

1

|                                                             |           |          |
|-------------------------------------------------------------|-----------|----------|
| ♠ A4                                                        | ♠ 72      | ♠ KJ1085 |
| ♥ K3                                                        | ♥ J9842   | ♥ 75     |
| ♦ 752                                                       | ♦ Q64     | ♦ A1098  |
| ♣ A97532                                                    | ♣ J64     | ♣ Q10    |
| <div><div>W</div><div>E</div><div>S</div><div>N</div></div> |           |          |
| ♠ Q963                                                      | ♠ 1063    | ♠ KJ74   |
| ♥ AQ106                                                     | ♥ KQ10974 | ♥ A6     |
| ♦ KJ3                                                       | ♦         | ♦ Q10962 |
| ♣ K8                                                        | ♣ Q874    | ♣ J10    |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 2  | 2H S-1   |     | 50  | 0   |
| 4  | 1  | 3H S-1   |     | 50  | 0   |

2

|                                                             |           |          |
|-------------------------------------------------------------|-----------|----------|
| ♠ A82                                                       | ♠ Q95     | ♠ KJ74   |
| ♥ 853                                                       | ♥ J2      | ♥ A6     |
| ♦ K73                                                       | ♦ AJ854   | ♦ Q10962 |
| ♣ A653                                                      | ♣ K92     | ♣ J10    |
| <div><div>W</div><div>E</div><div>S</div><div>N</div></div> |           |          |
| ♠ 1063                                                      | ♠ 1063    | ♠ KJ74   |
| ♥ KQ10974                                                   | ♥ KQ10974 | ♥ A6     |
| ♦                                                           | ♦         | ♦ Q10962 |
| ♣ Q874                                                      | ♣ Q874    | ♣ J10    |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 2  | Passout  |     |     | -4  |
| 4  | 1  | 2H S 3   | 140 |     | 4   |

3

|                                                             |           |         |
|-------------------------------------------------------------|-----------|---------|
| ♠ 985                                                       | ♠ Q3      | ♠ K6    |
| ♥ KJ985                                                     | ♥ A104    | ♥ Q732  |
| ♦ AK2                                                       | ♦ 10743   | ♦ 965   |
| ♣ Q7                                                        | ♣ 9542    | ♣ KJ106 |
| <div><div>W</div><div>E</div><div>S</div><div>N</div></div> |           |         |
| ♠ AJ10742                                                   | ♠ AJ10742 | ♠ K6    |
| ♥ 6                                                         | ♥ 6       | ♥ Q732  |
| ♦ QJ8                                                       | ♦ QJ8     | ♦ 965   |
| ♣ A83                                                       | ♣ A83     | ♣ KJ106 |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 2  | 3H W 3   |     | 140 | 0   |
| 4  | 1  | 3H W 3   |     | 140 | 0   |

4

|                                                             |          |        |
|-------------------------------------------------------------|----------|--------|
| ♠ K95                                                       | ♠ J83    | ♠ Q764 |
| ♥ K83                                                       | ♥ 1065   | ♥ A97  |
| ♦ AQ1092                                                    | ♦ K8     | ♦ J53  |
| ♣ AJ                                                        | ♣ 109876 | ♣ KQ2  |
| <div><div>W</div><div>E</div><div>S</div><div>N</div></div> |          |        |
| ♠ A102                                                      | ♠ A102   | ♠ Q764 |
| ♥ QJ42                                                      | ♥ QJ42   | ♥ A97  |
| ♦ 764                                                       | ♦ 764    | ♦ J53  |
| ♣ 543                                                       | ♣ 543    | ♣ KQ2  |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 2  | 3NT W 5  |     | 660 | -1  |
| 4  | 1  | 3NT W 4  |     | 630 | 1   |

5

|                                                             |          |        |
|-------------------------------------------------------------|----------|--------|
| ♠ Q86                                                       | ♠ J5432  | ♠ AK10 |
| ♥ KQ954                                                     | ♥ J106   | ♥ 8732 |
| ♦ 104                                                       | ♦ 9      | ♦ A875 |
| ♣ A64                                                       | ♣ Q1053  | ♣ KJ   |
| <div><div>W</div><div>E</div><div>S</div><div>N</div></div> |          |        |
| ♠ 97                                                        | ♠ 97     | ♠ AK10 |
| ♥ A                                                         | ♥ A      | ♥ 8732 |
| ♦ KQJ632                                                    | ♦ KQJ632 | ♦ A875 |
| ♣ 9872                                                      | ♣ 9872   | ♣ KJ   |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 2  | 4H E 4   |     | 420 | 0   |
| 4  | 1  | 4H E 4   |     | 420 | 0   |

6

|                                                             |         |          |
|-------------------------------------------------------------|---------|----------|
| ♠ J10862                                                    | ♠ KQ5   | ♠ 9      |
| ♥ Q10943                                                    | ♥ KJ    | ♥ 652    |
| ♦ 9                                                         | ♦ J873  | ♦ AQ1064 |
| ♣ Q9                                                        | ♣ 10652 | ♣ J843   |
| <div><div>W</div><div>E</div><div>S</div><div>N</div></div> |         |          |
| ♠ A743                                                      | ♠ A743  | ♠ 9      |
| ♥ A87                                                       | ♥ A87   | ♥ 652    |
| ♦ K52                                                       | ♦ K52   | ♦ AQ1064 |
| ♣ AK7                                                       | ♣ AK7   | ♣ J843   |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 2  | 3NT S 4  |     | 430 | 0   |
| 4  | 1  | 3NT N 4  |     | 430 | 0   |

7

|                                                             |           |         |
|-------------------------------------------------------------|-----------|---------|
| ♠ KQ2                                                       | ♠ J54     | ♠ 10863 |
| ♥ J1074                                                     | ♥ Q852    | ♥ K     |
| ♦ A972                                                      | ♦         | ♦ KJ843 |
| ♣ Q6                                                        | ♣ 1087542 | ♣ K93   |
| <div><div>W</div><div>E</div><div>S</div><div>N</div></div> |           |         |
| ♠ A97                                                       | ♠ A97     | ♠ 10863 |
| ♥ A963                                                      | ♥ A963    | ♥ K     |
| ♦ Q1065                                                     | ♦ Q1065   | ♦ KJ843 |
| ♣ AJ                                                        | ♣ AJ      | ♣ K93   |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 2  | 3C S-1   |     | 100 | -5  |
| 4  | 1  | 1NT S 1  | 90  |     | 5   |

8

|                                                             |         |          |
|-------------------------------------------------------------|---------|----------|
| ♠ J5                                                        | ♠ A7432 | ♠ KQ1096 |
| ♥ Q1083                                                     | ♥ J6    | ♥ 972    |
| ♦ J764                                                      | ♦ A92   | ♦ 53     |
| ♣ QJ9                                                       | ♣ A65   | ♣ K103   |
| <div><div>W</div><div>E</div><div>S</div><div>N</div></div> |         |          |
| ♠ 8                                                         | ♠ 8     | ♠ KQ1096 |
| ♥ AK54                                                      | ♥ AK54  | ♥ 972    |
| ♦ KQ108                                                     | ♦ KQ108 | ♦ 53     |
| ♣ 8742                                                      | ♣ 8742  | ♣ K103   |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 2  | 3NT S 3  | 400 |     | 11  |
| 4  | 1  | 4NT S-2  |     | 100 | -11 |

9

|                                                             |          |        |
|-------------------------------------------------------------|----------|--------|
| ♠ QJ102                                                     | ♠ 98543  | ♠ AK76 |
| ♥ Q5                                                        | ♥ 73     | ♥ A109 |
| ♦ Q8543                                                     | ♦ J6     | ♦ A72  |
| ♣ Q7                                                        | ♣ AK105  | ♣ J32  |
| <div><div>W</div><div>E</div><div>S</div><div>N</div></div> |          |        |
| ♠                                                           | ♠        | ♠ AK76 |
| ♥ KJ8642                                                    | ♥ KJ8642 | ♥ A109 |
| ♦ K109                                                      | ♦ K109   | ♦ A72  |
| ♣ 9864                                                      | ♣ 9864   | ♣ J32  |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 2S E-1   | 100 |     | 6   |
| 4  | 2  | 2S E 3   |     | 140 | -6  |

10

|                                                             |         |        |
|-------------------------------------------------------------|---------|--------|
| ♠ AJ9                                                       | ♠ Q73   | ♠ K862 |
| ♥ KQJ82                                                     | ♥ 109   | ♥ 765  |
| ♦ K5                                                        | ♦ J1086 | ♦ 732  |
| ♣ J62                                                       | ♣ 9874  | ♣ A103 |
| <div><div>W</div><div>E</div><div>S</div><div>N</div></div> |         |        |
| ♠ 1054                                                      | ♠ 1054  | ♠ K862 |
| ♥ A43                                                       | ♥ A43   | ♥ 765  |
| ♦ AQ94                                                      | ♦ AQ94  | ♦ 732  |
| ♣ KQ5                                                       | ♣ KQ5   | ♣ A103 |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 1NT S-1  |     | 100 | 3   |
| 4  | 2  | 1NT S-2  |     | 200 | -3  |

11

|                                                             |            |         |
|-------------------------------------------------------------|------------|---------|
| ♠ K4                                                        | ♠ AQ63     | ♠ J107  |
| ♥ AQ7                                                       | ♥ KJ106542 | ♥ 93    |
| ♦ KJ1075                                                    | ♦ 94       | ♦ AQ6   |
| ♣ 1042                                                      | ♣          | ♣ KQ873 |
| <div><div>W</div><div>E</div><div>S</div><div>N</div></div> |            |         |
| ♠ 9852                                                      | ♠ 9852     | ♠ J107  |
| ♥ 8                                                         | ♥ 8        | ♥ 93    |
| ♦ 832                                                       | ♦ 832      | ♦ AQ6   |
| ♣ AJ965                                                     | ♣ AJ965    | ♣ KQ873 |

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 3NT W-1  | 50  |     | 11  |
| 4  | 2  | 4Hx N-3  |     | 500 | -11 |

12

|                                                             |           |           |
|-------------------------------------------------------------|-----------|-----------|
| ♠ AQJ73                                                     | ♠ 109654  | ♠ 2       |
| ♥ Q87                                                       | ♥ 3       | ♥ K109642 |
| ♦                                                           | ♦ 852     | ♦ AK76    |
| ♣ 109863                                                    | ♣ AQ52    | ♣ K4      |
| <div><div>W</div><div>E</div><div>S</div><div>N</div></div> |           |           |
| ♠ K8                                                        | ♠ K8      | ♠ 2       |
| ♥ AJ5                                                       | ♥ AJ5     | ♥ K109642 |
| ♦ QJ10943                                                   | ♦ QJ10943 | ♦ AK76    |
| ♣ J7                                                        | ♣ J7      | ♣ K4      |

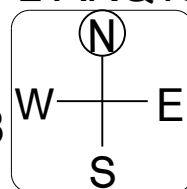
| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 4H E 4   |     | 420 | 0   |
| 4  | 2  | 4H E 4   |     | 420 | 0   |

13

♠ 432  
♥ A85  
♦ AK  
♣ AKQ108

♠ AKJ75  
♥ KQ93  
♦ 87  
♣ J3

♠ Q108  
♥ J74  
♦ 962  
♣ 9542



♠ 96  
♥ 1062  
♦ QJ10543  
♣ 76

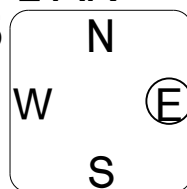
| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 2NT N 3  | 150 |     | 0   |
| 4  | 2  | 2NT N 3  | 150 |     | 0   |

14

♠ AKJ4  
♥ 1075  
♦ KQ92  
♣ AK

♠ 10865  
♥ 9863  
♦ AJ76  
♣ 8

♠ Q973  
♥ J2  
♦ 843  
♣ Q965



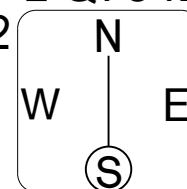
| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 2S S 2   | 110 |     | 4   |
| 4  | 2  | 3NT N-1  |     | 50  | -4  |

15

♠ KQ87  
♥ QJ9  
♦ 7  
♣ Q7542

♠ J9532  
♥ K752  
♦ 1098  
♣ K

♠ A6  
♥ 843  
♦ AKQ32  
♣ 986



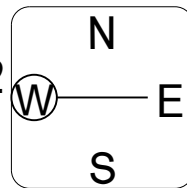
| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 1NT S 1  | 90  |     | -1  |
| 4  | 2  | 1NT S 2  | 120 |     | 1   |

16

♠ 10543  
♥  
♦ AJ8753  
♣ 1093

♠ Q82  
♥ A764  
♦ Q6  
♣ Q864

♠ A9  
♥ Q953  
♦ 94  
♣ AK752



♠ KJ76  
♥ KJ1082  
♦ K102  
♣ J

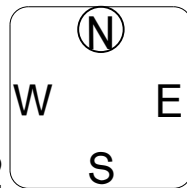
| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 4H E-1   | 100 |     | 0   |
| 4  | 2  | 3H W-1   | 100 |     | 0   |

17

♠ KJ98  
♥ KJ3  
♦ 6543  
♣ AK

♠ 104  
♥ A108  
♦ KQJ  
♣ J9752

♠ AQ72  
♥ Q9  
♦ A972  
♣ 864



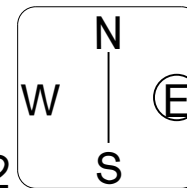
| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 1  | 4S N 4   | 420 |     | 0   |
| 4  | 3  | 4S N 4   | 420 |     | 0   |

18

♠ K62  
♥ 74  
♦ K1053  
♣ KQ104

♠ A97  
♥ 1052  
♦ A9  
♣ AJ982

♠ QJ543  
♥ AQ983  
♦ 4  
♣ 73



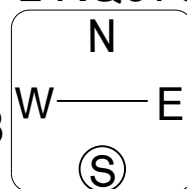
| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 1  | 2D E-1   | 50  |     | 0   |
| 4  | 3  | 1NT W-1  | 50  |     | 0   |

19

♠ AKQ  
♥ 2  
♦ 982  
♣ KQ9753

♠ J109842  
♥ KJ964  
♦ 7  
♣ J

♠ 753  
♥ A85  
♦ KQJ5  
♣ A86



♠ 6  
♥ Q1073  
♦ A10643  
♣ 1042

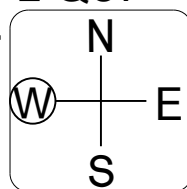
| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 1  | 5C N 6   | 420 |     | 0   |
| 4  | 3  | 3NT N 4  | 430 |     | 0   |

20

♠ AQ102  
♥ K43  
♦ J85  
♣ Q87

♠ K8754  
♥ A5  
♦ KQ  
♣ A643

♠ 96  
♥ QJ8  
♦ A7643  
♣ KJ2



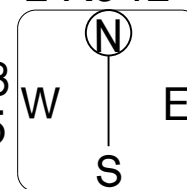
| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 1  | 2NT N 4  | 180 |     | 6   |
| 4  | 3  | 1S W 1   |     | 80  | -6  |

21

♠ K9632  
♥ A952  
♦  
♣ K942

♠ 1075  
♥ K843  
♦ 9765  
♣ A7

♠ QJ8  
♥ Q6  
♦ 843  
♣ J8653



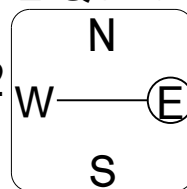
| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 1  | 4H W 5   |     | 450 | -8  |
| 4  | 3  | 3D E 4   |     | 130 | 8   |

22

♠ 75  
♥ 1073  
♦ J942  
♣ QJ73

♠ 1064  
♥ J  
♦ A8763  
♣ K942

♠ AK932  
♥ K9854  
♦ Q5  
♣ 10



♠ QJ8  
♥ AQ62  
♦ K10  
♣ A865

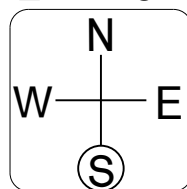
| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 1  | 3NT W 3  |     | 600 | -11 |
| 4  | 3  | 2H S-1   |     | 50  | 11  |

23

♠ AK982  
♥ K843  
♦ 6  
♣ A106

♠ Q6  
♥ AQJ10  
♦ AKJ10  
♣ K54

♠ J543  
♥ 62  
♦ 92  
♣ J9732



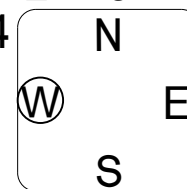
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|----|----|----------|-----|-----|-----|
| 2  | 1  | 2NT W 2  |     | 120 | -6  |
| 4  | 3  | 3NT W-1  | 100 |     | 6   |

24

♠ K9  
♥ KQ9653  
♦ A4  
♣ 1097

♠ AJ1084  
♥ 4  
♦ KJ73  
♣ J43

♠ 72  
♥ A87  
♦ 109652  
♣ AK8



| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 1  | 4H N 4   | 420 |     | 0   |
| 4  | 3  | 4H N 4   | 420 |     | 0   |