

**1**

♠ 103  
♥ A98542  
♦ 1065  
♣ KJ

♠ QJ85  
♥ 3  
♦ KQ832  
♣ AQ2

♠ A97  
♥ J107  
♦ J  
♣ 1098754

W N E S

♠ K642  
♥ KQ6  
♦ A974  
♣ 63

NS	EW	Contract	N-S	E-W	MP
5	8	2H N 3	140		4
6	7	2H N 2	110		2
9	2	2H N 3	140		4
10	12	2H N 4	170		6
11	3	3H N 3	140		4
13	4	3H N-1		50	0
14	1	4C E-2	100		1

**2**

♠ AK62  
♥ 109  
♦ 1096  
♣ A1082

♠ 754  
♥ AK87632  
♦ J  
♣ 65

♠ 54  
♥ AKQ8732  
♦ Q943  
♣ QJ10983

W N E S

♠ QJ10983  
♥ QJ  
♦ 54  
♣ KJ7

NS	EW	Contract	N-S	E-W	MP
5	8	4S S-2	200		4
6	7	4H E 5	450		2
9	2	4H E 5	450		2
10	12	4H E 7	510		0
11	3	5S S-1	100		5.5
13	4	4H E 5	450		2
14	1	5S S-1	100		5.5

**3**

♠ AQ43  
♥ 976  
♦ A75  
♣ J108

♠ 10862  
♥ J52  
♦ K  
♣ AK963

♠ J97  
♥ AKQ1043  
♦ QJ  
♣ Q5

W N E S

♠ K5  
♥ 8  
♦ 10986432  
♣ 742

NS	EW	Contract	N-S	E-W	MP
6	9	4H E-1	100		5
7	8	4H E 5	650		0.5
10	3	4H E-1	100		5
11	1	4H E 4	620		2
12	4	4H E-1	100		5
13	5	3H E 6	230		3
14	2	4H E 5	650		0.5

**4**

♠ A108653  
♥ QJ  
♦ 75  
♣ 765

♠ A1096  
♥ KQ1063  
♣ K843

♠ Q4  
♥ K743  
♦ A92  
♣ AJ102

W N E S

♠ KJ972  
♥ 852  
♦ J84  
♣ Q9

NS	EW	Contract	N-S	E-W	MP
6	9	4H E 6	680		3
7	8	5H W 5	650		5.5
10	3	5H E 7	710		0.5
11	1	4H W 6	680		3
12	4	5H W 6	680		3
13	5	4H W 7	710		0.5
14	2	4H W 5	650		5.5

**5**

♠ QJ94  
♥ KQ7  
♦ 8753  
♣ 104

♠ 765  
♥ J64  
♦ KJ64  
♣ KJ6

♠ K1082  
♥ A10853  
♦ A  
♣ A97

W N E S

♠ A3  
♥ 92  
♦ Q1092  
♣ Q8532

NS	EW	Contract	N-S	E-W	MP
1	5	4H E-1	50		4
7	10	2H E 4	170		0
8	9	2H W 3	140		1
11	4	4H E-2	100		6
12	2	4H E-1	50		4
13	6	4H E-1	50		4
14	3	2H E 2	110		2

**6**

♠ 1086  
♥ K1053  
♦ AQ42  
♣ 75

♠ 972  
♥ 6  
♦ K75  
♣ KQ10643

♠ Q543  
♥ AQ942  
♦ 86  
♣ AJ

W N E S

♠ AKJ  
♥ J87  
♦ J1093  
♣ 982

NS	EW	Contract	N-S	E-W	MP
1	5	2C E 2	90		4
7	10	2S E 2	110		2
8	9	2S W-1	100		5.5
11	4	1NT W 2	120		0
12	2	2S W 2	110		2
13	6	2C E 3	110		2
14	3	2H E-1	100		5.5

**7**

♠ KQ32  
♥ J104  
♦ A4  
♣ Q1085

♠ 54  
♥ KQ7653  
♦ 853  
♣ 76

♠ 96  
♥ 92  
♦ KQ10962  
♣ AK2

W N E S

♠ AJ1087  
♥ A8  
♦ J7  
♣ J943

NS	EW	Contract	N-S	E-W	MP
1	3	3S N 3	140		2
2	6	2H W 3	140		0
8	11	3S S 4	170		3.5
9	10	4S S 4	620		5.5
12	5	4S S 4	620		5.5
13	7	3S S 4	170		3.5
14	4	4S S-1	100		1

**8**

♠ K104  
♥ A87  
♦ 96  
♣ K5432

♠ Q2  
♥ Q432  
♦ AQ32  
♣ Q109

♠ J87653  
♥ K10  
♦ J874  
♣ 7

W N E S

♠ A9  
♥ J965  
♦ K105  
♣ AJ86

NS	EW	Contract	N-S	E-W	MP
1	3	3S E-1	50		5
2	6	4C N-1	50		3.5
8	11	2S E 2	110		1.5
9	10	3C N 3	110		6
12	5	4C N-1	50		3.5
13	7	2S E 3	140		0
14	4	2S E 2	110		1.5

**9**

♠ KQJ874  
♥ 1094  
♦ 75  
♣ A2

♠ 9  
♥ 6532  
♦ QJ2  
♣ K8654

♠ 3  
♥ AQ8  
♦ A98  
♣ QJ10973

W N E S

♠ A10652  
♥ KJ7  
♦ K10643  
♣

NS	EW	Contract	N-S	E-W	MP
1	6	5Cx E-2	500		6
2	4	4S N 5	450		4
3	7	4S N 5	450		4
9	12	4S N 4	420		1.5
10	11	5S S-1		50	0
13	8	4S S 4	420		1.5
14	5	4S N 5	450		4

**10**

♠ KQ2  
♥ QJ976542  
♦ A10  
♣

♠ A1063  
♥ K103  
♦ 964  
♣ Q43

♠ 94  
♥ A  
♦ Q873  
♣ KJ10876

W N E S

♠ J875  
♥ 8  
♦ KJ52  
♣ A952

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

**11**

♠ Q7  
♥ Q64  
♦ 985  
♣ AQ1098

♠ 86  
♥ J10532  
♦ A62  
♣ K52

♠ AJ954  
♥ K98  
♦ 1074  
♣ 74

W N E S

♠ K1032  
♥ A7  
♦ KQJ3  
♣ J63

NS	EW	Contract	N-S	E-W	MP
2	7	1NT N 4	180		3
3	5	3NT S 5	460		6
4	8	3C N 5	150		1
10	1	3NT N 3	400		5
11	12	3C N 5	150		1
13	9	1NT N 3	150		1
14	6	1NT N 5	210		4

**12**

♠ Q2  
♥ J8432  
♦ J  
♣ QJ864

♠ 865  
♥ AKQ105  
♦ A97  
♣ 102

♠ 1093  
♥ 97  
♦ KQ653  
♣ 953

W N E S

♠ AKJ74  
♥ 6  
♦ 10842  
♣ AK7

NS	EW	Contract	N-S	E-W	MP
2	7	2S S 4	170		2.5
3	5	2D W-1	50		0
4	8	1S S 4	170		2.5
10	1	3NT N 4	630		6
11	12	1S S 5	200		5
13	9	2S S 4	170		2.5
14	6	1S S 4	170		2.5

13

Hand 13: ♠ Q1086, ♥ 972, ♦ A107, ♣ J103. Opponent: ♠ A9754, ♥ K8, ♦ K9632, ♣ K. Dealer: ♠ K3, ♥ AJ1065, ♦ J84, ♣ AQ9. Board: ♠ J2, ♥ Q43, ♦ Q5, ♣ 876542.

Table for hand 13: NS EW Contract N-S E-W MP. Rows include 3 8 3NT W 4 630 1, 4 6 3NT E 3 600 4.5, 5 9 3NT E 3 600 4.5, 10 13 3NT E 5 660 0, 11 2 4S E 4 620 2, 12 1 3NT E 3 600 4.5, 14 7 3NT E 3 600 4.5.

14

Hand 14: ♠ Q862, ♥ 7, ♦ AKQ1096, ♣ Q9. Opponent: ♠ J953, ♥ KJ1054, ♦ J85, ♣ A. Dealer: ♠ AK1074, ♥ A96, ♦ 32, ♣ 853. Board: ♠ J953, ♥ KJ1054, ♦ J85, ♣ A.

Table for hand 14: NS EW Contract N-S E-W MP. Rows include 3 8 3S W-2 100 5.5, 4 6 2D E 4 130 2, 5 9 4D W 4 130 2, 10 13 3D W 4 130 2, 11 2 5D W-2 100 5.5, 12 1 3D W 4 130 2, 14 7 4D W 4 130 2.

15

Hand 15: ♠ 8642, ♥ J, ♦ 532, ♣ QJ643. Opponent: ♠ Q75, ♥ AK1053, ♦ K4, ♣ AK7. Dealer: ♠ AJ109, ♥ Q742, ♦ AQJ, ♣ 108. Board: ♠ K3, ♥ 986, ♦ 109876, ♣ 952.

Table for hand 15: NS EW Contract N-S E-W MP. Rows include 1 2 6H W 6 980 2, 4 9 6H W 6 980 2, 5 7 6H W 6 980 2, 6 10 4H W 6 480 5, 11 13 6H W 6 980 2, 12 3 7H W-1 50 6, 14 8 6H W 6 980 2.

16

Hand 16: ♠ K86, ♥ 8765, ♦ 84, ♣ Q1086. Opponent: ♠ 5, ♥ AQ109, ♦ AK10765, ♣ KJ. Dealer: ♠ AQ97, ♥ J32, ♦ Q932, ♣ A7. Board: ♠ J10432, ♥ K4, ♦ J, ♣ 95432.

Table for hand 16: NS EW Contract N-S E-W MP. Rows include 1 2 6NT W 6 1440 0, 4 9 6D W 7 1390 1, 5 7 3NT E 7 720 2.5, 6 10 3NT E 5 660 5, 11 13 3NT E 6 690 4, 12 3 5D W 7 640 6, 14 8 3NT E 7 720 2.5.

17

Hand 17: ♠ K8, ♥ J432, ♦ K8, ♣ K9632. Opponent: ♠ Q1096, ♥ 876, ♦ 53, ♣ Q1084. Dealer: ♠ J32, ♥ AK10, ♦ J10962, ♣ J5. Board: ♠ A754, ♥ Q95, ♦ AQ74, ♣ A7.

Table for hand 17: NS EW Contract N-S E-W MP. Rows include 1 4 3NT S 3 400 4, 2 3 3NT S-2 100 0.5, 5 10 3NT S 3 400 4, 6 8 3NT S-2 100 0.5, 7 11 3NT S 4 430 6, 12 13 3NT S-1 50 2, 14 9 3NT S 3 400 4.

18

Hand 18: ♠ 1043, ♥ 632, ♦ A10542, ♣ 84. Opponent: ♠ 75, ♥ AQJ10, ♦ Q6, ♣ K9732. Dealer: ♠ AJ62, ♥ 954, ♦ J93, ♣ Q65. Board: ♠ KQ98, ♥ K87, ♦ K87, ♣ AJ10.

Table for hand 18: NS EW Contract N-S E-W MP. Rows include 1 4 1NT S-1 100 3, 2 3 1NT S-2 200 1, 5 10 1NT S-3 300 0, 6 8 1NT N-1 100 3, 7 11 1NT S-1 100 3, 12 13 1NT S 1 90 5, 14 9 1NT S 2 120 6.

19

Hand 19: ♠ J6, ♥ 92, ♦ 9863, ♣ K7542. Opponent: ♠ 98432, ♥ KQ3, ♦ AK102, ♣ 8. Dealer: ♠ K1075, ♥ 54, ♦ QJ4, ♣ AJ63. Board: ♠ AQ, ♥ AJ10876, ♦ 75, ♣ Q109.

Table for hand 19: NS EW Contract N-S E-W MP. Rows include 1 13 3H S-1 50 5, 2 5 3S W 3 140 3.5, 3 4 3S W 3 140 3.5, 6 11 4S W 4 620 1, 7 9 4S W 4 620 1, 8 12 4S W 4 620 1, 14 10 1H S 1 80 6.

20

Hand 20: ♠ 87, ♥ A5, ♦ 543, ♣ AQ10752. Opponent: ♠ K532, ♥ QJ108, ♦ 96, ♣ K84. Dealer: ♠ J964, ♥ 973, ♦ 1087, ♣ J96. Board: ♠ AQ10, ♥ K642, ♦ AKQJ2, ♣ 3.

Table for hand 20: NS EW Contract N-S E-W MP. Rows include 1 13 6NT S-1 100 0, 2 5 3NT N 6 690 5, 3 4 3NT N 5 660 2.5, 6 11 3NT N 4 630 1, 7 9 3NT S 5 660 2.5, 8 12 3NT S 6 690 5, 14 10 3NT S 6 690 5.

21

Hand 21: ♠ AK83, ♥ 10542, ♦ K1076, ♣ K. Opponent: ♠ Q5, ♥ 986, ♦ J942, ♣ J875. Dealer: ♠ 1097642, ♥ J3, ♦ AQ, ♣ A32. Board: ♠ J, ♥ AKQ7, ♦ 853, ♣ Q10964.

Table for hand 21: NS EW Contract N-S E-W MP. Rows include 2 13 3NT N 4 630 6, 3 6 3NT N-1 100 1.5, 4 5 4H S-1 100 1.5, 7 12 4H S-1 100 1.5, 8 10 4H S-1 100 1.5, 9 1 4H N 4 620 4.5, 14 11 4H N 4 620 4.5.

22

Hand 22: ♠ J975, ♥ Q54, ♦ 73, ♣ KQ106. Opponent: ♠ 1084, ♥ 86, ♦ KQ1095, ♣ 974. Dealer: ♠ AKQ, ♥ A92, ♦ AJ82, ♣ AJ2. Board: ♠ 632, ♥ KJ1073, ♦ 64, ♣ 853.

Table for hand 22: NS EW Contract N-S E-W MP. Rows include 2 13 3NT E 4 630 3.5, 3 6 3NT E 4 630 3.5, 4 5 3NT E 4 630 3.5, 7 12 3NT E 4 630 3.5, 8 10 3NT E 4 630 3.5, 9 1 3NT E 4 630 3.5, 14 11 3NT E 5 660 0.

23

Hand 23: ♠ J1053, ♥ 5, ♦ QJ10832, ♣ 102. Opponent: ♠ K97, ♥ J10987, ♦ K965, ♣ 5. Dealer: ♠ 642, ♥ AKQ64, ♦ AQ743, ♣ AQ8. Board: ♠ AQ8, ♥ 32, ♦ A74, ♣ KJ986.

Table for hand 23: NS EW Contract N-S E-W MP. Rows include 3 13 4H E 5 650 2, 4 7 2H E 5 200 5.5, 5 6 2H E 5 200 5.5, 8 1 4H W 5 650 2, 9 11 4H E 5 650 2, 10 2 4H E 5 650 2, 14 12 4H E 5 650 2.

24

Hand 24: ♠ A103, ♥ A54, ♦ Q42, ♣ A1052. Opponent: ♠ J986, ♥ KQ86, ♦ 6, ♣ KQJ8. Dealer: ♠ 752, ♥ 1073, ♦ A10983, ♣ 94. Board: ♠ KQ4, ♥ J92, ♦ KJ75, ♣ 763.

Table for hand 24: NS EW Contract N-S E-W MP. Rows include 3 13 1C W-2 100 4, 4 7 3NT N 3 400 6, 5 6 1NT W-3 150 5, 8 1 1H W 1 80 2, 9 11 1C W-1 50 3, 10 2 1H W 2 110 0, 14 12 2Dx S-1 100 1.