

1

♠KQ64  
♥84  
♦AJ32  
♣1085

♠A832  
♥AJ652  
♦5  
♣Q43

♠7  
♥KQ93  
♦10764  
♣AJ76

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 4  | 12 | 2S W-2   | 100 |     | 9   |
| 17 | 2  | 3S W-1   | 50  |     | 8   |
| 11 | 15 | Passout  |     |     | 7   |
| 20 | 10 | 2S W 2   |     | 110 | 4   |
| 21 | 1  | 2S W 2   |     | 110 | 4   |
| 18 | 6  | 2S W 2   |     | 110 | 4   |
| 16 | 9  | 2S W 2   |     | 110 | 4   |
| 5  | 13 | 2S W 2   |     | 110 | 4   |
| 7  | 19 | 3S W 3   |     | 140 | 0.5 |
| 8  | 14 | 2S W 3   |     | 140 | 0.5 |

2

♠A1087  
♥106543  
♦K5  
♣76

♠K9432  
♥AKJ87  
♦A64  
♣

♠Q5  
♥Q  
♦QJ973  
♣K10954

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 20 | 10 | 4H E-2   | 100 |     | 8  |
| 21 | 1  | 3S E-2   | 100 |     | 8  |
| 18 | 6  | 3S E-2   | 100 |     | 8  |
| 8  | 14 | 3S E-1   | 50  |     | 5  |
| 11 | 15 | 3S E-1   | 50  |     | 5  |
| 5  | 13 | 3S E-1   | 50  |     | 5  |
| 16 | 9  | 2S E 2   |     | 110 | 3  |
| 17 | 2  | 3S E 3   |     | 140 | 2  |
| 4  | 12 | 3D N-2   |     | 200 | 1  |
| 7  | 19 | 4D N-5   |     | 500 | 0  |

3

♠62  
♥Q976  
♦AJ53  
♣J32

♠KQ7  
♥K842  
♦K104  
♣865

♠AJ1083  
♥J  
♦9762  
♣Q104

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 21 | 1  | 3H E-1   | 100 |     | 6.5 |
| 4  | 12 | 3H E-1   | 100 |     | 6.5 |
| 7  | 19 | 3H E-1   | 100 |     | 6.5 |
| 11 | 15 | 3H E-1   | 100 |     | 6.5 |
| 5  | 13 | 3H E-1   | 100 |     | 6.5 |
| 16 | 9  | 2H E-1   | 100 |     | 6.5 |
| 8  | 14 | 2H E 2   |     | 110 | 3   |
| 17 | 2  | 3H E 3   |     | 140 | 1.5 |
| 18 | 6  | 2H E 3   |     | 140 | 1.5 |
| 20 | 10 | 3H E 4   |     | 170 | 0   |

4

♠1072  
♥987  
♦AJ1087  
♣102

♠Q98643  
♥A4  
♦Q6  
♣A84

♠A  
♥KQ105  
♦93  
♣K97653

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 12 | 10 | 4S E-1   | 100 |     | 9   |
| 4  | 18 | 3S E 3   |     | 140 | 7   |
| 13 | 8  | 2S E 3   |     | 140 | 7   |
| 7  | 14 | 2S E 3   |     | 140 | 7   |
| 6  | 17 | 3S E 4   |     | 170 | 3.5 |
| 21 | 2  | 2S E 4   |     | 170 | 3.5 |
| 1  | 15 | 2S E 4   |     | 170 | 3.5 |
| 19 | 5  | 2S E 4   |     | 170 | 3.5 |
| 16 | 3  | 4S E 4   |     | 620 | 0.5 |
| 20 | 11 | 4S E 4   |     | 620 | 0.5 |

5

♠A10  
♥A9542  
♦Q54  
♣KJ7

♠5  
♥K876  
♦K32  
♣108543

♠6432  
♥QJ  
♦A108  
♣Q962

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 21 | 2  | 2H N 3   | 140 |     | 9   |
| 6  | 17 | 1NT N 2  | 120 |     | 7.5 |
| 13 | 8  | 1NT N 2  | 120 |     | 7.5 |
| 7  | 14 | 1NT N 1  | 90  |     | 6   |
| 4  | 18 | 2S W-1   | 50  |     | 4.5 |
| 20 | 11 | 2S W-1   | 50  |     | 4.5 |
| 1  | 15 | 2H N-1   |     | 100 | 3   |
| 12 | 10 | 2S W 2   |     | 110 | 2   |
| 19 | 5  | 2S W 3   |     | 140 | 1   |
| 16 | 3  | 2H N-3   |     | 300 | 0   |

6

♠AQ1094  
♥2  
♦Q8732  
♣K10

♠7  
♥AQ976  
♦K105  
♣QJ95

♠K3  
♥KJ83  
♦J964  
♣873

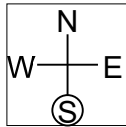
| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 15 | 4H E-3   | 300 |     | 8.5 |
| 13 | 8  | 4H E-3   | 300 |     | 8.5 |
| 12 | 10 | 3H E-1   | 100 |     | 6   |
| 6  | 17 | 3H E-1   | 100 |     | 6   |
| 7  | 14 | 3H E-1   | 100 |     | 6   |
| 19 | 5  | 2S N-1   |     | 50  | 3.5 |
| 20 | 11 | 2S N-1   |     | 50  | 3.5 |
| 16 | 3  | 2S N-2   |     | 100 | 2   |
| 21 | 2  | 2H E 2   |     | 110 | 0.5 |
| 4  | 18 | 2H E 2   |     | 110 | 0.5 |

7

♠ 1072  
♥ A9653  
♦ 98  
♣ 843

♠ AK654  
♥ 107  
♦ 103  
♣ KQ75

♠ QJ83  
♥ KJ8  
♦ Q62  
♣ J106



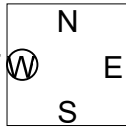
| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 10 | 13 | 3NT W-2  | 200 |     | 8.5 |
| 21 | 3  | 3NT W-2  | 200 |     | 8.5 |
| 15 | 9  | 3NT W-1  | 100 |     | 6   |
| 1  | 12 | 3NT W-1  | 100 |     | 6   |
| 11 | 17 | 3NT W-1  | 100 |     | 6   |
| 18 | 7  | 3D W 4   |     | 130 | 4   |
| 2  | 20 | 3NT W 5  |     | 660 | 2   |
| 16 | 5  | 3NT W 5  |     | 660 | 2   |
| 19 | 8  | 3NT E 5  |     | 660 | 2   |
| 14 | 6  | 3NT W 7  |     | 720 | 0   |

8

♠ QJ86  
♥ 632  
♦ AK6  
♣ Q72

♠ A1072  
♥ K85  
♦ 9873  
♣ J10

♠ K543  
♥ 7  
♦ Q542  
♣ AK86



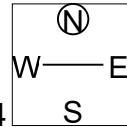
| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 19 | 8  | 5Hx W-4  | 800 |     | 9   |
| 10 | 13 | 4S S 4   | 420 |     | 6   |
| 18 | 7  | 4S S 4   | 420 |     | 6   |
| 16 | 5  | 4S S 4   | 420 |     | 6   |
| 21 | 3  | 4S N 4   | 420 |     | 6   |
| 2  | 20 | 4S N 4   | 420 |     | 6   |
| 15 | 9  | 3S S 4   | 170 |     | 2.5 |
| 1  | 12 | 2S N 4   | 170 |     | 2.5 |
| 11 | 17 | 2S N 3   | 140 |     | 1   |
| 14 | 6  | 4S S-1   |     | 50  | 0   |

9

♠ A98732  
♥ A62  
♦ 3  
♣ Q32

♠ K10  
♥ K987  
♦ AQ1086  
♣ 107

♠ J  
♥ QJ1054  
♦ KJ95  
♣ K95



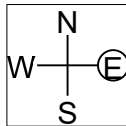
| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 10 | 13 | 3H S 4   | 170 |     | 9  |
| 19 | 8  | 3H S 3   | 140 |     | 6  |
| 15 | 9  | 2H S 3   | 140 |     | 6  |
| 2  | 20 | 2H S 3   | 140 |     | 6  |
| 1  | 12 | 2H S 3   | 140 |     | 6  |
| 16 | 5  | 2H S 3   | 140 |     | 6  |
| 21 | 3  | 3D E-1   | 100 |     | 3  |
| 11 | 17 | 3H S-1   |     | 50  | 2  |
| 18 | 7  | 3S N-2   |     | 100 | 1  |
| 14 | 6  | 4S N-4   |     | 200 | 0  |

10

♠ KJ109  
♥ AQ107  
♦ 74  
♣ J109

♠ Q2  
♥ 95  
♦ KQ953  
♣ Q752

♠ 87643  
♥ J8432  
♦  
♣ A83



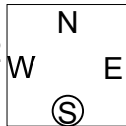
| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 19 | 2  | 4H S 5   | 650 |     | 9   |
| 3  | 17 | 3NT W-1  | 100 |     | 8   |
| 14 | 10 | 2NT W 2  |     | 120 | 7   |
| 1  | 18 | 3D W 5   |     | 150 | 5.5 |
| 9  | 12 | 2NT W 3  |     | 150 | 5.5 |
| 13 | 11 | 3NT W 3  |     | 600 | 2.5 |
| 20 | 5  | 3NT W 3  |     | 600 | 2.5 |
| 21 | 4  | 3NT W 3  |     | 600 | 2.5 |
| 15 | 7  | 3NT W 3  |     | 600 | 2.5 |
| 8  | 16 | 3NT W 4  |     | 630 | 0   |

11

♠ 752  
♥ 1064  
♦ AQ10954  
♣ K

♠ 10  
♥ AJ83  
♦ 2  
♣ J1098543

♠ AJ843  
♥ K  
♦ K83  
♣ AQ62



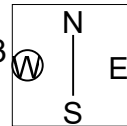
| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 13 | 11 | 4S S 4   | 420 |     | 8.5 |
| 3  | 17 | 4S S 4   | 420 |     | 8.5 |
| 20 | 5  | 4S S-1   |     | 50  | 5   |
| 14 | 10 | 4S S-1   |     | 50  | 5   |
| 19 | 2  | 4S S-1   |     | 50  | 5   |
| 15 | 7  | 4S S-1   |     | 50  | 5   |
| 1  | 18 | 4S S-1   |     | 50  | 5   |
| 8  | 16 | 4S S-2   |     | 100 | 1.5 |
| 9  | 12 | 4S S-2   |     | 100 | 1.5 |
| 21 | 4  | 4S S-4   |     | 200 | 0   |

12

♠ KJ5  
♥ 2  
♦ Q10854  
♣ AJ98

♠ Q1098  
♥ Q10753  
♦ AJ  
♣ K2

♠ A7  
♥ J96  
♦ 97  
♣ Q106543



| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 8  | 16 | 5H W-1   | 50  |     | 6   |
| 13 | 11 | 4H W-1   | 50  |     | 6   |
| 20 | 5  | 4H W-1   | 50  |     | 6   |
| 21 | 4  | 4H W-1   | 50  |     | 6   |
| 3  | 17 | 4H W-1   | 50  |     | 6   |
| 19 | 2  | 4H W-1   | 50  |     | 6   |
| 1  | 18 | 4H W-1   | 50  |     | 6   |
| 9  | 12 | 3H W 3   |     | 140 | 1.5 |
| 15 | 7  | 3H W 3   |     | 140 | 1.5 |
| 14 | 10 | 4H W 4   |     | 420 | 0   |

13

|          |  |  |  |  |        |
|----------|--|--|--|--|--------|
| ♠KJ9762  |  |  |  |  |        |
| ♥KJ10764 |  |  |  |  |        |
| ♦K       |  |  |  |  |        |
| ♣        |  |  |  |  |        |
| ♠Q       |  |  |  |  | ♠A1054 |
| ♥Q853    |  |  |  |  | ♥A     |
| ♦QJ982   |  |  |  |  | ♦7543  |
| ♣1092    |  |  |  |  | ♣KJ85  |
|          |  |  |  |  |        |
| ♠83      |  |  |  |  |        |
| ♥92      |  |  |  |  |        |
| ♦A106    |  |  |  |  |        |
| ♣AQ7643  |  |  |  |  |        |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 16 | 11 | 3H E-4   | 400 |     | 9   |
| 14 | 2  | 2S N 2   | 110 |     | 7   |
| 6  | 19 | 2S N 2   | 110 |     | 7   |
| 18 | 9  | 2S N 2   | 110 |     | 7   |
| 3  | 12 | 4S N-1   |     | 100 | 4.5 |
| 17 | 1  | 4H N-1   |     | 100 | 4.5 |
| 8  | 20 | 4S N-2   |     | 200 | 3   |
| 10 | 15 | 4S N-3   |     | 300 | 1.5 |
| 13 | 4  | 4S N-3   |     | 300 | 1.5 |
| 21 | 5  | 3NT S-4  |     | 400 | 0   |

14

|          |  |  |  |  |        |
|----------|--|--|--|--|--------|
| ♠1087542 |  |  |  |  |        |
| ♥J953    |  |  |  |  |        |
| ♦        |  |  |  |  |        |
| ♣Q63     |  |  |  |  |        |
| ♠KJ      |  |  |  |  | ♠AQ963 |
| ♥Q1042   |  |  |  |  | ♥6     |
| ♦KQ97432 |  |  |  |  | ♦65    |
| ♣        |  |  |  |  | ♣J9852 |
|          |  |  |  |  |        |
| ♠        |  |  |  |  |        |
| ♥AK87    |  |  |  |  |        |
| ♦AJ108   |  |  |  |  |        |
| ♣AK1074  |  |  |  |  |        |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 14 | 2  | 5Dx W-3  | 500 |     | 9   |
| 17 | 1  | 4H S 5   | 450 |     | 8   |
| 21 | 5  | 3H S 3   | 140 |     | 6.5 |
| 8  | 20 | 2H S 3   | 140 |     | 6.5 |
| 13 | 4  | 5H S-1   |     | 50  | 4   |
| 3  | 12 | 4H S-1   |     | 50  | 4   |
| 6  | 19 | 4H N-1   |     | 50  | 4   |
| 18 | 9  | 4NT S-2  |     | 100 | 2   |
| 10 | 15 | 5H S-3   |     | 150 | 1   |
| 16 | 11 | 4S N-4   |     | 200 | 0   |

15

|           |  |  |  |  |           |
|-----------|--|--|--|--|-----------|
| ♠         |  |  |  |  |           |
| ♥A10      |  |  |  |  |           |
| ♦KJ108752 |  |  |  |  |           |
| ♣Q976     |  |  |  |  |           |
| ♠AKQ92    |  |  |  |  | ♠6        |
| ♥8        |  |  |  |  | ♥KJ975432 |
| ♦AQ6      |  |  |  |  | ♦         |
| ♣K542     |  |  |  |  | ♣AJ103    |
|           |  |  |  |  |           |
| ♠J1087543 |  |  |  |  |           |
| ♥Q6       |  |  |  |  |           |
| ♦943      |  |  |  |  |           |
| ♣8        |  |  |  |  |           |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 18 | 9  | 5C W 5   |     | 400 | 9   |
| 21 | 5  | 4H E 4   |     | 420 | 8   |
| 10 | 15 | 5H E 5   |     | 450 | 5.5 |
| 14 | 2  | 4H E 5   |     | 450 | 5.5 |
| 17 | 1  | 4H E 5   |     | 450 | 5.5 |
| 13 | 4  | 4H E 5   |     | 450 | 5.5 |
| 3  | 12 | 5H W 6   |     | 480 | 3   |
| 8  | 20 | 5Dx N-3  |     | 800 | 2   |
| 6  | 19 | 6S E 6   |     | 980 | 0.5 |
| 16 | 11 | 6H E 6   |     | 980 | 0.5 |

16

|        |  |  |  |  |        |
|--------|--|--|--|--|--------|
| ♠AK52  |  |  |  |  |        |
| ♥73    |  |  |  |  |        |
| ♦Q9    |  |  |  |  |        |
| ♣KJ953 |  |  |  |  |        |
| ♠QJ64  |  |  |  |  | ♠10973 |
| ♥K1098 |  |  |  |  | ♥J62   |
| ♦J105  |  |  |  |  | ♦A42   |
| ♣102   |  |  |  |  | ♣764   |
|        |  |  |  |  |        |
| ♠8     |  |  |  |  |        |
| ♥AQ54  |  |  |  |  |        |
| ♦K8763 |  |  |  |  |        |
| ♣AQ8   |  |  |  |  |        |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 20 | 3  | 3NT S 6  | 490 |     | 8.5 |
| 7  | 13 | 3NT S 6  | 490 |     | 8.5 |
| 19 | 4  | 3NT S 5  | 460 |     | 6.5 |
| 14 | 1  | 3NT S 5  | 460 |     | 6.5 |
| 11 | 18 | 3NT S 4  | 430 |     | 4.5 |
| 8  | 15 | 3NT N 4  | 430 |     | 4.5 |
| 21 | 6  | 3NT S 3  | 400 |     | 2   |
| 10 | 16 | 3NT S 3  | 400 |     | 2   |
| 17 | 9  | 3NT N 3  | 400 |     | 2   |
| 12 | 5  | 3NT S-2  |     | 100 | 0   |

17

|         |  |  |  |  |       |
|---------|--|--|--|--|-------|
| ♠QJ103  |  |  |  |  |       |
| ♥Q1072  |  |  |  |  |       |
| ♦9      |  |  |  |  |       |
| ♣AQ106  |  |  |  |  |       |
| ♠8      |  |  |  |  | ♠K96  |
| ♥8543   |  |  |  |  | ♥A96  |
| ♦A876   |  |  |  |  | ♦J32  |
| ♣9872   |  |  |  |  | ♣K543 |
|         |  |  |  |  |       |
| ♠A7542  |  |  |  |  |       |
| ♥KJ     |  |  |  |  |       |
| ♦KQ1054 |  |  |  |  |       |
| ♣J      |  |  |  |  |       |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 17 | 9  | 4S S 5   | 450 |     | 7   |
| 19 | 4  | 4S S 5   | 450 |     | 7   |
| 11 | 18 | 4S S 5   | 450 |     | 7   |
| 10 | 16 | 4S S 5   | 450 |     | 7   |
| 14 | 1  | 4S S 5   | 450 |     | 7   |
| 7  | 13 | 4S S 4   | 420 |     | 2.5 |
| 21 | 6  | 4S S 4   | 420 |     | 2.5 |
| 12 | 5  | 4S S 4   | 420 |     | 2.5 |
| 8  | 15 | 4S S 4   | 420 |     | 2.5 |
| 20 | 3  | 4S S-1   |     | 50  | 0   |

18

|        |  |  |  |  |        |
|--------|--|--|--|--|--------|
| ♠AJ8   |  |  |  |  |        |
| ♥97    |  |  |  |  |        |
| ♦QJ52  |  |  |  |  |        |
| ♣A872  |  |  |  |  |        |
| ♠Q94   |  |  |  |  | ♠7653  |
| ♥10842 |  |  |  |  | ♥AK    |
| ♦AK8   |  |  |  |  | ♦763   |
| ♣Q95   |  |  |  |  | ♣K1064 |
|        |  |  |  |  |        |
| ♠K102  |  |  |  |  |        |
| ♥QJ653 |  |  |  |  |        |
| ♦1094  |  |  |  |  |        |
| ♣J3    |  |  |  |  |        |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 7  | 13 | 1NT N 3  | 150 |     | 9   |
| 21 | 6  | 1S E 1   |     | 80  | 8   |
| 19 | 4  | 1NT W 1  |     | 90  | 7   |
| 17 | 9  | 2H S-1   |     | 100 | 4   |
| 11 | 18 | 1NT N-1  |     | 100 | 4   |
| 20 | 3  | 1NT N-1  |     | 100 | 4   |
| 14 | 1  | 1NT N-1  |     | 100 | 4   |
| 8  | 15 | 1NT N-1  |     | 100 | 4   |
| 10 | 16 | 1S E 2   |     | 110 | 0.5 |
| 12 | 5  | 1S E 2   |     | 110 | 0.5 |

19

|        |  |       |  |
|--------|--|-------|--|
| ♠A8743 |  | ♠KJ9  |  |
| ♥108   |  | ♥Q54  |  |
| ♦KJ6   |  | ♦Q75  |  |
| ♣AJ3   |  | ♣KQ64 |  |
| ♠65    |  | ♠KJ9  |  |
| ♥AK963 |  | ♥Q54  |  |
| ♦1084  |  | ♦Q75  |  |
| ♣1082  |  | ♣KQ64 |  |
| N      |  | S     |  |
| W      |  | E     |  |
| ♠Q102  |  | ♠KJ9  |  |
| ♥J72   |  | ♥Q54  |  |
| ♦A932  |  | ♦Q75  |  |
| ♣975   |  | ♣KQ64 |  |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 4  | 16 | 2S       | N 4 | 170 | 9   |
| 21 | 7  | 2S       | N 3 | 140 | 8   |
| 18 | 5  | 2S       | N 2 | 110 | 5.5 |
| 9  | 14 | 2S       | N 2 | 110 | 5.5 |
| 17 | 10 | 2S       | N 2 | 110 | 5.5 |
| 6  | 20 | 2S       | N 2 | 110 | 5.5 |
| 12 | 11 | 3H       | W-1 | 100 | 3   |
| 13 | 1  | 1NT      | S-2 | 100 | 2   |
| 2  | 15 | 3H       | W 3 | 140 | 0.5 |
| 19 | 3  | 3H       | W 3 | 140 | 0.5 |

20

|         |  |          |  |
|---------|--|----------|--|
| ♠AQ1098 |  | ♠32      |  |
| ♥854    |  | ♥9       |  |
| ♦J7     |  | ♦1096    |  |
| ♣Q105   |  | ♣AKJ7643 |  |
| ♠K6     |  | ♠32      |  |
| ♥AQJ106 |  | ♥9       |  |
| ♦A5432  |  | ♦1096    |  |
| ♣2      |  | ♣AKJ7643 |  |
| N       |  | S        |  |
| W       |  | E        |  |
| ♠J754   |  | ♠32      |  |
| ♥K732   |  | ♥9       |  |
| ♦KQ8    |  | ♦1096    |  |
| ♣98     |  | ♣AKJ7643 |  |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 18 | 5  | 3C       | E-1 | 100 | 9   |
| 12 | 11 | 3D       | W 3 | 110 | 6   |
| 17 | 10 | 3D       | W 3 | 110 | 6   |
| 19 | 3  | 3D       | W 3 | 110 | 6   |
| 9  | 14 | 3C       | E 3 | 110 | 6   |
| 6  | 20 | 3C       | E 3 | 110 | 6   |
| 4  | 16 | 3C       | E 4 | 130 | 3   |
| 13 | 1  | 3S       | N-3 | 300 | 1.5 |
| 21 | 7  | 3S       | N-3 | 300 | 1.5 |
| 2  | 15 | 4S       | N-4 | 400 | 0   |

21

|         |  |        |  |
|---------|--|--------|--|
| ♠Q98754 |  | ♠J1032 |  |
| ♥KJ3    |  | ♥642   |  |
| ♦A876   |  | ♦K5    |  |
| ♣       |  | ♣J832  |  |
| ♠K      |  | ♠J1032 |  |
| ♥A985   |  | ♥642   |  |
| ♦1042   |  | ♦K5    |  |
| ♣Q10765 |  | ♣J832  |  |
| N       |  | S      |  |
| W       |  | E      |  |
| ♠A6     |  | ♠J1032 |  |
| ♥Q107   |  | ♥642   |  |
| ♦QJ93   |  | ♦K5    |  |
| ♣AK94   |  | ♣J832  |  |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 19 | 3  | 3NT      | N 5 | 660 | 9   |
| 13 | 1  | 3NT      | S 3 | 600 | 7.5 |
| 6  | 20 | 3NT      | N 3 | 600 | 7.5 |
| 9  | 14 | 4S       | S-1 | 100 | 4.5 |
| 12 | 11 | 4S       | S-1 | 100 | 4.5 |
| 18 | 5  | 4S       | N-1 | 100 | 4.5 |
| 17 | 10 | 4S       | N-1 | 100 | 4.5 |
| 4  | 16 | 5S       | N-2 | 200 | 1.5 |
| 21 | 7  | 5S       | N-2 | 200 | 1.5 |
| 2  | 15 | 6S       | S-3 | 300 | 0   |

22

|         |  |       |  |
|---------|--|-------|--|
| ♠103    |  | ♠AJ7  |  |
| ♥QJ864  |  | ♥K972 |  |
| ♦J432   |  | ♦AK7  |  |
| ♣Q3     |  | ♣1062 |  |
| ♠K8642  |  | ♠AJ7  |  |
| ♥A103   |  | ♥K972 |  |
| ♦Q      |  | ♦AK7  |  |
| ♣K875   |  | ♣1062 |  |
| N       |  | S     |  |
| W       |  | E     |  |
| ♠Q95    |  | ♠AJ7  |  |
| ♥5      |  | ♥K972 |  |
| ♦109865 |  | ♦AK7  |  |
| ♣AJ94   |  | ♣1062 |  |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 5  | 17 | 4S       | E-3 | 300 | 9   |
| 12 | 7  | 4S       | E-1 | 100 | 7.5 |
| 14 | 3  | 4S       | E-1 | 100 | 7.5 |
| 11 | 19 | 4S       | E 4 | 620 | 3.5 |
| 9  | 13 | 4S       | E 4 | 620 | 3.5 |
| 20 | 4  | 4S       | E 4 | 620 | 3.5 |
| 21 | 8  | 4S       | E 4 | 620 | 3.5 |
| 18 | 10 | 4S       | E 4 | 620 | 3.5 |
| 2  | 16 | 4S       | E 4 | 620 | 3.5 |
| 15 | 6  | 4S       | E 5 | 650 | 0   |

23

|          |  |         |  |
|----------|--|---------|--|
| ♠QJ754   |  | ♠A83    |  |
| ♥2       |  | ♥KQ6543 |  |
| ♦AQ1098  |  | ♦53     |  |
| ♣98      |  | ♣Q3     |  |
| ♠K10962  |  | ♠A83    |  |
| ♥        |  | ♥KQ6543 |  |
| ♦J42     |  | ♦53     |  |
| ♣A10542  |  | ♣Q3     |  |
| N        |  | S       |  |
| W        |  | E       |  |
| ♠AJ10987 |  | ♠A83    |  |
| ♥K76     |  | ♥KQ6543 |  |
| ♦KJ76    |  | ♦53     |  |
| ♣KJ76    |  | ♣Q3     |  |

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 15 | 6  | 2S       | W-4 | 400 | 9  |
| 21 | 8  | 3S       | E-3 | 300 | 8  |
| 14 | 3  | 2S       | E-2 | 200 | 7  |
| 5  | 17 | 2H       | S 2 | 110 | 6  |
| 20 | 4  | 2S       | W-1 | 100 | 5  |
| 9  | 13 | 4D       | N-1 | 100 | 3  |
| 12 | 7  | 2H       | S-1 | 100 | 3  |
| 11 | 19 | 2H       | S-1 | 100 | 3  |
| 2  | 16 | 4D       | N-2 | 200 | 1  |
| 18 | 10 | 4H       | S-3 | 300 | 0  |

24

|          |  |        |  |
|----------|--|--------|--|
| ♠964     |  | ♠KJ32  |  |
| ♥98632   |  | ♥75    |  |
| ♦109     |  | ♦AJ843 |  |
| ♣984     |  | ♣AK    |  |
| ♠AQ10875 |  | ♠KJ32  |  |
| ♥4       |  | ♥75    |  |
| ♦75      |  | ♦AJ843 |  |
| ♣Q1032   |  | ♣AK    |  |
| N        |  | S      |  |
| W        |  | E      |  |
| ♠AKQJ10  |  | ♠KJ32  |  |
| ♥AKQJ10  |  | ♥75    |  |
| ♦KQ62    |  | ♦AJ843 |  |
| ♣J765    |  | ♣AK    |  |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 9  | 13 | 5Hx      | S-2 | 300 | 9   |
| 5  | 17 | 4S       | W 5 | 450 | 4.5 |
| 11 | 19 | 4S       | W 5 | 450 | 4.5 |
| 20 | 4  | 4S       | W 5 | 450 | 4.5 |
| 18 | 10 | 4S       | W 5 | 450 | 4.5 |
| 2  | 16 | 4S       | W 5 | 450 | 4.5 |
| 14 | 3  | 4S       | E 5 | 450 | 4.5 |
| 15 | 6  | 4S       | E 5 | 450 | 4.5 |
| 21 | 8  | 4S       | E 5 | 450 | 4.5 |
| 12 | 7  | 6Hx      | S-3 | 500 | 0   |

25

♠K82  
♥A98  
♦AQ74  
♣AQ2

♠J1097  
♥753  
♦KJ53  
♣108

♠Q6  
♥KQ10642  
♦1098  
♣K7

♠A543  
♥J  
♦62  
♣J96543

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 7  | 20 | 3NT N 5  | 460 |     | 9   |
| 3  | 18 | 1NT N 1  | 90  |     | 8   |
| 14 | 11 | 2NT N-1  |     | 50  | 6.5 |
| 16 | 1  | 2NT N-1  |     | 50  | 6.5 |
| 12 | 6  | 4S S-2   |     | 100 | 2.5 |
| 21 | 9  | 3S N-2   |     | 100 | 2.5 |
| 15 | 4  | 3NT N-2  |     | 100 | 2.5 |
| 17 | 8  | 3NT N-2  |     | 100 | 2.5 |
| 13 | 2  | 3NT N-2  |     | 100 | 2.5 |
| 10 | 19 | 3NT N-2  |     | 100 | 2.5 |

26

♠J3  
♥109  
♦A97632  
♣K109

♠K1095  
♥742  
♦J5  
♣AQJ4

♠764  
♥J8  
♦K10  
♣876532

♠AQ82  
♥AKQ653  
♦Q84  
♣

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 13 | 2  | 4H S 6   | 680 |     | 9  |
| 17 | 8  | 4H S 5   | 650 |     | 7  |
| 7  | 20 | 4H S 5   | 650 |     | 7  |
| 12 | 6  | 4H S 5   | 650 |     | 7  |
| 3  | 18 | 3NT N 4  | 630 |     | 5  |
| 14 | 11 | 4H S 4   | 620 |     | 3  |
| 10 | 19 | 4H S 4   | 620 |     | 3  |
| 21 | 9  | 4H S 4   | 620 |     | 3  |
| 16 | 1  | 1H S 5   | 200 |     | 1  |
| 15 | 4  | 4H S-1   |     | 100 | 0  |

27

♠103  
♥K52  
♦K8752  
♣932

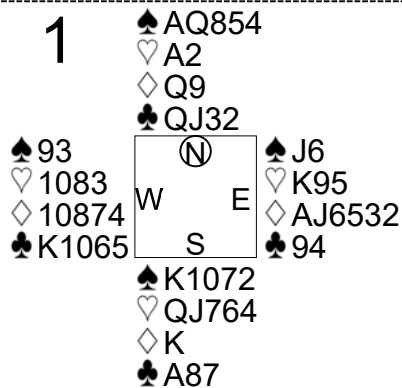
♠AQ984  
♥J9864  
♦4  
♣K4

♠52  
♥Q103  
♦QJ1063  
♣AQ10

♠KJ76  
♥A7  
♦A9  
♣J8765

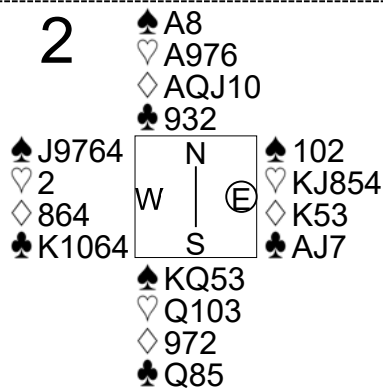
| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 7  | 20 | 4S W-2   | 100 |     | 8.5 |
| 17 | 8  | 3NT E-2  | 100 |     | 8.5 |
| 14 | 11 | 4H W-1   | 50  |     | 6   |
| 15 | 4  | 4H E-1   | 50  |     | 6   |
| 13 | 2  | 4H E-1   | 50  |     | 6   |
| 3  | 18 | 2NT E 2  |     | 120 | 4   |
| 16 | 1  | 3H E 3   |     | 140 | 2   |
| 10 | 19 | 3H E 3   |     | 140 | 2   |
| 12 | 6  | 2H E 3   |     | 140 | 2   |
| 21 | 9  | 4H E 4   |     | 420 | 0   |

1



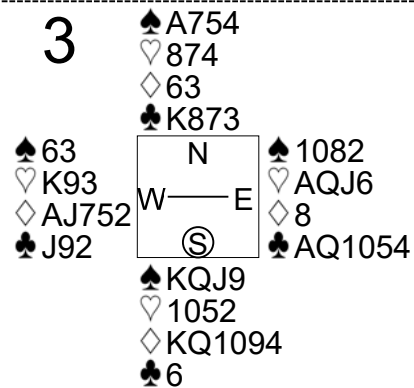
| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 12 | 21 | 4S       | N 5 | 450 | 9   |
| 10 | 1  | 4S       | N 4 | 420 | 4.5 |
| 15 | 13 | 4S       | N 4 | 420 | 4.5 |
| 9  | 7  | 4S       | N 4 | 420 | 4.5 |
| 14 | 19 | 4S       | N 4 | 420 | 4.5 |
| 5  | 2  | 4S       | N 4 | 420 | 4.5 |
| 8  | 4  | 4S       | N 4 | 420 | 4.5 |
| 16 | 6  | 4S       | N 4 | 420 | 4.5 |
| 3  | 11 | 4S       | N 4 | 420 | 4.5 |
| 20 | 17 | 6S       | N-1 | 50  | 0   |

2



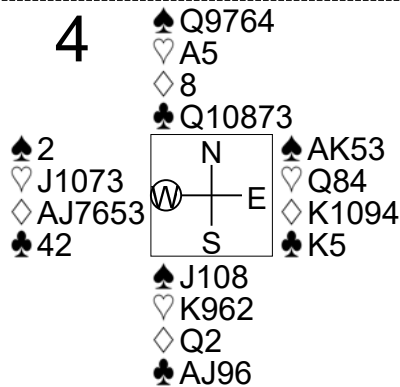
| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 16 | 6  | 3NT      | N 3 | 600 | 9   |
| 10 | 1  | 2NT      | N 3 | 150 | 7   |
| 20 | 17 | 1NT      | N 3 | 150 | 7   |
| 5  | 2  | 1NT      | N 3 | 150 | 7   |
| 8  | 4  | 2NT      | N 2 | 120 | 5   |
| 12 | 21 | 1NT      | E-2 | 100 | 4   |
| 15 | 13 | 1NT      | N 1 | 90  | 3   |
| 9  | 7  | 1NT      | E-1 | 50  | 1.5 |
| 14 | 19 | 1NT      | E-1 | 50  | 1.5 |
| 3  | 11 | 1NT      | E 1 | 90  | 0   |

3



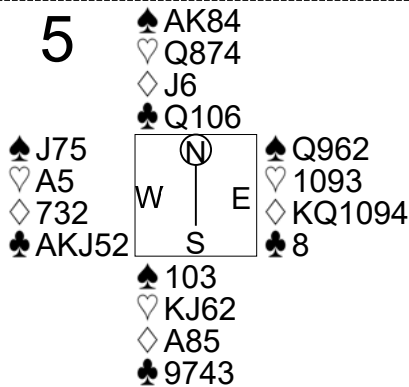
| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 5  | 2  | 2S       | N 2 | 110 | 9   |
| 15 | 13 | 1NT      | W-1 | 100 | 7.5 |
| 20 | 17 | 1NT      | W-1 | 100 | 7.5 |
| 3  | 11 | 1D       | S 1 | 70  | 6   |
| 9  | 7  | 2S       | N-1 | 50  | 5   |
| 16 | 6  | 3S       | N-2 | 100 | 3.5 |
| 8  | 4  | 2S       | N-2 | 100 | 3.5 |
| 14 | 19 | 1NT      | W 2 | 120 | 2   |
| 12 | 21 | 1NT      | W 3 | 150 | 1   |
| 10 | 1  | 3H       | E 4 | 170 | 0   |

4



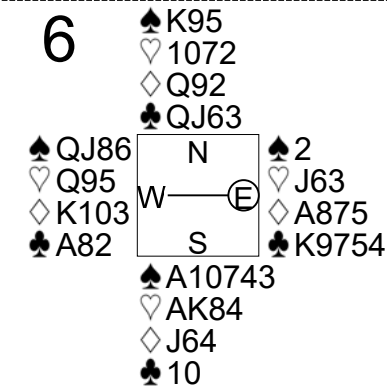
| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 16 | 14 | 3D       | W-1 | 100 | 8.5 |
| 15 | 20 | 3D       | W-1 | 100 | 8.5 |
| 11 | 4  | 3D       | W 3 | 110 | 7   |
| 6  | 3  | 1NT      | E 2 | 120 | 6   |
| 10 | 2  | 3D       | W 4 | 130 | 4.5 |
| 12 | 18 | 3D       | W 4 | 130 | 4.5 |
| 1  | 8  | 2NT      | E 3 | 150 | 2.5 |
| 17 | 7  | 1NT      | E 3 | 150 | 2.5 |
| 9  | 5  | 1NT      | E 4 | 180 | 1   |
| 13 | 21 | 3NT      | E 3 | 600 | 0   |

5



| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 4D       | E-3 | 150 | 9   |
| 11 | 4  | 2H       | S 2 | 110 | 5.5 |
| 12 | 18 | 2H       | S 2 | 110 | 5.5 |
| 15 | 20 | 2H       | S 2 | 110 | 5.5 |
| 6  | 3  | 2H       | S 2 | 110 | 5.5 |
| 13 | 21 | 2H       | S 2 | 110 | 5.5 |
| 17 | 7  | 2H       | S 2 | 110 | 5.5 |
| 10 | 2  | 4D       | E-2 | 100 | 2   |
| 16 | 14 | 3H       | S-1 | 100 | 0.5 |
| 9  | 5  | 2H       | S-1 | 100 | 0.5 |

6



| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 3C       | E-2 | 200 | 9   |
| 10 | 2  | 2S       | S 2 | 110 | 7   |
| 13 | 21 | 2S       | S 2 | 110 | 7   |
| 9  | 5  | 2S       | S 2 | 110 | 7   |
| 11 | 4  | 2S       | S-1 | 50  | 2.5 |
| 16 | 14 | 2S       | S-1 | 50  | 2.5 |
| 12 | 18 | 2S       | S-1 | 50  | 2.5 |
| 15 | 20 | 2S       | S-1 | 50  | 2.5 |
| 6  | 3  | 2S       | S-1 | 50  | 2.5 |
| 17 | 7  | 2S       | S-1 | 50  | 2.5 |

7

♠J94  
♥Q9852  
♦Q83  
♣96

♠A10753  
♥A3  
♦KJ10  
♣AJ4

N  
W—E  
S

♠Q862  
♥J104  
♦764  
♣853

♠K  
♥K76  
♦A952  
♣KQ1072

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 10 | 3  | 1NT W-4  | 400 |     | 9   |
| 17 | 15 | 1NT W-2  | 200 |     | 8   |
| 8  | 18 | 3H S-1   |     | 100 | 7   |
| 7  | 4  | 2S W 2   |     | 110 | 5.5 |
| 16 | 12 | 1S W 2   |     | 110 | 5.5 |
| 11 | 5  | 1NT W 2  |     | 120 | 3.5 |
| 1  | 6  | 1NT W 2  |     | 120 | 3.5 |
| 13 | 19 | 2S W 3   |     | 140 | 2   |
| 2  | 9  | 1NT W 4  |     | 180 | 1   |
| 21 | 14 | 3H S-3   |     | 300 | 0   |

8

♠98432  
♥84  
♦974  
♣J64

♠Q6532  
♥AK10852  
♦K5

N  
W—E  
S

♠AKJ106  
♥Q6  
♦A108732

♠Q75  
♥AKJ1097  
♦J3  
♣Q9

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 7  | 4  | 3NT W 3  | 400 |     | 9   |
| 16 | 12 | 5D W 6   | 420 |     | 8   |
| 17 | 15 | 3NT E 4  | 430 |     | 7   |
| 11 | 5  | 3NT W 5  | 460 |     | 3.5 |
| 8  | 18 | 3NT E 5  | 460 |     | 3.5 |
| 13 | 19 | 3NT E 5  | 460 |     | 3.5 |
| 2  | 9  | 3NT E 5  | 460 |     | 3.5 |
| 21 | 14 | 3NT E 5  | 460 |     | 3.5 |
| 1  | 6  | 3NT E 5  | 460 |     | 3.5 |
| 10 | 3  | 6D W 6   | 920 |     | 0   |

9

♠QJ  
♥98753  
♦  
♣J109873

♠K105  
♥J4  
♦9752  
♣KQ65

N  
W—E  
S

♠9842  
♥A106  
♦KQJ43  
♣2

♠A763  
♥KQ2  
♦A1086  
♣A4

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 13 | 19 | 2H S 4   | 170 |     | 8.5 |
| 1  | 6  | 2H S 4   | 170 |     | 8.5 |
| 2  | 9  | 2H S 3   | 140 |     | 7   |
| 21 | 14 | 3C S 4   | 130 |     | 6   |
| 11 | 5  | 2H S 2   | 110 |     | 3.5 |
| 17 | 15 | 2H S 2   | 110 |     | 3.5 |
| 16 | 12 | 2H S 2   | 110 |     | 3.5 |
| 7  | 4  | 2H S 2   | 110 |     | 3.5 |
| 10 | 3  | 4H S-2   |     | 100 | 0.5 |
| 8  | 18 | 4C S-2   |     | 100 | 0.5 |

10

♠Q3  
♥AKJ2  
♦62  
♣QJ1062

♠765  
♥76543  
♦10  
♣K975

N  
W—E  
S

♠AJ4  
♥98  
♦AQJ9853  
♣A

♠K10982  
♥Q10  
♦K74  
♣843

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 17 | 13 | 4D W-1   | 100 |     | 8   |
| 2  | 7  | 3D E-1   | 100 |     | 8   |
| 21 | 15 | 3D E-1   | 100 |     | 8   |
| 9  | 19 | 3S S-1   |     | 100 | 6   |
| 11 | 6  | 3D E 3   |     | 110 | 4.5 |
| 10 | 4  | 3D E 3   |     | 110 | 4.5 |
| 14 | 20 | 3D E 4   |     | 130 | 3   |
| 3  | 1  | 4C N-2   |     | 200 | 2   |
| 18 | 16 | 3S S-3   |     | 300 | 1   |
| 8  | 5  | 4S S-4   |     | 400 | 0   |

11

♠643  
♥AQ74  
♦Q874  
♣92

♠K85  
♥1095  
♦K1092  
♣A83

N  
W—E  
S

♠AQ10  
♥K863  
♦53  
♣J1074

♠J972  
♥J2  
♦AJ6  
♣KQ65

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 11 | 6  | 1NT N 1  | 90  |     | 7.5 |
| 3  | 1  | 1NT N 1  | 90  |     | 7.5 |
| 17 | 13 | 1NT N 1  | 90  |     | 7.5 |
| 21 | 15 | 1NT N 1  | 90  |     | 7.5 |
| 14 | 20 | Passout  |     |     | 4.5 |
| 8  | 5  | Passout  |     |     | 4.5 |
| 9  | 19 | 1NT N-1  |     | 50  | 2   |
| 10 | 4  | 1NT N-1  |     | 50  | 2   |
| 18 | 16 | 1NT N-1  |     | 50  | 2   |
| 2  | 7  | 1NT N-2  |     | 100 | 0   |

12

♠A10742  
♥5  
♦  
♣Q1086543

♠K6  
♥J109632  
♦9872  
♣K

N  
W—E  
S

♠QJ9853  
♥KQ  
♦Q543  
♣7

♠A874  
♥AKJ106  
♣AJ92

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 2  | 7  | 5D N 7   | 640 |     | 7.5 |
| 11 | 6  | 5C N 7   | 640 |     | 7.5 |
| 10 | 4  | 5C N 7   | 640 |     | 7.5 |
| 14 | 20 | 5C N 7   | 640 |     | 7.5 |
| 18 | 16 | 3NT S 4  | 630 |     | 5   |
| 17 | 13 | 2C N 7   | 190 |     | 4   |
| 8  | 5  | 4C S 6   | 170 |     | 2   |
| 3  | 1  | 3C N 6   | 170 |     | 2   |
| 21 | 15 | 3C N 6   | 170 |     | 2   |
| 9  | 19 | 3S E-3   | 150 |     | 0   |

13

♠6  
♥54  
♦97643  
♣85432

♠J32  
♥KQ1086  
♦K5  
♣AQ7

♠Q1075  
♥AJ932  
♦AJ2  
♣9

♠AK984  
♥7  
♦Q108  
♣KJ106

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 3  | 8  | 6H E-2   | 200 |     | 9   |
| 7  | 11 | 5H E-1   | 100 |     | 8   |
| 21 | 16 | 4H E 4   |     | 620 | 3.5 |
| 9  | 6  | 4H E 4   |     | 620 | 3.5 |
| 1  | 20 | 4H E 4   |     | 620 | 3.5 |
| 10 | 5  | 4H E 4   |     | 620 | 3.5 |
| 19 | 17 | 4H E 4   |     | 620 | 3.5 |
| 15 | 12 | 4H E 4   |     | 620 | 3.5 |
| 18 | 14 | 4H E 4   |     | 620 | 3.5 |
| 4  | 2  | 4H E 4   |     | 620 | 3.5 |

14

♠J53  
♥KQJ94  
♦976  
♣86

♠Q109762  
♥107  
♦Q4  
♣975

♠AK8  
♥85  
♦AK10852  
♣A3

♠4  
♥A632  
♦J3  
♣KQJ1042

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 4  | 2  | 3H S 3   | 140 |     | 9   |
| 10 | 5  | 4Hx N-1  |     | 100 | 8   |
| 15 | 12 | 3D E 4   |     | 130 | 7   |
| 1  | 20 | 4D E 5   |     | 150 | 6   |
| 21 | 16 | 3D E 7   |     | 190 | 3.5 |
| 9  | 6  | 3D E 7   |     | 190 | 3.5 |
| 7  | 11 | 3D E 7   |     | 190 | 3.5 |
| 19 | 17 | 3D E 7   |     | 190 | 3.5 |
| 3  | 8  | 4S W 4   |     | 420 | 1   |
| 18 | 14 | 5D E 7   |     | 440 | 0   |

15

♠82  
♥102  
♦KQJ94  
♣A762

♠K107  
♥AJ84  
♦A86  
♣984

♠AJ9543  
♥Q7653  
♦5  
♣3

♠Q6  
♥K9  
♦10732  
♣KQJ105

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 21 | 16 | 2H E 4   |     | 170 | 9   |
| 19 | 17 | 3H E 5   |     | 200 | 8   |
| 1  | 20 | 3S E 6   |     | 230 | 6   |
| 9  | 6  | 2S E 6   |     | 230 | 6   |
| 18 | 14 | 2H E 6   |     | 230 | 6   |
| 7  | 11 | 3H E 7   |     | 260 | 3.5 |
| 15 | 12 | 3H E 7   |     | 260 | 3.5 |
| 3  | 8  | 4S E 6   |     | 480 | 1   |
| 10 | 5  | 4S E 6   |     | 480 | 1   |
| 4  | 2  | 4S E 6   |     | 480 | 1   |

16

♠J96  
♥3  
♦AQJ72  
♣10986

♠K10543  
♥7542  
♦K98  
♣K

♠A8  
♥AK108  
♦1063  
♣QJ72

♠Q72  
♥QJ96  
♦54  
♣A543

W N E S

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 5  | 3  | 3H W-1   | 100 |     | 7  |
| 19 | 15 | 3H W-1   | 100 |     | 7  |
| 21 | 17 | 3H W-1   | 100 |     | 7  |
| 4  | 9  | 3H W-1   | 100 |     | 7  |
| 20 | 18 | 3H W-1   | 100 |     | 7  |
| 2  | 12 | 3D N-1   |     | 50  | 3  |
| 1  | 7  | 2D N-1   |     | 50  | 3  |
| 10 | 6  | 2D N-1   |     | 50  | 3  |
| 8  | 11 | 2H W 2   |     | 110 | 1  |
| 16 | 13 | 2S W 3   |     | 140 | 0  |

17

♠653  
♥A973  
♦1042  
♣AJ6

♠AKQ10  
♥65  
♦QJ7  
♣K952

♠J982  
♥J108  
♦AK6  
♣843

♠74  
♥KQ42  
♦9853  
♣Q107

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 5  | 3  | 4S W-2   | 100 |     | 7.5 |
| 19 | 15 | 4S W-2   | 100 |     | 7.5 |
| 16 | 13 | 4S W-2   | 100 |     | 7.5 |
| 10 | 6  | 3S W-2   | 100 |     | 7.5 |
| 2  | 12 | 4S W-1   | 50  |     | 3   |
| 8  | 11 | 4S W-1   | 50  |     | 3   |
| 1  | 7  | 3S W-1   | 50  |     | 3   |
| 21 | 17 | 3S W-1   | 50  |     | 3   |
| 4  | 9  | 3S W-1   | 50  |     | 3   |
| 20 | 18 | 3S W 3   |     | 140 | 0   |

18

♠Q5  
♥J865  
♦A108653  
♣Q

♠943  
♥AKQ10  
♦742  
♣KJ7

♠KJ72  
♥9742  
♦9  
♣A1084

♠A1086  
♥3  
♦KQJ  
♣96532

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 19 | 15 | 3H W-5   | 250 |     | 9   |
| 16 | 13 | 3D N 4   | 130 |     | 8   |
| 21 | 17 | 3D N 3   | 110 |     | 7   |
| 5  | 3  | 3S E-1   |     | 50  | 5.5 |
| 10 | 6  | 1NT W-1  |     | 50  | 5.5 |
| 2  | 12 | Passout  |     |     | 4   |
| 4  | 9  | 4D N-1   |     | 100 | 3   |
| 1  | 7  | 2H E 2   |     | 110 | 2   |
| 8  | 11 | 2H E 3   |     | 140 | 1   |
| 20 | 18 | 2H E 4   |     | 170 | 0   |



19

♠KQ74  
♥105  
♦AQ9  
♣10964

♠A93  
♥AJ432  
♦K105  
♣K7

N  
W—E  
S

♠J10852  
♥Q96  
♦J  
♣AQJ3

♠6  
♥K87  
♦876432  
♣852

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 18 | 21 | 3NT W-2  | 200 |     | 9   |
| 2  | 8  | 4S W-1   | 100 |     | 7   |
| 12 | 19 | 4S W-1   | 100 |     | 7   |
| 10 | 7  | 4H W-1   | 100 |     | 7   |
| 20 | 16 | 4S W 4   | 620 |     | 3.5 |
| 6  | 4  | 4S W 4   | 620 |     | 3.5 |
| 5  | 1  | 4S W 4   | 620 |     | 3.5 |
| 11 | 9  | 4S W 4   | 620 |     | 3.5 |
| 17 | 14 | 4H W 5   | 650 |     | 0.5 |
| 3  | 13 | 4H W 5   | 650 |     | 0.5 |

20

♠J10  
♥K87654  
♦J95  
♣J2

♠9754  
♥J3  
♦AK42  
♣KQ8

N  
W—E  
S

♠AK86  
♥92  
♦1086  
♣10754

♠Q32  
♥AQ10  
♦Q73  
♣A963

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 17 | 14 | 3H N 3   | 140 |     | 7   |
| 6  | 4  | 3H N 3   | 140 |     | 7   |
| 18 | 21 | 3H N 3   | 140 |     | 7   |
| 2  | 8  | 3H N 3   | 140 |     | 7   |
| 12 | 19 | 3H N 3   | 140 |     | 7   |
| 10 | 7  | 3S E-1   | 100 |     | 4   |
| 3  | 13 | 3H N-1   |     | 100 | 2.5 |
| 11 | 9  | 3H N-1   |     | 100 | 2.5 |
| 20 | 16 | 2S E 2   |     | 110 | 0.5 |
| 5  | 1  | 2S E 2   |     | 110 | 0.5 |

21

♠8  
♥AKJ1064  
♦742  
♣Q42

♠J43  
♥Q9532  
♦A  
♣A1085

N  
W—E  
S

♠KQ9762  
♥7  
♦Q965  
♣76

♠A105  
♥8  
♦KJ1083  
♣KJ93

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 2  | 8  | 4Sx E-2  | 300 |     | 9  |
| 12 | 19 | 2H N 3   | 140 |     | 8  |
| 6  | 4  | 4S E-2   | 100 |     | 7  |
| 20 | 16 | 4H N-1   |     | 100 | 5  |
| 11 | 9  | 4H N-1   |     | 100 | 5  |
| 5  | 1  | 3NT S-1  |     | 100 | 5  |
| 3  | 13 | 2S E 2   |     | 110 | 3  |
| 18 | 21 | 5D S-2   |     | 200 | 1  |
| 10 | 7  | 4Hx N-1  |     | 200 | 1  |
| 17 | 14 | 4H N-2   |     | 200 | 1  |

22

♠J76  
♥765  
♦8742  
♣732

♠K853  
♥AJ8  
♦A6  
♣K1084

N  
W—E  
S

♠104  
♥K42  
♦KQ53  
♣AQ65

♠AQ92  
♥Q1093  
♦J109  
♣J9

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 19 | 21 | 3NT E 3  |     | 600 | 8.5 |
| 10 | 8  | 3NT E 3  |     | 600 | 8.5 |
| 12 | 17 | 3NT W 4  |     | 630 | 6   |
| 6  | 2  | 3NT E 4  |     | 630 | 6   |
| 14 | 4  | 3NT E 4  |     | 630 | 6   |
| 13 | 20 | 3NT E 5  |     | 660 | 2.5 |
| 18 | 15 | 3NT E 5  |     | 660 | 2.5 |
| 7  | 5  | 3NT E 5  |     | 660 | 2.5 |
| 3  | 9  | 3NT E 5  |     | 660 | 2.5 |
| 11 | 1  | 3NT E 6  |     | 690 | 0   |

23

♠A853  
♥K5  
♦AKQ8  
♣QJ6

♠Q10  
♥J1096  
♦10743  
♣K75

N  
W—E  
S

♠K974  
♥A73  
♦J95  
♣A93

♠J62  
♥Q842  
♦62  
♣10842

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 19 | 21 | 2NT N 2  | 120 |     | 8   |
| 6  | 2  | 1NT N 2  | 120 |     | 8   |
| 14 | 4  | 1NT N 2  | 120 |     | 8   |
| 18 | 15 | 1NT N 1  | 90  |     | 5   |
| 12 | 17 | 1D N 2   | 90  |     | 5   |
| 7  | 5  | 1C N 2   | 90  |     | 5   |
| 10 | 8  | 1D N 1   | 70  |     | 3   |
| 11 | 1  | 1H W 1   |     | 80  | 2   |
| 13 | 20 | 1D N-1   |     | 100 | 0.5 |
| 3  | 9  | 1D N-1   |     | 100 | 0.5 |

24

♠103  
♥KJ94  
♦AK2  
♣A1065

♠764  
♥Q1086  
♦974  
♣Q97

N  
W—E  
S

♠AKQJ2  
♥7  
♦Q1086  
♣K83

♠985  
♥A532  
♦J53  
♣J42

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 19 | 21 | 4S E-2   | 100 |     | 9   |
| 13 | 20 | 1NT N 1  | 90  |     | 7.5 |
| 10 | 8  | 1NT N 1  | 90  |     | 7.5 |
| 12 | 17 | 3S E-1   | 50  |     | 6   |
| 18 | 15 | 1NT N-2  |     | 100 | 5   |
| 6  | 2  | 2S E 2   |     | 110 | 3.5 |
| 14 | 4  | 2S E 2   |     | 110 | 3.5 |
| 7  | 5  | 2S E 3   |     | 140 | 1   |
| 3  | 9  | 2S E 3   |     | 140 | 1   |
| 11 | 1  | 2S E 3   |     | 140 | 1   |

25

♠AJ98  
♥8762  
♦AQ85  
♣5

♠K7  
♥AK1093  
♦109  
♣A763

♠Q10432  
♥  
♦K632  
♣Q942

♠65  
♥QJ54  
♦J74  
♣KJ108

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 15 | 5  | 5C W-4   | 400 |     | 9   |
| 14 | 12 | 2NT W-3  | 300 |     | 8   |
| 4  | 1  | 1NT W-2  | 200 |     | 7   |
| 8  | 6  | 2C W-1   | 100 |     | 5.5 |
| 2  | 11 | 2C W-1   | 100 |     | 5.5 |
| 7  | 3  | 2C W 2   |     | 90  | 4   |
| 13 | 18 | 2H S-3   |     | 150 | 2.5 |
| 20 | 21 | 2H S-3   |     | 150 | 2.5 |
| 10 | 9  | 2H S-4   |     | 200 | 1   |
| 19 | 16 | 2Hx S-4  |     | 800 | 0   |

26

♠AQJ9652  
♥10  
♦87  
♣1082

♠K  
♥J95  
♦AKQJ632  
♣K9

♠1043  
♥Q8762  
♦10954  
♣7

♠87  
♥AK43  
♦  
♣AQJ6543

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 2  | 11 | 5S N 6   | 680 |     | 7.5 |
| 13 | 18 | 4S N 6   | 680 |     | 7.5 |
| 4  | 1  | 4S N 6   | 680 |     | 7.5 |
| 15 | 5  | 4S N 6   | 680 |     | 7.5 |
| 8  | 6  | 4S N 5   | 650 |     | 5   |
| 10 | 9  | 5Dx W-2  | 500 |     | 4   |
| 19 | 16 | 5D W-3   | 300 |     | 3   |
| 14 | 12 | 3S N 6   | 230 |     | 1   |
| 20 | 21 | 3S N 6   | 230 |     | 1   |
| 7  | 3  | 3S N 6   | 230 |     | 1   |

27

♠10  
♥Q965  
♦KJ96  
♣10543

♠AQJ5  
♥82  
♦108  
♣KJ972

♠97643  
♥AJ43  
♦Q73  
♣A

♠K82  
♥K107  
♦A542  
♣Q86

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 13 | 18 | 4S E-1   | 50  |     | 9   |
| 2  | 11 | 2NT S-2  |     | 100 | 8   |
| 20 | 21 | 3S E 3   |     | 140 | 7   |
| 8  | 6  | 3S E 4   |     | 170 | 3.5 |
| 15 | 5  | 3S E 4   |     | 170 | 3.5 |
| 14 | 12 | 2S W 4   |     | 170 | 3.5 |
| 19 | 16 | 2S E 4   |     | 170 | 3.5 |
| 7  | 3  | 2S E 4   |     | 170 | 3.5 |
| 10 | 9  | 2S E 4   |     | 170 | 3.5 |
| 4  | 1  | 3S E 5   |     | 200 | 0   |