

**1** ♠Q986  
♥J  
♦Q543  
♣10754

♠A10532 ♠74  
♥6 ♥Q108732  
♦A6 ♠E ♦J1097  
♣A9632 ♣S ♣J

♠KJ  
♥AK954  
♦K82  
♣KQ8

Av: NS=+90

NS	EW	Contract	N-S	E-W	IMP
1	3	2S W-2	100		0
3	1	1NT S 3	150		2
4	10	3NT N 3	400		7
5	9	3NT S-1		50	-4
6	8	3NT S-3		150	-6
8	6	2S W-2	100		0
9	5	1NT S 3	150		2
10	4	2S W-2	100		0

**2** ♠A962  
♥A10642  
♦3  
♣J43

♠1074 ♠KQJ85  
♥Q98 ♥A109  
♦K96542 ♠E ♦A107  
♣2 ♣AQ1086

♠3  
♥KJ753  
♦QJ8  
♣K975

Av: NS=-50

NS	EW	Contract	N-S	E-W	IMP
1	3	3S E 3		140	-3
3	1	4S E 4		420	-9
4	10	4S E-1	50		3
5	9	4Sx E-3	500		11
6	8	3S E-1	50		3
8	6	4S E-1	50		3
9	5	4S E-2	100		4
10	4	4S E 5		450	-9

**3** ♠KJ103  
♥J84  
♦KQ10  
♣Q73

♠952 ♠Q4  
♥KQ53 ♥A109  
♦J854 ♠E ♦A9632  
♣94 ♣AJ5

♠A876  
♥762  
♦7  
♣K10862

Av: NS=+40

NS	EW	Contract	N-S	E-W	IMP
1	3	1NT E-1	100		2
3	1	2D E 3		110	-4
4	10	1NT E-1	100		2
5	9	1NT E-1	100		2
6	8	2C N 2	90		2
8	6	2D E 3		110	-4
9	5	3S S 3	140		3
10	4	2C N-1		50	-3

**4** ♠9864  
♥1096  
♦9  
♣J10742

♠K ♠A10532  
♥K532 ♥A7  
♦AJ74 ♠E ♦KQ83  
♣8653 ♣AQ

♠QJ7  
♥QJ84  
♦10652  
♣K9

Av: NS=-530

NS	EW	Contract	N-S	E-W	IMP
1	3	2D E 5		150	9
3	1	6D E-2	200		12
4	10	3NT W 3		600	-2
5	9	3NT W 3		600	-2
6	8	5D W 5		600	-2
8	6	3NT W 3		600	-2
9	5	3NT W 3		600	-2
10	4	3NT W 4		630	-3

**5** ♠A  
♥J875  
♦AKJ104  
♣KJ3

♠J983 ♠K105  
♥Q964 ♥AK1032  
♦652 ♠E ♦Q9873  
♣A4 ♣S ♣A

♠Q7642  
♥  
♦  
♣Q10987652

Av: NS=+500

NS	EW	Contract	N-S	E-W	IMP
1	3	5C S 6	620		3
3	1	6Dx E-5	1100		12
4	10	4C S 6	170		-8
5	9	5Hx E-3	500		0
6	8	3NT N-4		400	-14
8	6	5Hx E-4	800		7
9	5	5C S 6	620		3
10	4	4Hx E-2	300		-5

**6** ♠AK4  
♥Q10987  
♦95  
♣875

♠QJ5 ♠8762  
♥J ♥AK642  
♦KQ104 ♠E ♦J87  
♣KQ932 ♣S ♣10

♠1093  
♥53  
♦A632  
♣AJ64

Av: NS=+20

NS	EW	Contract	N-S	E-W	IMP
1	5	1NT W 1		90	-3
2	4	3H N-3		150	-5
4	2	1NT W 2		120	-4
5	1	4S E-4	400		9
6	10	1NT S 2	120		3
7	9	2H E-2	200		5
9	7	1NT S 1	90		2
10	6	2D W 2		90	-3

**7** ♠1098  
♥J32  
♦K864  
♣A82

♠A53 ♠KJ42  
♥K106 ♥Q9854  
♦QJ52 ♠E ♦A109  
♣KJ5 ♣S ♣7

♠Q76  
♥A7  
♦73  
♣Q109643

Av: NS=-180

NS	EW	Contract	N-S	E-W	IMP
1	5	1NT W 1		90	3
2	4	1NT W-1	100		7
4	2	1NT W 1		90	3
5	1	4H E-2	200		9
6	10	4H E 5		650	-10
7	9	2H E 4		170	0
9	7	4H E 5		650	-10
10	6	2H E 4		170	0

**8** ♠AK6  
♥AQ652  
♦432  
♣83

♠J1093 ♠Q  
♥10 ♥K9874  
♦QJ86 ♠E ♦AK105  
♣J942 ♣S ♣AQ7

♠87542  
♥J3  
♦97  
♣K1065

Av: NS=-120

NS	EW	Contract	N-S	E-W	IMP
1	5	1NT E 3		150	-1
2	4	1NT E 3		150	-1
4	2	1H N-1		50	2
5	1	1NT E 2		120	0
6	10	2NT E 3		150	-1
7	9	1H N 1	80		5
9	7	1NT E 2		120	0
10	6	1NT E 3		150	-1

**9** ♠K743  
♥K109  
♦Q  
♣A9865

♠AQ6 ♠J109  
♥J532 ♥Q76  
♦J3 ♠E ♦A7542  
♣J1032 ♣S ♣KQ

♠852  
♥A84  
♦K10986  
♣74

Av: NS=+110

NS	EW	Contract	N-S	E-W	IMP
1	5	1NT S 1	90		-1
2	4	1NT S 1	90		-1
4	2	1NT S 2	120		0
5	1	1NT S 2	120		0
6	10	2C N 2	90		-1
7	9	1NT S 2	120		0
9	7	1NT S 2	120		0
10	6	1NT W-3	300		5

**10** ♠8652  
♥J98  
♦AJ10  
♣A52

♠AKQ10 ♠J4  
♥Q ♥K65432  
♦8532 ♠E ♦74  
♣KJ63 ♣S ♣1098

♠973  
♥A107  
♦KQ96  
♣Q74

Av: NS=+80

NS	EW	Contract	N-S	E-W	IMP
1	5	2H E-1	100		1
2	4	2H E-2	200		3
4	2	2H E-1	100		1
5	1	2S W-3	300		6
6	10	2NT W 2		120	-5
7	9	2H E 2		110	-5
9	7	1D W-1	100		1
10	6	2H W-1	100		1

**11** ♠52  
♥64  
♦AK1087  
♣J972

♠KQ9 ♠8743  
♥Q83 ♥J92  
♦Q654 ♠E ♦J93  
♣KQ3 ♣S ♣1084

♠AJ106  
♥AK1075  
♦2  
♣A65

Av: NS=+200

NS	EW	Contract	N-S	E-W	IMP
1	7	2NT S 3	150		-2
2	6	2NT N 3	150		-2
3	5	3NT N-1		50	-6
5	3	2NT N 4	180		-1
6	2	2NT N 2	120		-2
7	1	3NT N 3	400		5
8	10	3NT N 3	400		5
10	8	2H S 4	170		-1

**12** ♠3  
♥AKQ97  
♦AK  
♣AK1072

♠Q1098764 ♠AKJ  
♥2 ♥1084  
♦J975 ♠E ♦Q32  
♣9 ♣S ♣8543

♠52  
♥J653  
♦10864  
♣QJ6

Av: NS=+740

NS	EW	Contract	N-S	E-W	IMP
1	7	4H N 6	680		-2
2	6	4C N 6	170		-11
3	5	5H N 6	680		-2
5	3	5H N 6	680		-2
6	2	5Sx W-2	300		-10
7	1	6H S 7	1460		12
8	10	6H N 6	1430		12
10	8	5H N 6	680		-2

**13** ♠3  
♥AKQ  
♦A106  
♣KJ8654

♠J82 ♠Q975  
♥732 ♥9654  
♦J974 ♠E ♦Q832  
♣A72 ♣S ♣Q

♠AK1064  
♥J108  
♦K5  
♣1093

Av: NS=+640

NS	EW	Contract	N-S	E-W	IMP
1	7	3NT N 3	600		-1
2	6	3NT N 5	660		1
3	5	3NT S 3	600		-1
5	3	3NT N 5	660		1
6	2	3NT N 6	690		2
7	1	3NT N 3	600		-1
8	10	3NT S 5	660		1
10	8	3NT N 5	660		1

**14** ♠Q732  
♥AJ3  
♦762  
♣1042

♠A54 ♠K106  
♥KQ7 ♥984  
♦A83 ♠E ♦95  
♣K975 ♣AQ863

♠J98  
♥10652  
♦KQJ104  
♣J

Av: NS=-270

NS	EW	Contract	N-S	E-W	IMP
1	7	2NT W 3		150	3
2	6	3NT W 3		400	-4
3	5	3NT W 3		400	-4
5	3	3NT W 4		430	-4
6	2	1NT E 2		120	4
7	1	2NT W 3		150	3
8	10	3NT W-1	50		8
10	8	3NT W 3		400	-4

**15** ♠A104  
♥Q52  
♦K3  
♣KJ743

♠J9862 ♠Q3  
♥K8 ♥A10643  
♦J6 ♠E ♦AQ105  
♣10862 ♣S ♣A5

♠K75  
♥J97  
♦98742  
♣Q9

Av: NS=-80

NS	EW	Contract	N-S	E-W	IMP
1	7	2H E 2		110	-1
2	6	2S E-1	50		4
3	5	1NT W-1	50		4
5	3	1H E 2		110	-1
6	2	2H E 2		110	-1
7	1	1H E 4		170	-3
8	10	1NT E 1		90	0
10	8	2S E 2		110	-1

**16** ♠AQJ854  
♥QJ42  
♦9  
♣A6

♠76  
♥876  
♦KJ854  
♣Q75

N  
W—E  
S

♠K1093  
♥K109  
♦76  
♣10843

♠2  
♥A53  
♦AQ1032  
♣KJ92

Av: NS=+180

NS	EW	Contract	N-S	E-W	IMP
1	9	3NT S 3	400		6
2	8	3NT S-1		50	-6
3	7	3NT N-1		50	-6
4	6	4S N 4	420		6
6	4	3NT S-1		50	-6
7	3	3NT S 4	430		6
8	2	4S N 4	420		6
9	1	3NT S-1		50	-6

**17** ♠6542  
♥876  
♦103  
♣Q872

♠J3  
♥Q53  
♦QJ96  
♣A1054

N  
W—E  
S

♠A87  
♥K42  
♦K852  
♣963

♠KQ109  
♥AJ109  
♦A74  
♣KJ

Av: NS=-40

NS	EW	Contract	N-S	E-W	IMP
1	9	1D S-2		100	-2
2	8	1D S-1		50	0
3	7	1D S-1		50	0
4	6	1D S-1		50	0
6	4	1D S-1		50	0
7	3	1D S-2		100	-2
8	2	1D S 1	70		3
9	1	1D S 1	70		3

**18** ♠A976  
♥Q109853  
♦Q3  
♣6

♠Q10  
♥K7  
♦107542  
♣KQJ4

N  
W—E  
S

♠K432  
♥4  
♦AK98  
♣A953

♠J85  
♥AJ62  
♦J6  
♣10872

Av: NS=-300

NS	EW	Contract	N-S	E-W	IMP
1	9	3NT E 5		460	-4
2	8	4D E 5		150	4
3	7	3NT W 4		430	-4
4	6	4D E 5		150	4
6	4	4D E 5		150	4
7	3	3D E 5		150	4
8	2	3NT E 5		460	-4
9	1	3NT E 6		490	-5

**19** ♠K962  
♥J10543  
♦652  
♣K

♠A1087  
♥7  
♦AJ83  
♣J943

N  
W—E  
S

♠QJ43  
♥Q982  
♦K  
♣Q1075

♠5  
♥AK6  
♦Q10974  
♣A862

Av: NS=+50

NS	EW	Contract	N-S	E-W	IMP
1	9	3H N-1		50	-3
2	8	2D N 2	90		1
3	7	2D S 2	90		1
4	6	2H N-1		50	-3
6	4	3S W-1	100		2
7	3	2D S-1		50	-3
8	2	2S E-1	100		2
9	1	3S W-2	200		4

**20** ♠854  
♥J54  
♦KJ982  
♣94

♠Q2  
♥K6  
♦A63  
♣AKQ832

N  
W—E  
S

♠AJ96  
♥Q832  
♦Q74  
♣105

♠K1073  
♥A1097  
♦105  
♣J76

Av: NS=-510

NS	EW	Contract	N-S	E-W	IMP
1	9	3NT W 4		630	-3
2	8	3NT W 4		630	-3
3	7	3NT E 4		630	-3
4	6	3NT E 4		630	-3
6	4	3NT E 5		660	-4
7	3	3NT W 4		630	-3
8	2	3NT W-1	100		12
9	1	3NT W-1	100		12

**21** ♠Q9  
♥K8432  
♦42  
♣A843

♠K  
♥Q65  
♦AQ763  
♣9752

N  
W—E  
S

♠AJ103  
♥A97  
♦J108  
♣Q106

♠876542  
♥J10  
♦K95  
♣KJ

Av: NS=-190

NS	EW	Contract	N-S	E-W	IMP
2	10	1NT E 2		120	2
3	9	3NT E-2	100		7
4	8	3NT E 3		400	-5
5	7	2NT E 3		150	1
7	5	2NT E 3		150	1
8	4	2NT E 4		180	0
9	3	2NT E 3		150	1
10	2	3NT E 4		430	-6

**22** ♠A1098  
♥K62  
♦1062  
♣K102

♠753  
♥A975  
♦KQ85  
♣A6

N  
W—E  
S

♠KJ642  
♥Q83  
♦J3  
♣J97

♠Q  
♥J104  
♦A974  
♣Q8543

Av: NS=+100

NS	EW	Contract	N-S	E-W	IMP
2	10	1NT W-1	100		0
3	9	1NT W 1		90	-5
4	8	1NT W-2	200		3
5	7	1NT W-2	200		3
7	5	2S E-1	100		0
8	4	1NT W 1		90	-5
9	3	1NT W-2	200		3
10	2	1NT W-1	100		0

**23** ♠642  
♥Q8752  
♦QJ4  
♣Q2

♠10875  
♥J4  
♦103  
♣KJ1063

N  
W—E  
S

♠KJ9  
♥AK10  
♦AK875  
♣85

♠AQ3  
♥963  
♦962  
♣A974

Av: NS=-90

NS	EW	Contract	N-S	E-W	IMP
2	10	4S W 4		620	-11
3	9	2NT E-2	200		7
4	8	2NT E 3		150	-2
5	7	2NT E 2		120	-1
7	5	2NT E 3		150	-2
8	4	2NT E 2		120	-1
9	3	3NT E-1	100		5
10	2	2NT E 2		120	-1

**24** ♠85  
♥Q1086  
♦QJ5  
♣AK62

♠K1062  
♥A2  
♦K843  
♣J109

N  
W—E  
S

♠J93  
♥9543  
♦A1096  
♣83

♠AQ74  
♥KJ7  
♦72  
♣Q754

Av: NS=+400

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

**25** ♠J542  
♥63  
♦9864  
♣Q62

♠76  
♥KJ109  
♦KQ10532  
♣3

N  
W—E  
S

♠AK9  
♥AQ8752  
♦  
♣AJ75

♠Q1083  
♥4  
♦AJ7  
♣K10984

Av: NS=-1070

NS	EW	Contract	N-S	E-W	IMP
2	10	6H E 7		1460	-9
3	9	6H E 7		1460	-9
4	8	4H E 7		710	8
5	7	5H E 6		680	9
7	5	6H E 6		1430	-8
8	4	4H E 6		680	9
9	3	4H E 5		650	9
10	2	6H E 7		1460	-9