

**1**

♠ 9732  
♥ AJ976  
♦ 64  
♣ 102

♠ K85  
♥ K53  
♦ KJ109  
♣ AQ7

♠ QJ1064  
♥ 10  
♦ 853  
♣ J986

♠ A  
♥ Q842  
♦ AQ72  
♣ K543

W N E S

Av: NS=+30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 5Sx      | E-3 | 500 | 10  |
| 3  | 6  | 2H       | S 5 | 200 | 5   |
| 5  | 4  | 2S       | W 3 | 140 | -5  |
| 7  | 2  | 2S       | W 4 | 170 | -5  |

**2**

♠ 87  
♥ AK962  
♦ 98542  
♣ 5

♠ A9  
♥ J4  
♦ K10763  
♣ Q1098

♠ KQ654  
♥ Q5  
♦ J  
♣ KJ762

♠ J1032  
♥ 10873  
♦ AQ  
♣ A43

W N E S

Av: NS=+80

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 2S       | E-2 | 100 | 1   |
| 3  | 6  | 3C       | E-1 | 50  | -1  |
| 5  | 4  | 2Hx      | N 3 | 870 | 13  |
| 7  | 2  | 3C       | E 3 | 110 | -5  |

**3**

♠ Q1054  
♥ 62  
♦ Q872  
♣ Q54

♠ K86  
♥ QJ875  
♦ J9  
♣ A96

♠ J932  
♥ K104  
♦ A103  
♣ J83

♠ A7  
♥ A93  
♦ K654  
♣ K1072

W N E S

Av: NS=-80

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

**4**

♠ J842  
♥ A108  
♦ 82  
♣ K1054

♠ Q106  
♥ Q95  
♦ J943  
♣ AQ3

♠ K53  
♥ 762  
♦ Q10765  
♣ J9

♠ A97  
♥ KJ43  
♦ AK  
♣ 8762

W N E S

Av: NS=+30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 2NT      | S 4 | 180 | 4   |
| 3  | 6  | 2S       | N-1 | 100 | -4  |
| 5  | 4  | 2NT      | S 3 | 150 | 3   |
| 7  | 2  | 2NT      | S-1 | 100 | -4  |

**5**

♠ A97  
♥ 52  
♦ Q65  
♣ KQ1087

♠ 1063  
♥ KJ1084  
♦ 94  
♣ J63

♠ KQ2  
♥ A9  
♦ AK87  
♣ A954

♠ J854  
♥ Q763  
♦ J1032  
♣ 2

W N E S

Av: NS=+80

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 3NT      | E-3 | 150 | 2   |
| 3  | 6  | 3NT      | E-1 | 50  | -1  |
| 5  | 4  | 3NT      | E-2 | 100 | 1   |
| 7  | 2  | 3NT      | E-1 | 50  | -1  |

**6**

♠ J976  
♥ 10965  
♦ J8  
♣ 542

♠ AQ52  
♥ AKJ  
♦ 9643  
♣ Q10

♠ K  
♥ Q732  
♦ KQ10752  
♣ 76

♠ 10843  
♥ 84  
♦ A  
♣ AKJ983

W N E S

Av: NS=-20

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 5D       | E-1 | 100 | 3   |
| 3  | 6  | 4H       | E-2 | 200 | 6   |
| 5  | 4  | 3D       | E 4 | 130 | -3  |
| 7  | 2  | 3H       | E 4 | 170 | -4  |

**7**

♠ 9876  
♥ QJ5  
♦ A832  
♣ J3

♠ J3  
♥ 97  
♦ K97654  
♣ A87

♠ AK1054  
♥ K843  
♦ QJ  
♣ 109

♠ Q2  
♥ A1062  
♦ 10  
♣ KQ6542

W N E S

Av: NS=+110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 2C       | S 3 | 110 | 0   |
| 3  | 6  | 2C       | S 3 | 110 | 0   |
| 5  | 4  | 3D       | W-1 | 100 | 0   |
| 7  | 2  | 2S       | E-1 | 100 | 0   |

**8**

♠ Q6  
♥ K108432  
♦ K  
♣ J976

♠ AK1052  
♥ J6  
♦ 109832  
♣ 2

♠ 984  
♥ A5  
♦ J5  
♣ AK10853

♠ J73  
♥ Q97  
♦ AQ764  
♣ Q4

W N E S

Av: NS=-80

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 8  | 3H       | N-1 | 50  | 1   |
| 3  | 6  | 3H       | N-1 | 50  | 1   |
| 5  | 4  | 3S       | W 3 | 140 | -2  |
| 7  | 2  | 3H       | N-2 | 100 | -1  |

**9**

♠ 3  
♥ K7543  
♦ KQ863  
♣ J3

♠ AJ1054  
♥ J108  
♦ J  
♣ AQ74

♠ KQ92  
♥ Q962  
♦ 9  
♣ 9862

♠ 876  
♥ A  
♦ A107542  
♣ K105

W N E S

Av: NS=+280

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 5D       | S 5 | 400 | 3   |
| 3  | 8  | 5Dx      | S 5 | 550 | 7   |
| 5  | 2  | 4D       | S 5 | 150 | -4  |
| 7  | 4  | 3S       | W 5 | 200 | -10 |

**10**

♠ 9754  
♥ 976  
♦ Q10653  
♣ J

♠ 102  
♥ 82  
♦ KJ72  
♣ 98652

♠ A3  
♥ KJ54  
♦ A94  
♣ Q1043

♠ KQJ86  
♥ AQ103  
♦ 8  
♣ AK7

W N E S

Av: NS=+620

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 4S       | S 5 | 650 | 1   |
| 3  | 8  | 4S       | N 4 | 620 | 0   |
| 5  | 2  | 4S       | N 4 | 620 | 0   |
| 7  | 4  | 3S       | S 4 | 170 | -10 |

**11**

♠ Q7  
♥ AQ9643  
♦ J8  
♣ Q73

♠ KJ83  
♥ 72  
♦ K9632  
♣ 92

♠ A10962  
♥ J  
♦ A7  
♣ AK1065

♠ 54  
♥ K1085  
♦ Q1054  
♣ J84

W N E S

Av: NS=-480

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 4S       | E 6 | 480 | 0   |
| 3  | 8  | 4S       | W 5 | 450 | 1   |
| 5  | 2  | 4S       | E 6 | 480 | 0   |
| 7  | 4  | 4S       | W 7 | 510 | -1  |

**12**

♠ K10875  
♥ A93  
♦ 43  
♣ 965

♠ A94  
♥ KJ64  
♦ AJ9  
♣ A83

♠ Q6  
♥ 872  
♦ Q1065  
♣ QJ102

♠ J32  
♥ Q105  
♦ K872  
♣ K74

W N E S

Av: NS=-70

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 6  | 1NT      | W 4 | 180 | -3  |
| 3  | 8  | 1NT      | W-2 | 100 | 5   |
| 5  | 2  | 3NT      | W-1 | 50  | 3   |
| 7  | 4  | 1NT      | W 4 | 180 | -3  |

13

Hand 13: North (943, J95, Q63, KJ97), South (AK5, AKJ742, 10854, 76, K762, 1085, A632, QJ1082, AQ10843, 9, Q). Diagram shows a bridge layout with North and South seats.

Av: NS=+150

Table with 7 rows and 6 columns: NS, EW, Contract, N-S, E-W, IMP. Results: 1 6 5D W-2 200 2, 3 8 4D W-1 100 -2, 5 2 4S S-1 100 -6, 7 4 3NT E-2 200 2.

14

Hand 14: North (Q105, Q5, AK10743, Q10), South (K8732, 93, J87432, A, AKJ1084, 92, AK96, J964, 762, QJ865, 5). Diagram shows a bridge layout with North and South seats.

Av: NS=-510

Table with 7 rows and 6 columns: NS, EW, Contract, N-S, E-W, IMP. Results: 1 6 3H E 7 260 6, 3 8 4H E 7 510 0, 5 2 5Dx N-3 500 0, 7 4 4H E 7 510 0.

15

Hand 15: North (109543, 984, Q543, 6), South (A876, J106, K92, AK9, QJ, 32, AJ107, QJ875, K2, AKQ75, 86, 10432). Diagram shows a bridge layout with North and South seats.

Av: NS=+50

Table with 7 rows and 6 columns: NS, EW, Contract, N-S, E-W, IMP. Results: 1 6 3NT W-1 50 0, 3 8 2C E 5 150 -5, 5 2 4C E-1 50 0, 7 4 3C E-2 100 2.

16

Hand 16: North (Q5, AKQJ98, 762, 94), South (J82, 73, A1095, Q1083, A10763, 5, J8, AJ752, K94, 10642, KQ43, K6). Diagram shows a bridge layout with North and South seats.

Av: NS=+190

Table with 7 rows and 6 columns: NS, EW, Contract, N-S, E-W, IMP. Results: 1 6 5H N-1 50 -6, 3 8 4H N 4 420 6, 5 2 4H N 4 420 6, 7 4 4H N-1 50 -6.

17

Hand 17: North (A632, 764, A82, J76), South (Q, KJ2, QJ764, A1098, K75, AQ1098, 93, K42, J10984, 53, K105, Q53). Diagram shows a bridge layout with North and South seats.

Av: NS=-300

Table with 7 rows and 6 columns: NS, EW, Contract, N-S, E-W, IMP. Results: 1 4 4H E 4 420 -3, 3 2 4H E 4 420 -3, 5 8 3H E 4 170 4, 7 6 4H E-1 50 8.

18

Hand 18: North (109875, 1075, A, 8542), South (6, AJ9, KQ7654, A96, AQ43, Q6432, J10, 73, KJ2, K8, 9832, KQJ10). Diagram shows a bridge layout with North and South seats.

Av: NS=-140

Table with 7 rows and 6 columns: NS, EW, Contract, N-S, E-W, IMP. Results: 1 4 4S N-3 300 -4, 3 2 2D W 3 110 1, 5 8 3H E 4 170 -1, 7 6 3H E-1 50 5.

19

Hand 19: North (J107, J2, AKJ85, Q109), South (AKQ43, KQ73, 93, J5, 5, 10954, Q1074, A874, 9862, A86, 62, K632). Diagram shows a bridge layout with North and South seats.

Av: NS=-140

Table with 7 rows and 6 columns: NS, EW, Contract, N-S, E-W, IMP. Results: 1 4 2H W 2 110 1, 3 2 4H W 4 620 -10, 5 8 2H W 3 140 0, 7 6 3H W 3 140 0.

20

Hand 20: North (AKQ963, Q942, QJ10), South (AK5, 872, J10853, 52, QJ109743, 4, K9874, 862, J105, AK76, A63). Diagram shows a bridge layout with North and South seats.

Av: NS=+440

Table with 7 rows and 6 columns: NS, EW, Contract, N-S, E-W, IMP. Results: 1 4 5S W-1 100 -8, 3 2 4H N 6 680 6, 5 8 4Sx E-1 200 -6, 7 6 4H N 6 680 6.

21

Hand 21: North (KJ9532, 84, 109432), South (4, A1073, K, KJ109876, Q1087, 52, Q876, A43, A6, KQJ96, AJ5, Q52). Diagram shows a bridge layout with North and South seats.

Av: NS=-170

Table with 7 rows and 6 columns: NS, EW, Contract, N-S, E-W, IMP. Results: 1 4 3NT W 5 460 -7, 3 2 3C W 3 110 2, 5 8 4S N-2 200 -1, 7 6 4C W 4 130 1.

22

Hand 22: North (AQ6, Q9862, KQ9, 54), South (KJ53, K754, 2, K1093, 1042, A10, J1054, AQ76, 987, J3, A8763, J82). Diagram shows a bridge layout with North and South seats.

Av: NS=+30

Table with 7 rows and 6 columns: NS, EW, Contract, N-S, E-W, IMP. Results: 1 4 1H N 2 110 2, 3 2 1NT S-2 100 -4, 5 8 2D N-1 50 -2, 7 6 2H N 2 110 2.

23

Hand 23: North (98653, 6, AK102, 873), South (10, J10432, J765, AK2, 862, K75, Q843, QJ9654, AKQJ742, AQ98, 9, 10). Diagram shows a bridge layout with North and South seats.

Av: NS=+680

Table with 7 rows and 6 columns: NS, EW, Contract, N-S, E-W, IMP. Results: 1 4 4S S 6 680 0, 3 2 4S S 6 680 0, 5 8 4S S 6 680 0, 7 6 4S S 6 680 0.

24

Hand 24: North (A5, J8654, Q, KQJ72), South (Q984, Q, A864, A864, K72, K10732, K1092, 3, J1063, A9, J753, 1095). Diagram shows a bridge layout with North and South seats.

Av: NS=-120

Table with 7 rows and 6 columns: NS, EW, Contract, N-S, E-W, IMP. Results: 1 4 3H S-4 200 -2, 3 2 3D W 3 110 0, 5 8 3D W 4 130 0, 7 6 2H N-2 100 1.