

**1**

♠ 85  
♥ Q107  
♦ J108  
♣ KJ632

♠ AQ92  
♥ 85  
♦ A62  
♣ 9854

♠ 1063  
♥ KJ942  
♦ K7  
♣ Q107

♠ KJ74  
♥ A63  
♦ Q9543  
♣ A

Av: NS=+120

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 1NT N 3  | 150 |     | 1   |
| 3  | 6  | 3NT N 3  | 400 |     | 7   |
| 5  | 4  | 3NT N-2  |     | 100 | -6  |
| 7  | 2  | 1NT N 1  | 90  |     | -1  |

**2**

♠ 9842  
♥ 4  
♦ A972  
♣ K982

♠ AQJ73  
♥ A10  
♦ 108  
♣ J1074

♠ K6  
♥ 973  
♦ J64  
♣ AQ653

♠ 105  
♥ KQJ8652  
♦ KQ53  
♣

Av: NS=+400

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 3H S 4   | 170 |     | -6  |
| 3  | 6  | 4H S 4   | 620 |     | 6   |
| 5  | 4  | 3H S 4   | 170 |     | -6  |
| 7  | 2  | 4H S 4   | 620 |     | 6   |

**3**

♠ 109543  
♥ J10953  
♦ AJ  
♣ J

♠ AQ6  
♥  
♦ K10954  
♣ A10854

♠ KJ7  
♥ A864  
♦ 763  
♣ 976

♠ 82  
♥ KQ72  
♦ Q82  
♣ KQ32

Av: NS=+120

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

**4**

♠ 109542  
♥ K7  
♦ 96  
♣ 8653

♠ 8  
♥ Q542  
♦ 108743  
♣ K94

♠ AJ7  
♥ A1083  
♦ 52  
♣ AJ107

♠ KQ63  
♥ J96  
♦ AKQJ  
♣ Q2

Av: NS=+110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 3S N-1   |     | 100 | -5  |
| 3  | 6  | 2S N 2   | 110 |     | 0   |
| 5  | 4  | 1S S 2   | 110 |     | 0   |
| 7  | 2  | 2S N 3   | 140 |     | 1   |

**5**

♠ KQ106  
♥ 1053  
♦ J32  
♣ 1092

♠ 7  
♥ A92  
♦ KQ1084  
♣ AKQ8

♠ J85  
♥ J874  
♦ 95  
♣ 7654

♠ A9432  
♥ KQ6  
♦ A76  
♣ J3

Av: NS=-30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 3D W-2   | 100 |     | 4   |
| 3  | 6  | 3S S-1   |     | 100 | -2  |
| 5  | 4  | 3S S-1   |     | 100 | -2  |
| 7  | 2  | 3D W-1   | 50  |     | 2   |

**6**

♠ 652  
♥ KJ872  
♦ J73  
♣ J4

♠ K73  
♥ AQ5  
♦ 942  
♣ 10853

♠ 84  
♥ 10943  
♦ KQ108  
♣ AQ2

♠ AQJ109  
♥ 6  
♦ A65  
♣ K976

Av: NS=-50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 2S S-1   |     | 50  | 0   |
| 3  | 6  | 3S S-2   |     | 100 | -2  |
| 5  | 4  | 2S S-1   |     | 50  | 0   |
| 7  | 2  | 3S S-1   |     | 50  | 0   |

**7**

♠ AKQ94  
♥ J43  
♦ 652  
♣ K7

♠ 753  
♥ K7  
♦ KQJ974  
♣ 86

♠ 862  
♥ AQ865  
♦  
♣ AQJ52

♠ J10  
♥ 1092  
♦ A1083  
♣ 10943

Av: NS=+160

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 2S N 2   | 110 |     | -2  |
| 3  | 6  | 2S N-1   |     | 100 | -6  |
| 5  | 4  | 4D W-2   | 200 |     | 1   |
| 7  | 2  | 5C E-3   | 300 |     | 4   |

**8**

♠ QJ  
♥ A10973  
♦ 4  
♣ AK943

♠ AK3  
♥ J8  
♦ AQJ62  
♣ 1076

♠ 10954  
♥ K652  
♦ 1075  
♣ Q2

♠ 8762  
♥ Q4  
♦ K983  
♣ J85

Av: NS=-110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 2H N-1   |     | 50  | 2   |
| 3  | 6  | 4C N-4   |     | 200 | -3  |
| 5  | 4  | 1NT W 1  |     | 90  | 1   |
| 7  | 2  | 1NT W 2  |     | 120 | 0   |

**9**

♠ K8654  
♥ J7  
♦ K764  
♣ A5

♠ AQJ9  
♥ K84  
♦ AJ2  
♣ 872

♠ 10  
♥ Q9632  
♦ 10953  
♣ KQ9

♠ 732  
♥ A105  
♦ Q8  
♣ J10643

Av: NS=-80

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

**10**

♠ K1092  
♥ 432  
♦ KJ7  
♣ 852

♠ AJ73  
♥ 875  
♦ 962  
♣ AK6

♠ 8654  
♥ AQJ  
♦ AQ53  
♣ Q3

♠ Q  
♥ K1096  
♦ 1084  
♣ J10974

Av: NS=+150

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 4S W-2   | 200 |     | 2   |
| 3  | 8  | 4S E-1   | 100 |     | -2  |
| 5  | 2  | 4S E-1   | 100 |     | -2  |
| 7  | 4  | 4S W-2   | 200 |     | 2   |

**11**

♠ A10  
♥ AQ76  
♦ KJ985  
♣ 83

♠ K54  
♥ KJ102  
♦ Q  
♣ K7642

♠ 632  
♥ 984  
♦ A7432  
♣ 95

♠ QJ987  
♥ 53  
♦ 106  
♣ AQJ10

Av: NS=+50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 3C W-3   | 150 |     | 3   |
| 3  | 8  | 1NT N-1  |     | 50  | -3  |
| 5  | 2  | 3NT S-1  |     | 50  | -3  |
| 7  | 4  | 1NT N 3  | 150 |     | 3   |

**12**

♠ K109854  
♥ AQ  
♦ KQ8  
♣ AK

♠ 7  
♥ KJ1085  
♦ 643  
♣ J1074

♠ AQ62  
♥ 7432  
♦ A75  
♣ Q3

♠ J3  
♥ 96  
♦ J1092  
♣ 98652

Av: NS=+170

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 3NT N 3  | 600 |     | 10  |
| 3  | 8  | 2S N 4   | 170 |     | 0   |
| 5  | 2  | 1S N 4   | 170 |     | 0   |
| 7  | 4  | 2S N 4   | 170 |     | 0   |

13

♠ 75  
♥ Q86  
♦ 1098532  
♣ 74

♠ AQ842  
♥ AKJ109  
♦ A  
♣ AJ

♠ 109  
♥ 543  
♦ KQ4  
♣ K10862

♠ KJ63  
♥ 72  
♦ J76  
♣ Q953

Av: NS=-230

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 6H W-2   | 200 |     | 10  |
| 3  | 8  | 3NT E 5  |     | 660 | -10 |
| 5  | 2  | 6H W-2   | 200 |     | 10  |
| 7  | 4  | 3NT E 6  |     | 690 | -10 |

14

♠ J8  
♥ 82  
♦ AJ1098542  
♣ 6

♠ AKQ643  
♥ 943  
♦  
♣ AQ103

♠ 109  
♥ AQ76  
♦ KQ6  
♣ 9542

♠ 752  
♥ KJ105  
♦ 73  
♣ KJ87

Av: NS=-640

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 4S W 4   |     | 420 | 6   |
| 3  | 8  | 5Dx N-4  |     | 800 | -4  |
| 5  | 2  | 4S W 6   |     | 480 | 4   |
| 7  | 4  | 5Dx N-4  |     | 800 | -4  |

15

♠ KJ7  
♥ KQJ10  
♦ K102  
♣ AQ8

♠ 653  
♥ 9854  
♦ J93  
♣ 954

♠ AQ108  
♥ 7632  
♦ A7  
♣ K73

♠ 942  
♥ A  
♦ Q8654  
♣ J1062

Av: NS=-150

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 1NT N 4  | 180 |     | 8   |
| 3  | 8  | 3NT S-2  |     | 200 | -2  |
| 5  | 2  | 3NT N-2  |     | 200 | -2  |
| 7  | 4  | 3NT N-1  |     | 100 | 2   |

16

♠ K  
♥ KJ98752  
♦ K106  
♣ 64

♠ AQ10962  
♥ 64  
♦ 974  
♣ J9

♠ J3  
♥ AQ103  
♦ QJ53  
♣ 872

♠ 8754  
♥  
♦ A82  
♣ AKQ1053

Av: NS=-50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 4H N-2   |     | 100 | -2  |
| 3  | 8  | 3H N-1   |     | 50  | 0   |
| 5  | 2  | 3H N-1   |     | 50  | 0   |
| 7  | 4  | 4H N-1   |     | 50  | 0   |

17

♠ 9764  
♥ A1043  
♦ 982  
♣ 84

♠ J102  
♥ KQJ97  
♦ J103  
♣ 105

♠ AKQ8  
♥ 862  
♦ 654  
♣ QJ2

♠ 53  
♥ 5  
♦ AKQ7  
♣ AK9763

Av: NS=+100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3H W-3   | 150 |     | 2   |
| 3  | 2  | 1NT W-1  | 50  |     | -2  |
| 5  | 8  | 1NT S-1  |     | 50  | -4  |
| 7  | 6  | 1NT W-4  | 200 |     | 3   |

18

♠ J976  
♥ QJ6  
♦ 1062  
♣ J108

♠ AQ108  
♥ K752  
♦ Q985  
♣ 4

♠ K543  
♥ A83  
♦ K4  
♣ K732

♠ 2  
♥ 1094  
♦ AJ73  
♣ AQ965

Av: NS=+50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4S E-1   | 50  |     | 0   |
| 3  | 2  | 2NT E 3  |     | 150 | -5  |
| 5  | 8  | 4S E-1   | 50  |     | 0   |
| 7  | 6  | 3NT E-2  | 100 |     | 2   |

19

♠ 1052  
♥ AK52  
♦ K1064  
♣ Q9

♠ AKQ76  
♥ Q7  
♦ AQ  
♣ A874

♠ 4  
♥ 1093  
♦ 972  
♣ KJ10652

♠ J983  
♥ J864  
♦ J853  
♣ 3

Av: NS=-630

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 1S W 3   |     | 140 | 10  |
| 3  | 2  | 3NT W 7  |     | 720 | -3  |
| 5  | 8  | 5C W 5   |     | 600 | 1   |
| 7  | 6  | 3NT W 5  |     | 660 | -1  |

20

♠ K9872  
♥ 10  
♦ J974  
♣ 1076

♠ QJ4  
♥ 876  
♦ AK1085  
♣ K4

♠ 106  
♥ J53  
♦ Q2  
♣ AQJ932

♠ A53  
♥ AKQ942  
♦ 63  
♣ 85

Av: NS=+100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3C E-1   | 100 |     | 0   |
| 3  | 2  | 3C E 4   |     | 130 | -6  |
| 5  | 8  | 3C E-1   | 100 |     | 0   |
| 7  | 6  | 3C E-1   | 100 |     | 0   |

21

♠ J765  
♥ 3  
♦ QJ76  
♣ A1096

♠ AQ  
♥ 9874  
♦ A10852  
♣ QJ

♠ 10842  
♥ Q52  
♦ 93  
♣ K542

♠ K93  
♥ AKJ106  
♦ K4  
♣ 873

Av: NS=+80

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 2D W-2   | 100 |     | 1   |
| 3  | 2  | 2D W-1   | 50  |     | -1  |
| 5  | 8  | 2H S-1   |     | 100 | -5  |
| 7  | 6  | 2NT S 3  | 150 |     | 2   |

22

♠ 84  
♥ A97  
♦ AJ108742  
♣ Q

♠ AK9  
♥ J63  
♦ 65  
♣ J9763

♠ 1032  
♥ 10854  
♦ Q93  
♣ 1084

♠ QJ765  
♥ KQ2  
♦ K  
♣ AK52

Av: NS=+450

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3NT N 6  | 490 |     | 1   |
| 3  | 2  | 3NT N 5  | 460 |     | 0   |
| 5  | 8  | 4S S-1   |     | 50  | -11 |
| 7  | 6  | 3NT S 4  | 430 |     | -1  |

23

♠ J54  
♥ 83  
♦ A9763  
♣ Q82

♠ AQ8  
♥ 52  
♦ Q84  
♣ A10765

♠ 1096  
♥ AKQ74  
♦ KJ5  
♣ 94

♠ K732  
♥ J1096  
♦ 102  
♣ KJ3

Av: NS=+100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4H E-1   | 100 |     | 0   |
| 3  | 2  | 3NT W-1  | 100 |     | 0   |
| 5  | 8  | 3NT W-1  | 100 |     | 0   |
| 7  | 6  | 3NT W 3  |     | 600 | -12 |

24

♠ A  
♥ K105  
♦ 7652  
♣ KJ985

♠ KQ853  
♥ 9732  
♦ A  
♣ A107

♠ 10762  
♥ AQJ6  
♦ 1083  
♣ Q4

♠ J94  
♥ 84  
♦ KQJ94  
♣ 632

Av: NS=-200

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4S W 4   |     | 420 | -6  |
| 3  | 2  | 2S W 5   |     | 200 | 0   |
| 5  | 8  | 2S W 4   |     | 170 | 1   |
| 7  | 6  | 3S W 5   |     | 200 | 0   |