



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

♠ARD95  
 ♥876  
 ♦V3  
 ♣A32

♠V7  
 ♥A5  
 ♦RD109862  
 ♣86

♠1082  
 ♥RDV2  
 ♦75  
 ♣D1097

N ♠♥♦♣  
 N 4 2 2 1  
 S 3 3 1 5 1  
 E 3 3 1 5 1  
 W 3 3 1 5 1

HCP: 10

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

♠A  
 ♥A108  
 ♦AR95432

♠63  
 ♥RD  
 ♦D6  
 ♣DV852

♠RD42  
 ♥RD  
 ♦D6  
 ♣DV852

♠V75  
 ♥765  
 ♦V87  
 ♣AR97

N ♠♥♦♣  
 N 6 1 6 1  
 S 6 1 6 1  
 E 1 1 1 1  
 W 1 1 1 1

HCP: 15

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

♠A107  
 ♥42  
 ♦V10852  
 ♣R102

♠D854  
 ♥R62  
 ♦A10  
 ♣AR9643

♠983  
 ♥RV65  
 ♦D7  
 ♣V963

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

HCP: 18

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

♠R9  
 ♥R42  
 ♦109  
 ♣A75432

♠V  
 ♥DV873  
 ♣D1098

♠AD10862  
 ♥V1076  
 ♦A  
 ♣R6

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

HCP: 7

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

♠R876  
 ♥RDV73  
 ♦AV65  
 ♣

♠V10932  
 ♥A3  
 ♦85  
 ♣D1093

♠A3  
 ♥85  
 ♦D1093  
 ♣ARD84

♠V1092  
 ♥9642  
 ♦82  
 ♣765

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

HCP: 15

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

♠RDV854  
 ♥R43  
 ♦5  
 ♣

♠RD  
 ♥109  
 ♦97  
 ♣V72

♠A109  
 ♥97  
 ♦V72  
 ♣AV9654

♠3  
 ♥AD2  
 ♦ARD93  
 ♣10832

N ♠♥♦♣  
 N 6 5 4 5 3  
 S 6 5 4 5 3  
 E 1 1 1 1  
 W 1 1 1 1

HCP: 6

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

♠1084  
 ♥9  
 ♦10853  
 ♣AR873

♠2  
 ♥AD843  
 ♦ARV42  
 ♣

♠RD52  
 ♥V76  
 ♦D96  
 ♣104

♠9763  
 ♥R105  
 ♦7  
 ♣DV965

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

HCP: 8

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

♠V3  
 ♥D72  
 ♦D1097  
 ♣DV75

♠A632  
 ♥V1095  
 ♦863  
 ♣94

♠RD108  
 ♥V1095  
 ♦863  
 ♣94

♠A92  
 ♥AR863  
 ♦42  
 ♣R108

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

HCP: 6

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

♠D10  
 ♥A73  
 ♦AV92  
 ♣R1053

♠A76  
 ♥R92  
 ♦1084  
 ♣V2

♠R8765  
 ♥R92  
 ♦1084  
 ♣V2

♠V9432  
 ♥D85  
 ♦7  
 ♣D984

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

HCP: 7

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

♠R  
 ♥AR10963  
 ♦AD2  
 ♣

♠V98543  
 ♥854  
 ♦863  
 ♣8

♠AD3  
 ♥D72  
 ♦107  
 ♣V10742

♠D72  
 ♥V  
 ♦RV954  
 ♣R965

N ♠♥♦♣  
 N 6 1 5 6 5  
 S 6 1 5 6 4  
 E 1 1 1 1  
 W 1 1 1 1

HCP: 7

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

♠RDV8  
 ♥V9843  
 ♦103  
 ♣106

♠RDV4  
 ♥R97652  
 ♦AD2  
 ♣ADV

♠A10  
 ♥AD2  
 ♦ADV  
 ♣AR987

♠76432  
 ♥R105  
 ♦84  
 ♣532

N ♠♥♦♣  
 N 2 1 5 3 1  
 S 2 1 5 3 1  
 E 6 5 6 3 5  
 W 6 5 6 3 5

HCP: 24

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

♠AR63  
 ♥ARD97  
 ♦7  
 ♣

♠1092  
 ♥V43  
 ♦98  
 ♣DV1097

♠R63  
 ♥52  
 ♦AD1032  
 ♣82

♠DV74  
 ♥52  
 ♦AD1032  
 ♣82

♠85  
 ♥1086  
 ♦RV654  
 ♣A54

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

HCP: 9

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

♠A7  
 ♥RD9753  
 ♦1063  
 ♣A4

♠43  
 ♥108642  
 ♦DV5  
 ♣

♠1097  
 ♥A  
 ♦A7  
 ♣RV52

♠D98652  
 ♥A  
 ♦A7  
 ♣RV52

♠RV10  
 ♥V  
 ♦RV9842  
 ♣D863

N ♠♥♦♣  
 N 1 1 1 1  
 S 2 5 3 1  
 E 2 5 3 1  
 W 2 4 3 2

HCP: 14

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

♠A8  
 ♥AR103  
 ♦A9853  
 ♣

♠10962  
 ♥8654  
 ♦D2  
 ♣RD2

♠V3  
 ♥DV2  
 ♦RV104  
 ♣A765

♠RD  
 ♥DV2  
 ♦RV104  
 ♣A765

♠V7543  
 ♥97  
 ♦76  
 ♣10984

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

HCP: 16

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

♠R1096  
 ♥R43  
 ♦9  
 ♣AR1054

♠3  
 ♥10  
 ♦ARDV107653  
 ♣

♠D2  
 ♥542  
 ♦98762  
 ♣2

♠ADV87  
 ♥ADV5  
 ♦84  
 ♣V7

N ♠♥♦♣  
 N 2 1 5 3  
 S 2 1 5 3  
 E 1 1 1 1  
 W 1 1 1 1

HCP: 10

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

♠1087  
 ♥952  
 ♦86432  
 ♣A5

♠R9842  
 ♥A1076  
 ♦AR75  
 ♣DV763

♠A1076  
 ♥A1076  
 ♦AR75  
 ♣DV763

♠DV952  
 ♥RV84  
 ♦D109  
 ♣10

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

HCP: 14

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

♠3  
 ♥108  
 ♦98742  
 ♣AR764

♠754  
 ♥ARD  
 ♦AR6  
 ♣

♠V1032  
 ♥643  
 ♦3  
 ♣985

♠D109862  
 ♥643  
 ♦3  
 ♣985

♠ARV  
 ♥V9752  
 ♦DV105  
 ♣D

N ♠♥♦♣  
 N 5 2 6 5 2  
 S 5 2 6 5 2  
 E 1 1 1 1  
 W 1 1 1 1

HCP: 2

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

♠A84  
 ♥ARD1062  
 ♦D5  
 ♣105

♠109  
 ♥953  
 ♦AR106  
 ♣

♠R762  
 ♥V84  
 ♦9  
 ♣AV984

♠R762  
 ♥V84  
 ♦9  
 ♣AV984

♠DV53  
 ♥7  
 ♦V87432  
 ♣D3

N ♠♥♦♣  
 N 3 3 3 3  
 S 2 2 2 2  
 E 1 3 5 3  
 W 1 3 5 3

HCP: 9

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

♠AV85  
 ♥742  
 ♦R109432  
 ♣

♠7643  
 ♥8743  
 ♦AR1083  
 ♣

♠RD2  
 ♥ADV1065  
 ♦V  
 ♣765

♠109  
 ♥R92  
 ♦D965  
 ♣ADV8

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

HCP: 13

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

♠D53  
 ♥A8  
 ♦1094  
 ♣AV986

♠V987  
 ♥RD  
 ♦8762  
 ♣

♠D107  
 ♥V109763  
 ♦RV53  
 ♣R4

♠6  
 ♥V109763  
 ♦RV53  
 ♣R4

♠AR1042  
 ♥542  
 ♦AD  
 ♣532

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

HCP: 8

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

♠9  
 ♥96543  
 ♦653  
 ♣10763

♠2  
 ♥AV1072  
 ♦72  
 ♣

♠RD985  
 ♥D8  
 ♦D84  
 ♣V2

♠R108654  
 ♥D8  
 ♦D84  
 ♣V2

♠ADV73  
 ♥R  
 ♦ARV109  
 ♣A4

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

HCP: 8

**Board: 22**  
 Dealer: E  
 Vul.: EW

♠9754  
 ♥A875  
 ♦A73  
 ♣107

♠R1082  
 ♥643  
 ♦R64  
 ♣

♠AV4  
 ♥DV  
 ♦RD2  
 ♣D85

♠DV  
 ♥RD2  
 ♦D85  
 ♣98652

♠A63  
 ♥V109  
 ♦V1092  
 ♣RD3

N ♠♥♦♣  
 N 2 2 2 2  
 S 2 2 2 2  
 E 1 3 5 3  
 W 1 3 5 3

HCP: 10

**Board: 23**  
 Dealer: S  
 Vul.: All

♠1097  
 ♥V954  
 ♦987  
 ♣A103

♠R83  
 ♥1073  
 ♦V106  
 ♣

♠D874  
 ♥DV6  
 ♥A862  
 ♦D52  
 ♣652

♠A542  
 ♥RD  
 ♦AR43  
 ♣RV9

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

HCP: 9

**Board: 24**  
 Dealer: W  
 Vul.: None

♠DV98  
 ♥R32  
 ♦V543  
 ♣105

♠AR2  
 ♥D  
 ♦ARD87  
 ♣

♠D873  
 ♥97654  
 ♦10  
 ♣A42

♠10654  
 ♥97654  
 ♦10  
 ♣A42

♠73  
 ♥AV108  
 ♦962  
 ♣RV96

N ♠♥♦♣  
 N 5 2 2 6 6  
 S 5 2 2 6 6  
 E 1 1 1 1  
 W 1 1 1 1

HCP: 4