

**1**

♠ AK1064  
♥ QJ5  
♦ K7  
♣ KQ8

♠ 2  
♥ A108  
♦ AQ10432  
♣ A43

♠ 87  
♥ K763  
♦ 95  
♣ 107652

♠ QJ953  
♥ 942  
♦ J86  
♣ J9

Av: NS=0

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

**2**

♠ A5  
♥ K632  
♦ Q6  
♣ 98652

♠ Q932  
♥ A107  
♦ K932  
♣ K10

♠ K8764  
♥ J84  
♦ AJ8  
♣ 74

♠ J10  
♥ Q95  
♦ 10754  
♣ AQJ3

Av: NS=-160

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 9  | 2S E 4   |     | 170 | 0   |
| 6  | 14 | 4S W 4   |     | 420 | -6  |
| 7  | 11 | 2S E 3   |     | 140 | 1   |
| 10 | 4  | 2S E 4   |     | 170 | 0   |
| 12 | 8  | 2S E 3   |     | 140 | 1   |
| 13 | 5  | 2S E 3   |     | 140 | 1   |

**3**

♠ 103  
♥ A107  
♦ QJ6  
♣ AQ986

♠ Q7  
♥ KQ9  
♦ 1098754  
♣ J2

♠ AK96542  
♥ J2  
♦ 2  
♣ 1074

♠ J8  
♥ 86543  
♦ AK3  
♣ K53

Av: NS=-90

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 3  | 9  | 3H S 3   | 140 |     | 6   |
| 6  | 14 | 4S E-1   | 100 |     | 5   |
| 7  | 11 | 3S E 3   |     | 140 | -2  |
| 10 | 4  | 3S E 3   |     | 140 | -2  |
| 12 | 8  | 2S E 4   |     | 170 | -2  |
| 13 | 5  | 3Sx E 3  |     | 730 | -12 |

**4**

♠ J1084  
♥ J1065  
♦ 8  
♣ AJ105

♠ AK  
♥ 9873  
♦ AQ10  
♣ 9632

♠ Q5  
♥ 2  
♦ KJ76542  
♣ K87

♠ 97632  
♥ AKQ4  
♦ 93  
♣ Q4

Av: NS=-130

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 12 | 2D E 4   |     | 130 | 0   |
| 5  | 8  | 4D E 4   |     | 130 | 0   |
| 7  | 6  | 3D E 4   |     | 130 | 0   |
| 9  | 13 | 2D E 4   |     | 130 | 0   |
| 11 | 1  | 3NT W 3  |     | 600 | -10 |
| 14 | 10 | 2D E 4   |     | 130 | 0   |

**5**

♠ KQ83  
♥ AK106  
♦ 1042  
♣ 43

♠ 92  
♥ 742  
♦ AJ8  
♣ KQ1062

♠ J10754  
♥ J95  
♦ 3  
♣ AJ97

♠ A6  
♥ Q83  
♦ KQ9765  
♣ 85

Av: NS=+120

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 12 | 3D N 3   | 110 |     | 0   |
| 5  | 8  | 3D N 4   | 130 |     | 0   |
| 7  | 6  | 3D N 5   | 150 |     | 1   |
| 9  | 13 | 3D N 3   | 110 |     | 0   |
| 11 | 1  | 2NT S 2  | 120 |     | 0   |
| 14 | 10 | 3NT N-2  |     | 200 | -8  |

**6**

♠ 63  
♥ A543  
♦ AK1082  
♣ 102

♠ K9  
♥ KQJ10  
♦ Q93  
♣ K875

♠ A52  
♥ 762  
♦ J754  
♣ AJ6

♠ QJ10874  
♥ 98  
♦ 6  
♣ Q943

Av: NS=-140

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 2  | 12 | 1NT E 2  |     | 120 | 1   |
| 5  | 8  | 3S S-1   |     | 50  | 3   |
| 7  | 6  | 1NT E 3  |     | 150 | 0   |
| 9  | 13 | 1NT E 3  |     | 150 | 0   |
| 11 | 1  | 1NT E 2  |     | 120 | 1   |
| 14 | 10 | 1NT E 3  |     | 150 | 0   |

**7**

♠ K732  
♥ QJ2  
♦ J9864  
♣ 4

♠ 9865  
♥ 108  
♦ A3  
♣ Q10962

♠ QJ  
♥ A53  
♦ Q105  
♣ KJ853

♠ A104  
♥ K9764  
♦ K72  
♣ A7

Av: NS=+30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4H S 4   | 620 |     | 11  |
| 3  | 2  | 2H S 4   | 170 |     | 4   |
| 7  | 13 | 4C E 4   |     | 130 | -4  |
| 9  | 11 | 3H S-1   |     | 100 | -4  |
| 12 | 10 | 2H S 4   | 170 |     | 4   |
| 14 | 8  | 3C E 3   |     | 110 | -4  |

**8**

♠ 82  
♥ AJ52  
♦ K84  
♣ AJ97

♠ AJ73  
♥ Q84  
♦ Q765  
♣ K10

♠ K96  
♥ K7  
♦ A1093  
♣ Q864

♠ Q1054  
♥ 10963  
♦ J2  
♣ 532

Av: NS=-80

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 2D W 3   |     | 110 | -1  |
| 3  | 2  | 3NT E-2  | 100 |     | 5   |
| 7  | 13 | 3NT E 3  |     | 400 | -8  |
| 9  | 11 | 2NT E 2  |     | 120 | -1  |
| 12 | 10 | 3NT E-1  | 50  |     | 4   |
| 14 | 8  | 2NT E 3  |     | 150 | -2  |

**9**

♠ Q97642  
♥ 832  
♦ AKQ  
♣ 8

♠ KJ10  
♥ Q10975  
♦ 8  
♣ QJ93

♠ A83  
♥ AJ4  
♦ J742  
♣ A62

♠ 5  
♥ K6  
♦ 109653  
♣ K10754

Av: NS=-70

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3H W-1   | 100 |     | 5   |
| 3  | 2  | 3H W 3   |     | 140 | -2  |
| 7  | 13 | 2S N-1   |     | 50  | 1   |
| 9  | 11 | 3H W 4   |     | 170 | -3  |
| 12 | 10 | 2S N 2   | 110 |     | 5   |
| 14 | 8  | 4H W 5   |     | 650 | -11 |

**10**

♠ KQ97  
♥ 763  
♦ AQJ84  
♣ 10

♠ AJ104  
♥ 8542  
♦ 9  
♣ K732

♠ 8  
♥ AJ9  
♦ K107632  
♣ AJ4

♠ 6532  
♥ KQ10  
♦ 5  
♣ Q9865

Av: NS=+130

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 9  | 2D E-2   | 200 |     | 2   |
| 3  | 13 | 2D E-1   | 100 |     | -1  |
| 6  | 12 | 2D E-1   | 100 |     | -1  |
| 10 | 2  | 1NT E 1  |     | 90  | -6  |
| 11 | 5  | 2D E-1   | 100 |     | -1  |
| 14 | 4  | 2D E-2   | 200 |     | 2   |

**11**

♠ KQJ84  
♥ 92  
♦ A107  
♣ J92

♠ 3  
♥ A83  
♦ Q9652  
♣ Q1076

♠ A10752  
♥ KQ764  
♦ K3  
♣ 5

♠ 96  
♥ J105  
♦ J84  
♣ AK843

Av: NS=-120

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 9  | 4H E 4   |     | 420 | -7  |
| 3  | 13 | 2S N-2   |     | 100 | 1   |
| 6  | 12 | 3H E 3   |     | 140 | -1  |
| 10 | 2  | 2H E 3   |     | 140 | -1  |
| 11 | 5  | 2H E 2   |     | 110 | 0   |
| 14 | 4  | 3H E-1   | 50  |     | 5   |

**12**

♠ AQJ  
♥ KQJ1096  
♦  
♣ KQ76

♠ 10754  
♥ A53  
♦ K8  
♣ 9532

♠ K9  
♥ 84  
♦ AQ1097653  
♣ 10

♠ 8632  
♥ 72  
♦ J42  
♣ AJ84

Av: NS=+650

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 9  | 4H N 5   | 650 |     | 0   |
| 3  | 13 | 4H N 5   | 650 |     | 0   |
| 6  | 12 | 4H N 5   | 650 |     | 0   |
| 10 | 2  | 4H N 5   | 650 |     | 0   |
| 11 | 5  | 4H N 4   | 620 |     | -1  |
| 14 | 4  | 4H N 5   | 650 |     | 0   |

13

Hand 13: ♠K74, ♥Q9, ♦J43, ♣AJ652. Opponent: ♠8, ♥AKJ82, ♦AK10, ♣KQ73. Bridge diagram with N, S, E, W directions and a circle with 'N'.

Av: NS=-20. Table with columns: NS, EW, Contract, N-S, E-W, IMP. Rows: 1 5 4H E-1 100 3, 3 7 1H E 5 200 -5, 6 2 2H E-1 100 3, 8 4 1H E 3 140 -3, 11 13 4H E-2 200 6, 14 12 2NT E 3 150 -4.

14

Hand 14: ♠AQ10, ♥853, ♦Q8543, ♣Q9. Opponent: ♠9642, ♥Q74, ♦6, ♣AKJ106. Bridge diagram with N, S, E, W directions and a circle with 'E'.

Av: NS=-50. Table with columns: NS, EW, Contract, N-S, E-W, IMP. Rows: 1 5 1NT N-2 100 -2, 3 7 1NT N 1 90 4, 6 2 1NT N-2 100 -2, 8 4 1NT N-3 150 -3, 11 13 1NT S-2 100 -2, 14 12 1NT S 2 120 5.

15

Hand 15: ♠AK42, ♥QJ9853, ♦52, ♣10. Opponent: ♠9853, ♥1062, ♦98, ♣K543. Bridge diagram with N, S, E, W directions and a circle with 'S'.

Av: NS=+640. Table with columns: NS, EW, Contract, N-S, E-W, IMP. Rows: 1 5 4H S 4 620 -1, 3 7 4H S 5 650 0, 6 2 4H N 5 650 0, 8 4 5H N 5 650 0, 11 13 4H S 4 620 -1, 14 12 4H S 5 650 0.

16

Hand 16: ♠A964, ♥J973, ♦72, ♣J63. Opponent: ♠1052, ♥10865, ♦K654, ♣K5. Bridge diagram with N, S, E, W directions and a circle with 'W'.

Av: NS=+480. Table with columns: NS, EW, Contract, N-S, E-W, IMP. Rows: 1 14 3NT S 7 520 1, 3 6 3NT S 6 490 0, 5 4 3NT S 7 520 1, 7 9 3NT S 4 430 -2, 10 8 3NT S-1 50 -11, 13 2 4S S 6 480 0.

17

Hand 17: ♠J10973, ♥KJ1082, ♦, ♣KQ6. Opponent: ♠AQ, ♥AQ7654, ♦86, ♣A92. Bridge diagram with N, S, E, W directions and a circle with 'N'.

Av: NS=+40. Table with columns: NS, EW, Contract, N-S, E-W, IMP. Rows: 1 14 4S N-1 50 -3, 3 6 4Hx E-1 100 2, 5 4 3S N 3 140 3, 7 9 4S N-2 100 -4, 10 8 3S N 3 140 3, 13 2 3S N-1 50 -3.

18

Hand 18: ♠7, ♥65, ♦AK108765, ♣732. Opponent: ♠J962, ♥AQ7, ♦J2, ♣K1064. Bridge diagram with N, S, E, W directions and a circle with 'E'.

Av: NS=-260. Table with columns: NS, EW, Contract, N-S, E-W, IMP. Rows: 1 14 4S W 4 420 -4, 3 6 5D N-1 100 4, 5 4 5D N-1 100 4, 7 9 5D N 5 600 13, 10 8 4S W 4 420 -4, 13 2 4S W 4 420 -4.

19

Hand 19: ♠108, ♥KJ642, ♦KQ852, ♣2. Opponent: ♠J92, ♥1095, ♦10764, ♣764. Bridge diagram with N, S, E, W directions and a circle with 'S'.

Av: NS=+310. Table with columns: NS, EW, Contract, N-S, E-W, IMP. Rows: 2 8 3NT S 4 430 3, 3 11 3NT S-1 50 -8, 6 10 3NT S 3 400 3, 7 1 3NT S-2 100 -9, 9 5 3NT S 5 460 4, 12 4 3NT S 6 490 5.

20

Hand 20: ♠K84, ♥64, ♦AJ108, ♣J942. Opponent: ♠AQ65, ♥72, ♦Q654, ♣K53. Bridge diagram with N, S, E, W directions and a circle with 'W'.

Av: NS=-30. Table with columns: NS, EW, Contract, N-S, E-W, IMP. Rows: 2 8 3S S-2 200 -5, 3 11 3NT N-1 100 -2, 6 10 2NT N 2 120 4, 7 1 1H S 1 80 3, 9 5 3NT N-2 200 -5, 12 4 2H S 2 110 4.

21

Hand 21: ♠A, ♥AKQ2, ♦A10976, ♣K65. Opponent: ♠976, ♥J9863, ♦Q42, ♣107. Bridge diagram with N, S, E, W directions and a circle with 'N'.

Av: NS=+90. Table with columns: NS, EW, Contract, N-S, E-W, IMP. Rows: 2 8 4S S 5 650 11, 3 11 3NT N-2 200 -7, 6 10 2NT N-1 100 -5, 7 1 3NT N-1 100 -5, 9 5 4S N-1 100 -5, 12 4 4S N 5 650 11.