

**1**

♠AJ74  
♥AKJ8  
♦3  
♣9876

♠KQ9832  
♥1063  
♦1076  
♣3

♠5  
♥72  
♦AK542  
♣AKQ42

W E  
N S

♠106  
♥Q954  
♦QJ98  
♣J105

Av: NS=+30

NS	EW	Contract	N-S	E-W	IMP
1	2	4D E-2	100		2
2	1	2S W 2		110	-4
3	14	5Dx E-2	300		7
4	13	4D E-2	100		2
5	12	5D E-3	150		3
6	11	3H S-1		50	-2
7	10	5H S-4		200	-6
8	9	3D E-1	50		1
9	8	3D E-1	50		1
10	7	3NT E-3	150		3
11	6	5D E-3	150		3
12	5	3H S-2		100	-4
13	4	3H S-1		50	-2
14	3	3H S-1		50	-2

**2**

♠AQ8  
♥64  
♦Q732  
♣10875

♠KJ654  
♥AJ8  
♦K654  
♣A

♠97  
♥K10532  
♦A98  
♣964

W E  
N S

♠1032  
♥Q97  
♦J10  
♣KQJ32

Av: NS=-80

NS	EW	Contract	N-S	E-W	IMP
1	2	3S W 4		170	-3
2	1	3S W-1	50		4
3	14	2S W 4		170	-3
4	13	3S W-2	100		5
5	12	1S W 2		110	-1
6	11	2S W 2		110	-1
7	10	2S W 4		170	-3
8	9	2S W 2		110	-1
9	8	3NT E-3	150		6
10	7	2S W 2		110	-1
11	6	2H W 3		140	-2
12	5	2S W 4		170	-3
13	4	3NT E-1	50		4
14	3	2S W 2		110	-1

**3**

♠A96  
♥102  
♦J1087  
♣9732

♠532  
♥K97543  
♦K5  
♣AQ

♠KJ104  
♥A8  
♦Q62  
♣KJ106

W E  
N S

♠Q87  
♥QJ6  
♦A943  
♣854

Av: NS=-640

NS	EW	Contract	N-S	E-W	IMP
1	2	4H W 6		680	-1
2	1	3NT W 4		630	0
3	14	3NT E-1	100		12
4	13	3NT W 3		600	1
5	12	4H W 5		650	0
6	11	4H W 4		620	1
7	10	3NT E 5		660	-1
8	9	4H W 5		650	0
9	8	4H W 5		650	0
10	7	4H W 5		650	0
11	6	4H W 4		620	1
12	5	3NT W 5		660	-1
13	4	4H W 5		650	0
14	3	4H W 5		650	0

**4**

♠A1082  
♥Q10  
♦K632  
♣QJ8

♠65  
♥976  
♦QJ97  
♣10543

♠Q94  
♥AJ532  
♦4  
♣K762

W E  
N S

♠KJ73  
♥K84  
♦A1085  
♣A9

Av: NS=+460

NS	EW	Contract	N-S	E-W	IMP
1	4	4S N 4	620		4
2	3	3NT S 3	600		4
3	2	4S N 5	650		5
4	1	4S S 4	620		4
5	14	4S N 5	650		5
6	13	5S N-1		100	-11
7	12	3NT S-1		100	-11
8	11	4S S-1		100	-11
9	10	4S N 5	650		5
10	9	3NT S 4	630		5
11	8	2D N 3	110		-8
12	7	4S N 4	620		4
13	6	4S N 4	620		4
14	5	4S N 4	620		4

**5**

♠Q7  
♥KJ1063  
♦A1062  
♣53

♠J8  
♥A84  
♦KJ93  
♣KJ92

♠K963  
♥52  
♦854  
♣AQ106

W E  
N S

♠A10542  
♥Q97  
♦Q7  
♣874

Av: NS=+10

NS	EW	Contract	N-S	E-W	IMP
1	4	3D W-3	150		4
2	3	2H N-1		100	-3
3	2	3C W-1	50		1
4	1	3D W-3	150		4
5	14	2H N 2	110		3
6	13	1NT W-1	50		1
7	12	3C W 3		110	-3
8	11	3C W 3		110	-3
9	10	2H N 2	110		3
10	9	2C W 2		90	-3
11	8	2NT W 2		120	-4
12	7	3C W-1	50		1
13	6	2H N-1		100	-3
14	5	2H N 2	110		3

**6**

♠82  
♥K73  
♦J62  
♣KQ754

♠AKJ  
♥QJ10864  
♦A8  
♣63

♠107653  
♥5  
♦KQ97  
♣J82

W E  
N S

♠Q94  
♥A92  
♦10543  
♣A109

Av: NS=-90

NS	EW	Contract	N-S	E-W	IMP
1	4	2H W 2		110	-1
2	3	2H W 3		140	-2
3	2	2H W 3		140	-2
4	1	3C N-2		100	0
5	14	2H W 3		140	-2
6	13	2H W 3		140	-2
7	12	3H W 3		140	-2
8	11	2H W 4		170	-2
9	10	3H W-1	100		5
10	9	2H W 2		110	-1
11	8	2H W 4		170	-2
12	7	2H W 2		110	-1
13	6	3H W-2	200		7
14	5	3H W-1	100		5

**7**

♠107  
♥K984  
♦A1054  
♣Q74

♠K953  
♥Q1065  
♦732  
♣93

♠AQJ62  
♥732  
♦QJ96  
♣2

W E  
N S

♠84  
♥AJ  
♦K8  
♣AKJ10865

Av: NS=+450

NS	EW	Contract	N-S	E-W	IMP
1	6	3NT S 6	690		6
2	5	5C S 5	600		4
3	4	5C S 5	600		4
4	3	5C S 5	600		4
5	2	5C S 5	600		4
6	1	4C S 5	150		-7
7	14	4C S 5	150		-7
8	13	5C S 5	600		4
9	12	5C S 5	600		4
10	11	3C S 5	150		-7
11	10	4C S 5	150		-7
12	9	5C S 5	600		4
13	8	4C S 5	150		-7
14	7	5C S 5	600		4

**8**

♠QJ4  
♥10843  
♦K7  
♣J972

♠K732  
♥Q7  
♦A65432  
♣6

♠1086  
♥652  
♦QJ9  
♣AQ54

W E  
N S

♠A95  
♥AKJ9  
♦108  
♣K1083

Av: NS=+50

NS	EW	Contract	N-S	E-W	IMP
1	6	1NT S-1		50	-3
2	5	1NT S-3		150	-5
3	4	1NT S 2	120		2
4	3	1NT S 2	120		2
5	2	1NT E-3	150		3
6	1	1NT S 2	120		2
7	14	1NT S-2		100	-4
8	13	1NT S 2	120		2
9	12	3D W-2	100		2
10	11	1NT S 1	90		1
11	10	2H N 3	140		3
12	9	4H N-2		100	-4
13	8	1NT S 1	90		1
14	7	1NT S-2		100	-4

**9**

♠J84  
♥K432  
♦75  
♣Q764

♠A1032  
♥AQ76  
♦KQJ2  
♣10

♠KQ975  
♥J105  
♦4  
♣AK92

W E  
N S

♠6  
♥98  
♦A109863  
♣J853

Av: NS=-990

NS	EW	Contract	N-S	E-W	IMP
1	6	6S E 6		1430	-10
2	5	6S E 6		1430	-10
3	4	4S E 5		650	8
4	3	6S E 6		1430	-10
5	2	4S E 6		680	7
6	1	4NT W 5		660	8
7	14	6S E 6		1430	-10
8	13	4S E 6		680	7
9	12	5S E 6		680	7
10	11	6S E 6		1430	-10
11	10	6S E-1	100		14
12	9	4S E 6		680	7
13	8	6S E 6		1430	-10
14	7	5S E 5		650	8

**10**

♠KQ106  
♥84  
♦A10542  
♣Q10

♠83  
♥AQJ107  
♦J3  
♣9843

♠A92  
♥63  
♦KQ976  
♣J62

W E  
N S

♠J754  
♥K952  
♦8  
♣AK75

Av: NS=+60

NS	EW	Contract	N-S	E-W	IMP
1	8	4S N-1		100	-4
2	7	3S S 4	170		3
3	6	Passout			-2
4	5	4S N 5	650		11
5	4	2NT S 2	120		2
6	3	3S N 3	140		2
7	2	2S N 3	140		2
8	1	2NT E-2	200		4
9	14	4S N-1		100	-4
10	13	3S N 3	140		2
11	12	2S N 3	140		2
12	11	4S N-1		100	-4
13	10	4S N-1		100	-4
14	9	Passout			-2

**11**

♠A6  
♥104  
♦K642  
♣A10952

♠J102  
♥AJ965  
♦J97  
♣K3

♠Q98743  
♥8732  
♦10  
♣Q8

W E  
N S

♠K5  
♥KQ  
♦AQ853  
♣J764

Av: NS=+360

NS	EW	Contract	N-S	E-W	IMP
1	8	3NT S 3	400		1
2	7	5C N-1		50	-9
3	6	3NT S 3	400		1
4	5	3NT S 3	400		1
5	4	3NT S 3	400		1
6	3	3NT S 3	400		1
7	2	3NT S 4	430		2
8	1	3NT S 3	400		1
9	14	3NT S 3	400		1
10	13	3NT S 3	400		1
11	12	4D S 5	150		-5
12	11	3NT S 3	400		1
13	10	5C N 5	400		1
14	9	4D N 5	150		-5

**12**

♠A74  
♥105  
♦KJ62  
♣KJ83

♠Q108  
♥98  
♦AQ1073  
♣Q76

♠962  
♥KJ642  
♦8  
♣A1052

W E  
N S

♠KJ53  
♥AQ73  
♦954  
♣94

Av: NS=+100

NS	EW	Contract	N-S	E-W	IMP
1	8	1NT S-2		200	-7
2	7	1NT W-3	150		2
3	6	1NT W-1	50		-2
4	5	1S S 1	80		-1
5	4	Passout			-3
6	3	1NT N 2	120		1
7	2	1NT N 2	120		1
8	1	1NT N 2	120		1
9	14	2S S 2	110		0
10	13	1NT N 2	120		1
11	12	1NT W-2	100		0
12	11	2NT S 4	180		2
13	10	2D N 2	90		0
14	9	2NT S 3	150		2

**13**

♠ QJ8  
♥ QJ652  
♦ Q2  
♣ A86

♠ K2  
♥ 104  
♦ A654  
♣ Q10543

♠ A9765  
♥ A98  
♦ 9  
♣ J972

♠ 1043  
♥ K73  
♦ KJ10873  
♣ K

Av: NS=-110

NS	EW	Contract	N-S	E-W	IMP
1	10	3H	N-2	200	-3
2	9	3H	N-1	100	0
3	8	2S	S-1	100	0
4	7	2H	N 3	140	6
5	6	3H	N-1	100	0
6	5	3H	N-2	200	-3
7	4	3S	E-1	100	5
8	3	3H	N-1	100	0
9	2	3H	N-1	100	0
10	1	3H	N-1	100	0
11	14	2H	N-1	100	0
12	13	4H	N-1	100	0
13	12	3H	N-3	300	-5
14	11	3H	N-2	200	-3

**14**

♠ K4  
♥ QJ103  
♦ J976  
♣ KQ7

♠ AQ652  
♥ 7  
♦ AK10  
♣ AJ85

♠ J109  
♥ 9852  
♦ Q4  
♣ 10932

♠ 873  
♥ AK64  
♦ 8532  
♣ 64

Av: NS=-130

NS	EW	Contract	N-S	E-W	IMP
1	10	1S	W 3	140	0
2	9	3S	W 3	140	0
3	8	2S	W 2	110	1
4	7	1S	W 3	140	0
5	6	3S	W 4	170	-1
6	5	3S	W 3	140	0
7	4	3H	S-2	100	1
8	3	2S	W 2	110	1
9	2	3H	S-1	50	2
10	1	4S	W 4	420	-7
11	14	2S	W 3	140	0
12	13	2H	N 2	110	6
13	12	3S	W 3	140	0
14	11	3S	W 4	170	-1

**15**

♠ J4  
♥ J108762  
♦ 76  
♣ 965

♠ AKQ108  
♥ Q3  
♦ 10842  
♣ A2

♠ 932  
♥ 5  
♦ AKQJ9  
♣ K1083

♠ 765  
♥ AK94  
♦ 53  
♣ QJ74

Av: NS=-480

NS	EW	Contract	N-S	E-W	IMP
1	10	4S	W 6	480	0
2	9	4S	W 6	480	0
3	8	4S	W 6	480	0
4	7	4S	W 6	480	0
5	6	5S	W 6	480	0
6	5	4S	W 6	480	0
7	4	4S	W 6	480	0
8	3	4S	W 6	480	0
9	2	4S	W 6	480	0
10	1	4S	W 6	480	0
11	14	4S	W 6	480	0
12	13	4S	W 5	450	1
13	12	4S	W 6	480	0
14	11	4S	W 6	480	0

**16**

♠ 62  
♥ J1092  
♦ Q8765  
♣ A7

♠ A74  
♥ 53  
♦ J10432  
♣ 1084

♠ KQ109  
♥ 876  
♦ 9  
♣ KQJ65

♠ J853  
♥ AKQ4  
♦ AK  
♣ 932

Av: NS=+170

NS	EW	Contract	N-S	E-W	IMP
1	12	3H	N 3	140	-1
2	11	3H	N 3	140	-1
3	10	2H	N 3	140	-1
4	9	4H	N 4	420	6
5	8	2H	N 4	170	0
6	7	3H	N 3	140	-1
7	6	2H	N 3	140	-1
8	5	1NT	S 2	120	-2
9	4	2H	N 4	170	0
10	3	4H	N-1	50	-6
11	2	4H	N 4	170	0
12	1	4H	N 4	420	6
13	14	1H	N 4	170	0
14	13	2H	N 3	140	-1

**17**

♠ AK65  
♥ A92  
♦ Q1076  
♣ K2

♠ QJ8  
♥ Q764  
♦ J8  
♣ 10876

♠ 102  
♥ 105  
♦ 9543  
♣ AQJ54

♠ 9743  
♥ KJ83  
♦ AK2  
♣ 93

Av: NS=+320

NS	EW	Contract	N-S	E-W	IMP
1	12	4S	N 6	480	4
2	11	4S	N 5	450	4
3	10	4S	N 4	420	3
4	9	4S	N 5	450	4
5	8	4S	N 4	420	3
6	7	4S	N 5	450	4
7	6	4S	N 5	450	4
8	5	4S	N-1	50	-9
9	4	4S	N-1	50	-9
10	3	4S	N 5	450	4
11	2	3NT	N-1	50	-9
12	1	4S	N 5	450	4
13	14	4S	N 5	450	4
14	13	4S	N-1	50	-9

**18**

♠ QJ109  
♥ 108  
♦ J103  
♣ A432

♠ A85  
♥ J3  
♦ K984  
♣ QJ106

♠ K76432  
♥ A9762  
♦  
♣ K7

♠  
♥ KQ54  
♦ AQ7652  
♣ 985

Av: NS=+30

NS	EW	Contract	N-S	E-W	IMP
1	12	4S	E-1	50	1
2	11	4S	E-2	100	2
3	10	Passout			-1
4	9	2S	E 3	140	-5
5	8	4S	E-1	50	1
6	7	4S	E-1	50	1
7	6	4S	E-1	50	1
8	5	4S	E-1	50	1
9	4	2NT	W-2	100	2
10	3	1S	E 2	110	-4
11	2	3H	E-1	50	1
12	1	Passout			-1
13	14	4S	E-1	50	1
14	13	4S	E-1	50	1

**19**

♠ A  
♥ 10842  
♦ AQ854  
♣ J96

♠ Q64  
♥ J953  
♦ 10  
♣ KQ753

♠ KJ832  
♥ Q  
♦ K92  
♣ A1042

♠ 10975  
♥ AK76  
♦ J763  
♣ 8

Av: NS=-10

NS	EW	Contract	N-S	E-W	IMP
1	14	4H	N-1	50	-1
2	13	3S	E-1	100	3
3	12	4H	N-2	100	-3
4	11	2S	E 3	140	-4
5	10	3S	E 3	140	-4
6	9	4S	E-2	200	5
7	8	2S	E 3	140	-4
8	7	4S	E-2	200	5
9	6	2S	E 3	140	-4
10	5	2S	E 4	170	-4
11	4	3S	E-1	100	3
12	3	3S	E-1	100	3
13	2	3D	N 3	110	3
14	1	3H	N-1	50	-1

**20**

♠ QJ4  
♥ AK75  
♦ AQJ106  
♣ 6

♠ K83  
♥ J64  
♦ 874  
♣ QJ75

♠ 952  
♥ Q832  
♦ 952  
♣ A42

♠ A1076  
♥ 109  
♦ K3  
♣ K10983

Av: NS=+620

NS	EW	Contract	N-S	E-W	IMP
1	14	3NT	S 3	600	-1
2	13	3NT	S 3	600	-1
3	12	3NT	S 5	660	1
4	11	3NT	S 3	600	-1
5	10	3NT	S 4	630	0
6	9	3NT	S 3	600	-1
7	8	3NT	S 3	600	-1
8	7	3NT	S 3	600	-1
9	6	3NT	S 5	660	1
10	5	3NT	S 4	630	0
11	4	3NT	S 3	600	-1
12	3	4S	S 5	650	1
13	2	3NT	S 5	660	1
14	1	3NT	S 4	630	0

**21**

♠ J10742  
♥ 2  
♦ J62  
♣ K952

♠ AQ985  
♥ KJ1075  
♦ 107  
♣ 7

♠ K3  
♥ AQ8643  
♦ 53  
♣ J106

♠ 6  
♥ 9  
♦ AKQ984  
♣ AQ843

Av: NS=+20

NS	EW	Contract	N-S	E-W	IMP
1	14	5H	E-1	50	1
2	13	5H	E-1	50	1
3	12	5H	E-1	50	1
4	11	5H	E-1	50	1
5	10	4H	E 4	420	-10
6	9	5Hx	E-1	100	2
7	8	5Hx	E-1	100	2
8	7	4H	E 4	420	-10
9	6	5Hx	E-1	100	2
10	5	5D	S 5	600	11
11	4	4H	E 4	420	-10
12	3	5D	S 5	600	11
13	2	5Hx	W-1	100	2
14	1	3H	E 4	170	-5