

**1**

♠ 1084  
♥ 1096542  
♦ J96  
♣ 3

♠ AJ9  
♥ Q7  
♦ Q104  
♣ J10652

♠ KQ73  
♥ A83  
♦ K532  
♣ Q4

♠ 652  
♥ KJ  
♦ A87  
♣ AK987

NS	EW	Contract	N-S	E-W	MP
1	8	3NT W 4		430	0
4	14	2C S-3		150	3
7	13	3NT W 3		400	1
9	5	3H N-2		100	5
10	2	3H N-3		150	3
11	6	2H S-1		50	6
12	3	2NT W 3		150	3

**2**

♠ 3  
♥ 10643  
♦ AK6  
♣ KQ875

♠ A95  
♥ QJ5  
♦ J1074  
♣ J96

♠ Q10  
♥ 872  
♦ Q9853  
♣ A102

♠ KJ87642  
♥ AK9  
♦ 2  
♣ 43

NS	EW	Contract	N-S	E-W	MP
1	8	4S S 4	620		4
4	14	3NT N-2	200		0
7	13	4S S 4	620		4
9	5	2NT N-1	100		1
10	2	4S S 4	620		4
11	6	4S S 4	620		4
12	3	4S S 4	620		4

**3**

♠ AK8  
♥ A742  
♦ AQ42  
♣ 97

♠ 54  
♥ KJ5  
♦ 3  
♣ KJ106543

♠ QJ107632  
♥ 96  
♦ 865  
♣ 8

♠ 9  
♥ Q1083  
♦ KJ1097  
♣ AQ2

NS	EW	Contract	N-S	E-W	MP
1	8	6H N-3	150		0
4	14	4H S 6	480		5.5
7	13	4H N 4	420		2
9	5	4H S 5	450		3.5
10	2	4H S 5	450		3.5
11	6	5H S 6	480		5.5
12	3	5D S-1	50		1

**4**

♠ 108765  
♥ J73  
♦ A832  
♣ J

♠ 4  
♥ K96  
♦ KJ74  
♣ Q8543

♠ K32  
♥ A10854  
♦ 96  
♣ 972

♠ AQJ9  
♥ Q2  
♦ Q105  
♣ AK106

NS	EW	Contract	N-S	E-W	MP
1	14	4S N 4	620		4
2	9	4S N-1	100		1.5
5	8	4S N-2	200		0
10	6	4S S 4	620		4
11	3	4S N-1	100		1.5
12	7	4S N 4	620		4
13	4	4S N 5	650		6

**5**

♠ K632  
♥ 654  
♦ AJ2  
♣ 542

♠ J54  
♥ K10873  
♦ Q75  
♣ 83

♠ Q10  
♥ AJ2  
♦ K984  
♣ AJ107

♠ A987  
♥ Q9  
♦ 1063  
♣ KQ96

NS	EW	Contract	N-S	E-W	MP
1	14	2H E 3	140		2.5
2	9	2H E 3	140		2.5
5	8	2H E 2	110		5.5
10	6	3H E 4	170		0
11	3	2H E 3	140		2.5
12	7	2H E 3	140		2.5
13	4	2H E 2	110		5.5

**6**

♠ A92  
♥ K853  
♦ 94  
♣ KQ32

♠ 86  
♥ 94  
♦ J863  
♣ AJ1098

♠ J7543  
♥ A6  
♦ Q1052  
♣ 64

♠ KQ10  
♥ QJ1072  
♦ AK7  
♣ 75

NS	EW	Contract	N-S	E-W	MP
1	14	4H S 5	450		3
2	9	4H S 5	450		3
5	8	4H S 5	450		3
10	6	4H S 5	450		3
11	3	4H S 5	450		3
12	7	4H S 5	450		3
13	4	4H S 5	450		3

**7**

♠ J  
♥ 9653  
♦ A102  
♣ Q7543

♠ Q  
♥ A74  
♦ KQ854  
♣ AK106

♠ AK103  
♥ KJ82  
♦ J9  
♣ J92

♠ 9876542  
♥ Q10  
♦ 763  
♣ 8

NS	EW	Contract	N-S	E-W	MP
1	13	3NT E 5	660		2
2	8	3NT E 5	660		2
3	10	3NT E 5	660		2
6	9	3NT E 5	660		2
11	7	5H E-1	100		5.5
12	4	3NT E 5	660		2
14	5	6NT E-1	100		5.5

**8**

♠ K1054  
♥ J  
♦ 952  
♣ KQ987

♠ 6  
♥ AQ854  
♦ AJ84  
♣ J104

♠ A9832  
♥ 9732  
♦ 103  
♣ 65

♠ QJ7  
♥ K106  
♦ KQ76  
♣ A32

NS	EW	Contract	N-S	E-W	MP
1	13	4Hx W-2	300		5
2	8	4H W-2	100		3
3	10	2H W 2	110		1
6	9	3H W 3	140		0
11	7	2NT S 3	150		4
12	4	3H W-1	50		2
14	5	3NT S 4	430		6

**9**

♠ Q1082  
♥ 1073  
♦ Q10  
♣ 7432

♠ A97654  
♥ Q5  
♦ J62  
♣ K10

♠ K3  
♥ A862  
♦ AK85  
♣ A85

♠ J  
♥ KJ94  
♦ 9743  
♣ QJ96

NS	EW	Contract	N-S	E-W	MP
1	13	4S W 5	650		0.5
2	8	3NT E-1	100		5.5
3	10	3NT E 3	600		3.5
6	9	3NT E 3	600		3.5
11	7	3NT W-1	100		5.5
12	4	4S E 5	650		0.5
14	5	4S W 4	620		2

**10**

♠ J874  
♥ QJ43  
♦ 73  
♣ J32

♠ 10532  
♥ K2  
♦ J964  
♣ Q85

♠ 6  
♥ A98765  
♦ A8  
♣ K1097

♠ AKQ9  
♥ 10  
♦ KQ1052  
♣ A64

NS	EW	Contract	N-S	E-W	MP
3	9	3H E-1	100		2
4	11	2NT S 2	120		4
7	10	2Hx E-1	200		5
8	6	4S N 4	620		6
12	1	2H E 2	110		1
13	5	3D S 3	110		3
14	2	2NT N-3	300		0

**11**

♠ AQJ73  
♥ QJ106  
♦ J2  
♣ Q4

♠ 542  
♥ 5  
♦ A98754  
♣ KJ7

♠ 106  
♥ K9432  
♦ Q10  
♣ 8632

♠ K98  
♥ A87  
♦ K63  
♣ A1095

NS	EW	Contract	N-S	E-W	MP
3	9	4S N 4	420		1.5
4	11	3NT S 4	430		4
7	10	4S N 4	420		1.5
8	6	4S N 5	450		5.5
12	1	4S N 5	450		5.5
13	5	4S N 4	420		1.5
14	2	4S N 4	420		1.5

**12**

♠ A85  
♥ J5  
♦ AQ10632  
♣ 53

♠ Q3  
♥ Q96  
♦ KJ7  
♣ K10964

♠ 9642  
♥ 872  
♦ 854  
♣ AQ7

♠ KJ107  
♥ AK1043  
♦ 9  
♣ J82

NS	EW	Contract	N-S	E-W	MP
3	9	3NT S-2	200		1
4	11	4D N 4	130		4
7	10	3NT S-3	300		0
8	6	2D N 3	110		3
12	1	4S S 4	620		5
13	5	2S S-1	100		2
14	2	3NT S 5	660		6

**13** ♠ J10965  
♥ 832  
♦ A942  
♣ 9

♠ Q7  
♥ AK107  
♦ K10  
♣ A7653

♠ A82  
♥ 4  
♦ QJ76  
♣ KQJ42

♠ K43  
♥ QJ965  
♦ 853  
♣ 108

NS	EW	Contract	N-S	E-W	MP
1	11	3NT E 5		660	2
4	10	6NT E-1 100			6
5	12	3NT E 6		690	0
8	3	3NT E 5		660	2
9	7	5C E 6		620	4
13	2	3NT E 5		660	2
14	6	3C E 6		170	5

**14** ♠ 6432  
♥ K9  
♦ A9642  
♣ 104

♠ AK108  
♥ Q8532  
♦ K3  
♣ K7

♠ QJ75  
♥ J6  
♦ Q1087  
♣ Q83

♠ 9  
♥ A1074  
♦ J5  
♣ AJ9652

NS	EW	Contract	N-S	E-W	MP
1	11	4S E-2 100			5
4	10	3S E-2 100			5
5	12	3S E-1 50			2.5
8	3	2S E 3 140			0
9	7	3S E-1 50			2.5
13	2	2S E 2 110			1
14	6	4S E-2 100			5

**15** ♠ Q10  
♥ AK1062  
♦ K76  
♣ KJ5

♠ AJ96  
♥ Q  
♦ QJ9  
♣ Q10932

♠ K854  
♥ 975  
♦ A52  
♣ 864

♠ 732  
♥ J843  
♦ 10843  
♣ A7

NS	EW	Contract	N-S	E-W	MP
1	11	3H N-1 100			1.5
4	10	3H N-1 100			1.5
5	12	3H N 3 140			6
8	3	3H N-1 100			1.5
9	7	3H N-1 100			1.5
13	2	1NT N 1 90			4
14	6	2H N 2 110			5

**16** ♠ Q853  
♥ J982  
♦ J5  
♣ 876

♠ J10  
♥ AK7  
♦ A109  
♣ AKQ102

♠ 7642  
♥ 43  
♦ K6432  
♣ 93

♠ AK9  
♥ Q1065  
♦ Q87  
♣ J54

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

**17** ♠ K1073  
♥ 109  
♦ 10863  
♣ AK3

♠ AQJ42  
♥ J4  
♦ KQ74  
♣ Q6

♠ 6  
♥ AQ532  
♦ AJ9  
♣ 10742

♠ 985  
♥ K876  
♦ 52  
♣ J985

NS	EW	Contract	N-S	E-W	MP
2	12	3NT W-3 150			6
5	11	3NT E-2 100			4.5
6	13	3NT E-1 50			1.5
8	7	3NT E-2 100			4.5
9	4	3NT E-1 50			1.5
10	1	2NT W-1 50			1.5
14	3	3NT E-1 50			1.5

**18** ♠ Q  
♥ 762  
♦ QJ752  
♣ J1096

♠ 1064  
♥ K984  
♦ A4  
♣ K874

♠ J98532  
♥ AJ  
♦ 10983  
♣ A

♠ AK7  
♥ Q1053  
♦ K6  
♣ Q532

NS	EW	Contract	N-S	E-W	MP
2	12	3S E 3 140			3
5	11	1NT S 2 120			6
6	13	2S E 3 140			3
8	7	3S E 3 140			3
9	4	1NT N-2 200			0
10	1	3S E 4 170			1
14	3	1NT S-1 100			5

**19** ♠ KJ5  
♥ AKJ962  
♦ Q10  
♣ 98

♠ Q9874  
♥ 5  
♦ 97632  
♣ A2

♠ 632  
♥ 107  
♦ J85  
♣ QJ643

♠ A10  
♥ Q843  
♦ AK4  
♣ K1075

NS	EW	Contract	N-S	E-W	MP
3	13	4H S 6 480			1.5
6	12	4H S 6 480			1.5
7	14	6H S 6 980			5
8	4	6H S 6 980			5
9	1	6H S 6 980			5
10	5	4H S 6 480			1.5
11	2	4H S 6 480			1.5

**20** ♠ 8  
♥ Q43  
♦ 10543  
♣ KQ1072

♠ Q76543  
♥ A6  
♦ KJ82  
♣ 3

♠ AJ9  
♥ 10985  
♦ AQ96  
♣ A9

♠ K102  
♥ KJ72  
♦ 7  
♣ J8654

NS	EW	Contract	N-S	E-W	MP
3	13	4S W 5 650			3
6	12	4S E 5 650			3
7	14	5S W 5 650			3
8	4	4S E 5 650			3
9	1	4S E 5 650			3
10	5	4S W 5 650			3
11	2	4S E 5 650			3

**21** ♠ A4  
♥ KQ53  
♦ 64  
♣ KQ1087

♠ KQ1083  
♥ A8  
♦ Q32  
♣ A42

♠ J5  
♥ J9764  
♦ J875  
♣ 96

♠ 9762  
♥ 102  
♦ AK109  
♣ J53

NS	EW	Contract	N-S	E-W	MP
3	13	2C N 2 90			3
6	12	2H W-2 100			4.5
7	14	2H W-2 100			4.5
8	4	2H W 2 110			0.5
9	1	1NT W-1 50			2
10	5	1NT N 3 150			6
11	2	2H W 2 110			0.5