

1 ♠QJ532 ♥982 ♦75 ♣KJ3 ♠A7 ♥Q763 ♦J84 ♣10742 ♠K864 ♥AJ105 ♦10962 ♣9 ♠109 ♥K4 ♦AKQ3 ♣AQ865 W E S <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>8</td><td>10</td><td>3NT S 4</td><td>430</td><td></td><td>3.5</td></tr><tr><td>5</td><td>9</td><td>3NT S 4</td><td>430</td><td></td><td>3.5</td></tr><tr><td>2</td><td>3</td><td>3NT S 4</td><td>430</td><td></td><td>3.5</td></tr><tr><td>4</td><td>7</td><td>3NT N 4</td><td>430</td><td></td><td>3.5</td></tr><tr><td>12</td><td>1</td><td>2NT S 4</td><td>180</td><td></td><td>1</td></tr><tr><td>11</td><td>6</td><td>4S N-1</td><td></td><td>50</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	8	10	3NT S 4	430		3.5	5	9	3NT S 4	430		3.5	2	3	3NT S 4	430		3.5	4	7	3NT N 4	430		3.5	12	1	2NT S 4	180		1	11	6	4S N-1		50	0	2 ♠A109732 ♥64 ♦K4 ♣AQJ ♠8 ♥853 ♦QJ97 ♣K7543 ♠QJ6 ♥K10972 ♦A82 ♣96 ♠K54 ♥AQJ ♦10653 ♣1082 W E S <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>1</td><td>4S N 6</td><td>680</td><td></td><td>5</td></tr><tr><td>11</td><td>6</td><td>4S N 5</td><td>650</td><td></td><td>4</td></tr><tr><td>5</td><td>9</td><td>3S N 3</td><td>140</td><td></td><td>2.5</td></tr><tr><td>2</td><td>3</td><td>3S N 3</td><td>140</td><td></td><td>2.5</td></tr><tr><td>8</td><td>10</td><td>Passout</td><td></td><td></td><td>1</td></tr><tr><td>4</td><td>7</td><td>4S N-1</td><td></td><td>100</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	12	1	4S N 6	680		5	11	6	4S N 5	650		4	5	9	3S N 3	140		2.5	2	3	3S N 3	140		2.5	8	10	Passout			1	4	7	4S N-1		100	0	3 ♠A532 ♥AJ9 ♦AKJ2 ♣82 ♠KJ9 ♥K102 ♦10986 ♣J63 ♠106 ♥643 ♦Q753 ♣A1074 ♠Q874 ♥Q875 ♦4 ♣KQ95 W E S <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>6</td><td>10</td><td>3NT N 4</td><td>430</td><td></td><td>5</td></tr><tr><td>3</td><td>4</td><td>4S N 4</td><td>420</td><td></td><td>3</td></tr><tr><td>12</td><td>2</td><td>4S N 4</td><td>420</td><td></td><td>3</td></tr><tr><td>9</td><td>1</td><td>4S N 4</td><td>420</td><td></td><td>3</td></tr><tr><td>5</td><td>8</td><td>4S N-1</td><td></td><td>50</td><td>1</td></tr><tr><td>11</td><td>7</td><td>3NT N-2</td><td></td><td>100</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	6	10	3NT N 4	430		5	3	4	4S N 4	420		3	12	2	4S N 4	420		3	9	1	4S N 4	420		3	5	8	4S N-1		50	1	11	7	3NT N-2		100	0	4 ♠Q76 ♥J8432 ♦7 ♣AJ73 ♠A9852 ♥Q10 ♦Q964 ♣Q6 ♠J3 ♥AK75 ♦J8 ♣K10954 ♠K104 ♥96 ♦AK10532 ♣82 W E S <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>6</td><td>10</td><td>3S W-3</td><td>300</td><td></td><td>5</td></tr><tr><td>12</td><td>2</td><td>2S W-2</td><td>200</td><td></td><td>4</td></tr><tr><td>11</td><td>7</td><td>2S W-1</td><td>100</td><td></td><td>3</td></tr><tr><td>5</td><td>8</td><td>1NT E 1</td><td></td><td>90</td><td>2</td></tr><tr><td>9</td><td>1</td><td>1NT N-1</td><td></td><td>100</td><td>1</td></tr><tr><td>3</td><td>4</td><td>3C E 3</td><td></td><td>110</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	6	10	3S W-3	300		5	12	2	2S W-2	200		4	11	7	2S W-1	100		3	5	8	1NT E 1		90	2	9	1	1NT N-1		100	1	3	4	3C E 3		110	0	5 ♠64 ♥A109843 ♦875 ♣AK ♠KJ1053 ♥6 ♦AK42 ♣972 ♠872 ♥KJ2 ♦QJ63 ♣J64 ♠AQ9 ♥Q75 ♦109 ♣Q10853 W E S <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>8</td><td>4S W-4</td><td>200</td><td></td><td>5</td></tr><tr><td>6</td><td>9</td><td>3H N 4</td><td>170</td><td></td><td>4</td></tr><tr><td>7</td><td>1</td><td>3H N 3</td><td>140</td><td></td><td>3</td></tr><tr><td>4</td><td>5</td><td>3H S-1</td><td></td><td>100</td><td>1.5</td></tr><tr><td>10</td><td>2</td><td>3H N-1</td><td></td><td>100</td><td>1.5</td></tr><tr><td>12</td><td>3</td><td>4H N-2</td><td></td><td>200</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	11	8	4S W-4	200		5	6	9	3H N 4	170		4	7	1	3H N 3	140		3	4	5	3H S-1		100	1.5	10	2	3H N-1		100	1.5	12	3	4H N-2		200	0
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♥105
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♠KJ2 ♠A9
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♦Q5 ♦AK98763
♣A8754 ♣K

W N E
S

♠8765
♥QJ832
♦J
♣Q62

NS	EW	Contract	N-S	E-W	MP
1	11	5D E 7	440	4.5	
3	5	5D E 7	440	4.5	
7	8	3NT W 7	520	3	
9	2	6D E 7	940	1.5	
12	6	6D E 7	940	1.5	
10	4	6NT W 7	1020	0	

12

♠108
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♦KQ84
♣J98

♠QJ976 ♠A5
♥1087 ♥963
♦9 ♦J753
♣AQ106 ♣K542

W N E
S

♠K432
♥QJ5
♦A1062
♣73

NS	EW	Contract	N-S	E-W	MP
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1	11	1NT N 2	120	2.5	
7	8	1NT N 2	120	2.5	
12	6	1NT N 2	120	2.5	
3	5	1NT N 2	120	2.5	
10	4	2D S 3	110	0	

13

♠K932
♥Q52
♦K5
♣A542

♠AQJ10754 ♠6
♥9 ♥AK876
♦Q6 ♦J73
♣KQ3 ♣J976

W N E
S

♠8
♥J1043
♦A109842
♣108

NS	EW	Contract	N-S	E-W	MP
8	9	2S W 2	110	5	
2	11	2S W 3	140	3.5	
4	6	2S W 3	140	3.5	
1	5	3S W 4	170	2	
10	3	3S W 5	200	1	
12	7	3NT N-5	500	0	

14

♠108
♥872
♦Q105
♣AQ1084

♠AK92 ♠J6
♥K1043 ♥AJ65
♦864 ♦KJ32
♣95 ♣J62

W N E
S

♠Q7543
♥Q9
♦A97
♣K73

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

15

♠AQ2
♥AK963
♦63
♣KJ2

♠653 ♠KJ984
♥Q104 ♥J2
♦87 ♦KQ10
♣AQ975 ♣843

W N E
S

♠107
♥875
♦AJ9542
♣106

NS	EW	Contract	N-S	E-W	MP
12	8	3NT N 4	630	5	
3	11	3H N 3	140	4	
5	7	3S E-2	100	3	
1	4	1NT N-1	100	2	
2	6	4H N-3	300	0.5	
9	10	3NT N-3	300	0.5	

16

♠9653
♥K76
♦AKQ4
♣76

♠1084 ♠AQJ72
♥J92 ♥A83
♦J82 ♦7
♣J1043 ♣AKQ8

W N E
S

♠K
♥Q1054
♦109653
♣952

NS	EW	Contract	N-S	E-W	MP
9	10	3Dx N 3	470	5	
3	11	5C W-2	200	3.5	
5	7	3NTxW-1	200	3.5	
1	4	3S E 3	140	1	
2	6	2S E 3	140	1	
12	8	2S E 3	140	1	

17

♠10732
♥8764
♦A63
♣A4

♠QJ94 ♠K8
♥KJ5 ♥AQ9
♦8752 ♦K9
♣72 ♣KQJ985

W N E
S

♠A65
♥1032
♦QJ104
♣1063

NS	EW	Contract	N-S	E-W	MP
6	8	3NT E-1	50	4	
12	9	3NT E-1	50	4	
2	5	2NT E-1	50	4	
10	1	3C E 3	110	2	
3	7	2NT E 3	150	1	
4	11	3NT E 3	400	0	

18

♠AQ
♥10874
♦KQ1095
♣A2

♠97642 ♠J8
♥AJ9 ♥Q53
♦432 ♦86
♣85 ♣KQJ1096

W N E
S

♠K1053
♥K62
♦AJ7
♣743

NS	EW	Contract	N-S	E-W	MP
4	11	3NT N 4	630	4	
3	7	3NT N 4	630	4	
12	9	3NT N 4	630	4	
6	8	2NT N 4	180	2	
2	5	2S S 3	140	1	
10	1	3D S 4	130	0	

19

♠KQ964
♥542
♦Q7
♣A86

♠J73 ♠108
♥KQJ7 ♥1096
♦K53 ♦A1064
♣953 ♣KQ107

W N E
S

♠A52
♥A83
♦J982
♣J42

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

20

♠Q2
♥97
♦J1098
♣KQJ63

♠AJ97653 ♠84
♥Q86 ♥K32
♦42 ♦Q3
♣9 ♣A108742

W N E
S

♠K10
♥AJ1054
♦AK765
♣5

NS	EW	Contract	N-S	E-W	MP
7	9	3H S 3	140	4.5	
4	8	3H S 3	140	4.5	
11	5	3S W-1	100	3	
12	10	4H S-1	100	1.5	
1	2	4D S-1	100	1.5	
3	6	4H S-2	200	0	

1 N/- ♠ QJ532 ♥ 982 ♦ 75 ♣ KJ3 ♠ A7 ♥ Q763 ♦ J84 ♣ T742 ♠ K864 ♥ AJT5 ♦ T962 ♣ 9 ♠ T9 ♥ K4 ♦ AKQ3 ♣ AQ865 7 7 8 18	N S N 9 9 ♠ 8 8 ♥ 5 5 ♦ 7 7 ♣ 9 9 Opt res: NS 3N;400 E W N 4 4 ♠ 4 4 ♥ 7 7 ♦ 4 4 ♣ 4 4	2 E/NS ♠ AT9732 ♥ 64 ♦ K4 ♣ AQJ ♠ 8 ♥ 853 ♦ QJ97 ♣ K7543 ♠ QJ6 ♥ KT972 ♦ A82 ♣ 96 ♠ K54 ♥ AQJ ♦ T653 ♣ T82 14 6 10 10	N S N 9 8 ♠ 11 10 ♥ 8 7 ♦ 8 8 ♣ 7 7 Opt res: N 4S;650 E W N 2 2 ♠ 2 2 ♥ 5 5 ♦ 5 5 ♣ 5 5	3 S/EW ♠ A532 ♥ AJ9 ♦ AKJ2 ♣ 82 ♠ T6 ♥ 643 ♦ Q753 ♣ AT74 ♠ Q874 ♥ Q875 ♦ 4 ♣ KQ95 17 8 6 9	N S N 9 8 ♠ 10 10 ♥ 10 10 ♦ 8 8 ♣ 9 9 Opt res: NS 4S/4H;420 E W N 4 4 ♠ 3 3 ♥ 3 3 ♦ 4 5 ♣ 4 4	4 W/All ♠ Q76 ♥ J8432 ♦ 7 ♣ AJ73 ♠ A9852 ♥ QT ♦ Q964 ♣ Q6 ♠ J3 ♥ AK75 ♦ J8 ♣ KT954 ♠ KT4 ♥ 96 ♦ AKT532 ♣ 82 8 10 12 10	N S N 5 5 ♠ 5 5 ♥ 6 6 ♦ 7 7 ♣ 5 5 Opt res: EW 1N/2C;-90 E W N 7 7 ♠ 7 7 ♥ 7 7 ♦ 6 6 ♣ 8 8
5 N/NS ♠ 64 ♥ AT9843 ♦ 875 ♣ AK ♠ KJT53 ♥ 6 ♦ AK42 ♣ 972 ♠ 872 ♥ KJ2 ♦ QJ63 ♣ J64 ♠ AQ9 ♥ Q75 ♦ T9 ♣ QT853 11 11 8 10	N S N 4 4 ♠ 4 5 ♥ 9 9 ♦ 4 4 ♣ 7 7 Opt res: EW 3SX;100 E W N 5 5 ♠ 8 8 ♥ 3 3 ♦ 7 7 ♣ 5 5	6 E/EW ♠ QJ972 ♥ 5 ♦ AQ843 ♣ 87 ♠ KT4 ♥ T32 ♦ KJ975 ♣ K9 ♠ 65 ♥ AJ94 ♦ 62 ♣ AJ653 ♠ A83 ♥ KQ876 ♦ T ♣ QT42 9 10 10 11	N S N 6 6 ♠ 8 8 ♥ 6 6 ♦ 6 6 ♣ 6 7 Opt res: NS 1S;110 E W N 6 6 ♠ 4 4 ♥ 7 7 ♦ 6 6 ♣ 6 6	7 S/All ♠ AT54 ♥ QJ543 ♦ A3 ♣ 95 ♠ 97 ♥ 8 ♦ T865 ♣ KQJ432 ♠ 2 ♥ K962 ♦ KQ742 ♣ T76 ♠ KQJ863 ♥ AT7 ♦ J9 ♣ A8 11 6 8 15	N S N 11 11 ♠ 12 12 ♥ 11 11 ♦ 4 4 ♣ 4 4 Opt res: EW 7DX;1100 E W N 1 1 ♠ 1 1 ♥ 1 1 ♦ 9 9 ♣ 9 9	8 W/- ♠ 63 ♥ KJT85 ♦ QJ32 ♣ AK ♠ Q ♥ A73 ♦ AK764 ♣ 8742 ♠ JT7542 ♥ 96 ♦ T ♣ JT65 ♠ AK98 ♥ Q42 ♦ 985 ♣ Q93 14 13 2 11	N S N 9 9 ♠ 6 6 ♥ 8 8 ♦ 9 9 ♣ 5 5 Opt res: NS 3N;400 E W N 3 3 ♠ 6 6 ♥ 4 4 ♦ 4 4 ♣ 6 6
9 N/EW ♠ KJ ♥ KJ653 ♦ T654 ♣ A6 ♠ Q97653 ♥ Q2 ♦ K2 ♣ 972 ♠ T82 ♥ T87 ♦ AQ ♣ KJT84 ♠ A4 ♥ A94 ♦ J9873 ♣ Q53 12 7 10 11	N S N 9 9 ♠ 6 6 ♥ 10 10 ♦ 10 10 ♣ 7 7 Opt res: NS 4H;420 E W N 3 3 ♠ 7 7 ♥ 3 3 ♦ 3 3 ♣ 6 6	10 E/All ♠ T3 ♥ K76 ♦ QT73 ♣ AQJ6 ♠ K752 ♥ A9842 ♦ AK6 ♣ 3 ♠ Q9 ♥ 53 ♦ J954 ♣ 87542 ♠ AJ864 ♥ QJT ♦ 82 ♣ KT9 12 14 3 11	N S N 8 8 ♠ 8 8 ♥ 7 7 ♦ 6 6 ♣ 7 7 Opt res: NS 1N;120 E W N 4 4 ♠ 5 5 ♥ 6 6 ♦ 6 6 ♣ 5 5	11 S/- ♠ QT43 ♥ T5 ♦ T42 ♣ JT93 ♠ KJ2 ♥ K76 ♦ Q5 ♣ A8754 ♠ A9 ♥ A94 ♦ AK98763 ♣ K ♠ 8765 ♥ QJ832 ♦ J ♣ Q62 3 13 18 6	N S N - - ♠ 4 4 ♥ 3 3 ♦ - - ♣ 2 2 Opt res: EW 7N;-1520 E W N 13 13 ♠ 9 9 ♥ 9 10 ♦ 13 13 ♣ 11 11	12 W/NS ♠ T8 ♥ AK42 ♦ KQ84 ♣ J98 ♠ QJ976 ♥ T87 ♦ 9 ♣ AQT6 ♠ A5 ♥ 963 ♦ J753 ♣ K542 ♠ K432 ♥ QJ5 ♦ AT62 ♣ 73 13 9 8 10	N S N 8 8 ♠ 5 5 ♥ 9 9 ♦ 10 10 ♣ 5 5 Opt res: NS 2H;140 E W N 5 5 ♠ 6 6 ♥ 4 4 ♦ 3 3 ♣ 8 8

13 N/AII ♠ K932 ♥ Q52 ♦ K5 ♣ A542 ♠ AQJT754 ♥ 9 ♦ Q6 ♣ KQ3 ♠ 6 ♥ AK876 ♦ J73 ♣ J976 N S N ♠ ♥ ♦ ♣ 4 3 5 8 5 4 3 5 8 5 Opt res: EW 2S;-110 E W N ♠ ♥ ♦ ♣ 7 8 7 5 8 7 8 7 5 8	14 E/- ♠ T8 ♥ 872 ♦ QT5 ♣ AQT84 ♠ AK92 ♥ KT43 ♦ 864 ♣ 95 ♠ J6 ♥ AJ65 ♦ KJ32 ♣ J62 N S N ♠ ♥ ♦ ♣ 6 6 4 4 7 6 6 4 4 7 Opt res: EW 2H;-140 E W N ♠ ♥ ♦ ♣ 7 7 9 8 6 7 7 9 8 6	15 S/NS ♠ AQ2 ♥ AK963 ♦ 63 ♣ KJ2 ♠ 653 ♥ QT4 ♦ 87 ♣ AQ975 ♠ KJ984 ♥ J2 ♦ KQT ♣ 843 N S N ♠ ♥ ♦ ♣ 9 8 7 6 6 9 8 7 6 6 Opt res: EW 5CX;800 E W N ♠ ♥ ♦ ♣ 4 6 3 3 7 4 6 3 3 7	16 W/EW ♠ 9653 ♥ K76 ♦ AKQ4 ♣ 76 ♠ T84 ♥ J92 ♦ J82 ♣ JT43 ♠ AQJ72 ♥ A83 ♦ 7 ♣ AKQ8 N S N ♠ ♥ ♦ ♣ 3 3 6 6 2 3 3 6 6 2 Opt res: EW 4S;-620 E W N ♠ ♥ ♦ ♣ 8 10 7 5 11 8 10 7 5 11
17 N/- ♠ T732 ♥ 8764 ♦ A63 ♣ A4 ♠ QJ94 ♥ KJ5 ♦ 8752 ♣ 72 ♠ K8 ♥ AQ9 ♦ K9 ♣ KQJ985 N S N ♠ ♥ ♦ ♣ 4 4 4 5 3 4 4 4 5 3 Opt res: EW 2C;-130 E W N ♠ ♥ ♦ ♣ 8 8 8 7 10 8 8 8 7 10	18 E/NS ♠ AQ ♥ T874 ♦ KQT95 ♣ A2 ♠ 97642 ♥ AJ9 ♦ 432 ♣ 85 ♠ J8 ♥ Q53 ♦ 86 ♣ KQJT96 N S N ♠ ♥ ♦ ♣ 10 9 9 10 5 10 9 9 10 5 Opt res: EW 5CX;500 E W N ♠ ♥ ♦ ♣ 3 4 4 3 8 3 4 4 3 8	19 S/EW ♠ KQ964 ♥ 542 ♦ Q7 ♣ A86 ♠ J73 ♥ KQJ7 ♦ K53 ♣ 953 ♠ T8 ♥ T96 ♦ AT64 ♣ KQT7 N S N ♠ ♥ ♦ ♣ 7 7 5 6 6 7 7 5 6 6 Opt res: NS 1N;90 E W N ♠ ♥ ♦ ♣ 5 5 7 7 7 5 5 7 7 7	20 W/AII ♠ Q2 ♥ 97 ♦ JT98 ♣ KQJ63 ♠ AJ97653 ♥ Q86 ♦ 42 ♣ 9 ♠ 84 ♥ K32 ♦ Q3 ♣ AT8742 N S N ♠ ♥ ♦ ♣ 7 7 5 6 6 7 7 5 6 6 Opt res: NS 3H;140 E W N ♠ ♥ ♦ ♣ 4 8 4 3 6 4 8 4 3 6