

1 ♠J762 ♥KQ85 ♦QJ ♣KQ9 ♠Q984 ♥J9643 ♦A86 ♣7 ♠A53 ♥2 ♦K742 ♣A10852 W E S ♠K10 ♥A107 ♦10953 ♣J643 <table><tr><td>NS</td><td>EW</td><td>Contract</td><td>N-S</td><td>E-W</td><td>MP</td></tr><tr><td>12</td><td>5</td><td>1NT N 3</td><td>150</td><td></td><td>7.5</td></tr><tr><td>14</td><td>9</td><td>1NT N 3</td><td>150</td><td></td><td>7.5</td></tr><tr><td>1</td><td>2</td><td>1NT S 2</td><td>120</td><td></td><td>5</td></tr><tr><td>16</td><td>6</td><td>1NT S 2</td><td>120</td><td></td><td>5</td></tr><tr><td>3</td><td>11</td><td>1NT N 2</td><td>120</td><td></td><td>5</td></tr><tr><td>18</td><td>10</td><td>3NT E-2</td><td>100</td><td></td><td>3</td></tr><tr><td>8</td><td>17</td><td>1NT S 1</td><td>90</td><td></td><td>1</td></tr><tr><td>13</td><td>7</td><td>1NT N 1</td><td>90</td><td></td><td>1</td></tr><tr><td>4</td><td>15</td><td>1NT N 1</td><td>90</td><td></td><td>1</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	12	5	1NT N 3	150		7.5	14	9	1NT N 3	150		7.5	1	2	1NT S 2	120		5	16	6	1NT S 2	120		5	3	11	1NT N 2	120		5	18	10	3NT E-2	100		3	8	17	1NT S 1	90		1	13	7	1NT N 1	90		1	4	15	1NT N 1	90		1	2 ♠J3 ♥AQ1086 ♦A543 ♣73 ♠K1054 ♥95 ♦1092 ♣A1054 ♠AQ98 ♥K2 ♦J87 ♣KJ62 W N E S ♠762 ♥J743 ♦KQ6 ♣Q98 <table><tr><td>NS</td><td>EW</td><td>Contract</td><td>N-S</td><td>E-W</td><td>MP</td></tr><tr><td>12</td><td>5</td><td>4S W-2</td><td>100</td><td></td><td>8</td></tr><tr><td>13</td><td>7</td><td>3S W-1</td><td>50</td><td></td><td>6.5</td></tr><tr><td>8</td><td>17</td><td>3S W-1</td><td>50</td><td></td><td>6.5</td></tr><tr><td>18</td><td>10</td><td>3H N-1</td><td></td><td>100</td><td>4.5</td></tr><tr><td>1</td><td>2</td><td>3H N-1</td><td></td><td>100</td><td>4.5</td></tr><tr><td>14</td><td>9</td><td>3S W 3</td><td></td><td>140</td><td>2</td></tr><tr><td>4</td><td>15</td><td>2S W 3</td><td></td><td>140</td><td>2</td></tr><tr><td>16</td><td>6</td><td>2S W 3</td><td></td><td>140</td><td>2</td></tr><tr><td>3</td><td>11</td><td>4H N-2</td><td></td><td>200</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	12	5	4S W-2	100		8	13	7	3S W-1	50		6.5	8	17	3S W-1	50		6.5	18	10	3H N-1		100	4.5	1	2	3H N-1		100	4.5	14	9	3S W 3		140	2	4	15	2S W 3		140	2	16	6	2S W 3		140	2	3	11	4H N-2		200	0	3 ♠K6 ♥AKQ108 ♦73 ♣AKQ8 ♠A5 ♥73 ♦KQ106 ♣109742 ♠Q9842 ♥J ♦J9842 ♣J5 W N E S ♠J1073 ♥96542 ♦A5 ♣63 <table><tr><td>NS</td><td>EW</td><td>Contract</td><td>N-S</td><td>E-W</td><td>MP</td></tr><tr><td>18</td><td>1</td><td>6H N 6</td><td>980</td><td></td><td>7.5</td></tr><tr><td>16</td><td>7</td><td>6H N 6</td><td>980</td><td></td><td>7.5</td></tr><tr><td>9</td><td>17</td><td>4H N 6</td><td>480</td><td></td><td>3.5</td></tr><tr><td>4</td><td>11</td><td>4H N 6</td><td>480</td><td></td><td>3.5</td></tr><tr><td>12</td><td>6</td><td>4H N 6</td><td>480</td><td></td><td>3.5</td></tr><tr><td>8</td><td>13</td><td>4H N 6</td><td>480</td><td></td><td>3.5</td></tr><tr><td>14</td><td>10</td><td>4H N 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3		140	3.5	18	2	2S W 3		140	3.5	9	13	2S W 3		140	3.5	15	6	2S W 3		140	3.5	7	12	2S W 4		170	0.5	1	14	2S W 4		170	0.5	7 ♠74 ♥Q752 ♦Q872 ♣KJ8 ♠A9852 ♥A1084 ♦J105 ♣5 ♠QJ63 ♥J63 ♦K ♣107632 W N E S ♠K10 ♥K9 ♦A9643 ♣AQ94 <table><tr><td>NS</td><td>EW</td><td>Contract</td><td>N-S</td><td>E-W</td><td>MP</td></tr><tr><td>4</td><td>5</td><td>3NT S 5</td><td>660</td><td></td><td>8</td></tr><tr><td>8</td><td>12</td><td>3NT S 4</td><td>630</td><td></td><td>7</td></tr><tr><td>13</td><td>10</td><td>1NT S 4</td><td>180</td><td></td><td>5.5</td></tr><tr><td>2</td><td>14</td><td>1NT S 4</td><td>180</td><td></td><td>5.5</td></tr><tr><td>15</td><td>7</td><td>1NT S 2</td><td>120</td><td></td><td>4</td></tr><tr><td>11</td><td>6</td><td>1NT S 1</td><td>90</td><td></td><td>3</td></tr><tr><td>9</td><td>16</td><td>3NT S-1</td><td></td><td>100</td><td>2</td></tr><tr><td>1</td><td>17</td><td>2S E 4</td><td></td><td>170</td><td>1</td></tr><tr><td>18</td><td>3</td><td>3NT 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11

♠108653
♥KQJ94
♦Q2
♣8

♠Q2
♥1086
♦AJ7654
♣J4

N
W E
S

♠AK97
♥752
♦83
♣A1032

♠J4
♥A3
♦K109
♣KQ9765

NS	EW	Contract	N-S	E-W	MP
18	5	3NT S 3	400		8
12	10	3C S 4	130		7
14	4	2NT S 2	120		5.5
2	13	2NT S 2	120		5.5
11	8	Passout			4
17	3	4H N-1		50	2.5
1	16	2NT S-1		50	2.5
9	15	3NT S-2		100	1
6	7	2NT S-6		300	0

12

♠J1063
♥73
♦A10
♣K9862

♠97
♥AKQ84
♦J765
♣Q5

N
W E
S

♠A52
♥J52
♦K9842
♣104

♠KQ84
♥1096
♦Q3
♣AJ73

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

13

♠87542
♥AQ7
♦A32
♣96

♠K103
♥KJ105
♦Q1097
♣75

N
W E
S

♠Q96
♥982
♦65
♣KQJ43

♠AJ
♥643
♦KJ84
♣A1082

NS	EW	Contract	N-S	E-W	MP
3	13	2NT S 3	150		8
17	4	1NT S 2	120		7
11	9	2S N 2	110		6
14	5	1NT S 1	90		5
7	8	2NT S-1		100	3
18	6	2NT S-1		100	3
15	10	1NT S-1		100	3
1	12	2NT N-2		200	0.5
2	16	1NT S-2		200	0.5

14

♠AQ962
♥A943
♦54
♣83

♠KJ3
♥2
♦KQ1072
♣AK96

N
W E
S

♠84
♥KQJ10
♦86
♣QJ542

♠1075
♥8765
♦AJ93
♣107

NS	EW	Contract	N-S	E-W	MP
1	12	3NT W-2	100		8
14	5	5C W-1	50		6.5
15	10	3D W-1	50		6.5
2	16	3D W 4		130	3
3	13	3C W 4		130	3
7	8	3C W 4		130	3
18	6	3C W 4		130	3
17	4	2C W 4		130	3
11	9	3Hx N-2		300	0

15

♠Q962
♥QJ1054
♦K2
♣J9

♠AK104
♥98763
♦J
♣1084

N
W E
S

♠873
♥
♦A10987
♣AK732

♠J5
♥AK2
♦Q6543
♣Q65

NS	EW	Contract	N-S	E-W	MP
6	14	2H N-1		100	6.5
8	9	2H N-1		100	6.5
17	5	2H N-1		100	6.5
11	10	2H N-1		100	6.5
4	13	3C E 3		110	4
18	7	2C E 4		130	3
2	12	2S W 3		140	2
15	1	3C E 5		150	1
16	3	4H N-3		300	0

16

♠97
♥53
♦A83
♣AQJ632

♠K6
♥J642
♦J9754
♣95

N
W E
S

♠QJ102
♥KQ1087
♦K2
♣K4

♠A8543
♥A9
♦Q106
♣1087

NS	EW	Contract	N-S	E-W	MP
17	5	2C E-4	400		8
6	14	3C N 3	110		7
16	3	4C N-2		100	5.5
11	10	3NT S-2		100	5.5
15	1	3H E 3		140	3
4	13	2H E 3		140	3
18	7	2H E 3		140	3
8	9	3S S-3		150	1
2	12	4S S-4		200	0

17

♠98
♥KJ43
♦J95
♣J952

♠K764
♥AQ72
♦4
♣AQ64

N
W E
S

♠Q102
♥105
♦107632
♣K87

♠AJ53
♥986
♦AKQ8
♣103

NS	EW	Contract	N-S	E-W	MP
17	6	1NT N 3	150		8
1	11	1NT N 2	120		5
13	5	1NT N 2	120		5
7	14	1NT N 2	120		5
16	4	1NT N 2	120		5
18	8	1NT N 2	120		5
3	12	2S E-1		50	2
9	10	2D S-1		50	0.5
15	2	2D S-1		50	0.5

18

♠K974
♥102
♦A1083
♣J53

♠J108
♥AJ8
♦94
♣KQ642

N
W E
S

♠Q6532
♥75
♦KQ2
♣1097

♠A
♥KQ9643
♦J765
♣A8

NS	EW	Contract	N-S	E-W	MP
1	11	2H S 4	170		8
9	10	3H S 3	140		5.5
18	8	3H S 3	140		5.5
15	2	2H S 3	140		5.5
16	4	2H S 3	140		5.5
7	14	3D S 3	110		2
3	12	2H S 2	110		2
13	5	2H S 2	110		2
17	6	4H S-2		200	0

19

♠A653
♥A72
♦KQ4
♣975

♠KQ
♥K109
♦A763
♣J1042

N
W E
S

♠J982
♥J653
♦85
♣AK8

♠1074
♥Q84
♦J1092
♣Q63

NS	EW	Contract	N-S	E-W	MP
13	6	1NT W 1		90	6.5
8	14	1NT W 1		90	6.5
3	15	1NT W 1		90	6.5
17	7	1NT W 1		90	6.5
2	11	2H E 2		110	4
12	4	1NT W 2		120	2
10	1	1NT W 2		120	2
16	5	1NT W 2		120	2
18	9	1NT W 3		150	0

20

♠J643
♥K87
♦A8
♣AJ105

♠K87
♥QJ1095
♦KQ92
♣4

N
W E
S

♠A1092
♥A42
♦7
♣KQ876

♠Q5
♥63
♦J106543
♣932

NS	EW	Contract	N-S	E-W	MP
12	4	6H W-4	400		8
16	5	4S E-1	100		7
3	15	1NT N-1		100	6
17	7	1H W 5		200	5
2	11	4H W 4		620	3.5
8	14	4H E 4		620	3.5
13	6	4H W 5		650	1
10	1	4H W 5		650	1
18	9	4H W 5		650	1

1 N/- ♠ J762 ♥ KQ85 ♦ QJ ♣ KQ9 ♠ Q984 ♥ J9643 ♦ A86 ♣ 7 ♠ A53 ♥ 2 ♦ K742 ♣ AT852 ♠ KT ♥ AT7 ♦ T953 ♣ J643 N S 8 8 ♠ 4 4 ♥ 7 7 ♦ 5 5 ♣ 7 7 Opt res: E 3SX;100 E W 5 5 ♠ 8 7 ♥ 6 6 ♦ 7 7 ♣ 6 6	2 E/NS ♠ J3 ♥ AQT86 ♦ A543 ♣ 73 ♠ KT54 ♥ 95 ♦ T92 ♣ AT54 ♠ AQ98 ♥ K2 ♦ J87 ♣ KJ62 ♠ 762 ♥ J743 ♦ KQ6 ♣ Q98 N S 5 5 ♠ 4 4 ♥ 8 8 ♦ 8 8 ♣ 4 4 Opt res: EW 2S;-140 E W 8 8 ♠ 9 9 ♥ 5 5 ♦ 5 5 ♣ 9 9
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13 N/AI ♠ 87542 ♥ AQ7 ♦ A32 ♣ 96 ♠ KT3 ♥ KJT5 ♦ QT97 ♣ 75 ♠ Q96 ♥ 982 ♦ 65 ♣ KQJ43 ♠ AJ ♥ 643 ♦ KJ84 ♣ AT82 N S N 8 8 ♠ 8 8 ♥ 7 7 ♦ 8 8 ♣ 7 7 Opt res: NS 1N;-120 E W N 5 5 ♠ 5 5 ♥ 5 5 ♦ 4 4 ♣ 5 5 10 9 8 13	14 E/- ♠ AQ962 ♥ A943 ♦ 54 ♣ 83 ♠ KJ3 ♥ 2 ♦ KQT72 ♣ AK96 ♠ 84 ♥ KQJT ♦ 86 ♣ QJ542 ♠ T75 ♥ 8765 ♦ AJ93 ♣ T7 N S N 4 4 ♠ 6 6 ♥ 4 4 ♦ 4 4 ♣ 4 4 Opt res: W 2D/EW 2C;-110 E W N 6 7 ♠ 6 7 ♥ 6 7 ♦ 8 9 ♣ 9 9 10 16 9 5	15 S/NS ♠ Q962 ♥ QJT54 ♦ K2 ♣ J9 ♠ AKT4 ♥ 98763 ♦ J ♣ T84 ♠ 873 ♥ - ♦ AT987 ♣ AK732 ♠ J5 ♥ AK2 ♦ Q6543 ♣ Q65 N S N 6 6 ♠ 4 4 ♥ 7 7 ♦ 5 5 ♣ 2 2 Opt res: EW 5C;-400 E W N 6 6 ♠ 8 8 ♥ 6 6 ♦ 8 8 ♣ 11 11 9 8 11 12	16 W/EW ♠ 97 ♥ 53 ♦ A83 ♣ AQJ632 ♠ K6 ♥ J642 ♦ J9754 ♣ 95 ♠ QJT2 ♥ KQT87 ♦ K2 ♣ K4 ♠ A8543 ♥ A9 ♦ QT6 ♣ T87 N S N 8 8 ♠ 7 7 ♥ 4 4 ♦ 5 5 ♣ 9 9 Opt res: NS 4C;-100 E W N 5 5 ♠ 6 6 ♥ 9 9 ♦ 7 7 ♣ 4 4 11 5 14 10
17 N/- ♠ 98 ♥ KJ43 ♦ J95 ♣ J952 ♠ K764 ♥ AQ72 ♦ 4 ♣ AQ64 ♠ QT2 ♥ T5 ♦ T7632 ♣ K87 ♠ AJ53 ♥ 986 ♦ AKQ8 ♣ T3 N S N 6 6 ♠ 5 5 ♥ 6 6 ♦ 7 7 ♣ 5 5 Opt res: EW 2C;-90 E W N 6 6 ♠ 7 7 ♥ 6 6 ♦ 6 6 ♣ 8 8 6 15 5 14	18 E/NS ♠ K974 ♥ T2 ♦ AT83 ♣ J53 ♠ JT8 ♥ AJ8 ♦ 94 ♣ KQ642 ♠ Q6532 ♥ 75 ♦ KQ2 ♣ T97 ♠ A ♥ KQ9643 ♦ J765 ♣ A8 N S N 5 6 ♠ 5 5 ♥ 9 9 ♦ 9 9 ♣ 5 6 Opt res: NS 3H;-140 E W N 6 6 ♠ 7 7 ♥ 4 4 ♦ 4 4 ♣ 6 6 8 11 7 14	19 S/EW ♠ A653 ♥ A72 ♦ KQ4 ♣ 975 ♠ KQ ♥ KT9 ♦ A763 ♣ JT42 ♠ J982 ♥ J653 ♦ 85 ♣ AK8 ♠ T74 ♥ Q84 ♦ JT92 ♣ Q63 N S N 5 5 ♠ 5 5 ♥ 4 4 ♦ 6 6 ♣ 5 5 Opt res: EW 1H;-140 E W N 7 7 ♠ 8 8 ♥ 9 9 ♦ 7 7 ♣ 8 7 13 13 9 5	20 W/AI ♠ J643 ♥ K87 ♦ A8 ♣ AJT5 ♠ K87 ♥ QJT95 ♦ KQ92 ♣ 4 ♠ AT92 ♥ A42 ♦ 7 ♣ KQ876 ♠ Q5 ♥ 63 ♦ JT6543 ♣ 932 N S N 4 3 ♠ 3 3 ♥ 2 2 ♦ 5 5 ♣ 4 4 Opt res: EW 4H;-650 E W N 9 10 ♠ 10 10 ♥ 11 11 ♦ 8 8 ♣ 8 8 13 11 13 3