

1

♠8
♥AK10875
♦QJ53
♣J6

♠109643
♥J3
♦64
♣K975

♠AQ7
♥9
♦AK97
♣AQ1083

♠KJ52
♥Q642
♦1082
♣42

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 3 | 19 | 4C E 5 | | 150 | 0 |
| 5 | 15 | 4S W-1 | 50 | | 4.5 |
| 7 | 2 | 3C E 3 | | 110 | 1 |
| 9 | 10 | 5C E-1 | 50 | | 4.5 |
| 11 | 14 | 5S W-3 | 150 | | 8 |
| 16 | 8 | 4S W-2 | 100 | | 7 |
| 17 | 12 | 5C E-1 | 50 | | 4.5 |
| 18 | 4 | 4S W-1 | 50 | | 4.5 |
| 20 | 1 | 3H N-2 | | 100 | 2 |

2

♠8
♥K103
♦AJ9864
♣962

♠QJ5
♥QJ987
♦Q
♣AKQ7

♠K9632
♥6
♦K10532
♣43

♠A1074
♥A542
♦7
♣J1085

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 3 | 19 | 4S E-1 | 50 | | 5 |
| 5 | 15 | 2Dx N-2 | | 500 | 0 |
| 7 | 2 | 4S E-2 | 100 | | 7.5 |
| 9 | 10 | 2H W-1 | 50 | | 5 |
| 11 | 14 | 2S E 3 | | 140 | 1 |
| 16 | 8 | 2H W 2 | | 110 | 2.5 |
| 17 | 12 | 3NT E-2 | 100 | | 7.5 |
| 18 | 4 | 2C W-1 | 50 | | 5 |
| 20 | 1 | 2S E 2 | | 110 | 2.5 |

3

♠2
♥AQ743
♦K3
♣86542

♠K10965
♥J
♦J84
♣AQ73

♠AQ43
♥82
♦A10976
♣J10

♠J87
♥K10965
♦Q52
♣K9

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 17 | Passout | | | 7 |
| 6 | 15 | 4S W 5 | | 650 | 0.5 |
| 8 | 3 | 3S W 5 | | 200 | 4 |
| 9 | 16 | 4H N-1 | | 50 | 6 |
| 10 | 11 | 4S W 5 | | 650 | 0.5 |
| 12 | 14 | 4H N 4 | 420 | | 8 |
| 18 | 5 | 5Hx N-2 | | 300 | 3 |
| 19 | 4 | 4S W 4 | | 620 | 2 |
| 20 | 2 | 3S W 4 | | 170 | 5 |

4

♠A
♥10973
♦KQJ863
♣Q6

♠KQJ3
♥KQ6
♦109
♣J742

♠1062
♥J52
♦A52
♣10983

♠98754
♥A84
♦74
♣AK5

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 17 | 2D N 4 | 130 | | 3 |
| 6 | 15 | 2D N 4 | 130 | | 3 |
| 8 | 3 | 3NT S 4 | 630 | | 7.5 |
| 9 | 16 | 2NT S 3 | 150 | | 6 |
| 10 | 11 | 2D N 4 | 130 | | 3 |
| 12 | 14 | 2D N 4 | 130 | | 3 |
| 18 | 5 | 2D N 4 | 130 | | 3 |
| 19 | 4 | 1S S 1 | 80 | | 0 |
| 20 | 2 | 3NT N 4 | 630 | | 7.5 |

5

♠K2
♥Q109
♦A1097
♣K942

♠QJ10763
♥J76
♦KJ
♣Q6

♠94
♥K532
♦Q653
♣A107

♠A85
♥A84
♦842
♣J853

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 14 | 2S W 2 | | 110 | 3.5 |
| 2 | 17 | 1NT S 1 | 90 | | 7 |
| 6 | 18 | 2S W 2 | | 110 | 3.5 |
| 9 | 4 | 2S W-2 | 100 | | 8 |
| 10 | 16 | 2S W 2 | | 110 | 3.5 |
| 11 | 12 | 1NT S-2 | | 200 | 0 |
| 15 | 7 | 1NT S-1 | | 100 | 6 |
| 19 | 5 | 2S W 2 | | 110 | 3.5 |
| 20 | 3 | 3S W 3 | | 140 | 1 |

6

♠AJ10
♥Q
♦A1042
♣A8642

♠76
♥J9762
♦98
♣J973

♠KQ9843
♥A1053
♦J65
♣

♠52
♥K84
♦KQ73
♣KQ105

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 14 | 5Cx S-1 | | 100 | 0 |
| 2 | 17 | 3NT N 4 | 430 | | 6 |
| 6 | 18 | 3NT N 4 | 430 | | 6 |
| 9 | 4 | 3NT N 4 | 430 | | 6 |
| 10 | 16 | 3C N 4 | 130 | | 2.5 |
| 11 | 12 | 5C N-1 | | 50 | 1 |
| 15 | 7 | 3NT N 4 | 430 | | 6 |
| 19 | 5 | 3C N 4 | 130 | | 2.5 |
| 20 | 3 | 3NT N 4 | 430 | | 6 |

7

♠KQ105
♥654
♦AKJ
♣J64

♠64
♥K2
♦Q109875
♣KQ5

♠932
♥QJ83
♦63
♣8732

♠AJ87
♥A1097
♦42
♣A109

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 6 | 19 | 4S N 4 | 620 | | 4.5 |
| 7 | 18 | 4S N-1 | | 100 | 0.5 |
| 10 | 5 | 4S N 4 | 620 | | 4.5 |
| 11 | 16 | 4S N 5 | 650 | | 7 |
| 12 | 1 | 4S N 4 | 620 | | 4.5 |
| 14 | 2 | 4S N-1 | | 100 | 0.5 |
| 15 | 8 | 4S N 4 | 620 | | 4.5 |
| 17 | 3 | 3NT N 5 | 660 | | 8 |
| 20 | 4 | 3NT N 3 | 600 | | 2 |

8

♠AQ8732
♥Q8
♦J
♣AJ98

♠95
♥K96
♦AK10
♣KQ1032

♠J10
♥A7543
♦98732
♣4

♠K64
♥J102
♦Q654
♣765

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 6 | 19 | 3S N 4 | 170 | | 7.5 |
| 7 | 18 | 3H W 4 | | 170 | 0 |
| 10 | 5 | 4S N-1 | | 50 | 2 |
| 11 | 16 | 2S N 3 | 140 | | 5.5 |
| 12 | 1 | 3S N 4 | 170 | | 7.5 |
| 14 | 2 | 3S N-1 | | 50 | 2 |
| 15 | 8 | 4S N-1 | | 50 | 2 |
| 17 | 3 | 4D E-2 | 100 | | 4 |
| 20 | 4 | 2S N 3 | 140 | | 5.5 |

9

♠AK5
♥AQ83
♦42
♣Q654

♠Q8
♥K94
♦KQ76
♣AK73

♠109632
♥10752
♦AJ93
♣

♠J74
♥J6
♦1085
♣J10982

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 2 | 1NT N-1 | | 50 | 2.5 |
| 7 | 19 | 1NT N-1 | | 50 | 2.5 |
| 11 | 6 | 3C N-1 | | 50 | 2.5 |
| 12 | 16 | 1NT N 1 | 90 | | 6.5 |
| 14 | 3 | 1NT N 1 | 90 | | 6.5 |
| 15 | 9 | 1NT N-1 | | 50 | 2.5 |
| 17 | 4 | 1NT N 2 | 120 | | 8 |
| 18 | 8 | 1NT N-1 | | 50 | 2.5 |
| 20 | 5 | 1NT N-1 | | 50 | 2.5 |

10

♠42
♥AQJ9643
♦8
♣A95

♠108
♥52
♦AKJ1097
♣J87

♠AJ9753
♥8
♦32
♣KQ103

♠KQ6
♥K107
♦Q654
♣642

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|------|
| 1 | 2 | 4H N 4 | 620 | | 6.86 |
| 7 | 19 | 2S E 2 | | 110 | 1.14 |
| 11 | 6 | 4H N-1 | | 100 | 2.29 |
| 12 | 16 | 3H N 4 | 170 | | 3.43 |
| 14 | 3 | 4Sx E-1 | 200 | | 4.57 |
| 15 | 9 | Av+ | | | 4.8 |
| 17 | 4 | 4H N 4 | 620 | | 6.86 |
| 18 | 8 | 4H N 4 | 620 | | 6.86 |
| 20 | 5 | 3S E 3 | | 140 | 0 |

11

♠AQ54
♥83
♦AQ9
♣A1042

♠J1093
♥107
♦K10873
♣K7

♠2
♥AQ9654
♦54
♣Q986

♠K876
♥KJ2
♦J62
♣J53

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 16 | 3NT N-1 | | 50 | 2.5 |
| 2 | 3 | 4S N-4 | | 200 | 0 |
| 5 | 17 | 2NT N 2 | 120 | | 6 |
| 10 | 15 | 2H W-1 | 50 | | 5 |
| 12 | 7 | 4S N-1 | | 50 | 2.5 |
| 14 | 4 | 4S N 4 | 420 | | 7.5 |
| 18 | 9 | 4S N 4 | 420 | | 7.5 |
| 19 | 8 | 4S N-1 | | 50 | 2.5 |
| 20 | 6 | 4S N-1 | | 50 | 2.5 |

12

♠95
♥K32
♦762
♣AK752

♠K
♥QJ94
♦J43
♣J10643

♠AQ107643
♥1087
♦Q
♣Q9

♠J82
♥A65
♦AK10985
♣8

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 16 | 3S E-1 | 50 | | 3.5 |
| 2 | 3 | 3S E 3 | | 140 | 0.5 |
| 5 | 17 | 3S E-1 | 50 | | 3.5 |
| 10 | 15 | 4D S 4 | 130 | | 8 |
| 12 | 7 | 3D N 3 | 110 | | 7 |
| 14 | 4 | 3S E-2 | 100 | | 5.5 |
| 18 | 9 | 2S E 2 | | 110 | 2 |
| 19 | 8 | 3S W 3 | | 140 | 0.5 |
| 20 | 6 | 3S E-2 | 100 | | 5.5 |

13

♠ Q9
♥ K76
♦ A73
♣ K8743

♠ AJ42
♥ 108542
♦ J
♣ J105

♠ K108763
♥ 3
♦ 1085
♣ A96

♠ 5
♥ AQJ9
♦ KQ9642
♣ Q2

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 8 | 3NT | N-3 | 300 | 1 |
| 3 | 4 | 5D | S 5 | 600 | 7.5 |
| 5 | 14 | 3Sx | E 4 | 930 | 0 |
| 6 | 17 | 5C | N-1 | 100 | 3.5 |
| 11 | 15 | 4D | S 5 | 150 | 5.5 |
| 16 | 2 | 4D | S 5 | 150 | 5.5 |
| 18 | 10 | 4H | S-2 | 200 | 2 |
| 19 | 9 | 4C | S-1 | 100 | 3.5 |
| 20 | 7 | 5D | S 5 | 600 | 7.5 |

14

♠ KQJ54
♥ AK6
♦ J9
♣ 987

♠ 976
♥ J974
♦ AQ1087
♣ Q

♠ 102
♥ Q1053
♦ K654
♣ K53

♠ A83
♥ 82
♦ 32
♣ AJ10642

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 8 | 2S | N 3 | 140 | 2.5 |
| 3 | 4 | 4S | N 6 | 480 | 8 |
| 5 | 14 | 2S | N 4 | 170 | 6 |
| 6 | 17 | 2S | N 4 | 170 | 6 |
| 11 | 15 | 2S | N 4 | 170 | 6 |
| 16 | 2 | 2S | N 3 | 140 | 2.5 |
| 18 | 10 | 2S | N 3 | 140 | 2.5 |
| 19 | 9 | 2S | N 3 | 140 | 2.5 |
| 20 | 7 | 4S | N-2 | 100 | 0 |

15

♠ 10832
♥ K3
♦ K9652
♣ 32

♠ 974
♥ 854
♦ 103
♣ AKJ98

♠ AQJ
♥ 96
♦ AQ84
♣ Q754

♠ K65
♥ AQJ1072
♦ J7
♣ 106

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 2 | 9 | 2NT | E 3 | 150 | 2 |
| 4 | 5 | 2H | S-1 | 100 | 7 |
| 6 | 14 | 2H | S-2 | 200 | 0.5 |
| 15 | 12 | 3C | W 3 | 110 | 5 |
| 16 | 3 | 3C | W 4 | 130 | 3.5 |
| 17 | 7 | 2H | S-1 | 100 | 7 |
| 18 | 11 | 3C | W 4 | 130 | 3.5 |
| 19 | 10 | 3H | S-2 | 200 | 0.5 |
| 20 | 8 | 2H | S-1 | 100 | 7 |

16

♠ 4
♥ 74
♦ 86
♣ K10986432

♠ Q8752
♥ QJ10963
♦ Q
♣ A

♠ A6
♥ K85
♦ AK9432
♣ J5

♠ KJ1093
♥ A2
♦ J1075
♣ Q7

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 2 | 9 | 4H | W 5 | 650 | 2 |
| 4 | 5 | 4S | W-1 | 100 | 6 |
| 6 | 14 | 4H | W 4 | 620 | 4 |
| 15 | 12 | 4D | E-2 | 200 | 8 |
| 16 | 3 | 6H | W-1 | 100 | 6 |
| 17 | 7 | 4H | W 5 | 650 | 2 |
| 18 | 11 | 4H | W 5 | 650 | 2 |
| 19 | 10 | 4H | W-1 | 100 | 6 |
| 20 | 8 | 5Hx | W 5 | 850 | 0 |

17

♠ KJ1076
♥ Q
♦ AQ5
♣ KJ96

♠ 54
♥ J9542
♦ 9872
♣ 105

♠ AQ8
♥ A6
♦ K1063
♣ Q832

♠ 932
♥ K10873
♦ J4
♣ A74

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 3 | 10 | 2S | N 4 | 170 | 6.5 |
| 5 | 6 | 2S | N 4 | 170 | 6.5 |
| 12 | 18 | 2S | N 3 | 140 | 3.5 |
| 14 | 7 | 4S | N-1 | 50 | 0.5 |
| 15 | 1 | 2S | N 2 | 110 | 2 |
| 16 | 4 | 4S | N-1 | 50 | 0.5 |
| 17 | 8 | 2S | N 4 | 170 | 6.5 |
| 19 | 11 | 2S | N 3 | 140 | 3.5 |
| 20 | 9 | 2S | N 4 | 170 | 6.5 |

18

♠ J10972
♥ Q94
♦ QJ5
♣ 97

♠ 4
♥ K103
♦ A10963
♣ QJ54

♠ AQ865
♥ J
♦ 742
♣ A632

♠ K3
♥ A87652
♦ K8
♣ K108

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 3 | 10 | 3H | S-1 | 100 | 1.5 |
| 5 | 6 | 2H | S 2 | 110 | 5.5 |
| 12 | 18 | 2NT | W 2 | 120 | 0 |
| 14 | 7 | 2H | S 2 | 110 | 5.5 |
| 15 | 1 | 2H | S 2 | 110 | 5.5 |
| 16 | 4 | Passout | | | 3 |
| 17 | 8 | 2H | S 2 | 110 | 5.5 |
| 19 | 11 | 3H | S-1 | 100 | 1.5 |
| 20 | 9 | 2NT | W-3 | 150 | 8 |

19

♠ QJ865
♥ A74
♦ 109
♣ J94

♠ K94
♥ 92
♦ K63
♣ AQ862

♠ A7
♥ KQJ853
♦ J72
♣ K7

♠ 1032
♥ 106
♦ AQ854
♣ 1053

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 18 | 4H | E 6 | 680 | 2.5 |
| 2 | 15 | 4H | E 6 | 680 | 2.5 |
| 4 | 11 | 4H | E 6 | 680 | 2.5 |
| 6 | 7 | 1NT | W-3 | 300 | 8 |
| 9 | 17 | 4H | E 6 | 680 | 2.5 |
| 12 | 19 | 4H | E 6 | 680 | 2.5 |
| 14 | 8 | 3NT | W 5 | 660 | 6 |
| 16 | 5 | 4H | E 6 | 680 | 2.5 |
| 20 | 10 | 4H | E 5 | 650 | 7 |

20

♠ K95
♥ K873
♦ 64
♣ KJ43

♠ J76
♥ 642
♦ AKQ8
♣ Q52

♠ 432
♥ QJ109
♦ 5
♣ A10986

♠ AQ108
♥ A5
♦ J109732
♣ 7

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 1 | 18 | 1NT | W 2 | 120 | 0 |
| 2 | 15 | 1NT | W 1 | 90 | 3 |
| 4 | 11 | 1NT | W 1 | 90 | 3 |
| 6 | 7 | 1NT | W-3 | 300 | 8 |
| 9 | 17 | 1NT | W 1 | 90 | 3 |
| 12 | 19 | 1NT | W-1 | 100 | 6 |
| 14 | 8 | 1NT | W 1 | 90 | 3 |
| 16 | 5 | 1NT | W 1 | 90 | 3 |
| 20 | 10 | 1NT | W-2 | 200 | 7 |

21

♠ K
♥ A108432
♦ KJ764
♣ 10

♠ A9862
♥ Q65
♦ Q52
♣ 96

♠ J74
♥ KJ
♦ 1098
♣ 75432

♠ Q1053
♥ 97
♦ A3
♣ AKQJ8

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 19 | 3NT | S 5 | 660 | 7.5 |
| 3 | 15 | 4H | N 4 | 620 | 1.5 |
| 5 | 12 | 4H | N 4 | 620 | 1.5 |
| 7 | 8 | 3NT | S 3 | 600 | 0 |
| 10 | 17 | 3NT | S 4 | 630 | 3 |
| 14 | 9 | 3NT | S 5 | 660 | 7.5 |
| 16 | 6 | 4H | N 5 | 650 | 5 |
| 18 | 2 | 4H | N 5 | 650 | 5 |
| 20 | 11 | 4H | N 5 | 650 | 5 |

22

♠ J86
♥ 84
♦ Q
♣ AQJ10974

♠ 9732
♥ KQ2
♦ K87432
♣

♠ A54
♥ 10976
♦ AJ65
♣ 32

♠ KQ10
♥ AJ53
♦ 109
♣ K865

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 19 | 5C | S-1 | 50 | 3.5 |
| 3 | 15 | 5C | S-1 | 50 | 3.5 |
| 5 | 12 | 5Cx | S-1 | 100 | 1 |
| 7 | 8 | 5C | S-1 | 50 | 3.5 |
| 10 | 17 | 4C | S 4 | 130 | 6.5 |
| 14 | 9 | 3NT | N-3 | 150 | 0 |
| 16 | 6 | 5C | S 5 | 400 | 8 |
| 18 | 2 | 3C | S 4 | 130 | 6.5 |
| 20 | 11 | 5C | N-1 | 50 | 3.5 |

23

♠ KJ2
♥ A10972
♦ K7
♣ 832

♠ 943
♥ QJ64
♦ 2
♣ A10976

♠ Q5
♥ 3
♦ AJ109864
♣ J54

♠ A10876
♥ K85
♦ Q53
♣ KQ

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 2 | 19 | 4S | S-1 | 100 | 1.5 |
| 3 | 18 | 4S | S-1 | 100 | 1.5 |
| 4 | 15 | 4S | S 4 | 620 | 8 |
| 6 | 1 | 3S | S 3 | 140 | 4.5 |
| 8 | 9 | 4S | S-1 | 100 | 1.5 |
| 10 | 14 | 3S | S 3 | 140 | 4.5 |
| 16 | 7 | 3S | S 4 | 170 | 6.5 |
| 17 | 11 | 3S | S 4 | 170 | 6.5 |
| 20 | 12 | 4H | N-1 | 100 | 1.5 |

24

♠ AKJ73
♥ 52
♦ 72
♣ QJ74

♠ 82
♥ A
♦ AKQJ103
♣ AK92

♠ 1065
♥ 9843
♦ 986
♣ 1086

♠ Q94
♥ KQJ1076
♦ 54
♣ 53

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 2 | 19 | 2NT | W 4 | 180 | 2 |
| 3 | 18 | 5D | W-1 | 50 | 6.5 |
| 4 | 15 | 2NT | W 5 | 210 | 1 |
| 6 | 1 | 2S | N 2 | 110 | 8 |
| 8 | 9 | 4D | W 4 | 130 | 4 |
| 10 | 14 | 4D | W-1 | 50 | 6.5 |
| 16 | 7 | 3D | E 4 | 130 | 4 |
| 17 | 11 | 3D | W 4 | 130 | 4 |
| 20 | 12 | 4Sx | N-2 | 300 | 0 |