

**1**

♠ J1093  
♥ A8  
♦ 8  
♣ K98753

♠ AK8  
♥ 10952  
♦ Q64  
♣ J102

♠ 42  
♥ KJ643  
♦ 952  
♣ A64

♠ Q765  
♥ Q7  
♦ AKJ1073  
♣ Q

Av: NS=+50

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

**2**

♠ 106542  
♥ 843  
♦ 1098  
♣ A6

♠ Q73  
♥ 72  
♦ KJ764  
♣ K105

♠ 98  
♥ AKJ65  
♦ Q32  
♣ J42

♠ AKJ  
♥ Q109  
♦ A5  
♣ Q9873

Av: NS=+40

NS	EW	Contract	N-S	E-W	IMP
3	14	3D	W-1	50	0
5	12	2S	S-1	100	-4
7	10	2S	N 2	110	2
9	8	2S	S 3	140	3
11	6	2S	S 2	110	2
13	4	4S	N-4	400	-10

**3**

♠ 832  
♥ K1097642  
♦ J97

♠ K4  
♥ AJ1095  
♦ AJ3  
♣ 862

♠ AJ9853  
♥ KQ4  
♦ Q5  
♣ 53

♠ Q10762  
♥ 76  
♦ 8  
♣ AKQ104

Av: NS=+70

NS	EW	Contract	N-S	E-W	IMP
3	14	4H	W-3	300	6
5	12	4H	W 4	620	-12
7	10	4H	W-1	100	1
9	8	3H	W-2	200	4
11	6	4H	W-1	100	1
13	4	3H	W 3	140	-5

**4**

♠ Q3  
♥ Q8  
♦ Q9632  
♣ AQ73

♠ 106  
♥ J743  
♦ J1074  
♣ 962

♠ K984  
♥ K62  
♦ AK5  
♣ 1054

♠ AJ752  
♥ A1095  
♦ 8  
♣ KJ8

Av: NS=+440

NS	EW	Contract	N-S	E-W	IMP
3	14	4S	S 4	620	5
5	12	3NT	S-2	200	-12
7	10	3NT	S-1	100	-11
9	8	3NT	S 5	660	6
11	6	3NT	S 3	600	4
13	4	3NT	N 4	630	5

**5**

♠ Q10753  
♥ 10  
♦ K43  
♣ Q652

♠ AK92  
♥ KQ9865  
♦ 2  
♣ KJ

♠ 64  
♥ J2  
♦ QJ75  
♣ A10974

♠ J8  
♥ A743  
♦ A10986  
♣ 83

Av: NS=+20

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

**6**

♠ K  
♥ KJ652  
♦ 76  
♣ AQJ32

♠ J109  
♥ 1087  
♦ J95  
♣ 9765

♠ A864  
♥ 94  
♦ A842  
♣ K108

♠ Q7532  
♥ AQ3  
♦ KQ103  
♣ 4

Av: NS=+310

NS	EW	Contract	N-S	E-W	IMP
1	6	3NT	N 6	490	5
5	2	4H	N 4	420	3
7	14	4H	N 4	420	3
9	12	4H	N-1	50	-8
11	10	5H	N-1	50	-8
13	8	4H	N 5	450	4

**7**

♠ 103  
♥ KJ10  
♦ 1087  
♣ AKQ109

♠ QJ64  
♥ Q82  
♦ A6  
♣ 7653

♠ AK9  
♥ A3  
♦ KJ532  
♣ J84

♠ 8752  
♥ 97654  
♦ Q94  
♣ 2

Av: NS=-50

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

**8**

♠ 4  
♥ 875  
♦ 1053  
♣ KQJ742

♠ A98752  
♥ A63  
♦ K4  
♣ 108

♠ K6  
♥ KQ4  
♦ AJ982  
♣ A95

♠ QJ103  
♥ J1092  
♦ Q76  
♣ 63

Av: NS=-220

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

**9**

♠ KJ852  
♥ A  
♦ K96  
♣ 8753

♠ A94  
♥ KQJ42  
♦ 542  
♣ J2

♠ 3  
♥ 865  
♦ AQJ73  
♣ AQ109

♠ Q1076  
♥ 10973  
♦ 108  
♣ K64

Av: NS=-260

NS	EW	Contract	N-S	E-W	IMP
1	10	4H	W 4	620	-8
3	8	3D	E 3	110	4
7	4	2S	N 3	140	9
9	2	4H	W 4	620	-8
11	14	3H	W 4	170	3
13	12	3D	E 4	130	4

**10**

♠ J982  
♥ 954  
♦ K1072  
♣ A3

♠ 654  
♥ AQ8  
♦ AQ  
♣ Q8754

♠ AKQ  
♥ K10  
♦ J985  
♣ KJ62

♠ 1073  
♥ J7632  
♦ 643  
♣ 109

Av: NS=-660

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

**11**

♠ A1073  
♥ Q103  
♦ AQ974  
♣ 4

♠ 9  
♥ 98654  
♦ KJ102  
♣ 653

♠ KJ854  
♥ K72  
♦ 53  
♣ 872

♠ Q62  
♥ AJ  
♦ 86  
♣ AKQJ109

Av: NS=+470

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

**12**

♠ A763  
♥ 5  
♦ A10953  
♣ J103

♠ Q10  
♥ Q876  
♦ KQ82  
♣ A92

♠ J982  
♥ 94  
♦ 76  
♣ 87654

♠ K54  
♥ AKJ1032  
♦ J4  
♣ KQ

Av: NS=+400

NS	EW	Contract	N-S	E-W	IMP
1	10	2H	S 4	170	-6
3	8	2H	S 3	140	-6
7	4	3NT	N 4	630	6
9	2	3H	S 4	170	-6
11	14	3NT	N 4	630	6
13	12	3NT	N 4	630	6

**13**

♠ 10  
♥ KJ5  
♦ AQJ98  
♣ A932

♠ AQJ932  
♥ 1093  
♦ K52  
♣ J

♠ K84  
♥ A64  
♦ 763  
♣ Q754

♠ 765  
♥ Q872  
♦ 104  
♣ K1086

Av: NS=+130

NS	EW	Contract	N-S	E-W	IMP
2	14	2S	W-1	100	-1
3	12	3S	W-1	100	-1
5	10	3S	W-2	200	2
9	6	1S	W 1	80	-5
11	4	3C	N 4	130	0
13	1	3H	S 4	170	1

**14**

♠ AQ63  
♥ KQ9652  
♦ 32  
♣ 8

♠ 74  
♥ AJ73  
♦ 4  
♣ J65432

♠ K108  
♥ 84  
♦ AQJ85  
♣ K107

♠ J952  
♥ 10  
♦ K10976  
♣ AQ9

Av: NS=+90

NS	EW	Contract	N-S	E-W	IMP
2	14	1NT	E-2	100	0
3	12	2NT	S 4	180	3
5	10	2S	S-1	50	-4
9	6	1NT	E-2	100	0
11	4	1NT	E-1	50	-1
13	1	2S	S 2	110	1

**15**

♠ K73  
♥ 76  
♦ KJ9  
♣ AK754

♠ Q10862  
♥ K10  
♦ Q1076  
♣ 86

♠ A95  
♥ J94  
♦ 5432  
♣ Q102

♠ J4  
♥ AQ8532  
♦ A8  
♣ J93

Av: NS=+80

NS	EW	Contract	N-S	E-W	IMP
2	14	4H	S 4	620	11
3	12	4H	S 4	620	11
5	10	4H	S-1	100	-5
9	6	4H	S-1	100	-5
11	4	4H	S-1	100	-5
13	1	3NT	N-3	300	-9

**16**

♠ AJ95  
♥ AK  
♦ Q874  
♣ 932

♠ K87  
♥ J9743  
♦ A1053  
♣ 5

♠ 642  
♥ Q102  
♦ J962  
♣ AK7

♠ Q103  
♥ 865  
♦ K  
♣ QJ10864

Av: NS=-20

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

### 17

♠ Q105  
♥ KQ74  
♦ 6  
♣ AQJ82

♠ KJ  
♥ J10962  
♦ 107  
♣ 10974

♠ 87632  
♥ A85  
♦ J982  
♣ K

♠ A94  
♥ 3  
♦ AKQ543  
♣ 653

Av: NS=-10

NS	EW	Contract	N-S	E-W	IMP
1	3	3NT N 4	430		10
4	2	3NT N-2		100	-3
5	14	3NT N-1		50	-1
7	12	3NT N-1		50	-1
11	8	3NT S-1		50	-1
13	6	2D S 3	110		3

### 18

♠ AQ10  
♥ 9543  
♦ 10732  
♣ 93

♠ KJ87632  
♥ 8  
♦ AK9  
♣ A2

♠ 9  
♥ 6  
♦ J8654  
♣ KJ10865

♠ 54  
♥ AKQJ1072  
♦ Q  
♣ Q74

Av: NS=+220

NS	EW	Contract	N-S	E-W	IMP
1	3	4H S 4	620		9
4	2	4S W-1	50		-5
5	14	5H S-1		100	-8
7	12	5D E 5		400	-12
11	8	4H S 4	620		9
13	6	5Sx W-2	300		2

### 19

♠ KJ10432  
♥ Q  
♦ AK  
♣ K653

♠ AJ1064  
♥ J976543  
♦ Q

♠ 976  
♥ K32  
♦ 108  
♣ AJ1072

♠ AQ85  
♥ 9875  
♦ Q2  
♣ 984

Av: NS=+260

NS	EW	Contract	N-S	E-W	IMP
1	3	4S N-1		50	-7
4	2	4S N-1		50	-7
5	14	4S N 5	450		5
7	12	5Dx W-1	200		-2
11	8	4S N 4	420		4
13	6	4S N 5	450		5

### 20

♠ Q982  
♥ K543  
♦ Q3  
♣ Q87

♠ KJ6  
♥ 6  
♦ KJ109875  
♣ 105

♠ 75  
♥ A1087  
♦ A64  
♣ 9632

♠ A1043  
♥ QJ92  
♦ 2  
♣ AKJ4

Av: NS=+70

NS	EW	Contract	N-S	E-W	IMP
1	3	3D W 4		130	-5
4	2	4D W-1	100		1
5	14	4H N-1		100	-5
7	12	3H N 3	140		2
11	8	1H S 3	140		2
13	6	2S S 4	170		3

### 21

♠ A  
♥ 93  
♦ AQ32  
♣ AK9753

♠ J1076  
♥ AJ542  
♦ 106  
♣ 106

♠ 543  
♥ Q10876  
♦ KJ98  
♣ 2

♠ KQ982  
♥ K  
♦ 754  
♣ QJ84

Av: NS=+620

NS	EW	Contract	N-S	E-W	IMP
1	8	5C N 6	620		0
3	5	5C N 6	620		0
6	4	5C N 6	620		0
7	2	5C N 5	600		-1
9	14	5C N 6	620		0
13	10	3NT S 5	660		1

### 22

♠ J10  
♥ J85  
♦ J1095  
♣ 8543

♠ A9863  
♥ A  
♦ K762  
♣ KJ6

♠ Q75  
♥ K10964  
♦ Q43  
♣ Q10

♠ K42  
♥ Q732  
♦ A8  
♣ A972

Av: NS=-130

NS	EW	Contract	N-S	E-W	IMP
1	8	3C S-1		50	2
3	5	2S E 3		140	0
6	4	4S W-2	200		8
7	2	3S W 4		170	-1
9	14	2S W 4		170	-1
13	10	3S W 4		170	-1

### 23

♠ A94  
♥ J92  
♦  
♣ AQJ10732

♠ 8753  
♥  
♦ AKQJ1065  
♣ K4

♠ 10  
♥ AQ107643  
♦ 93  
♣ 986

♠ KQJ62  
♥ K85  
♦ 8742  
♣ 5

Av: NS=+10

NS	EW	Contract	N-S	E-W	IMP
1	8	4D W 4		130	-4
3	5	4D W 4		130	-4
6	4	4D W-1	100		3
7	2	5Cx N 5	750		12
9	14	5Dx W-1	200		5
13	10	4Sx S-1		200	-5

### 24

♠ 8432  
♥ 1054  
♦ K8  
♣ A765

♠ AKQJ  
♥  
♦ AQJ1073  
♣ J109

♠ 1076  
♥ AKJ982  
♦ 42  
♣ 43

♠ 95  
♥ Q763  
♦ 965  
♣ KQ82

Av: NS=+10

NS	EW	Contract	N-S	E-W	IMP
1	8	2NT W 2		120	-4
3	5	3NT E-1	50		1
6	4	3D E 4		130	-4
7	2	4S W-2	100		3
9	14	3NT W-1	50		1
13	10	5D W-1	50		1

### 25

♠ Q42  
♥ AQ72  
♦ A73  
♣ A95

♠ A8  
♥ 1043  
♦ J92  
♣ Q10842

♠ K9753  
♥ 865  
♦ 10854  
♣ 6

♠ J106  
♥ KJ9  
♦ KQ6  
♣ KJ73

Av: NS=+440

NS	EW	Contract	N-S	E-W	IMP
1	12	3NT N 4	430		0
3	10	3NT N 5	460		1
5	7	3NT N 4	430		0
8	6	3NT N 5	460		1
9	4	3NT N 4	430		0
11	2	3NT N 4	430		0

### 26

♠ 10854  
♥ 10542  
♦ A108  
♣ A10

♠ AJ63  
♥ 3  
♦ KJ943  
♣ 632

♠ K  
♥ A76  
♦ Q75  
♣ KQJ984

♠ Q972  
♥ KQJ98  
♦ 62  
♣ 75

Av: NS=-160

NS	EW	Contract	N-S	E-W	IMP
1	12	5Cx E 5		750	-11
3	10	3H S-2		200	-1
5	7	4NT E-2	200		8
8	6	4C E 5		150	0
9	4	3C E 5		150	0
11	2	3C E 5		150	0

### 27

♠ KJ53  
♥ A972  
♦ 108  
♣ 763

♠ AQ42  
♥ QJ103  
♦ K7  
♣ Q94

♠ 1096  
♥ 86  
♦ AQ643  
♣ 1052

♠ 87  
♥ K54  
♦ J952  
♣ AKJ8

Av: NS=+80

NS	EW	Contract	N-S	E-W	IMP
1	12	1NT S 1	90		0
3	10	1NT S 1	90		0
5	7	1NT S-1		50	-4
8	6	1NT S 1	90		0
9	4	2S W-1	50		-1
11	2	1NT S 2	120		1

### 28

♠ KQ9843  
♥ A2  
♦ AJ102  
♣ 4

♠ 1076  
♥ Q9  
♦ 943  
♣ KQ1063

♠ A52  
♥ KJ8643  
♦ Q76  
♣ 5

♠ J  
♥ 1075  
♦ K85  
♣ AJ9872

Av: NS=+170

NS	EW	Contract	N-S	E-W	IMP
1	12	3H E-3	150		-1
3	10	3H E-3	150		-1
5	7	3S N 4	170		0
8	6	3S N 4	170		0
9	4	3H E-4	200		1
11	2	2S N 4	170		0