

**1**

♠ KJ8  
♥ 983  
♦ A7  
♣ J10732

♠ 942  
♥ AKJ754  
♦  
♣ KQ85

♠ A76  
♥ 62  
♦ KJ852  
♣ A96

♠ Q1053  
♥ Q10  
♦ Q109643  
♣ 4

Av: NS=-420

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

**2**

♠ 9875  
♥ K92  
♦ K876  
♣ J10

♠ J642  
♥ AJ3  
♦ Q4  
♣ A754

♠ K  
♥ Q1054  
♦ AJ953  
♣ K93

♠ AQ103  
♥ 876  
♦ 102  
♣ Q862

Av: NS=-120

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

**3**

♠ 973  
♥ Q73  
♦ 54  
♣ A10863

♠ AKJ10  
♥ AK8  
♦ K1087  
♣ K2

♠ 86542  
♥ J1042  
♦ AJ  
♣ Q9

♠ Q  
♥ 965  
♦ Q9632  
♣ J754

Av: NS=-650

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 9  | 4S W 5   |     | 650 | 0   |
| 3  | 7  | 4S W 6   |     | 680 | -1  |
| 8  | 4  | 4S W 5   |     | 650 | 0   |
| 10 | 2  | 4S W 5   |     | 650 | 0   |

**4**

♠ KJ32  
♥ 4  
♦ Q102  
♣ K8532

♠ A74  
♥ J87  
♦ KJ876  
♣ A9

♠ 865  
♥ K10965  
♦ A953  
♣ Q

♠ Q109  
♥ AQ32  
♦ 4  
♣ J10764

Av: NS=-90

| NS | EW | Contract    | N-S | E-W | IMP |
|----|----|-------------|-----|-----|-----|
| 1  | 9  | 1NT W-4 400 |     |     | 10  |
| 3  | 7  | 1NT W 1     |     | 90  | 0   |
| 8  | 4  | 2D W 2      |     | 90  | 0   |
| 10 | 2  | 2H E 2      |     | 110 | -1  |

**5**

♠ AQ865  
♥ Q  
♦ Q4  
♣ KQJ93

♠ KJ7  
♥ A86  
♦ A103  
♣ 8762

♠ 943  
♥ KJ74  
♦ KJ82  
♣ 104

♠ 102  
♥ 109532  
♦ 9765  
♣ A5

Av: NS=+130

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

**6**

♠ 76  
♥ A72  
♦ 985  
♣ AK854

♠ AK843  
♥ 863  
♦ 32  
♣ 732

♠ J52  
♥ J9  
♦ AJ764  
♣ QJ6

♠ Q109  
♥ KQ1054  
♦ KQ10  
♣ 109

Av: NS=+170

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

**7**

♠ AKJ  
♥ J9  
♦ K4  
♣ AQ10764

♠ 63  
♥ 765  
♦ J986532  
♣ 3

♠ 1092  
♥ AKQ832  
♦ 7  
♣ K98

♠ Q8754  
♥ 104  
♦ AQ10  
♣ J52

Av: NS=+620

| NS | EW | Contract    | N-S | E-W | IMP |
|----|----|-------------|-----|-----|-----|
| 1  | 3  | 4S S 4 620  |     |     | 0   |
| 4  | 2  | 4S S 4 620  |     |     | 0   |
| 5  | 7  | 5Hx E-2 500 |     |     | -3  |
| 8  | 6  | 4S S 4 620  |     |     | 0   |

**8**

♠ AKJ84  
♥ A105  
♦ 42  
♣ 1083

♠ Q1076  
♥ KQ72  
♦ J95  
♣ AJ

♠ 3  
♥ J943  
♦ A876  
♣ KQ94

♠ 952  
♥ 86  
♦ KQ103  
♣ 7652

Av: NS=-140

| NS | EW | Contract   | N-S | E-W | IMP |
|----|----|------------|-----|-----|-----|
| 1  | 3  | 3H W 3 140 |     |     | 0   |
| 4  | 2  | 3D W-1 50  |     |     | 5   |
| 5  | 7  | 4H W 4 420 |     |     | -7  |
| 8  | 6  | 3H W 3 140 |     |     | 0   |

**9**

♠ QJ874  
♥ J5  
♦ 98  
♣ A1094

♠ A62  
♥ K832  
♦ A72  
♣ J73

♠ K  
♥ A10964  
♦ Q1064  
♣ K85

♠ 10953  
♥ Q7  
♦ KJ53  
♣ Q62

Av: NS=-620

| NS | EW | Contract   | N-S | E-W | IMP |
|----|----|------------|-----|-----|-----|
| 1  | 3  | 4H E 4 620 |     |     | 0   |
| 4  | 2  | 4H E 4 620 |     |     | 0   |
| 5  | 7  | 4H E 4 620 |     |     | 0   |
| 8  | 6  | 4H E 4 620 |     |     | 0   |

**10**

♠ 2  
♥ Q10943  
♦ 10  
♣ AKJ986

♠ 86  
♥ AK752  
♦ K5  
♣ 10543

♠ QJ93  
♥ J86  
♦ AQ983  
♣ 7

♠ AK10754  
♥  
♦ J7642  
♣ Q2

Av: NS=-150

| NS | EW | Contract    | N-S | E-W | IMP |
|----|----|-------------|-----|-----|-----|
| 1  | 3  | 4S S-2 200  |     |     | -2  |
| 4  | 2  | 3NT S-1 100 |     |     | 2   |
| 5  | 7  | 2NT S 2 120 |     |     | 7   |
| 8  | 6  | 4S S-4 400  |     |     | -6  |

**11**

♠ 542  
♥ A732  
♦ 52  
♣ Q952

♠ QJ83  
♥ KQ65  
♦ Q4  
♣ 863

♠ 1097  
♥ 1098  
♦ AK1086  
♣ J7

♠ AK6  
♥ J4  
♦ J973  
♣ AK104

Av: NS=+90

| NS | EW | Contract    | N-S | E-W | IMP |
|----|----|-------------|-----|-----|-----|
| 1  | 5  | 1NT S 1 90  |     |     | 0   |
| 3  | 10 | 1NT S 1 90  |     |     | 0   |
| 6  | 2  | 1NT S 4 180 |     |     | 3   |
| 9  | 4  | 1NT S 1 90  |     |     | 0   |

**12**

♠ 4  
♥ AJ7  
♦ QJ1098  
♣ Q975

♠ Q9  
♥ 98543  
♦ 73  
♣ A1063

♠ KJ1065  
♥ K6  
♦ A542  
♣ J8

♠ A8732  
♥ Q102  
♦ K6  
♣ K42

Av: NS=+50

| NS | EW | Contract   | N-S | E-W | IMP |
|----|----|------------|-----|-----|-----|
| 1  | 5  | 2S E-2 100 |     |     | 2   |
| 3  | 10 | 2S E-1 50  |     |     | 0   |
| 6  | 2  | 2S E-1 50  |     |     | 0   |
| 9  | 4  | 2S E-1 50  |     |     | 0   |

**13**

♠ J82  
♥ Q75  
♦ K2  
♣ KQ1098

♠ 103  
♥ KJ  
♦ A643  
♣ A7432

♠ A65  
♥ A108632  
♦ Q95  
♣ 5

♠ KQ974  
♥ 94  
♦ J1087  
♣ J6

Av: NS=-20

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

**14**

♠ AK10842  
♥ K3  
♦ A96  
♣ J8

♠ 6  
♥ 87642  
♦ KQJ108  
♣ 72

♠ 973  
♥ AJ10  
♦ 742  
♣ 10953

♠ QJ5  
♥ Q95  
♦ 53  
♣ AKQ64

Av: NS=+500

| NS | EW | Contract    | N-S | E-W | IMP |
|----|----|-------------|-----|-----|-----|
| 1  | 5  | 5Hx E-4 800 |     |     | 7   |
| 3  | 10 | 4S N 6 480  |     |     | -1  |
| 6  | 2  | 4S N 6 480  |     |     | -1  |
| 9  | 4  | 3NT N 7 520 |     |     | 1   |

**15**

♠ 87  
♥ KJ1073  
♦ KQJ5  
♣ Q7

♠ A953  
♥ 42  
♦ A82  
♣ A865

♠ K2  
♥ Q65  
♦ 943  
♣ KJ1043

♠ QJ1064  
♥ A98  
♦ 1076  
♣ 92

Av: NS=-110

| NS | EW | Contract   | N-S | E-W | IMP |
|----|----|------------|-----|-----|-----|
| 1  | 5  | 3C W 3 110 |     |     | 0   |
| 3  | 10 | 3C W 3 110 |     |     | 0   |
| 6  | 2  | 3H N-1 100 |     |     | 0   |
| 9  | 4  | 3H N-2 200 |     |     | -3  |

**16**

♠ 7653  
♥ AQ63  
♦ QJ  
♣ 652

♠ J9  
♥ 75  
♦ K8754  
♣ Q743

N  
W — E  
S

♠ A1084  
♥ K10982  
♦ 96  
♣ J10

♠ KQ2  
♥ J4  
♦ A1032  
♣ AK98

Av: NS=-50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 5  | 3NT S-1  |     | 50  | 0   |
| 6  | 4  | 3NT S-4  |     | 200 | -4  |
| 7  | 9  | 3NT S-1  |     | 50  | 0   |
| 10 | 8  | 3NT S 3  | 400 |     | 10  |

**17**

♠ K98  
♥ K8763  
♦ 6  
♣ J1075

♠ J3  
♥ A10954  
♦ J8  
♣ A983

N  
W — E  
S

♠ 62  
♥ 2  
♦ AK7432  
♣ Q642

♠ AQ10754  
♥ QJ  
♦ Q1095  
♣ K

Av: NS=+50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 5  | 2S S 3   | 140 |     | 3   |
| 6  | 4  | 2S S 3   | 140 |     | 3   |
| 7  | 9  | 4S S-2   |     | 100 | -4  |
| 10 | 8  | 4S S-1   |     | 50  | -3  |

**18**

♠ K42  
♥ AQ76  
♦ 9543  
♣ 86

♠ 109  
♥ 952  
♦ Q1082  
♣ 9732

N  
W — E  
S

♠ AQJ63  
♥ KJ84  
♦ 6  
♣ Q105

♠ 875  
♥ 103  
♦ AKJ7  
♣ AKJ4

Av: NS=-140

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 5  | 3C S-4   |     | 400 | -6  |
| 6  | 4  | 1S E 1   |     | 80  | 2   |
| 7  | 9  | 1S E 1   |     | 80  | 2   |
| 10 | 8  | 3D S-2   |     | 200 | -2  |

**19**

♠ 6  
♥ J962  
♦ K107  
♣ Q10532

♠ J9543  
♥ A84  
♦ J3  
♣ AK7

N  
W — E  
S

♠ AKQ107  
♥ KQ  
♦ Q64  
♣ J84

♠ 82  
♥ 10753  
♦ A9852  
♣ 96

Av: NS=+100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 5  | 4S W 5   |     | 650 | -13 |
| 6  | 4  | 6S W-1   | 100 |     | 0   |
| 7  | 9  | 6S W-1   | 100 |     | 0   |
| 10 | 8  | 6S W-1   | 100 |     | 0   |

**20**

♠ AKJ107  
♥ KQ2  
♦ A2  
♣ KQ2

♠ 8  
♥ J105  
♦ KJ953  
♣ AJ107

N  
W — E  
S

♠ 5432  
♥ 96  
♦ Q10  
♣ 98654

♠ Q96  
♥ A8743  
♦ 8764  
♣ 3

Av: NS=+680

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 5  | 5S N 6   | 680 |     | 0   |
| 6  | 4  | 4S N 6   | 680 |     | 0   |
| 7  | 9  | 4H N 6   | 680 |     | 0   |
| 10 | 8  | 4H S 6   | 680 |     | 0   |

**21**

♠ K1043  
♥ QJ  
♦ 9872  
♣ QJ7

♠ 97  
♥ A753  
♦ J6543  
♣ A9

N  
W — E  
S

♠ AQJ62  
♥ 9  
♦ AQ  
♣ 106532

♠ 85  
♥ K108642  
♦ K10  
♣ K84

Av: NS=-140

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

**22**

♠ 104  
♥ KJ4  
♦ K107  
♣ A10832

♠ AQ2  
♥ AQ83  
♦ AQ982  
♣ 5

N  
W — E  
S

♠ KJ9873  
♥ 975  
♦ 3  
♣ K96

♠ 65  
♥ 1062  
♦ J654  
♣ QJ74

Av: NS=-620

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 4S E 4   |     | 620 | 0   |
| 5  | 10 | 4S E 5   |     | 650 | -1  |
| 8  | 2  | 4S E 4   |     | 620 | 0   |
| 9  | 6  | 4S E 4   |     | 620 | 0   |

**23**

♠ Q4  
♥ 104  
♦ J8752  
♣ J1064

♠ K7  
♥ KJ2  
♦ KQ1094  
♣ Q95

N  
W — E  
S

♠ AJ852  
♥ Q9653  
♦ 6  
♣ 73

♠ 10963  
♥ A87  
♦ A3  
♣ AK82

Av: NS=+90

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 1NT S 1  | 90  |     | 0   |
| 5  | 10 | 1NT S-1  |     | 100 | -5  |
| 8  | 2  | 1NT S 1  | 90  |     | 0   |
| 9  | 6  | 2NT W-2  | 200 |     | 3   |

**24**

♠ AK3  
♥ 94  
♦ Q75  
♣ A9832

♠ 985  
♥ KQJ7  
♦ A1098  
♣ 106

N  
W — E  
S

♠ J42  
♥ A8653  
♦ 6432  
♣ J

♠ Q1076  
♥ 102  
♦ KJ  
♣ KQ754

Av: NS=+40

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 2NT N-1  |     | 50  | -3  |
| 5  | 10 | 3C N 4   | 130 |     | 3   |
| 8  | 2  | 3NT N-1  |     | 50  | -3  |
| 9  | 6  | 3C N 4   | 130 |     | 3   |

**25**

♠ J9  
♥ AQ10763  
♦ 106  
♣ K96

♠ Q1032  
♥ 2  
♦ Q973  
♣ J742

N  
W — E  
S

♠ 6  
♥ KJ54  
♦ A52  
♣ AQ1053

♠ AK8754  
♥ 98  
♦ KJ84  
♣ 8

Av: NS=+110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 2H N 2   | 110 |     | 0   |
| 5  | 10 | 3S S-2   |     | 100 | -5  |
| 8  | 2  | 2S S 2   | 110 |     | 0   |
| 9  | 6  | 2S S 2   | 110 |     | 0   |