

1

♠KQ104
♥75
♦K1042
♣A108

♠97
♥KQ84
♦A53
♣9763

♠J853
♥A10632
♦86
♣54

♠A62
♥J9
♦QJ97
♣KQJ2

NS	EW	Contract	N-S	E-W	MP
2	10	4D N 4	130		3
3	4	4D N 4	130		3
5	8	5D N 5	400		5
6	11	5C S-1		50	1
9	7	3NT S-2		100	0
12	1	4D N 4	130		3

2

♠KJ53
♥62
♦KQJ5
♣1083

♠AQ96
♥AK108
♦104
♣974

♠84
♥53
♦A87632
♣Q52

♠1072
♥QJ974
♦9
♣AKJ6

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

3

♠KJ52
♥J1086
♦A4
♣K109

♠A83
♥A2
♦KJ2
♣A8763

♠964
♥KQ
♦Q10986
♣542

♠Q107
♥97543
♦753
♣QJ

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

4

♠QJ753
♥KJ104
♦K2
♣75

♠AK986
♥A
♦Q43
♣AJ103

♠104
♥8763
♦J10865
♣86

♠2
♥Q952
♦A97
♣KQ942

NS	EW	Contract	N-S	E-W	MP
1	9	1S W-1	100		4
3	10	1S W 1		80	3
4	5	3Sx W-2	500		5
8	6	2NT N-1		100	1.5
11	7	2NTxW 2		690	0
12	2	2H N-1		100	1.5

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♠2
♥AKQ94
♦J7
♣AKJ75

♠AQ
♥87653
♦Q8
♣10432

♠J10764
♥10
♦AK932
♣98

♠K9853
♥J2
♦10654
♣Q6

NS	EW	Contract	N-S	E-W	MP
1	9	3NT S 4	630		5
3	10	3C N 4	130		1
4	5	4H N-1		100	0
8	6	4H N 4	620		4
11	7	3D E-3	150		3
12	2	3H N 3	140		2

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♠K97642
♥109
♦A2
♣1052

♠AQ3
♥K843
♦J9843
♣4

♠J8
♥AQJ2
♦Q1076
♣AJ3

♠105
♥765
♦K5
♣KQ9876

NS	EW	Contract	N-S	E-W	MP
1	9	4H W-1	100		4.5
3	10	4H E 4		620	2
4	5	4H E 5		650	0
8	6	4H E-1	100		4.5
11	7	4H E 4		620	2
12	2	4H E 4		620	2

7

♠AK52
♥J842
♦984
♣65

♠Q3
♥Q10753
♦KQ5
♣AJ10

♠J94
♥K
♦AJ72
♣Q9872

♠10876
♥A96
♦1063
♣K43

NS	EW	Contract	N-S	E-W	MP
2	9	1NT E 4		180	3
5	6	3NT W 3		600	1.5
7	8	3NT E 3		600	1.5
10	4	3NT E 4		630	0
11	1	3C W 3		110	5
12	3	3D W 4		130	4

8

♠J1083
♥AQJ10873
♦2
♣J

♠K64
♥65
♦KJ854
♣Q108

♠Q972
♥K942
♦A7
♣AK9

♠A5
♥
♦Q10963
♣765432

NS	EW	Contract	N-S	E-W	MP
2	9	3NT E 3		400	1
5	6	3H N-2		100	3.5
7	8	3NT E 3		400	1
10	4	3NT E 3		400	1
11	1	3NT E-1	50		5
12	3	3Hx N-1		100	3.5

9

♠K73
♥AKQJ
♦Q76
♣J42

♠Q542
♥96
♦K109
♣K1095

♠AJ109
♥873
♦85
♣AQ87

♠86
♥10542
♦AJ432
♣63

NS	EW	Contract	N-S	E-W	MP
2	9	1NT N-1		50	2.5
5	6	1NT N-2		100	0.5
7	8	1NT N 1	90		4.5
10	4	1NT N-2		100	0.5
11	1	1NT N 1	90		4.5
12	3	1NT N-1		50	2.5

10

♠AK53
♥J1082
♦7
♣J1087

♠Q1062
♥
♦109862
♣KQ95

♠J874
♥KQ7
♦J543
♣63

♠9
♥A96543
♦AKQ
♣A42

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

11

♠KQJ95
♥9
♦AQJ7
♣A54

♠1032
♥K
♦K8642
♣KJ73

♠A7
♥Q8742
♦93
♣Q1086

♠864
♥AJ10653
♦105
♣92

NS	EW	Contract	N-S	E-W	MP
1	8	3C W-1	50		2
2	11	3S N-1		50	0.5
6	7	4S N 4	420		5
9	3	2H S 3	140		3
10	5	3NT N 3	400		4
12	4	4S N-1		50	0.5

12

♠QJ10
♥J1098765
♦73
♣K

♠42
♥K43
♦Q105
♣Q9763

♠A876
♥Q
♦A964
♣J1042

♠K953
♥A2
♦KJ82
♣A85

NS	EW	Contract	N-S	E-W	MP
1	8	4H S-1		100	0
2	11	2H S 4	170		1.5
6	7	4H N 5	650		4.5
9	3	2H S 4	170		1.5
10	5	4H N 5	650		4.5
12	4	4H S 4	620		3

13

Hand 13: ♠ Q432, ♥ K76, ♦ Q106, ♣ A108. Opponent: ♠ J986, ♥ A9, ♦ A432, ♣ KJ5. Partner: ♠ K5, ♥ 10852, ♦ J75, ♣ 7432. Bridge diagram with N, S, E, W directions and a circle with 'N' in the center.

Table for Hand 13: Columns NS, EW, Contract, N-S, E-W, MP. Rows: 3 11 2H S-1 100 2; 6 10 1NT S 1 90 3; 7 1 2NT S 4 180 5; 8 2 2NT S 3 150 4; 9 4 2S N-2 200 0.5; 12 5 2NT S-2 200 0.5

14

Hand 14: ♠ 105, ♥ 65, ♦ KQJ1083, ♣ 1097. Opponent: ♠ 6, ♥ AJ108, ♦ A9, ♣ K86532. Partner: ♠ AKQ42, ♥ KQ973, ♦ 6, ♣ QJ. Bridge diagram with N, S, E, W directions and a circle with 'E' in the center.

Table for Hand 14: Columns NS, EW, Contract, N-S, E-W, MP. Rows: 3 11 4H E 6 480 4; 6 10 4H E 6 480 4; 7 1 6H E 6 980 1; 8 2 6H W 6 980 1; 9 4 4H E 6 480 4; 12 5 6H E 6 980 1

15

Hand 15: ♠ A6542, ♥ K1042, ♦ 1076, ♣ 8. Opponent: ♠ J8, ♥ 65, ♦ KJ984, ♣ J1072. Partner: ♠ KQ7, ♥ 73, ♦ 53, ♣ AQ9543. Bridge diagram with N, S, E, W directions and a circle with 'S' in the center.

Table for Hand 15: Columns NS, EW, Contract, N-S, E-W, MP. Rows: 3 11 5Cx E-2 300 2; 6 10 4H S-1 100 0; 7 1 3H S 4 170 1; 8 2 4H S 4 620 4.5; 9 4 5Cx E-3 500 3; 12 5 4H S 4 620 4.5

16

Hand 16: ♠ J10987, ♥ K6, ♦ J54, ♣ 1087. Opponent: ♠ KQ2, ♥ 972, ♦ K97, ♣ A954. Partner: ♠ 54, ♥ 108543, ♦ 106, ♣ QJ32. Bridge diagram with N, S, E, W directions and a circle with 'W' in the center.

Table for Hand 16: Columns NS, EW, Contract, N-S, E-W, MP. Rows: 1 2 4S N-1 50 1; 5 9 3NT S 3 400 3.5; 7 10 2NT S 2 120 2; 8 3 6S N-3 150 0; 11 4 3NT S 4 430 5; 12 6 3NT S 3 400 3.5

17

Hand 17: ♠ QJ32, ♥ AJ92, ♦ K103, ♣ 54. Opponent: ♠ K85, ♥ 864, ♦ Q97, ♣ KJ103. Partner: ♠ 1064, ♥ 5, ♦ A864, ♣ A9876. Bridge diagram with N, S, E, W directions and a circle with 'N' in the center.

Table for Hand 17: Columns NS, EW, Contract, N-S, E-W, MP. Rows: 1 2 4H S-2 100 1; 5 9 4H S-2 100 1; 7 10 4H S-2 100 1; 8 3 4H S-1 50 3.5; 11 4 3H S 3 140 5; 12 6 4H S-1 50 3.5

18

Hand 18: ♠ AK32, ♥ 10, ♦ AQJ3, ♣ 9862. Opponent: ♠ 1084, ♥ AKQJ, ♦ 975, ♣ K43. Partner: ♠ Q97, ♥ 8764, ♦ 842, ♣ J107. Bridge diagram with N, S, E, W directions and a circle with 'E' in the center.

Table for Hand 18: Columns NS, EW, Contract, N-S, E-W, MP. Rows: 1 2 1C W-5 250 5; 5 9 1H W-1 50 2; 7 10 2S N 4 170 4; 8 3 3NT N-1 100 0.5; 11 4 1C W-3 150 3; 12 6 2S N-1 100 0.5

19

Hand 19: ♠ A943, ♥ A92, ♦ A5, ♣ QJ32. Opponent: ♠ 72, ♥ KQ6, ♦ KQ1042, ♣ 986. Partner: ♠ QJ86, ♥ 1074, ♦ 3, ♣ AK1054. Bridge diagram with N, S, E, W directions and a circle with 'S' in the center.

Table for Hand 19: Columns NS, EW, Contract, N-S, E-W, MP. Rows: 2 3 1NT N-1 50 2; 4 8 2S N-2 100 0; 5 11 1NT N-1 50 2; 6 9 2S N 2 110 5; 10 1 1NT N-1 50 2; 12 7 1NT N 1 90 4

20

Hand 20: ♠ KQ5, ♥ Q962, ♦ 876, ♣ 954. Opponent: ♠ A42, ♥ K10, ♦ AK32, ♣ AKJ7. Partner: ♠ 983, ♥ J84, ♦ Q10954, ♣ 106. Bridge diagram with N, S, E, W directions and a circle with 'W' in the center.

Table for Hand 20: Columns NS, EW, Contract, N-S, E-W, MP. Rows: 2 3 3NT W 3 600 2.5; 4 8 3NT W 5 660 0.5; 5 11 3NT W 3 600 2.5; 6 9 2NT W 3 150 4; 10 1 3C W-1 100 5; 12 7 3NT W 5 660 0.5

21

Hand 21: ♠ AK5, ♥ Q9875, ♦ QJ4, ♣ J2. Opponent: ♠ Q1073, ♥ AK32, ♦ 62, ♣ A84. Partner: ♠ 986, ♥ 104, ♦ 109873, ♣ 1065. Bridge diagram with N, S, E, W directions and a circle with 'N' in the center.

Table for Hand 21: Columns NS, EW, Contract, N-S, E-W, MP. Rows: 2 3 3NT N 3 600 1; 4 8 3NT N 4 630 4; 5 11 3NT N 3 600 1; 6 9 3NT N 4 630 4; 10 1 3NT N 4 630 4; 12 7 3NT N 3 600 1