

**1**

♠ J72  
♥ AJ963  
♦ J  
♣ A1082

♠ Q3  
♥ 1087  
♦ 965  
♣ K6543

♠ AK109654  
♥ 5  
♦ K7  
♣ J97

♠ 8  
♥ KQ42  
♦ AQ108432  
♣ Q

NS	EW	Contract	N-S	E-W	MP
1	3	4H	N 6	480	4
2	6	5D	S 6	420	0
4	9	5H	N 6	480	4
5	12	4H	N 5	450	1.5
7	8	5H	N 5	450	1.5
13	10	4H	N 6	480	4

**2**

♠ QJ986  
♥ 75  
♦ 2  
♣ K10943

♠ A543  
♥ K862  
♦ A10  
♣ 862

♠ 102  
♥ A109  
♦ KJ9754  
♣ J7

♠ K7  
♥ QJ43  
♦ Q863  
♣ AQ5

NS	EW	Contract	N-S	E-W	MP
1	3	2NT	W-2	100	3
2	6	2D	E 2	90	1.5
4	9	2D	E 2	90	1.5
5	12	1NT	S 2	120	4.5
7	8	3NT	S-2	200	0
13	10	1NT	S 2	120	4.5

**3**

♠ K87653  
♥ KQ2  
♦ 987  
♣ 5

♠ Q4  
♥ 9873  
♦ 653  
♣ A1097

♠ A  
♥ AJ104  
♦ A1042  
♣ KQJ4

♠ J1092  
♥ 65  
♦ KQJ  
♣ 8632

NS	EW	Contract	N-S	E-W	MP
1	11	4Sx	N-1	100	2
2	4	4H	W 4	620	0.5
3	7	4S	N-1	50	3
5	10	5H	W-1	100	4
6	13	2S	N 3	140	5
8	9	4H	W 4	620	0.5

**4**

♠ K10  
♥ 6542  
♦ 52  
♣ KQJ54

♠ A986  
♥ QJ73  
♦ Q10  
♣ A82

♠ 7532  
♥ AK108  
♦ 94  
♣ 1097

♠ QJ4  
♥ 9  
♦ AKJ8763  
♣ 63

NS	EW	Contract	N-S	E-W	MP
1	11	3H	E-3	300	4.5
2	4	3H	E-2	200	2
3	7	4H	E-3	300	4.5
5	10	3D	S 4	130	0
6	13	3H	E-2	200	2
8	9	3H	E-2	200	2

**5**

♠ K86432  
♥ AJ  
♦ 83  
♣ AK5

♠ QJ75  
♥ KQ64  
♦ A1054  
♣ 3

♠ 10  
♥ 97  
♦ KJ97  
♣ QJ9762

♠ A9  
♥ 108532  
♦ Q62  
♣ 1084

NS	EW	Contract	N-S	E-W	MP
2	12	2S	N 2	110	4.5
3	5	3S	N-1	100	2.5
4	8	2S	N 2	110	4.5
6	11	3S	N-2	200	0.5
7	1	2S	N-2	200	0.5
9	10	2S	N-1	100	2.5

**6**

♠ 43  
♥ 62  
♦ A64  
♣ AQJ654

♠ J1065  
♥ A93  
♦ J9875  
♣ 7

♠ AQ982  
♥ KQ107  
♦ K3  
♣ 32

♠ K7  
♥ J854  
♦ Q102  
♣ K1098

NS	EW	Contract	N-S	E-W	MP
2	12	3S	E 4	170	1.5
3	5	4S	E 4	620	0
4	8	4C	N-1	50	5
6	11	3S	E 4	170	1.5
7	1	5C	N-2	100	4
9	10	3S	E 3	140	3

**7**

♠ 8  
♥ 975432  
♦ J8  
♣ KJ76

♠ A10542  
♥ AK8  
♦ KQ6  
♣ Q8

♠ Q9  
♥ Q  
♦ A10975  
♣ A10943

♠ KJ763  
♥ J106  
♦ 432  
♣ 52

NS	EW	Contract	N-S	E-W	MP
3	13	6S	W-2	200	5
4	6	3NT	W 5	660	3
5	9	3NT	W 5	660	3
7	12	3NT	W 6	690	0.5
8	2	3NT	W 6	690	0.5
10	11	3NT	W 5	660	3

**8**

♠ KJ3  
♥ Q987  
♦ Q8  
♣ 10954

♠ Q9762  
♥ J  
♦ J9653  
♣ J7

♠ A84  
♥ 10652  
♦ A107  
♣ KQ6

♠ 105  
♥ AK43  
♦ K42  
♣ A832

NS	EW	Contract	N-S	E-W	MP
3	13	2H	N 4	170	5
4	6	2S	W 2	110	0
5	9	1NT	E-3	150	3
7	12	1NT	E-3	150	3
8	2	1NT	E-1	50	1
10	11	1C	E-3	150	3

**9**

♠ QJ952  
♥ K4  
♦ A9  
♣ J652

♠ 874  
♥ QJ97  
♦ 3  
♣ K9873

♠ K63  
♥ A10532  
♦ Q108  
♣ A10

♠ A10  
♥ 86  
♦ KJ76542  
♣ Q4

NS	EW	Contract	N-S	E-W	MP
4	1	3S	N 3	140	5
5	7	3NT	N-3	150	1
6	10	2S	N 2	110	4
8	13	4H	E-1	100	2.5
9	3	4H	E-1	100	2.5
11	12	2H	E 4	170	0

**10**

♠ K5  
♥ AQ742  
♦ Q5  
♣ AJ62

♠ A1097  
♥ KJ1085  
♦ J93  
♣ Q

♠ QJ862  
♥ 963  
♦ A82  
♣ 103

♠ 43  
♥  
♦ K10764  
♣ K98754

NS	EW	Contract	N-S	E-W	MP
4	1	2S	S-3	300	0
5	7	5C	S 6	620	5
6	10	5C	S 5	600	4
8	13	2H	W-1	100	2
9	3	3NT	N-1	100	1
11	12	2H	W-3	300	3

**11**

♠ 109742  
♥ 976  
♦ Q4  
♣ Q82

♠ KQ63  
♥ 4  
♦ K72  
♣ A6543

♠ J5  
♥ AQJ852  
♦ 8653  
♣ 7

♠ A8  
♥ K103  
♦ AJ109  
♣ KJ109

NS	EW	Contract	N-S	E-W	MP
5	2	2S	S-1	50	4
6	8	2S	S 2	110	5
7	11	2S	S-3	150	2.5
9	1	2S	S-4	200	1
10	4	3S	S-5	250	0
12	13	2S	S-3	150	2.5

**12**

♠ KJ102  
♥ J10  
♦ AK72  
♣ QJ3

♠ Q976  
♥ AK2  
♦ 53  
♣ A1052

♠ A3  
♥ 9653  
♦ Q864  
♣ K86

♠ 854  
♥ Q874  
♦ J109  
♣ 974

NS	EW	Contract	N-S	E-W	MP
5	2	1NT	N 1	90	4
6	8	1NT	N 1	90	4
7	11	1NT	N 1	90	4
9	1	1NT	N-2	200	0.5
10	4	1NT	N-2	200	0.5
12	13	1NT	E 1	90	2

**13**

♠ J92  
♥ Q8632  
♦ 942  
♣ KQ

♠ 10763  
♥ AK5  
♦ K75  
♣ 754

♠ AK854  
♥ J4  
♦ AJ1086  
♣ 3

♠ Q  
♥ 1097  
♦ Q3  
♣ AJ109862

NS	EW	Contract	N-S	E-W	MP
6	3	4S	E 4	620	3
7	9	4S	E 4	620	3
8	12	4S	E 4	620	3
10	2	4S	E 4	620	3
11	5	4S	E 4	620	3
13	1	4S	E 5	650	0

**14**

♠ KJ10843  
♥ 1094  
♦ 64  
♣ 93

♠ A5  
♥ AQ832  
♦ 975  
♣ Q105

♠ 96  
♥ 5  
♦ KQJ1032  
♣ K862

♠ Q72  
♥ KJ76  
♦ A8  
♣ AJ74

NS	EW	Contract	N-S	E-W	MP
6	3	4S	S-2	100	0
7	9	4D	E-1	50	4
8	12	4S	N-1	50	2
10	2	3S	S-1	50	2
11	5	3S	N 3	140	5
13	1	4S	N-1	50	2

**15**

♠ QJ8763  
♥ AK84  
♦ 86  
♣ 3

♠ A1095  
♥ 52  
♦ Q74  
♣ KJ105

♠ 2  
♥ QJ6  
♦ A1095  
♣ Q9642

♠ K4  
♥ 10973  
♦ KJ32  
♣ A87

NS	EW	Contract	N-S	E-W	MP
1	2	3S	N 3	140	4
7	4	4H	N-1	100	0.5
8	10	3H	N-1	100	0.5
9	13	3S	N 3	140	4
11	3	3S	N 3	140	4
12	6	2S	N 2	110	2

**16**

♠ 1076  
♥ A754  
♦ K763  
♣ J4

♠ 8532  
♥ J10  
♦ 2  
♣ AQ6532

♠ KQ9  
♥ KQ962  
♦ A5  
♣ K108

♠ AJ4  
♥ 83  
♦ QJ10984  
♣ 97

NS	EW	Contract	N-S	E-W	MP
1	2	4H	E 5	650	0
7	4	3NT	E-1	100	4.5
8	10	1NT	E 1	90	3
9	13	3NT	E-1	100	4.5
11	3	2H	E 3	140	1.5
12	6	3H	E 3	140	1.5

17

Hand 17: ♠A8654, ♥A72, ♦96, ♣875. ♠72, ♥953, ♦8752, ♣Q1094. ♠K10, ♥QJ64, ♦QJ, ♣AKJ63. Diagram: N, W, E, S.

18

Hand 18: ♠52, ♥986432, ♦Q94, ♣84. ♠A64, ♥AQ, ♦5, ♣AKQ9753. ♠Q873, ♥K105, ♦A7632, ♣10. ♠KJ109, ♥J7, ♦KJ108, ♣J62. Diagram: N, W, E, S.

19

Hand 19: ♠A, ♥K6, ♦K10963, ♣J6543. ♠Q10752, ♥43, ♦Q54, ♣Q109. ♠K9, ♥AQ1092, ♦872, ♣AK7. ♠J8643, ♥J875, ♦AJ, ♣82. Diagram: N, W, E, S.

20

Hand 20: ♠Q8754, ♥76, ♦92, ♣KJ84. ♠AK1092, ♥1098, ♦AK53, ♣5. ♠J6, ♥Q32, ♦QJ86, ♣Q632. ♠3, ♥AKJ54, ♦1074, ♣A1097. Diagram: N, W, E, S.

Table for Hand 17: NS EW Contract N-S E-W MP. Rows: 2 3 3S N 3 140 5; 8 5 3S N-1 50 1.5; 9 11 2NT S-1 50 1.5; 10 1 3D W-1 50 3; 12 4 2S N 2 110 4; 13 7 2NT N-2 100 0.

Table for Hand 18: NS EW Contract N-S E-W MP. Rows: 2 3 3C W 6 170 5; 8 5 3NT E 6 490 3.5; 9 11 3NT E 6 490 3.5; 10 1 6NT E 7 1020 0; 12 4 3NT E 7 520 2; 13 7 6NT W 6 990 1.

Table for Hand 19: NS EW Contract N-S E-W MP. Rows: 1 8 2D N 2 90 2.5; 3 4 2S S-3 150 0; 9 6 3H E-3 300 5; 10 12 2H E-1 100 4; 11 2 2D N 2 90 2.5; 13 5 2H E 2 110 1.

Table for Hand 20: NS EW Contract N-S E-W MP. Rows: 1 8 2H S 2 110 1.5; 3 4 2H S-2 200 0; 9 6 2H S 3 140 3.5; 10 12 2H S 3 140 3.5; 11 2 3D W-2 200 5; 13 5 2H S 2 110 1.5.

21

Hand 21: ♠Q1072, ♥K1097, ♦J7, ♣AQJ. ♠A853, ♥J63, ♦KQ96, ♣K9. ♠KJ964, ♥AQ82, ♦104, ♣104. Diagram: N, W, E, S.

22

Hand 22: ♠J108, ♥5, ♦QJ10975, ♣A104. ♠942, ♥97643, ♦82, ♣K86. ♠AK763, ♥KQ102, ♦A3, ♣J3. ♠Q5, ♥AJ8, ♦K64, ♣Q9752. Diagram: N, W, E, S.

23

Hand 23: ♠KQ, ♥A75, ♦KQ9762, ♣73. ♠A72, ♥Q93, ♦AJ, ♣AQ652. ♠J964, ♥KJ82, ♦1043, ♣J9. ♠10853, ♥1064, ♦85, ♣K1084. Diagram: N, W, E, S.

24

Hand 24: ♠6, ♥K1042, ♦AK8, ♣A9643. ♠Q9854, ♥76, ♦J65, ♣KQ8. ♠AKJ2, ♥QJ5, ♦Q943, ♣J10. ♠1073, ♥A983, ♦1072, ♣752. Diagram: N, W, E, S.

Table for Hand 21: NS EW Contract N-S E-W MP. Rows: 1 6 3S S 3 140 4; 2 9 3D W-1 50 2; 4 5 3D W 3 110 0; 10 7 4S S-1 100 1; 11 13 3S S 3 140 4; 12 3 3S S 3 140 4.

Table for Hand 22: NS EW Contract N-S E-W MP. Rows: 1 6 3C S 3 110 4; 2 9 3H E-1 100 3; 4 5 1S E 3 140 0.5; 10 7 4S E-2 200 5; 11 13 3H E 3 140 0.5; 12 3 1S E 1 80 2.

Table for Hand 23: NS EW Contract N-S E-W MP. Rows: 2 7 1NT W 3 150 2.5; 3 10 1NT E 2 120 4; 5 6 1NT W-1 100 5; 11 8 1NT W 3 150 2.5; 12 1 2D S-2 200 0.5; 13 4 2D N-2 200 0.5.

Table for Hand 24: NS EW Contract N-S E-W MP. Rows: 2 7 2S W 3 140 0.5; 3 10 3S E-1 50 4; 5 6 4C N-2 100 2; 11 8 1C N 2 90 5; 12 1 2S W 3 140 0.5; 13 4 3H S-1 50 3.

25

Hand 25: ♠Q54, ♥975, ♦K98643, ♣8. ♠98, ♥AK, ♦QJ1072, ♣AQ75. ♠AJ7, ♥J10432, ♦J6432, ♣J6432. ♠K10632, ♥Q86, ♦A5, ♣K109. Diagram: N, W, E, S.

26

Hand 26: ♠J1096, ♥J6, ♦J1065, ♣K52. ♠Q752, ♥94, ♦872, ♣Q976. ♠K, ♥AKQ10852, ♦Q, ♣J1083. ♠A843, ♥73, ♦AK943, ♣A4. Diagram: N, W, E, S.

Table for Hand 25: NS EW Contract N-S E-W MP. Rows: 1 5 2D W-1 100 4.5; 3 8 2D W-1 100 4.5; 4 11 3C W 6 170 0; 6 7 3C W 5 150 1; 12 9 3C E 4 130 2; 13 2 2S S-2 100 3.

Table for Hand 26: NS EW Contract N-S E-W MP. Rows: 1 5 3H E 3 140 0.5; 3 8 4S N-1 100 2; 4 11 4H E-1 100 3.5; 6 7 3S S 3 140 5; 12 9 3H E 3 140 0.5; 13 2 3H E-1 100 3.5.