



**Board: 1**  
**Dealer: N**  
**Vul.: None**

♠KQT74  
 ♥K8632  
 ♦65  
 ♣A

♠J953  
 ♥Q  
 ♦KQ84  
 ♣QT98

♠82  
 ♥JT75  
 ♦A97  
 ♣J652

N ♠♥♦♣  
 N 3 3  
 S 3 3  
 E 2 3  
 W 2 3

♠A6  
 ♥A94  
 ♦JT32  
 ♣K743

10  
 12 **HCP** 6  
 12

**Board: 2**  
**Dealer: E**  
**Vul.: NS**

♠A7  
 ♥AJT5  
 ♦QJ742  
 ♣93

♠J9  
 ♥K864  
 ♦KT965  
 ♣K4

♠KT82  
 ♥9732  
 ♦A  
 ♣QJT7

N ♠♥♦♣  
 N 10  
 S 12 **HCP** 10  
 E 2 1 3 1 1  
 W 2 1 3 1 1

♠Q6543  
 ♥Q  
 ♦83  
 ♣A8652

10  
 8

**Board: 3**  
**Dealer: S**  
**Vul.: EW**

♠Q87  
 ♥T8763  
 ♦AT  
 ♣852

♠A95  
 ♥A94  
 ♦KQ874  
 ♣A3

♠JT2  
 ♥KQJ5  
 ♦2  
 ♣QJT74

N ♠♥♦♣  
 N 2 4 5 1  
 S 2 4 5 1  
 E 1  
 W 1

♠K643  
 ♥2  
 ♦J9653  
 ♣K96

17  
 6 **HCP** 10  
 7

**Board: 4**  
**Dealer: W**  
**Vul.: All**

♠AK  
 ♥T9  
 ♦J8432  
 ♣J872

♠QJ987  
 ♥Q76  
 ♦AQ6  
 ♣T5

♠T5432  
 ♥AJ5  
 ♦K5  
 ♣K64

N ♠♥♦♣  
 N 1 1 3 1  
 S 1 3  
 E 1  
 W 1

♠6  
 ♥K8432  
 ♦T97  
 ♣AQ93

11  
 9 **HCP** 11  
 9

**Board: 5**  
**Dealer: N**  
**Vul.: NS**

♠AJ  
 ♥T94  
 ♦KJ32  
 ♣J954

♠QT9653  
 ♥KQ53  
 ♦T7  
 ♣T

♠K87  
 ♥J6  
 ♦Q654  
 ♣A632

N ♠♥♦♣  
 N 1 2 2 3  
 S 1 2 2 3  
 E 3  
 W 3

♠42  
 ♥A872  
 ♦A98  
 ♣KQ87

10  
 7 **HCP** 10  
 13

**Board: 6**  
**Dealer: E**  
**Vul.: EW**

♠AJ92  
 ♥J96  
 ♦Q75  
 ♣A73

♠T63  
 ♥T54  
 ♦T642  
 ♣KQJ

♠8  
 ♥A8732  
 ♦AK3  
 ♣T854

N ♠♥♦♣  
 N 3 1 4 2 4  
 S 3 1 4 2 4  
 E 3  
 W 3

♠KQ754  
 ♥KQ  
 ♦J98  
 ♣962

6  
 12 **HCP** 11  
 11

**Board: 7**  
**Dealer: S**  
**Vul.: All**

♠Q86432  
 ♥9  
 ♦QT5  
 ♣753

♠AT9  
 ♥AKQ2  
 ♦KJ9  
 ♣A64

♠K75  
 ♥J4  
 ♦A832  
 ♣KQJ9

N ♠♥♦♣  
 N 3 4 1 1  
 S 2 4 1 1  
 E 2  
 W 2

♠J  
 ♥T87653  
 ♦764  
 ♣T82

21  
 4 **HCP** 14  
 1

**Board: 8**  
**Dealer: W**  
**Vul.: None**

♠K53  
 ♥AJT9  
 ♦A42  
 ♣876

♠976  
 ♥K5  
 ♦KT53  
 ♣KT95

♠J84  
 ♥732  
 ♦Q86  
 ♣AQ32

N ♠♥♦♣  
 N 1  
 S 1  
 E 1 1 1 1  
 W 1 1 1 1

♠AQT2  
 ♥Q864  
 ♦J97  
 ♣J4

9  
 12 **HCP** 9  
 10

**Board: 9**  
**Dealer: N**  
**Vul.: EW**

♠AKJ6  
 ♥873  
 ♦K53  
 ♣T52

♠Q8  
 ♥KQT9  
 ♦T74  
 ♣A943

♠72  
 ♥A65  
 ♦AJ862  
 ♣Q76

N ♠♥♦♣  
 N 1  
 S 1  
 E 3 3  
 W 3 3

♠T9543  
 ♥J42  
 ♦Q9  
 ♣KJ8

11  
 11 **HCP** 11  
 7

**Board: 10**  
**Dealer: E**  
**Vul.: All**

♠A65  
 ♥QJT86  
 ♦  
 ♣K9862

♠KJ3  
 ♥73  
 ♦QJ97532  
 ♣7

♠Q87  
 ♥A942  
 ♦T  
 ♣AQJT5

N ♠♥♦♣  
 N 1 3  
 S 1 3  
 E 5 5  
 W 5 5

♠T942  
 ♥K5  
 ♦AK864  
 ♣43

7  
 10 **HCP** 13  
 10

**Board: 11**  
**Dealer: S**  
**Vul.: None**

♠KT63  
 ♥QT  
 ♦  
 ♣AJT7642

♠9  
 ♥K9876  
 ♦K762  
 ♣K83

♠Q7  
 ♥2  
 ♦QJT8543  
 ♣Q95

N ♠♥♦♣  
 N 3 4 6  
 S 3 4 7  
 E 1 3  
 W 1 3

♠AJ8542  
 ♥AJ543  
 ♦A9  
 ♣

9  
 10 **HCP** 7  
 14

**Board: 12**  
**Dealer: W**  
**Vul.: NS**

♠7  
 ♥J87  
 ♦KT8  
 ♣JT8765

♠AT42  
 ♥K54  
 ♦A763  
 ♣93

♠  
 ♥AT92  
 ♦QJ542  
 ♣AKQ4

N ♠♥♦♣  
 N 4  
 S 4  
 E 3 4 5  
 W 3 4 4

♠KQJ98653  
 ♥Q63  
 ♦9  
 ♣2

11  
 5 **HCP** 16  
 8

**Board: 13**  
**Dealer: N**  
**Vul.: All**

♠ KQJ95  
 ♥ AK82  
 ♦ 4  
 ♣ T53

♠ A4  
 ♥ JT7  
 ♦ AQJ965  
 ♣ AJ

♠ N  
 ♥ W  
 ♦ E  
 ♣ S

♠ Q954  
 ♥ K732  
 ♦ KQ742  
 ♣

N ♠ ♥ ♦ ♣  
 N 2  
 S 2  
 E 5 3 4 4  
 W 5 3 4 4

♠ T87632  
 ♥ 63  
 ♦ T8  
 ♣ 986

13  
 17 **HCP** 10  
 0

**Board: 14**  
**Dealer: E**  
**Vul.: None**

♠ KQT  
 ♥  
 ♦ JT63  
 ♣ AQ9432

♠ J98752  
 ♥ 43  
 ♦ 842  
 ♣ T5

♠ N  
 ♥ W  
 ♦ E  
 ♣ S

♠ 4  
 ♥ AKJ98765  
 ♦ Q75  
 ♣ 6

N ♠ ♥ ♦ ♣  
 N 5 3 7 7  
 S 5 3 7 7  
 E 1  
 W 1

♠ A63  
 ♥ QT2  
 ♦ AK9  
 ♣ KJ87

12  
 1 **HCP** 10  
 17

**Board: 15**  
**Dealer: S**  
**Vul.: NS**

♠ QT9  
 ♥ K92  
 ♦ AQJ92  
 ♣ 82

♠ 76542  
 ♥ AT3  
 ♦ 543  
 ♣ K9

♠ N  
 ♥ W  
 ♦ E  
 ♣ S

♠ KJ8  
 ♥ J7654  
 ♦ 7  
 ♣ J653

N ♠ ♥ ♦ ♣  
 N 3 1 5 3  
 S 4 1 4 3  
 E  
 W

♠ A3  
 ♥ Q8  
 ♦ KT86  
 ♣ AQT74

12  
 7 **HCP** 6  
 15

**Board: 16**  
**Dealer: W**  
**Vul.: EW**

♠ AJT86  
 ♥ AT4  
 ♦ 753  
 ♣ T8

♠ KQ97  
 ♥ QJ86  
 ♦ T6  
 ♣ 543

♠ N  
 ♥ W  
 ♦ E  
 ♣ S

♠ 52  
 ♥ 9752  
 ♦ AQ4  
 ♣ KQJ2

N ♠ ♥ ♦ ♣  
 N 2 3 3 1  
 S 3 3 3 1  
 E 1  
 W 1

♠ 43  
 ♥ K3  
 ♦ KJ982  
 ♣ A976

9  
 8 **HCP** 12  
 11

**Board: 17**  
**Dealer: N**  
**Vul.: None**

♠ AKQ  
 ♥ AK862  
 ♦ Q75  
 ♣ 53

♠ T964  
 ♥ 73  
 ♦ A86  
 ♣ KT74

♠ N  
 ♥ W  
 ♦ E  
 ♣ S

♠ 7532  
 ♥ 9  
 ♦ J942  
 ♣ AQJ6

N ♠ ♥ ♦ ♣  
 N 2 4 1  
 S 2 4 1  
 E 1 1  
 W 1 1

♠ J8  
 ♥ QJT54  
 ♦ KT3  
 ♣ 982

18  
 7 **HCP** 8  
 7

**Board: 18**  
**Dealer: E**  
**Vul.: NS**

♠ KQ432  
 ♥ 953  
 ♦ 983  
 ♣ 73

♠ J5  
 ♥ KJ84  
 ♦ AQT  
 ♣ J642

♠ N  
 ♥ W  
 ♦ E  
 ♣ S

♠ 986  
 ♥ AT762  
 ♦ K72  
 ♣ AK

N ♠ ♥ ♦ ♣  
 N  
 S  
 E 2 1 5 2 2  
 W 2 1 5 2 2

♠ AT7  
 ♥ Q  
 ♦ J654  
 ♣ QT985

5  
 12 **HCP** 14  
 9

**Board: 19**  
**Dealer: S**  
**Vul.: EW**

♠ 86  
 ♥  
 ♦ Q9752  
 ♣ KJ9753

♠ Q4  
 ♥ KJ9642  
 ♦ 43  
 ♣ A62

♠ N  
 ♥ W  
 ♦ E  
 ♣ S

♠ KT93  
 ♥ AT83  
 ♦ AKT  
 ♣ T8

N ♠ ♥ ♦ ♣  
 N 2 2  
 S 2 2  
 E 5 2 5  
 W 5 2 5

♠ AJ752  
 ♥ Q75  
 ♦ J86  
 ♣ Q4

6  
 10 **HCP** 14  
 10

**Board: 20**  
**Dealer: W**  
**Vul.: All**

♠ AJT  
 ♥ AT42  
 ♦ 985  
 ♣ AK9

♠ KQ863  
 ♥ Q5  
 ♦ A2  
 ♣ J864

♠ N  
 ♥ W  
 ♦ E  
 ♣ S

♠ 942  
 ♥ 9763  
 ♦ KT6  
 ♣ 732

N ♠ ♥ ♦ ♣  
 N 3 1 3 4 3  
 S 3 1 3 4 3  
 E  
 W

♠ 75  
 ♥ KJ8  
 ♦ QJ743  
 ♣ QT5

16  
 12 **HCP** 3  
 9

**Board: 21**  
**Dealer: N**  
**Vul.: NS**

♠ 542  
 ♥ A9765  
 ♦ Q2  
 ♣ 943

♠ QT  
 ♥ JT3  
 ♦ AT64  
 ♣ AJT7

♠ N  
 ♥ W  
 ♦ E  
 ♣ S

♠ AKJ93  
 ♥ K4  
 ♦ KJ75  
 ♣ Q6

N ♠ ♥ ♦ ♣  
 N  
 S  
 E 6 6 4 6 5  
 W 6 6 3 6 5

♠ 876  
 ♥ Q82  
 ♦ 983  
 ♣ K852

6  
 12 **HCP** 17  
 5