

1 ♠Q ♥AQ987 ♦J10 ♣AK853 ♠AJ82 ♥K1065 ♦932 ♣107 ♠K97 ♥J432 ♦754 ♣J42 ♠106543 ♥ ♦AKQ86 ♣Q96 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>11</td><td>6</td><td>3NT N 6</td><td>490</td><td></td><td>5</td></tr><tr><td>4</td><td>7</td><td>3NT S 5</td><td>460</td><td></td><td>4</td></tr><tr><td>8</td><td>10</td><td>3NT N 4</td><td>430</td><td></td><td>3</td></tr><tr><td>12</td><td>1</td><td>5D S 5</td><td>400</td><td></td><td>1</td></tr><tr><td>5</td><td>9</td><td>5C N 5</td><td>400</td><td></td><td>1</td></tr><tr><td>2</td><td>3</td><td>3NT S 3</td><td>400</td><td></td><td>1</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	11	6	3NT N 6	490		5	4	7	3NT S 5	460		4	8	10	3NT N 4	430		3	12	1	5D S 5	400		1	5	9	5C N 5	400		1	2	3	3NT S 3	400		1	2 ♠AQJ952 ♥K843 ♦92 ♣9 ♠7 ♥J6 ♦AJ107643 ♣QJ8 ♠4 ♥A75 ♦KQ85 ♣A10763 ♠K10863 ♥Q1092 ♦ ♣K542 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>8</td><td>10</td><td>5S S 5</td><td>650</td><td></td><td>4.5</td></tr><tr><td>2</td><td>3</td><td>5S N 5</td><td>650</td><td></td><td>4.5</td></tr><tr><td>4</td><td>7</td><td>6D W-2</td><td>100</td><td></td><td>3</td></tr><tr><td>11</td><td>6</td><td>5D W-1</td><td>50</td><td></td><td>2</td></tr><tr><td>12</td><td>1</td><td>5S N-1</td><td></td><td>100</td><td>1</td></tr><tr><td>5</td><td>9</td><td>5D W 5</td><td></td><td>400</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	8	10	5S S 5	650		4.5	2	3	5S N 5	650		4.5	4	7	6D W-2	100		3	11	6	5D W-1	50		2	12	1	5S N-1		100	1	5	9	5D W 5		400	0	3 ♠87 ♥842 ♦Q92 ♣Q10532 ♠AQJ52 ♥103 ♦AJ108 ♣76 ♠1064 ♥KQ97 ♦7654 ♣J8 ♠K93 ♥AJ65 ♦K3 ♣AK94 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>9</td><td>1</td><td>2S W-1</td><td>100</td><td></td><td>5</td></tr><tr><td>5</td><td>8</td><td>5C S-1</td><td></td><td>50</td><td>3.5</td></tr><tr><td>11</td><td>7</td><td>4C S-1</td><td></td><td>50</td><td>3.5</td></tr><tr><td>3</td><td>4</td><td>3NT S-2</td><td></td><td>100</td><td>1.5</td></tr><tr><td>12</td><td>2</td><td>3NT S-2</td><td></td><td>100</td><td>1.5</td></tr><tr><td>6</td><td>10</td><td>2S E 2</td><td></td><td>110</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	9	1	2S W-1	100		5	5	8	5C S-1		50	3.5	11	7	4C S-1		50	3.5	3	4	3NT S-2		100	1.5	12	2	3NT S-2		100	1.5	6	10	2S E 2		110	0	4 ♠753 ♥Q862 ♦AQ3 ♣J76 ♠84 ♥J3 ♦9642 ♣Q10843 ♠A ♥109754 ♦K75 ♣A952 ♠KQJ10962 ♥AK ♦J108 ♣K <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>11</td><td>7</td><td>5S S 5</td><td>650</td><td></td><td>4</td></tr><tr><td>3</td><td>4</td><td>4S S 5</td><td>650</td><td></td><td>4</td></tr><tr><td>12</td><td>2</td><td>4S S 5</td><td>650</td><td></td><td>4</td></tr><tr><td>5</td><td>8</td><td>4S S 4</td><td>620</td><td></td><td>1.5</td></tr><tr><td>9</td><td>1</td><td>4S N 4</td><td>620</td><td></td><td>1.5</td></tr><tr><td>6</td><td>10</td><td>4S S-2</td><td></td><td>200</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	11	7	5S S 5	650		4	3	4	4S S 5	650		4	12	2	4S S 5	650		4	5	8	4S S 4	620		1.5	9	1	4S N 4	620		1.5	6	10	4S S-2		200	0	5 ♠97 ♥5432 ♦J6 ♣AKQ103 ♠KJ6 ♥Q107 ♦Q875 ♣972 ♠A1085432 ♥8 ♦94 ♣J85 ♠Q ♥AKJ96 ♦AK1032 ♣64 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>7</td><td>1</td><td>5H S 5</td><td>650</td><td></td><td>3.5</td></tr><tr><td>6</td><td>9</td><td>5H N 5</td><td>650</td><td></td><td>3.5</td></tr><tr><td>12</td><td>3</td><td>5H N 5</td><td>650</td><td></td><td>3.5</td></tr><tr><td>10</td><td>2</td><td>4H S 5</td><td>650</td><td></td><td>3.5</td></tr><tr><td>11</td><td>8</td><td>4S E-3</td><td>150</td><td></td><td>1</td></tr><tr><td>4</td><td>5</td><td>4S E-2</td><td>100</td><td></td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	7	1	5H S 5	650		3.5	6	9	5H N 5	650		3.5	12	3	5H N 5	650		3.5	10	2	4H S 5	650		3.5	11	8	4S E-3	150		1	4	5	4S E-2	100		0
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♥K982
♦105
♣AJ54

♠Q94
♥AQ10
♦KQ764
♣32

NS	EW	Contract	N-S	E-W	MP
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7	8	2H N-1		50	3
12	6	1NT S-1		50	3
3	5	1NT S-1		50	3
9	2	1NT S-2		100	1
10	4	1NT S-3		150	0

12

♠82
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♣3

♠KQJ
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♠A97653
♥K9
♦J109
♣52

NS	EW	Contract	N-S	E-W	MP
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12	6	4H N 5	650		4.5
3	5	4H N 4	620		3
10	4	2H N 5	200		2
9	2	3H N 4	170		1
7	8	5C W-2	100		0

13

♠5
♥KQJ83
♦AJ82
♣J108

♠AKQJ
♥
♦K109643
♣AK9

N
W E
S

♠1087432
♥A542
♦Q5
♣4

♠96
♥10976
♦7
♣Q76532

NS	EW	Contract	N-S	E-W	MP
12	7	3D W 5	150		5
2	11	4H N-2	200		3.5
10	3	3S E 5	200		3.5
1	5	3S E 6	230		2
4	6	4S W 6	680		1
8	9	6S E 7	1460		0

14

♠A652
♥J5
♦QJ9
♣Q953

♠J43
♥A86
♦108
♣KJ642

N
W E
S

♠K987
♥Q432
♦A643
♣8

♠Q10
♥K1097
♦K752
♣A107

NS	EW	Contract	N-S	E-W	MP
1	5	1NT S 3	150		4.5
12	7	1NT S 3	150		4.5
4	6	2NT S 2	120		2.5
2	11	1NT S 2	120		2.5
8	9	1NT S 1	90		1
10	3	2H E-1	50		0

15

♠A1073
♥KQ1074
♦
♣J732

♠542
♥983
♦642
♣Q1054

N
W E
S

♠Q96
♥AJ62
♦KQ75
♣A6

♠KJ8
♥5
♦AJ10983
♣K98

NS	EW	Contract	N-S	E-W	MP
5	7	3NT N 3	600		5
1	4	2NT N 3	150		3.5
12	8	2NT N 3	150		3.5
9	10	3D S 3	110		2
3	11	3NT N-1		100	1
2	6	3NT N-2		200	0

16

♠632
♥Q2
♦K10864
♣1043

♠AJ5
♥AK6
♦93
♣AKQ98

N
W E
S

♠84
♥J9875
♦AQJ7
♣52

♠KQ1097
♥1043
♦52
♣J76

NS	EW	Contract	N-S	E-W	MP
1	4	3C W 6	170		5
5	7	5C W 5	600		4
12	8	4H W 4	620		3
3	11	3NT E 6	690		2
2	6	3NT W 7	720		1
9	10	6NT W 6	1440		0

17

♠K86
♥932
♦J9
♣A9832

♠74
♥KQ1085
♦A8742
♣K

N
W E
S

♠A953
♥76
♦Q1053
♣1075

♠QJ102
♥AJ4
♦K6
♣QJ64

NS	EW	Contract	N-S	E-W	MP
12	9	2C S 2	90		5
10	1	4D E-1	50		3.5
4	11	2H W-1	50		3.5
6	8	2NT N-1		50	1.5
3	7	1NT S-1		50	1.5
2	5	4C S-2	100		0

18

♠87
♥Q864
♦AJ84
♣J54

♠KQ9653
♥
♦KQ2
♣A987

N
W E
S

♠AJ10
♥K102
♦10975
♣Q102

♠42
♥AJ9753
♦63
♣K63

NS	EW	Contract	N-S	E-W	MP
4	11	4S W-1	50		4.5
12	9	4S W-1	50		4.5
10	1	3S W 5	200		3
6	8	4S W 4	420		1.5
3	7	4S W 4	420		1.5
2	5	4S W 6	480		0

19

♠Q72
♥84
♦76
♣AQJ532

♠
♥AKQJ73
♦AQJ95
♣74

N
W E
S

♠AK865
♥1062
♦K43
♣108

♠J10943
♥95
♦1082
♣K96

NS	EW	Contract	N-S	E-W	MP
4	8	4H W 5	650		4
1	2	4H W 5	650		4
12	10	4H W 5	650		4
7	9	4H W 7	710		1.5
3	6	4H W 7	710		1.5
11	5	6H W 7	1460		0

20

♠J8
♥874
♦K6
♣AQ8752

♠42
♥AK105
♦10875
♣943

N
W E
S

♠A107
♥QJ3
♦AQ942
♣106

♠KQ9653
♥962
♦J3
♣KJ

NS	EW	Contract	N-S	E-W	MP
1	2	2NT E-2	200		5
3	6	2S S 4	170		4
7	9	2NT E 4		180	3
12	10	2S S-2		200	2
11	5	3S S-3		300	1
4	8	3H S-5		500	0

1 N/- ♠ Q ♥ AQ987 ♦ JT ♣ AK853 ♠ AJ82 ♥ KT65 ♦ 932 ♣ T7 ♠ K97 ♥ J432 ♦ 754 ♣ J42 ♠ T6543 ♥ - ♦ AKQ86 ♣ Q96 16 8 5 11	N S N 9 9 ♠ 9 9 ♥ 9 9 ♦ 12 12 ♣ 12 12 Opt res: NS 6D/6C;920 E W N 1 1 ♠ 4 4 ♥ 4 4 ♦ 1 1 ♣ 1 1	2 E/NS ♠ AQJ952 ♥ K843 ♦ 92 ♣ 9 ♠ 7 ♥ J6 ♦ AJT7643 ♣ QJ8 ♠ 4 ♥ A75 ♦ KQ85 ♣ AT763 ♠ KT863 ♥ QT92 ♦ - ♣ K542 10 9 13 8	N S N 4 4 ♠ 11 11 ♥ 11 11 ♦ 2 2 ♣ 3 3 Opt res: EW 6DX;300 E W N 7 7 ♠ 2 2 ♥ 2 2 ♦ 10 10 ♣ 9 8	3 S/EW ♠ 87 ♥ 842 ♦ Q92 ♣ QT532 ♠ AQJ52 ♥ T3 ♦ AJT8 ♣ 76 ♠ T64 ♥ KQ97 ♦ 7654 ♣ J8 ♠ K93 ♥ AJ65 ♦ K3 ♣ AK94 4 12 6 18	N S N 6 6 ♠ 4 5 ♥ 7 7 ♦ 4 5 ♣ 9 9 Opt res: NS 3C;110 E W N 6 6 ♠ 8 8 ♥ 6 5 ♦ 8 8 ♣ 4 4	4 W/All ♠ 753 ♥ Q862 ♦ AQ3 ♣ J76 ♠ 84 ♥ J3 ♦ 9642 ♣ QT843 ♠ A ♥ T9754 ♦ K75 ♣ A952 ♠ KQJT962 ♥ AK ♦ JT8 ♣ K 9 3 11 17	N S N 8 8 ♠ 10 10 ♥ 7 6 ♦ 6 6 ♣ 5 5 Opt res: NS 4S;620 E W N 3 3 ♠ 2 2 ♥ 6 6 ♦ 6 6 ♣ 8 8
5 N/NS ♠ 97 ♥ 5432 ♦ J6 ♣ AKQT3 ♠ KJ6 ♥ QT7 ♦ Q875 ♣ 972 ♠ AT85432 ♥ 8 ♦ 94 ♣ J85 ♠ Q ♥ AKJ96 ♦ AKT32 ♣ 64 10 8 5 17	N S N 6 6 ♠ 6 6 ♥ 11 11 ♦ 10 10 ♣ 10 10 Opt res: NS 5H;650 E W N 4 4 ♠ 7 7 ♥ 1 1 ♦ 2 2 ♣ 2 2	6 E/EW ♠ AT ♥ 75 ♦ AQJT87 ♣ AQ5 ♠ 4 ♥ KQJT9864 ♦ 4 ♣ K43 ♠ Q976532 ♥ - ♦ K2 ♣ J762 ♠ KJ8 ♥ A32 ♦ 9653 ♣ T98 17 9 6 8	N S N 11 11 ♠ 7 7 ♥ 5 5 ♦ 12 12 ♣ 8 8 Opt res: NS 6D;920 E W N 2 2 ♠ 6 5 ♥ 8 8 ♦ 1 1 ♣ 5 5	7 S/All ♠ J4 ♥ AT ♦ QT82 ♣ AKT75 ♠ 9873 ♥ 862 ♦ AK953 ♣ 4 ♠ AQT5 ♥ J93 ♦ 64 ♣ J862 ♠ K62 ♥ KQ754 ♦ J7 ♣ Q93 14 7 8 11	N S N 10 10 ♠ 6 6 ♥ 9 9 ♦ 7 7 ♣ 10 10 Opt res: NS 3N;630 E W N 3 3 ♠ 7 7 ♥ 2 2 ♦ 5 5 ♣ 2 2	8 W/- ♠ T5 ♥ KT ♦ J8742 ♣ AT64 ♠ AJ863 ♥ 9832 ♦ QT ♣ 52 ♠ Q2 ♥ QJ7 ♦ A9653 ♣ J97 ♠ K974 ♥ A654 ♦ K ♣ KQ83 8 7 10 15	N S N 7 7 ♠ 6 6 ♥ 7 7 ♦ 7 7 ♣ 9 9 Opt res: NS 2C;110 E W N 5 5 ♠ 6 6 ♥ 6 6 ♦ 6 6 ♣ 4 4
9 N/EW ♠ KT9 ♥ QT9876 ♦ K9 ♣ 86 ♠ AQ74 ♥ A43 ♦ 82 ♣ AJ53 ♠ 852 ♥ K ♦ AT543 ♣ KQT7 ♠ J63 ♥ J52 ♦ QJ76 ♣ 942 8 15 12 5	N S N 4 4 ♠ 3 3 ♥ 6 6 ♦ 4 4 ♣ 2 2 Opt res: EW 4S;-620 E W N 8 8 ♠ 10 10 ♥ 7 7 ♦ 9 9 ♣ 11 11	10 E/All ♠ AKT52 ♥ 95 ♦ T ♣ AT732 ♠ J64 ♥ AQT7 ♦ J963 ♣ 84 ♠ 9873 ♥ KJ86 ♦ A742 ♣ 9 ♠ Q ♥ 432 ♦ KQ85 ♣ KQJ65 11 8 8 13	N S N 8 8 ♠ 9 9 ♥ 6 6 ♦ 6 6 ♣ 10 10 Opt res: NS 1S;140 E W N 3 3 ♠ 3 3 ♥ 7 7 ♦ 6 6 ♣ 1 1	11 S/- ♠ J632 ♥ J653 ♦ 8 ♣ K876 ♠ AT8 ♥ 74 ♦ AJ932 ♣ QT9 ♠ K75 ♥ K982 ♦ T5 ♣ AJ54 ♠ Q94 ♥ AQT ♦ KQ764 ♣ 32 5 11 11 13	N S N 4 4 ♠ 5 5 ♥ 5 5 ♦ 4 4 ♣ 4 4 Opt res: EW 3N;-400 E W N 9 9 ♠ 8 8 ♥ 8 8 ♦ 9 8 ♣ 9 9	12 W/NS ♠ 82 ♥ AQJT762 ♦ AQ5 ♣ 3 ♠ KQJ ♥ 4 ♦ K732 ♣ K9764 ♠ T4 ♥ 853 ♦ 864 ♣ AQJT8 ♠ A97653 ♥ K9 ♦ JT9 ♣ 52 13 12 7 8	N S N 8 8 ♠ 9 9 ♥ 11 11 ♦ 7 7 ♣ 5 5 Opt res: NS 5H;650 E W N 2 2 ♠ 3 3 ♥ 2 2 ♦ 6 6 ♣ 8 8

13 N/AII ♠AKQJ ♥- ♦KT9643 ♣AK9 ♠T87432 ♥A542 ♦Q5 ♣4 12 20 6 2 ♠96 ♥T976 ♦7 ♣Q76532	14 E/- ♠J43 ♥A86 ♦T8 ♣KJ642 ♠K987 ♥Q432 ♦A643 ♣8 10 9 9 12 ♠QT ♥KT97 ♦K752 ♣AT7	15 S/NS ♠542 ♥983 ♦642 ♣QT54 ♠Q96 ♥AJ62 ♦KQ75 ♣A6 10 2 16 12 ♠KJ8 ♥5 ♦AJT983 ♣K98	16 W/EW ♠AJ5 ♥AK6 ♦93 ♣AKQ98 ♠84 ♥J9875 ♦AQJ7 ♣52 5 21 8 6 ♠KQT97 ♥T43 ♦52 ♣J76	17 N/- ♠74 ♥KQT85 ♦A8742 ♣K ♠A953 ♥76 ♦QT53 ♣T75 8 12 6 14 ♠QJT2 ♥AJ4 ♦K6 ♣QJ64	18 E/NS ♠KQ9653 ♥- ♦KQ2 ♣A987 ♠AJT ♥KT2 ♦T975 ♣QT2 8 14 10 8 ♠42 ♥AJ9753 ♦63 ♣K63	19 S/EW ♠- ♥AKQJ73 ♦AQJ95 ♣74 ♠AK865 ♥T62 ♦K43 ♣T8 9 17 10 4 ♠JT943 ♥95 ♦T82 ♣K96	20 W/AII ♠42 ♥AKT5 ♦T875 ♣943 ♠AT7 ♥QJ3 ♦AQ942 ♣T6 10 7 13 10 ♠KQ9653 ♥962 ♦J3 ♣KJ	632 Q2 KT864 T43 84 J9875 AQJ7 52 KQT97 T43 52 J76 13 13 10 10 13 13 11 11 13 13									
5 KQJ83 AJ82 JT8 T87432 A542 Q5 4 96 T976 7 Q76532	A652 J5 QJ9 Q953 K987 Q432 A643 8 QT KT97 K752 AT7	AT73 KQT74 - J732 Q96 AJ62 KQ75 A6 KJ8 5 AJT983 K98	632 Q2 KT864 T43 84 J9875 AQJ7 52 KQT97 T43 52 J76	74 KQT85 A8742 K A953 76 QT53 T75 QJT2 AJ4 K6 QJ64	K86 932 J9 A9832 A953 76 QT53 T75 QJT2 AJ4 K6 QJ64	87 Q864 AJ84 J54 AJT KT2 T975 QT2 42 AJ9753 63 K63	Q72 84 76 AQJ532 AK865 T62 K43 T8 JT943 95 T82 K96	J8 874 K6 AQ8752 AT7 QJ3 AQ942 T6 KQ9653 962 J3 KJ	13 N/AII ♠AKQJ ♥- ♦KT9643 ♣AK9 ♠T87432 ♥A542 ♦Q5 ♣4 12 20 6 2 ♠96 ♥T976 ♦7 ♣Q76532	14 E/- ♠J43 ♥A86 ♦T8 ♣KJ642 ♠K987 ♥Q432 ♦A643 ♣8 10 9 9 12 ♠QT ♥KT97 ♦K752 ♣AT7	15 S/NS ♠542 ♥983 ♦642 ♣QT54 ♠Q96 ♥AJ62 ♦KQ75 ♣A6 10 2 16 12 ♠KJ8 ♥5 ♦AJT983 ♣K98	16 W/EW ♠AJ5 ♥AK6 ♦93 ♣AKQ98 ♠84 ♥J9875 ♦AQJ7 ♣52 5 21 8 6 ♠KQT97 ♥T43 ♦52 ♣J76	17 N/- ♠74 ♥KQT85 ♦A8742 ♣K ♠A953 ♥76 ♦QT53 ♣T75 8 12 6 14 ♠QJT2 ♥AJ4 ♦K6 ♣QJ64	18 E/NS ♠KQ9653 ♥- ♦KQ2 ♣A987 ♠AJT ♥KT2 ♦T975 ♣QT2 8 14 10 8 ♠42 ♥AJ9753 ♦63 ♣K63	19 S/EW ♠- ♥AKQJ73 ♦AQJ95 ♣74 ♠AK865 ♥T62 ♦K43 ♣T8 9 17 10 4 ♠JT943 ♥95 ♦T82 ♣K96	20 W/AII ♠42 ♥AKT5 ♦T875 ♣943 ♠AT7 ♥QJ3 ♦AQ942 ♣T6 10 7 13 10 ♠KQ9653 ♥962 ♦J3 ♣KJ	632 Q2 KT864 T43 84 J9875 AQJ7 52 KQT97 T43 52 J76 13 13 10 10 13 13 11 11 13 13