

**1**

♠ 83  
♥ KJ10752  
♦ J5  
♣ A64

♠ QJ9  
♥ 4  
♦ K1097432  
♣ 92

♠ K7654  
♥ 96  
♦ AQ6  
♣ 875

W N E S

♠ A102  
♥ AQ83  
♦ 8  
♣ KQJ103

Av: NS=+480

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 12  | 4H       | N 6 | 480 | 0   |
| 3   | 10  | 4H       | N 6 | 480 | 0   |
| 5   | 8   | 4H       | N 6 | 480 | 0   |
| 7   | 6   | 4H       | N 6 | 480 | 0   |
| 9   | 4   | 4H       | N 6 | 480 | 0   |
| 11  | 2   | 6H       | N 6 | 980 | 11  |

**2**

♠ Q653  
♥ J87  
♦ K875  
♣ 62

♠ K  
♥ Q92  
♦ A64  
♣ AKJ853

♠ J974  
♥ 1065  
♦ 93  
♣ Q1074

W N E S

♠ A1082  
♥ AK43  
♦ QJ102  
♣ 9

Av: NS=+50

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 12  | 4C       | E 4 | 130 | -5  |
| 3   | 10  | 1NT      | W 1 | 90  | -4  |
| 5   | 8   | 4C       | W-1 | 50  | 0   |
| 7   | 6   | 3D       | S 4 | 130 | 2   |
| 9   | 4   | 3NT      | W-2 | 100 | 2   |
| 11  | 2   | 5Cx      | W-3 | 500 | 10  |

**3**

♠ Q109  
♥ 972  
♦ 754  
♣ J1064

♠ 832  
♥ AK854  
♦ 1092  
♣ Q9

♠ AJ74  
♥ J6  
♦ AKJ86  
♣ 87

W N E S

♠ K65  
♥ Q103  
♦ Q3  
♣ AK532

Av: NS=+70

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 12  | 4S       | W-2 | 200 | 4   |
| 3   | 10  | 3D       | E 3 | 110 | -5  |
| 5   | 8   | 5D       | E-3 | 300 | 6   |
| 7   | 6   | 4D       | E-2 | 200 | 4   |
| 9   | 4   | 2D       | E 2 | 90  | -4  |
| 11  | 2   | 1NT      | S-1 | 50  | -3  |

**4**

♠ K5  
♥ Q432  
♦ A10  
♣ A9743

♠ Q843  
♥ AJ85  
♦ 963  
♣ K8

♠ 109762  
♥ 10  
♦ QJ752  
♣ 65

W N E S

♠ AJ  
♥ K976  
♦ K84  
♣ QJ102

Av: NS=+620

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 12  | 4H       | N 4 | 620 | 0   |
| 3   | 10  | 4H       | S 4 | 620 | 0   |
| 5   | 8   | 4H       | S 4 | 620 | 0   |
| 7   | 6   | 4H       | S 4 | 620 | 0   |
| 9   | 4   | 4H       | S 4 | 620 | 0   |
| 11  | 2   | 4H       | S 4 | 620 | 0   |

**5**

♠ 10  
♥ 97543  
♦ 54  
♣ J6532

♠ A9653  
♥ Q62  
♦ 1063  
♣ K9

♠ QJ842  
♥ 10  
♦ AQJ982  
♣ A

W N E S

♠ K7  
♥ AKJ8  
♦ K7  
♣ Q10874

Av: NS=-450

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 12  | 4S       | W 6 | 480 | -1  |
| 3   | 10  | 4S       | E 5 | 450 | 0   |
| 5   | 8   | 4S       | E 4 | 420 | 1   |
| 7   | 6   | 5S       | E-1 | 50  | 11  |
| 9   | 4   | 4Sx      | E 5 | 690 | -6  |
| 11  | 2   | 4S       | E 5 | 450 | 0   |

**6**

♠ K107532  
♥ 42  
♦ 7  
♣ K653

♠ Q  
♥ Q105  
♦ A1095  
♣ 109742

♠ 984  
♥ 863  
♦ KQ632  
♣ AJ

W N E S

♠ AJ6  
♥ AKJ97  
♦ J84  
♣ Q8

Av: NS=+260

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 8   | 2S       | N 4 | 170 | -3  |
| 3   | 6   | 4S       | S 5 | 450 | 5   |
| 5   | 4   | 2S       | N 4 | 170 | -3  |
| 7   | 2   | 2S       | S 5 | 200 | -2  |
| 9   | 12  | 4S       | N 5 | 450 | 5   |
| 11  | 10  | 2S       | S 5 | 200 | -2  |

**7**

♠ AK2  
♥ J10973  
♦ 3  
♣ 10852

♠ J5  
♥ 854  
♦ J964  
♣ AQ96

♠ 9876  
♥ K6  
♦ AKQ108  
♣ K4

W N E S

♠ Q1043  
♥ AQ2  
♦ 752  
♣ J73

Av: NS=-130

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 8   | 2NT      | E 2 | 120 | 0   |
| 3   | 6   | 2NT      | E 2 | 120 | 0   |
| 5   | 4   | 1NT      | E 2 | 120 | 0   |
| 7   | 2   | 2NT      | E 2 | 120 | 0   |
| 9   | 12  | 2NT      | E 4 | 180 | -2  |
| 11  | 10  | 2NT      | E 3 | 150 | -1  |

**8**

♠ J105432  
♥ QJ103  
♦ Q  
♣ 63

♠ 7  
♥ A9875  
♦ KJ8642  
♣ A

♠ AQ96  
♥ K4  
♦ A1097  
♣ 1072

W N E S

♠ K8  
♥ 62  
♦ 53  
♣ KQJ9854

Av: NS=-440

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 8   | 5D       | W 7 | 440 | 0   |
| 3   | 6   | 3NT      | E-1 | 50  | 10  |
| 5   | 4   | 4H       | W 5 | 450 | 0   |
| 7   | 2   | 3NT      | E 4 | 430 | 0   |
| 9   | 12  | 5D       | E 7 | 440 | 0   |
| 11  | 10  | 3NT      | W 4 | 430 | 0   |

**9**

♠ AKJ97  
♥ Q74  
♦ A5  
♣ K93

♠ 2  
♥ AK632  
♦ KQ876  
♣ Q6

♠ 864  
♥ J8  
♦ 1042  
♣ J10754

W N E S

♠ Q1053  
♥ 1095  
♦ J93  
♣ A82

Av: NS=+100

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 8   | 2S       | N 2 | 110 | 0   |
| 3   | 6   | 3NT      | N 3 | 400 | 7   |
| 5   | 4   | 3S       | N-1 | 50  | -4  |
| 7   | 2   | 3S       | N-1 | 50  | -4  |
| 9   | 12  | 3Hx      | W-3 | 800 | 12  |
| 11  | 10  | 3S       | N-1 | 50  | -4  |

**10**

♠ QJ865  
♥ J5  
♦ AQ86  
♣ J7

♠ K973  
♥ 8  
♦ KJ7542  
♣ A3

♠ A102  
♥ AQ10743  
♦ 9  
♣ Q92

W N E S

♠ 4  
♥ K962  
♦ 103  
♣ K108654

Av: NS=+110

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 8   | 3NT      | W 3 | 600 | -12 |
| 3   | 6   | 2NT      | W 3 | 150 | -6  |
| 5   | 4   | 2NT      | W-1 | 100 | 0   |
| 7   | 2   | 3NT      | W-4 | 400 | 7   |
| 9   | 12  | 2NT      | W-2 | 200 | 3   |
| 11  | 10  | 3S       | W-3 | 300 | 5   |

**11**

♠ J632  
♥ 63  
♦ 1042  
♣ K942

♠ 104  
♥ A105  
♦ K985  
♣ A876

♠ AQ75  
♥ J92  
♦ AJ7  
♣ QJ5

W N E S

♠ K98  
♥ KQ874  
♦ Q63  
♣ 103

Av: NS=+60

| N-S | E-W | Contract | N-S | E-W | IMP |
|-----|-----|----------|-----|-----|-----|
| 1   | 4   | 3NT      | E-2 | 100 | 1   |
| 3   | 2   | 3NT      | W-2 | 100 | 1   |
| 5   | 10  | 3NT      | E-1 | 50  | 0   |
| 7   | 12  | 3NT      | E-1 | 50  | 0   |
| 9   | 6   | 3NT      | E-1 | 50  | 0   |
| 11  | 8   | 3NT      | E 4 | 430 | -10 |

**12**

♠ Q5  
♥ 98543  
♦ 7  
♣ AQ1087

♠ AK10872  
♥ AKQ  
♦ A62  
♣ 9

♠ J4  
♥ J6  
♦ KQJ85  
♣ KJ64

W N E S

♠ 963  
♥ 1072  
♦ 10943  
♣ 532

Av: NS=-610

| N-S | E-W | Contract | N-S | E-W  | IMP |
|-----|-----|----------|-----|------|-----|
| 1   | 4   | 4NT      | E 6 | 490  | 3   |
| 3   | 2   | 4S       | W 6 | 480  | 4   |
| 5   | 10  | 4NT      | W 6 | 490  | 3   |
| 7   | 12  | 6S       | E 7 | 1010 | -9  |
| 9   | 6   | 6S       | W 6 | 980  | -9  |
| 11  | 8   | 6D       | E-1 | 50   | 12  |

13

Hand 13: N-S cards (♠AJ, ♥9732, ♦J852, ♣K103) and (♠K752, ♥K1086, ♦AQ9, ♣A6); E-W cards (♠964, ♥Q4, ♦643, ♣J8742) and (♠Q1083, ♥AJ5, ♦K107, ♣Q95). Includes a bridge diagram with North and South positions.

Table for Hand 13: Av: NS=+60. Columns: N-S, E-W, Contract, N-S, E-W, IMP. Rows 1-11 showing various contracts and scores.

14

Hand 14: N-S cards (♠QJ5, ♥AK9, ♦543, ♣AKQ8) and (♠862, ♥J8643, ♦A2, ♣1043); E-W cards (♠97, ♥1052, ♦J1098, ♣J962) and (♠AK1043, ♥Q7, ♦KQ76, ♣75). Includes a bridge diagram with North and South positions.

Table for Hand 14: Av: NS=+980. Columns: N-S, E-W, Contract, N-S, E-W, IMP. Rows 1-11 showing various contracts and scores.

15

Hand 15: N-S cards (♠A, ♥AQ85, ♦K1053, ♣10854) and (♠8653, ♥Q4, ♦AKQJ763); E-W cards (♠K72, ♥107432, ♦AJ97, ♣2) and (♠QJ1094, ♥KJ96, ♦862, ♣9). Includes a bridge diagram with North and South positions.

Table for Hand 15: Av: NS=-140. Columns: N-S, E-W, Contract, N-S, E-W, IMP. Rows 1-11 showing various contracts and scores.

16

Hand 16: N-S cards (♠A5, ♥1083, ♦109742, ♣AQ7) and (♠K107, ♥J2, ♦J8653, ♣J96); E-W cards (♠Q93, ♥AKQ75, ♦K10532) and (♠J8642, ♥964, ♦AKQ, ♣84). Includes a bridge diagram with North and South positions.

Table for Hand 16: Av: NS=-100. Columns: N-S, E-W, Contract, N-S, E-W, IMP. Rows 1-11 showing various contracts and scores.

17

Hand 17: N-S cards (♠AQ3, ♥QJ7632, ♦87, ♣97) and (♠1065, ♥A54, ♦K1096, ♣KQ6); E-W cards (♠J, ♥K9, ♦A532, ♣J108432) and (♠K98742, ♥108, ♦QJ4, ♣A5). Includes a bridge diagram with North and South positions.

Table for Hand 17: Av: NS=+150. Columns: N-S, E-W, Contract, N-S, E-W, IMP. Rows 1-11 showing various contracts and scores.

18

Hand 18: N-S cards (♠A108, ♥KJ64, ♦QJ10, ♣KQ8) and (♠76, ♥A7, ♦AK932, ♣A953); E-W cards (♠KQJ94, ♥953, ♦54, ♣J74) and (♠532, ♥Q1082, ♦876, ♣1062). Includes a bridge diagram with North and South positions.

Table for Hand 18: Av: NS=-150. Columns: N-S, E-W, Contract, N-S, E-W, IMP. Rows 1-11 showing various contracts and scores.

19

Hand 19: N-S cards (♠842, ♥987, ♦KQ107, ♣AQ5) and (♠J97, ♥K654, ♦A, ♣KJ832); E-W cards (♠Q6, ♥Q3, ♦J9865432, ♣6) and (♠AK1053, ♥AJ102, ♦, ♣10974). Includes a bridge diagram with North and South positions.

Table for Hand 19: Av: NS=+380. Columns: N-S, E-W, Contract, N-S, E-W, IMP. Rows 1-11 showing various contracts and scores.

20

Hand 20: N-S cards (♠K108, ♥K98, ♦108, ♣KQ1086) and (♠QJ97, ♥A42, ♦Q3, ♣A542); E-W cards (♠A654, ♥105, ♦AJ6542, ♣3) and (♠32, ♥QJ763, ♦K97, ♣J97). Includes a bridge diagram with North and South positions.

Table for Hand 20: Av: NS=-160. Columns: N-S, E-W, Contract, N-S, E-W, IMP. Rows 1-11 showing various contracts and scores.

21

Hand 21: N-S cards (♠K1072, ♥AQ, ♦K973, ♣Q102) and (♠AJ983, ♥, ♦AJ102, ♣AK63); E-W cards (♠Q4, ♥J109752, ♦Q6, ♣J97) and (♠65, ♥K8643, ♦854, ♣854). Includes a bridge diagram with North and South positions.

Table for Hand 21: Av: NS=-170. Columns: N-S, E-W, Contract, N-S, E-W, IMP. Rows 1-11 showing various contracts and scores.

22

Hand 22: N-S cards (♠KJ10, ♥J, ♦A7542, ♣AK64) and (♠Q87, ♥AK764, ♦83, ♣985); E-W cards (♠A9652, ♥Q2, ♦KQ9, ♣J102) and (♠43, ♥109853, ♦J106, ♣Q73). Includes a bridge diagram with North and South positions.

Table for Hand 22: Av: NS=+60. Columns: N-S, E-W, Contract, N-S, E-W, IMP. Rows 1-11 showing various contracts and scores.

23

Hand 23: N-S cards (♠87, ♥K9863, ♦KJ, ♣7543) and (♠J96, ♥Q7, ♦9764, ♣AQ102); E-W cards (♠A532, ♥J, ♦10532, ♣J986) and (♠KQ104, ♥A10542, ♦AQ8, ♣K). Includes a bridge diagram with North and South positions.

Table for Hand 23: Av: NS=+650. Columns: N-S, E-W, Contract, N-S, E-W, IMP. Rows 1-11 showing various contracts and scores.

24

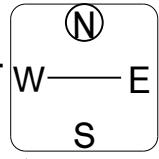
Hand 24: N-S cards (♠54, ♥K85, ♦A10863, ♣865) and (♠AQ32, ♥AJ1097, ♦42, ♣K3); E-W cards (♠10987, ♥432, ♦K75, ♣Q74) and (♠KJ6, ♥Q6, ♦QJ9, ♣AJ1092). Includes a bridge diagram with North and South positions.

Table for Hand 24: Av: NS=-90. Columns: N-S, E-W, Contract, N-S, E-W, IMP. Rows 1-11 showing various contracts and scores.

25

♠ A6  
♥ AJ9  
♦ 765  
♣ J10872

♠ K84  
♥ 7654  
♦ 1083  
♣ Q93



♠ QJ2  
♥ KQ1083  
♦ KJ42  
♣ A

♠ 109753  
♥ 2  
♦ AQ9  
♣ K654

Av: NS=+100

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