

1

♠10984
♥AK
♦QJ752
♣A5

♠AQ32 ♠KJ7
♥J10832 ♥97654
♦A98 ♦106
♣6 ♣KQ9

W N E S

♠65
♥Q
♦K43
♣J1087432

NS	EW	Contract	N-S	E-W	MP
11	6	1NT S 1	90		4
5	9	4H W-1	50		2.5
2	3	4H W-1	50		2.5
4	7	1NT S-1		50	1
8	10	3H W 3		140	0

2

♠A9752
♥Q2
♦1074
♣K98

♠KJ ♠Q
♥1065 ♥AKJ9743
♦AJ62 ♦Q5
♣J1064 ♣AQ7

W N E S

♠108643
♥8
♦K983
♣532

NS	EW	Contract	N-S	E-W	MP
11	6	5H E 5	450		3
4	7	5H E 5	450		3
2	3	4H E 5	450		3
8	10	4H E 6	480		0.5
5	9	4H E 6	480		0.5

3

♠Q73
♥KJ8763
♦Q6
♣K3

♠AKJ10 ♠964
♥J982 ♥Q10542
♦J982 ♦10
♣Q10965 ♣AJ42

W N E S

♠852
♥A9
♦AK7543
♣87

NS	EW	Contract	N-S	E-W	MP
3	4	2NT N-1	50		4
5	8	4H N-2	100		2.5
11	7	3H N-2	100		2.5
9	1	3C W 3		110	1
6	10	5C W 5		600	0

4

♠98
♥A8753
♦Q54
♣Q97

♠KQ53 ♠A10642
♥QJ109 ♥K2
♦32 ♦KJ10
♣AJ10 ♣K86

W N E S

♠J7
♥64
♦A9876
♣5432

NS	EW	Contract	N-S	E-W	MP
6	10	4S E 4	620		4
11	7	3NT E 4	630		3
3	4	4S E 5	650		1
9	1	4S E 5	650		1
5	8	4S E 5	650		1

5

♠A64
♥10985
♦K8
♣J1086

♠98 ♠K7532
♥K63 ♥AJ72
♦Q1092 ♦5
♣AQ73 ♣542

W N E S

♠QJ10
♥Q4
♦AJ7643
♣K9

NS	EW	Contract	N-S	E-W	MP
7	1	2D N 2	90		4
6	9	2D S-1		100	3
11	8	2D S-2		200	2
4	5	3D S-3		300	0.5
10	2	3D S-3		300	0.5

6

♠AK1097542
♥J107
♦Q10
♣Q10

♠J63 ♠AK85
♥962 ♥A86532
♦KQJ109 ♦853
♣76 ♣853

W N E S

♠Q8
♥Q43
♦74
♣AKJ942

NS	EW	Contract	N-S	E-W	MP
11	8	4S N 7	510		4
6	9	5S N 6	480		3
7	1	4S N 5	450		2
4	5	4S N 4	420		1
10	2	3S N 6	230		0

7

♠KQ105
♥543
♦A2
♣A1042

♠7432 ♠98
♥K ♥J10976
♦K6 ♦Q873
♣KQJ753 ♣98

W N E S

♠AJ6
♥AQ82
♦J10954
♣6

NS	EW	Contract	N-S	E-W	MP
11	9	3NT S 3	600		3.5
5	6	3NT N 3	600		3.5
7	10	2S N 2	110		2
1	3	4S N-1		100	0.5
8	2	3NT N-1		100	0.5

8

♠K93
♥AJ543
♦AJ108
♣9

♠J7654 ♠102
♥10 ♥Q86
♦K632 ♦Q97
♣Q103 ♣K8742

W N E S

♠AQ8
♥K972
♦54
♣AJ65

NS	EW	Contract	N-S	E-W	MP
7	10	4H N 6	480		4
1	3	4H N 5	450		3
8	2	4H N 4	420		1.5
11	9	4H N 4	420		1.5
5	6	6H N-1		50	0

9

♠42
♥KJ103
♦Q84
♣AK62

♠A76 ♠QJ9853
♥864 ♥95
♦96 ♦AK75
♣109843 ♣5

W N E S

♠K10
♥AQ72
♦J1032
♣QJ7

NS	EW	Contract	N-S	E-W	MP
9	3	4H S 4	420		3.5
8	1	4H N 4	420		3.5
6	7	3NT S 3	400		1.5
2	4	3NT S 3	400		1.5
10	11	2S E 3		140	0

10

♠KJ85
♥Q5
♦Q10
♣KJ764

♠AQ4 ♠63
♥K32 ♥10986
♦A6 ♦KJ9843
♣AQ1082 ♣3

W N E S

♠10972
♥AJ74
♦752
♣95

NS	EW	Contract	N-S	E-W	MP
6	7	3NT W-2	200		4
10	11	2NT W 3		150	2.5
8	1	2NT E 3		150	2.5
2	4	2NT W 5		210	1
9	3	3NT W 4		630	0

11

♠KQJ76
♥54
♦Q
♣108754

♠105
♥1098
♦KJ7542
♣63

N
W E
S

♠93
♥QJ632
♦A93
♣KQ2

♠A842
♥AK7
♦1086
♣AJ9

NS	EW	Contract	N-S	E-W	MP
1	11	4S	S 5	450	3
10	4	4S	S 5	450	3
3	5	4S	S 5	450	3
9	2	3S	S 4	170	0.5
7	8	2S	N 4	170	0.5

12

♠A2
♥AKQ76
♦9432
♣A4

♠985
♥10954
♦76
♣QJ103

N
W E
S

♠K743
♥3
♦AKQJ85
♣95

♠QJ106
♥J82
♦10
♣K8762

NS	EW	Contract	N-S	E-W	MP
1	11	4H	N 4	620	4
10	4	3H	N 5	200	2.5
7	8	3H	N 5	200	2.5
3	5	4S	S-4	400	1
9	2	3NTxN-2		500	0

13

♠J752
♥53
♦Q97
♣A632

♠K84
♥QJ876
♦10862
♣K

N
W E
S

♠AQ1093
♥K
♦AK43
♣Q107

♠6
♥A10942
♦J5
♣J9854

NS	EW	Contract	N-S	E-W	MP
8	9	6S	E-3	300	4
1	5	4S	E 4	620	2
10	3	4S	E 4	620	2
4	6	4S	E 4	620	2
2	11	4S	E 5	650	0

14

♠10963
♥K109
♦J10
♣AQ108

♠KJ4
♥8742
♦972
♣963

N
W E
S

♠AQ875
♥Q53
♦K85
♣J4

♠2
♥AJ6
♦AQ643
♣K752

NS	EW	Contract	N-S	E-W	MP
8	9	3D	S 6	170	3
1	5	2D	S 6	170	3
4	6	2D	S 6	170	3
10	3	3D	S 4	130	1
2	11	2NT	S 2	120	0

15

♠1097
♥K7
♦AQJ62
♣QJ9

♠A432
♥96542
♦983
♣3

N
W E
S

♠KQ85
♥AQJ
♦AK10754

♠J6
♥1083
♦K10754
♣862

NS	EW	Contract	N-S	E-W	MP
9	10	3C	E 6	170	4
3	11	3S	E 6	230	3
1	4	4H	W 4	420	2
5	7	4H	W 5	450	1
2	6	4S	E 7	510	0

16

♠A10
♥J105
♦732
♣A10964

♠Q83
♥9862
♦KQ98
♣QJ

N
W E
S

♠K975
♥AKQ4
♦1064
♣73

♠J642
♥73
♦AJ5
♣K852

NS	EW	Contract	N-S	E-W	MP
5	7	1NT	W-1	100	4
3	11	1NT	W 1	90	3
9	10	1H	W 2	110	2
2	6	3H	W 3	140	1
1	4	2H	W 4	170	0

17

♠AQ84
♥AQ102
♦A6
♣K75

♠J1096
♥9
♦Q10854
♣AQ10

N
W E
S

♠K32
♥KJ754
♦73
♣632

♠75
♥863
♦KJ92
♣J984

NS	EW	Contract	N-S	E-W	MP
10	1	2C	N 2	90	3.5
3	7	1C	N 2	90	3.5
6	8	2NT	N-1	50	2
2	5	2NT	N-2	100	1
4	11	2NT	N-3	150	0

18

♠AKQ3
♥J10
♦K6
♣A9742

♠108642
♥A8
♦5
♣QJ1065

N
W E
S

♠J97
♥76543
♦74
♣K83

♠5
♥KQ92
♦AQJ109832
♣

NS	EW	Contract	N-S	E-W	MP
3	7	6D	S 6	1370	3.5
2	5	6D	S 6	1370	3.5
4	11	3NT	N 6	690	2
6	8	5D	S 6	620	0.5
10	1	5D	S 6	620	0.5

19

♠A103
♥AJ
♦A106
♣109876

♠J652
♥975
♦K53
♣A53

N
W E
S

♠K987
♥Q1062
♦QJ742
♣

♠Q4
♥K843
♦98
♣KQJ42

NS	EW	Contract	N-S	E-W	MP
4	8	3NT	S 3	400	3
7	9	3NT	N 3	400	3
1	2	3NT	N 3	400	3
11	5	2S	E-1	100	1
3	6	3NT	N-2	100	0

20

♠Q8
♥AQ865
♦K943
♣65

♠K74
♥J9
♦82
♣KJ10743

N
W E
S

♠A3
♥102
♦AQ10765
♣A92

♠J109652
♥K743
♦J
♣Q8

NS	EW	Contract	N-S	E-W	MP
1	2	3H	N 4	170	4
4	8	2H	N 3	140	3
3	6	2S	S 2	110	2
11	5	2H	N-1	100	1
7	9	4D	E 4	130	0

1 N/- ♠ T984 ♥ AK ♦ QJ752 ♣ A5 ♠ AQ32 ♥ JT832 ♦ A98 ♣ 6 ♠ KJ7 ♥ 97654 ♦ T6 ♣ KQ9 14 11 9 6 ♠ 65 ♥ Q ♦ K43 ♣ JT87432	N S N 6 6 ♠ 5 5 ♥ 3 3 ♦ 7 7 ♣ 8 8 Opt res: EW 3H;-140 E W N 6 6 ♠ 7 7 ♥ 9 9 ♦ 5 5 ♣ 4 4	2 E/NS ♠ A9752 ♥ Q2 ♦ T74 ♣ K98 ♠ KJ ♥ T65 ♦ AJ62 ♣ JT64 ♠ Q ♥ AKJ9743 ♦ Q5 ♣ AQ7 ♠ T8643 ♥ 8 ♦ K983 ♣ 532 9 10 18 3	N S N - - ♠ 5 5 ♥ - - ♦ 3 3 ♣ - - Opt res: EW 6N;-990 E W N 12 12 ♠ 7 7 ♥ 12 12 ♦ 9 9 ♣ 12 12	3 S/EW ♠ Q73 ♥ KJ8763 ♦ Q6 ♣ K3 ♠ AKJT ♥ - ♦ J982 ♣ QT965 ♠ 964 ♥ QT542 ♦ T ♣ AJ42 ♠ 852 ♥ A9 ♦ AK7543 ♣ 87 11 11 7 11	N S N 5 5 ♠ 4 4 ♥ 6 6 ♦ 7 7 ♣ 2 2 Opt res: EW 5C;-600 E W N 7 8 ♠ 9 9 ♥ 6 6 ♦ 5 5 ♣ 11 11	4 W/All ♠ 98 ♥ A8753 ♦ Q54 ♣ Q97 ♠ KQ53 ♥ QJT9 ♦ 32 ♣ AJT ♠ AT642 ♥ K2 ♦ KJT ♣ K86 ♠ J7 ♥ 64 ♦ A9876 ♣ 5432 8 13 14 5	N S N 2 2 ♠ 2 2 ♥ 3 3 ♦ 5 5 ♣ 3 3 Opt res: EW 3N;-660 E W N 11 11 ♠ 11 11 ♥ 10 10 ♦ 8 8 ♣ 9 9
5 N/NS ♠ A64 ♥ T985 ♦ K8 ♣ JT86 ♠ 98 ♥ K63 ♦ QT92 ♣ AQ73 ♠ K7532 ♥ AJ72 ♦ 5 ♣ 542 ♠ QJT ♥ Q4 ♦ AJ7643 ♣ K9 8 11 8 13	N S N 5 5 ♠ 5 5 ♥ 5 5 ♦ 6 6 ♣ 4 4 Opt res: EW 1S/1H;-110 E W N 7 7 ♠ 8 8 ♥ 8 8 ♦ 7 7 ♣ 8 8	6 E/EW ♠ AKT97542 ♥ JT7 ♦ - ♣ QT ♠ J63 ♥ 962 ♦ KQJT9 ♣ 76 ♠ - ♥ AK85 ♦ A86532 ♣ 853 ♠ Q8 ♥ Q43 ♦ 74 ♣ AKJ942 10 7 11 12	N S N 5 5 ♠ 11 11 ♥ 4 4 ♦ 3 3 ♣ 11 10 Opt res: NS 5S;450 E W N - - ♠ - - ♥ 7 7 ♦ 10 10 ♣ - -	7 S/All ♠ KQT5 ♥ 543 ♦ A2 ♣ AT42 ♠ 7432 ♥ K ♦ K6 ♣ KQJ753 ♠ 98 ♥ JT976 ♦ Q873 ♣ 98 ♠ AJ6 ♥ AQ82 ♦ JT954 ♣ 6 13 12 3 12	N S N 10 10 ♠ 10 10 ♥ 9 9 ♦ 10 10 ♣ 7 7 Opt res: NS 3N;630 E W N 2 2 ♠ 2 2 ♥ 4 4 ♦ 3 3 ♣ 5 5	8 W/- ♠ K93 ♥ AJ543 ♦ AJT8 ♣ 9 ♠ J7654 ♥ T ♦ K632 ♣ QT3 ♠ T2 ♥ Q86 ♦ Q97 ♣ K8742 ♠ AQ8 ♥ K972 ♦ 54 ♣ AJ65 13 6 7 14	N S N 10 11 ♠ 9 9 ♥ 12 12 ♦ 10 10 ♣ 8 8 Opt res: NS 6H;980 E W N 2 2 ♠ 4 4 ♥ 1 1 ♦ 2 2 ♣ 5 5
9 N/EW ♠ 42 ♥ KJT3 ♦ Q84 ♣ AK62 ♠ A76 ♥ 864 ♦ 96 ♣ T9843 ♠ QJ9853 ♥ 95 ♦ AK75 ♣ 5 ♠ KT ♥ AQ72 ♦ JT32 ♣ QJ7 13 4 10 13	N S N 5 5 ♠ 4 4 ♥ 8 8 ♦ 7 8 ♣ 8 8 Opt res: EW 3S;-140 E W N 5 5 ♠ 9 9 ♥ 3 3 ♦ 5 5 ♣ 5 5	10 E/All ♠ KJ85 ♥ Q5 ♦ QT ♣ KJ764 ♠ AQ4 ♥ K32 ♦ A6 ♣ AQT82 ♠ 63 ♥ T986 ♦ KJ9843 ♣ 3 ♠ T972 ♥ AJ74 ♦ 752 ♣ 95 12 19 4 5	N S N 3 3 ♠ 7 7 ♥ 4 4 ♦ 2 2 ♣ 5 6 Opt res: W 3N;-630 E W N 9 10 ♠ 6 6 ♥ 8 8 ♦ 10 10 ♣ 7 7	11 S/- ♠ KQJ76 ♥ 54 ♦ Q ♣ T8754 ♠ T5 ♥ T98 ♦ KJ7542 ♣ 63 ♠ 93 ♥ QJ632 ♦ A93 ♣ KQ2 ♠ A842 ♥ AK7 ♦ T86 ♣ AJ9 8 4 12 16	N S N 7 7 ♠ 11 11 ♥ 5 5 ♦ 5 5 ♣ 11 11 Opt res: NS 4S;450 E W N 5 5 ♠ 2 2 ♥ 7 7 ♦ 7 7 ♣ 2 2	12 W/NS ♠ A2 ♥ AKQ76 ♦ 9432 ♣ A4 ♠ 985 ♥ T954 ♦ 76 ♣ QJT3 ♠ K743 ♥ 3 ♦ AKQJ85 ♣ 95 ♠ QJT6 ♥ J82 ♦ T ♣ K8762 17 3 13 7	N S N 7 7 ♠ 8 8 ♥ 11 11 ♦ 6 6 ♣ 9 9 Opt res: NS 4H;650 E W N 4 4 ♠ 5 5 ♥ 2 2 ♦ 7 7 ♣ 3 3

13 N/AI ♠ J752 ♥ 53 ♦ Q97 ♣ A632 ♠ K84 ♥ QJ876 ♦ T862 ♣ K ♠ AQT93 ♥ K ♦ AK43 ♣ QT7 ♠ 6 ♥ AT942 ♦ J5 ♣ J9854 7 9 18 6 Opt res: EW 4S;-620 N S N 3 3 ♠ 3 3 ♥ 4 4 ♦ 2 2 ♣ 7 7 E W N 8 8 ♠ 10 10 ♥ 8 8 ♦ 10 10 ♣ 6 6	14 E/- ♠ T963 ♥ KT9 ♦ JT ♣ AQT8 ♠ KJ4 ♥ 8742 ♦ 972 ♣ 963 ♠ AQ875 ♥ Q53 ♦ K85 ♣ J4 ♠ 2 ♥ AJ6 ♦ AQ643 ♣ K752 10 4 12 14 Opt res: NS 6D/6C;920 N S N 8 8 ♠ 8 8 ♥ 10 10 ♦ 12 12 ♣ 12 12 E W N 1 1 ♠ 5 5 ♥ 3 3 ♦ 1 1 ♣ 1 1	15 S/NS ♠ T97 ♥ K7 ♦ AQJ62 ♣ QJ9 ♠ A432 ♥ 96542 ♦ 983 ♣ 3 ♠ KQ85 ♥ AQJ ♦ - ♣ AKT754 ♠ J6 ♥ T83 ♦ KT754 ♣ 862 13 4 19 4 Opt res: EW 7S;-1510 N S N 4 2 ♠ - - ♥ - - ♦ 6 6 ♣ 1 1 E W N 8 8 ♠ 13 13 ♥ 12 12 ♦ 6 6 ♣ 12 12	16 W/EW ♠ AT ♥ JT5 ♦ 732 ♣ AT964 ♠ Q83 ♥ 9862 ♦ KQ98 ♣ QJ ♠ K975 ♥ AKQ4 ♦ T64 ♣ 73 ♠ J642 ♥ 73 ♦ AJ5 ♣ K852 9 10 12 9 Opt res: EW 3H;-140 N S N 7 7 ♠ 5 5 ♥ 4 4 ♦ 5 5 ♣ 8 8 E W N 6 6 ♠ 8 8 ♥ 9 9 ♦ 8 8 ♣ 4 5
17 N/- ♠ AQ84 ♥ AQT2 ♦ A6 ♣ K75 ♠ JT96 ♥ 9 ♦ QT854 ♣ AQT ♠ K32 ♥ KJ754 ♦ 73 ♣ 632 ♠ 75 ♥ 863 ♦ KJ92 ♣ J984 19 9 7 5 Opt res: NS 2H;110 N S N 7 7 ♠ 7 7 ♥ 8 8 ♦ 7 7 ♣ 8 8 E W N 5 6 ♠ 6 6 ♥ 5 5 ♦ 5 5 ♣ 5 5	18 E/NS ♠ AKQ3 ♥ JT ♦ K6 ♣ A9742 ♠ T8642 ♥ A8 ♦ 5 ♣ QJT65 ♠ J97 ♥ 76543 ♦ 74 ♣ K83 ♠ 5 ♥ KQ92 ♦ AQJT9832 ♣ - 17 7 4 12 Opt res: NS 6N;1440 N S N 12 12 ♠ 6 6 ♥ 9 9 ♦ 12 12 ♣ 7 7 E W N - - ♠ 6 6 ♥ 4 4 ♦ - - ♣ 5 5	19 S/EW ♠ AT3 ♥ AJ ♦ AT6 ♣ T9876 ♠ J652 ♥ 975 ♦ K53 ♣ A53 ♠ K987 ♥ QT62 ♦ QJ742 ♣ - ♠ Q4 ♥ K843 ♦ 98 ♣ KQJ42 13 8 8 11 Opt res: NS 2C;130 N S N 8 8 ♠ 6 5 ♥ 7 7 ♦ 6 6 ♣ 10 10 E W N 4 4 ♠ 7 7 ♥ 6 6 ♦ 7 7 ♣ 2 2	20 W/AI ♠ Q8 ♥ AQ865 ♦ K943 ♣ 65 ♠ K74 ♥ J9 ♦ 82 ♣ KJT743 ♠ A3 ♥ T2 ♦ AQT765 ♣ A92 ♠ JT9652 ♥ K743 ♦ J ♣ Q8 11 8 14 7 Opt res: EW 5C;-600 N S N 2 2 ♠ 8 8 ♥ 8 8 ♦ 3 3 ♣ - - E W N 8 8 ♠ 5 5 ♥ 5 5 ♦ 10 10 ♣ 11 11