

**1**

♠K  
♥A10765  
♦854  
♣AJ103

♠72  
♥832  
♦K3  
♣K98654

♠AJ109653  
♥94  
♦10972  
♣

♠Q84  
♥KQJ  
♦AQJ6  
♣Q72

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 3  | 4  | 4H N-1   |     | 50  | 0.5 |
| 5  | 1  | 4H N-1   |     | 50  | 0.5 |
| 7  | 6  | 4H N 5   | 450 |     | 2.5 |
| 8  | 2  | 4H N 5   | 450 |     | 2.5 |

**2**

♠AJ4  
♥A732  
♦A82  
♣Q52

♠Q862  
♥K8  
♦J943  
♣1074

♠K93  
♥109  
♦Q76  
♣KJ863

♠1075  
♥QJ654  
♦K105  
♣A9

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 3  | 4  | 4H N 5   | 650 |     | 2.5 |
| 5  | 1  | 4H N 4   | 620 |     | 0.5 |
| 7  | 6  | 4H N 4   | 620 |     | 0.5 |
| 8  | 2  | 4H N 5   | 650 |     | 2.5 |

**3**

♠A9543  
♥632  
♦93  
♣J65

♠K72  
♥KQ87  
♦J4  
♣9832

♠8  
♥J4  
♦A108752  
♣AKQ4

♠QJ106  
♥A1095  
♦KQ6  
♣107

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 3  | 4  | 3S N 3   | 140 |     | 3   |
| 5  | 1  | 1D S-2   |     | 100 | 0   |
| 7  | 6  | 2S N 2   | 110 |     | 1.5 |
| 8  | 2  | 2S N 2   | 110 |     | 1.5 |

**4**

♠J7652  
♥KJ9  
♦KJ7  
♣A2

♠K103  
♥104  
♦9842  
♣J975

♠AQ8  
♥632  
♦AQ53  
♣Q103

♠94  
♥AQ875  
♦106  
♣K864

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 3  | 4  | 2S N 2   | 110 |     | 2  |
| 5  | 1  | 1NT S 1  | 90  |     | 1  |
| 7  | 6  | 2S N 3   | 140 |     | 3  |
| 8  | 2  | 2S N-1   |     | 100 | 0  |

**5**

♠AQ32  
♥1042  
♦K73  
♣A72

♠J10  
♥AQ93  
♦QJ1064  
♣KQ

♠K865  
♥K875  
♦9  
♣9543

♠974  
♥J6  
♦A852  
♣J1086

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 4  | 5  | 1NT N-1  |     | 100 | 3   |
| 6  | 2  | 1NT N-2  |     | 200 | 0   |
| 7  | 1  | 1NT W 2  |     | 120 | 1.5 |
| 8  | 3  | 1NT W 2  |     | 120 | 1.5 |

**6**

♠Q64  
♥753  
♦A64  
♣K863

♠J83  
♥AKJ84  
♦Q  
♣QJ74

♠A72  
♥Q10962  
♦J95  
♣A5

♠K1095  
♥  
♦K108732  
♣1092

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 4  | 5  | 4H W 4   |     | 620 | 1.5 |
| 6  | 2  | 4H W 4   |     | 620 | 1.5 |
| 7  | 1  | 4H W 4   |     | 620 | 1.5 |
| 8  | 3  | 4H W 4   |     | 620 | 1.5 |

**7**

♠A932  
♥A963  
♦Q  
♣K873

♠Q754  
♥10874  
♦A97  
♣Q5

♠KJ106  
♥K2  
♦8632  
♣J42

♠8  
♥QJ5  
♦KJ1054  
♣A1096

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 4  | 5  | 2NT N-1  |     | 100 | 2   |
| 6  | 2  | 2NT N-2  |     | 200 | 0.5 |
| 7  | 1  | 2C N 4   | 130 |     | 3   |
| 8  | 3  | 3NT N-2  |     | 200 | 0.5 |

**8**

♠987532  
♥8  
♦1054  
♣K42

♠Q10  
♥32  
♦AK932  
♣J875

♠KJ6  
♥A754  
♦8  
♣Q10963

♠A4  
♥KQJ1096  
♦QJ76  
♣A

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 4  | 5  | 3H S 3   | 140 |     | 3  |
| 6  | 2  | 3H S-1   |     | 50  | 1  |
| 7  | 1  | 3H S-1   |     | 50  | 1  |
| 8  | 3  | 3H S-1   |     | 50  | 1  |

**9**

♠A107432  
♥A9  
♦43  
♣J72

♠J9  
♥KJ3  
♦AQ  
♣AK10543

♠Q65  
♥654  
♦K109876  
♣9

♠K8  
♥Q10872  
♦J52  
♣Q86

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 4C W-3   | 300 |     | 2.5 |
| 5  | 6  | 3C W-1   | 100 |     | 1   |
| 7  | 2  | 2S N-1   |     | 50  | 0   |
| 8  | 4  | 3NT E-3  | 300 |     | 2.5 |

**10**

♠J43  
♥A10932  
♦KQ4  
♣J6

♠AQ982  
♥Q87  
♦A  
♣A752

♠K106  
♥KJ5  
♦8532  
♣1094

♠75  
♥64  
♦J10976  
♣KQ83

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 3S W 4   |     | 170 | 1.5 |
| 5  | 6  | 3S W 3   |     | 140 | 3   |
| 7  | 2  | 4S W 4   |     | 620 | 0   |
| 8  | 4  | 3S W 4   |     | 170 | 1.5 |

**11**

♠AJ105  
♥K763  
♦A5  
♣J75

♠K7432  
♥J85  
♦KJ87  
♣6

♠Q6  
♥4  
♦109643  
♣K10943

♠98  
♥AQ1092  
♦Q2  
♣AQ82

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 4H S 5   | 450 |     | 1.5 |
| 5  | 6  | 4H S 4   | 420 |     | 0   |
| 7  | 2  | 4H S 5   | 450 |     | 1.5 |
| 8  | 4  | 5H S 6   | 480 |     | 3   |

**12**

♠AQJ952  
♥872  
♦J104  
♣Q

♠K76  
♥5  
♦KQ97  
♣J9842

♠1084  
♥KQ4  
♦A8632  
♣105

♠3  
♥AJ10963  
♦5  
♣AK763

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 1  | 3  | 2S N 4   | 170 |     | 2  |
| 5  | 6  | 5H S-1   |     | 100 | 0  |
| 7  | 2  | 2S N 2   | 110 |     | 1  |
| 8  | 4  | 4H S 4   | 620 |     | 3  |

13

♠ 86543  
♥ 92  
♦ Q976  
♣ 94

♠ AJ  
♥ KQJ863  
♦ 42  
♣ 1053

W N E S

♠ KQ10972  
♥ 4  
♦ 1053  
♣ AQ2

| NS | EW | Contract   | N-S | E-W  | MP |
|----|----|------------|-----|------|----|
| 2  | 4  | 5H E 6     |     | 680  | 1  |
| 3  | 7  | 6H E-1 100 |     |      | 3  |
| 6  | 1  | 4H E 5     |     | 650  | 2  |
| 8  | 5  | 6H E 6     |     | 1430 | 0  |

14

♠ 4  
♥ QJ1032  
♦ 4  
♣ Q97532

♠ AJ32  
♥ K984  
♦ 1062  
♣ 64

W N E S

♠ KQ10765  
♥ A7  
♦ K987  
♣ J

| NS | EW | Contract   | N-S | E-W | MP  |
|----|----|------------|-----|-----|-----|
| 2  | 4  | 3D W-3 150 |     |     | 3   |
| 3  | 7  | 4D W-1 50  |     |     | 1.5 |
| 6  | 1  | 3D W-1 50  |     |     | 1.5 |
| 8  | 5  | 2S S-1 50  |     |     | 0   |

15

♠ A97  
♥ K102  
♦ J532  
♣ K108

♠ J10432  
♥ QJ974  
♦ Q8  
♣ J

W N E S

♠ KQ86  
♥ A6  
♦ 10964  
♣ AQ9

| NS | EW | Contract    | N-S | E-W | MP  |
|----|----|-------------|-----|-----|-----|
| 2  | 4  | 3NT S 3 600 |     |     | 2.5 |
| 3  | 7  | 3NT S 3 600 |     |     | 2.5 |
| 6  | 1  | 3NT S-2 200 |     |     | 0   |
| 8  | 5  | 3NT S-1 100 |     |     | 1   |

16

♠ 953  
♥ A832  
♦ A102  
♣ AQ10

♠ AJ74  
♥ 54  
♦ KQ3  
♣ J643

W N E S

♠ K108  
♥ KQ109  
♦ 9875  
♣ 92

| NS | EW | Contract   | N-S | E-W | MP |
|----|----|------------|-----|-----|----|
| 2  | 4  | 2H S 3 140 |     |     | 1  |
| 3  | 7  | 2H S 3 140 |     |     | 1  |
| 6  | 1  | 3D W-3 300 |     |     | 3  |
| 8  | 5  | 2H S 3 140 |     |     | 1  |

17

♠ Q75  
♥ K10862  
♦ AQ  
♣ 1086

♠ K  
♥ AJ9  
♦ 98  
♣ KJ97432

W N E S

♠ A984  
♥ Q543  
♦ 10642  
♣ A

| NS | EW | Contract    | N-S | E-W | MP  |
|----|----|-------------|-----|-----|-----|
| 1  | 2  | 3H N 4 170  |     |     | 1.5 |
| 3  | 5  | 3Hx N 4 630 |     |     | 3   |
| 4  | 7  | 5C E-2 100  |     |     | 0   |
| 8  | 6  | 3H N 4 170  |     |     | 1.5 |

18

♠ KQJ  
♥ K974  
♦ AJ82  
♣ A2

♠ 65  
♥ J1065  
♦ K94  
♣ 10965

W N E S

♠ 108732  
♥ 83  
♦ Q75  
♣ J73

| NS | EW | Contract   | N-S | E-W | MP |
|----|----|------------|-----|-----|----|
| 1  | 2  | 1NT W 1 90 |     |     | 1  |
| 3  | 5  | 1NT W 1 90 |     |     | 1  |
| 4  | 7  | 2S S 2 110 |     |     | 3  |
| 8  | 6  | 1NT W 1 90 |     |     | 1  |

19

♠ Q842  
♥ 763  
♦ AQ82  
♣ 65

♠ J93  
♥ 94  
♦ KJ764  
♣ 943

W N E S

♠ K107  
♥ AJ102  
♦ 93  
♣ J1082

| NS | EW | Contract    | N-S | E-W | MP  |
|----|----|-------------|-----|-----|-----|
| 1  | 2  | 3NT W-2 200 |     |     | 3   |
| 3  | 5  | 1C W 3 110  |     |     | 0.5 |
| 4  | 7  | 1C W 3 110  |     |     | 0.5 |
| 8  | 6  | 2NT W-1 100 |     |     | 2   |

20

♠ AQ8  
♥ K10753  
♦ AJ92  
♣ J

♠ K5  
♥ Q962  
♦ 76  
♣ 107532

W N E S

♠ 10762  
♥ J84  
♦ K5  
♣ AK64

| NS | EW | Contract   | N-S | E-W | MP |
|----|----|------------|-----|-----|----|
| 1  | 2  | 4H N-1 100 |     |     | 1  |
| 3  | 5  | 4H N-1 100 |     |     | 1  |
| 4  | 7  | 4H N-1 100 |     |     | 1  |
| 8  | 6  | 4H N 4 620 |     |     | 3  |

21

♠ KJ10742  
♥ 87  
♦ 42  
♣ 1075

♠ Q8  
♥ A94  
♦ AK8  
♣ Q9843

W N E S

♠ 93  
♥ Q632  
♦ 109763  
♣ 62

| NS | EW | Contract     | N-S | E-W | MP  |
|----|----|--------------|-----|-----|-----|
| 2  | 3  | 6NT E 6 990  |     |     | 2.5 |
| 4  | 6  | 6NT E 7 1020 |     |     | 0.5 |
| 5  | 7  | 6NT E 6 990  |     |     | 2.5 |
| 8  | 1  | 6NT E 7 1020 |     |     | 0.5 |

22

♠ J105  
♥ K8764  
♦ J8743  
♣

♠ 93  
♥ A53  
♦ AKQ2  
♣ 8763

W N E S

♠ KQ874  
♥ QJ10  
♦ 10  
♣ AJ54

| NS | EW | Contract    | N-S | E-W | MP |
|----|----|-------------|-----|-----|----|
| 2  | 3  | 3S S 3 140  |     |     | 2  |
| 4  | 6  | 2S S 3 140  |     |     | 2  |
| 5  | 7  | 1NT W 2 120 |     |     | 0  |
| 8  | 1  | 2S S 3 140  |     |     | 2  |

23

♠ A43  
♥ Q952  
♦ KQ9  
♣ K76

♠ 10762  
♥ AK  
♦ 6432  
♣ AJ3

W N E S

♠ KQJ5  
♥ 107  
♦ J107  
♣ 10854

| NS | EW | Contract    | N-S | E-W | MP |
|----|----|-------------|-----|-----|----|
| 2  | 3  | 1NT N 2 120 |     |     | 2  |
| 4  | 6  | 1NT N 1 90  |     |     | 1  |
| 5  | 7  | 1NT N 3 150 |     |     | 3  |
| 8  | 1  | 1NT N-1 100 |     |     | 0  |

24

♠ J742  
♥ K53  
♦ K9  
♣ 9652

♠ Q9853  
♥ 6  
♦ QJ  
♣ J10873

W N E S

♠ A6  
♥ QJ10842  
♦ A104  
♣ K4

| NS | EW | Contract    | N-S | E-W | MP |
|----|----|-------------|-----|-----|----|
| 2  | 3  | 3S E 3 140  |     |     | 0  |
| 4  | 6  | 4H S-1 50   |     |     | 1  |
| 5  | 7  | 2NT W-4 200 |     |     | 3  |
| 8  | 1  | 2H S 2 110  |     |     | 2  |