

**1** ♠65  
♥A742  
♦987  
♣10972

♠KJ4 ♠Q109  
♥K865 ♥10  
♦KJ102 ♦43  
♣J8 ♣AKQ6543

W E  
S

♠A8732  
♥QJ93  
♦AQ65  
♣

N-S	E-W	Contract	N-S	E-W	IMP
2	5	3NT W-2	100		45
3	16	3NT W-1	50		30
6	1	3NT W 5		460	-78
7	18	3NT W 5		460	-78
10	11	3NT W-1	50		30
12	9	3NT W-1	50		30
13	20	3NT W 4		430	-69
15	4	3NT W-1	50		30
17	8	3NT W-1	50		30
19	14	5C E-1	50		30

**2** ♠AK874  
♥9  
♦K7432  
♣Q5

♠J93 ♠10652  
♥A32 ♥K1074  
♦J ♦AQ86  
♣K97432 ♣J

W E  
S

♠Q  
♥QJ865  
♦1095  
♣A1086

N-S	E-W	Contract	N-S	E-W	IMP
2	5	2S N-2	200		-13
3	16	3D N-2	200		-13
6	1	2S N-1	100		14
7	18	2H S-3		300	-38
10	11	3C W-2	100		59
12	9	2H S-3		300	-38
13	20	3D N-2	200		-13
15	4	2D N-1	100		14
17	8	2H S-1	100		14
19	14	2D S-1	100		14

**3** ♠105  
♥K93  
♦Q964  
♣K852

♠AQ974 ♠KJ32  
♥1042 ♥AQ7  
♦7 ♦AKJ105  
♣QJ103 ♣7

W E  
S

♠86  
♥J865  
♦832  
♣A964

N-S	E-W	Contract	N-S	E-W	IMP
2	5	4S W 5		650	5
3	16	4S W 6		680	-5
6	1	4S W 6		680	-5
7	18	4S W 5		650	5
10	11	4S W 5		650	5
12	9	4S W 6		680	-5
13	20	4S W 6		680	-5
15	4	4S W 6		680	-5
17	8	4S W 5		650	5
19	14	4S W 5		650	5

**4** ♠K953  
♥K9652  
♦7  
♣Q106

♠842 ♠AQ107  
♥J83 ♥AQ10  
♦Q1084 ♦A  
♣J72 ♣AK843

W E  
S

♠J6  
♥74  
♦KJ96532  
♣95

N-S	E-W	Contract	N-S	E-W	IMP
1	10	3NT E 4		630	-6
4	7	3NT W 3		600	3
5	18	3NT E 3		600	3
8	3	3NT E 5		660	-14
9	2	3NT E 3		600	3
12	13	3NT E 5		660	-14
14	11	3NT W 4		630	-6
15	20	2Dx S-4		1100	-100
17	6	5C E-3	300		128
19	16	3NT E 3		600	3

**5** ♠A92  
♥AKJ953  
♦5  
♣Q97

♠KJ87653 ♠104  
♥10 ♥Q74  
♦7 ♦QJ94  
♣AJ86 ♣K1032

W E  
S

♠Q  
♥862  
♦AK108632  
♣54

N-S	E-W	Contract	N-S	E-W	IMP
1	10	4H N 4		620	71
4	7	4H S-1		100	-54
5	18	4H N-1		100	-54
8	3	4H N 4		620	71
9	2	5Hx N-1		200	-74
12	13	4S W-1		50	-28
14	11	5S W-2		100	-20
15	20	4H N-1		100	-54
17	6	4H N 4		620	71
19	16	4H N 4		620	71

**6** ♠Q  
♥QJ1093  
♦J962  
♣863

♠9865 ♠10743  
♥76 ♥A54  
♦AQ ♦K10753  
♣AKJ54 ♣10

W E  
S

♠AKJ2  
♥K82  
♦84  
♣Q972

N-S	E-W	Contract	N-S	E-W	IMP
1	10	2H N-1		50	-21
4	7	1NT N 2		120	26
5	18	1NT N 2		120	26
8	3	2H N 2		110	20
9	2	2C W-1		100	17
12	13	1NT N-2		100	-34
14	11	1NT N-3		150	-46
15	20	2H N-1		50	-21
17	6	1NT N 1		90	16
19	16	1NT W-1		100	17

**7** ♠A109843  
♥6  
♦J83  
♣974

♠KQJ7 ♠52  
♥Q43 ♥8752  
♦KQ1094 ♦A762  
♣8 ♣K52

W E  
S

♠6  
♥AKJ109  
♦5  
♣AQJ1063

N-S	E-W	Contract	N-S	E-W	IMP
1	8	5C S 6		620	45
3	12	5C S 5		600	38
6	9	4D W-3		300	-25
7	2	5C S 5		600	38
10	5	4C S 5		150	-57
11	4	5C S 5		600	38
14	15	3S N-2		200	-106
16	13	4C S 6		170	-54
17	20	5C S 5		600	38
19	18	5C S 6		620	45

**8** ♠AK75  
♥K  
♦Q10752  
♣982

♠9642 ♠83  
♥A76432 ♥QJ9  
♦ ♦AJ843  
♣1074 ♣K53

W E  
S

♠QJ10  
♥1085  
♦K96  
♣AQJ6

N-S	E-W	Contract	N-S	E-W	IMP
1	8	3NT S-2		100	-46
3	12	3NT S 3		400	63
6	9	3NT S 3		400	63
7	2	3NT S-3		150	-56
10	5	3NT S-1		50	-31
11	4	3NT S-1		50	-31
14	15	3NT S 3		400	63
16	13	3NT S-2		100	-46
17	20	3NT S-2		100	-46
19	18	3NT S 4		430	67

**9** ♠9654  
♥K10752  
♦AK64  
♣AK64

♠AK653 ♠10842  
♥AJ832 ♥Q10  
♦J9 ♦A64  
♣7 ♣Q1082

W E  
S

♠QJ97  
♥K7  
♦Q83  
♣J953

N-S	E-W	Contract	N-S	E-W	IMP
1	8	4S W-1		100	46
3	12	2S W 4		170	-8
6	9	4S W 4		620	-81
7	2	2S W 3		140	-1
10	5	4S W-1		100	46
11	4	4S W 4		620	-81
14	15	4S W-2		200	68
16	13	4S E 4		620	-81
17	20	4S W-1		100	46
19	18	4S W-1		100	46

**10** ♠9853  
♥Q976  
♦A10  
♣Q63

♠AK6 ♠J1072  
♥82 ♥A1043  
♦K8543 ♦  
♣K109 ♣AJ742

W E  
S

♠Q4  
♥KJ5  
♦QJ9762  
♣85

N-S	E-W	Contract	N-S	E-W	IMP
1	20	3NT E-1		100	81
3	10	1NT W 4		180	27
5	14	2Dx S-2		500	-44
8	11	2Dx S-2		500	-44
9	4	1NT W 4		180	27
12	7	1NT W 3		150	33
13	6	3NT W 4		630	-70
16	17	1NT W 2		120	42
18	15	3NT W 4		630	-70
19	2	1NT W 5		210	18

**11** ♠AK42  
♥95  
♦Q  
♣AKQ1087

♠J10987 ♠6  
♥Q10 ♥AKJ8632  
♦K65 ♦J1082  
♣J96 ♣2

W E  
S

♠Q53  
♥74  
♦A9743  
♣543

N-S	E-W	Contract	N-S	E-W	IMP
1	20	5C N 5		400	59
3	10	5C N-1		50	-42
5	14	5C N 5		400	59
8	11	4C N 5		150	5
9	4	4H E-1		50	-18
12	7	4C N 4		130	-3
13	6	5C N 5		400	59
16	17	4C N 4		130	-3
18	15	4C N 4		130	-3
19	2	4Hx E 4		590	-113

**12** ♠K92  
♥J108  
♦943  
♣KJ102

♠A8 ♠J10753  
♥975 ♥Q63  
♦AKQ652 ♦J8  
♣96 ♣743

W E  
S

♠Q64  
♥AK42  
♦107  
♣AQ85

N-S	E-W	Contract	N-S	E-W	IMP
1	20	2D W-1		50	-4
3	10	2D W-1		50	-4
5	14	3C N 4		130	18
8	11	2D W-1		50	-4
9	4	3D W-2		100	13
12	7	2D W-1		50	-4
13	6	3C N 4		130	18
16	17	2D W 2		90	-42
18	15	2D W-1		50	-4
19	2	3D W-2		100	13

**13** ♠10  
♥J86  
♦KQ976  
♣KJ74

♠Q2 ♠K87543  
♥AQ752 ♥K10  
♦432 ♦A8  
♣832 ♣Q105

W E  
S

♠AJ96  
♥943  
♦J105  
♣A96

N-S	E-W	Contract	N-S	E-W	IMP
2	17	2S E 2		110	-5
3	20	2S E 2		110	-5
5	12	2S E 2		110	-5
7	16	2S E-1		100	45
10	13	2S E 2		110	-5
11	6	2S W 2		110	-5
14	9	2S E 2		110	-5
15	8	2S E 2		110	-5
18	1	2S E 2		110	-5
19	4	2S E 2		110	-5

**14** ♠84  
♥Q2  
♦QJ2  
♣K109864

♠AK97 ♠J53  
♥AK106 ♥97543  
♦A106 ♦K5  
♣AJ ♣Q72

W E  
S

♠Q1062  
♥J8  
♦98743  
♣53

N-S	E-W	Contract	N-S	E-W	IMP
2	17	4H W 5		450	-2
3	20	4H W 6		480	-11
5	12	4H W 6		480	-11
7	16	6H E-1		50	99
10	13	4H W 6		480	-11
11	6	4H W 6		480	-11
14	9	4H W 6		480	-11
15	8	4H W 6		480	-11
18	1	4NT W 7		520	-20
19	4	4H W 6		480	-11

**15** ♠K84  
♥K74  
♦985  
♣A876

♠QJ1097 ♠652  
♥83 ♥Q965  
♦AK1074 ♦QJ  
♣10 ♣J432

W E  
S

♠A3  
♥AJ102  
♦632  
♣KQ95

N-S	E-W	Contract	N-S	E-W	IMP
2	17	2NT N 2		120	17
3	20	3S W-1		50	-4
5	12	5C S-1		100	-43
7	16	4C S 4		130	17
10	13	3S W-2		100	12
11	6	3S W-1		50	-4
14	9	3S W-1		50	-4
15	8	3S W-1		50	-4
18	1	3C S 4		130	17
19	4	3S W-1		50	-4

**16** ♠J9765  
♥3  
♦7652  
♣Q64

♠AKQJ54 ♠A84  
♥KQ943 ♥1087  
♣A5 ♦J8  
♣K10972

W E  
S

♠KQ1032  
♥962  
♦A10  
♣J83

N-S	E-W	Contract	N-S	E-W	IMP
2	3	6H W 6		1430	-69
4	1	5H W 6		680	50
5	20	6H W-1		100	137
7	14	5Sx S-3		500	75
9	18	6H W 6		1430	-69
12	15	6H W 6		1430	-69
13	8	4H W 6		680	50
16	11	6H W 6		1430	-69
17	10	6Sx S-4		800	33
19	6	6H W 6		1430	-69

**17**

♠ Q9  
♥ AQJ7  
♦ K1063  
♣ J76

♠ KJ873  
♥ 109432  
♦ A  
♣ 98

♠ A6  
♥ K86  
♦ 75  
♣ AKQ1032

10542  
♥ 5  
♦ QJ9842  
♣ 54

W N E S

N-S	E-W	Contract	N-S	E-W	IMP
2	3	4D N-2		100	29
4	1	5C E 5		400	-38
5	20	4D N-2		100	29
7	14	4S W-1	50		65
9	18	5H W 5		450	-51
12	15	4C E 6		170	14
13	8	5Dx N-3		500	-63
16	11	5H E 5		450	-51
17	10	3D N-1		50	42
19	6	4C E 4		130	24

**18**

♠ AK92  
♥ 8  
♦ KQ9  
♣ K9652

♠ AQ5432  
♥ J65  
♦ 10743

♠ QJ1085  
♥ J9  
♦ 873  
♣ AQ8

7643  
♥ K1076  
♦ A1042  
♣ J

W N E S

N-S	E-W	Contract	N-S	E-W	IMP
2	3	4Dx S-1		200	-3
4	1	4Sx S-3		800	-105
5	20	1NT N 2	120		61
7	14	4Sx S-2		500	-62
9	18	2S S 2	110		59
12	15	4Sx N-2		500	-62
13	8	3NT S-1		100	17
16	11	2S S 2	110		59
17	10	4S S-3		300	-23
19	6	2S N 2	110		59

**19**

♠ 108  
♥ 952  
♦ 9632  
♣ A632

♠ A3  
♥ AQ43  
♦ KQ4  
♣ 10975

♠ KQJ94  
♥ K10876  
♦ 10  
♣ J8

7652  
♥ J  
♦ AJ875  
♣ KQ4

W N E S

N-S	E-W	Contract	N-S	E-W	IMP
1	12	4H W 4		620	-20
4	5	4H W 5		650	-29
6	3	4H E 4		620	-20
7	20	6H W-2	200		107
9	16	4H W 5		650	-29
11	2	4H E 5		650	-29
14	17	4H W 5		650	-29
15	10	4H W-1	100		98
18	13	4H E 5		650	-29
19	8	4H E 4		620	-20

**20**

♠ AJ85  
♥ K108  
♦ 65  
♣ 9863

♠ K92  
♥ A95  
♦ AK974  
♣ 72

♠ 107643  
♥ 32  
♦ Q1032  
♣ QJ

Q  
♥ QJ764  
♦ J8  
♣ AK1054

W N E S

N-S	E-W	Contract	N-S	E-W	IMP
1	12	3NT S-2		200	-82
4	5	3H S 4	170		-1
6	3	2S E-2	200		7
7	20	2S E 2		110	-62
9	16	2H S 4	170		-1
11	2	3H N 4	170		-1
14	17	3H N 4	170		-1
15	10	3H S 4	170		-1
18	13	4S E-4	400		52
19	8	4H N 4	620		90

**21**

♠ 1092  
♥ J1042  
♦ Q4  
♣ A643

♠ 853  
♥ A986  
♦ 875  
♣ J107

♠ AK  
♥ Q53  
♦ AJ1096  
♣ K95

QJ764  
♥ K7  
♦ K32  
♣ Q82

W N E S

N-S	E-W	Contract	N-S	E-W	IMP
1	12	1NT E 1		90	-18
4	5	3D E-1	50		19
6	3	1NT E 1		90	-18
7	20	1NT E 2		120	-28
9	16	1NT E 1		90	-18
11	2	1NT E 2		120	-28
14	17	1NT E-2	100		32
15	10	1NT E-2	100		32
18	13	1NT E 1		90	-18
19	8	1NT E-3	150		45

**22**

♠ 96  
♥ 862  
♦ K982  
♣ J654

♠ KQ  
♥ KQ53  
♦ J63  
♣ AK98

♠ A8732  
♥ J109  
♦ A104  
♣ Q2

J1054  
♥ A74  
♦ Q75  
♣ 1073

W N E S

N-S	E-W	Contract	N-S	E-W	IMP
2	15	3NT W 5		660	-14
3	14	3NT W 6		690	-23
6	7	3NT W 5		660	-14
8	5	3NT W 5		660	-14
9	20	3NT W 5		660	-14
11	18	3NT W 4		630	-5
13	4	3NT W 4		630	-5
16	1	6NT W-2	200		117
17	12	3NT W 5		660	-14
19	10	3NT W 5		660	-14

**23**

♠ 97  
♥ J7532  
♦ KJ54  
♣ A6

♠ K105  
♥ Q104  
♦ A98  
♣ QJ42

♠ 8432  
♥ AK  
♦ Q76  
♣ 10985

AQJ6  
♥ 986  
♦ 1032  
♣ K73

W N E S

N-S	E-W	Contract	N-S	E-W	IMP
2	15	3H N-2		200	-36
3	14	3C W-1	100		39
6	7	1NT W 2		120	-18
8	5	3H N-2		200	-36
9	20	1NT W-1	100		39
11	18	3C W-1	100		39
13	4	2C W 2		90	-9
16	1	1NT W 3		150	-23
17	12	Passout			14
19	10	1NT W 1		90	-9

**24**

♠ KQ4  
♥ 9  
♦ Q72  
♣ Q109765

♠ A10983  
♥ 8643  
♦ 109  
♣ 42

♠ 76  
♥ KQ1075  
♦ A4  
♣ KJ83

J52  
♥ AJ2  
♦ J8653  
♣ A

W N E S

N-S	E-W	Contract	N-S	E-W	IMP
2	15	5D S 5	400		34
3	14	4D S 5	150		-25
6	7	4D S 5	150		-25
8	5	5D S 5	400		34
9	20	3NT S-1		50	-70
11	18	5D S 5	400		34
13	4	4D S 5	150		-25
16	1	4D S 5	150		-25
17	12	3NT S 3	400		34
19	10	5D S 5	400		34

**25**

♠ 95  
♥ AJ43  
♦ J107  
♣ Q1063

♠ AKQ2  
♥ KQ9875  
♦ 3  
♣ 92

♠ J76  
♥ J  
♦ AKQ98642  
♣ K8

10843  
♥ 1062  
♦ 5  
♣ AJ754

W N E S

N-S	E-W	Contract	N-S	E-W	IMP
1	14	5D E 6		620	12
4	17	6NT E 6		1440	-118
5	16	5D E 7		640	4
8	9	3NT E 7		720	-14
10	7	4H W-1	100		116
11	20	5D E 6		620	12
13	2	3NT E 7		720	-14
15	6	5D E 6		620	12
18	3	5D E 7		640	4
19	12	3NT E 7		720	-14

**26**

♠ KQ43  
♥ A972  
♦ 1076  
♣ 52

♠ J106  
♥ J4  
♦ Q85  
♣ AQ976

♠ A2  
♥ 10853  
♦ 9432  
♣ J83

9875  
♥ KQ6  
♦ AKJ  
♣ K104

W N E S

N-S	E-W	Contract	N-S	E-W	IMP
1	14	4S S 4	620		99
4	17	4S S-1		100	-15
5	16	4S S-1		100	-15
8	9	4S S 4	620		99
10	7	4S S-1		100	-15
11	20	4S S-1		100	-15
13	2	4S S-2		200	-41
15	6	4S S-2		200	-41
18	3	4S S-2		200	-41
19	12	4S S-1		100	-15

**27**

♠ 876  
♥ Q  
♦ KQ43  
♣ KJ832

♠ A10  
♥ K986532  
♦ 2  
♣ 1076

♠ QJ952  
♥ 10  
♦ J965  
♣ AQ4

K43  
♥ AJ74  
♦ A1087  
♣ 95

W N E S

N-S	E-W	Contract	N-S	E-W	IMP
1	14	4D S-3		150	-14
4	17	4D S-3		150	-14
5	16	3NT S-1		50	14
8	9	5D S-2		100	1
10	7	4D S-3		150	-14
11	20	3H W 3		140	-13
13	2	4H W-1	50		36
15	6	4D S-4		200	-30
18	3	4D S-3		150	-14
19	12	3Hx W-1	100		48