

**1**

♠ K9753  
♥ 103  
♦ A53  
♣ Q63

♠ J102  
♥ K5  
♦ KQ10642  
♣ 105

♠ A6  
♥ QJ98762  
♦ 8  
♣ AJ2

♠ Q84  
♥ A4  
♦ J97  
♣ K9874

Av: NS=-10

| NS | EW | Contract   | N-S | E-W | IMP |
|----|----|------------|-----|-----|-----|
| 1  | 7  | 2H E 4     |     | 170 | -4  |
| 3  | 6  | 4H E-2 100 |     |     | 3   |
| 4  | 5  | 4H E-1 50  |     |     | 2   |
| 5  | 4  | 4H E-1 50  |     |     | 2   |
| 6  | 3  | 2H E 3 140 |     |     | -4  |
| 7  | 1  | 4H E-1 50  |     |     | 2   |
| 8  | 9  | 4H E-1 50  |     |     | 2   |
| 9  | 8  | 2H E 2 110 |     |     | -3  |

**2**

♠ J2  
♥ A  
♦ 10742  
♣ J109642

♠ K97  
♥ 76432  
♦ K83  
♣ K5

♠ A854  
♥ KQ  
♦ Q9  
♣ AQ873

♠ Q1063  
♥ J10985  
♦ AJ65  
♣

Av: NS=+90

| NS | EW | Contract    | N-S | E-W | IMP |
|----|----|-------------|-----|-----|-----|
| 1  | 7  | 3NT W-2 100 |     |     | 0   |
| 3  | 6  | 4H E-4 200  |     |     | 3   |
| 4  | 5  | 3NT E 3 400 |     |     | -10 |
| 5  | 4  | 3NT E-3 150 |     |     | 2   |
| 6  | 3  | 3NT E-1 50  |     |     | -1  |
| 7  | 1  | 3NT E-1 50  |     |     | -1  |
| 8  | 9  | 3NT W-2 100 |     |     | 0   |
| 9  | 8  | 3NT W-2 100 |     |     | 0   |

**3**

♠ Q  
♥ 87643  
♦ 983  
♣ KQ97

♠ 6432  
♥ AQ  
♦ K54  
♣ 6432

♠ AK105  
♥ KJ92  
♦ Q762  
♣ 10

♠ J987  
♥ 105  
♦ AJ10  
♣ AJ85

Av: NS=-140

| NS | EW | Contract   | N-S | E-W | IMP |
|----|----|------------|-----|-----|-----|
| 1  | 7  | 2S W 3 140 |     |     | 0   |
| 3  | 6  | 2S W 2 110 |     |     | 1   |
| 4  | 5  | 1S W 3 140 |     |     | 0   |
| 5  | 4  | 2S W 3 140 |     |     | 0   |
| 6  | 3  | 2S W 3 140 |     |     | 0   |
| 7  | 1  | 2S W 3 140 |     |     | 0   |
| 8  | 9  | 2S E 3 140 |     |     | 0   |
| 9  | 8  | 2S W-1 100 |     |     | 6   |

**4**

♠ Q754  
♥ AQ86  
♦ A7  
♣ Q62

♠ J86  
♥ K10942  
♦ Q985  
♣ 10

♠ A2  
♥ 753  
♦ KJ1064  
♣ K93

♠ K1093  
♥ J  
♦ 32  
♣ AJ8754

Av: NS=+90

| NS | EW | Contract    | N-S | E-W | IMP |
|----|----|-------------|-----|-----|-----|
| 1  | 7  | 2S S 4 170  |     |     | 2   |
| 3  | 6  | 3NT N-1 100 |     |     | -5  |
| 4  | 5  | 2S S 4 170  |     |     | 2   |
| 5  | 4  | 4S S-1 100  |     |     | -5  |
| 6  | 3  | 2S S 5 200  |     |     | 3   |
| 7  | 1  | 4S S-1 100  |     |     | -5  |
| 8  | 9  | 4S S 4 620  |     |     | 11  |
| 9  | 8  | 3S N 5 200  |     |     | 3   |

**5**

♠ 1054  
♥ 73  
♦ AJ965  
♣ K42

♠ KQ3  
♥ A1092  
♦ K72  
♣ 987

♠ AJ987  
♥ QJ54  
♦ 83  
♣ 65

♠ 62  
♥ K86  
♦ Q104  
♣ AQJ103

Av: NS=+20

| NS | EW | Contract   | N-S | E-W | IMP |
|----|----|------------|-----|-----|-----|
| 1  | 7  | 2H W 4 170 |     |     | -5  |
| 3  | 6  | 4H E-1 50  |     |     | 1   |
| 4  | 5  | 2C S 2 90  |     |     | 2   |
| 5  | 4  | 3C S 4 130 |     |     | 3   |
| 6  | 3  | 2C S 4 130 |     |     | 3   |
| 7  | 1  | 3C S 4 130 |     |     | 3   |
| 8  | 9  | 2S E 3 140 |     |     | -4  |
| 9  | 8  | 2S E 3 140 |     |     | -4  |

**6**

♠ Q4  
♥ 1076  
♦ Q54  
♣ J10962

♠ K98653  
♥ 843  
♦ 87  
♣ K5

♠ J72  
♥ AK  
♦ KJ63  
♣ AQ43

♠ A10  
♥ QJ952  
♦ A1092  
♣ 87

Av: NS=-550

| NS | EW | Contract    | N-S | E-W | IMP |
|----|----|-------------|-----|-----|-----|
| 1  | 9  | 4S W 4 620  |     |     | -2  |
| 2  | 8  | 4S W 5 650  |     |     | -3  |
| 4  | 7  | 2S E 4 170  |     |     | 9   |
| 5  | 6  | 4S W 4 620  |     |     | -2  |
| 6  | 5  | 4S E 4 620  |     |     | -2  |
| 7  | 4  | 4S W 4 620  |     |     | -2  |
| 8  | 2  | 3NT E-2 200 |     |     | 13  |
| 9  | 1  | 4S E 5 650  |     |     | -3  |

**7**

♠ A83  
♥ KJ732  
♦ AQJ  
♣ Q9

♠ KJ6  
♥ A108  
♦ 9873  
♣ K105

♠ Q97  
♥ Q4  
♦ K10542  
♣ 864

♠ 10542  
♥ 965  
♦ 6  
♣ AJ732

Av: NS=+140

| NS | EW | Contract    | N-S | E-W | IMP |
|----|----|-------------|-----|-----|-----|
| 1  | 9  | 1NT N-3 300 |     |     | -10 |
| 2  | 8  | 1NT N 2 120 |     |     | -1  |
| 4  | 7  | 1H N 3 140  |     |     | 0   |
| 5  | 6  | 3H N 3 140  |     |     | 0   |
| 6  | 5  | 1NT N 3 150 |     |     | 0   |
| 7  | 4  | 1NT N 2 120 |     |     | -1  |
| 8  | 2  | 1NT N 3 150 |     |     | 0   |
| 9  | 1  | 1NT N 3 150 |     |     | 0   |

**8**

♠ K73  
♥ 95  
♦ A10983  
♣ A73

♠ 86  
♥ J764  
♦ KQ  
♣ QJ952

♠ QJ109  
♥ K102  
♦ J7642  
♣ K

♠ A542  
♥ AQ83  
♦ 5  
♣ 10864

Av: NS=0

| NS | EW | Contract    | N-S | E-W | IMP |
|----|----|-------------|-----|-----|-----|
| 1  | 9  | Passout     |     |     | 0   |
| 2  | 8  | Passout     |     |     | 0   |
| 4  | 7  | 1H W-1 50   |     |     | 2   |
| 5  | 6  | 2NT N 3 150 |     |     | 4   |
| 6  | 5  | 2NT S-2 100 |     |     | -3  |
| 7  | 4  | 2NT N-2 100 |     |     | -3  |
| 8  | 2  | 1NT N-1 50  |     |     | -2  |
| 9  | 1  | 2NT N 2 120 |     |     | 3   |

**9**

♠ J92  
♥ K92  
♦ Q862  
♣ 652

♠ AK106  
♥ 853  
♦ 107  
♣ AK94

♠ Q873  
♥ 10  
♦ KJ95  
♣ J1073

♠ 54  
♥ AQJ764  
♦ A43  
♣ Q8

Av: NS=-50

| NS | EW | Contract   | N-S | E-W | IMP |
|----|----|------------|-----|-----|-----|
| 1  | 9  | 2H S-1 50  |     |     | 0   |
| 2  | 8  | 2H S 2 110 |     |     | 4   |
| 4  | 7  | 2H S-1 50  |     |     | 0   |
| 5  | 6  | 2H S-1 50  |     |     | 0   |
| 6  | 5  | 2H S-1 50  |     |     | 0   |
| 7  | 4  | 2H S-1 50  |     |     | 0   |
| 8  | 2  | 2H S-1 50  |     |     | 0   |
| 9  | 1  | 3H S-1 50  |     |     | 0   |

**10**

♠ 53  
♥ QJ9  
♦ J84  
♣ KQ954

♠ AQ1082  
♥ K842  
♦ 72  
♣ 73

♠ J9764  
♥ 5  
♦ A109653  
♣ 2

♠ K  
♥ A10763  
♦ KQ  
♣ AJ1086

Av: NS=-560

| NS | EW | Contract    | N-S | E-W | IMP |
|----|----|-------------|-----|-----|-----|
| 1  | 9  | 3S W 4 170  |     |     | 9   |
| 2  | 8  | 4S W 4 620  |     |     | -2  |
| 4  | 7  | 4S W 4 620  |     |     | -2  |
| 5  | 6  | 4S W 4 620  |     |     | -2  |
| 6  | 5  | 4S W 4 620  |     |     | -2  |
| 7  | 4  | 5Hx S-1 200 |     |     | 8   |
| 8  | 2  | 4S W 5 650  |     |     | -3  |
| 9  | 1  | 4Sx W 5 990 |     |     | -10 |

**11**

♠ KJ62  
♥ J1032  
♦ Q8  
♣ Q43

♠ Q108754  
♥  
♦ A1054  
♣ J102

♠ A3  
♥ 9765  
♦ K976  
♣ K95

♠ 9  
♥ AKQ84  
♦ J32  
♣ A876

Av: NS=+20

| NS | EW | Contract   | N-S | E-W | IMP |
|----|----|------------|-----|-----|-----|
| 1  | 2  | 3H S 3 140 |     |     | 3   |
| 2  | 1  | 3H S 4 170 |     |     | 4   |
| 3  | 9  | 3H S 3 140 |     |     | 3   |
| 5  | 8  | 3S W-1 50  |     |     | 1   |
| 6  | 7  | 4H S-1 50  |     |     | -2  |
| 7  | 6  | 3H S-1 50  |     |     | -2  |
| 8  | 5  | 4H S-2 100 |     |     | -3  |
| 9  | 3  | 4H S-2 100 |     |     | -3  |

**12**

♠ Q97  
♥ KJ986  
♦ 6  
♣ K1053

♠ AJ108  
♥  
♦ QJ1032  
♣ AJ42

♠ K543  
♥ A104  
♦ A94  
♣ 976

♠ 62  
♥ Q7532  
♦ K875  
♣ Q8

Av: NS=-210

| NS | EW | Contract   | N-S | E-W | IMP |
|----|----|------------|-----|-----|-----|
| 1  | 2  | 4S W 5 450 |     |     | -6  |
| 2  | 1  | 4S E 4 420 |     |     | -5  |
| 3  | 9  | 3S W 4 170 |     |     | 1   |
| 5  | 8  | 4S W 4 420 |     |     | -5  |
| 6  | 7  | 2S W 4 170 |     |     | 1   |
| 7  | 6  | 3S W 3 140 |     |     | 2   |
| 8  | 5  | 4S E-1 50  |     |     | 6   |
| 9  | 3  | 4S E-1 50  |     |     | 6   |

**13**

♠ J  
♥ K10754  
♦ K107  
♣ J1084

♠ K862  
♥ AJ9  
♦ A4  
♣ AK96

♠ Q10973  
♥ Q6  
♦ 9865  
♣ 75

♠ A54  
♥ 832  
♦ QJ32  
♣ Q32

Av: NS=-470

| NS | EW | Contract   | N-S | E-W | IMP |
|----|----|------------|-----|-----|-----|
| 1  | 2  | 3S E 4 170 |     |     | 7   |
| 2  | 1  | 4S E 4 620 |     |     | -4  |
| 3  | 9  | 2S E 4 170 |     |     | 7   |
| 5  | 8  | 4S E 4 620 |     |     | -4  |
| 6  | 7  | 4S E 4 620 |     |     | -4  |
| 7  | 6  | 4S E 4 620 |     |     | -4  |
| 8  | 5  | 4S E 4 620 |     |     | -4  |
| 9  | 3  | 1C W 1 70  |     |     | 9   |

**14**

♠ AK6  
♥ 96  
♦ K10872  
♣ 642

♠ Q743  
♥ KJ82  
♦ J9  
♣ A73

♠ 9852  
♥ A104  
♦ 654  
♣ QJ9

♠ J10  
♥ Q753  
♦ AQ3  
♣ K1085

Av: NS=+110

| NS | EW | Contract    | N-S | E-W | IMP |
|----|----|-------------|-----|-----|-----|
| 1  | 2  | 2C S 3 110  |     |     | 0   |
| 2  | 1  | 1NT N 1 90  |     |     | -1  |
| 3  | 9  | 3D N 4 130  |     |     | 1   |
| 5  | 8  | 1NT N 2 120 |     |     | 0   |
| 6  | 7  | 1S E 2 110  |     |     | -6  |
| 7  | 6  | 1NT S 2 120 |     |     | 0   |
| 8  | 5  | 1NT S 2 120 |     |     | 0   |
| 9  | 3  | 2NT N 2 120 |     |     | 0   |

**15**

♠ Q85  
♥ 832  
♦ J104  
♣ Q542

♠ J96  
♥ AQJ7  
♦ KQ7  
♣ A108

♠ 73  
♥ K1095  
♦ 986  
♣ J976

♠ AK1042  
♥ 64  
♦ A532  
♣ K3

Av: NS=+60

| NS | EW | Contract   | N-S | E-W | IMP |
|----|----|------------|-----|-----|-----|
| 1  | 2  | 2S S 3 140 |     |     | 2   |
| 2  | 1  | 3H E-1 50  |     |     | 0   |
| 3  | 9  | 3H E 3 140 |     |     | -5  |
| 5  | 8  | 3H E-1 50  |     |     | 0   |
| 6  | 7  | 1NT W-1 50 |     |     | 0   |
| 7  | 6  | 1S S 3 140 |     |     | 2   |
| 8  | 5  | 2S S 3 140 |     |     | 2   |
| 9  | 3  | 1NT W 1 90 |     |     | -4  |

16

♠ 65  
♥ KQ107  
♦ Q74  
♣ AJ74

♠ 94  
♥ AJ  
♦ A65  
♣ Q109632

♠ AK10  
♥ 842  
♦ KJ1093  
♣ 85

♠ QJ8732  
♥ 9653  
♦ 82  
♣ K

Av: NS=+40

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 2D E 2   |     | 90  | -4  |
| 2  | 3  | 3S S 3   | 140 |     | 3   |
| 3  | 2  | 2NT E 3  |     | 150 | -5  |
| 4  | 1  | 4D E-2   | 200 |     | 4   |
| 6  | 9  | 2S S 2   | 110 |     | 2   |
| 7  | 8  | 2NT E 2  |     | 120 | -4  |
| 8  | 7  | 2C W-1   | 100 |     | 2   |
| 9  | 6  | 3D E-1   | 100 |     | 2   |

17

♠ K5  
♥ J986  
♦ A63  
♣ J862

♠ Q64  
♥ KQ1074  
♦ Q109  
♣ K9

♠ 10983  
♥ 32  
♦ KJ4  
♣ 10753

♠ AJ72  
♥ A5  
♦ 8752  
♣ AQ4

Av: NS=+50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 2NT S-1  |     | 50  | -3  |
| 2  | 3  | 2NT S-1  |     | 50  | -3  |
| 3  | 2  | 2NT S 2  | 120 |     | 2   |
| 4  | 1  | 3NT S-1  |     | 50  | -3  |
| 6  | 9  | 2NT S 3  | 150 |     | 3   |
| 7  | 8  | 2NT S 4  | 180 |     | 4   |
| 8  | 7  | 2NT S-2  |     | 100 | -4  |
| 9  | 6  | 2NT S 3  | 150 |     | 3   |

18

♠ 53  
♥ A1065  
♦ AK943  
♣ A4

♠ AQJ9872  
♥ Q972  
♦ 10  
♣ K

♠ K6  
♥ K83  
♦ J7652  
♣ QJ9

♠ 104  
♥ J4  
♦ Q8  
♣ 10876532

Av: NS=-200

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4S W-1   | 50  |     | 6   |
| 2  | 3  | 4S W 4   |     | 420 | -6  |
| 3  | 2  | 4S W 4   |     | 420 | -6  |
| 4  | 1  | 4S W-1   | 50  |     | 6   |
| 6  | 9  | 2S W 4   |     | 170 | 1   |
| 7  | 8  | 4S W 4   |     | 420 | -6  |
| 8  | 7  | 2S W 3   |     | 140 | 2   |
| 9  | 6  | 2NT E 2  |     | 120 | 2   |

19

♠ 1087  
♥ 5  
♦ Q10763  
♣ 8432

♠ 4  
♥ KQ9874  
♦ KJ98  
♣ K6

♠ J962  
♥ J  
♦ 542  
♣ AQ1097

♠ AKQ53  
♥ A10632  
♦ A  
♣ J5

Av: NS=+70

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4S S-2   |     | 100 | -5  |
| 2  | 3  | 2H W-1   | 100 |     | 1   |
| 3  | 2  | 2H W-1   | 100 |     | 1   |
| 4  | 1  | 2H W-1   | 100 |     | 1   |
| 6  | 9  | 2S S 3   | 140 |     | 2   |
| 7  | 8  | 2H W 2   |     | 110 | -5  |
| 8  | 7  | 2H W-1   | 100 |     | 1   |
| 9  | 6  | 2H W-2   | 200 |     | 4   |

20

♠ 8742  
♥ 972  
♦ 542  
♣ J84

♠ 6  
♥ AQ10  
♦ KQ63  
♣ AQ1073

♠ QJ3  
♥ K64  
♦ AJ1098  
♣ K5

♠ AK1095  
♥ J853  
♦ 7  
♣ 962

Av: NS=-690

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3NT E 5  |     | 660 | 1   |
| 2  | 3  | 3NT E 7  |     | 720 | -1  |
| 3  | 2  | 5D E 6   |     | 620 | 2   |
| 4  | 1  | 3NT E 7  |     | 720 | -1  |
| 6  | 9  | 3NT E 7  |     | 720 | -1  |
| 7  | 8  | 4NT E 5  |     | 660 | 1   |
| 8  | 7  | 3NT E 6  |     | 690 | 0   |
| 9  | 6  | 3NT E 6  |     | 690 | 0   |

21

♠ KJ92  
♥ AKQ862  
♦ Q3  
♣ 9

♠ 104  
♥ 9  
♦ KJ982  
♣ KJ1085

♠ A875  
♥ 743  
♦ 764  
♣ AQ2

♠ Q63  
♥ J105  
♦ A105  
♣ 7643

Av: NS=+650

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 5  | 4H N 5   | 650 |     | 0   |
| 3  | 4  | 4H N 4   | 620 |     | -1  |
| 4  | 3  | 4H N 5   | 650 |     | 0   |
| 5  | 2  | 4H N 5   | 650 |     | 0   |

22

♠ K103  
♥ K54  
♦ QJ962  
♣ K10

♠ AQ96  
♥ AJ962  
♦ 73  
♣ AQ

♠ J742  
♥ Q1087  
♦ 54  
♣ J94

♠ 85  
♥ 3  
♦ AK108  
♣ 876532

Av: NS=+120

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 5  | 4H W-2   | 200 |     | 2   |
| 3  | 4  | 1NT W 1  |     | 90  | -5  |
| 4  | 3  | 3H W-1   | 100 |     | -1  |
| 5  | 2  | 3D N 4   | 130 |     | 0   |

23

♠ 872  
♥ J94  
♦ KJ8  
♣ AQJ7

♠ K63  
♥ K73  
♦ Q962  
♣ 1093

♠ AQ95  
♥ Q10  
♦ A1054  
♣ K42

♠ J104  
♥ A8652  
♦ 73  
♣ 865

Av: NS=-120

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 5  | 2NT E 3  |     | 150 | -1  |
| 3  | 4  | 1NT E 1  |     | 90  | 1   |
| 4  | 3  | 2NT E 4  |     | 180 | -2  |
| 5  | 2  | 1NT E 1  |     | 90  | 1   |

24

♠ 108763  
♥ 6  
♦ QJ10652  
♣ 5

♠ K  
♥ AQ973  
♦ 7  
♣ 987632

♠ A54  
♥ KJ104  
♦ K93  
♣ QJ4

♠ QJ92  
♥ 852  
♦ A84  
♣ AK10

Av: NS=+30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 5  | 3H W 3   |     | 140 | -5  |
| 3  | 4  | 5S N-1   |     | 50  | -2  |
| 4  | 3  | 4S N 4   | 420 |     | 9   |
| 5  | 2  | 4H E-2   | 100 |     | 2   |

25

♠ AJ6543  
♥ K97  
♦ 972  
♣ 3

♠ K7  
♥ A63  
♦ AQJ1043  
♣ 42

♠ 8  
♥ QJ8542  
♦ K8  
♣ KJ96

♠ Q1092  
♥ Q10  
♦ 65  
♣ AQ10875

Av: NS=+420

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 5  | 4Sx N 4  | 590 |     | 5   |
| 3  | 4  | 4S N 4   | 420 |     | 0   |
| 4  | 3  | 4D W-1   | 100 |     | -8  |
| 5  | 2  | 4S N 4   | 420 |     | 0   |