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♠ Q4
♥ J862
♦ A1075
♣ 1063

♠ 8
♥ 105
♦ KQ64
♣ AJ9874

♠ AK732
♥ AK93
♦ J832
♣

W N E S

♠ J10965
♥ Q74
♦ 9
♣ KQ52

N-S	E-W	Contract	N-S	E-W	MP
2	9	3NT W-1	50		3.5
3	8	2H E-2	100		5
6	5	3NT W 3		400	0.5
10	4	3NT W-1	50		3.5
11	7	3NT W 3		400	0.5
12	1	2H E 3	140		2

2

♠ Q75
♥ 875
♦ AQJ102
♣ Q8

♠ 632
♥ A2
♦ K973
♣ K973

♠ J9
♥ J104
♦ 654
♣ AJ1052

W N E S

♠ AK1084
♥ KQ963
♦ 8
♣ 64

N-S	E-W	Contract	N-S	E-W	MP
2	9	4S S-1		100	0
3	8	4S S 4	620		3
6	5	4S S 4	620		3
10	4	4S S 4	620		3
11	7	4S S 4	620		3
12	1	4S S 4	620		3

3

♠ Q10
♥ 654
♦ 72
♣ AKJ1083

♠ 63
♥ AKQ1097
♦ A84
♣ 95

♠ AJ542
♥ 82
♦ QJ1065
♣ Q

W N E S

♠ K987
♥ J3
♦ K93
♣ 7642

N-S	E-W	Contract	N-S	E-W	MP
2	9	3C N-1		50	4
3	8	3C N 3	110		5
6	5	4H W 6		680	0
10	4	3H W 6		230	2
11	7	5Cx N-3		500	1
12	1	3H W 4		170	3

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♠ K52
♥ J1094
♦ AK7
♣ K106

♠ A984
♥ Q732
♦ Q
♣ Q732

♠ J1073
♥ A
♦ J106542
♣ A8

W N E S

♠ Q6
♥ K865
♦ 983
♣ J954

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

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♠ KJ
♥ 54
♦ 9743
♣ Q8753

♠ A1085432
♥ J93
♦ 6
♣ K2

♠ Q76
♥ AK10
♦ AKQ8
♣ AJ9

W N E S

♠ 9
♥ Q8762
♦ J1052
♣ 1064

N-S	E-W	Contract	N-S	E-W	MP
3	9	4S W 6		480	4.5
4	1	6S E 6		980	1.5
7	6	6S W 6		980	1.5
8	11	4S E 6		480	4.5
10	5	6S W 6		980	1.5
12	2	6S W 6		980	1.5

6

♠ A8
♥ AQ96
♦ AKQJ98
♣ Q

♠ Q10532
♥ K105432
♦ 6
♣ 2

♠ 6
♥ J8
♦ 10532
♣ AJ10653

W N E S

♠ KJ974
♥ 7
♦ 74
♣ K9874

N-S	E-W	Contract	N-S	E-W	MP
3	9	6D S-2		100	2
4	1	5S S-2		100	2
7	6	6D S-2		100	2
8	11	3NT N 6	490		5
10	5	6D S-3		150	0
12	2	5D S 5	400		4

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♠ KQ1095
♥ AKQ32
♦ 103
♣ Q

♠ 863
♥ J5
♦ 9874
♣ 9743

♠ A72
♥ 76
♦ KQ6
♣ 108652

W N E S

♠ J4
♥ 10984
♦ AJ52
♣ AKJ

N-S	E-W	Contract	N-S	E-W	MP
5	2	4H N 6	680		2.5
8	7	4H N 6	680		2.5
9	4	4H N 6	680		2.5
10	6	4H S 6	680		2.5
11	1	4H N 6	680		2.5
12	3	5H N 6	680		2.5

8

♠ A8
♥ Q62
♦ Q32
♣ KJ952

♠ J109764
♥ A7
♦ 94
♣ 1087

♠ J109853
♥ AJ76
♦ Q64
♣

W N E S

♠ KQ532
♥ K4
♦ K1085
♣ A3

N-S	E-W	Contract	N-S	E-W	MP
5	2	3NT N-2		100	2.5
8	7	3NT N-3		150	0.5
9	4	3NT N-3		150	0.5
10	6	3NT S-1		50	4.5
11	1	3NT N-1		50	4.5
12	3	3NT S-2		100	2.5

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♠ AKQ1097
♥ 652
♦ K92
♣ 2

♠ 6
♥ Q1087
♦ 863
♣ 109643

♠ 53
♥ J3
♦ QJ754
♣ J875

W N E S

♠ J842
♥ AK94
♦ A10
♣ AKQ

N-S	E-W	Contract	N-S	E-W	MP
5	2	6S N 7	1010		2
8	7	4S N 7	510		0
9	4	6S N 7	1010		2
10	6	6S N 7	1010		2
11	1	7S N 7	1510		4.5
12	3	7S N 7	1510		4.5

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♠ K84
♥ 76
♦ A932
♣ A743

♠ A732
♥ AK432
♦ K4
♣ K6

♠ Q95
♥ J108
♦ J1087
♣ J85

W N E S

♠ J106
♥ Q95
♦ Q65
♣ Q1092

N-S	E-W	Contract	N-S	E-W	MP
1	8	1H W 1		80	5
2	11	3H W 4		170	1
6	3	4H W 4		620	0
9	5	1NT W 2		120	3
10	7	1H W 3		140	2
12	4	2C S-1		100	4

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♠ 85
♥ AQ106
♦ J43
♣ AK62

♠ A1042
♥ 8753
♦ Q95
♣ 95

♠ QJ93
♥ J2
♦ A1072
♣ J73

W N E S

♠ K76
♥ K94
♦ K86
♣ Q1084

N-S	E-W	Contract	N-S	E-W	MP
1	8	3NT S 5	460		4.5
2	11	3NT S 3	400		1.5
6	3	3NT S 3	400		1.5
9	5	3NT N 3	400		1.5
10	7	3NT S 3	400		1.5
12	4	3NT S 5	460		4.5

12

♠ K72
♥ 5
♦ A65
♣ KQJ963

♠ 10864
♥ 987
♦ Q1093
♣ 42

♠ AJ9
♥ A642
♦ 842
♣ A85

W N E S

♠ Q53
♥ KQJ103
♦ KJ7
♣ 107

N-S	E-W	Contract	N-S	E-W	MP
1	8	3NT N 4	630		3
2	11	3NT N 3	600		1
6	3	3NT N-1		100	0
9	5	3NT S 5	660		5
10	7	3NT N 4	630		3
12	4	3NT S 4	630		3

13

Hand 13: ♠AQ84, ♥K654, ♦Q874, ♣K. Partner: ♠962, ♥J107, ♦K532, ♣765. Declarer: ♠J10, ♥82, ♦AJ109, ♣A10943.

Table for hand 13 showing N-S and E-W contracts and MP scores.

14

Hand 14: ♠AJ63, ♥K, ♦J65, ♣109854. Partner: ♠9, ♥AQ94, ♦Q743, ♣K762. Declarer: ♠KQ72, ♥J652, ♦K82, ♣Q3.

Table for hand 14 showing N-S and E-W contracts and MP scores.

15

Hand 15: ♠J10975, ♥KQ3, ♦J54, ♣96. Partner: ♠86, ♥AJ1042, ♦AKQ86, ♣3. Declarer: ♠AKQ4, ♥75, ♦1032, ♣KQ74.

Table for hand 15 showing N-S and E-W contracts and MP scores.

16

Hand 16: ♠Q103, ♥105, ♦J76, ♣Q10874. Partner: ♠A9864, ♥63, ♦K1093, ♣K5. Declarer: ♠KJ752, ♥Q972, ♦Q82, ♣9.

Table for hand 16 showing N-S and E-W contracts and MP scores.

17

Hand 17: ♠K98, ♥A53, ♦Q6, ♣A8753. Partner: ♠Q432, ♥86, ♦AK75, ♣KQ4. Declarer: ♠AJ10765, ♥Q97, ♦1092, ♣6.

Table for hand 17 showing N-S and E-W contracts and MP scores.

18

Hand 18: ♠A64, ♥Q87543, ♦QJ9, ♣10. Partner: ♠K1098532, ♥K86, ♣AK9. Declarer: ♠QJ, ♥AK62, ♦10754, ♣QJ3.

Table for hand 18 showing N-S and E-W contracts and MP scores.

19

Hand 19: ♠A942, ♥93, ♦K1054, ♣Q102. Partner: ♠106, ♥AK7, ♦AJ963, ♣J53. Declarer: ♠KJ8753, ♥85, ♦Q8, ♣A74.

Table for hand 19 showing N-S and E-W contracts and MP scores.

20

Hand 20: ♠J3, ♥K9652, ♦10764, ♣85. Partner: ♠874, ♥A1073, ♦J85, ♣J103. Declarer: ♠AQ10652, ♥J8, ♦K2, ♣A74.

Table for hand 20 showing N-S and E-W contracts and MP scores.

21

Hand 21: ♠A10, ♥AKQ9, ♦86, ♣AJ1083. Partner: ♠4, ♥J765, ♦J1053, ♣K964. Declarer: ♠KQ872, ♥10843, ♦Q4, ♣72.

Table for hand 21 showing N-S and E-W contracts and MP scores.

22

Hand 22: ♠J10653, ♥962, ♦A932, ♣10. Partner: ♠KQ, ♥AQ43, ♦K105, ♣QJ43. Declarer: ♠8, ♥KJ85, ♦QJ64, ♣K652.

Table for hand 22 showing N-S and E-W contracts and MP scores.

23

Hand 23: ♠A1087, ♥J3, ♦QJ85, ♣AJ2. Partner: ♠96, ♥Q752, ♦A62, ♣KQ103. Declarer: ♠Q543, ♥1094, ♦K97, ♣987.

Table for hand 23 showing N-S and E-W contracts and MP scores.

24

Hand 24: ♠A2, ♥832, ♦J86, ♣KQJ72. Partner: ♠98, ♥A1097, ♦A7543, ♣108. Declarer: ♠J1043, ♥654, ♦KQ2, ♣A94.

Table for hand 24 showing N-S and E-W contracts and MP scores.