

1

♠843
♥4
♦J542
♣KJ832

♠AJ75
♥72
♦AK763
♣75

♠Q10962
♥9
♦Q108
♣AQ96

♠K
♥AKQJ108653
♦9
♣104

Av: NS=-40

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 16 | 4H S-1 | | 50 | 0 |
| 3 | 14 | 4H S 4 | 420 | | 10 |
| 6 | 11 | 4H S 4 | 420 | | 10 |
| 8 | 9 | 4S E 6 | | 480 | -10 |
| 10 | 7 | 4H S-1 | | 50 | 0 |
| 12 | 5 | 5S E 5 | | 450 | -9 |
| 13 | 4 | 4H S-1 | | 50 | 0 |
| 15 | 2 | 4H S-1 | | 50 | 0 |

2

♠982
♥KQ32
♦9
♣K9653

♠J5
♥10964
♦AJ1083
♣AQ

♠AK10743
♥A87
♦Q
♣1087

♠Q6
♥J5
♦K76542
♣J42

Av: NS=-110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 16 | 3NT W 3 | | 400 | -7 |
| 3 | 14 | 4S E-1 | 50 | | 4 |
| 6 | 11 | 4S E-1 | 50 | | 4 |
| 8 | 9 | 4S E 5 | | 450 | -8 |
| 10 | 7 | 4S E-1 | 50 | | 4 |
| 12 | 5 | 4S E-1 | 50 | | 4 |
| 13 | 4 | 3NT W 6 | | 490 | -9 |
| 15 | 2 | 4S E-1 | 50 | | 4 |

3

♠Q952
♥J76
♦762
♣632

♠64
♥1094
♦J108
♣AJ1097

♠AKJ10
♥KQ85
♦K95
♣54

♠873
♥A32
♦AQ43
♣KQ8

Av: NS=-130

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 16 | 1NT S-3 | | 150 | -1 |
| 3 | 14 | 1NT S-1 | | 50 | 2 |
| 6 | 11 | 1NT S 1 | 90 | | 6 |
| 8 | 9 | 1NT S-3 | | 150 | -1 |
| 10 | 7 | 1NT S-3 | | 150 | -1 |
| 12 | 5 | 1NT E 5 | | 210 | -2 |
| 13 | 4 | 1NT S-3 | | 150 | -1 |
| 15 | 2 | 1NT S-2 | | 100 | 1 |

4

♠AKJ7
♥J8
♦6543
♣A103

♠Q1096
♥A92
♦AJ7
♣862

♠854
♥K1075
♦Q10
♣J754

♠32
♥Q643
♦K982
♣KQ9

Av: NS=+10

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 5 | 2NT N-2 | | 200 | -5 |
| 3 | 16 | 2NT N-1 | | 100 | -3 |
| 6 | 1 | 1NT N 1 | 90 | | 2 |
| 7 | 14 | 2NT N 2 | 120 | | 3 |
| 10 | 11 | 2D N 2 | 90 | | 2 |
| 12 | 9 | 1NT S 1 | 90 | | 2 |
| 13 | 8 | 1NT S 1 | 90 | | 2 |
| 15 | 4 | 3NT S-2 | | 200 | -5 |

5

♠965
♥A74
♦A973
♣AK10

♠Q872
♥KQJ106
♦J52
♣8

♠K4
♥985
♦Q108
♣97542

♠AJ103
♥32
♦K64
♣QJ63

Av: NS=+400

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 5 | 3H W-1 | 50 | | -8 |
| 3 | 16 | 3NT N 4 | 630 | | 6 |
| 6 | 1 | 3NT N 3 | 600 | | 5 |
| 7 | 14 | 3NT N 3 | 600 | | 5 |
| 10 | 11 | 3NT N 4 | 630 | | 6 |
| 12 | 9 | 3NT N-1 | | 100 | -11 |
| 13 | 8 | 3NT N 4 | 630 | | 6 |
| 15 | 4 | 3NT N-1 | | 100 | -11 |

6

♠A104
♥A84
♦Q53
♣Q432

♠KQ2
♥J9
♦KJ976
♣AK7

♠J963
♥K1063
♦42
♣J108

♠875
♥Q752
♦A108
♣965

Av: NS=-90

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 5 | 1NT W 3 | | 150 | -2 |
| 3 | 16 | 1NT W 2 | | 120 | -1 |
| 6 | 1 | 1NT W 3 | | 150 | -2 |
| 7 | 14 | 1NT W-2 | 200 | | 7 |
| 10 | 11 | 1NT W-1 | 100 | | 5 |
| 12 | 9 | 1NT W 2 | | 120 | -1 |
| 13 | 8 | 1NT W 1 | | 90 | 0 |
| 15 | 4 | 1NT W 3 | | 150 | -2 |

7

♠J8
♥K10973
♦AQ86
♣Q5

♠AQ964
♥AQ
♦72
♣AK106

♠K7532
♥54
♦3
♣J7432

♠10
♥J862
♦KJ10954
♣98

Av: NS=-680

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|------|-----|
| 1 | 10 | 6S W 6 | | 1430 | -13 |
| 4 | 7 | 5S W 6 | | 680 | 0 |
| 5 | 16 | 4S W 5 | | 650 | 1 |
| 8 | 3 | 4S W 6 | | 680 | 0 |
| 9 | 2 | 4S W 6 | | 680 | 0 |
| 12 | 13 | 5S E 6 | | 680 | 0 |
| 14 | 11 | 4S W 6 | | 680 | 0 |
| 15 | 6 | 3S W 6 | | 230 | 10 |

8

♠Q7532
♥K543
♦72
♣A7

♠AK
♥AQ62
♦AJ63
♣QJ8

♠1098
♥J8
♦KQ98
♣K632

♠J64
♥1097
♦1054
♣10954

Av: NS=-460

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 10 | 3NT W 6 | | 490 | -1 |
| 4 | 7 | 3NT W 5 | | 460 | 0 |
| 5 | 16 | 3NT W 5 | | 460 | 0 |
| 8 | 3 | 3NT W 5 | | 460 | 0 |
| 9 | 2 | 3NT W 5 | | 460 | 0 |
| 12 | 13 | 3NT W 3 | | 400 | 2 |
| 14 | 11 | 3NT W 5 | | 460 | 0 |
| 15 | 6 | 3NT W 5 | | 460 | 0 |

9

♠K9732
♥AQJ5
♦K8
♣75

♠AQ105
♥K84
♦
♣J109863

♠8
♥973
♦AQ109764
♣KQ

♠J64
♥1062
♦J532
♣A42

Av: NS=-60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 10 | 3S N-2 | | 100 | -1 |
| 4 | 7 | 3D E-2 | 200 | | 6 |
| 5 | 16 | 3S N-2 | | 100 | -1 |
| 8 | 3 | 3S N-1 | | 50 | 0 |
| 9 | 2 | 3S N-1 | | 50 | 0 |
| 12 | 13 | 3S N-1 | | 50 | 0 |
| 14 | 11 | 2S N-1 | | 50 | 0 |
| 15 | 6 | 3S N-1 | | 50 | 0 |

10

♠743
♥J9654
♦106
♣1098

♠KJ105
♥A8732
♦J85
♣7

♠Q98
♥Q
♦KQ9743
♣K54

♠A62
♥K10
♦A2
♣AQJ632

Av: NS=-120

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 14 | 3NT E-3 | 300 | | 9 |
| 4 | 11 | 3NT S-2 | | 200 | -2 |
| 6 | 9 | 4C S-1 | | 100 | 1 |
| 7 | 16 | 3D E 4 | | 130 | 0 |
| 10 | 5 | 3D E 5 | | 150 | -1 |
| 12 | 3 | 3D E 4 | | 130 | 0 |
| 13 | 2 | 3D E 4 | | 130 | 0 |
| 15 | 8 | 2H S-1 | | 100 | 1 |

11

♠Q942
♥Q9753
♦KJ
♣A8

♠AJ873
♥AK6
♦Q74
♣75

♠6
♥1082
♦9652
♣KQJ93

♠K105
♥J4
♦A1083
♣10642

Av: NS=+20

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 14 | 2D W-1 | 50 | | 1 |
| 4 | 11 | 2H N-1 | | 50 | -2 |
| 6 | 9 | 3C E-2 | 100 | | 2 |
| 7 | 16 | 2H N-2 | | 100 | -3 |
| 10 | 5 | 2NT W-2 | 100 | | 2 |
| 12 | 3 | 2H N-1 | | 50 | -2 |
| 13 | 2 | 2S W-2 | 100 | | 2 |
| 15 | 8 | 2H N-1 | | 50 | -2 |

12

♠J10863
♥K942
♦K10
♣Q3

♠A42
♥J107
♦Q97643
♣2

♠K
♥Q863
♦J5
♣J109875

♠Q975
♥A5
♦A82
♣AK64

Av: NS=+560

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 14 | 4S S 5 | 650 | | 3 |
| 4 | 11 | 4S N 5 | 650 | | 3 |
| 6 | 9 | 4S S 4 | 620 | | 2 |
| 7 | 16 | 2NT S 4 | 180 | | -9 |
| 10 | 5 | 4S N 5 | 650 | | 3 |
| 12 | 3 | 4S S 4 | 620 | | 2 |
| 13 | 2 | 2NT S 4 | 180 | | -9 |
| 15 | 8 | 4S S 4 | 620 | | 2 |

13 ♠1063
♥K2
♦A753
♣KJ64

♠J42 ♠AKQ8
♥J86 ♥Q743
♦K98 ♦J10
♣AQ87 ♣1093

♠975
♥A1095
♦Q642
♣52

Av: NS=-40

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 3 | 2NT W 2 | | 120 | -2 |
| 4 | 1 | 3C E-1 | 100 | | 4 |
| 6 | 13 | 1NT W 1 | | 90 | -2 |
| 8 | 11 | 2NT W-1 | 100 | | 4 |
| 9 | 16 | 2NT W-1 | 100 | | 4 |
| 12 | 7 | 2NT W 3 | | 150 | -3 |
| 14 | 5 | 2NT W 2 | | 120 | -2 |
| 15 | 10 | 1NT W 1 | | 90 | -2 |

14 ♠QJ2
♥QJ2
♦KJ8764
♣K762

♠J42 ♠Q873
♥10987654 ♥K
♦10 ♦953
♣94 ♣QJ853

♠AK10965
♥A3
♦AQ2
♣A10

Av: NS=+470

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 3 | 3NT S 6 | 490 | | 1 |
| 4 | 1 | 5D N 7 | 440 | | -1 |
| 6 | 13 | 6D N-1 | | 50 | -11 |
| 8 | 11 | 3NT S 7 | 520 | | 2 |
| 9 | 16 | 6D N 7 | 940 | | 10 |
| 12 | 7 | 4S S 5 | 450 | | -1 |
| 14 | 5 | 3NT S 6 | 490 | | 1 |
| 15 | 10 | 4S S 5 | 450 | | -1 |

15 ♠Q7653
♥AJ84
♦732
♣7

♠98 ♠KJ4
♥10653 ♥72
♦K84 ♦AQJ10965
♣AKQ8 ♣2

♠A102
♥KQ9
♦
♣J1096543

Av: NS=-170

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 3 | 5D E 6 | | 420 | -6 |
| 4 | 1 | 3NT E 5 | | 460 | -7 |
| 6 | 13 | 4D E 4 | | 130 | 1 |
| 8 | 11 | 4D E 4 | | 130 | 1 |
| 9 | 16 | 5D E-1 | 50 | | 6 |
| 12 | 7 | 5D E-2 | 100 | | 7 |
| 14 | 5 | 3NT E 4 | | 430 | -6 |
| 15 | 10 | 5D E-1 | 50 | | 6 |

16 ♠K97632
♥65
♦7
♣J864

♠J ♠854
♥K74 ♥AQ983
♦J10532 ♦AKQ9
♣AQ53 ♣K

♠AQ10
♥J102
♦864
♣10972

Av: NS=-700

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|------|-----|
| 1 | 8 | 4H E 7 | | 710 | 0 |
| 4 | 5 | 4H E 7 | | 710 | 0 |
| 6 | 3 | 4H E 6 | | 680 | 1 |
| 7 | 2 | 4H E 6 | | 680 | 1 |
| 10 | 13 | 5D W 5 | | 600 | 3 |
| 11 | 16 | 6H E 6 | | 1430 | -12 |
| 14 | 9 | 4H E 7 | | 710 | 0 |
| 15 | 12 | 4H E 6 | | 680 | 1 |

17 ♠1092
♥Q92
♦KJ874
♣86

♠K85 ♠AQJ643
♥765 ♥8
♦A1032 ♦965
♣Q72 ♣A53

♠7
♥AKJ1043
♦Q
♣KJ1094

Av: NS=+30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 8 | 5H S-2 | | 100 | -4 |
| 4 | 5 | 5S E-2 | 100 | | 2 |
| 6 | 3 | 4H S-1 | | 50 | -2 |
| 7 | 2 | 5S E-2 | 100 | | 2 |
| 10 | 13 | 4S E-1 | 50 | | 1 |
| 11 | 16 | 4S E-1 | 50 | | 1 |
| 14 | 9 | 5H S-1 | | 50 | -2 |
| 15 | 12 | 4S E-1 | 50 | | 1 |

18 ♠K10863
♥Q2
♦83
♣AKQ9

♠7 ♠AJ5
♥AK75 ♥J64
♦A2 ♦K107654
♣1086543 ♣7

♠Q942
♥10983
♦QJ9
♣J2

Av: NS=-100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 8 | 2S N-1 | | 100 | 0 |
| 4 | 5 | 3S N-2 | | 200 | -3 |
| 6 | 3 | 2S N-1 | | 100 | 0 |
| 7 | 2 | 3S N-2 | | 200 | -3 |
| 10 | 13 | 3S N-2 | | 200 | -3 |
| 11 | 16 | 3C W 3 | | 110 | 0 |
| 14 | 9 | 2S N 2 | 110 | | 5 |
| 15 | 12 | 2S N 2 | 110 | | 5 |

19 ♠K106
♥53
♦J109
♣AJ763

♠Q98 ♠J7532
♥J109 ♥A86
♦AQ743 ♦85
♣K8 ♣Q102

♠A4
♥KQ742
♦K62
♣954

Av: NS=+100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 12 | 2H S-1 | | 50 | -4 |
| 4 | 9 | 2H S-1 | | 50 | -4 |
| 6 | 7 | 2NT S-2 | | 100 | -5 |
| 8 | 5 | 2D W-2 | 200 | | 3 |
| 10 | 3 | 2D W-1 | 100 | | 0 |
| 11 | 2 | 2D W-2 | 200 | | 3 |
| 13 | 16 | 2D W-3 | 300 | | 5 |
| 15 | 14 | 2D W-2 | 200 | | 3 |

20 ♠62
♥AJ10864
♦86
♣1062

♠A109843 ♠KQ7
♥KQ5 ♥9
♦2 ♦AQJ1043
♣KQ7 ♣AJ4

♠J5
♥732
♦K975
♣9853

Av: NS=-930

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|------|-----|
| 1 | 12 | 6S W-1 | 100 | | 14 |
| 4 | 9 | 6S W 6 | | 1430 | -11 |
| 6 | 7 | 6S W 6 | | 1430 | -11 |
| 8 | 5 | 4S W 6 | | 680 | 6 |
| 10 | 3 | 6S W 6 | | 1430 | -11 |
| 11 | 2 | 4S W 6 | | 680 | 6 |
| 13 | 16 | 6S W-1 | 100 | | 14 |
| 15 | 14 | 6S W 6 | | 1430 | -11 |

21 ♠J952
♥A42
♦Q62
♣J62

♠A73 ♠KQ1084
♥Q86 ♥K975
♦K1083 ♦J4
♣Q97 ♣43

♠6
♥J103
♦A975
♣AK1085

Av: NS=0

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 12 | 1NT S 2 | 120 | | 3 |
| 4 | 9 | 3H E-1 | 50 | | 2 |
| 6 | 7 | 2H E-1 | 50 | | 2 |
| 8 | 5 | 1NT S 1 | 90 | | 3 |
| 10 | 3 | 1NT S-3 | | 300 | -7 |
| 11 | 2 | 1NT S-1 | | 100 | -3 |
| 13 | 16 | 1NT S-2 | | 200 | -5 |
| 15 | 14 | 2C S 3 | 110 | | 3 |