

1

♠AK542  
♥743  
♦QJ  
♣1098

♠QJ3  
♥KQ965  
♦A6  
♣AQ7

♠98  
♥AJ  
♦1087532  
♣J42

♠1076  
♥1082  
♦K94  
♣K653

| N-S | E-W | Contract  | N-S | E-W | MP |
|-----|-----|-----------|-----|-----|----|
| 2   | 9   | 1NT W 3   |     | 150 | 1  |
| 3   | 8   | 2H W 3    |     | 140 | 3  |
| 6   | 5   | 1NT W 4   |     | 180 | 0  |
| 10  | 4   | 3H W 3    |     | 140 | 3  |
| 11  | 7   | 4H W-1 50 |     |     | 5  |
| 12  | 1   | 3H W 3    |     | 140 | 3  |

2

♠AQJ2  
♥A7  
♦1063  
♣QJ65

♠K9863  
♥1043  
♦74  
♣A103

♠107  
♥KQJ95  
♦J852  
♣74

♠54  
♥862  
♦AKQ9  
♣K982

| N-S | E-W | Contract    | N-S | E-W | MP  |
|-----|-----|-------------|-----|-----|-----|
| 2   | 9   | 3NT S 4 630 |     |     | 3.5 |
| 3   | 8   | 3NT N-2 200 |     |     | 0.5 |
| 6   | 5   | 3NT S 4 630 |     |     | 3.5 |
| 10  | 4   | 3NT S 5 660 |     |     | 5   |
| 11  | 7   | 3NT S-2 200 |     |     | 0.5 |
| 12  | 1   | 3NT S-1 100 |     |     | 2   |

3

♠104  
♥1093  
♦AK  
♣AJ9763

♠KJ65  
♥82  
♦QJ54  
♣854

♠Q983  
♥KQJ6  
♦862  
♣KQ

♠A72  
♥A754  
♦10973  
♣102

| N-S | E-W | Contract    | N-S | E-W | MP  |
|-----|-----|-------------|-----|-----|-----|
| 2   | 9   | 1NT S 3 150 |     |     | 4.5 |
| 3   | 8   | 2H S 2 110  |     |     | 2.5 |
| 6   | 5   | 2S E 2 110  |     |     | 0   |
| 10  | 4   | 2H S 2 110  |     |     | 2.5 |
| 11  | 7   | 3C N-1 50   |     |     | 1   |
| 12  | 1   | 1NT N 3 150 |     |     | 4.5 |

4

♠732  
♥A1042  
♦KQ10  
♣QJ6

♠Q86  
♥K976  
♦J752  
♣102

♠KJ1095  
♥3  
♦8643  
♣954

♠A4  
♥QJ85  
♦A9  
♣AK873

| N-S | E-W | Contract     | N-S | E-W | MP  |
|-----|-----|--------------|-----|-----|-----|
| 3   | 9   | 6H S 6 1430  |     |     | 1.5 |
| 4   | 1   | 6NT S 6 1440 |     |     | 4   |
| 7   | 6   | 6H S 7 1460  |     |     | 5   |
| 8   | 11  | 6H S 6 1430  |     |     | 1.5 |
| 10  | 5   | 6H S 6 1430  |     |     | 1.5 |
| 12  | 2   | 6H S 6 1430  |     |     | 1.5 |

5

♠73  
♥Q5  
♦KJ42  
♣KQ1073

♠K94  
♥K7  
♦Q9753  
♣AJ9

♠Q865  
♥A3  
♦A1086  
♣852

♠AJ102  
♥J1098642  
♦  
♣64

| N-S | E-W | Contract    | N-S | E-W | MP |
|-----|-----|-------------|-----|-----|----|
| 3   | 9   | 3D W-1 50   |     |     | 1  |
| 4   | 1   | 2H S 3 140  |     |     | 3  |
| 7   | 6   | 2Cx N-1 200 |     |     | 0  |
| 8   | 11  | 3H S 3 140  |     |     | 3  |
| 10  | 5   | 3H S 3 140  |     |     | 3  |
| 12  | 2   | 3H S 4 170  |     |     | 5  |

6

♠82  
♥1095  
♦Q10542  
♣K107

♠KQ765  
♥Q2  
♦AJ6  
♣A52

♠AJ9  
♥76  
♦K7  
♣J98643

♠1043  
♥AKJ843  
♦983  
♣Q

| N-S | E-W | Contract   | N-S | E-W | MP  |
|-----|-----|------------|-----|-----|-----|
| 3   | 9   | 4S W-1 100 |     |     | 4   |
| 4   | 1   | 4S W 4 620 |     |     | 0   |
| 7   | 6   | 3S W 4 170 |     |     | 1.5 |
| 8   | 11  | 4S W-1 100 |     |     | 4   |
| 10  | 5   | 3S E 4 170 |     |     | 1.5 |
| 12  | 2   | 4S W-1 100 |     |     | 4   |

7

♠Q10973  
♥652  
♦765  
♣106

♠862  
♥A83  
♦KJ4  
♣Q953

♠AJ5  
♥K1094  
♦98  
♣AKJ2

♠K4  
♥QJ7  
♦AQ1032  
♣874

| N-S | E-W | Contract    | N-S | E-W | MP  |
|-----|-----|-------------|-----|-----|-----|
| 5   | 2   | 3NT W 3 600 |     |     | 2   |
| 8   | 7   | 3NT E 4 630 |     |     | 0.5 |
| 9   | 4   | 3NT W-1 100 |     |     | 5   |
| 10  | 6   | 2S N-1 100  |     |     | 4   |
| 11  | 1   | 3NT W 4 630 |     |     | 0.5 |
| 12  | 3   | 3C W 3 110  |     |     | 3   |

8

♠AKJ10  
♥9  
♦AK1086  
♣982

♠Q984  
♥52  
♦Q74  
♣A1053

♠532  
♥AKJ873  
♦5  
♣J76

♠76  
♥Q1064  
♦J932  
♣KQ4

| N-S | E-W | Contract    | N-S | E-W | MP  |
|-----|-----|-------------|-----|-----|-----|
| 5   | 2   | 3D N 3 110  |     |     | 3.5 |
| 8   | 7   | 3NT S-2 100 |     |     | 0   |
| 9   | 4   | 3NT S 3 400 |     |     | 5   |
| 10  | 6   | 2Hx E-1 100 |     |     | 1.5 |
| 11  | 1   | 2Hx E-1 100 |     |     | 1.5 |
| 12  | 3   | 3D N 3 110  |     |     | 3.5 |

9

♠K6  
♥A1097  
♦AK83  
♣QJ6

♠A5432  
♥3  
♦Q105  
♣K1082

♠J9  
♥KQ862  
♦62  
♣9753

♠Q1087  
♥J54  
♦J974  
♣A4

| N-S | E-W | Contract    | N-S | E-W | MP  |
|-----|-----|-------------|-----|-----|-----|
| 5   | 2   | 3NT N 3 400 |     |     | 4.5 |
| 8   | 7   | 1NT N 4 180 |     |     | 3   |
| 9   | 4   | 1NT N 2 120 |     |     | 1   |
| 10  | 6   | 3NT N 3 400 |     |     | 4.5 |
| 11  | 1   | 1NT N 3 150 |     |     | 2   |
| 12  | 3   | 3NT N-1 50  |     |     | 0   |

10

♠J7  
♥7632  
♦J6  
♣Q10864

♠K1086432  
♥84  
♦Q43  
♣3

♠9  
♥KJ10  
♦AK8752  
♣A95

♠AQ5  
♥AQ95  
♦109  
♣KJ72

| N-S | E-W | Contract   | N-S | E-W | MP |
|-----|-----|------------|-----|-----|----|
| 1   | 8   | 2D E 6 170 |     |     | 0  |
| 2   | 11  | 2D E 3 110 |     |     | 2  |
| 6   | 3   | 2S W 2 110 |     |     | 2  |
| 9   | 5   | 4S W-2 200 |     |     | 5  |
| 10  | 7   | 2S W 2 110 |     |     | 2  |
| 12  | 4   | 3H N-1 100 |     |     | 4  |

11

♠K973  
♥KQ10  
♦AKJ43  
♣8

♠QJ5  
♥943  
♦Q105  
♣K1095

♠A864  
♥72  
♦6  
♣AQJ632

♠102  
♥AJ865  
♦9872  
♣74

| N-S | E-W | Contract    | N-S | E-W | MP  |
|-----|-----|-------------|-----|-----|-----|
| 1   | 8   | 5Dx N-2 300 |     |     | 0   |
| 2   | 11  | 4D N 4 130  |     |     | 3.5 |
| 6   | 3   | 3D N 3 110  |     |     | 2   |
| 9   | 5   | 4C E-1 50   |     |     | 1   |
| 10  | 7   | 4D N 5 150  |     |     | 5   |
| 12  | 4   | 4D N 4 130  |     |     | 3.5 |

12

♠7  
♥A84  
♦AKQJ1075  
♣63

♠J83  
♥J65  
♦642  
♣AKQ9

♠Q109642  
♥K1097  
♦  
♣J52

♠AK5  
♥Q32  
♦983  
♣10874

| N-S | E-W | Contract    | N-S | E-W | MP  |
|-----|-----|-------------|-----|-----|-----|
| 1   | 8   | 3NT S 4 630 |     |     | 4.5 |
| 2   | 11  | 4Sx W-1 100 |     |     | 1.5 |
| 6   | 3   | 3NT S 4 630 |     |     | 4.5 |
| 9   | 5   | 3S E 3 140  |     |     | 0   |
| 10  | 7   | 4Sx E-1 100 |     |     | 1.5 |
| 12  | 4   | 3NT S 3 600 |     |     | 3   |

# 13

♠ K10  
♥ AJ83  
♦ J10943  
♣ KJ

♠ J973  
♥ KQ102  
♦ A87  
♣ Q4

♠ A854  
♥ 9  
♦ Q62  
♣ 108732

♠ Q62  
♥ 7654  
♦ K5  
♣ A965

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 2   | 1   | 2H S-2   |     | 200 | 0   |
| 3   | 11  | 2H S 3   | 140 |     | 4   |
| 6   | 9   | 2H S 2   | 110 |     | 1.5 |
| 7   | 4   | 2H S 2   | 110 |     | 1.5 |
| 8   | 10  | 2H S 3   | 140 |     | 4   |
| 12  | 5   | 2H S 3   | 140 |     | 4   |

# 14

♠ KQ102  
♥ AK8  
♦ J75  
♣ J103

♠ 53  
♥ Q9532  
♦ K842  
♣ A7

♠ J9  
♥ 1074  
♦ A1096  
♣ Q964

♠ A8764  
♥ J6  
♦ Q3  
♣ K852

| N-S | E-W | Contract | N-S | E-W | MP |
|-----|-----|----------|-----|-----|----|
| 2   | 1   | 4S S 4   | 420 |     | 5  |
| 3   | 11  | 2S S 4   | 170 |     | 2  |
| 6   | 9   | 2S S 4   | 170 |     | 2  |
| 7   | 4   | 2S S 4   | 170 |     | 2  |
| 8   | 10  | 3S S 3   | 140 |     | 0  |
| 12  | 5   | 3S N 5   | 200 |     | 4  |

# 15

♠ A742  
♥ K9  
♦ 43  
♣ AQJ64

♠ 83  
♥ Q10  
♦ QJ9862  
♣ 973

♠ J1095  
♥ 432  
♦ A1075  
♣ 85

♠ KQ6  
♥ AJ8765  
♦ K  
♣ K102

| N-S | E-W | Contract | N-S  | E-W | MP  |
|-----|-----|----------|------|-----|-----|
| 2   | 1   | 6H S 6   | 1430 |     | 5   |
| 3   | 11  | 4H S 5   | 650  |     | 1   |
| 6   | 9   | 4H S 6   | 680  |     | 3.5 |
| 7   | 4   | 5H S 5   | 650  |     | 1   |
| 8   | 10  | 4H S 5   | 650  |     | 1   |
| 12  | 5   | 4H S 6   | 680  |     | 3.5 |

# 16

♠ K87  
♥ KQ93  
♦ K5  
♣ KJ32

♠ AJ1053  
♥ 10864  
♦ Q42  
♣ Q

♠ 642  
♥ J5  
♦ A10973  
♣ 984

♠ Q9  
♥ A72  
♦ J86  
♣ A10765

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 10  | 3NT N 4  | 430 |     | 1.5 |
| 3   | 2   | 3NT N 5  | 460 |     | 3.5 |
| 7   | 9   | 3NT N 5  | 460 |     | 3.5 |
| 8   | 5   | 3NT N 6  | 490 |     | 5   |
| 11  | 4   | 3NT N 4  | 430 |     | 1.5 |
| 12  | 6   | 3C N 5   | 150 |     | 0   |

# 17

♠ Q32  
♥ K7  
♦ 9642  
♣ 10954

♠ K8654  
♥ A1065  
♦ KJ8  
♣ K

♠ J1097  
♥ Q98  
♦ AQ7  
♣ Q62

♠ A  
♥ J432  
♦ 1053  
♣ AJ873

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 10  | 4S W-1   | 50  |     | 3.5 |
| 3   | 2   | 3S W 4   | 170 |     | 0.5 |
| 7   | 9   | 4S W-1   | 50  |     | 3.5 |
| 8   | 5   | 4S W-1   | 50  |     | 3.5 |
| 11  | 4   | 4S W-1   | 50  |     | 3.5 |
| 12  | 6   | 3S W 4   | 170 |     | 0.5 |

# 18

♠ KJ73  
♥ 98  
♦ Q97543  
♣ 5

♠ 98  
♥ AQ  
♦ AKJ862  
♣ A32

♠ Q6542  
♥ 10  
♦ 10  
♣ KQ10986

♠ A10  
♥ KJ765432  
♦  
♣ J74

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 10  | 5Dx W-3  | 500 |     | 5   |
| 3   | 2   | 4S E-1   | 50  |     | 2.5 |
| 7   | 9   | 3NT W 4  | 430 |     | 0.5 |
| 8   | 5   | 3NT W 4  | 430 |     | 0.5 |
| 11  | 4   | 5C E-1   | 50  |     | 2.5 |
| 12  | 6   | 5C E-2   | 100 |     | 4   |

# 19

♠ KQ9432  
♥ K8753  
♦ 8  
♣ 9

♠ 7  
♥ Q1064  
♦ AJ107  
♣ 10853

♠ A8  
♥ AJ2  
♦ 9632  
♣ AK62

♠ J1065  
♥ 9  
♦ KQ54  
♣ QJ74

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 6   | 4S N-1   | 50  |     | 2   |
| 2   | 10  | 3S N 3   | 140 |     | 4.5 |
| 4   | 3   | 3S N 3   | 140 |     | 4.5 |
| 5   | 11  | 1NT E 2  | 120 |     | 1   |
| 9   | 8   | 1NT E 4  | 180 |     | 0   |
| 12  | 7   | 2S S 2   | 110 |     | 3   |

# 20

♠ 86  
♥ Q65  
♦ J8  
♣ AK10752

♠ QJ2  
♥ K432  
♦ 10642  
♣ Q8

♠ A954  
♥ AJ9  
♦ KQ975  
♣ 3

♠ K1073  
♥ 1087  
♦ A3  
♣ J964

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 1   | 6   | 2D E 3   | 110 |     | 2.5 |
| 2   | 10  | 2H W 3   | 140 |     | 0   |
| 4   | 3   | 2D E 3   | 110 |     | 2.5 |
| 5   | 11  | 1NT W 1  | 90  |     | 4   |
| 9   | 8   | 3D E 4   | 130 |     | 1   |
| 12  | 7   | 3H W-3   | 300 |     | 5   |

# 21

♠ J8742  
♥ 9862  
♦ A87  
♣ 7

♠ KQ1065  
♥ A  
♦ 632  
♣ AK102

♠ Q107543  
♥ KJ9  
♦ J985  
♣

♠ A93  
♥ KJ  
♦ Q1054  
♣ Q643

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

# 22

♠ 97  
♥ 1094  
♦ K43  
♣ KJ964

♠ J1062  
♥ AK8753  
♦ Q5  
♣ A

♠ KQ854  
♥ J2  
♦ AJ87  
♣ 72

♠ A3  
♥ Q6  
♦ 10962  
♣ Q10853

| N-S | E-W | Contract | N-S  | E-W | MP  |
|-----|-----|----------|------|-----|-----|
| 2   | 7   | 4S E 6   | 680  |     | 2.5 |
| 3   | 10  | 4S E 6   | 680  |     | 2.5 |
| 5   | 4   | 4S E 5   | 650  |     | 5   |
| 9   | 1   | 4S E 6   | 680  |     | 2.5 |
| 11  | 6   | 4S E 6   | 680  |     | 2.5 |
| 12  | 8   | 6S E 6   | 1430 |     | 0   |

# 23

♠ 9752  
♥ 10  
♦ Q93  
♣ QJ643

♠ KJ3  
♥ A7  
♦ 87642  
♣ AK8

♠ Q1086  
♥ Q42  
♦ J5  
♣ 10975

♠ A4  
♥ KJ98653  
♦ AK10  
♣ 2

| N-S | E-W | Contract | N-S | E-W | MP  |
|-----|-----|----------|-----|-----|-----|
| 2   | 7   | 4H S 4   | 620 |     | 4.5 |
| 3   | 10  | 2H S 4   | 170 |     | 3   |
| 5   | 4   | 4H S 4   | 620 |     | 4.5 |
| 9   | 1   | 1H S 3   | 140 |     | 1.5 |
| 11  | 6   | 4H S-1   | 100 |     | 0   |
| 12  | 8   | 2H S 3   | 140 |     | 1.5 |

# 24

♠ QJ9653  
♥ 763  
♦ J8  
♣ Q3

♠ A  
♥ AK2  
♦ 1097  
♣ A98742

♠ 1042  
♥ QJ54  
♦ KQ52  
♣ 65

♠ K87  
♥ 1098  
♦ A643  
♣ KJ10

| N-S | E-W | Contract | N-S | E-W | MP |
|-----|-----|----------|-----|-----|----|
| 2   | 7   | 3C W 4   | 130 |     | 2  |
| 3   | 10  | 4H E 4   | 420 |     | 0  |
| 5   | 4   | 3C W 3   | 110 |     | 4  |
| 9   | 1   | 3C W 4   | 130 |     | 2  |
| 11  | 6   | 3C W 4   | 130 |     | 2  |
| 12  | 8   | 4H E-1   | 50  |     | 5  |