

1

♠K10876  
♥Q102  
♦AQJ  
♣Q3

♠Q5  
♥J5  
♦86543  
♣9764

♠92  
♥AK73  
♦10972  
♣KJ10

♠AJ43  
♥9864  
♦K  
♣A852

Av: NS=+420

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 6  | 4S       | N 5 | 450 | 1   |
| 3  | 5  | 4S       | N 4 | 420 | 0   |
| 8  | 10 | 4S       | N 4 | 420 | 0   |
| 2  | 1  | 4S       | N 4 | 420 | 0   |
| 1  | 2  | 4S       | N 4 | 420 | 0   |
| 6  | 7  | 4S       | N 4 | 420 | 0   |
| 5  | 3  | 4S       | N 4 | 420 | 0   |
| 10 | 8  | 4S       | N 4 | 420 | 0   |

2

♠J54  
♥QJ86  
♦AQ65  
♣AJ

♠KQ873  
♥5  
♦109872  
♣K3

♠A106  
♥A109432  
♦J3  
♣76

♠92  
♥K7  
♦K4  
♣Q1098542

Av: NS=+470

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 1  | 4Hx      | E-4 | 800 | 8   |
| 7  | 6  | 3NT      | N 5 | 660 | 5   |
| 1  | 2  | 3NT      | N 5 | 660 | 5   |
| 5  | 3  | 3NT      | N 5 | 660 | 5   |
| 10 | 8  | 3NT      | N 5 | 660 | 5   |
| 6  | 7  | 2H       | E-2 | 100 | -9  |
| 3  | 5  | 4S       | W-1 | 50  | -9  |
| 8  | 10 | 3NT      | N-2 | 200 | -12 |

3

♠97  
♥854  
♦AQ9863  
♣J4

♠1085  
♥10762  
♦107  
♣K953

♠AKJ642  
♥  
♦J54  
♣Q1086

♠Q3  
♥AKQJ93  
♦K2  
♣A72

Av: NS=+450

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 5  | 4H       | S 5 | 450 | 0   |
| 8  | 10 | 4H       | S 5 | 450 | 0   |
| 2  | 1  | 4H       | S 5 | 450 | 0   |
| 7  | 6  | 4H       | S 5 | 450 | 0   |
| 1  | 2  | 4H       | S 5 | 450 | 0   |
| 6  | 7  | 4H       | S 5 | 450 | 0   |
| 5  | 3  | 4H       | S 5 | 450 | 0   |
| 10 | 8  | 4H       | S 4 | 420 | -1  |

4

♠KQJ63  
♥743  
♦A65  
♣A7

♠A74  
♥108  
♦K32  
♣QJ864

♠102  
♥Q965  
♦Q109  
♣K1053

♠985  
♥AKJ2  
♦J874  
♣92

Av: NS=+140

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 8  | 3NT      | N 3 | 600 | 10  |
| 3  | 5  | 2S       | N 3 | 140 | 0   |
| 2  | 1  | 2S       | N 3 | 140 | 0   |
| 7  | 6  | 2S       | N 3 | 140 | 0   |
| 1  | 2  | 2S       | N 3 | 140 | 0   |
| 6  | 7  | 2S       | N 3 | 140 | 0   |
| 5  | 3  | 2S       | N 3 | 140 | 0   |
| 8  | 10 | 4S       | N-1 | 100 | -6  |

5

♠J3  
♥J843  
♦K104  
♣J843

♠1065  
♥Q76  
♦A96  
♣K1095

♠9872  
♥AK92  
♦QJ832  
♣

♠AKQ4  
♥105  
♦75  
♣AQ762

Av: NS=0

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 3  | 3H       | W-2 | 100 | 3   |
| 10 | 8  | 2H       | E-2 | 100 | 3   |
| 6  | 7  | 2C       | S 2 | 90  | 3   |
| 3  | 5  | 1NT      | S 1 | 90  | 3   |
| 1  | 2  | 4C       | S-1 | 100 | -3  |
| 8  | 10 | 1NT      | N-1 | 100 | -3  |
| 7  | 6  | 1NT      | N-1 | 100 | -3  |
| 2  | 1  | 3NT      | N-3 | 300 | -7  |

6

♠AQ  
♥AQ5  
♦K854  
♣J765

♠76  
♥KJ9432  
♦Q6  
♣A43

♠K9854  
♥876  
♦109  
♣K98

♠J1032  
♥10  
♦AJ732  
♣Q102

Av: NS=+110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 6  | 3NT      | N 4 | 430 | 8   |
| 6  | 7  | 3NT      | N 4 | 430 | 8   |
| 2  | 1  | 3NT      | N 3 | 400 | 7   |
| 3  | 5  | 3C       | N 4 | 130 | 1   |
| 1  | 2  | 3NT      | N-2 | 100 | -5  |
| 5  | 3  | 3NT      | N-2 | 100 | -5  |
| 10 | 8  | 3NT      | N-2 | 100 | -5  |
| 8  | 10 | 2NT      | N-2 | 100 | -5  |

7

♠AKQ75

♥

♦QJ84

♣J1086

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

♠J9

♥J9

♦AK9632

♣AK9

♠1043

♥AK862

♦107

♣Q42

Av: NS=+20

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

8

♠J

♥J762

♦QJ

♣A97652

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

♠Q10753

♥AQ

♦AK863

♣4

♠AK42

♥10543

♦9742

♣10

Av: NS=+50

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

9

♠J94

♥AJ6

♦AQ105

♣A63

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

♠Q763

♥9

♦843

♣Q10975

♠K10852

♥Q103

♦

♣KJ842

Av: NS=+50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 8  | 5Dx      | E-3 | 800 | 13  |
| 2  | 3  | 3NT      | N 4 | 430 | 9   |
| 6  | 9  | 4Dx      | E-1 | 200 | 4   |
| 8  | 7  | 3NT      | N-1 | 50  | -3  |
| 4  | 1  | 4S       | S-2 | 100 | -4  |
| 3  | 2  | 4S       | S-2 | 100 | -4  |
| 1  | 4  | 4S       | S-2 | 100 | -4  |
| 9  | 6  | 4S       | S-3 | 150 | -5  |

10

♠AQ105

♥A4

♦A1082

♣Q73

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

♠K83

♥865

♦J654

♣K102

♠J9742

♥QJ102

♦K3

♣94

Av: NS=+550

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

11

♠Q8

♥1053

♦A1062

♣AJ96

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

♠64

♥AK7

♦K8743

♣Q74

♠AJ92

♥J86

♦J5

♣K1085

Av: NS=+110

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

12

♠KQ985

♥K9

♦1084

♣976

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

♠J7

♥AQ732

♦AKJ72

♣K

♠A10643

♥J10654

♦

♣AJ4

♠2

♥8

♦Q9653

♣Q108532

Av: NS=-640

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 9  | 6H       | W-1 | 50  | 12  |
| 1  | 4  | 4H       | W 5 | 450 | 5   |
| 8  | 7  | 5H       | W 6 | 480 | 4   |
| 9  | 6  | 4H       | W 6 | 480 | 4   |
| 7  | 8  | 4H       | W 6 | 480 | 4   |
| 4  | 1  | 6H       | W 6 | 980 | -8  |
| 3  | 2  | 6H       | W 6 | 980 | -8  |
| 2  | 3  | 6H       | W 6 | 980 | -8  |

13

♠7

♥J543

♦A9632

♣762

♠6532  
♥1062  
♦8  
♣AJ953

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

♠KJ1098  
♥Q987  
♦KJ4  
♣8

♠AQ4

♥AK

♦Q1075

♣KQ104

Av: NS=+480

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 4  | 3NT S    | 4   | 630 | 4   |
| 8  | 9  | 3NT S    | 4   | 630 | 4   |
| 2  | 5  | 3NT S    | 4   | 630 | 4   |
| 4  | 3  | 3NT S    | 3   | 600 | 3   |
| 9  | 8  | 3NT S    | 3   | 600 | 3   |
| 5  | 2  | 3Sx E-2  | 500 |     | 1   |
| 10 | 7  | 3NT S-1  |     | 100 | -11 |
| 7  | 10 | 3NT S-1  |     | 100 | -11 |

14

♠KJ8

♥J1095

♦Q97

♣A106

♠Q10653  
♥87  
♦K1062  
♣J2

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

♠A9  
♥6432  
♦A85  
♣Q754

♠742

♥AKQ

♦J43

♣K983

Av: NS=+70

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 3  | 2NT S    | 3   | 150 | 2   |
| 9  | 8  | 2NT S    | 3   | 150 | 2   |
| 8  | 9  | 1NT S    | 3   | 150 | 2   |
| 7  | 10 | 2NT S    | 2   | 120 | 2   |
| 2  | 5  | 1NT S    | 1   | 90  | 1   |
| 3  | 4  | 3NT S-1  |     | 50  | -3  |
| 10 | 7  | 3NT N-1  |     | 50  | -3  |
| 5  | 2  | 3NT S-2  |     | 100 | -5  |

15

♠74

♥Q864

♦A1097

♣J104

♠A93  
♥KJ93  
♦KQ  
♣K963

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

♠J108652  
♥5  
♦842  
♣Q87

♠KQ

♥A1072

♦J653

♣A52

Av: NS=-100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 2  | 4Sx E-1  | 100 |     | 5   |
| 10 | 7  | 2D S     | 2   | 90  | 5   |
| 8  | 9  | 2S E     | 2   | 110 | 0   |
| 4  | 3  | 2S W     | 3   | 140 | -1  |
| 2  | 5  | 2S W     | 3   | 140 | -1  |
| 9  | 8  | 2S E     | 3   | 140 | -1  |
| 3  | 4  | 2S E     | 3   | 140 | -1  |
| 7  | 10 | 2S E     | 3   | 140 | -1  |

16

♠QJ1072

♥Q3

♦A64

♣J75

♠AK95  
♥AK75  
♦K1082  
♣6

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

♠84  
♥98  
♦QJ93  
♣AKQ103

♠63

♥J10642

♦75

♣9842

Av: NS=-690

| NS | EW | Contract | N-S | E-W  | IMP |
|----|----|----------|-----|------|-----|
| 5  | 2  | 3NT W    | 5   | 660  | 1   |
| 8  | 9  | 3NT W    | 5   | 660  | 1   |
| 10 | 7  | 3NT W    | 6   | 690  | 0   |
| 4  | 3  | 3NT W    | 6   | 690  | 0   |
| 9  | 8  | 3NT W    | 6   | 690  | 0   |
| 3  | 4  | 3NT W    | 6   | 690  | 0   |
| 7  | 10 | 3NT W    | 6   | 690  | 0   |
| 2  | 5  | 6D W     | 6   | 1370 | -12 |

17

♠A86432

♥9654

♦K109

♣

♠Q9  
♥K10872  
♦J42  
♣AK4

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

♠J5  
♥AQ  
♦Q653  
♣J10953

♠K107

♥J3

♦A87

♣Q8762

Av: NS=+210

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 8  | 2Sx N    | 4   | 670 | 10  |
| 10 | 7  | 4S N     | 5   | 450 | 6   |
| 7  | 10 | 3S N     | 5   | 200 | 0   |
| 5  | 2  | 3S N     | 4   | 170 | -1  |
| 2  | 5  | 3S N     | 4   | 170 | -1  |
| 4  | 3  | 4H W-3   | 150 |     | -2  |
| 3  | 4  | 3S N     | 3   | 140 | -2  |
| 8  | 9  | 3C W-1   | 50  |     | -4  |

18

♠QJ1032

♥A

♦987

♣J973

♠975  
♥K108  
♦AQ2  
♣Q1086

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

♠A86  
♥Q643  
♦K10643  
♣5

♠K4

♥J9752

♦J5

♣AK42

Av: NS=0

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 7  | 2S N     | 2   | 110 | 3   |
| 4  | 3  | 2S N     | 2   | 110 | 3   |
| 3  | 4  | 2S N     | 2   | 110 | 3   |
| 8  | 9  | 1NT S    | 1   | 90  | 3   |
| 5  | 2  | 2D E     | 2   | 90  | -3  |
| 9  | 8  | 2C S-1   |     | 100 | -3  |
| 2  | 5  | 3D E     | 3   | 110 | -3  |
| 7  | 10 | 2D E     | 3   | 110 | -3  |

19

♠ J1092  
♥ K7  
♦ K86432  
♣ J

♠ 765 ♠ K84  
♥ Q1054 ♥ J86  
♦ A109 ♦ J75  
♣ K93 ♣ A654

♠ AQ3  
♥ A932  
♦ Q  
♣ Q10872

Av: NS=+130

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 1  | 2S       | N 4 | 170 | 1   |
| 6  | 8  | 2S       | N 3 | 140 | 0   |
| 5  | 4  | 2S       | N 3 | 140 | 0   |
| 9  | 10 | 2S       | N 3 | 140 | 0   |
| 10 | 9  | 2D       | N 4 | 130 | 0   |
| 8  | 6  | 1NT      | S 2 | 120 | 0   |
| 1  | 3  | 2S       | N 2 | 110 | -1  |
| 4  | 5  | 2D       | S 3 | 110 | -1  |

20

♠ 54  
♥ 953  
♦ A107  
♣ QJ1062

♠ KQ8632 ♠ J10  
♥ AK2 ♥ J8  
♦ K65 ♦ QJ984  
♣ 5 ♣ AK98

♠ A97  
♥ Q10764  
♦ 32  
♣ 743

Av: NS=-650

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 6  | 3NT      | W 3 | 600 | 2   |
| 10 | 9  | 5S       | W 5 | 650 | 0   |
| 4  | 5  | 5S       | W 5 | 650 | 0   |
| 6  | 8  | 4S       | W 5 | 650 | 0   |
| 1  | 3  | 4S       | W 5 | 650 | 0   |
| 5  | 4  | 4S       | W 5 | 650 | 0   |
| 9  | 10 | 4S       | W 5 | 650 | 0   |
| 3  | 1  | 4S       | W 5 | 650 | 0   |

21

♠ AK92  
♥ Q7  
♦ KQ854  
♣ Q6

♠ 865 ♠ J743  
♥ AK632 ♥ J10  
♦ AJ2 ♦ 63  
♣ 108 ♣ J9543

♠ Q10  
♥ 9854  
♦ 1097  
♣ AK72

Av: NS=+540

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 5  | 3NT      | N 5 | 660 | 3   |
| 9  | 10 | 3NT      | N 5 | 660 | 3   |
| 6  | 8  | 3NT      | S 4 | 630 | 3   |
| 5  | 4  | 3NT      | S 4 | 630 | 3   |
| 10 | 9  | 3NT      | N 4 | 630 | 3   |
| 1  | 3  | 3NT      | N 3 | 600 | 2   |
| 3  | 1  | 2D       | N 3 | 110 | -10 |
| 8  | 6  | 3NT      | S-1 | 100 | -12 |

22

♠ J953  
♥ K106  
♦ 52  
♣ KJ83

♠ 6 ♠ AK10  
♥ AQJ753 ♥ 984  
♦ QJ76 ♦ K1094  
♣ A2 ♣ Q54

♠ Q8742  
♥ 2  
♦ A83  
♣ 10976

Av: NS=-650

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

23

♠ 6  
♥ K953  
♦ A9742  
♣ 765

♠ 10843 ♠ J72  
♥ AQJ2 ♥ 1076  
♦ J5 ♦ 1063  
♣ A43 ♣ QJ82

♠ AKQ95  
♥ 84  
♦ KQ8  
♣ K109

Av: NS=+270

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 8  | 3NT      | N 4 | 630 | 8   |
| 5  | 4  | 3NT      | S 3 | 600 | 8   |
| 10 | 9  | 3NT      | N 3 | 600 | 8   |
| 3  | 1  | 1NT      | S 3 | 150 | -3  |
| 1  | 3  | 2C       | S 2 | 90  | -5  |
| 4  | 5  | 2C       | S 2 | 90  | -5  |
| 9  | 10 | 2C       | S 2 | 90  | -5  |
| 8  | 6  | 2C       | S-1 | 100 | -9  |

24

♠ 85  
♥ KJ952  
♦ AK72  
♣ K6

♠ Q76432 ♠ KJ109  
♥ ♥ ♥ A1064  
♦ Q1063 ♦ J95  
♣ 1053 ♣ AJ

♠ A  
♥ Q873  
♦ 84  
♣ Q98742

Av: NS=+180

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 1  | 4Hx      | N 4 | 590 | 9   |
| 1  | 3  | 4H       | N 5 | 450 | 7   |
| 10 | 9  | 4H       | N 5 | 450 | 7   |
| 5  | 4  | 2H       | N 4 | 170 | 0   |
| 4  | 5  | 5Sx      | W-1 | 100 | -2  |
| 6  | 8  | 4H       | N-1 | 50  | -6  |
| 9  | 10 | 4H       | N-1 | 50  | -6  |
| 8  | 6  | 3H       | N-1 | 50  | -6  |

25

♠ A6  
♥ K1072  
♦ 4  
♣ J97532

♠ Q2 KJ1094  
♥ A86 94  
♦ AJ98 K53  
♣ K1084 AQ6

♠ 8753  
♥ QJ53  
♦ Q10762  
♣

Av: NS=-600

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

26

♠ K32  
♥ QJ92  
♦ A1063  
♣ 53

♠ 974 Q8  
♥ K83 A76  
♦ Q92 J84  
♣ K876 AQ1094

♠ AJ1065  
♥ 1054  
♦ K75  
♣ J2

Av: NS=+60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 4  | 3S S 3   | 140 |     | 2   |
| 7  | 9  | 3S S 3   | 140 |     | 2   |
| 6  | 10 | 3S S 3   | 140 |     | 2   |
| 9  | 7  | 3S S 3   | 140 |     | 2   |
| 1  | 5  | 3C E-1   | 100 |     | 1   |
| 5  | 1  | 1NT W 1  |     | 90  | -4  |
| 10 | 6  | 3S S-1   |     | 100 | -4  |
| 4  | 2  | 3S S-1   |     | 100 | -4  |

27

♠ 97  
♥ A105  
♦ 983  
♣ J8542

♠ AQ104 K53  
♥ QJ93 764  
♦ Q5 AKJ106  
♣ Q73 K6

♠ J862  
♥ K82  
♦ 742  
♣ A109

Av: NS=-430

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

28

♠ KQJ52  
♥ J72  
♦ 92  
♣ A65

♠ 1083  
♥ AQ106  
♦ KQ87  
♣ 74

♠ A9764  
♥ K3  
♦ AJ  
♣ KJ32

Av: NS=+120

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 4S N 5   | 650 |     | 11  |
| 2  | 4  | 4S S 4   | 620 |     | 11  |
| 9  | 7  | 4S S 4   | 620 |     | 11  |
| 6  | 10 | 6S S-1   |     | 100 | -6  |
| 4  | 2  | 5S S-1   |     | 100 | -6  |
| 5  | 1  | 5S N-1   |     | 100 | -6  |
| 7  | 9  | 6S N-2   |     | 200 | -8  |
| 10 | 6  | 6S N-2   |     | 200 | -8  |

29

♠ AQJ10  
♥ J97  
♦ 52  
♣ AJ103

♠ 9642 K3  
♥ A532 104  
♦ 1087 AQJ964  
♣ 65 K87

♠ 875  
♥ KQ86  
♦ K3  
♣ Q942

Av: NS=-70

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

30

♠ KQ75  
♥ 32  
♦ K542  
♣ Q108

♠ A3 J1098  
♥ J965 AQ  
♦ AQ107 86  
♣ A43 KJ765

♠ 642  
♥ K10874  
♦ J93  
♣ 92

Av: NS=-430

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

1

♠AKJ  
♥AKJ105  
♦J4  
♣952

♠7432  
♥76  
♦83  
♣108764

W N E S

♠Q983  
♥AQ10952  
♣AKJ

♠Q109865  
♥42  
♦K76  
♣Q3

Av: NS=+330

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 4  | 4S S 5   | 450 |     | 3   |
| 2  | 9  | 4S S 5   | 450 |     | 3   |
| 3  | 8  | 4S S 4   | 420 |     | 3   |
| 10 | 1  | 4S S 4   | 420 |     | 3   |
| 6  | 5  | 4S N 4   | 420 |     | 3   |
| 9  | 2  | 4S N 4   | 420 |     | 3   |
| 4  | 7  | 5Dx E-2  | 300 |     | -1  |
| 8  | 3  | 2S N 4   | 170 |     | -4  |
| 5  | 6  | 3D E-1   | 50  |     | -7  |
| 1  | 10 | 4S S-1   |     | 50  | -9  |

2

♠5  
♥AK10976  
♦A  
♣Q9874

♠83  
♥Q53  
♦QJ107643  
♣3

W N E S

♠AKJ1072  
♥J8  
♦K8  
♣AJ6

♠Q964  
♥42  
♦952  
♣K1052

Av: NS=+250

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 9  | 5C N 5   | 600 |     | 8   |
| 1  | 10 | 5C N 5   | 600 |     | 8   |
| 6  | 5  | 4Sx E-3  | 500 |     | 6   |
| 8  | 3  | 3H N 4   | 170 |     | -2  |
| 9  | 2  | 4S E-3   | 150 |     | -3  |
| 3  | 8  | 3S E-3   | 150 |     | -3  |
| 7  | 4  | 4C N 4   | 130 |     | -3  |
| 5  | 6  | 4C N 4   | 130 |     | -3  |
| 4  | 7  | 4C N 4   | 130 |     | -3  |
| 10 | 1  | 3C N 4   | 130 |     | -3  |

3

♠A8  
♥A32  
♦AQ52  
♣AJ82

♠K542  
♥KJ105  
♦J6  
♣K63

W N E S

♠1096  
♥974  
♦9873  
♣1094

♠QJ73  
♥Q86  
♦K104  
♣Q75

Av: NS=+420

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 8  | 3NT N 5  | 460 |     | 1   |
| 1  | 10 | 3NT N 5  | 460 |     | 1   |
| 10 | 1  | 3NT N 5  | 460 |     | 1   |
| 8  | 3  | 3NT N 4  | 430 |     | 0   |
| 7  | 4  | 3NT N 4  | 430 |     | 0   |
| 2  | 9  | 3NT N 3  | 400 |     | -1  |
| 5  | 6  | 3NT N 3  | 400 |     | -1  |
| 4  | 7  | 3NT N 3  | 400 |     | -1  |
| 9  | 2  | 3NT N 3  | 400 |     | -1  |
| 6  | 5  | 3NT N-1  |     | 50  | -10 |

4

♠AJ983  
♥8543  
♦J4  
♣KJ

♠752  
♥KQ10  
♦1076  
♣8765

W N E S

♠Q64  
♥7  
♦AK832  
♣Q943

♠K10  
♥AJ962  
♦Q95  
♣A102

Av: NS=-70

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

5

♠87  
♥1084  
♦AKJ4  
♣A652

♠J652  
♥AK2  
♦7  
♣KJ1098

W N E S

♠K943  
♥9753  
♦10862  
♣3

♠AQ10  
♥QJ6  
♦Q953  
♣Q74

Av: NS=-80

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 4  | 3NT S 3  | 600 |     | 12  |
| 3  | 8  | 2NT S 4  | 180 |     | 6   |
| 8  | 3  | 3NT S-1  |     | 100 | -1  |
| 6  | 5  | 3NT S-1  |     | 100 | -1  |
| 10 | 1  | 3NT S-1  |     | 100 | -1  |
| 4  | 7  | 3NT S-1  |     | 100 | -1  |
| 5  | 6  | 3NT N-1  |     | 100 | -1  |
| 9  | 2  | 3NT N-1  |     | 100 | -1  |
| 2  | 9  | 3NT S-2  |     | 200 | -3  |
| 1  | 10 | 3NT N-3  |     | 300 | -6  |

6

♠9542  
♥10973  
♦A  
♣KQ53

♠AKQ87  
♥AQ2  
♦Q93  
♣J10

W N E S

♠J63  
♥K864  
♦J1085  
♣A4

♠10  
♥J5  
♦K7642  
♣98762

Av: NS=-530

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 9  | 6S W-3   | 300 |     | 13  |
| 7  | 4  | 4S W-1   | 100 |     | 12  |
| 3  | 8  | 4S W 4   |     | 620 | -3  |
| 6  | 5  | 4S W 4   |     | 620 | -3  |
| 1  | 10 | 4S W 4   |     | 620 | -3  |
| 5  | 6  | 4S W 4   |     | 620 | -3  |
| 10 | 1  | 4S W 4   |     | 620 | -3  |
| 9  | 2  | 4S W 4   |     | 620 | -3  |
| 4  | 7  | 4S W 4   |     | 620 | -3  |
| 8  | 3  | 4S W 5   |     | 650 | -3  |

# 10

♠ KJ54  
♥ 10  
♦ 10653  
♣ 10543

♠ AQ9876  
♥  
♦ AQJ7  
♣ QJ8

N

W — | — E

S

♠ 103  
♥ KQ853  
♦ K42  
♣ A72

♠ 2  
♥ AJ97642  
♦ 98  
♣ K96

Av: NS=-350

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 5  | 4S W-1   | 100 |     | 10  |
| 3  | 10 | 3NT E-1  | 100 |     | 10  |
| 2  | 6  | 3NT E-1  | 100 |     | 10  |
| 5  | 8  | 3NT E-1  | 100 |     | 10  |
| 6  | 2  | 3NT E 3  |     | 600 | -6  |
| 9  | 4  | 4S W 4   |     | 620 | -7  |
| 4  | 9  | 4S W 4   |     | 620 | -7  |
| 7  | 1  | 4S W 4   |     | 620 | -7  |
| 1  | 7  | 4S W 4   |     | 620 | -7  |
| 10 | 3  | 4S W 4   |     | 620 | -7  |

11

♠ Q3

♥ K962

♦ KQ7

♣ AJ43

♠ J652

♥ J8543

♦

♣ K1097

|   |     |   |
|---|-----|---|
|   | N   |   |
| W |     | E |
|   | (S) |   |

♠ 8

♥ AQ10

♦ 106532

♣ Q865

♠ AK10974

♥ 7

♦ AJ984

♣ 2

Av: NS=+380

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 4  | 4S S 5   | 450 |     | 2   |
| 4  | 9  | 4S S 5   | 450 |     | 2   |
| 8  | 5  | 4S S 5   | 450 |     | 2   |
| 7  | 1  | 4S S 5   | 450 |     | 2   |
| 6  | 2  | 4S S 5   | 450 |     | 2   |
| 5  | 8  | 4S S 5   | 450 |     | 2   |
| 3  | 10 | 4S S 4   | 420 |     | 1   |
| 2  | 6  | 3NT N 3  | 400 |     | 1   |
| 1  | 7  | 6S S-1   |     | 50  | -10 |
| 10 | 3  | 6S S-1   |     | 50  | -10 |

# 12

♠ 7642  
♥ QJ9  
♦ 52  
♣ KQ107

♠ KQJ  
♥ A1032  
♦ 743  
♣ A86

♠ 9  
♥ K87  
♦ QJ10986  
♣ J54

|   |   |   |
|---|---|---|
| N |   | E |
|   | W |   |
| S |   |   |

♠ A10853  
♥ 654  
♦ AK  
♣ 932

Av: NS=-90

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 1  | 2S S 2   | 110 |     | 5   |
| 6  | 2  | 4D W-1   | 50  |     | 4   |
| 4  | 9  | 3S S-1   |     | 100 | 0   |
| 3  | 10 | 3S S-1   |     | 100 | 0   |
| 8  | 5  | 3S S-1   |     | 100 | 0   |
| 2  | 6  | 3S S-1   |     | 100 | 0   |
| 10 | 3  | 3S S-1   |     | 100 | 0   |
| 5  | 8  | 3S S-1   |     | 100 | 0   |
| 1  | 7  | 4S S-2   |     | 200 | -3  |
| 9  | 4  | 3S S-2   |     | 200 | -3  |

13

♠ Q43  
♥ A4  
♦ K8743  
♣ K109

♠ A876  
♥  
♦ QJ52  
♣ J6543

♠ K92  
♥ KJ9732  
♦ A10  
♣ AQ

♠ J105  
♥ Q10865  
♦ 96  
♣ 872

W N E S

Av: NS=+70

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 8  | 4S W-2   | 200 |     | 4   |
| 10 | 5  | 3NT W-1  | 100 |     | 1   |
| 4  | 6  | 3NT W-1  | 100 |     | 1   |
| 7  | 3  | 3NT W-1  | 100 |     | 1   |
| 6  | 4  | 3NT W-1  | 100 |     | 1   |
| 3  | 7  | 3NT E-1  | 100 |     | 1   |
| 5  | 10 | 3H E-1   | 100 |     | 1   |
| 1  | 9  | 3H E-1   | 100 |     | 1   |
| 8  | 2  | 3S W 3   |     | 140 | -5  |
| 9  | 1  | 3NT W 4  |     | 630 | -12 |

14

♠ A953  
♥ KQ2  
♦ 9  
♣ K9762

♠ J107  
♥ 74  
♦ AQ10654  
♣ J8

♠ 8642  
♥ J10853  
♦ K7  
♣ 54

♠ KQ  
♥ A96  
♦ J832  
♣ AQ103

W N E S

Av: NS=+40

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 5  | 6C N 6   | 920 |     | 13  |
| 6  | 4  | 3NT S 5  | 460 |     | 9   |
| 5  | 10 | 3NT N 5  | 460 |     | 9   |
| 9  | 1  | 3NT S-2  |     | 100 | -4  |
| 3  | 7  | 3NT S-2  |     | 100 | -4  |
| 8  | 2  | 3NT S-2  |     | 100 | -4  |
| 7  | 3  | 3NT S-2  |     | 100 | -4  |
| 2  | 8  | 3NT S-2  |     | 100 | -4  |
| 1  | 9  | 3NT S-2  |     | 100 | -4  |
| 4  | 6  | 3NT N-2  |     | 100 | -4  |

15

♠ Q764  
♥ 10  
♦ J752  
♣ Q1052

♠ K1032  
♥ 543  
♦ AQ108  
♣ K9

♠ AJ98  
♥ AJ8762  
♦ 3  
♣ 73

♠ 5  
♥ KQ9  
♦ K964  
♣ AJ864

W N E S

Av: NS=-290

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 8  | 4H E-1   | 50  |     | 8   |
| 1  | 9  | 4H E-1   | 50  |     | 8   |
| 10 | 5  | 3NT E-1  | 50  |     | 8   |
| 3  | 7  | 3H E 4   |     | 170 | 3   |
| 9  | 1  | 4H E 4   |     | 420 | -4  |
| 8  | 2  | 4H E 4   |     | 420 | -4  |
| 7  | 3  | 4H E 4   |     | 420 | -4  |
| 6  | 4  | 4H E 4   |     | 420 | -4  |
| 4  | 6  | 4Hx E 4  |     | 590 | -7  |
| 5  | 10 | 4Dx S-3  |     | 800 | -11 |

16

♠ 987532  
♥ Q2  
♦  
♣ A10963

♠ 106  
♥ KJ976  
♦ J1082  
♣ KJ

♠ KQJ  
♥ A83  
♦ AK543  
♣ 84

♠ A4  
♥ 1054  
♦ Q976  
♣ Q752

W N E S

Av: NS=0

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 6  | 4H W-1   | 100 |     | 3   |
| 8  | 2  | 4H W-1   | 100 |     | 3   |
| 10 | 5  | 4H E-1   | 100 |     | 3   |
| 5  | 10 | 4H E-1   | 100 |     | 3   |
| 2  | 8  | 4H E-1   | 100 |     | 3   |
| 7  | 3  | 4H E-1   | 100 |     | 3   |
| 6  | 4  | 4H E-1   | 100 |     | 3   |
| 9  | 1  | 4Sx N-2  |     | 300 | -7  |
| 1  | 9  | 4Sx N-2  |     | 300 | -7  |
| 3  | 7  | 4H E 4   |     | 620 | -12 |

17

♠ 7432  
♥ 764  
♦ 97  
♣ J1073

♠ AQ10  
♥ A2  
♦ J42  
♣ KQ965

♠ 8  
♥ J1095  
♦ AQ10865  
♣ A8

♠ KJ965  
♥ KQ83  
♦ K3  
♣ 42

W N E S

Av: NS=-480

| NS | EW | Contract | N-S | E-W  | IMP |
|----|----|----------|-----|------|-----|
| 8  | 2  | 6D E-2   | 100 |      | 11  |
| 10 | 5  | 3NT W 5  |     | 460  | 1   |
| 4  | 6  | 3NT W 5  |     | 460  | 1   |
| 1  | 9  | 3NT W 5  |     | 460  | 1   |
| 5  | 10 | 3NT W 6  |     | 490  | 0   |
| 3  | 7  | 3NT W 6  |     | 490  | 0   |
| 2  | 8  | 3NT W 6  |     | 490  | 0   |
| 7  | 3  | 3NT W 6  |     | 490  | 0   |
| 6  | 4  | 3NT W 6  |     | 490  | 0   |
| 9  | 1  | 4Sx S-5  |     | 1100 | -12 |

18

♠ KQ97  
♥ KJ932  
♦ 86  
♣ J4

♠ J32  
♥ A754  
♦ KJ4  
♣ AK5

♠ A86  
♥ Q  
♦ AQ9752  
♣ 632

♠ 1054  
♥ 1086  
♦ 103  
♣ Q10987

W N E S

Av: NS=-370

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 5  | 5D E-1   | 50  |     | 9   |
| 7  | 3  | 5D E-1   | 50  |     | 9   |
| 8  | 2  | 5D E 5   |     | 400 | -1  |
| 4  | 6  | 3NT W 4  |     | 430 | -2  |
| 3  | 7  | 3NT W 4  |     | 430 | -2  |
| 2  | 8  | 3NT W 4  |     | 430 | -2  |
| 9  | 1  | 3NT E 4  |     | 430 | -2  |
| 6  | 4  | 3NT E 4  |     | 430 | -2  |
| 5  | 10 | 3NT W 5  |     | 460 | -3  |
| 1  | 9  | 3NT W 5  |     | 460 | -3  |

19

♠ 7654  
♥ 2  
♦ KJ1083  
♣ Q98♠ Q932 ♠ 8  
♥ Q108 ♥ AK9643  
♦ Q6 ♦ 9542  
♣ 10743 ♣ AJN  
W — E  
S♠ AKJ10  
♥ J75  
♦ A7  
♣ K652

Av: NS=+20

| NS | EW    | Contract | N-S | E-W | IMP |
|----|-------|----------|-----|-----|-----|
| 10 | 2 4S  | N 4      | 420 |     | 9   |
| 1  | 6 2S  | S 3      | 140 |     | 3   |
| 4  | 8 2S  | S 3      | 140 |     | 3   |
| 5  | 7 2S  | N 3      | 140 |     | 3   |
| 9  | 3 2S  | S 2      | 110 |     | 3   |
| 8  | 4 3D  | N-1      |     | 50  | -2  |
| 3  | 9 3D  | N-1      |     | 50  | -2  |
| 6  | 1 3H  | E 3      |     | 140 | -4  |
| 7  | 5 2H  | W 3      |     | 140 | -4  |
| 2  | 10 2H | E 3      |     | 140 | -4  |

20

♠ 97  
♥ 105  
♦ Q94  
♣ Q108732♠ K853 ♠ J10642  
♥ Q43 ♥ A87  
♦ 1063 ♦ AJ85  
♣ A65 ♣ KN  
W — E  
S♠ AQ  
♥ KJ962  
♦ K72  
♣ J94

Av: NS=-170

| NS | EW    | Contract | N-S | E-W | IMP |
|----|-------|----------|-----|-----|-----|
| 1  | 6 3S  | E-1      | 100 |     | 7   |
| 7  | 5 3S  | E 3      |     | 140 | 1   |
| 2  | 10 2S | E 3      |     | 140 | 1   |
| 6  | 1 2S  | E 4      |     | 170 | 0   |
| 10 | 2 2S  | E 4      |     | 170 | 0   |
| 9  | 3 2S  | E 4      |     | 170 | 0   |
| 3  | 9 3S  | E 5      |     | 200 | -1  |
| 5  | 7 2S  | E 5      |     | 200 | -1  |
| 8  | 4 2S  | E 5      |     | 200 | -1  |
| 4  | 8 4C  | N-3      |     | 300 | -4  |

21

♠ 543  
♥ J32  
♦ A32  
♣ KQ106♠ 876 ♠ QJ1092  
♥ Q98 ♥ AK4  
♦ K1085 ♦ J64  
♣ 542 ♣ A7N  
W — E  
S♠ AK  
♥ 10765  
♦ Q97  
♣ J983

Av: NS=-120

| NS | EW    | Contract | N-S | E-W | IMP |
|----|-------|----------|-----|-----|-----|
| 1  | 6 1NT | E 1      |     | 90  | 1   |
| 9  | 3 1NT | E 1      |     | 90  | 1   |
| 7  | 5 1NT | E 1      |     | 90  | 1   |
| 10 | 2 2S  | E 2      |     | 110 | 0   |
| 4  | 8 1NT | E 2      |     | 120 | 0   |
| 8  | 4 1NT | E 2      |     | 120 | 0   |
| 6  | 1 2S  | E 3      |     | 140 | -1  |
| 2  | 10 2S | E 3      |     | 140 | -1  |
| 3  | 9 1NT | E 3      |     | 150 | -1  |
| 5  | 7 1NT | E 4      |     | 180 | -2  |

22

♠ 85  
♥ AQJ74  
♦ 109872  
♣ 7♠ AJ4 ♠ KQ93  
♥ 1095 ♥ 82  
♦ K6 ♦ 5  
♣ AK1053 ♣ QJ9864N  
W — E  
S♠ 10762  
♥ K63  
♦ AQJ43  
♣ 2

Av: NS=+30

| NS | EW    | Contract | N-S | E-W | IMP |
|----|-------|----------|-----|-----|-----|
| 6  | 1 3H  | N 3      | 140 |     | 3   |
| 4  | 8 3H  | N 3      | 140 |     | 3   |
| 3  | 9 3H  | N 3      | 140 |     | 3   |
| 9  | 3 5C  | E-1      | 100 |     | 2   |
| 7  | 5 5C  | E-1      | 100 |     | 2   |
| 5  | 7 3NT | W-1      | 100 |     | 2   |
| 10 | 2 5D  | S-2      |     | 100 | -4  |
| 1  | 6 4C  | E 4      |     | 130 | -4  |
| 8  | 4 4C  | E 4      |     | 130 | -4  |
| 2  | 10 5C | E 5      |     | 600 | -12 |

23

♠ 3  
♥ 10876  
♦ AKJ109  
♣ J75♠ Q10965 ♠ J8742  
♥ J93 ♥ AK5  
♦ Q83 ♦ 2  
♣ 86 ♣ AQ42N  
W — E  
S♠ AK  
♥ Q42  
♦ 7654  
♣ K1093

Av: NS=-40

| NS | EW    | Contract | N-S | E-W | IMP |
|----|-------|----------|-----|-----|-----|
| 9  | 3 3S  | W-1      | 100 |     | 4   |
| 2  | 10 3S | W-1      | 100 |     | 4   |
| 6  | 1 3S  | E-1      | 100 |     | 4   |
| 5  | 7 3S  | E-1      | 100 |     | 4   |
| 1  | 6 4D  | S-1      |     | 100 | -2  |
| 4  | 8 4D  | S-1      |     | 100 | -2  |
| 3  | 9 3S  | W 3      |     | 140 | -3  |
| 10 | 2 2S  | E 3      |     | 140 | -3  |
| 7  | 5 2S  | E 3      |     | 140 | -3  |
| 8  | 4 4D  | S-2      |     | 200 | -4  |

24

♠ K9  
♥ QJ95  
♦ KJ1064  
♣ 102♠ AQJ876 ♠ 1042  
♥ K73 ♥ A10842  
♦ 5 ♦ 98  
♣ J54 ♣ 973N  
W — E  
S♠ 53  
♥ 6  
♦ AQ732  
♣ AKQ86

Av: NS=+370

| NS | EW    | Contract | N-S | E-W | IMP |
|----|-------|----------|-----|-----|-----|
| 1  | 6 5Dx | N 5      | 550 |     | 5   |
| 9  | 3 5D  | S 5      | 400 |     | 1   |
| 6  | 1 5D  | N 5      | 400 |     | 1   |
| 5  | 7 5D  | N 5      | 400 |     | 1   |
| 4  | 8 5D  | N 5      | 400 |     | 1   |
| 3  | 9 5D  | N 5      | 400 |     | 1   |
| 7  | 5 5D  | N 5      | 400 |     | 1   |
| 2  | 10 5D | N 5      | 400 |     | 1   |
| 8  | 4 3D  | S 5      | 150 |     | -6  |
| 10 | 2 3D  | N 5      | 150 |     | -6  |

25

♠K10  
♥K1097642  
♦1094  
♣10

♠Q85432  
♥Q  
♦8  
♣K8532

(N)  
W—E  
S

♠AJ  
♥8  
♦AQJ7653  
♣AQ9

♠976  
♥AJ53  
♦K2  
♣J764

Av: NS=-440

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 9  | 5  | 5D E-1   | 100  |     | 11  |
| 4  | 10 | 5H N-2   |      | 100 | 8   |
| 6  | 3  | 4D E 5   |      | 150 | 7   |
| 7  | 2  | 5Hx N-2  |      | 300 | 4   |
| 3  | 6  | 6Hx N-3  |      | 500 | -2  |
| 5  | 9  | 5D E 5   |      | 600 | -4  |
| 8  | 1  | 5D E 5   |      | 600 | -4  |
| 1  | 8  | 5S W 5   |      | 650 | -5  |
| 10 | 4  | 4S W 5   |      | 650 | -5  |
| 2  | 7  | 6S W 6   | 1430 |     | -14 |

26

♠A763  
♥8743  
♦A54  
♣Q10

♠J  
♥AKQ  
♦873  
♣KJ6432

(N)  
W—E  
S

♠85  
♥1096  
♦10962  
♣A875

♠KQ10942  
♥J52  
♦KQJ  
♣9

Av: NS=+280

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 3  | 4S S 4   | 620 |     | 8   |
| 1  | 8  | 4S S 4   | 620 |     | 8   |
| 4  | 10 | 4S S 4   | 620 |     | 8   |
| 5  | 9  | 3S S 4   | 170 |     | -3  |
| 9  | 5  | 3S S 4   | 170 |     | -3  |
| 2  | 7  | 2S S 4   | 170 |     | -3  |
| 10 | 4  | 2S S 4   | 170 |     | -3  |
| 7  | 2  | 3S S 3   | 140 |     | -4  |
| 8  | 1  | 3S S 3   | 140 |     | -4  |
| 3  | 6  | 4S S-1   |     | 100 | -9  |

27

♠Q  
♥AQ653  
♦AJ42  
♣K73

♠A5  
♥K9874  
♦985  
♣J82

(N)  
W—E  
S

♠10743  
♥J2  
♦Q73  
♣AQ54

♠KJ9862  
♥10  
♦K106  
♣1096

Av: NS=+40

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

28

♠843  
♥QJ54  
♦Q102  
♣1086

♠A105  
♥K973  
♦97653  
♣A

(N)  
W—E  
S

♠62  
♥1082  
♦A4  
♣KQ9532

♠KQJ97  
♥A6  
♦KJ8  
♣J74

Av: NS=-130

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 2  | 1NT S 1  | 90  |     | 6   |
| 2  | 7  | 3D W-1   | 50  |     | 5   |
| 6  | 3  | 3C E 3   |     | 110 | 1   |
| 5  | 9  | 3C E 3   |     | 110 | 1   |
| 9  | 5  | 3C E 3   |     | 110 | 1   |
| 8  | 1  | 1NT E 2  |     | 120 | 0   |
| 3  | 6  | 1NT E 2  |     | 120 | 0   |
| 4  | 10 | 2S S-2   |     | 200 | -2  |
| 10 | 4  | 3S S-3   |     | 300 | -5  |
| 1  | 8  | 3NT W 3  |     | 400 | -7  |

29

♠A107542  
♥4  
♦K964  
♣J3

♠96  
♥KJ73  
♦A108  
♣AQ97

(N)  
W—E  
S

♠J83  
♥10652  
♦J753  
♣42

♠KQ  
♥AQ98  
♦Q2  
♣K10865

Av: NS=+230

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 2  | 4S N 4   | 620 |     | 9   |
| 1  | 8  | 4S N 4   | 620 |     | 9   |
| 5  | 9  | 4S N 4   | 620 |     | 9   |
| 3  | 6  | 4S N 4   | 620 |     | 9   |
| 6  | 3  | 3S N 3   | 140 |     | -3  |
| 9  | 5  | 3S N 3   | 140 |     | -3  |
| 4  | 10 | 4S S-1   |     | 100 | -8  |
| 2  | 7  | 4S N-1   |     | 100 | -8  |
| 10 | 4  | 4S N-1   |     | 100 | -8  |
| 8  | 1  | 4S N-1   |     | 100 | -8  |

30

♠KQ9764  
♥J65  
♦109  
♣Q2

♠AJ5  
♥AK  
♦Q6  
♣KJ9743

(N)  
W—E  
S

♠832  
♥1098732  
♦875  
♣A

♠10  
♥Q4  
♦AKJ432  
♣10865

Av: NS=+80

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