

♠Q963
 ♥843
 ♦5
 ♣KQJ75
 N
 W E
 S
 ♠AKJ42
 ♥KQ75
 ♦T964
 ♣
 ♠8
 ♥T6
 ♦QJ73
 ♣A98432
 8
 12 HCL
 7

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

8
12 **HCP** 13
7

♠T9
 ♥A
 ♦AKT75
 ♣AQJ93

N	
W	E
S	

♠842
 ♥KQJ953
 ♦Q92
 ♣6

♠QJ65
 ♥64
 ♦J43
 ♣KT84

18
 7 HCP

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

HCP 8

3
S
W

♠KT3
♥6
♦J86
♣QJT864

♠54
♥AJ8752
♦A754
♣3

N
W E
S

♠AQ96
♥KQT43
♦
♣9752

♦ 1 1
1

♠J872
♥9
♦KQT932
♣AK

7
9 HO
13

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

7
HCP 11
13

4
: W
ll

♠AQ843
♥A94
♦QT7
♣54

♠JT92
♥75
♦A63
♣KJT8

N
W E
S

♠76
♥QJ863
♦542
♣A62

♠K5
♥KT2
♦KJ98
♣Q973

9
12 HCL 12

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

9
HCP 7
12

♠AT872
 ♥J6
 ♦Q85
 ♣843

N	
W	E
	S

♠KQJ65
 ♥KQ32
 ♦A
 ♣T62

♠3
 ♥AT974
 ♦KJ93
 ♣AQ7

7
 4 HCP 15
 14

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

7
HCP 15
14

6
E
W

♠AJ86
♥AQJ753
♦63
♣A

♠KQ954
♥6
♦AKQJ8
♣K3

N
W E
S

♠T732
♥KT8
♦T52
♣T42

♥942
♦974
♣QJ98765

16
18 HCP
3

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

16
18 HCP 3
3

7
: S
II

♠82
♥AKQ765
♦A743
♣8

♠Q9763
♥943
♦J6
♣KJ3

N
W E
S

♠AJ4
♥T2
♦952
♣A9542

♠KT5
♥J8
♦KQT8
♣QT76

13
7 11 HCP 9

♦ ♣
5 1
5 1

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

13
HCP 9
11

♠ J963
 ♥ 43
 ♦ AKQ8
 ♣ K94

N		♠ QT54
W	E	♥ AKJ85
		♦ 75
S		♣ A7

♠ AK
 ♥
 ♦ T32
 ♣ QJT86532

13
 3
 10

HCP 14

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

13
HCP 14
10

9
N
W

♠K2
♥AJ532
♦Q2
♣Q843

♠AJ8
♥K86
♦K853
♣J65

N
W E
S

♠Q73
♥KT7
♦AJ96
♣A92

♦♣

T9654
♥94
♦T74
♣KT7

12
11 HCP 14
3

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

12
11 HCP 14
3

10
: E
II

♠Q
♥63
♦AKJ8654
♣T95

♠AT97653
♥97
♦Q
♣K87

N
W E
S

♠KJ4
♥AKQ4
♦732
♣K62

♠82
♥JT852
♦T9
♣AJ43

10
8 6 HCP 16
6

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

10
HCP 16
6

♠ J32
 ♥ A
 ♦ T983
 ♣ A9632

N		♠ 9854
W	E	♥ T6532
		♦ Q6
S		♣ K5

♠ AQT6
 ♥ Q87
 ♦ AK75
 ♣ Q7

9
 9 HCP 5
 17

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

9
HCP 5
17

12
W
S

♠32
♥KJ84
♦A763
♣972

♠T976
♥Q62
♦9
♣AQ643

N
W E
S

♠KQ4
♥9753
♦QJ82
♣K5

♦2
♣2

♠AJ85
♥AT
♦KT54
♣JT8

8
8 HCP 11
13

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

8
8 HCP 11
13

13
: N
II

♠J743
♥KT5
♦KJ7
♣982

♠8
♥J2
♦AQ9865
♣JT76

N
W E
S

♠AKT9
♥Q98643
♦4
♣43

♠Q652
♥A7
♦T32
♣AKQ5

8
8 HCP 15

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

8
HCP 9
15

Board: 14 Dealer: E Vul: None ♠KQT ♥JT3 ♦J542 ♣432 N ♠♥♦♣ N 5 4 6 3 6 S 5 4 6 2 6 E W ♠87652 ♥AK76 ♦Q93 ♣6 N W E S ♠943 ♥854 ♦AT87 ♣QT7 ♠AJ ♥Q92 ♦K6 ♣AKJ985 9 7 HCP 6 18	Board: 15 Dealer: S Vul: NS ♠6 ♥AJT965 ♦Q754 ♣T4 N W E S ♠AQ754 ♥K ♦KT82 ♣Q32 ♠J9832 ♥873 ♦A6 ♣KJ7 N ♠♥♦♣ N 2 S 2 E 1 3 2 3 W 1 2 2 3 7 10 HCP 14 9	Board: 16 Dealer: W Vul: EW ♠97 ♥A83 ♦KJT32 ♣972 N W E S ♠AKJ62 ♥J942 ♦95 ♣QJ ♠84 ♥KQT65 ♦Q87 ♣863 N ♠♥♦♣ N 5 1 5 5 S 5 1 5 5 E 2 W 2 ♠QT53 ♥7 ♦A64 ♣AKT54 8 7 HCP 12 13
Board: 17 Dealer: N Vul: None ♠7 ♥T8 ♦KQJ94 ♣AKJ52 N ♠♥♦♣ N 2 S 2 E 1 1 2 W 1 1 2 ♠J985 ♥AQ753 ♦T5 ♣QT N W E S ♠T632 ♥KJ642 ♦732 ♣8 ♠AKQ4 ♥9 ♦A86 ♣97643 9 14 HCP 4 13	Board: 18 Dealer: E Vul: NS ♠JT93 ♥43 ♦KJ ♣QJ654 N W E S ♠A52 ♥9652 ♦Q862 ♣A7 ♠KQ87 ♥KJT87 ♦A95 ♣T N ♠♥♦♣ N 2 S 2 E 2 3 5 3 W 2 3 5 3 8 13 HCP 10 9	Board: 19 Dealer: S Vul: EW ♠532 ♥9842 ♦A76 ♣AT9 N W E S ♠KT9 ♥AKT ♦543 ♣K863 ♠86 ♥Q763 ♦KQ92 ♣752 N ♠♥♦♣ N 1 2 S 1 2 E 1 1 1 W 1 1 1 ♠AQJ74 ♥J5 ♦JT8 ♣QJ4 8 7 HCP 13 12
Board: 20 Dealer: W Vul: All ♠JT ♥AKT7 ♦KJ94 ♣Q76 N ♠♥♦♣ N S E 3 1 4 3 3 W 4 1 4 3 3 ♠Q97 ♥98 ♦T763 ♣AJT9 N W E S ♠AK6 ♥652 ♦Q5 ♣K5432 ♠85432 ♥QJ43 ♦A82 ♣8 7 14 HCP 12 7	Board: 21 Dealer: N Vul: NS ♠AK863 ♥ ♦QJT ♣A8754 N W E S ♠942 ♥J9643 ♦43 ♣KQ6 ♠QT75 ♥AKQ752 ♦85 ♣T N ♠♥♦♣ N 1 1 6 5 S 1 1 5 5 E 1 W 1 14 11 HCP 6 9	Board: 22 Dealer: E Vul: EW ♠AJ93 ♥Q862 ♦A5 ♣632 N W E S ♠K752 ♥A943 ♦842 ♣J8 ♠QT864 ♥J ♦Q73 ♣KQ97 N ♠♥♦♣ N 3 4 3 3 S 3 4 3 3 E 1 W 1 ♠KT75 ♥KJT96 ♦AT54 11 10 HCP 8 11
Board: 23 Dealer: S Vul: All ♠93 ♥QJ82 ♦K75 ♣Q752 N ♠♥♦♣ N 3 5 2 4 3 S 3 5 2 4 3 E W ♠Q752 ♥5 ♦QT9862 ♣A4 N W E S ♠K86 ♥T964 ♦AJ4 ♣T63 ♠AJT4 ♥AK73 ♦3 ♣KJ98 8 8 HCP 8 16	Board: 24 Dealer: W Vul: None ♠T ♥J872 ♦KJT ♣K9532 N W E S ♠97 ♥AQ ♦98653 ♣QJ74 ♠Q865432 ♥K6 ♦Q72 ♣8 N ♠♥♦♣ N 4 4 2 4 S 4 4 3 4 E 1 W 1 8 7 HCP 9 16	Board: 25 Dealer: N Vul: EW ♠954 ♥J93 ♦KT92 ♣AJ3 N W E S ♠AQT73 ♥KQ7 ♦6 ♣T982 ♠AT2 ♥AQJ8754 ♦K65 N ♠♥♦♣ N S E 1 1 1 3 2 W 1 1 1 4 2 ♠KJ862 ♥8654 ♦3 ♣Q74 9 14 HCP 11 6
Board: 26 Dealer: E Vul: All ♠A83 ♥653 ♦QJ543 ♣A5 N ♠♥♦♣ N 1 S 1 E 2 1 2 3 W 2 1 2 3 ♠KJT965 ♥A972 ♦976 ♣ N W E S ♠742 ♥KQJ ♦AK ♣KJ973 ♠Q ♥T84 ♦T82 ♣QT8642 8 11 HCP 17 4	Board: 27 Dealer: S Vul: None ♠963 ♥K4 ♦AT9 ♣KT852 N W E S ♠K872 ♥T86 ♦Q874 ♣96 ♠QT54 ♥J753 ♦K63 ♣74 N ♠♥♦♣ N 2 4 3 5 S 4 2 4 3 5 E W 10 6 HCP 5 19	Board: 28 Dealer: W Vul: NS ♠AKQJ95 ♥AQ ♦54 ♣K73 N W E S ♠63 ♥K986543 ♦3 ♣T96 ♠T ♥J7 ♦AKT972 ♣AQJ5 N ♠♥♦♣ N 2 2 S 2 2 E 4 3 2 W 4 3 2 ♠8742 ♥T2 ♦QJ86 ♣842 19 15 HCP 3 3