

1

♠6  
♥Q102  
♦A87632  
♣AJ7

♠KJ108732  
♥K9  
♦Q  
♣Q83

♠AQ95  
♥86  
♦J10  
♣K9642

♠4  
♥AJ7543  
♦K954  
♣105

W

E

S

NS

EW

Contract

N-S

E-W

MP

20

15

5H

S 5

450

13

6

27

5Sx

W-2

300

12

28

10

5Sx

W-1

100

10.5

18

9

5S

W-2

100

10.5

2

26

5S

W-1

50

6

24

7

5S

E-1

50

6

14

16

4S

W-1

50

6

29

1

4S

W-1

50

6

21

8

4S

W-1

50

6

5

17

4S

W-1

50

6

22

12

4S

W-1

50

6

11

25

5H

S-1

50

2

13

19

4S

W 4

420

1

3

23

4S

E 5

450

0

2

♠53  
♥KJ2  
♦10732  
♣Q1064

♠1096  
♥AQ743  
♦A84  
♣97

♠KQJ7  
♥106  
♦J65  
♣8532

♠A842  
♥985  
♦KQ9  
♣AKJ

W

N

E

S

NS

EW

Contract

N-S

E-W

MP

21

8

1NT

S 4

180

12

2

26

1NT

S 4

180

12

5

17

1NT

N 4

180

12

22

12

1NT

N 3

150

10

29

1

1NT

S 2

120

8.5

6

27

1NT

S 2

120

8.5

14

16

1NT

S 1

90

4

11

25

1NT

S 1

90

4

3

23

1NT

S 1

90

4

13

19

1NT

S 1

90

4

28

10

1NT

S 1

90

4

24

7

1NT

S 1

90

4

20

15

1NT

S 1

90

4

18

9

1NT

S-1

100

0

3

♠32  
♥K52  
♦AK932  
♣963

♠K865  
♥A3  
♦1086  
♣A842

♠AQ4  
♥J876  
♦J4  
♣KQJ10

♠J1097  
♥Q1094  
♦Q75  
♣75

W

N

E

S

NS

EW

Contract

N-S

E-W

MP

22

5

4S

W-2

200

12.5

3

28

3H

E-2

200

12.5

26

8

5C

W-1

100

11

7

16

2D

N 2

90

10

17

11

3Dx

N-1

100

8.5

1

21

2H

S-2

100

8.5

18

15

2S

W 2

110

6.5

20

10

2S

W 2

110

6.5

27

14

1NT

E 2

120

5

6

19

3S

W 3

140

2

23

9

2S

W 3

140

2

24

13

2S

W 3

140

2

4

25

2S

W 3

140

2

29

12

2S

E 3

140

2

4

♠KQ2  
♥Q972  
♦107  
♣AQ94

♠8764  
♥K10853  
♦Q92  
♣K

♠A1093  
♥J4  
♦AK864  
♣J3

♠J5  
♥A6  
♦J53  
♣1087652

W

N

E

S

NS

EW

Contract

N-S

E-W

MP

29

12

4C

N 4

130

12

7

16

3C

N 4

130

12

26

8

3C

N 4

130

12

24

13

3C

N 3

110

10

23

9

3D

E-1

100

8

20

10

3D

E-1

100

8

17

11

3D

E-1

100

8

18

15

2D

E 2

90

6

6

19

3D

E 3

110

4

3

28

3D

E 3

110

4

1

21

3D

E 3

110

4

27

14

3S

E 3

140

1

4

25

3S

E 3

140

1

22

5

3S

E 3

140

1

5

♠J  
♥AK10872  
♦QJ103  
♣K4

♠87  
♥J96543  
♦942  
♣92

♠Q652  
♥Q  
♦K765  
♣AJ103

♠AK10943  
♥  
♦A8  
♣Q8765

W

N

E

S

NS

EW

Contract

N-S

E-W

MP

26

1

3NT

N 5

660

13

5

27

4S

S 5

650

12

3

20

3NT

N 4

630

10

8

18

3NT

N 4

630

10

28

9

3NT

N 4

630

10

15

16

3NT

N 3

600

5

10

29

3NT

N 3

600

5

7

21

3NT

N 3

600

5

4

17

3NT

N 3

600

5

22

11

3NT

N 3

600

5

19

12

3NT

N 3

600

5

24

6

3NT

N 3

600

5

2

23

3H

N 3

140

1

25

14

4H

N-1

100

0

6

♠K106  
♥QJ107  
♦KJ4  
♣KQ7

♠J97542  
♥86  
♦  
♣J10543

♠Q83  
♥K32  
♦AQ986  
♣92

♠A  
♥A954  
♦107532  
♣A86

W

N

E

S

NS

EW

Contract

N-S

E-W

MP

10

29

3NT

N 5

460

12

7

21

3NT

N 5

460

12

22

11

3NT

N 5

460

12

3

20

4H

S 5

450

5

15

16

4H

N 5

450

5

25

14

4H

N 5

450

5

4

17

4H

N 5

450

5

26

1

4H

N 5

450

5

8

18

4H

N 5

450

5

5

27

4H

N 5

450

5

2

23

4H

N 5

450

5

19

12

4H

N 5

450

5

28

9

4H

N 5

450

5

24

6

4H

N 5

450

5

7

|         |           |
|---------|-----------|
| ♠A6     | ♠KQJ74    |
| ♥J97    | ♥8        |
| ♦732    | ♦A10854   |
| ♣K10843 | ♣96       |
| ♠1082   | ♠953      |
| ♥Q5     | ♥AK106432 |
| ♦KQJ96  | ♦Q72      |
| ♣AJ5    |           |

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 6  | 16 | 5H S 5   | 650 |     | 13  |
| 1  | 18 | 4H S 4   | 620 |     | 12  |
| 24 | 12 | 3H S 6   | 230 |     | 11  |
| 21 | 13 | 5D W-2   | 200 |     | 10  |
| 28 | 2  | 5D W-1   | 100 |     | 7.5 |
| 14 | 23 | 4S E-1   | 100 |     | 7.5 |
| 5  | 19 | 4S E-1   | 100 |     | 7.5 |
| 3  | 25 | 4S E-1   | 100 |     | 7.5 |
| 9  | 20 | 5Hx S-1  | 200 |     | 5   |
| 4  | 22 | 4S E 4   | 620 |     | 2   |
| 15 | 27 | 4S E 4   | 620 |     | 2   |
| 8  | 29 | 4S E 4   | 620 |     | 2   |
| 17 | 10 | 4S E 4   | 620 |     | 2   |
| 26 | 7  | 4S E 4   | 620 |     | 2   |

8

|        |         |
|--------|---------|
| ♠743   | ♠86     |
| ♥105   | ♥K2     |
| ♦Q8543 | ♦A1076  |
| ♣Q83   | ♣AJ1052 |
| ♠J952  | ♠AKQ10  |
| ♥AQ876 | ♥J943   |
| ♦J9    | ♦K2     |
| ♣96    | ♣K74    |

W N E S

| NS | EW | Contract | N-S | E-W | MP   |
|----|----|----------|-----|-----|------|
| 24 | 12 | 3H E-3   | 150 |     | 13   |
| 1  | 18 | 1NT S 1  | 90  |     | 11.5 |
| 28 | 2  | 1NT S 1  | 90  |     | 11.5 |
| 4  | 22 | 2H W-1   | 50  |     | 9    |
| 21 | 13 | 2H W-1   | 50  |     | 9    |
| 5  | 19 | 2H E-1   | 50  |     | 9    |
| 17 | 10 | 2NT S-1  | 50  |     | 6.5  |
| 6  | 16 | 1NT S-1  | 50  |     | 6.5  |
| 15 | 27 | 2D W 2   | 90  |     | 5    |
| 9  | 20 | 2H E 2   | 110 |     | 3    |
| 3  | 25 | 2H E 2   | 110 |     | 3    |
| 14 | 23 | 2C E 3   | 110 |     | 3    |
| 8  | 29 | 1NT E 2  | 120 |     | 1    |
| 26 | 7  | 2H E 3   | 140 |     | 0    |

9

|        |         |
|--------|---------|
| ♠93    | ♠AK8    |
| ♥K8762 | ♥J10    |
| ♦AQ65  | ♦K9     |
| ♣J9    | ♣AKQ842 |
| ♠J754  | ♠Q1062  |
| ♥AQ9   | ♥543    |
| ♦J8742 | ♦103    |
| ♣6     | ♣10753  |

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 26 | 13 | 5C W-1   | 100 |     | 12  |
| 2  | 20 | 4S W-1   | 100 |     | 12  |
| 19 | 11 | 3NT E-1  | 100 |     | 12  |
| 16 | 12 | 3NT W 3  | 600 |     | 8.5 |
| 15 | 25 | 3NT W 3  | 600 |     | 8.5 |
| 5  | 24 | 3NT E 3  | 600 |     | 8.5 |
| 4  | 27 | 3NT E 3  | 600 |     | 8.5 |
| 29 | 6  | 3NT E 4  | 630 |     | 4.5 |
| 10 | 22 | 3NT E 4  | 630 |     | 4.5 |
| 7  | 18 | 3NT E 4  | 630 |     | 4.5 |
| 23 | 1  | 3NT E 4  | 630 |     | 4.5 |
| 21 | 14 | 3NT E 5  | 660 |     | 1   |
| 17 | 3  | 3NT E 5  | 660 |     | 1   |
| 28 | 8  | 3NT E 5  | 660 |     | 1   |

10

|         |        |
|---------|--------|
| ♠83     | ♠76    |
| ♥Q97543 | ♥AJ2   |
| ♦A963   | ♦K74   |
| ♣10     | ♣Q7542 |
| ♠J1095  | ♠AKQ42 |
| ♥108    | ♥K6    |
| ♦108    | ♦QJ52  |
| ♣AKJ86  | ♣93    |

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 16 | 12 | 2S S 3   | 140 |     | 10  |
| 15 | 25 | 2S S 3   | 140 |     | 10  |
| 21 | 14 | 2S S 3   | 140 |     | 10  |
| 5  | 24 | 2H N 3   | 140 |     | 10  |
| 10 | 22 | 2H N 3   | 140 |     | 10  |
| 19 | 11 | 2H N 3   | 140 |     | 10  |
| 28 | 8  | 2H N 3   | 140 |     | 10  |
| 7  | 18 | 2D S 3   | 110 |     | 6   |
| 4  | 27 | 2D S 2   | 90  |     | 5   |
| 2  | 20 | 4H S-1   | 100 |     | 2.5 |
| 29 | 6  | 4H S-1   | 100 |     | 2.5 |
| 17 | 3  | 3D S-1   | 100 |     | 2.5 |
| 23 | 1  | 2S S-1   | 100 |     | 2.5 |
| 26 | 13 | 3NT S-4  | 400 |     | 0   |

11

|       |        |
|-------|--------|
| ♠8542 | ♠Q97   |
| ♥A108 | ♥J2    |
| ♦Q32  | ♦AK874 |
| ♣765  | ♣A102  |
| ♠AJ6  | ♠K103  |
| ♥Q73  | ♥K9654 |
| ♦J96  | ♦105   |
| ♣KJ98 | ♣Q43   |

W N E S

| NS | EW | Contract | N-S | E-W | MP   |
|----|----|----------|-----|-----|------|
| 6  | 26 | 3NT W-2  | 100 |     | 13   |
| 29 | 4  | 5D E-1   | 50  |     | 10.5 |
| 15 | 23 | 4S W-1   | 50  |     | 10.5 |
| 18 | 13 | 3NT W-1  | 50  |     | 10.5 |
| 8  | 20 | 3NT E-1  | 50  |     | 10.5 |
| 10 | 27 | 3NT W 3  | 400 |     | 5.5  |
| 19 | 14 | 3NT W 3  | 400 |     | 5.5  |
| 11 | 24 | 3NT W 3  | 400 |     | 5.5  |
| 5  | 16 | 3NT W 3  | 400 |     | 5.5  |
| 3  | 22 | 3NT E 3  | 400 |     | 5.5  |
| 25 | 2  | 3NT E 3  | 400 |     | 5.5  |
| 21 | 12 | 3NT W 4  | 430 |     | 2    |
| 28 | 1  | 3NT W 5  | 460 |     | 0.5  |
| 17 | 9  | 3NT W 5  | 460 |     | 0.5  |

12

|          |         |
|----------|---------|
| ♠J972    | ♠A83    |
| ♥5       | ♥A962   |
| ♦10      | ♦QJ83   |
| ♣QJ98753 | ♣K4     |
| ♠K104    | ♠Q65    |
| ♥Q87     | ♥KJ1043 |
| ♦AK642   | ♦975    |
| ♣102     | ♣A6     |

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 25 | 2  | 3Cx N 3  | 670 |     | 13  |
| 6  | 26 | 3NT W-3  | 150 |     | 8   |
| 15 | 23 | 3NT W-3  | 150 |     | 8   |
| 19 | 14 | 3NT W-3  | 150 |     | 8   |
| 28 | 1  | 3NT W-3  | 150 |     | 8   |
| 11 | 24 | 3NT W-3  | 150 |     | 8   |
| 8  | 20 | 3NT W-3  | 150 |     | 8   |
| 5  | 16 | 3NT W-3  | 150 |     | 8   |
| 21 | 12 | 3NT W-3  | 150 |     | 8   |
| 17 | 9  | 3NT W-3  | 150 |     | 8   |
| 3  | 22 | 3D E 4   | 130 |     | 3   |
| 29 | 4  | 3NT W 3  | 400 |     | 2   |
| 18 | 13 | 3NT E 4  | 430 |     | 0.5 |
| 10 | 27 | 3NT E 4  | 430 |     | 0.5 |

13

♠ J107  
♥ J6  
♦ Q95  
♣ K9754

♠ AQ63  
♥ A4  
♦ 10432  
♣ AQ3

♠ K942  
♥ K987  
♦ K7  
♣ J108

♠ 85  
♥ Q10532  
♦ AJ86  
♣ 62

♠ 8  
♥ K76  
♦ Q986  
♣ A9642

♠ KJ3  
♥ AJ54  
♦ KJ73  
♣ Q3

♠ KJ9  
♥ AK972  
♦ AK  
♣ KJ7

♠ 104  
♥ Q10853  
♦ J109  
♣ 432

♠ AQ32  
♥ J6  
♦ 754  
♣ A986

| NS | EW | Contract | N-S | E-W | MP   |
|----|----|----------|-----|-----|------|
| 21 | 15 | 3NT E-2  | 200 |     | 12.5 |
| 23 | 13 | 2H E-2   | 200 |     | 12.5 |
| 14 | 17 | 3NT E-1  | 100 |     | 10.5 |
| 20 | 1  | 2H E-1   | 100 |     | 10.5 |
| 4  | 24 | 2H E 2   |     | 110 | 6    |
| 29 | 2  | 2H E 2   |     | 110 | 6    |
| 12 | 26 | 2H E 2   |     | 110 | 6    |
| 9  | 22 | 2H E 2   |     | 110 | 6    |
| 6  | 18 | 2H E 2   |     | 110 | 6    |
| 27 | 3  | 2H E 2   |     | 110 | 6    |
| 19 | 10 | 2H E 2   |     | 110 | 6    |
| 7  | 28 | 2H E 3   |     | 140 | 1    |
| 11 | 16 | 2H E 3   |     | 140 | 1    |
| 8  | 25 | 2H E 3   |     | 140 | 1    |

14

♠ AQ6  
♥ 1093  
♦ 1042  
♣ KJ107

♠ 8  
♥ K76  
♦ Q986  
♣ A9642

♠ KJ3  
♥ AJ54  
♦ KJ73  
♣ Q3

♠ 1097542  
♥ Q82  
♦ A5  
♣ 85

♠ 8  
♥ K76  
♦ Q986  
♣ A9642

♠ KJ9  
♥ AK972  
♦ AK  
♣ KJ7

♠ 104  
♥ Q10853  
♦ J109  
♣ 432

♠ AQ32  
♥ J6  
♦ 754  
♣ A986

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 11 | 16 | 3NT S 4  | 430 |     | 11  |
| 8  | 25 | 3NT S 4  | 430 |     | 11  |
| 14 | 17 | 3NT S 4  | 430 |     | 11  |
| 9  | 22 | 3NT S 4  | 430 |     | 11  |
| 27 | 3  | 3NT S 4  | 430 |     | 11  |
| 7  | 28 | 3NT S 3  | 400 |     | 5.5 |
| 20 | 1  | 3NT S 3  | 400 |     | 5.5 |
| 21 | 15 | 3NT S 3  | 400 |     | 5.5 |
| 12 | 26 | 3NT S 3  | 400 |     | 5.5 |
| 23 | 13 | 3NT S 3  | 400 |     | 5.5 |
| 19 | 10 | 3NT S 3  | 400 |     | 5.5 |
| 6  | 18 | 1NT N 4  | 180 |     | 2   |
| 4  | 24 | Passout  |     |     | 1   |
| 29 | 2  | 3NT S-1  |     | 50  | 0   |

15

♠ KJ9  
♥ AK972  
♦ AK  
♣ KJ7

♠ 104  
♥ Q10853  
♦ J109  
♣ 432

♠ AQ32  
♥ J6  
♦ 754  
♣ A986

♠ 8765  
♥ 4  
♦ Q8632  
♣ Q105

♠ 8  
♥ K76  
♦ Q986  
♣ A9642

♠ KJ3  
♥ AJ54  
♦ KJ73  
♣ Q3

♠ 1097542  
♥ Q82  
♦ A5  
♣ 85

♠ 8  
♥ K76  
♦ Q986  
♣ A9642

♠ KJ9  
♥ AK972  
♦ AK  
♣ KJ7

♠ 104  
♥ Q10853  
♦ J109  
♣ 432

♠ AQ32  
♥ J6  
♦ 754  
♣ A986

| NS | EW | Contract | N-S  | E-W | MP   |
|----|----|----------|------|-----|------|
| 29 | 13 | 6NT N 7  | 1470 |     | 12.5 |
| 21 | 11 | 6NT N 7  | 1470 |     | 12.5 |
| 5  | 26 | 6NT S 6  | 1440 |     | 6.5  |
| 8  | 17 | 6NT N 6  | 1440 |     | 6.5  |
| 22 | 2  | 6NT N 6  | 1440 |     | 6.5  |
| 12 | 18 | 6NT N 6  | 1440 |     | 6.5  |
| 9  | 27 | 6NT N 6  | 1440 |     | 6.5  |
| 19 | 15 | 6NT N 6  | 1440 |     | 6.5  |
| 14 | 28 | 6NT N 6  | 1440 |     | 6.5  |
| 10 | 24 | 6NT N 6  | 1440 |     | 6.5  |
| 7  | 20 | 6NT N 6  | 1440 |     | 6.5  |
| 25 | 1  | 6NT N 6  | 1440 |     | 6.5  |
| 23 | 6  | 6NT N-1  |      | 100 | 1    |
| 16 | 4  | 6NT N-2  |      | 200 | 0    |

16

♠ K64  
♥ J109  
♦ Q84  
♣ J1087

♠ Q53  
♥ K32  
♦ K102  
♣ Q632

♠ 98  
♥ Q54  
♦ J9753  
♣ AK9

♠ AJ1072  
♥ A876  
♦ A6  
♣ 54

♠ Q76  
♥ KQ105  
♦ J2  
♣ A1098

♠ J1094  
♥ J7  
♦ AQ87  
♣ KJ2

♠ 852  
♥ 62  
♦ K6  
♣ Q76543

♠ AK3  
♥ A9843  
♦ 109543  
♣

♠ 843  
♥ J1062  
♦ A10743  
♣ J

♠ AK5  
♥ 3  
♦ 952  
♣ 1087642

♠ Q1092  
♥ Q8754  
♦ K8  
♣ K5

♠ J76  
♥ AK9  
♦ QJ6  
♣ AQ93

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 21 | 11 | 4S W-2   | 200 |     | 13  |
| 19 | 15 | 4S W-1   | 100 |     | 11  |
| 16 | 4  | 4S W-1   | 100 |     | 11  |
| 29 | 13 | 3S W-1   | 100 |     | 11  |
| 7  | 20 | 3S W 3   |     | 140 | 4.5 |
| 8  | 17 | 2S W 3   |     | 140 | 4.5 |
| 5  | 26 | 2S W 3   |     | 140 | 4.5 |
| 22 | 2  | 2S W 3   |     | 140 | 4.5 |
| 12 | 18 | 2S W 3   |     | 140 | 4.5 |
| 9  | 27 | 2S W 3   |     | 140 | 4.5 |
| 23 | 6  | 2S W 3   |     | 140 | 4.5 |
| 14 | 28 | 2S W 3   |     | 140 | 4.5 |
| 10 | 24 | 2S W 3   |     | 140 | 4.5 |
| 25 | 1  | 2S W 3   |     | 140 | 4.5 |

17

♠ K64  
♥ J109  
♦ Q84  
♣ J1087

♠ Q53  
♥ K32  
♦ K102  
♣ Q632

♠ 98  
♥ Q54  
♦ J9753  
♣ AK9

♠ AJ1072  
♥ A876  
♦ A6  
♣ 54

♠ Q76  
♥ KQ105  
♦ J2  
♣ A1098

♠ J1094  
♥ J7  
♦ AQ87  
♣ KJ2

♠ 852  
♥ 62  
♦ K6  
♣ Q76543

♠ AK3  
♥ A9843  
♦ 109543  
♣

♠ 843  
♥ J1062  
♦ A10743  
♣ J

♠ AK5  
♥ 3  
♦ 952  
♣ 1087642

♠ Q1092  
♥ Q8754  
♦ K8  
♣ K5

♠ J76  
♥ AK9  
♦ QJ6  
♣ AQ93

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 8  | 22 | 2H N 2   | 110 |     | 13 |
| 11 | 29 | 3S E-1   | 50  |     | 11 |
| 25 | 7  | 3NT W-1  | 50  |     | 11 |
| 13 | 20 | 2C W-1   | 50  |     | 11 |
| 10 | 16 | 2H N-1   |     | 50  | 9  |
| 21 | 4  | 2S E 3   |     | 140 | 8  |
| 6  | 28 | 3Hx N-2  |     | 300 | 7  |
| 9  | 19 | 3NT W 3  |     | 400 | 4  |
| 26 | 14 | 3NT W 3  |     | 400 | 4  |
| 18 | 5  | 3NT W 3  |     | 400 | 4  |
| 23 | 12 | 3NT W 3  |     | 400 | 4  |
| 27 | 2  | 3NT E 3  |     | 400 | 4  |
| 15 | 17 | 3NT E 4  |     | 430 | 1  |
| 24 | 3  | 3Cx S-3  |     | 500 | 0  |

18

♠ K64  
♥ J109  
♦ Q84  
♣ J1087

♠ Q53  
♥ K32  
♦ K102  
♣ Q632

♠ 98  
♥ Q54  
♦ J9753  
♣ AK9

♠ AJ1072  
♥ A876  
♦ A6  
♣ 54

♠ Q76  
♥ KQ105  
♦ J2  
♣ A1098

♠ J1094  
♥ J7  
♦ AQ87  
♣ KJ2

♠ 852  
♥ 62  
♦ K6  
♣ Q76543

♠ AK3  
♥ A9843  
♦ 109543  
♣

♠ 843  
♥ J1062  
♦ A10743  
♣ J

♠ AK5  
♥ 3  
♦ 952  
♣ 1087642

♠ Q1092  
♥ Q8754  
♦ K8  
♣ K5

♠ J76  
♥ AK9  
♦ QJ6  
♣ AQ93

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 24 | 3  | 2NT S 3  | 150 |     | 13  |
| 10 | 16 | 2D S 3   | 110 |     | 12  |
| 15 | 17 | 2H E-2   | 100 |     | 10  |
| 11 | 29 | 2H E-2   | 100 |     | 10  |
| 8  | 22 | 2H E-2   | 100 |     | 10  |
| 26 | 14 | 2D S 2   | 90  |     | 7.5 |
| 23 | 12 | 2D S 2   | 90  |     | 7.5 |
| 9  | 19 | 3C W-1   | 50  |     | 4.5 |
| 25 | 7  | 3C W-1   | 50  |     | 4.5 |
| 27 | 2  | 3C W-1   | 50  |     | 4.5 |
| 13 | 20 | 2S W-1   | 50  |     | 4.5 |
| 6  | 28 | 2D S-1   |     | 100 | 1   |
| 21 | 4  | 2D S-1   |     | 100 | 1   |
| 18 | 5  | 2D S-1   |     | 100 | 1   |

19

♠ 105  
♥ AQJ943  
♦ KQ73  
♣ 10

♠ Q94  
♥ K10  
♦ 109  
♣ AKQ832

N  
W — E  
S

♠ A8762  
♥ 765  
♦ AJ  
♣ J65

♠ KJ3  
♥ 82  
♦ 86542  
♣ 974

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 25 | 13 | 5Dx N 5  | 550 |     | 13  |
| 23 | 5  | 4H N 4   | 420 |     | 12  |
| 10 | 21 | 4S E-2   | 200 |     | 11  |
| 27 | 8  | 3H N 3   | 140 |     | 10  |
| 2  | 19 | 4S E-1   | 100 |     | 8.5 |
| 20 | 6  | 4S E-1   | 100 |     | 8.5 |
| 7  | 17 | 5Dx N-1  | 100 |     | 6   |
| 1  | 22 | 5Dx N-1  | 100 |     | 6   |
| 9  | 29 | 5Dx N-1  | 100 |     | 6   |
| 11 | 18 | 3C W 4   | 130 |     | 4   |
| 28 | 15 | 5D N-3   | 150 |     | 3   |
| 16 | 3  | 3S W 4   | 170 |     | 1.5 |
| 24 | 14 | 2S E 4   | 170 |     | 1.5 |
| 26 | 4  | 5Dx N-2  | 300 |     | 0   |

20

♠ A9542  
♥ A7  
♦ K86  
♣ 764

♠ Q6  
♥ KQJ4  
♦ Q10  
♣ KQ1052

N  
W — E  
S

♠ 73  
♥ 963  
♦ 7532  
♣ J983

♠ KJ108  
♥ 10852  
♦ AJ94  
♣ A

| NS | EW | Contract | N-S  | E-W | MP   |
|----|----|----------|------|-----|------|
| 9  | 29 | 3Sx N 7  | 1530 |     | 13   |
| 7  | 17 | 4S N 7   | 710  |     | 11.5 |
| 27 | 8  | 4S N 7   | 710  |     | 11.5 |
| 25 | 13 | 1NT W-7  | 700  |     | 10   |
| 11 | 18 | 4S N 6   | 680  |     | 8.5  |
| 23 | 5  | 4S N 6   | 680  |     | 8.5  |
| 1  | 22 | 4S N 5   | 650  |     | 7    |
| 10 | 21 | 1NT W-6  | 600  |     | 6    |
| 28 | 15 | 1NT W-5  | 500  |     | 4.5  |
| 20 | 6  | 1NT W-5  | 500  |     | 4.5  |
| 26 | 4  | 3S N 7   | 260  |     | 2.5  |
| 24 | 14 | 3S N 7   | 260  |     | 2.5  |
| 2  | 19 | 1NT W-2  | 200  |     | 0.5  |
| 16 | 3  | 1NT W-2  | 200  |     | 0.5  |

21

♠ 109876432  
♥ J108  
♦ Q4  
♣

♠ K963  
♥ AK2  
♦ K109843  
♣

N  
W — E  
S

♠ AQ5  
♥ Q74  
♦ 10653  
♣ Q75

♠ KJ  
♥ A52  
♦ J987  
♣ AJ62

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 11 | 23 | 3Sx N 3  | 730 |     | 13  |
| 28 | 5  | 5Cx W-3  | 500 |     | 12  |
| 2  | 24 | 5Cx W-2  | 300 |     | 11  |
| 29 | 7  | 3S N 3   | 140 |     | 8.5 |
| 14 | 22 | 3S N 3   | 140 |     | 8.5 |
| 8  | 19 | 2S N 3   | 140 |     | 8.5 |
| 25 | 6  | 2S N 3   | 140 |     | 8.5 |
| 26 | 15 | 5Cx W-1  | 100 |     | 6   |
| 16 | 9  | 4S N-1   | 100 |     | 4.5 |
| 18 | 4  | 4S N-1   | 100 |     | 4.5 |
| 3  | 21 | 2NT E 3  | 150 |     | 3   |
| 13 | 17 | 1NT E 4  | 180 |     | 2   |
| 27 | 1  | 4Sx N-1  | 200 |     | 0.5 |
| 12 | 20 | 4S N-2   | 200 |     | 0.5 |

22

♠ KQ1095  
♥ 86  
♦ Q72  
♣ 732

♠ 73  
♥ A5  
♦ J98  
♣ AKQJ95

N  
W — E  
S

♠ 864  
♥ QJ1043  
♦ 1064  
♣ 86

♠ AJ2  
♥ K972  
♦ AK53  
♣ 104

| NS | EW | Contract | N-S | E-W | MP   |
|----|----|----------|-----|-----|------|
| 29 | 7  | 4S S 4   | 420 |     | 13   |
| 3  | 21 | 3C W-2   | 200 |     | 11.5 |
| 13 | 17 | 3C W-2   | 200 |     | 11.5 |
| 27 | 1  | 3S S 4   | 170 |     | 6.5  |
| 11 | 23 | 3S N 4   | 170 |     | 6.5  |
| 8  | 19 | 2S S 4   | 170 |     | 6.5  |
| 12 | 20 | 2S S 4   | 170 |     | 6.5  |
| 16 | 9  | 2S S 4   | 170 |     | 6.5  |
| 25 | 6  | 2S S 4   | 170 |     | 6.5  |
| 26 | 15 | 2S S 4   | 170 |     | 6.5  |
| 18 | 4  | 2S S 4   | 170 |     | 6.5  |
| 2  | 24 | 3C W-1   | 100 |     | 2    |
| 28 | 5  | 4S S-1   | 50  |     | 1    |
| 14 | 22 | 3C W 3   | 110 |     | 0    |

23

♠ QJ753  
♥ 87  
♦ 106  
♣ A954

♠ 84  
♥ K6542  
♦ K75  
♣ Q72

N  
W — E  
S

♠ A102  
♥ J10  
♦ A982  
♣ K1083

♠ K96  
♥ AQ93  
♦ QJ43  
♣ J6

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 4  | 23 | 1NT S 3  | 150 |     | 13  |
| 13 | 22 | 1NT S 2  | 120 |     | 11  |
| 27 | 7  | 1NT S 2  | 120 |     | 11  |
| 16 | 2  | 1NT S 2  | 120 |     | 11  |
| 12 | 25 | 2S N 2   | 110 |     | 7   |
| 17 | 6  | 2S N 2   | 110 |     | 7   |
| 3  | 26 | 2S N 2   | 110 |     | 7   |
| 11 | 28 | 2S N 2   | 110 |     | 7   |
| 14 | 20 | 2S N 2   | 110 |     | 7   |
| 9  | 21 | 1NT S 1  | 90  |     | 3   |
| 18 | 10 | 1NT S 1  | 90  |     | 3   |
| 15 | 24 | 1NT S 1  | 90  |     | 3   |
| 1  | 19 | 2S N-1   | 100 |     | 0.5 |
| 5  | 29 | 2S N-1   | 100 |     | 0.5 |

24

♠ 10764  
♥ J8  
♦ 952  
♣ K743

♠ Q95  
♥ AQ42  
♦ A84  
♣ QJ2

N  
W — E  
S

♠ AK3  
♥ K75  
♦ Q1063  
♣ A95

♠ J82  
♥ 10963  
♦ KJ7  
♣ 1086

| NS | EW | Contract | N-S | E-W | MP   |
|----|----|----------|-----|-----|------|
| 12 | 25 | 4NT W-1  | 50  |     | 12.5 |
| 9  | 21 | 4NT W-1  | 50  |     | 12.5 |
| 27 | 7  | 3NT W 3  | 400 |     | 10.5 |
| 11 | 28 | 3NT W 3  | 400 |     | 10.5 |
| 17 | 6  | 4NT W 4  | 430 |     | 7    |
| 1  | 19 | 4NT W 4  | 430 |     | 7    |
| 14 | 20 | 4NT W 4  | 430 |     | 7    |
| 16 | 2  | 4NT W 4  | 430 |     | 7    |
| 18 | 10 | 3NT W 4  | 430 |     | 7    |
| 3  | 26 | 4NT W 5  | 460 |     | 2    |
| 4  | 23 | 4NT W 5  | 460 |     | 2    |
| 15 | 24 | 4NT W 5  | 460 |     | 2    |
| 13 | 22 | 3NT W 5  | 460 |     | 2    |
| 5  | 29 | 3NT W 5  | 460 |     | 2    |

25

♠A83  
♥6  
♦K10753  
♣KQ83

♠KJ64  
♥KQ43  
♦9  
♣AJ96

♠1075  
♥J95  
♦Q42  
♣7542

♠Q92  
♥A10872  
♦AJ86  
♣10

Diagram: A bridge hand diagram showing a North-South contract. North is declarer (N) and South is dummy (S). The contract is 3NT. The board is 1075-1075. The hand is 1075-1075.

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 12 | 17 | 3NT N 4  | 430 |     | 13  |
| 15 | 22 | 3NT N 3  | 400 |     | 12  |
| 1  | 24 | 2NT N 4  | 180 |     | 11  |
| 10 | 23 | 3D N 5   | 150 |     | 7.5 |
| 16 | 8  | 3D N 5   | 150 |     | 7.5 |
| 26 | 9  | 3D N 5   | 150 |     | 7.5 |
| 3  | 29 | 3D N 5   | 150 |     | 7.5 |
| 19 | 7  | 2NT N 3  | 150 |     | 7.5 |
| 20 | 11 | 2D N 5   | 150 |     | 7.5 |
| 13 | 27 | 3D N 4   | 130 |     | 3   |
| 4  | 28 | 3D N 4   | 130 |     | 3   |
| 14 | 18 | 3D N 4   | 130 |     | 3   |
| 5  | 25 | 2NT S 2  | 120 |     | 0.5 |
| 2  | 21 | 2NT S 2  | 120 |     | 0.5 |

26

♠AK1082  
♥4  
♦Q  
♣AQ8543

♠J95  
♥AK986  
♦86  
♣J107

♠73  
♥Q1032  
♦AJ1072  
♣K9

♠Q64  
♥J75  
♦K9543  
♣62

Diagram: A bridge hand diagram showing a North-South contract. North is declarer (N) and South is dummy (S). The contract is 3NT. The board is 1075-1075. The hand is 1075-1075.

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 26 | 9  | 4S N 5   | 650 |     | 13 |
| 14 | 18 | 4S N 4   | 620 |     | 12 |
| 1  | 24 | 3S N 4   | 170 |     | 10 |
| 3  | 29 | 3S N 4   | 170 |     | 10 |
| 19 | 7  | 1S N 4   | 170 |     | 10 |
| 20 | 11 | 3S N 3   | 140 |     | 7  |
| 12 | 17 | 3S N 3   | 140 |     | 7  |
| 2  | 21 | 1S N 3   | 140 |     | 7  |
| 16 | 8  | 3C N 3   | 110 |     | 5  |
| 10 | 23 | 4S N-1   |     | 100 | 2  |
| 4  | 28 | 4S N-1   |     | 100 | 2  |
| 5  | 25 | 4S N-1   |     | 100 | 2  |
| 15 | 22 | 4S N-1   |     | 100 | 2  |
| 13 | 27 | 3C N-1   |     | 100 | 2  |

|                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>1</b> ♠6<br/>♥QT2<br/>♦A87632<br/>♣AJ7</p> <p>♠KJT8732 ♠AQ95<br/>♥K9 ♥86<br/>♦Q ♦JT<br/>♣Q83 ♣K9642</p> <p>11 ♠4<br/>11 ♥AJ7543<br/>10 ♦K954<br/>8 ♣T5</p> <p>N S<br/>N 6 6<br/>♥ 4 4<br/>♦ 10 10<br/>♣ 10 10<br/>4 4</p> <p>Opt res:<br/>EW 4SX;100</p> <p>E W<br/>N 5 5<br/>♥ 9 9<br/>♦ 2 2<br/>♣ 2 2<br/>9 9</p> | <p><b>2</b> ♠53<br/>♥KJ2<br/>♦T732<br/>♣QT64</p> <p>♠T96 ♠KQJ7<br/>♥AQ743 ♥T6<br/>♦A84 ♦J65<br/>♣97 ♣8532</p> <p>6 ♠A842<br/>10 ♥985<br/>7 ♦KQ9<br/>17 ♣AKJ</p> <p>N S<br/>N 9 9<br/>♥ 8 8<br/>♦ 7 7<br/>♣ 9 9<br/>9 9</p> <p>Opt res:<br/>NS 3N;600</p> <p>E W<br/>N 4 4<br/>♥ 5 5<br/>♦ 6 6<br/>♣ 3 3<br/>4 4</p>         | <p><b>3</b> ♠32<br/>♥K52<br/>♦AK932<br/>♣963</p> <p>♠K865 ♠AQ4<br/>♥A3 ♥J876<br/>♦T86 ♦J4<br/>♣A842 ♣KQJT</p> <p>10 ♠JT97<br/>11 ♥QT94<br/>14 ♦Q75<br/>5 ♣75</p> <p>N S<br/>N 5 5<br/>♥ 5 5<br/>♦ 6 6<br/>♣ 7 7<br/>3 3</p> <p>Opt res:<br/>EW 3C;-130</p> <p>E W<br/>N 8 8<br/>♥ 8 8<br/>♦ 7 7<br/>♣ 6 6<br/>10 10</p>         |
| <p><b>4</b> ♠KQ2<br/>♥Q972<br/>♦T7<br/>♣AQ94</p> <p>♠8764 ♠AT93<br/>♥KT853 ♥J4<br/>♦Q92 ♦AK864<br/>♣K ♣J3</p> <p>13 ♠J5<br/>8 ♥A6<br/>13 ♦J53<br/>6 ♣T87652</p> <p>N S<br/>N 7 7<br/>♥ 4 4<br/>♦ 6 6<br/>♣ 4 4<br/>9 9</p> <p>Opt res:<br/>EW 3S;-140</p> <p>E W<br/>N 6 6<br/>♥ 9 9<br/>♦ 7 7<br/>♣ 8 8<br/>3 3</p>      | <p><b>5</b> ♠J<br/>♥AKT872<br/>♦QJT3<br/>♣K4</p> <p>♠87 ♠Q652<br/>♥J96543 ♥Q<br/>♦942 ♦K765<br/>♣92 ♣AJT3</p> <p>14 ♠AKT943<br/>1 ♥-<br/>12 ♦A8<br/>13 ♣Q8765</p> <p>N S<br/>N 10 9<br/>♥ 10 10<br/>♦ 10 10<br/>♣ 9 9<br/>10 10</p> <p>Opt res:<br/>N 3N;630</p> <p>E W<br/>N 3 3<br/>♥ 3 3<br/>♦ 3 3<br/>♣ 4 4<br/>3 3</p> | <p><b>6</b> ♠KT6<br/>♥QJT7<br/>♦KJ4<br/>♣KQ7</p> <p>♠J97542 ♠Q83<br/>♥86 ♥K32<br/>♦- ♦AQ986<br/>♣JT543 ♣92</p> <p>15 ♠A<br/>2 ♥A954<br/>11 ♦T7532<br/>12 ♣A86</p> <p>N S<br/>N 10 10<br/>♥ 6 7<br/>♦ 10 11<br/>♣ 10 10<br/>8 8</p> <p>Opt res:<br/>S 4H;450</p> <p>E W<br/>N 3 3<br/>♥ 6 6<br/>♦ 2 2<br/>♣ 3 3<br/>5 4</p>      |
| <p><b>7</b> ♠A6<br/>♥J97<br/>♦732<br/>♣KT843</p> <p>♠T82 ♠KQJ74<br/>♥Q5 ♥8<br/>♦KQJ96 ♦AT854<br/>♣AJ5 ♣96</p> <p>8 ♠953<br/>13 ♥AKT6432<br/>10 ♦-<br/>9 ♣Q72</p> <p>N S<br/>N 7 7<br/>♥ 4 4<br/>♦ 11 11<br/>♣ 2 2<br/>9 9</p> <p>Opt res:<br/>EW 6DX;500</p> <p>E W<br/>N 5 5<br/>♥ 8 8<br/>♦ 1 1<br/>♣ 10 10<br/>1 1</p> | <p><b>8</b> ♠743<br/>♥T5<br/>♦Q8543<br/>♣Q83</p> <p>♠J952 ♠86<br/>♥AQ876 ♥K2<br/>♦J9 ♦AT76<br/>♣96 ♣AJT52</p> <p>4 ♠AKQT<br/>8 ♥J943<br/>12 ♦K2<br/>16 ♣K74</p> <p>N S<br/>N 6 5<br/>♥ 6 5<br/>♦ 5 5<br/>♣ 6 6<br/>5 5</p> <p>Opt res:<br/>EW 2H;-110</p> <p>E W<br/>N 7 7<br/>♥ 7 7<br/>♦ 8 8<br/>♣ 7 7<br/>8 8</p>        | <p><b>9</b> ♠93<br/>♥K8762<br/>♦AQ65<br/>♣J9</p> <p>♠J754 ♠AK8<br/>♥AQ9 ♥JT<br/>♦J8742 ♦K9<br/>♣6 ♣AKQ842</p> <p>10 ♠QT62<br/>8 ♥543<br/>20 ♦T3<br/>2 ♣T753</p> <p>N S<br/>N 3 3<br/>♥ 3 3<br/>♦ 5 5<br/>♣ 3 3<br/>3 3</p> <p>Opt res:<br/>W 3N;-630</p> <p>E W<br/>N 9 10<br/>♥ 10 10<br/>♦ 8 8<br/>♣ 9 10<br/>10 10</p>       |
| <p><b>10</b> ♠83<br/>♥Q97543<br/>♦A963<br/>♣T</p> <p>♠JT95 ♠76<br/>♥T8 ♥AJ2<br/>♦T8 ♦K74<br/>♣AKJ86 ♣Q7542</p> <p>6 ♠AKQ42<br/>9 ♥K6<br/>10 ♦QJ52<br/>15 ♣93</p> <p>N S<br/>N 5 5<br/>♥ 8 8<br/>♦ 8 8<br/>♣ 10 10<br/>4 4</p> <p>Opt res:<br/>NS 3D;130</p> <p>E W<br/>N 7 7<br/>♥ 5 4<br/>♦ 3 3<br/>♣ 3 3<br/>9 9</p>    | <p><b>11</b> ♠8542<br/>♥AT8<br/>♦Q32<br/>♣765</p> <p>♠AJ6 ♠Q97<br/>♥Q73 ♥J2<br/>♦J96 ♦AK874<br/>♣KJ98 ♣AT2</p> <p>6 ♠KT3<br/>12 ♥K9654<br/>14 ♦T5<br/>8 ♣Q43</p> <p>N S<br/>N 1 1<br/>♥ 4 4<br/>♦ 4 4<br/>♣ 2 2<br/>1 1</p> <p>Opt res:<br/>EW 3N;-460</p> <p>E W<br/>N 11 11<br/>♥ 9 9<br/>♦ 9 9<br/>♣ 11 11<br/>11 11</p> | <p><b>12</b> ♠J972<br/>♥5<br/>♦T<br/>♣QJ98753</p> <p>♠KT4 ♠A83<br/>♥Q87 ♥A962<br/>♦AK642 ♦QJ83<br/>♣T2 ♣K4</p> <p>4 ♠Q65<br/>12 ♥KJT43<br/>14 ♦975<br/>10 ♣A6</p> <p>N S<br/>N 3 3<br/>♥ 6 6<br/>♦ 5 5<br/>♣ 3 3<br/>9 9</p> <p>Opt res:<br/>E 4N;-430</p> <p>E W<br/>N 10 9<br/>♥ 7 7<br/>♦ 8 8<br/>♣ 10 9<br/>4 4</p>         |
| <p><b>13</b> ♠JT7<br/>♥J6<br/>♦Q95<br/>♣K9754</p> <p>♠85 ♠AQ63<br/>♥QT532 ♥A4<br/>♦AJ86 ♦T432<br/>♣62 ♣AQ3</p> <p>7 ♠K942<br/>7 ♥K987<br/>16 ♦K7<br/>10 ♣JT8</p> <p>N S<br/>N 4 4<br/>♥ 5 5<br/>♦ 4 4<br/>♣ 3 3<br/>7 7</p> <p>Opt res:<br/>E 3N;-600</p> <p>E W<br/>N 9 8<br/>♥ 8 7<br/>♦ 9 9<br/>♣ 10 10<br/>6 6</p>    | <p><b>14</b> ♠AQ6<br/>♥T93<br/>♦T42<br/>♣KJT7</p> <p>♠T97542 ♠8<br/>♥Q82 ♥K76<br/>♦A5 ♦Q986<br/>♣85 ♣A9642</p> <p>10 ♠KJ3<br/>6 ♥AJ54<br/>9 ♦KJ73<br/>15 ♣Q3</p> <p>N S<br/>N 10 10<br/>♥ 7 7<br/>♦ 8 8<br/>♣ 8 8<br/>7 7</p> <p>Opt res:<br/>NS 3N;430</p> <p>E W<br/>N 3 3<br/>♥ 6 5<br/>♦ 4 3<br/>♣ 5 5<br/>5 5</p>      | <p><b>15</b> ♠KJ9<br/>♥AK972<br/>♦AK<br/>♣KJ7</p> <p>♠8765 ♠T4<br/>♥4 ♥QT853<br/>♦Q8632 ♦JT9<br/>♣QT5 ♣432</p> <p>22 ♠AQ32<br/>4 ♥J6<br/>3 ♦754<br/>11 ♣A986</p> <p>N S<br/>N 12 12<br/>♥ 12 12<br/>♦ 11 11<br/>♣ 10 10<br/>12 12</p> <p>Opt res:<br/>NS 6N;1440</p> <p>E W<br/>N 1 1<br/>♥ 1 1<br/>♦ 2 2<br/>♣ 3 3<br/>1 1</p> |

|                                                                                                                                                                                                                    |                                                                                                                                                                                    |                                                                                                                                                                                                                    |                                                                                                                                                                                      |                                                                                                                                                                                                                      |                                                                                                                                                                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>16</b><br/>W/EW</p> <p>♠ K64<br/>♥ JT9<br/>♦ Q84<br/>♣ JT87</p> <p>♠ AJT72<br/>♥ A876<br/>♦ A6<br/>♣ 54</p> <p>♠ Q53<br/>♥ K32<br/>♦ KT2<br/>♣ Q632</p> <p>7 98<br/>13 ♥ Q54<br/>10 ♦ J9753<br/>10 ♣ AK9</p> | <p>N S</p> <table>N 5 5<br/>♠ 4 4<br/>♥ 4 4<br/>♦ 8 8<br/>♣ 6 6</table> <p>Opt res:<br/>EW 3S/3H;-140</p> <p>E W</p> <table>N 8 8<br/>♠ 9 9<br/>♥ 9 9<br/>♦ 5 5<br/>♣ 7 7</table>  | <p><b>17</b><br/>N/-</p> <p>♠ AK3<br/>♥ A9843<br/>♦ T9543<br/>♣ -</p> <p>♠ Q76<br/>♥ KQT5<br/>♦ J2<br/>♣ AT98</p> <p>♠ JT94<br/>♥ J7<br/>♦ AQ87<br/>♣ KJ2</p> <p>11 852<br/>12 ♥ 62<br/>12 ♦ K6<br/>5 ♣ Q76543</p> | <p>N S</p> <table>N 4 4<br/>♠ 5 5<br/>♥ 5 5<br/>♦ 6 6<br/>♣ 5 5</table> <p>Opt res:<br/>EW 3N;-400</p> <p>E W</p> <table>N 9 9<br/>♠ 7 7<br/>♥ 6 6<br/>♦ 7 7<br/>♣ 7 7</table>       | <p><b>18</b><br/>E/NS</p> <p>♠ 843<br/>♥ JT62<br/>♦ AT743<br/>♣ J</p> <p>♠ AK5<br/>♥ 3<br/>♦ 952<br/>♣ T87642</p> <p>♠ QT92<br/>♥ Q8754<br/>♦ K8<br/>♣ K5</p> <p>6 J76<br/>7 ♥ AK9<br/>10 ♦ QJ6<br/>17 ♣ AQ93</p>    | <p>N S</p> <table>N 8 8<br/>♠ 6 6<br/>♥ 7 7<br/>♦ 8 8<br/>♣ 5 5</table> <p>Opt res:<br/>NS 2N;120</p> <p>E W</p> <table>N 5 5<br/>♠ 7 7<br/>♥ 6 5<br/>♦ 4 4<br/>♣ 7 7</table>            |
| <p><b>19</b><br/>S/EW</p> <p>♠ T5<br/>♥ AQJ943<br/>♦ KQ73<br/>♣ T</p> <p>♠ Q94<br/>♥ KT<br/>♦ T9<br/>♣ AKQ832</p> <p>♠ A8762<br/>♥ 765<br/>♦ AJ<br/>♣ J65</p> <p>12 KJ3<br/>14 ♥ 82<br/>10 ♦ 86542<br/>4 ♣ 974</p> | <p>N S</p> <table>N 4 4<br/>♠ 3 3<br/>♥ 10 10<br/>♦ 10 10<br/>♣ 3 3</table> <p>Opt res:<br/>EW 4SX;200</p> <p>E W</p> <table>N 7 8<br/>♠ 9 9<br/>♥ 3 3<br/>♦ 3 3<br/>♣ 9 9</table> | <p><b>20</b><br/>W/All</p> <p>♠ A9542<br/>♥ A7<br/>♦ K86<br/>♣ 764</p> <p>♠ Q6<br/>♥ KQJ4<br/>♦ QT<br/>♣ KQT52</p> <p>♠ 73<br/>♥ 963<br/>♦ 7532<br/>♣ J983</p> <p>11 KJT8<br/>15 ♥ T852<br/>13 ♦ AJ94<br/>♣ A</p>  | <p>N S</p> <table>N 11 11<br/>♠ 13 13<br/>♥ 9 9<br/>♦ 11 11<br/>♣ 6 6</table> <p>Opt res:<br/>NS 7S;2210</p> <p>E W</p> <table>N 2 2<br/>♠ - -<br/>♥ 4 4<br/>♦ 1 1<br/>♣ 6 6</table> | <p><b>21</b><br/>N/NS</p> <p>♠ T9876432<br/>♥ JT8<br/>♦ Q4<br/>♣ -</p> <p>♠ -<br/>♥ K963<br/>♦ AK2<br/>♣ KT9843</p> <p>♠ AQ5<br/>♥ Q74<br/>♦ T653<br/>♣ Q75</p> <p>3 KJ<br/>13 ♥ A52<br/>10 ♦ J987<br/>14 ♣ AJ62</p> | <p>N S</p> <table>N 3 3<br/>♠ 8 9<br/>♥ 4 4<br/>♦ 4 4<br/>♣ 3 3</table> <p>Opt res:<br/>S 4SX;-200</p> <p>E W</p> <table>N 9 9<br/>♠ 4 4<br/>♥ 9 9<br/>♦ 7 8<br/>♣ 10 10</table>         |
| <p><b>22</b><br/>E/EW</p> <p>♠ KQT95<br/>♥ 86<br/>♦ Q72<br/>♣ 732</p> <p>♠ 73<br/>♥ A5<br/>♦ J98<br/>♣ AKQJ95</p> <p>♠ 864<br/>♥ QJT43<br/>♦ T64<br/>♣ 86</p> <p>7 AJ2<br/>15 ♥ K972<br/>3 ♦ AK53<br/>15 ♣ T4</p>  | <p>N S</p> <table>N 5 6<br/>♠ 9 9<br/>♥ 6 6<br/>♦ 8 8<br/>♣ 5 6</table> <p>Opt res:<br/>NS 1S;140</p> <p>E W</p> <table>N 4 4<br/>♠ 4 4<br/>♥ 6 6<br/>♦ 4 4<br/>♣ 7 7</table>      | <p><b>23</b><br/>S/All</p> <p>♠ QJ753<br/>♥ 87<br/>♦ T6<br/>♣ A954</p> <p>♠ 84<br/>♥ K6542<br/>♦ K75<br/>♣ Q72</p> <p>♠ AT2<br/>♥ JT<br/>♦ A982<br/>♣ KT83</p> <p>7 K96<br/>8 ♥ AQ93<br/>12 ♦ QJ43<br/>13 ♣ J6</p> | <p>N S</p> <table>N 6 6<br/>♠ 7 7<br/>♥ 5 5<br/>♦ 5 5<br/>♣ 5 5</table> <p>Opt res:<br/>EW 1N/2C;-90</p> <p>E W</p> <table>N 7 7<br/>♠ 5 5<br/>♥ 7 7<br/>♦ 7 7<br/>♣ 8 8</table>     | <p><b>24</b><br/>W/-</p> <p>♠ T764<br/>♥ J8<br/>♦ 952<br/>♣ K743</p> <p>♠ Q95<br/>♥ AQ42<br/>♦ A84<br/>♣ QJ2</p> <p>♠ AK3<br/>♥ K75<br/>♦ QT63<br/>♣ A95</p> <p>4 J82<br/>15 ♥ T963<br/>16 ♦ KJ7<br/>5 ♣ T86</p>     | <p>N S</p> <table>N 2 2<br/>♠ 3 3<br/>♥ 2 2<br/>♦ 2 2<br/>♣ 3 3</table> <p>Opt res:<br/>EW 3N;-460</p> <p>E W</p> <table>N 11 11<br/>♠ 10 10<br/>♥ 11 11<br/>♦ 11 11<br/>♣ 10 10</table> |
| <p><b>25</b><br/>N/EW</p> <p>♠ A83<br/>♥ 6<br/>♦ KT753<br/>♣ KQ83</p> <p>♠ KJ64<br/>♥ KQ43<br/>♦ 9<br/>♣ AJ96</p> <p>♠ T75<br/>♥ J95<br/>♦ Q42<br/>♣ 7542</p> <p>12 Q92<br/>14 ♥ AT872<br/>3 ♦ AJ86<br/>11 ♣ T</p> | <p>N S</p> <table>N 9 9<br/>♠ 8 8<br/>♥ 8 8<br/>♦ 11 11<br/>♣ 7 7</table> <p>Opt res:<br/>NS 3N/5D;400</p> <p>E W</p> <table>N 4 4<br/>♠ 5 5<br/>♥ 4 4<br/>♦ 1 1<br/>♣ 6 6</table> | <p><b>26</b><br/>E/All</p> <p>♠ AKT82<br/>♥ 4<br/>♦ Q<br/>♣ AQ8543</p> <p>♠ J95<br/>♥ AK986<br/>♦ 86<br/>♣ JT7</p> <p>♠ 73<br/>♥ QT32<br/>♦ AJT72<br/>♣ K9</p> <p>15 Q64<br/>9 ♥ J75<br/>10 ♦ K9543<br/>6 ♣ 62</p> | <p>N S</p> <table>N 6 6<br/>♠ 10 10<br/>♥ 4 4<br/>♦ 6 6<br/>♣ 10 10</table> <p>Opt res:<br/>EW 5HX;500</p> <p>E W</p> <table>N 6 6<br/>♠ 3 3<br/>♥ 9 9<br/>♦ 7 7<br/>♣ 3 3</table>   |                                                                                                                                                                                                                      |                                                                                                                                                                                          |