

**1**

♠K65  
♥J1095  
♦K1092  
♣42

♠10974  
♥A632  
♦87  
♣AJ7

♠Q  
♥K874  
♦AJ654  
♣KQ6

♠AJ832  
♥Q  
♦Q3  
♣109853

Board (1) Av: NS=+10

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 2S S 3   | 140 |     | 4   |
| 3   | 1   | 3H E-1   | 50  |     | 1   |
| 2   | 5   | 2Hx N 2  | 470 |     | 10  |
| 5   | 2   | 3H E 3   |     | 140 | -4  |
| 6   | 9   | 2H W 2   |     | 110 | -3  |
| 9   | 6   | 3H E 3   |     | 140 | -4  |
| 7   | 8   | 3S S-2   |     | 100 | -3  |
| 8   | 7   | 5Hx E-4  | 800 |     | 13  |
| 10  | 12  | 4Sx S-3  |     | 500 | -11 |
| 12  | 10  | 4H W-1   |     | 50  | 1   |
| 13  | 14  | 2H W 2   |     | 110 | -3  |
| 14  | 13  | 3S S-1   |     | 50  | -2  |

**2**

♠K42  
♥Q53  
♦95  
♣J10875

♠8753  
♥J106  
♦K74  
♣KQ9

♠AQ  
♥AK72  
♦AQ103  
♣A63

♠J1096  
♥984  
♦J862  
♣42

Board (2) Av: NS=-850

| N-S | E-W | Contract | N-S | E-W  | IMP |
|-----|-----|----------|-----|------|-----|
| 1   | 3   | 3NT E 6  |     | 490  | 8   |
| 3   | 1   | 6NT E 7  |     | 1020 | -5  |
| 2   | 5   | 6NT E 6  |     | 990  | -4  |
| 5   | 2   | 5NT E 6  |     | 490  | 8   |
| 6   | 9   | 3NT E 6  |     | 490  | 8   |
| 9   | 6   | 6NT E 6  |     | 990  | -4  |
| 7   | 8   | 6NT E 7  |     | 1020 | -5  |
| 8   | 7   | 6NT E 7  |     | 1020 | -5  |
| 10  | 12  | 6NT E 7  |     | 1020 | -5  |
| 12  | 10  | 6NT E 6  |     | 990  | -4  |
| 13  | 14  | 6NT E 6  |     | 990  | -4  |
| 14  | 13  | 3NT E 7  |     | 520  | 8   |

**3**

♠9854  
♥K542  
♦A65  
♣KJ

♠QJ10  
♥J87  
♦983  
♣AQ63

♠2  
♥AQ1093  
♦QJ7  
♣10974

♠AK763  
♥6  
♦K1042  
♣852

Board (3) Av: NS=+100

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 1S S 3   | 140 |     | 1   |
| 3   | 1   | 3S S 3   | 140 |     | 1   |
| 2   | 5   | 3S S 3   | 140 |     | 1   |
| 5   | 2   | 4Sx S 4  | 590 |     | 10  |
| 6   | 9   | 3S S 5   | 200 |     | 3   |
| 9   | 6   | 4S S-1   |     | 50  | -4  |
| 7   | 8   | 3S N 3   |     | 140 | 1   |
| 8   | 7   | 2C W 2   |     | 90  | -5  |
| 10  | 12  | 4S S-1   |     | 50  | -4  |
| 12  | 10  | 2S S 4   |     | 170 | 2   |
| 13  | 14  | Passout  |     |     | -3  |
| 14  | 13  | 1S S 3   | 140 |     | 1   |

**4**

♠A7432  
♥AK  
♦K64  
♣943

♠KJ8  
♥632  
♦1072  
♣AJ105

♠Q965  
♥Q974  
♦Q83  
♣Q8

♠10  
♥J1085  
♦AJ95  
♣K762

Board (4) Av: NS=+90

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 3NT S-2  |     | 200 | -7  |
| 3   | 1   | 3NT N-1  |     | 100 | -5  |
| 2   | 5   | 2C N 2   |     | 90  | 0   |
| 5   | 2   | 2D N 2   |     | 90  | 0   |
| 6   | 9   | 2C N 4   |     | 130 | 1   |
| 9   | 6   | 2C N 3   |     | 110 | 1   |
| 7   | 8   | 2C N 4   |     | 130 | 1   |
| 8   | 7   | 1NT S 3  |     | 150 | 2   |
| 10  | 12  | 2C N 4   |     | 130 | 1   |
| 12  | 10  | 2D N 2   |     | 90  | 0   |
| 13  | 14  | 2C N 3   |     | 110 | 1   |
| 14  | 13  | 2C N 5   |     | 150 | 2   |

**5**

♠J432  
♥65  
♦AQ  
♣KQJ72

♠KQ106  
♥A8432  
♦J97  
♣3

♠A5  
♥107  
♦10642  
♣A10964

♠987  
♥KQJ9  
♦K853  
♣85

Board (5) Av: NS=+70

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 2C N-1   |     | 100 | -5  |
| 3   | 1   | 1NT S 2  |     | 120 | 2   |
| 2   | 5   | 1NT S 2  |     | 120 | 2   |
| 5   | 2   | 1NT S 2  |     | 120 | 2   |
| 6   | 9   | 1NT S 1  |     | 90  | 1   |
| 9   | 6   | 1NT N 2  |     | 120 | 2   |
| 7   | 8   | 2D E 4   |     | 130 | -5  |
| 8   | 7   | 3NT S-2  |     | 200 | -7  |
| 10  | 12  | 1NT S 1  |     | 90  | 1   |
| 12  | 10  | 1NT S 2  |     | 120 | 2   |
| 13  | 14  | 1NT S 3  |     | 150 | 2   |
| 14  | 13  | 1NT S 2  |     | 120 | 2   |

**6**

♠93  
♥7653  
♦K8  
♣J7652

♠10876  
♥Q92  
♦9752  
♣K9

♠KJ52  
♥AKJ8  
♦AQ3  
♣A4

♠AQ4  
♥104  
♦J1064  
♣Q1083

Board (6) Av: NS=-620

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 4S E 4   |     | 620 | 0   |
| 3   | 1   | 4S E 4   |     | 620 | 0   |
| 2   | 5   | 4S E 4   |     | 620 | 0   |
| 5   | 2   | 4S W 4   |     | 620 | 0   |
| 6   | 9   | 4S E 4   |     | 620 | 0   |
| 9   | 6   | 3NT E 3  |     | 600 | 1   |
| 7   | 8   | 4S E 4   |     | 620 | 0   |
| 8   | 7   | 4S E 4   |     | 620 | 0   |
| 10  | 12  | 4S E 5   |     | 650 | -1  |
| 12  | 10  | 4S E 4   |     | 620 | 0   |
| 13  | 14  | 3NT E 3  |     | 600 | 1   |
| 14  | 13  | 4S E 5   |     | 650 | -1  |

**7**

♠AKJ105  
♥J  
♦A108  
♣AJ98

♠Q872  
♥10874  
♦J74  
♣Q4

♠4  
♥AQ9652  
♦62  
♣7653

♠963  
♥K3  
♦KQ953  
♣K102

Board (7) Av: NS=+820

| N-S | E-W | Contract | N-S | E-W  | IMP |
|-----|-----|----------|-----|------|-----|
| 1   | 3   | 5S N 5   |     | 650  | -5  |
| 3   | 1   | 5S N 5   |     | 650  | -5  |
| 2   | 5   | 4S N 6   |     | 680  | -4  |
| 5   | 2   | 5S N 6   |     | 680  | -4  |
| 6   | 9   | 4S N 6   |     | 680  | -4  |
| 9   | 6   | 5S N 6   |     | 680  | -4  |
| 7   | 8   | 6NT N-1  |     | 100  | -14 |
| 8   | 7   | 6S N 6   |     | 1430 | 12  |
| 10  | 12  | 6S N 6   |     | 1430 | 12  |
| 12  | 10  | 4S N 4   |     | 620  | -5  |
| 13  | 14  | 4S N 5   |     | 650  | -5  |
| 14  | 13  | 6S N 7   |     | 1460 | 12  |

**8**

♠2  
♥A3  
♦KQ83  
♣KQ8754

♠KQ984  
♥J86  
♦107  
♣A103

♠AJ10763  
♥4  
♦A95  
♣J62

♠5  
♥KQ109752  
♦J642  
♣9

Board (8) Av: NS=+130

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 3   | 5H S 5   |     | 450 | 8   |
| 3   | 1   | 3S E 3   |     | 140 | -7  |
| 2   | 5   | 4H S 5   |     | 450 | 8   |
| 5   | 2   | 5Hx S 5  |     | 650 | 11  |
| 6   | 9   | 5D N-1   |     | 50  | -5  |
| 9   | 6   | 5H S-1   |     | 50  | -5  |
| 7   | 8   | 5H S-1   |     | 50  | -5  |
| 8   | 7   | 4S E-1   |     | 50  | -2  |
| 10  | 12  | 5H S 5   |     | 450 | 8   |
| 12  | 10  | 5S E-2   |     | 100 | -1  |
| 13  | 14  | 5H S-1   |     | 50  | -5  |
| 14  | 13  | 5H S-1   |     | 50  | -5  |

**9**

♠AKQ  
♥KJ843  
♦K2  
♣A102

♠1098  
♥AQ95  
♦64  
♣9654

♠J732  
♥62  
♦Q10973  
♣73

♠654  
♥107  
♦AJ85  
♣KQJ8

**10**

♠Q6  
♥A106  
♦J6  
♣J97654

♠J74  
♥742  
♦Q874  
♣1083

♠K10982  
♥K5  
♦1053  
♣AKQ

♠A53  
♥QJ983  
♦AK92  
♣2

**11**

♠AKJ93  
♥4  
♦A84  
♣K1072

♠1065  
♥KJ85  
♦J1095  
♣Q9

♠Q742  
♥Q106  
♦Q63  
♣A83

♠8  
♥A9732  
♦K72  
♣J654

**12**

♠J9  
♥AQ108  
♦8432  
♣1087

♠8732  
♥J  
♦96  
♣AKJ965

♠A  
♥K9763  
♦AQJ75  
♣Q2

♠KQ10654  
♥542  
♦K10  
♣43

Board (9) Av: NS=+680

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 4   | 6NT N 6  | 990 |     | 7   |
| 4   | 1   | 6NT N 6  | 990 |     | 7   |
| 2   | 3   | 3NT S 6  | 490 |     | -5  |
| 3   | 2   | 3NT S 6  | 490 |     | -5  |
| 5   | 8   | 6NT N 6  | 990 |     | 7   |
| 8   | 5   | 3NT S 5  | 460 |     | -6  |
| 7   | 9   | 6NT N 6  | 990 |     | 7   |
| 9   | 7   | 6NT N 6  | 990 |     | 7   |
| 10  | 14  | 3NT S 6  | 490 |     | -5  |
| 14  | 10  | 3NT N 5  | 460 |     | -6  |
| 11  | 13  | 6NT N-1  |     | 50  | -12 |
| 13  | 11  | 3NT S 6  | 490 |     | -5  |

Board (10) Av: NS=+80

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 4   | 3H S 3   | 140 |     | 2   |
| 4   | 1   | 2H S 3   | 140 |     | 2   |
| 2   | 3   | 4H S-1   |     | 100 | -5  |
| 3   | 2   | 1S E 1   |     | 80  | -4  |
| 5   | 8   | 1NT E-2  | 200 |     | 3   |
| 8   | 5   | 4H S 4   | 620 |     | 11  |
| 7   | 9   | 4H N-1   |     | 100 | -5  |
| 9   | 7   | 1NT E-1  | 100 |     | 1   |
| 10  | 14  | 2H S 4   | 170 |     | 3   |
| 14  | 10  | 4H S-2   |     | 200 | -7  |
| 11  | 13  | 3H S 4   | 170 |     | 3   |
| 13  | 11  | 1NT E-2  | 200 |     | 3   |

Board (11) Av: NS=+130

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 4   | 4C N 4   | 130 |     | 0   |
| 4   | 1   | 3NT S-1  |     | 50  | -5  |
| 2   | 3   | 2NT S 3  | 150 |     | 1   |
| 3   | 2   | 2H E-2   | 100 |     | -1  |
| 5   | 8   | 2C N 4   | 130 |     | 0   |
| 8   | 5   | 3S N 4   | 170 |     | 1   |
| 7   | 9   | 2C N 4   | 130 |     | 0   |
| 9   | 7   | 2C N 4   | 130 |     | 0   |
| 10  | 14  | 2C N 4   | 130 |     | 0   |
| 14  | 10  | 2C N 4   | 130 |     | 0   |
| 11  | 13  | 2C N 4   | 130 |     | 0   |
| 13  | 11  | 2C N 4   | 130 |     | 0   |

Board (12) Av: NS=+20

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 4   | 3D E 3   | 110 |     | -4  |
| 4   | 1   | 3D E 3   | 110 |     | -4  |
| 2   | 3   | 4C E 4   | 130 |     | -4  |
| 3   | 2   | 4C W-1   | 50  |     | 1   |
| 5   | 8   | 5C W-1   | 50  |     | 1   |
| 8   | 5   | 4H E-2   | 100 |     | 2   |
| 7   | 9   | 5C W-3   | 150 |     | 4   |
| 9   | 7   | 5C W-1   | 50  |     | 1   |
| 10  | 14  | 3D E-3   | 150 |     | 4   |
| 14  | 10  | 4D E 5   |     | 150 | -5  |
| 11  | 13  | 4D E-2   | 100 |     | 2   |
| 13  | 11  | 5C W-1   | 50  |     | 1   |

**13**

♠AQ103  
♥1062  
♦K7654  
♣A

♠98652  
♥QJ9  
♦102  
♣985

♠KJ4  
♥83  
♦83  
♣KQJ1032

♠7  
♥AK754  
♦AQJ9  
♣764

**14**

♠J764  
♥AQ3  
♦Q83  
♣J104

♠K85  
♥754  
♦KJ107  
♣932

♠Q10  
♥J986  
♦A9  
♣AQ765

♠A932  
♥K102  
♦6542  
♣K8

**15**

♠AQ83  
♥98  
♦K  
♣J85432

♠75  
♥AK10654  
♦82  
♣AQ9

♠J10  
♥Q72  
♦QJ975  
♣K76

♠K9642  
♥J3  
♦A10643  
♣10

**16**

♠KJ86  
♥6  
♦J752  
♣KQ75

♠A74  
♥K10532  
♦1096  
♣93

♠Q10953  
♥QJ  
♦AK3  
♣J102

♠2  
♥A9874  
♦Q84  
♣A864

Board (13) Av: NS=+680

| N-S | E-W | Contract | N-S  | E-W | IMP |
|-----|-----|----------|------|-----|-----|
| 1   | 4   | 6D N 6   | 1370 |     | 12  |
| 4   | 1   | 4H S 6   | 680  |     | 0   |
| 2   | 3   | 4H S 6   | 680  |     | 0   |
| 3   | 2   | 4H S 6   | 680  |     | 0   |
| 5   | 8   | 4H S 6   | 680  |     | 0   |
| 8   | 5   | 4H S 6   | 680  |     | 0   |
| 7   | 9   | 4S N-2   |      | 200 | -13 |
| 9   | 7   | 5H S 6   | 680  |     | 0   |
| 10  | 14  | 5H S 6   | 680  |     | 0   |
| 14  | 10  | 4H S 6   | 680  |     | 0   |
| 11  | 13  | 5H S 6   | 680  |     | 0   |
| 13  | 11  | 4H S 6   | 680  |     | 0   |

Board (14) Av: NS=+60

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 4   | 1S N 2   | 110 |     | 2   |
| 4   | 1   | 2S S 2   | 110 |     | 2   |
| 2   | 3   | 2S N 2   | 110 |     | 2   |
| 3   | 2   | 2C E-1   | 50  |     | 0   |
| 5   | 8   | 1NT W 1  |     | 90  | -4  |
| 8   | 5   | 2S S-1   |     | 50  | -3  |
| 7   | 9   | 1NT W-1  | 50  |     | 0   |
| 9   | 7   | 2C E-1   | 50  |     | 0   |
| 10  | 14  | 1NT E 1  |     | 90  | -4  |
| 14  | 10  | 2S N 2   | 110 |     | 2   |
| 11  | 13  | 2S N 2   | 110 |     | 2   |
| 13  | 11  | 1NT W-2  | 100 |     | 1   |

Board (15) Av: NS=-40

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 4   | 3S N 4   | 170 |     | 5   |
| 4   | 1   | 2H W 3   |     | 140 | -3  |
| 2   | 3   | 4H W 4   |     | 420 | -9  |
| 3   | 2   | 2H E 3   |     | 140 | -3  |
| 5   | 8   | 4S S 4   | 620 |     | 12  |
| 8   | 5   | 2H W 3   |     | 140 | -3  |
| 7   | 9   | 5H W-2   | 100 |     | 4   |
| 9   | 7   | 3S S 4   | 170 |     | 5   |
| 10  | 14  | 2H W 4   |     | 170 | -4  |
| 14  | 10  | 4H W-1   |     | 50  | 3   |
| 11  | 13  | 4Sx S-1  |     | 200 | -4  |
| 13  | 11  | 2H W 3   |     | 140 | -3  |

Board (16) Av: NS=+90

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 4   | 3C S 3   | 110 |     | 1   |
| 4   | 1   | 2NT N 2  | 120 |     | 1   |
| 2   | 3   | 3NT N-1  |     | 50  | -4  |
| 3   | 2   | 2S E-1   | 100 |     | 0   |
| 5   | 8   | 2S E-1   | 100 |     | 0   |
| 8   | 5   | 2S E-1   | 100 |     | 0   |
| 7   | 9   | 2NT N 2  | 120 |     | 1   |
| 9   | 7   | 2S E 2   |     | 110 | -5  |
| 10  | 14  | 2S E-2   | 200 |     | 3   |
| 14  | 10  | 2NT N 2  | 120 |     | 1   |
| 11  | 13  | 2NT N 2  | 120 |     | 1   |
| 13  | 11  | 2S E-1   | 100 |     | 0   |

**17**

♠ J32  
♥ AQ102  
♦ AQJ72  
♣ 9

♠ Q109  
♥ K9875  
♦ 9  
♣ KQ85

♠ 64  
♥ J6  
♦ 10865  
♣ AJ762

♠ AK875  
♥ 43  
♦ K43  
♣ 1043

**18**

♠ A1063  
♥ 64  
♦ J98  
♣ Q1083

♠ 92  
♥ J7  
♦ 7643  
♣ KJ752

♠ QJ5  
♥ AKQ1082  
♦ A102  
♣ 9

♠ K874  
♥ 953  
♦ KQ5  
♣ A64

**19**

♠ J96  
♥ J1097  
♦ Q964  
♣ 86

♠ A3  
♥ K  
♦ AK1083  
♣ QJ542

♠ 10754  
♥ 8652  
♦ J72  
♣ 109

♠ KQ82  
♥ AQ43  
♦ 5  
♣ AK73

**20**

♠ 76  
♥ AK1097  
♦ J853  
♣ A8

♠ Q105  
♥ J542  
♦ AK9  
♣ 953

♠ K9843  
♥ Q6  
♦ 62  
♣ Q1064

♠ AJ2  
♥ 83  
♦ Q1074  
♣ KJ72

Board (17) Av: NS=+430

| N-S | E-W   | Contract | N-S | E-W | IMP |
|-----|-------|----------|-----|-----|-----|
| 1   | 7 4S  | S 5      | 450 |     | 1   |
| 7   | 1 3NT | N 3      | 400 |     | -1  |
| 3   | 6 2S  | S 5      | 200 |     | -6  |
| 6   | 3 4S  | S 4      | 420 |     | 0   |
| 4   | 5 3NT | N 4      | 430 |     | 0   |
| 5   | 4 4S  | S 5      | 450 |     | 1   |
| 8   | 9 4S  | N 5      | 450 |     | 1   |
| 9   | 8 4S  | S 5      | 450 |     | 1   |
| 10  | 11 4S | S 5      | 450 |     | 1   |
| 11  | 10 4S | S 4      | 420 |     | 0   |
| 12  | 14 4S | S 4      | 420 |     | 0   |
| 14  | 12 4S | S 4      | 420 |     | 0   |

Board (18) Av: NS=-40

| N-S | E-W    | Contract | N-S | E-W | IMP |
|-----|--------|----------|-----|-----|-----|
| 1   | 7 1H   | E 2      | 110 |     | -2  |
| 7   | 1 2NT  | E 2      | 120 |     | -2  |
| 3   | 6 3H   | E-1      | 50  | 100 | 3   |
| 6   | 3 3S   | N-1      |     | 100 | -2  |
| 4   | 5 3H   | E-1      | 50  |     | 3   |
| 5   | 4 2S   | S 2      | 110 |     | 4   |
| 8   | 9 3H   | E-1      | 50  |     | 3   |
| 9   | 8 3H   | E-1      | 50  |     | 3   |
| 10  | 11 3H  | E 3      | 140 |     | -3  |
| 11  | 10 3H  | E-1      | 50  |     | 3   |
| 12  | 14 3H  | E 3      | 140 |     | -3  |
| 14  | 12 3NT | W 3      | 400 |     | -8  |

Board (19) Av: NS=+170

| N-S | E-W   | Contract | N-S | E-W | IMP |
|-----|-------|----------|-----|-----|-----|
| 1   | 7 1NT | W-3      | 300 |     | 4   |
| 7   | 1 4H  | N 4      | 420 |     | 6   |
| 3   | 6 2H  | N 3      | 140 |     | -1  |
| 6   | 3 4H  | N 4      | 420 |     | 6   |
| 4   | 5 2D  | W 2      |     | 90  | -6  |
| 5   | 4 2H  | N 4      | 170 |     | 0   |
| 8   | 9 4H  | S-1      |     | 50  | -6  |
| 9   | 8 2H  | N 2      | 110 |     | -2  |
| 10  | 11 2H | N 3      | 140 |     | -1  |
| 11  | 10 1H | N 3      | 140 |     | -1  |
| 12  | 14 2H | N 4      | 170 |     | 0   |
| 14  | 12 3H | N 4      | 170 |     | 0   |

Board (20) Av: NS=+150

| N-S | E-W    | Contract | N-S | E-W | IMP |
|-----|--------|----------|-----|-----|-----|
| 1   | 7 3S   | W-3      | 300 |     | 4   |
| 7   | 1 2NT  | S-1      |     | 100 | -6  |
| 3   | 6 3D   | N 4      | 130 |     | -1  |
| 6   | 3 2NT  | S 2      | 120 |     | -1  |
| 4   | 5 2NT  | S 2      | 120 |     | -1  |
| 5   | 4 2NT  | S 3      | 150 |     | 0   |
| 8   | 9 3NT  | S-1      |     | 100 | -6  |
| 9   | 8 2NT  | S-1      |     | 100 | -6  |
| 10  | 11 2NT | S 3      | 150 |     | 0   |
| 11  | 10 3NT | S 4      | 630 |     | 10  |
| 12  | 14 2NT | S 2      | 120 |     | -1  |
| 14  | 12 3NT | S 3      | 600 |     | 10  |

**21**

♠ AK10  
♥ 985  
♦ AJ764  
♣ KJ

♠ Q875  
♥ K762  
♦ Q  
♣ 8763

♠ 942  
♥ QJ  
♦ 10983  
♣ A542

♠ J63  
♥ A1043  
♦ K52  
♣ Q109

**22**

♠ AQ87  
♥ K10953  
♦ Q9  
♣ Q9

♠ 10652  
♥ J86  
♦ A32  
♣ 543

♠ Q74  
♥ K754  
♣ AKJ872

♠ KJ943  
♥ A2  
♦ J1086  
♣ 106

**23**

♠ 964  
♥ A84  
♦ 752  
♣ AQ103

♠ Q32  
♥ 9  
♦ K9643  
♣ K742

♠ KJ108  
♥ KQ752  
♦ AJ8  
♣ 8

♠ A75  
♥ J1063  
♦ Q10  
♣ J965

**24**

♠ K9  
♥ 5432  
♦ A2  
♣ Q10962

♠ 763  
♥ J98  
♦ KQ1065  
♣ A5

♠ J1082  
♥ Q106  
♦ 9874  
♣ K4

♠ AQ54  
♥ AK7  
♦ J3  
♣ J873

Board (21) Av: NS=+620

| N-S | E-W    | Contract | N-S | E-W | IMP |
|-----|--------|----------|-----|-----|-----|
| 1   | 7 3NT  | N 5      | 660 |     | 1   |
| 7   | 1 3NT  | N 4      | 630 |     | 0   |
| 3   | 6 3NT  | N 4      | 630 |     | 0   |
| 6   | 3 3NT  | N 4      | 630 |     | 0   |
| 4   | 5 3NT  | N 4      | 630 |     | 0   |
| 5   | 4 3NT  | N 4      | 630 |     | 0   |
| 8   | 9 3NT  | N 3      | 600 |     | -1  |
| 9   | 8 3NT  | N 4      | 630 |     | 0   |
| 10  | 11 3NT | N 4      | 630 |     | 0   |
| 11  | 10 3NT | N 4      | 630 |     | 0   |
| 12  | 14 3NT | N 3      | 600 |     | -1  |
| 14  | 12 3NT | N 3      | 600 |     | -1  |

Board (22) Av: NS=+160

| N-S | E-W   | Contract | N-S | E-W | IMP |
|-----|-------|----------|-----|-----|-----|
| 1   | 7 4S  | S 4      | 420 |     | 6   |
| 7   | 1 4S  | S 4      | 420 |     | 6   |
| 3   | 6 4S  | S-1      |     | 50  | -5  |
| 6   | 3 4S  | S-1      |     | 50  | -5  |
| 4   | 5 4C  | E-1      | 100 |     | -2  |
| 5   | 4 4S  | S 4      | 420 |     | 6   |
| 8   | 9 3S  | S 3      | 140 |     | -1  |
| 9   | 8 2S  | S 3      | 140 |     | -1  |
| 10  | 11 4S | S 4      | 420 |     | 6   |
| 11  | 10 2S | S 3      | 140 |     | -1  |
| 12  | 14 3C | E 3      | 110 |     | -7  |
| 14  | 12 3S | S-1      | 50  |     | -5  |

Board (23) Av: NS=-110

| N-S | E-W    | Contract | N-S | E-W | IMP |
|-----|--------|----------|-----|-----|-----|
| 1   | 7 2S   | E 4      | 170 |     | -2  |
| 7   | 1 2H   | E 3      | 140 |     | -1  |
| 3   | 6 2D   | E 2      | 90  |     | 1   |
| 6   | 3 2D   | W 3      | 110 |     | 0   |
| 4   | 5 3NT  | W-1      | 100 |     | 5   |
| 5   | 4 3C   | N-1      | 100 |     | 0   |
| 8   | 9 1NT  | W 2      | 120 |     | 0   |
| 9   | 8 3D   | E 4      | 130 |     | -1  |
| 10  | 11 4H  | E-3      | 300 |     | 9   |
| 11  | 10 2S  | W 4      | 170 |     | -2  |
| 12  | 14 3NT | W 3      | 600 |     | -10 |
| 14  | 12 1NT | W 2      | 120 |     | 0   |

Board (24) Av: NS=-40

| N-S | E-W    | Contract | N-S | E-W | IMP |
|-----|--------|----------|-----|-----|-----|
| 1   | 7 4C   | S 4      | 130 |     | 5   |
| 7   | 1 3NT  | N-2      |     | 100 | -2  |
| 3   | 6 3NT  | S-1      |     | 50  | 0   |
| 6   | 3 3NT  | S-2      |     | 100 | -2  |
| 4   | 5 2NT  | S-1      |     | 50  | 0   |
| 5   | 4 3NT  | S 5      | 460 |     | 11  |
| 8   | 9 3NT  | S-2      |     | 100 | -2  |
| 9   | 8 3NT  | S-3      |     | 150 | -3  |
| 10  | 11 4H  | N-1      |     | 50  | 0   |
| 11  | 10 3NT | S-2      |     | 100 | -2  |
| 12  | 14 2NT | S 2      | 120 |     | 4   |
| 14  | 12 2NT | S-1      |     | 50  | 0   |

**25**

♠1083  
♥1073  
♦K963  
♣A86

♠KQJ764  
♥A92  
♦5  
♣975

♠9  
♥KJ65  
♦J1082  
♣10432

♠A52  
♥Q84  
♦AQ74  
♣KQJ

Board (25) Av:NS=-80

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 2   | 3NT S-2  |     | 100 | -1  |
| 2   | 1   | 1NT S 1  | 90  |     | 5   |
| 4   | 7   | 3NT S-2  |     | 100 | -1  |
| 7   | 4   | 4D N-3   |     | 150 | -2  |
| 5   | 6   | 3NT S-2  |     | 100 | -1  |
| 6   | 5   | 3D S-1   |     | 50  | 1   |
| 10  | 13  | 3NT S-2  |     | 100 | -1  |
| 13  | 10  | 2NT S-3  |     | 150 | -2  |
| 11  | 12  | 3S W-1   | 100 |     | 5   |
| 12  | 11  | 3NT S-3  |     | 150 | -2  |

**26**

♠AK  
♥A105  
♦AQ94  
♣10832

♠1043  
♥K4  
♦763  
♣AK765

♠QJ986  
♥J92  
♦KJ85  
♣J

♠752  
♥Q8763  
♦102  
♣Q94

Board (26) Av:NS=+130

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 2   | 2H N 3   |     | 140 | 0   |
| 2   | 1   | 2H N 2   |     | 110 | -1  |
| 4   | 7   | 2D E-2   |     | 200 | -2  |
| 7   | 4   | 2H N 2   |     | 110 | -1  |
| 5   | 6   | 2H N 2   |     | 110 | -1  |
| 6   | 5   | 3H N 3   |     | 140 | 0   |
| 10  | 13  | 3H S-1   |     | 100 | -6  |
| 13  | 10  | 2H N 3   |     | 140 | 0   |
| 11  | 12  | 2H N 2   |     | 110 | -1  |
| 12  | 11  | 2H N 3   |     | 140 | 0   |

**27**

♠A  
♥AKJ1063  
♦KQ104  
♣64

♠J10753  
♥92  
♦K109853  
♣K109853

♠Q8  
♥Q85  
♦J875  
♣AJ72

♠K9642  
♥9742  
♦A63  
♣Q

Board (27) Av:NS=+330

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 2   | 4H N 5   |     | 450 | 3   |
| 2   | 1   | 6H N-1   |     | 50  | -9  |
| 4   | 7   | 4H N 6   |     | 480 | -4  |
| 7   | 4   | 5H N 5   |     | 450 | 3   |
| 5   | 6   | 5H N 5   |     | 450 | 3   |
| 6   | 5   | 4H N 6   |     | 480 | 4   |
| 10  | 13  | 4H N 5   |     | 450 | 3   |
| 13  | 10  | 6H N-1   |     | 50  | -9  |
| 11  | 12  | 6H N-1   |     | 50  | -9  |
| 12  | 11  | 4H N 6   |     | 480 | 4   |

**28**

♠873  
♥QJ3  
♦A103  
♣10543

♠J96  
♥98752  
♦742  
♣AJ

♠K1054  
♥K6  
♦J65  
♣9862

♠AQ2  
♥A104  
♦KQ98  
♣KQ7

Board (28) Av:NS=+660

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 2   | 3NT S 5  |     | 660 | 0   |
| 2   | 1   | 3NT S 6  |     | 690 | 1   |
| 4   | 7   | 3NT S 4  |     | 630 | -1  |
| 7   | 4   | 3NT S 3  |     | 600 | -2  |
| 5   | 6   | 3NT S 6  |     | 690 | 1   |
| 6   | 5   | 3NT S 6  |     | 690 | 1   |
| 10  | 13  | 3NT S 5  |     | 660 | 0   |
| 13  | 10  | 3NT S 5  |     | 660 | 0   |
| 11  | 12  | 3NT S 5  |     | 660 | 0   |
| 12  | 11  | 3NT S 5  |     | 660 | 0   |

**29**

♠K5  
♥Q103  
♦AQJ32  
♣1073

♠A964  
♥754  
♦10  
♣KJ842

♠Q102  
♥KJ986  
♦8764  
♣Q

♠J873  
♥A2  
♦K95  
♣A965

Board (29) Av:NS=+280

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 2   | 2NT S 2  |     | 120 | -4  |
| 2   | 1   | 2NT N 3  |     | 150 | -4  |
| 4   | 7   | 3NT S-1  |     | 100 | -9  |
| 7   | 4   | 3NT S-1  |     | 100 | -9  |
| 5   | 6   | 3NT N 3  |     | 600 | 8   |
| 6   | 5   | 3NT N 3  |     | 600 | 8   |
| 10  | 13  | 1D N 3   |     | 110 | -5  |
| 13  | 10  | 3NT N 4  |     | 630 | 8   |
| 11  | 12  | 2NT N 3  |     | 150 | -4  |
| 12  | 11  | 3NT N 3  |     | 600 | 8   |

**30**

♠J1054  
♥AK84  
♦43  
♣J63

♠K2  
♥965  
♦A9652  
♣K75

♠Q973  
♥72  
♦KQ87  
♣Q84

♠A86  
♥QJ103  
♦J10  
♣A1092

Board (30) Av:NS=+30

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 2   | 1NT S-1  |     | 50  | -2  |
| 2   | 1   | 3H N-1   |     | 50  | -2  |
| 4   | 7   | 3H S 3   |     | 140 | 3   |
| 7   | 4   | 4H S-1   |     | 50  | -2  |
| 5   | 6   | 3H N 3   |     | 140 | 3   |
| 6   | 5   | 3H N 3   |     | 140 | 3   |
| 10  | 13  | Passout  |     |     | -1  |
| 13  | 10  | 3H N-1   |     | 50  | -2  |
| 11  | 12  | 3D W-1   |     | 50  | 1   |
| 12  | 11  | 3D W-1   |     | 50  | 1   |

**31**

♠Q98632  
♥102  
♦J42  
♣J7

♠5  
♥J96  
♦AQ53  
♣106543

♠A10  
♥AK54  
♦10986  
♣K82

♠KJ74  
♥Q873  
♦K7  
♣AQ9

Board (31) Av:NS=+110

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 2   | 2S S 2   |     | 110 | 0   |
| 2   | 1   | 2Sx S 2  |     | 670 | 11  |
| 4   | 7   | 2S S 2   |     | 110 | 0   |
| 7   | 4   | 2S S 2   |     | 110 | 0   |
| 5   | 6   | 2S S 2   |     | 110 | 0   |
| 6   | 5   | 2S S 2   |     | 110 | 0   |
| 10  | 13  | 2S N 3   |     | 140 | 1   |
| 13  | 10  | 2S S 2   |     | 110 | 0   |
| 11  | 12  | 2S S 2   |     | 110 | 0   |
| 12  | 11  | 2S S 2   |     | 110 | 0   |

**32**

♠A984  
♥AK  
♦3  
♣KQ9862

♠72  
♥Q10854  
♦KQJ74  
♣A

♠1065  
♥962  
♦986  
♣7543

♠KQJ3  
♥J73  
♦A1052  
♣J10

Board (32) Av:NS=+580

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 2   | 6S S 6   |     | 980 | 9   |
| 2   | 1   | 4S S 6   |     | 480 | -3  |
| 4   | 7   | 4Sx S 6  |     | 790 | 5   |
| 7   | 4   | 3NT N 6  |     | 490 | -3  |
| 5   | 6   | 4S N 6   |     | 480 | -3  |
| 6   | 5   | 4S S 6   |     | 480 | -3  |
| 10  | 13  | 4S S 6   |     | 480 | -3  |
| 13  | 10  | 4S N 6   |     | 480 | -3  |
| 11  | 12  | 6S N 6   |     | 980 | 9   |
| 12  | 11  | 4S N 6   |     | 480 | -3  |

**33**

♠964  
♥Q108432  
♦5  
♣Q92

♠QJ  
♥K5  
♦K986  
♣J10843

♠A8753  
♥AJ76  
♦103  
♣AK

♠K102  
♥9  
♦AQJ742  
♣765

Board (33) Av: NS=-420

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 8   | 3NT W 4  |     | 430 | 0   |
| 8   | 2   | 3NT W 4  |     | 430 | 0   |
| 3   | 9   | 2NT W 4  |     | 180 | 0   |
| 9   | 3   | 3NT W 4  |     | 430 | 6   |
| 4   | 6   | 3NT W 4  |     | 430 | 0   |
| 6   | 4   | 3NT W 3  |     | 400 | 1   |
| 11  | 14  | 3NT E 3  |     | 400 | -1  |
| 14  | 11  | 3NT E 5  |     | 460 | -1  |
| 12  | 13  | 3NT W 4  |     | 430 | 0   |
| 13  | 12  | 3NT W 3  |     | 400 | 1   |

**34**

♠Q943  
♥7643  
♦Q1064  
♣Q

♠65  
♥1095  
♦AK8  
♣KJ754

♠AKJ7  
♥Q8  
♦7532  
♣863

♠1082  
♥AKJ2  
♦J9  
♣A1092

Board (34) Av: NS=+110

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 8   | 2H N 2   |     | 110 | 0   |
| 8   | 2   | 3H S 3   |     | 140 | 1   |
| 3   | 9   | 2H S 2   |     | 110 | 0   |
| 9   | 3   | 2H N 2   |     | 110 | 0   |
| 4   | 6   | 2H N 2   |     | 110 | 0   |
| 6   | 4   | 2H N 2   |     | 110 | 0   |
| 11  | 14  | 2H N 2   |     | 110 | 0   |
| 14  | 11  | 3H N-1   |     | 100 | -5  |
| 12  | 13  | 2H S 2   |     | 110 | 0   |
| 13  | 12  | 2H N 2   |     | 110 | 0   |

**35**

♠9654  
♥A10632  
♦J8  
♣92

♠J72  
♥KQ74  
♦1097  
♣J84

♠KQ1083  
♥J5  
♦A42  
♣KQ3

♠A  
♥98  
♦KQ653  
♣A10765

Board (35) Av: NS=+130

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 8   | 3S E-2   |     | 200 | 2   |
| 8   | 2   | 3S E-1   |     | 100 | -1  |
| 3   | 9   | 3S E 3   |     | 140 | -7  |
| 9   | 3   | 3S E-2   |     | 200 | 2   |
| 4   | 6   | 3D S 4   |     | 130 | 0   |
| 6   | 4   | 3S E-2   |     | 200 | 2   |
| 11  | 14  | 4D S 4   |     | 130 | 0   |
| 14  | 11  | 4D S-1   |     | 50  | -5  |
| 12  | 13  | 3S E-2   |     | 200 | 2   |
| 13  | 12  | 3C S 3   |     | 110 | -1  |

**36**

♠74  
♥AQ10  
♦AJ9652  
♣84

♠J852  
♥KJ32  
♦10843  
♣3

♠10963  
♥97654  
♦AK52  
♣AK52

♠AKQ  
♥8  
♦KQ7  
♣QJ10976

Board (36) Av: NS=+360

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 8   | 5D N 6   |     | 620 | 6   |
| 8   | 2   | 4H S-4   |     | 400 | -13 |
| 3   | 9   | 6D N-1   |     | 100 | -10 |
| 9   | 3   | 3NT N 5  |     | 660 | 7   |
| 4   | 6   | 3NT S 5  |     | 660 | 7   |
| 6   | 4   | 5D N 5   |     | 600 | 6   |
| 11  | 14  | 6D N-1   |     | 100 | -10 |
| 14  | 11  | 3NT N 5  |     | 660 | 7   |
| 12  | 13  | 6D N-1   |     | 100 | -10 |
| 13  | 12  | 3NT N 5  |     | 660 | 7   |

**37**

♠J10943  
♥1075  
♦K  
♣A632

♠A87652  
♥A642  
♦63  
♣10

♠J98  
♥AQ10985  
♦K854  
♣K854

♠KQ  
♥KQ3  
♦J742  
♣QJ97

Board (37) Av: NS=+90

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 8   | 3C S 3   |     | 110 | 1   |
| 8   | 2   | 4H W-5   |     | 250 | 4   |
| 3   | 9   | 1NT N 1  |     | 90  | 0   |
| 9   | 3   | 2D E 3   |     | 110 | -5  |
| 4   | 6   | 2H W-2   |     | 100 | 0   |
| 6   | 4   | 2H W-1   |     | 50  | -1  |
| 11  | 14  | 2S W-1   |     | 50  | -1  |
| 14  | 11  | 2S W-2   |     | 100 | 0   |
| 12  | 13  | 2S W-2   |     | 100 | 0   |
| 13  | 12  | 1NT N 2  |     | 120 | 1   |

**38**

♠9832  
♥8  
♦K982  
♣10532

♠AK7  
♥KJ2  
♦Q1054  
♣964

♠J1064  
♥A10754  
♦A6  
♣A7

♠Q5  
♥Q963  
♦J73  
♣KQJ8

Board (38) Av: NS=-280

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 8   | 4H E 4   |     | 620 | -8  |
| 8   | 2   | 4H E-2   |     | 200 | 10  |
| 3   | 9   | 4H W 4   |     | 620 | -8  |
| 9   | 3   | 4H E-1   |     | 100 | 9   |
| 4   | 6   | 4H E 4   |     | 620 | -8  |
| 6   | 4   | 4H E-1   |     | 100 | 9   |
| 11  | 14  | 4H E-2   |     | 200 | 10  |
| 14  | 11  | 4H E 4   |     | 620 | -8  |
| 12  | 13  | 3H E 4   |     | 170 | 3   |
| 13  | 12  | 4H E 4   |     | 620 | -8  |

**39**

♠J1043  
♥A4  
♦A7653  
♣Q8

♠AKQ97  
♥K875  
♦8  
♣AJ5

♠85  
♥Q963  
♦42  
♣109762

♠62  
♥J102  
♦KQJ109  
♣K43

Board (39) Av: NS=0

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 8   | 4D N-1   |     | 100 | -3  |
| 8   | 2   | 1S W 1   |     | 80  | -2  |
| 3   | 9   | 2NT N 2  |     | 120 | 3   |
| 9   | 3   | 4D N-2   |     | 200 | -5  |
| 4   | 6   | 3D S 3   |     | 110 | 3   |
| 6   | 4   | 3H W 3   |     | 140 | -4  |
| 11  | 14  | 3H E 3   |     | 140 | -4  |
| 14  | 11  | 3D S 3   |     | 110 | 3   |
| 12  | 13  | 3D S 3   |     | 110 | 3   |
| 13  | 12  | 3D N 3   |     | 110 | 3   |

**40**

♠QJ3  
♥A105  
♦AKJ54  
♣Q8

♠K8  
♥J86  
♦93  
♣KJ10753

♠742  
♥KQ742  
♦Q72  
♣92

♠A10965  
♥93  
♦1086  
♣A64

Board (40) Av: NS=+180

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 8   | 4S N-1   |     | 50  | -6  |
| 8   | 2   | 4S N-1   |     | 50  | -6  |
| 3   | 9   | 4S N-2   |     | 100 | -7  |
| 9   | 3   | 4S N-1   |     | 50  | -6  |
| 4   | 6   | 4S N 4   |     | 420 | 6   |
| 6   | 4   | 4S N 4   |     | 420 | 6   |
| 11  | 14  | 4S N 4   |     | 420 | 6   |
| 14  | 11  | 4S N 4   |     | 420 | 6   |
| 12  | 13  | 4S N 4   |     | 420 | 6   |
| 13  | 12  | 4S N-2   |     | 100 | -7  |