

**1**

♠ AK108  
♥ 74  
♦ KQ972  
♣ J5

♠ J2  
♥ AJ10962  
♦ 43  
♣ Q73

♠ Q9754  
♥ K3  
♦ J1065  
♣ 92

♠ 63  
♥ Q85  
♦ A8  
♣ AK10864

Av: NS=+210

N-S	E-W	Contract	N-S	E-W	IMP
1	3	3NT N 5	460		6
3	1	3C S 4	130		-2
4	5	3NT N 3	400		5
5	4	3NT S-2		100	-7
6	8	3NT S-2		100	-7
8	6	3NT S 5	460		6
9	10	3NT S-2		100	-7
10	9	3NT S 6	490		7

**2**

♠ AJ5  
♥ KJ106  
♦ K93  
♣ 1054

♠ KQ72  
♥ Q87  
♦ 10765  
♣ KQ

♠ 10963  
♥ A52  
♦ J  
♣ A9872

♠ 84  
♥ 943  
♦ AQ842  
♣ J63

Av: NS=-70

N-S	E-W	Contract	N-S	E-W	IMP
1	3	2D S-1	100		-1
3	1	2S E-1	50		3
4	5	2S E 3	140		-2
5	4	2S E 2	110		-1
6	8	2S E 4	170		-3
8	6	4S E-2	100		5
9	10	1NT E-1	50		3
10	9	2S E 4	170		-3

**3**

♠ A9862  
♥ J10  
♦ 95  
♣ AQ85

♠ KJ  
♥ A865  
♦ AKQ863  
♣ 7

♠ Q1075  
♥ KQ732  
♦ 107  
♣ J6

♠ 43  
♥ 94  
♦ J42  
♣ K109432

Av: NS=-650

N-S	E-W	Contract	N-S	E-W	IMP
1	3	4H E 5	650		0
3	1	4H E 5	650		0
4	5	2H W 6	230		9
5	4	4H W 5	650		0
6	8	4H E 5	650		0
8	6	4H E 5	650		0
9	10	4H W 5	650		0
10	9	4H W 6	680		-1

**4**

♠ 832  
♥ 43  
♦ K10765  
♣ A103

♠ 104  
♥ AQJ109  
♦ A83  
♣ K92

♠ KJ75  
♥ 752  
♦ QJ9  
♣ 876

♠ AQ96  
♥ K86  
♦ 42  
♣ QJ54

Av: NS=+190

N-S	E-W	Contract	N-S	E-W	IMP
1	3	3S S 3	140		-2
3	1	2H W-3	300		3
4	5	2H W-1	100		-3
5	4	3H W-2	200		0
6	8	2H W-3	300		3
8	6	2H W-2	200		0
9	10	2H W-2	200		0
10	9	2H E-1	100		-3

**5**

♠ KQ1042  
♥ 6  
♦ AJ1063  
♣ 42

♠ 986  
♥ KJ3  
♦ K752  
♣ AJ8

♠ AJ  
♥ Q10984  
♦ 94  
♣ 9765

♠ 753  
♥ A752  
♦ Q8  
♣ KQ103

Av: NS=+160

N-S	E-W	Contract	N-S	E-W	IMP
1	3	3S N 5	200		1
3	1	4S N 5	650		10
4	5	2S N 3	140		-1
5	4	3S N 3	140		-1
6	8	2S N 3	140		-2
8	6	1NT W-2	100		-2
9	10	3S N 4	170		0
10	9	2S N 3	140		-1

**6**

♠ Q832  
♥ AK872  
♦ 72  
♣ A10

♠ K105  
♥ 63  
♦ KQJ86  
♣ 832

♠ 976  
♥ 95  
♦ A3  
♣ KQJ964

♠ AJ4  
♥ QJ104  
♦ 10954  
♣ 75

Av: NS=+120

N-S	E-W	Contract	N-S	E-W	IMP
1	5	3H N 4	170		2
2	4	4H N-1	50		-5
4	2	2H N 4	170		2
5	1	3H N-1	50		-5
6	10	3H N 3	140		1
7	9	3H N 4	170		2
9	7	2H N 3	140		1
10	6	2H N 3	140		1

**7**

♠ J10952  
♥ K3  
♦ 75  
♣ QJ98

♠ AK64  
♥ 942  
♦ J1096  
♣ 74

♠ 83  
♥ 876  
♦ A83  
♣ A10632

♠ Q7  
♥ AQJ105  
♦ KQ42  
♣ K5

Av: NS=-20

N-S	E-W	Contract	N-S	E-W	IMP
1	5	2H S 3	140		4
2	4	2S S 3	140		4
4	2	4S N-1	100		-2
5	1	4H S-2	200		-5
6	10	2S S 2	110		4
7	9	3NT N-2	200		-5
9	7	4H S-3	300		-7
10	6	1NT S 3	150		5

**8**

♠ K1095  
♥ AJ43  
♦ 42  
♣ A84

♠ A3  
♥ Q87  
♦ A109763  
♣ Q5

♠ QJ87  
♥ 109  
♦ KQJ5  
♣ 1097

♠ 642  
♥ K652  
♦ 8  
♣ KJ632

Av: NS=-10

N-S	E-W	Contract	N-S	E-W	IMP
1	5	3H S-1	50		-1
2	4	2D W 3	110		-3
4	2	3D W 3	110		-3
5	1	4D W-2	100		3
6	10	2D W 2	90		-2
7	9	3D W-1	50		2
9	7	3H S 4	170		5
10	6	3D W-1	50		2

**9**

♠ AJ103  
♥ 107  
♦ J73  
♣ J743

♠ 765  
♥ Q6542  
♦ 84  
♣ K62

♠ Q982  
♥ 93  
♦ K106  
♣ AQ85

♠ K4  
♥ AKJ8  
♦ AQ952  
♣ 109

Av: NS=+130

N-S	E-W	Contract	N-S	E-W	IMP
1	5	2NT S 2	120		0
2	4	1NT S 5	210		2
4	2	1NT S 3	150		1
5	1	3NT N-1	50		-5
6	10	1NT S 1	90		-1
7	9	3D S 3	110		-1
9	7	3D S 3	110		-1
10	6	1NT S 5	210		2

**10**

♠ J1073  
♥ 875  
♦ AJ95  
♣ 42

♠ KQ986  
♥ KQ103  
♦ 4  
♣ J98

♠ A2  
♥ 964  
♦ 8762  
♣ K1063

♠ 54  
♥ AJ2  
♦ KQ103  
♣ AQ75

Av: NS=+90

N-S	E-W	Contract	N-S	E-W	IMP
1	5	1NT S 2	120		1
2	4	2H E-2	200		3
4	2	1NT S 1	90		0
5	1	1NT S 2	120		1
6	10	3D S-1	100		-5
7	9	3D S-1	100		-5
9	7	1NT S 1	90		0
10	6	3H W-2	200		3

**11**

♠ 432  
♥ AK8  
♦ 52  
♣ Q9854

♠ AKQ876  
♥ 7432  
♦ Q9  
♣ 2

♠ 10  
♥ Q106  
♦ AJ83  
♣ KJ1073

♠ J95  
♥ J95  
♦ K10764  
♣ A6

Av: NS=-80

N-S	E-W	Contract	N-S	E-W	IMP
1	2	3NT E-2	100		5
2	1	2NT W 2	120		-1
3	5	Passout			2
5	3	2S W 3	140		-2
6	7	2NT E 3	150		-2
7	6	2S W 3	140		-2
8	10	3NT E 3	400		-8
10	8	4S W-2	100		5

**12**

♠ 10  
♥ KQ6  
♦ QJ1085  
♣ AQ52

♠ AQ8752  
♥ J95  
♦ 3  
♣ J109

♠ K93  
♥ 8743  
♦ K974  
♣ K8

♠ J64  
♥ A102  
♦ A62  
♣ 7643

Av: NS=+60

N-S	E-W	Contract	N-S	E-W	IMP
1	2	3C N 4	130		2
2	1	2S W-1	50		0
3	5	3S W-1	50		0
5	3	3S W-1	50		0
6	7	4S W-3	150		3
7	6	3S W-1	50		0
8	10	3D N-1	100		-4
10	8	3S W-1	50		0

**13**

♠ QJ9864  
♥ K8  
♦ 63  
♣ K95

♠ 73  
♥ 1053  
♦ J9752  
♣ QJ2

♠ K  
♥ AJ942  
♦ AKQ1084  
♣ 7

♠ A1052  
♥ Q76  
♦  
♣ A108643

Av: NS=+390

N-S	E-W	Contract	N-S	E-W	IMP
1	2	5S N 5	650		6
2	1	4D E-1	100		-7
3	5	4S N 5	650		6
5	3	4S N 5	650		6
6	7	5H E-1	100		-7
7	6	6D W-2	200		-5
8	10	5D E-1	100		-7
10	8	4S N 4	620		6

**14**

♠ AKQ5  
♥ QJ52  
♦ 3  
♣ K1097

♠ 106  
♥ A98  
♦ AKQ754  
♣ 64

♠ J873  
♥ K74  
♦ J9862  
♣ J

♠ 942  
♥ 1063  
♦ 10  
♣ AQ8532

Av: NS=+20

N-S	E-W	Contract	N-S	E-W	IMP
1	2	5D W-2	100		2
2	1	2H W 2	110		-4
3	5	5D W-2	100		2
5	3	4D W-1	50		1
6	7	3D W 3	110		-4
7	6	4D W 4	130		-4
8	10	4C S 4	130		3
10	8	3C S 3	110		3

**15**

♠ AQJ4  
♥ A63  
♦ 10986  
♣ 64

♠ K92  
♥ K5  
♦ AJ32  
♣ QJ82

♠ 85  
♥ 42  
♦ KQ74  
♣ AK1095

♠ 10763  
♥ QJ10987  
♦ 5  
♣ 73

Av: NS=-160

N-S	E-W	Contract	N-S	E-W	IMP
1	2	3C E 3	110		2
2	1	5C E-2	100		6
3	5	2D W 4	130		1
5	3	3NT W 4	430		-7
6	7	5C E-2	100		6
7	6	3NT W 4	430		-7
8	10	5C E-1	50		5
10	8	3NT W 4	430		-7

### 16

♠ Q3  
♥ KQ1093  
♦ 752  
♣ J97

♠ 87654  
♥ 764  
♦ KQ10  
♣ A10

♠ AKJ102  
♥ AJ8  
♦ 8  
♣ 8543

♠ 9  
♥ 52  
♦ AJ9643  
♣ KQ62

Av: NS=-460

N-S	E-W	Contract	N-S	E-W	IMP
1	4	3S E 5	200		6
2	3	4S E 4	620		-4
3	2	5Dx S-3	500		-1
4	1	4S W 5	650		-5
6	9	2S E 4	170		7
7	8	4S E 4	620		-4
8	7	4S E 5	650		-5
9	6	3S E 4	170		7

### 17

♠ 32  
♥ 103  
♦ J10986  
♣ AQ94

♠ AQ8654  
♥ AQ  
♦ AK53  
♣ 2

♠ J97  
♥ K9754  
♦ 7  
♣ K1075

♠ K10  
♥ J862  
♦ Q42  
♣ J863

Av: NS=-470

N-S	E-W	Contract	N-S	E-W	IMP
1	4	4S W 6	480		0
2	3	4S E 5	450		1
3	2	4S W 6	480		0
4	1	4S W 6	480		0
6	9	4S W 6	480		0
7	8	4S W 5	450		1
8	7	4S W 5	450		1
9	6	3NT W-1	50		11

### 18

♠ 87653  
♥ K982  
♦ J3  
♣ J2

♠ J1092  
♥ A  
♦ K42  
♣ K10875

♠ KQ4  
♥ 10653  
♦ AQ106  
♣ 63

♠ A  
♥ QJ74  
♦ 9875  
♣ AQ94

Av: NS=-40

N-S	E-W	Contract	N-S	E-W	IMP
1	4	2H S 2	110		4
2	3	3H N-2	200		-4
3	2	1S W 3	140		-3
4	1	2NT E-2	100		4
6	9	2C W 2	90		-2
7	8	2NT E 2	120		-2
8	7	1NT S 1	90		4
9	6	3H N-1	100		-2

### 19

♠ QJ1084  
♥ 952  
♦ 986  
♣ J7

♠ 92  
♥ AK863  
♦ 104  
♣ AK109

♠ K5  
♥ 104  
♦ AJ32  
♣ Q8653

♠ A763  
♥ QJ7  
♦ KQ75  
♣ 42

Av: NS=-150

N-S	E-W	Contract	N-S	E-W	IMP
1	4	3S N-2	100		2
2	3	1NT E 3	150		0
3	2	1NT E 3	150		0
4	1	2S N 2	110		6
6	9	2NT E 3	150		0
7	8	2H W 5	200		-2
8	7	3NT E 3	600		-10
9	6	3C E 5	150		0

### 20

♠ 10  
♥ KJ54  
♦ 7654  
♣ A864

♠ A8754  
♥ 973  
♦ 3  
♣ Q532

♠ J632  
♥ Q108  
♦ Q108  
♣ K97

♠ KQ9  
♥ A62  
♦ AKJ92  
♣ J10

Av: NS=+600

N-S	E-W	Contract	N-S	E-W	IMP
1	4	3NT S 3	600		0
2	3	2D S 5	150		-10
3	2	3NT S 3	600		0
4	1	3NT S 3	600		0
6	9	3NT S 3	600		0
7	8	3NT S 4	630		1
8	7	3NT S 3	600		0
9	6	3NT S 3	600		0

### 21

♠ 9652  
♥ Q742  
♦ 62  
♣ 765

♠ 104  
♥ J653  
♦ 10985  
♣ QJ2

♠ KQ3  
♥ AK109  
♦ A74  
♣ K93

♠ AJ87  
♥ 8  
♦ KQJ3  
♣ A1084

Av: NS=+20

N-S	E-W	Contract	N-S	E-W	IMP
2	5	2H W 3	140		-4
3	4	1NT S 1	90		2
4	3	1NT E-1	50		1
5	2	1NT E 1	90		-3
7	10	4H E-2	100		2
8	9	1C E 1	70		-3
9	8	2S S 2	110		3
10	7	1C E-1	50		1

### 22

♠ 53  
♥ AKJ964  
♦ 65  
♣ KJ10

♠ 10532  
♥ KQ32  
♦ AQ632  
♣ AQ632

♠ AQ10962  
♥ Q7  
♦ AJ10  
♣ 98

♠ KJ874  
♥ 8  
♦ 9874  
♣ 754

Av: NS=+130

N-S	E-W	Contract	N-S	E-W	IMP
2	5	3NT W-2	200		2
3	4	2S E-2	200		2
4	3	3H N-2	100		-6
5	2	2S E-2	200		2
7	10	3NT W-3	300		5
8	9	2NT W 2	120		-6
9	8	2S E-2	200		2
10	7	3S E-1	100		-1

### 23

♠ AK82  
♥ 53  
♦ Q  
♣ K87542

♠ 63  
♥ AJ104  
♦ K93  
♣ AQ109

♠ Q10974  
♥ KQ9  
♦ A108  
♣ 63

♠ J5  
♥ 8762  
♦ J76542  
♣ J

Av: NS=-300

N-S	E-W	Contract	N-S	E-W	IMP
2	5	2NT W 3	150		4
3	4	3NT W 3	600		-7
4	3	3NT W 3	600		-7
5	2	3NT W 3	600		-7
7	10	2S E 2	110		5
8	9	2NT W 4	180		3
9	8	2NT W 3	150		4
10	7	2S E 2	110		5

### 24

♠ KJ9842  
♥ AQ1082  
♦ Q5  
♣ Q5

♠ K1084  
♥ A7653  
♦ 653  
♣ 4

♠ AQJ9762  
♥ 74  
♦ KJ92  
♣ KJ92

♠ 53  
♥ Q10  
♦ KJ9  
♣ A108763

Av: NS=-90

N-S	E-W	Contract	N-S	E-W	IMP
2	5	5D N 5	400		10
3	4	6H N-1	50		1
4	3	5S E 5	450		-8
5	2	5D N 5	400		10
7	10	4S E 4	420		-8
8	9	4S E 5	450		-8
9	8	5Hx N 5	650		12
10	7	4S E 4	420		-8

### 25

♠ AQ54  
♥ K93  
♦ 7  
♣ K8762

♠ 62  
♥ A86  
♦ K3  
♣ A109543

♠ J987  
♥ Q1042  
♦ AQ954  
♣

♠ K103  
♥ J75  
♦ J10862  
♣ QJ

Av: NS=+50

N-S	E-W	Contract	N-S	E-W	IMP
2	5	1NT S-2	100		-4
3	4	1NT S 2	120		2
4	3	3C W-3	300		6
5	2	1NT N-1	50		-3
7	10	1NT N 2	120		2
8	9	1NT N 1	90		1
9	8	1NT S 2	120		2
10	7	1NT S-2	100		-4