

1

♠K73  
♥Q63  
♦QJ873  
♣AJ

♠J842  
♥A84  
♦K  
♣85432

♠AQ105  
♥1072  
♦96542  
♣K

♠96  
♥KJ95  
♦A10  
♣Q10976

Av: NS=+50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 7  | 1NT N 1  | 90  |     | 1   |
| 3  | 10 | 1NT N 5  | 210 |     | 4   |
| 4  | 6  | 1NT N 2  | 120 |     | 2   |
| 5  | 11 | 1NT N 1  | 90  |     | 1   |
| 6  | 4  | 2S E-1   | 50  |     | 0   |
| 7  | 2  | 1NT N-1  |     | 50  | -3  |
| 8  | 9  | 1NT N 5  | 210 |     | 4   |
| 9  | 8  | 1NT N-1  |     | 50  | -3  |
| 10 | 3  | 2NT N-1  |     | 50  | -3  |
| 11 | 5  | 3NT N-2  | 100 |     | -4  |

2

♠7653  
♥AJ3  
♦1087  
♣1073

♠A82  
♥109862  
♦K9  
♣842

♠KJ4  
♥75  
♦A643  
♣KQ65

♠Q109  
♥KQ4  
♦QJ52  
♣AJ9

Av: NS=+40

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 7  | 1NT S 2  | 120 |     | 2   |
| 3  | 10 | 1NT E 1  |     | 90  | -4  |
| 4  | 6  | 1NT S 1  | 90  |     | 2   |
| 5  | 11 | 1NT S 1  | 90  |     | 2   |
| 6  | 4  | 1NT S 1  | 90  |     | 2   |
| 7  | 2  | 1NT S 2  | 120 |     | 2   |
| 8  | 9  | 2S E-1   | 50  |     | 0   |
| 9  | 8  | 1NT S 1  | 90  |     | 2   |
| 10 | 3  | 1NT S-1  |     | 100 | -4  |
| 11 | 5  | 1NT S-1  | 100 |     | -4  |

3

♠KJ96  
♥832  
♦AQ94  
♣82

♠A10543  
♥Q96  
♦10  
♣KJ96

♠87  
♥K1074  
♦K632  
♣Q43

♠Q2  
♥AJ5  
♦J875  
♣A1075

Av: NS=+90

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 7  | 1NT S 1  | 90  |     | 0   |
| 3  | 10 | 3NT N-1  |     | 50  | -4  |
| 4  | 6  | 1NT S 2  | 120 |     | 1   |
| 5  | 11 | 1NT N 2  | 120 |     | 1   |
| 6  | 4  | 1NT N 2  | 120 |     | 1   |
| 7  | 2  | 1NT S 3  | 150 |     | 2   |
| 8  | 9  | 2D S 2   | 90  |     | 0   |
| 9  | 8  | 2D S 2   | 90  |     | 0   |
| 10 | 3  | 1S W 1   |     | 80  | -5  |
| 11 | 5  | 1NT N 3  | 150 |     | 2   |

4

♠1097  
♥AQ4  
♦AK652  
♣J10

♠J6  
♥KJ10987  
♦J3  
♣K75

♠AK8543  
♥6  
♦10987  
♣32

♠Q2  
♥532  
♦Q4  
♣AQ9864

Av: NS=-20

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 7  | 3D N-1   | 100 |     | -2  |
| 3  | 10 | 3D N-1   | 100 |     | -2  |
| 4  | 6  | 4D N-3   | 300 |     | -7  |
| 5  | 11 | 3D N-1   | 100 |     | -2  |
| 6  | 4  | 2S E 2   | 110 |     | -3  |
| 7  | 2  | 3NT N 4  | 630 |     | 12  |
| 8  | 9  | 2S E-1   | 100 |     | 3   |
| 9  | 8  | 3C S 4   | 130 |     | 4   |
| 10 | 3  | 2H W 2   |     | 110 | -3  |
| 11 | 5  | 3C S 3   | 110 |     | 4   |

5

♠42  
♥KQ52  
♦7654  
♣842

♠A10865  
♥7643  
♦A  
♣KJ10

♠K9  
♥AJ10  
♦Q10832  
♣965

♠QJ73  
♥98  
♦KJ9  
♣AQ73

Av: NS=-130

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 1S W 3   |     | 140 | 0   |
| 2  | 5  | 2NT W 3  |     | 150 | -1  |
| 3  | 9  | 1NT E 2  | 120 |     | 0   |
| 5  | 2  | 2S W 2   | 110 |     | 1   |
| 6  | 11 | 2H W 3   | 140 |     | 0   |
| 7  | 10 | 1S W 2   | 110 |     | 1   |
| 8  | 1  | 2NT W 2  | 120 |     | 0   |
| 9  | 3  | 2S W 2   | 110 |     | 1   |
| 10 | 7  | 1S W 3   | 140 |     | 0   |
| 11 | 6  | 1NT N-3  | 300 |     | -5  |

6

♠K963  
♥QJ103  
♦QJ  
♣J94

♠J5  
♥85  
♦K865  
♣AK832

♠A1084  
♥A964  
♦932  
♣Q5

♠Q72  
♥K72  
♦A1074  
♣1076

Av: NS=+40

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | Passout  |     |     | -1  |
| 2  | 5  | 2C W 3   |     | 110 | -4  |
| 3  | 9  | 1NT S 1  | 90  |     | 2   |
| 5  | 2  | 1NT S 1  | 90  |     | 2   |
| 6  | 11 | Passout  |     |     | -1  |
| 7  | 10 | 1NT S 2  | 120 |     | 2   |
| 8  | 1  | Passout  |     |     | -1  |
| 9  | 3  | Passout  |     |     | -1  |
| 10 | 7  | 2H E-1   | 100 |     | 2   |
| 11 | 6  | Passout  |     |     | -1  |

7

♠Q6  
♥K632  
♦K108  
♣AK32

♠J10  
♥QJ987  
♦75  
♣Q987

♠AK942  
♥A54  
♦96  
♣654

♠8753  
♥10  
♦AQJ432  
♣J10

Av: NS=+320

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 2NT N 3  | 150 |     | -5  |
| 2  | 5  | 2NT N 3  | 150 |     | -5  |
| 3  | 9  | 2NT N 3  | 150 |     | -5  |
| 5  | 2  | 3NT N 3  | 600 |     | 7   |
| 6  | 11 | 3NT N 3  | 600 |     | 7   |
| 7  | 10 | 3NT N 3  | 600 |     | 7   |
| 8  | 1  | 2D S 4   | 130 |     | -5  |
| 9  | 3  | 2NT N 3  | 150 |     | -5  |
| 10 | 7  | 3NT N 3  | 600 |     | 7   |
| 11 | 6  | 2NT N 4  | 180 |     | -4  |

8

♠K8732  
♥K8  
♦106  
♣K1052

♠A9  
♥10976  
♦52  
♣AJ943

♠QJ4  
♥AJ532  
♦Q3  
♣Q87

♠1065  
♥Q4  
♦AKJ9874  
♣6

Av: NS=+50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 4S N-1   |     | 50  | -3  |
| 2  | 5  | 3H E-1   | 50  |     | 0   |
| 3  | 9  | 3H E-1   | 50  |     | 0   |
| 5  | 2  | 5D S-1   |     | 50  | -3  |
| 6  | 11 | 3H E-1   | 50  |     | 0   |
| 7  | 10 | 3S N-1   |     | 50  | -3  |
| 8  | 1  | 4D S 4   | 130 |     | 2   |
| 9  | 3  | 4H E-3   | 150 |     | 3   |
| 10 | 7  | 4H E-2   | 100 |     | 2   |
| 11 | 6  | 4Hx E-2  | 300 |     | 6   |

9

♠AQ643  
♥10  
♦AJ82  
♣K43

♠98  
♥AK82  
♦Q94  
♣AQ96

♠J7  
♥J97643  
♦K5  
♣J105

♠K1052  
♥Q5  
♦10763  
♣872

Av: NS=+50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 3S N-1   |     | 50  | -3  |
| 2  | 8  | 3S N 3   | 140 |     | 3   |
| 3  | 1  | 3H E 3   |     | 140 | -5  |
| 4  | 10 | 3S N 3   | 140 |     | 3   |
| 7  | 11 | 2S N 3   | 140 |     | 3   |
| 8  | 2  | 2S N 2   | 110 |     | 2   |
| 10 | 4  | 4H E 4   |     | 620 | -12 |
| 11 | 7  | 4H E-1   | 100 |     | 2   |

10

♠Q  
♥Q109  
♦87542  
♣AQJ9

♠AJ64  
♥42  
♦AKJ103  
♣103

♠1093  
♥AKJ85  
♦  
♣K8754

♠K8752  
♥763  
♦Q96  
♣62

Av: NS=-150

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 3NT E-2  | 200 |     | 8   |
| 2  | 8  | 4H E-1   | 100 |     | 6   |
| 3  | 1  | 3NT W 4  |     | 630 | -10 |
| 4  | 10 | 3NT W-2  | 200 |     | 8   |
| 7  | 11 | 3NT W 4  |     | 630 | -10 |
| 8  | 2  | 3NT W-3  | 300 |     | 10  |
| 10 | 4  | 3H E 3   |     | 140 | 0   |
| 11 | 7  | 3NT W 5  |     | 660 | -11 |

11

♠2  
♥Q1074  
♦KQ432  
♣Q106

♠K9764  
♥A65  
♦J5  
♣952

♠A8  
♥KJ3  
♦A987  
♣KJ74

♠QJ1053  
♥982  
♦106  
♣A83

Av: NS=+70

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 3NT E-2  | 100 |     | 1   |
| 2  | 8  | 3NT E-2  | 100 |     | 1   |
| 3  | 1  | 4S E-2   | 100 |     | 1   |
| 4  | 10 | 2S E 2   |     | 110 | -5  |
| 7  | 11 | 3NT E-2  | 100 |     | 1   |
| 8  | 2  | 3NT E-2  | 100 |     | 1   |
| 10 | 4  | 2NT E 2  |     | 120 | -5  |
| 11 | 7  | 3NT E-2  | 100 |     | 1   |

12

♠AK985  
♥6  
♦9754  
♣Q93

♠763  
♥K873  
♦632  
♣764

♠Q1042  
♥QJ2  
♦QJ  
♣KJ52

♠J  
♥A10954  
♦AK108  
♣A108

Av: NS=+230

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 3  | 3NT S 3  | 600 |     | 9   |
| 2  | 8  | 2NT N 4  | 180 |     | -2  |
| 3  | 1  | 1NT S 3  | 150 |     | -2  |
| 4  | 10 | 2D S 4   | 130 |     | -3  |
| 7  | 11 | 3NT S 3  | 600 |     | 9   |
| 8  | 2  | 2D S 6   | 170 |     | -2  |
| 10 | 4  | 3NT S-1  |     | 100 | -8  |
| 11 | 7  | 2D S 5   | 150 |     | -2  |

13

♠Q4  
♥KQJ8532  
♦65  
♣108

♠73  
♥64  
♦A97  
♣AQ7432

♠AK865  
♥A107  
♦KJ104  
♣J

♠J1092  
♥9  
♦Q832  
♣K965

Av: NS=+30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 3S E 3   |     | 140 | -5  |
| 4  | 9  | 4S E-1   | 100 |     | 2   |
| 5  | 6  | 4S E-4   | 400 |     | 9   |
| 6  | 5  | 3S E-1   | 100 |     | 2   |
| 7  | 1  | 4S E-2   | 200 |     | 5   |
| 8  | 11 | 3NT W-1  | 100 |     | 2   |
| 9  | 4  | 4H N-2   |     | 200 | -6  |
| 11 | 8  | 4S W 4   |     | 620 | -12 |

14

♠A3  
♥K9642  
♦K105  
♣Q97

♠K65  
♥AQJ103  
♦Q8643  
♣

♠9842  
♥7  
♦A2  
♣K108432

♠QJ107  
♥85  
♦J97  
♣AJ65

Av: NS=+120

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 3Hx W-3  | 500 |     | 9   |
| 4  | 9  | 3H W-3   | 150 |     | 1   |
| 5  | 6  | 2D W-2   | 100 |     | -1  |
| 6  | 5  | 2D W-1   | 50  |     | -2  |
| 7  | 1  | 2NT E-2  | 100 |     | -1  |
| 8  | 11 | 2D W 2   |     | 90  | -5  |
| 9  | 4  | 4S E-3   | 150 |     | 1   |
| 11 | 8  | 4S E-3   | 150 |     | 1   |

15

♠65  
♥A862  
♦KQ9  
♣Q972

♠KQ109  
♥K103  
♦AJ1087  
♣10

♠AJ74  
♥J75  
♦42  
♣A643

♠832  
♥Q94  
♦653  
♣KJ85

Av: NS=-300

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 2S E 4   |     | 170 | 4   |
| 4  | 9  | 2S E 4   |     | 170 | 4   |
| 5  | 6  | 2S E 5   |     | 200 | 3   |
| 6  | 5  | 4S E 4   |     | 420 | -3  |
| 7  | 1  | 4S E 4   |     | 420 | -3  |
| 8  | 11 | 4S E 4   |     | 420 | -3  |
| 9  | 4  | 4S E 4   |     | 420 | -3  |
| 11 | 8  | 2S E 4   |     | 170 | 4   |

16

♠AKJ87  
♥K65  
♦J1052  
♣Q

♠65  
♥A74  
♦AK4  
♣A10632

♠3  
♥9832  
♦Q873  
♣K985

♠Q10942  
♥QJ10  
♦96  
♣J74

Av: NS=+100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 7  | 2S N 3   | 140 |     | 1   |
| 4  | 9  | 1NT W 3  |     | 150 | -6  |
| 5  | 6  | 1NT W 2  |     | 120 | -6  |
| 6  | 5  | 2S N 3   | 140 |     | 1   |
| 7  | 1  | 2S N 3   | 140 |     | 1   |
| 8  | 11 | 2S N 3   | 140 |     | 1   |
| 9  | 4  | 2S N 3   | 140 |     | 1   |
| 11 | 8  | 3S N 3   | 140 |     | 1   |

17

♠A106  
♥AQJ753  
♦7  
♣Q82

♠K872  
♥42  
♦Q85  
♣K1054

♠J  
♥986  
♦AKJ432  
♣A96

W

N

E

S

♠Q9543  
♥K10  
♦1096  
♣J73

Av: NS=-480

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 4H W 5   |     | 450 | 1   |
| 2  | 3  | 4H W 6   |     | 480 | 0   |
| 3  | 2  | 4H W 4   |     | 420 | 2   |
| 4  | 5  | 4H W 7   |     | 510 | -1  |
| 5  | 4  | 4H W 6   |     | 480 | 0   |
| 6  | 1  | 4H W 6   |     | 480 | 0   |
| 8  | 10 | 2H W 5   |     | 200 | 7   |
| 9  | 11 | 4H W 6   |     | 480 | 0   |
| 10 | 8  | 4H W 7   |     | 510 | -1  |
| 11 | 9  | 4H W 7   |     | 510 | -1  |

18

♠AQ10  
♥863  
♦K87  
♣A1093

♠K54  
♥KJ4  
♦A9632  
♣Q8

♠973  
♥Q1052  
♦QJ105  
♣42

W

N

E

S

♠J862  
♥A97  
♦4  
♣KJ765

Av: NS=-10

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 1NT S-1  |     | 100 | -3  |
| 2  | 3  | 1H E-1   | 50  |     | 2   |
| 3  | 2  | 1D N-1   |     | 100 | -3  |
| 4  | 5  | 2H E-3   | 150 |     | 4   |
| 5  | 4  | 1NT S 1  | 90  |     | 3   |
| 6  | 1  | 1NT S-1  |     | 100 | -3  |
| 8  | 10 | 1NT S 1  | 90  |     | 3   |
| 9  | 11 | 1NT W 3  |     | 150 | -4  |
| 10 | 8  | 1NT S 1  | 90  |     | 3   |
| 11 | 9  | 1NT W 2  |     | 120 | -3  |

19

♠103  
♥6  
♦K1054  
♣KQ10963

♠Q85  
♥AK5  
♦AQ86  
♣A42

♠J9764  
♥J943  
♦97  
♣87

W

N

E

S

♠AK2  
♥Q10872  
♦J32  
♣J5

Av: NS=+480

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 4NT S 6  | 490 |     | 0   |
| 2  | 3  | 3NT N 7  | 520 |     | 1   |
| 3  | 2  | 4H S 5   | 450 |     | -1  |
| 4  | 5  | 6H N-1   |     | 50  | -11 |
| 5  | 4  | 4H S 6   | 480 |     | 0   |
| 6  | 1  | 3NT N 5  | 460 |     | -1  |
| 8  | 10 | 3NT N 7  | 520 |     | 1   |
| 9  | 11 | 3NT N 7  | 520 |     | 1   |
| 10 | 8  | 3NT N 5  | 460 |     | -1  |
| 11 | 9  | 3NT N 5  | 460 |     | -1  |

20

♠J109652  
♥J43  
♦73  
♣95

♠Q87  
♥975  
♦AQJ4  
♣J108

♠K  
♥K86  
♦K952  
♣KQ732

W

N

E

S

♠A43  
♥AQ102  
♦1086  
♣A64

Av: NS=+230

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 3NT N 4  | 630 |     | 9   |
| 2  | 3  | 3NT N-2  |     | 200 | -10 |
| 3  | 2  | 1NT N 3  | 150 |     | -2  |
| 4  | 5  | 3NT S 3  | 600 |     | 9   |
| 5  | 4  | 1D N 1   | 70  |     | -4  |
| 6  | 1  | 2D N 2   | 90  |     | -4  |
| 8  | 10 | 2S W-1   | 100 |     | -4  |
| 9  | 11 | 3NT S 3  | 600 |     | 9   |
| 10 | 8  | 2C E-1   | 100 |     | -4  |
| 11 | 9  | 2S W-1   | 100 |     | -4  |

21

♠A6  
♥KJ754  
♦AJ42  
♣52

♠KQ7  
♥A6  
♦K87  
♣KQJ74

♠1082  
♥Q1098  
♦Q1095  
♣A3

W

N

E

S

♠J9543  
♥32  
♦63  
♣10986

Av: NS=-100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3H W 3   |     | 140 | -1  |
| 2  | 6  | 3H W 4   |     | 170 | -2  |
| 3  | 5  | 2H W 4   |     | 170 | -2  |
| 4  | 1  | 2H W 3   |     | 140 | -1  |
| 5  | 3  | 4S S-1   |     | 100 | 0   |
| 6  | 2  | 3S S 3   | 140 |     | 6   |
| 7  | 9  | 2H W 3   |     | 140 | -1  |
| 9  | 7  | 2H W 3   |     | 140 | -1  |
| 10 | 11 | 2S N 3   | 140 |     | 6   |
| 11 | 10 | 2H W 3   |     | 140 | -1  |

22

♠Q62  
♥8  
♦J95432  
♣A95

♠A  
♥KJ5432  
♦AQ  
♣Q763

♠K10875  
♥1096  
♦7  
♣J842

W

N

E

S

♠J943  
♥AQ7  
♦K1086  
♣K10

Av: NS=+390

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 5H S 5   | 450 |     | 2   |
| 2  | 6  | 3NT N-3  |     | 150 | -11 |
| 3  | 5  | 5H N 5   | 450 |     | 2   |
| 4  | 1  | 5H N 5   | 450 |     | 2   |
| 5  | 3  | 4H N 4   | 420 |     | 1   |
| 6  | 2  | 3NT N 5  | 460 |     | 2   |
| 7  | 9  | 4H N 5   | 450 |     | 2   |
| 9  | 7  | 3NT N 5  | 460 |     | 2   |
| 10 | 11 | 4H N 5   | 450 |     | 2   |
| 11 | 10 | 6H N-1   |     | 50  | -10 |

23

♠KQ1075  
♥A93  
♦AQ  
♣974

♠9632  
♥Q4  
♦K832  
♣Q106

♠J  
♥KJ108  
♦10965  
♣AJ85

W

N

E

S

♠A84  
♥7652  
♦J74  
♣K32

Av: NS=-450

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 2C W 3   |     | 110 | 8   |
| 2  | 6  | 3NT W 4  |     | 630 | -5  |
| 3  | 5  | 3H W 4   |     | 170 | 7   |
| 4  | 1  | 3NT E 5  |     | 660 | -5  |
| 5  | 3  | 3NT W 4  |     | 630 | -5  |
| 6  | 2  | 3NT W 4  |     | 630 | -5  |
| 7  | 9  | 3NT E 4  |     | 630 | -5  |
| 9  | 7  | 2C W 3   |     | 110 | 8   |
| 10 | 11 | 3NT E 4  |     | 630 | -5  |
| 11 | 10 | 1NT E 4  |     | 180 | 7   |

24

♠K1032  
♥QJ54  
♦743  
♣J7

♠A954  
♥K962  
♦5  
♣K852

♠J7  
♥87  
♦AK10962  
♣643

W

N

E

S

♠Q86  
♥A103  
♦QJ8  
♣AQ109

Av: NS=+220

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4H S-2   |     | 100 | -8  |
| 2  | 6  | 3NT S-1  |     | 50  | -7  |
| 3  | 5  | 4H N-1   |     | 50  | -7  |
| 4  | 1  | 3NT S 3  | 400 |     | 5   |
| 5  | 3  | 3Dx E-2  | 300 |     | 2   |
| 6  | 2  | 3NT S 3  | 400 |     | 5   |
| 7  | 9  | 3NT S 4  | 430 |     | 5   |
| 9  | 7  | 3H N-1   |     | 50  | -7  |
| 10 | 11 | 3NT S 3  | 400 |     | 5   |
| 11 | 10 | 3NT S 4  | 430 |     | 5   |

25

♠AQ3  
♥42  
♦Q952  
♣8763

♠J5  
♥109853  
♦K8  
♣AK105

♠K107642  
♥KQ  
♦764  
♣42

W

N

E

S

♠98  
♥AJ76  
♦AJ103  
♣QJ9

Av: NS=+270

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 4H N 5   | 450 |     | 5   |
| 2  | 4  | 3H N 4   | 170 |     | -3  |
| 3  | 6  | 3H N 5   | 200 |     | -2  |
| 4  | 2  | 2S E-1   | 100 |     | -5  |
| 5  | 1  | 3H N 4   | 170 |     | -3  |
| 6  | 3  | 4H N 4   | 420 |     | 4   |
| 7  | 8  | 1H N 4   | 170 |     | -3  |
| 8  | 7  | 3S E-2   | 200 |     | -2  |
| 9  | 10 | 4H N 4   | 420 |     | 4   |
| 10 | 9  | 4H N 4   | 420 |     | 4   |

26

♠Q82  
♥K8752  
♦95  
♣J64

♠AK65  
♥A4  
♦Q82  
♣A1072

♠J109  
♥Q96  
♦K764  
♣KQ8

W

N

E

S

♠743  
♥J103  
♦AJ103  
♣953

Av: NS=+120

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 1NT N 3  | 150 |     | 1   |
| 2  | 4  | 1NT N 2  | 120 |     | 0   |
| 3  | 6  | 1NT N 2  | 120 |     | 0   |
| 4  | 2  | 1NT N 2  | 120 |     | 0   |
| 5  | 1  | 1NT N 3  | 150 |     | 1   |
| 6  | 3  | 1NT N 1  | 90  |     | -1  |
| 7  | 8  | 1NT N 2  | 120 |     | 0   |
| 8  | 7  | 1NT N 2  | 120 |     | 0   |
| 9  | 10 | 1NT N 2  | 120 |     | 0   |
| 10 | 9  | 1NT N-1  |     | 100 | -6  |

27

♠K10742  
♥85  
♦QJ74  
♣QJ

♠AQ9  
♥J763  
♦653  
♣A76

♠63  
♥KQ42  
♦K1098  
♣853

W

N

E

S

♠J85  
♥A109  
♦A2  
♣K10942

Av: NS=+170

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 2NT S 3  | 150 |     | -1  |
| 2  | 4  | 2NT N 4  | 180 |     | 0   |
| 3  | 6  | 2NT S 3  | 150 |     | -1  |
| 4  | 2  | 2NT N 3  | 150 |     | -1  |
| 5  | 1  | 2NT S 6  | 240 |     | 2   |
| 6  | 3  | 2NT N 2  | 120 |     | -2  |
| 7  | 8  | 2NT S 4  | 180 |     | 0   |
| 8  | 7  | 2NT S 5  | 210 |     | 1   |
| 9  | 10 | 1NT N 2  | 120 |     | -2  |
| 10 | 9  | 1NT S 5  | 210 |     | 1   |

28

♠J42  
♥97  
♦876  
♣AJ1083

♠A6  
♥AQJ4  
♦1092  
♣7654

♠K985  
♥10632  
♦Q3  
♣K92

W

N

E

S

♠Q1073  
♥K85  
♦AKJ54  
♣Q

Av: NS=+630

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 5  | 3NT N 4  | 630 |     | 0   |
| 2  | 4  | 3NT N 4  | 630 |     | 0   |
| 3  | 6  | 3NT N 4  | 630 |     | 0   |
| 4  | 2  | 3NT N-1  |     | 100 | -12 |
| 5  | 1  | 3NT N 4  | 630 |     | 0   |
| 6  | 3  | 3NT N 3  | 600 |     | -1  |
| 7  | 8  | 3NT N 4  | 630 |     | 0   |
| 8  | 7  | 3NT N 4  | 630 |     | 0   |
| 9  | 10 | 3NT N 4  | 630 |     | 0   |
| 10 | 9  | 3NT N 5  | 660 |     | 1   |