

1

♠ J98762
♥ 92
♦ A54
♣ 97

♠ 53
♥ K63
♦ KJ72
♣ QJ53

♠ K
♥ A1054
♦ Q863
♣ A642

♠ AQ104
♥ QJ87
♦ 109
♣ K108

NS	EW	Contract	N-S	E-W	MP
2	9	2H E 3		140	0
3	8	3S N 3	140		4
6	5	4D E-1	50		2
10	4	3S N 3	140		4
11	7	3D E 4		130	1
12	1	3S N 3	140		4

2

♠ J75
♥ 43
♦ K65
♣ QJ874

♠ 64
♥ A1062
♦ QJ3
♣ AK52

♠ K1093
♥ Q75
♦ 8742
♣ 63

♠ AQ82
♥ KJ98
♦ A109
♣ 109

NS	EW	Contract	N-S	E-W	MP
2	9	2NT N 2	120		5
3	8	1NT N 1	90		3
6	5	1NT N 1	90		3
10	4	1NT N 1	90		3
11	7	1D S 1	70		1
12	1	2S E-1	50		0

3

♠ 64
♥ K76543
♦ A103
♣ A5

♠ 10753
♥ AJ10
♦ KQ
♣ KQ42

♠ AQ982
♥ 9
♦ J742
♣ J107

♠ KJ
♥ Q82
♦ 9865
♣ 9863

NS	EW	Contract	N-S	E-W	MP
2	9	4S E-1	100		5
3	8	2S W 4		170	3
6	5	4S W 4		620	0.5
10	4	3S W 4		170	3
11	7	4S W 4		620	0.5
12	1	2S W 4		170	3

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♠ AK9854
♥ Q43
♦ 75
♣ A9

♠ Q
♥ 106
♦ AQ98432
♣ 1042

♠ 10632
♥ J5
♦ J10
♣ KQJ75

♠ J7
♥ AK9872
♦ K6
♣ 863

NS	EW	Contract	N-S	E-W	MP
3	9	2S N 3	140		2
4	1	4S N-1		100	0.5
7	6	4H S 6	680		5
8	11	4S N-1		100	0.5
10	5	4H S 5	650		4
12	2	4S N 4	620		3

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♠ Q64
♥ K85
♦ KJ943
♣ K9

♠ 752
♥ 1042
♦ A75
♣ J1043

♠ AKJ
♥ AQJ6
♦ 102
♣ A876

♠ 10983
♥ 973
♦ Q86
♣ Q52

NS	EW	Contract	N-S	E-W	MP
3	9	1D N-1		100	3
4	1	3H W 4		170	1
7	6	4H W-2	100		5
8	11	4H W 4		420	0
10	5	4C W 4		130	2
12	2	3H W-1	50		4

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♠ K5
♥ 107
♦ AQ842
♣ 8765

♠ Q92
♥ 5
♦ 1095
♣ AKQJ102

♠ 10763
♥ Q92
♦ J63
♣ 943

♠ AJ84
♥ AKJ8643
♦ K7
♣

NS	EW	Contract	N-S	E-W	MP
3	9	4H S 6	480		3
4	1	4H S 6	480		3
7	6	4H S 5	450		0
8	11	4H S 6	480		3
10	5	4H S 6	480		3
12	2	4H S 6	480		3

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♠ KQ64
♥ KQ10
♦ A72
♣ K42

♠ 95
♥ J976
♦ Q1085
♣ 1065

♠ 1072
♥ A532
♦ KJ6
♣ Q93

♠ AJ83
♥ 84
♦ 943
♣ AJ87

NS	EW	Contract	N-S	E-W	MP
5	2	4S N 5	650		3
8	7	4S N 5	650		3
9	4	4S N 4	620		0
10	6	4S N 5	650		3
11	1	4S N 5	650		3
12	3	4S N 5	650		3

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♠ 2
♥ AJ2
♦ AJ92
♣ AKQ104

♠ A854
♥ KQ54
♦ Q3
♣ J83

♠ KJ9
♥ 97
♦ K108765
♣ 76

♠ Q10763
♥ 10863
♦ 4
♣ 952

NS	EW	Contract	N-S	E-W	MP
5	2	2D E-1	50		1
8	7	1NT W-1	50		1
9	4	2NT N 4	180		5
10	6	2D E-1	50		1
11	1	1NT W-2	100		4
12	3	1NT N 1	90		3

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♠ 96
♥ Q8732
♦ J63
♣ A105

♠ 42
♥ 54
♦ K982
♣ Q9432

♠ KQJ8753
♥ KJ
♦ A
♣ K87

♠ A10
♥ A1096
♦ Q10754
♣ J6

NS	EW	Contract	N-S	E-W	MP
5	2	1S E 5		200	1
8	7	1S E 4		170	3.5
9	4	3S E 4		170	3.5
10	6	4S E 4		620	0
11	1	1S E 4		170	3.5
12	3	1S E 4		170	3.5

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♠ J763
♥ Q8
♦ Q4
♣ Q9842

♠ KQ94
♥ K6
♦ AJ10832
♣ 3

♠ 5
♥ J10932
♦ K65
♣ AKJ6

♠ A1082
♥ A754
♦ 97
♣ 1075

NS	EW	Contract	N-S	E-W	MP
1	8	3NT E-4	400		5
2	11	3NT W 3		600	3
6	3	3NT W 4		630	1
9	5	3NT W 3		600	3
10	7	5D W 5		600	3
12	4	4H E 5		650	0

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♠ KQJ983
♥ KQ87
♦ 75
♣ 9

♠ 752
♥ A963
♦ QJ62
♣ 52

♠ A104
♥ 104
♦ K4
♣ KQ10643

♠ 6
♥ J52
♦ A10983
♣ AJ87

NS	EW	Contract	N-S	E-W	MP
1	8	2S N 5	200		4.5
2	11	2S N 4	170		2.5
6	3	2H N-1		50	0.5
9	5	3S N 4	170		2.5
10	7	2S N-1		50	0.5
12	4	2S N 5	200		4.5

12

♠ 76
♥ K10932
♦ 105
♣ 9853

♠ 2
♥ QJ86
♦ KQJ932
♣ J6

♠ QJ1098
♥ 5
♦ A6
♣ KQ1042

♠ AK543
♥ A74
♦ 874
♣ A7

NS	EW	Contract	N-S	E-W	MP
1	8	2D W-2	100		5
2	11	2D W 4		130	2.5
6	3	2D W 4		130	2.5
9	5	3NT S-4		400	0
10	7	3D W 3		110	4
12	4	2H S-2		200	1

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Hand 13: ♠643, ♥J5, ♦J83, ♣QJ832. Partner: ♠982, ♥K10876, ♦Q642, ♣7. Board: N (N), W, E, S. Partner's hand: ♠J10, ♥A94, ♦AK10, ♣AK1064. My hand: ♠AKQ75, ♥Q32, ♦975, ♣95.

Table with 7 columns: NS, EW, Contract, N-S, E-W, MP. Rows: 2 1 4H E 4 620 0.5, 3 11 4H W 4 620 0.5, 6 9 2C E-2 200 5, 7 4 3H E 4 170 2.5, 8 10 2H W 4 170 2.5, 12 5 3C E 3 110 4.

14

Hand 14: ♠Q976, ♥1075, ♦K1053, ♣AJ. Partner: ♠5, ♥AQ8632, ♦98, ♣K965. Board: N (N), W, E, S. Partner's hand: ♠832, ♥J9, ♦A72, ♣Q10742.

Table with 7 columns: NS, EW, Contract, N-S, E-W, MP. Rows: 2 1 1NT E 3 150 0, 3 11 2S W-1 50 4.5, 6 9 2H E 2 110 3, 7 4 4H E-1 50 4.5, 8 10 2H E 3 140 1.5, 12 5 3H E 3 140 1.5.

15

Hand 15: ♠Q98, ♥1095, ♦AKJ2, ♣AK8. Partner: ♠K, ♥AQ8642, ♦964, ♣Q102. Board: N (N), W, E, S. Partner's hand: ♠AJ7, ♥KJ73, ♦Q3, ♣J543. My hand: ♠1065432, ♥, ♦10875, ♣976.

Table with 7 columns: NS, EW, Contract, N-S, E-W, MP. Rows: 2 1 4H W-1 50 4.5, 3 11 4Sx S-1 200 1.5, 6 9 4Sx S-1 200 1.5, 7 4 4Sx S-2 500 0, 8 10 4H W-1 50 4.5, 12 5 4S N-1 100 3.

16

Hand 16: ♠3, ♥1085, ♦A7432, ♣AK42. Partner: ♠QJ754, ♥KQJ, ♦108, ♣873. Board: N (N), W, E, S. Partner's hand: ♠A1098, ♥7642, ♦Q6, ♣J96. My hand: ♠K62, ♥A93, ♦KJ95, ♣Q105.

Table with 7 columns: NS, EW, Contract, N-S, E-W, MP. Rows: 1 10 3D S 5 150 1.5, 3 2 2NT S 5 210 4, 7 9 3D S 5 150 1.5, 8 5 3D S 5 150 1.5, 11 4 3NT S 4 430 5, 12 6 4D S 5 150 1.5.

17

Hand 17: ♠K10, ♥QJ7, ♦Q64, ♣AQ1097. Partner: ♠9, ♥10432, ♦AK10852, ♣J5. Board: N (N), W, E, S. Partner's hand: ♠AQ8754, ♥K986, ♦9, ♣K2.

Table with 7 columns: NS, EW, Contract, N-S, E-W, MP. Rows: 1 10 3NT N-3 150 0, 3 2 5C N 5 400 2, 7 9 5S S-1 50 1, 8 5 4S S 4 420 4, 11 4 4S S 4 420 4, 12 6 4S S 4 420 4.

18

Hand 18: ♠Q983, ♥AQJ85, ♦A, ♣K63. Partner: ♠A5, ♥103, ♦6532, ♣J8754. Board: N (N), W, E, S. Partner's hand: ♠J6, ♥K742, ♦QJ108, ♣AQ9. My hand: ♠K10742, ♥96, ♦K974, ♣102.

Table with 7 columns: NS, EW, Contract, N-S, E-W, MP. Rows: 1 10 1H N 3 140 4.5, 3 2 1H N 3 140 4.5, 7 9 2H N 2 110 2.5, 8 5 1NT W 1 90 1, 11 4 1H N 2 110 2.5, 12 6 2NT S-1 100 0.

19

Hand 19: ♠962, ♥A82, ♦K76, ♣K965. Partner: ♠A107, ♥1075, ♦QJ952, ♣Q7. Board: N (N), W, E, S. Partner's hand: ♠K83, ♥QJ643, ♦108, ♣A43. My hand: ♠QJ54, ♥K9, ♦A43, ♣J1082.

Table with 7 columns: NS, EW, Contract, N-S, E-W, MP. Rows: 1 6 Passout 2.5, 2 10 Passout 2.5, 4 3 2NT N-2 100 0, 5 11 Passout 2.5, 9 8 1NT N 1 90 5, 12 7 Passout 2.5.

20

Hand 20: ♠65, ♥A54, ♦75, ♣KJ8632. Partner: ♠AQ72, ♥863, ♦AKJ10, ♣54. Board: N (N), W, E, S. Partner's hand: ♠943, ♥QJ1097, ♦83, ♣1097. My hand: ♠KJ108, ♥K2, ♦Q9642, ♣AQ.

Table with 7 columns: NS, EW, Contract, N-S, E-W, MP. Rows: 1 6 1NT S 3 150 3.5, 2 10 3NT S 3 600 5, 4 3 1NT S 3 150 3.5, 5 11 1D W 1 70 0, 9 8 2C N 2 90 1, 12 7 3C S 3 110 2.

21

Hand 21: ♠AQ7, ♥K874, ♦973, ♣A53. Partner: ♠J9853, ♥A6, ♦85, ♣QJ84. Board: N (N), W, E, S. Partner's hand: ♠K62, ♥102, ♦AKJ42, ♣K97. My hand: ♠104, ♥QJ953, ♦Q106, ♣1062.

Table with 7 columns: NS, EW, Contract, N-S, E-W, MP. Rows: 1 6 2H S-2 200 0.5, 2 10 1NT E-1 50 5, 4 3 2S W 3 140 3, 5 11 2H S-2 200 0.5, 9 8 2S W 3 140 3, 12 7 3S W 3 140 3.

22

Hand 22: ♠73, ♥32, ♦AKQ82, ♣J973. Partner: ♠J964, ♥J765, ♦4, ♣AQ82. Board: N (N), W, E, S. Partner's hand: ♠AKQ852, ♥Q, ♦J1076, ♣54. My hand: ♠10, ♥AK10984, ♦953, ♣K106.

Table with 7 columns: NS, EW, Contract, N-S, E-W, MP. Rows: 2 7 4D N-2 100 5, 3 10 4S E 5 650 0.5, 5 4 3S E 5 200 2, 9 1 3S E 4 170 3.5, 11 6 4S E 5 650 0.5, 12 8 3S E 4 170 3.5.

23

Hand 23: ♠J62, ♥KQ104, ♦10752, ♣84. Partner: ♠AQ1093, ♥A8, ♦KQJ9, ♣65. Board: N (N), W, E, S. Partner's hand: ♠K854, ♥97532, ♦6, ♣K97. My hand: ♠7, ♥J6, ♦A843, ♣AQJ1032.

Table with 7 columns: NS, EW, Contract, N-S, E-W, MP. Rows: 2 7 3S W 4 170 0.5, 3 10 2S E 2 110 3, 5 4 3S E 3 140 2, 9 1 3S W 4 170 0.5, 11 6 3S E-1 100 4.5, 12 8 3S W-1 100 4.5.

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Hand 24: ♠J63, ♥962, ♦A10, ♣QJ952. Partner: ♠A94, ♥KJ, ♦K7542, ♣K103. Board: N (N), W, E, S. Partner's hand: ♠Q875, ♥Q875, ♦86, ♣A76. My hand: ♠K102, ♥A1043, ♦QJ93, ♣84.

Table with 7 columns: NS, EW, Contract, N-S, E-W, MP. Rows: 2 7 1NT W 1 90 1, 3 10 1NT W-1 50 3.5, 5 4 1NT W 1 90 1, 9 1 1NT W 1 90 1, 11 6 2D W-2 100 5, 12 8 1NT W-1 50 3.5.