

1

♠AKQ872

♥

♦K65

♣Q743

♠109  
♥Q85  
♦Q8432  
♣J105N  
W E  
S♠43  
♥104  
♦AJ1097  
♣AK86

♠J65

♥AKJ97632

♦

♣92

Av: NS=+380

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 5  | 5Dx W-3  | 500 |     | 3   |
| 1  | 8  | 5S N 5   | 450 |     | 2   |
| 2  | 10 | 4S N 5   | 450 |     | 2   |
| 8  | 1  | 4S N 5   | 450 |     | 2   |
| 6  | 3  | 4S N 5   | 450 |     | 2   |
| 10 | 2  | 4S N 4   | 420 |     | 1   |
| 9  | 4  | 4S N 4   | 420 |     | 1   |
| 4  | 9  | 4H S 4   | 420 |     | 1   |
| 5  | 7  | 6S N-1   |     | 50  | -10 |
| 3  | 6  | 6S N-1   |     | 50  | -10 |

2

♠QJ2

♥AJ974

♦652

♣A6

♠AK964  
♥1063  
♦Q7  
♣J73N  
W E  
S♠1087  
♥K82  
♦KJ84  
♣952

♠53

♥Q5

♦A1093

♣KQ1084

Av: NS=+110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 2NT S 4  | 180 |     | 2   |
| 3  | 6  | 2NT N 4  | 180 |     | 2   |
| 2  | 10 | 2NT S 3  | 150 |     | 1   |
| 6  | 3  | 2NT N 3  | 150 |     | 1   |
| 10 | 2  | 2NT N 2  | 120 |     | 0   |
| 4  | 9  | 3C S 3   | 110 |     | 0   |
| 7  | 5  | 1NT S 1  | 90  |     | -1  |
| 8  | 1  | 2S W-1   | 50  |     | -2  |
| 9  | 4  | 2S W-1   | 50  |     | -2  |
| 5  | 7  | 2S E 2   |     | 110 | -6  |

3

♠J9

♥1074

♦Q643

♣K1065

♠KQ1053  
♥93  
♦AKJ  
♣432N  
W E  
S♠874  
♥Q65  
♦109872  
♣Q8

♠A62

♥AKJ82

♦5

♣AJ97

Av: NS=+380

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 10 | 4H S 6   | 480 |     | 3   |
| 5  | 7  | 4H S 5   | 450 |     | 2   |
| 8  | 1  | 4H S 5   | 450 |     | 2   |
| 6  | 3  | 4H S 5   | 450 |     | 2   |
| 4  | 9  | 4H S 5   | 450 |     | 2   |
| 1  | 8  | 4H S 4   | 420 |     | 1   |
| 9  | 4  | 4H S 4   | 420 |     | 1   |
| 3  | 6  | 3H S 5   | 200 |     | -5  |
| 7  | 5  | 2S W-2   | 200 |     | -5  |
| 10 | 2  | 3NT S-3  |     | 150 | -11 |

4

♠1073

♥A4

♦AQJ96

♣982

♠KQ6  
♥Q1053  
♦8  
♣KQ743N  
W E  
S♠A85  
♥K8  
♦K107543  
♣A5

♠J942

♥J9762

♦2

♣J106

Av: NS=-660

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

5

♠K6532

♥J75

♦954

♣A7

♠J  
♥Q832  
♦J106  
♣KQJ64N  
W E  
S♠Q10  
♥K10964  
♦AQ7  
♣1052

♠A9874

♥A

♦K832

♣983

Av: NS=+210

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

6

♠76532

♥106

♦K

♣96432

♠AQJ10  
♥Q4  
♦Q10852  
♣K5N  
W E  
S♠8  
♥AKJ753  
♦J64  
♣Q107

♠K94

♥982

♦A973

♣AJ8

Av: NS=-620

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 10 | 4H E-1   | 100 |     | 12  |
| 3  | 6  | 3NT W 3  |     | 600 | 1   |
| 5  | 7  | 4H E 4   |     | 620 | 0   |
| 7  | 5  | 4H E 4   |     | 620 | 0   |
| 10 | 2  | 4H E 4   |     | 620 | 0   |
| 1  | 8  | 4H E 4   |     | 620 | 0   |
| 8  | 1  | 4H E 4   |     | 620 | 0   |
| 4  | 9  | 4H E 4   |     | 620 | 0   |
| 9  | 4  | 4H E 5   |     | 650 | -1  |
| 6  | 3  | 3NT W 5  |     | 660 | -1  |

7

♠AJ973  
♥72  
♦K105  
♣A53♠Q864  
♥KQ53  
♦8762  
♣QN  
W—E  
S♠K10  
♥A1098  
♦Q4  
♣KJ1082♠52  
♥J64  
♦AJ93  
♣9764

Av: NS=-160

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 7  | 2C E 2   |     | 90  | 2   |
| 2  | 10 | 2H W 2   |     | 110 | 2   |
| 8  | 1  | 2C E 3   |     | 110 | 2   |
| 6  | 3  | 2C E 3   |     | 110 | 2   |
| 10 | 2  | 2C E 4   |     | 130 | 1   |
| 7  | 5  | 2H W 3   |     | 140 | 1   |
| 1  | 8  | 2H W 3   |     | 140 | 1   |
| 9  | 4  | 2H W 5   |     | 200 | -1  |
| 4  | 9  | 2S N-3   |     | 300 | -4  |
| 3  | 6  | 4H W 4   |     | 620 | -10 |

8

♠AKQ1098  
♥7  
♦984  
♣873♠J7  
♥K42  
♦AQ63  
♣10654N  
W—E  
S♠643  
♥A965  
♦KJ10  
♣Q92♠52  
♥QJ1083  
♦752  
♣AKJ

Av: NS=+150

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 2  | 10 | 4Hx E-5  | 1100 |     | 14  |
| 3  | 6  | 2S N 5   | 200  |     | 2   |
| 6  | 3  | 2S N 5   | 200  |     | 2   |
| 5  | 7  | 2S N 3   | 140  |     | 0   |
| 7  | 5  | 2S N 3   | 140  |     | 0   |
| 10 | 2  | 2S N 3   | 140  |     | 0   |
| 8  | 1  | 2S N 3   | 140  |     | 0   |
| 4  | 9  | 2S N 3   | 140  |     | 0   |
| 1  | 8  | 2S N 2   | 110  |     | -1  |
| 9  | 4  | 4S N-2   |      | 100 | -6  |

9

♠A62  
♥8743  
♦K843  
♣A3♠QJ7  
♥J92  
♦AQ52  
♣KJ5N  
W—E  
S♠1053  
♥KQ106  
♦J97  
♣Q42♠K984  
♥A5  
♦106  
♣109876

Av: NS=-50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 4  | 1NT N 1  | 90  |     | 4   |
| 7  | 5  | 1S S 1   | 80  |     | 4   |
| 4  | 9  | 2C S-1   |     | 50  | 0   |
| 10 | 2  | 1NT N-1  |     | 50  | 0   |
| 8  | 1  | 1NT N-1  |     | 50  | 0   |
| 6  | 3  | 1NT N-1  |     | 50  | 0   |
| 5  | 7  | 1NT W 1  |     | 90  | -1  |
| 1  | 8  | 1NT W 1  |     | 90  | -1  |
| 3  | 6  | 1NT W 1  |     | 90  | -1  |
| 2  | 10 | 1NT W 3  |     | 150 | -3  |

10

♠AQ74  
♥AQ74  
♦Q107542  
♣Q54♠K97  
♥863  
♦3  
♣AJ9762N  
W—E  
S♠A85432  
♥KJ10  
♦J  
♣1083♠QJ106  
♥952  
♦AK986  
♣K

Av: NS=+490

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 2  | 3NT S 4  | 630 |     | 4   |
| 6  | 3  | 5D S 6   | 620 |     | 4   |
| 5  | 7  | 5D S 5   | 600 |     | 3   |
| 7  | 5  | 5D S 5   | 600 |     | 3   |
| 8  | 1  | 5D S 5   | 600 |     | 3   |
| 3  | 6  | 5D S 5   | 600 |     | 3   |
| 9  | 4  | 3NT S 3  | 600 |     | 3   |
| 2  | 10 | 3D S 5   | 150 |     | -8  |
| 1  | 8  | 3D S 5   | 150 |     | -8  |
| 4  | 9  | 4H N-1   |     | 100 | -11 |

11

♠K963  
♥  
♦KQ108752  
♣K3♠107  
♥K64  
♦93  
♣Q108654N  
W—E  
S♠AQ4  
♥J8732  
♦A4  
♣AJ2♠J852  
♥AQ1095  
♦J6  
♣97

Av: NS=0

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 7  | 5Hx E-3  | 500 |     | 11  |
| 1  | 8  | 3S N 3   | 140 |     | 4   |
| 4  | 9  | 3S N 3   | 140 |     | 4   |
| 2  | 10 | 2D N 4   | 130 |     | 4   |
| 8  | 1  | 4S N-1   |     | 50  | -2  |
| 10 | 2  | 3S N-1   |     | 50  | -2  |
| 9  | 4  | 4S S-2   |     | 100 | -3  |
| 3  | 6  | 3S N-2   |     | 100 | -3  |
| 6  | 3  | 3S N-2   |     | 100 | -3  |
| 7  | 5  | 2NT E 3  |     | 150 | -4  |

12

♠K83  
♥975  
♦KJ  
♣KJ1087♠AQ9642  
♥K6  
♦10872  
♣5N  
W—E  
S♠10  
♥J832  
♦A93  
♣Q9632♠J75  
♥AQ104  
♦Q654  
♣A4

Av: NS=+10

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 4  | 3NT N 4  | 630 |     | 12  |
| 3  | 6  | 1NT N 2  | 120 |     | 3   |
| 5  | 7  | 2S W-2   | 100 |     | 3   |
| 2  | 10 | 2S W-2   | 100 |     | 3   |
| 8  | 1  | 2S W-2   | 100 |     | 3   |
| 7  | 5  | 2S W-1   | 50  |     | 1   |
| 4  | 9  | 3D N-1   |     | 100 | -3  |
| 1  | 8  | 3C N-1   |     | 100 | -3  |
| 6  | 3  | 3C S-2   |     | 200 | -5  |
| 10 | 2  | 2NT N-3  |     | 300 | -7  |

13

♠ KJ93  
♥ KQ102  
♦ 983  
♣ Q5

♠ AQ102  
♥  
♦ KJ74  
♣ AJ1063

W N E S

♠ 4  
♥ J943  
♦ Q10652  
♣ 984

♠ 8765  
♥ A8765  
♦ A  
♣ K72

Av: NS=+60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 6  | 4H S 4   | 620 |     | 11  |
| 10 | 3  | 4D E-2   | 200 |     | 4   |
| 4  | 5  | 3H S 4   | 170 |     | 3   |
| 1  | 7  | 3H S 4   | 170 |     | 3   |
| 3  | 10 | 3H S 3   | 140 |     | 2   |
| 7  | 1  | 4D E-1   | 100 |     | 1   |
| 5  | 4  | 4H S-1   |     | 100 | -4  |
| 2  | 9  | 4H N-1   |     | 100 | -4  |
| 9  | 2  | 4D E 4   |     | 130 | -5  |
| 6  | 8  | 4D E 4   |     | 130 | -5  |

14

♠ 4  
♥ K7652  
♦ 9  
♣ AKQ642

♠ 109876  
♥ Q8  
♦ A743  
♣ 95

W N E S

♠ J52  
♥ 94  
♦ KQJ10  
♣ J1083

♠ AKQ3  
♥ AJ103  
♦ 8652  
♣ 7

Av: NS=+550

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 3  | 6H N 6   | 980 |     | 10  |
| 4  | 5  | 6H N 6   | 980 |     | 10  |
| 5  | 4  | 5H S 7   | 510 |     | -1  |
| 7  | 1  | 5H S 7   | 510 |     | -1  |
| 9  | 2  | 4H N 7   | 510 |     | -1  |
| 6  | 8  | 5H N 6   | 480 |     | -2  |
| 8  | 6  | 5H N 6   | 480 |     | -2  |
| 3  | 10 | 5H N 6   | 480 |     | -2  |
| 2  | 9  | 4H N 6   | 480 |     | -2  |
| 1  | 7  | 5H N 5   | 450 |     | -3  |

15

♠ J98  
♥ AQJ9865  
♦  
♣ J107

♠ 10732  
♥ K10  
♦ K94  
♣ K542

W N E S

♠ Q5  
♥ 7432  
♦ QJ102  
♣ AQ8

♠ AK64  
♥  
♦ A87653  
♣ 963

Av: NS=+280

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 4  | 4H N 5   | 650 |     | 9   |
| 9  | 2  | 4H N 4   | 620 |     | 8   |
| 4  | 5  | 4H N 4   | 620 |     | 8   |
| 3  | 10 | 3H N 5   | 200 |     | -2  |
| 2  | 9  | 3H N 4   | 170 |     | -3  |
| 6  | 8  | 3H N 4   | 170 |     | -3  |
| 1  | 7  | 3H N 4   | 170 |     | -3  |
| 10 | 3  | 2H N 3   | 140 |     | -4  |
| 7  | 1  | 2H N 3   | 140 |     | -4  |
| 8  | 6  | 4H N-1   |     | 100 | -9  |

16

♠ KQ104  
♥ Q102  
♦ J1084  
♣ 103

♠ AJ9865  
♥ 5  
♦ K653  
♣ AQ

W N E S

♠ A94  
♥ AQ92  
♣ K97652

♠ 732  
♥ KJ8763  
♦ 7  
♣ J84

Av: NS=-550

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 5  | 6D E-2   | 200 |     | 13  |
| 7  | 1  | 6D E-2   | 200 |     | 13  |
| 10 | 3  | 4S E 4   |     | 620 | -2  |
| 8  | 6  | 3NT W 5  |     | 660 | -3  |
| 3  | 10 | 3NT W 5  |     | 660 | -3  |
| 5  | 4  | 3NT W 5  |     | 660 | -3  |
| 1  | 7  | 3NT W 5  |     | 660 | -3  |
| 6  | 8  | 3NT E 5  |     | 660 | -3  |
| 9  | 2  | 3NT W 6  |     | 690 | -4  |
| 2  | 9  | 3NT W 6  |     | 690 | -4  |

17

♠ 75  
♥ Q10654  
♦ 643  
♣ AJ7

♠ Q8642  
♥ A  
♦ J8  
♣ KQ832

W N E S

♠ KJ93  
♥ KJ9732  
♦ 72  
♣ 9

♠ A10  
♥ 8  
♦ AKQ1095  
♣ 10654

Av: NS=+70

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 4D S 4   | 130 |     | 2   |
| 4  | 5  | 3D S 4   | 130 |     | 2   |
| 6  | 8  | 4S W-2   | 100 |     | 1   |
| 2  | 9  | 4S W-1   | 50  |     | -1  |
| 8  | 6  | 4S W-1   | 50  |     | -1  |
| 5  | 4  | 4S W-1   | 50  |     | -1  |
| 7  | 1  | 4S W-1   | 50  |     | -1  |
| 10 | 3  | 4S E-1   | 50  |     | -1  |
| 9  | 2  | 4H W-1   | 50  |     | -1  |
| 3  | 10 | 3S W 3   |     | 140 | -5  |

18

♠ 10  
♥ 864  
♦ A954  
♣ K10984

♠ KQ5  
♥ AJ10  
♦ KQ82  
♣ J32

W N E S

♠ A9632  
♥ K953  
♦ J10  
♣ Q7

♠ J874  
♥ Q72  
♦ 763  
♣ A65

Av: NS=-10

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

19

♠ J106  
♥ KJ76  
♦ 104  
♣ AJ82♠ Q4  
♥ 9  
♦ KJ952  
♣ 109764N  
W — E  
S♠ A753  
♥ Q543  
♦ 86  
♣ K53♠ K982  
♥ A1082  
♦ AQ73  
♣ Q

Av: NS=-40

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 10 | 3Cx W-2  | 500 |     | 11  |
| 7  | 1  | 2H N 3   | 140 |     | 5   |
| 2  | 9  | 4H S-1   |     | 50  | 0   |
| 4  | 5  | 4H S-1   |     | 50  | 0   |
| 5  | 4  | 4H S-1   |     | 50  | 0   |
| 9  | 2  | 4H N-1   |     | 50  | 0   |
| 8  | 6  | 4H N-1   |     | 50  | 0   |
| 1  | 7  | 4H S-2   |     | 100 | -2  |
| 6  | 8  | 4H N-2   |     | 100 | -2  |
| 10 | 3  | 4H N-3   |     | 150 | -3  |

20

♠ 8  
♥ A32  
♦ AJ843  
♣ A953♠ A10643  
♥ 107  
♦ 1052  
♣ KJ6N  
W — E  
S♠ J72  
♥ Q65  
♦ Q96  
♣ 10842♠ KQ95  
♥ KJ984  
♦ K7  
♣ Q7

Av: NS=+660

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 8  | 4H S 6   | 680 |     | 1   |
| 3  | 10 | 4H S 6   | 680 |     | 1   |
| 4  | 5  | 4H S 6   | 680 |     | 1   |
| 1  | 7  | 4H S 6   | 680 |     | 1   |
| 7  | 1  | 3NT S 5  | 660 |     | 0   |
| 2  | 9  | 4H S 5   | 650 |     | 0   |
| 8  | 6  | 4H S 5   | 650 |     | 0   |
| 9  | 2  | 3NT S 4  | 630 |     | -1  |
| 5  | 4  | 3NT S 4  | 630 |     | -1  |
| 10 | 3  | 4H S 4   | 620 |     | -1  |

21

♠ KJ5  
♥ K863  
♦ Q10  
♣ Q876♠ A109  
♥ 92  
♦ AJ975  
♣ 1043N  
W — E  
S♠ 8632  
♥ AJ7  
♦ K643  
♣ J9♠ Q74  
♥ Q1054  
♦ 82  
♣ AK52

Av: NS=-20

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 1  | 4D W-3   | 150 |     | 5   |
| 10 | 3  | 3H N 3   | 140 |     | 4   |
| 2  | 9  | Passout  |     |     | 1   |
| 6  | 8  | Passout  |     |     | 1   |
| 3  | 10 | Passout  |     |     | 1   |
| 1  | 7  | Passout  |     |     | 1   |
| 9  | 2  | 4H N-1   |     | 100 | -2  |
| 8  | 6  | 3H S-1   |     | 100 | -2  |
| 4  | 5  | 3H N-1   |     | 100 | -2  |
| 5  | 4  | 4H N-2   |     | 200 | -5  |

22

♠ J3  
♥ 10  
♦ Q106  
♣ KJ98763♠ K52  
♥ A843  
♦ 742  
♣ 1054N  
W — E  
S♠ 64  
♥ KQ765  
♦ A985  
♣ A2♠ AQ10987  
♥ J92  
♦ KJ3  
♣ Q

Av: NS=-50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 5  | 3S S 4   | 170 |     | 6   |
| 2  | 9  | 3S S 3   | 140 |     | 5   |
| 3  | 10 | 3S S 3   | 140 |     | 5   |
| 1  | 7  | 3S S-1   |     | 50  | 0   |
| 6  | 8  | 3S S-2   |     | 100 | -2  |
| 9  | 2  | 3H E 3   |     | 140 | -3  |
| 8  | 6  | 3H E 3   |     | 140 | -3  |
| 5  | 4  | 3H E 3   |     | 140 | -3  |
| 7  | 1  | 3H E 3   |     | 140 | -3  |
| 10 | 3  | 3H E 4   |     | 170 | -3  |

23

♠ A1072  
♥ AQ1094  
♦ 2  
♣ J83♠ QJ93  
♥ K53  
♦ QJ10  
♣ AQ4N  
W — E  
S♠ 64  
♥ J62  
♦ 98765  
♣ 976♠ K85  
♥ 87  
♦ AK43  
♣ K1052

Av: NS=+440

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 4  | 5  | 2Sx W-5  | 1400 |     | 14  |
| 7  | 1  | 2Sx W-4  | 1100 |     | 12  |
| 10 | 3  | 1NTxW-3  | 800  |     | 8   |
| 1  | 7  | 1NTxW-3  | 800  |     | 8   |
| 2  | 9  | 2NT S 4  | 180  |     | -6  |
| 3  | 10 | 2NT S 4  | 180  |     | -6  |
| 5  | 4  | 2S S 3   | 140  |     | -7  |
| 9  | 2  | 2H N 3   | 140  |     | -7  |
| 8  | 6  | 2H N 3   | 140  |     | -7  |
| 6  | 8  | 2S S-1   |      | 100 | -11 |

24

♠ AKQJ6  
♥ Q6  
♦ 4  
♣ Q9632♠ 97  
♥ J1053  
♦ J10965  
♣ 85N  
W — E  
S♠ 842  
♥ A92  
♦ AKQ73  
♣ J4♠ 1053  
♥ K874  
♦ 82  
♣ AK107

Av: NS=+470

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 9  | 5Dx E-3  | 500 |     | 1   |
| 6  | 8  | 5Dx E-3  | 500 |     | 1   |
| 5  | 4  | 5Dx E-3  | 500 |     | 1   |
| 1  | 7  | 5Dx E-3  | 500 |     | 1   |
| 8  | 6  | 5S N 5   | 450 |     | -1  |
| 9  | 2  | 4S N 5   | 450 |     | -1  |
| 3  | 10 | 4S N 5   | 450 |     | -1  |
| 10 | 3  | 4S N 5   | 450 |     | -1  |
| 4  | 5  | 4S N 5   | 450 |     | -1  |
| 7  | 1  | 4S N 5   | 450 |     | -1  |

25

♠Q  
♥K1087  
♦9872  
♣10762

♠A75 ♠J9642  
♥A94 ♥J52  
♦Q1065 ♦J4  
♣K95 ♣A84

♠K1083  
♥Q63  
♦AK3  
♣QJ3

Av: NS=+60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 1  | 1NT S 2  | 120 |     | 2   |
| 3  | 5  | 1NT S 2  | 120 |     | 2   |
| 1  | 10 | 1NT S 1  | 90  |     | 1   |
| 5  | 3  | 1NT S 1  | 90  |     | 1   |
| 9  | 6  | 1NT S 1  | 90  |     | 1   |
| 2  | 8  | 1NT S 1  | 90  |     | 1   |
| 8  | 2  | 1NT S 1  | 90  |     | 1   |
| 4  | 7  | 1NT S-1  |     | 50  | -3  |
| 7  | 4  | 1NT S-1  |     | 50  | -3  |
| 6  | 9  | 1NT S-1  |     | 50  | -3  |

26

♠J105  
♥K107  
♦95  
♣AJ854

♠KQ ♠A986  
♥AJ96542 ♥83  
♦642 ♦K1087  
♣Q ♣K97

♠7432  
♥Q  
♦AQJ3  
♣10632

Av: NS=+100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 4  | 4H W-3   | 300 |     | 5   |
| 3  | 5  | 4H W-2   | 200 |     | 3   |
| 9  | 6  | 4H W-2   | 200 |     | 3   |
| 8  | 2  | 4H W-2   | 200 |     | 3   |
| 5  | 3  | 3H W-2   | 200 |     | 3   |
| 1  | 10 | 2H W-1   | 100 |     | 0   |
| 4  | 7  | 2H W-1   | 100 |     | 0   |
| 10 | 1  | 2H W 2   |     | 110 | -5  |
| 6  | 9  | 2H W 2   |     | 110 | -5  |
| 2  | 8  | 2H W 2   |     | 110 | -5  |

27

♠54  
♥8  
♦A8543  
♣KQJ63

♠KQ832 ♠A109  
♥AKQJ94 ♥652  
♦♦ ♦Q10976  
♣A9 ♣108

♠J76  
♥1073  
♦KJ2  
♣7542

Av: NS=-480

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 9  | 5S W 6   |     | 480 | 0   |
| 4  | 7  | 4S W 6   |     | 480 | 0   |
| 10 | 1  | 4H W 6   |     | 480 | 0   |
| 3  | 5  | 4H W 6   |     | 480 | 0   |
| 5  | 3  | 4H W 6   |     | 480 | 0   |
| 7  | 4  | 4H W 6   |     | 480 | 0   |
| 9  | 6  | 4H W 6   |     | 480 | 0   |
| 8  | 2  | 4H W 6   |     | 480 | 0   |
| 1  | 10 | 5Cx S-3  |     | 500 | -1  |
| 2  | 8  | 6H W 6   |     | 980 | -11 |

28

♠7  
♥6  
♦AQ1086542  
♣A64

♠9862 ♠AQJ  
♥J104 ♥K98752  
♦3 ♦J7  
♣Q10973 ♣J8

♠K10543  
♥AQ3  
♦K9  
♣K52

Av: NS=+730

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 1  | 10 | 6D N 6   | 1370 |     | 12  |
| 5  | 3  | 6D N 6   | 1370 |     | 12  |
| 2  | 8  | 4NT N 6  | 690  |     | -1  |
| 6  | 9  | 3NT S 6  | 690  |     | -1  |
| 9  | 6  | 3NT S 6  | 690  |     | -1  |
| 8  | 2  | 3NT S 6  | 690  |     | -1  |
| 3  | 5  | 5D N 6   | 620  |     | -3  |
| 7  | 4  | 5D N 6   | 620  |     | -3  |
| 4  | 7  | 4Hx E-3  | 500  |     | -6  |
| 10 | 1  | 4D N 6   | 170  |     | -11 |

29

♠AJ763  
♥J74  
♦63  
♣AK9

♠Q85 ♠92  
♥A62 ♥KQ53  
♦J8 ♦Q972  
♣108763 ♣QJ5

♠K104  
♥1098  
♦AK1054  
♣42

Av: NS=+300

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 3  | 4S N 4   | 620 |     | 8   |
| 6  | 9  | 4S N 4   | 620 |     | 8   |
| 8  | 2  | 4S N 4   | 620 |     | 8   |
| 9  | 6  | 4C W-3   | 300 |     | 0   |
| 1  | 10 | 3S N 4   | 170 |     | -4  |
| 3  | 5  | 3S N 4   | 170 |     | -4  |
| 4  | 7  | 3S N 4   | 170 |     | -4  |
| 2  | 8  | 3S N 4   | 170 |     | -4  |
| 7  | 4  | 3S N 3   | 140 |     | -4  |
| 10 | 1  | 4S N-1   |     | 100 | -9  |

30

♠Q104  
♥Q7  
♦AK8  
♣J10876

♠K ♠J98  
♥A108432 ♥K965  
♦J1053 ♦Q762  
♣43 ♣A5

♠A76532  
♥J  
♦94  
♣KQ92

Av: NS=+260

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 10 | 4S S 5   | 450 |     | 5   |
| 6  | 9  | 4S S 4   | 420 |     | 4   |
| 2  | 8  | 4S S 4   | 420 |     | 4   |
| 8  | 2  | 4S S 4   | 420 |     | 4   |
| 7  | 4  | 5Hx W-2  | 300 |     | 1   |
| 5  | 3  | 3S S 4   | 170 |     | -3  |
| 4  | 7  | 2S S 4   | 170 |     | -3  |
| 10 | 1  | 5H W-3   | 150 |     | -3  |
| 3  | 5  | 4H W-1   | 50  |     | -5  |
| 9  | 6  | 3H W 3   |     | 140 | -9  |

31

♠AKQ954

♥9

♦54

♣J1062

♠83  
♥107643  
♦AKQ6  
♣K7

N  
W | E  
S

♠AQ852  
♥J9872  
♦Q54  
♣Q54

♠J10762

♥KJ

♦103

♣A983

Av: NS=-350

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 5  | 6H W-1   | 50  |     | 9   |
| 5  | 3  | 4S N-1   |     | 100 | 6   |
| 4  | 7  | 5S N-2   |     | 200 | 4   |
| 6  | 9  | 4S N-2   |     | 200 | 4   |
| 1  | 10 | 5H W 5   |     | 450 | -3  |
| 8  | 2  | 5H W 5   |     | 450 | -3  |
| 10 | 1  | 4H W 5   |     | 450 | -3  |
| 9  | 6  | 4H W 5   |     | 450 | -3  |
| 7  | 4  | 5H W 6   |     | 480 | -4  |
| 2  | 8  | 4H W 6   |     | 480 | -4  |

32

♠762

♥J83

♦AQ104

♣K96

♠AK10954  
♥1042  
♦J6  
♣108

N  
W | E  
S

♠Q3  
♥AQ965  
♦987  
♣Q52

♠J8

♥K7

♦K532

♣AJ743

Av: NS=-10

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 1  | 4C S 4   | 130 |     | 4   |
| 1  | 10 | 4C S 4   | 130 |     | 4   |
| 6  | 9  | 3C S 4   | 130 |     | 4   |
| 4  | 7  | Passout  |     |     | 0   |
| 2  | 8  | 5C S-1   |     | 50  | -1  |
| 5  | 3  | 4C S-1   |     | 50  | -1  |
| 9  | 6  | 1NT N-1  |     | 50  | -1  |
| 7  | 4  | 2S W 2   |     | 110 | -3  |
| 8  | 2  | 2S W 2   |     | 110 | -3  |
| 3  | 5  | 2S W 4   |     | 170 | -4  |

33

♠QJ98753

♥3

♦J6

♣AK3

♠A42  
♥AJ952  
♦A1074  
♣2

N  
W | E  
S

♠K  
♥1087  
♦Q532  
♣Q8764

♠106

♥KQ64

♦K98

♣J1095

Av: NS=-60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 8  | 2S N 3   | 140 |     | 5   |
| 5  | 3  | 2S N 2   | 110 |     | 5   |
| 10 | 1  | 3S N-1   |     | 50  | 0   |
| 4  | 7  | 3S N-1   |     | 50  | 0   |
| 6  | 9  | 3S N-1   |     | 50  | 0   |
| 8  | 2  | 3S N-1   |     | 50  | 0   |
| 9  | 6  | 4S N-2   |     | 100 | -1  |
| 1  | 10 | 4S N-3   |     | 150 | -3  |
| 3  | 5  | 4S N-3   |     | 150 | -3  |
| 7  | 4  | 4Sx N-2  |     | 300 | -6  |

34

♠864

♥Q7

♦A10763

♣A106

♠732  
♥10853  
♦982  
♣KQ3

N  
W | E  
S

♠9  
♥J642  
♦KQJ4  
♣9752

♠AKQJ105

♥AK9

♦5

♣J84

Av: NS=+680

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 3  | 5  | 6S S 6   | 1430 |     | 13  |
| 10 | 1  | 4S S 6   | 680  |     | 0   |
| 1  | 10 | 4S S 6   | 680  |     | 0   |
| 5  | 3  | 4S S 6   | 680  |     | 0   |
| 4  | 7  | 4S S 6   | 680  |     | 0   |
| 7  | 4  | 4S S 6   | 680  |     | 0   |
| 6  | 9  | 4S S 6   | 680  |     | 0   |
| 9  | 6  | 4S S 6   | 680  |     | 0   |
| 2  | 8  | 4S S 6   | 680  |     | 0   |
| 8  | 2  | 4S S 6   | 680  |     | 0   |

35

♠Q73

♥Q10862

♦87

♣1092

♠542  
♥K  
♦J10543  
♣KQJ7

N  
W | E  
S

♠KJ96  
♥954  
♦AK  
♣8653

♠A108

♥AJ73

♦Q962

♣A4

Av: NS=+130

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 3  | 3H S 4   | 170 |     | 1   |
| 3  | 5  | 2H S 4   | 170 |     | 1   |
| 1  | 10 | 2H S 3   | 140 |     | 0   |
| 6  | 9  | 2H S 3   | 140 |     | 0   |
| 9  | 6  | 2H S 3   | 140 |     | 0   |
| 2  | 8  | 2H S 3   | 140 |     | 0   |
| 10 | 1  | 2H S 2   | 110 |     | -1  |
| 4  | 7  | 2H S 2   | 110 |     | -1  |
| 7  | 4  | 2H S 2   | 110 |     | -1  |
| 8  | 2  | 2H S 2   | 110 |     | -1  |

36

♠K872

♥KQ82

♦J8

♣K73

♠AQ43  
♥AJ93  
♦32  
♣AJ4

N  
W | E  
S

♠J106  
♥10  
♦10754  
♣109865

♠95

♥7654

♦AKQ96

♣Q2

Av: NS=+80

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 7  | 3C W-3   | 300 |     | 6   |
| 6  | 9  | 1NT W-2  | 200 |     | 3   |
| 9  | 6  | 1NT W-2  | 200 |     | 3   |
| 10 | 1  | 2D S 3   | 110 |     | 1   |
| 3  | 5  | 1NT W-1  | 100 |     | 1   |
| 5  | 3  | 1NT W-1  | 100 |     | 1   |
| 8  | 2  | 1NT W-1  | 100 |     | 1   |
| 7  | 4  | 1NT W 1  |     | 90  | -5  |
| 2  | 8  | 1NT W 1  |     | 90  | -5  |
| 1  | 10 | 1NT W 3  |     | 150 | -6  |

37

♠K108  
♥Q  
♦KQJ1073  
♣874

♠QJ7    ♠A6542  
♥AJ5    ♥10976  
♦A654    ♦92  
♣KQJ    ♣96

♠93  
♥K8432  
♦8  
♣A10532

Av: NS=-40

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 1  | 3NT W-2  | 100 |     | 4   |
| 6  | 4  | 2NT W-2  | 100 |     | 4   |
| 7  | 2  | 1D W-2   | 100 |     | 4   |
| 4  | 6  | 2NT W-1  | 50  |     | 3   |
| 8  | 3  | 2D N-1   |     | 100 | -2  |
| 2  | 7  | 2D N-1   |     | 100 | -2  |
| 10 | 5  | 2S E 2   |     | 110 | -2  |
| 3  | 8  | 2S E 3   |     | 140 | -3  |
| 1  | 9  | 2S E 3   |     | 140 | -3  |
| 5  | 10 | 2S E 4   |     | 170 | -4  |

38

♠9764  
♥K63  
♦82  
♣KQ105

♠Q108    ♠K532  
♥J10874   ♥Q5  
♦A    ♦KJ7643  
♣A732    ♣6

♠AJ  
♥A92  
♦Q1095  
♣J984

Av: NS=+30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 10 | 3NT W-5  | 500 |     | 10  |
| 2  | 7  | 1NT E-2  | 200 |     | 5   |
| 10 | 5  | 1NT S 2  | 120 |     | 3   |
| 4  | 6  | 3C S 3   | 110 |     | 2   |
| 8  | 3  | 1NT S 1  | 90  |     | 2   |
| 1  | 9  | 3C S-1   |     | 50  | -2  |
| 9  | 1  | 1NT S-1  |     | 50  | -2  |
| 3  | 8  | 2D E 2   |     | 90  | -3  |
| 6  | 4  | 3C S-2   |     | 100 | -4  |
| 7  | 2  | 2H W 2   |     | 110 | -4  |

39

♠A7  
♥Q732  
♦762  
♣A875

♠108532    ♠KQJ9  
♥J64    ♥AK8  
♦Q54    ♦AK98  
♣96    ♣KQ

♠64  
♥1095  
♦J103  
♣J10432

Av: NS=-490

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 10 | 6S E-1   | 100 |     | 11  |
| 1  | 9  | 3NT E-1  | 100 |     | 11  |
| 6  | 4  | 2D E 5   |     | 150 | 8   |
| 7  | 2  | 4S E 4   |     | 620 | -4  |
| 10 | 5  | 5S E 5   |     | 650 | -4  |
| 4  | 6  | 4S E 5   |     | 650 | -4  |
| 3  | 8  | 4S E 5   |     | 650 | -4  |
| 8  | 3  | 4S E 5   |     | 650 | -4  |
| 9  | 1  | 4S E 5   |     | 650 | -4  |
| 2  | 7  | 4S E 5   |     | 650 | -4  |

40

♠A104  
♥4  
♦AQ10  
♣AQ10854

♠73    ♠J9865  
♥AKJ9632   ♥Q87  
♦J974    ♦532  
♣    ♣62

♠KQ2  
♥105  
♦K86  
♣KJ973

Av: NS=+480

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 10 | 6C S 6   | 920 |     | 10  |
| 6  | 4  | 6C N 6   | 920 |     | 10  |
| 3  | 8  | 5Cx N 6  | 650 |     | 5   |
| 1  | 9  | 5C S 6   | 420 |     | -2  |
| 4  | 6  | 5C N 6   | 420 |     | -2  |
| 2  | 7  | 5C N 6   | 420 |     | -2  |
| 7  | 2  | 5C N 6   | 420 |     | -2  |
| 9  | 1  | 5Hx W-2  | 300 |     | -5  |
| 10 | 5  | 4Hx W-2  | 300 |     | -5  |
| 8  | 3  | 3S S-1   |     | 50  | -11 |

41

♠A875  
♥9  
♦A98742  
♣Q9

♠KJ632    ♠9  
♥J74    ♥AKQ832  
♦QJ    ♦K106  
♣KJ4    ♣653

♠Q104  
♥1065  
♦53  
♣A10872

Av: NS=+100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 4  | 4H E-1   | 100 |     | 0   |
| 4  | 6  | 4H E-1   | 100 |     | 0   |
| 3  | 8  | 4H E-1   | 100 |     | 0   |
| 8  | 3  | 4H E-1   | 100 |     | 0   |
| 1  | 9  | 4H E-1   | 100 |     | 0   |
| 2  | 7  | 4H E-1   | 100 |     | 0   |
| 7  | 2  | 4H E-1   | 100 |     | 0   |
| 5  | 10 | 4H E-1   | 100 |     | 0   |
| 10 | 5  | 4H E-1   | 100 |     | 0   |
| 9  | 1  | 4H E 4   |     | 620 | -12 |

42

♠9  
♥K932  
♦1095  
♣AQJ72

♠K65    ♠10742  
♥J6    ♥AQ84  
♦K764    ♦AJ83  
♣9843    ♣10

♠AQJ83  
♥1075  
♦Q2  
♣K65

Av: NS=-120

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 2  | 3C S 3   | 110 |     | 6   |
| 5  | 10 | 3C N 3   | 110 |     | 6   |
| 4  | 6  | 3C S-1   |     | 100 | 1   |
| 3  | 8  | 3C S-1   |     | 100 | 1   |
| 1  | 9  | 3C S-1   |     | 100 | 1   |
| 2  | 7  | 3C S-1   |     | 100 | 1   |
| 10 | 5  | 3C S-1   |     | 100 | 1   |
| 6  | 4  | 2S S-3   |     | 300 | -5  |
| 8  | 3  | 2S S-3   |     | 300 | -5  |
| 9  | 1  | 2S S-3   |     | 300 | -5  |

43

♠Q85

♥6

♦K983

♣Q7543

♠J103  
♥K1094  
♦Q7  
♣J862N  
W E  
S♠92  
♥AJ8752  
♦J42  
♣AK♠AK764  
♥Q3  
♦A1065  
♣109

Av: NS=+70

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

44

♠J943

♥K5

♦K96

♣KQJ9

♠A8  
♥A32  
♦Q8542  
♣1075N  
W E  
S♠K65  
♥10764  
♦A3  
♣A842♠Q1072  
♥QJ98  
♦J107  
♣63

Av: NS=-10

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 10 | 1NT N 2  | 120 |     | 4   |
| 3  | 8  | 2S N 2   | 110 |     | 3   |
| 4  | 6  | 1S N 1   | 80  |     | 3   |
| 9  | 1  | 2D W-1   | 50  |     | 2   |
| 10 | 5  | 2D W-1   | 50  |     | 2   |
| 6  | 4  | 2S N-1   |     | 100 | -3  |
| 8  | 3  | 2S N-1   |     | 100 | -3  |
| 1  | 9  | 2S N-1   |     | 100 | -3  |
| 2  | 7  | 2S N-1   |     | 100 | -3  |
| 7  | 2  | 2S N-1   |     | 100 | -3  |

45

♠AQ106

♥Q4

♦A108

♣K643

♠5  
♥K107  
♦QJ963  
♣AJ92N  
W E  
S♠9  
♥986532  
♦742  
♣1075♠KJ87432  
♥AJ  
♦K5  
♣Q8

Av: NS=+370

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 1  | 9  | 6S N 6   | 1430 |     | 14  |
| 5  | 10 | 6S N 6   | 1430 |     | 14  |
| 6  | 4  | 4S N 5   | 650  |     | 7   |
| 8  | 3  | 4S N 5   | 650  |     | 7   |
| 9  | 1  | 4S N 5   | 650  |     | 7   |
| 4  | 6  | 6S N-1   |      | 100 | -10 |
| 3  | 8  | 6S N-1   |      | 100 | -10 |
| 2  | 7  | 6S N-1   |      | 100 | -10 |
| 7  | 2  | 6S N-1   |      | 100 | -10 |
| 10 | 5  | 6S N-1   |      | 100 | -10 |

46

♠AQ9652

♥Q9

♦J

♣Q842

♠K  
♥J5432  
♦KQ8  
♣J973N  
W E  
S♠J1087  
♥A87  
♦975  
♣AK6♠43  
♥K106  
♦A106432  
♣105

Av: NS=-30

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

47

♠AK1092

♥QJ2

♦107

♣543

♠QJ75  
♥1087  
♦Q9  
♣AQ72N  
W E  
S♠A9643  
♥AK8632  
♣109♠8643  
♥K5  
♦J54  
♣KJ86

Av: NS=-330

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 9  | 2S N-1   |     | 100 | 6   |
| 3  | 8  | 4D E 5   |     | 150 | 5   |
| 9  | 1  | 4D E 5   |     | 150 | 5   |
| 7  | 2  | 3H E 5   |     | 200 | 4   |
| 10 | 5  | 3NT W 3  |     | 400 | -2  |
| 2  | 7  | 4H E 4   |     | 420 | -3  |
| 5  | 10 | 5H W 5   |     | 450 | -3  |
| 6  | 4  | 4H W 5   |     | 450 | -3  |
| 8  | 3  | 4H W 5   |     | 450 | -3  |
| 4  | 6  | 4H E 5   |     | 450 | -3  |

48

♠943

♥AKJ108

♦K1094

♣10

♠1082  
♥97652  
♦2  
♣Q632N  
W E  
S♠AKQ75  
♥A83  
♦KJ984  
♣KJ984♠J6  
♥Q43  
♦QJ765  
♣A75

Av: NS=-270

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 2  | 3Hx N 3  | 530 |     | 13  |
| 5  | 10 | 3H N 4   | 170 |     | 10  |
| 1  | 9  | 3H N 3   | 140 |     | 9   |
| 6  | 4  | 3H N-1   |     | 50  | 6   |
| 8  | 3  | 3S W 5   |     | 200 | 2   |
| 2  | 7  | 3S E 5   |     | 200 | 2   |
| 9  | 1  | 4S E 5   |     | 650 | -9  |
| 10 | 5  | 4S E 5   |     | 650 | -9  |
| 4  | 6  | 4S W 6   |     | 680 | -9  |
| 3  | 8  | 4S W 6   |     | 680 | -9  |

1

♠K9

♥A1086

♦KJ95

♣J43

♠85  
♥KJ74  
♦AQ106  
♣1086N  
W E  
S♠Q7643  
♥9532  
♦43  
♣A9

♠AJ102

♥Q

♦872

♣KQ752

Av: NS=+380

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 4  | 3NT N 4  | 430 |     | 2   |
| 3  | 9  | 3NT N 4  | 430 |     | 2   |
| 6  | 2  | 3NT N 4  | 430 |     | 2   |
| 2  | 6  | 3NT S 3  | 400 |     | 1   |
| 7  | 10 | 3NT N 3  | 400 |     | 1   |
| 9  | 3  | 3NT N 3  | 400 |     | 1   |
| 10 | 7  | 3NT N 3  | 400 |     | 1   |
| 1  | 5  | 3NT N 3  | 400 |     | 1   |
| 4  | 8  | 2NT N 4  | 180 |     | -5  |
| 5  | 1  | 2NT N 3  | 150 |     | -6  |

2

♠82

♥Q10873

♦1053

♣A86

♠AJ4  
♥KJ2  
♦KJ87  
♣QJ7N  
W E  
S♠K965  
♥A54  
♦A42  
♣542

♠Q1073

♥96

♦Q96

♣K1093

Av: NS=-420

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 7  | 3NT W 3  |     | 400 | 1   |
| 6  | 2  | 3NT W 3  |     | 400 | 1   |
| 7  | 10 | 3NT E 3  |     | 400 | 1   |
| 3  | 9  | 3NT E 3  |     | 400 | 1   |
| 8  | 4  | 4S W 4   |     | 420 | 0   |
| 4  | 8  | 3NT W 4  |     | 430 | 0   |
| 9  | 3  | 3NT W 4  |     | 430 | 0   |
| 1  | 5  | 3NT W 4  |     | 430 | 0   |
| 5  | 1  | 3NT E 4  |     | 430 | 0   |
| 2  | 6  | 3NT E 4  |     | 430 | 0   |

3

♠AK9

♥J4

♦942

♣AK1064

♠Q10  
♥A98532  
♦1086  
♣87N  
W E  
S♠J543  
♥KQ76  
♦KQ  
♣QJ9

♠8762

♥10

♦AJ753

♣532

Av: NS=+50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 7  | 3H W-1   | 100 |     | 2   |
| 2  | 6  | 3H W-1   | 100 |     | 2   |
| 4  | 8  | 1NT N 1  | 90  |     | 1   |
| 9  | 3  | 1NT N 1  | 90  |     | 1   |
| 3  | 9  | 1NT N 1  | 90  |     | 1   |
| 5  | 1  | 1NT N 1  | 90  |     | 1   |
| 6  | 2  | 1NT N 1  | 90  |     | 1   |
| 8  | 4  | 4C N-1   |     | 50  | -3  |
| 7  | 10 | 1NT N-2  |     | 100 | -4  |
| 1  | 5  | 4S S-4   |     | 200 | -6  |

4

♠AQ62

♥543

♦987

♣J109

♠J109  
♥J2  
♦AQJ10642  
♣QN  
W E  
S♠K854  
♥Q9  
♦K5  
♣A8542

♠73

♥AK10876

♦3

♣K763

Av: NS=+20

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 8  | 4  | 3S E-3   | 300 |     | 7   |
| 5  | 1  | 3H S 3   | 140 |     | 3   |
| 2  | 6  | 3H S 3   | 140 |     | 3   |
| 7  | 10 | 5D W-1   | 100 |     | 2   |
| 9  | 3  | 5D W-1   | 100 |     | 2   |
| 6  | 2  | 5D W-1   | 100 |     | 2   |
| 1  | 5  | 4H S-1   |     | 100 | -3  |
| 10 | 7  | 4D W 4   |     | 130 | -4  |
| 4  | 8  | 4Hx S-1  |     | 200 | -6  |
| 3  | 9  | 4H S-2   |     | 200 | -6  |

5

♠54

♥KQ842

♦753

♣K107

♠A972  
♥J653  
♦A4  
♣962N  
W E  
S♠10  
♥109  
♦KJ96  
♣AQJ854

♠KQJ863

♥A7

♦Q1082

♣3

Av: NS=-110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 6  | 3C E-1   | 50  |     | 4   |
| 7  | 10 | 3S S-1   |     | 100 | 0   |
| 1  | 5  | 3S S-1   |     | 100 | 0   |
| 8  | 4  | 2H S-1   |     | 100 | 0   |
| 5  | 1  | 3C E 3   |     | 110 | 0   |
| 6  | 2  | 3C E 3   |     | 110 | 0   |
| 4  | 8  | 4C E 4   |     | 130 | -1  |
| 9  | 3  | 3C E 4   |     | 130 | -1  |
| 10 | 7  | 3C E 4   |     | 130 | -1  |
| 3  | 9  | 3C E 4   |     | 130 | -1  |

6

♠Q63

♥KQ

♦Q1032

♣AK62

♠AK  
♥A10862  
♦J54  
♣QJ4N  
W E  
S♠10972  
♥943  
♦AK76  
♣53

♠J854

♥J75

♦98

♣10987

Av: NS=-110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 6  | 2S S 2   | 110 |     | 6   |
| 7  | 10 | 2C N-1   |     | 50  | 2   |
| 10 | 7  | 1NT W 1  |     | 90  | 1   |
| 4  | 8  | 1NT W 2  |     | 120 | 0   |
| 3  | 9  | 1NT W 2  |     | 120 | 0   |
| 5  | 1  | 1NT W 2  |     | 120 | 0   |
| 1  | 5  | 1NT W 2  |     | 120 | 0   |
| 8  | 4  | 2H W 3   |     | 140 | -1  |
| 9  | 3  | 1NT W 3  |     | 150 | -1  |
| 6  | 2  | 1NT W 3  |     | 150 | -1  |

7

♠ Q63  
♥ K8765  
♦ 984  
♣ KJ

|         |     |         |
|---------|-----|---------|
| ♠ J72   | N   | ♠ A9854 |
| ♥ J104  | W—E | ♥ Q9    |
| ♦ Q32   | (S) | ♦ 76    |
| ♣ A1064 |     | ♣ Q987  |

♠ K10  
♥ A32  
♦ AKJ105  
♣ 532

Av: NS=-10

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 8  | 3H S 4   | 170 |     | 5   |
| 5  | 1  | 3H S 3   | 140 |     | 4   |
| 6  | 2  | 3H S 3   | 140 |     | 4   |
| 1  | 5  | 2H S 2   | 110 |     | 3   |
| 7  | 10 | 4H S-1   |     | 100 | -3  |
| 8  | 4  | 4H S-1   |     | 100 | -3  |
| 10 | 7  | 4H S-1   |     | 100 | -3  |
| 9  | 3  | 3NT S-1  |     | 100 | -3  |
| 2  | 6  | 3H S-1   |     | 100 | -3  |
| 3  | 9  | 4H S-2   |     | 200 | -5  |

8

♠ QJ4  
♥ 3  
♦ J1062  
♣ KJ832

|         |     |           |
|---------|-----|-----------|
| ♠ A1075 | N   | ♠ K32     |
| ♥ 542   | W—E | ♥ AQJ1096 |
| ♦ K5    | (S) | ♦ Q4      |
| ♣ Q1054 |     | ♣ A6      |

♠ 986  
♥ K87  
♦ A9873  
♣ 97

Av: NS=+50

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

9

♠ 7  
♥ K10742  
♦ A10987  
♣ J3

|          |     |            |
|----------|-----|------------|
| ♠ 9863   | N   | ♠ AKJ10863 |
| ♥ J532   | W—E | ♥ A        |
| ♦ A10862 | (S) | ♦ Q4       |
|          |     | ♣ K74      |

♠ Q9542  
♥ QJ5  
♦ K6  
♣ Q95

Av: NS=+120

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 10 | 4S E-2   | 200 |     | 2   |
| 4  | 8  | 4S E-2   | 200 |     | 2   |
| 2  | 6  | 4S E-2   | 200 |     | 2   |
| 1  | 5  | 4S E-2   | 200 |     | 2   |
| 8  | 4  | 3H N 3   | 140 |     | 1   |
| 9  | 3  | 4S E-1   | 100 |     | -1  |
| 5  | 1  | 4S E-1   | 100 |     | -1  |
| 10 | 7  | 3S E-1   | 100 |     | -1  |
| 6  | 2  | 3H S-1   |     | 50  | -5  |
| 3  | 9  | 3S E 3   |     | 140 | -6  |

10

♠ A98432  
♥ AK3  
♦ Q94  
♣ 4

|         |     |         |
|---------|-----|---------|
| ♠ QJ6   | N   | ♠ K1075 |
| ♥ 98    | W—E | ♥ Q1054 |
| ♦ K1082 | (S) | ♦ A73   |
| ♣ Q1095 |     | ♣ AJ    |

♠ J762  
♥ J65  
♦ K87632

Av: NS=-130

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

11

♠ 764  
♥ J107  
♦ 10963  
♣ 1094

|         |     |         |
|---------|-----|---------|
| ♠ AK102 | N   | ♠ 985   |
| ♥ Q5    | W—E | ♥ 86432 |
| ♦ A852  | (S) | ♦ K4    |
| ♣ 863   |     | ♣ Q52   |

♠ QJ3  
♥ AK9  
♦ QJ7  
♣ AKJ7

Av: NS=+80

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 10 | 2NT S 3  | 150 |     | 2   |
| 4  | 8  | 2NT S 2  | 120 |     | 1   |
| 9  | 3  | 2NT S 2  | 120 |     | 1   |
| 3  | 9  | 2NT S 2  | 120 |     | 1   |
| 5  | 1  | 2NT S 2  | 120 |     | 1   |
| 2  | 6  | 2NT S 2  | 120 |     | 1   |
| 1  | 5  | 2NT S 2  | 120 |     | 1   |
| 8  | 4  | 2NT S-1  |     | 50  | -4  |
| 10 | 7  | 2NT S-1  |     | 50  | -4  |
| 6  | 2  | 2NT S-2  |     | 100 | -5  |

12

♠ KQJ52  
♥ AKQ  
♦ 865  
♣ 93

|          |     |         |
|----------|-----|---------|
| ♠ 8      | N   | ♠ 973   |
| ♥ 97642  | W—E | ♥ 1083  |
| ♦ A10974 | (S) | ♦ K3    |
| ♣ 65     |     | ♣ KQJ84 |

♠ A1064  
♥ J5  
♦ QJ2  
♣ A1072

Av: NS=+620

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 10 | 4S N 4   | 620 |     | 0   |
| 4  | 8  | 4S N 4   | 620 |     | 0   |
| 8  | 4  | 4S N 4   | 620 |     | 0   |
| 9  | 3  | 4S N 4   | 620 |     | 0   |
| 10 | 7  | 4S N 4   | 620 |     | 0   |
| 3  | 9  | 4S N 4   | 620 |     | 0   |
| 5  | 1  | 4S N 4   | 620 |     | 0   |
| 6  | 2  | 4S N 4   | 620 |     | 0   |
| 2  | 6  | 4S N 4   | 620 |     | 0   |
| 1  | 5  | 4S N-1   |     | 100 | -12 |

13

♠ A954  
♥ Q10873  
♦ 653  
♣ 3

♠ Q87 1062  
♥ 9 ♥ KJ62  
♦ J9872 ♦ K104  
♣ 10976 ♣ 542

♠ KJ3  
♥ A54  
♦ AQ  
♣ AKQJ8

Av: NS=+360

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 5  | 4H S 5   | 650 |     | 7   |
| 5  | 2  | 4H S 5   | 650 |     | 7   |
| 4  | 10 | 4H N 5   | 650 |     | 7   |
| 8  | 9  | 4H N 5   | 650 |     | 7   |
| 7  | 3  | 3NT S 4  | 630 |     | 7   |
| 10 | 4  | 3NT S 4  | 630 |     | 7   |
| 1  | 6  | 6NT S-1  |     | 100 | -10 |
| 3  | 7  | 6H N-1   |     | 100 | -10 |
| 6  | 1  | 4H N-1   |     | 100 | -10 |
| 9  | 8  | 6NT S-2  |     | 200 | -11 |

14

♠ K109  
♥ J7  
♦ A984  
♣ J1064

♠ QJ4 732  
♥ 10 ♥ AQ86532  
♦ Q752 ♦ 106  
♣ KQ973 ♣ 2

♠ A865  
♥ K94  
♦ KJ3  
♣ A85

Av: NS=+70

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 3NT S 5  | 460 |     | 9   |
| 5  | 2  | 3NT S 4  | 430 |     | 8   |
| 6  | 1  | 3NT S 3  | 400 |     | 8   |
| 8  | 9  | 4D N 4   | 130 |     | 2   |
| 2  | 5  | 4C N-1   |     | 50  | -3  |
| 9  | 8  | 4C N-1   |     | 50  | -3  |
| 4  | 10 | 4C N-1   |     | 50  | -3  |
| 7  | 3  | 4D N-2   |     | 100 | -5  |
| 10 | 4  | 5C N-3   |     | 150 | -6  |
| 3  | 7  | 4C N-3   |     | 150 | -6  |

15

♠ AQ107642  
♥ K7  
♦ 832  
♣ 2

♠ J3 95  
♥ QJ ♥ A852  
♦ QJ96 ♦ 1074  
♣ AK653 ♣ J1087

♠ K8  
♥ 109643  
♦ AK5  
♣ Q94

Av: NS=+210

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

16

♠ AQ5  
♥ A874  
♦ Q1085  
♣ 62

♠ K83 96  
♥ J109 ♥ KQ65  
♦ 32 ♦ AK4  
♣ Q9875 ♣ A1043

♠ J10742  
♥ 32  
♦ J976  
♣ KJ

Av: NS=-20

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 10 | 2D N 4   | 130 |     | 4   |
| 5  | 2  | 2D N 3   | 110 |     | 4   |
| 6  | 1  | 1NT E-1  | 100 |     | 3   |
| 7  | 3  | 1NT E-1  | 100 |     | 3   |
| 1  | 6  | 2S S-1   |     | 50  | -1  |
| 9  | 8  | 1NT E 1  |     | 90  | -2  |
| 10 | 4  | 1NT E 1  |     | 90  | -2  |
| 3  | 7  | 1NT E 1  |     | 90  | -2  |
| 2  | 5  | 1NT E 2  |     | 120 | -3  |
| 8  | 9  | 1NT E 2  |     | 120 | -3  |

17

♠ K10876  
♥ KQ  
♦ 32  
♣ KQ87

♠ A QJ43  
♥ J1052 ♥ 9  
♦ KQJ7 ♦ A9654  
♣ J1062 ♣ A94

♠ 952  
♥ A87643  
♦ 108  
♣ 53

Av: NS=-110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 1  | 5D E-1   | 50  |     | 4   |
| 9  | 8  | 3NT E-1  | 50  |     | 4   |
| 8  | 9  | 2S N-1   |     | 50  | 2   |
| 4  | 10 | 3D E 4   |     | 130 | -1  |
| 2  | 5  | 3S N-3   |     | 150 | -1  |
| 7  | 3  | 3S N-3   |     | 150 | -1  |
| 5  | 2  | 3D E 5   |     | 150 | -1  |
| 1  | 6  | 3D E 5   |     | 150 | -1  |
| 3  | 7  | 2NT E 3  |     | 150 | -1  |
| 10 | 4  | 3NT E 3  |     | 400 | -7  |

18

♠ A73  
♥ 743  
♦ Q953  
♣ KJ8

♠ KQ5 J862  
♥ KJ6 ♥ AQ95  
♦ AJ10 ♦ 876  
♣ A542 ♣ 106

♠ 1094  
♥ 1082  
♦ K42  
♣ Q973

Av: NS=-390

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 4H E-2   | 100 |     | 10  |
| 6  | 1  | 1NT W 3  |     | 150 | 6   |
| 4  | 10 | 3NT W 3  |     | 400 | 0   |
| 2  | 5  | 3NT W 4  |     | 430 | -1  |
| 5  | 2  | 3NT W 4  |     | 430 | -1  |
| 9  | 8  | 3NT W 4  |     | 430 | -1  |
| 8  | 9  | 3NT W 4  |     | 430 | -1  |
| 7  | 3  | 3NT W 4  |     | 430 | -1  |
| 10 | 4  | 3NT W 4  |     | 430 | -1  |
| 3  | 7  | 3NT W 4  |     | 430 | -1  |

19

♠K975  
♥A84  
♦AJ  
♣10865♠8  
♥J1073  
♦K876  
♣J743N  
W—E  
S♠AQ10  
♥K52  
♦Q109543  
♣Q♠J6432  
♥Q96  
♦2  
♣AK92

Av: NS=-60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 4  | 3S       | S 3 | 140 | 5   |
| 8  | 9  | 2S       | S 2 | 110 | 5   |
| 6  | 1  | 4S       | S-1 | 50  | 0   |
| 2  | 5  | 4S       | S-1 | 50  | 0   |
| 4  | 10 | 4S       | S-1 | 50  | 0   |
| 5  | 2  | 4S       | S-2 | 100 | -1  |
| 1  | 6  | 4S       | S-2 | 100 | -1  |
| 9  | 8  | 4S       | S-2 | 100 | -1  |
| 7  | 3  | 4S       | S-2 | 100 | -1  |
| 3  | 7  | 4S       | S-2 | 100 | -1  |

20

♠Q975  
♥3  
♦KQ972  
♣1093♠A102  
♥10962  
♦853  
♣K52N  
W—E  
S♠K4  
♥AKQJ8  
♦104  
♣AJ84♠J863  
♥754  
♦AJ6  
♣Q76

Av: NS=-620

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 1  | 4H       | E 4 | 620 | 0   |
| 2  | 5  | 4H       | E 4 | 620 | 0   |
| 5  | 2  | 4H       | E 4 | 620 | 0   |
| 1  | 6  | 4H       | E 4 | 620 | 0   |
| 9  | 8  | 4H       | E 4 | 620 | 0   |
| 4  | 10 | 4H       | E 4 | 620 | 0   |
| 7  | 3  | 4H       | E 4 | 620 | 0   |
| 3  | 7  | 4H       | E 4 | 620 | 0   |
| 8  | 9  | 4H       | E 5 | 650 | -1  |
| 10 | 4  | 4H       | E 5 | 650 | -1  |

21

♠A1062  
♥QJ8  
♦J1098  
♣62♠9873  
♥A96  
♦A43  
♣974N  
W—E  
S♠J5  
♥K10742  
♦5  
♣AKQ105♠KQ4  
♥53  
♦KQ762  
♣J83

Av: NS=-360

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 3  | 3D       | S-1 | 100 | 6   |
| 6  | 1  | 3H       | E 4 | 170 | 5   |
| 10 | 4  | 2H       | E 4 | 170 | 5   |
| 2  | 5  | 4H       | E 4 | 420 | -2  |
| 5  | 2  | 4H       | E 4 | 420 | -2  |
| 1  | 6  | 4H       | E 4 | 420 | -2  |
| 9  | 8  | 4H       | E 4 | 420 | -2  |
| 4  | 10 | 4H       | E 4 | 420 | -2  |
| 8  | 9  | 4H       | E 4 | 420 | -2  |
| 3  | 7  | 4H       | E 4 | 420 | -2  |

22

♠J1084  
♥AJ95  
♦752  
♣K7♠53  
♥84  
♦K1064  
♣AJ1063N  
W—E  
S♠9  
♥KQ732  
♦AQJ8  
♣Q95♠AKQ762  
♥106  
♦93  
♣842

Av: NS=+80

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

23

♠K976  
♥J104  
♦1052  
♣Q65♠A  
♥AQ82  
♦QJ63  
♣AJ43N  
W—E  
S♠J103  
♥K765  
♦9  
♣K9872♠Q8542  
♥93  
♦AK874  
♣10

Av: NS=-640

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 4  | 4Sx      | S-2 | 500 | 4   |
| 3  | 7  | 4H       | W 4 | 620 | 1   |
| 5  | 2  | 4H       | E 4 | 620 | 1   |
| 1  | 6  | 4H       | E 4 | 620 | 1   |
| 4  | 10 | 4H       | E 4 | 620 | 1   |
| 6  | 1  | 4H       | E 5 | 650 | 0   |
| 2  | 5  | 4H       | E 5 | 650 | 0   |
| 8  | 9  | 4H       | E 5 | 650 | 0   |
| 7  | 3  | 4H       | E 5 | 650 | 0   |
| 9  | 8  | 4H       | E 6 | 680 | -1  |

24

♠J2  
♥A1094  
♦107654  
♣Q3♠Q1084  
♥J832  
♦J9  
♣862N  
W—E  
S♠A9753  
♥75  
♦Q8  
♣AK109♠K6  
♥KQ6  
♦AK32  
♣J754

Av: NS=-10

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 10 | 1NT      | S 4 | 180 | 5   |
| 6  | 1  | 3S       | E-2 | 100 | 3   |
| 5  | 2  | 3S       | E-1 | 50  | 2   |
| 9  | 8  | 3S       | E-1 | 50  | 2   |
| 8  | 9  | 2S       | E-1 | 50  | 2   |
| 7  | 3  | 4H       | N-1 | 50  | -1  |
| 3  | 7  | 4H       | N-1 | 50  | -1  |
| 2  | 5  | 2S       | E 2 | 110 | -3  |
| 1  | 6  | 2S       | E 2 | 110 | -3  |
| 10 | 4  | 2S       | E 2 | 110 | -3  |

1

♠A105  
♥AJ105  
♦J42  
♣1082♠J32  
♥4  
♦KQ975  
♣AJ43N  
W E  
S♠86  
♥Q9732  
♦1083  
♣K96♠KQ974  
♥K86  
♦A6  
♣Q75

Av: NS=-10

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

2

♠J97543  
♥A8  
♦J964  
♣Q♠K8  
♥K42  
♦K52  
♣K10875N  
W E  
S♠Q106  
♥J953  
♦A10  
♣J432♠A2  
♥Q1076  
♦Q873  
♣A96

Av: NS=+20

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 6  | 2D S 5   | 150 |     | 4   |
| 8  | 7  | 3S N 3   | 140 |     | 3   |
| 10 | 9  | 3S N 3   | 140 |     | 3   |
| 7  | 8  | 2S N 3   | 140 |     | 3   |
| 3  | 2  | 3D S 4   | 130 |     | 3   |
| 6  | 5  | 3D S 3   | 110 |     | 3   |
| 2  | 3  | 3S N-1   |     | 100 | -3  |
| 1  | 4  | 5D S-2   |     | 200 | -6  |
| 4  | 1  | 4S N-2   |     | 200 | -6  |
| 9  | 10 | 4S N-2   |     | 200 | -6  |

3

♠Q1093  
♥K743  
♦98  
♣Q84♠5  
♥10865  
♦J10  
♣KJ6532N  
W E  
S♠KJ742  
♥J92  
♦KQ765  
♣♠A86  
♥AQ  
♦A432  
♣A1097

Av: NS=+330

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 3  | 3NT S 3  | 400 |     | 2   |
| 1  | 4  | 3NT S 3  | 400 |     | 2   |
| 5  | 6  | 3NT S 3  | 400 |     | 2   |
| 8  | 7  | 3NT S 3  | 400 |     | 2   |
| 6  | 5  | 3NT S 3  | 400 |     | 2   |
| 9  | 10 | 3NT S 3  | 400 |     | 2   |
| 4  | 1  | 3NT N 3  | 400 |     | 2   |
| 3  | 2  | 3C S 3   | 110 |     | -6  |
| 7  | 8  | 2D S 2   | 90  |     | -6  |
| 10 | 9  | 3NT S-2  |     | 100 | -10 |

4

♠Q98  
♥J10765  
♦76543  
♣♠AJ4  
♥  
♦KJ2  
♣KQ109873N  
W E  
S♠K652  
♥AQ42  
♦98  
♣A62♠1073  
♥K983  
♦AQ10  
♣J54

Av: NS=-660

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 5C W 6   |     | 620 | 1   |
| 2  | 3  | 3NT E 4  |     | 630 | 1   |
| 6  | 5  | 3NT E 4  |     | 630 | 1   |
| 10 | 9  | 3NT W 5  |     | 660 | 0   |
| 9  | 10 | 3NT W 5  |     | 660 | 0   |
| 3  | 2  | 3NT E 5  |     | 660 | 0   |
| 5  | 6  | 3NT E 5  |     | 660 | 0   |
| 7  | 8  | 3NT E 5  |     | 660 | 0   |
| 8  | 7  | 3NT W 6  |     | 690 | -1  |
| 4  | 1  | 3NT E 6  |     | 690 | -1  |

5

♠K1096  
♥KJ4  
♦10  
♣AQ742♠J73  
♥10863  
♦J7532  
♣KN  
W E  
S♠Q42  
♥AQ7  
♦A964  
♣653♠A85  
♥952  
♦KQ8  
♣J1098

Av: NS=+150

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 6  | 1NT S 4  | 180 |     | 1   |
| 6  | 5  | 1NT S 4  | 180 |     | 1   |
| 1  | 4  | 3C N 5   | 150 |     | 0   |
| 9  | 10 | 2NT S 3  | 150 |     | 0   |
| 2  | 3  | 1NT S 3  | 150 |     | 0   |
| 3  | 2  | 1NT S 3  | 150 |     | 0   |
| 8  | 7  | 1NT S 3  | 150 |     | 0   |
| 7  | 8  | 1NT N 3  | 150 |     | 0   |
| 4  | 1  | 4C N 4   | 130 |     | -1  |
| 10 | 9  | 3D E-2   | 100 |     | -2  |

6

♠AJ1097  
♥KQ8  
♦K4  
♣J84♠42  
♥J74  
♦Q107  
♣K10976N  
W E  
S♠Q8653  
♥A52  
♦J82  
♣AQ♠K  
♥10963  
♦A9653  
♣532

Av: NS=+330

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 2  | 2S E-4   | 400 |     | 2   |
| 10 | 9  | 2S E-4   | 400 |     | 2   |
| 6  | 5  | 2S E-4   | 400 |     | 2   |
| 4  | 1  | 2S E-3   | 300 |     | -1  |
| 2  | 3  | 2S E-3   | 300 |     | -1  |
| 1  | 4  | 2S E-3   | 300 |     | -1  |
| 5  | 6  | 2S E-3   | 300 |     | -1  |
| 7  | 8  | 2S E-3   | 300 |     | -1  |
| 8  | 7  | 2S E-3   | 300 |     | -1  |
| 9  | 10 | 3D S 3   | 110 |     | -6  |

7

♠ J752  
♥ 104  
♦ A107  
♣ 10654

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

♠ Q3  
♥ QJ65  
♦ 9  
♣ AKQ873♠ AK104  
♥ K832  
♦ QJ6  
♣ J2

Av: NS=+110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 2Sx      | N 2 | 670 | 11  |
| 7  | 8  | 3H       | W-2 | 200 | 3   |
| 5  | 6  | 3S       | N 3 | 140 | 1   |
| 3  | 2  | 2S       | N 3 | 140 | 1   |
| 10 | 9  | 2S       | N 3 | 140 | 1   |
| 6  | 5  | 2S       | N 3 | 140 | 1   |
| 4  | 1  | 3H       | E-1 | 100 | 0   |
| 8  | 7  | 3C       | E-1 | 100 | 0   |
| 9  | 10 | 4S       | N-1 | 100 | -5  |
| 2  | 3  | 2C       | E 3 | 110 | -6  |

8

♠ 7532  
♥ AQ7  
♦ K53  
♣ Q95

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

♠ 109  
♥ J5  
♦ AJ986  
♣ 6432♠ J84  
♥ K963  
♦ 107  
♣ AJ108♠ AKQ6  
♥ 10842  
♦ Q42  
♣ K7

Av: NS=+210

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4S       | N 4 | 420 | 5   |
| 3  | 2  | 4S       | N 4 | 420 | 5   |
| 10 | 9  | 4S       | N 4 | 420 | 5   |
| 9  | 10 | 4S       | N 4 | 420 | 5   |
| 5  | 6  | 3NT      | S 3 | 400 | 5   |
| 4  | 1  | 2S       | N 4 | 170 | -1  |
| 2  | 3  | 4S       | N-1 | 50  | -6  |
| 7  | 8  | 4S       | N-1 | 50  | -6  |
| 8  | 7  | 4S       | N-1 | 50  | -6  |
| 6  | 5  | 3NT      | S-1 | 50  | -6  |

9

♠ K10643  
♥ Q863  
♦ Q6  
♣ 65

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

♠ 5  
♥ AK107  
♦ 83  
♣ AJ10987♠ Q9872  
♥ 954  
♦ 1042  
♣ 43♠ AJ  
♥ J2  
♦ AKJ975  
♣ KQ2

Av: NS=+360

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 3  | 3NT      | S 4 | 430 | 2   |
| 1  | 4  | 3NT      | S 4 | 430 | 2   |
| 5  | 6  | 3NT      | S 4 | 430 | 2   |
| 7  | 8  | 3NT      | S 4 | 430 | 2   |
| 4  | 1  | 3NT      | S 3 | 400 | 1   |
| 3  | 2  | 3NT      | S 3 | 400 | 1   |
| 8  | 7  | 3NT      | S 3 | 400 | 1   |
| 10 | 9  | 2NT      | S 4 | 180 | -5  |
| 6  | 5  | 2NT      | S 4 | 180 | -5  |
| 9  | 10 | 3D       | S 3 | 110 | -6  |

10

♠ K3  
♥ A952  
♦ K763  
♣ 1096

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

♠ J92  
♥ K87  
♦ QJ852  
♣ Q5♠ 875  
♥ Q1063  
♦ A4  
♣ KJ73

Av: NS=+30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 6  | 2S       | W-2 | 200 | 5   |
| 1  | 4  | 3H       | S 3 | 140 | 3   |
| 10 | 9  | 3H       | S 3 | 140 | 3   |
| 4  | 1  | 2S       | W-1 | 100 | 2   |
| 2  | 3  | 2S       | W-1 | 100 | 2   |
| 9  | 10 | 2S       | W-1 | 100 | 2   |
| 3  | 2  | 2S       | W 2 | 110 | -4  |
| 7  | 8  | 2S       | W 2 | 110 | -4  |
| 6  | 5  | 2S       | W 2 | 110 | -4  |
| 8  | 7  | 2S       | W 3 | 140 | -5  |

11

♠ K97  
♥ 10876  
♦ K7  
♣ AJ107

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

♠ J103  
♥ K54  
♦ AJ65  
♣ 965♠ Q8542  
♥ QJ3  
♦ Q102  
♣ 82♠ A6  
♥ A92  
♦ 9843  
♣ KQ43

Av: NS=+160

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 3  | 3NT      | S 3 | 400 | 6   |
| 10 | 9  | 3NT      | S 3 | 400 | 6   |
| 9  | 10 | 3NT      | S 3 | 400 | 6   |
| 1  | 4  | 2NT      | S 4 | 180 | 1   |
| 6  | 5  | 2NT      | S 4 | 180 | 1   |
| 3  | 2  | 2NT      | S 2 | 120 | -1  |
| 7  | 8  | 2NT      | S 2 | 120 | -1  |
| 8  | 7  | 3NT      | S-1 | 50  | -5  |
| 5  | 6  | 2NT      | S-1 | 50  | -5  |
| 4  | 1  | 3NT      | S-2 | 100 | -6  |

12

♠ A643  
♥ 1073  
♦ KQ10982  
♣ KQ10982

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

♠ K82  
♥ KQ98  
♦ J96  
♣ J75♠ 109743  
♥ 5  
♦ Q84  
♣ A643♠ AQJ65  
♥ J1072  
♦ AK52  
♣

Av: NS=+150

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 1  | 4H       | S 4 | 620 | 10  |
| 2  | 3  | 4H       | S 4 | 620 | 10  |
| 5  | 6  | 4H       | S 4 | 620 | 10  |
| 8  | 7  | 4H       | S 4 | 620 | 10  |
| 7  | 8  | 4H       | S-1 | 100 | -6  |
| 6  | 5  | 4H       | S-1 | 100 | -6  |
| 9  | 10 | 3NT      | N-1 | 100 | -6  |
| 10 | 9  | 4S       | S-2 | 200 | -8  |
| 3  | 2  | 4H       | S-2 | 200 | -8  |
| 1  | 4  | 3NT      | N-2 | 200 | -8  |

13

♠K4  
♥54  
♦J1094  
♣QJ754

♠8  
♥QJ98763  
♦2  
♣A1032

♠J105  
♥K2  
♦KQ653  
♣K96

Av: NS=-650

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 10 | 3S W 6   | 230 | 9   |     |
| 5  | 8  | 4S W 4   | 620 | 1   |     |
| 7  | 9  | 4H E 4   | 620 | 1   |     |
| 1  | 3  | 4H E 5   | 650 | 0   |     |
| 4  | 2  | 4H E 5   | 650 | 0   |     |
| 8  | 5  | 4H E 5   | 650 | 0   |     |
| 10 | 6  | 4H E 5   | 650 | 0   |     |
| 9  | 7  | 4H E 5   | 650 | 0   |     |
| 2  | 4  | 4H E 6   | 680 | -1  |     |
| 3  | 1  | 4H E 6   | 680 | -1  |     |

14

♠A  
♥K  
♦QJ9754  
♣K9754

♠102  
♥J74  
♦A1083  
♣J1062

♠J73  
♥A108653  
♦62  
♣Q8

Av: NS=-140

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 10 | 3D N 3   | 110 | 6   |     |
| 2  | 4  | 4D N-2   | 100 | 1   |     |
| 1  | 3  | 3H S-2   | 100 | 1   |     |
| 4  | 2  | 3S W 3   | 140 | 0   |     |
| 9  | 7  | 3S W 3   | 140 | 0   |     |
| 5  | 8  | 2S W 3   | 140 | 0   |     |
| 8  | 5  | 5H S-3   | 150 | 0   |     |
| 7  | 9  | 3S W 4   | 170 | -1  |     |
| 10 | 6  | 3S W 5   | 200 | -2  |     |
| 3  | 1  | 4Cx S-3  | 500 | -8  |     |

15

♠5  
♥  
♦A9876542  
♣J976

♠982  
♥AQ98  
♦K10  
♣KQ54

♠A10743  
♥J106432  
♦Q  
♣8

Av: NS=-200

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 8  | 5Hx E-2  | 300 | 11  |     |
| 2  | 4  | 5Hx E-1  | 100 | 7   |     |
| 1  | 3  | 5D N-1   | 100 | 3   |     |
| 8  | 5  | 2H W 4   | 170 | 1   |     |
| 6  | 10 | 5D N-2   | 200 | 0   |     |
| 10 | 6  | 5D N-2   | 200 | 0   |     |
| 4  | 2  | 3NT S-3  | 300 | -3  |     |
| 9  | 7  | 3NT S-3  | 300 | -3  |     |
| 3  | 1  | 4H W 4   | 420 | -6  |     |
| 7  | 9  | 5Dx N-2  | 500 | -7  |     |

16

♠J1052  
♥K9753  
♦K4  
♣108

♠K8  
♥AJ  
♦A93  
♣QJ5432

♠Q973  
♥864  
♦J8  
♣A976

Av: NS=-430

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 3NT E-1  | 100 | 11  |     |
| 3  | 1  | 3NT E-1  | 100 | 11  |     |
| 5  | 8  | 3NT E-1  | 100 | 11  |     |
| 8  | 5  | 3NT W 3  | 600 | -5  |     |
| 7  | 9  | 3NT W 3  | 600 | -5  |     |
| 2  | 4  | 3NT E 3  | 600 | -5  |     |
| 4  | 2  | 3NT E 3  | 600 | -5  |     |
| 10 | 6  | 3NT E 3  | 600 | -5  |     |
| 9  | 7  | 3NT E 3  | 600 | -5  |     |
| 6  | 10 | 3NT E 4  | 630 | -5  |     |

17

♠K8  
♥AQ752  
♦964  
♣964

♠A97653  
♥83  
♦K32  
♣102

♠QJ104  
♥9  
♦QJ8  
♣KQJ87

Av: NS=+80

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 9  | 3Hx W-2  | 300 | 6   |     |
| 3  | 1  | 2S E-2   | 100 | 1   |     |
| 8  | 5  | 2S E-2   | 100 | 1   |     |
| 2  | 4  | 2H W-2   | 100 | 1   |     |
| 5  | 8  | 2H W-2   | 100 | 1   |     |
| 6  | 10 | 2H W-2   | 100 | 1   |     |
| 1  | 3  | 2S E-1   | 50  | -1  |     |
| 4  | 2  | 2S E-1   | 50  | -1  |     |
| 10 | 6  | 2S E-1   | 50  | -1  |     |
| 9  | 7  | 2S E-1   | 50  | -1  |     |

18

♠J542  
♥KJ10743  
♦J10  
♣3

♠KQ97  
♥52  
♦K963  
♣962

♠A3  
♥6  
♦Q874  
♣AK10754

Av: NS=-140

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 9  | 7  | 2H N 2   | 110 | 6   |     |
| 2  | 4  | 4H N-1   | 100 | 1   |     |
| 4  | 2  | 3H N-1   | 100 | 1   |     |
| 10 | 6  | 3H N-1   | 100 | 1   |     |
| 6  | 10 | 4C E 4   | 130 | 0   |     |
| 8  | 5  | 3C E 4   | 130 | 0   |     |
| 1  | 3  | 3C E 5   | 150 | 0   |     |
| 3  | 1  | 4H N-2   | 200 | -2  |     |
| 5  | 8  | 4H N-2   | 200 | -2  |     |
| 7  | 9  | 4Cx E 5  | 610 | -10 |     |

19

♠AQJ9542

♥6

♦KQJ32

♣

N

W—E

S

♠K

♥J109

♦A97654

♣KJ2

♠108763

♥82

♦8

♣Q8543

Av: NS=-370

| NS | EW | Contract | N-S  | E-W | IMP |
|----|----|----------|------|-----|-----|
| 6  | 10 | 5Sx N 5  | 650  |     | 14  |
| 5  | 8  | 5S S 5   | 450  |     | 13  |
| 10 | 6  | 6Sx S-1  |      | 100 | 7   |
| 7  | 9  | 6Sx S-1  |      | 100 | 7   |
| 2  | 4  | 6Sx N-1  |      | 100 | 7   |
| 1  | 3  | 6Sx N-1  |      | 100 | 7   |
| 8  | 5  | 6Sx N-1  |      | 100 | 7   |
| 3  | 1  | 6H W 6   | 1430 | -14 |     |
| 4  | 2  | 6H W 7   | 1460 | -14 |     |
| 9  | 7  | 6H W 7   | 1460 | -14 |     |

20

♠7543

♥AQ1032

♦Q43

♣7

N

W—E

S

♠J10

♥J7

♦AJ1087

♣QJ83

♠K62

♥K95

♦K9652

♣K5

Av: NS=-140

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 4  | 2  | Passout  |     |     | 4   |
| 8  | 5  | 3H N-1   |     | 100 | 1   |
| 10 | 6  | 3H N-1   |     | 100 | 1   |
| 7  | 9  | 3H N-1   |     | 100 | 1   |
| 3  | 1  | 3C W 4   | 130 | 0   |     |
| 6  | 10 | 3C E 5   | 150 | 0   |     |
| 1  | 3  | 3C W 6   | 170 | -1  |     |
| 9  | 7  | 3C W 7   | 190 | -2  |     |
| 2  | 4  | 3H N-2   | 200 | -2  |     |
| 5  | 8  | 3H N-2   | 200 | -2  |     |

21

♠432

♥AK764

♦KJ852

♣

N

W—E

S

♠KJ876

♥Q

♦Q94

♣K1052

♠A95

♥9853

♦107

♣J973

Av: NS=-90

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 1  | 4H N 4   | 620 |     | 12  |
| 1  | 3  | 3H N 3   | 140 |     | 6   |
| 2  | 4  | 5Cx W-1  | 100 |     | 5   |
| 7  | 9  | 5Cx W-1  | 100 |     | 5   |
| 8  | 5  | 4H N-1   |     | 100 | 0   |
| 10 | 6  | 4H N-1   |     | 100 | 0   |
| 4  | 2  | 4C W 4   | 130 | -1  |     |
| 5  | 8  | 3H N-3   | 300 | -5  |     |
| 6  | 10 | 3NT W 3  | 400 | -7  |     |
| 9  | 7  | 2NT N-4  | 400 | -7  |     |

22

♠Q9

♥J843

♦J654

♣J96

N

W—E

S

♠K73

♥A976

♦K973

♣53

♠865

♥Q105

♦A82

♣AK82

Av: NS=-160

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 10 | 4S W-2   | 200 |     | 8   |
| 2  | 4  | 2S W 2   |     | 110 | 2   |
| 5  | 8  | 2S W 3   |     | 140 | 1   |
| 7  | 9  | 2S W 3   |     | 140 | 1   |
| 3  | 1  | 3S W 4   | 170 | 0   |     |
| 1  | 3  | 2S W 4   | 170 | 0   |     |
| 4  | 2  | 2S W 4   | 170 | 0   |     |
| 8  | 5  | 2S W 4   | 170 | 0   |     |
| 10 | 6  | 2S W 4   | 170 | 0   |     |
| 9  | 7  | 2S W 4   | 170 | 0   |     |

23

♠A4

♥742

♦AQ10982

♣97

N

W—E

S

♠K1083

♥83

♦K3

♣K8532

♠J765

♥KQJ1096

♦

♣J104

Av: NS=+50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 8  | 2S E-2   | 200 |     | 4   |
| 1  | 3  | 3H S 4   | 170 |     | 3   |
| 2  | 4  | 3H S 3   | 140 |     | 3   |
| 4  | 2  | 3H S 3   | 140 |     | 3   |
| 8  | 5  | 3H S 3   | 140 |     | 3   |
| 7  | 9  | 3H S 3   | 140 |     | 3   |
| 6  | 10 | 3H S-1   |     | 100 | -4  |
| 10 | 6  | 3H S-1   |     | 100 | -4  |
| 3  | 1  | 3C E 4   | 130 | -5  |     |
| 9  | 7  | 1NT W 4  | 180 | -6  |     |

24

♠Q542

♥J3

♦K10654

♣85

N

W—E

S

♠9873

♥K

♦AJ3

♣AJ643

♠A6

♥Q109872

♦Q7

♣Q97

Av: NS=-60

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 4  | 5C W-3   | 150 |     | 5   |
| 6  | 10 | 3NT W-2  | 100 |     | 4   |
| 4  | 2  | 2NT W-1  | 50  |     | 3   |
| 5  | 8  | 2NT W-1  | 50  |     | 3   |
| 9  | 7  | 1NT W 1  |     | 90  | -1  |
| 1  | 3  | 2NT W 2  |     | 120 | -2  |
| 3  | 1  | 1NT W 2  |     | 120 | -2  |
| 7  | 9  | 1NT W 3  |     | 150 | -3  |
| 10 | 6  | 1NT W 5  |     | 210 | -4  |
| 8  | 5  | 3NT W 3  |     | 400 | -8  |

25

♠K86  
♥Q76  
♦K52  
♣AK43

♠4  
♥KJ1032  
♦106  
♣109762

♠1072  
♥84  
♦AQ874  
♣QJ8

Av: NS=+130

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 9  | 3NT N 4  | 430 |     | 7   |
| 6  | 7  | 3NT N 4  | 430 |     | 7   |
| 2  | 1  | 3NT S 3  | 400 |     | 7   |
| 10 | 8  | 3NT N 3  | 400 |     | 7   |
| 3  | 4  | 2NT N 4  | 180 |     | 2   |
| 1  | 2  | 2NT N-1  |     | 50  | -5  |
| 7  | 6  | 3NT N-2  |     | 100 | -6  |
| 4  | 3  | 3NT N-2  |     | 100 | -6  |
| 8  | 10 | 3NT N-3  |     | 150 | -7  |
| 9  | 5  | 2S W 4   |     | 170 | -7  |

26

♠1082  
♥AQJ93  
♦Q873  
♣2

♠AQ63  
♥K752  
♦6  
♣QJ83

♠K95  
♥10  
♦AKJ942  
♣754

Av: NS=+130

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 7  | 6  | 4Sx E-3  | 800 |     | 12  |
| 2  | 1  | 4D S 5   | 150 |     | 1   |
| 6  | 7  | 3D S 4   | 130 |     | 0   |
| 8  | 10 | 3D S 4   | 130 |     | 0   |
| 9  | 5  | 3D S 4   | 130 |     | 0   |
| 1  | 2  | 3D S 4   | 130 |     | 0   |
| 3  | 4  | 3D S 4   | 130 |     | 0   |
| 4  | 3  | 3D S 4   | 130 |     | 0   |
| 5  | 9  | 2D S 4   | 130 |     | 0   |
| 10 | 8  | 3D S 3   | 110 |     | -1  |

27

♠K63  
♥Q9  
♦A965  
♣A1084

♠Q52  
♥K8752  
♦KJ84  
♣J

♠A10974  
♥J63  
♦107  
♣973

Av: NS=+70

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 9  | 1NT N 3  | 150 |     | 2   |
| 4  | 3  | 1S S 2   | 110 |     | 1   |
| 2  | 1  | 2C E-2   | 100 |     | 1   |
| 8  | 10 | 1NT N 1  | 90  |     | 1   |
| 9  | 5  | 1NT N 1  | 90  |     | 1   |
| 7  | 6  | 3H W-1   | 50  |     | -1  |
| 3  | 4  | 3H W-1   | 50  |     | -1  |
| 6  | 7  | 2H W-1   | 50  |     | -1  |
| 10 | 8  | 2C E-1   | 50  |     | -1  |
| 1  | 2  | 3H W 3   |     | 140 | -5  |

28

♠6  
♥K9643  
♦KQ109873  
♣

♠104  
♥QJ  
♦J42  
♣K97653

♠Q987  
♥A107  
♦5  
♣QJ842

Av: NS=+20

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 9  | 5Hx S 5  | 850 |     | 13  |
| 3  | 4  | 3D N 5   | 150 |     | 4   |
| 4  | 3  | 4Sx W-1  | 100 |     | 2   |
| 8  | 10 | 4S W-2   | 100 |     | 2   |
| 1  | 2  | 4S E-2   | 100 |     | 2   |
| 6  | 7  | 3S W-1   | 50  |     | 1   |
| 7  | 6  | 3S W-1   | 50  |     | 1   |
| 9  | 5  | 5H S-2   |     | 200 | -6  |
| 2  | 1  | 4H S-2   |     | 200 | -6  |
| 10 | 8  | 5H S-3   |     | 300 | -8  |

29

♠A5  
♥Q10  
♦K763  
♣AK642

♠Q763  
♥86543  
♦Q9  
♣98

♠KJ1082  
♥J  
♦10852  
♣Q75

Av: NS=+100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 9  | 3Hx E-1  | 200 |     | 3   |
| 9  | 5  | 2NT N 3  | 150 |     | 2   |
| 8  | 10 | 2S N 3   | 140 |     | 1   |
| 7  | 6  | 2S N 3   | 140 |     | 1   |
| 10 | 8  | 2S N 3   | 140 |     | 1   |
| 2  | 1  | 2S N 3   | 140 |     | 1   |
| 6  | 7  | 2S N 2   | 110 |     | 0   |
| 1  | 2  | 2S N 2   | 110 |     | 0   |
| 4  | 3  | 3NT N-1  |     | 100 | -5  |
| 3  | 4  | 3H E 3   |     | 140 | -6  |

30

♠AQ93  
♥A92  
♦Q762  
♣K9

♠K10  
♥KJ  
♦98  
♣AQ87652

♠J5  
♥Q1064  
♦A105  
♣J1043

Av: NS=+110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 10 | 8  | 3NT N 3  | 400 |     | 7   |
| 1  | 2  | 2NT N 4  | 180 |     | 2   |
| 5  | 9  | 3C W-3   | 150 |     | 1   |
| 7  | 6  | 2NT N 2  | 120 |     | 0   |
| 9  | 5  | 3C W-2   | 100 |     | 0   |
| 2  | 1  | 3C W-2   | 100 |     | 0   |
| 3  | 4  | 2S E-2   | 100 |     | 0   |
| 4  | 3  | 2C W-2   | 100 |     | 0   |
| 6  | 7  | 2C W-1   | 50  |     | -2  |
| 8  | 10 | 2C W-1   | 50  |     | -2  |

31

♠K7  
♥J1053  
♦AK84  
♣KJ9

♠1043  
♥K9  
♦Q1096  
♣A653

N  
W | E  
S

♠AQJ2  
♥AQ842  
♦52  
♣72

♠9865  
♥76  
♦J73  
♣Q1084

Av: NS=-150

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 5  | 9  | 1NT N 1  | 90  |     | 6   |
| 2  | 1  | 2S W 2   |     | 110 | 1   |
| 9  | 5  | 2S W 3   |     | 140 | 0   |
| 3  | 4  | 2S W 3   |     | 140 | 0   |
| 8  | 10 | 2H E 3   |     | 140 | 0   |
| 6  | 7  | 2S W 4   |     | 170 | -1  |
| 7  | 6  | 2S W 4   |     | 170 | -1  |
| 1  | 2  | 2S W 4   |     | 170 | -1  |
| 4  | 3  | 2S W 4   |     | 170 | -1  |
| 10 | 8  | 1NT N-2  | 200 |     | -2  |

32

♠AQ104  
♥K73  
♦J643  
♣73

♠75  
♥AQJ9  
♦52  
♣KQJ109

N  
W | E  
S

♠J98  
♥652  
♦A109  
♣A652

♠K632  
♥1084  
♦KQ87  
♣84

Av: NS=-90

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

33

♠Q54  
♥AJ43  
♦K7  
♣K987

♠J102  
♥7  
♦9865432  
♣A6

N  
W | E  
S

♠AK9  
♥KQ862  
♦Q10  
♣J53

♠8763  
♥1095  
♦AJ  
♣Q1042

Av: NS=-30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 6  | 7  | 1NT N 2  | 120 |     | 4   |
| 2  | 1  | 2H E-2   | 100 |     | 4   |
| 8  | 10 | 1NT N 1  | 90  |     | 3   |
| 10 | 8  | 1S N 1   | 80  |     | 3   |
| 5  | 9  | 3C N-1   |     | 50  | -1  |
| 1  | 2  | 1NT N-2  |     | 100 | -2  |
| 4  | 3  | 1NT N-2  |     | 100 | -2  |
| 9  | 5  | 3D W 3   |     | 110 | -2  |
| 7  | 6  | 2D W 3   |     | 110 | -2  |
| 3  | 4  | 2D W 3   |     | 110 | -2  |

34

♠876  
♥AQJ9  
♦432  
♣J84

♠K432  
♥853  
♦QJ10  
♣1073

N  
W | E  
S

♠10  
♥K7642  
♦AK87  
♣AK5

♠AQJ95  
♥10  
♦965  
♣Q962

Av: NS=0

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

35

♠10852  
♥96  
♦987  
♣8632

♠KQ3  
♥K1087  
♦AK1065  
♣Q

N  
W | E  
S

♠AJ764  
♥Q3  
♦QJ32  
♣107

♠9  
♥AJ542  
♦4  
♣AKJ954

Av: NS=-390

| NS | EW | Contract | N-S | E-W  | IMP |
|----|----|----------|-----|------|-----|
| 2  | 1  | 5C S-1   |     | 50   | 8   |
| 9  | 5  | 4D E 5   |     | 150  | 6   |
| 5  | 9  | 3S E 5   |     | 200  | 5   |
| 8  | 10 | 3S E 5   |     | 200  | 5   |
| 1  | 2  | 6Cx S-2  |     | 300  | 3   |
| 10 | 8  | 5Cx S-2  |     | 300  | 3   |
| 6  | 7  | 4S E 5   |     | 650  | -6  |
| 7  | 6  | 4S E 5   |     | 650  | -6  |
| 3  | 4  | 4S E 5   |     | 650  | -6  |
| 4  | 3  | 4Hx S-5  |     | 1100 | -12 |

36

♠K85  
♥7  
♦98652  
♣AK84

♠QJ7  
♥AQ98  
♦KJ  
♣10632

N  
W | E  
S

♠104  
♥K106532  
♦A1074  
♣J

♠A9632  
♥J4  
♦Q3  
♣Q975

Av: NS=-520

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