

**1**

♠ 10543  
♥ AK82  
♦ AJ3  
♣ K7

♠ AKQ876  
♥ 64  
♦ 86  
♣ 1083

♠ J92  
♥ 753  
♦ K972  
♣ A64

W E  
N S

Board (1) Av: NS=-450

| N-S | E-W | Contract | L      | N-S | E-W | IMP |
|-----|-----|----------|--------|-----|-----|-----|
| 1   | 7   | 4S       | E 5 D7 |     | 450 | 0   |
| 7   | 1   | 4S       | E 5 CA |     | 450 | 0   |
| 2   | 8   | 4S       | E 5 D7 |     | 450 | 0   |
| 8   | 2   | 4S       | E 5 HQ |     | 450 | 0   |
| 3   | 5   | 4S       | E 5 H5 |     | 450 | 0   |
| 5   | 3   | 4S       | E 5 CA |     | 450 | 0   |
| 4   | 6   | 4S       | E 5 D2 |     | 450 | 0   |
| 6   | 4   | 4S       | W 5 HQ |     | 450 | 0   |

**2**

♠ A87  
♥ K1094  
♦ A95  
♣ Q105

♠ 432  
♥ AQ65  
♦ Q1086  
♣ AJ

♠ KQ105  
♥ J83  
♦ K74  
♣ K42

♠ J96  
♥ 72  
♦ J32  
♣ 98763

W E  
N S

Board (2) Av: NS=-320

| N-S | E-W | Contract | L      | N-S | E-W | IMP |
|-----|-----|----------|--------|-----|-----|-----|
| 1   | 7   | 3NT      | E 3 C6 |     | 400 | -2  |
| 7   | 1   | 3NT      | W 4 S7 |     | 430 | -3  |
| 2   | 8   | 1S       | E 2 H7 |     | 110 | 5   |
| 8   | 2   | 3NT      | E 3 H4 |     | 400 | -2  |
| 3   | 5   | 3NT      | W 4 HT |     | 430 | -3  |
| 5   | 3   | 2D       | W 5 HT |     | 150 | 5   |
| 4   | 6   | 3NT      | E-2 D2 | 100 |     | 9   |
| 6   | 4   | 3NT      | W 4 S7 |     | 430 | -3  |

**3**

♠ 643  
♥ 53  
♦ K53  
♣ Q9862

♠ 5  
♥ Q1042  
♦ QJ104  
♣ AJ43

♠ KQJ1082  
♥ J987  
♦ A9  
♣ 7

♠ A97  
♥ AK6  
♦ 8762  
♣ K105

W E  
N S

Board (3) Av: NS=-230

| N-S | E-W | Contract | L      | N-S | E-W | IMP |
|-----|-----|----------|--------|-----|-----|-----|
| 1   | 7   | 4S       | E-1 HK |     | 100 | 8   |
| 7   | 1   | 4S       | E 4 HA |     | 620 | -9  |
| 2   | 8   | 2S       | E 3 HK |     | 140 | 3   |
| 8   | 2   | 2S       | W 3 C6 |     | 140 | 3   |
| 3   | 5   | 2S       | E 3 HK |     | 140 | 3   |
| 5   | 3   | 4S       | E 4 HK |     | 620 | -9  |
| 4   | 6   | 2S       | E 4 D8 |     | 170 | 2   |
| 6   | 4   | 2S       | E 4 D6 |     | 170 | 2   |

**4**

♠ J10  
♥ KQJ862  
♦ 1054  
♣ 84

♠ 964  
♥ 1095  
♦ AK3  
♣ QJ109

♠ K8753  
♥ A  
♦ J986  
♣ 762

♠ AQ2  
♥ 743  
♦ Q72  
♣ AK53

W E  
N S

Board (4) Av: NS=+270

| N-S | E-W | Contract | L      | N-S | E-W | IMP |
|-----|-----|----------|--------|-----|-----|-----|
| 1   | 7   | 4H       | S 4 DK |     | 620 | 8   |
| 7   | 1   | 4H       | N-1 S3 |     | 100 | -9  |
| 2   | 8   | 4H       | N 4 S5 |     | 620 | 8   |
| 8   | 2   | 4H       | N-1 D8 |     | 100 | -9  |
| 3   | 5   | 3H       | S 4 DK |     | 170 | -3  |
| 5   | 3   | 3H       | N 3 C7 |     | 140 | -4  |
| 4   | 6   | 4H       | N 4 D8 |     | 620 | 8   |
| 6   | 4   | 3H       | N 4 S5 |     | 170 | -3  |

**5**

♠ 654  
♥ AJ72  
♦ Q3  
♣ 10986

♠ A873  
♥ 1098  
♦ J105  
♣ QJ3

♠ 2  
♥ KQ65  
♦ AK9864  
♣ A4

♠ KQJ109  
♥ 43  
♦ 72  
♣ K752

W E  
N S

Board (5) Av: NS=-210

| N-S | E-W | Contract | L      | N-S | E-W | IMP |
|-----|-----|----------|--------|-----|-----|-----|
| 1   | 7   | 3NT      | W 3 S5 |     | 400 | -5  |
| 7   | 1   | 3NT      | W-2 S6 | 100 |     | 7   |
| 2   | 8   | 2Sx      | S-1 HT |     | 200 | 0   |
| 8   | 2   | 5D       | E 5 SK |     | 400 | -5  |
| 3   | 5   | 5D       | E 5 SK |     | 400 | -5  |
| 5   | 3   | 3NT      | W-2 S5 | 100 |     | 7   |
| 4   | 6   | 3NT      | W-1 S4 | 50  |     | 6   |
| 6   | 4   | 3NT      | W 4 S5 |     | 430 | -6  |

**6**

♠ 62  
♥ K54  
♦ KQ653  
♣ Q43

♠ Q10  
♥ Q103  
♦ A1042  
♣ AJ96

♠ A973  
♥ J8762  
♦ J  
♣ 875

♠ KJ854  
♥ A9  
♦ 987  
♣ K102

W E  
N S

Board (6) Av: NS=+10

| N-S | E-W | Contract | L      | N-S | E-W | IMP |
|-----|-----|----------|--------|-----|-----|-----|
| 1   | 7   | 2NT      | N-1 H7 |     | 50  | -2  |
| 7   | 1   | 3D       | N-1 H2 |     | 50  | -2  |
| 2   | 8   | 1S       | S 3 HQ |     | 140 | 4   |
| 8   | 2   | 3NT      | N-4 H6 |     | 200 | -5  |
| 3   | 5   | 2S       | S 2 H3 |     | 110 | 3   |
| 5   | 3   | 3D       | N-1 C7 |     | 50  | -2  |
| 4   | 6   | 2NT      | S 2 C2 | 120 |     | 3   |
| 6   | 4   | 2S       | S-1 H3 |     | 50  | -2  |

**7**

♠ A2  
♥ Q642  
♦ 108  
♣ K9742

♠ KQJ6  
♥ K8753  
♦ Q97  
♣ 3

♠ 10754  
♥ AJ9  
♦ 52  
♣ AQ85

♠ 983  
♥ 10  
♦ AKJ643  
♣ J106

W E  
N S

Board (7) Av: NS=-100

| N-S | E-W | Contract | L      | N-S | E-W  | IMP |
|-----|-----|----------|--------|-----|------|-----|
| 1   | 7   | 2H       | W 3 DT |     | 140  | -1  |
| 7   | 1   | 4S       | E-1 DA |     | 100  | 5   |
| 2   | 8   | 4H       | W-1 DT |     | 100  | 5   |
| 8   | 2   | 5Cx      | N-4 HA |     | 1100 | -14 |
| 3   | 5   | Passout  |        |     |      | 3   |
| 5   | 3   | 3S       | E 5 HT |     | 200  | -3  |
| 4   | 6   | 3D       | S-2 H3 |     | 200  | -3  |
| 6   | 4   | 2H       | W 3 DT |     | 140  | -1  |

**8**

♠ Q54  
♥ KQ104  
♦ Q2  
♣ 7653

♠ KJ976  
♥ 9  
♦ J765  
♣ AQJ

♠ 103  
♥ A8653  
♦ A843  
♣ 102

♠ A82  
♥ J72  
♦ K109  
♣ K984

W E  
N S

Board (8) Av: NS=-120

| N-S | E-W | Contract | L      | N-S | E-W | IMP |
|-----|-----|----------|--------|-----|-----|-----|
| 1   | 7   | 1NT      | E 1 C4 |     | 90  | 1   |
| 7   | 1   | 2S       | W 4 HK |     | 170 | -2  |
| 2   | 8   | 2D       | W 3 HQ |     | 110 | 0   |
| 8   | 2   | 2S       | W 4 HK |     | 170 | -2  |
| 3   | 5   | 3D       | W-1 HQ | 50  |     | 5   |
| 5   | 3   | 2D       | W 2 HK |     | 90  | 1   |
| 4   | 6   | 2S       | W 2 HK |     | 110 | 0   |
| 6   | 4   | 2S       | W 3 HK |     | 140 | -1  |

**9**

♠Q1097  
♥AK9  
♦3  
♣J9854

♠84  
♥Q10842  
♦K986  
♣A6

♠J5  
♥J653  
♦J1052  
♣K103

♠AK632  
♥7  
♦AQ74  
♣Q72

Board (9) Av: NS=+350

| N-S | E-W  | Contract | L   | N-S | E-W | IMP |
|-----|------|----------|-----|-----|-----|-----|
| 1   | 7 4S | S 4 CA   | 420 |     |     | 2   |
| 2   | 1 4S | S 4 CA   | 420 |     |     | 2   |
| 7   | 8 4S | S 4 CA   | 420 |     |     | 2   |
| 8   | 2 4S | S 5 H2   | 450 |     |     | 3   |
| 3   | 5 4S | S 4 CA   | 420 |     |     | 2   |
| 5   | 3 4D | N-3 H3   |     | 150 |     | -11 |
| 4   | 6 4S | S 5 S5   | 450 |     |     | 3   |
| 6   | 4 5S | S-1 CA   |     | 50  |     | -9  |

**10**

♠1072  
♥643  
♦92  
♣A10952

♠K9  
♥KQ72  
♦AJ8  
♣KJ74

♠AJ85  
♥A9  
♦K107543  
♣3

♠Q643  
♥J1085  
♦Q6  
♣Q86

Board (10) Av: NS=-1050

| N-S | E-W   | Contract | L    | N-S | E-W | IMP |
|-----|-------|----------|------|-----|-----|-----|
| 1   | 7 6NT | W 6 H6   | 1440 |     |     | -9  |
| 7   | 1 6D  | E 6 C6   | 1370 |     |     | -8  |
| 2   | 8 3NT | W 7 C2   | 720  |     |     | 8   |
| 8   | 2 6D  | E 6 C6   | 1370 |     |     | -8  |
| 3   | 5 6D  | E 6 C6   | 1370 |     |     | -8  |
| 5   | 3 3NT | W 7 C5   | 720  |     |     | 8   |
| 4   | 6 5D  | E 6 C6   | 620  |     |     | 10  |
| 6   | 4 3NT | W 7 C5   | 720  |     |     | 8   |

**11**

♠1054  
♥Q1053  
♦4  
♣Q9873

♠K93  
♥9864  
♦K532  
♣J6

♠QJ2  
♥K7  
♦AQJ876  
♣102

♠A876  
♥AJ2  
♦109  
♣AK54

Board (11) Av: NS=+80

| N-S | E-W   | Contract | L   | N-S | E-W | IMP |
|-----|-------|----------|-----|-----|-----|-----|
| 1   | 7 3D  | E-1 CK   | 50  |     |     | -1  |
| 7   | 1 3D  | E-1 CA   | 50  |     |     | -1  |
| 2   | 8 4D  | E-2 CK   | 100 |     |     | 1   |
| 8   | 2 3H  | N 4 DA   | 170 |     |     | 3   |
| 3   | 5 3D  | W-1 ST   | 50  |     |     | -1  |
| 5   | 3 1NT | S 1 D2   | 90  |     |     | 0   |
| 4   | 6 1NT | N-1 H9   |     | 50  |     | -4  |
| 6   | 4 3C  | N 4 DK   | 130 |     |     | 2   |

**12**

♠A654  
♥963  
♦82  
♣10965

♠QJ1082  
♥Q85  
♦AK6  
♣J2

♠7  
♥J1074  
♦Q109543  
♣84

♠K93  
♥AK2  
♦J7  
♣AKQ73

Board (12) Av: NS=+130

| N-S | E-W   | Contract | L   | N-S | E-W | IMP |
|-----|-------|----------|-----|-----|-----|-----|
| 1   | 7 4S  | N-3 D5   |     | 300 |     | -10 |
| 7   | 1 3D  | E-1 CA   | 50  |     |     | -2  |
| 2   | 8 3NT | S 3 SQ   | 600 |     |     | 10  |
| 8   | 2 3D  | W-1 H3   | 50  |     |     | -2  |
| 3   | 5 3NT | S 4 SQ   | 630 |     |     | 11  |
| 5   | 3 3D  | E-1 CK   | 50  |     |     | -2  |
| 4   | 6 2NT | S 3 SQ   | 150 |     |     | 1   |
| 6   | 4 2NT | S-1 DK   |     | 100 |     | -6  |

**13**

♠AKQ2  
♥KQ102  
♦A8642  
♣

♠108  
♥864  
♦753  
♣KJ972

♠J975  
♥A95  
♦K10  
♣10543

♠643  
♥J73  
♦QJ9  
♣AQ86

Board (13) Av: NS=+500

| N-S | E-W   | Contract | L   | N-S | E-W | IMP |
|-----|-------|----------|-----|-----|-----|-----|
| 1   | 7 3NT | S 4 C7   | 630 |     |     | 4   |
| 7   | 1 3NT | S 3 C7   | 600 |     |     | 3   |
| 2   | 8 3NT | S 3 C7   | 600 |     |     | 3   |
| 8   | 2 6D  | N-1 HA   |     | 100 |     | -12 |
| 3   | 5 6D  | N-1 HA   |     | 100 |     | -12 |
| 5   | 3 3NT | S 3 C2   | 600 |     |     | 3   |
| 4   | 6 3NT | S 5 H8   | 660 |     |     | 4   |
| 6   | 4 3NT | S 5 ST   | 660 |     |     | 4   |

**14**

♠J10  
♥A109872  
♦K1098  
♣8

♠A9  
♥QJ  
♦AQ2  
♣KJ9762

♠K8642  
♥K43  
♦J3  
♣543

♠Q753  
♥65  
♦7654  
♣AQ10

Board (14) Av: NS=-180

| N-S | E-W   | Contract | L   | N-S | E-W | IMP |
|-----|-------|----------|-----|-----|-----|-----|
| 1   | 7 3C  | W 4 SJ   | 130 |     |     | 2   |
| 7   | 1 3NT | W 3 H9   | 400 |     |     | -6  |
| 2   | 8 3NT | E 3 H6   | 400 |     |     | -6  |
| 8   | 2 5DX | N-4 C3   | 800 |     |     | -12 |
| 3   | 5 3S  | E-1 H6   | 50  |     |     | 6   |
| 5   | 3 4S  | E-2 H6   | 100 |     |     | 7   |
| 4   | 6 3C  | W 3 SJ   |     | 110 |     | 2   |
| 6   | 4 3C  | W 3 HA   |     | 110 |     | 2   |

**15**

♠AKJ9  
♥AQ972  
♦AQ  
♣97

♠64  
♥J8  
♦J10874  
♣KJ103

♠10753  
♥1053  
♦K2  
♣Q864

♠Q82  
♥K64  
♦9653  
♣A52

Board (15) Av: NS=+650

| N-S | E-W   | Contract | L   | N-S | E-W | IMP |
|-----|-------|----------|-----|-----|-----|-----|
| 1   | 7 3NT | N 5 S5   | 660 |     |     | 0   |
| 7   | 1 5H  | N 5 C6   | 650 |     |     | 0   |
| 2   | 8 4H  | N 6 DK   | 680 |     |     | 1   |
| 8   | 2 6H  | N-1 C6   |     | 100 |     | -13 |
| 3   | 5 4H  | N 5 C4   | 650 |     |     | 0   |
| 5   | 3 4H  | N 5 C4   | 650 |     |     | 0   |
| 4   | 6 4H  | N 5 C6   | 650 |     |     | 0   |
| 6   | 4 4H  | N 5 C4   | 650 |     |     | 0   |

**16**

♠AQ98752  
♥8  
♦3  
♣A1092

♠4  
♥K1065  
♦7  
♣J876543

♠J103  
♥Q742  
♦Q542  
♣KQ

♠K6  
♥AJ93  
♦AKJ10986  
♣

Board (16) Av: NS=+790

| N-S | E-W  | Contract | L    | N-S | E-W | IMP |
|-----|------|----------|------|-----|-----|-----|
| 1   | 7 6D | S 6 S5   | 920  |     |     | 4   |
| 7   | 1 7S | N-1 S3   |      | 50  |     | -13 |
| 2   | 8 6S | N 6 H2   | 980  |     |     | 5   |
| 8   | 2 6S | N-1 CK   |      | 50  |     | -13 |
| 3   | 5 6S | N 7 CK   | 1010 |     |     | 6   |
| 5   | 3 6S | N 6 CK   | 980  |     |     | 5   |
| 4   | 6 7S | N 7 CK   | 1510 |     |     | 12  |
| 6   | 4 6D | S 6 H5   | 920  |     |     | 4   |

17

♠A73  
♥2  
♦AK1065  
♣J962

♠104  
♥AQ1064  
♦98  
♣10874

♠KJ98  
♥KJ983  
♦7  
♣KQ5

♠Q652  
♥75  
♦QJ432  
♣A3

Board (17) Av: NS=-20

| N-S | E-W | Contract | L      | N-S | E-W  | IMP |
|-----|-----|----------|--------|-----|------|-----|
| 1   | 7   | 4H       | W-2 DK | 100 |      | 3   |
| 7   | 1   | 5D       | N-1 D7 |     | 50   | -1  |
| 2   | 8   | 4H       | E-1 DQ | 50  |      | 2   |
| 8   | 2   | 4Sx      | S-5 C3 |     | 1100 | -14 |
| 3   | 5   | 5D       | N-1 H8 |     | 50   | -1  |
| 5   | 3   | 4S       | S-1 HA |     | 50   | -1  |
| 4   | 6   | 5Dx      | N-1 D5 |     | 100  | -2  |
| 6   | 4   | 4Hx      | E-1 H7 | 100 |      | 3   |

18

♠J1097  
♥AJ1098  
♦K842  
♣K842

♠864  
♥542  
♦9732  
♣A96

♠Q32  
♥KQ7  
♦A1086  
♣J103

♠AK5  
♥63  
♦KQJ54  
♣Q75

Board (18) Av: NS=+600

| N-S | E-W | Contract | L      | N-S | E-W | IMP |
|-----|-----|----------|--------|-----|-----|-----|
| 1   | 7   | 3NT      | S 3 D2 | 600 |     | 0   |
| 7   | 1   | 3NT      | S 3 D2 | 600 |     | 0   |
| 2   | 8   | 3NT      | S 4 D9 | 630 |     | 1   |
| 8   | 2   | 3NT      | N 3 D7 | 600 |     | 0   |
| 3   | 5   | 3NT      | S 3 S6 | 600 |     | 0   |
| 5   | 3   | 3NT      | S 3 D7 | 600 |     | 0   |
| 4   | 6   | 3NT      | S-1 D9 |     | 100 | -12 |
| 6   | 4   | 3NT      | S 3 S6 | 600 |     | 0   |

19

♠AQJ94  
♥KQ986  
♦3  
♣73

♠732  
♥5  
♦J976  
♣109654

♠1086  
♥J  
♦AKQ852  
♣AQJ

♠K5  
♥A107432  
♦104  
♣K82

Board (19) Av: NS=+450

| N-S | E-W | Contract | L      | N-S | E-W | IMP |
|-----|-----|----------|--------|-----|-----|-----|
| 1   | 7   | 5H       | S 5 C3 | 450 |     | 0   |
| 7   | 1   | 5H       | S 5 D7 | 450 |     | 0   |
| 2   | 8   | 4H       | S 5 DJ | 450 |     | 0   |
| 8   | 2   | 5H       | S 5 D7 | 450 |     | 0   |
| 3   | 5   | 5H       | S 5 D3 | 450 |     | 0   |
| 5   | 3   | 4H       | S 5 D6 | 450 |     | 0   |
| 4   | 6   | 5Hx      | S 6 S5 | 750 |     | 7   |
| 6   | 4   | 5D       | E-3 HA | 300 |     | -4  |

20

♠742  
♥54  
♦K932  
♣K952

♠A3  
♥Q962  
♦A7  
♣J10873

♠QJ9  
♥AK103  
♦10854  
♣AQ

♠K10865  
♥J87  
♦QJ6  
♣64

Board (20) Av: NS=-660

| N-S | E-W | Contract | L      | N-S | E-W | IMP |
|-----|-----|----------|--------|-----|-----|-----|
| 1   | 7   | 3NT      | E 5 S6 | 660 |     | 0   |
| 7   | 1   | 4H       | E 6 S6 | 680 |     | -1  |
| 2   | 8   | 3H       | E 6 D3 | 230 |     | 10  |
| 8   | 2   | 4H       | E 5 S5 | 650 |     | 0   |
| 3   | 5   | 4H       | E 6 DQ | 680 |     | -1  |
| 5   | 3   | 4H       | W 6 S4 | 680 |     | -1  |
| 4   | 6   | 4H       | E 4 DQ | 620 |     | 1   |
| 6   | 4   | 4H       | E 6 S6 | 680 |     | -1  |