

**1**

♠6  
♥A76  
♦J109732  
♣1063

♠K10973  
♥KQ8  
♦5  
♣KQ98

♠84  
♥J32  
♦K864  
♣AJ54

♠AQJ52  
♥10954  
♦AQ  
♣72

NS	EW	Contract	N-S	E-W	MP
2	9	2H S-2		100	1.5
3	8	1S S-1		50	3.5
6	5	1NT N-2		100	1.5
10	4	2H S-3		150	0
11	7	2S W-1	50		5
12	1	1S S-1		50	3.5

**2**

♠A32  
♥A93  
♦QJ532  
♣Q3

♠QJ10654  
♥K  
♦A8  
♣10952

♠K8  
♥8542  
♦K764  
♣AJ7

♠97  
♥QJ1076  
♦109  
♣K864

NS	EW	Contract	N-S	E-W	MP
2	9	3S W 5		200	0.5
3	8	2NT E-2	100		5
6	5	2S W 5		200	0.5
10	4	2S W 3		140	4
11	7	2S W 4		170	2.5
12	1	2S W 4		170	2.5

**3**

♠KQ8  
♥K1087432  
♦42  
♣4

♠10  
♥9  
♦AK10876  
♣K10852

♠95  
♥QJ65  
♦QJ  
♣QJ973

♠AJ76432  
♥A  
♦953  
♣A6

NS	EW	Contract	N-S	E-W	MP
2	9	4S S 5	450		2.5
3	8	4S S 5	450		2.5
6	5	5S S 5	450		2.5
10	4	4S S 5	450		2.5
11	7	5S S 5	450		2.5
12	1	4S N 5	450		2.5

**4**

♠K87  
♥J42  
♦Q8  
♣AK942

♠AJ953  
♥  
♦J95  
♣J10763

♠Q6  
♥KQ863  
♦AK43  
♣Q8

♠1042  
♥A10975  
♦10762  
♣5

NS	EW	Contract	N-S	E-W	MP
3	9	2D E 2		90	1.5
4	1	2D E 2		90	1.5
7	6	2D E-1	100		3.5
8	11	1S W 3		140	0
10	5	2D E-2	200		5
12	2	1H E-1	100		3.5

**5**

♠Q1087  
♥AJ64  
♦AQ  
♣QJ2

♠A94  
♥KQ875  
♦4  
♣K753

♠KJ652  
♥  
♦8652  
♣10986

♠3  
♥10932  
♦KJ10973  
♣A4

NS	EW	Contract	N-S	E-W	MP
3	9	4H N-3		300	0
4	1	4H N 4	620		4
7	6	4H N-1		100	3
8	11	4H N-2		200	1.5
10	5	4H N-2		200	1.5
12	2	4Hx N 4	790		5

**6**

♠AK  
♥AJ764  
♦Q1075  
♣AK

♠982  
♥92  
♦A94  
♣Q8752

♠Q765  
♥KQ83  
♦K63  
♣43

♠J1043  
♥105  
♦J82  
♣J1096

NS	EW	Contract	N-S	E-W	MP
3	9	2NT N 4	180		5
4	1	2NT N 2	120		2.5
7	6	2NT N 2	120		2.5
8	11	2H S-1		50	0
10	5	1H N 2	110		1
12	2	2NT N 3	150		4

**7**

♠KQ3  
♥842  
♦K964  
♣743

♠A85  
♥K10965  
♦AJ  
♣AKQ

♠10964  
♥Q7  
♦7532  
♣J86

♠J72  
♥AJ3  
♦Q108  
♣10952

NS	EW	Contract	N-S	E-W	MP
5	2	2NT W 2		120	2.5
8	7	2NT W-1	100		5
9	4	3NT W 3		600	0
10	6	2NT W 2		120	2.5
11	1	2NT W 2		120	2.5
12	3	2NT W 2		120	2.5

**8**

♠A987  
♥KQ10753  
♦K  
♣K6

♠105  
♥J64  
♦873  
♣AQJ32

♠KQJ63  
♥A  
♦AJ96  
♣1085

♠42  
♥982  
♦Q10542  
♣974

NS	EW	Contract	N-S	E-W	MP
5	2	1S E 1		80	2
8	7	3S E-2	100		3
9	4	3S E 4		170	0
10	6	2H N 3	140		4
11	1	3C E 5		150	1
12	3	3Sx E-2	300		5

**9**

♠K43  
♥AJ1054  
♦1097  
♣K5

♠A8652  
♥Q962  
♦KQ3  
♣A

♠1097  
♥873  
♦J842  
♣642

♠QJ  
♥K  
♦A65  
♣QJ109873

NS	EW	Contract	N-S	E-W	MP
5	2	3C S 3	110		1.5
8	7	4C S 5	150		3
9	4	3C S-1		50	0
10	6	2H N 4	170		4
11	1	3C S 3	110		1.5
12	3	3NT N 5	460		5

**10**

♠Q43  
♥AQJ85  
♦1083  
♣KQ

♠6  
♥9432  
♦97542  
♣842

♠K1092  
♥7  
♦AKQ  
♣J10953

♠AJ875  
♥K106  
♦J6  
♣A76

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

**11**

♠32  
♥KQ54  
♦J9  
♣QJ1063

♠AJ108654  
♥J  
♦K32  
♣54

♠KQ  
♥10962  
♦AQ865  
♣98

♠97  
♥A873  
♦1074  
♣AK72

NS	EW	Contract	N-S	E-W	MP
1	8	3S W 4		170	2
2	11	3S W 4		170	2
6	3	Passout			5
9	5	4S W 4		420	0
10	7	4C N-2		100	4
12	4	3S W 4		170	2

**12**

♠AQJ  
♥8  
♦AQ1097  
♣A543

♠K762  
♥A1043  
♦K832  
♣9

♠54  
♥KQ972  
♦J  
♣KJ762

♠10983  
♥J65  
♦654  
♣Q108

NS	EW	Contract	N-S	E-W	MP
1	8	3S S-1		100	4
2	11	4H E 4		420	0
6	3	3H E 4		170	2
9	5	4D N-3		300	1
10	7	2H E 3		140	3
12	4	3H E-1	50		5

13

Hand 13: ♠ Q85, ♥ Q7643, ♦ 10, ♣ J972. Opponent: ♠ A963, ♥ AJ109, ♦ A72, ♣ K3. Bridge diagram with N, S, E, W directions and a circle with 'N' in the center.

Table for Hand 13: NS EW Contract N-S E-W MP. Rows: 2 1 3NT E 6 690 1.5, 3 11 3NT E 6 690 1.5, 6 9 6NT E 6 1440 0, 7 4 6NT E-3 300 4, 8 10 6NT E-4 400 5, 12 5 3NT E 5 660 3.

14

Hand 14: ♠ 10876, ♥ Q96, ♦ Q76, ♣ 952. Opponent: ♠ AKJ542, ♥ A, ♦ 108, ♣ J1083. Bridge diagram with N, S, E, W directions and a circle with 'E' in the center.

Table for Hand 14: NS EW Contract N-S E-W MP. Rows: 2 1 2S W 4 170 2, 3 11 2S W 4 170 2, 6 9 2S W 4 170 2, 7 4 2S W 4 170 2, 8 10 2S W 4 170 2, 12 5 2S W 3 140 5.

15

Hand 15: ♠ Q53, ♥ KQJ64, ♦ AQ754, ♣. Opponent: ♠ K842, ♥, ♦ 1096, ♣ AKQ753. Bridge diagram with N, S, E, W directions and a circle with 'S' in the center.

Table for Hand 15: NS EW Contract N-S E-W MP. Rows: 2 1 4H N-1 100 1.5, 3 11 5C W-1 50 3.5, 6 9 4H S-1 100 1.5, 7 4 5Hx S-2 500 0, 8 10 5Hx N 5 850 5, 12 5 5C W-1 50 3.5.

16

Hand 16: ♠ 84, ♥ Q74, ♦ Q52, ♣ KQ1084. Opponent: ♠ J765, ♥ 83, ♦ A1096, ♣ 752. Bridge diagram with N, S, E, W directions and a circle with 'W' in the center.

Table for Hand 16: NS EW Contract N-S E-W MP. Rows: 1 10 1NT E 3 150 1, 3 2 1NT E 1 90 2.5, 7 9 1NT E-1 100 4.5, 8 5 1NT E 1 90 2.5, 11 4 1NT E 4 180 0, 12 6 1NT E-1 100 4.5.

17

Hand 17: ♠ K854, ♥ QJ10, ♦ AQ95, ♣ KJ. Opponent: ♠ A10732, ♥ 65, ♦ 87, ♣ A1053. Bridge diagram with N, S, E, W directions and a circle with 'N' in the center.

Table for Hand 17: NS EW Contract N-S E-W MP. Rows: 1 10 3NT N 4 430 4.5, 3 2 3NT N 3 400 2.5, 7 9 2NT N 2 120 0, 8 5 2NT N 4 180 1, 11 4 3NT N 4 430 4.5, 12 6 3NT N 3 400 2.5.

18

Hand 18: ♠ J7652, ♥ 73, ♦ A83, ♣ 962. Opponent: ♠ 108, ♥ A9652, ♦ K5, ♣ AQ43. Bridge diagram with N, S, E, W directions and a circle with 'E' in the center.

Table for Hand 18: NS EW Contract N-S E-W MP. Rows: 1 10 3H W 3 140 2.5, 3 2 3H W 3 140 2.5, 7 9 2H W 3 140 2.5, 8 5 2D E 3 110 5, 11 4 3H W 4 170 0, 12 6 3H W 3 140 2.5.

19

Hand 19: ♠ AJ6, ♥ J3, ♦ 64, ♣ QJ7543. Opponent: ♠ K95, ♥ 974, ♦ K752, ♣ 986. Bridge diagram with N, S, E, W directions and a circle with 'S' in the center.

Table for Hand 19: NS EW Contract N-S E-W MP. Rows: 1 6 2S S 3 140 3, 2 10 3S S 4 170 5, 4 3 2S S 2 110 1, 5 11 3S S-2 100 0, 9 8 3S S 3 140 3, 12 7 2S S 3 140 3.

20

Hand 20: ♠ QJ32, ♥ 96, ♦ J76, ♣ J543. Opponent: ♠ K84, ♥ K1073, ♦ A3, ♣ AQ76. Bridge diagram with N, S, E, W directions and a circle with 'W' in the center.

Table for Hand 20: NS EW Contract N-S E-W MP. Rows: 1 6 5H W 6 680 2, 2 10 6H E-1 100 5, 4 3 4NT W 4 630 4, 5 11 5NT W 5 660 3, 9 8 6H W 6 1430 1, 12 7 6NT W 6 1440 0.

21

Hand 21: ♠ 5, ♥ AK10, ♦ AJ1076, ♣ K973. Opponent: ♠ QJ10842, ♥ 82, ♦ K43, ♣ A10. Bridge diagram with N, S, E, W directions and a circle with 'N' in the center.

Table for Hand 21: NS EW Contract N-S E-W MP. Rows: 1 6 3S W-1 50 4.5, 2 10 2S W 3 140 1.5, 4 3 3S W-1 50 4.5, 5 11 3S W 3 140 1.5, 9 8 3S W 3 140 1.5, 12 7 3S W 3 140 1.5.

22

Hand 22: ♠ QJ753, ♥ 7, ♦ Q94, ♣ K1072. Opponent: ♠ K86, ♥ AKJ62, ♦ AKJ5, ♣ 6. Bridge diagram with N, S, E, W directions and a circle with 'E' in the center.

Table for Hand 22: NS EW Contract N-S E-W MP. Rows: 2 7 4H W 4 620 4, 3 10 4H W 4 620 4, 5 4 4H W 6 680 0, 9 1 4H W 5 650 1.5, 11 6 4H W 4 620 4, 12 8 4H W 5 650 1.5.

23

Hand 23: ♠ Q6, ♥ Q1094, ♦ Q642, ♣ QJ2. Opponent: ♠ 975, ♥ 7532, ♦ A7, ♣ 10864. Bridge diagram with N, S, E, W directions and a circle with 'S' in the center.

Table for Hand 23: NS EW Contract N-S E-W MP. Rows: 2 7 4S S 6 680 0, 3 10 6S S 6 1430 3, 5 4 3NT S 6 690 1, 9 1 6NT S 6 1440 5, 11 6 6S S 6 1430 3, 12 8 6S S 6 1430 3.

24

Hand 24: ♠ Q7542, ♥ A875, ♦ 1052, ♣ A. Opponent: ♠ 106, ♥ QJ6, ♦ AQ, ♣ K109853. Bridge diagram with N, S, E, W directions and a circle with 'W' in the center.

Table for Hand 24: NS EW Contract N-S E-W MP. Rows: 2 7 1NT W 1 90 3, 3 10 2C W 5 150 0, 5 4 2S N-1 50 4, 9 1 2S N-2 100 2, 11 6 Passout 5, 12 8 3C W 4 130 1.