

**1**

♠AJ73  
♥A985  
♦9543  
♣K

♠Q1064  
♥QJ107  
♦A86  
♣108

♠62  
♥Q72  
♦AQ976542  
♣K

W N E S

♠K9852  
♥K43  
♦KJ10  
♣J3

| N-S | E-W | Contract | N-S | E-W | MP |
|-----|-----|----------|-----|-----|----|
| 1   | 5   | 4S S-3   |     | 150 | 0  |
| 3   | 6   | 5C W-1   | 50  |     | 7  |
| 7   | 14  | 4S S-2   |     | 100 | 3  |
| 8   | 9   | 4S S-2   |     | 100 | 3  |
| 12  | 2   | 3S S-2   |     | 100 | 3  |
| 13  | 10  | 3S S-1   |     | 50  | 6  |
| 15  | 4   | 4S S-2   |     | 100 | 3  |
| 16  | 11  | 4S S-2   |     | 100 | 3  |

**2**

♠Q7  
♥932  
♦A10532  
♣J74

♠AK983  
♥K64  
♦QJ76  
♣3

♠J10542  
♥A85  
♦84  
♣KQ2

W N E S

♠6  
♥QJ107  
♦K9  
♣A109865

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 5   | 4S E-1   | 50  |     | 6.5 |
| 3   | 6   | 4S E 4   |     | 420 | 2   |
| 7   | 14  | 4S E 4   |     | 420 | 2   |
| 8   | 9   | 4S E 4   |     | 420 | 2   |
| 12  | 2   | 4S E-1   | 50  |     | 6.5 |
| 13  | 10  | 2S E 4   |     | 170 | 5   |
| 15  | 4   | 4S E 4   |     | 420 | 2   |
| 16  | 11  | 4S E 4   |     | 420 | 2   |

**3**

♠AJ763  
♥AQ  
♦AQ532  
♣8

♠Q10985  
♥K1086542  
♦  
♣K

♠4  
♥J3  
♦9864  
♣A97532

W N E S

♠K2  
♥97  
♦KJ107  
♣QJ1064

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 5D N-1   |     | 50  | 1   |
| 2   | 6   | 3NT N 4  | 430 |     | 6.5 |
| 4   | 7   | 4S N-1   |     | 50  | 1   |
| 5   | 15  | 5D N 5   | 400 |     | 4.5 |
| 8   | 14  | 3NT S 4  | 430 |     | 6.5 |
| 9   | 10  | 3NT N 3  | 400 |     | 4.5 |
| 13  | 11  | 3S N-1   |     | 50  | 1   |
| 16  | 12  | 3D N 5   | 150 |     | 3   |

**4**

♠Q103  
♥A87  
♦10843  
♣KJ4

♠742  
♥KQ965  
♦762  
♣95

♠98  
♥10432  
♦AJ  
♣Q10732

W N E S

♠AKJ65  
♥J  
♦KQ95  
♣A86

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 4S S 6   | 680 |     | 5.5 |
| 2   | 6   | 4S S 5   | 650 |     | 1.5 |
| 4   | 7   | 4S S 6   | 680 |     | 5.5 |
| 5   | 15  | 4S S 6   | 680 |     | 5.5 |
| 8   | 14  | 4S S 5   | 650 |     | 1.5 |
| 9   | 10  | 4S S 6   | 680 |     | 5.5 |
| 13  | 11  | 4S S 5   | 650 |     | 1.5 |
| 16  | 12  | 4S S 5   | 650 |     | 1.5 |

**5**

♠J5432  
♥K8654  
♦KQ9  
♣

♠6  
♥J932  
♦J2  
♣K98743

♠K1097  
♥A10  
♦10754  
♣QJ5

W N E S

♠AQ8  
♥Q7  
♦A863  
♣A1062

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 2   | 4   | 4H S-2   |     | 200 | 0   |
| 3   | 7   | 4S N-1   |     | 100 | 2.5 |
| 5   | 8   | 4S S 4   | 620 |     | 6   |
| 6   | 15  | 4H S-1   |     | 100 | 2.5 |
| 10  | 11  | 4S N-1   |     | 100 | 2.5 |
| 12  | 13  | 4S S 4   | 620 |     | 6   |
| 14  | 9   | 4S N-1   |     | 100 | 2.5 |
| 16  | 1   | 4S S 4   | 620 |     | 6   |

**6**

♠842  
♥AJ962  
♦K72  
♣102

♠J9  
♥Q10  
♦QJ8  
♣KJ9765

♠AK765  
♥K54  
♦953  
♣Q8

W N E S

♠Q103  
♥873  
♦A1064  
♣A43

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 2   | 4   | 2H N-2   |     | 100 | 4   |
| 3   | 7   | 2S W-1   | 100 |     | 5.5 |
| 5   | 8   | 1NT E 3  |     | 150 | 1   |
| 6   | 15  | 1NT E 2  |     | 120 | 2   |
| 10  | 11  | 2S W-1   | 100 |     | 5.5 |
| 12  | 13  | 3NT W-3  | 300 |     | 7   |
| 14  | 9   | 3S W 5   |     | 200 | 0   |
| 16  | 1   | 2S W 2   |     | 110 | 3   |

**7**

♠AK652  
♥K7  
♦J42  
♣QJ5

♠93  
♥A984  
♦5  
♣K98432

♠Q87  
♥Q10532  
♦AK863  
♣

W N E S

♠J104  
♥J6  
♦Q1097  
♣A1076

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 13  | 2S N-1   |     | 100 | 4   |
| 3   | 5   | 3S N-2   |     | 200 | 3   |
| 4   | 8   | 4H W 4   |     | 620 | 0   |
| 6   | 9   | 2S N 3   | 140 |     | 6.5 |
| 7   | 15  | 3S N-3   |     | 300 | 1.5 |
| 11  | 12  | 3S N-3   |     | 300 | 1.5 |
| 14  | 10  | 4H W-1   | 100 |     | 5   |
| 16  | 2   | 3S N 3   | 140 |     | 6.5 |

**8**

♠Q762  
♥AQ932  
♣8432

♠A1086542  
♥J  
♦874  
♣97

♠QJ97  
♥K53  
♦K105  
♣A105

W N E S

♠K3  
♥A10984  
♦J6  
♣KQJ6

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 13  | 5H S 5   | 450 |     | 7   |
| 3   | 5   | 4Sx E-2  | 300 |     | 6   |
| 4   | 8   | 2S W 2   |     | 110 | 0.5 |
| 6   | 9   | 4H S-1   |     | 50  | 2   |
| 7   | 15  | 3S E-1   | 50  |     | 3   |
| 11  | 12  | 2S E 2   |     | 110 | 0.5 |
| 14  | 10  | 4S E-2   | 100 |     | 4   |
| 16  | 2   | 5S E-3   | 150 |     | 5   |

**9**

♠98  
♥AKJ5  
♦A2  
♣KQ764

♠102  
♥Q64  
♦108654  
♣A52

♠Q53  
♥9873  
♦KQJ9  
♣109

W N E S

♠AKJ764  
♥102  
♦73  
♣J83

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 2   | 13  | 4S N 5   | 450 |     | 7   |
| 4   | 6   | 4S S 4   | 420 |     | 4.5 |
| 5   | 9   | 5C N-1   |     | 50  | 0.5 |
| 7   | 10  | 2S S 5   | 200 |     | 2   |
| 12  | 1   | 4S N 4   | 420 |     | 4.5 |
| 14  | 11  | 4S N 4   | 420 |     | 4.5 |
| 15  | 8   | 4H S-1   |     | 50  | 0.5 |
| 16  | 3   | 4S S 4   | 420 |     | 4.5 |

**10**

♠K543  
♥543  
♦A2  
♣K1065

♠J98  
♥KQ2  
♦K9764  
♣Q9

♠Q  
♥10876  
♦Q10853  
♣AJ8

W N E S

♠A10762  
♥AJ9  
♦J  
♣7432

| N-S | E-W | Contract | N-S | E-W | MP |
|-----|-----|----------|-----|-----|----|
| 2   | 13  | Passout  |     |     | 3  |
| 4   | 6   | Passout  |     |     | 3  |
| 5   | 9   | Passout  |     |     | 3  |
| 7   | 10  | 3S S 4   | 170 |     | 7  |
| 12  | 1   | Passout  |     |     | 3  |
| 14  | 11  | Passout  |     |     | 3  |
| 15  | 8   | Passout  |     |     | 3  |
| 16  | 3   | Passout  |     |     | 3  |

**11**

♠Q109  
♥K10973  
♦82  
♣K84

♠A5  
♥Q5  
♦A10953  
♣QJ102

♠KJ87642  
♥4  
♦K76  
♣A3

W N E S

♠3  
♥AJ862  
♦QJ4  
♣9765

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 2   | 4S W 4   |     | 420 | 2.5 |
| 3   | 13  | 4S W 4   |     | 420 | 2.5 |
| 5   | 7   | 4S W 4   |     | 420 | 2.5 |
| 6   | 10  | 4S W 4   |     | 420 | 2.5 |
| 8   | 11  | 4S W 4   |     | 420 | 2.5 |
| 9   | 15  | 6S W-1   | 50  |     | 6.5 |
| 12  | 14  | 4S E 4   |     | 420 | 2.5 |
| 16  | 4   | 4S W-1   | 50  |     | 6.5 |

**12**

♠AK10753  
♥1082  
♦72  
♣32

♠J2  
♥94  
♦Q10954  
♣AK107

♠Q98  
♥K7653  
♦A6  
♣984

W N E S

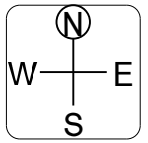
♠64  
♥AQJ  
♦KJ83  
♣QJ65

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 2   | 3S N 3   | 140 |     | 4.5 |
| 3   | 13  | 2S N 3   | 140 |     | 4.5 |
| 5   | 7   | 2S N 4   | 170 |     | 7   |
| 6   | 10  | 2S N-1   |     | 100 | 1.5 |
| 8   | 11  | 2S N 3   | 140 |     | 4.5 |
| 9   | 15  | 3NT S-2  |     | 200 | 0   |
| 12  | 14  | 2S N 3   | 140 |     | 4.5 |
| 16  | 4   | 3S N-1   |     | 100 | 1.5 |

# 13

♠A102  
♥AJ876  
♦8  
♣K542

♠875  
♥K  
♦AK1032  
♣Q873



♠Q43  
♥Q1095  
♦QJ964  
♣6

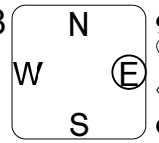
♠KJ96  
♥432  
♦75  
♣AJ109

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 14  | 4H N-2   |     | 200 | 0.5 |
| 2   | 3   | 3H N-2   |     | 200 | 0.5 |
| 4   | 13  | 2H N 2   | 110 |     | 3.5 |
| 6   | 8   | 4D W-2   | 200 |     | 7   |
| 7   | 11  | 2H N 3   | 140 |     | 5.5 |
| 9   | 12  | 3D W-1   | 100 |     | 2   |
| 10  | 15  | 2H N 2   | 110 |     | 3.5 |
| 16  | 5   | 2H N 3   | 140 |     | 5.5 |

# 14

♠A  
♥8653  
♦AK10764  
♣K4

♠J1098  
♥1092  
♦QJ  
♣AJ86



♠K543  
♥QJ74  
♦932  
♣102

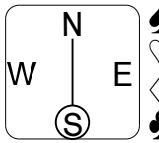
♠Q762  
♥AK  
♦85  
♣Q9753

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 14  | 3NT S 3  | 400 |     | 3.5 |
| 2   | 3   | 2NT S 5  | 210 |     | 2   |
| 4   | 13  | 2D N 5   | 150 |     | 0.5 |
| 6   | 8   | 3NT N 4  | 430 |     | 6   |
| 7   | 11  | 2D N 5   | 150 |     | 0.5 |
| 9   | 12  | 3NT S 3  | 400 |     | 3.5 |
| 10  | 15  | 3NT S 4  | 430 |     | 6   |
| 16  | 5   | 3NT S 4  | 430 |     | 6   |

# 15

♠A743  
♥AQ2  
♦Q86  
♣A32

♠1092  
♥J1053  
♦J4  
♣Q1098



♠QJ6  
♥97  
♦A9532  
♣J65

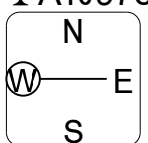
♠K85  
♥K864  
♦K107  
♣K74

| N-S | E-W | Contract | N-S | E-W | MP |
|-----|-----|----------|-----|-----|----|
| 3   | 4   | 3NT S 3  | 600 |     | 3  |
| 5   | 13  | 3NT S 4  | 630 |     | 6  |
| 7   | 9   | 3NT S 4  | 630 |     | 6  |
| 8   | 12  | 3NT S 3  | 600 |     | 3  |
| 10  | 1   | 3NT S 3  | 600 |     | 3  |
| 14  | 2   | 3NT N-1  |     | 100 | 0  |
| 15  | 11  | 2NT N 3  | 150 |     | 1  |
| 16  | 6   | 3NT S 4  | 630 |     | 6  |

# 16

♠K987  
♥Q5  
♦5  
♣A109732

♠A64  
♥K972  
♦J9632  
♣J



♠J1052  
♥J43  
♦AK10  
♣Q64

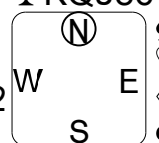
♠Q3  
♥A1086  
♦Q874  
♣K85

| N-S | E-W | Contract | N-S | E-W | MP |
|-----|-----|----------|-----|-----|----|
| 3   | 4   | Passout  |     |     | 3  |
| 5   | 13  | 1NT E-1  | 100 |     | 5  |
| 7   | 9   | 1NT S 2  | 120 |     | 6  |
| 8   | 12  | Passout  |     |     | 3  |
| 10  | 1   | 1H W 1   |     | 80  | 1  |
| 14  | 2   | 1NT E 1  |     | 90  | 0  |
| 15  | 11  | Passout  |     |     | 3  |
| 16  | 6   | 1NT W-2  | 200 |     | 7  |

# 17

♠K52  
♥K4  
♦A85  
♣KQJ86

♠4  
♥A9863  
♦J10432  
♣73



♠108763  
♥107  
♦Q96  
♣1094

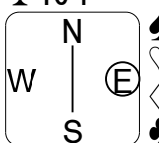
♠AQJ9  
♥QJ52  
♦K7  
♣A52

| N-S | E-W | Contract | N-S  | E-W | MP |
|-----|-----|----------|------|-----|----|
| 4   | 5   | 6NT N 7  | 1020 |     | 7  |
| 8   | 10  | 6NT N 6  | 990  |     | 3  |
| 9   | 1   | 6NT N 6  | 990  |     | 3  |
| 11  | 2   | 6NT N 6  | 990  |     | 3  |
| 13  | 6   | 6NT N 6  | 990  |     | 3  |
| 14  | 3   | 6NT N 6  | 990  |     | 3  |
| 15  | 12  | 6NT N 6  | 990  |     | 3  |
| 16  | 7   | 6NT N 6  | 990  |     | 3  |

# 18

♠KJ876542  
♥9  
♦Q9  
♣104

♠3  
♥K1074  
♦A54  
♣AKJ83



♠A10  
♥AJ8652  
♦7  
♣Q952

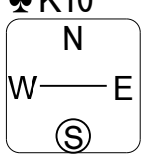
♠Q9  
♥Q3  
♦KJ108632  
♣76

| N-S | E-W | Contract | N-S | E-W  | MP  |
|-----|-----|----------|-----|------|-----|
| 4   | 5   | 5H E 6   |     | 480  | 7   |
| 8   | 10  | 6H E 7   |     | 1010 | 0.5 |
| 9   | 1   | 4H E 7   |     | 510  | 4   |
| 11  | 2   | 6H E 7   |     | 1010 | 0.5 |
| 13  | 6   | 4H E 7   |     | 510  | 4   |
| 14  | 3   | 4H E 7   |     | 510  | 4   |
| 15  | 12  | 4H E 7   |     | 510  | 4   |
| 16  | 7   | 5H E 7   |     | 510  | 4   |

# 19

♠Q107642  
♥2  
♦J942  
♣K10

♠5  
♥QJ76  
♦KQ1085  
♣984



♠AKJ98  
♥109543  
♦7  
♣J3

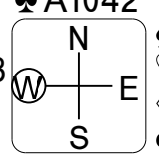
♠3  
♥AK8  
♦A63  
♣AQ7652

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 5   | 6   | 3C S 4   | 130 |     | 3   |
| 9   | 11  | 3C S 4   | 130 |     | 3   |
| 10  | 2   | 3NT S 4  | 430 |     | 6.5 |
| 12  | 3   | 4S N-3   |     | 150 | 1   |
| 13  | 7   | 3NT S 4  | 430 |     | 6.5 |
| 14  | 4   | 3C S 4   | 130 |     | 3   |
| 15  | 1   | 3NT S 3  | 400 |     | 5   |
| 16  | 8   | 3Sx N-2  |     | 300 | 0   |

# 20

♠K932  
♥K  
♦8743  
♣A1042

♠765  
♥J1098753  
♦A6  
♣8



♠AQJ104  
♥Q64  
♦Q952  
♣3

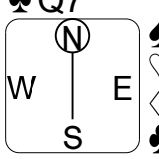
♠8  
♥A2  
♦KJ10  
♣KQJ9765

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 5   | 6   | 4C S 5   | 150 |     | 1.5 |
| 9   | 11  | 3C S 5   | 150 |     | 1.5 |
| 10  | 2   | 5C S 5   | 600 |     | 5.5 |
| 12  | 3   | 4C S 5   | 150 |     | 1.5 |
| 13  | 7   | 4C S 5   | 150 |     | 1.5 |
| 14  | 4   | 5C S 5   | 600 |     | 5.5 |
| 15  | 1   | 5C N 5   | 600 |     | 5.5 |
| 16  | 8   | 5C S 5   | 600 |     | 5.5 |

# 21

♠10876  
♥KJ7  
♦K952  
♣Q7

♠J4  
♥A1086  
♦73  
♣106432



♠AK9  
♥Q92  
♦A864  
♣A85

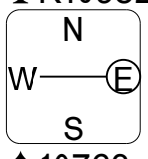
♠Q532  
♥543  
♦QJ10  
♣KJ9

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 4   | 1NT E 2  |     | 120 | 3.5 |
| 2   | 15  | 1NT E 1  |     | 90  | 6   |
| 5   | 14  | 1NT E 1  |     | 90  | 6   |
| 6   | 7   | 1NT E 1  |     | 90  | 6   |
| 10  | 12  | 1NT E 4  |     | 180 | 0.5 |
| 11  | 3   | 1NT E 3  |     | 150 | 2   |
| 13  | 8   | 1NT E 2  |     | 120 | 3.5 |
| 16  | 9   | 1NT E 4  |     | 180 | 0.5 |

# 22

♠QJ  
♥A83  
♦KQ2  
♣K10982

♠AK85  
♥J974  
♦AJ1065  
♣



♠943  
♥Q1065  
♦984  
♣AJ3

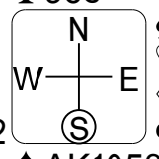
♠10762  
♥K2  
♦73  
♣Q7654

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 4   | 1NT N 2  | 120 |     | 6   |
| 2   | 15  | 3H E-1   | 100 |     | 5   |
| 5   | 14  | 1NT N 1  | 90  |     | 3.5 |
| 6   | 7   | 1NT N 3  | 150 |     | 7   |
| 10  | 12  | 1NT N-1  |     | 50  | 2   |
| 11  | 3   | 2H W 2   |     | 110 | 1   |
| 13  | 8   | 5Cx N-3  |     | 500 | 0   |
| 16  | 9   | 1NT N 1  | 90  |     | 3.5 |

# 23

♠QJ74  
♥K6  
♦AK75  
♣963

♠982  
♥AJ103  
♦6  
♣AK1052



♠6  
♥Q98  
♦QJ1084  
♣QJ84

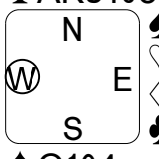
♠AK1053  
♥7542  
♦932  
♣7

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 2   | 5   | 2D E-1   | 100 |     | 2.5 |
| 6   | 14  | 3S S 3   | 140 |     | 5.5 |
| 7   | 8   | 1NT E-1  | 100 |     | 2.5 |
| 11  | 1   | 3S S 3   | 140 |     | 5.5 |
| 12  | 4   | 2C W 3   |     | 110 | 1   |
| 13  | 9   | 3S S 3   | 140 |     | 5.5 |
| 15  | 3   | 4C W 4   |     | 130 | 0   |
| 16  | 10  | 3S S 3   | 140 |     | 5.5 |

# 24

♠K985  
♥J3  
♦Q9  
♣AKJ105

♠A76  
♥AK109  
♦A1087  
♣96



♠J32  
♥842  
♦K65  
♣Q873

♠Q104  
♥Q765  
♦J432  
♣42

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 2   | 5   | 1NT W 1  |     | 90  | 3   |
| 6   | 14  | 1NT W 1  |     | 90  | 3   |
| 7   | 8   | 2D W-1   | 50  |     | 6.5 |
| 11  | 1   | 1NT W-1  | 50  |     | 6.5 |
| 12  | 4   | 1NT W 1  |     | 90  | 3   |
| 13  | 9   | 1NT W 1  |     | 90  | 3   |
| 15  | 3   | 1NT W 1  |     | 90  | 3   |
| 16  | 10  | 1NT W 3  |     | 150 | 0   |