

1

♠AJ10752  
♥9  
♦QJ4  
♣943

♠Q3  
♥AKJ1053  
♦A2  
♣J76

♠96  
♥Q864  
♦K9853  
♣K2

♠K84  
♥72  
♦1076  
♣AQ1085

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 10 | 8  | 4H W-1   | 50  |     | 4  |
| 9  | 2  | 3H W 4   |     | 170 | 3  |
| 4  | 1  | 3H W 5   |     | 200 | 2  |
| 6  | 5  | 4H W 4   |     | 420 | 1  |
| 7  | 3  | 4H W 5   |     | 450 | 0  |

2

♠7643  
♥K984  
♦K6  
♣AKJ

♠108  
♥J5  
♦J872  
♣106542

♠AKQ95  
♥Q2  
♦Q1094  
♣83

♠J2  
♥A10763  
♦A53  
♣Q97

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 9  | 2  | 4H S 4   | 620 |     | 3   |
| 6  | 5  | 4H S 4   | 620 |     | 3   |
| 4  | 1  | 4H S 4   | 620 |     | 3   |
| 10 | 8  | 3H N 4   | 170 |     | 0.5 |
| 7  | 3  | 2H S 4   | 170 |     | 0.5 |

3

♠A63  
♥Q  
♦9653  
♣KQ1095

♠10752  
♥A7  
♦AKQJ10  
♣64

♠QJ9  
♥KJ5432  
♦72  
♣J8

♠K84  
♥10986  
♦84  
♣A732

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

4

♠QJ  
♥10762  
♦10954  
♣Q102

♠10863  
♥Q543  
♦87  
♣943

♠A9754  
♥8  
♦AKQ  
♣AKJ6

♠K2  
♥AKJ9  
♦J632  
♣875

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 7  | 6  | 3S W 5   |     | 200 | 4   |
| 5  | 2  | 4S E 5   |     | 650 | 1.5 |
| 8  | 4  | 4S E 5   |     | 650 | 1.5 |
| 1  | 3  | 4S E 5   |     | 650 | 1.5 |
| 10 | 9  | 4S E 5   |     | 650 | 1.5 |

5

♠KJ654  
♥J74  
♦5  
♣KQ73

♠Q2  
♥85  
♦AQ108743  
♣J6

♠A973  
♥Q1093  
♦J2  
♣1098

♠108  
♥AK62  
♦K96  
♣A542

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 7  | 6  | 3NT S 3  | 600 |     | 4  |
| 5  | 2  | 3S N 4   | 170 |     | 3  |
| 8  | 4  | 3C S 5   | 150 |     | 2  |
| 10 | 9  | 3S N 3   | 140 |     | 1  |
| 1  | 3  | 3S N-1   |     | 100 | 0  |

6

♠J752  
♥QJ5  
♦  
♣KJ10642

♠AQ96  
♥7  
♦K108732  
♣87

♠K103  
♥A1042  
♦Q64  
♣Q53

♠84  
♥K9863  
♦AJ95  
♣A9

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 10 | 9  | 3H S 5   | 200 |     | 4  |
| 7  | 6  | 3H S 4   | 170 |     | 3  |
| 5  | 2  | 3H S-1   |     | 50  | 2  |
| 8  | 4  | 4H S-2   |     | 100 | 1  |
| 1  | 3  | 4H S-4   |     | 200 | 0  |

7

♠AKJ8  
♥KJ9  
♦J8  
♣KJ74

♠72  
♥Q10532  
♦K65  
♣1093

♠64  
♥764  
♦Q732  
♣A862

♠Q10953  
♥A8  
♦A1094  
♣Q5

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 10 | 1  | 4S S 5   | 650 |     | 2.5 |
| 6  | 3  | 4S S 5   | 650 |     | 2.5 |
| 9  | 5  | 4S S 5   | 650 |     | 2.5 |
| 2  | 4  | 4S S 5   | 650 |     | 2.5 |
| 8  | 7  | 6S S-1   |     | 100 | 0   |

8

♠AQ3  
♥J10852  
♦Q84  
♣Q4

♠J72  
♥AQ94  
♦75  
♣9632

♠K10864  
♥73  
♦10962  
♣J8

♠95  
♥K6  
♦AKJ3  
♣AK1075

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 2  | 4  | 3NT S 5  | 460 |     | 2.5 |
| 10 | 1  | 3NT N 5  | 460 |     | 2.5 |
| 6  | 3  | 3NT N 5  | 460 |     | 2.5 |
| 8  | 7  | 3NT N 5  | 460 |     | 2.5 |
| 9  | 5  | 4H N 4   | 420 |     | 0   |

9

♠K102  
♥Q32  
♦K87  
♣A962

♠J9  
♥6  
♦9643  
♣KQ10543

♠764  
♥J954  
♦AQJ1052  
♣

♠AQ853  
♥AK1087  
♦  
♣J87

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 10 | 1  | 4S S 5   | 450 |     | 2.5 |
| 9  | 5  | 4S S 5   | 450 |     | 2.5 |
| 2  | 4  | 4S S 5   | 450 |     | 2.5 |
| 8  | 7  | 4S S 5   | 450 |     | 2.5 |
| 6  | 3  | 5C N-3   |     | 150 | 0   |

10

|        |        |        |        |
|--------|--------|--------|--------|
| ♠42    | ♥10843 | ♦K864  | ♣Q97   |
| ♠KQ8   | ♥KJ76  | ♦97    | ♣10642 |
| ♠J763  | ♥A52   | ♦Q10   | ♣AKJ5  |
| ♠A1095 | ♥Q9    | ♦AJ532 | ♣83    |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 10 | 2  | 2NT E-1  | 100 |     | 2.5 |
| 7  | 4  | 2NT E-1  | 100 |     | 2.5 |
| 1  | 6  | 2NT E-1  | 100 |     | 2.5 |
| 3  | 5  | 2NT E-1  | 100 |     | 2.5 |
| 9  | 8  | 3NT E 4  | 630 |     | 0   |

11

|        |         |         |         |
|--------|---------|---------|---------|
| ♠J103  | ♥109764 | ♦54     | ♣974    |
| ♠K54   | ♥KJ5    | ♦J632   | ♣Q62    |
| ♠62    | ♥AQ2    | ♦AKQ987 | ♣KJ     |
| ♠AQ987 | ♥83     | ♦10     | ♣A10853 |

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

12

|       |        |        |        |
|-------|--------|--------|--------|
| ♠AK7  | ♥K1083 | ♦4     | ♣KQ863 |
| ♠Q92  | ♥7654  | ♦AJ103 | ♣54    |
| ♠J643 | ♥A2    | ♦9852  | ♣J92   |
| ♠1085 | ♥QJ9   | ♦KQ76  | ♣A107  |

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 7  | 4  | 3NT N 5  | 660 |     | 4  |
| 9  | 8  | 3NT S 4  | 630 |     | 2  |
| 3  | 5  | 3NT S 4  | 630 |     | 2  |
| 10 | 2  | 3NT N 4  | 630 |     | 2  |
| 1  | 6  | 3NT N 3  | 600 |     | 0  |

13

|         |         |       |       |
|---------|---------|-------|-------|
| ♠KJ1076 | ♥A962   | ♦108  | ♣103  |
| ♠A852   | ♥Q4     | ♦J74  | ♣QJ96 |
| ♠4      | ♥J10875 | ♦KQ52 | ♣A72  |
| ♠Q93    | ♥K3     | ♦A963 | ♣K854 |

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 10 | 3  | 3D E-2   | 200 |     | 4  |
| 4  | 6  | 3S N 4   | 170 |     | 3  |
| 8  | 5  | 2S N 3   | 140 |     | 2  |
| 1  | 9  | 1NT S 2  | 120 |     | 1  |
| 2  | 7  | 2S N 2   | 110 |     | 0  |

14

|        |         |         |       |
|--------|---------|---------|-------|
| ♠9     | ♥QJ1097 | ♦853    | ♣A863 |
| ♠K654  | ♥64     | ♦KJ1064 | ♣107  |
| ♠AQJ3  | ♥82     | ♦A72    | ♣KJ92 |
| ♠10872 | ♥AK53   | ♦Q9     | ♣Q54  |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 10 | 3  | 3H N 3   | 140 |     | 4   |
| 4  | 6  | 1NT E 1  | 90  |     | 3   |
| 2  | 7  | 1NT E 2  | 120 |     | 2   |
| 1  | 9  | 1NT E 3  | 150 |     | 0.5 |
| 8  | 5  | 1NT E 3  | 150 |     | 0.5 |

15

|        |        |        |         |
|--------|--------|--------|---------|
| ♠5     | ♥63    | ♦K642  | ♣AK8763 |
| ♠10862 | ♥J109  | ♦853   | ♣J54    |
| ♠J43   | ♥KQ754 | ♦AJ    | ♣1092   |
| ♠AKQ97 | ♥A82   | ♦Q1097 | ♣Q      |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 4  | 6  | 5D S 5   | 600 |     | 4   |
| 10 | 3  | 6D S-1   | 100 |     | 1.5 |
| 1  | 9  | 3NT N-1  | 100 |     | 1.5 |
| 8  | 5  | 3NT N-1  | 100 |     | 1.5 |
| 2  | 7  | 3NT N-1  | 100 |     | 1.5 |

16

|        |        |        |        |
|--------|--------|--------|--------|
| ♠KQ4   | ♥J8    | ♦AKQJ3 | ♣J92   |
| ♠9865  | ♥K74   | ♦8542  | ♣108   |
| ♠AJ103 | ♥A1096 | ♦107   | ♣643   |
| ♠72    | ♥Q532  | ♦96    | ♣AKQ75 |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 2  | 1  | 3NT N 5  | 460 |     | 2.5 |
| 10 | 4  | 3NT N 5  | 460 |     | 2.5 |
| 9  | 6  | 3NT N 5  | 460 |     | 2.5 |
| 3  | 8  | 3NT N 5  | 460 |     | 2.5 |
| 5  | 7  | 3NT N 4  | 430 |     | 0   |

17

|        |        |        |       |
|--------|--------|--------|-------|
| ♠KQ    | ♥J96   | ♦AJ83  | ♣J987 |
| ♠A9765 | ♥Q4    | ♦65    | ♣K432 |
| ♠432   | ♥10832 | ♦KQ104 | ♣Q10  |
| ♠J108  | ♥AK75  | ♦972   | ♣A65  |

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

18

|        |         |        |          |
|--------|---------|--------|----------|
| ♠KJ    | ♥106    | ♦985   | ♣A108643 |
| ♠752   | ♥94     | ♦Q632  | ♣Q975    |
| ♠10963 | ♥Q85    | ♦KJ104 | ♣KJ      |
| ♠AQ84  | ♥AKJ732 | ♦A7    | ♣2       |

| NS | EW | Contract | N-S  | E-W | MP |
|----|----|----------|------|-----|----|
| 9  | 6  | 6H S 6   | 1430 |     | 4  |
| 5  | 7  | 4H S 6   | 680  |     | 2  |
| 2  | 1  | 4H S 6   | 680  |     | 2  |
| 3  | 8  | 4H S 6   | 680  |     | 2  |
| 10 | 4  | 4H S 5   | 650  |     | 0  |



|                                                                                                                                                                                            |                                                                                                                                       |                                                                                                                                                                                          |                                                                                                                                       |                                                                                                                                                                                           |                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| <b>1</b><br>N/-<br>♠ AJT752<br>♥ 9<br>♦ QJ4<br>♣ 943<br>♠ Q3<br>♥ AKJT53<br>♦ A2<br>♣ J76<br>♠ 96<br>♥ Q864<br>♦ K9853<br>♣ K2<br>♠ K84<br>♥ 72<br>♦ T76<br>♣ AQT85<br>8<br>15 8<br>9      | N S<br>N 5 5<br>♠ 8 8<br>♥ 2 2<br>♦ 5 5<br>♣ 8 8<br>Opt res:<br>NS 3SX;-100<br>E W<br>N 5 5<br>♠ 4 4<br>♥ 9 9<br>♦ 8 8<br>♣ 4 4       | <b>2</b><br>E/NS<br>♠ 7643<br>♥ K984<br>♦ K6<br>♣ AKJ<br>♠ T8<br>♥ J5<br>♦ J872<br>♣ T6542<br>♠ AKQ95<br>♥ Q2<br>♦ QT94<br>♣ 83<br>♠ J2<br>♥ AT763<br>♦ A53<br>♣ Q97<br>14<br>2 13<br>11 | N S<br>N 8 8<br>♠ 7 7<br>♥ 10 10<br>♦ 6 6<br>♣ 8 8<br>Opt res:<br>NS 4H;620<br>E W<br>N 3 3<br>♠ 6 6<br>♥ 2 2<br>♦ 7 7<br>♣ 5 5       | <b>3</b><br>S/EW<br>♠ A63<br>♥ Q<br>♦ 9653<br>♣ KQT95<br>♠ T752<br>♥ A7<br>♦ AKQJT<br>♣ 64<br>♠ QJ9<br>♥ KJ5432<br>♦ 72<br>♣ J8<br>♠ K84<br>♥ T986<br>♦ 84<br>♣ A732<br>11<br>14 8<br>7   | N S<br>N 5 5<br>♠ 5 5<br>♥ 4 4<br>♦ 4 4<br>♣ 9 9<br>Opt res:<br>NS 3C;110<br>E W<br>N 6 6<br>♠ 8 8<br>♥ 8 8<br>♦ 8 8<br>♣ 4 4           |
| <b>4</b><br>W/All<br>♠ QJ<br>♥ T762<br>♦ T954<br>♣ QT2<br>♠ T863<br>♥ Q543<br>♦ 87<br>♣ 943<br>♠ A9754<br>♥ 8<br>♦ AKQ<br>♣ AKJ6<br>♠ K2<br>♥ AKJ9<br>♦ J632<br>♣ 875<br>5<br>2 21<br>12   | N S<br>N 3 3<br>♠ 2 2<br>♥ 5 5<br>♦ 5 5<br>♣ 2 2<br>Opt res:<br>EW 4S;-650<br>E W<br>N 9 9<br>♠ 11 11<br>♥ 8 8<br>♦ 8 8<br>♣ 11 11    | <b>5</b><br>N/NS<br>♠ KJ654<br>♥ J74<br>♦ 5<br>♣ KQ73<br>♠ Q2<br>♥ 85<br>♦ AQT8743<br>♣ J6<br>♠ A973<br>♥ QT93<br>♦ J2<br>♣ T98<br>♠ T8<br>♥ AK62<br>♦ K96<br>♣ A542<br>10<br>9 7<br>14  | N S<br>N 5 5<br>♠ 9 9<br>♥ 9 9<br>♦ 5 5<br>♣ 10 9<br>Opt res:<br>NS 3S/3H;140<br>E W<br>N 7 7<br>♠ 4 4<br>♥ 4 4<br>♦ 8 8<br>♣ 3 3     | <b>6</b><br>E/EW<br>♠ J752<br>♥ QJ5<br>♦ -<br>♣ KJT642<br>♠ AQ96<br>♥ 7<br>♦ KT8732<br>♣ 87<br>♠ KT3<br>♥ AT42<br>♦ Q64<br>♣ Q53<br>♠ 84<br>♥ K9863<br>♦ AJ95<br>♣ A9<br>8<br>9 11<br>12  | N S<br>N 3 3<br>♠ 5 5<br>♥ 9 9<br>♦ 3 3<br>♣ 7 7<br>Opt res:<br>NS 4HX;-100<br>E W<br>N 6 4<br>♠ 7 7<br>♥ 4 4<br>♦ 10 10<br>♣ 4 4       |
| <b>7</b><br>S/All<br>♠ AKJ8<br>♥ KJ9<br>♦ J8<br>♣ KJ74<br>♠ 72<br>♥ QT532<br>♦ K65<br>♣ T93<br>♠ 64<br>♥ 764<br>♦ Q732<br>♣ A862<br>♠ QT953<br>♥ A8<br>♦ AT94<br>♣ Q5<br>17<br>5 6<br>12   | N S<br>N 11 11<br>♠ 11 11<br>♥ 9 9<br>♦ 10 10<br>♣ 10 10<br>Opt res:<br>NS 3N;660<br>E W<br>N 2 2<br>♠ 1 1<br>♥ 4 4<br>♦ 3 3<br>♣ 3 3 | <b>8</b><br>W/-<br>♠ AQ3<br>♥ JT852<br>♦ Q84<br>♣ Q4<br>♠ J72<br>♥ AQ94<br>♦ 75<br>♣ 9632<br>♠ KT864<br>♥ 73<br>♦ T962<br>♣ J8<br>♠ 95<br>♥ K6<br>♦ AKJ3<br>♣ AKT75<br>11<br>7 4<br>18   | N S<br>N 10 10<br>♠ 7 7<br>♥ 10 10<br>♦ 10 10<br>♣ 10 10<br>Opt res:<br>NS 3N;430<br>E W<br>N 3 3<br>♠ 6 6<br>♥ 3 3<br>♦ 3 3<br>♣ 3 3 | <b>9</b><br>N/EW<br>♠ KT2<br>♥ Q32<br>♦ K87<br>♣ A962<br>♠ J9<br>♥ 6<br>♦ 9643<br>♣ KQT543<br>♠ 764<br>♥ J954<br>♦ AQJT52<br>♣ -<br>♠ AQ853<br>♥ AKT87<br>♦ -<br>♣ J87<br>12<br>6 8<br>14 | N S<br>N 11 7<br>♠ 11 11<br>♥ 11 11<br>♦ 4 3<br>♣ 8 7<br>Opt res:<br>N 4N;460<br>E W<br>N 2 2<br>♠ 2 2<br>♥ 2 2<br>♦ 9 9<br>♣ 5 5       |
| <b>10</b><br>E/All<br>♠ 42<br>♥ T843<br>♦ K864<br>♣ Q97<br>♠ KQ8<br>♥ KJ76<br>♦ 97<br>♣ T642<br>♠ J763<br>♥ A52<br>♦ QT<br>♣ AKJ5<br>♠ AT95<br>♥ Q9<br>♦ AJ532<br>♣ 83<br>5<br>9 15<br>11  | N S<br>N 6 6<br>♠ 4 4<br>♥ 4 4<br>♦ 8 8<br>♣ 3 3<br>Opt res:<br>EW 2S;-140<br>E W<br>N 7 7<br>♠ 9 9<br>♥ 8 8<br>♦ 5 5<br>♣ 10 10      | <b>11</b><br>S/-<br>♠ JT3<br>♥ T9764<br>♦ 54<br>♣ 974<br>♠ K54<br>♥ KJ5<br>♦ J632<br>♣ Q62<br>♠ 62<br>♥ AQ2<br>♦ AKQ987<br>♣ KJ<br>♠ AQ987<br>♥ 83<br>♦ T<br>♣ AT853<br>1<br>10 19<br>10 | N S<br>N 2 2<br>♠ 7 7<br>♥ 4 4<br>♦ 2 2<br>♣ 7 7<br>Opt res:<br>EW 3N;-430<br>E W<br>N 10 10<br>♠ 6 6<br>♥ 9 9<br>♦ 11 11<br>♣ 6 6    | <b>12</b><br>W/NS<br>♠ AK7<br>♥ KT83<br>♦ 4<br>♣ KQ863<br>♠ Q92<br>♥ 7654<br>♦ AJT3<br>♣ 54<br>♠ J643<br>♥ A2<br>♦ 9852<br>♣ J92<br>♠ T85<br>♥ QJ9<br>♦ KQ76<br>♣ AT7<br>15<br>7 6<br>12  | N S<br>N 9 9<br>♠ 8 8<br>♥ 10 10<br>♦ 7 7<br>♣ 11 11<br>Opt res:<br>NS 4H;620<br>E W<br>N 2 2<br>♠ 5 5<br>♥ 2 2<br>♦ 6 6<br>♣ 2 2       |
| <b>13</b><br>N/All<br>♠ KJT76<br>♥ A962<br>♦ T8<br>♣ T3<br>♠ A852<br>♥ Q4<br>♦ J74<br>♣ QJ96<br>♠ 4<br>♥ JT875<br>♦ KQ52<br>♣ A72<br>♠ Q93<br>♥ K3<br>♦ A963<br>♣ K854<br>8<br>10 10<br>12 | N S<br>N 7 7<br>♠ 9 9<br>♥ 6 6<br>♦ 6 6<br>♣ 5 5<br>Opt res:<br>NS 1S;140<br>E W<br>N 5 5<br>♠ 4 4<br>♥ 7 7<br>♦ 7 7<br>♣ 7 7         | <b>14</b><br>E/-<br>♠ 9<br>♥ QJT97<br>♦ 853<br>♣ A863<br>♠ K654<br>♥ 64<br>♦ KJT64<br>♣ T7<br>♠ AQJ3<br>♥ 82<br>♦ A72<br>♣ KJ92<br>♠ T872<br>♥ AK53<br>♦ Q9<br>♣ Q54<br>7<br>7 15<br>11  | N S<br>N 4 4<br>♠ 3 3<br>♥ 9 9<br>♦ 3 3<br>♣ 6 6<br>Opt res:<br>NS 5HX;-300<br>E W<br>N 7 7<br>♠ 10 10<br>♥ 4 4<br>♦ 10 10<br>♣ 7 7   | <b>15</b><br>S/NS<br>♠ 5<br>♥ 63<br>♦ K642<br>♣ AK8763<br>♠ T862<br>♥ JT9<br>♦ 853<br>♣ J54<br>♠ J43<br>♥ KQ754<br>♦ AJ<br>♣ T92<br>♠ AKQ97<br>♥ A82<br>♦ QT97<br>♣ Q<br>10<br>2 11<br>17 | N S<br>N 8 8<br>♠ 10 10<br>♥ 8 8<br>♦ 12 12<br>♣ 12 12<br>Opt res:<br>NS 6D/6C;1370<br>E W<br>N 1 1<br>♠ 2 2<br>♥ 5 5<br>♦ 1 1<br>♣ 1 1 |

N/S/E/W | HCP: 8.5 11.9 10.6 9.0 | Bal: 11 12 15 13 | &gt; 6: 0 1 0 1 | = 1: 11 10 4 8 | = 0: 1 1 2 0

|                                                                                                                                                                                           |                                                                                                                                  |                                                                                                                                                                                            |                                                                                                                               |                                                                                                                                                                                           |                                                                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>16</b><br>W/EW<br>♠ KQ4<br>♥ J8<br>♦ AKQJ3<br>♣ J92<br>♠ 9865<br>♥ K74<br>♦ 8542<br>♣ T8<br>♠ 72<br>♥ Q532<br>♦ 96<br>♣ AKQ75<br>17<br>3 9<br>11                                       | N S<br>N 10 10<br>♥ 6 6<br>♦ 8 7<br>♣ 10 10<br>10 10<br>Opt res:<br>NS 3N;430<br>E W<br>N 3 3<br>♥ 7 7<br>♦ 5 5<br>♣ 2 2<br>2 2  | <b>17</b><br>N/-<br>♠ KQ<br>♥ J96<br>♦ AJ83<br>♣ J987<br>♠ A9765<br>♥ Q4<br>♦ 65<br>♣ K432<br>♠ 432<br>♥ T832<br>♦ KQT4<br>♣ QT<br>♠ JT8<br>♥ AK75<br>♦ 972<br>♣ A65<br>12<br>9 7<br>12    | N S<br>N 8 7<br>♥ 6 6<br>♦ 8 8<br>♣ 7 7<br>7 8<br>Opt res:<br>N 2N;120<br>E W<br>N 5 5<br>♥ 7 7<br>♦ 5 5<br>♣ 5 5<br>5 5      | <b>18</b><br>E/NS<br>♠ KJ<br>♥ T6<br>♦ 985<br>♣ AT8643<br>♠ 752<br>♥ 94<br>♦ Q632<br>♣ Q975<br>♠ T963<br>♥ Q85<br>♦ KJT4<br>♣ KJ<br>♠ AQ84<br>♥ AKJ732<br>♦ A7<br>♣ 2<br>8<br>4 10<br>18  | N S<br>N 12 12<br>♥ 12 12<br>♦ 12 12<br>♣ 8 8<br>10 10<br>Opt res:<br>NS 6N;1440<br>E W<br>N 1 1<br>♥ 1 1<br>♦ 1 1<br>♣ 4 4<br>2 2 |
| <b>19</b><br>S/EW<br>♠ A4<br>♥ AJT4<br>♦ 94<br>♣ AJ762<br>♠ Q876<br>♥ Q73<br>♦ T763<br>♣ T3<br>♠ KJ2<br>♥ K82<br>♦ KJ52<br>♣ Q84<br>♠ T953<br>♥ 965<br>♦ AQ8<br>♣ K95<br>14<br>4 13<br>9  | N S<br>N 10 10<br>♥ 9 9<br>♦ 10 10<br>♣ 7 7<br>11 11<br>Opt res:<br>NS 3N;430<br>E W<br>N 2 2<br>♥ 4 4<br>♦ 2 2<br>♣ 6 6<br>2 2  | <b>20</b><br>W/All<br>♠ T<br>♥ 532<br>♦ AJT87<br>♣ 9432<br>♠ AQ952<br>♥ KJ96<br>♦ 652<br>♣ 5<br>♠ J43<br>♥ AT874<br>♦ K<br>♣ KQJ7<br>♠ K876<br>♥ Q<br>♦ Q943<br>♣ AT86<br>5<br>10 14<br>11 | N S<br>N 5 5<br>♥ 3 3<br>♦ 2 2<br>♣ 8 8<br>7 7<br>Opt res:<br>EW 4H;650<br>E W<br>N 7 7<br>♥ 10 10<br>♦ 11 11<br>♣ 5 5<br>6 6 | <b>21</b><br>N/NS<br>♠ J863<br>♥ Q6532<br>♦ J9<br>♣ T8<br>♠ 5<br>♥ KJ4<br>♦ AT863<br>♣ AK42<br>♠ T94<br>♥ AT98<br>♦ KQ4<br>♣ J93<br>♠ AKQ72<br>♥ 7<br>♦ 752<br>♣ Q765<br>4<br>15 10<br>11 | N S<br>N 1 1<br>♥ 7 7<br>♦ 2 2<br>♣ 1 1<br>2 2<br>Opt res:<br>EW 6D;920<br>E W<br>N 8 8<br>♥ 6 6<br>♦ 10 10<br>♣ 12 12<br>10 10    |
| <b>22</b><br>E/EW<br>♠ QT6<br>♥ Q532<br>♦ 9843<br>♣ 52<br>♠ A953<br>♥ J86<br>♦ 7<br>♣ A9763<br>♠ KJ842<br>♥ K74<br>♦ AKQJ2<br>♣ -<br>♠ 7<br>♥ AT9<br>♦ T65<br>♣ KQJT84<br>4<br>9 17<br>10 | N S<br>N 2 2<br>♥ - -<br>♦ 4 4<br>♣ 2 2<br>5 5<br>Opt res:<br>EW 6S;1430<br>E W<br>N 11 11<br>♥ 12 12<br>♦ 9 9<br>♣ 11 11<br>8 8 | <b>23</b><br>S/All<br>♠ 42<br>♥ T532<br>♦ 6<br>♣ T87543<br>♠ 3<br>♥ AKQ9<br>♦ KJ9543<br>♣ 92<br>♠ AKQ96<br>♥ 76<br>♦ QT82<br>♣ K6<br>♠ JT875<br>♥ J84<br>♦ A7<br>♣ AQJ<br>0<br>13 14<br>13 | N S<br>N 2 2<br>♥ 4 4<br>♦ 3 3<br>♣ 2 2<br>8 8<br>Opt res:<br>E 3N;630<br>E W<br>N 10 9<br>♥ 7 7<br>♦ 9 8<br>♣ 11 10<br>5 5   | <b>24</b><br>W/-<br>♠ T8753<br>♥ 96543<br>♦ 7<br>♣ A3<br>♠ AK6<br>♥ A72<br>♦ AT853<br>♣ QT<br>♠ J2<br>♥ QJT8<br>♦ J42<br>♣ 6542<br>♠ Q94<br>♥ K<br>♦ KQ96<br>♣ KJ987<br>4<br>17 5<br>14   | N S<br>N 6 6<br>♥ 7 7<br>♦ 6 6<br>♣ 4 4<br>6 6<br>Opt res:<br>EW 3D;110<br>E W<br>N 7 7<br>♥ 5 5<br>♦ 7 7<br>♣ 9 9<br>7 7          |
| <b>25</b><br>N/EW<br>♠ 9763<br>♥ 52<br>♦ J96542<br>♣ Q<br>♠ AT2<br>♥ QJ8<br>♦ A<br>♣ AJ9752<br>♠ KQ84<br>♥ 976<br>♦ KQ73<br>♣ 83<br>♠ J5<br>♥ AKT43<br>♦ T8<br>♣ KT64<br>3<br>16 10<br>11 | N S<br>N 3 3<br>♥ 3 3<br>♦ 5 5<br>♣ 5 5<br>3 3<br>Opt res:<br>EW 3N;600<br>E W<br>N 9 9<br>♥ 9 9<br>♦ 8 8<br>♣ 8 8<br>9 9        | <b>26</b><br>E/All<br>♠ QJ94<br>♥ A75<br>♦ Q84<br>♣ KJ2<br>♠ 863<br>♥ T96<br>♦ AK62<br>♣ AQ4<br>♠ 72<br>♥ KQ4<br>♦ T9<br>♣ T97653<br>♠ AKT5<br>♥ J832<br>♦ J753<br>♣ 8<br>13<br>13 5<br>9  | N S<br>N 8 8<br>♥ 8 8<br>♦ 7 7<br>♣ 8 8<br>5 5<br>Opt res:<br>NS 2N;120<br>E W<br>N 5 5<br>♥ 5 5<br>♦ 5 5<br>♣ 8 8<br>8 8     | <b>27</b><br>S/-<br>♠ J973<br>♥ KT984<br>♦ 83<br>♣ K7<br>♠ 42<br>♥ 75<br>♦ AQ972<br>♣ AQT6<br>♠ AQ8<br>♥ Q632<br>♦ KT<br>♣ 8532<br>♠ KT65<br>♥ AJ<br>♦ J654<br>♣ J94<br>7<br>12 11<br>10  | N S<br>N 4 4<br>♥ 7 7<br>♦ 7 7<br>♣ 4 4<br>3 3<br>Opt res:<br>EW 3D/3C;110<br>E W<br>N 7 7<br>♥ 5 5<br>♦ 6 5<br>♣ 9 9<br>9 9       |
| <b>28</b><br>W/NS<br>♠ A862<br>♥ QT863<br>♦ 6<br>♣ 632<br>♠ KT9754<br>♥ K72<br>♦ A74<br>♣ K<br>♠ J3<br>♥ J954<br>♦ Q<br>♣ AJ9854<br>♠ Q<br>♥ A<br>♦ KJT98532<br>♣ QT7<br>6<br>13 9<br>12  | N S<br>N 4 4<br>♥ 3 3<br>♦ 4 4<br>♣ 9 9<br>3 3<br>Opt res:<br>EW 4S;420<br>E W<br>N 4 4<br>♥ 10 10<br>♦ 9 9<br>♣ 4 4<br>10 10    |                                                                                                                                                                                            |                                                                                                                               |                                                                                                                                                                                           |                                                                                                                                    |