

1

♠KQ73
♥754
♦76
♣KQ104

♠J984
♥AQ82
♦5
♣8752

♠A52
♥K93
♦KQJ109
♣J3

W N E S

♠106
♥J106
♦A8432
♣A96

NS	EW	Contract	N-S	E-W	MP
3	10	1NT E 3		150	0
7	6	1NT E-1	50		4
8	5	1NT E 1		90	2.5
9	4	3NT W-2	100		5
11	2	2D E 2		90	2.5
12	1	1NT E 2		120	1

2

♠J102
♥Q543
♦Q3
♣QJ53

♠A843
♥K102
♦A107
♣A107

♠Q7
♥J86
♦K9865
♣K42

W N E S

♠K965
♥A97
♦J42
♣986

NS	EW	Contract	N-S	E-W	MP
3	10	2NT W 2		120	4.5
7	6	2NT W 3		150	2
8	5	2NT W 3		150	2
9	4	2NT W 3		150	2
11	2	3NT W 5		460	0
12	1	2NT W 2		120	4.5

3

♠AQ8
♥AJ53
♦KJ6
♣K64

♠K107
♥942
♦Q75
♣Q985

♠J65432
♥876
♦32
♣A7

W N E S

♠9
♥KQ10
♦A10984
♣J1032

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

4

♠J1085
♥K873
♦108
♣K32

♠964
♥QJ54
♦72
♣Q985

♠KQ72
♥2
♦AQJ93
♣A74

W N E S

♠A3
♥A1096
♦K654
♣J106

NS	EW	Contract	N-S	E-W	MP
1	3	1D E 2		90	1.5
4	11	1D E 2		90	1.5
8	7	1NT E 1		90	1.5
9	6	1D E 2		90	1.5
10	5	1D E 1		70	4
12	2	1S E-1	100		5

5

♠J1052
♥J1076
♦J
♣A865

♠74
♥A3
♦KQ8765
♣Q74

♠KQ3
♥42
♦A432
♣J1093

W N E S

♠A986
♥KQ985
♦109
♣K2

NS	EW	Contract	N-S	E-W	MP
2	4	4D E-1	50		2
5	1	3D W 3		110	0
9	8	3H S 4	170		4.5
10	7	3H S 4	170		4.5
11	6	4D W-1	50		2
12	3	4D W-1	50		2

6

♠J8
♥107542
♦AJ
♣AQ53

♠Q7543
♥9
♦KQ753
♣J2

♠AK10
♥KJ63
♦86
♣K987

W N E S

♠962
♥AQ8
♦10942
♣1064

NS	EW	Contract	N-S	E-W	MP
2	4	2S W 3		140	1.5
5	1	1NT E 3		150	0
9	8	3S W-1	100		5
10	7	1NT E 2		120	3.5
11	6	2S W 3		140	1.5
12	3	1NT E 2		120	3.5

7

♠AKJ1084
♥K4
♦7
♣10985

♠Q75
♥AJ82
♦A962
♣AK

♠632
♥9
♦KJ85
♣Q6432

W N E S

♠9
♥Q107653
♦Q1043
♣J7

NS	EW	Contract	N-S	E-W	MP
1	7	2NT W 2		120	0.5
3	5	2NT W 2		120	0.5
6	2	2NT W-1	100		3.5
10	9	3NT W-1	100		3.5
11	8	3D W 3		110	2
12	4	3NT W-2	200		5

8

♠A8763
♥653
♦9
♣9875

♠2
♥KQJ9
♦AKQ653
♣104

♠KJ94
♥1084
♦84
♣AJ32

W N E S

♠Q105
♥A72
♦J1072
♣KQ6

NS	EW	Contract	N-S	E-W	MP
1	7	2D W 3		110	1.5
3	5	2D W 3		110	1.5
6	2	3NT E 4		430	0
10	9	3NT E-1	50		3.5
11	8	3NT E-1	50		3.5
12	4	3NT E-3	150		5

9

♠7652
♥732
♦J753
♣A10

♠QJ8
♥A9
♦K10962
♣872

♠A104
♥KQJ64
♦A8
♣K64

W N E S

♠K93
♥1085
♦Q4
♣QJ953

NS	EW	Contract	N-S	E-W	MP
1	9	3NT E 4		630	1
2	8	3NT E 3		600	3.5
4	6	3NT E 4		630	1
7	3	2H E 4		170	5
11	10	3NT E 3		600	3.5
12	5	3NT W 4		630	1

10

♠AQ10
♥J86
♦K983
♣J43

♠972
♥K107
♦Q52
♣8652

♠KJ85
♥A953
♦64
♣Q97

W N E S

♠643
♥Q42
♦AJ107
♣AK10

NS	EW	Contract	N-S	E-W	MP
1	9	3NT N-1		100	2
2	8	Passout			4
4	6	3NT N-1		100	2
7	3	3NT N-1		100	2
11	10	3NT S-2		200	0
12	5	2NT S 2	120		5

11

♠K873
♥J
♦10532
♣K874

♠AQJ106
♥K10
♦K87
♣J96

♠5
♥9873
♦QJ96
♣AQ52

W N E S

♠942
♥AQ6542
♦A4
♣103

NS	EW	Contract	N-S	E-W	MP
1	11	2S W 2		110	2
2	10	2H S-2		100	3
3	9	2S W-1	50		5
5	7	2C W 2		90	4
8	4	3NT E 3		400	0
12	6	2S W 3		140	1

12

♠J103
♥J6
♦AQ542
♣K74

♠K85
♥AKQ4
♦J107
♣AQ9

♠A76
♥10752
♦K3
♣J852

W N E S

♠Q942
♥983
♦986
♣1063

NS	EW	Contract	N-S	E-W	MP
1	11	4H E 5		450	0.5
2	10	3NT E 4		430	2
3	9	4H E 4		420	3.5
5	7	2C W 5		150	5
8	4	4H E 5		450	0.5
12	6	4H E 4		420	3.5

13

Hand 13: ♠10843, ♥A108, ♦65, ♣Q1095. Opponent: ♠KQJ, ♥K6543, ♦983, ♣62. Bridge diagram with N, S, W, E directions and a circle with 'N'.

Table for Hand 13 with columns: NS, EW, Contract, N-S, E-W, MP. Rows show various contracts like 3NT S 3, 2H S-1, etc.

14

Hand 14: ♠Q3, ♥J10863, ♦AQ85, ♣95. Opponent: ♠6542, ♥A, ♦K10972, ♣Q104. Bridge diagram with N, S, W, E directions and a circle with 'E'.

Table for Hand 14 with columns: NS, EW, Contract, N-S, E-W, MP. Rows show various contracts like 4H N-2, 4Hx N-2, etc.

15

Hand 15: ♠A73, ♥J9, ♦86542, ♣J96. Opponent: ♠Q10642, ♥AQ7642, ♦J10, ♣. Bridge diagram with N, S, W, E directions and a circle with 'S'.

Table for Hand 15 with columns: NS, EW, Contract, N-S, E-W, MP. Rows show various contracts like 4C S 5, 3S E-1, etc.

16

Hand 16: ♠J87, ♥K1063, ♦Q, ♣KQ963. Opponent: ♠A54, ♥94, ♦AKJ1098, ♣42. Bridge diagram with N, S, W, E directions and a circle with 'W'.

Table for Hand 16 with columns: NS, EW, Contract, N-S, E-W, MP. Rows show various contracts like 3NT W 6, 3NT W 5, etc.

17

Hand 17: ♠106, ♥J3, ♦Q10, ♣QJ87642. Opponent: ♠AKJ973, ♥K84, ♦AK9, ♣9. Bridge diagram with N, S, W, E directions and a circle with 'N'.

Table for Hand 17 with columns: NS, EW, Contract, N-S, E-W, MP. Rows show various contracts like 4S W 4, 4S W 4, etc.

18

Hand 18: ♠9, ♥A5, ♦9542, ♣AKQJ92. Opponent: ♠83, ♥KJ10942, ♦J1073, ♣8. Bridge diagram with N, S, W, E directions and a circle with 'E'.

Table for Hand 18 with columns: NS, EW, Contract, N-S, E-W, MP. Rows show various contracts like 3C N 5, 5C N 5, etc.

19

Hand 19: ♠KQ9432, ♥64, ♦J6, ♣972. Opponent: ♠A5, ♥QJ973, ♦AQ84, ♣54. Bridge diagram with N, S, W, E directions and a circle with 'S'.

Table for Hand 19 with columns: NS, EW, Contract, N-S, E-W, MP. Rows show various contracts like 4H E 5, 4H E 5, etc.

20

Hand 20: ♠J642, ♥K94, ♦532, ♣974. Opponent: ♠K1097, ♥AJ32, ♦Q964, ♣2. Bridge diagram with N, S, W, E directions and a circle with 'W'.

Table for Hand 20 with columns: NS, EW, Contract, N-S, E-W, MP. Rows show various contracts like 3NT W 4, 3NT W 4, etc.

21

Hand 21: ♠Q9, ♥QJ83, ♦K6, ♣KQJ76. Opponent: ♠AKJ864, ♥7, ♦AQ54, ♣A2. Bridge diagram with N, S, W, E directions and a circle with 'N'.

Table for Hand 21 with columns: NS, EW, Contract, N-S, E-W, MP. Rows show various contracts like 4S E 6, 2S E 5, etc.

22

Hand 22: ♠A862, ♥QJ82, ♦K102, ♣J9. Opponent: ♠9, ♥654, ♦J65, ♣AK8652. Bridge diagram with N, S, W, E directions and a circle with 'E'.

Table for Hand 22 with columns: NS, EW, Contract, N-S, E-W, MP. Rows show various contracts like 2S N-1, 3S S 3, etc.