

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

W N E S

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

Hand 13: ♠ QJ3, ♥ A9876, ♦ K94, ♣ Q3. Opponent: ♠ K82, ♥ J5, ♦ AQ832, ♣ 974. My hand: ♠ 96, ♥ K43, ♦ J75, ♣ AK1085. Partner's hand: ♠ A10754, ♥ Q102, ♦ 106, ♣ J62.

Table for Hand 13: NS EW Contract N-S E-W MP. Rows: 2 7 2H N-2 200 1.5; 5 4 2H N 3 140 3; 8 1 3H N-3 300 0; 9 6 3H N-2 200 1.5; 10 3 3H N 5 200 4.

14

Hand 14: ♠ 5, ♥ KQJ108, ♦ KJ108, ♣ A87. Opponent: ♠ J3, ♥ A976, ♦ A763, ♣ 943. My hand: ♠ 9, ♥ 5432, ♦ Q952, ♣ QJ65. Partner's hand: ♠ AKQ1087642, ♥, ♦ 4, ♣ K102.

Table for Hand 14: NS EW Contract N-S E-W MP. Rows: 2 7 4S S 6 480 3; 5 4 6NTxN-1 100 0; 8 1 4S S 5 450 2; 9 6 6S S 6 980 4; 10 3 7NT N-1 50 1.

15

Hand 15: ♠ 97643, ♥ 3, ♦ 987, ♣ KQ75. Opponent: ♠ K108, ♥ A107, ♦ A1043, ♣ 842. My hand: ♠ Q5, ♥ KQJ964, ♦ K65, ♣ A3. Partner's hand: ♠ AJ2, ♥ 852, ♦ QJ2, ♣ J1096.

Table for Hand 15: NS EW Contract N-S E-W MP. Rows: 2 7 4H W 4 420 3; 5 4 4H W 5 450 0.5; 8 1 4H W 5 450 0.5; 9 6 4H W 4 420 3; 10 3 4H W 4 420 3.

16

Hand 16: ♠ 75, ♥ AQ92, ♦ AKJ2, ♣ A73. Opponent: ♠ A96, ♥ J10854, ♦ 6, ♣ 9652. My hand: ♠ Q1083, ♥ 73, ♦ 98753, ♣ J8. Partner's hand: ♠ KJ42, ♥ K6, ♦ Q104, ♣ KQ104.

Table for Hand 16: NS EW Contract N-S E-W MP. Rows: 3 1 3NT S 5 460 0.5; 6 5 3NT N 5 460 0.5; 8 2 3NT S 6 490 2.5; 9 7 3NT N 6 490 2.5; 10 4 6NT N 6 990 4.

17

Hand 17: ♠ 74, ♥ J, ♦ Q109853, ♣ K872. Opponent: ♠ Q95, ♥ KQ765, ♦ A42, ♣ J4. My hand: ♠ J832, ♥ A984, ♦, ♣ Q9653. Partner's hand: ♠ AK106, ♥ 1032, ♦ KJ76, ♣ A10.

Table for Hand 17: NS EW Contract N-S E-W MP. Rows: 3 1 4H E-2 100 1.5; 6 5 3H E-1 50 0; 8 2 3H E-2 100 1.5; 9 7 5Hx E-4 800 4; 10 4 4H E-3 150 3.

18

Hand 18: ♠ Q865, ♥ 63, ♦ A752, ♣ 875. Opponent: ♠ J743, ♥ A2, ♦ K9843, ♣ A9. My hand: ♠ 109, ♥ KQJ8754, ♦, ♣ J1042. Partner's hand: ♠ AK2, ♥ 109, ♦ QJ106, ♣ KQ63.

Table for Hand 18: NS EW Contract N-S E-W MP. Rows: 3 1 2H W 3 140 2.5; 6 5 3H W 4 170 1; 8 2 2H W 3 140 2.5; 9 7 1NT S-3 300 0; 10 4 3H W-1 50 4.

19

Hand 19: ♠ J107, ♥ K83, ♦ 832, ♣ QJ53. Opponent: ♠ AK94, ♥ J975, ♦ 1074, ♣ 87. My hand: ♠ Q532, ♥ A2, ♦ AK6, ♣ AK106. Partner's hand: ♠ 86, ♥ Q1064, ♦ QJ95, ♣ 942.

Table for Hand 19: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 5 650 0.5; 3 8 4NT W 4 630 2; 4 2 4S W-1 100 4; 7 6 4S W 4 620 3; 10 5 4S W 5 650 0.5.

20

Hand 20: ♠ J103, ♥ Q3, ♦ Q543, ♣ K1074. Opponent: ♠ 982, ♥ KJ1094, ♦ 102, ♣ J96. My hand: ♠ AQ4, ♥ 86, ♦ AK876, ♣ A83. Partner's hand: ♠ K765, ♥ A752, ♦ J9, ♣ Q52.

Table for Hand 20: NS EW Contract N-S E-W MP. Rows: 1 9 2H W 3 140 0.5; 3 8 2H W-1 100 3.5; 4 2 2H W 2 110 2; 7 6 2H W-1 100 3.5; 10 5 2H W 3 140 0.5.

21

Hand 21: ♠ 5, ♥ 43, ♦ AKJ973, ♣ Q1063. Opponent: ♠ K764, ♥ AJ7, ♦ Q1054, ♣ 97. My hand: ♠ AQJ1092, ♥ K8, ♦ 8, ♣ AK42. Partner's hand: ♠ 83, ♥ Q109652, ♦ 62, ♣ J85.

Table for Hand 21: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 6 480 3; 3 8 6S W 6 980 0.5; 4 2 4S W 6 480 3; 7 6 5S W 6 480 3; 10 5 6S W 6 980 0.5.

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

W N E S

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

# 13

♠ QJ3  
♥ A9876  
♦ K94  
♣ Q3

♠ K82  
♥ J5  
♦ AQ832  
♣ 974

♠ A10754  
♥ Q102  
♦ 106  
♣ J62

♠ 96  
♥ K43  
♦ J75  
♣ AK1085

NS	EW	Contract	N-S	E-W	MP
2	7	2H	N-2	200	1.5
5	4	2H	N 3	140	3
8	1	3H	N-3	300	0
9	6	3H	N-2	200	1.5
10	3	3H	N 5	200	4

# 14

♠ 5  
♥ KQJ108  
♦ KJ108  
♣ A87

♠ J3  
♥ A976  
♦ A763  
♣ 943

♠ AKQ1087642  
♥  
♦ 4  
♣ K102

♠ 9  
♥ 5432  
♦ Q952  
♣ QJ65

NS	EW	Contract	N-S	E-W	MP
2	7	4S	S 6	480	3
5	4	6NTxN-1		100	0
8	1	4S	S 5	450	2
9	6	6S	S 6	980	4
10	3	7NT	N-1	50	1

# 15

♠ 97643  
♥ 3  
♦ 987  
♣ KQ75

♠ K108  
♥ A107  
♦ A1043  
♣ 842

♠ AJ2  
♥ 852  
♦ QJ2  
♣ J1096

♠ Q5  
♥ KQJ964  
♦ K65  
♣ A3

NS	EW	Contract	N-S	E-W	MP
2	7	4H	W 4	420	3
5	4	4H	W 5	450	0.5
8	1	4H	W 5	450	0.5
9	6	4H	W 4	420	3
10	3	4H	W 4	420	3

# 16

♠ 75  
♥ AQ92  
♦ AKJ2  
♣ A73

♠ A96  
♥ J10854  
♦ 6  
♣ 9652

♠ KJ42  
♥ K6  
♦ Q104  
♣ KQ104

♠ Q1083  
♥ 73  
♦ 98753  
♣ J8

NS	EW	Contract	N-S	E-W	MP
3	1	3NT	S 5	460	0.5
6	5	3NT	N 5	460	0.5
8	2	3NT	S 6	490	2.5
9	7	3NT	N 6	490	2.5
10	4	6NT	N 6	990	4

# 17

♠ 74  
♥ J  
♦ Q109853  
♣ K872

♠ Q95  
♥ KQ765  
♦ A42  
♣ J4

♠ AK106  
♥ 1032  
♦ KJ76  
♣ A10

♠ J832  
♥ A984  
♦  
♣ Q9653

NS	EW	Contract	N-S	E-W	MP
3	1	4H	E-2	100	1.5
6	5	3H	E-1	50	0
8	2	3H	E-2	100	1.5
9	7	5Hx	E-4	800	4
10	4	4H	E-3	150	3

# 18

♠ Q865  
♥ 63  
♦ A752  
♣ 875

♠ J743  
♥ A2  
♦ K9843  
♣ A9

♠ AK2  
♥ 109  
♦ QJ106  
♣ KQ63

♠ 109  
♥ KQJ8754  
♦  
♣ J1042

NS	EW	Contract	N-S	E-W	MP
3	1	2H	W 3	140	2.5
6	5	3H	W 4	170	1
8	2	2H	W 3	140	2.5
9	7	1NT	S-3	300	0
10	4	3H	W-1	50	4

# 19

♠ J107  
♥ K83  
♦ 832  
♣ QJ53

♠ AK94  
♥ J975  
♦ 1074  
♣ 87

♠ 86  
♥ Q1064  
♦ QJ95  
♣ 942

♠ Q532  
♥ A2  
♦ AK6  
♣ AK106

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 5	650	0.5
3	8	4NT	W 4	630	2
4	2	4S	W-1	100	4
7	6	4S	W 4	620	3
10	5	4S	W 5	650	0.5

# 20

♠ J103  
♥ Q3  
♦ Q543  
♣ K1074

♠ 982  
♥ KJ1094  
♦ 102  
♣ J96

♠ K765  
♥ A752  
♦ J9  
♣ Q52

♠ AQ4  
♥ 86  
♦ AK876  
♣ A83

NS	EW	Contract	N-S	E-W	MP
1	9	2H	W 3	140	0.5
3	8	2H	W-1	100	3.5
4	2	2H	W 2	110	2
7	6	2H	W-1	100	3.5
10	5	2H	W 3	140	0.5

# 21

♠ 5  
♥ 43  
♦ AKJ973  
♣ Q1063

♠ K764  
♥ AJ7  
♦ Q1054  
♣ 97

♠ 83  
♥ Q109652  
♦ 62  
♣ J85

♠ AQJ1092  
♥ K8  
♦ 8  
♣ AK42

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 6	480	3
3	8	6S	W 6	980	0.5
4	2	4S	W 6	480	3
7	6	5S	W 6	480	3
10	5	6S	W 6	980	0.5

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

W N E S

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

# 13

♠ QJ3  
♥ A9876  
♦ K94  
♣ Q3

♠ K82  
♥ J5  
♦ AQ832  
♣ 974

♠ A10754  
♥ Q102  
♦ 106  
♣ J62

♠ 96  
♥ K43  
♦ J75  
♣ AK1085

NS	EW	Contract	N-S	E-W	MP
2	7	2H	N-2	200	1.5
5	4	2H	N 3	140	3
8	1	3H	N-3	300	0
9	6	3H	N-2	200	1.5
10	3	3H	N 5	200	4

# 14

♠ 5  
♥ KQJ108  
♦ KJ108  
♣ A87

♠ J3  
♥ A976  
♦ A763  
♣ 943

♠ AKQ1087642  
♥  
♦ 4  
♣ K102

♠ 9  
♥ 5432  
♦ Q952  
♣ QJ65

NS	EW	Contract	N-S	E-W	MP
2	7	4S	S 6	480	3
5	4	6NTxN-1		100	0
8	1	4S	S 5	450	2
9	6	6S	S 6	980	4
10	3	7NT	N-1	50	1

# 15

♠ 97643  
♥ 3  
♦ 987  
♣ KQ75

♠ K108  
♥ A107  
♦ A1043  
♣ 842

♠ AJ2  
♥ 852  
♦ QJ2  
♣ J1096

♠ Q5  
♥ KQJ964  
♦ K65  
♣ A3

NS	EW	Contract	N-S	E-W	MP
2	7	4H	W 4	420	3
5	4	4H	W 5	450	0.5
8	1	4H	W 5	450	0.5
9	6	4H	W 4	420	3
10	3	4H	W 4	420	3

# 16

♠ 75  
♥ AQ92  
♦ AKJ2  
♣ A73

♠ A96  
♥ J10854  
♦ 6  
♣ 9652

♠ KJ42  
♥ K6  
♦ Q104  
♣ KQ104

♠ Q1083  
♥ 73  
♦ 98753  
♣ J8

NS	EW	Contract	N-S	E-W	MP
3	1	3NT	S 5	460	0.5
6	5	3NT	N 5	460	0.5
8	2	3NT	S 6	490	2.5
9	7	3NT	N 6	490	2.5
10	4	6NT	N 6	990	4

# 17

♠ 74  
♥ J  
♦ Q109853  
♣ K872

♠ Q95  
♥ KQ765  
♦ A42  
♣ J4

♠ AK106  
♥ 1032  
♦ KJ76  
♣ A10

♠ J832  
♥ A984  
♦  
♣ Q9653

NS	EW	Contract	N-S	E-W	MP
3	1	4H	E-2	100	1.5
6	5	3H	E-1	50	0
8	2	3H	E-2	100	1.5
9	7	5Hx	E-4	800	4
10	4	4H	E-3	150	3

# 18

♠ Q865  
♥ 63  
♦ A752  
♣ 875

♠ J743  
♥ A2  
♦ K9843  
♣ A9

♠ AK2  
♥ 109  
♦ QJ106  
♣ KQ63

♠ 109  
♥ KQJ8754  
♦  
♣ J1042

NS	EW	Contract	N-S	E-W	MP
3	1	2H	W 3	140	2.5
6	5	3H	W 4	170	1
8	2	2H	W 3	140	2.5
9	7	1NT	S-3	300	0
10	4	3H	W-1	50	4

# 19

♠ J107  
♥ K83  
♦ 832  
♣ QJ53

♠ AK94  
♥ J975  
♦ 1074  
♣ 87

♠ 86  
♥ Q1064  
♦ QJ95  
♣ 942

♠ Q532  
♥ A2  
♦ AK6  
♣ AK106

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 5	650	0.5
3	8	4NT	W 4	630	2
4	2	4S	W-1	100	4
7	6	4S	W 4	620	3
10	5	4S	W 5	650	0.5

# 20

♠ J103  
♥ Q3  
♦ Q543  
♣ K1074

♠ 982  
♥ KJ1094  
♦ 102  
♣ J96

♠ K765  
♥ A752  
♦ J9  
♣ Q52

♠ AQ4  
♥ 86  
♦ AK876  
♣ A83

NS	EW	Contract	N-S	E-W	MP
1	9	2H	W 3	140	0.5
3	8	2H	W-1	100	3.5
4	2	2H	W 2	110	2
7	6	2H	W-1	100	3.5
10	5	2H	W 3	140	0.5

# 21

♠ 5  
♥ 43  
♦ AKJ973  
♣ Q1063

♠ K764  
♥ AJ7  
♦ Q1054  
♣ 97

♠ 83  
♥ Q109652  
♦ 62  
♣ J85

♠ AQJ1092  
♥ K8  
♦ 8  
♣ AK42

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 6	480	3
3	8	6S	W 6	980	0.5
4	2	4S	W 6	480	3
7	6	5S	W 6	480	3
10	5	6S	W 6	980	0.5

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

W N E S

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

Hand 13: ♠ QJ3, ♥ A9876, ♦ K94, ♣ Q3. Opponent: ♠ K82, ♥ J5, ♦ AQ832, ♣ 974. My hand: ♠ 96, ♥ K43, ♦ J75, ♣ AK1085. Partner's hand: ♠ A10754, ♥ Q102, ♦ 106, ♣ J62.

Table for Hand 13: NS EW Contract N-S E-W MP. Rows: 2 7 2H N-2 200 1.5; 5 4 2H N 3 140 3; 8 1 3H N-3 300 0; 9 6 3H N-2 200 1.5; 10 3 3H N 5 200 4.

14

Hand 14: ♠ 5, ♥ KQJ108, ♦ KJ108, ♣ A87. Opponent: ♠ J3, ♥ A976, ♦ A763, ♣ 943. My hand: ♠ 9, ♥ 5432, ♦ Q952, ♣ QJ65. Partner's hand: ♠ AKQ1087642, ♥, ♦ 4, ♣ K102.

Table for Hand 14: NS EW Contract N-S E-W MP. Rows: 2 7 4S S 6 480 3; 5 4 6NTxN-1 100 0; 8 1 4S S 5 450 2; 9 6 6S S 6 980 4; 10 3 7NT N-1 50 1.

15

Hand 15: ♠ 97643, ♥ 3, ♦ 987, ♣ KQ75. Opponent: ♠ K108, ♥ A107, ♦ A1043, ♣ 842. My hand: ♠ Q5, ♥ KQJ964, ♦ K65, ♣ A3. Partner's hand: ♠ AJ2, ♥ 852, ♦ QJ2, ♣ J1096.

Table for Hand 15: NS EW Contract N-S E-W MP. Rows: 2 7 4H W 4 420 3; 5 4 4H W 5 450 0.5; 8 1 4H W 5 450 0.5; 9 6 4H W 4 420 3; 10 3 4H W 4 420 3.

16

Hand 16: ♠ 75, ♥ AQ92, ♦ AKJ2, ♣ A73. Opponent: ♠ A96, ♥ J10854, ♦ 6, ♣ 9652. My hand: ♠ Q1083, ♥ 73, ♦ 98753, ♣ J8. Partner's hand: ♠ KJ42, ♥ K6, ♦ Q104, ♣ KQ104.

Table for Hand 16: NS EW Contract N-S E-W MP. Rows: 3 1 3NT S 5 460 0.5; 6 5 3NT N 5 460 0.5; 8 2 3NT S 6 490 2.5; 9 7 3NT N 6 490 2.5; 10 4 6NT N 6 990 4.

17

Hand 17: ♠ 74, ♥ J, ♦ Q109853, ♣ K872. Opponent: ♠ Q95, ♥ KQ765, ♦ A42, ♣ J4. My hand: ♠ J832, ♥ A984, ♦, ♣ Q9653. Partner's hand: ♠ AK106, ♥ 1032, ♦ KJ76, ♣ A10.

Table for Hand 17: NS EW Contract N-S E-W MP. Rows: 3 1 4H E-2 100 1.5; 6 5 3H E-1 50 0; 8 2 3H E-2 100 1.5; 9 7 5Hx E-4 800 4; 10 4 4H E-3 150 3.

18

Hand 18: ♠ Q865, ♥ 63, ♦ A752, ♣ 875. Opponent: ♠ J743, ♥ A2, ♦ K9843, ♣ A9. My hand: ♠ 109, ♥ KQJ8754, ♦, ♣ J1042. Partner's hand: ♠ AK2, ♥ 109, ♦ QJ106, ♣ KQ63.

Table for Hand 18: NS EW Contract N-S E-W MP. Rows: 3 1 2H W 3 140 2.5; 6 5 3H W 4 170 1; 8 2 2H W 3 140 2.5; 9 7 1NT S-3 300 0; 10 4 3H W-1 50 4.

19

Hand 19: ♠ J107, ♥ K83, ♦ 832, ♣ QJ53. Opponent: ♠ AK94, ♥ J975, ♦ 1074, ♣ 87. My hand: ♠ Q532, ♥ A2, ♦ AK6, ♣ AK106. Partner's hand: ♠ 86, ♥ Q1064, ♦ QJ95, ♣ 942.

Table for Hand 19: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 5 650 0.5; 3 8 4NT W 4 630 2; 4 2 4S W-1 100 4; 7 6 4S W 4 620 3; 10 5 4S W 5 650 0.5.

20

Hand 20: ♠ J103, ♥ Q3, ♦ Q543, ♣ K1074. Opponent: ♠ 982, ♥ KJ1094, ♦ 102, ♣ J96. My hand: ♠ AQ4, ♥ 86, ♦ AK876, ♣ A83. Partner's hand: ♠ K765, ♥ A752, ♦ J9, ♣ Q52.

Table for Hand 20: NS EW Contract N-S E-W MP. Rows: 1 9 2H W 3 140 0.5; 3 8 2H W-1 100 3.5; 4 2 2H W 2 110 2; 7 6 2H W-1 100 3.5; 10 5 2H W 3 140 0.5.

21

Hand 21: ♠ 5, ♥ 43, ♦ AKJ973, ♣ Q1063. Opponent: ♠ K764, ♥ AJ7, ♦ Q1054, ♣ 97. My hand: ♠ AQJ1092, ♥ K8, ♦ 8, ♣ AK42. Partner's hand: ♠ 83, ♥ Q109652, ♦ 62, ♣ J85.

Table for Hand 21: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 6 480 3; 3 8 6S W 6 980 0.5; 4 2 4S W 6 480 3; 7 6 5S W 6 480 3; 10 5 6S W 6 980 0.5.

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

Hand 13: ♠ QJ3, ♥ A9876, ♦ K94, ♣ Q3. Opponent: ♠ K82, ♥ J5, ♦ AQ832, ♣ 974. My hand: ♠ 96, ♥ K43, ♦ J75, ♣ AK1085. Partner's hand: ♠ A10754, ♥ Q102, ♦ 106, ♣ J62.

Table for Hand 13 showing NS, EW, Contract, N-S, E-W, and MP for rounds 2-10.

14

Hand 14: ♠ 5, ♥ KQJ108, ♦ KJ108, ♣ A87. Opponent: ♠ J3, ♥ A976, ♦ A763, ♣ 943. My hand: ♠ 9, ♥ 5432, ♦ Q952, ♣ QJ65. Partner's hand: ♠ AKQ1087642, ♥, ♦ 4, ♣ K102.

Table for Hand 14 showing NS, EW, Contract, N-S, E-W, and MP for rounds 2-10.

15

Hand 15: ♠ 97643, ♥ 3, ♦ 987, ♣ KQ75. Opponent: ♠ K108, ♥ A107, ♦ A1043, ♣ 842. My hand: ♠ Q5, ♥ KQJ964, ♦ K65, ♣ A3. Partner's hand: ♠ AJ2, ♥ 852, ♦ QJ2, ♣ J1096.

Table for Hand 15 showing NS, EW, Contract, N-S, E-W, and MP for rounds 2-10.

16

Hand 16: ♠ 75, ♥ AQ92, ♦ AKJ2, ♣ A73. Opponent: ♠ A96, ♥ J10854, ♦ 6, ♣ 9652. My hand: ♠ Q1083, ♥ 73, ♦ 98753, ♣ J8. Partner's hand: ♠ KJ42, ♥ K6, ♦ Q104, ♣ KQ104.

Table for Hand 16 showing NS, EW, Contract, N-S, E-W, and MP for rounds 3-10.

17

Hand 17: ♠ 74, ♥ J, ♦ Q109853, ♣ K872. Opponent: ♠ Q95, ♥ KQ765, ♦ A42, ♣ J4. My hand: ♠ J832, ♥ A984, ♦, ♣ Q9653. Partner's hand: ♠ AK106, ♥ 1032, ♦ KJ76, ♣ A10.

Table for Hand 17 showing NS, EW, Contract, N-S, E-W, and MP for rounds 3-10.

18

Hand 18: ♠ Q865, ♥ 63, ♦ A752, ♣ 875. Opponent: ♠ J743, ♥ A2, ♦ K9843, ♣ A9. My hand: ♠ 109, ♥ KQJ8754, ♦, ♣ J1042. Partner's hand: ♠ AK2, ♥ 109, ♦ QJ106, ♣ KQ63.

Table for Hand 18 showing NS, EW, Contract, N-S, E-W, and MP for rounds 3-10.

19

Hand 19: ♠ J107, ♥ K83, ♦ 832, ♣ QJ53. Opponent: ♠ AK94, ♥ J975, ♦ 1074, ♣ 87. My hand: ♠ Q532, ♥ A2, ♦ AK6, ♣ AK106. Partner's hand: ♠ 86, ♥ Q1064, ♦ QJ95, ♣ 942.

Table for Hand 19 showing NS, EW, Contract, N-S, E-W, and MP for rounds 1-10.

20

Hand 20: ♠ J103, ♥ Q3, ♦ Q543, ♣ K1074. Opponent: ♠ 982, ♥ KJ1094, ♦ 102, ♣ J96. My hand: ♠ AQ4, ♥ 86, ♦ AK876, ♣ A83. Partner's hand: ♠ K765, ♥ A752, ♦ J9, ♣ Q52.

Table for Hand 20 showing NS, EW, Contract, N-S, E-W, and MP for rounds 1-10.

21

Hand 21: ♠ 5, ♥ 43, ♦ AKJ973, ♣ Q1063. Opponent: ♠ K764, ♥ AJ7, ♦ Q1054, ♣ 97. My hand: ♠ AQJ1092, ♥ K8, ♦ 8, ♣ AK42. Partner's hand: ♠ 83, ♥ Q109652, ♦ 62, ♣ J85.

Table for Hand 21 showing NS, EW, Contract, N-S, E-W, and MP for rounds 1-10.

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

W N E S

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

Hand 13: ♠ QJ3, ♥ A9876, ♦ K94, ♣ Q3. Opponent: ♠ K82, ♥ J5, ♦ AQ832, ♣ 974. My hand: ♠ 96, ♥ K43, ♦ J75, ♣ AK1085. Partner's hand: ♠ A10754, ♥ Q102, ♦ 106, ♣ J62.

Table for Hand 13: NS EW Contract N-S E-W MP. Rows: 2 7 2H N-2 200 1.5; 5 4 2H N 3 140 3; 8 1 3H N-3 300 0; 9 6 3H N-2 200 1.5; 10 3 3H N 5 200 4.

14

Hand 14: ♠ 5, ♥ KQJ108, ♦ KJ108, ♣ A87. Opponent: ♠ J3, ♥ A976, ♦ A763, ♣ 943. My hand: ♠ 9, ♥ 5432, ♦ Q952, ♣ QJ65. Partner's hand: ♠ AKQ1087642, ♥, ♦ 4, ♣ K102.

Table for Hand 14: NS EW Contract N-S E-W MP. Rows: 2 7 4S S 6 480 3; 5 4 6NTxN-1 100 0; 8 1 4S S 5 450 2; 9 6 6S S 6 980 4; 10 3 7NT N-1 50 1.

15

Hand 15: ♠ 97643, ♥ 3, ♦ 987, ♣ KQ75. Opponent: ♠ K108, ♥ A107, ♦ A1043, ♣ 842. My hand: ♠ Q5, ♥ KQJ964, ♦ K65, ♣ A3. Partner's hand: ♠ AJ2, ♥ 852, ♦ QJ2, ♣ J1096.

Table for Hand 15: NS EW Contract N-S E-W MP. Rows: 2 7 4H W 4 420 3; 5 4 4H W 5 450 0.5; 8 1 4H W 5 450 0.5; 9 6 4H W 4 420 3; 10 3 4H W 4 420 3.

16

Hand 16: ♠ 75, ♥ AQ92, ♦ AKJ2, ♣ A73. Opponent: ♠ A96, ♥ J10854, ♦ 6, ♣ 9652. My hand: ♠ Q1083, ♥ 73, ♦ 98753, ♣ J8. Partner's hand: ♠ KJ42, ♥ K6, ♦ Q104, ♣ KQ104.

Table for Hand 16: NS EW Contract N-S E-W MP. Rows: 3 1 3NT S 5 460 0.5; 6 5 3NT N 5 460 0.5; 8 2 3NT S 6 490 2.5; 9 7 3NT N 6 490 2.5; 10 4 6NT N 6 990 4.

17

Hand 17: ♠ 74, ♥ J, ♦ Q109853, ♣ K872. Opponent: ♠ Q95, ♥ KQ765, ♦ A42, ♣ J4. My hand: ♠ J832, ♥ A984, ♦, ♣ Q9653. Partner's hand: ♠ AK106, ♥ 1032, ♦ KJ76, ♣ A10.

Table for Hand 17: NS EW Contract N-S E-W MP. Rows: 3 1 4H E-2 100 1.5; 6 5 3H E-1 50 0; 8 2 3H E-2 100 1.5; 9 7 5Hx E-4 800 4; 10 4 4H E-3 150 3.

18

Hand 18: ♠ Q865, ♥ 63, ♦ A752, ♣ 875. Opponent: ♠ J743, ♥ A2, ♦ K9843, ♣ A9. My hand: ♠ 109, ♥ KQJ8754, ♦, ♣ J1042. Partner's hand: ♠ AK2, ♥ 109, ♦ QJ106, ♣ KQ63.

Table for Hand 18: NS EW Contract N-S E-W MP. Rows: 3 1 2H W 3 140 2.5; 6 5 3H W 4 170 1; 8 2 2H W 3 140 2.5; 9 7 1NT S-3 300 0; 10 4 3H W-1 50 4.

19

Hand 19: ♠ J107, ♥ K83, ♦ 832, ♣ QJ53. Opponent: ♠ AK94, ♥ J975, ♦ 1074, ♣ 87. My hand: ♠ Q532, ♥ A2, ♦ AK6, ♣ AK106. Partner's hand: ♠ 86, ♥ Q1064, ♦ QJ95, ♣ 942.

Table for Hand 19: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 5 650 0.5; 3 8 4NT W 4 630 2; 4 2 4S W-1 100 4; 7 6 4S W 4 620 3; 10 5 4S W 5 650 0.5.

20

Hand 20: ♠ J103, ♥ Q3, ♦ Q543, ♣ K1074. Opponent: ♠ 982, ♥ KJ1094, ♦ 102, ♣ J96. My hand: ♠ AQ4, ♥ 86, ♦ AK876, ♣ A83. Partner's hand: ♠ K765, ♥ A752, ♦ J9, ♣ Q52.

Table for Hand 20: NS EW Contract N-S E-W MP. Rows: 1 9 2H W 3 140 0.5; 3 8 2H W-1 100 3.5; 4 2 2H W 2 110 2; 7 6 2H W-1 100 3.5; 10 5 2H W 3 140 0.5.

21

Hand 21: ♠ 5, ♥ 43, ♦ AKJ973, ♣ Q1063. Opponent: ♠ K764, ♥ AJ7, ♦ Q1054, ♣ 97. My hand: ♠ AQJ1092, ♥ K8, ♦ 8, ♣ AK42. Partner's hand: ♠ 83, ♥ Q109652, ♦ 62, ♣ J85.

Table for Hand 21: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 6 480 3; 3 8 6S W 6 980 0.5; 4 2 4S W 6 480 3; 7 6 5S W 6 480 3; 10 5 6S W 6 980 0.5.

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

♠ QJ3  
♥ A9876  
♦ K94  
♣ Q3

♠ K82  
♥ J5  
♦ AQ832  
♣ 974

♠ A10754  
♥ Q102  
♦ 106  
♣ J62

♠ 96  
♥ K43  
♦ J75  
♣ AK1085

NS	EW	Contract	N-S	E-W	MP
2	7	2H	N-2	200	1.5
5	4	2H	N 3	140	3
8	1	3H	N-3	300	0
9	6	3H	N-2	200	1.5
10	3	3H	N 5	200	4

14

♠ 5  
♥ KQJ108  
♦ KJ108  
♣ A87

♠ J3  
♥ A976  
♦ A763  
♣ 943

♠ AKQ1087642  
♥  
♦ 4  
♣ K102

♠ 9  
♥ 5432  
♦ Q952  
♣ QJ65

NS	EW	Contract	N-S	E-W	MP
2	7	4S	S 6	480	3
5	4	6NTxN-1		100	0
8	1	4S	S 5	450	2
9	6	6S	S 6	980	4
10	3	7NT	N-1	50	1

15

♠ 97643  
♥ 3  
♦ 987  
♣ KQ75

♠ K108  
♥ A107  
♦ A1043  
♣ 842

♠ AJ2  
♥ 852  
♦ QJ2  
♣ J1096

♠ Q5  
♥ KQJ964  
♦ K65  
♣ A3

NS	EW	Contract	N-S	E-W	MP
2	7	4H	W 4	420	3
5	4	4H	W 5	450	0.5
8	1	4H	W 5	450	0.5
9	6	4H	W 4	420	3
10	3	4H	W 4	420	3

16

♠ 75  
♥ AQ92  
♦ AKJ2  
♣ A73

♠ A96  
♥ J10854  
♦ 6  
♣ 9652

♠ KJ42  
♥ K6  
♦ Q104  
♣ KQ104

♠ Q1083  
♥ 73  
♦ 98753  
♣ J8

NS	EW	Contract	N-S	E-W	MP
3	1	3NT	S 5	460	0.5
6	5	3NT	N 5	460	0.5
8	2	3NT	S 6	490	2.5
9	7	3NT	N 6	490	2.5
10	4	6NT	N 6	990	4

17

♠ 74  
♥ J  
♦ Q109853  
♣ K872

♠ Q95  
♥ KQ765  
♦ A42  
♣ J4

♠ AK106  
♥ 1032  
♦ KJ76  
♣ A10

♠ J832  
♥ A984  
♦  
♣ Q9653

NS	EW	Contract	N-S	E-W	MP
3	1	4H	E-2	100	1.5
6	5	3H	E-1	50	0
8	2	3H	E-2	100	1.5
9	7	5Hx	E-4	800	4
10	4	4H	E-3	150	3

18

♠ Q865  
♥ 63  
♦ A752  
♣ 875

♠ J743  
♥ A2  
♦ K9843  
♣ A9

♠ AK2  
♥ 109  
♦ QJ106  
♣ KQ63

♠ 109  
♥ KQJ8754  
♦  
♣ J1042

NS	EW	Contract	N-S	E-W	MP
3	1	2H	W 3	140	2.5
6	5	3H	W 4	170	1
8	2	2H	W 3	140	2.5
9	7	1NT	S-3	300	0
10	4	3H	W-1	50	4

19

♠ J107  
♥ K83  
♦ 832  
♣ QJ53

♠ AK94  
♥ J975  
♦ 1074  
♣ 87

♠ 86  
♥ Q1064  
♦ QJ95  
♣ 942

♠ Q532  
♥ A2  
♦ AK6  
♣ AK106

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 5	650	0.5
3	8	4NT	W 4	630	2
4	2	4S	W-1	100	4
7	6	4S	W 4	620	3
10	5	4S	W 5	650	0.5

20

♠ J103  
♥ Q3  
♦ Q543  
♣ K1074

♠ 982  
♥ KJ1094  
♦ 102  
♣ J96

♠ K765  
♥ A752  
♦ J9  
♣ Q52

♠ AQ4  
♥ 86  
♦ AK876  
♣ A83

NS	EW	Contract	N-S	E-W	MP
1	9	2H	W 3	140	0.5
3	8	2H	W-1	100	3.5
4	2	2H	W 2	110	2
7	6	2H	W-1	100	3.5
10	5	2H	W 3	140	0.5

21

♠ 5  
♥ 43  
♦ AKJ973  
♣ Q1063

♠ K764  
♥ AJ7  
♦ Q1054  
♣ 97

♠ 83  
♥ Q109652  
♦ 62  
♣ J85

♠ AQJ1092  
♥ K8  
♦ 8  
♣ AK42

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 6	480	3
3	8	6S	W 6	980	0.5
4	2	4S	W 6	480	3
7	6	5S	W 6	480	3
10	5	6S	W 6	980	0.5

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

W N E S

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

♠ QJ3  
♥ A9876  
♦ K94  
♣ Q3

♠ K82  
♥ J5  
♦ AQ832  
♣ 974

♠ A10754  
♥ Q102  
♦ 106  
♣ J62

♠ 96  
♥ K43  
♦ J75  
♣ AK1085

NS	EW	Contract	N-S	E-W	MP
2	7	2H	N-2	200	1.5
5	4	2H	N 3	140	3
8	1	3H	N-3	300	0
9	6	3H	N-2	200	1.5
10	3	3H	N 5	200	4

14

♠ 5  
♥ KQJ108  
♦ KJ108  
♣ A87

♠ J3  
♥ A976  
♦ A763  
♣ 943

♠ AKQ1087642  
♥  
♦ 4  
♣ K102

♠ 9  
♥ 5432  
♦ Q952  
♣ QJ65

NS	EW	Contract	N-S	E-W	MP
2	7	4S	S 6	480	3
5	4	6NTxN-1		100	0
8	1	4S	S 5	450	2
9	6	6S	S 6	980	4
10	3	7NT	N-1	50	1

15

♠ 97643  
♥ 3  
♦ 987  
♣ KQ75

♠ K108  
♥ A107  
♦ A1043  
♣ 842

♠ AJ2  
♥ 852  
♦ QJ2  
♣ J1096

♠ Q5  
♥ KQJ964  
♦ K65  
♣ A3

NS	EW	Contract	N-S	E-W	MP
2	7	4H	W 4	420	3
5	4	4H	W 5	450	0.5
8	1	4H	W 5	450	0.5
9	6	4H	W 4	420	3
10	3	4H	W 4	420	3

16

♠ 75  
♥ AQ92  
♦ AKJ2  
♣ A73

♠ A96  
♥ J10854  
♦ 6  
♣ 9652

♠ KJ42  
♥ K6  
♦ Q104  
♣ KQ104

♠ Q1083  
♥ 73  
♦ 98753  
♣ J8

NS	EW	Contract	N-S	E-W	MP
3	1	3NT	S 5	460	0.5
6	5	3NT	N 5	460	0.5
8	2	3NT	S 6	490	2.5
9	7	3NT	N 6	490	2.5
10	4	6NT	N 6	990	4

17

♠ 74  
♥ J  
♦ Q109853  
♣ K872

♠ Q95  
♥ KQ765  
♦ A42  
♣ J4

♠ AK106  
♥ 1032  
♦ KJ76  
♣ A10

♠ J832  
♥ A984  
♦  
♣ Q9653

NS	EW	Contract	N-S	E-W	MP
3	1	4H	E-2	100	1.5
6	5	3H	E-1	50	0
8	2	3H	E-2	100	1.5
9	7	5Hx	E-4	800	4
10	4	4H	E-3	150	3

18

♠ Q865  
♥ 63  
♦ A752  
♣ 875

♠ J743  
♥ A2  
♦ K9843  
♣ A9

♠ AK2  
♥ 109  
♦ QJ106  
♣ KQ63

♠ 109  
♥ KQJ8754  
♦  
♣ J1042

NS	EW	Contract	N-S	E-W	MP
3	1	2H	W 3	140	2.5
6	5	3H	W 4	170	1
8	2	2H	W 3	140	2.5
9	7	1NT	S-3	300	0
10	4	3H	W-1	50	4

19

♠ J107  
♥ K83  
♦ 832  
♣ QJ53

♠ AK94  
♥ J975  
♦ 1074  
♣ 87

♠ 86  
♥ Q1064  
♦ QJ95  
♣ 942

♠ Q532  
♥ A2  
♦ AK6  
♣ AK106

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 5	650	0.5
3	8	4NT	W 4	630	2
4	2	4S	W-1	100	4
7	6	4S	W 4	620	3
10	5	4S	W 5	650	0.5

20

♠ J103  
♥ Q3  
♦ Q543  
♣ K1074

♠ 982  
♥ KJ1094  
♦ 102  
♣ J96

♠ K765  
♥ A752  
♦ J9  
♣ Q52

♠ AQ4  
♥ 86  
♦ AK876  
♣ A83

NS	EW	Contract	N-S	E-W	MP
1	9	2H	W 3	140	0.5
3	8	2H	W-1	100	3.5
4	2	2H	W 2	110	2
7	6	2H	W-1	100	3.5
10	5	2H	W 3	140	0.5

21

♠ 5  
♥ 43  
♦ AKJ973  
♣ Q1063

♠ K764  
♥ AJ7  
♦ Q1054  
♣ 97

♠ 83  
♥ Q109652  
♦ 62  
♣ J85

♠ AQJ1092  
♥ K8  
♦ 8  
♣ AK42

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 6	480	3
3	8	6S	W 6	980	0.5
4	2	4S	W 6	480	3
7	6	5S	W 6	480	3
10	5	6S	W 6	980	0.5

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

W N E S

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

Hand 13: ♠ QJ3, ♥ A9876, ♦ K94, ♣ Q3. Opponent: ♠ K82, ♥ J5, ♦ AQ832, ♣ 974. My hand: ♠ 96, ♥ K43, ♦ J75, ♣ AK1085. Partner's hand: ♠ A10754, ♥ Q102, ♦ 106, ♣ J62.

Table for Hand 13: NS EW Contract N-S E-W MP. Rows: 2 7 2H N-2 200 1.5; 5 4 2H N 3 140 3; 8 1 3H N-3 300 0; 9 6 3H N-2 200 1.5; 10 3 3H N 5 200 4.

14

Hand 14: ♠ 5, ♥ KQJ108, ♦ KJ108, ♣ A87. Opponent: ♠ J3, ♥ A976, ♦ A763, ♣ 943. My hand: ♠ 9, ♥ 5432, ♦ Q952, ♣ QJ65. Partner's hand: ♠ AKQ1087642, ♥, ♦ 4, ♣ K102.

Table for Hand 14: NS EW Contract N-S E-W MP. Rows: 2 7 4S S 6 480 3; 5 4 6NTxN-1 100 0; 8 1 4S S 5 450 2; 9 6 6S S 6 980 4; 10 3 7NT N-1 50 1.

15

Hand 15: ♠ 97643, ♥ 3, ♦ 987, ♣ KQ75. Opponent: ♠ K108, ♥ A107, ♦ A1043, ♣ 842. My hand: ♠ Q5, ♥ KQJ964, ♦ K65, ♣ A3. Partner's hand: ♠ AJ2, ♥ 852, ♦ QJ2, ♣ J1096.

Table for Hand 15: NS EW Contract N-S E-W MP. Rows: 2 7 4H W 4 420 3; 5 4 4H W 5 450 0.5; 8 1 4H W 5 450 0.5; 9 6 4H W 4 420 3; 10 3 4H W 4 420 3.

16

Hand 16: ♠ 75, ♥ AQ92, ♦ AKJ2, ♣ A73. Opponent: ♠ A96, ♥ J10854, ♦ 6, ♣ 9652. My hand: ♠ Q1083, ♥ 73, ♦ 98753, ♣ J8. Partner's hand: ♠ KJ42, ♥ K6, ♦ Q104, ♣ KQ104.

Table for Hand 16: NS EW Contract N-S E-W MP. Rows: 3 1 3NT S 5 460 0.5; 6 5 3NT N 5 460 0.5; 8 2 3NT S 6 490 2.5; 9 7 3NT N 6 490 2.5; 10 4 6NT N 6 990 4.

17

Hand 17: ♠ 74, ♥ J, ♦ Q109853, ♣ K872. Opponent: ♠ Q95, ♥ KQ765, ♦ A42, ♣ J4. My hand: ♠ J832, ♥ A984, ♦, ♣ Q9653. Partner's hand: ♠ AK106, ♥ 1032, ♦ KJ76, ♣ A10.

Table for Hand 17: NS EW Contract N-S E-W MP. Rows: 3 1 4H E-2 100 1.5; 6 5 3H E-1 50 0; 8 2 3H E-2 100 1.5; 9 7 5Hx E-4 800 4; 10 4 4H E-3 150 3.

18

Hand 18: ♠ Q865, ♥ 63, ♦ A752, ♣ 875. Opponent: ♠ J743, ♥ A2, ♦ K9843, ♣ A9. My hand: ♠ 109, ♥ KQJ8754, ♦, ♣ J1042. Partner's hand: ♠ AK2, ♥ 109, ♦ QJ106, ♣ KQ63.

Table for Hand 18: NS EW Contract N-S E-W MP. Rows: 3 1 2H W 3 140 2.5; 6 5 3H W 4 170 1; 8 2 2H W 3 140 2.5; 9 7 1NT S-3 300 0; 10 4 3H W-1 50 4.

19

Hand 19: ♠ J107, ♥ K83, ♦ 832, ♣ QJ53. Opponent: ♠ AK94, ♥ J975, ♦ 1074, ♣ 87. My hand: ♠ Q532, ♥ A2, ♦ AK6, ♣ AK106. Partner's hand: ♠ 86, ♥ Q1064, ♦ QJ95, ♣ 942.

Table for Hand 19: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 5 650 0.5; 3 8 4NT W 4 630 2; 4 2 4S W-1 100 4; 7 6 4S W 4 620 3; 10 5 4S W 5 650 0.5.

20

Hand 20: ♠ J103, ♥ Q3, ♦ Q543, ♣ K1074. Opponent: ♠ 982, ♥ KJ1094, ♦ 102, ♣ J96. My hand: ♠ AQ4, ♥ 86, ♦ AK876, ♣ A83. Partner's hand: ♠ K765, ♥ A752, ♦ J9, ♣ Q52.

Table for Hand 20: NS EW Contract N-S E-W MP. Rows: 1 9 2H W 3 140 0.5; 3 8 2H W-1 100 3.5; 4 2 2H W 2 110 2; 7 6 2H W-1 100 3.5; 10 5 2H W 3 140 0.5.

21

Hand 21: ♠ 5, ♥ 43, ♦ AKJ973, ♣ Q1063. Opponent: ♠ K764, ♥ AJ7, ♦ Q1054, ♣ 97. My hand: ♠ AQJ1092, ♥ K8, ♦ 8, ♣ AK42. Partner's hand: ♠ 83, ♥ Q109652, ♦ 62, ♣ J85.

Table for Hand 21: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 6 480 3; 3 8 6S W 6 980 0.5; 4 2 4S W 6 480 3; 7 6 5S W 6 480 3; 10 5 6S W 6 980 0.5.

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

W N E S

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

Hand 13: ♠ QJ3, ♥ A9876, ♦ K94, ♣ Q3. Opponent: ♠ K82, ♥ J5, ♦ AQ832, ♣ 974. My hand: ♠ 96, ♥ K43, ♦ J75, ♣ AK1085. Partner's hand: ♠ A10754, ♥ Q102, ♦ 106, ♣ J62.

Table for Hand 13: NS EW Contract N-S E-W MP. Rows: 2 7 2H N-2 200 1.5; 5 4 2H N 3 140 3; 8 1 3H N-3 300 0; 9 6 3H N-2 200 1.5; 10 3 3H N 5 200 4.

14

Hand 14: ♠ 5, ♥ KQJ108, ♦ KJ108, ♣ A87. Opponent: ♠ J3, ♥ A976, ♦ A763, ♣ 943. My hand: ♠ 9, ♥ 5432, ♦ Q952, ♣ QJ65. Partner's hand: ♠ AKQ1087642, ♥, ♦ 4, ♣ K102.

Table for Hand 14: NS EW Contract N-S E-W MP. Rows: 2 7 4S S 6 480 3; 5 4 6NTxN-1 100 0; 8 1 4S S 5 450 2; 9 6 6S S 6 980 4; 10 3 7NT N-1 50 1.

15

Hand 15: ♠ 97643, ♥ 3, ♦ 987, ♣ KQ75. Opponent: ♠ K108, ♥ A107, ♦ A1043, ♣ 842. My hand: ♠ Q5, ♥ KQJ964, ♦ K65, ♣ A3. Partner's hand: ♠ AJ2, ♥ 852, ♦ QJ2, ♣ J1096.

Table for Hand 15: NS EW Contract N-S E-W MP. Rows: 2 7 4H W 4 420 3; 5 4 4H W 5 450 0.5; 8 1 4H W 5 450 0.5; 9 6 4H W 4 420 3; 10 3 4H W 4 420 3.

16

Hand 16: ♠ 75, ♥ AQ92, ♦ AKJ2, ♣ A73. Opponent: ♠ A96, ♥ J10854, ♦ 6, ♣ 9652. My hand: ♠ Q1083, ♥ 73, ♦ 98753, ♣ J8. Partner's hand: ♠ KJ42, ♥ K6, ♦ Q104, ♣ KQ104.

Table for Hand 16: NS EW Contract N-S E-W MP. Rows: 3 1 3NT S 5 460 0.5; 6 5 3NT N 5 460 0.5; 8 2 3NT S 6 490 2.5; 9 7 3NT N 6 490 2.5; 10 4 6NT N 6 990 4.

17

Hand 17: ♠ 74, ♥ J, ♦ Q109853, ♣ K872. Opponent: ♠ Q95, ♥ KQ765, ♦ A42, ♣ J4. My hand: ♠ J832, ♥ A984, ♦, ♣ Q9653. Partner's hand: ♠ AK106, ♥ 1032, ♦ KJ76, ♣ A10.

Table for Hand 17: NS EW Contract N-S E-W MP. Rows: 3 1 4H E-2 100 1.5; 6 5 3H E-1 50 0; 8 2 3H E-2 100 1.5; 9 7 5Hx E-4 800 4; 10 4 4H E-3 150 3.

18

Hand 18: ♠ Q865, ♥ 63, ♦ A752, ♣ 875. Opponent: ♠ J743, ♥ A2, ♦ K9843, ♣ A9. My hand: ♠ 109, ♥ KQJ8754, ♦, ♣ J1042. Partner's hand: ♠ AK2, ♥ 109, ♦ QJ106, ♣ KQ63.

Table for Hand 18: NS EW Contract N-S E-W MP. Rows: 3 1 2H W 3 140 2.5; 6 5 3H W 4 170 1; 8 2 2H W 3 140 2.5; 9 7 1NT S-3 300 0; 10 4 3H W-1 50 4.

19

Hand 19: ♠ J107, ♥ K83, ♦ 832, ♣ QJ53. Opponent: ♠ AK94, ♥ J975, ♦ 1074, ♣ 87. My hand: ♠ Q532, ♥ A2, ♦ AK6, ♣ AK106. Partner's hand: ♠ 86, ♥ Q1064, ♦ QJ95, ♣ 942.

Table for Hand 19: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 5 650 0.5; 3 8 4NT W 4 630 2; 4 2 4S W-1 100 4; 7 6 4S W 4 620 3; 10 5 4S W 5 650 0.5.

20

Hand 20: ♠ J103, ♥ Q3, ♦ Q543, ♣ K1074. Opponent: ♠ 982, ♥ KJ1094, ♦ 102, ♣ J96. My hand: ♠ AQ4, ♥ 86, ♦ AK876, ♣ A83. Partner's hand: ♠ K765, ♥ A752, ♦ J9, ♣ Q52.

Table for Hand 20: NS EW Contract N-S E-W MP. Rows: 1 9 2H W 3 140 0.5; 3 8 2H W-1 100 3.5; 4 2 2H W 2 110 2; 7 6 2H W-1 100 3.5; 10 5 2H W 3 140 0.5.

21

Hand 21: ♠ 5, ♥ 43, ♦ AKJ973, ♣ Q1063. Opponent: ♠ K764, ♥ AJ7, ♦ Q1054, ♣ 97. My hand: ♠ AQJ1092, ♥ K8, ♦ 8, ♣ AK42. Partner's hand: ♠ 83, ♥ Q109652, ♦ 62, ♣ J85.

Table for Hand 21: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 6 480 3; 3 8 6S W 6 980 0.5; 4 2 4S W 6 480 3; 7 6 5S W 6 480 3; 10 5 6S W 6 980 0.5.

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

Hand 13: ♠ QJ3, ♥ A9876, ♦ K94, ♣ Q3. Opponent: ♠ K82, ♥ J5, ♦ AQ832, ♣ 974. My hand: ♠ 96, ♥ K43, ♦ J75, ♣ AK1085. Partner's hand: ♠ A10754, ♥ Q102, ♦ 106, ♣ J62.

Table for Hand 13: NS EW Contract N-S E-W MP. Rows: 2 7 2H N-2 200 1.5; 5 4 2H N 3 140 3; 8 1 3H N-3 300 0; 9 6 3H N-2 200 1.5; 10 3 3H N 5 200 4.

14

Hand 14: ♠ 5, ♥ KQJ108, ♦ KJ108, ♣ A87. Opponent: ♠ J3, ♥ A976, ♦ A763, ♣ 943. My hand: ♠ 9, ♥ 5432, ♦ Q952, ♣ QJ65. Partner's hand: ♠ AKQ1087642, ♥, ♦ 4, ♣ K102.

Table for Hand 14: NS EW Contract N-S E-W MP. Rows: 2 7 4S S 6 480 3; 5 4 6NTxN-1 100 0; 8 1 4S S 5 450 2; 9 6 6S S 6 980 4; 10 3 7NT N-1 50 1.

15

Hand 15: ♠ 97643, ♥ 3, ♦ 987, ♣ KQ75. Opponent: ♠ K108, ♥ A107, ♦ A1043, ♣ 842. My hand: ♠ Q5, ♥ KQJ964, ♦ K65, ♣ A3. Partner's hand: ♠ AJ2, ♥ 852, ♦ QJ2, ♣ J1096.

Table for Hand 15: NS EW Contract N-S E-W MP. Rows: 2 7 4H W 4 420 3; 5 4 4H W 5 450 0.5; 8 1 4H W 5 450 0.5; 9 6 4H W 4 420 3; 10 3 4H W 4 420 3.

16

Hand 16: ♠ 75, ♥ AQ92, ♦ AKJ2, ♣ A73. Opponent: ♠ A96, ♥ J10854, ♦ 6, ♣ 9652. My hand: ♠ Q1083, ♥ 73, ♦ 98753, ♣ J8. Partner's hand: ♠ KJ42, ♥ K6, ♦ Q104, ♣ KQ104.

Table for Hand 16: NS EW Contract N-S E-W MP. Rows: 3 1 3NT S 5 460 0.5; 6 5 3NT N 5 460 0.5; 8 2 3NT S 6 490 2.5; 9 7 3NT N 6 490 2.5; 10 4 6NT N 6 990 4.

17

Hand 17: ♠ 74, ♥ J, ♦ Q109853, ♣ K872. Opponent: ♠ Q95, ♥ KQ765, ♦ A42, ♣ J4. My hand: ♠ J832, ♥ A984, ♦, ♣ Q9653. Partner's hand: ♠ AK106, ♥ 1032, ♦ KJ76, ♣ A10.

Table for Hand 17: NS EW Contract N-S E-W MP. Rows: 3 1 4H E-2 100 1.5; 6 5 3H E-1 50 0; 8 2 3H E-2 100 1.5; 9 7 5Hx E-4 800 4; 10 4 4H E-3 150 3.

18

Hand 18: ♠ Q865, ♥ 63, ♦ A752, ♣ 875. Opponent: ♠ J743, ♥ A2, ♦ K9843, ♣ A9. My hand: ♠ 109, ♥ KQJ8754, ♦, ♣ J1042. Partner's hand: ♠ AK2, ♥ 109, ♦ QJ106, ♣ KQ63.

Table for Hand 18: NS EW Contract N-S E-W MP. Rows: 3 1 2H W 3 140 2.5; 6 5 3H W 4 170 1; 8 2 2H W 3 140 2.5; 9 7 1NT S-3 300 0; 10 4 3H W-1 50 4.

19

Hand 19: ♠ J107, ♥ K83, ♦ 832, ♣ QJ53. Opponent: ♠ AK94, ♥ J975, ♦ 1074, ♣ 87. My hand: ♠ Q532, ♥ A2, ♦ AK6, ♣ AK106. Partner's hand: ♠ 86, ♥ Q1064, ♦ QJ95, ♣ 942.

Table for Hand 19: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 5 650 0.5; 3 8 4NT W 4 630 2; 4 2 4S W-1 100 4; 7 6 4S W 4 620 3; 10 5 4S W 5 650 0.5.

20

Hand 20: ♠ J103, ♥ Q3, ♦ Q543, ♣ K1074. Opponent: ♠ 982, ♥ KJ1094, ♦ 102, ♣ J96. My hand: ♠ AQ4, ♥ 86, ♦ AK876, ♣ A83. Partner's hand: ♠ K765, ♥ A752, ♦ J9, ♣ Q52.

Table for Hand 20: NS EW Contract N-S E-W MP. Rows: 1 9 2H W 3 140 0.5; 3 8 2H W-1 100 3.5; 4 2 2H W 2 110 2; 7 6 2H W-1 100 3.5; 10 5 2H W 3 140 0.5.

21

Hand 21: ♠ 5, ♥ 43, ♦ AKJ973, ♣ Q1063. Opponent: ♠ K764, ♥ AJ7, ♦ Q1054, ♣ 97. My hand: ♠ AQJ1092, ♥ K8, ♦ 8, ♣ AK42. Partner's hand: ♠ 83, ♥ Q109652, ♦ 62, ♣ J85.

Table for Hand 21: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 6 480 3; 3 8 6S W 6 980 0.5; 4 2 4S W 6 480 3; 7 6 5S W 6 480 3; 10 5 6S W 6 980 0.5.

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

Hand 13: ♠ QJ3, ♥ A9876, ♦ K94, ♣ Q3. Opponent: ♠ K82, ♥ J5, ♦ AQ832, ♣ 974. My hand: ♠ 96, ♥ K43, ♦ J75, ♣ AK1085. Partner's hand: ♠ A10754, ♥ Q102, ♦ 106, ♣ J62.

Table for Hand 13 showing NS, EW, Contract, N-S, E-W, and MP for rounds 2-10.

14

Hand 14: ♠ 5, ♥ KQJ108, ♦ KJ108, ♣ A87. Opponent: ♠ J3, ♥ A976, ♦ A763, ♣ 943. My hand: ♠ 9, ♥ 5432, ♦ Q952, ♣ QJ65. Partner's hand: ♠ AKQ1087642, ♥, ♦ 4, ♣ K102.

Table for Hand 14 showing NS, EW, Contract, N-S, E-W, and MP for rounds 2-10.

15

Hand 15: ♠ 97643, ♥ 3, ♦ 987, ♣ KQ75. Opponent: ♠ K108, ♥ A107, ♦ A1043, ♣ 842. My hand: ♠ Q5, ♥ KQJ964, ♦ K65, ♣ A3. Partner's hand: ♠ AJ2, ♥ 852, ♦ QJ2, ♣ J1096.

Table for Hand 15 showing NS, EW, Contract, N-S, E-W, and MP for rounds 2-10.

16

Hand 16: ♠ 75, ♥ AQ92, ♦ AKJ2, ♣ A73. Opponent: ♠ A96, ♥ J10854, ♦ 6, ♣ 9652. My hand: ♠ Q1083, ♥ 73, ♦ 98753, ♣ J8. Partner's hand: ♠ KJ42, ♥ K6, ♦ Q104, ♣ KQ104.

Table for Hand 16 showing NS, EW, Contract, N-S, E-W, and MP for rounds 3-10.

17

Hand 17: ♠ 74, ♥ J, ♦ Q109853, ♣ K872. Opponent: ♠ Q95, ♥ KQ765, ♦ A42, ♣ J4. My hand: ♠ J832, ♥ A984, ♦, ♣ Q9653. Partner's hand: ♠ AK106, ♥ 1032, ♦ KJ76, ♣ A10.

Table for Hand 17 showing NS, EW, Contract, N-S, E-W, and MP for rounds 3-10.

18

Hand 18: ♠ Q865, ♥ 63, ♦ A752, ♣ 875. Opponent: ♠ J743, ♥ A2, ♦ K9843, ♣ A9. My hand: ♠ 109, ♥ KQJ8754, ♦, ♣ J1042. Partner's hand: ♠ AK2, ♥ 109, ♦ QJ106, ♣ KQ63.

Table for Hand 18 showing NS, EW, Contract, N-S, E-W, and MP for rounds 3-10.

19

Hand 19: ♠ J107, ♥ K83, ♦ 832, ♣ QJ53. Opponent: ♠ AK94, ♥ J975, ♦ 1074, ♣ 87. My hand: ♠ Q532, ♥ A2, ♦ AK6, ♣ AK106. Partner's hand: ♠ 86, ♥ Q1064, ♦ QJ95, ♣ 942.

Table for Hand 19 showing NS, EW, Contract, N-S, E-W, and MP for rounds 1-10.

20

Hand 20: ♠ J103, ♥ Q3, ♦ Q543, ♣ K1074. Opponent: ♠ 982, ♥ KJ1094, ♦ 102, ♣ J96. My hand: ♠ AQ4, ♥ 86, ♦ AK876, ♣ A83. Partner's hand: ♠ K765, ♥ A752, ♦ J9, ♣ Q52.

Table for Hand 20 showing NS, EW, Contract, N-S, E-W, and MP for rounds 1-10.

21

Hand 21: ♠ 5, ♥ 43, ♦ AKJ973, ♣ Q1063. Opponent: ♠ K764, ♥ AJ7, ♦ Q1054, ♣ 97. My hand: ♠ AQJ1092, ♥ K8, ♦ 8, ♣ AK42. Partner's hand: ♠ 83, ♥ Q109652, ♦ 62, ♣ J85.

Table for Hand 21 showing NS, EW, Contract, N-S, E-W, and MP for rounds 1-10.

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

Hand 13: ♠ QJ3, ♥ A9876, ♦ K94, ♣ Q3. Opponent: ♠ K82, ♥ J5, ♦ AQ832, ♣ 974. My hand: ♠ 96, ♥ K43, ♦ J75, ♣ AK1085. Partner's hand: ♠ A10754, ♥ Q102, ♦ 106, ♣ J62.

Table for Hand 13: NS EW Contract N-S E-W MP. Rows: 2 7 2H N-2 200 1.5; 5 4 2H N 3 140 3; 8 1 3H N-3 300 0; 9 6 3H N-2 200 1.5; 10 3 3H N 5 200 4.

14

Hand 14: ♠ 5, ♥ KQJ108, ♦ KJ108, ♣ A87. Opponent: ♠ J3, ♥ A976, ♦ A763, ♣ 943. My hand: ♠ 9, ♥ 5432, ♦ Q952, ♣ QJ65. Partner's hand: ♠ AKQ1087642, ♥, ♦ 4, ♣ K102.

Table for Hand 14: NS EW Contract N-S E-W MP. Rows: 2 7 4S S 6 480 3; 5 4 6NTxN-1 100 0; 8 1 4S S 5 450 2; 9 6 6S S 6 980 4; 10 3 7NT N-1 50 1.

15

Hand 15: ♠ 97643, ♥ 3, ♦ 987, ♣ KQ75. Opponent: ♠ K108, ♥ A107, ♦ A1043, ♣ 842. My hand: ♠ Q5, ♥ KQJ964, ♦ K65, ♣ A3. Partner's hand: ♠ AJ2, ♥ 852, ♦ QJ2, ♣ J1096.

Table for Hand 15: NS EW Contract N-S E-W MP. Rows: 2 7 4H W 4 420 3; 5 4 4H W 5 450 0.5; 8 1 4H W 5 450 0.5; 9 6 4H W 4 420 3; 10 3 4H W 4 420 3.

16

Hand 16: ♠ 75, ♥ AQ92, ♦ AKJ2, ♣ A73. Opponent: ♠ A96, ♥ J10854, ♦ 6, ♣ 9652. My hand: ♠ Q1083, ♥ 73, ♦ 98753, ♣ J8. Partner's hand: ♠ KJ42, ♥ K6, ♦ Q104, ♣ KQ104.

Table for Hand 16: NS EW Contract N-S E-W MP. Rows: 3 1 3NT S 5 460 0.5; 6 5 3NT N 5 460 0.5; 8 2 3NT S 6 490 2.5; 9 7 3NT N 6 490 2.5; 10 4 6NT N 6 990 4.

17

Hand 17: ♠ 74, ♥ J, ♦ Q109853, ♣ K872. Opponent: ♠ Q95, ♥ KQ765, ♦ A42, ♣ J4. My hand: ♠ J832, ♥ A984, ♦, ♣ Q9653. Partner's hand: ♠ AK106, ♥ 1032, ♦ KJ76, ♣ A10.

Table for Hand 17: NS EW Contract N-S E-W MP. Rows: 3 1 4H E-2 100 1.5; 6 5 3H E-1 50 0; 8 2 3H E-2 100 1.5; 9 7 5Hx E-4 800 4; 10 4 4H E-3 150 3.

18

Hand 18: ♠ Q865, ♥ 63, ♦ A752, ♣ 875. Opponent: ♠ J743, ♥ A2, ♦ K9843, ♣ A9. My hand: ♠ 109, ♥ KQJ8754, ♦, ♣ J1042. Partner's hand: ♠ AK2, ♥ 109, ♦ QJ106, ♣ KQ63.

Table for Hand 18: NS EW Contract N-S E-W MP. Rows: 3 1 2H W 3 140 2.5; 6 5 3H W 4 170 1; 8 2 2H W 3 140 2.5; 9 7 1NT S-3 300 0; 10 4 3H W-1 50 4.

19

Hand 19: ♠ J107, ♥ K83, ♦ 832, ♣ QJ53. Opponent: ♠ AK94, ♥ J975, ♦ 1074, ♣ 87. My hand: ♠ Q532, ♥ A2, ♦ AK6, ♣ AK106. Partner's hand: ♠ 86, ♥ Q1064, ♦ QJ95, ♣ 942.

Table for Hand 19: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 5 650 0.5; 3 8 4NT W 4 630 2; 4 2 4S W-1 100 4; 7 6 4S W 4 620 3; 10 5 4S W 5 650 0.5.

20

Hand 20: ♠ J103, ♥ Q3, ♦ Q543, ♣ K1074. Opponent: ♠ 982, ♥ KJ1094, ♦ 102, ♣ J96. My hand: ♠ AQ4, ♥ 86, ♦ AK876, ♣ A83. Partner's hand: ♠ K765, ♥ A752, ♦ J9, ♣ Q52.

Table for Hand 20: NS EW Contract N-S E-W MP. Rows: 1 9 2H W 3 140 0.5; 3 8 2H W-1 100 3.5; 4 2 2H W 2 110 2; 7 6 2H W-1 100 3.5; 10 5 2H W 3 140 0.5.

21

Hand 21: ♠ 5, ♥ 43, ♦ AKJ973, ♣ Q1063. Opponent: ♠ K764, ♥ AJ7, ♦ Q1054, ♣ 97. My hand: ♠ AQJ1092, ♥ K8, ♦ 8, ♣ AK42. Partner's hand: ♠ 83, ♥ Q109652, ♦ 62, ♣ J85.

Table for Hand 21: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 6 480 3; 3 8 6S W 6 980 0.5; 4 2 4S W 6 480 3; 7 6 5S W 6 480 3; 10 5 6S W 6 980 0.5.

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

W N E S

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

Hand 13: ♠ QJ3, ♥ A9876, ♦ K94, ♣ Q3. Opponent: ♠ K82, ♥ J5, ♦ AQ832, ♣ 974. My hand: ♠ 96, ♥ K43, ♦ J75, ♣ AK1085. Partner's hand: ♠ A10754, ♥ Q102, ♦ 106, ♣ J62.

Table for Hand 13 showing NS/EW contracts and MP scores.

14

Hand 14: ♠ 5, ♥ KQJ108, ♦ KJ108, ♣ A87. Opponent: ♠ J3, ♥ A976, ♦ A763, ♣ 943. My hand: ♠ 9, ♥ 5432, ♦ Q952, ♣ QJ65. Partner's hand: ♠ AKQ1087642, ♥, ♦ 4, ♣ K102.

Table for Hand 14 showing NS/EW contracts and MP scores.

15

Hand 15: ♠ 97643, ♥ 3, ♦ 987, ♣ KQ75. Opponent: ♠ K108, ♥ A107, ♦ A1043, ♣ 842. My hand: ♠ Q5, ♥ KQJ964, ♦ K65, ♣ A3. Partner's hand: ♠ AJ2, ♥ 852, ♦ QJ2, ♣ J1096.

Table for Hand 15 showing NS/EW contracts and MP scores.

16

Hand 16: ♠ 75, ♥ AQ92, ♦ AKJ2, ♣ A73. Opponent: ♠ A96, ♥ J10854, ♦ 6, ♣ 9652. My hand: ♠ Q1083, ♥ 73, ♦ 98753, ♣ J8. Partner's hand: ♠ KJ42, ♥ K6, ♦ Q104, ♣ KQ104.

Table for Hand 16 showing NS/EW contracts and MP scores.

17

Hand 17: ♠ 74, ♥ J, ♦ Q109853, ♣ K872. Opponent: ♠ Q95, ♥ KQ765, ♦ A42, ♣ J4. My hand: ♠ J832, ♥ A984, ♦, ♣ Q9653. Partner's hand: ♠ AK106, ♥ 1032, ♦ KJ76, ♣ A10.

Table for Hand 17 showing NS/EW contracts and MP scores.

18

Hand 18: ♠ Q865, ♥ 63, ♦ A752, ♣ 875. Opponent: ♠ J743, ♥ A2, ♦ K9843, ♣ A9. My hand: ♠ 109, ♥ KQJ8754, ♦, ♣ J1042. Partner's hand: ♠ AK2, ♥ 109, ♦ QJ106, ♣ KQ63.

Table for Hand 18 showing NS/EW contracts and MP scores.

19

Hand 19: ♠ J107, ♥ K83, ♦ 832, ♣ QJ53. Opponent: ♠ AK94, ♥ J975, ♦ 1074, ♣ 87. My hand: ♠ Q532, ♥ A2, ♦ AK6, ♣ AK106. Partner's hand: ♠ 86, ♥ Q1064, ♦ QJ95, ♣ 942.

Table for Hand 19 showing NS/EW contracts and MP scores.

20

Hand 20: ♠ J103, ♥ Q3, ♦ Q543, ♣ K1074. Opponent: ♠ 982, ♥ KJ1094, ♦ 102, ♣ J96. My hand: ♠ AQ4, ♥ 86, ♦ AK876, ♣ A83. Partner's hand: ♠ K765, ♥ A752, ♦ J9, ♣ Q52.

Table for Hand 20 showing NS/EW contracts and MP scores.

21

Hand 21: ♠ 5, ♥ 43, ♦ AKJ973, ♣ Q1063. Opponent: ♠ K764, ♥ AJ7, ♦ Q1054, ♣ 97. My hand: ♠ AQJ1092, ♥ K8, ♦ 8, ♣ AK42. Partner's hand: ♠ 83, ♥ Q109652, ♦ 62, ♣ J85.

Table for Hand 21 showing NS/EW contracts and MP scores.

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

♠ QJ3  
♥ A9876  
♦ K94  
♣ Q3

♠ K82  
♥ J5  
♦ AQ832  
♣ 974

♠ A10754  
♥ Q102  
♦ 106  
♣ J62

♠ 96  
♥ K43  
♦ J75  
♣ AK1085

NS	EW	Contract	N-S	E-W	MP
2	7	2H	N-2	200	1.5
5	4	2H	N 3	140	3
8	1	3H	N-3	300	0
9	6	3H	N-2	200	1.5
10	3	3H	N 5	200	4

14

♠ 5  
♥ KQJ108  
♦ KJ108  
♣ A87

♠ J3  
♥ A976  
♦ A763  
♣ 943

♠ AKQ1087642  
♥  
♦ 4  
♣ K102

♠ 9  
♥ 5432  
♦ Q952  
♣ QJ65

NS	EW	Contract	N-S	E-W	MP
2	7	4S	S 6	480	3
5	4	6NTxN-1		100	0
8	1	4S	S 5	450	2
9	6	6S	S 6	980	4
10	3	7NT	N-1	50	1

15

♠ 97643  
♥ 3  
♦ 987  
♣ KQ75

♠ K108  
♥ A107  
♦ A1043  
♣ 842

♠ AJ2  
♥ 852  
♦ QJ2  
♣ J1096

♠ Q5  
♥ KQJ964  
♦ K65  
♣ A3

NS	EW	Contract	N-S	E-W	MP
2	7	4H	W 4	420	3
5	4	4H	W 5	450	0.5
8	1	4H	W 5	450	0.5
9	6	4H	W 4	420	3
10	3	4H	W 4	420	3

16

♠ 75  
♥ AQ92  
♦ AKJ2  
♣ A73

♠ A96  
♥ J10854  
♦ 6  
♣ 9652

♠ KJ42  
♥ K6  
♦ Q104  
♣ KQ104

♠ Q1083  
♥ 73  
♦ 98753  
♣ J8

NS	EW	Contract	N-S	E-W	MP
3	1	3NT	S 5	460	0.5
6	5	3NT	N 5	460	0.5
8	2	3NT	S 6	490	2.5
9	7	3NT	N 6	490	2.5
10	4	6NT	N 6	990	4

17

♠ 74  
♥ J  
♦ Q109853  
♣ K872

♠ Q95  
♥ KQ765  
♦ A42  
♣ J4

♠ AK106  
♥ 1032  
♦ KJ76  
♣ A10

♠ J832  
♥ A984  
♦  
♣ Q9653

NS	EW	Contract	N-S	E-W	MP
3	1	4H	E-2	100	1.5
6	5	3H	E-1	50	0
8	2	3H	E-2	100	1.5
9	7	5Hx	E-4	800	4
10	4	4H	E-3	150	3

18

♠ Q865  
♥ 63  
♦ A752  
♣ 875

♠ J743  
♥ A2  
♦ K9843  
♣ A9

♠ AK2  
♥ 109  
♦ QJ106  
♣ KQ63

♠ 109  
♥ KQJ8754  
♦  
♣ J1042

NS	EW	Contract	N-S	E-W	MP
3	1	2H	W 3	140	2.5
6	5	3H	W 4	170	1
8	2	2H	W 3	140	2.5
9	7	1NT	S-3	300	0
10	4	3H	W-1	50	4

19

♠ J107  
♥ K83  
♦ 832  
♣ QJ53

♠ AK94  
♥ J975  
♦ 1074  
♣ 87

♠ 86  
♥ Q1064  
♦ QJ95  
♣ 942

♠ Q532  
♥ A2  
♦ AK6  
♣ AK106

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 5	650	0.5
3	8	4NT	W 4	630	2
4	2	4S	W-1	100	4
7	6	4S	W 4	620	3
10	5	4S	W 5	650	0.5

20

♠ J103  
♥ Q3  
♦ Q543  
♣ K1074

♠ 982  
♥ KJ1094  
♦ 102  
♣ J96

♠ K765  
♥ A752  
♦ J9  
♣ Q52

♠ AQ4  
♥ 86  
♦ AK876  
♣ A83

NS	EW	Contract	N-S	E-W	MP
1	9	2H	W 3	140	0.5
3	8	2H	W-1	100	3.5
4	2	2H	W 2	110	2
7	6	2H	W-1	100	3.5
10	5	2H	W 3	140	0.5

21

♠ 5  
♥ 43  
♦ AKJ973  
♣ Q1063

♠ K764  
♥ AJ7  
♦ Q1054  
♣ 97

♠ 83  
♥ Q109652  
♦ 62  
♣ J85

♠ AQJ1092  
♥ K8  
♦ 8  
♣ AK42

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 6	480	3
3	8	6S	W 6	980	0.5
4	2	4S	W 6	480	3
7	6	5S	W 6	480	3
10	5	6S	W 6	980	0.5

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

W N E S

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

Hand 13: ♠ QJ3, ♥ A9876, ♦ K94, ♣ Q3. Opponent: ♠ K82, ♥ J5, ♦ AQ832, ♣ 974. My hand: ♠ 96, ♥ K43, ♦ J75, ♣ AK1085. Partner's hand: ♠ A10754, ♥ Q102, ♦ 106, ♣ J62.

Table for Hand 13: NS EW Contract N-S E-W MP. Rows: 2 7 2H N-2 200 1.5; 5 4 2H N 3 140 3; 8 1 3H N-3 300 0; 9 6 3H N-2 200 1.5; 10 3 3H N 5 200 4.

14

Hand 14: ♠ 5, ♥ KQJ108, ♦ KJ108, ♣ A87. Opponent: ♠ J3, ♥ A976, ♦ A763, ♣ 943. My hand: ♠ 9, ♥ 5432, ♦ Q952, ♣ QJ65. Partner's hand: ♠ AKQ1087642, ♥, ♦ 4, ♣ K102.

Table for Hand 14: NS EW Contract N-S E-W MP. Rows: 2 7 4S S 6 480 3; 5 4 6NTxN-1 100 0; 8 1 4S S 5 450 2; 9 6 6S S 6 980 4; 10 3 7NT N-1 50 1.

15

Hand 15: ♠ 97643, ♥ 3, ♦ 987, ♣ KQ75. Opponent: ♠ K108, ♥ A107, ♦ A1043, ♣ 842. My hand: ♠ Q5, ♥ KQJ964, ♦ K65, ♣ A3. Partner's hand: ♠ AJ2, ♥ 852, ♦ QJ2, ♣ J1096.

Table for Hand 15: NS EW Contract N-S E-W MP. Rows: 2 7 4H W 4 420 3; 5 4 4H W 5 450 0.5; 8 1 4H W 5 450 0.5; 9 6 4H W 4 420 3; 10 3 4H W 4 420 3.

16

Hand 16: ♠ 75, ♥ AQ92, ♦ AKJ2, ♣ A73. Opponent: ♠ A96, ♥ J10854, ♦ 6, ♣ 9652. My hand: ♠ Q1083, ♥ 73, ♦ 98753, ♣ J8. Partner's hand: ♠ KJ42, ♥ K6, ♦ Q104, ♣ KQ104.

Table for Hand 16: NS EW Contract N-S E-W MP. Rows: 3 1 3NT S 5 460 0.5; 6 5 3NT N 5 460 0.5; 8 2 3NT S 6 490 2.5; 9 7 3NT N 6 490 2.5; 10 4 6NT N 6 990 4.

17

Hand 17: ♠ 74, ♥ J, ♦ Q109853, ♣ K872. Opponent: ♠ Q95, ♥ KQ765, ♦ A42, ♣ J4. My hand: ♠ J832, ♥ A984, ♦, ♣ Q9653. Partner's hand: ♠ AK106, ♥ 1032, ♦ KJ76, ♣ A10.

Table for Hand 17: NS EW Contract N-S E-W MP. Rows: 3 1 4H E-2 100 1.5; 6 5 3H E-1 50 0; 8 2 3H E-2 100 1.5; 9 7 5Hx E-4 800 4; 10 4 4H E-3 150 3.

18

Hand 18: ♠ Q865, ♥ 63, ♦ A752, ♣ 875. Opponent: ♠ J743, ♥ A2, ♦ K9843, ♣ A9. My hand: ♠ 109, ♥ KQJ8754, ♦, ♣ J1042. Partner's hand: ♠ AK2, ♥ 109, ♦ QJ106, ♣ KQ63.

Table for Hand 18: NS EW Contract N-S E-W MP. Rows: 3 1 2H W 3 140 2.5; 6 5 3H W 4 170 1; 8 2 2H W 3 140 2.5; 9 7 1NT S-3 300 0; 10 4 3H W-1 50 4.

19

Hand 19: ♠ J107, ♥ K83, ♦ 832, ♣ QJ53. Opponent: ♠ AK94, ♥ J975, ♦ 1074, ♣ 87. My hand: ♠ Q532, ♥ A2, ♦ AK6, ♣ AK106. Partner's hand: ♠ 86, ♥ Q1064, ♦ QJ95, ♣ 942.

Table for Hand 19: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 5 650 0.5; 3 8 4NT W 4 630 2; 4 2 4S W-1 100 4; 7 6 4S W 4 620 3; 10 5 4S W 5 650 0.5.

20

Hand 20: ♠ J103, ♥ Q3, ♦ Q543, ♣ K1074. Opponent: ♠ 982, ♥ KJ1094, ♦ 102, ♣ J96. My hand: ♠ AQ4, ♥ 86, ♦ AK876, ♣ A83. Partner's hand: ♠ K765, ♥ A752, ♦ J9, ♣ Q52.

Table for Hand 20: NS EW Contract N-S E-W MP. Rows: 1 9 2H W 3 140 0.5; 3 8 2H W-1 100 3.5; 4 2 2H W 2 110 2; 7 6 2H W-1 100 3.5; 10 5 2H W 3 140 0.5.

21

Hand 21: ♠ 5, ♥ 43, ♦ AKJ973, ♣ Q1063. Opponent: ♠ K764, ♥ AJ7, ♦ Q1054, ♣ 97. My hand: ♠ AQJ1092, ♥ K8, ♦ 8, ♣ AK42. Partner's hand: ♠ 83, ♥ Q109652, ♦ 62, ♣ J85.

Table for Hand 21: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 6 480 3; 3 8 6S W 6 980 0.5; 4 2 4S W 6 480 3; 7 6 5S W 6 480 3; 10 5 6S W 6 980 0.5.

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

W N E S

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

♠ QJ3  
♥ A9876  
♦ K94  
♣ Q3

♠ K82  
♥ J5  
♦ AQ832  
♣ 974

♠ A10754  
♥ Q102  
♦ 106  
♣ J62

♠ 96  
♥ K43  
♦ J75  
♣ AK1085

NS	EW	Contract	N-S	E-W	MP
2	7	2H	N-2	200	1.5
5	4	2H	N 3	140	3
8	1	3H	N-3	300	0
9	6	3H	N-2	200	1.5
10	3	3H	N 5	200	4

14

♠ 5  
♥ KQJ108  
♦ KJ108  
♣ A87

♠ J3  
♥ A976  
♦ A763  
♣ 943

♠ AKQ1087642  
♥  
♦ 4  
♣ K102

♠ 9  
♥ 5432  
♦ Q952  
♣ QJ65

NS	EW	Contract	N-S	E-W	MP
2	7	4S	S 6	480	3
5	4	6NTxN-1		100	0
8	1	4S	S 5	450	2
9	6	6S	S 6	980	4
10	3	7NT	N-1	50	1

15

♠ 97643  
♥ 3  
♦ 987  
♣ KQ75

♠ K108  
♥ A107  
♦ A1043  
♣ 842

♠ AJ2  
♥ 852  
♦ QJ2  
♣ J1096

♠ Q5  
♥ KQJ964  
♦ K65  
♣ A3

NS	EW	Contract	N-S	E-W	MP
2	7	4H	W 4	420	3
5	4	4H	W 5	450	0.5
8	1	4H	W 5	450	0.5
9	6	4H	W 4	420	3
10	3	4H	W 4	420	3

16

♠ 75  
♥ AQ92  
♦ AKJ2  
♣ A73

♠ A96  
♥ J10854  
♦ 6  
♣ 9652

♠ KJ42  
♥ K6  
♦ Q104  
♣ KQ104

♠ Q1083  
♥ 73  
♦ 98753  
♣ J8

NS	EW	Contract	N-S	E-W	MP
3	1	3NT	S 5	460	0.5
6	5	3NT	N 5	460	0.5
8	2	3NT	S 6	490	2.5
9	7	3NT	N 6	490	2.5
10	4	6NT	N 6	990	4

17

♠ 74  
♥ J  
♦ Q109853  
♣ K872

♠ Q95  
♥ KQ765  
♦ A42  
♣ J4

♠ AK106  
♥ 1032  
♦ KJ76  
♣ A10

♠ J832  
♥ A984  
♦  
♣ Q9653

NS	EW	Contract	N-S	E-W	MP
3	1	4H	E-2	100	1.5
6	5	3H	E-1	50	0
8	2	3H	E-2	100	1.5
9	7	5Hx	E-4	800	4
10	4	4H	E-3	150	3

18

♠ Q865  
♥ 63  
♦ A752  
♣ 875

♠ J743  
♥ A2  
♦ K9843  
♣ A9

♠ AK2  
♥ 109  
♦ QJ106  
♣ KQ63

♠ 109  
♥ KQJ8754  
♦  
♣ J1042

NS	EW	Contract	N-S	E-W	MP
3	1	2H	W 3	140	2.5
6	5	3H	W 4	170	1
8	2	2H	W 3	140	2.5
9	7	1NT	S-3	300	0
10	4	3H	W-1	50	4

19

♠ J107  
♥ K83  
♦ 832  
♣ QJ53

♠ AK94  
♥ J975  
♦ 1074  
♣ 87

♠ 86  
♥ Q1064  
♦ QJ95  
♣ 942

♠ Q532  
♥ A2  
♦ AK6  
♣ AK106

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 5	650	0.5
3	8	4NT	W 4	630	2
4	2	4S	W-1	100	4
7	6	4S	W 4	620	3
10	5	4S	W 5	650	0.5

20

♠ J103  
♥ Q3  
♦ Q543  
♣ K1074

♠ 982  
♥ KJ1094  
♦ 102  
♣ J96

♠ K765  
♥ A752  
♦ J9  
♣ Q52

♠ AQ4  
♥ 86  
♦ AK876  
♣ A83

NS	EW	Contract	N-S	E-W	MP
1	9	2H	W 3	140	0.5
3	8	2H	W-1	100	3.5
4	2	2H	W 2	110	2
7	6	2H	W-1	100	3.5
10	5	2H	W 3	140	0.5

21

♠ 5  
♥ 43  
♦ AKJ973  
♣ Q1063

♠ K764  
♥ AJ7  
♦ Q1054  
♣ 97

♠ 83  
♥ Q109652  
♦ 62  
♣ J85

♠ AQJ1092  
♥ K8  
♦ 8  
♣ AK42

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 6	480	3
3	8	6S	W 6	980	0.5
4	2	4S	W 6	480	3
7	6	5S	W 6	480	3
10	5	6S	W 6	980	0.5

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

W N E S

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

♠ QJ3  
♥ A9876  
♦ K94  
♣ Q3

♠ K82  
♥ J5  
♦ AQ832  
♣ 974

♠ A10754  
♥ Q102  
♦ 106  
♣ J62

♠ 96  
♥ K43  
♦ J75  
♣ AK1085

NS	EW	Contract	N-S	E-W	MP
2	7	2H	N-2	200	1.5
5	4	2H	N 3	140	3
8	1	3H	N-3	300	0
9	6	3H	N-2	200	1.5
10	3	3H	N 5	200	4

14

♠ 5  
♥ KQJ108  
♦ KJ108  
♣ A87

♠ J3  
♥ A976  
♦ A763  
♣ 943

♠ AKQ1087642  
♥  
♦ 4  
♣ K102

♠ 9  
♥ 5432  
♦ Q952  
♣ QJ65

NS	EW	Contract	N-S	E-W	MP
2	7	4S	S 6	480	3
5	4	6NTxN-1		100	0
8	1	4S	S 5	450	2
9	6	6S	S 6	980	4
10	3	7NT	N-1	50	1

15

♠ 97643  
♥ 3  
♦ 987  
♣ KQ75

♠ K108  
♥ A107  
♦ A1043  
♣ 842

♠ AJ2  
♥ 852  
♦ QJ2  
♣ J1096

♠ Q5  
♥ KQJ964  
♦ K65  
♣ A3

NS	EW	Contract	N-S	E-W	MP
2	7	4H	W 4	420	3
5	4	4H	W 5	450	0.5
8	1	4H	W 5	450	0.5
9	6	4H	W 4	420	3
10	3	4H	W 4	420	3

16

♠ 75  
♥ AQ92  
♦ AKJ2  
♣ A73

♠ A96  
♥ J10854  
♦ 6  
♣ 9652

♠ KJ42  
♥ K6  
♦ Q104  
♣ KQ104

♠ Q1083  
♥ 73  
♦ 98753  
♣ J8

NS	EW	Contract	N-S	E-W	MP
3	1	3NT	S 5	460	0.5
6	5	3NT	N 5	460	0.5
8	2	3NT	S 6	490	2.5
9	7	3NT	N 6	490	2.5
10	4	6NT	N 6	990	4

17

♠ 74  
♥ J  
♦ Q109853  
♣ K872

♠ Q95  
♥ KQ765  
♦ A42  
♣ J4

♠ AK106  
♥ 1032  
♦ KJ76  
♣ A10

♠ J832  
♥ A984  
♦  
♣ Q9653

NS	EW	Contract	N-S	E-W	MP
3	1	4H	E-2	100	1.5
6	5	3H	E-1	50	0
8	2	3H	E-2	100	1.5
9	7	5Hx	E-4	800	4
10	4	4H	E-3	150	3

18

♠ Q865  
♥ 63  
♦ A752  
♣ 875

♠ J743  
♥ A2  
♦ K9843  
♣ A9

♠ AK2  
♥ 109  
♦ QJ106  
♣ KQ63

♠ 109  
♥ KQJ8754  
♦  
♣ J1042

NS	EW	Contract	N-S	E-W	MP
3	1	2H	W 3	140	2.5
6	5	3H	W 4	170	1
8	2	2H	W 3	140	2.5
9	7	1NT	S-3	300	0
10	4	3H	W-1	50	4

19

♠ J107  
♥ K83  
♦ 832  
♣ QJ53

♠ AK94  
♥ J975  
♦ 1074  
♣ 87

♠ 86  
♥ Q1064  
♦ QJ95  
♣ 942

♠ Q532  
♥ A2  
♦ AK6  
♣ AK106

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 5	650	0.5
3	8	4NT	W 4	630	2
4	2	4S	W-1	100	4
7	6	4S	W 4	620	3
10	5	4S	W 5	650	0.5

20

♠ J103  
♥ Q3  
♦ Q543  
♣ K1074

♠ 982  
♥ KJ1094  
♦ 102  
♣ J96

♠ K765  
♥ A752  
♦ J9  
♣ Q52

♠ AQ4  
♥ 86  
♦ AK876  
♣ A83

NS	EW	Contract	N-S	E-W	MP
1	9	2H	W 3	140	0.5
3	8	2H	W-1	100	3.5
4	2	2H	W 2	110	2
7	6	2H	W-1	100	3.5
10	5	2H	W 3	140	0.5

21

♠ 5  
♥ 43  
♦ AKJ973  
♣ Q1063

♠ K764  
♥ AJ7  
♦ Q1054  
♣ 97

♠ 83  
♥ Q109652  
♦ 62  
♣ J85

♠ AQJ1092  
♥ K8  
♦ 8  
♣ AK42

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 6	480	3
3	8	6S	W 6	980	0.5
4	2	4S	W 6	480	3
7	6	5S	W 6	480	3
10	5	6S	W 6	980	0.5

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

W N E S

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

13

Hand 13: ♠ QJ3, ♥ A9876, ♦ K94, ♣ Q3. Opponent: ♠ K82, ♥ J5, ♦ AQ832, ♣ 974. My hand: ♠ 96, ♥ K43, ♦ J75, ♣ AK1085. Partner's hand: ♠ A10754, ♥ Q102, ♦ 106, ♣ J62.

Table for Hand 13: NS EW Contract N-S E-W MP. Rows: 2 7 2H N-2 200 1.5; 5 4 2H N 3 140 3; 8 1 3H N-3 300 0; 9 6 3H N-2 200 1.5; 10 3 3H N 5 200 4.

14

Hand 14: ♠ 5, ♥ KQJ108, ♦ KJ108, ♣ A87. Opponent: ♠ J3, ♥ A976, ♦ A763, ♣ 943. My hand: ♠ 9, ♥ 5432, ♦ Q952, ♣ QJ65. Partner's hand: ♠ AKQ1087642, ♥, ♦ 4, ♣ K102.

Table for Hand 14: NS EW Contract N-S E-W MP. Rows: 2 7 4S S 6 480 3; 5 4 6NTxN-1 100 0; 8 1 4S S 5 450 2; 9 6 6S S 6 980 4; 10 3 7NT N-1 50 1.

15

Hand 15: ♠ 97643, ♥ 3, ♦ 987, ♣ KQ75. Opponent: ♠ K108, ♥ A107, ♦ A1043, ♣ 842. My hand: ♠ Q5, ♥ KQJ964, ♦ K65, ♣ A3. Partner's hand: ♠ AJ2, ♥ 852, ♦ QJ2, ♣ J1096.

Table for Hand 15: NS EW Contract N-S E-W MP. Rows: 2 7 4H W 4 420 3; 5 4 4H W 5 450 0.5; 8 1 4H W 5 450 0.5; 9 6 4H W 4 420 3; 10 3 4H W 4 420 3.

16

Hand 16: ♠ 75, ♥ AQ92, ♦ AKJ2, ♣ A73. Opponent: ♠ A96, ♥ J10854, ♦ 6, ♣ 9652. My hand: ♠ Q1083, ♥ 73, ♦ 98753, ♣ J8. Partner's hand: ♠ KJ42, ♥ K6, ♦ Q104, ♣ KQ104.

Table for Hand 16: NS EW Contract N-S E-W MP. Rows: 3 1 3NT S 5 460 0.5; 6 5 3NT N 5 460 0.5; 8 2 3NT S 6 490 2.5; 9 7 3NT N 6 490 2.5; 10 4 6NT N 6 990 4.

17

Hand 17: ♠ 74, ♥ J, ♦ Q109853, ♣ K872. Opponent: ♠ Q95, ♥ KQ765, ♦ A42, ♣ J4. My hand: ♠ J832, ♥ A984, ♦, ♣ Q9653. Partner's hand: ♠ AK106, ♥ 1032, ♦ KJ76, ♣ A10.

Table for Hand 17: NS EW Contract N-S E-W MP. Rows: 3 1 4H E-2 100 1.5; 6 5 3H E-1 50 0; 8 2 3H E-2 100 1.5; 9 7 5Hx E-4 800 4; 10 4 4H E-3 150 3.

18

Hand 18: ♠ Q865, ♥ 63, ♦ A752, ♣ 875. Opponent: ♠ J743, ♥ A2, ♦ K9843, ♣ A9. My hand: ♠ 109, ♥ KQJ8754, ♦, ♣ J1042. Partner's hand: ♠ AK2, ♥ 109, ♦ QJ106, ♣ KQ63.

Table for Hand 18: NS EW Contract N-S E-W MP. Rows: 3 1 2H W 3 140 2.5; 6 5 3H W 4 170 1; 8 2 2H W 3 140 2.5; 9 7 1NT S-3 300 0; 10 4 3H W-1 50 4.

19

Hand 19: ♠ J107, ♥ K83, ♦ 832, ♣ QJ53. Opponent: ♠ AK94, ♥ J975, ♦ 1074, ♣ 87. My hand: ♠ Q532, ♥ A2, ♦ AK6, ♣ AK106. Partner's hand: ♠ 86, ♥ Q1064, ♦ QJ95, ♣ 942.

Table for Hand 19: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 5 650 0.5; 3 8 4NT W 4 630 2; 4 2 4S W-1 100 4; 7 6 4S W 4 620 3; 10 5 4S W 5 650 0.5.

20

Hand 20: ♠ J103, ♥ Q3, ♦ Q543, ♣ K1074. Opponent: ♠ 982, ♥ KJ1094, ♦ 102, ♣ J96. My hand: ♠ AQ4, ♥ 86, ♦ AK876, ♣ A83. Partner's hand: ♠ K765, ♥ A752, ♦ J9, ♣ Q52.

Table for Hand 20: NS EW Contract N-S E-W MP. Rows: 1 9 2H W 3 140 0.5; 3 8 2H W-1 100 3.5; 4 2 2H W 2 110 2; 7 6 2H W-1 100 3.5; 10 5 2H W 3 140 0.5.

21

Hand 21: ♠ 5, ♥ 43, ♦ AKJ973, ♣ Q1063. Opponent: ♠ K764, ♥ AJ7, ♦ Q1054, ♣ 97. My hand: ♠ AQJ1092, ♥ K8, ♦ 8, ♣ AK42. Partner's hand: ♠ 83, ♥ Q109652, ♦ 62, ♣ J85.

Table for Hand 21: NS EW Contract N-S E-W MP. Rows: 1 9 4S W 6 480 3; 3 8 6S W 6 980 0.5; 4 2 4S W 6 480 3; 7 6 5S W 6 480 3; 10 5 6S W 6 980 0.5.

**1**

♠ 108  
♥ 532  
♦ QJ104  
♣ AQ108

♠ 642  
♥ J10764  
♦ K73  
♣ J3

♠ A75  
♥ K9  
♦ A965  
♣ K762

♠ KQJ93  
♥ AQ8  
♦ 82  
♣ 954

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	1NT	N 3	150	3
2	9	1NT	E-1	50	0
4	8	1NT	N 2	120	1
5	3	1NT	N 3	150	3
10	6	1NT	N 3	150	3

**2**

♠ Q8  
♥ AK2  
♦ 1053  
♣ K9754

♠ A10976  
♥ J75  
♦ QJ98  
♣ J

♠ KJ542  
♥ Q10983  
♦ 4  
♣ Q2

♠ 3  
♥ 64  
♦ AK762  
♣ A10863

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	5C	N 5	600	3.5
2	9	5S	E-3	150	1.5
4	8	4C	N 5	150	1.5
5	3	5C	N 5	600	3.5
10	6	Passout			0

**3**

♠ AK7  
♥ J94  
♦ A532  
♣ A64

♠ 6  
♥ KQ10  
♦ KQ1064  
♣ 10983

♠ J1052  
♥ A762  
♦ J7  
♣ QJ2

♠ Q9843  
♥ 853  
♦ 98  
♣ K75

W N E S

NS	EW	Contract	N-S	E-W	MP
1	7	2S	N 2	110	4
2	9	2S	N-1	50	1
4	8	2S	N-1	50	1
5	3	1NT	N 1	90	3
10	6	2S	N-1	50	1

**4**

♠ AKJ987  
♥ 10  
♦ J4  
♣ AJ109

♠ 654  
♥ A6542  
♦ Q3  
♣ K83

♠ Q10  
♥ Q73  
♦ A10862  
♣ 654

♠ 32  
♥ KJ98  
♦ K975  
♣ Q72

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	2S	N 4	170	1
3	9	4S	N 5	650	4
6	4	2S	N 5	200	3
8	5	2S	N 4	170	1
10	7	2S	N 4	170	1

**5**

♠ 10542  
♥ J53  
♦ J62  
♣ J72

♠ K9  
♥ 102  
♦ K10543  
♣ Q1043

♠ J63  
♥ K7  
♦ AQ97  
♣ AK95

♠ AQ87  
♥ AQ9864  
♦ 8  
♣ 86

W N E S

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

**6**

♠ 73  
♥ Q9842  
♦ KQ832  
♣ A

♠ AK  
♥ J  
♦ J964  
♣ QJ9652

♠ Q109865  
♥ 3  
♦ 107  
♣ 10743

♠ J42  
♥ AK10765  
♦ A5  
♣ K8

W N E S

NS	EW	Contract	N-S	E-W	MP
2	1	4H	S 5	450	2.5
3	9	5S	E-4	400	0
6	4	4H	S 5	450	2.5
8	5	5H	S 5	450	2.5
10	7	4H	S 5	450	2.5

**7**

♠ A9765  
♥ A92  
♦ 54  
♣ J84

♠ J  
♥ KQ7  
♦ AKQ983  
♣ KQ10

♠ KQ432  
♥ 864  
♦ J2  
♣ A95

♠ 108  
♥ J1053  
♦ 1076  
♣ 7632

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 5	660	1
4	9	5D	W 5	600	3
6	8	6D	W-1	100	4
7	5	3NT	E 5	660	1
10	1	3NT	W 5	660	1

**8**

♠ Q86  
♥ Q43  
♦ QJ1042  
♣ 96

♠ A10754  
♥ AJ2  
♦ 53  
♣ K107

♠ 92  
♥  
♦ AK976  
♣ AJ8542

♠ KJ3  
♥ K1098765  
♦ 8  
♣ Q3

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3NT	W 4	430	0
4	9	5S	W-4	200	4
6	8	5C	E-1	50	2
7	5	5C	E-1	50	2
10	1	4S	W-1	50	2

**9**

♠ Q4  
♥ Q532  
♦ AQJ8  
♣ A108

♠ KJ52  
♥ 86  
♦ 43  
♣ K7652

♠ A1086  
♥ K74  
♦ K102  
♣ Q93

♠ 973  
♥ AJ109  
♦ 9765  
♣ J4

W N E S

NS	EW	Contract	N-S	E-W	MP
3	2	3H	S 3	140	4
4	9	1NT	N 1	90	1.5
6	8	1NT	N-1	50	0
7	5	1NT	N 1	90	1.5
10	1	1NT	N 2	120	3

**10**

♠ 84  
♥ 984  
♦ 82  
♣ KQ9643

♠ J752  
♥ K52  
♦ Q9653  
♣ A

♠ A3  
♥ AJ106  
♦ 104  
♣ J10752

♠ KQ1096  
♥ Q73  
♦ AKJ7  
♣ 8

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	1S	S 1	80	4
4	3	2S	S-1	100	1.5
7	8	2D	W 2	90	3
9	5	2S	S-2	200	0
10	2	2S	S-1	100	1.5

**11**

♠ AK  
♥ Q1043  
♦ K632  
♣ KQ4

♠ Q107  
♥ K5  
♦ Q  
♣ J987632

♠ J9864  
♥ AJ82  
♦ J984  
♣

♠ 532  
♥ 976  
♦ A1075  
♣ A105

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	3NT	N 3	400	4
4	3	3NT	N-2	100	0
7	8	3NT	N-1	50	1.5
9	5	3NT	N-1	50	1.5
10	2	1NT	N 1	90	3

**12**

♠ A10964  
♥ AQ7  
♦ 2  
♣ KJ107

♠ Q  
♥ J8543  
♦ K1087  
♣ A82

♠ KJ73  
♥ K1062  
♦ AQJ9  
♣ 5

♠ 852  
♥ 9  
♦ 6543  
♣ Q9643

W N E S

NS	EW	Contract	N-S	E-W	MP
1	6	4H	W 4	420	0.5
4	3	3D	E-1	50	4
7	8	3H	W 5	200	2.5
9	5	4H	W 4	420	0.5
10	2	2H	W 5	200	2.5

# 13

♠ QJ3  
♥ A9876  
♦ K94  
♣ Q3

♠ K82  
♥ J5  
♦ AQ832  
♣ 974

♠ A10754  
♥ Q102  
♦ 106  
♣ J62

♠ 96  
♥ K43  
♦ J75  
♣ AK1085

NS	EW	Contract	N-S	E-W	MP
2	7	2H	N-2	200	1.5
5	4	2H	N 3	140	3
8	1	3H	N-3	300	0
9	6	3H	N-2	200	1.5
10	3	3H	N 5	200	4

# 14

♠ 5  
♥ KQJ108  
♦ KJ108  
♣ A87

♠ J3  
♥ A976  
♦ A763  
♣ 943

♠ AKQ1087642  
♥  
♦ 4  
♣ K102

♠ 9  
♥ 5432  
♦ Q952  
♣ QJ65

NS	EW	Contract	N-S	E-W	MP
2	7	4S	S 6	480	3
5	4	6NTxN-1		100	0
8	1	4S	S 5	450	2
9	6	6S	S 6	980	4
10	3	7NT	N-1	50	1

# 15

♠ 97643  
♥ 3  
♦ 987  
♣ KQ75

♠ K108  
♥ A107  
♦ A1043  
♣ 842

♠ AJ2  
♥ 852  
♦ QJ2  
♣ J1096

♠ Q5  
♥ KQJ964  
♦ K65  
♣ A3

NS	EW	Contract	N-S	E-W	MP
2	7	4H	W 4	420	3
5	4	4H	W 5	450	0.5
8	1	4H	W 5	450	0.5
9	6	4H	W 4	420	3
10	3	4H	W 4	420	3

# 16

♠ 75  
♥ AQ92  
♦ AKJ2  
♣ A73

♠ A96  
♥ J10854  
♦ 6  
♣ 9652

♠ KJ42  
♥ K6  
♦ Q104  
♣ KQ104

♠ Q1083  
♥ 73  
♦ 98753  
♣ J8

NS	EW	Contract	N-S	E-W	MP
3	1	3NT	S 5	460	0.5
6	5	3NT	N 5	460	0.5
8	2	3NT	S 6	490	2.5
9	7	3NT	N 6	490	2.5
10	4	6NT	N 6	990	4

# 17

♠ 74  
♥ J  
♦ Q109853  
♣ K872

♠ Q95  
♥ KQ765  
♦ A42  
♣ J4

♠ AK106  
♥ 1032  
♦ KJ76  
♣ A10

♠ J832  
♥ A984  
♦  
♣ Q9653

NS	EW	Contract	N-S	E-W	MP
3	1	4H	E-2	100	1.5
6	5	3H	E-1	50	0
8	2	3H	E-2	100	1.5
9	7	5Hx	E-4	800	4
10	4	4H	E-3	150	3

# 18

♠ Q865  
♥ 63  
♦ A752  
♣ 875

♠ J743  
♥ A2  
♦ K9843  
♣ A9

♠ AK2  
♥ 109  
♦ QJ106  
♣ KQ63

♠ 109  
♥ KQJ8754  
♦  
♣ J1042

NS	EW	Contract	N-S	E-W	MP
3	1	2H	W 3	140	2.5
6	5	3H	W 4	170	1
8	2	2H	W 3	140	2.5
9	7	1NT	S-3	300	0
10	4	3H	W-1	50	4

# 19

♠ J107  
♥ K83  
♦ 832  
♣ QJ53

♠ AK94  
♥ J975  
♦ 1074  
♣ 87

♠ 86  
♥ Q1064  
♦ QJ95  
♣ 942

♠ Q532  
♥ A2  
♦ AK6  
♣ AK106

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 5	650	0.5
3	8	4NT	W 4	630	2
4	2	4S	W-1	100	4
7	6	4S	W 4	620	3
10	5	4S	W 5	650	0.5

# 20

♠ J103  
♥ Q3  
♦ Q543  
♣ K1074

♠ 982  
♥ KJ1094  
♦ 102  
♣ J96

♠ K765  
♥ A752  
♦ J9  
♣ Q52

♠ AQ4  
♥ 86  
♦ AK876  
♣ A83

NS	EW	Contract	N-S	E-W	MP
1	9	2H	W 3	140	0.5
3	8	2H	W-1	100	3.5
4	2	2H	W 2	110	2
7	6	2H	W-1	100	3.5
10	5	2H	W 3	140	0.5

# 21

♠ 5  
♥ 43  
♦ AKJ973  
♣ Q1063

♠ K764  
♥ AJ7  
♦ Q1054  
♣ 97

♠ 83  
♥ Q109652  
♦ 62  
♣ J85

♠ AQJ1092  
♥ K8  
♦ 8  
♣ AK42

NS	EW	Contract	N-S	E-W	MP
1	9	4S	W 6	480	3
3	8	6S	W 6	980	0.5
4	2	4S	W 6	480	3
7	6	5S	W 6	480	3
10	5	6S	W 6	980	0.5