

1

♠AKQJ2  
♥KQ2  
♦AKJ106  
♣

|        |                                 |        |
|--------|---------------------------------|--------|
| ♠74    | <div>♠(N)<br/>W — E<br/>S</div> | ♠986   |
| ♥A854  |                                 | ♥1097  |
| ♦543   |                                 | ♦872   |
| ♣KJ86  |                                 | ♣A1032 |
| ♠1053  |                                 |        |
| ♥J63   |                                 |        |
| ♦Q9    |                                 |        |
| ♣Q9754 |                                 |        |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 8  | 7  | 6S       | N 6 | 980 | 6.5 |
| 19 | 14 | 6S       | N 6 | 980 | 6.5 |
| 13 | 15 | 6S       | N 6 | 980 | 6.5 |
| 4  | 6  | 6S       | N 6 | 980 | 6.5 |
| 18 | 12 | 6S       | N 6 | 980 | 6.5 |
| 17 | 16 | 6S       | N 6 | 980 | 6.5 |
| 1  | 5  | 4S       | N 6 | 480 | 1.5 |
| 20 | 11 | 4S       | N 6 | 480 | 1.5 |
| 10 | 2  | 4S       | N 6 | 480 | 1.5 |
| 9  | 3  | 4S       | N 6 | 480 | 1.5 |

2

♠KJ6  
♥K8  
♦96542  
♣643

|       |                               |       |
|-------|-------------------------------|-------|
| ♠A952 | <div>♠N<br/>W — E<br/>S</div> | ♠Q83  |
| ♥1075 |                               | ♥J432 |
| ♦QJ8  |                               | ♦AK7  |
| ♣J102 |                               | ♣AQ9  |
| ♠1074 |                               |       |
| ♥AQ96 |                               |       |
| ♦103  |                               |       |
| ♣K875 |                               |       |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 8  | 7  | 3NT      | E-4 | 200 | 9   |
| 17 | 16 | 3NT      | E-3 | 150 | 8   |
| 1  | 5  | 3NT      | E-1 | 50  | 6.5 |
| 10 | 2  | 3NT      | E-1 | 50  | 6.5 |
| 4  | 6  | 1NT      | E 1 | 90  | 5   |
| 19 | 14 | 1NT      | E 2 | 120 | 2.5 |
| 13 | 15 | 1NT      | E 2 | 120 | 2.5 |
| 20 | 11 | 1NT      | E 2 | 120 | 2.5 |
| 9  | 3  | 1NT      | E 2 | 120 | 2.5 |
| 18 | 12 | 3NT      | E 3 | 400 | 0   |

3

♠QJ5  
♥K2  
♦KQJ9  
♣AK87

|         |                               |          |
|---------|-------------------------------|----------|
| ♠K842   | <div>♠N<br/>W — E<br/>S</div> | ♠7       |
| ♥Q10    |                               | ♥AJ87654 |
| ♦A43    |                               | ♦65      |
| ♣J654   |                               | ♣932     |
| ♠A10963 |                               |          |
| ♥93     |                               |          |
| ♦10872  |                               |          |
| ♣Q10    |                               |          |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 8  | 7  | 4S       | N 4 | 420 | 9   |
| 1  | 5  | 4Hx      | E-1 | 200 | 8   |
| 19 | 14 | 4S       | S-1 | 50  | 5.5 |
| 10 | 2  | 4S       | S-1 | 50  | 5.5 |
| 9  | 3  | 4S       | S-1 | 50  | 5.5 |
| 18 | 12 | 2NT      | N-1 | 50  | 5.5 |
| 4  | 6  | 3H       | E 3 | 140 | 3   |
| 13 | 15 | 3NT      | N-3 | 150 | 1.5 |
| 20 | 11 | 2NT      | N-3 | 150 | 1.5 |
| 17 | 16 | 3NT      | N-4 | 200 | 0   |

4

♠Q  
♥87  
♦76542  
♣AJ952

|         |                               |        |
|---------|-------------------------------|--------|
| ♠107632 | <div>♠N<br/>W — E<br/>S</div> | ♠984   |
| ♥KQ63   |                               | ♥A1092 |
| ♦9      |                               | ♦AK83  |
| ♣Q106   |                               | ♣43    |
| ♠AKJ5   |                               |        |
| ♥J54    |                               |        |
| ♦QJ10   |                               |        |
| ♣K87    |                               |        |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 11 | 15 | 2Sx      | W-2 | 500 | 9   |
| 19 | 13 | 1NT      | S 2 | 120 | 8   |
| 14 | 16 | 3C       | N 3 | 110 | 7   |
| 9  | 8  | 2S       | W-1 | 100 | 5.5 |
| 1  | 4  | 2S       | W-1 | 100 | 5.5 |
| 5  | 7  | 3C       | S-1 | 100 | 2.5 |
| 18 | 17 | 3C       | N-1 | 100 | 2.5 |
| 2  | 6  | 1NT      | S-1 | 100 | 2.5 |
| 20 | 12 | 1NT      | S-1 | 100 | 2.5 |
| 10 | 3  | 2H       | E 2 | 110 | 0   |

5

♠10862  
♥KJ865  
♦Q7  
♣K8

|         |                               |        |
|---------|-------------------------------|--------|
| ♠74     | <div>♠N<br/>W — E<br/>S</div> | ♠AJ95  |
| ♥Q      |                               | ♥A1032 |
| ♦J9854  |                               | ♦A1032 |
| ♣76542  |                               | ♣9     |
| ♠KQ3    |                               |        |
| ♥974    |                               |        |
| ♦K6     |                               |        |
| ♣AQJ103 |                               |        |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 11 | 15 | 3H       | N 3 | 140 | 8.5 |
| 19 | 13 | 3H       | N 3 | 140 | 8.5 |
| 1  | 4  | 2S       | N 2 | 110 | 7   |
| 9  | 8  | 3H       | S-1 | 100 | 5.5 |
| 20 | 12 | 3H       | N-1 | 100 | 5.5 |
| 5  | 7  | 3D       | E 3 | 110 | 3.5 |
| 10 | 3  | 3D       | E 3 | 110 | 3.5 |
| 14 | 16 | 4H       | S-2 | 200 | 1   |
| 18 | 17 | 3NT      | S-2 | 200 | 1   |
| 2  | 6  | 3NT      | S-2 | 200 | 1   |

6

♠5432  
♥A82  
♦AKJ2  
♣65

|         |                               |       |
|---------|-------------------------------|-------|
| ♠A86    | <div>♠N<br/>W — E<br/>S</div> | ♠KQJ7 |
| ♥K965   |                               | ♥Q107 |
| ♦Q754   |                               | ♦86   |
| ♣43     |                               | ♣Q972 |
| ♠109    |                               |       |
| ♥J43    |                               |       |
| ♦1093   |                               |       |
| ♣AKJ108 |                               |       |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 5  | 7  | 1NT      | S 3 | 150 | 8.5 |
| 19 | 13 | 1NT      | S 3 | 150 | 8.5 |
| 14 | 16 | 1NT      | S 2 | 120 | 6   |
| 20 | 12 | 1NT      | S 2 | 120 | 6   |
| 10 | 3  | 1NT      | S 2 | 120 | 6   |
| 1  | 4  | 2H       | W-1 | 100 | 4   |
| 11 | 15 | 2C       | S 2 | 90  | 2.5 |
| 9  | 8  | 1NT      | S 1 | 90  | 2.5 |
| 18 | 17 | 1NT      | S-1 | 50  | 1   |
| 2  | 6  | 1NT      | S-2 | 100 | 0   |

7

♠ Q102  
♥ J63  
♦ A53  
♣ AQ103

♠ 963  
♥ AK10975  
♦ Q86  
♣ 7

N  
W — E  
S

♠ J8754  
♥ 8  
♦ J1097  
♣ 652

♠ AK  
♥ Q42  
♦ K42  
♣ KJ984

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 2  | 5  | 3NT S 5  | 660 |     | 4.5 |
| 19 | 18 | 3NT S 5  | 660 |     | 4.5 |
| 1  | 9  | 3NT S 5  | 660 |     | 4.5 |
| 12 | 16 | 3NT S 5  | 660 |     | 4.5 |
| 3  | 7  | 3NT S 5  | 660 |     | 4.5 |
| 15 | 17 | 3NT S 5  | 660 |     | 4.5 |
| 6  | 8  | 3NT S 5  | 660 |     | 4.5 |
| 20 | 13 | 3NT S 5  | 660 |     | 4.5 |
| 10 | 4  | 3NT S 5  | 660 |     | 4.5 |
| 11 | 14 | 3NT S 5  | 660 |     | 4.5 |

8

♠ Q10982  
♥ Q842  
♦ AJ  
♣ J2

♠ J74  
♥ 1096  
♦ 82  
♣ A8654

N  
W — E  
S

♠ A63  
♥ J53  
♦ Q96543  
♣ Q

♠ K5  
♥ AK7  
♦ K107  
♣ K10973

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 12 | 16 | 3NT S 6  | 490 |     | 8.5 |
| 10 | 4  | 3NT S 6  | 490 |     | 8.5 |
| 2  | 5  | 3NT S 5  | 460 |     | 4.5 |
| 1  | 9  | 3NT S 5  | 460 |     | 4.5 |
| 3  | 7  | 3NT S 5  | 460 |     | 4.5 |
| 15 | 17 | 3NT S 5  | 460 |     | 4.5 |
| 6  | 8  | 3NT S 5  | 460 |     | 4.5 |
| 11 | 14 | 3NT S 5  | 460 |     | 4.5 |
| 19 | 18 | 3NT S 4  | 430 |     | 0.5 |
| 20 | 13 | 3NT S 4  | 430 |     | 0.5 |

9

♠ K6  
♥ 4  
♦ AQ97654  
♣ J109

♠ J10532  
♥ 85  
♦ KJ2  
♣ 864

N  
W — E  
S

♠ AQ74  
♥ J1097632  
♦ A3  
♣ A3

♠ 98  
♥ AKQ  
♦ 1083  
♣ KQ752

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 1  | 9  | 4Hx E-2  | 500 |     | 9  |
| 15 | 17 | 3NT S 6  | 490 |     | 8  |
| 12 | 16 | 3NT S 3  | 400 |     | 7  |
| 2  | 5  | 4C S 4   | 130 |     | 6  |
| 19 | 18 | 5D N-1   |     | 50  | 4  |
| 3  | 7  | 5D N-1   |     | 50  | 4  |
| 11 | 14 | 5D N-1   |     | 50  | 4  |
| 6  | 8  | 3NT S-2  |     | 100 | 2  |
| 10 | 4  | 3H E 3   |     | 140 | 1  |
| 20 | 13 | 5Cx S-3  |     | 500 | 0  |

10

♠ AQ4  
♥ A2  
♦ J943  
♣ A987

♠ 8732  
♥ 754  
♦ 72  
♣ 10532

N  
W — E  
S

♠ 965  
♥ J10  
♦ AK1086  
♣ KJ6

♠ KJ10  
♥ KQ9863  
♦ Q5  
♣ Q4

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 20 | 14 | 3NT N 6  | 690 |     | 9   |
| 11 | 19 | 3NT N 5  | 660 |     | 7   |
| 2  | 1  | 3NT N 5  | 660 |     | 7   |
| 4  | 8  | 3NT N 5  | 660 |     | 7   |
| 12 | 15 | 3NT N 4  | 630 |     | 4.5 |
| 10 | 5  | 3NT N 4  | 630 |     | 4.5 |
| 3  | 6  | 4H S 4   | 620 |     | 2   |
| 13 | 17 | 4H S 4   | 620 |     | 2   |
| 7  | 9  | 4H S 4   | 620 |     | 2   |
| 16 | 18 | 3H S 5   | 200 |     | 0   |

11

♠ J1098  
♥ K53  
♦ K83  
♣ Q106

♠ K75  
♥ Q1097  
♦ Q109  
♣ K74

N  
W — E  
S

♠ 2  
♥ AJ4  
♦ J7542  
♣ J932

♠ AQ643  
♥ 862  
♦ A6  
♣ A85

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 7  | 9  | 3S S 3   | 140 |     | 9   |
| 4  | 8  | 2S S 2   | 110 |     | 7.5 |
| 10 | 5  | 2S S 2   | 110 |     | 7.5 |
| 12 | 15 | 3S S-1   |     | 50  | 5   |
| 11 | 19 | 3S S-1   |     | 50  | 5   |
| 2  | 1  | 3S S-1   |     | 50  | 5   |
| 13 | 17 | 4S S-2   |     | 100 | 2   |
| 3  | 6  | 3S S-2   |     | 100 | 2   |
| 20 | 14 | 3S S-2   |     | 100 | 2   |
| 16 | 18 | 4S S-3   |     | 150 | 0   |

12

♠ AJ42  
♥ Q95  
♦ Q6  
♣ 9832

♠ KQ7  
♥ 102  
♦ KJ97  
♣ KQ104

N  
W — E  
S

♠ 10985  
♥ 743  
♦ 5432  
♣ J6

♠ 63  
♥ AKJ86  
♦ A108  
♣ A75

| NS | EW | Contract | N-S  | E-W | MP  |
|----|----|----------|------|-----|-----|
| 20 | 14 | 5Dx W-6  | 1400 |     | 9   |
| 13 | 17 | 3NT S 3  | 600  |     | 8   |
| 10 | 5  | 3H S 5   | 200  |     | 7   |
| 16 | 18 | 3H S 4   | 170  |     | 5.5 |
| 7  | 9  | 3H S 4   | 170  |     | 5.5 |
| 4  | 8  | 3H S 3   | 140  |     | 2.5 |
| 12 | 15 | 2H S 3   | 140  |     | 2.5 |
| 3  | 6  | 2H S 3   | 140  |     | 2.5 |
| 11 | 19 | 2H S 3   | 140  |     | 2.5 |
| 2  | 1  | 4H S-1   |      | 100 | 0   |

13

|        |         |
|--------|---------|
| ♠A5    | ♠QJ1043 |
| ♥9863  | ♥A10    |
| ♦AQ932 | ♦J4     |
| ♣94    | ♣J1075  |
| ♠K9762 | ♠8      |
| ♥2     | ♥KQJ754 |
| ♦865   | ♦K107   |
| ♣AQ82  | ♣K63    |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 6  | 10 | 4H S 5   | 650 |     | 8   |
| 13 | 16 | 4H S 5   | 650 |     | 8   |
| 8  | 1  | 4H S 5   | 650 |     | 8   |
| 3  | 2  | 4H S 4   | 620 |     | 5.5 |
| 17 | 19 | 4H S 4   | 620 |     | 5.5 |
| 4  | 7  | 2H S 5   | 200 |     | 4   |
| 20 | 15 | 3H S 3   | 140 |     | 3   |
| 12 | 11 | 5H S-1   |     | 100 | 2   |
| 14 | 18 | 4Sx W 4  |     | 790 | 0.5 |
| 5  | 9  | 4Sx W 4  |     | 790 | 0.5 |

14

|         |          |
|---------|----------|
| ♠A7652  | ♠Q9      |
| ♥9      | ♥AKQ86   |
| ♦KQ     | ♦842     |
| ♣KQ1085 | ♣J32     |
| ♠J1083  | ♠K4      |
| ♥J102   | ♥7543    |
| ♦A3     | ♦J109765 |
| ♣A974   | ♣6       |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 13 | 16 | 3H E-2   | 100 |     | 9   |
| 12 | 11 | 4H E-1   | 50  |     | 5.5 |
| 14 | 18 | 3H E-1   | 50  |     | 5.5 |
| 5  | 9  | 3H E-1   | 50  |     | 5.5 |
| 17 | 19 | 3H E-1   | 50  |     | 5.5 |
| 8  | 1  | 3H E-1   | 50  |     | 5.5 |
| 20 | 15 | 3H E-1   | 50  |     | 5.5 |
| 4  | 7  | 4C N-1   |     | 50  | 2   |
| 6  | 10 | 2H W 2   |     | 110 | 1   |
| 3  | 2  | 3H E 3   |     | 140 | 0   |

15

|        |        |
|--------|--------|
| ♠AKJ8  | ♠954   |
| ♥KQ75  | ♥1062  |
| ♦Q53   | ♦K107  |
| ♣63    | ♣KJ109 |
| ♠Q1076 | ♠32    |
| ♥J84   | ♥A93   |
| ♦982   | ♦AJ64  |
| ♣A72   | ♣Q854  |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 4  | 7  | 3NT N 5  | 660 |     | 9   |
| 6  | 10 | 3NT N 4  | 630 |     | 6   |
| 13 | 16 | 3NT N 4  | 630 |     | 6   |
| 3  | 2  | 3NT N 4  | 630 |     | 6   |
| 14 | 18 | 3NT N 4  | 630 |     | 6   |
| 20 | 15 | 3NT N 4  | 630 |     | 6   |
| 8  | 1  | 3NT S 3  | 600 |     | 1.5 |
| 12 | 11 | 3NT N 3  | 600 |     | 1.5 |
| 5  | 9  | 3NT N 3  | 600 |     | 1.5 |
| 17 | 19 | 3NT N 3  | 600 |     | 1.5 |

16

|         |         |
|---------|---------|
| ♠Q97632 | ♠AK10   |
| ♥Q2     | ♥J10    |
| ♦K2     | ♦QJ95   |
| ♣1082   | ♣A753   |
| ♠J54    | ♠8      |
| ♥AK9543 | ♥876    |
| ♦73     | ♦A10864 |
| ♣J9     | ♣KQ64   |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 13 | 12 | 4H W-2   | 200 |     | 8   |
| 15 | 19 | 4H E-2   | 200 |     | 8   |
| 6  | 1  | 4H E-2   | 200 |     | 8   |
| 20 | 16 | 4H W-1   | 100 |     | 5.5 |
| 18 | 11 | 4H W-1   | 100 |     | 5.5 |
| 4  | 3  | 2S N-2   |     | 100 | 4   |
| 5  | 8  | 2H W 3   |     | 140 | 3   |
| 7  | 10 | 4H W 4   |     | 620 | 1.5 |
| 14 | 17 | 4H W 4   |     | 620 | 1.5 |
| 9  | 2  | 3NT E 4  |     | 630 | 0   |

17

|         |         |
|---------|---------|
| ♠J4     | ♠Q652   |
| ♥K98653 | ♥A4     |
| ♦10     | ♦AQ5    |
| ♣Q876   | ♣AKJ3   |
| ♠A9     | ♠K10873 |
| ♥QJ10   | ♥72     |
| ♦K98762 | ♦J43    |
| ♣109    | ♣542    |

| NS | EW | Contract | N-S  | E-W | MP  |
|----|----|----------|------|-----|-----|
| 20 | 16 | 4NT E 5  | 460  |     | 9   |
| 18 | 11 | 3NT W 7  | 520  |     | 6   |
| 14 | 17 | 3NT E 7  | 520  |     | 6   |
| 13 | 12 | 3NT E 7  | 520  |     | 6   |
| 15 | 19 | 3NT E 7  | 520  |     | 6   |
| 4  | 3  | 3NT E 7  | 520  |     | 6   |
| 9  | 2  | 6D W 6   | 920  |     | 3   |
| 7  | 10 | 6D W 7   | 940  |     | 2   |
| 5  | 8  | 6NT E 7  | 1020 |     | 0.5 |
| 6  | 1  | 6NT E 7  | 1020 |     | 0.5 |

18

|        |         |
|--------|---------|
| ♠A954  | ♠KQ7    |
| ♥K10   | ♥J96432 |
| ♦8542  | ♦AJ     |
| ♣1095  | ♣Q7     |
| ♠1083  | ♠J62    |
| ♥AQ8   | ♥75     |
| ♦K1097 | ♦Q63    |
| ♣842   | ♣AKJ63  |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 7  | 10 | 4H E-1   | 50  |     | 9   |
| 14 | 17 | 3H E 3   | 140 |     | 4.5 |
| 15 | 19 | 3H E 3   | 140 |     | 4.5 |
| 6  | 1  | 3H E 3   | 140 |     | 4.5 |
| 9  | 2  | 3H E 3   | 140 |     | 4.5 |
| 20 | 16 | 2H E 3   | 140 |     | 4.5 |
| 5  | 8  | 2H E 3   | 140 |     | 4.5 |
| 13 | 12 | 2H E 3   | 140 |     | 4.5 |
| 18 | 11 | 2H E 3   | 140 |     | 4.5 |
| 4  | 3  | 2H E 4   | 170 |     | 0   |

19

♠ J10965  
♥ A10963  
♦ Q7  
♣ 6

♠ AQ32    ♠ K74  
♥ QJ52    ♥ K  
♦ J102    ♦ A843  
♣ J2    ♣ KQ875

♠ 8  
♥ 874  
♦ K965  
♣ A10943

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 14 | 13 | 3NT W-1  | 100 |     | 7.5 |
| 1  | 3  | 3NT E-1  | 100 |     | 7.5 |
| 20 | 17 | 3NT E-1  | 100 |     | 7.5 |
| 8  | 10 | 3NT E-1  | 100 |     | 7.5 |
| 5  | 4  | 2S N-1   |     | 50  | 5   |
| 6  | 9  | 2NT E 2  |     | 120 | 4   |
| 19 | 12 | 1NT E 3  |     | 150 | 3   |
| 15 | 18 | 3NT W 3  |     | 600 | 1   |
| 16 | 11 | 3NT E 3  |     | 600 | 1   |
| 7  | 2  | 3NT E 3  |     | 600 | 1   |

20

♠ AJ76  
♥ K87  
♦ AJ1053  
♣ 10

♠ K1092    ♠ 853  
♥ 104    ♥ J32  
♦ KQ64    ♦ 8  
♣ 984    ♣ AQ7532

♠ Q4  
♥ AQ965  
♦ 972  
♣ KJ6

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 3NT S 5  | 660 |     | 8.5 |
| 6  | 9  | 3NT S 5  | 660 |     | 8.5 |
| 8  | 10 | 4H S 5   | 650 |     | 4.5 |
| 15 | 18 | 4H S 5   | 650 |     | 4.5 |
| 14 | 13 | 4H S 5   | 650 |     | 4.5 |
| 16 | 11 | 4H S 5   | 650 |     | 4.5 |
| 7  | 2  | 4H S 5   | 650 |     | 4.5 |
| 19 | 12 | 4H S 5   | 650 |     | 4.5 |
| 20 | 17 | 4H S 4   | 620 |     | 0.5 |
| 5  | 4  | 4H S 4   | 620 |     | 0.5 |

21

♠ A9  
♥ A32  
♦ AJ8752  
♣ J10

♠ Q875    ♠ K632  
♥ K654    ♥ J87  
♦ K64    ♦ Q10  
♣ 43    ♣ A652

♠ J104  
♥ Q109  
♦ 93  
♣ KQ987

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 5  | 4  | 3NT N 3  | 600 |     | 9   |
| 15 | 18 | 2NT N 5  | 210 |     | 8   |
| 14 | 13 | 3S W-3   | 150 |     | 7   |
| 7  | 2  | 2D N 4   | 130 |     | 5.5 |
| 19 | 12 | 2D N 4   | 130 |     | 5.5 |
| 8  | 10 | 1NT N 2  | 120 |     | 4   |
| 6  | 9  | 2D N 3   | 110 |     | 3   |
| 20 | 17 | 2S E-1   | 50  |     | 1.5 |
| 1  | 3  | 2H W-1   | 50  |     | 1.5 |
| 16 | 11 | 2S E 2   |     | 110 | 0   |

22

♠ A853  
♥ A6  
♦ J743  
♣ Q85

♠ Q10642    ♠ KJ  
♥ J108    ♥ 543  
♦ AK2    ♦ Q6  
♣ 106    ♣ AK7432

♠ 97  
♥ KQ972  
♦ 10985  
♣ J9

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 17 | 12 | 5C E-2   | 200 |     | 8.5 |
| 2  | 4  | 3NT E-2  | 200 |     | 8.5 |
| 15 | 14 | 2C E 2   |     | 90  | 7   |
| 16 | 19 | 3C E 3   |     | 110 | 3.5 |
| 8  | 3  | 2S W 2   |     | 110 | 3.5 |
| 11 | 13 | 2C E 3   |     | 110 | 3.5 |
| 20 | 18 | 2C E 3   |     | 110 | 3.5 |
| 7  | 1  | 2C E 3   |     | 110 | 3.5 |
| 6  | 5  | 2C E 3   |     | 110 | 3.5 |
| 9  | 10 | 3H S-3   |     | 150 | 0   |

23

♠ 942  
♥ A853  
♦ KQJ  
♣ A92

♠ A1065    ♠ KJ73  
♥ 94    ♥ KQ7  
♦ 105432    ♦ A  
♣ 64    ♣ K10753

♠ Q8  
♥ J1062  
♦ 9876  
♣ QJ8

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 7  | 1  | 4S W-2   | 200 |     | 9   |
| 9  | 10 | 1NT E 1  |     | 90  | 7   |
| 15 | 14 | 1NT E 1  |     | 90  | 7   |
| 6  | 5  | 1NT E 1  |     | 90  | 7   |
| 17 | 12 | 2H S-1   |     | 100 | 5   |
| 8  | 3  | 2C E 3   |     | 110 | 4   |
| 2  | 4  | 1NT E 2  |     | 120 | 2.5 |
| 16 | 19 | 1NT E 2  |     | 120 | 2.5 |
| 11 | 13 | 2S E 4   |     | 170 | 0.5 |
| 20 | 18 | 2S E 4   |     | 170 | 0.5 |

24

♠ Q2  
♥ 75  
♦ KQ105  
♣ AK975

♠ K98654    ♠ A103  
♥ 2    ♥ AJ10943  
♦ 983    ♦ 642  
♣ Q43    ♣ J

♠ J7  
♥ KQ86  
♦ AJ7  
♣ 10862

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 9  | 10 | 3NT S 4  | 430 |     | 8   |
| 7  | 1  | 3NT S 4  | 430 |     | 8   |
| 6  | 5  | 3NT N 4  | 430 |     | 8   |
| 2  | 4  | 4S W-3   | 150 |     | 5.5 |
| 17 | 12 | 2H E-3   | 150 |     | 5.5 |
| 16 | 19 | 3S W-1   | 50  |     | 3.5 |
| 20 | 18 | 2H E-1   | 50  |     | 3.5 |
| 11 | 13 | 5C N-1   |     | 50  | 2   |
| 15 | 14 | 5C N-2   |     | 100 | 1   |
| 8  | 3  | 2Sx W 2  |     | 470 | 0   |

25

|                                            |           |           |
|--------------------------------------------|-----------|-----------|
| ♠ K984                                     | ♠ QJ76    | ♠ A32     |
| ♥ A1053                                    | ♥ Q98     | ♥ 2       |
| ♦ QJ82                                     | ♦ K54     | ♦ A106    |
| ♣ 2                                        | ♣ A94     | ♣ QJ10873 |
| <div>W — E</div> <div>Ⓝ</div> <div>Ⓢ</div> |           |           |
| ♠ 105                                      | ♠ AKQ1093 | ♠ 876     |
| ♥ KJ764                                    | ♥ K3      | ♥ J96542  |
| ♦ 973                                      | ♦ 65      | ♦ J3      |
| ♣ K65                                      | ♣ K103    | ♣ 54      |

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 18 | 13 | 2H S-2   | 100 | 9   |    |
| 16 | 15 | 2C E 3   | 110 | 8   |    |
| 20 | 19 | 3C E 4   | 130 | 6   |    |
| 8  | 2  | 3C E 4   | 130 | 6   |    |
| 10 | 1  | 2C E 4   | 130 | 6   |    |
| 9  | 4  | 3H S-3   | 150 | 3   |    |
| 7  | 6  | 2H S-3   | 150 | 3   |    |
| 12 | 14 | 2C E 5   | 150 | 3   |    |
| 3  | 5  | 2S E 4   | 170 | 0.5 |    |
| 17 | 11 | 2D E 6   | 170 | 0.5 |    |

26

|                                            |           |
|--------------------------------------------|-----------|
| ♠ J542                                     | ♠ 876     |
| ♥ A107                                     | ♥ J96542  |
| ♦ AK842                                    | ♦ J3      |
| ♣ 7                                        | ♣ 54      |
| ♠ Q8                                       | ♠ AKQ1093 |
| ♥ Q1097                                    | ♥ K3      |
| ♦ AQJ9862                                  | ♦ 65      |
| ♣ AQJ9862                                  | ♣ K103    |
| <div>W — E</div> <div>Ⓝ</div> <div>Ⓢ</div> |           |

| NS | EW | Contract | N-S  | E-W | MP |
|----|----|----------|------|-----|----|
| 8  | 2  | 6S S 6   | 1430 | 8.5 |    |
| 16 | 15 | 6S S 6   | 1430 | 8.5 |    |
| 12 | 14 | 5S S 6   | 680  | 4   |    |
| 9  | 4  | 4S S 6   | 680  | 4   |    |
| 3  | 5  | 4S S 6   | 680  | 4   |    |
| 20 | 19 | 4S S 6   | 680  | 4   |    |
| 10 | 1  | 4S S 6   | 680  | 4   |    |
| 7  | 6  | 4S S 6   | 680  | 4   |    |
| 18 | 13 | 4S S 6   | 680  | 4   |    |
| 17 | 11 | 5S S 5   | 650  | 0   |    |

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|                                            |           |
|--------------------------------------------|-----------|
| ♠ 5                                        | ♠ AKQJ104 |
| ♥ Q107532                                  | ♥ K9      |
| ♦ 105                                      | ♦ Q4      |
| ♣ 10874                                    | ♣ 632     |
| ♠ 73                                       | ♠ 9862    |
| ♥ J64                                      | ♥ A8      |
| ♦ AKJ863                                   | ♦ 972     |
| ♣ A9                                       | ♣ KQJ5    |
| <div>W — E</div> <div>Ⓝ</div> <div>Ⓢ</div> |           |

| NS | EW | Contract | N-S  | E-W | MP |
|----|----|----------|------|-----|----|
| 3  | 5  | 4S E 6   | 480  | 9   |    |
| 12 | 14 | 4S E 7   | 510  | 5   |    |
| 20 | 19 | 4S E 7   | 510  | 5   |    |
| 17 | 11 | 4S E 7   | 510  | 5   |    |
| 8  | 2  | 4S E 7   | 510  | 5   |    |
| 16 | 15 | 4S E 7   | 510  | 5   |    |
| 7  | 6  | 4S E 7   | 510  | 5   |    |
| 18 | 13 | 4S E 7   | 510  | 5   |    |
| 9  | 4  | 3NT E 7  | 520  | 1   |    |
| 10 | 1  | 6S E 7   | 1010 | 0   |    |

|                                                                                                                                                                                            |                                                                                                                                     |                                                                                                                                                                                          |                                                                                                                                       |                                                                                                                                                                                           |                                                                                                                                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| <b>1</b><br>N/-<br>♠ AKQJ2<br>♥ KQ2<br>♦ AKJT6<br>♣ -<br>♠ 74<br>♥ A854<br>♦ 543<br>♣ KJ86<br>♠ 986<br>♥ T97<br>♦ 872<br>♣ AT32<br>♠ T53<br>♥ J63<br>♦ Q9<br>♣ Q9754<br>23<br>8 4<br>5     | N S<br>N 8 9<br>♠ 12 12<br>♥ 8 8<br>♦ 12 12<br>♣ 7 8<br>Opt res:<br>NS 6S;980<br>E W<br>N 3 3<br>♠ 1 1<br>♥ 5 5<br>♦ 1 1<br>♣ 5 5   | <b>2</b><br>E/NS<br>♠ KJ6<br>♥ K8<br>♦ 96542<br>♣ 643<br>♠ A952<br>♥ T75<br>♦ QJ8<br>♣ JT2<br>♠ Q83<br>♥ J432<br>♦ AK7<br>♣ AQ9<br>♠ T74<br>♥ AQ96<br>♦ T3<br>♣ K875<br>7<br>8 16<br>9   | N S<br>N 5 5<br>♠ 6 6<br>♥ 6 6<br>♦ 6 6<br>♣ 6 6<br>Opt res:<br>EW 1N;-120<br>E W<br>N 8 8<br>♠ 7 7<br>♥ 7 7<br>♦ 6 6<br>♣ 7 7        | <b>3</b><br>S/EW<br>♠ QJ5<br>♥ K2<br>♦ KQJ9<br>♣ AK87<br>♠ K842<br>♥ QT<br>♦ A43<br>♣ J654<br>♠ 7<br>♥ AJ87654<br>♦ 65<br>♣ 932<br>♠ AT963<br>♥ 93<br>♦ T872<br>♣ QT<br>19<br>10 5<br>6   | N S<br>N 4 5<br>♠ 9 9<br>♥ 4 4<br>♦ 9 8<br>♣ 7 7<br>Opt res:<br>NS 3S;140<br>E W<br>N 8 8<br>♠ 4 4<br>♥ 8 8<br>♦ 3 3<br>♣ 5 5     |
| <b>4</b><br>W/All<br>♠ Q<br>♥ 87<br>♦ 76542<br>♣ AJ952<br>♠ T7632<br>♥ KQ63<br>♦ 9<br>♣ QT6<br>♠ 984<br>♥ AT92<br>♦ AK83<br>♣ 43<br>♠ AKJ5<br>♥ J54<br>♦ QJT<br>♣ K87<br>7<br>7 11<br>15   | N S<br>N 7 7<br>♠ 6 6<br>♥ 5 5<br>♦ 8 8<br>♣ 8 8<br>Opt res:<br>EW 2H;-110<br>E W<br>N 4 4<br>♠ 6 6<br>♥ 8 8<br>♦ 3 3<br>♣ 3 3      | <b>5</b><br>N/NS<br>♠ T862<br>♥ KJ865<br>♦ Q7<br>♣ K8<br>♠ 74<br>♥ Q<br>♦ J9854<br>♣ 76542<br>♠ AJ95<br>♥ AT32<br>♦ AT32<br>♣ 9<br>♠ KQ3<br>♥ 974<br>♦ K6<br>♣ AQJT3<br>9<br>3 13<br>15  | N S<br>N 7 7<br>♠ 7 7<br>♥ 8 8<br>♦ 4 4<br>♣ 7 7<br>Opt res:<br>EW 3D;-110<br>E W<br>N 5 5<br>♠ 6 5<br>♥ 4 4<br>♦ 9 9<br>♣ 5 5        | <b>6</b><br>E/EW<br>♠ 5432<br>♥ A82<br>♦ AKJ2<br>♣ 65<br>♠ A86<br>♥ K965<br>♦ Q754<br>♣ 43<br>♠ KQJ7<br>♥ QT7<br>♦ 86<br>♣ Q972<br>♠ T9<br>♥ J43<br>♦ T93<br>♣ AKJT8<br>12<br>9 10<br>9   | N S<br>N 9 9<br>♠ 6 6<br>♥ 7 7<br>♦ 10 10<br>♣ 10 10<br>Opt res:<br>NS 3N;400<br>E W<br>N 3 3<br>♠ 6 6<br>♥ 6 6<br>♦ 3 3<br>♣ 3 3 |
| <b>7</b><br>S/All<br>♠ QT2<br>♥ J63<br>♦ A53<br>♣ AQT3<br>♠ 963<br>♥ AKT975<br>♦ Q86<br>♣ 7<br>♠ J8754<br>♥ 8<br>♦ JT97<br>♣ 652<br>♠ AK<br>♥ Q42<br>♦ K42<br>♣ KJ984<br>13<br>9 2<br>16   | N S<br>N 10 10<br>♠ 7 7<br>♥ 7 7<br>♦ 8 8<br>♣ 10 10<br>Opt res:<br>NS 3N;630<br>E W<br>N 2 2<br>♠ 5 5<br>♥ 5 5<br>♦ 4 4<br>♣ 2 2   | <b>8</b><br>W/-<br>♠ QT982<br>♥ Q842<br>♦ AJ<br>♣ J2<br>♠ J74<br>♥ T96<br>♦ 82<br>♣ A8654<br>♠ A63<br>♥ J53<br>♦ Q96543<br>♣ Q<br>♠ K5<br>♥ AK7<br>♦ KT7<br>♣ KT973<br>10<br>5 9<br>16   | N S<br>N 11 11<br>♠ 10 10<br>♥ 10 10<br>♦ 8 8<br>♣ 10 10<br>Opt res:<br>NS 3N;460<br>E W<br>N 2 2<br>♠ 3 3<br>♥ 2 2<br>♦ 5 5<br>♣ 3 3 | <b>9</b><br>N/EW<br>♠ K6<br>♥ 4<br>♦ AQ97654<br>♣ JT9<br>♠ JT532<br>♥ 85<br>♦ KJ2<br>♣ 864<br>♠ AQ74<br>♥ JT97632<br>♦ -<br>♣ A3<br>♠ 98<br>♥ AKQ<br>♦ T83<br>♣ KQ752<br>10<br>5 11<br>14 | N S<br>N 8 7<br>♠ 4 3<br>♥ 5 4<br>♦ 11 10<br>♣ 10 9<br>Opt res:<br>N 5D;400<br>E W<br>N 2 2<br>♠ 8 8<br>♥ 8 8<br>♦ 2 2<br>♣ 2 2   |
| <b>10</b><br>E/All<br>♠ AQ4<br>♥ A2<br>♦ J943<br>♣ A987<br>♠ 8732<br>♥ 754<br>♦ 72<br>♣ T532<br>♠ 965<br>♥ JT<br>♦ AKT86<br>♣ KJ6<br>♠ KJT<br>♥ KQ9863<br>♦ Q5<br>♣ Q4<br>15<br>0 12<br>13 | N S<br>N 11 10<br>♠ 9 9<br>♥ 11 10<br>♦ 9 9<br>♣ 8 8<br>Opt res:<br>N 3N;660<br>E W<br>N 2 2<br>♠ 4 4<br>♥ 2 2<br>♦ 4 4<br>♣ 4 4    | <b>11</b><br>S/-<br>♠ JT98<br>♥ K53<br>♦ K83<br>♣ QT6<br>♠ K75<br>♥ QT97<br>♦ QT9<br>♣ K74<br>♠ 2<br>♥ AJ4<br>♦ J7542<br>♣ J932<br>♠ AQ643<br>♥ 862<br>♦ A6<br>♣ A85<br>9<br>10 7<br>14  | N S<br>N 7 7<br>♠ 8 8<br>♥ 6 6<br>♦ 5 5<br>♣ 6 6<br>Opt res:<br>EW 3DX;100<br>E W<br>N 6 6<br>♠ 5 5<br>♥ 7 7<br>♦ 8 8<br>♣ 7 7        | <b>12</b><br>W/NS<br>♠ AJ42<br>♥ Q95<br>♦ Q6<br>♣ 9832<br>♠ KQ7<br>♥ T2<br>♦ KJ97<br>♣ KQT4<br>♠ T985<br>♥ 743<br>♦ 5432<br>♣ J6<br>♠ 63<br>♥ AKJ86<br>♦ AT8<br>♣ A75<br>9<br>14 1<br>16  | N S<br>N 9 9<br>♠ 8 8<br>♥ 9 9<br>♦ 7 7<br>♣ 8 9<br>Opt res:<br>NS 3N;600<br>E W<br>N 3 3<br>♠ 4 4<br>♥ 3 3<br>♦ 5 5<br>♣ 4 4     |
| <b>13</b><br>N/All<br>♠ A5<br>♥ 9863<br>♦ AQ932<br>♣ 94<br>♠ K9762<br>♥ 2<br>♦ 865<br>♣ AQ82<br>♠ QJT43<br>♥ AT<br>♦ J4<br>♣ JT75<br>♠ 8<br>♥ KQJ754<br>♦ KT7<br>♣ K63<br>10<br>9 9<br>12  | N S<br>N 6 6<br>♠ 3 3<br>♥ 10 10<br>♦ 9 9<br>♣ 3 3<br>Opt res:<br>NS 5HX;-200<br>E W<br>N 5 5<br>♠ 10 10<br>♥ 3 3<br>♦ 3 3<br>♣ 9 9 | <b>14</b><br>E/-<br>♠ A7652<br>♥ 9<br>♦ KQ<br>♣ KQT85<br>♠ JT83<br>♥ JT2<br>♦ A3<br>♣ A974<br>♠ Q9<br>♥ AKQ86<br>♦ 842<br>♣ J32<br>♠ K4<br>♥ 7543<br>♦ JT9765<br>♣ 6<br>14<br>10 12<br>4 | N S<br>N 4 4<br>♠ 7 7<br>♥ 4 4<br>♦ 7 7<br>♣ 7 7<br>Opt res:<br>NS 2SX;-100<br>E W<br>N 7 7<br>♠ 5 6<br>♥ 8 8<br>♦ 5 5<br>♣ 6 6       | <b>15</b><br>S/NS<br>♠ AKJ8<br>♥ KQ75<br>♦ Q53<br>♣ 63<br>♠ QT76<br>♥ J84<br>♦ 982<br>♣ A72<br>♠ 954<br>♥ T62<br>♦ KT7<br>♣ KJT9<br>♠ 32<br>♥ A93<br>♦ AJ64<br>♣ Q854<br>15<br>7 7<br>11  | N S<br>N 9 9<br>♠ 10 9<br>♥ 11 10<br>♦ 10 10<br>♣ 9 9<br>Opt res:<br>N 4H;650<br>E W<br>N 4 4<br>♠ 3 3<br>♥ 2 2<br>♦ 3 3<br>♣ 4 4 |

|                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div>16</div> <div>W/EW</div> <div><div><div>♠ Q97632</div><div>♥ Q2</div><div>♦ K2</div><div>♣ T82</div></div><div><div>♠ J54</div><div>♥ AK9543</div><div>♦ 73</div><div>♣ J9</div></div><div><div>♠ AKT</div><div>♥ JT</div><div>♦ QJ95</div><div>♣ A753</div></div></div> <div><div>7</div><div>9</div><div>15</div><div>9</div></div> <div><div>♠ 8</div><div>♥ 876</div><div>♦ AT864</div><div>♣ KQ64</div></div>   | <div><div>N S</div><div><div>N 3 3</div><div>♠ 6 6</div><div>♥ 3 3</div><div>♦ 5 6</div><div>♣ 5 5</div></div></div> <div>Opt res:<br/>EW 3N;-630</div> <div><div>E W</div><div><div>N 10 10</div><div>♠ 7 7</div><div>♥ 10 10</div><div>♦ 7 7</div><div>♣ 7 7</div></div></div> | <div>17</div> <div>N/-</div> <div><div><div>♠ J4</div><div>♥ K98653</div><div>♦ T</div><div>♣ Q876</div></div><div><div>♠ A9</div><div>♥ QJT</div><div>♦ K98762</div><div>♣ T9</div></div><div><div>♠ Q652</div><div>♥ A4</div><div>♦ AQ5</div><div>♣ AKJ3</div></div></div> <div><div>6</div><div>10</div><div>20</div><div>4</div></div> <div><div>♠ KT873</div><div>♥ 72</div><div>♦ J43</div><div>♣ 542</div></div>     | <div><div>N S</div><div><div>N - -</div><div>♠ 3 3</div><div>♥ 4 4</div><div>♦ - -</div><div>♣ - -</div></div></div> <div>Opt res:<br/>EW 7N;-1520</div> <div><div>E W</div><div><div>N 13 13</div><div>♠ 10 10</div><div>♥ 9 9</div><div>♦ 13 13</div><div>♣ 13 13</div></div></div> | <div>18</div> <div>E/NS</div> <div><div><div>♠ A954</div><div>♥ KT</div><div>♦ 8542</div><div>♣ T95</div></div><div><div>♠ T83</div><div>♥ AQ8</div><div>♦ KT97</div><div>♣ 842</div></div><div><div>♠ KQ7</div><div>♥ J96432</div><div>♦ AJ</div><div>♣ Q7</div></div></div> <div><div>7</div><div>9</div><div>13</div><div>11</div></div> <div><div>♠ J62</div><div>♥ 75</div><div>♦ Q63</div><div>♣ AKJ63</div></div> | <div><div>N S</div><div><div>N 7 7</div><div>♠ 7 7</div><div>♥ 3 3</div><div>♦ 6 6</div><div>♣ 7 7</div></div></div> <div>Opt res:<br/>EW 2H;-140</div> <div><div>E W</div><div><div>N 6 6</div><div>♠ 6 6</div><div>♥ 9 9</div><div>♦ 7 7</div><div>♣ 5 5</div></div></div>       |
| <div>19</div> <div>S/EW</div> <div><div><div>♠ JT965</div><div>♥ AT963</div><div>♦ Q7</div><div>♣ 6</div></div><div><div>♠ AQ32</div><div>♥ QJ52</div><div>♦ JT2</div><div>♣ J2</div></div><div><div>♠ K74</div><div>♥ K</div><div>♦ A843</div><div>♣ KQ875</div></div></div> <div><div>7</div><div>11</div><div>15</div><div>7</div></div> <div><div>♠ 8</div><div>♥ 874</div><div>♦ K965</div><div>♣ AT943</div></div>  | <div><div>N S</div><div><div>N 4 4</div><div>♠ 5 5</div><div>♥ 7 7</div><div>♦ 5 5</div><div>♣ 4 5</div></div></div> <div>Opt res:<br/>NS 4HX;-500</div> <div><div>E W</div><div><div>N 9 9</div><div>♠ 8 8</div><div>♥ 5 5</div><div>♦ 8 8</div><div>♣ 8 8</div></div></div>    | <div>20</div> <div>W/All</div> <div><div><div>♠ AJ76</div><div>♥ K87</div><div>♦ AJT53</div><div>♣ T</div></div><div><div>♠ KT92</div><div>♥ T4</div><div>♦ KQ64</div><div>♣ 984</div></div><div><div>♠ 853</div><div>♥ J32</div><div>♦ 8</div><div>♣ AQ7532</div></div></div> <div><div>13</div><div>8</div><div>7</div><div>12</div></div> <div><div>♠ Q4</div><div>♥ AQ965</div><div>♦ 972</div><div>♣ KJ6</div></div>   | <div><div>N S</div><div><div>N 11 11</div><div>♠ 9 9</div><div>♥ 11 11</div><div>♦ 11 11</div><div>♣ 7 7</div></div></div> <div>Opt res:<br/>NS 3N;660</div> <div><div>E W</div><div><div>N 2 2</div><div>♠ 4 4</div><div>♥ 2 2</div><div>♦ 2 2</div><div>♣ 6 6</div></div></div>     | <div>21</div> <div>N/NS</div> <div><div><div>♠ A9</div><div>♥ A32</div><div>♦ AJ8752</div><div>♣ JT</div></div><div><div>♠ Q875</div><div>♥ K654</div><div>♦ K64</div><div>♣ 43</div></div><div><div>♠ K632</div><div>♥ J87</div><div>♦ QT</div><div>♣ A652</div></div></div> <div><div>14</div><div>8</div><div>10</div><div>8</div></div> <div><div>♠ JT4</div><div>♥ QT9</div><div>♦ 93</div><div>♣ KQ987</div></div> | <div><div>N S</div><div><div>N 9 7</div><div>♠ 7 6</div><div>♥ 7 7</div><div>♦ 9 8</div><div>♣ 9 8</div></div></div> <div>Opt res:<br/>N 3N;600</div> <div><div>E W</div><div><div>N 4 4</div><div>♠ 6 6</div><div>♥ 6 6</div><div>♦ 4 4</div><div>♣ 3 3</div></div></div>         |
| <div>22</div> <div>E/EW</div> <div><div><div>♠ A853</div><div>♥ A6</div><div>♦ J743</div><div>♣ Q85</div></div><div><div>♠ QT642</div><div>♥ JT8</div><div>♦ AK2</div><div>♣ T6</div></div><div><div>♠ KJ</div><div>♥ 543</div><div>♦ Q6</div><div>♣ AK7432</div></div></div> <div><div>11</div><div>10</div><div>13</div><div>6</div></div> <div><div>♠ 97</div><div>♥ KQ972</div><div>♦ T985</div><div>♣ J9</div></div> | <div><div>N S</div><div><div>N 6 6</div><div>♠ 5 5</div><div>♥ 6 6</div><div>♦ 7 7</div><div>♣ 4 4</div></div></div> <div>Opt res:<br/>EW 2S;-110</div> <div><div>E W</div><div><div>N 7 7</div><div>♠ 8 8</div><div>♥ 6 6</div><div>♦ 6 6</div><div>♣ 8 8</div></div></div>     | <div>23</div> <div>S/All</div> <div><div><div>♠ 942</div><div>♥ A853</div><div>♦ KQJ</div><div>♣ A92</div></div><div><div>♠ AT65</div><div>♥ 94</div><div>♦ T5432</div><div>♣ 64</div></div><div><div>♠ KJ73</div><div>♥ KQ7</div><div>♦ A</div><div>♣ KT753</div></div></div> <div><div>14</div><div>4</div><div>16</div><div>6</div></div> <div><div>♠ Q8</div><div>♥ JT62</div><div>♦ 9876</div><div>♣ QJ8</div></div>   | <div><div>N S</div><div><div>N 5 5</div><div>♠ 2 2</div><div>♥ 7 7</div><div>♦ 5 5</div><div>♣ 3 3</div></div></div> <div>Opt res:<br/>EW 4S;-620</div> <div><div>E W</div><div><div>N 8 8</div><div>♠ 10 10</div><div>♥ 6 6</div><div>♦ 8 8</div><div>♣ 10 10</div></div></div>      | <div>24</div> <div>W/-</div> <div><div><div>♠ Q2</div><div>♥ 75</div><div>♦ KQT5</div><div>♣ AK975</div></div><div><div>♠ K98654</div><div>♥ 2</div><div>♦ 983</div><div>♣ Q43</div></div><div><div>♠ AT3</div><div>♥ AJT943</div><div>♦ 642</div><div>♣ J</div></div></div> <div><div>14</div><div>5</div><div>10</div><div>11</div></div> <div><div>♠ J7</div><div>♥ KQ86</div><div>♦ AJ7</div><div>♣ T862</div></div> | <div><div>N S</div><div><div>N 6 6</div><div>♠ 4 4</div><div>♥ 7 7</div><div>♦ 9 9</div><div>♣ 9 9</div></div></div> <div>Opt res:<br/>EW 3SX;100</div> <div><div>E W</div><div><div>N 4 4</div><div>♠ 8 8</div><div>♥ 6 6</div><div>♦ 3 3</div><div>♣ 2 2</div></div></div>       |
| <div>25</div> <div>N/EW</div> <div><div><div>♠ QJ76</div><div>♥ Q98</div><div>♦ K54</div><div>♣ A94</div></div><div><div>♠ K984</div><div>♥ AT53</div><div>♦ QJ82</div><div>♣ 2</div></div><div><div>♠ A32</div><div>♥ 2</div><div>♦ AT6</div><div>♣ QJT873</div></div></div> <div><div>12</div><div>10</div><div>11</div><div>7</div></div> <div><div>♠ T5</div><div>♥ KJ764</div><div>♦ 973</div><div>♣ K65</div></div> | <div><div>N S</div><div><div>N 4 4</div><div>♠ 3 3</div><div>♥ 5 5</div><div>♦ 3 3</div><div>♣ 2 2</div></div></div> <div>Opt res:<br/>EW 1S;-140</div> <div><div>E W</div><div><div>N 7 8</div><div>♠ 9 9</div><div>♥ 7 8</div><div>♦ 9 9</div><div>♣ 10 10</div></div></div>   | <div>26</div> <div>E/All</div> <div><div><div>♠ J542</div><div>♥ AT7</div><div>♦ AK842</div><div>♣ 7</div></div><div><div>♠ -</div><div>♥ Q8</div><div>♦ QT97</div><div>♣ AQJ9862</div></div><div><div>♠ 876</div><div>♥ J96542</div><div>♦ J3</div><div>♣ 54</div></div></div> <div><div>12</div><div>11</div><div>2</div><div>15</div></div> <div><div>♠ AKQT93</div><div>♥ K3</div><div>♦ 65</div><div>♣ KT3</div></div> | <div><div>N S</div><div><div>N 10 10</div><div>♠ 12 12</div><div>♥ 7 8</div><div>♦ 10 10</div><div>♣ 5 6</div></div></div> <div>Opt res:<br/>NS 6S;1430</div> <div><div>E W</div><div><div>N 3 3</div><div>♠ 1 1</div><div>♥ 5 5</div><div>♦ 3 3</div><div>♣ 7 7</div></div></div>    | <div>27</div> <div>S/-</div> <div><div><div>♠ 5</div><div>♥ QT7532</div><div>♦ T5</div><div>♣ T874</div></div><div><div>♠ 73</div><div>♥ J64</div><div>♦ AKJ863</div><div>♣ A9</div></div><div><div>♠ AKQJT4</div><div>♥ K9</div><div>♦ Q4</div><div>♣ 632</div></div></div> <div><div>2</div><div>13</div><div>15</div><div>10</div></div> <div><div>♠ 9862</div><div>♥ A8</div><div>♦ 972</div><div>♣ KQJ5</div></div> | <div><div>N S</div><div><div>N - -</div><div>♠ - -</div><div>♥ 7 7</div><div>♦ - -</div><div>♣ 7 7</div></div></div> <div>Opt res:<br/>EW 6N;-990</div> <div><div>E W</div><div><div>N 12 12</div><div>♠ 12 12</div><div>♥ 6 5</div><div>♦ 12 12</div><div>♣ 5 5</div></div></div> |