

**1**

♠ J  
♥ KQ9765  
♦ Q72  
♣ 1076

♠ AK1097  
♥ AJ  
♦ AK98  
♣ 53

♠ 43  
♥ 1083  
♦ J64  
♣ AQ984

♠ Q8652  
♥ 42  
♦ 1053  
♣ KJ2

Av: NS=-50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 2S E 3   |     | 140 | -3  |
| 3  | 1  | 3S E-1   | 50  |     | 3   |
| 4  | 10 | 2S E 2   |     | 110 | -2  |
| 5  | 9  | 4S E-2   | 100 |     | 4   |
| 6  | 8  | 3NT E 3  |     | 400 | -8  |
| 8  | 6  | 3S E 4   |     | 170 | -3  |
| 9  | 5  | 4S E-1   | 50  |     | 3   |
| 10 | 4  | 4S E-1   | 50  |     | 3   |

**2**

♠ 8652  
♥ 9842  
♦ Q9432  
♣

♠ 9743  
♥ QJ3  
♦ K8  
♣ AQ64

♠ K  
♥ K75  
♦ A75  
♣ K109872

♠ AQJ10  
♥ A106  
♦ J106  
♣ J53

Av: NS=-240

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 3NT E 3  |     | 400 | -4  |
| 3  | 1  | 2C E 5   |     | 150 | 3   |
| 4  | 10 | 5C E 5   |     | 400 | -4  |
| 5  | 9  | 4C E 5   |     | 150 | 3   |
| 6  | 8  | 3NT E-1  | 50  |     | 7   |
| 8  | 6  | 3NT E 4  |     | 430 | -5  |
| 9  | 5  | 5C E 5   |     | 400 | -4  |
| 10 | 4  | 3NT E-1  | 50  |     | 7   |

**3**

♠ AQJ10973  
♥ 863  
♦ K8  
♣ J

♠ 542  
♥ 942  
♦ QJ107  
♣ A108

♠ K  
♥ AQ5  
♦ 653  
♣ KQ9543

♠ 86  
♥ KJ107  
♦ A942  
♣ 762

Av: NS=+290

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 2S N 4   | 170 |     | -3  |
| 3  | 1  | 4S N 4   | 420 |     | 4   |
| 4  | 10 | 4S N 4   | 420 |     | 4   |
| 5  | 9  | 5S N-1   |     | 50  | -8  |
| 6  | 8  | 3S N 3   | 140 |     | -4  |
| 8  | 6  | 4S N 4   | 420 |     | 4   |
| 9  | 5  | 1S N 4   | 170 |     | -3  |
| 10 | 4  | 4S N 4   | 420 |     | 4   |

**4**

♠ A987  
♥ 72  
♦ Q9653  
♣ AQ

♠ KQ65432  
♥ 8  
♦ A107  
♣ 103

♠ J  
♥ KJ10953  
♦ KJ8  
♣ 865

♠ 10  
♥ AQ64  
♦ 42  
♣ KJ9742

Av: NS=+60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 3S E-1   | 100 |     | 1   |
| 3  | 1  | 3S E 3   |     | 140 | -5  |
| 4  | 10 | 2S E-1   | 100 |     | 1   |
| 5  | 9  | 2H W-1   | 100 |     | 1   |
| 6  | 8  | 4C S-2   |     | 200 | -6  |
| 8  | 6  | 3S E-1   | 100 |     | 1   |
| 9  | 5  | 3NT S 3  | 600 |     | 11  |
| 10 | 4  | 3S E-1   | 100 |     | 1   |

**5**

♠ 5  
♥ KQ8632  
♦ K4  
♣ AJ43

♠ KQ1032  
♥ AJ1054  
♦ 102  
♣ 8

♠ 9874  
♥ 97  
♦ J765  
♣ KQ10

♠ AJ6  
♥  
♦ AQ983  
♣ 97652

Av: NS=+30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 4H N-1   |     | 100 | -4  |
| 3  | 1  | 3S E-3   | 150 |     | 3   |
| 4  | 10 | 3NT S-1  |     | 100 | -4  |
| 5  | 9  | 3S E-2   | 100 |     | 2   |
| 6  | 8  | 3S E-2   | 100 |     | 2   |
| 8  | 6  | 5Hx N-3  |     | 800 | -13 |
| 9  | 5  | 4Sx E-4  | 800 |     | 13  |
| 10 | 4  | 2S E-1   | 50  |     | 1   |

**6**

♠ K1083  
♥ KQ63  
♦ 43  
♣ KQ10

♠ A9  
♥ J742  
♦ QJ98  
♣ 872

♠ 6542  
♥ A1095  
♦ 1076  
♣ 65

♠ QJ7  
♥ 8  
♦ AK52  
♣ AJ943

Av: NS=+450

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 3NT N 4  | 430 |     | -1  |
| 2  | 4  | 3NT S 4  | 430 |     | -1  |
| 4  | 2  | 3NT S 5  | 460 |     | 0   |
| 5  | 1  | 3NT S 4  | 430 |     | -1  |
| 6  | 10 | 3NT N 5  | 460 |     | 0   |
| 7  | 9  | 6NT S-2  |     | 100 | -11 |
| 9  | 7  | 3NT S 6  | 490 |     | 1   |
| 10 | 6  | 3NT S 5  | 460 |     | 0   |

**7**

♠ K8  
♥ 1054  
♦ KQJ94  
♣ AKJ

♠ Q102  
♥ A2  
♦ 53  
♣ Q98742

♠ J653  
♥ 8763  
♦ 10  
♣ 10653

♠ A974  
♥ KQJ9  
♦ A8762  
♣

Av: NS=+930

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 1  | 5  | 3NT N 6  | 690  |     | -6  |
| 2  | 4  | 6NT N 6  | 1440 |     | 11  |
| 4  | 2  | 6D S 6   | 1370 |     | 10  |
| 5  | 1  | 4NT S 6  | 690  |     | -6  |
| 6  | 10 | 3NT N 6  | 690  |     | -6  |
| 7  | 9  | 4NT N 6  | 690  |     | -6  |
| 9  | 7  | 6NT S 6  | 1440 |     | 11  |
| 10 | 6  | 5D S 6   | 620  |     | -7  |

**8**

♠ 62  
♥ AJ94  
♦ J7  
♣ AKQJ6

♠ J10743  
♥ 10  
♦ 865432  
♣ 7

♠ A5  
♥ K875  
♦ AKQ9  
♣ 843

♠ KQ98  
♥ Q632  
♦ 10  
♣ 10952

Av: NS=+120

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 2S W-2   | 100 |     | -1  |
| 2  | 4  | 4Sx E-2  | 300 |     | 5   |
| 4  | 2  | 2C N 5   | 150 |     | 1   |
| 5  | 1  | 3C N 3   | 110 |     | 0   |
| 6  | 10 | 3S W-2   | 100 |     | -1  |
| 7  | 9  | 2S W 2   |     | 110 | -6  |
| 9  | 7  | 5Dx W-1  | 100 |     | -1  |
| 10 | 6  | 2H W-3   | 150 |     | 1   |

**9**

♠ AQ  
♥ 1083  
♦ 10973  
♣ QJ72

♠ K62  
♥ A92  
♦ A642  
♣ AK9

♠ 1098543  
♥ 7  
♦ QJ5  
♣ 643

♠ J7  
♥ KQJ654  
♦ K8  
♣ 1085

Av: NS=-30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 2H S 2   | 110 |     | 4   |
| 2  | 4  | 3H S 3   | 140 |     | 5   |
| 4  | 2  | 3H S-1   |     | 50  | -1  |
| 5  | 1  | 4S W 4   |     | 620 | -11 |
| 6  | 10 | 4S E 4   |     | 620 | -11 |
| 7  | 9  | 3H N 3   | 140 |     | 5   |
| 9  | 7  | 3S W-1   | 100 |     | 4   |
| 10 | 6  | 5S W-2   | 200 |     | 6   |

**10**

♠ AQ962  
♥ A752  
♦ A632  
♣

♠ J1083  
♥ K63  
♦ K107  
♣ 1073

♠ 54  
♥ QJ1084  
♦ Q98  
♣ A65

♠ K7  
♥ 9  
♦ J54  
♣ KQJ9842

Av: NS=-20

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 3NT N-3  |     | 300 | -7  |
| 2  | 4  | 2S N 4   | 170 |     | 5   |
| 4  | 2  | 4C S 5   | 150 |     | 5   |
| 5  | 1  | 4S N-1   |     | 100 | -2  |
| 6  | 10 | 2NT S 4  | 180 |     | 5   |
| 7  | 9  | 3NT N-4  |     | 400 | -9  |
| 9  | 7  | 4C S 6   | 170 |     | 5   |
| 10 | 6  | 4S N-2   |     | 200 | -5  |

**11**

♠ 97542  
♥ A52  
♦ K108  
♣ J3

♠ QJ8  
♥ KJ7  
♦ Q62  
♣ AQ109

♠ AK63  
♥ 106  
♦ 9753  
♣ K74

♠ 10  
♥ Q9843  
♦ AJ4  
♣ 8652

Av: NS=-400

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

**12**

♠ Q102  
♥ AK543  
♦ A3  
♣ 542

♠ J74  
♥ 1086  
♦ KQJ74  
♣ A6

♠ A86  
♥ J972  
♦ 65  
♣ QJ73

♠ K953  
♥ Q  
♦ 10982  
♣ K1098

Av: NS=+50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 2H N 2   | 110 |     | 2   |
| 2  | 6  | 2NT N 2  | 120 |     | 2   |
| 3  | 5  | 2D E-2   | 100 |     | 2   |
| 5  | 3  | 2D E-1   | 50  |     | 0   |
| 6  | 2  | 2H N-1   |     | 100 | -4  |
| 7  | 1  | 1NT N-1  |     | 100 | -4  |
| 8  | 10 | 2D E-2   | 100 |     | 2   |
| 10 | 8  | 2D E-1   | 50  |     | 0   |

**13**

♠ 42  
♥ J863  
♦ 763  
♣ J862

♠ 97  
♥ AK2  
♦ AQ1084  
♣ Q74

♠ AQ108  
♥ Q1054  
♦ K5  
♣ K53

♠ KJ653  
♥ 97  
♦ J92  
♣ A109

Av: NS=-660

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 3NT E 4  |     | 630 | 1   |
| 2  | 6  | 3NT E 6  |     | 690 | -1  |
| 3  | 5  | 3NT E 5  |     | 660 | 0   |
| 5  | 3  | 1NT W 6  |     | 240 | 9   |
| 6  | 2  | 3NT W 5  |     | 660 | 0   |
| 7  | 1  | 3NT E 5  |     | 660 | 0   |
| 8  | 10 | 3NT E 6  |     | 690 | -1  |
| 10 | 8  | 3NT W 5  |     | 660 | 0   |

**14**

♠ 943  
♥ Q1087  
♦ Q92  
♣ 1087

♠ J76  
♥ J63  
♦ A84  
♣ AQ42

♠ A1052  
♥ A2  
♦ 7653  
♣ J63

♠ KQ8  
♥ K954  
♦ KJ10  
♣ K95

Av: NS=-20

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 1NT S-1  |     | 50  | -1  |
| 2  | 6  | 1NT E 2  |     | 120 | -3  |
| 3  | 5  | 1S W 1   |     | 80  | -2  |
| 5  | 3  | 2NT E-2  | 100 |     | 3   |
| 6  | 2  | 1NT S-1  |     | 50  | -1  |
| 7  | 1  | 1NT E-1  | 50  |     | 2   |
| 8  | 10 | 1NT S 1  | 90  |     | 3   |
| 10 | 8  | 1NTxS-1  |     | 100 | -2  |

**15**

♠ KJ642  
♥ J10543  
♦ 97  
♣ 4

♠ 8  
♥ K2  
♦ AKQ8432  
♣ J98

♠ A53  
♥ A7  
♦ J1065  
♣ KQ73

♠ Q1097  
♥ Q986  
♦  
♣ A10652

Av: NS=-160

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 6D W 6   |     | 920 | -13 |
| 2  | 6  | 6D W-1   | 50  |     | 5   |
| 3  | 5  | 5D W 5   |     | 400 | -6  |
| 5  | 3  | 5H S-1   |     | 100 | 2   |
| 6  | 2  | 6D W-1   | 50  |     | 5   |
| 7  | 1  | 3NT W 4  |     | 430 | -7  |
| 8  | 10 | 4Hx N 4  | 790 |     | 14  |
| 10 | 8  | 3D W 5   |     | 150 | 0   |

16

♠ J873  
♥ A96  
♦ 5  
♣ KQ973

♠ AQ6  
♥ 52  
♦ J97643  
♣ 54

♠ 1095  
♥ KJ1043  
♦ Q  
♣ AJ62

♠ K42  
♥ Q87  
♦ AK1082  
♣ 108

N  
W—E  
S

Av: NS=-110

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

17

♠ AJ1043  
♥ 7  
♦ AK95  
♣ 743

♠ 85  
♥ 10983  
♦ QJ742  
♣ 98

♠ Q972  
♥ KQ6  
♦ 863  
♣ AQJ

♠ K6  
♥ AJ542  
♦ 10  
♣ K10652

N  
W—E  
S

Av: NS=+130

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 9  | 2NT S 3  | 150 |     | 1   |
| 2  | 8  | 2H S-1   |     | 50  | -5  |
| 3  | 7  | 2S N 3   | 140 |     | 0   |
| 4  | 6  | 2S N 3   | 140 |     | 0   |
| 6  | 4  | 1NT S 1  | 90  |     | -1  |
| 7  | 3  | 2NT S 3  | 150 |     | 1   |
| 8  | 2  | 2S N 2   | 110 |     | -1  |
| 9  | 1  | 3NT S 3  | 400 |     | 7   |

18

♠ A32  
♥ AJ62  
♦ KQ6  
♣ 963

♠ 987  
♥ KQ103  
♦ A87  
♣ AQJ

♠ QJ65  
♥ 8  
♦ J10943  
♣ K84

♠ K104  
♥ 9754  
♦ 52  
♣ 10752

N  
W—E  
S

Av: NS=-110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 9  | 1NT W 2  |     | 120 | 0   |
| 2  | 8  | 1NT W 3  |     | 150 | -1  |
| 3  | 7  | 1NT W 2  |     | 120 | 0   |
| 4  | 6  | 1NT W 2  |     | 120 | 0   |
| 6  | 4  | 1NT W 2  |     | 120 | 0   |
| 7  | 3  | 1NT W 1  |     | 90  | 1   |
| 8  | 2  | 1NT W 1  |     | 90  | 1   |
| 9  | 1  | 1NT W 1  |     | 90  | 1   |

19

♠ Q1072  
♥ 973  
♦ 1053  
♣ J63

♠ AK643  
♥ AJ  
♦ K9  
♣ KQ98

♠ 95  
♥ Q65  
♦ J762  
♣ A542

♠ J8  
♥ K10842  
♦ AQ84  
♣ 107

N  
W—E  
S

Av: NS=-600

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 9  | 3NT E-1  | 100 |     | 12  |
| 2  | 8  | 3NT W 3  |     | 600 | 0   |
| 3  | 7  | 3NT W 3  |     | 600 | 0   |
| 4  | 6  | 3NT E 3  |     | 600 | 0   |
| 6  | 4  | 3NT W 3  |     | 600 | 0   |
| 7  | 3  | 3NT W 3  |     | 600 | 0   |
| 8  | 2  | 3NT W 3  |     | 600 | 0   |
| 9  | 1  | 3NT W 4  |     | 630 | -1  |

20

♠ 987  
♥ AK62  
♦ 972  
♣ A97

♠ KQJ5  
♥ J94  
♦ 8  
♣ KJ854

♠ 63  
♥ 87  
♦ A10643  
♣ Q1063

♠ A1042  
♥ Q1053  
♦ KQJ5  
♣ 2

N  
W—E  
S

Av: NS=+60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 9  | 3H S 4   | 170 |     | 3   |
| 2  | 8  | 3H N 3   | 140 |     | 2   |
| 3  | 7  | 4H N-1   |     | 100 | -4  |
| 4  | 6  | 3H N 3   | 140 |     | 2   |
| 6  | 4  | 4H N-1   |     | 100 | -4  |
| 7  | 3  | 3H N 4   | 170 |     | 3   |
| 8  | 2  | 2NT N 2  | 120 |     | 2   |
| 9  | 1  | 2H S-1   |     | 100 | -4  |

21

♠ 742  
♥ J962  
♦ Q76  
♣ K65

♠ J93  
♥ AQ3  
♦ J83  
♣ Q432

♠ A65  
♥ K105  
♦ AK10  
♣ J1097

♠ KQ108  
♥ 874  
♦ 9542  
♣ A8

N  
W—E  
S

Av: NS=-290

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 10 | 3NT E-1  | 50  |     | 8   |
| 3  | 9  | 3NT E 4  |     | 430 | -4  |
| 4  | 8  | 1NT W 4  |     | 180 | 3   |
| 5  | 7  | 3NT E 3  |     | 400 | -3  |
| 7  | 5  | 3NT E 3  |     | 400 | -3  |
| 8  | 4  | 3NT E-1  | 50  |     | 8   |
| 9  | 3  | 3NT W 3  |     | 400 | -3  |
| 10 | 2  | 3NT E 3  |     | 400 | -3  |

22

♠ 7642  
♥ Q1063  
♦ J52  
♣ Q2

♠ 985  
♥ AKJ2  
♦ A843  
♣ A8

♠ AKQ10  
♥ AK42  
♦ Q109  
♣ KJ10753

♠ J3  
♥ 98754  
♦ K76  
♣ 964

N  
W—E  
S

Av: NS=-680

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 10 | 3NT E 6  |     | 690 | 0   |
| 3  | 9  | 3NT W 5  |     | 660 | 1   |
| 4  | 8  | 3NT W 6  |     | 690 | 0   |
| 5  | 7  | 3NT W 6  |     | 690 | 0   |
| 7  | 5  | 3NT E 5  |     | 660 | 1   |
| 8  | 4  | 3NT W 6  |     | 690 | 0   |
| 9  | 3  | 3NT W 7  |     | 720 | -1  |
| 10 | 2  | 5D W 5   |     | 600 | 2   |

23

♠ 10  
♥ Q765  
♦ AQ1042  
♣ K107

♠ 432  
♥ J983  
♦ 76  
♣ J963

♠ AKJ986  
♥ AK42  
♦ 9  
♣ A5

♠ Q75  
♥ 10  
♦ KJ853  
♣ Q842

N  
W—E  
S

Av: NS=-20

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 10 | 2S E 4   |     | 170 | -4  |
| 3  | 9  | 3S E 3   |     | 140 | -3  |
| 4  | 8  | 3H E-1   | 100 |     | 3   |
| 5  | 7  | 4S E 4   |     | 620 | -12 |
| 7  | 5  | 4Dx N 4  | 710 |     | 12  |
| 8  | 4  | 3S E 3   |     | 140 | -3  |
| 9  | 3  | 1S E 4   |     | 170 | -4  |
| 10 | 2  | 4H W-4   | 400 |     | 9   |

24

♠ J9  
♥ 1087  
♦ J84  
♣ Q9873

♠ AQ732  
♥ 9  
♦ AK107  
♣ 1065

♠ 106  
♥ KQ654  
♦ 9653  
♣ K4

♠ K854  
♥ AJ32  
♦ Q2  
♣ AJ2

N  
W—E  
S

Av: NS=-10

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 10 | 2S W 2   |     | 110 | -3  |
| 3  | 9  | 2S W-1   | 50  |     | 2   |
| 4  | 8  | 3D W-1   | 50  |     | 2   |
| 5  | 7  | 2S W-3   | 150 |     | 4   |
| 7  | 5  | 2S W 3   |     | 140 | -4  |
| 8  | 4  | 2S W 2   |     | 110 | -3  |
| 9  | 3  | 2NT E-3  | 150 |     | 4   |
| 10 | 2  | 1NT E 1  |     | 90  | -2  |

25

♠ KQJ10  
♥ K1042  
♦ K  
♣ QJ105

♠ 753  
♥ Q65  
♦ J942  
♣ 962

♠ 64  
♥ J97  
♦ Q853  
♣ AK74

♠ A982  
♥ A83  
♦ A1076  
♣ 83

N  
W—E  
S

Av: NS=+350

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 10 | 4S S 5   | 450 |     | 3   |
| 3  | 9  | 4S S 4   | 420 |     | 2   |
| 4  | 8  | 4S S 4   | 420 |     | 2   |
| 5  | 7  | 4S S-1   |     | 50  | -9  |
| 7  | 5  | 4S N 4   | 420 |     | 2   |
| 8  | 4  | 3NT N 5  | 460 |     | 3   |
| 9  | 3  | 3NT N 5  | 460 |     | 3   |
| 10 | 2  | 6S S-2   |     | 100 | -10 |