

**1**

♠AJ764  
♥105  
♦5  
♣A10985

♠95  
♥AQ6  
♦AQJ102  
♣K32

♠10  
♥J942  
♦K963  
♣J764

♠KQ832  
♥K873  
♦874  
♣Q

NS	EW	Contract	N-S	E-W	MP
5	4	1NT W 1		90	1.5
6	10	4S S-1		50	3
11	2	4S S 4	420		6
12	8	1NT W 1		90	1.5
13	9	4Sx S-1		100	0
14	7	4S S 4	420		6
15	3	1NT W-1		50	4
16	1	4S S 4	420		6

**2**

♠A863  
♥42  
♦A73  
♣AK64

♠KJ97  
♥965  
♦K92  
♣J85

♠KJ10873  
♥Q108  
♦10932  
♣10932

♠Q10542  
♥AQ  
♦J654  
♣Q7

NS	EW	Contract	N-S	E-W	MP
5	4	4S N-1		100	3
6	10	4H E-2	100		5
11	2	4S S-2		200	0.5
12	8	4Hx E-2	300		7
13	9	4S N-2		200	0.5
14	7	3S S 3	140		6
15	3	4S S-1		100	3
16	1	4S N-1		100	3

**3**

♠97  
♥K106  
♦Q9876  
♣1052

♠A3  
♥Q974  
♦J102  
♣AK98

♠KQ86  
♥AJ52  
♦AK4  
♣Q6

♠J10542  
♥83  
♦53  
♣J743

NS	EW	Contract	N-S	E-W	MP
1	3	6NT E-1	100		6.5
4	15	6H E 6	1430		3.5
6	5	6H E 6	1430		3.5
7	11	6H E 7	1460		0.5
12	9	6H E 7	1460		0.5
13	10	6H E 6	1430		3.5
14	8	6NT W-1	100		6.5
16	2	6H E 6	1430		3.5

**4**

♠8432  
♥J5  
♦10983  
♣1087

♠AK10  
♥1043  
♦KJ652  
♣A9

♠6  
♥A876  
♦A7  
♣KQJ653

♠QJ975  
♥KQ92  
♦Q4  
♣42

NS	EW	Contract	N-S	E-W	MP
1	3	3NT W 6		690	4
4	15	3NT W 7		720	1
6	5	3NT W 7		720	1
7	11	3NT W 5		660	6.5
12	9	3NT W 6		690	4
13	10	3NT W 5		660	6.5
14	8	3NT W 7		720	1
16	2	3NT W 6		690	4

**5**

♠K93  
♥AJ6  
♦2  
♣AKJ962

♠AJ65  
♥Q754  
♦KQ108  
♣Q

♠872  
♥K102  
♦J97543  
♣4

♠Q104  
♥983  
♦A6  
♣108753

NS	EW	Contract	N-S	E-W	MP
2	4	3D E-1	50		2
5	15	3NT S 3	600		7
7	6	4D E-2	100		3
8	1	3NT S-1		100	0.5
11	13	5C N-1		100	0.5
12	10	3C N 4	130		5
14	9	4C N 4	130		5
16	3	4C N 4	130		5

**6**

♠AQ952  
♥10973  
♦  
♣Q1075

♠QJ642  
♥QJ8762  
♦A8

♠K10863  
♥A  
♦1094  
♣KJ93

♠J74  
♥K85  
♦AK53  
♣642

NS	EW	Contract	N-S	E-W	MP
2	4	2D W 4		130	2
5	15	2S N-1		50	4.5
7	6	3NT W-1	100		6
8	1	2NT E 3		150	1
11	13	2NT E-3	300		7
12	10	2S N-1		50	4.5
14	9	2D W 3		110	3
16	3	3NT E 3		600	0

**7**

♠Q1032  
♥K97  
♦AQ83  
♣J7

♠A9754  
♥J65  
♦75  
♣642

♠K  
♥AQ43  
♦J96  
♣AQ853

♠J86  
♥1082  
♦K1042  
♣K109

NS	EW	Contract	N-S	E-W	MP
1	13	3C E-1	100		3.5
3	5	3C E-1	100		3.5
6	15	3C E-1	100		3.5
8	7	3D N-1		100	1
9	2	2H E 2		110	0
12	11	1NT S 2	120		7
14	10	2H E-1	100		3.5
16	4	2D N 3	110		6

**8**

♠A109  
♥109  
♦9  
♣A1098432

♠KQ32  
♥85  
♦AJ632  
♣K7

♠J  
♥AJ43  
♦K10875  
♣QJ5

♠87654  
♥KQ762  
♦Q4  
♣6

NS	EW	Contract	N-S	E-W	MP
1	13	3D W 3		110	3.5
3	5	3NT E 4		430	1
6	15	5D W-2	100		7
8	7	5D W-1	50		6
9	2	3NT E 4		430	1
12	11	3NT E 4		430	1
14	10	3Cx N-1		100	5
16	4	3D W 3		110	3.5

**9**

♠KQ95  
♥K42  
♦K  
♣QJ863

♠J87  
♥J1093  
♦J54  
♣952

♠A432  
♥A75  
♦9832  
♣104

♠106  
♥Q86  
♦AQ1076  
♣AK7

NS	EW	Contract	N-S	E-W	MP
1	12	3NT N 5	460		3.5
2	13	3NT N 5	460		3.5
4	6	3NT N 5	460		3.5
7	15	3NT N 5	460		3.5
9	8	3NT S 5	460		3.5
10	3	3NT N 5	460		3.5
14	11	3NT N 5	460		3.5
16	5	3NT N 5	460		3.5

**10**

♠73  
♥KJ8  
♦K32  
♣AK854

♠KQ4  
♥Q1032  
♦986  
♣Q73

♠J986  
♥A976  
♦A1054  
♣6

♠A1052  
♥54  
♦QJ7  
♣J1092

NS	EW	Contract	N-S	E-W	MP
1	12	1NT N 1	90		4.5
2	13	1NT N 3	150		6.5
4	6	1NT N-1		100	2.5
7	15	2H W 2		110	0.5
9	8	2H W 2		110	0.5
10	3	1NT N 1	90		4.5
14	11	1NT N 3	150		6.5
16	5	1NT N-1		100	2.5

**11**

♠KQ72  
♥K4  
♦J1093  
♣542

♠AQ10  
♥K87642  
♣9876

♠A864  
♥97632  
♦AQ  
♣103

♠J10953  
♥J85  
♦5  
♣AKQJ

NS	EW	Contract	N-S	E-W	MP
1	14	4S S-1		50	0.5
2	12	3S S 3	140		4
5	7	2S S 3	140		4
8	15	2S S 4	170		7
10	9	3S S 3	140		4
11	4	4S S-1		50	0.5
13	3	3S S 3	140		4
16	6	2S S 3	140		4

**12**

♠AKJ9874  
♥J75  
♦Q3  
♣6

♠K4  
♥J1087642  
♣A987

♠Q32  
♥963  
♦AK5  
♣KQ105

♠1065  
♥AQ1082  
♦9  
♣J432

NS	EW	Contract	N-S	E-W	MP
1	14	5D W 5		400	3
2	12	3D W 5		150	4
5	7	4S N-1		100	5.5
8	15	4S N-1		100	5.5
10	9	5Sx N-2		500	1.5
11	4	5Dx W 5		550	0
13	3	5Sx N-2		500	1.5
16	6	3S N 3	140		7

**13**

♠ J1092  
♥ KQJ7  
♦ J1032  
♣ 6

♠ 86  
♥ 43  
♦ AQ987  
♣ QJ93

♠ A7  
♥ 1096  
♦ K4  
♣ AK8542

♠ KQ543  
♥ A852  
♦ 65  
♣ 107

NS	EW	Contract	N-S	E-W	MP
1	5	3S	S 3	140	4
2	14	3S	S 3	140	4
3	12	4S	S 4	620	6.5
6	8	3NT	E 6	690	0
9	15	4S	S 4	620	6.5
11	10	4C	E 5	150	1.5
13	4	2S	S 3	140	4
16	7	3C	E 5	150	1.5

**14**

♠ A  
♥ K107  
♦ QJ4  
♣ KQ9765

♠ 74  
♥ 2  
♦ A98753  
♣ A1032

♠ K86  
♥ Q86543  
♦ 106  
♣ J4

♠ QJ109532  
♥ AJ9  
♦ K2  
♣ 8

NS	EW	Contract	N-S	E-W	MP
1	5	4S	S-1	50	0.5
2	14	4S	S 5	450	7
3	12	3NT	N 4	430	5.5
6	8	4S	S 4	420	3.5
9	15	4S	S 4	420	3.5
11	10	4S	S-1	50	0.5
13	4	3S	S 4	170	2
16	7	3NT	N 4	430	5.5

**15**

♠ 1062  
♥ 10753  
♦ 108542  
♣ 5

♠ K3  
♥ AKJ94  
♦ QJ76  
♣ 32

♠ J754  
♥ 86  
♦ 93  
♣ K9874

♠ AQ98  
♥ Q2  
♦ AK  
♣ AQJ106

NS	EW	Contract	N-S	E-W	MP
1	11	4S	S-2	200	0.5
2	6	3C	S-1	100	3
3	14	2NT	S 2	120	5.5
4	12	3C	S-1	100	3
7	9	4S	S-2	200	0.5
13	5	4S	S 4	620	7
15	10	2NT	S-1	100	3
16	8	2NT	S 2	120	5.5

**16**

♠ 765  
♥ 1064  
♦ 84  
♣ AQJ63

♠ J10  
♥ 832  
♦ A1076  
♣ K975

♠ K8432  
♥ A95  
♦ J952  
♣ 10

♠ AQ9  
♥ KQJ7  
♦ KQ3  
♣ 842

NS	EW	Contract	N-S	E-W	MP
1	11	1NT	S 3	150	5.5
2	6	1NT	S 3	150	5.5
3	14	3NT	S-1	50	0
4	12	1NT	S 4	180	7
7	9	1NT	S 2	120	3
13	5	1NT	S 2	120	3
15	10	1NT	S 1	90	1
16	8	1NT	S 2	120	3

**17**

♠ J63  
♥ K92  
♦ K10965  
♣ 107

♠ K9  
♥ A7653  
♦ 87  
♣ J653

♠ A52  
♥ Q4  
♦ AQJ  
♣ AKQ94

♠ Q10874  
♥ J108  
♦ 432  
♣ 82

NS	EW	Contract	N-S	E-W	MP
2	1	5C	E 6	420	7
3	7	3NT	E 4	430	5
4	14	4NT	E 4	430	5
5	12	3NT	E 5	460	1.5
6	13	3NT	E 4	430	5
8	10	3NT	E 5	460	1.5
15	11	3NT	E 5	460	1.5
16	9	3NT	E 5	460	1.5

**18**

♠ KQJ2  
♥ Q109  
♦ AQ8  
♣ J87

♠ 84  
♥ 852  
♦ J1097  
♣ A952

♠ A1076  
♥ A4  
♦ K432  
♣ Q103

♠ 953  
♥ KJ763  
♦ 65  
♣ K64

NS	EW	Contract	N-S	E-W	MP
2	1	2H	N 3	140	4.5
3	7	3NT	N 3	600	7
4	14	5D	E-2	100	3
5	12	2NT	N-2	200	0
6	13	2H	S 3	140	4.5
8	10	2NT	E-3	150	6
15	11	3H	S-1	100	1.5
16	9	3H	N-1	100	1.5

**19**

♠ A86  
♥ J109  
♦ 9652  
♣ KQ8

♠ KQ93  
♥ AK865  
♦ 8  
♣ 1076

♠ J4  
♥ Q743  
♦ QJ107  
♣ A94

♠ 10752  
♥ 2  
♦ AK43  
♣ J532

NS	EW	Contract	N-S	E-W	MP
3	2	3H	W 5	200	2
4	8	4H	W 4	620	0.5
5	14	4H	W-1	100	5.5
6	12	4H	W 4	620	0.5
7	13	4H	W-1	100	5.5
9	11	3H	W 4	170	3
15	1	4H	W-1	100	5.5
16	10	4H	W-1	100	5.5

**20**

♠ K4  
♥ Q  
♦ AJ97632  
♣ J108

♠ Q52  
♥ J64  
♦ KQ8  
♣ 9732

♠ 8763  
♥ K98753  
♦ 10  
♣ A6

♠ AJ109  
♥ A102  
♦ 54  
♣ KQ54

NS	EW	Contract	N-S	E-W	MP
3	2	3D	N 4	130	2
4	8	3NT	S 4	630	5.5
5	14	3NT	S 3	600	4
6	12	4S	S-2	200	0
7	13	4Hx	E-4	1100	7
9	11	5D	N-1	100	1
15	1	3D	N 5	150	3
16	10	3NT	S 4	630	5.5

**21**

♠ 83  
♥ AQJ8  
♦ AQJ43  
♣ AJ

♠ K965  
♥ 106  
♦ 862  
♣ K872

♠ Q72  
♥ K975  
♦ K10  
♣ Q964

♠ AJ104  
♥ 432  
♦ 975  
♣ 1053

NS	EW	Contract	N-S	E-W	MP
4	3	1D	N 4	130	3.5
5	9	3NT	N 3	600	6.5
6	14	2NT	N 4	180	5
8	13	3NT	N 3	600	6.5
10	1	3NT	N-2	200	0
12	7	1D	N 3	110	1.5
15	2	1D	N 3	110	1.5
16	11	1D	N 4	130	3.5

**22**

♠ AJ976  
♥ 1072  
♦ K6  
♣ AQ4

♠ Q4  
♥ A3  
♦ 543  
♣ KJ8532

♠ 1083  
♥ Q9864  
♦ AQ97  
♣ 6

♠ K52  
♥ KJ5  
♦ J1082  
♣ 1097

NS	EW	Contract	N-S	E-W	MP
4	3	3S	N-1	50	0
5	9	2S	N 4	170	6
6	14	2S	N 2	110	1
8	13	2S	N 4	170	6
10	1	2S	N 3	140	3
12	7	2S	N 4	170	6
15	2	2S	N 3	140	3
16	11	2S	N 3	140	3