

1

♠ J542
♥ KQ942
♦ QJ3
♣ 7

♠ A9876
♥ A105
♦ 74
♣ 942

♠ 8763
♥ A1062
♦ AQJ86
♣ KQ103

♠ KQ103
♥ J
♦ K985
♣ K1053

Av: NS=+40

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

2

♠ Q
♥ A74
♦ AQ5
♣ AKQ654

♠ J954
♥ Q83
♦ J983
♣ J2

♠ AK108
♥ J1096
♦ 1064
♣ 98

♠ 7632
♥ K52
♦ K72
♣ 1073

Av: NS=+660

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 4 | 3NT N 3 | 600 | | -2 |
| 3 | 2 | 3NT N 7 | 720 | | 2 |
| 8 | 14 | 5C N 5 | 600 | | -2 |
| 9 | 11 | 4NT N 5 | 660 | | 0 |
| 12 | 10 | 3NT N 7 | 720 | | 2 |
| 13 | 7 | 3NT N 5 | 660 | | 0 |

3

♠ A106
♥ 102
♦ A983
♣ Q952

♠ K932
♥ KJ93
♦ 75
♣ K108

♠ QJ
♥ AQ875
♦ KJ4
♣ AJ3

♠ 8754
♥ 64
♦ Q1062
♣ 764

Av: NS=-650

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

4

♠ 5
♥ KJ
♦ AK92
♣ AK8754

♠ KJ843
♥ AQ95
♦ 86
♣ 96

♠ A1096
♥ 10863
♦ J53
♣ Q10

♠ Q72
♥ 742
♦ Q1074
♣ J32

Av: NS=+140

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 7 | 2S W-1 | 100 | | -1 |
| 4 | 12 | 4C N 4 | 130 | | 0 |
| 5 | 9 | 2D N 5 | 150 | | 0 |
| 8 | 2 | 3C N 4 | 130 | | 0 |
| 10 | 6 | 3D S 4 | 130 | | 0 |
| 11 | 3 | 3D S 6 | 170 | | 1 |

5

♠ 1097
♥ QJ
♦ A10962
♣ K109

♠ AK8532
♥
♦ K543
♣ Q72

♠ J6
♥ 1095432
♦ 87
♣ A85

♠ Q4
♥ AK876
♦ QJ
♣ J643

Av: NS=-80

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 7 | 2H S-1 | | 100 | -1 |
| 4 | 12 | 2S W 2 | | 110 | -1 |
| 5 | 9 | 3H S-2 | | 200 | -3 |
| 8 | 2 | 2S W-2 | 100 | | 5 |
| 10 | 6 | 3H S-2 | | 200 | -3 |
| 11 | 3 | 3S W-2 | 100 | | 5 |

6

♠ 1084
♥ Q9763
♦ A7
♣ AK7

♠ J2
♥ J1042
♦ K6532
♣ 96

♠ A5
♥ AK5
♦ Q4
♣ Q108542

♠ KQ9763
♥ 8
♦ J1098
♣ J3

Av: NS=+160

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 7 | 1NT E-2 | 200 | | 1 |
| 4 | 12 | 3S S 3 | 140 | | -1 |
| 5 | 9 | 3S S 3 | 140 | | -1 |
| 8 | 2 | 4S S 4 | 420 | | 6 |
| 10 | 6 | 3S S 3 | 140 | | -1 |
| 11 | 3 | 3S S 4 | 170 | | 0 |

7

♠ KJ872
♥ 974
♦ 105
♣ 543

♠ Q6
♥ AK105
♦ K42
♣ KJ72

♠ A1093
♥ QJ3
♦ 973
♣ 1096

♠ 54
♥ 862
♦ AQJ86
♣ AQ8

Av: NS=-60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 14 | 2D S-2 | | 200 | -4 |
| 3 | 6 | 1NT W 1 | | 90 | -1 |
| 5 | 4 | 1NT W 2 | | 120 | -2 |
| 7 | 9 | 2NT W-2 | 200 | | 6 |
| 10 | 8 | 1NT W 1 | | 90 | -1 |
| 13 | 2 | 1D S 1 | 70 | | 4 |

8

♠ 10
♥ K1076
♦ QJ2
♣ AQJ76

♠ 6432
♥ AQ
♦ A94
♣ 10954

♠ KQ9
♥ 8532
♦ 753
♣ K83

♠ AJ875
♥ J94
♦ K1086
♣ 2

Av: NS=+140

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 14 | 2S S 3 | 140 | | 0 |
| 3 | 6 | 1NT N 3 | 150 | | 0 |
| 5 | 4 | 1NT N 2 | 120 | | -1 |
| 7 | 9 | 1NT N 3 | 150 | | 0 |
| 10 | 8 | 2D S 3 | 110 | | -1 |
| 13 | 2 | 2NT N 3 | 150 | | 0 |

9

♠ KQ10
♥ AJ975
♦ J9
♣ KJ5

♠ 3
♥ K10632
♦ A103
♣ 10863

♠ AJ72
♥ Q84
♦ K
♣ A9742

♠ 98654
♥
♦ Q876542
♣ Q

Av: NS=0

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 14 | 2S N 2 | 110 | | 3 |
| 3 | 6 | 2S N 2 | 110 | | 3 |
| 5 | 4 | 3C E 3 | | 110 | -3 |
| 7 | 9 | 3D S-2 | | 100 | -3 |
| 10 | 8 | 3C E 4 | | 130 | -4 |
| 13 | 2 | 2S N 2 | 110 | | 3 |

10

♠ A1073
♥ 52
♦ AK83
♣ 432

♠ J9642
♥ A4
♦
♣ Q109875

♠ K
♥ KQ10863
♦ Q964
♣ KJ

♠ Q85
♥ J97
♦ J10752
♣ A6

Av: NS=-20

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

11

♠ A72
♥ A8
♦ Q962
♣ KQ75

♠ Q653
♥ 762
♦ K85
♣ J62

♠ K109
♥ KQ9543
♦ A43
♣ 3

♠ J84
♥ J10
♦ J107
♣ A10984

Av: NS=-120

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 10 | 2H E 2 | | 110 | 0 |
| 4 | 14 | 2H E 3 | | 140 | -1 |
| 5 | 11 | 3NT N 4 | 430 | | 11 |
| 9 | 1 | 2NT N-1 | | 50 | 2 |
| 12 | 6 | 2Hx E 2 | | 470 | -8 |
| 13 | 3 | 2H E 4 | | 170 | -2 |

12

♠ KJ98
♥ 542
♦ K6
♣ A642

♠ 54
♥ QJ10986
♦ J9
♣ 1075

♠ Q103
♥ A3
♦ A7543
♣ QJ3

♠ A762
♥ K7
♦ Q1082
♣ K98

Av: NS=+110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 10 | 2H W 2 | | 110 | -6 |
| 4 | 14 | 1D E-2 | 100 | | 0 |
| 5 | 11 | 3NT S 4 | 630 | | 11 |
| 9 | 1 | 1S S 3 | 140 | | 1 |
| 12 | 6 | 1S S 3 | 140 | | 1 |
| 13 | 3 | 3H W-1 | 50 | | -2 |

13

♠ 74
♥ Q982
♦ AQ1073
♣ 62

♠ AQ82
♥ KJ654
♦ 852
♣ 10

♠ J10953
♥ 7
♦ J
♣ QJ9874

♠ K6
♥ A103
♦ K964
♣ AK53

Av: NS=+620

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 5 | 3NT S 4 | 630 | | 0 |
| 3 | 7 | 3NT S 3 | 600 | | -1 |
| 6 | 2 | 3NT S 4 | 630 | | 0 |
| 8 | 4 | 3NT S 4 | 630 | | 0 |
| 11 | 13 | 3D S 5 | 150 | | -10 |
| 14 | 12 | 3NT S 4 | 630 | | 0 |

14

♠ KQ9
♥ KJ973
♦ 632
♣ K2

♠ J65
♥ 1085
♦ Q108
♣ J853

♠ A107432
♥ A
♦ J5
♣ A974

♠ 8
♥ Q642
♦ AK974
♣ Q106

Av: NS=+260

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 5 | 4H N 4 | 420 | | 4 |
| 3 | 7 | 3S E-2 | 100 | | -4 |
| 6 | 2 | 2S E 2 | | 110 | -9 |
| 8 | 4 | 4H N 4 | 420 | | 4 |
| 11 | 13 | 3D S 3 | 110 | | -4 |
| 14 | 12 | 4H N 4 | 420 | | 4 |

15

♠ QJ9
♥ A1072
♦ A83
♣ 653

♠ AK8
♥ Q84
♦ 542
♣ KQ82

♠ 76432
♥ KJ5
♦ J97
♣ 94

♠ 105
♥ 963
♦ KQ106
♣ AJ107

Av: NS=-50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1 | 5 | 1C W 1 | | 70 | -1 |
| 3 | 7 | 1C W 1 | | 70 | -1 |
| 6 | 2 | 1NT W 1 | | 90 | -1 |
| 8 | 4 | 1C W-1 | 50 | | 3 |
| 11 | 13 | 1NT W-1 | 50 | | 3 |
| 14 | 12 | 1NT W 2 | | 120 | -2 |

16

♠ Q9765
♥ 2
♦ AQ42
♣ J32

♠ A10432
♥ 98
♦ 65
♣ 10987

♠ 8
♥ AKJ754
♦ J97
♣ K64

♠ KJ
♥ Q1063
♦ K1083
♣ AQ5

Av: NS=+150

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3 | 9 | 1NT N 3 | 150 | | 0 |
| 6 | 14 | 2NT S 3 | 150 | | 0 |
| 7 | 11 | 2NT S 3 | 150 | | 0 |
| 10 | 4 | 1NT S 4 | 180 | | 1 |
| 12 | 8 | 2S S 3 | 140 | | 0 |
| 13 | 5 | 4Sx S-2 | | 300 | -10 |

17

♠ Q10964
♥ 83
♦ A87
♣ K52

♠ K73
♥ AKQJ42
♦ 10
♣ AQ9

♠ A852
♥ 6
♦ K963
♣ J743

♠ J
♥ 10975
♦ QJ542
♣ 1086

Av: NS=-380

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3 | 9 | 4H W 5 | | 450 | -2 |
| 6 | 14 | 2H W 4 | | 170 | 5 |
| 7 | 11 | 4H W-1 | 50 | | 10 |
| 10 | 4 | 4H W 5 | | 450 | -2 |
| 12 | 8 | 3NT E 4 | | 430 | -2 |
| 13 | 5 | 4H W 5 | | 450 | -2 |

18

♠ 8752
♥ Q643
♦ 762
♣ A10

♠ 4
♥ K1075
♦ AQJ10
♣ Q864

♠ KJ96
♥ J2
♦ K853
♣ KJ7

♠ AQ103
♥ A98
♦ 94
♣ 9532

Av: NS=-60

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

19

♠ Q52
♥ A43
♦ J863
♣ K106

♠ 943
♥ 985
♦ A10975
♣ 92

♠ A76
♥ QJ10
♦ 42
♣ AQJ84

♠ KJ108
♥ K762
♦ KQ
♣ 753

Av: NS=+110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 12 | 1NT S-1 | | 50 | -4 |
| 5 | 8 | 2H W-2 | 200 | | 3 |
| 7 | 6 | 1NT N 3 | 150 | | 1 |
| 9 | 13 | 1NT N 1 | 90 | | -1 |
| 11 | 1 | 1NT S 1 | 90 | | -1 |
| 14 | 10 | 1NT N 1 | 90 | | -1 |

20

♠ K873
♥ K8743
♦
♣ 7652

♠ Q965
♥ Q9
♦ AK82
♣ KJ9

♠ 104
♥ AJ6
♦ QJ975
♣ 1083

♠ AJ2
♥ 1052
♦ 10643
♣ AQ4

Av: NS=-150

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 12 | 2NT W 3 | | 150 | 0 |
| 5 | 8 | 2NT W 3 | | 150 | 0 |
| 7 | 6 | 2NT W 3 | | 150 | 0 |
| 9 | 13 | 2NT W 4 | | 180 | -1 |
| 11 | 1 | 2NT W 2 | | 120 | 1 |
| 14 | 10 | 3D W 4 | | 130 | 1 |

21

♠ A64
♥ 10632
♦ 8543
♣ Q7

♠ 87
♥ 97
♦ 106
♣ AK95432

♠ KQJ932
♥ J54
♦ K7
♣ J6

♠ 105
♥ AKQ8
♦ AQJ92
♣ 108

Av: NS=0

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2 | 12 | 3D S 4 | 130 | | 4 |
| 5 | 8 | 3S E-1 | 50 | | 2 |
| 7 | 6 | 2S E 3 | | 140 | -4 |
| 9 | 13 | 2S E 3 | | 140 | -4 |
| 11 | 1 | 4S E-1 | 50 | | 2 |
| 14 | 10 | 3S E-1 | 50 | | 2 |