

**1**

♠Q83  
♥K105  
♦AJ953  
♣82

♠A10765  
♥AJ  
♦864  
♣J64

♠KJ42  
♥82  
♦KQ102  
♣KQ9

♠9  
♥Q97643  
♦7  
♣A10753

Board (1) Av: NS=-130

| N-S | E-W | Contract | N-S  | E-W | IMP |
|-----|-----|----------|------|-----|-----|
| 1   | 5   | 3S E 3   |      | 140 | 0   |
| 5   | 1   | 4S W-1   | 50   |     | 5   |
| 2   | 14  | 4S W-1   | 50   |     | 5   |
| 14  | 2   | 4S W-1   | 50   |     | 5   |
| 6   | 13  | 4S W-2   | 100  |     | 6   |
| 13  | 6   | 5HX S-2  | 300  |     | -5  |
| 7   | 10  | 5CX S-5  | 1100 |     | -14 |
| 10  | 7   | 3S W 3   | 140  |     | 0   |
| 8   | 12  | 5HX S-1  | 100  |     | 1   |
| 12  | 8   | 4S W-1   | 50   |     | 5   |
| 9   | 11  | 4S W 4   | 420  |     | -7  |
| 11  | 9   | 4S W 4   | 420  |     | -7  |

**2**

♠K96  
♥J9874  
♦J8632  
♣J8632

♠KQ732  
♥1087  
♦Q32  
♣54

♠AJ9  
♥J54  
♦AK106  
♣K109

♠108654  
♥AQ32  
♦5  
♣AQ7

Board (2) Av: NS=+10

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

**3**

♠7  
♥K109  
♦KQJ1084  
♣AJ4

♠Q653  
♥AQJ62  
♦3  
♣K76

♠A842  
♥73  
♦A97  
♣9832

♠KJ109  
♥854  
♦652  
♣Q105

Board (3) Av: NS=+120

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 5   | 3D N 4   | 130 |     | 0   |
| 5   | 1   | 3S W-2   | 200 |     | 2   |
| 2   | 14  | 2D N 3   | 110 |     | 0   |
| 14  | 2   | 3D N 4   | 130 |     | 0   |
| 6   | 13  | 2S E-1   | 100 |     | -1  |
| 13  | 6   | 3D N 4   | 130 |     | 0   |
| 7   | 10  | 3D N 4   | 130 |     | 0   |
| 10  | 7   | 3D N-1   | 50  |     | -5  |
| 8   | 12  | 4D N 4   | 130 |     | 0   |
| 12  | 8   | 3S W-1   | 100 |     | -1  |
| 9   | 11  | 3D N 4   | 130 |     | 0   |
| 11  | 9   | 3D N 3   | 110 |     | 0   |

**4**

♠A5  
♥AK1094  
♦KJ5  
♣963

♠KJ10987  
♥732  
♦104  
♣107

♠QJ865  
♥972  
♦AKQ54  
♣AKQ54

♠Q6432  
♥  
♦AQ863  
♣J82

Board (4) Av: NS=+70

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 5   | 3NT N-1  | 100 |     | -5  |
| 5   | 1   | 2Cx E 2  | 180 |     | -6  |
| 2   | 14  | 3NT N-1  | 100 |     | -5  |
| 14  | 2   | 3S W-3   | 300 |     | 6   |
| 6   | 13  | 2D N 2   | 90  |     | 1   |
| 13  | 6   | 3D N-2   | 200 |     | -7  |
| 7   | 10  | 2S S 2   | 110 |     | 1   |
| 10  | 7   | 2D N 2   | 90  |     | 1   |
| 8   | 12  | 3D S 4   | 130 |     | 2   |
| 12  | 8   | 2C E-1   | 100 |     | 1   |
| 9   | 11  | 2Sx W-3  | 800 |     | 12  |
| 11  | 9   | 3C E-3   | 300 |     | 6   |

**5**

♠AKJ72  
♥AKJ72  
♦J87  
♣AK984

♠Q6  
♥Q93  
♦A9432  
♣1052

♠K95432  
♥654  
♦K6  
♣Q7

♠AJ1087  
♥108  
♦Q105  
♣J63

Board (5) Av: NS=+360

| N-S | E-W | Contract | N-S  | E-W | IMP |
|-----|-----|----------|------|-----|-----|
| 1   | 5   | 2H N 5   | 200  |     | -4  |
| 5   | 1   | 3NT S 3  | 600  |     | 6   |
| 2   | 14  | 2NT S 5  | 210  |     | -4  |
| 14  | 2   | 3H N 4   | 170  |     | -5  |
| 6   | 13  | 3NT S 4  | 630  |     | 7   |
| 13  | 6   | 3NT S 4  | 630  |     | 7   |
| 7   | 10  | 3H N 4   | 170  |     | -5  |
| 10  | 7   | 3NT S 4  | 630  |     | 7   |
| 8   | 12  | 3S E-4   | 200  |     | -4  |
| 12  | 8   | 3NT S-2  | 200  |     | -11 |
| 9   | 11  | 3H N 5   | 200  |     | -4  |
| 11  | 9   | 3Sx E-5  | 1100 |     | 12  |

**6**

♠J3  
♥QJ9  
♦J9752  
♣AQ8

♠K107  
♥A10652  
♦Q  
♣10654

♠A864  
♥K74  
♦A64  
♣K73

♠Q952  
♥83  
♦K1083  
♣J92

Board (6) Av: NS=-110

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 5   | 2H W 2   | 110 |     | 0   |
| 5   | 1   | 2C E 4   | 130 |     | -1  |
| 2   | 14  | 2H W 2   | 110 |     | 0   |
| 14  | 2   | 3H W 3   | 140 |     | -1  |
| 6   | 13  | 4H W-3   | 300 |     | 9   |
| 13  | 6   | 3D N-1   | 50  |     | 2   |
| 7   | 10  | 2H W 3   | 140 |     | -1  |
| 10  | 7   | 2C E 2   | 90  |     | 1   |
| 8   | 12  | 3D N-3   | 150 |     | -1  |
| 12  | 8   | 2C E 3   | 110 |     | 0   |
| 9   | 11  | 1NT E 1  | 90  |     | 1   |
| 11  | 9   | 2H W 3   | 140 |     | -1  |

**7**

♠7  
♥QJ72  
♦AQJ6  
♣KQ42

♠J864  
♥K54  
♦K8  
♣8765

♠AQ5  
♥93  
♦10953  
♣AJ109

♠K10932  
♥A1086  
♦742  
♣3

Board (7) Av: NS=+60

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 5   | 4H S 4   | 620 |     | 11  |
| 5   | 1   | 4H S-1   | 100 |     | -4  |
| 2   | 14  | 3H S 3   | 140 |     | 2   |
| 14  | 2   | 2D N 2   | 90  |     | 1   |
| 6   | 13  | 3NT S-1  | 100 |     | -4  |
| 13  | 6   | 2D N 3   | 110 |     | 2   |
| 7   | 10  | 1NT N 3  | 150 |     | 3   |
| 10  | 7   | 4H S-1   | 100 |     | -4  |
| 8   | 12  | 3H S 3   | 140 |     | 2   |
| 12  | 8   | 4H S-1   | 100 |     | -4  |
| 9   | 11  | 2D N 3   | 110 |     | 2   |
| 11  | 9   | 3H N 3   | 140 |     | 2   |

**8**

♠J85  
♥KJ9  
♦Q5  
♣KJ942

♠A63  
♥A1086  
♦1062  
♣853

♠9742  
♥75  
♦KJ97  
♣Q106

♠KQ10  
♥Q432  
♦A843  
♣A7

Board (8) Av: NS=+430

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 5   | 3NT S 4  | 430 |     | 0   |
| 5   | 1   | 3NT S 4  | 430 |     | 0   |
| 2   | 14  | 3NT S 5  | 460 |     | 1   |
| 14  | 2   | 3NT S 4  | 430 |     | 0   |
| 6   | 13  | 3NT S 4  | 430 |     | 0   |
| 13  | 6   | 3NT S 4  | 430 |     | 0   |
| 7   | 10  | 3NT S 4  | 430 |     | 0   |
| 10  | 7   | 3NT S 4  | 430 |     | 0   |
| 8   | 12  | 3NT S 4  | 430 |     | 0   |
| 12  | 8   | 3NT S 4  | 430 |     | 0   |
| 9   | 11  | 3NT S 4  | 430 |     | 0   |
| 11  | 9   | 3NT S 4  | 430 |     | 0   |

**9**

♠6  
♥AQJ7652  
♦52  
♣Q97

♠AK932 ♠QJ875  
♥94 ♥83  
♦Q104 ♦K987  
♣642 ♣105

W—E  
N—S

♠104  
♥K10  
♦AJ63  
♣AKJ83

Board (9) Av: NS=+480

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 14  | 4H       | N 6 | 480 | 0   |
| 14  | 1   | 4H       | N 6 | 480 | 0   |
| 2   | 6   | 4H       | S 6 | 480 | 0   |
| 6   | 2   | 4H       | N 6 | 480 | 0   |
| 3   | 4   | 4H       | N 6 | 480 | 0   |
| 4   | 3   | 4H       | N 6 | 480 | 0   |
| 7   | 12  | 4H       | N 6 | 480 | 0   |
| 12  | 7   | 4H       | N 6 | 480 | 0   |
| 8   | 11  | 4H       | N 6 | 480 | 0   |
| 11  | 8   | 4H       | N 6 | 480 | 0   |
| 9   | 10  | 4H       | N 6 | 480 | 0   |
| 10  | 9   | 4H       | N 6 | 480 | 0   |

**10**

♠A1085  
♥873  
♦K65  
♣K52

♠KQ72 ♠J93  
♥KQ1095 ♥J64  
♦Q2 ♦AJ1098  
♣J10 ♣96

W—E  
N—S

♠64  
♥A2  
♦743  
♣AQ8743

Board (10) Av: NS=-120

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 14  | 2H       | W 3 | 140 | -1  |
| 14  | 1   | 3C       | S-1 | 100 | 1   |
| 2   | 6   | 2H       | W 4 | 170 | -2  |
| 6   | 2   | 3C       | S-1 | 100 | 1   |
| 3   | 4   | 3H       | W-1 | 100 | 6   |
| 4   | 3   | 3C       | S 3 | 110 | 6   |
| 7   | 12  | 2S       | N-2 | 200 | -2  |
| 12  | 7   | 2H       | E 4 | 170 | -2  |
| 8   | 11  | 3C       | S-1 | 100 | 1   |
| 11  | 8   | 2H       | W 5 | 200 | -2  |
| 9   | 10  | 3H       | W 3 | 140 | -1  |
| 10  | 9   | 2H       | E 5 | 200 | -2  |

**11**

♠J1097  
♥AQJ832  
♦53  
♣5

♠A63 ♠K52  
♥654 ♥107  
♦Q64 ♦J1087  
♣AJ98 ♣K1074

W—E  
N—S

♠Q84  
♥K9  
♦AK92  
♣Q632

Board (11) Av: NS=+240

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 14  | 2H       | N 4 | 170 | -2  |
| 14  | 1   | 3NT      | S 3 | 400 | 4   |
| 2   | 6   | 1NT      | S 1 | 90  | -4  |
| 6   | 2   | 4H       | N 4 | 420 | 5   |
| 3   | 4   | 2H       | N 4 | 170 | -2  |
| 4   | 3   | 4H       | N 4 | 420 | 5   |
| 7   | 12  | 4H       | N 4 | 420 | 5   |
| 12  | 7   | 2H       | N 4 | 170 | -2  |
| 8   | 11  | 2H       | N 4 | 170 | -2  |
| 11  | 8   | 2H       | N 4 | 170 | -2  |
| 9   | 10  | 2H       | N 4 | 170 | -2  |
| 10  | 9   | 2H       | N 4 | 170 | -2  |

**12**

♠Q  
♥10985  
♦J1097532  
♣3

♠J8 ♠K10973  
♥Q3 ♥76  
♦AK6 ♦84  
♣K98764 ♣AQ105

W—E  
N—S

♠A6542  
♥AKJ42  
♦Q  
♣J2

Board (12) Av: NS=+170

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 14  | 3H       | S 4 | 170 | 0   |
| 14  | 1   | 4C       | W-1 | 50  | -3  |
| 2   | 6   | 4H       | S 4 | 620 | 10  |
| 6   | 2   | 4H       | S-2 | 200 | -9  |
| 3   | 4   | 5C       | W-1 | 50  | -3  |
| 4   | 3   | 4S       | E-4 | 200 | 1   |
| 7   | 12  | 3C       | W 4 | 130 | -7  |
| 12  | 7   | 4C       | W 4 | 130 | -7  |
| 8   | 11  | 3H       | S 4 | 170 | 0   |
| 11  | 8   | 5C       | W-1 | 50  | -3  |
| 9   | 10  | 4H       | S 5 | 650 | 10  |
| 10  | 9   | 5H       | S 5 | 650 | 10  |

**13**

♠A10976  
♥AJ54  
♦AQ7  
♣6

♠J ♠K54  
♥K9 ♥Q8  
♦8532 ♦K964  
♣AJ10985 ♣KQ73

W—E  
N—S

♠Q832  
♥107632  
♦J10  
♣42

Board (13) Av: NS=+120

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 14  | 3S       | N 3 | 140 | 1   |
| 14  | 1   | 1S       | N 3 | 140 | 1   |
| 2   | 6   | 2S       | N 3 | 140 | 1   |
| 6   | 2   | 3S       | N 3 | 140 | 1   |
| 3   | 4   | 4C       | W-1 | 100 | -1  |
| 4   | 3   | 3S       | N 3 | 140 | 1   |
| 7   | 12  | 1S       | N 3 | 140 | 1   |
| 12  | 7   | 3S       | N-1 | 100 | -6  |
| 8   | 11  | 3NT      | E-2 | 200 | 2   |
| 11  | 8   | 3S       | N 3 | 140 | 1   |
| 9   | 10  | 3S       | N 4 | 170 | 2   |
| 10  | 9   | 4S       | N-1 | 100 | -6  |

**14**

♠A105  
♥QJ1065  
♦K6  
♣1065

♠J93 ♠KQ872  
♥K82 ♥97  
♦10874 ♦Q53  
♣AJ7 ♣KQ8

W—E  
N—S

♠64  
♥A43  
♦AJ92  
♣9432

Board (14) Av: NS=-110

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 14  | 2S       | E 2 | 110 | 0   |
| 14  | 1   | 3S       | E-1 | 50  | 4   |
| 2   | 6   | 2S       | E 3 | 140 | -1  |
| 6   | 2   | 2S       | E 2 | 110 | 0   |
| 3   | 4   | 2S       | E 2 | 110 | 0   |
| 4   | 3   | 2S       | E 2 | 110 | 0   |
| 7   | 12  | 2S       | E 2 | 110 | 0   |
| 12  | 7   | 2S       | E 2 | 110 | 0   |
| 8   | 11  | 2S       | E 3 | 140 | -1  |
| 11  | 8   | 2S       | E 2 | 110 | 0   |
| 9   | 10  | 2S       | E 2 | 110 | 0   |
| 10  | 9   | 2S       | E 2 | 110 | 0   |

**15**

♠Q109542  
♥10852  
♦J109  
♣10852

♠J6 ♠73  
♥Q983 ♥J1064  
♦KQ763 ♦A4  
♣32 ♣A8654

W—E  
N—S

♠AK8  
♥AK752  
♦J9  
♣KQ7

Board (15) Av: NS=+520

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 14  | 1H       | S 2 | 110 | -9  |
| 14  | 1   | 3S       | S 4 | 170 | -8  |
| 2   | 6   | 4S       | S 4 | 620 | 3   |
| 6   | 2   | 4S       | S 4 | 620 | 3   |
| 3   | 4   | 4S       | S 4 | 620 | 3   |
| 4   | 3   | 4S       | S 4 | 620 | 3   |
| 7   | 12  | 1H       | S-1 | 100 | -12 |
| 12  | 7   | 4S       | S 4 | 620 | 3   |
| 8   | 11  | 4S       | S 4 | 620 | 3   |
| 11  | 8   | 4S       | S 4 | 620 | 3   |
| 9   | 10  | 4S       | S 4 | 620 | 3   |
| 10  | 9   | 4S       | N 4 | 620 | 3   |

**16**

♠95432  
♥KJ973  
♦  
♣QJ6

♠AJ1087 ♠KQ  
♥54 ♥Q8  
♦J85 ♦K7642  
♣K107 ♣A954

W—E  
N—S

♠6  
♥A1062  
♦AQ1093  
♣832

Board (16) Av: NS=+130

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 14  | 1NT      | E 1 | 90  | -6  |
| 14  | 1   | 2D       | E-3 | 300 | 5   |
| 2   | 6   | 3D       | E-2 | 200 | 2   |
| 6   | 2   | 3D       | E-3 | 300 | 5   |
| 3   | 4   | 2D       | E 2 | 90  | -6  |
| 4   | 3   | 3S       | W-2 | 200 | 2   |
| 7   | 12  | 2D       | E-2 | 200 | 2   |
| 12  | 7   | 2S       | W 2 | 110 | -6  |
| 8   | 11  | 3H       | N 4 | 170 | 1   |
| 11  | 8   | 2D       | W-2 | 200 | 2   |
| 9   | 10  | 2D       | E-1 | 100 | -1  |
| 10  | 9   | 2S       | W-1 | 100 | -1  |

**17**

♠42  
♥AKJ3  
♦96  
♣A8763

♠K953  
♥94  
♦AJ743  
♣K2

♠AQ10  
♥8765  
♦Q105  
♣Q105

W N E S

♠J876  
♥Q102  
♦K82  
♣J94

Board (17) Av: NS=-60

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 4   | 3NT W-1  | 50  |     | 3   |
| 4   | 2   | 1NT N-3  |     | 150 | -3  |
| 3   | 14  | 1NT N 2  | 120 |     | 5   |
| 14  | 3   | 1NT E 4  |     | 180 | -3  |
| 5   | 13  | 2D W 4   |     | 130 | -2  |
| 13  | 5   | 2D W 4   |     | 130 | -2  |
| 7   | 11  | 1NT N 1  | 90  |     | 4   |
| 11  | 7   | 3C N-1   |     | 50  | 0   |
| 8   | 10  | 1NT N 1  | 90  |     | 4   |
| 10  | 8   | 1NT N-2  |     | 100 | -1  |
| 9   | 12  | 3D W 4   |     | 130 | -2  |
| 12  | 9   | 2D W 4   |     | 130 | -2  |

**18**

♠J96  
♥AQ107532  
♦952  
♣

♠532  
♥K96  
♦QJ7  
♣A754

♠K7  
♥J84  
♦83  
♣K109862

W N E S

♠AQ1084  
♥  
♦AK1064  
♣QJ3

Board (18) Av: NS=+670

| N-S | E-W | Contract | N-S  | E-W | IMP |
|-----|-----|----------|------|-----|-----|
| 2   | 4   | 4S S-1   |      | 100 | -13 |
| 4   | 2   | 4S S 5   | 650  |     | -1  |
| 3   | 14  | 4S S 5   | 650  |     | -1  |
| 14  | 3   | 4S S 6   | 680  |     | 0   |
| 5   | 13  | 6S S 6   | 1430 |     | 13  |
| 13  | 5   | 4S S 6   | 680  |     | 0   |
| 7   | 11  | 4H N 5   | 650  |     | -1  |
| 11  | 7   | 4S S 5   | 650  |     | -1  |
| 8   | 10  | 4S S 6   | 680  |     | 0   |
| 10  | 8   | 4S S 6   | 680  |     | 0   |
| 9   | 12  | 4S S 6   | 680  |     | 0   |
| 12  | 9   | 4S S 5   | 650  |     | -1  |

**19**

♠AJ106  
♥KQJ8765  
♦43  
♣

♠K95432  
♥92  
♦2  
♣AK107

♠106  
♥K8754  
♦94  
♣Q985

W N E S

♠AQJ87  
♥Q3  
♦A103  
♣J62

Board (19) Av: NS=+220

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 4   | 3NT N 4  | 430 |     | 5   |
| 4   | 2   | 2D N 7   | 190 |     | -1  |
| 3   | 14  | 3NT S 3  | 400 |     | 5   |
| 14  | 3   | 5D N-1   |     | 50  | -7  |
| 5   | 13  | 3NT S 3  | 400 |     | 5   |
| 13  | 5   | 5D N-1   |     | 50  | -7  |
| 7   | 11  | 3NT S 3  | 400 |     | 5   |
| 11  | 7   | 5D N-1   |     | 50  | -7  |
| 8   | 10  | 3NT S 3  | 400 |     | 5   |
| 10  | 8   | 5D N 5   | 400 |     | 5   |
| 9   | 12  | 3D N 4   | 130 |     | -3  |
| 12  | 9   | 5D N-1   |     | 50  | -7  |

**20**

♠AKQ6543  
♥9  
♦K64  
♣AK

♠102  
♥K62  
♦102  
♣QJ10962

♠J9  
♥AJ75  
♦AQJ95  
♣54

W N E S

♠87  
♥Q10843  
♦873  
♣873

Board (20) Av: NS=+70

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 4   | 4S N-1   |     | 100 | -5  |
| 4   | 2   | 2S N 3   | 140 |     | 2   |
| 3   | 14  | 4S N-1   |     | 100 | -5  |
| 14  | 3   | 4S N-1   |     | 100 | -5  |
| 5   | 13  | 4S N-1   |     | 100 | -5  |
| 13  | 5   | 4S N 4   | 620 |     | 11  |
| 7   | 11  | 4S N-1   |     | 100 | -5  |
| 11  | 7   | 3S N 3   | 140 |     | 2   |
| 8   | 10  | 3S N 4   | 170 |     | 3   |
| 10  | 8   | 4S N-1   |     | 100 | -5  |
| 9   | 12  | 4S N 5   | 650 |     | 11  |
| 12  | 9   | 2S N 3   | 140 |     | 2   |

**21**

♠QJ106  
♥3  
♦AQ942  
♣1062

♠98  
♥AKQ7  
♦73  
♣K8543

♠K73  
♥1085  
♦K85  
♣AQ97

W N E S

♠A542  
♥J9642  
♦J106  
♣J

Board (21) Av: NS=-290

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 4   | 5C E-1   | 50  |     | 8   |
| 4   | 2   | 3NT E 3  |     | 400 | -3  |
| 3   | 14  | 3NT E 3  |     | 400 | -3  |
| 14  | 3   | 3NT E 4  |     | 430 | -4  |
| 5   | 13  | 3NT E 3  |     | 400 | -3  |
| 13  | 5   | 5CX E-2  | 300 |     | 11  |
| 7   | 11  | 3NT E 4  |     | 430 | -4  |
| 11  | 7   | 3NT E-1  | 50  |     | 8   |
| 8   | 10  | 3NT E 3  |     | 400 | -3  |
| 10  | 8   | 3NT W 3  |     | 400 | -3  |
| 9   | 12  | 2NT E 4  |     | 180 | 3   |
| 12  | 9   | 3NT E 3  |     | 400 | -3  |

**22**

♠4  
♥Q109753  
♦106  
♣J1082

♠KQJ75  
♥J  
♦AQ843  
♣95

♠10  
♥AK842  
♦K9  
♣AQ764

W N E S

♠A98632  
♥6  
♦J752  
♣K3

Board (22) Av: NS=-390

| N-S | E-W | Contract | N-S | E-W  | IMP |
|-----|-----|----------|-----|------|-----|
| 2   | 4   | 3NT W 4  |     | 630  | -6  |
| 4   | 2   | 6C E-3   | 300 |      | 12  |
| 3   | 14  | 4S E-1   | 100 |      | 10  |
| 14  | 3   | 3NT W 3  |     | 600  | -5  |
| 5   | 13  | 3NT W 3  |     | 600  | -5  |
| 13  | 5   | 4DX S-8  |     | 2000 | -17 |
| 7   | 11  | 3NT E-2  | 200 |      | 11  |
| 11  | 7   | 3NT W 5  |     | 660  | -7  |
| 8   | 10  | 3NT E 4  |     | 630  | -6  |
| 10  | 8   | 3NT E 5  |     | 660  | -7  |
| 9   | 12  | 3NT W-2  | 200 |      | 11  |
| 12  | 9   | 3NT W 4  |     | 630  | -6  |

**23**

♠AKJ43  
♥1098  
♦10983  
♣J

♠865  
♥AQ43  
♦Q42  
♣874

♠Q107  
♥J765  
♦A  
♣K10632

W N E S

♠92  
♥K2  
♦KJ765  
♣AQ95

Board (23) Av: NS=+110

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 4   | 2D S 3   | 110 |     | 0   |
| 4   | 2   | 2D S 3   | 110 |     | 0   |
| 3   | 14  | 2D S 4   | 130 |     | 1   |
| 14  | 3   | 2D S 3   | 110 |     | 0   |
| 5   | 13  | 4D S-1   |     | 100 | -5  |
| 13  | 5   | 2D S 3   | 110 |     | 0   |
| 7   | 11  | 2D S 2   | 90  |     | -1  |
| 11  | 7   | 2D S 3   | 110 |     | 0   |
| 8   | 10  | 2D S 3   | 110 |     | 0   |
| 10  | 8   | 3D S 3   | 110 |     | 0   |
| 9   | 12  | 2D S 3   | 110 |     | 0   |
| 12  | 9   | 2S N 2   | 110 |     | 0   |

**24**

♠J1072  
♥KJ2  
♦A62  
♣Q96

♠A  
♥Q543  
♦QJ94  
♣A1087

♠3  
♥A987  
♦753  
♣K5432

W N E S

♠KQ98654  
♥106  
♦K108  
♣J

Board (24) Av: NS=+310

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 2   | 4   | 4S S 4   | 420 |     | 3   |
| 4   | 2   | 4S S 4   | 420 |     | 3   |
| 3   | 14  | 4S S 4   | 420 |     | 3   |
| 14  | 3   | 4Sx S 4  | 590 |     | 7   |
| 5   | 13  | 4S S 4   | 420 |     | 3   |
| 13  | 5   | 4H W-2   | 100 |     | -5  |
| 7   | 11  | 3H E-2   | 100 |     | -5  |
| 11  | 7   | 3S S 4   | 170 |     | -4  |
| 8   | 10  | 5H E-2   | 100 |     | -5  |
| 10  | 8   | 5HX E-3  | 500 |     | 5   |
| 9   | 12  | 4S S 4   | 420 |     | 3   |
| 12  | 9   | 4H E-2   | 100 |     | -5  |

**25**

♠QJ82  
♥106  
♦K864  
♣K42

♠96  
♥J832  
♦AQJ93  
♣J8

♠73  
♥KQ95  
♦1072  
♣A1097

♠AK1054  
♥A74  
♦5  
♣Q653

Board (25) Av:NS=0

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 6   | 4S       | S-1 | 50  | -2  |
| 6   | 1   | 4S       | S 4 | 420 | 9   |
| 3   | 5   | 4S       | S-1 | 50  | -2  |
| 5   | 3   | 4S       | S-1 | 50  | -2  |
| 4   | 13  | 2S       | S 3 | 140 | 4   |
| 13  | 4   | 4S       | S-1 | 50  | -2  |

**26**

♠AQ96  
♥J6  
♦Q93  
♣Q632

♠1082  
♥K4  
♦A107542  
♣95

♠J743  
♥A10983  
♦K6  
♣AK

♠K5  
♥Q752  
♦J8  
♣J10874

Board (26) Av:NS=-150

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 6   | 3NT      | E 3 | 600 | -10 |
| 6   | 1   | 2NT      | W 3 | 150 | 0   |
| 3   | 5   | 1NT      | E 3 | 150 | 0   |
| 5   | 3   | 1NT      | E 3 | 150 | 0   |
| 4   | 13  | 2H       | W 2 | 110 | 1   |
| 13  | 4   | 2D       | W 4 | 130 | 1   |

**27**

♠K108  
♥AQ9  
♦AQ53  
♣1052

♠753  
♥432  
♦K962  
♣976

♠AQJ2  
♥KJ1086  
♦J10  
♣AJ

♠964  
♥75  
♦874  
♣KQ843

Board (27) Av:NS=+10

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 6   | 2H       | E-1 | 50  | 1   |
| 6   | 1   | 3H       | W-2 | 100 | 3   |
| 3   | 5   | 2H       | E 2 | 110 | -3  |
| 5   | 3   | 2S       | W-1 | 50  | 1   |
| 4   | 13  | 2H       | E-1 | 50  | 1   |
| 13  | 4   | 3C       | S-2 | 100 | -3  |

**28**

♠AJ107  
♥Q72  
♦976  
♣1062

♠K652  
♥J9  
♦QJ1083  
♣J4

♠843  
♥10843  
♦K  
♣K9875

♠Q9  
♥AK65  
♦A542  
♣AQ3

Board (28) Av:NS=+620

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 6   | 3NT      | S 3 | 600 | -1  |
| 6   | 1   | 3NT      | S 3 | 600 | -1  |
| 3   | 5   | 3NT      | S 3 | 600 | -1  |
| 5   | 3   | 3NT      | S 4 | 630 | 0   |
| 4   | 13  | 3NT      | S 5 | 660 | 1   |
| 13  | 4   | 3NT      | S 4 | 630 | 0   |

**29**

♠KQ853  
♥KQ10  
♦K86  
♣Q3

♠J9  
♥AJ7  
♦AQ75  
♣J1074

♠A1072  
♥52  
♦104  
♣AK985

♠64  
♥98643  
♦J932  
♣62

Board (29) Av:NS=-140

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 6   | 2NT      | E 3 | 150 | 0   |
| 6   | 1   | 2C       | E 4 | 130 | 0   |
| 3   | 5   | 2NT      | E 3 | 150 | 0   |
| 5   | 3   | 3NT      | E 5 | 660 | -11 |
| 4   | 13  | 2H       | N-1 | 100 | 1   |
| 13  | 4   | 3C       | E 4 | 130 | 0   |

**30**

♠KJ943  
♥QJ532  
♦6  
♣52

♠AQ1052  
♥97  
♦Q7  
♣A974

♠876  
♥106  
♦109532  
♣KJ6

♠AK84  
♥AKJ84  
♦Q1083

Board (30) Av:NS=+440

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 6   | 4H       | S 5 | 450 | 0   |
| 6   | 1   | 4H       | S 4 | 420 | -1  |
| 3   | 5   | 1Sx      | W-3 | 500 | 2   |
| 5   | 3   | 4H       | S 5 | 450 | 0   |
| 4   | 13  | 4H       | N 5 | 450 | 0   |
| 13  | 4   | 4H       | N 4 | 420 | -1  |

**31**

♠A96  
♥AK73  
♦J63  
♣J54

♠Q4  
♥9842  
♦K10  
♣KQ976

♠82  
♥Q65  
♦AQ8754  
♣A8

♠KJ10753  
♥J10  
♦92  
♣1032

Board (31) Av:NS=-100

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 6   | 3D       | E-1 | 50  | 4   |
| 6   | 1   | 3D       | E 4 | 130 | -1  |
| 3   | 5   | 3S       | S-1 | 100 | 0   |
| 5   | 3   | 3NT      | E-2 | 100 | 5   |
| 4   | 13  | 3S       | S-2 | 200 | -3  |
| 13  | 4   | 2S       | S-2 | 200 | -3  |

**32**

♠AQ  
♥AJ1097  
♦8653  
♣82

♠K876543  
♥Q5  
♦KQ9  
♣4

♠109  
♥K432  
♦J4  
♣KQJ105

♠J2  
♥86  
♦A1072  
♣A9763

Board (32) Av:NS=-60

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 6   | 2S       | W 2 | 110 | -2  |
| 6   | 1   | 2S       | W 2 | 110 | -2  |
| 3   | 5   | 3S       | W-1 | 100 | 4   |
| 5   | 3   | 4S       | E-2 | 200 | 6   |
| 4   | 13  | 2S       | W 2 | 110 | -2  |
| 13  | 4   | 2S       | W 3 | 140 | -2  |