

1

♠83	♥KQJ	♦AK10862	♣J9
♠QJ975	♥73	♦75	♣K842
♠A64	♥65	♦QJ93	♣Q653
♠K102	♥A109842	♦4	♣A107

NS	EW	Contract	N-S	E-W	MP
18	6	4H S 6	480		8
11	10	4H N 6	480		8
8	14	4H N 6	480		8
4	12	4H S 5	450		3.5
16	9	4H S 5	450		3.5
7	19	4H S 5	450		3.5
15	3	4H S 5	450		3.5
17	2	4H S 5	450		3.5
5	13	4H S 5	450		3.5
20	1	2H S 5	200		0

2

♠Q53	♥32	♦A98643	♣Q7
♠AJ74	♥Q976	♦K107	♣84
♠K106	♥KJ54	♦52	♣10952
♠982	♥A108	♦QJ	♣AKJ63

NS	EW	Contract	N-S	E-W	MP
11	10	1NT S 3	150		9
4	12	2NT S 2	120		6.5
17	2	2NT S 2	120		6.5
8	14	1NT S 2	120		6.5
15	3	1NT S 2	120		6.5
18	6	3NT S-1		100	3
16	9	3NT S-1		100	3
7	19	3NT S-1		100	3
5	13	5D N-2		200	0.5
20	1	3NT N-2		200	0.5

3

♠1093	♥A5	♦K75432	♣K5
♠AQ72	♥10732	♦AJ9	♣72
♠K54	♥K8	♦Q6	♣AQ10943
♠J86	♥QJ964	♦108	♣J86

NS	EW	Contract	N-S	E-W	MP
20	1	3C E 4		130	9
15	3	2H S-3		150	8
5	13	3NT W 3		600	7
4	12	3NT W 4		630	5
8	14	3NT W 4		630	5
18	6	3NT E 4		630	5
11	10	3NT W 5		660	1.5
16	9	3NT W 5		660	1.5
7	19	3NT W 5		660	1.5
17	2	3NT W 5		660	1.5

4

♠KQ64	♥962	♦K52	♣KJ10
♠A85	♥J7	♦AQ87	♣Q643
♠AQ108543	♥106	♣A875	
♠J109732	♥K	♦J943	♣92

NS	EW	Contract	N-S	E-W	MP
16	3	6H E-2	200		9
20	2	4H E 4		620	4.5
12	10	4H E 4		620	4.5
1	15	4H E 4		620	4.5
19	5	4H E 4		620	4.5
4	18	4H E 4		620	4.5
13	8	4H E 4		620	4.5
11	9	4H E 4		620	4.5
7	14	4H E 4		620	4.5
6	17	4Hx E 4		790	0

5

♠107	♥QJ109	♦1074	♣10853
♠J85	♥4	♦AQJ962	♣AQ4
♠A9643	♥K872	♦85	♣92
♠KQ2	♥A653	♦K3	♣KJ76

NS	EW	Contract	N-S	E-W	MP
6	17	2C W-2	100		9
13	8	3D W 4		130	7.5
11	9	2D W 4		130	7.5
16	3	3D W 5		150	4
19	5	3D W 5		150	4
12	10	2D E 5		150	4
4	18	2D E 5		150	4
7	14	2D E 5		150	4
20	2	2D E 6		170	0.5
1	15	2D E 6		170	0.5

6

♠A3	♥654	♦Q932	♣J954
♠109875	♥A82	♦J654	♣3
♠Q62	♥J107	♦AK7	♣A1086
♠KJ4	♥KQ93	♦108	♣KQ72

NS	EW	Contract	N-S	E-W	MP
12	10	1NT E-2	200		9
6	17	1NT S 2	120		8
16	3	2S W-1	100		6
13	8	2D E-1	100		6
19	5	1NT E-1	100		6
7	14	1NT S 1	90		4
4	18	2S W 2		110	2
11	9	2S W 2		110	2
1	15	2S E 2		110	2
20	2	1NT E 3		150	0

7

♠8642
♥J102
♦AJ84
♣108♠AKQ1075
♥Q
♦K10753
♣5

N		E
W	—	E
	♠	

♠J93
♥9853
♦962
♣AJ2
♠AK764
♥Q
♦Q
♣KQ97643

NS	EW	Contract	N-S	E-W	MP
18	7	5Sx W-3	800		9
10	13	5C S 5	600		8
1	12	4S W-3	300		7
20	3	4S W-2	200		6
15	9	4S W-1	100		4
19	8	3S W-1	100		4
4	17	3S W-1	100		4
14	6	5H S-3		300	2
2	11	6Cx S-2		500	0.5
16	5	5H S-5		500	0.5

8

♠862
♥9732
♦10862
♣92♠1074
♥AQ4
♦A954
♣K85

N		E
W	—	E
	♠	

♠KJ3
♥KJ6
♦K3
♣AJ1074
♠AQ95
♥1085
♦QJ7
♣Q63

NS	EW	Contract	N-S	E-W	MP
15	9	3NT W 3	400		7
20	3	3NT W 3	400		7
10	13	3NT W 3	400		7
4	17	3NT W 3	400		7
1	12	3NT E 3	400		7
16	5	3NT W 4	430		3
19	8	3NT E 4	430		3
2	11	3NT E 4	430		3
18	7	3NT W 5	460		0.5
14	6	3NT E 5	460		0.5

9

♠95
♥KQ652
♦AKJ6
♣108♠K10432
♥84
♦Q754
♣J4

N		E
W	—	E
	♠	

♠A
♥10973
♦10983
♣AQ63
♠QJ876
♥AJ
♦2
♣K9752

NS	EW	Contract	N-S	E-W	MP
18	7	3NT S 3	400		8.5
19	8	3NT N 3	400		8.5
14	6	2NT S 4	180		7
2	11	2NT S 3	150		5
1	12	2NT S 3	150		5
4	17	2NT S 3	150		5
16	5	2NT S 2	120		3
15	9	3NT S-1		50	2
10	13	3NT S-2		100	0.5
20	3	3NT N-2		100	0.5

10

♠J1085
♥43
♦K10754
♣K6♠A974
♥Q8
♦A932
♣853

N		E
W	—	E
	♠	

♠Q2
♥KJ10762
♦J8
♣974
♠K63
♥A95
♦Q6
♣AQJ102

NS	EW	Contract	N-S	E-W	MP
3	17	3NT S 4	630		9
14	10	3NT S 3	600		8
19	2	2NT S 4	180		7
20	4	2S N 4	170		6
11	5	2NT S 3	150		4.5
15	7	1NT S 3	150		4.5
1	18	3C S 4	130		3
9	12	2NT S 2	120		2
13	6	3C S 3	110		1
8	16	3D S-1		100	0

11

♠KQJ974
♥Q105
♦J
♣Q72♠3
♥A6
♦AKQ98762
♣J3

N		E
W	—	E
	♠	

♠A10865
♥K7
♦1053
♣K108
♠2
♥J98432
♦4
♣A9654

NS	EW	Contract	N-S	E-W	MP
8	16	5D W 5	400		8.5
3	17	5D W 5	400		8.5
14	10	5D W 6	420		7
9	12	4NT E 5	460		5.5
13	6	3NT E 5	460		5.5
11	5	3NT W 6	490		2.5
20	4	3NT W 6	490		2.5
19	2	3NT E 6	490		2.5
1	18	3NT E 6	490		2.5
15	7	6D W 6	920		0

12

♠3
♥J10
♦10963
♣AKJ842♠108
♥AKQ9862
♦J85
♣5

N		E
W	—	E
	♠	

♠QJ965
♥7543
♦A4
♣Q3
♠AK742
♥
♦KQ72
♣10976

NS	EW	Contract	N-S	E-W	MP
3	17	6Cx N 6	1540		9
20	4	5Cx N 6	950		8
13	6	5C N 5	600		7
8	16	5Hx E-3	500		6
11	5	5Hx W-2	300		5
14	10	4Hx W-1	100		4
19	2	5H W-1	50		2
9	12	4H W-1	50		2
1	18	4H W-1	50		2
15	7	4H W 4		420	0

13

♠A7642
♥A10972
♦J5
♣A

♠K105 ♠QJ98
♥KQ4 ♥J6
♦Q84 ♦K1062
♣KQ86 ♣954

♠3
♥853
♦A973
♣J10732

NS	EW	Contract	N-S	E-W	MP
3	12	2H N 5	200		9
10	15	2H N 4	170		7.5
13	4	2H N 4	170		7.5
6	19	2H N 3	140		6
14	2	2H N 2	110		4
8	11	2H N 2	110		4
18	9	2H N 2	110		4
16	7	1S N 1	80		2
17	1	1NT W 3		150	1
20	5	1NT W 4		180	0

14

♠A107653
♥AJ
♦10
♣KQ75

♠8 ♠KQ9
♥K7543 ♥Q8
♦AQ93 ♦KJ76
♣1092 ♣AJ43

♠J42
♥10962
♦8542
♣86

NS	EW	Contract	N-S	E-W	MP
16	7	3Sx N 3	530		9
18	9	2Sx N 2	470		8
13	4	3S N 3	140		7
17	1	2NT E-2	100		6
10	15	3NT E-1	50		4.5
3	12	3NT E-1	50		4.5
14	2	2NT E 2		120	2.5
6	19	2NT E 2		120	2.5
20	5	2NT E 3		150	1
8	11	3NT E 4		430	0

15

♠A9
♥K874
♦Q65
♣Q642

♠Q105 ♠8642
♥AJ92 ♥Q1063
♦J ♦K72
♣KJ1098 ♣73

♠KJ73
♥5
♦A109843
♣A5

NS	EW	Contract	N-S	E-W	MP
18	9	3NT S 6	690		9
10	15	3NT N 3	600		7.5
3	12	3NT N 3	600		7.5
17	1	2NT N 4	180		5.5
13	4	2NT N 4	180		5.5
14	2	3D S 6	170		4
16	7	3D S 5	150		2.5
6	19	2D S 5	150		2.5
8	11	2Hx E-1	100		1
20	5	2NT S-1		100	0

16

♠K9
♥K10642
♦952
♣A75

♠653 ♠QJ74
♥9 ♥J873
♦Q103 ♦8
♣Q98642 ♣KJ103

♠A1082
♥AQ5
♦AKJ764
♣

NS	EW	Contract	N-S	E-W	MP
7	13	6D S 6	920		9
17	9	4H N 5	450		7.5
10	16	4H N 5	450		7.5
2	18	5D S 6	420		5
14	1	5D S 6	420		5
19	4	4H N 4	420		5
12	5	3D S 6	170		3
20	6	1NT N 3	150		2
11	3	6H N-2		100	0.5
8	15	6H N-2		100	0.5

17

♠4
♥AKJ8
♦J743
♣A876

♠KQ9852 ♠AJ73
♥753 ♥62
♦5 ♦10986
♣J95 ♣KQ10

♠106
♥Q1094
♦AKQ2
♣432

NS	EW	Contract	N-S	E-W	MP
19	4	4H S 4	420		7.5
2	18	4H S 4	420		7.5
10	16	4H S 4	420		7.5
20	6	4H N 4	420		7.5
11	3	3H S 4	170		5
17	9	4Sx W-1	100		2.5
7	13	4Sx W-1	100		2.5
14	1	4Sx W-1	100		2.5
8	15	4Sx W-1	100		2.5
12	5	4S W-1	50		0

18

♠KQ62
♥KQ4
♦AK2
♣Q76

♠J104 ♠A53
♥7 ♥AJ103
♦1098765 ♦Q43
♣J54 ♣A82

♠987
♥98652
♦J
♣K1093

NS	EW	Contract	N-S	E-W	MP
10	16	2H S 2	110		9
20	6	4D W-2	100		7.5
11	3	3D W-2	100		7.5
12	5	3D W-1	50		5
14	1	3D W-1	50		5
8	15	1NT E-1	50		5
19	4	2D W 2		90	3
2	18	3NT N-2		200	1
17	9	3Hx S-1		200	1
7	13	3H S-2		200	1

19

♠A9743			
♥A107			
♦QJ			
♣A106			
♠K865	N	♠10	
♥Q53	W—E	♥K642	
♦AK10		♦8652	
♣983	♠	♣KJ54	
	♠QJ2		
	♥J98		
	♦9743		
	♣Q72		

NS	EW	Contract	N-S	E-W	MP
2	15	3NT W-5	500		9
18	5	3C W-2	200		8
12	8	2S N 2	110		6
20	7	2S N 2	110		6
6	11	2S N 2	110		6
13	1	3S N-1		50	2.5
4	16	3S N-1		50	2.5
17	10	3S N-1		50	2.5
19	3	3S N-1		50	2.5
9	14	3S N-2		100	0

20

♠10732			
♥85			
♦932			
♣KQJ10			
♠AQ85	N	♠J9	
♥42	W—E	♥Q763	
♦Q8		♦AKJ106	
♣98653	♠	♣A4	
	♠K64		
	♥AKJ109		
	♦754		
	♣72		

NS	EW	Contract	N-S	E-W	MP
2	15	2NT E 2	120		7
19	3	2NT E 2	120		7
18	5	1NT E 2	120		7
12	8	1NT E 2	120		7
6	11	1NT E 2	120		7
9	14	2NT E 3	150		3
17	10	2NT E 3	150		3
4	16	1NT E 3	150		3
20	7	2H S-2	200		1
13	1	3NT E 4	630		0

21

♠A104			
♥A9			
♦76			
♣A108754			
♠5	N	♠KQ973	
♥KQJ3	W—E	♥874	
♦QJ532		♦AK109	
♣J96	♠	♣Q	
	♠J862		
	♥10652		
	♦84		
	♣K32		

NS	EW	Contract	N-S	E-W	MP
18	5	1NT W-2	100		8
17	10	1NT W-2	100		8
20	7	1NT W-2	100		8
19	3	5D E-1	50		6
6	11	3C N-1		100	5
13	1	3D E 3		110	4
12	8	3D W 4		130	2
9	14	3D E 4		130	2
2	15	3D E 4		130	2
4	16	3D E 5		150	0

22

♠K85			
♥A1072			
♦AKQ7			
♣A2			
♠92	N	♠AJ76	
♥Q854	W—E	♥J63	
♦653		♦82	
♣K763	♠	♣Q1084	
	♠Q1043		
	♥K9		
	♦J1094		
	♣J95		

NS	EW	Contract	N-S	E-W	MP
15	6	3NT N 5	460		8
18	10	3NT N 5	460		8
2	16	3NT N 5	460		8
14	3	3NT N 4	430		5
1	19	3NT N 4	430		5
9	13	3NT N 4	430		5
5	17	3NT N 3	400		2
11	4	3NT N 3	400		2
20	8	3NT N 3	400		2
12	7	3NT N-1		50	0

23

♠1082			
♥1052			
♦Q982			
♣J74			
♠AKQ6	N	♠J54	
♥J4	W—E	♥A987	
♦K1063		♦54	
♣A62	♠	♣K1095	
	♠973		
	♥KQ63		
	♦AJ7		
	♣Q83		

NS	EW	Contract	N-S	E-W	MP
2	16	3NT W-1	100		9
11	4	3NT W 3	600		7
20	8	3NT W 3	600		7
5	17	3NT E 3	600		7
12	7	3NT W 4	630		2.5
14	3	3NT W 4	630		2.5
15	6	3NT W 4	630		2.5
1	19	3NT W 4	630		2.5
9	13	3NT W 4	630		2.5
18	10	3NT E 4	630		2.5

24

♠A			
♥AQJ76			
♦Q984			
♣K87			
♠32	N	♠987	
♥K1093	W—E	♥852	
♦AJ102		♦K7653	
♣Q43	♠	♣J10	
	♠KQJ10654		
	♥4		
	♦		
	♣A9652		

NS	EW	Contract	N-S	E-W	MP
14	3	6S S 6	980		8
15	6	6S S 6	980		8
11	4	6S S 6	980		8
18	10	5S S 6	480		4
12	7	4S S 6	480		4
5	17	4S S 6	480		4
9	13	4S S 6	480		4
2	16	4S S 6	480		4
1	19	4S S 5	450		1
20	8	2S S 6	230		0

25

♠92
♥KJ532
♦J65
♣KJ9

♠J86
♥A94
♦98742
♣82

♠AKQ104
♥Q10876
♦Q3
♣6

♠753
♥
♦AK10
♣AQ107543

NS	EW	Contract	N-S	E-W	MP
10	19	5Cx S 5	550		9
7	11	5C S 5	400		5.5
13	2	5C S 5	400		5.5
3	18	5C S 5	400		5.5
5	14	5C S 5	400		5.5
16	1	5C S 5	400		5.5
20	9	5C S 5	400		5.5
15	4	4C S 5	150		1.5
17	8	4C S 5	150		1.5
12	6	5C S-1		50	0

26

♠AKQ
♥Q63
♦K1052
♣874

♠J4
♥K875
♦43
♣J10952

♠10862
♥J1092
♦87
♣Q63

♠9753
♥A4
♦AQJ96
♣AK

NS	EW	Contract	N-S	E-W	MP
17	8	6NT N 6	1440		8.5
20	9	6NT N 6	1440		8.5
10	19	6D S 6	1370		7
7	11	3NT S 6	690		3.5
13	2	3NT S 6	690		3.5
3	18	3NT S 6	690		3.5
5	14	3NT S 6	690		3.5
12	6	3NT S 6	690		3.5
15	4	3NT N 6	690		3.5
16	1	3NT S 5	660		0

27

♠KJ
♥AJ53
♦109
♣KJ1053

♠3
♥KQ108
♦A3
♣Q97642

♠AQ109854
♥976
♦K76
♣

♠762
♥42
♦QJ8542
♣A8

NS	EW	Contract	N-S	E-W	MP
20	9	3D S-2	100		9
10	19	5D S-3	150		8
16	1	3S E 4	170		6
15	4	2S E 4	170		6
5	14	2S E 4	170		6
7	11	3S E 5	200		3.5
3	18	2S E 5	200		3.5
17	8	4S E 4	420		2
13	2	4S E 5	450		0.5
12	6	4S E 5	450		0.5

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25 N/EW ♠ 92 ♥ KJ532 ♦ J65 ♣ KJ9 ♠ J86 ♥ A94 ♦ 98742 ♣ 82 ♠ AKQT4 ♥ QT876 ♦ Q3 ♣ 6 ♠ 753 ♥ - ♦ AKT ♣ AQT7543 9 5 13 13	N S N 7 7 ♠ 5 5 ♥ 6 6 ♦ 6 6 ♣ 11 11 Opt res: NS 5C;400 E W N 3 3 ♠ 8 8 ♥ 7 7 ♦ 7 7 ♣ 2 2	26 E/All ♠ AKQ ♥ Q63 ♦ KT52 ♣ 874 ♠ J4 ♥ K875 ♦ 43 ♣ JT952 ♠ T862 ♥ JT92 ♦ 87 ♣ Q63 ♠ 9753 ♥ A4 ♦ AQJ96 ♣ AK 14 5 3 18	N S N 12 12 ♠ 11 11 ♥ 9 9 ♦ 12 12 ♣ 8 9 Opt res: NS 6N;1440 E W N 1 1 ♠ 2 2 ♥ 4 4 ♦ 1 1 ♣ 4 4	27 S/- ♠ KJ ♥ AJ53 ♦ T9 ♣ KJT53 ♠ 3 ♥ KQT8 ♦ A3 ♣ Q97642 ♠ AQT9854 ♥ 976 ♦ K76 ♣ - ♠ 762 ♥ 42 ♦ QJ8542 ♣ A8 13 11 9 7	N S N 4 4 ♠ 2 2 ♥ 4 4 ♦ 6 6 ♣ 6 6 Opt res: EW 4S;-420 E W N 9 9 ♠ 10 10 ♥ 8 8 ♦ 7 7 ♣ 7 7