

1

Hand 1: ♠ Q763, ♥ KQ86, ♦ 1064, ♣ A6. Opponent: ♠ 85, ♥ AJ4, ♦ A973, ♣ 9542. Diagram: N, W, E, S.

Table for Hand 1: NS, EW, Contract, N-S, E-W, MP. Rows: 2 3 4S S 4 420 3, 4 7 4S S 4 420 3, 5 9 4S S 4 420 3, 8 10 4S S 4 420 3, 11 6 4S S-1 50 0, 12 1 4S S 4 420 3.

2

Hand 2: ♠ AJ83, ♥ 743, ♦ KJ9, ♣ 1075. Opponent: ♠ 762, ♥ J6, ♦ A10852, ♣ K94. Diagram: N, W, E, S.

Table for Hand 2: NS, EW, Contract, N-S, E-W, MP. Rows: 2 3 4H E-2 100 5, 4 7 4H W-1 50 3.5, 5 9 1H W 2 110 2, 8 10 3H W 3 140 0.5, 11 6 2H W 3 140 0.5, 12 1 4H W-1 50 3.5.

3

Hand 3: ♠ K95, ♥ AK86, ♦ K5, ♣ K1092. Opponent: ♠ Q32, ♥ 974, ♦ A10873, ♣ AJ. Diagram: N, W, E, S.

Table for Hand 3: NS, EW, Contract, N-S, E-W, MP. Rows: 3 4 1NT N 4 180 4, 5 8 1NT N 4 180 4, 6 10 1NT N 1 90 0.5, 9 1 1NT N 3 150 2, 11 7 1NT N 4 180 4, 12 2 1NT N 1 90 0.5.

4

Hand 4: ♠ Q732, ♥ A5, ♦ J985, ♣ 875. Opponent: ♠ AK86, ♥ 76, ♦ A43, ♣ J432. Diagram: N, W, E, S.

Table for Hand 4: NS, EW, Contract, N-S, E-W, MP. Rows: 3 4 5D W-3 300 4.5, 5 8 3NT W-1 100 1.5, 6 10 3NT E-3 300 4.5, 9 1 4D W-2 200 3, 11 7 3NT E-1 100 1.5, 12 2 3D W 3 110 0.

5

Hand 5: ♠ J9, ♥ AKQ8, ♦ J8, ♣ Q6542. Opponent: ♠ 843, ♥ 74, ♦ AQ9643, ♣ A3. Diagram: N, W, E, S.

Table for Hand 5: NS, EW, Contract, N-S, E-W, MP. Rows: 4 5 1NT N-4 400 0, 6 9 2D E 3 110 3, 7 1 3H N 3 140 5, 10 2 2D E 4 130 1, 11 8 3D E 3 110 3, 12 3 3D E 3 110 3.

6

Hand 6: ♠ 64, ♥ 1065, ♦ A32, ♣ K10943. Opponent: ♠ 5, ♥ AKJ9, ♦ QJ1075, ♣ A75. Diagram: N, W, E, S.

Table for Hand 6: NS, EW, Contract, N-S, E-W, MP. Rows: 4 5 3NT E 4 630 0, 6 9 3NT E-1 100 5, 7 1 2NT W 5 210 1.5, 10 2 1NT N-3 150 3.5, 11 8 2NT E 3 150 3.5, 12 3 1NT W 5 210 1.5.

7

Hand 7: ♠ J, ♥ A108, ♦ J108, ♣ 1098652. Opponent: ♠ K93, ♥ J7532, ♦ K93, ♣ AJ. Diagram: N, W, E, S.

Table for Hand 7: NS, EW, Contract, N-S, E-W, MP. Rows: 1 3 3H E 5 200 1, 5 6 4H E 4 620 0, 7 10 2H E 3 140 3, 8 2 3H E 3 140 3, 11 9 2C S 3 110 5, 12 4 3H E 3 140 3.

8

Hand 8: ♠ AJ6, ♥ KQJ108, ♦ 109, ♣ A62. Opponent: ♠ 7532, ♥ 642, ♦ KJ4, ♣ J54. Diagram: N, W, E, S.

Table for Hand 8: NS, EW, Contract, N-S, E-W, MP. Rows: 1 3 1NT N 1 90 3.5, 5 6 4Hx S-2 300 0, 7 10 3H N 4 170 5, 8 2 1NT N 1 90 3.5, 11 9 4S W-1 50 2, 12 4 3S W 3 140 1.

9

Hand 9: ♠ A84, ♥ 943, ♦ A103, ♣ J753. Opponent: ♠ 97, ♥ J752, ♦ KQ7654, ♣ 9. Diagram: N, W, E, S.

Table for Hand 9: NS, EW, Contract, N-S, E-W, MP. Rows: 2 4 2H S 3 140 5, 6 7 4H S-1 50 2.5, 8 1 2H S 2 110 4, 9 3 4H S-2 100 1, 10 11 4H S-3 150 0, 12 5 3H S-1 50 2.5.

10

Hand 10: ♠ K82, ♥ AQJ982, ♦ A82, ♣ A. Opponent: ♠ J9, ♥ K10753, ♦ J7, ♣ K987. Diagram: N, W, E, S.

Table for Hand 10: NS, EW, Contract, N-S, E-W, MP. Rows: 2 4 3H N 4 170 4, 6 7 3H N-1 100 3, 8 1 4H N-2 200 1, 9 3 4H N-2 200 1, 10 11 4H N 4 620 5, 12 5 4H N-2 200 1.

11

Hand 11: ♠ J732, ♥ Q10, ♦ AKQ2, ♣ Q82. Opponent: ♠ 86, ♥ K63, ♦ J43, ♣ AK1053. Diagram: N, W, E, S.

Table for Hand 11: NS, EW, Contract, N-S, E-W, MP. Rows: 1 11 1NT S 1 90 1, 3 5 2C E-2 100 3, 7 8 1NT S-1 50 0, 9 2 2C E-3 150 5, 10 4 3H W-2 100 3, 12 6 2C E-2 100 3.

12

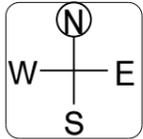
Hand 12: ♠ J1092, ♥ J8, ♦ J632, ♣ AQ10. Opponent: ♠ AQ7, ♥ A973, ♦ 85, ♣ J952. Diagram: N, W, E, S.

Table for Hand 12: NS, EW, Contract, N-S, E-W, MP. Rows: 1 11 2NT W 2 120 1, 3 5 2NT W-2 100 3.5, 7 8 2NT W-2 100 3.5, 9 2 2NT W 2 120 1, 10 4 2NT W-3 150 5, 12 6 1NT W 2 120 1.

13

♠AQ10
♥J
♦AJ863
♣J1083

♠973 ♠KJ842
♥Q875 ♥AK9
♦942 ♦K10
♣AQ2 ♣K96



♠65
♥106432
♦Q75
♣754

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

14

♠K
♥J6532
♦A109874
♣10

♠QJ93 ♠A542
♥AK98 ♥1074
♦2 ♦KJ6
♣AQ53 ♣K97



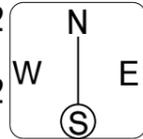
♠10876
♥Q
♦Q53
♣J8642

NS	EW	Contract	N-S	E-W	MP
1	5	4S E 4		420	1.5
2	11	4H W 4		420	1.5
4	6	4S E 4		420	1.5
8	9	4S E 4		420	1.5
10	3	5C E-1	50		5
12	7	2NT N-5		250	4

15

♠963
♥107
♦KJ93
♣Q632

♠A542 ♠QJ8
♥852 ♥KJ963
♦A842 ♦Q105
♣A10 ♣54



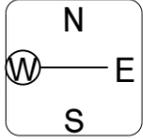
♠K107
♥AQ4
♦76
♣KJ987

NS	EW	Contract	N-S	E-W	MP
1	4	1NT S 2	120		5
2	6	2H E 3		140	1
3	11	2H E 3		140	1
5	7	4C S-1		100	3
9	10	2H E 3		140	1
12	8	4H E-2	100		4

16

♠4
♥A9875
♦832
♣AK72

♠103 ♠K865
♥K4 ♥Q1063
♦K10975 ♦AJ4
♣Q853 ♣J4



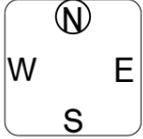
♠AQJ972
♥J2
♦Q6
♣1096

NS	EW	Contract	N-S	E-W	MP
1	4	2NT N-1		50	2
2	6	3D E-1	100		3
3	11	3D E-2	200		5
5	7	4H N-3		150	0.5
9	10	2S S 3	140		4
12	8	4H N-3		150	0.5

17

♠2
♥KQ103
♦KQJ96
♣1076

♠K1054 ♠976
♥AJ98 ♥765
♦1082 ♦53
♣K9 ♣AQ852



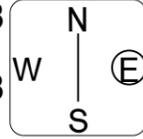
♠AQJ83
♥42
♦A74
♣J43

NS	EW	Contract	N-S	E-W	MP
2	5	2NT N-1		50	3.5
3	7	3NT N-2		100	1.5
4	11	3NT N-3		150	0
6	8	3NT N-2		100	1.5
10	1	2S S 2	110		5
12	9	2S S-1		50	3.5

18

♠Q86
♥A74
♦AKQ
♣K763

♠10743 ♠92
♥Q96 ♥KJ852
♦10653 ♦74
♣52 ♣QJ109



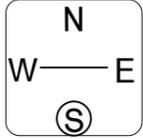
♠AKJ5
♥103
♦J982
♣A84

NS	EW	Contract	N-S	E-W	MP
2	5	3NT N 5	660		3
3	7	6NT N-1		100	0.5
4	11	5NT N 5	660		3
6	8	4NT N 5	660		3
10	1	6NT N 6	1440		5
12	9	6NT S-1		100	0.5

19

♠Q7
♥KJ53
♦2
♣AJ9863

♠A862 ♠J1053
♥Q1076 ♥A84
♦K7 ♦Q108654
♣K102 ♣



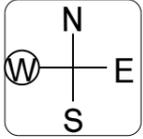
♠K94
♥92
♦AJ93
♣Q754

NS	EW	Contract	N-S	E-W	MP
1	2	3D E-2	200		4.5
3	6	2S E 3		140	0.5
4	8	2S E-2	200		4.5
7	9	2D E-1	100		2
11	5	2S E 3		140	0.5
12	10	2C N 4	130		3

20

♠KQ98743
♥Q10
♦A73
♣9

♠10 ♠A
♥AJ753 ♥K982
♦J10942 ♦85
♣J2 ♣K108765



♠J652
♥64
♦KQ6
♣AQ43

NS	EW	Contract	N-S	E-W	MP
1	2	4S N 4	620		2.5
3	6	4S N 4	620		2.5
4	8	4S N 4	620		2.5
7	9	4S N 4	620		2.5
11	5	4S N 4	620		2.5
12	10	4S N 4	620		2.5