

1

♠K752  
♥A2  
♦KQ  
♣AKQJ5

♠986  
♥J7653  
♦A8654  
♣

♠A1043  
♥K984  
♦7  
♣10962

♠QJ  
♥Q10  
♦J10932  
♣8743

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 13 | 7  | 3NT N 5  | 460 |     | 14  |
| 12 | 10 | 3NT N 5  | 460 |     | 14  |
| 1  | 4  | 3NT N 5  | 460 |     | 14  |
| 9  | 11 | 3NT N 4  | 430 |     | 9   |
| 3  | 2  | 3NT N 3  | 400 |     | 4   |
| 8  | 14 | 3NT N-2  |     | 100 | -55 |

2

♠1084  
♥4  
♦AJ104  
♣108754

♠KQ2  
♥A9852  
♦86  
♣962

♠AJ75  
♥KQ73  
♦73  
♣KQ3

♠963  
♥J106  
♦KQ952  
♣AJ

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 14 | 4H E-1   | 50  |     | 43  |
| 1  | 4  | 3H E 4   |     | 170 | 14  |
| 9  | 11 | 3H E 5   |     | 200 | 11  |
| 12 | 10 | 4H E 4   |     | 420 | -21 |
| 3  | 2  | 4H E 4   |     | 420 | -21 |
| 13 | 7  | 4H E 5   |     | 450 | -26 |

3

♠AK9  
♥105  
♦AKQ6  
♣A973

♠Q832  
♥AKJ  
♦108  
♣K1052

♠1074  
♥9743  
♦J4  
♣Q864

♠J65  
♥Q862  
♦97532  
♣J

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3NT N 4  | 430 |     | 35  |
| 13 | 7  | 2NT N 3  | 150 |     | -4  |
| 8  | 14 | 2NT N 3  | 150 |     | -4  |
| 12 | 10 | 2NT N 2  | 120 |     | -9  |
| 3  | 2  | 2NT N 2  | 120 |     | -9  |
| 9  | 11 | 1NT N 2  | 120 |     | -9  |

4

♠AJ108532  
♥4  
♦3  
♣AJ65

♠KQ9  
♥KQ10753  
♦K5  
♣74

♠962  
♥QJ10876  
♦10832  
♣

♠764  
♥AJ8  
♦A942  
♣KQ9

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 2  | 4S N 6   | 680 |     | 5   |
| 13 | 7  | 4S N 5   | 650 |     | -1  |
| 9  | 11 | 4S N 5   | 650 |     | -1  |
| 8  | 14 | 4S N 5   | 650 |     | -1  |
| 12 | 10 | 4S N 5   | 650 |     | -1  |
| 1  | 4  | 4S N 5   | 650 |     | -1  |

5

♠AKQJ103  
♥632  
♦J4  
♣J8

♠65  
♥74  
♦AK762  
♣Q1074

♠84  
♥Q105  
♦Q983  
♣K632

♠972  
♥AKJ98  
♦105  
♣A95

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 9  | 4S N 6   | 680 |     | 5   |
| 11 | 3  | 4S N 6   | 680 |     | 5   |
| 4  | 12 | 4S N 5   | 650 |     | -1  |
| 10 | 6  | 4H S 5   | 650 |     | -1  |
| 1  | 7  | 4H S 5   | 650 |     | -1  |
| 8  | 2  | 4S N 4   | 620 |     | -7  |

6

♠KQJ102  
♥AJ72  
♦5  
♣Q95

♠A753  
♥  
♦AK103  
♣K10743

♠9864  
♥KQ1084  
♦J2  
♣AJ

♠9653  
♥Q98764  
♣862

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 2  | 5C W-4   | 400 |     | 41  |
| 10 | 6  | 5C W-2   | 200 |     | 18  |
| 4  | 12 | 4Sx W-1  | 200 |     | 18  |
| 5  | 9  | 3D W-1   | 100 |     | 3   |
| 1  | 7  | 5D S-5   |     | 250 | -40 |
| 11 | 3  | 3S N-5   |     | 250 | -40 |

7

♠109743  
♥J74  
♦94  
♣1098

♠Q  
♥K10865  
♦AK83  
♣A72

♠AJ82  
♥AQ2  
♦QJ  
♣KQJ5

♠K65  
♥93  
♦107652  
♣643

| NS | EW | Contract | N-S | E-W  | IMP |
|----|----|----------|-----|------|-----|
| 4  | 12 | 5H W 7   |     | 710  | 68  |
| 5  | 9  | 6H W 6   |     | 1430 | 4   |
| 10 | 6  | 6H W 7   |     | 1460 | -1  |
| 8  | 2  | 6H W 7   |     | 1460 | -1  |
| 11 | 3  | 6H W 7   |     | 1460 | -1  |
| 1  | 7  | 7H W 7   |     | 2210 | -69 |

8

♠AK9  
♥9865  
♦K9875  
♣2

♠86  
♥KJ102  
♦AJ  
♣KQ974

♠QJ1074  
♥43  
♦Q1063  
♣A6

♠532  
♥AQ7  
♦42  
♣J10853

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 2  | 3NT W-2  | 100 |     | 27  |
| 11 | 3  | 1NT W 1  |     | 90  | -2  |
| 4  | 12 | 1NT W 1  |     | 90  | -2  |
| 5  | 9  | 2S E 2   |     | 110 | -7  |
| 10 | 6  | 2NT W 2  |     | 120 | -8  |
| 1  | 7  | 1NT W 2  |     | 120 | -8  |

9

♠5  
♥986  
♦AKQ3  
♣K10762

♠A109872  
♥J32  
♦752  
♣9

♠QJ4  
♥K1054  
♦84  
♣A843

♠K63  
♥AQ7  
♦J1096  
♣QJ5

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 13 | 2  | 3NT S 3  | 400 |     | 42  |
| 7  | 9  | 3NT S 3  | 400 |     | 42  |
| 5  | 4  | 3NT S-1  |     | 50  | -16 |
| 10 | 8  | 3NT S-1  |     | 50  | -16 |
| 1  | 14 | 3NT S-2  |     | 100 | -26 |
| 3  | 6  | 3NT S-2  |     | 100 | -26 |

10

♠A876

♥J3

♦K8

♣AQ963

♠J1093  
♥AK  
♦A1074  
♣J54N  
W—E  
S♠Q10986  
♥QJ632  
♣1072

♠KQ542

♥7542

♦95

♣K8

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 14 | 3S S 3   | 140 |     | 24  |
| 3  | 6  | 3S S 3   | 140 |     | 24  |
| 10 | 8  | 2D W 2   |     | 90  | -11 |
| 13 | 2  | 4S S-1   |     | 100 | -12 |
| 5  | 4  | 4S N-1   |     | 100 | -12 |
| 7  | 9  | 3D W 3   |     | 110 | -13 |

11

♠9743

♥K93

♦107

♣A862

♠K6  
♥107542  
♦KJ643  
♣QN  
W—E  
S♠A85  
♥AQ8  
♦Q852  
♣1053

♠QJ102

♥J6

♦A9

♣KJ974

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 9  | 3S N 3   | 140 |     | 37  |
| 10 | 8  | 2S N-1   |     | 50  | 13  |
| 3  | 6  | 3S S-2   |     | 100 | 5   |
| 1  | 14 | 3H W 4   |     | 170 | -5  |
| 5  | 4  | 3H W 5   |     | 200 | -10 |
| 13 | 2  | 4H W 4   |     | 420 | -40 |

12

♠K

♥K108

♦KJ6532

♣962

♠J84  
♥J652  
♦A  
♣KQ543N  
W—E  
S♠1062  
♥973  
♦974  
♣AJ107

♠AQ9753

♥AQ4

♦Q108

♣8

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 13 | 2  | 4S S 5   | 650 |     | 42  |
| 3  | 6  | 4S S 5   | 650 |     | 42  |
| 1  | 14 | 3S S 5   | 200 |     | -16 |
| 7  | 9  | 3S S 5   | 200 |     | -16 |
| 5  | 4  | 3D N 5   | 150 |     | -26 |
| 10 | 8  | 2D N 5   | 150 |     | -26 |

13

♠AJ8653

♥A7

♦1095

♣86

♠K  
♥1098  
♦AK6432  
♣AJ7N  
W—E  
S♠742  
♥KJ64  
♦QJ8  
♣K32

♠Q109

♥Q532

♦7

♣Q10954

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 1  | 4D W-2   | 200 |     | 24  |
| 2  | 10 | 3H E-2   | 200 |     | 24  |
| 12 | 6  | 3S N 4   | 170 |     | 19  |
| 13 | 3  | 3S N-1   |     | 100 | -19 |
| 5  | 11 | 4D W 4   |     | 130 | -24 |
| 4  | 14 | 3D W 4   |     | 130 | -24 |

14

♠9874

♥76

♦85

♣Q7653

♠AKJ6  
♥KQ  
♦Q10763  
♣92N  
W—E  
S♠1053  
♥109854  
♦AK2  
♣AK

♠Q2

♥AJ32

♦J94

♣J1084

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 12 | 6  | 3NT E 4  |     | 430 | 7   |
| 2  | 10 | 3NT E 4  |     | 430 | 7   |
| 9  | 1  | 3NT E 5  |     | 460 | 1   |
| 5  | 11 | 3NT E 6  |     | 490 | -5  |
| 13 | 3  | 3NT E 6  |     | 490 | -5  |
| 4  | 14 | 3NT E 6  |     | 490 | -5  |

15

♠10

♥K752

♦K10976

♣A92

♠Q  
♥QJ98643  
♦  
♣K8765N  
W—E  
S♠KJ9762  
♥  
♦AQJ83  
♣43

♠A8543

♥A10

♦542

♣QJ10

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 13 | 3  | 3Hx W-4  | 800 |     | 65  |
| 4  | 14 | 4H W-4   | 200 |     | 10  |
| 12 | 6  | 3H W-3   | 150 |     | 2   |
| 9  | 1  | 3H W-3   | 150 |     | 2   |
| 2  | 10 | 3NT N-1  |     | 100 | -28 |
| 5  | 11 | 3NT S-3  |     | 300 | -51 |

16

♠954

♥A94

♦642

♣K982

♠1087632  
♥J6  
♦75  
♣AQ5N  
W—E  
S♠Q  
♥Q108753  
♦KQJ10  
♣104

♠AKJ

♥K2

♦A983

♣J763

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 14 | 1NT S 3  | 150 |     | 10  |
| 2  | 10 | 1NT S 3  | 150 |     | 10  |
| 5  | 11 | 1NT S 2  | 120 |     | 5   |
| 12 | 6  | 1NT S 2  | 120 |     | 5   |
| 13 | 3  | 1NT S 1  | 90  |     | -1  |
| 9  | 1  | 2H E 2   |     | 110 | -29 |

17

♠Q10864

♥96

♦J1042

♣86

♠A  
♥KJ1085  
♦65  
♣QJ1095N  
W—E  
S♠J732  
♥74  
♦K983  
♣K73

♠K95

♥AQ32

♦AQ7

♣A42

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 11 | 13 | 1NT E-4  | 200 |     | 20  |
| 6  | 2  | 2H W-2   | 100 |     | 4   |
| 14 | 12 | 2H W-2   | 100 |     | 4   |
| 8  | 4  | 1NT S 1  | 90  |     | 3   |
| 1  | 5  | 1NT E-1  | 50  |     | -5  |
| 3  | 7  | 2NT S-2  |     | 100 | -26 |

18

♠KQ953

♥J9

♦75

♣Q763

♠8  
♥A1082  
♦AK863  
♣1098N  
W—E  
S♠J764  
♥64  
♦J109  
♣AJ54

♠A102

♥KQ753

♦Q42

♣K2

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 7  | 2H S 2   | 110 |     | 24  |
| 14 | 12 | 1NT S 1  | 90  |     | 21  |
| 6  | 2  | 3S N-1   |     | 100 | -7  |
| 1  | 5  | 3H S-1   |     | 100 | -7  |
| 8  | 4  | 3D W 3   |     | 110 | -8  |
| 11 | 13 | 1NT S-2  |     | 200 | -23 |

19

♠ 975  
♥ J94  
♦ Q7  
♣ 109753

N  
W — E  
S

♠ QJ  
♥ A8753  
♦ J964  
♣ 86

♠ 2  
♥ K106  
♦ AK532  
♣ KQ42

♠ AK108643  
♥ Q2  
♦ 108  
♣ AJ

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 14 | 12 | 4S W-2   | 200 |     | 53  |
| 11 | 13 | 3S W 3   |     | 140 | 16  |
| 8  | 4  | 2S W 3   |     | 140 | 16  |
| 1  | 5  | 5Cx S-2  | 300 |     | -3  |
| 6  | 2  | 4S W 4   | 620 |     | -41 |
| 3  | 7  | 4S W 4   | 620 |     | -41 |

20

♠ 1082  
♥ 9542  
♦ AQJ76  
♣ 2

N  
W — E  
S

♠ KQ95  
♥ AK  
♦ 104  
♣ A10984

♠ 764  
♥ 10873  
♦ K95  
♣ KJ6

♠ AJ3  
♥ QJ6  
♦ 832  
♣ Q753

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 3NT W-1  | 100 |     | 56  |
| 11 | 13 | 2NT W 3  |     | 150 | 36  |
| 3  | 7  | 3NT E 3  |     | 600 | -18 |
| 14 | 12 | 3NT E 3  |     | 600 | -18 |
| 8  | 4  | 3NT E 5  |     | 660 | -28 |
| 6  | 2  | 3NT E 5  |     | 660 | -28 |

21

♠ A10942  
♥ AJ74  
♦ Q93  
♣ 5

N  
W — E  
S

♠ 873  
♥ K98652  
♦ J6  
♣ A8

♠ KJ6  
♥  
♦ A10842  
♣ QJ932

♠ Q5  
♥ Q103  
♦ K75  
♣ K10764

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 12 | 8  | 4S N 5   | 650 |     | 38  |
| 10 | 4  | 4S N 4   | 620 |     | 34  |
| 7  | 11 | 4S N 4   | 620 |     | 34  |
| 6  | 14 | 3S N 4   | 170 |     | -14 |
| 3  | 9  | 4S N-1   |     | 100 | -41 |
| 13 | 5  | 4S N-2   |     | 200 | -51 |

22

♠ 862  
♥ 92  
♦ A9642  
♣ J83

N  
W — E  
S

♠ 1094  
♥ 75  
♦ J853  
♣ AQ42

♠ K753  
♥ J1043  
♦ Q  
♣ K976

♠ AQJ  
♥ AKQ86  
♦ K107  
♣ 105

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 14 | 4H W-1   | 100 |     | 32  |
| 3  | 9  | 3NT E-1  | 100 |     | 32  |
| 12 | 8  | 3NT E-1  | 100 |     | 32  |
| 10 | 4  | 2NT E 3  |     | 150 | 4   |
| 13 | 5  | 3NT E 5  |     | 660 | -50 |
| 7  | 11 | 3NT E 5  |     | 660 | -50 |

23

♠ A85  
♥ K6  
♦ A865  
♣ AQ96

N  
W — E  
S

♠ 96  
♥ AJ10853  
♦ J7  
♣ 1032

♠ J102  
♥ Q742  
♦ 1032  
♣ KJ8

♠ KQ743  
♥ 9  
♦ KQ94  
♣ 754

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 9  | 2S W-2   | 200 |     | 14  |
| 13 | 5  | 2H E-2   | 200 |     | 14  |
| 6  | 14 | 1NT S 2  | 120 |     | 3   |
| 10 | 4  | 1NT N 2  | 120 |     | 3   |
| 7  | 11 | 1NT N 1  | 90  |     | -3  |
| 12 | 8  | 2S W 2   |     | 110 | -31 |

24

♠ AQJ84  
♥ 1076  
♦ AQ85  
♣ 9

N  
W — E  
S

♠ K7  
♥ Q432  
♦ 62  
♣ J7642

♠ 10632  
♥ AJ985  
♦ J  
♣ AK5

♠ 95  
♥ K  
♦ K109743  
♣ Q1083

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 4  | 5S N 5   | 450 |     | 3   |
| 3  | 9  | 4S N 5   | 450 |     | 3   |
| 7  | 11 | 4S N 5   | 450 |     | 3   |
| 12 | 8  | 4S N 4   | 420 |     | -3  |
| 13 | 5  | 4S N 4   | 420 |     | -3  |
| 6  | 14 | 4S N 4   | 420 |     | -3  |

25

♠ 10762  
♥ 104  
♦ J842  
♣ Q97

N  
W — E  
S

♠ KQ  
♥ AQ9872  
♦ K7  
♣ AK4

♠ 943  
♥ K3  
♦ AQ109653  
♣ 2

♠ AJ85  
♥ J65  
♦  
♣ J108653

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 6  | 3NT E-2  | 200 |     | 55  |
| 9  | 13 | 6C W-1   | 100 |     | 49  |
| 11 | 1  | 5H E 6   |     | 680 | -26 |
| 2  | 12 | 4H E 6   |     | 680 | -26 |
| 14 | 10 | 4H E 6   |     | 680 | -26 |
| 5  | 8  | 4H E 6   |     | 680 | -26 |

26

♠ AKQ  
♥ A10532  
♦ Q952  
♣ 6

N  
W — E  
S

♠ 1065  
♥ 98  
♦ A108  
♣ KJ1032

♠ 9873  
♥ J7  
♦ KJ73  
♣ AQ4

♠ J42  
♥ KQ64  
♦ 64  
♣ 9875

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 8  | 3NT S 4  | 630 |     | 24  |
| 9  | 13 | 3NT S 4  | 630 |     | 24  |
| 2  | 12 | 3NT S 3  | 600 |     | 20  |
| 14 | 10 | 3NT S 3  | 600 |     | 20  |
| 11 | 1  | 3S S 4   | 170 |     | -33 |
| 7  | 6  | 5D N-1   |     | 100 | -55 |

27

♠ 1064  
♥ 853  
♦ K3  
♣ K10975

N  
W — E  
S

♠ J75  
♥ KJ76  
♦ J8652  
♣ Q

♠ AQ83  
♥ AQ104  
♦ 109  
♣ J63

♠ K92  
♥ 92  
♦ AQ74  
♣ A842

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 8  | 1NT N 1  | 90  |     | 17  |
| 14 | 10 | 1C S 1   | 70  |     | 15  |
| 9  | 13 | 3D W-1   | 50  |     | 10  |
| 7  | 6  | 2NT S-2  |     | 100 | -14 |
| 2  | 12 | 2Cx S-1  |     | 100 | -14 |
| 11 | 1  | 3D W 3   |     | 110 | -14 |

28

♠AK8732

♥Q9

♦A1043

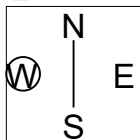
♣7

♠106

♥KJ86

♦KQJ5

♣K108



♠QJ9

♥A1074

♦76

♣J432

♠54

♥532

♦982

♣AQ965

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 8  | 2S N 2   | 110 |     | 13  |
| 2  | 12 | 3H W-2   | 100 |     | 13  |
| 7  | 6  | 3H W-2   | 100 |     | 13  |
| 14 | 10 | 4H W-1   | 50  |     | 3   |
| 11 | 1  | 3S N-1   |     | 100 | -18 |
| 9  | 13 | 3H W 3   |     | 140 | -24 |

1

♠AK85  
♥AK42  
♦A105  
♣Q2

♠Q64 J107  
♥953 ♥QJ6  
♦J962 ♦Q43  
♣K107 ♣J983

932  
1087  
K87  
A654

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 6  | 3NT N 4  | 430 |     | 14  |
| 5  | 10 | 3NT N 3  | 400 |     | 9   |
| 12 | 3  | 3NT N 3  | 400 |     | 9   |
| 2  | 14 | 3NT N 3  | 400 |     | 9   |
| 4  | 11 | 3NT N 3  | 400 |     | 9   |
| 13 | 1  | 3NT S-1  |     | 50  | -50 |

2

♠KQ62  
♥J1042  
♦974  
♣53

♠J A10875  
♥AK ♥Q96  
♦AJ1086 ♦KQ52  
♣KJ1097 ♣6

943  
8753  
3  
AQ842

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 12 | 3  | 3NT W 4  |     | 430 | 5   |
| 4  | 11 | 3NT W 4  |     | 430 | 5   |
| 5  | 10 | 3NT W 5  |     | 460 | -1  |
| 2  | 14 | 3NT W 5  |     | 460 | -1  |
| 9  | 6  | 3NT W 5  |     | 460 | -1  |
| 13 | 1  | 3NT W 6  |     | 490 | -7  |

3

♠K96  
♥Q1042  
♦987  
♣J76

♠QJ843 1052  
♥A5 ♥K976  
♦Q10 ♦AKJ3  
♣AQ83 ♣K4

A7  
J83  
6542  
10952

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 14 | 1NT E 5  |     | 210 | 49  |
| 4  | 11 | 3NT W 3  |     | 600 | -1  |
| 13 | 1  | 5S W 5   |     | 650 | -12 |
| 12 | 3  | 4S W 5   |     | 650 | -12 |
| 9  | 6  | 4S W 5   |     | 650 | -12 |
| 5  | 10 | 3NT E 5  |     | 660 | -12 |

4

♠AK  
♥A962  
♦J85  
♣AK72

♠7542 ♠QJ6  
♥8 ♥KJ53  
♦10932 ♦KQ4  
♣Q1064 ♣J83

10983  
Q1074  
A76  
95

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 6  | 4H N 5   | 650 |     | 29  |
| 5  | 10 | 4H S 4   | 620 |     | 24  |
| 2  | 14 | 4H S 4   | 620 |     | 24  |
| 13 | 1  | 4H S 4   | 620 |     | 24  |
| 4  | 11 | 4H S-1   |     | 100 | -46 |
| 12 | 3  | 3NT N-2  |     | 200 | -55 |

5

♠10  
♥J10754  
♦J83  
♣KJ105

♠K74 ♠AQ53  
♥KQ2 ♥A96  
♦Q742 ♦65  
♣A62 ♣8743

J9862  
83  
AK109  
Q9

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 9  | 1NT N 3  | 150 |     | 33  |
| 5  | 12 | 1NT W 1  |     | 90  | -1  |
| 10 | 7  | 1NT W 1  |     | 90  | -1  |
| 4  | 13 | 1S S-1   |     | 100 | -1  |
| 14 | 3  | 1NT W 3  |     | 150 | -11 |
| 11 | 6  | 2S S-2   |     | 200 | -19 |

6

♠A94  
♥A94  
♦AK53  
♣QJ9854

♠J8732 ♠A1095  
♥Q ♥107532  
♦J1062 ♦974  
♣A106 ♣2

KQ64  
KJ86  
Q8  
K73

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 13 | 3NT S 5  | 460 |     | 11  |
| 11 | 6  | 3NT S 5  | 460 |     | 11  |
| 8  | 9  | 3NT S 5  | 460 |     | 11  |
| 14 | 3  | 3NT S 5  | 460 |     | 11  |
| 10 | 7  | 3NT S 5  | 460 |     | 11  |
| 5  | 12 | 6C S-1   |     | 50  | -55 |

7

♠AKJ83  
♥5  
♦Q76  
♣10974

♠Q5 942  
♥A9864 ♥KQ2  
♦A1043 ♦KJ982  
♣AQ ♣K2

1076  
J1073  
5  
J8653

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 13 | 4H W-2   | 200 |     | 56  |
| 5  | 12 | 3H W 3   |     | 140 | 23  |
| 14 | 3  | 3H W 4   |     | 170 | 20  |
| 11 | 6  | 4H W 4   |     | 620 | -33 |
| 8  | 9  | 4H W 4   |     | 620 | -33 |
| 10 | 7  | 4H W 4   |     | 620 | -33 |

8

♠983  
♥KJ96  
♦QJ85  
♣J2

♠KQ1042 ♠J76  
♥73 ♥A108542  
♦9742 ♦A6  
♣KQ ♣103

A5  
Q  
K103  
A987654

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 9  | 3C S 4   | 130 |     | 30  |
| 10 | 7  | 3C S-1   |     | 50  | 4   |
| 11 | 6  | 4C S-2   |     | 100 | -7  |
| 14 | 3  | 4C S-2   |     | 100 | -7  |
| 5  | 12 | 4C S-2   |     | 100 | -7  |
| 4  | 13 | 3S W 3   |     | 140 | -13 |

9

♠942  
♥K65  
♦QJ62  
♣K106

♠AKQ10853 ♠J76  
♥2 ♥A10987  
♦K93 ♦1054  
♣92 ♣A8

A  
QJ43  
A87  
QJ7543

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 1  | 3S W 4   |     | 170 | 40  |
| 2  | 4  | 3S W 4   |     | 170 | 40  |
| 12 | 7  | 4S W 4   |     | 620 | -20 |
| 5  | 14 | 4S W 4   |     | 620 | -20 |
| 8  | 11 | 4S W 4   |     | 620 | -20 |
| 13 | 6  | 4S W 4   |     | 620 | -20 |

10

♠86  
♥943  
♦43  
♣KJ10852

N  
W—|—E  
S

♠Q1097  
♥87  
♦AQ97  
♣Q43

♠AKJ32  
♥A  
♦KJ85  
♣A96

♠54  
♥KQJ10652  
♦1062  
♣7

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 12 | 7  | 4H W-2   | 200 |     | 28  |
| 8  | 11 | 1S S 3   | 140 |     | 19  |
| 3  | 1  | 1S S 2   | 110 |     | 13  |
| 13 | 6  | 1S S 1   | 80  |     | 10  |
| 2  | 4  | 4S S-2   |     | 200 | -28 |
| 5  | 14 | 4S S-3   |     | 300 | -42 |

11

♠32  
♥A94  
♦A102  
♣K8643

N  
W—|—E  
S

♠K1054  
♥Q632  
♦94  
♣Q95

♠A987  
♥K87  
♦QJ63  
♣A2

♠QJ6  
♥J105  
♦K875  
♣J107

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 4  | 3NT S 4  | 430 |     | 24  |
| 5  | 14 | 3NT N 4  | 430 |     | 24  |
| 3  | 1  | 3NT N 3  | 400 |     | 21  |
| 12 | 7  | 1NT N 4  | 180 |     | -10 |
| 8  | 11 | 2NT S 2  | 120 |     | -18 |
| 13 | 6  | 3NT S-1  |     | 50  | -41 |

12

♠K52  
♥K72  
♦A1063  
♣J43

N  
W—|—E  
S

♠AJ  
♥AQJ93  
♦K2  
♣AQ75

♠98743  
♥84  
♦8754  
♣102

♠Q106  
♥1065  
♦QJ9  
♣K986

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 12 | 7  | 4H E 4   |     | 420 | 8   |
| 5  | 14 | 3NT E 5  |     | 460 | 2   |
| 2  | 4  | 3NT E 5  |     | 460 | 2   |
| 13 | 6  | 4H E 6   |     | 480 | -4  |
| 3  | 1  | 3NT E 6  |     | 490 | -4  |
| 8  | 11 | 3NT E 6  |     | 490 | -4  |

13

♠10  
♥J1073  
♦9843  
♣AQJ7

N  
W—|—E  
S

♠Q9  
♥KQ85  
♦102  
♣109865

♠J52  
♥94  
♦AKQJ5  
♣432

♠AK87643  
♥A62  
♦76  
♣K

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 13 | 8  | 3D S 4   | 130 |     | 41  |
| 11 | 10 | 3S W 4   |     | 170 | 3   |
| 2  | 5  | 3S W 4   |     | 170 | 3   |
| 9  | 12 | 3S W 4   |     | 170 | 3   |
| 7  | 14 | 2S W 4   |     | 170 | 3   |
| 6  | 1  | 4S W 4   |     | 620 | -53 |

14

♠J984  
♥543  
♦73  
♣AQ86

N  
W—|—E  
S

♠A65  
♥KQ7  
♦J654  
♣K54

♠1032  
♥A986  
♦K92  
♣J97

♠KQ7  
♥J102  
♦AQ108  
♣1032

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 13 | 8  | 3D E 5   |     | 150 | 33  |
| 9  | 12 | 3NT W 3  |     | 400 | -3  |
| 6  | 1  | 3NT E 3  |     | 400 | -3  |
| 11 | 10 | 3NT E 4  |     | 430 | -9  |
| 2  | 5  | 3NT E 4  |     | 430 | -9  |
| 7  | 14 | 3NT E 4  |     | 430 | -9  |

15

♠J4  
♥92  
♦AKJ95  
♣Q732

N  
W—|—E  
S

♠8  
♥J875  
♦7642  
♣AKJ5

♠109632  
♥AQ106  
♦Q3  
♣64

♠AKQ75  
♥K43  
♦108  
♣1098

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 1  | 2S W-1   | 50  |     | 13  |
| 7  | 14 | 2S W-1   | 50  |     | 13  |
| 9  | 12 | 2S W-1   | 50  |     | 13  |
| 11 | 10 | 2C W 2   |     | 90  | -10 |
| 13 | 8  | 2NT N-1  |     | 100 | -11 |
| 2  | 5  | 2S W 3   |     | 140 | -18 |

16

♠83  
♥QJ1096  
♦A9  
♣J953

N  
W—|—E  
S

♠KQJ964  
♥K52  
♦K42  
♣8

♠A105  
♥43  
♦QJ107653  
♣K

♠72  
♥A87  
♦8  
♣AQ107642

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 14 | 3NT E-3  | 300 |     | 45  |
| 9  | 12 | 4S E-1   | 100 |     | 20  |
| 11 | 10 | 3S E 3   |     | 140 | -15 |
| 6  | 1  | 2S E 3   |     | 140 | -15 |
| 13 | 8  | 5D S-3   |     | 150 | -15 |
| 2  | 5  | 3S E 4   |     | 170 | -20 |

17

♠87432  
♥QJ108  
♦QJ4  
♣Q

N  
W—|—E  
S

♠J6  
♥K32  
♦1092  
♣98732

♠AK95  
♥A754  
♦K8  
♣K64

♠Q10  
♥96  
♦A7653  
♣AJ105

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 2  | 4S S 5   | 450 |     | 3   |
| 6  | 4  | 4S S 5   | 450 |     | 3   |
| 10 | 13 | 4S S 5   | 450 |     | 3   |
| 14 | 9  | 4H S 4   | 420 |     | -3  |
| 1  | 8  | 4H S 4   | 420 |     | -3  |
| 3  | 5  | 4H S 4   | 420 |     | -3  |

18

♠K5  
♥J84  
♦J10743  
♣K62

N  
W—|—E  
S

♠AJ9743  
♥10762  
♦AK  
♣7

♠Q6  
♥AKQ5  
♦92  
♣AJ954

♠1082  
♥93  
♦Q865  
♣Q1083

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 14 | 9  | 4S E-1   | 50  |     | 18  |
| 7  | 2  | 3S E-1   | 50  |     | 18  |
| 10 | 13 | 3S E-1   | 50  |     | 18  |
| 6  | 4  | 1S E 2   |     | 110 | -4  |
| 1  | 8  | 4C S-2   |     | 200 | -18 |
| 3  | 5  | 5C S-3   |     | 300 | -32 |

19

♠K  
♥J1063  
♦KQ1064  
♣Q96

♠QJ643 ♠9875  
♥A ♥K72  
♦A87 ♦53  
♣AKJ2 ♣10754

N  
W — E  
S

♠A102  
♥Q9854  
♦J92  
♣83

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 14 | 9  | 4S W-2   | 200 |     | 32  |
| 7  | 2  | 4S W-1   | 100 |     | 17  |
| 1  | 8  | 3S W-1   | 100 |     | 17  |
| 6  | 4  | 1S W 2   |     | 110 | -11 |
| 3  | 5  | 3S W 3   |     | 140 | -17 |
| 10 | 13 | 4Hx S-2  |     | 300 | -38 |

20

♠AK954  
♥653  
♦3  
♣KQJ5

♠Q ♠872  
♥1042 ♥AKJ9  
♦K107542 ♦A8  
♣642 ♣10987

N  
W — E  
S

♠J1063  
♥Q87  
♦QJ96  
♣A3

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 14 | 9  | 4S N 5   | 650 |     | 14  |
| 7  | 2  | 4S N 4   | 620 |     | 9   |
| 6  | 4  | 4S N 4   | 620 |     | 9   |
| 10 | 13 | 4S N 4   | 620 |     | 9   |
| 3  | 5  | 4S N 4   | 620 |     | 9   |
| 1  | 8  | 3S N 4   | 170 |     | -50 |

21

♠KQ4  
♥1076  
♦A752  
♣876

♠A10865 ♠7  
♥Q94 ♥AK8  
♦963 ♦QJ108  
♣KJ ♣A10542

N  
W — E  
S

♠J932  
♥J532  
♦K4  
♣Q93

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 4  | 1NT E 2  |     | 120 | 15  |
| 13 | 12 | 2NT E 3  |     | 150 | 9   |
| 10 | 1  | 1NT E 4  |     | 180 | 4   |
| 11 | 14 | 1NT E 4  |     | 180 | 4   |
| 2  | 9  | 2NT E 5  |     | 210 | -2  |
| 3  | 8  | 3NT E 3  |     | 400 | -30 |

22

♠10954  
♥9643  
♦K102  
♣64

♠ ♠J732  
♥AJ875 ♥K2  
♦AQ954 ♦873  
♣AQ3 ♣KJ108

N  
W — E  
S

♠AKQ86  
♥Q10  
♦J6  
♣9752

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 1  | 4D W-1   | 100 |     | 14  |
| 3  | 8  | 3H W-1   | 100 |     | 14  |
| 11 | 14 | 3H W-1   | 100 |     | 14  |
| 13 | 12 | 3S S-1   |     | 50  | -9  |
| 2  | 9  | 3S S-1   |     | 50  | -9  |
| 7  | 4  | 3H W 3   |     | 140 | -24 |

23

♠9  
♥KQ76  
♦A105  
♣AJ1052

♠AK7432 ♠J65  
♥J10 ♥93  
♦K64 ♦J982  
♣83 ♣Q764

N  
W — E  
S

♠Q108  
♥A8542  
♦Q73  
♣K9

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 8  | 4H S 6   | 680 |     | 3   |
| 10 | 1  | 4H S 6   | 680 |     | 3   |
| 13 | 12 | 4H S 6   | 680 |     | 3   |
| 7  | 4  | 4H S 5   | 650 |     | -3  |
| 2  | 9  | 4H S 5   | 650 |     | -3  |
| 11 | 14 | 4H S 5   | 650 |     | -3  |

24

♠KJ1075  
♥A52  
♦K103  
♣54

♠863 ♠Q942  
♥J8 ♥93  
♦952 ♦AJ84  
♣QJ973 ♣A106

N  
W — E  
S

♠A  
♥KQ10764  
♦Q76  
♣K82

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 8  | 4H S 5   | 450 |     | 2   |
| 13 | 12 | 4H S 5   | 450 |     | 2   |
| 7  | 4  | 4H S 5   | 450 |     | 2   |
| 2  | 9  | 4H S 5   | 450 |     | 2   |
| 10 | 1  | 4H S 4   | 420 |     | -4  |
| 11 | 14 | 4H S 4   | 420 |     | -4  |

25

♠J85  
♥J10  
♦KJ10983  
♣AJ

♠63 ♠AKQ104  
♥A7632 ♥94  
♦Q75 ♦42  
♣Q94 ♣8765

N  
W — E  
S

♠972  
♥KQ85  
♦A6  
♣K1032

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 10 | 3NT S 3  | 400 |     | 45  |
| 6  | 8  | 3D N 3   | 110 |     | 7   |
| 7  | 5  | 1NT N 1  | 90  |     | 5   |
| 11 | 2  | 3D N-1   |     | 50  | -16 |
| 9  | 4  | 3C S-1   |     | 50  | -16 |
| 1  | 12 | 2NT S-2  |     | 100 | -25 |

26

♠K9652  
♥A  
♦32  
♣AK1098

♠J7 ♠A  
♥J9765 ♥84  
♦A1084 ♦KQJ9765  
♣62 ♣743

N  
W — E  
S

♠Q10843  
♥KQ1032  
♦  
♣QJ5

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 10 | 5S S 6   | 680 |     | 0   |
| 9  | 4  | 4S S 6   | 680 |     | 0   |
| 11 | 2  | 4S N 6   | 680 |     | 0   |
| 7  | 5  | 4S N 6   | 680 |     | 0   |
| 1  | 12 | 4S N 6   | 680 |     | 0   |
| 6  | 8  | 4S N 6   | 680 |     | 0   |

27

♠KQJ  
♥K1032  
♦AJ85  
♣J4

♠964 ♠105  
♥4 ♥Q876  
♦K10743 ♦Q92  
♣Q952 ♣K863

N  
W — E  
S

♠A8732  
♥AJ95  
♦6  
♣A107

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 4  | 4S S 6   | 480 |     | 19  |
| 7  | 5  | 4S S 6   | 480 |     | 19  |
| 6  | 8  | 4S S 6   | 480 |     | 19  |
| 11 | 2  | 4S S 5   | 450 |     | 14  |
| 1  | 12 | 2S S 5   | 200 |     | -21 |
| 3  | 10 | 6S S-1   |     | 50  | -50 |

28

♠63

♥AKQ86

♦AK

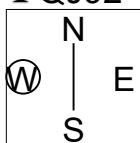
♣QJ92

♠A74

♥J943

♦J9753

♣8



♠KQJ1085

♥52

♦1086

♣65

♠92

♥107

♦Q42

♣AK10743

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 11 | 2  | 4Sx      | E-4 | 800 | 32  |
| 3  | 10 | 5C       | S 5 | 600 | 5   |
| 7  | 5  | 5C       | N 5 | 600 | 5   |
| 1  | 12 | 5C       | N 5 | 600 | 5   |
| 6  | 8  | 5C       | N 5 | 600 | 5   |
| 9  | 4  | 3H       | N 4 | 170 | -52 |