5
3	6	2NT	N 2	120	4
4	8	3D	N 3	110	3
1	2	2H	W-1	100	2
7	9	1NT	N 1	90	1
12	10	2NT	N-1	50	0

20

♠AK102
♥KJ6
♦86
♣Q852

♠QJ964
♥AQ93
♦105
♣J10

N
W E
S

♠873
♥52
♦A9732
♣K74

♠5
♥10874
♦KQJ4
♣A963

NS	EW	Contract	N-S	E-W	MP
1	2	3NT	S 3	600	5
3	6	1NT	S 1	90	4
7	9	3NT	N-1	100	2.5
4	8	3H	S-1	100	2.5
12	10	3NT	N-2	200	0.5
11	5	2NT	N-2	200	0.5

1 N/- ♠ 642 ♥ 9874 ♦ 954 ♣ Q62 ♠ 975 ♥ AJ63 ♦ KJ76 ♣ 75 ♠ QT ♥ K2 ♦ AQT83 ♣ AJ84 2 9 16 13 ♠ AKJ83 ♥ QT5 ♦ 2 ♣ KT93 N S N 4 4 ♠ 6 6 ♥ 4 4 ♦ 2 2 ♣ 6 6 Opt res: EW 2D;-130 E W N 8 8 ♠ 6 6 ♥ 8 8 ♦ 10 10 ♣ 7 7	2 E/NS ♠ 8654 ♥ KQ3 ♦ 63 ♣ KQ64 ♠ T ♥ 9862 ♦ AT754 ♣ T32 ♠ 73 ♥ 54 ♦ KQJ982 ♣ J87 10 4 7 19 ♠ AKQJ92 ♥ AJT7 ♦ - ♣ A95 N S N 7 7 ♠ 13 13 ♥ 11 11 ♦ 6 6 ♣ 13 13 Opt res: EW 8DX;1700 E W N - - ♠ - - ♥ - - ♦ 7 7 ♣ - -	3 S/EW ♠ J3 ♥ AJT3 ♦ JT6 ♣ J862 ♠ T8652 ♥ 965 ♦ A32 ♣ A3 ♠ AKQ4 ♥ Q7 ♦ Q9875 ♣ 74 ♠ 97 ♥ K842 ♦ K4 ♣ KQT95 8 8 13 11 N S N 5 5 ♠ 3 3 ♥ 9 9 ♦ 3 3 ♣ 9 9 Opt res: NS 4HX;-100 E W N 7 7 ♠ 9 9 ♥ 4 4 ♦ 9 9 ♣ 4 4	4 W/All ♠ 32 ♥ 96543 ♦ T62 ♣ J97 ♠ AKQ87 ♥ K ♦ K873 ♣ A82 ♠ T9 ♥ AQJ8 ♦ AQJ4 ♣ KQ5 ♠ J654 ♥ T72 ♦ 95 ♣ T643 1 19 19 1 N S N - - ♠ - - ♥ 1 1 ♦ - - ♣ 1 1 Opt res: EW 7N;-2220 E W N 13 13 ♠ 13 13 ♥ 12 12 ♦ 13 13 ♣ 12 12
5 N/NS ♠ J943 ♥ 6543 ♦ 85 ♣ T76 ♠ AQ52 ♥ J72 ♦ KT7 ♣ A83 ♠ K86 ♥ AKT ♦ J3 ♣ QJ542 1 14 14 11 ♠ T7 ♥ Q98 ♦ AQ9642 ♣ K9 N S N 2 2 ♠ 3 3 ♥ 3 3 ♦ 4 4 ♣ 2 2 Opt res: EW 3N;-460 E W N 11 11 ♠ 10 10 ♥ 10 9 ♦ 9 9 ♣ 11 11	6 E/EW ♠ K74 ♥ AQ6 ♦ A8 ♣ 87543 ♠ 5 ♥ T953 ♦ T65432 ♣ Q9 ♠ QJ982 ♥ K74 ♦ QJ9 ♣ T6 13 2 9 16 ♠ AT63 ♥ J82 ♦ K7 ♣ AKJ2 N S N 11 11 ♠ 10 10 ♥ 9 9 ♦ 7 7 ♣ 11 11 Opt res: NS 3N;460 E W N 2 2 ♠ 3 3 ♥ 3 3 ♦ 6 6 ♣ 2 2	7 S/All ♠ Q8543 ♥ T72 ♦ AQ8 ♣ 62 ♠ AK62 ♥ QJ9 ♦ JT6 ♣ AQ3 ♠ J97 ♥ 4 ♦ 954 ♣ JT9854 ♠ T ♥ AK8653 ♦ K732 ♣ K7 8 17 2 13 N S N 5 7 ♠ 6 6 ♥ 9 10 ♦ 9 9 ♣ 5 5 Opt res: S 4H;620 E W N 4 4 ♠ 6 6 ♥ 3 3 ♦ 4 4 ♣ 7 7	8 W/- ♠ QJT62 ♥ J52 ♦ K92 ♣ 96 ♠ AK3 ♥ T643 ♦ Q86 ♣ QJ4 ♠ 9874 ♥ 9 ♦ JT74 ♣ AK52 ♠ 5 ♥ AKQ87 ♦ A53 ♣ T873 7 12 8 13 N S N 7 7 ♠ 6 6 ♥ 8 8 ♦ 5 5 ♣ 5 5 Opt res: NS 2H;110 E W N 6 6 ♠ 6 6 ♥ 5 5 ♦ 7 7 ♣ 7 7
9 N/EW ♠ QJ7 ♥ Q9 ♦ 974 ♣ A8653 ♠ AK932 ♥ AKJT ♦ 6 ♣ KJ2 ♠ T854 ♥ 865 ♦ K82 ♣ Q97 9 19 5 7 ♠ 6 ♥ 7432 ♦ AQJT53 ♣ T4 N S N 7 7 ♠ 3 3 ♥ 5 5 ♦ 8 8 ♣ 6 6 Opt res: NS 5DX;-500 E W N 6 6 ♠ 10 10 ♥ 8 8 ♦ 4 4 ♣ 6 6	10 E/All ♠ QJ72 ♥ K86 ♦ 985 ♣ KQ9 ♠ T943 ♥ T4 ♦ T72 ♣ T732 ♠ AK86 ♥ QJ52 ♦ J ♣ AJ85 ♠ 5 ♥ A973 ♦ AKQ643 ♣ 64 11 0 16 13 N S N 9 9 ♠ 6 6 ♥ 9 9 ♦ 10 10 ♣ 5 5 Opt res: EW 5CX;800 E W N 4 4 ♠ 7 7 ♥ 4 4 ♦ 3 3 ♣ 8 8	11 S/- ♠ AJ ♥ AQJT953 ♦ 7 ♣ 865 ♠ K9764 ♥ 6 ♦ QJ53 ♣ A94 ♠ T853 ♥ 8 ♦ A86 ♣ KQT32 ♠ Q2 ♥ K742 ♦ KT942 ♣ J7 12 10 9 9 N S N 7 7 ♠ 4 4 ♥ 10 10 ♦ 6 6 ♣ 4 4 Opt res: EW 4SX;100 E W N 4 4 ♠ 9 9 ♥ 3 3 ♦ 5 5 ♣ 9 9	12 W/NS ♠ J3 ♥ 852 ♦ AT943 ♣ KQ4 ♠ 95 ♥ JT43 ♦ 75 ♣ JT763 ♠ AKQ72 ♥ Q7 ♦ J62 ♣ 985 ♠ T864 ♥ AK96 ♦ KQ8 ♣ A2 10 2 12 16 N S N 10 10 ♠ 9 9 ♥ 9 9 ♦ 10 10 ♣ 7 7 Opt res: NS 3N;630 E W N 3 3 ♠ 4 4 ♥ 4 4 ♦ 3 3 ♣ 5 5

13 N/AI ♠ J743 ♥ J6 ♦ AJ92 ♣ AK8 ♠ AK9 ♥ 532 ♦ 73 ♣ J9762 ♠ T852 ♥ - ♦ KT54 ♣ QT543 ♠ Q6 ♥ AKQT9874 ♦ Q86 ♣ - 14 8 5 13 N S N 11 11 ♠ 7 6 ♥ 11 11 ♦ 8 8 ♣ 4 4 Opt res: NS 5N;660 E W N 2 2 ♠ 6 6 ♥ 1 1 ♦ 5 4 ♣ 9 9	14 E/- ♠ AKT872 ♥ Q985 ♦ A ♣ 74 ♠ 65 ♥ KT2 ♦ KT53 ♣ KT96 ♠ 43 ♥ A64 ♦ 98642 ♣ A82 ♠ QJ9 ♥ J73 ♦ QJ7 ♣ QJ53 13 9 8 10 N S N 8 8 ♠ 9 9 ♥ 9 9 ♦ 5 5 ♣ 6 6 Opt res: NS 3S/3H;140 E W N 5 5 ♠ 3 3 ♥ 4 4 ♦ 8 8 ♣ 6 6	15 S/NS ♠ KJT ♥ 98 ♦ Q53 ♣ K9872 ♠ Q9872 ♥ 6 ♦ AT6 ♣ AT63 ♠ A54 ♥ QT742 ♦ K7 ♣ J54 ♠ 63 ♥ AKJ53 ♦ J9842 ♣ Q 9 10 10 11 N S N 7 7 ♠ 4 4 ♥ 7 7 ♦ 8 8 ♣ 6 6 Opt res: EW 2S;-110 E W N 5 6 ♠ 8 8 ♥ 6 6 ♦ 5 5 ♣ 7 7	16 W/EW ♠ AQ52 ♥ QT876 ♦ 73 ♣ 73 ♠ K8764 ♥ AJ3 ♦ 864 ♣ QJ ♠ T ♥ K942 ♦ AKQJT9 ♣ 96 ♠ J93 ♥ 5 ♦ 52 ♣ AKT8542 8 11 13 8 N S N 5 5 ♠ 7 7 ♥ 6 6 ♦ 4 4 ♣ 10 10 Opt res: NS 4C;130 E W N 3 3 ♠ 6 6 ♥ 7 7 ♦ 9 9 ♣ 3 3
17 N/- ♠ KJ3 ♥ AKQ9 ♦ 853 ♣ T83 ♠ QT875 ♥ 72 ♦ QT64 ♣ KJ ♠ A964 ♥ T63 ♦ 2 ♣ A9642 ♠ 2 ♥ J854 ♦ AKJ97 ♣ Q75 13 8 8 11 N S N 7 7 ♠ 3 4 ♥ 8 8 ♦ 7 8 ♣ 5 5 Opt res: EW 3S;-140 E W N 6 6 ♠ 9 9 ♥ 4 4 ♦ 5 5 ♣ 7 7	18 E/NS ♠ K85 ♥ 932 ♦ A43 ♣ A872 ♠ J94 ♥ KQT6 ♦ T5 ♣ QJT3 ♠ Q732 ♥ 5 ♦ KJ98762 ♣ 4 ♠ AT6 ♥ AJ874 ♦ Q ♣ K965 11 9 6 14 N S N 7 8 ♠ 7 7 ♥ 8 9 ♦ 5 5 ♣ 9 9 Opt res: S 3H;140 E W N 5 5 ♠ 6 6 ♥ 4 4 ♦ 8 8 ♣ 4 4	19 S/EW ♠ AK ♥ 74 ♦ AK962 ♣ AK32 ♠ Q5 ♥ KQ653 ♦ 5 ♣ Q9764 ♠ J9843 ♥ A2 ♦ QJT3 ♣ JT ♠ T762 ♥ JT98 ♦ 874 ♣ 85 21 9 9 1 N S N 6 6 ♠ 6 6 ♥ 6 6 ♦ 9 9 ♣ 6 6 Opt res: NS 1D;110 E W N 6 6 ♠ 5 5 ♥ 6 6 ♦ 4 4 ♣ 7 7	20 W/AI ♠ AKT2 ♥ KJ6 ♦ 86 ♣ Q852 ♠ QJ964 ♥ AQ93 ♦ T5 ♣ JT ♠ 873 ♥ 52 ♦ A9732 ♣ K74 ♠ 5 ♥ T874 ♦ KQJ4 ♣ A963 13 10 7 10 N S N 10 10 ♠ 6 7 ♥ 9 9 ♦ 9 8 ♣ 9 9 Opt res: NS 3N;630 E W N 3 3 ♠ 6 6 ♥ 4 4 ♦ 4 4 ♣ 3 3