

1 ♠92 ♥1087 ♦Q863 ♣J1096 ♠AK654 ♥Q5 ♦AJ7 ♣Q83 ♠Q1087 ♥962 ♦102 ♣K742 ♠J3 ♥AKJ43 ♦K954 ♣A5 NS EW Contract N-S E-W MP 2 3 1H S 3 140 7 7 9 4S W-1 50 6 11 5 1NT S-1 50 5 6 14 2S W 2 110 3.5 13 8 2S W 2 110 3.5 12 10 3S W 3 140 1 16 1 2S W 3 140 1 15 4 2S W 3 140 1	2 ♠72 ♥AKJ985 ♦AQ6 ♣K9 ♠Q10 ♥1032 ♦K10953 ♣843 ♠J5 ♥74 ♦J872 ♣AJ752 ♠AK98643 ♥Q6 ♦4 ♣Q106 NS EW Contract N-S E-W MP 16 1 6S S 6 1430 6.5 12 10 6H N 6 1430 6.5 13 8 4S S 7 710 4.5 2 3 4S S 7 710 4.5 11 5 3NT N 6 690 3 15 4 4H N 6 680 1.5 6 14 4H N 6 680 1.5 7 9 6S S-1 100 0	3 ♠5 ♥98 ♦AQJ96543 ♣Q5 ♠AKQ10 ♥J732 ♦10 ♣9732 ♠J942 ♥Q106 ♦K82 ♣J104 ♠8763 ♥AK54 ♦7 ♣AK86 NS EW Contract N-S E-W MP 15 5 5D N 5 400 7 3 4 2S E-2 200 6 8 10 3D N 5 150 4.5 12 1 3D N 5 150 4.5 9 13 3NT S-1 50 3 16 2 3NT S-3 150 1.5 7 14 3NT S-3 150 1.5 6 11 3NT S-4 200 0	4 ♠98762 ♥K32 ♦72 ♣652 ♠KQJ3 ♥Q ♦AJ953 ♣AKJ ♠A54 ♥764 ♦KQ864 ♣103 ♠10 ♥AJ10985 ♦10 ♣Q9874 NS EW Contract N-S E-W MP 8 10 4D W 6 170 6.5 9 13 3D E 6 170 6.5 15 5 5D W 6 620 4 3 4 5D W 6 620 4 7 14 5D E 6 620 4 6 11 3NT W 5 660 2 12 1 3NT W 6 690 1 16 2 6D W 6 1370 0	5 ♠QJ ♥1092 ♦KJ72 ♣9532 ♠10742 ♥K73 ♦863 ♣Q104 ♠K ♥A65 ♦AQ1095 ♣KJ86 ♠A98653 ♥QJ84 ♦4 ♣A7 NS EW Contract N-S E-W MP 4 5 2S S 2 110 6.5 15 6 2S S 2 110 6.5 10 13 3D E-1 50 5 9 1 3S S-1 100 3 16 3 2S S-1 100 3 12 2 2S S-1 100 3 14 8 2NT E 2 120 1 7 11 2S S-2 200 0
6 ♠Q974 ♥10854 ♦ ♣AKQ75 ♠J65 ♥Q32 ♦QJ10743 ♣8 ♠AK102 ♥J7 ♦AK865 ♣63 ♠83 ♥AK96 ♦92 ♣J10942 NS EW Contract N-S E-W MP 7 11 4C N 4 130 7 16 3 5D E-1 100 5 14 8 5D E-1 100 5 12 2 1NT E-1 100 5 15 6 4C N-1 50 3 4 5 3D E 4 130 1.5 10 13 3D E 4 130 1.5 9 1 4D E 5 150 0	7 ♠932 ♥Q108654 ♦4 ♣QJ2 ♠AJ84 ♥A ♦KQ982 ♣K43 ♠K1075 ♥92 ♦AJ76 ♣1098 ♠Q6 ♥KJ73 ♦1053 ♣A765 NS EW Contract N-S E-W MP 10 2 6S E-2 200 7 5 6 4S E-1 100 6 7 15 3S W 5 200 4.5 13 1 2S W 5 200 4.5 8 11 3S E 6 230 3 16 4 4S E 5 650 2 3 12 4S E 6 680 1 14 9 6S E 6 1430 0	8 ♠754 ♥KQ74 ♦Q82 ♣1082 ♠QJ1083 ♥1093 ♦AK73 ♣7 ♠K62 ♥AJ865 ♦9 ♣K954 ♠A9 ♥2 ♦J10654 ♣AQJ63 NS EW Contract N-S E-W MP 8 11 3S W 3 140 6 10 2 3H E 3 140 6 7 15 2H E 3 140 6 14 9 1NT W 3 150 4 16 4 3H E 4 170 2.5 13 1 3H E 4 170 2.5 3 12 4H E 4 420 0.5 5 6 4H E 4 420 0.5	9 ♠KJ53 ♥K1043 ♦854 ♣K4 ♠1092 ♥76 ♦Q6 ♣AJ10982 ♠764 ♥A5 ♦9732 ♣Q763 ♠AQ8 ♥QJ982 ♦AKJ10 ♣5 NS EW Contract N-S E-W MP 8 15 5H S 6 480 6 2 13 4H S 6 480 6 16 5 4H S 6 480 6 6 7 4H S 5 450 2.5 9 11 4H S 5 450 2.5 1 3 4H S 5 450 2.5 14 10 4H S 5 450 2.5 4 12 3H N 5 200 0	10 ♠ ♥QJ ♦AKJ10632 ♣7532 ♠1054 ♥A1095 ♦8 ♣AQJ84 ♠AK9832 ♥872 ♦975 ♣10 ♠QJ76 ♥K643 ♦Q4 ♣K96 NS EW Contract N-S E-W MP 2 13 3NT S 3 600 6.5 1 3 3NT S 3 600 6.5 14 10 3D N 3 110 5 6 7 3S E-1 100 4 16 5 4D N-1 100 2 4 12 3NT S-1 100 2 9 11 3D N-1 100 2 8 15 4D N-2 200 0

11

♠Q74
♥32
♦AK987
♣874

♠32 ♠A86
♥10984 ♥KJ
♦J42 ♥Q10653
♣Q1092 ♣AJ6

♠KJ1095
♥AQ765
♦
♣K53

NS	EW	Contract	N-S	E-W	MP
16	6	4Sx	S 4	590	7
14	1	4S	S 5	450	6
2	4	4S	S 4	420	5
10	11	2S	S 4	170	4
5	12	3S	S 3	140	3
15	9	2S	S 2	110	2
7	8	4S	S-1	50	1
3	13	3S	S-2	100	0

12

♠K9732
♥A2
♦109
♣9752

♠54 ♠AQJ
♥QJ763 ♥94
♦KQ76 ♦AJ43
♣Q10 ♣AK84

♠1086
♥K1085
♦852
♣J63

NS	EW	Contract	N-S	E-W	MP
16	6	3NT	E 4	430	6.5
15	9	3NT	E 4	430	6.5
14	1	3NT	E 5	460	2.5
3	13	3NT	E 5	460	2.5
5	12	3NT	E 5	460	2.5
7	8	3NT	E 5	460	2.5
10	11	3NT	E 5	460	2.5
2	4	3NT	E 5	460	2.5

13

♠Q4
♥QJ3
♦A1062
♣Q982

♠J10 ♠AK652
♥AK85 ♥764
♦KQ987 ♦
♣AJ ♣K10653

♠9873
♥1092
♦J543
♣74

NS	EW	Contract	N-S	E-W	MP
15	10	6NT	E-2	200	6.5
16	7	4NT	E-2	200	6.5
3	5	5C	E-1	100	5
4	13	2NT	W 3	150	4
14	2	3NT	W 3	600	2.5
8	9	3NT	E 3	600	2.5
6	12	3NT	W 4	630	1
1	11	4S	E 5	650	0

14

♠AJ104
♥95
♦KJ97
♣Q98

♠986 ♠KQ2
♥AKJ103 ♥Q874
♦1064 ♦8532
♣J4 ♣73

♠753
♥62
♦AQ
♣AK10652

NS	EW	Contract	N-S	E-W	MP
4	13	5C	S 5	400	6
3	5	5C	S 5	400	6
15	10	3NT	N 3	400	6
14	2	4C	S 5	150	2.5
8	9	4C	S 5	150	2.5
1	11	4C	S 5	150	2.5
16	7	3C	S 5	150	2.5
6	12	4S	N-1	50	0

15

♠42
♥864
♦AQJ72
♣K42

♠K753 ♠Q1098
♥Q ♥J93
♦10853 ♦K4
♣A963 ♣10875

♠AJ6
♥AK10752
♦96
♣QJ

NS	EW	Contract	N-S	E-W	MP
9	10	4H	S 5	650	7
16	8	4H	S 4	620	5.5
1	15	4H	S 4	620	5.5
3	14	3H	S 3	140	4
7	12	4H	S-1	100	2
11	2	4H	S-1	100	2
4	6	4H	S-1	100	2
13	5	4H	S-2	200	0

16

♠J65
♥AKQ7
♦Q754
♣97

♠109 ♠AQ8432
♥109853 ♥J6
♦10963 ♦AK8
♣A3 ♣105

♠K7
♥42
♦J2
♣KQJ8642

NS	EW	Contract	N-S	E-W	MP
4	6	3C	S 4	130	7
13	5	3C	S 3	110	5.5
11	2	3C	S 3	110	5.5
7	12	3S	E-1	100	4
1	15	4C	S-1	50	3
3	14	5C	S-2	100	2
9	10	2S	E 2	110	1
16	8	3NT	N-3	150	0

17

♠Q53
♥Q6
♦KQ7
♣AQJ76

♠AK72 ♠108
♥A5 ♥KJ743
♦J63 ♦10942
♣9852 ♣103

♠J964
♥10982
♦A85
♣K4

NS	EW	Contract	N-S	E-W	MP
16	9	3NT	N 3	400	4.5
4	14	3NT	N 3	400	4.5
12	8	3NT	N 3	400	4.5
10	1	3NT	N 3	400	4.5
11	3	3NT	N 3	400	4.5
5	7	3NT	N 3	400	4.5
2	15	1NT	N 3	150	0.5
13	6	1NT	N 3	150	0.5

18

♠AK1076
♥AKQ10
♦AJ
♣A5

♠Q93 ♠J8
♥752 ♥9
♦9753 ♦KQ108
♣432 ♣KQJ986

♠542
♥J8643
♦642
♣107

NS	EW	Contract	N-S	E-W	MP
5	7	3NT	N 6	690	7
12	8	4S	N 5	650	6
4	14	2S	N 5	200	4
13	6	2S	N 5	200	4
10	1	2S	N 5	200	4
2	15	2H	N 4	170	2
16	9	5C	E-3	150	0.5
11	3	2NT	N 3	150	0.5

19

♠Q6
♥Q873
♦K96
♣K1062

♠J852 ♠K973
♥A96 ♥KJ104
♦7 ♦QJ3
♣J8743 ♣AQ

♠A104
♥52
♦A108542
♣95

NS	EW	Contract	N-S	E-W	MP
1	2	1NT	E-3	300	7
5	14	1NT	E-2	200	5.5
11	4	1NT	E-2	200	5.5
3	15	1NT	E-1	100	3.5
12	9	1NT	E-1	100	3.5
16	10	1NT	E 1	90	1.5
13	7	1NT	E 1	90	1.5
6	8	1NT	E 3	150	0

20

♠K953
♥AQ10
♦862
♣Q73

♠A2 ♠1064
♥J832 ♥54
♦AKJ7 ♦Q109
♣K85 ♣AJ1092

♠QJ87
♥K976
♦543
♣64

NS	EW	Contract	N-S	E-W	MP
5	14	4NT	E-3	300	7
13	7	1NT	W-2	200	6
16	10	1NT	W 1	90	4.5
12	9	1NT	W 1	90	4.5
3	15	1NT	W 4	180	1.5
1	2	1NT	W 4	180	1.5
11	4	1NT	W 4	180	1.5
6	8	1NT	W 4	180	1.5

1 N/- ♠ AK654 ♥ Q5 ♦ AJ7 ♣ Q83 ♠ QT87 ♥ 962 ♦ T2 ♣ K742 3 16 5 16 ♠ J3 ♥ AKJ43 ♦ K954 ♣ A5	N S N 6 6 ♠ 4 4 ♥ 8 8 ♦ 8 8 ♣ 5 5 Opt res: EW 3S;-140 E W N 6 6 ♠ 9 9 ♥ 5 5 ♦ 5 5 ♣ 8 8	2 E/NS ♠ 72 ♥ AKJ985 ♦ AQ6 ♣ K9 ♠ QT ♥ T32 ♦ KT953 ♣ 843 ♠ J5 ♥ 74 ♦ J872 ♣ AJ752 ♠ AK98643 ♥ Q6 ♦ 4 ♣ QT6 17 5 7 11	N S N 12 12 ♠ 12 12 ♥ 12 12 ♦ 8 8 ♣ 9 9 Opt res: NS 6N;1440 E W N - - ♠ - - ♥ - - ♦ 5 5 ♣ 4 4	3 S/EW ♠ 5 ♥ 98 ♦ AQJ96543 ♣ Q5 ♠ AKQT ♥ J732 ♦ T ♣ 9732 ♠ J942 ♥ QT6 ♦ K82 ♣ JT4 ♠ 8763 ♥ AK54 ♦ 7 ♣ AK86 9 10 7 14	N S N 8 8 ♠ 6 6 ♥ 7 7 ♦ 11 11 ♣ 7 7 Opt res: NS 5D;400 E W N 5 5 ♠ 6 6 ♥ 5 5 ♦ 1 1 ♣ 5 5	4 W/All ♠ 98762 ♥ K32 ♦ 72 ♣ 652 ♠ KQJ3 ♥ Q ♦ AJ953 ♣ AKJ ♠ A54 ♥ 764 ♦ KQ864 ♣ T3 ♠ T ♥ AJT985 ♦ T ♣ Q9874 3 21 9 7	N S N 1 1 ♠ 3 3 ♥ 7 7 ♦ 1 1 ♣ 7 7 Opt res: EW 6D;-1370 E W N 7 7 ♠ 10 10 ♥ 5 5 ♦ 12 12 ♣ 5 5
5 N/NS ♠ QJ ♥ T92 ♦ KJ72 ♣ 9532 ♠ T742 ♥ K73 ♦ 863 ♣ QT4 ♠ K ♥ A65 ♦ AQT95 ♣ KJ86 ♠ A98653 ♥ QJ84 ♦ 4 ♣ A7 7 5 17 11	N S N 3 3 ♠ 7 7 ♥ 6 6 ♦ 2 2 ♣ 3 3 Opt res: EW 3N;-430 E W N 10 10 ♠ 5 5 ♥ 6 6 ♦ 10 10 ♣ 10 10	6 E/EW ♠ Q974 ♥ T854 ♦ - ♣ AKQ75 ♠ J65 ♥ Q32 ♦ QJT743 ♣ 8 ♠ AKT2 ♥ J7 ♦ AK865 ♣ 63 ♠ 83 ♥ AK96 ♦ 92 ♣ JT942 11 6 15 8	N S N 4 4 ♠ 5 5 ♥ 10 10 ♦ 3 3 ♣ 10 10 Opt res: EW 5DX;200 E W N 6 6 ♠ 8 8 ♥ 3 3 ♦ 10 10 ♣ 3 3	7 S/All ♠ 932 ♥ QT8654 ♦ 4 ♣ QJ2 ♠ AJ84 ♥ A ♦ KQ982 ♣ K43 ♠ KT75 ♥ 92 ♦ AJ76 ♣ T98 ♠ Q6 ♥ KJ73 ♦ T53 ♣ A765 5 17 8 10	N S N 2 2 ♠ 1 1 ♥ 8 8 ♦ 2 2 ♣ 5 5 Opt res: NS 7HX;-1400 E W N 10 10 ♠ 12 12 ♥ 5 5 ♦ 11 11 ♣ 8 8	8 W/- ♠ 754 ♥ KQ74 ♦ Q82 ♣ T82 ♠ QJT83 ♥ T93 ♦ AK73 ♣ 7 ♠ K62 ♥ AJ865 ♦ 9 ♣ K954 ♠ A9 ♥ 2 ♦ JT654 ♣ AQJ63 7 10 11 12	N S N 5 5 ♠ 3 3 ♥ 3 3 ♦ 7 7 ♣ 7 7 Opt res: EW 4S/4H;-420 E W N 7 7 ♠ 10 10 ♥ 10 10 ♦ 6 6 ♣ 6 5
9 N/EW ♠ KJ53 ♥ KT43 ♦ 854 ♣ K4 ♠ T92 ♥ 76 ♦ Q6 ♣ AJT982 ♠ 764 ♥ A5 ♦ 9732 ♣ Q763 ♠ AQ8 ♥ QJ982 ♦ AKJT ♣ 5 10 7 6 17	N S N 9 9 ♠ 11 11 ♥ 11 11 ♦ 11 11 ♣ 7 7 Opt res: NS 4S/4H;450 E W N 2 2 ♠ 2 2 ♥ 2 2 ♦ 2 2 ♣ 6 6	10 E/All ♠ - ♥ QJ ♦ AKJT632 ♣ 7532 ♠ T54 ♥ AT95 ♦ 8 ♣ AQJ84 ♠ AK9832 ♥ 872 ♦ 975 ♣ T ♠ QJ76 ♥ K643 ♦ Q4 ♣ K96 11 11 7 11	N S N 8 8 ♠ 3 3 ♥ 5 5 ♦ 8 9 ♣ 5 6 Opt res: EW 3S;-140 E W N 5 5 ♠ 9 9 ♥ 8 8 ♦ 4 4 ♣ 7 7	11 S/- ♠ Q74 ♥ 32 ♦ AK987 ♣ 874 ♠ 32 ♥ T984 ♦ J42 ♣ QT92 ♠ A86 ♥ KJ ♦ QT653 ♣ AJ6 ♠ KJT95 ♥ AQ765 ♦ - ♣ K53 9 3 15 13	N S N 8 8 ♠ 9 9 ♥ 8 8 ♦ 7 7 ♣ 6 6 Opt res: NS 1S;140 E W N 5 5 ♠ 4 3 ♥ 5 4 ♦ 6 6 ♣ 6 6	12 W/NS ♠ K9732 ♥ A2 ♦ T9 ♣ 9752 ♠ 54 ♥ QJ763 ♦ KQ76 ♣ QT ♠ AQJ ♥ 94 ♦ AJ43 ♣ AK84 ♠ T86 ♥ KT85 ♦ 852 ♣ J63 7 10 19 4	N S N 2 2 ♠ 4 4 ♥ 2 2 ♦ 2 2 ♣ 2 2 Opt res: EW 3N;-460 E W N 11 11 ♠ 9 9 ♥ 11 11 ♦ 11 11 ♣ 11 11

13 N/AI ♠ JT ♥ AK85 ♦ KQ987 ♣ AJ ♠ Q4 ♥ QJ3 ♦ AT62 ♣ Q982 ♠ AK652 ♥ 764 ♦ - ♣ KT653 11 18 10 1 ♠ 9873 ♥ T92 ♦ J543 ♣ 74 Opt res: EW 4S/4H;-650 N S N 3 3 ♠ 1 1 ♥ 2 2 ♦ 4 4 ♣ 1 1 E W N 9 9 ♠ 11 11 ♥ 11 11 ♦ 9 9 ♣ 11 11	14 E/- ♠ 986 ♥ AKJT3 ♦ T64 ♣ J4 ♠ AJT4 ♥ 95 ♦ KJ97 ♣ Q98 ♠ KQ2 ♥ Q874 ♦ 8532 ♣ 73 753 62 AQ AKT652 11 9 7 13 Opt res: NS 5D/5C;400 N S N 8 8 ♠ 9 9 ♥ 6 6 ♦ 11 11 ♣ 11 11 E W N 2 2 ♠ 3 3 ♥ 7 7 ♦ 2 2 ♣ 1 1	15 S/NS ♠ K753 ♥ Q ♦ T853 ♣ A963 42 864 AQJ72 K42 ♠ QT98 ♥ J93 ♦ K4 ♣ T875 ♠ AJ6 ♥ AKT752 ♦ 96 ♣ QJ 10 9 6 15 Opt res: S 4N;630 N S N 9 10 ♠ 6 6 ♥ 10 10 ♦ 10 10 ♣ 6 6 E W N 2 2 ♠ 7 7 ♥ 2 2 ♦ 2 2 ♣ 7 7	16 W/EW ♠ T9 ♥ T9853 ♦ T963 ♣ A3 ♠ J65 ♥ AKQ7 ♦ Q754 ♣ 97 ♠ AQ8432 ♥ J6 ♦ AK8 ♣ T5 12 4 14 10 ♠ K7 ♥ 42 ♦ J2 ♣ KQJ8642 Opt res: NS 3C;110 N S N 5 5 ♠ 5 5 ♥ 6 6 ♦ 6 6 ♣ 9 9 E W N 4 4 ♠ 8 8 ♥ 7 7 ♦ 6 6 ♣ 4 4
17 N/- ♠ AK72 ♥ A5 ♦ J63 ♣ 9852 ♠ Q53 ♥ Q6 ♦ KQ7 ♣ AQJ76 ♠ T8 ♥ KJ743 ♦ T942 ♣ T3 16 12 4 8 ♠ J964 ♥ T982 ♦ A85 ♣ K4 Opt res: NS 1N;120 N S N 8 8 ♠ 8 8 ♥ 6 6 ♦ 7 7 ♣ 8 8 E W N 5 5 ♠ 5 5 ♥ 6 6 ♦ 6 6 ♣ 4 4	18 E/NS ♠ Q93 ♥ 752 ♦ 9753 ♣ 432 ♠ AKT76 ♥ AKQT ♦ AJ ♣ A5 ♠ J8 ♥ 9 ♦ KQT8 ♣ KQJ986 542 J8643 642 T7 25 2 12 1 Opt res: NS 4S/4H;650 N S N 9 9 ♠ 11 11 ♥ 11 11 ♦ 6 6 ♣ 5 5 E W N 2 2 ♠ 2 2 ♥ 2 2 ♦ 7 7 ♣ 7 7	19 S/EW ♠ J852 ♥ A96 ♦ 7 ♣ J8743 ♠ Q6 ♥ Q873 ♦ K96 ♣ KT62 ♠ K973 ♥ KJT4 ♦ QJ3 ♣ AQ ♠ AT4 ♥ 52 ♦ AT8542 ♣ 95 10 6 16 8 Opt res: EW 3S;-140 N S N 7 6 ♠ 4 4 ♥ 5 5 ♦ 8 8 ♣ 5 5 E W N 6 6 ♠ 9 9 ♥ 8 8 ♦ 5 5 ♣ 8 8	20 W/AI ♠ A2 ♥ J832 ♦ AKJ7 ♣ K85 ♠ K953 ♥ AQT ♦ 862 ♣ Q73 ♠ T64 ♥ 54 ♦ QT9 ♣ AJT92 11 16 7 6 ♠ QJ87 ♥ K976 ♦ 543 ♣ 64 Opt res: EW 3N;-630 N S N 3 3 ♠ 7 7 ♥ 6 6 ♦ 3 3 ♣ 3 3 E W N 10 10 ♠ 6 6 ♥ 7 7 ♦ 10 10 ♣ 10 10