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Hand 1: ♠K1096, ♥K73, ♦A43, ♣1098. Opponent: ♠A543, ♥QJ95, ♦QJ102, ♣5. Partner: ♠Q8, ♥A642, ♦K86, ♣K632. Dealer: N. Contract: 4H. Score: 50.

Table for Hand 1: N-S E-W Contract N-S E-W MP. Rows: 2 9 4H W-1 50 4.5, 3 8 4H W 4 420 0, 6 5 3H W 4 170 1, 10 4 2H W 3 140 2.5, 11 7 3H W 3 140 2.5, 12 1 4H W-1 50 4.5

2

Hand 2: ♠Q9762, ♥5, ♦J754, ♣J82. Opponent: ♠84, ♥K7642, ♦932, ♣KQ10. Partner: ♠K, ♥AQ983, ♦Q10, ♣A9754. Dealer: N. Contract: 5Hx. Score: 100.

Table for Hand 2: N-S E-W Contract N-S E-W MP. Rows: 2 9 5Hx E-1 100 5, 3 8 2H E 4 170 3, 6 5 4H E 5 450 0, 10 4 4H E 4 420 1.5, 11 7 4H E 4 420 1.5, 12 1 4S S-1 100 4

3

Hand 3: ♠A1032, ♥Q109, ♦AJ62, ♣A4. Opponent: ♠J7, ♥K643, ♦93, ♣Q8653. Partner: ♠984, ♥AJ72, ♦Q10, ♣KJ109. Dealer: N. Contract: 3S. Score: 140.

Table for Hand 3: N-S E-W Contract N-S E-W MP. Rows: 2 9 3S N 5 200 2.5, 3 8 3S N 5 200 2.5, 6 5 3S N 3 140 0.5, 10 4 4S N 5 450 4.5, 11 7 4S N 5 450 4.5, 12 1 3S N 3 140 0.5

4

Hand 4: ♠Q10872, ♥J85, ♦QJ52, ♣9. Opponent: ♠4, ♥Q1076, ♦9873, ♣K742. Partner: ♠AJ3, ♥AK32, ♦A10, ♣J1085. Dealer: N. Contract: 1NT. Score: 100.

Table for Hand 4: N-S E-W Contract N-S E-W MP. Rows: 3 9 1NT E 2 120 2, 4 1 1NT E 3 150 1, 7 6 1NT E 4 180 0, 8 11 1NT E 1 90 3, 10 5 2S N 2 110 5, 12 2 1NT E-1 100 4

5

Hand 5: ♠8, ♥AK109432, ♦83, ♣765. Opponent: ♠Q104, ♥Q, ♦AQ962, ♣Q942. Partner: ♠762, ♥86, ♦K1054, ♣AJ103. Dealer: N. Contract: 4H. Score: 620.

Table for Hand 5: N-S E-W Contract N-S E-W MP. Rows: 3 9 4H N 4 620 2.5, 4 1 4H N 6 680 5, 7 6 4H N 4 620 2.5, 8 11 3H N 3 140 1, 10 5 4S S-1 100 0, 12 2 4H N 5 650 4

6

Hand 6: ♠3, ♥AJ762, ♦1052, ♣10532. Opponent: ♠AJ, ♥984, ♦A6, ♣AKJ864. Partner: ♠Q7654, ♥K105, ♦Q743, ♣9. Dealer: N. Contract: 2C. Score: 110.

Table for Hand 6: N-S E-W Contract N-S E-W MP. Rows: 3 9 2C W 3 110 3, 4 1 2S W-1 100 5, 7 6 2S W 2 110 3, 8 11 3C W 3 110 3, 10 5 3C W 4 130 1, 12 2 3NT E 3 600 0

7

Hand 7: ♠A985, ♥AKJ, ♦Q10643, ♣A. Opponent: ♠KQ74, ♥62, ♦85, ♣J10842. Partner: ♠J1062, ♥75, ♦AKJ92, ♣KQ. Dealer: N. Contract: 4H. Score: 650.

Table for Hand 7: N-S E-W Contract N-S E-W MP. Rows: 5 2 4H S 5 650 3.5, 8 7 4H S 5 650 3.5, 9 4 3H S 5 200 0.5, 10 6 4H S 5 650 3.5, 11 1 3H S 5 200 0.5, 12 3 4H S 5 650 3.5

8

Hand 8: ♠KQ9852, ♥J108, ♦96, ♣A9. Opponent: ♠J64, ♥A42, ♦J10532, ♣32. Partner: ♠73, ♥653, ♦AKQ, ♣J10765. Dealer: N. Contract: 4S. Score: 420.

Table for Hand 8: N-S E-W Contract N-S E-W MP. Rows: 5 2 4S N 4 420 2.5, 8 7 4S N 4 420 2.5, 9 4 4S N 4 420 2.5, 10 6 4S N 4 420 2.5, 11 1 4S N 4 420 2.5, 12 3 4S N 4 420 2.5

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Hand 9: ♠97, ♥K97, ♦J53, ♣A8543. Opponent: ♠Q63, ♥832, ♦104, ♣KQ1072. Partner: ♠A1052, ♥J1065, ♦AQ762, ♣. Dealer: N. Contract: 2D. Score: 200.

Table for Hand 9: N-S E-W Contract N-S E-W MP. Rows: 5 2 2D E-2 200 5, 8 7 3Cx S-2 300 0, 9 4 2C N 2 90 3.5, 10 6 2NT N-1 50 1.5, 11 1 2C N-1 50 1.5, 12 3 1NT N 1 90 3.5

10

Hand 10: ♠10643, ♥AQ1073, ♦AK, ♣J7. Opponent: ♠82, ♥6, ♦J108754, ♣A1098. Partner: ♠AJ75, ♥KJ984, ♦962, ♣5. Dealer: N. Contract: 3NT. Score: 600.

Table for Hand 10: N-S E-W Contract N-S E-W MP. Rows: 1 8 3NT N-1 100 3, 2 11 3NT N 3 600 5, 6 3 3NT N-3 300 1, 9 5 3NT N-1 100 3, 10 7 2H N-1 100 3, 12 4 3NT N-4 400 0

11

Hand 11: ♠AK98, ♥1053, ♦A6, ♣AQ64. Opponent: ♠Q5, ♥J962, ♦KQ105, ♣J53. Partner: ♠10763, ♥AKQ4, ♦J94, ♣97. Dealer: N. Contract: 1NT. Score: 120.

Table for Hand 11: N-S E-W Contract N-S E-W MP. Rows: 1 8 1NT N 2 120 1.5, 2 11 1NT N 3 150 4.5, 6 3 1NT N 2 120 1.5, 9 5 1NT N 2 120 1.5, 10 7 1NT N 2 120 1.5, 12 4 1NT N 3 150 4.5

12

Hand 12: ♠KQ, ♥Q1065, ♦A94, ♣KJ75. Opponent: ♠AJ642, ♥A987, ♦107, ♣Q9. Partner: ♠10853, ♥J32, ♦J8652, ♣3. Dealer: N. Contract: 3NT. Score: 630.

Table for Hand 12: N-S E-W Contract N-S E-W MP. Rows: 1 8 3NT N 4 630 2, 2 11 3NT N 4 630 2, 6 3 3C S 5 150 0, 9 5 3NT N 5 660 4.5, 10 7 3NT N 5 660 4.5, 12 4 3NT N 4 630 2

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♠ A102
♥ 76
♦ A
♣ KQJ10974

♠ 96
♥ K852
♦ KQ82
♣ A32

♠ K74
♥ QJ1043
♦ 1064
♣ 85

♠ QJ853
♥ A9
♦ J9753
♣ 6

N-S	E-W	Contract	N-S	E-W	MP
1	2	3NT S-4		400	0.5
4	7	4S S 5	650		5
5	12	4S S-1		100	2
9	6	3C N 4	130		3.5
10	8	4C N 4	130		3.5
11	3	3NT S-4		400	0.5

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♠ AK10652
♥ 10
♦ K95
♣ Q103

♠ QJ4
♥ KQJ73
♦ J74
♣ 64

♠ 98
♥ 986
♦ AQ86
♣ A872

♠ 73
♥ A542
♦ 1032
♣ KJ95

N-S	E-W	Contract	N-S	E-W	MP
1	2	3H W-1		50	2
4	7	3H W-1		50	2
5	12	3H W 3		140	0
9	6	3H W-2		100	4
10	8	3S N 3	140		5
11	3	3H W-1		50	2

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♠ AK873
♥ 84
♦ 9872
♣ 43

♠ Q64
♥ K
♦ AQJ54
♣ 9876

♠ 1092
♥ 97632
♦ 6
♣ Q1052

♠ J5
♥ AQJ105
♦ K103
♣ AKJ

N-S	E-W	Contract	N-S	E-W	MP
1	2	3NT S-1		100	0.5
4	7	2NT S 3	150		2
5	12	3NT S-1		100	0.5
9	6	3NT S 5	660		5
10	8	4H S 5	650		4
11	3	2H N 5	200		3

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♠ A86
♥ K2
♦ Q10764
♣ QJ9

♠ 109
♥ QJ106
♦ 82
♣ K7543

♠ K5432
♥ 93
♦ KJ953
♣ 6

♠ QJ7
♥ A8754
♦ A
♣ A1082

N-S	E-W	Contract	N-S	E-W	MP
1	10	3NT N-1		50	2.5
3	2	3NT N-3		150	1
7	9	3NT N-1		50	2.5
8	5	3NT S 3	400		4.5
11	4	3NT N-4		200	0
12	6	3NT N 3	400		4.5

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♠ KJ1074
♥ K2
♦ Q985
♣ A2

♠ 62
♥ 54
♦ K10643
♣ KQJ6

♠ A3
♥ AJ109
♦ AJ7
♣ 9874

♠ Q985
♥ Q8763
♦ 2
♣ 1053

N-S	E-W	Contract	N-S	E-W	MP
1	10	2S N 3	140		4
3	2	5D W-2		100	3
7	9	3S N-1		50	1
8	5	2NT W-1		50	2
11	4	3D W 3		110	0
12	6	3S N 4	170		5

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♠ A64
♥ Q973
♦ QJ95
♣ A9

♠ 5
♥ A108542
♦ 104
♣ J874

♠ K97
♥ J6
♦ AK73
♣ KQ102

♠ QJ10832
♥ K
♦ 862
♣ 653

N-S	E-W	Contract	N-S	E-W	MP
1	10	2H E 3		140	0
3	2	2H E 2		110	2.5
7	9	4H E-2		100	5
8	5	2H E 2		110	2.5
11	4	2H E 2		110	2.5
12	6	2H E 2		110	2.5

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♠ J9642
♥ J8
♦ J1092
♣ 73

♠ K875
♥ K72
♦ AQ8
♣ K42

♠ AQ10
♥ AQ
♦ 7643
♣ Q985

♠ 3
♥ 1096543
♦ K5
♣ AJ106

N-S	E-W	Contract	N-S	E-W	MP
1	6	3NT W 3		600	3.5
2	10	3NT E 5		660	0
4	3	3NT W 4		630	1.5
5	11	3NT W 3		600	3.5
9	8	3C E 4		130	5
12	7	3NT W 4		630	1.5

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♠ AJ96
♥ AJ96
♦ K854
♣ 97652

♠ AQ10875
♥ Q104
♦ J
♣ AK4

♠ 964
♥ 752
♦ Q932
♣ J103

♠ KJ32
♥ K83
♦ A1076
♣ Q8

N-S	E-W	Contract	N-S	E-W	MP
1	6	5Dx S-2		500	0
2	10	1S W-1		100	3.5
4	3	2Sx W-1		200	5
5	11	1S W 3		140	1
9	8	2S W-1		100	3.5
12	7	1S W 2		110	2

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♠ AJ75
♥ 54
♦ K1098
♣ Q53

♠ 1063
♥ 62
♦ A532
♣ K974

♠ K942
♥ AQJ93
♦ 4
♣ 1086

♠ Q8
♥ K1087
♦ QJ76
♣ AJ2

N-S	E-W	Contract	N-S	E-W	MP
1	6	3D S 3	110		1.5
2	10	2NT S 2	120		3
4	3	1NT S 3	150		4
5	11	3D S-1		100	0
9	8	3D S 3	110		1.5
12	7	3NT S 3	600		5

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♠ 10982
♥ Q5
♦ Q32
♣ AJ107

♠ Q75
♥ AK3
♦ 1087
♣ 9652

♠ KJ6
♥ J9762
♦ 4
♣ K843

♠ A43
♥ 1084
♦ AKJ965
♣ Q

N-S	E-W	Contract	N-S	E-W	MP
2	7	2D S 2	90		0.5
3	10	2D S 4	130		4.5
5	4	1NT S 1	90		0.5
9	1	2D S 3	110		2.5
11	6	2D S 4	130		4.5
12	8	2D S 3	110		2.5

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♠ 83
♥ 7543
♦ QJ94
♣ 842

♠ A62
♥ K6
♦ 72
♣ AKJ963

♠ KJ94
♥ AQ109
♦ K65
♣ 107

♠ Q1075
♥ J82
♦ A1083
♣ Q5

N-S	E-W	Contract	N-S	E-W	MP
2	7	3NT E 7		720	2
3	10	3NT E 7		720	2
5	4	3NT E 7		720	2
9	1	3NT E 7		720	2
11	6	3NT E 7		720	2
12	8	3NT E 6		690	5

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♠ A
♥ A9743
♦ J74
♣ J876

♠ K76
♥ KQ82
♦ 105
♣ AQ102

♠ 5432
♥ 5
♦ AKQ96
♣ K54

♠ QJ1098
♥ J106
♦ 832
♣ 93

N-S	E-W	Contract	N-S	E-W	MP
2	7	3NT W 4		430	3
3	10	3NT W 4		430	3
5	4	3NT W 5		460	0
9	1	3NT W 4		430	3
11	6	3NT W 4		430	3
12	8	3NT W 4		430	3