

♠ AK87 ♥ Q62 ♦ Q8652 ♣ 9	Hand: 1 Vul: None Dealer: N	♠ 6 ♥ KJ7 ♦ AK9 ♣ KJ8543
♠ J952 ♥ A98 ♦ J1074 ♣ A7		
♠ Q1043 ♥ 10543 ♦ 3 ♣ Q1062		1: 3♠ N -2 -100 2: 3♦ W -3 150 3: 3NT W -1 50

♠ QJ ♥ 1087 ♦ A83 ♣ QJ743	Hand: 2 Vul: NS Dealer: E	♠ AK984 ♥ AJ64 ♦ J542 ♣
♠ 1076532 ♥ KQ2 ♦ 1096 ♣ K		
♠ ♥ 953 ♦ KQ7 ♣ A1098652		1: 6♠* S -2 -500 2: 5♠ E = -450 3: 5♠ E = -450

♠ 7 ♥ AQ632 ♦ KQ102 ♣ AKJ	Hand: 3 Vul: EW Dealer: S	♠ AKQ106 ♥ 1054 ♦ 964 ♣ 42
♠ 9854 ♥ ♦ A75 ♣ Q98763		
♠ J32 ♥ KJ987 ♦ J83 ♣ 105		1: 4♥ N +1 450 2: 4♥ N +1 450 3: 5♥ N 450

♠ K106 ♥ K5 ♦ J73 ♣ K10764	Hand: 4 Vul: All Dealer: W	♠ AQ98732 ♥ J9 ♦ 62 ♣ A5
♠ 4 ♥ AQ643 ♦ 854 ♣ Q832		
♠ J5 ♥ 10872 ♦ AKQ109 ♣ J9		1: 3♠ E = -140 2: 3♠ E -1 100 3: 3NT N = 600

♠ A1084 ♥ Q92 ♦ J972 ♣ 82	Hand: 5 Vul: NS Dealer: N	♠ 765 ♥ 765 ♦ A4 ♣ 107543
♠ K932 ♥ KJ4 ♦ 1086 ♣ KQ6		
♠ QJ ♥ A1083 ♦ KQ53 ♣ AJ9		1: 3NT S = 600 2: 1NT S +3 180 3: 1NT S +2 150

♠ 65 ♥ Q87654 ♦ A ♣ KJ86	Hand: 6 Vul: EW Dealer: E	♠ KQ9873 ♥ 10 ♦ 85 ♣ A754
♠ J1042 ♥ A32 ♦ QJ96 ♣ Q10		
♠ A ♥ KJ9 ♦ K107432 ♣ 932		1: 5♥ N 450 2: 3♠ E +1 -170 3: 4♠* E = -790

♠ 109764 ♥ 8 ♦ 875 ♣ K762	Hand: 7 Vul: All Dealer: S	♠ KQ853 ♥ A92 ♦ J10 ♣ Q85
♠ AJ ♥ KQJ543 ♦ A42 ♣ 103		
♠ 2 ♥ 1076 ♦ KQ963 ♣ AJ94		1: 4♥ W -1 100 2: 4♥ W -1 100 3: 4♥ W -1 100

♠ 107 ♥ Q106 ♦ J86 ♣ AQ1063	Hand: 8 Vul: None Dealer: W	♠ AJ9842 ♥ 5 ♦ A94 ♣ J75
♠ 63 ♥ J943 ♦ 752 ♣ 9842		
♠ KQ5 ♥ AK872 ♦ KQ103 ♣ K		1: 3NT S +2 460 2: 5♥ S -1 -50 3: 3NT S +2 460

♠ A432 ♥ 63 ♦ A87 ♣ Q532	Hand: 9 Vul: EW Dealer: N	♠ 75 ♥ Q8 ♦ 943 ♣ AJ10984
♠ 98 ♥ KJ10542 ♦ J52 ♣ K6		
♠ KQJ106 ♥ A97 ♦ KQ106 ♣ 7		1: 4♠ S +2 480 2: 4♠ S +2 480 3: 4♠ S +2 480

♠ J872 ♥ Q1083 ♦ J92 ♣ J9	Hand: 10 Vul: All Dealer: E	♠ KQ ♥ A9 ♦ K764 ♣ AKQ73
♠ A95 ♥ K4 ♦ AQ853 ♣ 854		
♠ 10643 ♥ J7652 ♦ 10 ♣ 1062		1: 6NT E +1 -1470 2: 6NT E +1 -1470 3: 6NT E +1 -1470

<p>♠ Q3 ♥ J9 ♦ A10764 ♣ KQJ2</p>	<p>Hand: 11 Vul: None Dealer: S</p>	<p>♠ AK ♥ A1074 ♦ KQ53 ♣ 1063</p>
<p>♠ J109872 ♥ Q8632 ♦ J ♣ A</p>		<p>1: 3NT E +2 -460 2: 3NT E +2 -460 3: 6♦ W -1 50</p>

<p>♠ Q982 ♥ K3 ♦ 7 ♣ AJ8765</p>	<p>Hand: 12 Vul: NS Dealer: W</p>	<p>♠ K43 ♥ A108642 ♦ A ♣ 1092</p>
<p>♠ 76 ♥ Q9 ♦ QJ109853 ♣ KQ</p>		<p>1: 4♥ E +1 -450 2: 4♥ E = -420 3: 4♥ W = -420</p>

<p>♠ 106 ♥ A96432 ♦ 9 ♣ AKJ9</p>	<p>Hand: 13 Vul: All Dealer: N</p>	<p>♠ 98 ♥ 85 ♦ AKQ85 ♣ Q1082</p>
<p>♠ QJ432 ♥ Q7 ♦ J10764 ♣ 3</p>		<p>1: 3♠ E = -110 2: 3♥ W = -140 3: 4♠ E -2 200</p>

<p>♠ Q63 ♥ 9754 ♦ K7 ♣ Q743</p>	<p>Hand: 14 Vul: None Dealer: E</p>	<p>♠ 2 ♥ AJ102 ♦ J643 ♣ 10952</p>
<p>♠ KJ975 ♥ 3 ♦ 10952 ♣ K86</p>		<p>1: 4♠ N +1 450 2: 4♠ N +1 450 3: 4♠ N = 420</p>

<p>♠ A6 ♥ QJ962 ♦ Q53 ♣ 1082</p>	<p>Hand: 15 Vul: NS Dealer: S</p>	<p>♠ J10987 ♥ 107 ♦ 9 ♣ QJ976</p>
<p>♠ KQ3 ♥ AK43 ♦ A1042 ♣ K4</p>		<p>1: 3NT N +1 630 2: 3NT N = 600 3: 3NT N +1 630</p>

<p>♠ 7532 ♥ A4 ♦ KJ1073 ♣ 95</p>	<p>Hand: 16 Vul: EW Dealer: W</p>	<p>♠ QJ109 ♥ KJ102 ♦ 82 ♣ K84</p>
<p>♠ A6 ♥ Q98753 ♦ A9 ♣ 1062</p>		<p>♠ K84 ♥ 6 ♦ Q654 ♣ AQJ73</p>
<p>1: 4♥ S -2 -100 2: 4♦ W +1 -150 3: 3♥ S = 140</p>		

<p>♠ 97652 ♥ ♦ 85 ♣ 986542</p>	<p>Hand: 17 Vul: None Dealer: N</p>	<p>♠ A843 ♥ A532 ♦ Q94 ♣ 103</p>
<p>♠ KQ10 ♥ QJ987 ♦ J102 ♣ Q7</p>		<p>♠ J ♥ K1064 ♦ AK763 ♣ AKJ</p>
<p>1: 3♠* W -4 800 2: 4♥ S = 420 3: 5♥* N -2 -300</p>		

<p>♠ 84 ♥ 8752 ♦ 109762 ♣ 42</p>	<p>Hand: 18 Vul: NS Dealer: E</p>	<p>♠ 53 ♥ AK64 ♦ Q3 ♣ KQ953</p>
<p>♠ KJ107 ♥ Q9 ♦ AK85 ♣ A76</p>		<p>♠ AQ962 ♥ J103 ♦ J4 ♣ J108</p>
<p>1: 3NT S +3 690 2: 3NT S +3 690 3: 3NT S +3 690</p>		

<p>♠ Q2 ♥ QJ95 ♦ A9763 ♣ 97</p>	<p>Hand: 19 Vul: EW Dealer: S</p>	<p>♠ 93 ♥ AK864 ♦ 52 ♣ 10643</p>
<p>♠ KJ1064 ♥ 32 ♦ 1084 ♣ KJ5</p>		<p>♠ A875 ♥ 107 ♦ KQJ ♣ AQ82</p>
<p>1: 3NT N -1 -50 2: 1NT N +2 150 3: 1NT S = 90</p>		

<p>♠ 4 ♥ QJ852 ♦ AQ32 ♣ Q76</p>	<p>Hand: 20 Vul: All Dealer: W</p>	<p>♠ A965 ♥ 7 ♦ K107 ♣ 105432</p>
<p>♠ QJ872 ♥ AK103 ♦ 86 ♣ K9</p>		<p>♠ K103 ♥ 964 ♦ J954 ♣ AJ8</p>
<p>1: 2♥ W -1 100 2: 3♠ S +1 170 3: 2♠ S +2 170</p>		

♠ A10 ♥ QJ86 ♦ A1084 ♣ J94	Hand: 21 Vul: NS Dealer: N	♠ Q9543 ♥ A5 ♦ 762 ♣ 852
♠ J762 ♥ K10732 ♦ Q ♣ AQ3		
♠ K8 ♥ 94 ♦ KJ953 ♣ K1076	1: 3♠ E +1 -170 2: 3♠* E +1 -630 3: 2NT N -1 -100	

♠ AJ8 ♥ KQ95 ♦ AQ62 ♣ Q2	Hand: 22 Vul: EW Dealer: E	♠ 54 ♥ AJ764 ♦ K109 ♣ 854
♠ KQ102 ♥ 1082 ♦ 873 ♣ AK10		
♠ 9763 ♥ 3 ♦ J54 ♣ J9763	1: 2♥* E = -670 2: 2♥ E -1 100 3: 3♠ S -2 -100	

♠ 102 ♥ 976 ♦ Q4 ♣ AKJ732	Hand: 23 Vul: All Dealer: S	♠ J74 ♥ QJ85 ♦ J98532 ♣
♠ Q653 ♥ K1042 ♦ AK6 ♣ 109		
♠ AK98 ♥ A3 ♦ 107 ♣ Q8654	1: 3NT S = 600 2: 3♣ S +1 130 3: 1NT S +2 150	

♠ 3 ♥ KJ10 ♦ A6 ♣ AKJ10743	Hand: 24 Vul: None Dealer: W	♠ 1084 ♥ 65 ♦ KQ9542 ♣ Q2
♠ AKJ6 ♥ AQ9842 ♦ 10 ♣ 65		
♠ Q9752 ♥ 73 ♦ J873 ♣ 98	1: 5♠ N -2 -100 2: 5♣ N -1 -50 3: 3♥ W -1 50	

♠ J1094 ♥ AK ♦ AK1052 ♣ 107	Hand: 25 Vul: EW Dealer: N	♠ A3 ♥ Q965 ♦ J984 ♣ A93
♠ K62 ♥ J873 ♦ 6 ♣ K8542		
♠ Q875 ♥ 1042 ♦ Q73 ♣ QJ6	1: 4♠ S -2 -100 2: 3♠ S -1 -50 3: 3♠ S = 140	

♠ 2 ♥ Q ♦ QJ10764 ♣ J10754	Hand: 26 Vul: All Dealer: E	♠ J987653 ♥ K109 ♦ A3 ♣ 2
♠ Q104 ♥ AJ7643 ♦ 5 ♣ 863		
♠ AK ♥ 852 ♦ K982 ♣ AKQ9	1: 5♦ N = 600 2: 5♦ N +1 620 3: 5♦ N -1 -100	

♠ K92 ♥ 87 ♦ AQ8 ♣ J10987	Hand: 27 Vul: None Dealer: S	♠ A863 ♥ K5 ♦ 9643 ♣ Q52
♠ 10754 ♥ AQJ1043 ♦ 102 ♣ 4		
♠ QJ ♥ 962 ♦ KJ75 ♣ AK63	1: 3♦ S -2 -100 2: 2♥* W = -470 3: 1NT S -1 -50	

♠ A10874 ♥ AJ ♦ 764 ♣ AK5	Hand: 28 Vul: NS Dealer: W	♠ QJ6 ♥ 109873 ♦ K1053 ♣ 9
♠ 9532 ♥ KQ4 ♦ QJ82 ♣ 63		
♠ K ♥ 652 ♦ A9 ♣ QJ108742	1: 3NT N +2 660 2: 3NT N +2 660 3: 3NT N +2 660	

♠ 943 ♥ 72 ♦ AK87 ♣ A964	Hand: 29 Vul: All Dealer: N	♠ QJ762 ♥ 103 ♦ QJ92 ♣ J2
♠ K5 ♥ KJ864 ♦ 6 ♣ Q8753		
♠ A108 ♥ AQ95 ♦ 10543 ♣ K10	1: 1NT S +1 120 2: 3NT S = 600 3: 3NT S -1 -100	

♠ Q8653 ♥ 9 ♦ K8654 ♣ A3	Hand: 30 Vul: None Dealer: E	♠ 7 ♥ Q752 ♦ AQJ72 ♣ 965
♠ KJ ♥ J864 ♦ 93 ♣ K10874		
♠ A10942 ♥ AK103 ♦ 10 ♣ QJ2	1: 4♠ S +1 450 2: 4♠ S +1 450 3: 4♠ S +1 450	

<p>♠ A63 ♥ J82 ♦ 87 ♣ AK1062</p>	<p>Hand: 31 Vul: NS Dealer: S</p>	<p>♠ KQJ ♥ Q106 ♦ AJ102 ♣ 985</p>
<p>♠ 542 ♥ 973 ♦ 9543 ♣ QJ7</p>		<p>1: 3NT W +1 -430 2: 3NT W = -400 3: 3NT W +1 -430</p>

<p>♠ 7 ♥ 1093 ♦ 97543 ♣ A732</p>	<p>Hand: 32 Vul: EW Dealer: W</p>	<p>♠ J109832 ♥ 8 ♦ A1062 ♣ 86</p>
<p>♠ AK54 ♥ AKQ54 ♦ J ♣ KQ5</p>		<p>1: 5♥ N = 450 2: 5♥ S = 450 3: 4♥ N +1 450</p>

<p>♠ AK84 ♥ 97 ♦ AQJ1063 ♣ 4</p>	<p>Hand: 33 Vul: None Dealer: N</p>	<p>♠ Q6 ♥ A863 ♦ 52 ♣ J10862</p>
<p>♠ 7532 ♥ Q54 ♦ K7 ♣ A975</p>		<p>1: 3NT E +2 -460 2: 1NT E +3 -180 3: 2♦ W +3 -150</p>

<p>♠ 654 ♥ AKQ1098 ♦ AJ ♣ Q8</p>	<p>Hand: 34 Vul: NS Dealer: E</p>	<p>♠ J3 ♥ J63 ♦ Q654 ♣ K1063</p>
<p>♠ KQ102 ♥ 42 ♦ K109 ♣ A954</p>		<p>♠ A987 ♥ 75 ♦ 8732 ♣ J72</p> <p>1: 2♥ W = -110 2: 2♥ W = -110 3: 2♥ W = -110</p>

<p>♠ Q54 ♥ A93 ♦ 86 ♣ 108542</p>	<p>Hand: 35 Vul: EW Dealer: S</p>	<p>♠ K1076 ♥ K72 ♦ QJ ♣ A963</p>
<p>♠ A92 ♥ J864 ♦ K974 ♣ QJ</p>		<p>♠ J83 ♥ Q105 ♦ A10532 ♣ K7</p> <p>1: 2NT N +1 150 2: 1NT N +1 120 3: 3NT N -1 -50</p>

<p>♠ 93 ♥ J98742 ♦ 4 ♣ 9652</p>	<p>Hand: 36 Vul: All Dealer: W</p>	<p>♠ A652 ♥ A ♦ Q2 ♣ AKQ1083</p>
<p>♠ KQ874 ♥ Q106 ♦ A9653 ♣</p>		<p>♠ J10 ♥ K53 ♦ KJ1087 ♣ J74</p> <p>1: 6♠ S +1 1460 2: 7♠ S = 2210 3: 4♠ S +3 710</p>

<p>♠ J8763 ♥ AQ7 ♦ Q72 ♣ 75</p>	<p>Hand: 37 Vul: NS Dealer: N</p>	<p>♠ Q52 ♥ 104 ♦ J653 ♣ AKQ9</p>
<p>♠ AK9 ♥ K53 ♦ AK109 ♣ 632</p>		<p>♠ 104 ♥ J9862 ♦ 84 ♣ J1084</p> <p>1: 3NT N +1 630 2: 3NT N = 600 3: 3NT N = 600</p>

<p>♠ J ♥ QJ7 ♦ AQ1072 ♣ 5432</p>	<p>Hand: 38 Vul: EW Dealer: E</p>	<p>♠ Q873 ♥ AK108 ♦ K6 ♣ Q109</p>
<p>♠ A1092 ♥ 943 ♦ 5 ♣ AK876</p>		<p>♠ K654 ♥ 652 ♦ J9843 ♣ J</p> <p>1: 4♠ S = 420 2: 4♦* W -2 500 3: 3NT N = 400</p>

<p>♠ QJ86 ♥ A84 ♦ K854 ♣ Q2</p>	<p>Hand: 39 Vul: All Dealer: S</p>	<p>♠ 1074 ♥ Q10752 ♦ Q2 ♣ AJ7</p>
<p>♠ K9 ♥ 6 ♦ A1097 ♣ K98654</p>		<p>♠ A532 ♥ KJ93 ♦ J63 ♣ 103</p> <p>1: 3♠ S +2 150 2: 2♠ E +1 -140 3: 1NT W -2 200</p>

<p>♠ ♥ ♦ ♣</p>	<p>Hand: 0 Vul: Dealer:</p>	<p>♠ ♥ ♦ ♣</p>
<p>♠ ♥ ♦ ♣</p>		<p>1: 2: 3:</p>