

**1**

♠ KJ  
♥ Q64  
♦ J973  
♣ K1042

♠ AQ1073  
♥ AJ32  
♦ Q65  
♣ 5

♠ 82  
♥ 987  
♦ A42  
♣ AJ876

W E  
S

♠ 9654  
♥ K105  
♦ K108  
♣ Q93

NS	EW	Contract	N-S	E-W	MP
2	4	2S	W 2	110	1.5
3	7	2S	W-2	100	6
5	6	2S	W 2	110	1.5
8	1	2S	W-1	50	4.5
9	14	2H	W 2	110	1.5
12	11	2S	W 2	110	1.5
13	10	2S	W-1	50	4.5

**2**

♠ Q76  
♥ 975  
♦ J954  
♣ 1043

♠ J1098543  
♥ 862  
♦ 6  
♣ K6

♠ A2  
♥ Q10  
♦ AQ1072  
♣ 8752

W E  
S

♠ K  
♥ AKJ43  
♦ K83  
♣ AQJ9

NS	EW	Contract	N-S	E-W	MP
2	4	3H	S 3	140	3.5
3	7	4Sx	W-1	100	2
5	6	4H	S 4	620	6
8	1	3H	S 3	140	3.5
9	14	4H	S-1	100	0
12	11	3H	S 4	170	5
13	10	2S	W-1	50	1

**3**

♠ A1093  
♥ A1075  
♦ 97  
♣ 1095

♠ KQJ8654  
♥ J  
♦ AQ  
♣ Q73

♠ Q9632  
♥ KJ843  
♣ KJ6

W E  
S

♠ 72  
♥ K84  
♦ 10652  
♣ A842

NS	EW	Contract	N-S	E-W	MP
2	4	3S	W 3	140	4
3	7	3NT	E 3	600	2
5	6	3NT	E-2	200	5.5
8	1	4S	W 4	620	0
9	14	3NT	E 3	600	2
12	11	3NT	E 3	600	2
13	10	3NT	E-2	200	5.5

**4**

♠ K965  
♥ AJ3  
♦ KQ3  
♣ Q96

♠ 107  
♥ KQ9  
♦ 875  
♣ AK872

♠ Q3  
♥ 108765  
♦ A1042  
♣ J3

W E  
S

♠ AJ842  
♥ 42  
♦ J96  
♣ 1054

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

**5**

♠ KQ8654  
♥ Q7  
♦ KQ  
♣ AJ2

♠ 1097  
♥ AKJ64  
♦ 64  
♣ Q106

♠ J3  
♥ 52  
♦ A1087  
♣ 98543

W E  
S

♠ A2  
♥ 10983  
♦ J9532  
♣ K7

NS	EW	Contract	N-S	E-W	MP
3	5	2S	N 4	170	4
4	1	2S	N 3	140	2.5
6	7	4S	N-2	200	0
9	2	2S	N 3	140	2.5
10	8	4S	N-1	100	1
13	12	4S	S 4	620	5.5
14	11	4S	N 4	620	5.5

**6**

♠ 9432  
♥ 85  
♦ 1064  
♣ A874

♠ K10875  
♥ Q  
♦ KJ5  
♣ QJ105

♠ A  
♥ AJ1094  
♦ A9873  
♣ 63

W E  
S

♠ QJ6  
♥ K7632  
♦ Q2  
♣ K92

NS	EW	Contract	N-S	E-W	MP
3	5	3NT	W-1	100	6
4	1	3NT	W 4	630	3.5
6	7	3NT	W 4	630	3.5
9	2	3NT	W 5	660	0.5
10	8	3NT	W 4	630	3.5
13	12	3NT	W 4	630	3.5
14	11	3NT	W 5	660	0.5

**7**

♠ A9543  
♥ 754  
♦ Q76  
♣ 106

♠ Q8  
♥ AKJ86  
♦ 985  
♣ AKQ

♠ KJ106  
♥ 102  
♦ AJ102  
♣ J94

W E  
S

♠ 72  
♥ Q93  
♦ K43  
♣ 87532

NS	EW	Contract	N-S	E-W	MP
4	6	3NT	E 4	630	6
5	2	3NT	W 5	660	3
7	1	3NT	W 6	690	0.5
8	12	4H	W 5	650	5
10	3	3NT	W 6	690	0.5
11	9	3NT	E 5	660	3
14	13	3NT	W 5	660	3

**8**

♠ 982  
♥ A864  
♦ J962  
♣ 73

♠ KJ6  
♥ Q10532  
♦ K8754  
♣

♠ AQ105  
♥ K9  
♦ 3  
♣ QJ10865

W E  
S

♠ 743  
♥ J7  
♦ AQ10  
♣ AK942

NS	EW	Contract	N-S	E-W	MP
4	6	2NT	E 2	120	2
5	2	2NT	E 2	120	2
7	1	2H	W 2	110	4
8	12	1NT	W 2	120	2
10	3	2S	E 4	170	0
11	9	3H	W-1	50	5.5
14	13	3NT	E-1	50	5.5

**9**

♠ QJ92  
♥ 7  
♦ Q10764  
♣ J76

♠ 10865  
♥ K62  
♦ AK2  
♣ 1054

♠ A74  
♥ AJ1085  
♦ 5  
♣ AK92

W E  
S

♠ K3  
♥ Q943  
♦ J983  
♣ Q83

NS	EW	Contract	N-S	E-W	MP
4	6	4H	E-1	100	4.5
5	2	4H	E 4	620	1
7	1	4H	E-1	100	4.5
8	12	4Hx	E-1	200	6
10	3	4H	E 4	620	1
11	9	4H	E 4	620	1
14	13	2H	E 5	200	3

**10**

♠ 873  
♥ AJ  
♦ J104  
♣ QJ986

♠ A104  
♥ 7543  
♦ Q8  
♣ K743

♠ KQ5  
♥ 109862  
♦ A97  
♣ 52

W E  
S

♠ J962  
♥ KQ  
♦ K6532  
♣ A10

NS	EW	Contract	N-S	E-W	MP
1	2	1NT	N-1	100	3.5
5	7	1NT	N-1	100	3.5
6	3	1NT	N-1	100	3.5
8	14	1NT	N 1	90	6
9	13	1NT	N-2	200	0.5
11	4	1NT	N-1	100	3.5
12	10	1NT	N-2	200	0.5

**11**

♠ Q72  
♥ Q42  
♦ 102  
♣ AJ986

♠ KJ54  
♥ 5  
♦ K9653  
♣ 1032

♠ 10963  
♥ J93  
♦ AJ7  
♣ KQ5

W E  
S

♠ A8  
♥ AK10876  
♦ Q84  
♣ 74

NS	EW	Contract	N-S	E-W	MP
1	2	2H	S 3	140	2
5	7	3S	E 3	140	0
6	3	2H	S 4	170	4
8	14	2H	S 2	110	1
9	13	2H	S 5	200	6
11	4	2H	S 4	170	4
12	10	3H	S 4	170	4

**12**

♠ K  
♥ QJ6  
♦ J874  
♣ AK984

♠ 97542  
♥ K1082  
♦ 105  
♣ J10

♠ 108  
♥ A53  
♦ KQ962  
♣ Q63

W E  
S

♠ AQJ63  
♥ 974  
♦ A3  
♣ 752

NS	EW	Contract	N-S	E-W	MP
1	2	3NT	S 4	630	6
5	7	2C	N 2	90	4
6	3	3NT	N-1	100	1.5
8	14	2S	S-1	100	1.5
9	13	2C	N-1	100	1.5
11	4	2NT	N 2	120	5
12	10	2NT	N-1	100	1.5

# 13

♠ 10875  
♥ K943  
♦ A3  
♣ KJ8

♠ AQJ6432  
♥ 105  
♦ 1064  
♣ Q

♠ 9  
♥ AJ76  
♦ KJ8  
♣ A7543

♠ K  
♥ Q82  
♦ Q9752  
♣ 10962

NS	EW	Contract	N-S	E-W	MP
2	3	3S W 3		140	3.5
6	1	4S W 4		620	0.5
7	4	3NT E-4	400		6
9	8	2S W 4		170	2
10	14	4S W-1	100		5
12	5	4S W 4		620	0.5
13	11	3S W 3		140	3.5

# 14

♠ J93  
♥ K75  
♦ 98  
♣ QJ963

♠ Q76  
♥ J9843  
♦ J7  
♣ A108

♠ AK8542  
♥ Q102  
♦ Q5  
♣ K5

♠ 10  
♥ A6  
♦ AK106432  
♣ 742

NS	EW	Contract	N-S	E-W	MP
2	3	3S E-1	50		4
6	1	3S E 3		140	0.5
7	4	3S E 3		140	0.5
9	8	4S E-1	50		4
10	14	3S E-1	50		4
12	5	4S E-1	50		4
13	11	3S E-1	50		4

# 15

♠ 842  
♥ AQ4  
♦ J873  
♣ J87

♠ AKQJ9763  
♥ KJ3  
♦ 65  
♣ 65

♠ 1082  
♥ KQ9652  
♣ KQ102

♠ 105  
♥ 9765  
♦ A104  
♣ A943

NS	EW	Contract	N-S	E-W	MP
2	3	4S W 4		420	3.5
6	1	4S W 4		420	3.5
7	4	4S W 4		420	3.5
9	8	4S W-1	50		6
10	14	4S W 5		450	0.5
12	5	4S W 5		450	0.5
13	11	4S W 4		420	3.5

# 16

♠ A1098  
♥ Q8  
♦ K10942  
♣ Q6

♠ KQ75  
♥ AK96  
♦ Q865  
♣ 8

♠ 6432  
♥ 10754  
♦ KJ1093  
♣ KJ1093

♠ J  
♥ J32  
♦ AJ73  
♣ A7542

NS	EW	Contract	N-S	E-W	MP
1	5	1D W-3	300		5
3	4	2H E 2		110	3
7	2	3H E 3		140	2
10	9	2H E 4		170	0.5
11	8	2NT N 3	150		4
13	6	1Dx W-4	1100		6
14	12	2H E 4		170	0.5

# 17

♠ J9863  
♥ J1085  
♦ 3  
♣ J84

♠ K102  
♥ 943  
♦ KQJ6  
♣ 953

♠ AQ4  
♥ K76  
♦ A9  
♣ AK762

♠ 75  
♥ AQ2  
♦ 1087542  
♣ Q10

NS	EW	Contract	N-S	E-W	MP
1	5	3NT E 4		430	1
3	4	3NT E 3		400	4.5
7	2	3NT E 4		430	1
10	9	3NT E 3		400	4.5
11	8	3NT E 3		400	4.5
13	6	3NT E 3		400	4.5
14	12	3NT E 4		430	1

# 18

♠ J7  
♥ 96  
♦ 10763  
♣ 98765

♠ AKQ2  
♥ A105  
♦ Q4  
♣ AKJ2

♠ 983  
♥ QJ72  
♦ KJ82  
♣ Q3

♠ 10654  
♥ K843  
♦ A95  
♣ 104

NS	EW	Contract	N-S	E-W	MP
1	5	3NT W 7		520	0
3	4	3NT W 6		490	2.5
7	2	4NT W 6		490	2.5
10	9	3NT W 5		460	5.5
11	8	3NT W 6		490	2.5
13	6	4NT W 5		460	5.5
14	12	3NT W 6		490	2.5

# 19

♠ Q  
♥ Q986  
♦ A106  
♣ Q9863

♠ A53  
♥ 73  
♦ 53  
♣ AK7542

♠ KJ1094  
♥ J2  
♦ KQJ98  
♣ 10

♠ 8762  
♥ AK1054  
♦ 742  
♣ J

NS	EW	Contract	N-S	E-W	MP
1	3	4S E 4		620	1
2	6	2S E 3		140	4.5
4	5	4S E 4		620	1
8	13	4S E 4		620	1
11	10	3S E 3		140	4.5
12	9	3S E 3		140	4.5
14	7	2S E 3		140	4.5

# 20

♠ 982  
♥ 94  
♦ QJ54  
♣ 8743

♠ KJ1063  
♥ A865  
♦ 2  
♣ KQ5

♠ AQ  
♥ KQJ72  
♦ 9763  
♣ 106

♠ 754  
♥ 103  
♦ AK108  
♣ AJ92

NS	EW	Contract	N-S	E-W	MP
1	3	4H E 5		650	5
2	6	4H E 5		650	5
4	5	4H E 6		680	1.5
8	13	4H W 6		680	1.5
11	10	4H E 5		650	5
12	9	4H E 6		680	1.5
14	7	4H E 6		680	1.5

# 21

♠ A9  
♥ KJ75  
♦ 732  
♣ J1075

♠ Q4  
♥ Q10983  
♦ KQJ10  
♣ A8

♠ J10832  
♥ A62  
♦ 85  
♣ 964

♠ K765  
♥ 4  
♦ A964  
♣ KQ32

NS	EW	Contract	N-S	E-W	MP
1	3	2H W 2		110	2
2	6	2H E 2		110	2
4	5	1NT N-1		100	4
8	13	1NT N 1	90		6
11	10	2H W-1	50		5
12	9	3H W 3		140	0
14	7	2H W 2		110	2