

1

♠ K52 ♠ AQ97643
♥ AJ ♥ Q983
♦ A643 ♦ 7
♣ K432 ♣ 8

W N E S

♠ J108
♥ 542
♦ Q8
♣ AQ975

Av: NS=-360

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 3 | 4S E 5 | | 450 | -3 |
| 3 | 1 | 4S E 4 | | 420 | -2 |
| 4 | 5 | 4S W 5 | | 450 | -3 |
| 5 | 4 | 4S E 6 | | 480 | -3 |
| 6 | 8 | 4S W 4 | | 420 | -2 |
| 8 | 6 | 4C W-6 | 300 | | 12 |
| 9 | 10 | 4S E-1 | 50 | | 9 |
| 10 | 9 | 4S E 6 | | 480 | -3 |

2

♠ A62 ♠ J74
♥ 987 ♥ KQJ103
♦ AK109 ♦ Q
♣ A105 ♣ Q872

W N E S

♠ 85
♥ A654
♦ 8654
♣ K43

Av: NS=+60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 3 | 2D N 3 | 110 | | 2 |
| 3 | 1 | 1NT N 1 | 90 | | 1 |
| 4 | 5 | 1NT N 1 | 90 | | 1 |
| 5 | 4 | 2S W 2 | | 110 | -5 |
| 6 | 8 | 1NT S 1 | 90 | | 1 |
| 8 | 6 | 3S W-2 | 100 | | 1 |
| 9 | 10 | 1NT E 2 | | 120 | -5 |
| 10 | 9 | 1NT N 2 | 120 | | 2 |

3

♠ 63 ♠ A9
♥ J ♥ Q984
♦ AQ7 ♦ 1096
♣ KQ98654 ♣ A1073

W N E S

♠ KQJ87
♥ AK32
♦ 432
♣ 2

Av: NS=+30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 3 | 3NT N-1 | | 50 | -2 |
| 3 | 1 | 3NT N 5 | 460 | | 10 |
| 4 | 5 | 5C N-1 | | 50 | -2 |
| 5 | 4 | 3NT N-2 | | 100 | -4 |
| 6 | 8 | 3NT N 5 | 460 | | 10 |
| 8 | 6 | 3NT N-3 | | 150 | -5 |
| 9 | 10 | 3NT N-1 | | 50 | -2 |
| 10 | 9 | 3NT N-1 | | 50 | -2 |

4

♠ 8 ♠ 109752
♥ QJ432 ♥ 965
♦ A1095 ♦ Q7
♣ 1094 ♣ 763

W N E S

♠ KJ
♥ AK
♦ KJ32
♣ KQJ52

Av: NS=+620

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 3 | 3NT S 5 | 660 | | 1 |
| 3 | 1 | 3NT S 4 | 630 | | 0 |
| 4 | 5 | 6D N-1 | | 100 | -12 |
| 5 | 4 | 3NT S 4 | 630 | | 0 |
| 6 | 8 | 3NT S 3 | 600 | | -1 |
| 8 | 6 | 3NT N 4 | 630 | | 0 |
| 9 | 10 | 3NT S 4 | 630 | | 0 |
| 10 | 9 | 5D N 5 | 600 | | -1 |

5

♠ AK104 ♠ J97532
♥ QJ104 ♥ K2
♦ 52 ♦ Q6
♣ J32 ♣ Q95

W N E S

♠ A985
♥ K10873
♣ K1076

Av: NS=+10

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 3 | 3NT N 3 | 600 | | 11 |
| 3 | 1 | 3S E-1 | 50 | | 1 |
| 4 | 5 | 2NT N-3 | | 300 | -7 |
| 5 | 4 | 1H N 1 | 80 | | 2 |
| 6 | 8 | 4S E-3 | 150 | | 4 |
| 8 | 6 | 1S E 2 | | 110 | -3 |
| 9 | 10 | Passout | | | 0 |
| 10 | 9 | 4H N-1 | | 100 | -3 |

6

♠ 63 ♠ AJ8542
♥ AQ532 ♥ K10
♦ Q976 ♦ K8
♣ 106 ♣ 742

W N E S

♠ K
♥ 86
♦ J10542
♣ AQJ53

Av: NS=-90

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 5 | 3S E 5 | | 200 | -3 |
| 2 | 4 | 4S E-1 | 100 | | 5 |
| 4 | 2 | 2S E 4 | | 170 | -2 |
| 5 | 1 | Passout | | | 3 |
| 6 | 10 | 5D N-2 | | 100 | 0 |
| 7 | 9 | 4S E-1 | 100 | | 5 |
| 9 | 7 | 3S E 4 | | 170 | -2 |
| 10 | 6 | 4S E 4 | | 620 | -11 |

7

♠ 732 ♠ 85
♥ 106542 ♥ AJ3
♦ KQ6 ♦ 983
♣ J6 ♣ A7532

W N E S

♠ QJ10964
♥ K
♦ 1042
♣ K94

Av: NS=-30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 5 | 3NT W 4 | | 630 | -12 |
| 2 | 4 | 3NT W-3 | 300 | | 8 |
| 4 | 2 | 3NT W 4 | | 630 | -12 |
| 5 | 1 | 2NT W-1 | 100 | | 4 |
| 6 | 10 | 3NT W-4 | 400 | | 10 |
| 7 | 9 | 3NT W-3 | 300 | | 8 |
| 9 | 7 | 3C E 3 | | 110 | -2 |
| 10 | 6 | 3C E 3 | | 110 | -2 |

8

♠ AJ10 ♠ 7632
♥ 2 ♥ K865
♦ J763 ♦ Q52
♣ Q10975 ♣ 42

W N E S

♠ K94
♥ 974
♦ K84
♣ KJ83

Av: NS=-60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 5 | 3H W 3 | | 140 | -2 |
| 2 | 4 | 1H W 2 | | 110 | -2 |
| 4 | 2 | 3H W 3 | | 140 | -2 |
| 5 | 1 | 3H W 3 | | 140 | -2 |
| 6 | 10 | 4H W 4 | | 420 | -8 |
| 7 | 9 | 3H W-1 | 50 | | 3 |
| 9 | 7 | 4H W-2 | 100 | | 4 |
| 10 | 6 | 4H W-2 | 100 | | 4 |

9

♠ 764 ♠ KQ2
♥ AQ74 ♥ J10962
♦ 6532 ♦ 10
♣ 83 ♣ Q652

W N E S

♠ AJ9
♥ 8
♦ AQJ
♣ AKJ974

Av: NS=+390

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 5 | 3NT S 5 | 460 | | 2 |
| 2 | 4 | 3NT S 4 | 430 | | 1 |
| 4 | 2 | 3NT S 4 | 430 | | 1 |
| 5 | 1 | 3NT N 4 | 430 | | 1 |
| 6 | 10 | 2NT S 5 | 210 | | -5 |
| 7 | 9 | 3NT S 3 | 400 | | 0 |
| 9 | 7 | 3NT S 4 | 430 | | 1 |
| 10 | 6 | 2NT S 3 | 150 | | -6 |

10

♠ J2 ♠ 8653
♥ AK1096 ♥ 7532
♦ K86 ♦ 1092
♣ KJ8 ♣ A10

W N E S

♠ Q1094
♥ J8
♦ J43
♣ 9542

Av: NS=+40

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 5 | 1NT W-2 | 200 | | 4 |
| 2 | 4 | 1NT W 1 | | 90 | -4 |
| 4 | 2 | 2D W-1 | 100 | | 2 |
| 5 | 1 | 1NT W-1 | 100 | | 2 |
| 6 | 10 | 1NT W 1 | | 90 | -4 |
| 7 | 9 | 1NT W-1 | 100 | | 2 |
| 9 | 7 | 1NT W-1 | 100 | | 2 |
| 10 | 6 | 1NT W 1 | | 90 | -4 |

11

♠ AK875 ♠ Q6
♥ KJ8 ♥ 109
♦ 987 ♦ KJ42
♣ A10 ♣ KJ972

W N E S

♠ J1042
♥ AQ2
♦ Q105
♣ 653

Av: NS=+250

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 2 | 4S N 4 | 420 | | 5 |
| 2 | 1 | 2S N 3 | 140 | | -3 |
| 3 | 5 | 2S N 4 | 170 | | -2 |
| 5 | 3 | 3S N 4 | 170 | | -2 |
| 6 | 7 | 2S N 3 | 140 | | -3 |
| 7 | 6 | 3S N 4 | 170 | | -2 |
| 8 | 10 | 4S N 4 | 420 | | 5 |
| 10 | 8 | 4S N 4 | 420 | | 5 |

12

♠ K10876 ♠ A5
♥ 2 ♥ AK10953
♦ 1032 ♦ A5
♣ A987 ♣ 1065

W N E S

♠ J93
♥ 7
♦ QJ874
♣ KJ43

Av: NS=-420

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 2 | 4H E 4 | | 420 | 0 |
| 2 | 1 | 4H E 5 | | 450 | -1 |
| 3 | 5 | 4H E 4 | | 420 | 0 |
| 5 | 3 | 4H E 4 | | 420 | 0 |
| 6 | 7 | 4H E 4 | | 420 | 0 |
| 7 | 6 | 4H E 4 | | 420 | 0 |
| 8 | 10 | 4H E 4 | | 420 | 0 |
| 10 | 8 | 4H E 4 | | 420 | 0 |

13

♠ AQJ5 ♠ 1072
♥ 7543 ♥ QJ62
♦ 943 ♦ QJ76
♣ 95 ♣ 32

W N E S

♠ 863
♥ A109
♦ 2
♣ AQ8764

Av: NS=-120

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 2 | 3D W 3 | | 110 | 0 |
| 2 | 1 | 1NT W 1 | | 90 | 1 |
| 3 | 5 | 1NT W 2 | | 120 | 0 |
| 5 | 3 | 1NT W 3 | | 150 | -1 |
| 6 | 7 | 1NT W 2 | | 120 | 0 |
| 7 | 6 | 1NT W 3 | | 150 | -1 |
| 8 | 10 | 2D W 3 | | 110 | 0 |
| 10 | 8 | 1NT W 2 | | 120 | 0 |

14

♠ A103 ♠ 7
♥ J63 ♥ AQ10954
♦ AK762 ♦ 98
♣ AQ ♣ K932

W N E S

♠ 8642
♥ K872
♦ Q103
♣ J10

Av: NS=+60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 2 | 3D N-1 | | 50 | -3 |
| 2 | 1 | 2H E-2 | 100 | | 1 |
| 3 | 5 | 3D N 3 | 110 | | 2 |
| 5 | 3 | 2S S-1 | | 50 | -3 |
| 6 | 7 | 2S S 2 | 110 | | 2 |
| 7 | 6 | 3D N 3 | 110 | | 2 |
| 8 | 10 | 3NT N 3 | 400 | | 8 |
| 10 | 8 | 3D N-1 | | 50 | -3 |

15

♠ 532 ♠ K108
♥ Q7 ♥ K10864
♦ 9832 ♦
♣ AKQ7 ♣ J10542

W N E S

♠ J97
♥ AJ53
♦ K106
♣ 983

Av: NS=+30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 2 | 2D W-1 | 50 | | 1 |
| 2 | 1 | 3S W-2 | 100 | | 2 |
| 3 | 5 | 2D W 2 | | 90 | -3 |
| 5 | 3 | 2H E 2 | | 110 | -4 |
| 6 | 7 | 3NT E-2 | 100 | | 2 |
| 7 | 6 | 3NT W-2 | 100 | | 2 |
| 8 | 10 | 2S W-2 | 100 | | 2 |
| 10 | 8 | 2H E 4 | | 170 | -5 |

16

♠ 86 ♠ K10743
♥ A8743 ♥ QJ
♦ 105 ♦ KJ
♣ J962 ♣ K1087

W N E S

♠ AQ95
♥ 1065
♦ A97
♣ Q53

Av: NS=-170

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 4 | 2S E-1 | 100 | | 7 |
| 2 | 3 | 1NT W 2 | | 120 | 2 |
| 3 | 2 | 3S E-2 | 200 | | 9 |
| 4 | 1 | 3NT E 3 | | 600 | -10 |
| 6 | 9 | 2S E 2 | | 110 | 2 |
| 7 | 8 | 2NT W 3 | | 150 | 1 |
| 8 | 7 | 2NT E 2 | | 120 | 2 |
| 9 | 6 | 3NT E 3 | | 600 | -10 |

17 ♠K3
♥10
♦Q1092
♣KJ10972

♠9865 ♠QJ7
♥Q873 ♥AK964
♦AJ ♦K54
♣Q64 ♣53

♠A1042
♥J52
♦8763
♣A8

Av: NS=+80

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 4 | 4H E-2 | 100 | | 1 |
| 2 | 3 | 4C N 4 | 130 | | 2 |
| 3 | 2 | 3H E-1 | 50 | | -1 |
| 4 | 1 | 4H E-2 | 100 | | 1 |
| 6 | 9 | 3H E-2 | 100 | | 1 |
| 7 | 8 | 3H E-1 | 50 | | -1 |
| 8 | 7 | 3H E-1 | 50 | | -1 |
| 9 | 6 | 4H E-2 | 100 | | 1 |

18 ♠K73
♥A75
♦AJ43
♣982

♠J982 ♠Q1064
♥K9863 ♥Q1042
♦5 ♦10976
♣K107 ♣5

♠A5
♥J
♦KQ82
♣AQJ643

Av: NS=+280

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 4 | 3NT N 6 | 690 | | 9 |
| 2 | 3 | 3NT S-1 | | 100 | -9 |
| 3 | 2 | 3NT N 6 | 690 | | 9 |
| 4 | 1 | 3NT N-1 | | 100 | -9 |
| 6 | 9 | 3NT N 6 | 690 | | 9 |
| 7 | 8 | 3NT N-1 | | 100 | -9 |
| 8 | 7 | 5D N 5 | 600 | | 8 |
| 9 | 6 | 6NT N-3 | | 300 | -11 |

19 ♠A864
♥AK7
♦Q73
♣1065

♠Q3 ♠52
♥1084 ♥Q32
♦A9 ♦J8652
♣AQJ873 ♣942

♠KJ1097
♥J965
♦K104
♣K

Av: NS=+250

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 4 | 3S S 3 | 140 | | -3 |
| 2 | 3 | 4S N 4 | 420 | | 5 |
| 3 | 2 | 2S S 4 | 170 | | -2 |
| 4 | 1 | 2S S 4 | 170 | | -2 |
| 6 | 9 | 4S S 4 | 420 | | 5 |
| 7 | 8 | 4S S-1 | | 50 | -7 |
| 8 | 7 | 4S S 4 | 420 | | 5 |
| 9 | 6 | 2S S 4 | 170 | | -2 |

20 ♠KJ6
♥J753
♦A106
♣A76

♠A10854 ♠Q92
♥AK4 ♥106
♦K854 ♦QJ72
♣3 ♣KQJ4

♠73
♥Q982
♦93
♣109852

Av: NS=-60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|------|-----|-----|
| 1 | 4 | 6Sx W-4 | 1100 | | 15 |
| 2 | 3 | 4S W 4 | | 620 | -11 |
| 3 | 2 | 3S W 3 | | 140 | -2 |
| 4 | 1 | 4S W 4 | | 620 | -11 |
| 6 | 9 | 4S W-1 | 100 | | 4 |
| 7 | 8 | 4S W-1 | 100 | | 4 |
| 8 | 7 | 4S W-1 | 100 | | 4 |
| 9 | 6 | 4S W-1 | 100 | | 4 |

21 ♠72
♥865
♦AJ1094
♣942

♠AQ1096 ♠K5
♥J10 ♥KQ943
♦Q5 ♦72
♣AJ63 ♣KQ87

♠J843
♥A72
♦K863
♣105

Av: NS=-170

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 5 | 4H E 4 | | 420 | -6 |
| 3 | 4 | 3NT E-2 | 100 | | 7 |
| 4 | 3 | 4S W-1 | 50 | | 6 |
| 5 | 2 | 3C E 4 | | 130 | 1 |
| 7 | 10 | 3NT E 4 | | 430 | -6 |
| 8 | 9 | 4S W-1 | 50 | | 6 |
| 9 | 8 | 4H E 4 | | 420 | -6 |
| 10 | 7 | 3C E 4 | | 130 | 1 |

22 ♠AKJ104
♥K
♦10842
♣K107

♠85 ♠Q962
♥Q5 ♥A108632
♦AKJ763 ♦
♣A53 ♣QJ6

♠73
♥J974
♦Q95
♣9842

Av: NS=-40

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 5 | 2H E 2 | | 110 | -2 |
| 3 | 4 | 4S N-4 | | 200 | -4 |
| 4 | 3 | 2Sx N-3 | | 500 | -10 |
| 5 | 2 | 3NT E-3 | 300 | | 8 |
| 7 | 10 | 3D W-2 | 200 | | 6 |
| 8 | 9 | 3H E 3 | | 140 | -3 |
| 9 | 8 | 2H E 2 | | 110 | -2 |
| 10 | 7 | 3D W-1 | 100 | | 4 |

23 ♠54
♥K1097
♦AKQ
♣QJ75

♠AQJ82 ♠K10976
♥63 ♥QJ4
♦108 ♦74
♣AK108 ♣962

♠3
♥A852
♦J96532
♣43

Av: NS=+40

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 5 | 4D S 4 | 130 | | 3 |
| 3 | 4 | 4S W-2 | 200 | | 4 |
| 4 | 3 | 2S W 3 | | 140 | -5 |
| 5 | 2 | 2S W 3 | | 140 | -5 |
| 7 | 10 | 4S W-1 | 100 | | 2 |
| 8 | 9 | 3S W-1 | 100 | | 2 |
| 9 | 8 | 4D S 4 | 130 | | 3 |
| 10 | 7 | 2S W 2 | | 110 | -4 |

24 ♠65
♥84
♦AQ8
♣AK10763

♠AKJ942 ♠3
♥A105 ♥QJ9763
♦95 ♦KJ1043
♣J4 ♣2

♠Q1087
♥K2
♦762
♣Q985

Av: NS=-60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 5 | 3S W 3 | | 140 | -2 |
| 3 | 4 | 4C N-3 | | 150 | -3 |
| 4 | 3 | 3S W 3 | | 140 | -2 |
| 5 | 2 | 3C N-2 | | 100 | -1 |
| 7 | 10 | 5H E-3 | 150 | | 5 |
| 8 | 9 | 5H E-1 | 50 | | 3 |
| 9 | 8 | 3C N-1 | | 50 | 0 |
| 10 | 7 | 4H E-1 | 50 | | 3 |

25 ♠J106
♥8642
♦J1096
♣K9

♠AK853 ♠974
♥K105 ♥Q73
♦3 ♦Q74
♣QJ106 ♣8432

♠Q2
♥AJ9
♦AK852
♣A75

Av: NS=+90

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 5 | 3S W-1 | 100 | | 0 |
| 3 | 4 | 3D S 4 | 130 | | 1 |
| 4 | 3 | 4D S-1 | | 50 | -4 |
| 5 | 2 | 2H S 2 | 110 | | 1 |
| 7 | 10 | 4D S 4 | 130 | | 1 |
| 8 | 9 | 3D S 3 | 110 | | 1 |
| 9 | 8 | 3D S 3 | 110 | | 1 |
| 10 | 7 | 5D S-2 | | 100 | -5 |