

**1**

♠82  
♥865  
♦AQ1043  
♣AJ6

♠K64  
♥J3  
♦K952  
♣KQ43

(N)  
W — E  
S

♠AJ107  
♥K92  
♦J86  
♣1098

♠Q953  
♥AQ1074  
♦7  
♣752

NS	EW	Contract	N-S	E-W	MP
5	8	2H S 2	110		6
6	7	3S E-1	50		3.5
9	2	1S E-2	100		5
10	12	Passout			2
11	3	1S E-1	50		3.5
13	4	1NT W 1		90	0.5
14	1	1NT W 1		90	0.5

**2**

♠85  
♥J5  
♦QJ9643  
♣K75

♠AQ92  
♥8762  
♦852  
♣Q4

(N)  
W — E  
S

♠J1074  
♥K  
♦K107  
♣AJ1032

♠K63  
♥AQ10943  
♦A  
♣986

NS	EW	Contract	N-S	E-W	MP
5	8	3S E 5	200		2
6	7	2S E 5	200		2
9	2	2S E 5	200		2
10	12	4H N-2	200		2
11	3	2S E 5	200		2
13	4	3H S-1	100		5.5
14	1	3H N-1	100		5.5

**3**

♠86542  
♥A104  
♦AQ  
♣1054

♠Q9  
♥KQJ982  
♦86  
♣AQ2

(N)  
W — E  
S

♠AJ  
♥53  
♦K95432  
♣876

♠K1073  
♥76  
♦J107  
♣KJ93

NS	EW	Contract	N-S	E-W	MP
6	9	2H W 3	140		3
7	8	2H W 3	140		3
10	3	4H W-1	100		6
11	1	2H W 3	140		3
12	4	2H W 3	140		3
13	5	3H W 3	140		3
14	2	2H W 4	170		0

**4**

♠A53  
♥9852  
♦52  
♣AJ95

♠J742  
♥Q  
♦AQ63  
♣Q642

(N)  
W — E  
S

♠K9  
♥J743  
♦KJ10  
♣10873

♠Q1086  
♥AK106  
♦9874  
♣K

NS	EW	Contract	N-S	E-W	MP
6	9	2H N 2	110		3
7	8	3H N-1		100	0.5
10	3	2H N 2	110		3
11	1	2H N 3	140		5.5
12	4	2H N 3	140		5.5
13	5	2H N-1		100	0.5
14	2	2H N 2	110		3

**5**

♠Q9  
♥KJ732  
♦52  
♣A1083

♠87532  
♥98  
♦K63  
♣K76

(N)  
W — E  
S

♠AKJ10  
♥654  
♦Q74  
♣Q54

♠64  
♥AQ10  
♦AJ1098  
♣J92

NS	EW	Contract	N-S	E-W	MP
1	5	3S E 3	140		0.5
7	10	3S W-2	100		4.5
8	9	3S W-1	50		2.5
11	4	3S W-2	100		4.5
12	2	3H N 3	140		6
13	6	3S W-1	50		2.5
14	3	2S W 3	140		0.5

**6**

♠KJ10  
♥A62  
♦A74  
♣AK72

♠AQ976  
♥K8  
♦Q53  
♣543

(N)  
W — E  
S

♠854  
♥Q109743  
♦K82  
♣9

♠32  
♥J5  
♦J1096  
♣QJ1086

NS	EW	Contract	N-S	E-W	MP
1	5	3NT N 3	400		4
7	10	5C S-1		50	0.5
8	9	2S W-1	100		2
11	4	4C S-1		50	0.5
12	2	3NT N 3	400		4
13	6	3NT N 3	400		4
14	3	3NT N 5	460		6

**7**

♠10  
♥Q1093  
♦QJ952  
♣842

♠QJ62  
♥AJ84  
♦643  
♣A6

(N)  
W — E  
S

♠854  
♥K65  
♦1087  
♣J973

♠AK973  
♥72  
♦AK  
♣KQ105

NS	EW	Contract	N-S	E-W	MP
1	3	3NT N 3	600		6
2	6	1S S 2	110		2
8	11	1S N 2	110		2
9	10	2NT W-3	300		5
12	5	1S S 2	110		2
13	7	1S S 2	110		2
14	4	1S S 2	110		2

**8**

♠AQ542  
♥AK8  
♦Q10  
♣973

♠97  
♥7532  
♦K42  
♣A864

(N)  
W — E  
S

♠K103  
♥QJ  
♦A976  
♣QJ52

♠J86  
♥10964  
♦J853  
♣K10

NS	EW	Contract	N-S	E-W	MP
1	3	3S N-1		50	1
2	6	3S N-1		50	1
8	11	2S N-1		50	1
9	10	3H W-2	100		3
12	5	1S N 3	140		6
13	7	2S N 2	110		4.5
14	4	1S N 2	110		4.5

**9**

♠K985  
♥J73  
♦J987  
♣Q6

♠AJ1073  
♥A952  
♦A1054  
♣

(N)  
W — E  
S

♠642  
♥1086  
♦KQ  
♣J10832

♠Q  
♥KQ4  
♦632  
♣AK9754

NS	EW	Contract	N-S	E-W	MP
1	6	1NT N 1	90		5
2	4	3S W 3		140	2
3	7	3S W 3		140	2
9	12	3C S-1		50	4
10	11	3H E 3		140	2
13	8	2S W 4		170	0
14	5	4S W-3	300		6

**10**

♠72  
♥A63  
♦J109  
♣K6432

♠KQ109  
♥542  
♦Q65  
♣Q75

(N)  
W — E  
S

♠A6  
♥Q107  
♦A873  
♣AJ109

♠J8543  
♥KJ98  
♦K42  
♣8

NS	EW	Contract	N-S	E-W	MP
1	6	2NT E 4		180	0
2	4	2NT E 2		120	3.5
3	7	3NT E-1	100		6
9	12	2NT E 3		150	1
10	11	2NT E 2		120	3.5
13	8	2NT E 2		120	3.5
14	5	2NT E 2		120	3.5

**11**

♠64  
♥A64  
♦AK75  
♣K542

♠QJ109  
♥Q873  
♦J  
♣Q763

(N)  
W — E  
S

♠732  
♥KJ952  
♦10982  
♣8

♠AK85  
♥10  
♦Q643  
♣AJ109

NS	EW	Contract	N-S	E-W	MP
2	7	3NT S 3	400		5
3	5	3NT N 4	430		6
4	8	3NT N-1		50	2.5
10	1	3NT N-1		50	2.5
11	12	3NT N-2		100	0
13	9	3NT N-1		50	2.5
14	6	3NT N-1		50	2.5

**12**

♠A  
♥J106  
♦J9842  
♣J1073

♠109  
♥K983  
♦K1053  
♣KQ4

(N)  
W — E  
S

♠532  
♥7542  
♦AQ6  
♣A95

♠KQJ8764  
♥AQ  
♦7  
♣862

NS	EW	Contract	N-S	E-W	MP
2	7	2S S 3	140		5.5
3	5	2S S 2	110		2.5
4	8	2S S 2	110		2.5
10	1	4S S-2		200	0
11	12	2S S 2	110		2.5
13	9	2S S 3	140		5.5
14	6	2S S 2	110		2.5

**13**

♠ AK  
♥ KJ10764  
♦ A9763  
♣ A9763

♠ K109  
♥ Q9632  
♦ A  
♣ Q1054

♠ QJ632  
♥ 1085  
♦ 852  
♣ K8

♠ A8754  
♥ J74  
♦ Q93  
♣ J2

NS	EW	Contract	N-S	E-W	MP
3	8	3D	N 5	150	2.5
4	6	5D	N 5	600	4.5
5	9	3D	N 4	130	1
7	14	3NT	N 3	600	4.5
11	2	3D	N 3	110	0
12	1	2D	N 5	150	2.5
13	10	3NT	N 5	660	6

**14**

♠ Q43  
♥ 842  
♦ A9642  
♣ K9

♠ 852  
♥ A109  
♦ 7  
♣ QJ8732

♠ K1076  
♥ QJ65  
♦ K  
♣ A654

♠ AJ9  
♥ K73  
♦ QJ10853  
♣ 10

NS	EW	Contract	N-S	E-W	MP
3	8	4D	S-1	50	2
4	6	5D	S-3	150	0
5	9	3D	S-1	50	2
7	14	4D	S-1	50	2
11	2	3D	N 3	110	5
12	1	4C	E-1	50	4
13	10	4D	S 5	150	6

**15**

♠ AQ65  
♥ 7  
♦ AJ1065  
♣ A54

♠ J10873  
♥ AQ10  
♦ 3  
♣ Q1098

♠ 42  
♥ KJ9862  
♦ 87  
♣ J32

♠ K9  
♥ 543  
♦ KQ942  
♣ K76

NS	EW	Contract	N-S	E-W	MP
1	2	4D	N 6	170	0
4	9	5D	N 6	620	4
5	7	5D	N 5	600	2
6	10	5D	N 6	620	4
8	14	3NT	N 5	660	6
12	3	5Hx	E-2	300	1
13	11	5D	N 6	620	4

**16**

♠ 10964  
♥ AJ965  
♦ Q1098  
♣

♠ QJ853  
♥  
♦ A72  
♣ K10962

♠ A7  
♥ 10732  
♦ J653  
♣ QJ8

♠ K2  
♥ KQ84  
♦ K4  
♣ A7543

NS	EW	Contract	N-S	E-W	MP
1	2	4H	S 4	420	4
4	9	4H	S 4	420	4
5	7	2H	S 2	110	0
6	10	4H	N 4	420	4
8	14	4H	S 4	420	4
12	3	2H	S 4	170	1
13	11	4H	S 4	420	4

**17**

♠ KQ32  
♥ J63  
♦ J104  
♣ Q54

♠ 10986  
♥ KQ95  
♦ Q  
♣ K876

♠ AJ4  
♥ A2  
♦ K975  
♣ A1093

♠ 75  
♥ 10874  
♦ A8632  
♣ J2

NS	EW	Contract	N-S	E-W	MP
1	4	3NT	E 5	460	0
2	3	3NT	E 4	430	2.5
5	10	3NT	E 4	430	2.5
6	8	3NT	E 3	400	5
7	11	3NT	E-1	50	6
9	14	3NT	E 4	430	2.5
13	12	3NT	E 4	430	2.5

**18**

♠ 1054  
♥ 9652  
♦ A103  
♣ KQ3

♠ J98  
♥ KJ  
♦ QJ9752  
♣ 108

♠ Q732  
♥ Q743  
♦ K864  
♣ 7

♠ AK6  
♥ A108  
♦  
♣ AJ96542

NS	EW	Contract	N-S	E-W	MP
1	4	3C	S 5	150	1.5
2	3	3NT	N 5	660	5.5
5	10	3C	S 5	150	1.5
6	8	2C	S 5	150	1.5
7	11	5C	S 5	600	4
9	14	4C	S 5	150	1.5
13	12	3NT	N 5	660	5.5

**19**

♠ J3  
♥ Q986  
♦ AQ7  
♣ AQ52

♠ 62  
♥ AK1052  
♦ 82  
♣ K1043

♠ Q10954  
♥ J73  
♦ J953  
♣ 7

♠ AK87  
♥ 4  
♦ K1064  
♣ J986

NS	EW	Contract	N-S	E-W	MP
2	5	3NT	N 4	430	4
3	4	3NT	N 3	400	0.5
6	11	3NT	N 3	400	0.5
7	9	3NT	N 4	430	4
8	12	3NT	N 4	430	4
10	14	3NT	N 4	430	4
13	1	3NT	N 4	430	4

**20**

♠ 4  
♥ J63  
♦ AK98742  
♣ A3

♠ Q10852  
♥ A9  
♦ 53  
♣ KJ107

♠ 9  
♥ Q108754  
♦ QJ  
♣ 8654

♠ AKJ763  
♥ K2  
♦ 106  
♣ Q92

NS	EW	Contract	N-S	E-W	MP
2	5	4S	N-1	100	2
3	4	3S	S 3	140	3
6	11	3NT	S 6	690	5.5
7	9	3NT	S 6	690	5.5
8	12	4S	S-2	200	0.5
10	14	4S	S 4	620	4
13	1	4S	S-2	200	0.5

**21**

♠ AJ  
♥ KQ104  
♦ 62  
♣ AQ1052

♠ 84  
♥ 53  
♦ AK43  
♣ K9876

♠ Q653  
♥ J98  
♦ Q1075  
♣ J3

♠ K10972  
♥ A762  
♦ J98  
♣ 4

NS	EW	Contract	N-S	E-W	MP
3	6	4H	N 4	620	3
4	5	4H	N-1	100	0.5
7	12	4H	S 5	650	5.5
8	10	4H	N 4	620	3
9	1	4H	N-1	100	0.5
11	14	4H	N 4	620	3
13	2	4H	N 5	650	5.5

**22**

♠ KQJ  
♥ K1087  
♦ K98  
♣ 1083

♠ A75  
♥ QJ2  
♦ AJ72  
♣ J42

♠ 43  
♥ 9643  
♦ Q105  
♣ AQ97

♠ 109862  
♥ A5  
♦ 643  
♣ K65

NS	EW	Contract	N-S	E-W	MP
3	6	1NT	W-2	200	5
4	5	2S	S 2	110	2.5
7	12	1NT	W-1	100	1
8	10	1NT	W-2	200	5
9	1	1NT	W-2	200	5
11	14	2S	N 2	110	2.5
13	2	1NT	W 1	90	0

**23**

♠ K1072  
♥ 53  
♦ 64  
♣ AQ764

♠ AQJ65  
♥ 742  
♦ 2  
♣ K1032

♠ 843  
♥ AQ  
♦ KJ10975  
♣ 95

♠ 9  
♥ KJ10986  
♦ AQ83  
♣ J8

NS	EW	Contract	N-S	E-W	MP
4	7	3H	S 4	170	4
5	6	2S	W-2	200	5.5
8	1	2S	W-1	100	0
9	11	3H	S 3	140	2
10	2	3H	S 3	140	2
12	14	2S	W-2	200	5.5
13	3	3H	S 3	140	2

**24**

♠ KQJ865  
♥ Q4  
♦ 54  
♣ AK5

♠ 104  
♥ A97  
♦ KJ  
♣ Q109643

♠ A972  
♥ 832  
♦ A7632  
♣ 7

♠ 3  
♥ KJ1065  
♦ Q1098  
♣ J82

NS	EW	Contract	N-S	E-W	MP
4	7	3S	N-2	100	1
5	6	2S	N-2	100	1
8	1	2S	N-1	50	3.5
9	11	2S	N 2	110	5.5
10	2	2S	N-1	50	3.5
12	14	3S	N-2	100	1
13	3	2S	N 2	110	5.5