

1

♠ J9  
♥ 872  
♦ QJ962  
♣ 842

♠ AK54  
♥ J9  
♦ 10853  
♣ KQ9

♠ 763  
♥ K1053  
♦ K4  
♣ AJ73

♠ Q1082  
♥ AQ64  
♦ A7  
♣ 1065

W N E S

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 2  | 4  | 3NT E 3  |     | 400 | 0  |
| 3  | 7  | 3H E-2   | 100 |     | 6  |
| 5  | 6  | 1S W 1   |     | 80  | 3  |
| 8  | 1  | 2S W-1   | 50  |     | 4  |
| 9  | 14 | 1NT E 2  |     | 120 | 1  |
| 12 | 11 | 1C S-2   |     | 100 | 2  |
| 13 | 10 | 1C S 1   | 70  |     | 5  |

2

♠ QJ2  
♥ AK4  
♦ AK94  
♣ Q104

♠ K1095  
♥ J1082  
♦ 86  
♣ AKJ

♠ 63  
♥ Q975  
♦ J1072  
♣ 763

♠ A874  
♥ 63  
♦ Q53  
♣ 9852

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 2  | 4  | 1NT N 2  | 120 |     | 5.5 |
| 3  | 7  | 1NT N 2  | 120 |     | 5.5 |
| 5  | 6  | 2D N 2   | 90  |     | 1.5 |
| 8  | 1  | 1NT N 1  | 90  |     | 1.5 |
| 9  | 14 | 3H W-2   | 100 |     | 3   |
| 12 | 11 | 1S S 2   | 110 |     | 4   |
| 13 | 10 | 3NT N-1  |     | 100 | 0   |

3

♠ QJ874  
♥ 82  
♦ J984  
♣ 54

♠ 10  
♥ AJ10965  
♦ KQ763  
♣ A

♠ 932  
♥ 1052  
♦ KJ97632  
♣

♠ AK65  
♥ KQ743  
♦ A  
♣ Q108

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 2  | 4  | 3S S 3   | 140 |     | 5   |
| 3  | 7  | 2S S 3   | 140 |     | 5   |
| 5  | 6  | 2S S 3   | 140 |     | 5   |
| 8  | 1  | 1H S-3   |     | 150 | 0   |
| 9  | 14 | 1H S 1   | 80  |     | 3   |
| 12 | 11 | 4S N-1   |     | 50  | 1.5 |
| 13 | 10 | 1H S-1   |     | 50  | 1.5 |

4

♠ 9854  
♥ 1098  
♦ 52  
♣ 10873

♠ A7  
♥ 2  
♦ KQ10874  
♣ KQ96

♠ K63  
♥ AKQ53  
♦ A96  
♣ 42

♠ QJ102  
♥ J764  
♦ J3  
♣ AJ5

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 3  | 5  | 5D W 6   |     | 620 | 5.5 |
| 4  | 1  | 3NT W 6  |     | 690 | 2   |
| 6  | 7  | 3NT W 7  |     | 720 | 0.5 |
| 9  | 2  | 3NT E 5  |     | 660 | 3.5 |
| 10 | 8  | 5D W 6   |     | 620 | 5.5 |
| 13 | 12 | 3NT W 5  |     | 660 | 3.5 |
| 14 | 11 | 3NT W 7  |     | 720 | 0.5 |

5

♠ 109  
♥ Q  
♦ Q842  
♣ KQ9854

♠ AKQ75  
♥ J843  
♦ A9  
♣ A10

♠ 863  
♥ K109765  
♦ 103  
♣ 32

♠ J42  
♥ A2  
♦ KJ765  
♣ J76

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 3  | 5  | 3H W 5   |     | 200 | 4.5 |
| 4  | 1  | 4S W 5   |     | 450 | 2   |
| 6  | 7  | 1S W 4   |     | 170 | 6   |
| 9  | 2  | 3S W 5   |     | 200 | 4.5 |
| 10 | 8  | 4H W 5   |     | 450 | 2   |
| 13 | 12 | 4H W 6   |     | 480 | 0   |
| 14 | 11 | 4H E 5   |     | 450 | 2   |

6

♠ A973  
♥ J86542  
♦ 43  
♣ 4

♠ KQ108  
♥ AKQ  
♦ KQ10986  
♣

♠ 652  
♥ 97  
♦ AJ75  
♣ AK95

♠ J4  
♥ 103  
♦ 2  
♣ QJ1087632

W N E S

| NS | EW | Contract | N-S | E-W  | MP  |
|----|----|----------|-----|------|-----|
| 3  | 5  | 5D E 6   |     | 620  | 5   |
| 4  | 1  | 7D E-1   | 100 |      | 6   |
| 6  | 7  | 6D E 6   |     | 1370 | 1.5 |
| 9  | 2  | 5D E 7   |     | 640  | 4   |
| 10 | 8  | 6D E 6   |     | 1370 | 1.5 |
| 13 | 12 | 6D E 6   |     | 1370 | 1.5 |
| 14 | 11 | 6D W 6   |     | 1370 | 1.5 |

7

♠ AJ973  
♥ AK732  
♣ Q87

♠ Q9874  
♥ 8654  
♦ 9643  
♣

♠ J32  
♥ K102  
♦ 854  
♣ AKJ10

♠ AK1065  
♥ Q  
♦ QJ1096  
♣ 52

W N E S

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 4  | 6  | 5D N 5   | 600 |     | 4  |
| 5  | 2  | 5D S 5   | 600 |     | 4  |
| 7  | 1  | 5D S 5   | 600 |     | 4  |
| 8  | 12 | 5D S 5   | 600 |     | 4  |
| 10 | 3  | 5D N 5   | 600 |     | 4  |
| 11 | 9  | 3D N 5   | 150 |     | 1  |
| 14 | 13 | 3NT N-2  |     | 200 | 0  |

8

♠ QJ107  
♥ 8  
♦ QJ542  
♣ AK4

♠ 863  
♥ 107654  
♦ A  
♣ 10965

♠ AK542  
♥ AQ93  
♦ 83  
♣ 83

♠ 9  
♥ KJ2  
♦ K10976  
♣ QJ72

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 4  | 6  | 3NT N 4  | 430 |     | 6   |
| 5  | 2  | 5D N-1   |     | 50  | 0   |
| 7  | 1  | 2D N 4   | 130 |     | 2   |
| 8  | 12 | 5D N 5   | 400 |     | 4.5 |
| 10 | 3  | 4D N 4   | 130 |     | 2   |
| 11 | 9  | 4D N 4   | 130 |     | 2   |
| 14 | 13 | 5D N 5   | 400 |     | 4.5 |

9

♠ AQ65  
♥ J532  
♦ 542  
♣ A9

♠ K108  
♥ K  
♦ KQ1093  
♣ K843

♠ J742  
♥ 1096  
♦ J86  
♣ QJ6

♠ 93  
♥ AQ874  
♦ A7  
♣ 10752

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 4  | 6  | 3H S 4   | 170 |     | 4   |
| 5  | 2  | 3S E-3   | 300 |     | 6   |
| 7  | 1  | 3H S 5   | 200 |     | 5   |
| 8  | 12 | 4H S-1   |     | 50  | 0   |
| 10 | 3  | 2D W-1   | 100 |     | 1   |
| 11 | 9  | 2H S 3   | 140 |     | 2.5 |
| 14 | 13 | 3H S 3   | 140 |     | 2.5 |

10

♠ A10  
♥ 9852  
♦ J6543  
♣ Q5

♠ 632  
♥ AJ6  
♦ KQ102  
♣ A104

♠ KQ874  
♥ 74  
♦ 98  
♣ J763

♠ J95  
♥ KQ103  
♦ A7  
♣ K982

W N E S

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

11

♠ AJ1032  
♥ 109  
♦ 754  
♣ J92

♠ KQ84  
♥ A65  
♦ 1098  
♣ K76

♠ 976  
♥ 74  
♦ KQJ63  
♣ Q83

♠ 5  
♥ KQJ832  
♦ A2  
♣ A1054

W N E S

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 2  | 4H S-1   |     | 50  | 0.5 |
| 5  | 7  | 2H S 4   | 170 |     | 4.5 |
| 6  | 3  | 3NT W-4  | 200 |     | 6   |
| 8  | 14 | 2H S 4   | 170 |     | 4.5 |
| 9  | 13 | 3H S 3   | 140 |     | 2.5 |
| 11 | 4  | 2H S 3   | 140 |     | 2.5 |
| 12 | 10 | 4H S-1   |     | 50  | 0.5 |

12

♠ 3  
♥ A82  
♦ Q8743  
♣ K832

♠ A109852  
♥ 1073  
♦ J105  
♣ 6

♠ 4  
♥ KJ94  
♦ AK  
♣ QJ10975

♠ KQJ76  
♥ Q65  
♦ 962  
♣ A4

W N E S

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 1  | 2  | 1NT N 2  | 120 |     | 6  |
| 5  | 7  | 3S S-4   |     | 400 | 0  |
| 6  | 3  | 2C E 3   |     | 110 | 3  |
| 8  | 14 | 2C E 2   |     | 90  | 5  |
| 9  | 13 | 3D N-2   |     | 200 | 1  |
| 11 | 4  | 2C E 3   |     | 110 | 3  |
| 12 | 10 | 2C E 3   |     | 110 | 3  |

13

♠ KQ86  
♥ Q5  
♦ Q7543  
♣ 85

♠ A9753  
♥ AJ87632  
♦ 7  
♣ 7

♠ J2  
♥ 1094  
♦ AKJ10  
♣ K1096

♠ 104  
♥ K  
♦ 9862  
♣ AQJ432

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 2  | 3  | 4H W 4   |     | 620 | 2  |
| 6  | 1  | 4H W 4   |     | 620 | 2  |
| 7  | 4  | 6H W-2   | 200 |     | 6  |
| 9  | 8  | 3H W 4   |     | 170 | 5  |
| 10 | 14 | 4H W 4   |     | 620 | 2  |
| 12 | 5  | 4H W 4   |     | 620 | 2  |
| 13 | 11 | 4H W 4   |     | 620 | 2  |

14

♠ 1094  
♥ AKQ76  
♦ A963  
♣ 8

♠ A75  
♥ 83  
♦ KJ7  
♣ A10652

♠ Q  
♥ 10954  
♦ Q1084  
♣ QJ43

♠ KJ8632  
♥ J2  
♦ 52  
♣ K97

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 2  | 3  | 4C W 4   |     | 130 | 0   |
| 6  | 1  | 3H E-2   | 100 |     | 2   |
| 7  | 4  | 2S S 4   | 170 |     | 3   |
| 9  | 8  | 4S S 4   | 420 |     | 4.5 |
| 10 | 14 | 4S S 5   | 450 |     | 6   |
| 12 | 5  | 3C W-1   | 50  |     | 1   |
| 13 | 11 | 4S S 4   | 420 |     | 4.5 |

15

♠ A3  
♥ AK4  
♦ A10432  
♣ A97

♠ Q764  
♥ 106  
♦ KQ7  
♣ 10653

♠ J109852  
♥ Q9872  
♦ 86  
♣

♠ K  
♥ J53  
♦ J95  
♣ KQJ842

| NS | EW | Contract | N-S  | E-W | MP |
|----|----|----------|------|-----|----|
| 2  | 3  | 6C S 6   | 1370 |     | 6  |
| 6  | 1  | 2NT N 5  | 210  |     | 0  |
| 7  | 4  | 4NT N 6  | 690  |     | 4  |
| 9  | 8  | 3NT S 5  | 660  |     | 2  |
| 10 | 14 | 3NT N 5  | 660  |     | 2  |
| 12 | 5  | 3NT S 5  | 660  |     | 2  |
| 13 | 11 | 3NT N 7  | 720  |     | 5  |

16

♠ J63  
♥ J8  
♦ 986  
♣ KQJ95

♠ KQ109  
♥ Q6  
♦ KQ74  
♣ 632

♠ 5  
♥ AK1092  
♦ AJ53  
♣ 1084

♠ A8742  
♥ 7543  
♦ 102  
♣ A7

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 1  | 5  | 2D W 3   |     | 110 | 2  |
| 3  | 4  | 5D W-1   | 100 |     | 5  |
| 7  | 2  | 4H E-1   | 100 |     | 5  |
| 10 | 9  | 4H E 4   |     | 620 | 0  |
| 11 | 8  | 5D W-1   | 100 |     | 5  |
| 13 | 6  | 2S S-2   | 100 |     | 3  |
| 14 | 12 | 3S S-3   | 150 |     | 1  |

17

♠ AJ5  
♥ 963  
♦ 10  
♣ K108652

♠ 987  
♥ A8  
♦ AQ987  
♣ 974

♠ 1032  
♥ QJ1074  
♦ K6  
♣ AQJ

♠ KQ64  
♥ K52  
♦ J5432  
♣ 3

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 1  | 5  | Passout  |     |     | 4  |
| 3  | 4  | 2D S-1   |     | 50  | 3  |
| 7  | 2  | 2NT W-1  | 50  |     | 5  |
| 10 | 9  | 2H E 4   |     | 170 | 1  |
| 11 | 8  | 2H E 4   |     | 170 | 1  |
| 13 | 6  | 2H E-2   | 100 |     | 6  |
| 14 | 12 | 2H E 4   |     | 170 | 1  |

18

♠ 982  
♥ K874  
♦ AQ42  
♣ J9

♠ KJ105  
♥ 52  
♦ J107  
♣ K873

♠ Q43  
♥ J1093  
♦ K98  
♣ 1062

♠ A76  
♥ AQ6  
♦ 653  
♣ AQ54

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 3NT S 3  | 600 |     | 6   |
| 3  | 4  | 3NT S-2  |     | 200 | 1.5 |
| 7  | 2  | 3NT S-2  |     | 200 | 1.5 |
| 10 | 9  | 3NT S-2  |     | 200 | 1.5 |
| 11 | 8  | 3NT S-1  |     | 100 | 4   |
| 13 | 6  | 3NT S-2  |     | 200 | 1.5 |
| 14 | 12 | 1NT S 1  | 90  |     | 5   |

19

♠ KJ763  
♥ K83  
♦ AK5  
♣ K9

♠ Q1082  
♥ A952  
♦ J86  
♣ J2

♠ 5  
♥ J1074  
♦ 1042  
♣ Q10853

♠ A94  
♥ Q6  
♦ Q973  
♣ A764

| NS | EW | Contract | N-S | E-W | MP |
|----|----|----------|-----|-----|----|
| 1  | 3  | 4S N 5   | 450 |     | 4  |
| 2  | 6  | 5S N-1   |     | 50  | 0  |
| 4  | 5  | 4S N 5   | 450 |     | 4  |
| 8  | 13 | 5S N 5   | 450 |     | 4  |
| 11 | 10 | 3NT S 5  | 460 |     | 6  |
| 12 | 9  | 2D S 5   | 150 |     | 1  |
| 14 | 7  | 3NT S 3  | 400 |     | 2  |

20

♠ 85  
♥ K98532  
♦ A  
♣ K1074

♠ AKJ1043  
♥ J  
♦ Q1054  
♣ Q3

♠ 76  
♥ A74  
♦ KJ63  
♣ J652

♠ Q92  
♥ Q106  
♦ 9872  
♣ A98

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 4S W-1   | 100 |     | 4   |
| 2  | 6  | 3H N 3   | 140 |     | 5.5 |
| 4  | 5  | 2S W 4   |     | 170 | 0   |
| 8  | 13 | 4H N-1   |     | 100 | 3   |
| 11 | 10 | 3S W 3   | 140 |     | 1.5 |
| 12 | 9  | 3H N 3   | 140 |     | 5.5 |
| 14 | 7  | 2S W 3   | 140 |     | 1.5 |

21

♠ 5  
♥ 53  
♦ KQJ3  
♣ AK10843

♠ KQJ762  
♥ KQ976  
♦ 5  
♣ 2

♠ 98  
♥ J102  
♦ A97  
♣ QJ976

♠ A1043  
♥ A84  
♦ 108642  
♣ 5

| NS | EW | Contract | N-S | E-W | MP  |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 3H W 3   |     | 140 | 2   |
| 2  | 6  | 2C N-1   |     | 100 | 3.5 |
| 4  | 5  | 3C N-1   |     | 100 | 3.5 |
| 8  | 13 | 3H W-2   | 100 |     | 6   |
| 11 | 10 | 4H W-1   | 50  |     | 5   |
| 12 | 9  | 2H W 4   |     | 170 | 1   |
| 14 | 7  | 4Dx N-1  |     | 200 | 0   |