

**1**

♠6  
♥QJ85432  
♦J9  
♣Q108

♠10542  
♥1097  
♦K1087  
♣92

(N)  
W — E  
S

♠AJ93  
♥AK  
♦Q62  
♣J654

♠KQ87  
♥6  
♦A543  
♣AK73

| N-S | E-W | Contract | N-S  | E-W | IMP |
|-----|-----|----------|------|-----|-----|
| 3   | 2   | 4Sx W-3  | 500  |     | -12 |
| 4   | 1   | 4Sx W-5  | 1100 |     | 12  |

**2**

♠A2  
♥AJ73  
♦J108  
♣AQ105

♠10987  
♥KQ  
♦AK32  
♣K62

(N)  
W — E  
S

♠Q543  
♥10652  
♦Q654  
♣4

♠KJ6  
♥984  
♦97  
♣J9873

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 3   | 2   | 1NT W-1  | 50  |     | -2  |
| 4   | 1   | 2C S 4   | 130 |     | 2   |

**3**

♠72  
♥K95  
♦Q1043  
♣10832

♠J1085  
♥763  
♦AK96  
♣A4

(N)  
W — E  
S

♠AKQ4  
♥AQJ82  
♦85  
♣KQ

♠963  
♥104  
♦J72  
♣J9765

| N-S | E-W | Contract | N-S  | E-W | IMP |
|-----|-----|----------|------|-----|-----|
| 3   | 2   | 6S E 7   | 1460 |     | 0   |
| 4   | 1   | 6S W 7   | 1460 |     | 0   |

**4**

♠AK764  
♥J7  
♦52  
♣AQ54

♠85  
♥A85  
♦AKQJ4  
♣K83

(N)  
W — E  
S

♠QJ92  
♥6432  
♦976  
♣72

♠103  
♥KQ109  
♦1083  
♣J1096

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 3   | 2   | 1NT E 2  | 120 |     | -1  |
| 4   | 1   | 1NT W 1  | 90  |     | 1   |

**5**

♠A6  
♥A83  
♦A5432  
♣KQ6

♠K842  
♥K96  
♦QJ76  
♣J3

(N)  
W — E  
S

♠QJ973  
♥J72  
♦9  
♣A954

♠105  
♥Q1054  
♦K108  
♣10872

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 3   | 2   | 1NT N-2  | 200 |     | -7  |
| 4   | 1   | 1NT N 1  | 90  |     | 7   |

**6**

♠9863  
♥KQ5  
♦Q102  
♣J65

♠J54  
♥1042  
♦743  
♣AK109

(N)  
W — E  
S

♠AQ1072  
♥73  
♦K  
♣Q8732

♠K  
♥AJ986  
♦AJ9865  
♣4

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 3   | 2   | 3H S 5   | 200 |     | -6  |
| 4   | 1   | 4H S 5   | 450 |     | 6   |

**7**

♠K1075  
♥A76  
♦105  
♣10873

♠QJ2  
♥QJ1054  
♦J9862  
♣

(N)  
W — E  
S

♠984  
♥832  
♦K3  
♣QJ642

♠A63  
♥K9  
♦AQ74  
♣AK95

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 3   | 2   | 3NT N 4  | 630 |     | 12  |
| 4   | 1   | 3NT S-1  | 100 |     | -12 |

**8**

♠AQJ876  
♥Q832  
♦72  
♣A

♠K4  
♥AJ6  
♦AJ98  
♣Q832

(N)  
W — E  
S

♠52  
♥1074  
♦K63  
♣KJ765

♠1093  
♥K95  
♦Q1054  
♣1094

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 2S N 2   | 110 |     | 0   |
| 4   | 2   | 2S N 2   | 110 |     | 0   |

**9**

♠K653  
♥J4  
♦K862  
♣K95

♠108  
♥10653  
♦QJ107  
♣A83

(N)  
W — E  
S

♠AQJ97  
♥Q72  
♦A43  
♣Q10

♠42  
♥AK98  
♦95  
♣J7642

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 2S E 2   | 110 |     | -1  |
| 4   | 2   | 2D E 2   | 90  |     | 1   |

**10**

♠1075  
♥J1097  
♦AJ5  
♣AJ4

♠J  
♥62  
♦KQ9732  
♣10985

(N)  
W — E  
S

♠K42  
♥AK5  
♦86  
♣K7632

♠AQ9863  
♥Q843  
♦104  
♣Q

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 4S S 4   | 620 |     | 12  |
| 4   | 2   | 4S S-1   | 100 |     | -12 |

**11**

♠KQ10  
♥872  
♦AJ8  
♣A986

♠A752  
♥J1054  
♦Q54  
♣J4

(N)  
W — E  
S

♠83  
♥AK9  
♦109732  
♣1072

♠J964  
♥Q63  
♦K6  
♣KQ53

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 2NT N 4  | 180 |     | 0   |
| 4   | 2   | 1NT N 4  | 180 |     | 0   |

**12**

♠A6  
♥10765  
♦Q43  
♣AKQ2

♠K1073  
♥K94  
♦AJ9  
♣1073

(N)  
W — E  
S

♠94  
♥Q8  
♦K1082  
♣J9654

♠QJ852  
♥AJ32  
♦765  
♣8

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 4H S 4   | 620 |     | 10  |
| 4   | 2   | 3H N 3   | 140 |     | -10 |

**13**

♠ KQ52  
♥ 852  
♦ 984  
♣ J95

♠ 1073  
♥ QJ103  
♦ J732  
♣ Q4

♠ 986  
♥ K764  
♦ A10  
♣ K762

♠ AJ4  
♥ A9  
♦ KQ65  
♣ A1083

♠ 65  
♥ AJ  
♦ K532  
♣ Q9765

♠ KJ872  
♥ 1084  
♦ A  
♣ AJ43

♠ 8543  
♥ 9742  
♦ 943  
♣ 109

♠ A  
♥ KQ106  
♦ 10  
♣ KQJ8654

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 3NT W 3  | 600 | -10 |     |
| 4   | 2   | 1NT W 2  | 120 | 10  |     |

**14**

♠ 1094  
♥ Q7652  
♦ Q109  
♣ K8

♠ 65  
♥ AJ  
♦ K532  
♣ Q9765

♠ KJ872  
♥ 1084  
♦ A  
♣ AJ43

♠ AQ3  
♥ K93  
♦ J8764  
♣ 102

♠ 8543  
♥ 9742  
♦ 943  
♣ 109

♠ A  
♥ KQ106  
♦ 10  
♣ KQJ8654

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 2S S 3   | 140 | 0   |     |
| 4   | 2   | 3S S 3   | 140 | 0   |     |

**15**

♠ J962  
♥ 53  
♦ AQJ876  
♣ 2

♠ 8543  
♥ 9742  
♦ 943  
♣ 109

♠ A  
♥ KQ106  
♦ 10  
♣ KQJ8654

♠ KQ107  
♥ AJ8  
♦ K52  
♣ A73

♠ 65  
♥ AJ  
♦ K532  
♣ Q9765

♠ KJ872  
♥ 1084  
♦ A  
♣ AJ43

♠ 8543  
♥ 9742  
♦ 943  
♣ 109

♠ A  
♥ KQ106  
♦ 10  
♣ KQJ8654

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 1   | 3C S 3   | 110 | -1  |     |
| 4   | 3   | 4C S 4   | 130 | 1   |     |

**16**

♠ 8654  
♥ Q94  
♦ 52  
♣ Q752

♠ 2  
♥ 65  
♦ 109743  
♣ K10943

♠ AQ103  
♥ K10732  
♦ 86  
♣ AJ

♠ KJ97  
♥ AJ8  
♦ AKQJ  
♣ 86

♠ 65  
♥ AJ  
♦ K532  
♣ Q9765

♠ KJ872  
♥ 1084  
♦ A  
♣ AJ43

♠ 8543  
♥ 9742  
♦ 943  
♣ 109

♠ A  
♥ KQ106  
♦ 10  
♣ KQJ8654

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 1   | 2D W 4   | 130 | -1  |     |
| 4   | 3   | 3D W 3   | 110 | 1   |     |

**17**

♠ KQJ2  
♥ 7532  
♦ Q4  
♣ 842

♠ 6  
♥ Q4  
♦ K852  
♣ KQJ1095

♠ A74  
♥ AJ10  
♦ AJ973  
♣ 76

♠ 109853  
♥ K986  
♦ 106  
♣ A3

♠ 65  
♥ KJ1076  
♦ A4  
♣ AQ

♠ K7  
♥ 832  
♦ KQ83  
♣ 10542

♠ AQ8  
♥ 5  
♦ J10975  
♣ K987

♠ 1096  
♥ 843  
♦ J9764  
♣ 54

♠ AQJ85  
♥ 10  
♦ AQ53  
♣ J76

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 1   | 3H N-3   | 150 | -5  |     |
| 4   | 3   | 3C E-1   | 50  | 5   |     |

**18**

♠ J1094  
♥ AQ94  
♦ 62  
♣ J63

♠ AQ8  
♥ 5  
♦ J10975  
♣ K987

♠ K7  
♥ 832  
♦ KQ83  
♣ 10542

♠ 6532  
♥ KJ1076  
♦ A4  
♣ AQ

♠ K7  
♥ 832  
♦ KQ83  
♣ 10542

♠ AQ8  
♥ 5  
♦ J10975  
♣ K987

♠ 1096  
♥ 843  
♦ J9764  
♣ 54

♠ AQJ85  
♥ 10  
♦ AQ53  
♣ J76

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 1   | 1NT E 2  | 120 | -1  |     |
| 4   | 3   | 1NT E 1  | 90  | 1   |     |

**19**

♠ 742  
♥ AKQ7  
♦ 8  
♣ A9832

♠ 1096  
♥ 843  
♦ J9764  
♣ 54

♠ AQJ85  
♥ 10  
♦ AQ53  
♣ J76

♠ K3  
♥ J9652  
♦ K102  
♣ KQ10

♠ 1096  
♥ 843  
♦ J9764  
♣ 54

♠ AQJ85  
♥ 10  
♦ AQ53  
♣ J76

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 1   | 4S S-1   | 50  | -14 |     |
| 4   | 3   | 6S S 6   | 980 | 14  |     |

**20**

♠ AKJ3  
♥ 109  
♦ Q2  
♣ Q10643

♠ 1062  
♥ KJ86  
♦ A1075  
♣ K8

♠ Q54  
♥ Q7532  
♦ 98  
♣ J97

♠ 987  
♥ A4  
♦ KJ643  
♣ A52

♠ 1062  
♥ KJ86  
♦ A1075  
♣ K8

♠ Q54  
♥ Q7532  
♦ 98  
♣ J97

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 1   | 2NT W 3  | 150 | 0   |     |
| 4   | 3   | 2NT W 3  | 150 | 0   |     |

**21**

♠ 10965  
♥ 864  
♦ AJ8  
♣ 1054

♠ 2  
♥ KQJ1095  
♦ Q1072  
♣ 96

♠ KQ873  
♥ A2  
♦ 953  
♣ J83

♠ AJ4  
♥ 73  
♦ K64  
♣ AKQ72

♠ 2  
♥ KQJ1095  
♦ Q1072  
♣ 96

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 1   | 4S W 5   | 450 | 0   |     |
| 4   | 3   | 4S W 5   | 450 | 0   |     |