

**1**

♠ 9432  
♥ Q1072  
♦ K2  
♣ 753

♠ K65  
♥ A9  
♦ J75  
♣ AKQJ9

♠ AJ7  
♥ 5  
♦ A943  
♣ 108642

♠ Q108  
♥ KJ8643  
♦ Q1086  
♣

| N-S | E-W | Contract  | N-S | E-W | MP  |
|-----|-----|-----------|-----|-----|-----|
| 2   | 9   | 5C E 5    |     | 400 | 3.5 |
| 3   | 8   | 5C E 5    |     | 400 | 3.5 |
| 6   | 5   | 5C W-1 50 |     |     | 5   |
| 10  | 4   | 3NT W 4   |     | 430 | 1   |
| 11  | 7   | 3NT W 4   |     | 430 | 1   |
| 12  | 1   | 3NT W 4   |     | 430 | 1   |

**2**

♠ A9743  
♥ 52  
♦ Q96  
♣ 864

♠ K2  
♥ Q9873  
♦ 8  
♣ KQ753

♠ QJ85  
♥ KJ  
♦ K1072  
♣ AJ9

♠ 106  
♥ A1064  
♦ AJ543  
♣ 102

| N-S | E-W | Contract    | N-S | E-W | MP  |
|-----|-----|-------------|-----|-----|-----|
| 2   | 9   | 3NT E 4     |     | 430 | 0.5 |
| 3   | 8   | 3NT E 3     |     | 400 | 2.5 |
| 6   | 5   | 3NT E 4     |     | 430 | 0.5 |
| 10  | 4   | 3NT E-1 50  |     |     | 4   |
| 11  | 7   | 3NT E 3     |     | 400 | 2.5 |
| 12  | 1   | 3NT E-2 100 |     |     | 5   |

**3**

♠ AJ42  
♥ 865  
♦ Q32  
♣ 1086

♠ Q3  
♥ AJ3  
♦ K10864  
♣ 953

♠ K765  
♥ Q10  
♦ AJ7  
♣ AQJ2

♠ 1098  
♥ K9742  
♦ 95  
♣ K74

| N-S | E-W | Contract    | N-S | E-W | MP  |
|-----|-----|-------------|-----|-----|-----|
| 2   | 9   | 3NT E 5     |     | 660 | 1   |
| 3   | 8   | 3NT E 4     |     | 630 | 3.5 |
| 6   | 5   | 3NT E 5     |     | 660 | 1   |
| 10  | 4   | 3NT E-1 100 |     |     | 5   |
| 11  | 7   | 3NT E 4     |     | 630 | 3.5 |
| 12  | 1   | 3NT E 5     |     | 660 | 1   |

**4**

♠ Q  
♥ AQJ9  
♦ AKJ10  
♣ KQ63

♠ 973  
♥ K1063  
♦ 97  
♣ AJ74

♠ K86542  
♥ 54  
♦ 63  
♣ 952

♠ AJ10  
♥ 872  
♦ Q8542  
♣ 108

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 3   | 9   | 3NT S 5  |     | 660 | 4   |
| 4   | 1   | 3NT N 5  |     | 660 | 4   |
| 7   | 6   | 3NT N 4  |     | 630 | 0.5 |
| 8   | 11  | 3NT N 4  |     | 630 | 0.5 |
| 10  | 5   | 3NT N 5  |     | 660 | 4   |
| 12  | 2   | 4H N 5   |     | 650 | 2   |

**5**

♠ AQ1043  
♥ KJ104  
♦  
♣ KJ43

♠ KJ952  
♥ A  
♦ J753  
♣ 1085

♠ 98653  
♥ K109842  
♣ 96

♠ 876  
♥ Q72  
♦ AQ6  
♣ AQ72

| N-S | E-W | Contract | N-S | E-W | MP |
|-----|-----|----------|-----|-----|----|
| 3   | 9   | 5S N-2   |     | 200 | 1  |
| 4   | 1   | 4S N 4   | 620 |     | 4  |
| 7   | 6   | 6Sx N-2  |     | 500 | 0  |
| 8   | 11  | 4S N-1   |     | 100 | 2  |
| 10  | 5   | 4S N 4   | 620 |     | 4  |
| 12  | 2   | 4S N 4   | 620 |     | 4  |

**6**

♠ 103  
♥ 6542  
♦ K654  
♣ K103

♠ AQJ974  
♥ 10  
♦ Q82  
♣ 652

♠ 65  
♥ AQ83  
♦ A109  
♣ AJ98

♠ K82  
♥ KJ97  
♦ J73  
♣ Q74

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 3   | 9   | 3NT E 5  |     | 660 | 1   |
| 4   | 1   | 4S E 5   |     | 650 | 2.5 |
| 7   | 6   | 2S W 3   |     | 140 | 5   |
| 8   | 11  | 4S E 6   |     | 680 | 0   |
| 10  | 5   | 4S E 5   |     | 650 | 2.5 |
| 12  | 2   | 4S E 4   |     | 620 | 4   |

**7**

♠ AKQ843  
♥ AK3  
♦ 985  
♣ 7

♠ J972  
♥ 108752  
♦ AQ6  
♣ 10

♠ 94  
♥ KJ1074  
♣ KJ8642

♠ 1065  
♥ QJ6  
♦ 32  
♣ AQ953

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 5   | 2   | 4S N 4   | 620 |     | 2   |
| 8   | 7   | 6C W-5   | 500 |     | 0   |
| 9   | 4   | 4S N 5   | 650 |     | 4.5 |
| 10  | 6   | 4S N 4   | 620 |     | 2   |
| 11  | 1   | 4S N 4   | 620 |     | 2   |
| 12  | 3   | 4S N 5   | 650 |     | 4.5 |

**8**

♠ A964  
♥  
♦ 73  
♣ KJ96543

♠ K32  
♥ KJ54  
♦ KJ10  
♣ 1087

♠ Q875  
♥ 10732  
♦ Q65  
♣ Q2

♠ J10  
♥ AQ986  
♦ A9842  
♣ A

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 5   | 2   | 2NT N-1  |     | 50  | 1   |
| 8   | 7   | 3NT N 5  | 460 |     | 5   |
| 9   | 4   | 5D S-4   |     | 200 | 0   |
| 10  | 6   | 2D S 3   | 110 |     | 2.5 |
| 11  | 1   | 2D S 3   | 110 |     | 2.5 |
| 12  | 3   | 3D S 4   | 130 |     | 4   |

**9**

♠ 98  
♥ J1032  
♦ J1062  
♣ AQ2

♠ AK752  
♥ 6  
♦ 84  
♣ K10974

♠ QJ4  
♥ 984  
♦ Q95  
♣ J853

♠ 1063  
♥ AKQ75  
♦ AK73  
♣ 6

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 5   | 2   | 4H S 5   | 450 |     | 4   |
| 8   | 7   | 4S E-2   | 200 |     | 0   |
| 9   | 4   | 4H S 4   | 420 |     | 1.5 |
| 10  | 6   | 4H S 5   | 450 |     | 4   |
| 11  | 1   | 4H S 4   | 420 |     | 1.5 |
| 12  | 3   | 4H S 5   | 450 |     | 4   |

**10**

♠ AQ72  
♥ 75  
♦ AKQ  
♣ Q873

♠ K865  
♥ AJ1084  
♦ 97  
♣ 95

♠ 10  
♥ K963  
♦ J1086  
♣ AJ106

♠ J943  
♥ Q2  
♦ 5432  
♣ K42

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 8   | 1NT N 2  | 120 |     | 3   |
| 2   | 11  | 1NT N 1  | 90  |     | 1.5 |
| 6   | 3   | 2D W-4   | 400 |     | 5   |
| 9   | 5   | 1NT N 1  | 90  |     | 1.5 |
| 10  | 7   | 1NT N 3  | 150 |     | 4   |
| 12  | 4   | 1NT N-2  | 200 |     | 0   |

**11**

♠ J96532  
♥ K10  
♦ 53  
♣ 874

♠ K  
♥ J43  
♦ J9642  
♣ KQ65

♠ Q74  
♥ AQ98  
♦ Q10  
♣ A1092

♠ A108  
♥ 7652  
♦ AK87  
♣ J3

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 8   | 2S N 2   | 110 |     | 4   |
| 2   | 11  | 1NT W 3  | 150 |     | 1.5 |
| 6   | 3   | 2S N 3   | 140 |     | 5   |
| 9   | 5   | 1NT W 4  | 180 |     | 0   |
| 10  | 7   | 2D W 5   | 150 |     | 1.5 |
| 12  | 4   | 3C W 3   | 110 |     | 3   |

**12**

♠ K842  
♥ AJ73  
♦ 109742  
♣

♠ QJ963  
♥ Q85  
♦ 83  
♣ 873

♠ 105  
♥ 1064  
♦ AKQJ65  
♣ Q2

♠ A7  
♥ K92  
♦  
♣ AKJ109654

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 8   | 5C S 7   | 640 |     | 5   |
| 2   | 11  | 3C S 7   | 190 |     | 1.5 |
| 6   | 3   | 3NT N 3  | 600 |     | 4   |
| 9   | 5   | 3C S 7   | 190 |     | 1.5 |
| 10  | 7   | 3C S 7   | 190 |     | 1.5 |
| 12  | 4   | 3C S 7   | 190 |     | 1.5 |

**13** ♠K973  
♥QJ1076  
♦7654  
♣

♠AQJ10  
♥K83  
♦9  
♣AQJ54

♠65  
♥52  
♦K1032  
♣K9863

♠842  
♥A94  
♦AQJ8  
♣1072

**14** ♠K876  
♥10864  
♦A6  
♣A106

♠AQ10  
♥J5  
♦Q32  
♣K9543

♠J32  
♥Q7  
♦J984  
♣QJ82

♠954  
♥AK932  
♦K1075  
♣7

**15** ♠82  
♥10764  
♦942  
♣KJ107

♠KQ1094  
♥J82  
♦AQ107  
♣6

♠AJ653  
♥K9  
♦865  
♣985

♠7  
♥AQ53  
♦KJ3  
♣AQ432

**16** ♠A96  
♥K82  
♦A74  
♣AQ94

♠J10754  
♥53  
♦K86  
♣J53

♠J10974  
♥Q1052  
♦K1076  
♣KQ832

♠KQ832  
♥AQ6  
♦J93  
♣82

| N-S | E-W | Contract   | N-S | E-W | MP |
|-----|-----|------------|-----|-----|----|
| 2   | 1   | 2C W 4     |     | 130 | 2  |
| 3   | 11  | 4C W 4     |     | 130 | 2  |
| 6   | 9   | 2C W 3     |     | 110 | 4  |
| 7   | 4   | 4H N-2     |     | 200 | 0  |
| 8   | 10  | 5C E-1 100 |     |     | 5  |
| 12  | 5   | 4C E 4     |     | 130 | 2  |

| N-S | E-W | Contract | N-S | E-W | MP |
|-----|-----|----------|-----|-----|----|
| 2   | 1   | 3H S 5   |     | 200 | 2  |
| 3   | 11  | 2H S 5   |     | 200 | 2  |
| 6   | 9   | 2H S 5   |     | 200 | 2  |
| 7   | 4   | 5H S 5   |     | 450 | 5  |
| 8   | 10  | 3H S 5   |     | 200 | 2  |
| 12  | 5   | 2H S 5   |     | 200 | 2  |

| N-S | E-W | Contract  | N-S | E-W | MP  |
|-----|-----|-----------|-----|-----|-----|
| 2   | 1   | 3S W 4    |     | 170 | 2.5 |
| 3   | 11  | 5C S-2    |     | 200 | 1   |
| 6   | 9   | 4S W-1 50 |     |     | 4.5 |
| 7   | 4   | 3S W 4    |     | 170 | 2.5 |
| 8   | 10  | 4S W 4    |     | 420 | 0   |
| 12  | 5   | 4S W-1 50 |     |     | 4.5 |

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 10  | 3NT N 4  | 430 |     | 5   |
| 3   | 2   | 3NT N-1  |     | 50  | 2.5 |
| 7   | 9   | 4S N-2   |     | 100 | 0.5 |
| 8   | 5   | 4Sx N-1  |     | 100 | 0.5 |
| 11  | 4   | 3NT N 3  | 400 |     | 4   |
| 12  | 6   | 4S N-1   |     | 50  | 2.5 |

**17** ♠5  
♥AQ107642  
♦1082  
♣103

♠AJ9  
♥J  
♦QJ54  
♣AK984

♠Q10642  
♥K3  
♦973  
♣765

♠K873  
♥985  
♦AK6  
♣QJ2

**18** ♠QJ  
♥6  
♦Q10972  
♣109763

♠AK98  
♥A108742  
♦5  
♣42

♠642  
♥KQ53  
♦843  
♣KJ8

♠10753  
♥J9  
♦AKJ6  
♣AQ5

**19** ♠K5  
♥Q7653  
♦Q976  
♣QJ

♠Q872  
♥KJ4  
♦AK853  
♣5

♠AJ  
♥82  
♦J1042  
♣AK762

♠109643  
♥A109  
♦  
♣109843

**20** ♠K742  
♥10962  
♦AK542  
♣

♠Q1065  
♥8  
♦9873  
♣K532

♠93  
♥KJ754  
♦J  
♣AJ1084

♠AJ8  
♥AQ3  
♦Q106  
♣Q976

| N-S | E-W | Contract    | N-S | E-W | MP  |
|-----|-----|-------------|-----|-----|-----|
| 1   | 10  | 4S E-2 100  |     |     | 3.5 |
| 3   | 2   | 4H N-2 100  |     |     | 0   |
| 7   | 9   | 3H N 3      | 140 |     | 5   |
| 8   | 5   | 4S E-1 50   |     |     | 2   |
| 11  | 4   | 5Cx W-1 100 |     |     | 3.5 |
| 12  | 6   | 4H N-1 50   |     |     | 1   |

| N-S | E-W | Contract    | N-S | E-W | MP |
|-----|-----|-------------|-----|-----|----|
| 1   | 10  | 4H W 4      |     | 420 | 0  |
| 3   | 2   | 1NT S-1 100 |     |     | 3  |
| 7   | 9   | 3D S 3      | 110 |     | 5  |
| 8   | 5   | 4H E-1 50   |     |     | 4  |
| 11  | 4   | 1NT S-2 200 |     |     | 1  |
| 12  | 6   | 3H W 3      |     | 140 | 2  |

| N-S | E-W | Contract    | N-S | E-W | MP  |
|-----|-----|-------------|-----|-----|-----|
| 1   | 6   | 3NT W-2 200 |     |     | 5   |
| 2   | 10  | 3NT W-1 100 |     |     | 2.5 |
| 4   | 3   | 3NT W-1 100 |     |     | 2.5 |
| 5   | 11  | 5D W-1 100  |     |     | 2.5 |
| 9   | 8   | 3NT W-1 100 |     |     | 2.5 |
| 12  | 7   | 4D W 4      |     | 130 | 0   |

| N-S | E-W | Contract   | N-S | E-W | MP |
|-----|-----|------------|-----|-----|----|
| 1   | 6   | 3NT S 3    | 600 |     | 3  |
| 2   | 10  | 1H E-3 300 |     |     | 1  |
| 4   | 3   | 2NT S 3    | 150 |     | 0  |
| 5   | 11  | 3NT S 3    | 600 |     | 3  |
| 9   | 8   | 3NT S 3    | 600 |     | 3  |
| 12  | 7   | 3NT S 4    | 630 |     | 5  |

**21** ♠J1093  
♥9875  
♦K  
♣Q1062

♠K2  
♥AK43  
♦982  
♣A973

♠Q754  
♥QJ10  
♦AJ75  
♣84

♠A86  
♥62  
♦Q10643  
♣KJ5

**22** ♠AKQ8  
♥K874  
♦Q64  
♣A2

♠752  
♥A92  
♦J  
♣KQ9764

♠J109643  
♥106  
♦2  
♣J853

♠  
♥QJ53  
♦AK1098753  
♣10

**23** ♠J32  
♥J1074  
♦Q106  
♣AQ7

♠104  
♥K83  
♦A5  
♣K98652

♠Q9865  
♥Q52  
♦943  
♣J4

♠AK7  
♥A96  
♦KJ872  
♣103

**24** ♠Q84  
♥Q1093  
♦AJ  
♣A973

♠A53  
♥2  
♦Q109874  
♣QJ2

♠J962  
♥A6  
♦652  
♣K864

♠K107  
♥KJ8754  
♦K3  
♣105

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 6   | 1NT W 2  |     | 120 | 1   |
| 2   | 10  | 2H W 3   |     | 140 | 0   |
| 4   | 3   | 1NT W 1  |     | 90  | 3.5 |
| 5   | 11  | 1NT W 1  |     | 90  | 3.5 |
| 9   | 8   | 1NT W 1  |     | 90  | 3.5 |
| 12  | 7   | 1NT W 1  |     | 90  | 3.5 |

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 2   | 7   | 6H N 6   | 980 |     | 4.5 |
| 3   | 10  | 5D S 6   | 420 |     | 0   |
| 5   | 4   | 6H S 6   | 980 |     | 4.5 |
| 9   | 1   | 5H N 6   | 480 |     | 1.5 |
| 11  | 6   | 6D S 6   | 920 |     | 3   |
| 12  | 8   | 4H S 6   | 480 |     | 1.5 |

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 2   | 7   | 3NT S 4  | 630 |     | 4.5 |
| 3   | 10  | 2D S 2   | 90  |     | 0   |
| 5   | 4   | 3NT S 3  | 600 |     | 2.5 |
| 9   | 1   | 1NT S 3  | 150 |     | 1   |
| 11  | 6   | 3NT S 3  | 600 |     | 2.5 |
| 12  | 8   | 3NT S 4  | 630 |     | 4.5 |

| N-S | E-W | Contract   | N-S | E-W | MP  |
|-----|-----|------------|-----|-----|-----|
| 2   | 7   | 4H S 4     | 420 |     | 4.5 |
| 3   | 10  | 2H S 4     | 170 |     | 2   |
| 5   | 4   | 3H S 4     | 170 |     | 2   |
| 9   | 1   | 2H S 4     | 170 |     | 2   |
| 11  | 6   | 5D W-2 100 |     |     | 0   |
| 12  | 8   | 4H S 4     | 420 |     | 4.5 |