

1 ♠732 ♥A ♦A10854 ♣Q952 ♠Q5 ♥KJ1053 ♦J63 ♣A63 ♠10964 ♥972 ♦972 ♣1087 ♠AKJ8 ♥Q864 ♦KQ ♣KJ4 NS EW Contract N-S E-W MP 4 7 3NT S 5 460 4.5 5 13 3NT S 5 460 4.5 6 8 3NT S 4 430 2.5 1 11 3NT N 4 430 2.5 12 3 5D N 5 400 1 9 10 3C S 3 110 0	2 ♠A6 ♥Q1086532 ♦A8 ♣K2 ♠102 ♥AKJ ♦Q632 ♣QJ103 ♠Q853 ♥97 ♦1075 ♣A964 ♠KJ974 ♥4 ♦KJ94 ♣875 NS EW Contract N-S E-W MP 6 8 3H N 3 140 4 1 11 3H N 3 140 4 4 7 2H N 3 140 4 5 13 3NT E-2 100 2 12 3 2S S-1 100 1 9 10 4H N-2 200 0	3 ♠J763 ♥1042 ♦109 ♣AJ105 ♠A ♥AQ876 ♦AJ84 ♣742 ♠KQ1052 ♥K93 ♦762 ♣K6 ♠984 ♥J5 ♦KQ53 ♣Q983 NS EW Contract N-S E-W MP 11 2 3H W 4 170 5 7 9 4H W 4 620 3.5 4 12 4H W 4 620 3.5 13 6 4H W 5 650 1 10 1 4H W 5 650 1 5 8 4H W 5 650 1	4 ♠852 ♥32 ♦93 ♣KQ10975 ♠103 ♥K10764 ♦Q8 ♣AJ62 ♠KQ76 ♥J85 ♦542 ♣843 ♠AJ94 ♥AQ9 ♦AKJ1076 ♣ NS EW Contract N-S E-W MP 7 9 3NT S 5 660 5 11 2 3D S 5 150 3.5 10 1 1D S 5 150 3.5 5 8 3D S 4 130 1 4 12 2D S 4 130 1 13 6 1D S 4 130 1	5 ♠AKQ7 ♥104 ♦Q65 ♣AKQ8 ♠94 ♥KQJ63 ♦A2 ♣J1092 ♠J832 ♥9872 ♦K87 ♣64 ♠1065 ♥A5 ♦J10943 ♣753 NS EW Contract N-S E-W MP 12 5 3NT N 5 660 4 8 10 3NT N 5 660 4 1 2 3NT N 5 660 4 11 3 3NT N-1 100 1 13 7 3NT N-1 100 1 6 9 3NT N-1 100 1
6 ♠J543 ♥Q954 ♦A10 ♣832 ♠106 ♥AK1076 ♦843 ♣KQ5 ♠A972 ♥J8 ♦Q972 ♣A106 ♠KQ8 ♥32 ♦KJ65 ♣J974 NS EW Contract N-S E-W MP 8 10 3NT W-2 200 5 1 2 3H W-1 100 3.5 6 9 2H W-1 100 3.5 12 5 1NT W 2 120 2 11 3 2NT W 3 150 0.5 13 7 2NT E 3 150 0.5	7 ♠KQ9652 ♥ ♦A64 ♣9743 ♠74 ♥KJ7542 ♦2 ♣KQ52 ♠83 ♥AQ1086 ♦J987 ♣AJ ♠AJ10 ♥93 ♦KQ1053 ♣1086 NS EW Contract N-S E-W MP 9 1 4S N 4 620 4.5 2 3 4S N 4 620 4.5 12 6 3S N 5 200 3 11 4 4H W 4 620 1.5 7 10 4H E 4 620 1.5 13 8 4H E 6 680 0	8 ♠J105 ♥10972 ♦AQJ2 ♣83 ♠AQ642 ♥Q63 ♦ ♣AQJ74 ♠87 ♥AKJ84 ♦7643 ♣65 ♠K93 ♥5 ♦K10985 ♣K1092 NS EW Contract N-S E-W MP 13 8 3C W-2 100 5 12 6 4S W-1 50 3.5 9 1 4H E-1 50 3.5 7 10 3S W 3 140 2 2 3 2S W 4 170 1 11 4 5Dx S-3 500 0	9 ♠J75 ♥K872 ♦3 ♣K9532 ♠K104 ♥A96 ♦AQ1054 ♣AQ ♠Q62 ♥J3 ♦9762 ♣8764 ♠A983 ♥Q1054 ♦KJ8 ♣J10 NS EW Contract N-S E-W MP 11 5 2NT W-2 200 4.5 10 2 1NT W-2 200 4.5 8 1 2H N 3 140 3 12 7 2H N 2 110 2 3 4 2NT W-1 100 1 9 13 1NT W 1 90 0	10 ♠742 ♥K1054 ♦ ♣J108653 ♠98 ♥Q ♦AQ1087543 ♣A7 ♠AK53 ♥J987632 ♦K ♣K ♠QJ106 ♥A ♦J962 ♣Q942 NS EW Contract N-S E-W MP 11 5 4S E-3 300 4.5 9 13 3NT W-3 300 4.5 3 4 4H E-1 100 3 10 2 4D W 5 150 2 8 1 5D W 5 600 1 12 7 3NT W 5 660 0

11

♠J6
♥J94
♦9765
♣K1085
♠43
♥A102
♦KQ43
♣AQ96
♠AK5
♥K653
♦J102
♣J42

♠Q109872
♥Q87
♦A8
♣73
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♠AQ63
♥1054
♦QJ9
♣Q92
♠K1094
♥AJ3
♦K4
♣A1086
♠J8752
♥87
♦A53
♣KJ4

♠KQ962
♥108762
♦753
♠K1094
♥AJ3
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♣A1086
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♠753
♥AK9
♦Q104
♣QJ109
♠K6
♥843
♦973
♣K8732
♠A1098
♥Q6
♦K8652
♣A6

♠QJ42
♥J10752
♦AJ
♣54
♠K6
♥843
♦973
♣K8732
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♠K3
♥K102
♦J8754
♣QJ9
♠AQ964
♥76
♦K62
♣832
♠10872
♥AJ943
♦9
♣K65

♠J5
♥Q85
♦AQ103
♣A1074
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♠Q76
♥743
♦8652
♣743
♠982
♥AQ962
♦A94
♣K8

♠AJ3
♥K1085
♦K103
♣J92
♠K1054
♥J
♦QJ7
♣AQ1065
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♠A8654
♥Q93
♦Q9873
♠Q72
♥AK752
♦AK3
♣AJ
♠KJ9
♥J104
♦6542
♣542

♠103
♥86
♦QJ10987
♣K106
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♠K53
♥J108
♦J752
♣1032
♠4
♥62
♦A643
♣KJ8754
♠QJ109862
♥K75
♦10
♣Q6

♠A7
♥AQ943
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♠KQ85
♥86
♦Q82
♣J932
♠A97
♥Q9543
♦10943
♣A
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♥AJ2
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♦KQ53
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♠AJ1052
♥KJ
♦10852
♣A7
♠84
♥A965
♦QJ
♣QJ863

♠Q73
♥Q842
♦A63
♣K109
♠KQ6
♥1073
♦K974
♣542
N
W E
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NS	EW	Contract	N-S	E-W	MP
9	2	4H	E-2	100	4.5
11	6	3NT	W-2	100	4.5
8	12	2NT	W 2	120	3
4	5	3S	W 5	200	2
1	3	4S	W 4	420	1
10	13	4S	W 5	450	0

NS	EW	Contract	N-S	E-W	MP
9	2	2S	S 2	110	5
8	12	4H	E-2	100	4
4	5	1NT	W 2	120	3
11	6	2H	E 3	140	2
1	3	2H	E 4	170	0.5
10	13	2H	E 4	170	0.5

NS	EW	Contract	N-S	E-W	MP
2	4	3NT	N 5	660	5
13	1	3NT	N 4	630	3
5	6	3NT	N 4	630	3
10	3	3NT	N 4	630	3
9	12	3NT	N 3	600	1
7	11	2H	W-1	100	0

NS	EW	Contract	N-S	E-W	MP
10	3	2NT	E-3	150	5
9	12	2NT	E-2	100	3.5
2	4	1NT	E-2	100	3.5
5	6	3D	E-1	50	1.5
7	11	2NT	E-1	50	1.5
13	1	2S	W 2	110	0

NS	EW	Contract	N-S	E-W	MP
10	12	2NT	W 2	120	4.5
13	2	1NT	W 2	120	4.5
1	4	2NT	W 3	150	2.5
6	7	1NT	W 3	150	2.5
8	11	1S	E 4	170	1
3	5	2NT	W 4	180	0

NS	EW	Contract	N-S	E-W	MP
8	11	3NT	W-1	100	5
10	12	5D	W 5	600	4
3	5	3NT	W 4	630	3
1	4	3NT	W 5	660	2
13	2	3NT	W 6	690	0.5
6	7	3NT	W 6	690	0.5

NS	EW	Contract	N-S	E-W	MP
3	13	3S	S-1	50	5
2	5	3Sx	S-1	100	3.5
7	8	2Sx	S-1	100	3.5
1	12	1H	E 4	170	2
4	6	5D	E 5	400	1
9	11	4H	E 4	420	0

NS	EW	Contract	N-S	E-W	MP
9	11	3H	W-1	50	4
3	13	2H	W-1	50	4
2	5	2H	W-1	50	4
1	12	2H	W 2	110	2
4	6	1NT	S-2	200	1
7	8	3NTxS	-3	800	0

NS	EW	Contract	N-S	E-W	MP
8	9	3NT	E 3	600	5
10	11	3NT	E 4	630	3.5
5	7	3NT	E 4	630	3.5
4	13	3NT	E 5	660	2
12	2	4NT	E 6	690	0.5
3	6	3NT	E 6	690	0.5

NS	EW	Contract	N-S	E-W	MP
12	2	3NT	S 3	600	5
8	9	2NT	S 3	150	4
3	6	2S	N 2	110	2.5
5	7	2S	N 2	110	2.5
4	13	2NT	S-1	100	0.5
10	11	2NT	S-1	100	0.5

1 N/- ♠ 732 ♥ A ♦ AT854 ♣ Q952 ♠ Q5 ♥ KJT53 ♦ J63 ♣ A63 ♠ T964 ♥ 972 ♦ 972 ♣ T87 ♠ AKJ8 ♥ Q864 ♦ KQ ♣ KJ4 10 11 0 19 N S N 11 11 ♠ 11 11 ♥ 9 9 ♦ 12 12 ♣ 12 12 Opt res: NS 6D/6C;920 E W N 1 1 ♠ 2 2 ♥ 4 4 ♦ 1 1 ♣ 1 1	2 E/NS ♠ A6 ♥ QT86532 ♦ A8 ♣ K2 ♠ T2 ♥ AKJ ♦ Q632 ♣ QJT3 ♠ Q853 ♥ 97 ♦ T75 ♣ A964 ♠ KJ974 ♥ 4 ♦ KJ94 ♣ 875 13 13 6 8 N S N 6 6 ♠ 8 8 ♥ 8 8 ♦ 6 6 ♣ 5 5 Opt res: EW 2NX;100 E W N 7 7 ♠ 5 5 ♥ 3 4 ♦ 7 6 ♣ 7 7	3 S/EW ♠ J763 ♥ T42 ♦ T9 ♣ AJT5 ♠ A ♥ AQ876 ♦ AJ84 ♣ 742 ♠ KQT52 ♥ K93 ♦ 762 ♣ K6 ♠ 984 ♥ J5 ♦ KQ53 ♣ Q983 6 15 11 8 N S N 2 2 ♠ 2 2 ♥ 2 2 ♦ 3 3 ♣ 5 5 Opt res: EW 4H;-650 E W N 10 10 ♠ 10 10 ♥ 11 11 ♦ 10 10 ♣ 8 8	4 W/All ♠ 852 ♥ 32 ♦ 93 ♣ KQT975 ♠ T3 ♥ KT764 ♦ Q8 ♣ AJ62 ♠ KQ76 ♥ J85 ♦ 542 ♣ 843 ♠ AJ94 ♥ AQ9 ♦ AKJT76 ♣ - 5 10 6 19 N S N 9 9 ♠ 9 10 ♥ 7 7 ♦ 9 10 ♣ 9 9 Opt res: S 4S;620 E W N 4 3 ♠ 4 3 ♥ 6 6 ♦ 3 3 ♣ 4 4
5 N/NS ♠ AKQ7 ♥ T4 ♦ Q65 ♣ AKQ8 ♠ 94 ♥ KQJ63 ♦ A2 ♣ JT92 ♠ J832 ♥ 9872 ♦ K87 ♣ 64 ♠ T65 ♥ A5 ♦ JT943 ♣ 753 20 11 4 5 N S N 7 7 ♠ 7 7 ♥ 5 5 ♦ 10 10 ♣ 8 8 Opt res: NS 4D;130 E W N 6 6 ♠ 4 5 ♥ 8 8 ♦ 3 3 ♣ 5 5	6 E/EW ♠ J543 ♥ Q954 ♦ AT ♣ 832 ♠ T6 ♥ AKT76 ♦ 843 ♣ KQ5 ♠ A972 ♥ J8 ♦ Q972 ♣ AT6 ♠ KQ8 ♥ 32 ♦ KJ65 ♣ J974 7 12 11 10 N S N 5 5 ♠ 6 6 ♥ 5 5 ♦ 5 5 ♣ 6 6 Opt res: EW 2H;-110 E W N 7 7 ♠ 7 7 ♥ 8 8 ♦ 7 7 ♣ 7 7	7 S/All ♠ KQ9652 ♥ - ♦ A64 ♣ 9743 ♠ 74 ♥ KJ7542 ♦ 2 ♣ KQ52 ♠ 83 ♥ AQT86 ♦ J987 ♣ AJ ♠ AJT ♥ 93 ♦ KQT53 ♣ T86 9 9 12 10 N S N 3 3 ♠ 10 10 ♥ 1 1 ♦ 10 10 ♣ 4 4 Opt res: EW 5HX;200 E W N 2 2 ♠ 2 2 ♥ 10 10 ♦ 1 1 ♣ 5 5	8 W/- ♠ JT5 ♥ T972 ♦ AQJ2 ♣ 83 ♠ AQ642 ♥ Q63 ♦ - ♣ AQJ74 ♠ 87 ♥ AKJ84 ♦ 7643 ♣ 65 ♠ K93 ♥ 5 ♦ KT985 ♣ KT92 8 15 8 9 N S N 3 3 ♠ 1 1 ♥ - 1 ♦ 7 7 ♣ 2 2 Opt res: EW 6S/6H;-980 E W N 8 8 ♠ 12 12 ♥ 12 12 ♦ 6 6 ♣ 11 11
9 N/EW ♠ J75 ♥ K872 ♦ 3 ♣ K9532 ♠ KT4 ♥ A96 ♦ AQT54 ♣ AQ ♠ Q62 ♥ J3 ♦ 9762 ♣ 8764 ♠ A983 ♥ QT54 ♦ KJ8 ♣ JT 7 19 3 11 N S N 6 7 ♠ 7 7 ♥ 8 9 ♦ 4 4 ♣ 7 7 Opt res: S 3H;140 E W N 6 6 ♠ 6 6 ♥ 4 4 ♦ 9 9 ♣ 5 6	10 E/All ♠ 742 ♥ KT54 ♦ - ♣ JT8653 ♠ 98 ♥ Q ♦ AQT87543 ♣ A7 ♠ AK53 ♥ J987632 ♦ K ♣ K ♠ QJT6 ♥ A ♦ J962 ♣ Q942 4 12 14 10 N S N 6 6 ♠ 6 6 ♥ 4 4 ♦ 2 2 ♣ 9 9 Opt res: EW 5D;-600 E W N 7 7 ♠ 6 6 ♥ 8 8 ♦ 11 11 ♣ 4 4	11 S/- ♠ J6 ♥ J94 ♦ 9765 ♣ KT85 ♠ 43 ♥ AT2 ♦ KQ43 ♣ AQ96 ♠ QT9872 ♥ Q87 ♦ A8 ♣ 73 ♠ AK5 ♥ K653 ♦ JT2 ♣ J42 5 15 8 12 N S N 6 5 ♠ 3 3 ♥ 6 5 ♦ 6 6 ♣ 6 6 Opt res: EW 4S;-420 E W N 7 7 ♠ 10 10 ♥ 7 7 ♦ 7 7 ♣ 7 7	12 W/NS ♠ AQ63 ♥ T54 ♦ QJ9 ♣ Q92 ♠ - ♥ KQ962 ♦ T8762 ♣ 753 ♠ KT94 ♥ AJ3 ♦ K4 ♣ AT86 ♠ J8752 ♥ 87 ♦ A53 ♣ KJ4 11 5 15 9 N S N 6 6 ♠ 8 8 ♥ 4 4 ♦ 5 5 ♣ 5 5 Opt res: EW 3H;-140 E W N 7 7 ♠ 5 5 ♥ 9 9 ♦ 8 8 ♣ 8 8

13 N/AI ♠ 753 ♥ AK9 ♦ QT4 ♣ QJT9 ♠ QJ42 ♥ JT752 ♦ AJ ♣ 54 ♠ K6 ♥ 843 ♦ 973 ♣ K8732 ♠ AT98 ♥ Q6 ♦ K8652 ♣ A6 12 9 13 6 N S N 10 10 ♠ 9 9 ♥ 8 8 ♦ 10 10 ♣ 8 8 Opt res: NS 3N;-630 E W N 3 3 ♠ 3 3 ♥ 5 5 ♦ 2 2 ♣ 4 4	14 E/- ♠ K3 ♥ KT2 ♦ J8754 ♣ QJ9 ♠ AQ964 ♥ 76 ♦ K62 ♣ 832 ♠ J5 ♥ Q85 ♦ AQT3 ♣ AT74 ♠ T872 ♥ AJ943 ♦ 9 ♣ K65 10 9 8 13 N S N 6 6 ♠ 4 4 ♥ 9 9 ♦ 6 6 ♣ 6 6 Opt res: NS 3H;-140 E W N 6 6 ♠ 7 7 ♥ 4 4 ♦ 7 7 ♣ 6 6	15 S/NS ♠ Q76 ♥ 743 ♦ 8652 ♣ 743 ♠ AJ3 ♥ KT85 ♦ KT3 ♣ J92 ♠ KT54 ♥ J ♦ QJ7 ♣ AQT65 ♠ 982 ♥ AQ962 ♦ A94 ♣ K8 2 12 13 13 N S N 3 3 ♠ 3 3 ♥ 4 4 ♦ 4 4 ♣ 3 3 Opt res: EW 3N;-430 E W N 10 10 ♠ 10 10 ♥ 9 9 ♦ 9 9 ♣ 10 10	16 W/EW ♠ A8654 ♥ Q93 ♦ - ♣ Q9873 ♠ Q72 ♥ AK752 ♦ AK3 ♣ AJ ♠ T3 ♥ 86 ♦ QJT987 ♣ KT6 ♠ KJ9 ♥ JT4 ♦ 6542 ♣ 542 8 21 5 6 N S N 2 2 ♠ 6 6 ♥ 4 4 ♦ - - ♣ 7 7 Opt res: EW 3N;-630 E W N 10 10 ♠ 6 6 ♥ 8 9 ♦ 11 11 ♣ 5 5
17 N/- ♠ K53 ♥ JT8 ♦ J752 ♣ T32 ♠ 4 ♥ 62 ♦ A643 ♣ KJ8754 ♠ A7 ♥ AQ943 ♦ KQ98 ♣ A9 ♠ QJT9862 ♥ K75 ♦ T ♣ Q6 5 8 8 19 N S N 1 1 ♠ 7 7 ♥ 2 1 ♦ - - ♣ 1 1 Opt res: NS 7SX;-1400 E W N 12 12 ♠ 6 6 ♥ 11 11 ♦ 13 13 ♣ 12 12	18 E/NS ♠ KQ85 ♥ 86 ♦ Q82 ♣ J932 ♠ A97 ♥ Q9543 ♦ T943 ♣ A ♠ T43 ♥ KT7 ♦ A75 ♣ KT54 ♠ J62 ♥ AJ2 ♦ KJ6 ♣ Q876 8 10 12 10 N S N 5 5 ♠ 7 7 ♥ 4 4 ♦ 5 5 ♣ 8 8 Opt res: EW 2N;-120 E W N 8 8 ♠ 6 6 ♥ 8 8 ♦ 7 7 ♣ 5 5	19 S/EW ♠ 965 ♥ QJT4 ♦ 4 ♣ T7652 ♠ T2 ♥ K62 ♦ AJ862 ♣ J98 ♠ AKQJ ♥ A8 ♦ T97 ♣ AQ43 ♠ 8743 ♥ 9753 ♦ KQ53 ♣ K 3 9 8 20 N S N 1 1 ♠ 1 1 ♥ 4 4 ♦ 1 1 ♣ 3 3 Opt res: EW 6N;-1440 E W N 12 12 ♠ 12 12 ♥ 9 9 ♦ 12 12 ♣ 10 10	20 W/AI ♠ AJT52 ♥ KJ ♦ T852 ♣ A7 ♠ 973 ♥ Q842 ♦ A63 ♣ KT9 ♠ KQ6 ♥ T73 ♦ K974 ♣ 542 ♠ 84 ♥ A965 ♦ QJ ♣ QJ863 13 9 10 8 N S N 8 8 ♠ 8 8 ♥ 8 8 ♦ 8 8 ♣ 9 9 Opt res: NS 1N;-120 E W N 5 5 ♠ 4 5 ♥ 5 5 ♦ 5 5 ♣ 4 4