

1

|         |          |   |          |
|---------|----------|---|----------|
| ♠ AKJ   | ♠ 63     |   | ♠ 874    |
| ♥ AJ6   | ♥ KQ92   |   | ♥ 10873  |
| ♦ K76   | ♦ 543    |   | ♦ AJ1098 |
| ♣ 10863 | ♣ Q972   |   | ♣ 5      |
|         |          | W | E        |
|         |          | S |          |
|         | ♠ Q10952 |   |          |
|         | ♥ 54     |   |          |
|         | ♦ Q2     |   |          |
|         | ♣ AKJ4   |   |          |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 1NT W 2  |     | 120 | 3   |
| 4  | 6  | 1NT W 2  |     | 120 | 3   |
| 8  | 7  | 1NT W 2  |     | 120 | 3   |
| 9  | 3  | 1NT W 2  |     | 120 | 3   |
| 10 | 2  | 2H W-1   | 50  |     | 9   |
| 13 | 15 | 1NT W 1  |     | 90  | 8   |
| 17 | 16 | 3D E 3   |     | 110 | 6.5 |
| 18 | 12 | 1NT W 2  |     | 120 | 3   |
| 19 | 14 | 3D E 3   |     | 110 | 6.5 |
| 20 | 11 | 1NT N-3  |     | 150 | 0   |

2

|          |          |   |        |
|----------|----------|---|--------|
| ♠ 94     | ♠ AQ1073 |   | ♠ K65  |
| ♥ K98632 | ♥ 4      |   | ♥ A107 |
| ♦ A7     | ♦ KJ83   |   | ♦ Q104 |
| ♣ Q93    | ♣ 1085   |   | ♣ KJ42 |
|          |          | W | E      |
|          |          | S |        |
|          | ♠ J82    |   |        |
|          | ♥ QJ5    |   |        |
|          | ♦ 9652   |   |        |
|          | ♣ A76    |   |        |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 4H W-1   | 50  |     | 9   |
| 4  | 6  | 4S N-2   |     | 200 | 0.5 |
| 8  | 7  | 2S N-1   |     | 100 | 7   |
| 9  | 3  | 2S N-1   |     | 100 | 7   |
| 10 | 2  | 2H W 4   |     | 170 | 3   |
| 13 | 15 | 3H W 5   |     | 200 | 0.5 |
| 17 | 16 | 3H W 4   |     | 170 | 3   |
| 18 | 12 | 3H W 4   |     | 170 | 3   |
| 19 | 14 | 3S N-1   |     | 100 | 7   |
| 20 | 11 | 2H W 3   |     | 140 | 5   |

3

|        |          |   |         |
|--------|----------|---|---------|
| ♠ 95   | ♠ AJ7    |   | ♠ Q82   |
| ♥ AQ43 | ♥ K76    |   | ♥ J52   |
| ♦ A763 | ♦ QJ95   |   | ♦ 1082  |
| ♣ J54  | ♣ A83    |   | ♣ K1096 |
|        |          | W | E       |
|        |          | S |         |
|        | ♠ K10643 |   |         |
|        | ♥ 1098   |   |         |
|        | ♦ K4     |   |         |
|        | ♣ Q72    |   |         |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 3S N 4   | 170 |     | 7   |
| 4  | 6  | 3S N 4   | 170 |     | 7   |
| 8  | 7  | 3S N 3   | 140 |     | 2.5 |
| 9  | 3  | 3S N 4   | 170 |     | 7   |
| 10 | 2  | 3S N 3   | 140 |     | 2.5 |
| 13 | 15 | 3S N 3   | 140 |     | 2.5 |
| 17 | 16 | 3S N-1   |     | 50  | 0   |
| 18 | 12 | 4S N 4   | 420 |     | 9   |
| 19 | 14 | 2NT N 3  | 150 |     | 5   |
| 20 | 11 | 3S N 3   | 140 |     | 2.5 |

4

|        |          |   |         |
|--------|----------|---|---------|
| ♠ KJ8  | ♠ 106    |   | ♠ 74    |
| ♥ K105 | ♥ 64     |   | ♥ A9872 |
| ♦ AKJ3 | ♦ 9876   |   | ♦ 1042  |
| ♣ AK8  | ♣ J6543  |   | ♣ Q97   |
|        |          | W | E       |
|        |          | S |         |
|        | ♠ AQ9532 |   |         |
|        | ♥ QJ3    |   |         |
|        | ♦ Q5     |   |         |
|        | ♣ 102    |   |         |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4H W 5   |     | 650 | 4.5 |
| 2  | 6  | 3NT W 5  |     | 660 | 1   |
| 5  | 7  | 3NT W 5  |     | 660 | 1   |
| 9  | 8  | 3NT W 4  |     | 630 | 8   |
| 10 | 3  | 3NT W 4  |     | 630 | 8   |
| 11 | 15 | 3NT W 4  |     | 630 | 8   |
| 14 | 16 | 3NT W 5  |     | 660 | 1   |
| 18 | 17 | 4H W 5   |     | 650 | 4.5 |
| 19 | 13 | 4H W 5   |     | 650 | 4.5 |
| 20 | 12 | 4H W 5   |     | 650 | 4.5 |

5

|         |         |   |         |
|---------|---------|---|---------|
| ♠ 6     | ♠ Q872  |   | ♠ J543  |
| ♥ Q54   | ♥ J872  |   | ♥ 93    |
| ♦ KJ654 | ♦ 7     |   | ♦ Q1093 |
| ♣ 10765 | ♣ KQJ8  |   | ♣ 942   |
|         |         | W | E       |
|         |         | S |         |
|         | ♠ AK109 |   |         |
|         | ♥ AK106 |   |         |
|         | ♦ A82   |   |         |
|         | ♣ A3    |   |         |

| NS | EW | Contract | N-S  | E-W | MP  |
|----|----|----------|------|-----|-----|
| 1  | 4  | 6H S 6   | 1430 |     | 6.5 |
| 2  | 6  | 6S S-1   |      | 100 | 0.5 |
| 5  | 7  | 4H N 6   | 680  |     | 2.5 |
| 9  | 8  | 6H S 6   | 1430 |     | 6.5 |
| 10 | 3  | 6H S 6   | 1430 |     | 6.5 |
| 11 | 15 | 6H S 6   | 1430 |     | 6.5 |
| 14 | 16 | 6H S-1   |      | 100 | 0.5 |
| 18 | 17 | 6H S 6   | 1430 |     | 6.5 |
| 19 | 13 | 6H S 6   | 1430 |     | 6.5 |
| 20 | 12 | 4H S 6   | 680  |     | 2.5 |

6

|         |         |   |         |
|---------|---------|---|---------|
| ♠ K976  | ♠ J5    |   | ♠ 832   |
| ♥ KJ108 | ♥ AQ62  |   | ♥ 86543 |
| ♦ 1097  | ♦ AKJ2  |   | ♦ K9762 |
| ♣ Q10   | ♣ AJ8   |   |         |
|         |         | W | E       |
|         |         | S |         |
|         | ♠ AQ104 |   |         |
|         | ♥ 97543 |   |         |
|         | ♦ Q     |   |         |
|         | ♣ 543   |   |         |

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 1  | 4  | 4H N 4   | 420 |     | 5  |
| 2  | 6  | 4H N 4   | 420 |     | 5  |
| 5  | 7  | 4H S 4   | 420 |     | 5  |
| 9  | 8  | 4H N-2   |     | 100 | 0  |
| 10 | 3  | 4H N 4   | 420 |     | 5  |
| 11 | 15 | 4H N 4   | 420 |     | 5  |
| 14 | 16 | 4H N 4   | 420 |     | 5  |
| 18 | 17 | 4H N 4   | 420 |     | 5  |
| 19 | 13 | 4H S 4   | 420 |     | 5  |
| 20 | 12 | 4H N 4   | 420 |     | 5  |

7

|         |          |   |         |
|---------|----------|---|---------|
| ♠ K     | ♠ A10932 |   | ♠ 85    |
| ♥ K1075 | ♥ 43     |   | ♥ QJ92  |
| ♦ J8652 | ♦ 74     |   | ♦ AQ109 |
| ♣ KJ10  | ♣ 9632   |   | ♣ 874   |
|         |          | W | E       |
|         |          | S |         |
|         | ♠ QJ764  |   |         |
|         | ♥ A86    |   |         |
|         | ♦ K3     |   |         |
|         | ♣ AQ5    |   |         |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 9  | 3S S 3   | 140 |     | 4   |
| 2  | 5  | 4S S-1   |     | 100 | 0.5 |
| 3  | 7  | 2S S 3   | 140 |     | 4   |
| 6  | 8  | 1S S 4   | 170 |     | 7   |
| 10 | 4  | 2S S 4   | 170 |     | 7   |
| 11 | 14 | 3S S 4   | 170 |     | 7   |
| 12 | 16 | 2S S 3   | 140 |     | 4   |
| 15 | 17 | 4S S-1   |     | 100 | 0.5 |
| 19 | 18 | 5H E-2   | 200 |     | 9   |
| 20 | 13 | 1NT S 2  | 120 |     | 2   |

8

|         |          |   |         |
|---------|----------|---|---------|
| ♠ K     | ♠ 108542 |   | ♠ AJ763 |
| ♥ 54    | ♥ A876   |   | ♥ KQJ3  |
| ♦ A8654 | ♦ QJ7    |   | ♦ 32    |
| ♣ KQ632 | ♣ 5      |   | ♣ J7    |
|         |          | W | E       |
|         |          | S |         |
|         | ♠ Q9     |   |         |
|         | ♥ 1092   |   |         |
|         | ♦ K109   |   |         |
|         | ♣ A10984 |   |         |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 9  | 3NT E-2  | 100 |     | 7   |
| 2  | 5  | 3NT E-1  | 50  |     | 3.5 |
| 3  | 7  | 3NT E-2  | 100 |     | 7   |
| 6  | 8  | 3NT E 4  |     | 430 | 0.5 |
| 10 | 4  | 3NT E-1  | 50  |     | 3.5 |
| 11 | 14 | 3NT W-2  | 100 |     | 7   |
| 12 | 16 | 3C W 3   |     | 110 | 2   |
| 15 | 17 | 3NT E-2  | 100 |     | 7   |
| 19 | 18 | 3NT E 4  |     | 430 | 0.5 |
| 20 | 13 | 3NT E-2  | 100 |     | 7   |

9

|        |         |   |         |
|--------|---------|---|---------|
| ♠ AQ85 | ♠ 10762 |   | ♠ 94    |
| ♥ 97   | ♥ QJ5   |   | ♥ A862  |
| ♦ KQ95 | ♦ 1062  |   | ♦ AJ8   |
| ♣ J84  | ♣ K76   |   | ♣ Q1032 |
|        |         | W | E       |
|        |         | S |         |
|        | ♠ KJ3   |   |         |
|        | ♥ K1043 |   |         |
|        | ♦ 743   |   |         |
|        | ♣ A95   |   |         |

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 9  | 2S N-3   |     | 150 | 1.5 |
| 2  | 5  | 2D W 2   |     | 90  | 6   |
| 3  | 7  | 2S N-2   |     | 100 | 5   |
| 6  | 8  | 2NT W-1  | 100 |     | 8   |
| 10 | 4  | 1NT E 3  |     | 150 | 1.5 |
| 11 | 14 | 1NT E 3  |     | 150 | 1.5 |
| 12 | 16 | 3NT E-1  | 100 |     | 8   |
| 15 | 17 | 2NT E 2  |     | 120 | 4   |
| 19 | 18 | 2NT E 3  |     | 150 | 1.5 |
| 20 | 13 | 2NT E-1  | 100 |     | 8   |

10

♠ Q42  
♥ Q105  
♦ 10862  
♣ Q95

♠ A973  
♥ A876  
♦ QJ9  
♣ A10

♠ 865  
♥ 4  
♦ K75  
♣ KJ8762

♠ KJ10  
♥ KJ932  
♦ A43  
♣ 43

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 2  | 1  | 3C E 4   |     | 130 | 4   |
| 3  | 6  | 2H S-1   |     | 100 | 7.5 |
| 4  | 8  | 3NT W 3  |     | 600 | 0   |
| 7  | 9  | 2H S-1   |     | 100 | 7.5 |
| 10 | 5  | 3NT W-3  | 300 |     | 9   |
| 11 | 19 | 3C E 4   |     | 130 | 4   |
| 12 | 15 | 3C E 3   |     | 110 | 6   |
| 13 | 17 | 2H S-2   |     | 200 | 1   |
| 16 | 18 | 3C E 4   |     | 130 | 4   |
| 20 | 14 | 3S W 3   |     | 140 | 2   |

11

♠ KQ5  
♥ 9875  
♦ AK10  
♣ J84

♠ 763  
♥ 32  
♦ J9854  
♣ 1063

♠ J98  
♥ AKQ4  
♦ Q76  
♣ AK5

♠ A1042  
♥ J106  
♦ 32  
♣ Q972

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 2  | 1  | 1NT E-2  | 100 |     | 3.5 |
| 3  | 6  | 1NT N 2  | 120 |     | 7   |
| 4  | 8  | 3NT E-4  | 200 |     | 9   |
| 7  | 9  | 1NT N 2  | 120 |     | 7   |
| 10 | 5  | 2NT E-2  | 100 |     | 3.5 |
| 11 | 19 | 1NT N 1  | 90  |     | 1.5 |
| 12 | 15 | 1NT N 2  | 120 |     | 7   |
| 13 | 17 | 1NT N 1  | 90  |     | 1.5 |
| 16 | 18 | 2S S 2   | 110 |     | 5   |
| 20 | 14 | 3D W-1   | 50  |     | 0   |

12

♠ A97  
♥ QJ8  
♦ J85  
♣ AQ86

♠ 102  
♥ A6  
♦ Q1032  
♣ KJ1092

♠ KJ864  
♥ 975432  
♦ 4  
♣ 4

♠ Q53  
♥ K10  
♦ AK976  
♣ 753

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 2  | 1  | 3D S 3   | 110 |     | 4   |
| 3  | 6  | 3NT N 3  | 600 |     | 7.5 |
| 4  | 8  | 3NT S-2  |     | 200 | 1.5 |
| 7  | 9  | 3NT N 3  | 600 |     | 7.5 |
| 10 | 5  | 3NT N 3  | 600 |     | 7.5 |
| 11 | 19 | 3NT N-3  |     | 300 | 0   |
| 12 | 15 | 3NT N 3  | 600 |     | 7.5 |
| 13 | 17 | 3NT N-2  |     | 200 | 1.5 |
| 16 | 18 | 4Hx E-3  | 500 |     | 5   |
| 20 | 14 | 3H W-1   | 50  |     | 3   |

13

♠ AK543  
♥ K4  
♦ 1087  
♣ 983

♠ 8  
♥ AQ106532  
♦ K92  
♣ 105

♠ J10972  
♥  
♦ A64  
♣ AKQJ2

♠ Q6  
♥ J987  
♦ QJ53  
♣ 764

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 3  | 2  | 3H W 3   |     | 140 | 8  |
| 4  | 7  | 4H W 4   |     | 620 | 2  |
| 5  | 9  | 4H W 4   |     | 620 | 2  |
| 6  | 10 | 4H W 4   |     | 620 | 2  |
| 8  | 1  | 4H W 4   |     | 620 | 2  |
| 12 | 11 | 3NT W 3  |     | 600 | 6  |
| 13 | 16 | 4H W 4   |     | 620 | 2  |
| 14 | 18 | 3NT W 3  |     | 600 | 6  |
| 17 | 19 | 3NT W 3  |     | 600 | 6  |
| 20 | 15 | 3NT W-1  | 100 |     | 9  |

14

♠ 8732  
♥ AJ109  
♦ 76  
♣ 943

♠ AJ95  
♥ 5  
♦ Q983  
♣ AKQ10

♠ K10  
♥ K843  
♦ 10542  
♣ J65

♠ Q64  
♥ Q762  
♦ AKJ  
♣ 872

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 3  | 2  | 3D E 4   |     | 130 | 4   |
| 4  | 7  | 2D W 3   |     | 110 | 7   |
| 5  | 9  | 3D E 4   |     | 130 | 4   |
| 6  | 10 | 1NT W 4  |     | 180 | 0   |
| 8  | 1  | 1NT W 3  |     | 150 | 1.5 |
| 12 | 11 | 3D E 3   |     | 110 | 7   |
| 13 | 16 | 1S W 2   |     | 110 | 7   |
| 14 | 18 | 4D W 4   |     | 130 | 4   |
| 17 | 19 | 1NT W 3  |     | 150 | 1.5 |
| 20 | 15 | 1C S-1   | 50  |     | 9   |

15

♠ 5  
♥ AJ742  
♦ J85  
♣ KQJ2

♠ AQJ72  
♥ 5  
♦ AQ6  
♣ 9873

♠ 63  
♥ KQ109  
♦ 10743  
♣ A105

♠ K10984  
♥ 863  
♦ K92  
♣ 64

| NS | EW | Contract | N-S | E-W  | MP  |
|----|----|----------|-----|------|-----|
| 3  | 2  | 3NT E-2  | 100 |      | 8   |
| 4  | 7  | 2S W 2   |     | 110  | 7   |
| 5  | 9  | 2H N-2   |     | 200  | 5   |
| 6  | 10 | 3Hx N-3  |     | 800  | 1   |
| 8  | 1  | 4Hx N-4  |     | 1100 | 0   |
| 12 | 11 | 3H N-3   |     | 300  | 3.5 |
| 13 | 16 | 1NT W 3  |     | 150  | 6   |
| 14 | 18 | 3NT E 3  |     | 400  | 2   |
| 17 | 19 | 3H S-3   |     | 300  | 3.5 |
| 20 | 15 | 2H N 2   | 110 |      | 9   |

16

♠ AQ32  
♥ K954  
♦ J10  
♣ Q97

♠ 1054  
♥ QJ10862  
♦ A9  
♣ K3

♠ 76  
♥ A3  
♦ Q8543  
♣ A1085

♠ KJ98  
♥ 7  
♦ K762  
♣ J642

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 4  | 3  | 4S N-1   |     | 50  | 5.5 |
| 5  | 8  | 2S S-1   |     | 50  | 5.5 |
| 6  | 1  | 3H W-1   | 100 |     | 7   |
| 7  | 10 | 2S S 3   | 140 |     | 9   |
| 9  | 2  | 2H W 2   |     | 110 | 1.5 |
| 13 | 12 | 3S S-2   |     | 100 | 3.5 |
| 14 | 17 | 2S S 2   | 110 |     | 8   |
| 15 | 19 | 2H W 3   |     | 140 | 0   |
| 18 | 11 | 4S N-2   |     | 100 | 3.5 |
| 20 | 16 | 2H W 2   |     | 110 | 1.5 |

17

♠ 108  
♥ A84  
♦ J2  
♣ AJ10872

♠ AJ54  
♥ 106532  
♦ Q74  
♣ 3

♠ Q32  
♥ KQJ97  
♦ A965  
♣ 9

♠ K976  
♥  
♦ K1083  
♣ KQ654

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 4  | 3  | 4H E-1   | 50  |     | 6   |
| 5  | 8  | 5Cx N-1  |     | 100 | 1   |
| 6  | 1  | 4H W-1   | 50  |     | 6   |
| 7  | 10 | 4H E-1   | 50  |     | 6   |
| 9  | 2  | 5H E-2   | 100 |     | 9   |
| 13 | 12 | 6C N-1   |     | 50  | 2.5 |
| 14 | 17 | 4H E-1   | 50  |     | 6   |
| 15 | 19 | 5H E-1   | 50  |     | 6   |
| 18 | 11 | 6C N-1   |     | 50  | 2.5 |
| 20 | 16 | 4H E 4   |     | 420 | 0   |

18

♠ Q84  
♥ K843  
♦ 32  
♣ Q1042

♠ K103  
♥ J97  
♦ AQ9765  
♣ K

♠ J976  
♥ AQ10  
♦ 1084  
♣ A87

♠ A52  
♥ 652  
♦ KJ  
♣ J9653

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 4  | 3  | 3NT E 5  |     | 460 | 1.5 |
| 5  | 8  | 2NT E 5  |     | 210 | 4   |
| 6  | 1  | 3NT E 4  |     | 430 | 3   |
| 7  | 10 | 2NT E 3  |     | 150 | 6   |
| 9  | 2  | 3S E 4   |     | 170 | 5   |
| 13 | 12 | 3NT E 5  |     | 460 | 1.5 |
| 14 | 17 | 2NT E 2  |     | 120 | 7.5 |
| 15 | 19 | 3NT W 6  |     | 490 | 0   |
| 18 | 11 | 2NT E-2  | 100 |     | 9   |
| 20 | 16 | 2NT E 2  |     | 120 | 7.5 |

19

♠KJ10963

♥107

♦3

♣KJ74

♠AQ75  
♥Q652  
♦J54  
♣106N  
W—E  
S♠4  
♥AKJ83  
♦KQ8  
♣AQ82♠82  
♥94  
♦A109762  
♣953

| NS | EW | Contract | N-S  | E-W | MP  |
|----|----|----------|------|-----|-----|
| 1  | 3  | 6H W-2   | 200  |     | 9   |
| 5  | 4  | 4H W 6   |      | 680 | 2   |
| 6  | 9  | 4H W 6   |      | 680 | 2   |
| 7  | 2  | 4H E 4   |      | 620 | 7.5 |
| 8  | 10 | 4H W 5   |      | 650 | 5   |
| 14 | 13 | 6H E 6   | 1430 |     | 0   |
| 15 | 18 | 4H W 6   |      | 680 | 2   |
| 16 | 11 | 4H W 4   |      | 620 | 7.5 |
| 19 | 12 | 4H W 5   |      | 650 | 5   |
| 20 | 17 | 4H E 5   |      | 650 | 5   |

20

♠73

♥A86

♦KQ952

♣A94

♠AK42  
♥5  
♦J864  
♣Q1082N  
W—E  
S♠Q10  
♥QJ9743  
♦A73  
♣K6♠J9865  
♥K102  
♦10  
♣J753

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 2S S-2   |     | 200 | 0   |
| 5  | 4  | 2H E-1   | 100 |     | 6.5 |
| 6  | 9  | 2H E-1   | 100 |     | 6.5 |
| 7  | 2  | 2H E-1   | 100 |     | 6.5 |
| 8  | 10 | 2D N-1   |     | 100 | 2   |
| 14 | 13 | 1NT N 1  | 90  |     | 3   |
| 15 | 18 | 2H E-1   | 100 |     | 6.5 |
| 16 | 11 | 2H E-1   | 100 |     | 6.5 |
| 19 | 12 | 2H E-1   | 100 |     | 6.5 |
| 20 | 17 | 2H E 2   |     | 110 | 1   |

21

♠Q109

♥AK1084

♦J85

♣82

♠65  
♥97652  
♦A10963  
♣JN  
W—E  
S♠KJ32  
♥J  
♦Q74  
♣K10943♠A874  
♥Q3  
♦K2  
♣AQ765

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 3NT S 3  | 600 |     | 6.5 |
| 5  | 4  | 3NT S 3  | 600 |     | 6.5 |
| 6  | 9  | 1NT S 1  | 90  |     | 3   |
| 7  | 2  | 3NT S-3  |     | 300 | 0   |
| 8  | 10 | 1NT N 5  | 210 |     | 4   |
| 14 | 13 | 3NT S-1  |     | 100 | 1.5 |
| 15 | 18 | 3NT S 3  | 600 |     | 6.5 |
| 16 | 11 | 3NT S 3  | 600 |     | 6.5 |
| 19 | 12 | 3NT S 4  | 630 |     | 9   |
| 20 | 17 | 3NT S-1  |     | 100 | 1.5 |

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♠KQ982

♥874

♦863

♣107

♠A107643  
♥AKQJ  
♦K  
♣K6N  
W—E  
S♠J  
♥103  
♦AQJ107  
♣Q9842♠5  
♥9652  
♦9542  
♣AJ53

| NS | EW | Contract | N-S  | E-W  | MP  |
|----|----|----------|------|------|-----|
| 2  | 4  | 6NT W 6  | 1440 |      | 0.5 |
| 6  | 5  | 4S W-2   | 200  |      | 6   |
| 7  | 1  | 4S W-2   | 200  |      | 6   |
| 8  | 3  | 3NT W 5  |      | 660  | 2   |
| 9  | 10 | 5S W-2   | 200  |      | 6   |
| 11 | 13 | 4S W-2   | 200  |      | 6   |
| 15 | 14 | 6NT E-2  | 200  |      | 6   |
| 16 | 19 | 4S W-2   | 200  |      | 6   |
| 17 | 12 | 6NT E 6  |      | 1440 | 0.5 |
| 20 | 18 | 6C W-2   | 200  |      | 6   |

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♠K8

♥AKJ10965

♦2

♣1094

♠Q43

♥

♦AQJ10954

♣Q83

N  
W—E  
S♠AJ1076  
♥73  
♦86  
♣K652♠952  
♥Q842  
♦K73  
♣AJ7

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 2  | 4  | 5Dx W-1  | 200 |     | 7   |
| 6  | 5  | 4S E 4   |     | 620 | 2.5 |
| 7  | 1  | 4H N-1   |     | 100 | 5   |
| 8  | 3  | 4H N 4   | 620 |     | 8.5 |
| 9  | 10 | 4S E 6   |     | 680 | 1   |
| 11 | 13 | 5H N-2   |     | 200 | 4   |
| 15 | 14 | 4H N 4   | 620 |     | 8.5 |
| 16 | 19 | 5S E-1   | 100 |     | 6   |
| 17 | 12 | 4S E 4   |     | 620 | 2.5 |
| 20 | 18 | 4S E 7   |     | 710 | 0   |

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♠A

♥QJ1042

♦AKJ72

♣QJ

♠KQ108752  
♥3  
♦5  
♣K873N  
W—E  
S♠643  
♥K865  
♦1063  
♣A95♠J9  
♥A97  
♦Q984  
♣10642

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 2  | 4  | 3Sx W 3  |     | 530 | 0   |
| 6  | 5  | 4H N 4   | 420 |     | 8   |
| 7  | 1  | 4H N 4   | 420 |     | 8   |
| 8  | 3  | 4D S 4   | 130 |     | 3   |
| 9  | 10 | 4H N 4   | 420 |     | 8   |
| 11 | 13 | 3H N 5   | 200 |     | 4   |
| 15 | 14 | 4Sx W-1  | 100 |     | 2   |
| 16 | 19 | 5D N 5   | 400 |     | 5.5 |
| 17 | 12 | 5D S 5   | 400 |     | 5.5 |
| 20 | 18 | 4S W-1   | 50  |     | 1   |

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♠852

♥KQJ10732

♦7

♣J9

♠KJ10974  
♥54  
♦106  
♣KQ4N  
W—E  
S♠A8  
♥KQJ8532  
♦A762  
♣♠AQ63  
♥96  
♦A94  
♣10853

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 3  | 5  | 4Hx N 4  | 590 |     | 9   |
| 7  | 6  | 4D E 4   |     | 130 | 2   |
| 8  | 2  | 4S W-2   | 200 |     | 7.5 |
| 9  | 4  | 4S W-1   | 100 |     | 5   |
| 10 | 1  | 5D E 5   |     | 600 | 1   |
| 12 | 14 | 4S W-1   | 100 |     | 5   |
| 16 | 15 | 5D E-2   | 200 |     | 7.5 |
| 17 | 11 | 4H N-1   |     | 50  | 3   |
| 18 | 13 | 5Dx E 6  |     | 950 | 0   |
| 20 | 19 | 5D E-1   | 100 |     | 5   |

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♠AQ842

♥A87

♦93

♣K83

♠K10  
♥10653  
♦AKQJ5  
♣105N  
W—E  
S♠J965  
♥Q94  
♦107  
♣QJ92♠73  
♥KJ2  
♦8642  
♣A764

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 3  | 5  | 2D W-1   | 100 |     | 3.5 |
| 7  | 6  | 1NT S 1  | 90  |     | 2   |
| 8  | 2  | 2D W-2   | 200 |     | 8   |
| 9  | 4  | 2S N 2   | 110 |     | 5.5 |
| 10 | 1  | 2S N-1   |     | 100 | 0   |
| 12 | 14 | 2D W-2   | 200 |     | 8   |
| 16 | 15 | 1S N 2   | 110 |     | 5.5 |
| 17 | 11 | 1NT E 1  |     | 90  | 1   |
| 18 | 13 | 1NT E-1  | 100 |     | 3.5 |
| 20 | 19 | 2D W-2   | 200 |     | 8   |

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♠9853

♥KJ

♦AJ3

♣A1093

♠Q76  
♥1052  
♦97652  
♣65N  
W—E  
S♠10  
♥A98763  
♦K104  
♣K42♠AKJ42  
♥Q4  
♦Q8  
♣QJ87

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 3  | 5  | 4S S-1   |     | 50  | 5   |
| 7  | 6  | 3NT S-1  |     | 50  | 5   |
| 8  | 2  | 4S S 4   | 420 |     | 9   |
| 9  | 4  | 4S S-1   |     | 50  | 5   |
| 10 | 1  | 4S S-1   |     | 50  | 5   |
| 12 | 14 | 5S S-2   |     | 100 | 0.5 |
| 16 | 15 | 4S S-1   |     | 50  | 5   |
| 17 | 11 | 5S S-2   |     | 100 | 0.5 |
| 18 | 13 | 4S S-1   |     | 50  | 5   |
| 20 | 19 | 5S S-1   |     | 50  | 5   |