

**1**

♠853  
♥AK875  
♦73  
♣Q84

♠A9  
♥QJ6  
♦KQ10854  
♣A2

♠KJ42  
♥1043  
♦A92  
♣1075

♠Q1076  
♥92  
♦J6  
♣KJ963

Av: NS=-240

NS	EW	Contract	N-S	E-W	IMP
1	11	3NT E-1	50		7
2	10	1NT W 4		180	2
3	5	3D W 3		110	4
4	9	3NT W 4		430	-5
5	3	2NT W 4		180	2
6	7	3NT W 3		400	-4
7	6	3NT E 4		430	-5
9	4	3NT W 4		430	-5
10	2	3D W 3		110	4
11	1	2D W 2		90	4

**2**

♠A542  
♥AK75  
♦KQ63  
♣8

♠J3  
♥1043  
♦AJ10987  
♣A2

♠KQ96  
♥Q  
♦42  
♣KJ10973

♠1087  
♥J9862  
♦5  
♣Q654

Av: NS=+30

NS	EW	Contract	N-S	E-W	IMP
1	11	1S E-2	100		2
2	10	3H S-1		100	-4
3	5	4C E-3	150		3
4	9	2C E 2		90	-3
5	3	4H S 4	620		11
6	7	2H S 2	110		2
7	6	3H S-1		100	-4
9	4	3D W-1	50		1
10	2	2H S 2	110		2
11	1	3H S-1		100	-4

**3**

♠J2  
♥732  
♦AQ10954  
♣J9

♠4  
♥109865  
♦83  
♣AQ1085

♠AQ753  
♥AJ4  
♦KJ  
♣743

♠K10986  
♥KQ  
♦762  
♣K62

Av: NS=-10

NS	EW	Contract	N-S	E-W	IMP
1	11	2D N-1		50	-1
2	10	2NT W 2		120	-3
3	5	2S E-2	200		5
4	9	1NT W-1	100		3
5	3	3D N-1		50	-1
6	7	3Sx S-4		800	-13
7	6	3D N-2		100	-3
9	4	1S E 1		80	-2
10	2	2NT S 2	120		4
11	1	2D N 2	90		3

**4**

♠AKQ54  
♥A97  
♦K85  
♣K9

♠1082  
♥62  
♦A107642  
♣65

♠63  
♥KJ43  
♦9  
♣Q108432

♠J97  
♥Q1085  
♦QJ3  
♣AJ7

Av: NS=+650

NS	EW	Contract	N-S	E-W	IMP
1	11	3NT N 5	660		0
2	10	4S N 5	650		0
3	5	4S N 5	650		0
4	9	4S N 4	620		-1
5	3	4S N 5	650		0
6	7	3NT S 5	660		0
7	6	4S N 5	650		0
9	4	3NT S 5	660		0
10	2	4S N 5	650		0
11	1	3NT S 5	660		0

**5**

♠74  
♥K8642  
♦J107  
♣765

♠K62  
♥AQ109  
♦965  
♣Q104

♠AQJ3  
♥J53  
♦AKQ8  
♣J3

♠10985  
♥7  
♦432  
♣AK982

Av: NS=-450

NS	EW	Contract	N-S	E-W	IMP
1	2	3NT W 4		430	1
2	1	3NT W 4		430	1
4	7	3NT E 5		460	0
5	8	3NT E 4		430	1
6	10	3NT E 4		430	1
7	4	3NT E 5		460	0
8	5	3NT E 5		460	0
9	11	3NT E 6		490	-1
10	6	3NT E 4		430	1
11	9	3NT W 5		460	0

**6**

♠964  
♥AQ103  
♦A102  
♣987

♠A102  
♥J652  
♦Q65  
♣A52

♠Q3  
♥K9874  
♦943  
♣J103

♠KJ875  
♥  
♦KJ87  
♣KQ64

Av: NS=+90

NS	EW	Contract	N-S	E-W	IMP
1	2	2NT N 2	120		1
2	1	4S S-2		100	-5
4	7	4S S 4	420		8
5	8	2S S 3	140		2
6	10	4S S-1		50	-4
7	4	2S S 2	110		1
8	5	4S S 4	420		8
9	11	4S S-1		50	-4
10	6	2S S 2	110		1
11	9	4S S-1		50	-4

**7**

♠K107  
♥QJ7  
♦AJ54  
♣654

♠4  
♥AK103  
♦K10732  
♣AKQ

♠Q  
♥98642  
♦986  
♣9873

♠AJ986532  
♥5  
♦Q  
♣J102

Av: NS=+80

NS	EW	Contract	N-S	E-W	IMP
1	2	4H E-2	200		3
2	1	4H E-2	200		3
4	7	4Sx S-1		200	-7
5	8	4Sx S-1		200	-7
6	10	3S S 3	140		2
7	4	4H E-1	100		1
8	5	5H E-2	200		3
9	11	5H E 5		650	-12
10	6	5H E-2	200		3
11	9	5H E-3	300		6

**8**

♠96  
♥965  
♦AJ54  
♣10753

♠A752  
♥AK3  
♦Q87  
♣864

♠K104  
♥J42  
♦K932  
♣AQ9

♠QJ83  
♥Q1087  
♦106  
♣KJ2

Av: NS=-10

NS	EW	Contract	N-S	E-W	IMP
1	2	3NT E-2	100		3
2	1	3NT W-2	100		3
4	7	3NT E-1	50		2
5	8	3NT E-1	50		2
6	10	1NT N-2		100	-3
7	4	3NT W 3		400	-9
8	5	3NT E-2	100		3
9	11	3NT E-1	50		2
10	6	3NT E 3		400	-9
11	9	3NT W-2	100		3

**9**

♠85  
♥AK1054  
♦A1082  
♣Q5

♠Q103  
♥Q7  
♦J964  
♣K864

♠A742  
♥J96  
♦K3  
♣A973

♠KJ96  
♥832  
♦Q75  
♣J102

Av: NS=+110

NS	EW	Contract	N-S	E-W	IMP
1	3	2H N 2	110		0
2	11	2H N 2	110		0
3	1	2H N 2	110		0
5	7	2H N 2	110		0
6	8	3C W-1	100		0
7	5	2H N 2	110		0
8	6	2H N 2	110		0
11	2	2H N 3	140		1

**10**

♠976  
♥Q62  
♦A8764  
♣95

♠Q52  
♥A85  
♦QJ9  
♣KQ103

♠A43  
♥K973  
♦K532  
♣J6

♠KJ108  
♥J104  
♦10  
♣A8742

Av: NS=-300

NS	EW	Contract	N-S	E-W	IMP
1	3	2NT W 4		180	3
2	11	2NT W 2		120	5
3	1	1NT W 3		150	4
5	7	3NT W 4		630	-8
6	8	3NT W 3		600	-7
7	5	1NT W 1		90	5
8	6	3NT W 3		600	-7
11	2	2NT W 3		150	4

**11**

♠1042  
♥A87  
♦107  
♣KQJ84

♠AKJ965  
♥4  
♦KJ832  
♣6

♠83  
♥KQ2  
♦Q9654  
♣A93

♠Q7  
♥J109653  
♦A  
♣10752

Av: NS=-400

NS	EW	Contract	N-S	E-W	IMP
1	3	4S W 5		450	-2
2	11	3NT E 5		460	-2
3	1	5D W 6		420	-1
5	7	4S W 5		450	-2
6	8	3NT E 3		400	0
7	5	3S W 5		200	5
8	6	3S W 5		200	5
11	2	4S W 5		450	-2

**12**

♠85  
♥J65  
♦K83  
♣AKQ103

♠J432  
♥AKQ10  
♦J54  
♣92

♠A10976  
♥92  
♦Q62  
♣765

♠KQ  
♥8743  
♦A1097  
♣J84

Av: NS=+120

NS	EW	Contract	N-S	E-W	IMP
1	3	1NT N 2	120		0
2	11	2S E 2		110	-6
3	1	1NT N 2	120		0
5	7	1NT N 2	120		0
6	8	1NT N 2	120		0
7	5	2C N 3	110		0
8	6	1NT N 2	120		0
11	2	1NT N 2	120		0

**13**

♠QJ  
♥654  
♦J632  
♣J1042

♠AK65  
♥A987  
♦754  
♣Q8

♠10432  
♥KQ10  
♦KQ9  
♣K76

♠987  
♥J32  
♦A108  
♣A953

Av: NS=-620

NS	EW	Contract	N-S	E-W	IMP
1	5	3NT E 4		630	0
2	9	4S E 4		620	0
3	8	3NT E 3		600	1
4	10	4S E 5		650	-1
5	1	4S E 4		620	0
8	3	3NT E 3		600	1
9	2	4S E 4		620	0
10	4	4S E 5		650	-1

**14**

♠K932  
♥A9  
♦7  
♣KJ10875

♠AQ75  
♥10763  
♦A542  
♣3

♠4  
♥KJ54  
♦KQ963  
♣AQ6

♠J1086  
♥Q82  
♦J108  
♣942

Av: NS=-270

NS	EW	Contract	N-S	E-W	IMP
1	5	3H W 4		170	3
2	9	4H W 4		420	-4
3	8	4H W 4		420	-4
4	10	4H W-1	50		8
5	1	5H W 5		450	-5
8	3	4H W 5		450	-5
9	2	4H W-1	50		8
10	4	3H W 5		200	2

**15**

♠A106  
♥K  
♦982  
♣J109754

♠K8542  
♥75  
♦K1074  
♣AQ

♠AQJ64  
♥QJ6  
♦K8632

♠QJ973  
♥109832  
♦A53  
♣

Av: NS=-260

NS	EW	Contract	N-S	E-W	IMP
1	5	3NT W-1	50		7
2	9	3NT E-1	50		7
3	8	3NT E 3		400	-4
4	10	3NT W 3		400	-4
5	1	3NT W 4		430	-5
8	3	3NT E-2	100		8
9	2	3NT W 3		400	-4
10	4	3NT W 5		460	-5

**16**

♠8  
♥  
♦A9764  
♣AK98642

♠KQ9753  
♥Q108  
♦K85  
♣J

♠102  
♥9642  
♦102  
♣Q10753

♠AJ64  
♥AKJ753  
♦QJ3  
♣

Av: NS=+120

NS	EW	Contract	N-S	E-W	IMP
1	5	4H S 4	420		7
2	9	6NT S-2		100	-6
3	8	3NT S 5	460		8
4	10	3NT S 3	400		7
5	1	3D S 3	110		0
8	3	7D S-2		100	-6
9	2	4H S-1		50	-5
10	4	4H S-1		50	-5

17 ♠AK2  
♥AK107542  
♦107  
♣A

♠10643 (N) ♠J5  
♥3 W ♥Q98  
♦QJ64 E ♦AK5  
♣9642 S ♣J10853

♠Q987  
♥J6  
♦9832  
♣KQ7

Av: NS=+420

NS	EW	Contract	N-S	E-W	IMP
3	7	4H	N 4	420	0
4	8	4H	N 6	480	2
6	9	5H	N-1	50	-10
7	3	4H	N 4	420	0
8	4	4H	N 4	420	0
9	6	4H	N 4	420	0
10	11	4H	N 4	420	0
11	10	4H	N 4	420	0

18 ♠Q10953  
♥K6  
♦Q9  
♣A643

♠A6 (N) ♠K72  
♥J9 W ♥Q843  
♦A876432 E ♦KJ5  
♣KJ S ♣875

♠J84  
♥A10752  
♦10  
♣Q1092

Av: NS=-80

NS	EW	Contract	N-S	E-W	IMP
3	7	3D	W 3	110	-1
4	8	3D	W 4	130	-2
6	9	2S	N 3	140	6
7	3	3D	W 4	130	-2
8	4	3D	W 4	130	-2
9	6	3D	W 4	130	-2
10	11	3NT	E 4	430	-8
11	10	3S	N 3	140	6

19 ♠K763  
♥A987  
♦93  
♣864

♠J82 (N) ♠AQ10954  
♥QJ W ♥643  
♦AQ5 E ♦4  
♣K10732 S ♣AQ9

♠K1052  
♥KJ108762  
♦J5

Av: NS=-640

NS	EW	Contract	N-S	E-W	IMP
3	7	4S	E 6	680	-1
4	8	5S	E 7	710	-2
6	9	4S	E 4	620	1
7	3	4S	E 4	620	1
8	4	4S	E 4	620	1
9	6	3S	E 6	230	9
10	11	4S	E 4	620	1
11	10	4S	E 6	680	-1

20 ♠2  
♥J93  
♦K872  
♣A9764

♠8653 (N) ♠AJ974  
♥10872 W ♥65  
♦Q104 E ♦A953  
♣Q10 S ♣J8

♠KQ10  
♥AKQ4  
♦J6  
♣K532

Av: NS=+510

NS	EW	Contract	N-S	E-W	IMP
3	7	3NT	S 5	660	4
4	8	3NT	S 5	660	4
6	9	3NT	S 5	660	4
7	3	2S	E-1	100	-9
8	4	2S	E-2	200	-7
9	6	1NT	S 5	210	-7
10	11	3NT	S 5	660	4
11	10	3NT	S 5	660	4