

**1**

♠ Q108543  
♥ Q1072  
♦ K8  
♣ 8

♠ 92  
♥ A654  
♦ A109  
♣ Q962

♠ AKJ76  
♥ J8  
♦ J53  
♣ K43

Av: NS=-80

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 5S S-2   |     | 100 | -1  |
| 3  | 2  | 4S S-1   |     | 50  | 1   |
| 5  | 9  | 5C W-2   | 100 |     | 5   |
| 10 | 6  | 5Sx S-3  |     | 500 | -9  |

**2**

♠ K65  
♥ 864  
♦ 106  
♣ QJ1085

♠ Q9874  
♥ 53  
♦ KQ853  
♣ K

♠ A2  
♥ AJ92  
♦ A7  
♣ A7632

Av: NS=+50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 1NT S 5  | 210 |     | 4   |
| 3  | 2  | 3NT N 3  | 600 |     | 11  |
| 5  | 9  | 2S E 2   |     | 110 | -4  |
| 10 | 6  | 2S E 3   |     | 140 | -5  |

**3**

♠ J  
♥ 109753  
♦ KJ84  
♣ J72

♠ AQ10985  
♥ A62  
♦ 53  
♣ K4

♠ K4  
♥ KQJ8  
♦ Q107  
♣ A863

Av: NS=-140

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3S E 4   |     | 170 | -1  |
| 3  | 2  | 5H S-2   |     | 100 | 1   |
| 5  | 9  | 4H S-2   |     | 100 | 1   |
| 10 | 6  | 3S E 4   |     | 170 | -1  |

**4**

♠ KJ9  
♥ A92  
♦ 973  
♣ J1075

♠ 1032  
♥ Q  
♦ Q85  
♣ AKQ842

♠ A875  
♥ KJ108  
♦ J102  
♣ 63

Av: NS=-100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 2C E 2   |     | 90  | 0   |
| 3  | 2  | 2C E 2   |     | 90  | 0   |
| 5  | 9  | 3C E 3   |     | 110 | 0   |
| 10 | 6  | 2C E 3   |     | 110 | 0   |

**5**

♠ A94  
♥ A42  
♦ K952  
♣ K109

♠ J32  
♥ J1087  
♦ A10  
♣ J832

♠ Q86  
♥ 965  
♦ Q6  
♣ AQ764

Av: NS=+110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3NT N-2  |     | 200 | -7  |
| 3  | 2  | 1NT S 2  | 120 |     | 0   |
| 5  | 9  | 1NT S 2  | 120 |     | 0   |
| 10 | 6  | 1NT S 1  | 90  |     | -1  |

**6**

♠ 87652  
♥ A1098  
♦ A5  
♣ 72

♠ 3  
♥ 65  
♦ Q107632  
♣ AJ109

♠ QJ10  
♥ 742  
♦ J84  
♣ Q654

Av: NS=-250

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 9  | 5D E-1   | 100 |     | 8   |
| 5  | 8  | 3NT W 3  |     | 600 | -8  |
| 7  | 6  | 3NT W 3  |     | 600 | -8  |
| 10 | 4  | 2NT W-1  | 100 |     | 8   |

**7**

♠ A107  
♥ 42  
♦ AKQ2  
♣ A972

♠ KJ  
♥ A10976  
♦ J765  
♣ QJ

♠ Q8642  
♥ QJ53  
♦ 984  
♣ 5

Av: NS=+140

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 9  | 2S N 3   | 140 |     | 0   |
| 5  | 8  | 2S N 3   | 140 |     | 0   |
| 7  | 6  | 2S N 3   | 140 |     | 0   |
| 10 | 4  | 2S N 3   | 140 |     | 0   |

**8**

♠ Q8  
♥ Q432  
♦ K87653  
♣ 8

♠ AJ73  
♥ A75  
♦ 9  
♣ AQJ94

♠ K952  
♥ 106  
♦ 102  
♣ 106532

Av: NS=-460

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 9  | 3NT W 5  |     | 460 | 0   |
| 5  | 8  | 3NT W 5  |     | 460 | 0   |
| 7  | 6  | 3NT E 5  |     | 460 | 0   |
| 10 | 4  | 3NT W 4  |     | 430 | 1   |

**9**

♠ KQ10  
♥ AK876  
♦  
♣ KQ1043

♠ AJ32  
♥ 102  
♦ 9  
♣ J98752

♠ 876  
♥ Q  
♦ AQJ108753  
♣ 6

Av: NS=+400

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 9  | 3NT S 3  | 400 |     | 0   |
| 5  | 8  | 5D S-2   |     | 100 | -11 |
| 7  | 6  | 3NT S 3  | 400 |     | 0   |
| 10 | 4  | 3NT N 3  | 400 |     | 0   |

**10**

♠ J962  
♥ 65  
♦ KQ4  
♣ J763

♠ 873  
♥ QJ72  
♦ A73  
♣ 1084

♠ AKQ104  
♥ AK943  
♦ 92  
♣ 5

Av: NS=+100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 9  | 4S S 4   | 620 |     | 11  |
| 5  | 8  | 4S S-1   |     | 100 | -5  |
| 7  | 6  | 5C E-3   | 300 |     | 5   |
| 10 | 4  | 4S S-1   |     | 100 | -5  |

**11**

♠ 962  
♥ K9742  
♦ 2  
♣ KQ103

♠ J854  
♥ 10  
♦ A8  
♣ AJ8642

♠ AQ  
♥ A3  
♦ KJ10953  
♣ 975

Av: NS=+50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 3C E-3   | 150 |     | 3   |
| 5  | 2  | 2D S-1   |     | 50  | -3  |
| 7  | 10 | 3NT N-2  |     | 100 | -4  |
| 9  | 8  | 3C E-3   | 150 |     | 3   |

**12**

♠ KJ97  
♥ 76  
♦ AJ  
♣ KQ742

♠ 4  
♥ AKQ109  
♦ Q92  
♣ AJ98

♠ AQ65  
♥ J82  
♦ 8543  
♣ 65

Av: NS=-130

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 2H E 2   |     | 110 | 1   |
| 5  | 2  | 3H E 3   |     | 140 | 0   |
| 7  | 10 | 4H E 5   |     | 450 | -8  |
| 9  | 8  | 3S S 3   | 140 |     | 7   |

**13**

♠ A  
♥ A9752  
♦ Q5  
♣ 87432

♠ Q76  
♥ 1084  
♦ AKJ762  
♣ 5

♠ 1098542  
♥ KJ  
♦ 10984  
♣ A

Av: NS=+250

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 3C W 4   |     | 130 | -9  |
| 5  | 2  | 3D E-3   | 300 |     | 2   |
| 7  | 10 | 3NT W-2  | 200 |     | -2  |
| 9  | 8  | 5C W-4   | 400 |     | 4   |

**14**

♠ 10983  
♥ Q103  
♦ QJ1083  
♣ 6

♠ KJ64  
♥ AK  
♦ A5  
♣ AJ1073

♠ A75  
♥ 87654  
♦ K62  
♣ K5

Av: NS=-400

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 3NT E 3  |     | 400 | 0   |
| 5  | 2  | 3NT E-1  | 50  |     | 10  |
| 7  | 10 | 3NT E 3  |     | 400 | 0   |
| 9  | 8  | 3NT E 3  |     | 400 | 0   |

**15**

♠ Q107  
♥ Q2  
♦ AKJ873  
♣ 84

♠ 2  
♥ J98765  
♦ Q104  
♣ Q52

♠ 98543  
♥ K4  
♦ 95  
♣ KJ93

Av: NS=-170

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 3H E 4   |     | 170 | 0   |
| 5  | 2  | 2H W 4   |     | 170 | 0   |
| 7  | 10 | 2H W 3   |     | 140 | 1   |
| 9  | 8  | 4H W 4   |     | 420 | -6  |

**16**

♠ KJ5  
♥ Q92  
♦ K82  
♣ KJ75

♠ Q1092  
♥ J10876  
♦ 76  
♣ AQ

♠ A4  
♥ 543  
♦ AQJ953  
♣ 106

♠ 8763  
♥ AK  
♦ 104  
♣ 98432

Av: NS=+110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 1D E 2   |     | 90  | -5  |
| 3  | 6  | 3C N 3   | 110 |     | 0   |
| 5  | 4  | 2D E-1   | 100 |     | 0   |
| 7  | 2  | 2C N 3   | 110 |     | 0   |

**17**

♠ Q8763  
♥ J984  
♦ K64  
♣ 9

♠ K954  
♥ AK107  
♦ J532  
♣ 7

♠ A102  
♥ 65  
♦ Q109  
♣ J10654

♠ J  
♥ Q32  
♦ A87  
♣ AKQ832

Av: NS=-50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 2C S-1   |     | 50  | 0   |
| 3  | 6  | 2C S 2   | 90  |     | 4   |
| 5  | 4  | 3C S-2   |     | 100 | -2  |
| 7  | 2  | 3C S-1   |     | 50  | 0   |

**18**

♠ 9843  
♥ J765  
♦ A106  
♣ Q8

♠ K102  
♥ AK1093  
♦ J984  
♣ 5

♠ Q7  
♥ 842  
♦ K72  
♣ 109632

♠ AJ65  
♥ Q  
♦ Q53  
♣ AKJ74

Av: NS=+140

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 3H W-1   |     | 50  | -3  |
| 3  | 6  | 3S S 3   | 140 |     | 0   |
| 5  | 4  | 2S S 3   | 140 |     | 0   |
| 7  | 2  | 2S S 4   | 170 |     | 1   |

**19**

♠ J10  
♥ AKJ107  
♦ 5  
♣ AJ1064

♠ KQ6  
♥ Q953  
♦ A83  
♣ K97

♠ 952  
♥ 84  
♦ 107642  
♣ Q85

♠ A8743  
♥ 62  
♦ KQJ9  
♣ 32

Av: NS=+140

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 1H N 3   | 140 |     | 0   |
| 3  | 6  | 2H N 3   | 140 |     | 0   |
| 5  | 4  | 2H N 5   | 200 |     | 2   |
| 7  | 2  | 1S S 3   | 140 |     | 0   |

**20**

♠ A976  
♥ QJ86  
♦ 54  
♣ 542

♠ 108  
♥ K43  
♦ KQ103  
♣ Q1086

♠ KQJ432  
♥ 1095  
♦ 982  
♣ 3

♠ 5  
♥ A72  
♦ AJ76  
♣ AKJ97

Av: NS=-200

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 2S E 3   |     | 140 | 2   |
| 3  | 6  | 4H N-2   |     | 200 | 0   |
| 5  | 4  | 3NT N-3  |     | 300 | -3  |
| 7  | 2  | 5C S-2   |     | 200 | 0   |

**21**

♠ 9  
♥ KQ1093  
♦ Q876  
♣ Q43

♠ AQ82  
♥ 84  
♦ AJ  
♣ A9852

♠ KJ1073  
♥ 762  
♦ K954  
♣ K

♠ 654  
♥ AJ5  
♦ 1032  
♣ J1076

Av: NS=-440

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 10 | 4S W 4   |     | 420 | 1   |
| 3  | 8  | 4S E 5   |     | 450 | 0   |
| 7  | 4  | 4S W 5   |     | 450 | 0   |
| 9  | 2  | 4S E 4   |     | 420 | 1   |

**22**

♠ KQ852  
♥ 52  
♦ 742  
♣ Q82

♠ 9  
♥ KJ743  
♦ K10963  
♣ J7

♠ AJ10763  
♥ AQ10  
♦ Q  
♣ A106

♠ 4  
♥ 986  
♦ AJ85  
♣ K9543

Av: NS=-130

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 10 | 3NT W 3  |     | 600 | -10 |
| 3  | 8  | 4S E-1   | 100 |     | 6   |
| 7  | 4  | 3S E 3   |     | 140 | 0   |
| 9  | 2  | 2S E 2   |     | 110 | 1   |

**23**

♠ KJ3  
♥ Q932  
♦ A1053  
♣ 94

♠ 8  
♥ J8654  
♦ 874  
♣ Q863

♠ A10754  
♥  
♦ K62  
♣ AJ1075

♠ Q962  
♥ AK107  
♦ QJ9  
♣ K2

Av: NS=-200

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 10 | 4H S-2   |     | 200 | 0   |
| 3  | 8  | 4H S-2   |     | 200 | 0   |
| 7  | 4  | 4H S-2   |     | 200 | 0   |
| 9  | 2  | 2S E-2   | 200 |     | 9   |

**24**

♠ Q63  
♥ 97642  
♦ 9764  
♣ A

♠ AK9854  
♥ 10  
♦ A8  
♣ QJ64

♠ 107  
♥ Q853  
♦ Q1032  
♣ 1087

♠ J2  
♥ AKJ  
♦ KJ5  
♣ K9532

Av: NS=-110

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

**25**

♠ J3  
♥ AKJ32  
♦ 763  
♣ KJ2

♠ A10742  
♥  
♦ 109  
♣ AQ7653

♠ KQ986  
♥ Q10654  
♦ K5  
♣ 9

♠ 5  
♥ 987  
♦ AQJ842  
♣ 1084

Av: NS=-650

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 10 | 4S E 5   |     | 650 | 0   |
| 3  | 8  | 4S E 5   |     | 650 | 0   |
| 7  | 4  | 4S W 5   |     | 650 | 0   |
| 9  | 2  | 4S E-1   | 100 |     | 13  |