

1

♠ K9
♥ 92
♦ AJ72
♣ AKQ109

♠ A10832
♥ 753
♦ Q943
♣ J

♠ KQJ8
♥ K10865
♣ 8542

♠ QJ7654
♥ A1064
♦ 763
♣

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 3 | 19 | 4S S-1 | | 50 | 3 |
| 5 | 15 | 4S N-1 | | 50 | 3 |
| 7 | 2 | 3NT S 3 | 400 | | 8 |
| 9 | 10 | 4S N-1 | | 50 | 3 |
| 11 | 14 | 2S S 3 | 140 | | 6.5 |
| 16 | 8 | 4S S-1 | | 50 | 3 |
| 17 | 12 | 4S S-2 | | 100 | 0 |
| 18 | 4 | 4S S-1 | | 50 | 3 |
| 20 | 1 | 2S S 3 | 140 | | 6.5 |

2

♠ 10876
♥ 95
♦ J4
♣ KQ1086

♠ AKQJ9
♥ 5432
♦ 98752
♣ 953

♠ 5432
♥ Q64
♦ 1063
♣ AJ2

♠ AKJ108732
♥ AKQ
♦ 74
♣

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 3 | 19 | 4H S 6 | 680 | | 6.5 |
| 5 | 15 | 5H S 6 | 680 | | 6.5 |
| 7 | 2 | 4H S 5 | 650 | | 4 |
| 9 | 10 | 4H S 6 | 680 | | 6.5 |
| 11 | 14 | 4H S 6 | 680 | | 6.5 |
| 16 | 8 | 4S W-3 | 150 | | 1 |
| 17 | 12 | 4S W-2 | 100 | | 0 |
| 18 | 4 | 3H S 6 | 230 | | 3 |
| 20 | 1 | 3H S 5 | 200 | | 2 |

3

♠ Q10
♥ AKQ54
♦ J83
♣ K104

♠ KJ6
♥ 98762
♦ K107
♣ 53

♠ 95432
♥ 10
♦ AQ
♣ AQ976

♠ A87
♥ J3
♦ 96542
♣ J82

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 17 | 2S E 3 | | 140 | 1 |
| 6 | 15 | 3H N-1 | | 50 | 3.5 |
| 8 | 3 | 3S E-2 | 200 | | 8 |
| 9 | 16 | 3S E 4 | | 170 | 0 |
| 10 | 11 | 2H E-1 | 100 | | 7 |
| 12 | 14 | 2NT N-1 | | 50 | 3.5 |
| 18 | 5 | 2S W 2 | | 110 | 2 |
| 19 | 4 | 1NT N 1 | 90 | | 5.5 |
| 20 | 2 | 1NT N 1 | 90 | | 5.5 |

4

♠ A6532
♥ 106
♦ 6
♣ AK1096

♠ 94
♥ Q973
♦ A1084
♣ J85

♠ KQJ107
♥ K2
♦ J32
♣ 742

♠ 8
♥ AJ854
♦ KQ975
♣ Q3

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 1 | 17 | 3NT N-1 | | 100 | 2 |
| 6 | 15 | 3NT N 3 | 600 | | 7 |
| 8 | 3 | 4H S-1 | | 100 | 2 |
| 9 | 16 | 3NT S 4 | 630 | | 8 |
| 10 | 11 | 3NT N-1 | | 100 | 2 |
| 12 | 14 | 1NT S 2 | 120 | | 6 |
| 18 | 5 | 4H S-1 | | 100 | 2 |
| 19 | 4 | 3C N 3 | 110 | | 5 |
| 20 | 2 | 3NT N-1 | | 100 | 2 |

5

♠ A1064
♥ 109532
♦ Q107
♣ 4

♠ Q3
♥ Q6
♦ A2
♣ KQJ10652

♠ 872
♥ AKJ874
♦ 9
♣ 873

♠ KJ95
♥
♦ KJ86543
♣ A9

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 14 | 4Hx E-1 | 100 | | 5 |
| 2 | 17 | 3H E-1 | 50 | | 3.5 |
| 6 | 18 | 4D S 6 | 170 | | 6 |
| 9 | 4 | 4S N 6 | 680 | | 8 |
| 10 | 16 | 4S S 4 | 620 | | 7 |
| 11 | 12 | 3H E 6 | | 230 | 0.5 |
| 15 | 7 | 4S N-2 | | 200 | 2 |
| 19 | 5 | 3H E 6 | | 230 | 0.5 |
| 20 | 3 | 3H E-1 | 50 | | 3.5 |

6

♠ KJ94
♥ J95
♦ K54
♣ 743

♠ 862
♥ K872
♦ J72
♣ K95

♠ AQ753
♥ A6
♦ AQ6
♣ QJ10

♠ 10
♥ Q1043
♦ 10983
♣ A862

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 14 | 4S E-1 | 100 | | 3 |
| 2 | 17 | 4S E-1 | 100 | | 3 |
| 6 | 18 | 4S E-1 | 100 | | 3 |
| 9 | 4 | 4S E-1 | 100 | | 3 |
| 10 | 16 | 4S E-1 | 100 | | 3 |
| 11 | 12 | 4S E-2 | 200 | | 7.5 |
| 15 | 7 | 3NT E-2 | 200 | | 7.5 |
| 19 | 5 | 4S E-1 | 100 | | 3 |
| 20 | 3 | 4S E-1 | 100 | | 3 |

7

♠ K10
♥ AQJ107
♦ 85
♣ KQ87

♠ AJ974
♥ K864
♦ A4
♣ 32

♠ Q8653
♥ 952
♦ 973
♣ J4

♠ 2
♥ 3
♦ KQJ1062
♣ A10965

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 6 | 19 | 5D S 5 | 600 | | 6.5 |
| 7 | 18 | 4S W-2 | 200 | | 2 |
| 10 | 5 | 4S W-4 | 400 | | 4 |
| 11 | 16 | 5C N 5 | 600 | | 6.5 |
| 12 | 1 | 4S W-3 | 300 | | 3 |
| 14 | 2 | 4D S 5 | 150 | | 1 |
| 15 | 8 | 5C S 5 | 600 | | 6.5 |
| 17 | 3 | 2H N-1 | | 100 | 0 |
| 20 | 4 | 3NT N 3 | 600 | | 6.5 |

8

♠ 1092
♥ K102
♦ 4
♣ AKQJ62

♠ Q8765
♥ J6
♦ QJ1075
♣ 7

♠ AJ
♥ AQ85
♦ AK2
♣ 10943

♠ K43
♥ 9743
♦ 9863
♣ 85

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 6 | 19 | 2D W 4 | | 130 | 5 |
| 7 | 18 | 3S W 3 | | 140 | 3 |
| 10 | 5 | 3C N-1 | | 50 | 6.5 |
| 11 | 16 | 2C N-1 | | 50 | 6.5 |
| 12 | 1 | 1NT E 3 | | 150 | 1 |
| 14 | 2 | 2S E 4 | | 170 | 0 |
| 15 | 8 | 2S W 3 | | 140 | 3 |
| 17 | 3 | 3S E 3 | | 140 | 3 |
| 20 | 4 | 3NT E-2 | 100 | | 8 |

9

♠ A9542
♥ K6
♦ 43
♣ KJ97

♠ 876
♥ AJ1087
♦ AKJ8
♣ 5

♠ Q103
♥ Q3
♦ Q9652
♣ A108

♠ KJ
♥ 9542
♦ 107
♣ Q6432

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 2 | 2H W 4 | | 170 | 1 |
| 7 | 19 | 2H E 2 | | 110 | 6 |
| 11 | 6 | 3D W 3 | | 110 | 6 |
| 12 | 16 | 1NT E 2 | | 120 | 3.5 |
| 14 | 3 | 2NT E 2 | | 120 | 3.5 |
| 15 | 9 | 3D W 3 | | 110 | 6 |
| 17 | 4 | 2H W 4 | | 170 | 1 |
| 18 | 8 | 3NT E-2 | 200 | | 8 |
| 20 | 5 | 4D W 6 | | 170 | 1 |

10

♠ KJ4
♥ 974
♦ 92
♣ AQJ94

♠ Q1076
♥ AK8
♦ J3
♣ 10852

♠ A98
♥ 1053
♦ AQ654
♣ 63

♠ 532
♥ QJ62
♦ K1087
♣ K7

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 2 | Passout | | | 2.5 |
| 7 | 19 | 1H S 3 | 140 | | 8 |
| 11 | 6 | 3H S-2 | | 200 | 0 |
| 12 | 16 | Passout | | | 2.5 |
| 14 | 3 | 1H S 1 | 80 | | 4.5 |
| 15 | 9 | 1D E-1 | | 100 | 6.5 |
| 17 | 4 | 2C N-1 | | 100 | 1 |
| 18 | 8 | 1NT W-1 | | 100 | 6.5 |
| 20 | 5 | 1H S 1 | 80 | | 4.5 |

11

♠ Q3
♥ 3
♦ J75
♣ QJ109876

♠ AJ98742
♥ 10652
♦ K2
♣

♠ 106
♥ KJ8
♦ 10964
♣ AK43

♠ K5
♥ AQ974
♦ AQ83
♣ 52

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 16 | 2S W 3 | | 140 | 0.5 |
| 2 | 3 | 3S W-1 | 50 | | 5.5 |
| 5 | 17 | 3C N 3 | 110 | | 7 |
| 10 | 15 | 2D S-1 | | 50 | 3.5 |
| 12 | 7 | 3S W-1 | 50 | | 5.5 |
| 14 | 4 | 3NT S-2 | | 100 | 2 |
| 18 | 9 | 4C N-1 | | 50 | 3.5 |
| 19 | 8 | 3S W 3 | | 140 | 0.5 |
| 20 | 6 | 4S W-3 | 150 | | 8 |

12

♠ AJ52
♥ 83
♦ KJ85
♣ Q107

♠ 73
♥ K109
♦ 102
♣ AK8652

♠ Q
♥ AQJ2
♦ AQ9763
♣ J4

♠ K109864
♥ 7654
♦ 4
♣ 93

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|-----|
| 1 | 16 | 5D E-2 | 100 | | 7.5 |
| 2 | 3 | 2D E 4 | | 130 | 3.5 |
| 5 | 17 | 5D E 5 | | 400 | 0 |
| 10 | 15 | 2D E 4 | | 130 | 3.5 |
| 12 | 7 | 3S S-1 | | 100 | 6 |
| 14 | 4 | 3H E 3 | | 140 | 1 |
| 18 | 9 | 3D E 4 | | 130 | 3.5 |
| 19 | 8 | 4H E-2 | 100 | | 7.5 |
| 20 | 6 | 4D E 4 | | 130 | 3.5 |

13

Hand 13: ♠ J109865, ♥ AKQ10, ♦ A, ♣ K8. Opponent: ♠ Q3, ♥ J9, ♦ Q1084, ♣ Q9752. Partner: ♠ A2, ♥ 653, ♦ J9762, ♣ A64. Dealer: South.

Table for hand 13 with columns: NS, EW, Contract, N-S, E-W, MP. Rows 1-20.

14

Hand 14: ♠ K108, ♥ J64, ♦ J643, ♣ AQ5. Opponent: ♠ Q97654, ♥ AKQ105, ♦ K, ♣ 6. Partner: ♠ 2, ♥ 932, ♦ Q10852, ♣ 9842. Dealer: South.

Table for hand 14 with columns: NS, EW, Contract, N-S, E-W, MP. Rows 1-20.

15

Hand 15: ♠ AQJ984, ♥ KQ5, ♦ A, ♣ J94. Opponent: ♠ 763, ♥ J732, ♦ K4, ♣ A1076. Partner: ♠ K1052, ♥ A108, ♦ QJ752, ♣ 2. Dealer: South.

Table for hand 15 with columns: NS, EW, Contract, N-S, E-W, MP. Rows 1-20.

16

Hand 16: ♠ J8, ♥ AK82, ♦ KJ98, ♣ A64. Opponent: ♠ AKQ1072, ♥ 74, ♦ A53, ♣ 85. Partner: ♠ 96543, ♥ 53, ♦ 764, ♣ 973. Dealer: South.

Table for hand 16 with columns: NS, EW, Contract, N-S, E-W, MP. Rows 1-20.

17

Hand 17: ♠ QJ, ♥ J64, ♦ 763, ♣ QJ1073. Opponent: ♠ AK1072, ♥ A73, ♦ Q10, ♣ K94. Partner: ♠ 843, ♥ KQ10, ♦ AJ85, ♣ A82. Dealer: South.

Table for hand 17 with columns: NS, EW, Contract, N-S, E-W, MP. Rows 1-20.

18

Hand 18: ♠ 83, ♥ Q9542, ♦ KQ6, ♣ K105. Opponent: ♠ K1076, ♥ A, ♦ J987, ♣ A763. Partner: ♠ Q2, ♥ K7, ♦ 432, ♣ QJ9842. Dealer: South.

Table for hand 18 with columns: NS, EW, Contract, N-S, E-W, MP. Rows 1-20.

19

Hand 19: ♠ K102, ♥ Q10, ♦ K964, ♣ Q532. Opponent: ♠ Q94, ♥ AJ964, ♦ 10832, ♣ 9. Partner: ♠ AJ7653, ♥ 73, ♦ 7, ♣ AK76. Dealer: South.

Table for hand 19 with columns: NS, EW, Contract, N-S, E-W, MP. Rows 1-20.

20

Hand 20: ♠ AJ96, ♥ K832, ♦ 932, ♣ 65. Opponent: ♠ 32, ♥ QJ74, ♦ AK1075, ♣ 94. Partner: ♠ K54, ♥ A1095, ♦ Q, ♣ KQ1032. Dealer: South.

Table for hand 20 with columns: NS, EW, Contract, N-S, E-W, MP. Rows 1-20.

21

Hand 21: ♠ Q943, ♥ 32, ♦ K1074, ♣ 865. Opponent: ♠ 87, ♥ AKQ4, ♦ J62, ♣ K1097. Partner: ♠ K652, ♥ J109765, ♦ Q, ♣ 43. Dealer: South.

Table for hand 21 with columns: NS, EW, Contract, N-S, E-W, MP. Rows 1-20.

22

Hand 22: ♠ KJ82, ♥ J932, ♦ K2, ♣ 643. Opponent: ♠ Q76543, ♥ 10, ♦ Q1074, ♣ 97. Partner: ♠ 9, ♥ KQ8, ♦ AJ965, ♣ KJ102. Dealer: South.

Table for hand 22 with columns: NS, EW, Contract, N-S, E-W, MP. Rows 1-20.

23

Hand 23: ♠ 10932, ♥ K54, ♦ 1085, ♣ 942. Opponent: ♠ 74, ♥ A10632, ♦ A632, ♣ K8. Partner: ♠ Q865, ♥ 9, ♦ KQ74, ♣ A653. Dealer: South.

Table for hand 23 with columns: NS, EW, Contract, N-S, E-W, MP. Rows 1-20.

24

Hand 24: ♠ A107, ♥ 952, ♦ AKQ62, ♣ AJ. Opponent: ♠ QJ92, ♥ 10, ♦ 10843, ♣ Q854. Partner: ♠ 8654, ♥ 64, ♦ J75, ♣ K732. Dealer: South.

Table for hand 24 with columns: NS, EW, Contract, N-S, E-W, MP. Rows 1-20.