

**1**

♠6  
♥AJ1053  
♦109765  
♣Q10

♠A932 ♠QJ1074  
♥872 ♥Q9  
♦8 ♦AKJ32  
♣J9642 ♣A

W E  
S

♠K85  
♥K64  
♦Q4  
♣K8753

Av: NS=-440

N-S	E-W	Contract	N-S	E-W	IMP
1	11	4S	E 5	450	0
3	7	4S	E 4	420	1
5	9	4S	E 5	450	0
8	4	4S	E 5	450	0
10	6	4S	E 4	420	1
12	2	4S	E 4	420	1

**2**

♠10  
♥K105  
♦A10652  
♣8642

♠AKQ832 ♠9  
♥74 ♥AQJ9832  
♦KQJ ♦97  
♣K3 ♣A75

W E  
S

♠J7654  
♥6  
♦843  
♣QJ109

Av: NS=-460

N-S	E-W	Contract	N-S	E-W	IMP
1	11	4S	W 4	420	1
3	7	5H	E 6	480	-1
5	9	6H	E 6	980	-11
8	4	6H	E-1 50		11
10	6	3NT	W 5	460	0
12	2	4H	E 6	480	-1

**3**

♠KQ107  
♥AK862  
♦  
♣Q862

♠986 ♠A52  
♥10975 ♥J4  
♦J102 ♦Q98654  
♣AJ4 ♣K3

W E  
S

♠J43  
♥Q3  
♦AK73  
♣10975

Av: NS=+130

N-S	E-W	Contract	N-S	E-W	IMP
1	11	2NT	S 2	120	0
3	7	2H	N 3	140	0
5	9	2S	N 2	110	-1
8	4	2H	N 3	140	0
10	6	2H	N 3	140	0
12	2	3NT	S-1	50	-5

**4**

♠A2  
♥1084  
♦J53  
♣98754

♠QJ9864 ♠AQJ7  
♥K532 ♥AQ876  
♦92 ♦AQ876  
♣A ♣K1062

W E  
S

♠K10753  
♥96  
♦K104  
♣QJ3

Av: NS=-500

N-S	E-W	Contract	N-S	E-W	IMP
1	11	3NT	E 3	600	-3
3	7	3NT	E 5	660	-4
5	9	3NT	E 5	660	-4
8	4	4H	E 4	620	-3
10	6	3NT	W-1 100		12
12	2	2S	W 2	110	9

**5**

♠J109  
♥2  
♦10987  
♣Q8643

♠762 ♠AK43  
♥QJ97 ♥K1086  
♦KQ6 ♦J42  
♣J105 ♣A7

W E  
S

♠Q85  
♥A543  
♦A53  
♣K92

Av: NS=-140

N-S	E-W	Contract	N-S	E-W	IMP
1	9	3H	E 3	140	0
3	11	3H	E 3	140	0
5	7	3H	E 3	140	0
8	6	3H	E 3	140	0
10	2	2NT	E 3	150	0
12	4	2H	W 3	140	0

**6**

♠10  
♥A97  
♦76543  
♣K982

♠KJ92 ♠A765  
♥KQJ63 ♥10854  
♦K ♦AQJ  
♣Q54 ♣J7

W E  
S

♠Q843  
♥2  
♦10982  
♣A1063

Av: NS=-330

N-S	E-W	Contract	N-S	E-W	IMP
1	9	4H	W 4	620	-7
3	11	4H	W 4	620	-7
5	7	4H	W 5	650	-8
8	6	1H	W 4	170	4
10	2	4S	W-1 100		10
12	4	4H	W-1 100		10

**7**

♠10974  
♥KQJ64  
♦10  
♣K65

♠A65 ♠KQ  
♥A9 ♥875  
♦842 ♦AK9765  
♣J10832 ♣A4

W E  
S

♠J832  
♥1032  
♦QJ3  
♣Q97

Av: NS=-210

N-S	E-W	Contract	N-S	E-W	IMP
1	9	3NT	E 3	600	-9
3	11	3NT	W-1 100		7
5	7	4Hx	N-4	1100	-13
8	6	3NT	W-1 100		7
10	2	3D	E 5	150	2
12	4	2H	N-2	200	0

**8**

♠A1064  
♥10985  
♦J987  
♣K

♠9 ♠Q7532  
♥76 ♥KJ4  
♦AQ65432 ♦  
♣J42 ♣A10975

W E  
S

♠KJ8  
♥AQ32  
♦K10  
♣Q863

Av: NS=+90

N-S	E-W	Contract	N-S	E-W	IMP
1	9	3H	N 3	140	2
3	11	3H	N-1	50	-4
5	7	3H	S-1	50	-4
8	6	2NT	E-3	150	2
10	2	4H	S 4	420	8
12	4	1NT	S 2	120	1

**9**

♠8643  
♥J10  
♦KQ7  
♣7632

♠K107 ♠AJ5  
♥942 ♥AK753  
♦982 ♦5  
♣Q854 ♣AKJ10

W E  
S

♠Q92  
♥Q86  
♦AJ10643  
♣9

Av: NS=-620

N-S	E-W	Contract	N-S	E-W	IMP
1	3	4H	E 4	620	0
4	2	4H	E 5	650	-1
5	11	4H	E 4	620	0
7	9	4H	E 4	620	0
10	8	1H	E 4	170	10
12	6	4H	E 4	620	0

**10**

♠A108  
♥AQ1095  
♦A  
♣AQ76

♠Q9 ♠K643  
♥7 ♥K8432  
♦K10432 ♦Q75  
♣KJ1083 ♣2

W E  
S

♠J752  
♥J6  
♦J986  
♣954

Av: NS=+110

N-S	E-W	Contract	N-S	E-W	IMP
1	3	1H	N 2	110	0
4	2	1H	N 1	80	-1
5	11	3NT	N 3	600	10
7	9	3D	E-1	100	0
10	8	1H	N 2	110	0
12	6	2NT	N 2	120	0

**11** ♠AQ10976  
♥Q  
♦KQ754  
♣10

♠53  
♥974  
♦62  
♣AKQ652

♠K8  
♥KJ8652  
♦10  
♣8743

♠J42  
♥A103  
♦AJ983  
♣J9

Av: NS=+450

N-S	E-W	Contract	N-S	E-W	IMP
1	3	4S	N 5	450	0
4	2	3S	N 5	200	-6
5	11	4S	N 5	450	0
7	9	4S	N 5	450	0
10	8	4S	N 5	450	0
12	6	4S	N 5	450	0

**12** ♠Q86  
♥AKQJ42  
♦105  
♣85

♠K92  
♥763  
♦AJ964  
♣94

♠A43  
♥98  
♦K82  
♣AJ1062

♠J1075  
♥105  
♦Q73  
♣KQ73

Av: NS=+110

N-S	E-W	Contract	N-S	E-W	IMP
1	3	2H	N 2	110	0
4	2	2H	N 3	140	1
5	11	2H	N 2	110	0
7	9	2H	N 2	110	0
10	8	2H	N 2	110	0
12	6	2H	N 2	110	0

**13** ♠AK107  
♥K1083  
♦A52  
♣J4

♠J64  
♥AQJ4  
♦J83  
♣AK5

♠Q95  
♥95  
♦Q9764  
♣Q93

♠832  
♥762  
♦K10  
♣108762

Av: NS=-80

N-S	E-W	Contract	N-S	E-W	IMP
1	5	1NT	N-2	200	-3
3	9	1NT	N 1	90	5
6	2	1NT	N-1	100	-1
7	11	1NT	N-1	100	-1
10	4	1NT	N 1	90	5
12	8	1NTxN-1		200	-3

**14** ♠KJ9  
♥954  
♦642  
♣9432

♠Q653  
♥A7  
♦KJ107  
♣KQ5

♠10874  
♥KJ1083  
♦95  
♣J10

♠A2  
♥Q62  
♦AQ83  
♣A876

Av: NS=+10

N-S	E-W	Contract	N-S	E-W	IMP
1	5	1NT	S-2	100	-3
3	9	1NT	S-1	50	-2
6	2	1NT	S-2	100	-3
7	11	1NT	S 1	90	2
10	4	1NT	S 3	150	4
12	8	1NT	S 1	90	2

**15** ♠J76  
♥Q98  
♦K764  
♣Q87

♠AQ85  
♥65  
♦A102  
♣10642

♠1032  
♥AKJ7  
♦QJ953  
♣K

♠K94  
♥10432  
♦8  
♣AJ953

Av: NS=-150

N-S	E-W	Contract	N-S	E-W	IMP
1	5	1NT	E 4	180	-1
3	9	1NT	E 3	150	0
6	2	1S	W 2	110	1
7	11	1S	W 3	140	0
10	4	1NT	N-4	400	-6
12	8	2D	E 4	130	1

**16** ♠876  
♥10987  
♦AK3  
♣J85

♠K542  
♥A5  
♦J764  
♣K62

♠AQ103  
♥KJ64  
♦Q852  
♣A

♠J9  
♥Q32  
♦109  
♣Q109743

Av: NS=-450

N-S	E-W	Contract	N-S	E-W	IMP
1	5	4S	W 5	650	-5
3	9	4S	W 5	650	-5
6	2	4S	W 4	620	-5
7	11	4S	W-1	100	11
10	4	3NT	E-1	100	11
12	8	4S	W 4	620	-5

**17** ♠K754  
♥9  
♦KQJ642  
♣76

♠863  
♥1065  
♦108  
♣J9832

♠J9  
♥KJ873  
♦7  
♣AKQ54

♠AQ102  
♥AQ42  
♦A953  
♣10

Av: NS=+310

N-S	E-W	Contract	N-S	E-W	IMP
1	7	4D	N 6	170	-4
3	5	4D	N 6	170	-4
6	4	3S	N 6	230	-2
8	2	5D	N 6	420	3
9	11	5D	N 6	420	3
12	10	5D	N 6	420	3

**18** ♠Q1098  
♥1072  
♦K2  
♣K864

♠542  
♥Q954  
♦A984  
♣A7

♠A73  
♥AKJ63  
♦75  
♣1053

♠KJ6  
♥8  
♦QJ1063  
♣QJ92

Av: NS=-140

N-S	E-W	Contract	N-S	E-W	IMP
1	7	3H	E 3	140	0
3	5	3H	E 3	140	0
6	4	3H	E 3	140	0
8	2	3H	E 3	140	0
9	11	4H	E-1	50	5
12	10	3H	E 3	140	0

**19** ♠AQ1043  
♥864  
♦  
♣AQ862

♠J76  
♥AK  
♦642  
♣J9754

♠852  
♥QJ10  
♦AQJ108  
♣103

♠K9  
♥97532  
♦K9753  
♣K

Av: NS=+310

N-S	E-W	Contract	N-S	E-W	IMP
1	7	2S	N 2	110	-5
3	5	3D	E-3	300	0
6	4	3Dx	E-2	500	5
8	2	4H	S 4	420	3
9	11	3S	N-1	50	-8
12	10	3NT	S 3	400	3

**20** ♠AK65  
♥9863  
♦AJ93  
♣A

♠J73  
♥AKJ  
♦K652  
♣Q86

♠92  
♥Q102  
♦10  
♣J1075432

♠Q1084  
♥754  
♦Q874  
♣K9

Av: NS=+190

N-S	E-W	Contract	N-S	E-W	IMP
1	7	1D	W-3	300	3
3	5	2S	S 3	140	-2
6	4	1S	S 3	140	-2
8	2	3C	E-1	100	-3
9	11	3NT	W-3	300	3
12	10	1NT	N 4	180	0