

1

♠10984
♥AK542
♦6
♣Q95

♠Q
♥QJ9
♦K842
♣86432

♠AKJ653
♥108
♦Q53
♣AK

♠72
♥763
♦AJ1097
♣J107

NS	EW	Contract	N-S	E-W	MP
1	7	3S	E 3	140	3.5
5	3	3S	E 3	140	3.5
4	8	3S	E 4	170	2
10	6	4S	E 4	420	0.5
2	9	4S	E 4	420	0.5

2

♠Q
♥863
♦J9543
♣Q862

♠A105
♥10
♦A1086
♣AK1094

♠J987
♥AKJ954
♦Q
♣73

♠K6432
♥Q72
♦K72
♣J5

NS	EW	Contract	N-S	E-W	MP
1	7	6H	E-3	150	3.5
5	3	3NT	W-3	150	3.5
4	8	6H	E-2	100	1.5
2	9	3NT	W-2	100	1.5
10	6	3NT	W 5	460	0

3

♠A1075
♥5
♦10854
♣J962

♠J83
♥KQ764
♦J7
♣843

♠Q4
♥9832
♦A963
♣K105

♠K962
♥AJ10
♦KQ2
♣AQ7

NS	EW	Contract	N-S	E-W	MP
1	7	2NT	S 4	180	4
2	9	3S	N 4	170	3
10	6	2NT	S 2	120	2
5	3	1C	S 3	110	1
4	8	1C	S 2	90	0

4

♠A975
♥AQ7
♦1094
♣A72

♠J3
♥J10
♦J873
♣QJ963

♠K1064
♥954
♦KQ2
♣K54

♠Q82
♥K8632
♦A65
♣108

NS	EW	Contract	N-S	E-W	MP
8	5	1NT	S 3	150	3.5
6	4	1NT	S 3	150	3.5
3	9	3H	S 3	140	2
2	1	1NT	S 2	120	1
10	7	2H	S 2	110	0

5

♠KQ643
♥108
♦KJ4
♣843

♠AJ10
♥A954
♦A7652
♣6

♠852
♥KJ
♦109
♣KQ9752

♠97
♥Q7632
♦Q83
♣AJ10

NS	EW	Contract	N-S	E-W	MP
3	9	1NT	E 1	90	4
2	1	2D	W 3	110	3
6	4	1NT	E 2	120	2
8	5	1NT	E 3	150	1
10	7	2NT	W 5	210	0

6

♠KJ10764
♥7
♦K653
♣83

♠Q532
♥632
♦1098
♣972

♠AQJ108
♥J2
♣AKQ1054

♠A98
♥K954
♦AQ74
♣J6

NS	EW	Contract	N-S	E-W	MP
3	9	4S	N 4	420	4
6	4	3S	N 4	170	3
10	7	5C	E-1	100	2
2	1	4S	N-1	50	1
8	5	2H	E 3	140	0

7

♠AQ75
♥AQ972
♦AJ7
♣4

♠K
♥K5
♦98654
♣AK632

♠932
♥J108
♦KQ3
♣J1095

♠J10864
♥643
♦102
♣Q87

NS	EW	Contract	N-S	E-W	MP
9	4	4S	N 4	620	4
3	2	2S	N 4	170	3
6	8	2D	W-1	100	2
7	5	3S	N-1	100	1
10	1	3C	W 3	110	0

8

♠953
♥A2
♦AQ764
♣A103

♠K7
♥QJ76
♦K10953
♣K5

♠J842
♥53
♦J82
♣QJ42

♠AQ106
♥K10984
♦
♣9876

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

9

♠AK102
♥1095
♦A984
♣A6

♠J96
♥AJ764
♦Q10765
♣

♠843
♥32
♦J3
♣KJ8753

♠Q75
♥KQ8
♦K2
♣Q10942

NS	EW	Contract	N-S	E-W	MP
6	8	3NT	N 4	430	4
10	1	3NT	N 3	400	2.5
3	2	3NT	N 3	400	2.5
9	4	3NT	N-2	100	0.5
7	5	3NT	N-2	100	0.5

10

♠Q3
♥AK7
♦AQJ4
♣KJ103

♠A8754
♥Q53
♦K83
♣Q8

♠J92
♥1064
♦6
♣A97654

♠K106
♥J982
♦109752
♣2

NS	EW	Contract	N-S	E-W	MP
9	5	3NT	N 4	630	4
1	6	3NT	N 3	600	3
10	2	3Sx	W-1	200	1.5
4	3	2Sx	W-1	200	1.5
7	8	4D	S 4	130	0

11

♠653
♥5
♦QJ98543
♣109

♠742 ♠AKQJ10
♥Q93 ♥J874
♦A2 ♦6
♣KQ732 ♣654

♠98
♥AK1062
♦K107
♣AJ8

NS	EW	Contract	N-S	E-W	MP
10	2	3H S-2		100	4
9	5	2S E 2		110	3
4	3	2S E 3		140	2
7	8	2S E 4		170	1
1	6	4S E 4		420	0

12

♠K93
♥
♦Q9
♣KJ1075432

♠AQ42 ♠10
♥753 ♥QJ9862
♦108 ♦AK6543
♣AQ86 ♣

♠J8765
♥AK104
♦J72
♣9

NS	EW	Contract	N-S	E-W	MP
1	6	4H E-2	100		3.5
9	5	3NT W-2	100		3.5
10	2	4H E-1	50		1.5
4	3	4H E-1	50		1.5
7	8	4C N-2		200	0

13

♠AK6
♥Q943
♦QJ62
♣74

♠Q94 ♠532
♥A1082 ♥J6
♦A987 ♦K1054
♣102 ♣K865

♠J1087
♥K75
♦3
♣AQJ93

NS	EW	Contract	N-S	E-W	MP
10	3	3S S 3	140		3.5
8	1	3S S 3	140		3.5
5	4	2NT N 2	120		2
9	6	1NT N 1	90		1
2	7	3NT N-2		200	0

14

♠432
♥74
♦K8
♣KQJ1097

♠107 ♠AJ986
♥J1085 ♥AK963
♦AQ742 ♦9
♣A5 ♣62

♠KQ5
♥Q2
♦J10653
♣843

NS	EW	Contract	N-S	E-W	MP
8	1	3H E 4		170	4
10	3	4H E 4		420	2
9	6	4H E 4		420	2
5	4	4H E 4		420	2
2	7	4H E 5		450	0

15

♠J
♥AKJ10642
♦83
♣K95

♠106532 ♠Q87
♥95 ♥7
♦Q765 ♦AKJ1094
♣82 ♣Q107

♠AK94
♥Q83
♦2
♣AJ643

NS	EW	Contract	N-S	E-W	MP
2	7	4H N 6	680		2.5
9	6	4H N 6	680		2.5
8	1	4H N 6	680		2.5
5	4	4H N 6	680		2.5
10	3	3H N 5	200		0

16

♠AQ10
♥1076
♦QJ932
♣K4

♠KJ942 ♠85
♥AKJ4 ♥Q985
♦♦♦8765
♣J732 ♣A106

♠763
♥32
♦AK104
♣Q985

NS	EW	Contract	N-S	E-W	MP
9	7	3Dx N 4	570		4
6	5	4H W-3	300		3
3	1	4H W-2	200		2
8	2	2H W-1	100		1
10	4	4D N-1		50	0

17

♠KJ6
♥AK3
♦J104
♣9874

♠Q105 ♠A742
♥J107 ♥642
♦A832 ♦975
♣A103 ♣QJ2

♠983
♥Q985
♦KQ6
♣K65

NS	EW	Contract	N-S	E-W	MP
8	2	3H S 3	140		4
9	7	2NT N 2	120		2.5
3	1	1NT N 2	120		2.5
6	5	1NT N 1	90		1
10	4	2H N-1		50	0

18

♠J876
♥Q983
♦K62
♣Q7

♠AQ2 ♠K103
♥A75 ♥J1042
♦AJ7 ♦Q85
♣A986 ♣KJ10

♠954
♥K6
♦10943
♣5432

NS	EW	Contract	N-S	E-W	MP
8	2	1NT W 3		150	4
3	1	1NT W 4		180	3
6	5	3NT W 3		400	2
10	4	3NT W 4		430	1
9	7	3NT W 5		460	0

19

♠AKJ864
♥Q6
♦J6
♣K97

♠532 ♠107
♥AK108752 ♥J9
♦♦♦AQ1087542
♣J102 ♣8

♠Q9
♥43
♦K93
♣AQ6543

NS	EW	Contract	N-S	E-W	MP
4	2	5Hx W-3		800	4
3	8	4S N 6	480		3
7	6	4S N 5	450		2
10	5	4S N 4	420		1
1	9	4H W-2		200	0

20

♠1076
♥52
♦AK4
♣KJ1094

♠AKQ9 ♠J5
♥KQ10873 ♥4
♦Q86 ♦J1032
♣♣♣AQ8732

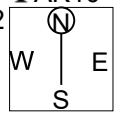
♠8432
♥AJ96
♦975
♣65

NS	EW	Contract	N-S	E-W	MP
4	2	2H W-1	100		4
10	5	2S W 2		110	3
1	9	3H W 3		140	1.5
3	8	2S W 3		140	1.5
7	6	4H W 5		650	0

21

♠Q9
♥A72
♦QJ1064
♣AK10

♠K10862
♥105
♦AK9
♣J76



♠AJ75
♥J9
♦7532
♣953

♠43
♥KQ8643
♦8
♣Q842

NS	EW	Contract	N-S	E-W	MP
4	2	4H	N 4	620	2.5
10	5	4H	N 4	620	2.5
1	9	4H	N 4	620	2.5
3	8	4H	N 4	620	2.5
7	6	3S	W-1	50	0

1 N/- ♠ T984 ♥ AK542 ♦ 6 ♣ Q95 ♠ Q ♥ QJ9 ♦ K842 ♣ 86432 ♠ AKJ653 ♥ T8 ♦ Q53 ♣ AK 9 8 17 6 ♠ 72 ♥ 763 ♦ AJT97 ♣ JT7	N S N 4 4 ♠ 3 3 ♥ 6 6 ♦ 5 5 ♣ 5 5 Opt res: EW 3N;-400 E W N 9 9 ♠ 9 9 ♥ 7 7 ♦ 8 8 ♣ 8 8	2 E/NS ♠ Q ♥ 863 ♦ J9543 ♣ Q862 ♠ AT5 ♥ T ♦ AT86 ♣ AKT94 ♠ J987 ♥ AKJ954 ♦ Q ♣ 73 ♠ K6432 ♥ Q72 ♦ K72 ♣ J5 5 15 11 9	N S N 4 4 ♠ 3 3 ♥ 2 2 ♦ 5 5 ♣ 3 3 Opt res: EW 4H;-450 E W N 9 9 ♠ 10 10 ♥ 11 11 ♦ 8 8 ♣ 10 10	3 S/EW ♠ AT75 ♥ 5 ♦ T854 ♣ J962 ♠ J83 ♥ KQ764 ♦ J7 ♣ 843 ♠ Q4 ♥ 9832 ♦ A963 ♣ KT5 ♠ K962 ♥ AJT ♦ KQ2 ♣ AQ7 5 7 9 19	N S N 8 9 ♠ 10 11 ♥ 7 7 ♦ 9 9 ♣ 9 10 Opt res: S 4S;450 E W N 4 4 ♠ 3 2 ♥ 6 6 ♦ 4 4 ♣ 3 3	4 W/All ♠ A975 ♥ AQ7 ♦ T94 ♣ A72 ♠ J3 ♥ JT ♦ J873 ♣ QJ963 ♠ KT64 ♥ 954 ♦ KQ2 ♣ K54 ♠ Q82 ♥ K8632 ♦ A65 ♣ T8 14 6 11 9	N S N 8 8 ♠ 8 8 ♥ 9 9 ♦ 7 7 ♣ 5 5 Opt res: NS 2H;140 E W N 4 4 ♠ 4 4 ♥ 4 4 ♦ 6 6 ♣ 8 8
5 N/NS ♠ KQ643 ♥ T8 ♦ KJ4 ♣ 843 ♠ AJT ♥ A954 ♦ A7652 ♣ 6 ♠ 852 ♥ KJ ♦ T9 ♣ KQ9752 9 13 9 9 ♠ 97 ♥ Q7632 ♦ Q83 ♣ AJT	N S N 6 7 ♠ 6 6 ♥ 6 6 ♦ 5 5 ♣ 4 4 Opt res: EW 2C;-110 E W N 6 6 ♠ 7 7 ♥ 7 7 ♦ 8 8 ♣ 9 9	6 E/EW ♠ KJT764 ♥ 7 ♦ K653 ♣ 83 ♠ Q532 ♥ 632 ♦ T98 ♣ 972 ♠ - ♥ AQJT8 ♦ J2 ♣ AKQT54 ♠ A98 ♥ K954 ♦ AQ74 ♣ J6 7 2 17 14	N S N 6 6 ♠ 10 10 ♥ 3 3 ♦ 10 9 ♣ 3 3 Opt res: EW 5CX;200 E W N 3 3 ♠ 3 3 ♥ 8 8 ♦ 1 1 ♣ 10 10	7 S/All ♠ AQ75 ♥ AQ972 ♦ AJ7 ♣ 4 ♠ K ♥ K5 ♦ 98654 ♣ AK632 ♠ 932 ♥ JT8 ♦ KQ3 ♣ JT95 ♠ JT864 ♥ 643 ♦ T2 ♣ Q87 17 13 7 3	N S N 8 8 ♠ 10 10 ♥ 10 10 ♦ 4 4 ♣ 3 3 Opt res: W 5DX;500 E W N 3 5 ♠ 2 2 ♥ 3 3 ♦ 8 9 ♣ 9 9	8 W/- ♠ 953 ♥ A2 ♦ AQ764 ♣ AT3 ♠ K7 ♥ QJ76 ♦ KT953 ♣ K5 ♠ J842 ♥ 53 ♦ J82 ♣ QJ42 ♠ AQT6 ♥ KT984 ♦ - ♣ 9876 14 12 5 9	N S N 9 9 ♠ 9 9 ♥ 9 9 ♦ 7 7 ♣ 9 9 Opt res: NS 3N;400 E W N 4 4 ♠ 4 4 ♥ 4 4 ♦ 6 6 ♣ 4 4
9 N/EW ♠ AKT2 ♥ T95 ♦ A984 ♣ A6 ♠ J96 ♥ AJ764 ♦ QT765 ♣ - ♠ 843 ♥ 32 ♦ J3 ♣ KJ8753 ♠ Q75 ♥ KQ8 ♦ K2 ♣ QT942 15 8 5 12	N S N 9 10 ♠ 9 10 ♥ 8 8 ♦ 8 8 ♣ 10 10 Opt res: S 3N;430 E W N 3 3 ♠ 3 3 ♥ 4 4 ♦ 4 4 ♣ 3 3	10 E/All ♠ Q3 ♥ AK7 ♦ AQJ4 ♣ KJT3 ♠ A8754 ♥ Q53 ♦ K83 ♣ Q8 ♠ J92 ♥ T64 ♦ 6 ♣ A97654 ♠ KT6 ♥ J982 ♦ T9752 ♣ 2 20 11 5 4	N S N 9 9 ♠ 7 7 ♥ 10 10 ♦ 11 11 ♣ 8 8 Opt res: NS 4H;620 E W N 3 3 ♠ 5 6 ♥ 3 3 ♦ 2 2 ♣ 5 5	11 S/- ♠ 653 ♥ 5 ♦ QJ98543 ♣ T9 ♠ 742 ♥ Q93 ♦ A2 ♣ KQ732 ♠ AKQJT ♥ J874 ♦ 6 ♣ 654 ♠ 98 ♥ AKT62 ♦ KT7 ♣ AJ8 3 11 11 15	N S N 3 3 ♠ 3 3 ♥ 6 6 ♦ 10 10 ♣ 4 4 Opt res: NS 4D;130 E W N 6 6 ♠ 8 8 ♥ 7 7 ♦ 3 3 ♣ 9 9	12 W/NS ♠ K93 ♥ - ♦ Q9 ♣ KJT75432 ♠ AQ42 ♥ 753 ♦ T8 ♣ AQ86 ♠ T ♥ QJ9862 ♦ AK6543 ♣ - ♠ J8765 ♥ AKT4 ♦ J72 ♣ 9 9 12 10 9	N S N 6 6 ♠ 7 7 ♥ 3 3 ♦ 4 4 ♣ 7 7 Opt res: EW 4H;-420 E W N 7 7 ♠ 5 6 ♥ 10 10 ♦ 9 9 ♣ 4 6

N/S/E/W | HCP: 11.1 9.3 9.1 10.4 | Bal: 11 14 9 9 | > 6: 3 0 1 1 | = 1: 7 5 8 4 | = 0: 1 1 2 4

13 N/AII AK6 ♥Q943 ♦QJ62 ♣74 ♠Q94 ♥AT82 ♦A987 ♣T2 ♠532 ♥J6 ♦KT54 ♣K865 ♠JT87 ♥K75 ♦3 ♣AQJ93 N S 99 99 99 77 99 Opt res: NS 3N;600 E W 44 44 44 66 44	14 E/- ♠432 ♥74 ♦K8 ♣KQJT97 ♠T7 ♥JT85 ♦AQ742 ♣A5 ♠AJ986 ♥AK963 ♦9 ♣62 ♠KQ5 ♥Q2 ♦JT653 ♣843 N S 33 33 11 55 66 Opt res: EW 4H;-450 E W 88 1010 1111 88 66	15 S/NS ♠J ♥AKJT642 ♦83 ♣K95 ♠T6532 ♥95 ♦Q765 ♣82 ♠Q87 ♥7 ♦AKJT94 ♣QT7 ♠AK94 ♥Q83 ♦2 ♣AJ643 N S 77 77 1212 55 1212 Opt res: EW 7DX;1400 E W - 66 - 77 -	16 W/EW ♠AQT ♥T76 ♦QJ932 ♣K4 ♠KJ942 ♥AKJ4 ♦- ♣J732 ♠85 ♥Q985 ♦8765 ♣AT6 ♠763 ♥32 ♦AKT4 ♣Q985 N S 88 66 44 1010 77 Opt res: NS 3D;130 E W 55 77 88 33 66
17 N/- ♠KJ6 ♥AK3 ♦JT4 ♣9874 ♠QT5 ♥JT7 ♦A832 ♣AT3 ♠A742 ♥642 ♦975 ♣QJ2 ♠983 ♥Q985 ♦KQ6 ♣K65 N S 88 77 88 77 88 Opt res: NS 1N;120 E W 55 66 55 66 55	18 E/NS ♠J876 ♥Q983 ♦K62 ♣Q7 ♠AQ2 ♥A75 ♦AJ7 ♣A986 ♠KT3 ♥JT42 ♦Q85 ♣KJT ♠954 ♥K6 ♦T943 ♣5432 N S 22 33 33 33 22 Opt res: EW 3N;-460 E W 1111 1010 1010 1010 1111	19 S/EW ♠AKJ864 ♥Q6 ♦J6 ♣K97 ♠532 ♥AKT8752 ♦- ♣JT2 ♠T7 ♥J9 ♦AQT87542 ♣8 ♠Q9 ♥43 ♦K93 ♣AQ6543 N S 56 911 44 55 911 Opt res: S 4S;450 E W 11 11 11 88 11	20 W/AII ♠T76 ♥52 ♦AK4 ♣KJT94 ♠AKQ9 ♥KQT873 ♦Q86 ♣- ♠J5 ♥4 ♦JT32 ♣AQ8732 ♠8432 ♥AJ96 ♦975 ♣65 N S 44 44 44 33 55 Opt res: EW 1S/1H;-140 E W 88 99 99 99 88
21 N/NS ♠Q9 ♥A72 ♦QJT64 ♣AKT ♠KT862 ♥T5 ♦AK9 ♣J76 ♠AJ75 ♥J9 ♦7532 ♣953 ♠43 ♥KQ8643 ♦8 ♣Q842 N S 66 66 1010 88 1010 Opt res: EW 4SX;500 E W 33 77 22 55 33			