

**1**    ♠ Q63    Dir: N  
          ♥ K87    Vul:  
          ♦ K74  
          ♣ T854

♠ AK87    ♠ T42  
 ♥ J2       ♥ 953  
 ♦ Q532    ♦ AT96  
 ♣ AQ3     ♣ J72

8           ♣ ♦ ♥ ♠ NT  
 16 5      ♥ AQT64    N - - 1 - -  
 11         ♥ J8         S - - 1 - -  
 Par: -110   ♣ K96       E 1 3 - 2 1  
                          W - 2 - 2 1

**2**    ♠ QT74    Dir: E  
          ♥ Q74    Vul: N-S  
          ♦ J865  
          ♣ T7

♠ J5            ♠ A832  
 ♥ AT93       ♥ K52  
 ♦ QT          ♦ 74  
 ♣ KQJ85      ♣ 9432

5            ♣ ♦ ♥ ♠ NT  
 13 7       ♥ K96         N - 3 - 1 -  
 15         ♥ J86         S - 3 - 1 -  
 Par: 100    ♥ AK932      E 2 - 2 - -  
                  ♣ A6                               W 2 - 2 - -

**3**    ♠ KJ32    Dir: S  
          ♥ 975    Vul: E-W  
          ♦ K98  
          ♣ A94

♠ AQ5            ♠ T974  
 ♥ T32           ♥ KQ  
 ♦ Q72           ♦ AT43  
 ♣ T653          ♣ KQ2

11           ♣ ♦ ♥ ♠ NT  
 8 14       ♥ 86            N - - 2 1 1  
 7           ♥ AJ864       S - - 2 - 1  
 Par: 110    ♥ J65           E 1 1 - - -  
                  ♣ J87                               W 1 1 - - -

**4**    ♠ 52        Dir: W  
          ♥ AK9    Vul: Both  
          ♦ A52  
          ♣ Q9653

♠ AQT43        ♠ 9  
 ♥ 654           ♥ Q873  
 ♦ J43           ♦ KQ98  
 ♣ 74           ♣ AKJ2

13           ♣ ♦ ♥ ♠ NT  
 7 15       ♥ KJ876       N - - - -  
 5           ♥ JT2           S - - - -  
 Par: -140   ♥ T76           E 2 3 3 2 2  
                  ♣ T8                               W 2 3 3 2 2

**5**    ♠ JT62    Dir: N  
          ♥ JT84    Vul: N-S  
          ♦ Q9  
          ♣ 962

♠ K987            ♠ A43  
 ♥ 6               ♥ A3  
 ♦ A83           ♦ KT642  
 ♣ K8743        ♣ QJT

4            ♣ ♦ ♥ ♠ NT  
 10 14      ♥ Q5            N - - 1 - -  
 12         ♥ KQ9752     S - - 1 - -  
 Par: -400   ♥ J75           E 5 5 - 3 1  
                  ♣ A5                               W 5 5 - 3 1

**6**    ♠ 3        Dir: E  
          ♥ AJ9752   Vul: E-W  
          ♦ 8742  
          ♣ QT

♠ T842            ♠ AKQ97  
 ♥ KQ8           ♥ T63  
 ♦ AK3           ♦ J6  
 ♣ 653           ♣ K98

7            ♣ ♦ ♥ ♠ NT  
 12 13      ♥ J65           N 1 3 2 - -  
 8           ♥ 4             S 1 3 2 - -  
 Par: 110    ♥ QT95       E 1 - - 1 2  
                  ♣ AJ742                             W - - - 1 2

**7**    ♠ J65       Dir: S  
          ♥ Q4       Vul: Both  
          ♦ KJT82  
          ♣ K75

♠ Q                ♠ KT9832  
 ♥ AT62           ♥ K875  
 ♦ AQ954         ♦ 7  
 ♣ Q63           ♣ JT

10           ♣ ♦ ♥ ♠ NT  
 14 7       ♥ A74           N 1 - - - 1  
 9           ♥ J93           S 1 - - - 1  
 Par: -140   ♥ 63            E - - 2 3 -  
                  ♣ A9842                             W - - 2 3 -

**8**    ♠ KQ54    Dir: W  
          ♥ AQJ543   Vul:  
          ♦ 6  
          ♣ T8

♠ 2                ♠ A876  
 ♥ K972           ♥ 6  
 ♦ A7432         ♦ KQ98  
 ♣ Q76           ♣ A954

12           ♣ ♦ ♥ ♠ NT  
 9 13       ♥ JT93          N - - 1 2 -  
 6           ♥ T8            S - - 1 2 -  
 Par: 0       ♥ JT5           E 2 4 - - -  
                  ♣ KJ32                               W 2 4 - - -

**9**    ♠ KQJ95    Dir: N  
          ♥ 75       Vul: E-W  
          ♦ T843  
          ♣ 92

♠ 843            ♠ 7  
 ♥ QJT42        ♥ 93  
 ♦ Q5            ♦ AKJ92  
 ♣ K87           ♣ AT543

6            ♣ ♦ ♥ ♠ NT  
 8 12       ♥ AT62          N - - - 3 -  
 14         ♥ AK86         S - - - 3 -  
 Par: 140    ♥ 76            E 3 3 2 - -  
                  ♣ QJ6                                 W 3 3 2 - -

**10**    ♠ AT754    Dir: E  
          ♥ Q5       Vul: Both  
          ♦ JT2  
          ♣ J86

♠ K                ♠ 9863  
 ♥ A86           ♥ 93  
 ♦ AK875         ♦ Q9643  
 ♣ QT54         ♣ 72

8            ♣ ♦ ♥ ♠ NT  
 16 2       ♥ QJ2           N 3 - 5 4 1  
 14         ♥ KJT742      S 3 - 5 4 1  
 Par: 650    ♥ AK93         E - 3 - - -  
    W - 3 - - -

**11**    ♠ AT        Dir: S  
          ♥ AKQ8    Vul:  
          ♦ T8753  
          ♣ 85

♠ 2                ♠ 973  
 ♥ T93           ♥ J64  
 ♦ AK92          ♦ Q64  
 ♣ AQ763        ♣ K942

13           ♣ ♦ ♥ ♠ NT  
 13 6       ♥ KQJ8654     N - - 4 4 -  
 8           ♥ 752           S - - 4 4 -  
 Par: 0       ♥ J             E 3 1 - - -  
                  ♣ JT                                     W 3 1 - - -

**12**    ♠ K643    Dir: W  
          ♥ 3        Vul: N-S  
          ♦ 85  
          ♣ AKQT87

♠ J52            ♠ Q8  
 ♥ K87           ♥ A42  
 ♦ 7632          ♦ AKQT94  
 ♣ 954           ♣ 63

12           ♣ ♦ ♥ ♠ NT  
 4 15       ♥ AT97          N 4 - 3 4 -  
 9           ♥ QJT965      S 4 - 3 4 -  
 Par: 140    ♥ J             E - 2 - - -  
                  ♣ J2                                     W - 2 - - -

**13**    ♠            Dir: N  
          ♥ KT864    Vul: Both  
          ♦ 852  
          ♣ AQJ85

♠ 2                ♠ AKT985  
 ♥ A9753        ♥ Q  
 ♦ K7643         ♦ AQ9  
 ♣ 63            ♣ T92

10           ♣ ♦ ♥ ♠ NT  
 7 15       ♥ QJ7643       N 2 - 1 - -  
 8           ♥ J2            S 2 - 1 - -  
 Par: -120   ♥ JT            E - 3 - 2 2  
                  ♣ K74                                 W - 3 - 2 2

**14**    ♠ J4        Dir: E  
          ♥ JT2       Vul:  
          ♦ J862  
          ♣ K542

♠ KQT963        ♠ 85  
 ♥ 5               ♥ AK963  
 ♦ Q54           ♥ AT73  
 ♣ A98           ♣ Q3

6            ♣ ♦ ♥ ♠ NT  
 11 13      ♥ A72           N - - - - -  
 10         ♥ Q874         S - - - - -  
 Par: -110   ♥ K9            E - 3 2 4 4  
                  ♣ JT76                                 W 1 3 2 4 4

**15**    ♠ KQ843    Dir: S  
          ♥ 763       Vul: N-S  
          ♦ KJ  
          ♣ QT2

♠ 62            ♠ AJ975  
 ♥ J94           ♥ AKT  
 ♦ Q654          ♥ AT9  
 ♣ AJ76          ♣ 43

11           ♣ ♦ ♥ ♠ NT  
 8 16       ♥ T             N - - - - -  
 5           ♥ Q852         S - - - - -  
 Par: -120   ♥ 8732         E 1 2 1 2 2  
                  ♣ K985                                 W 1 2 1 2 2

**16**    ♠ AKQ9843   Dir: W  
          ♥ 7632    Vul: E-W  
          ♦ 5  
          ♣ 7

♠ 5                ♠ JT6  
 ♥ AKQJ5        ♥ 9  
 ♦ KJT32         ♦ AQ876  
 ♣ K5            ♣ A982

9            ♣ ♦ ♥ ♠ NT  
 17 11      ♥ 72            N - - - 1 -  
 3           ♥ T84           S - - - 1 -  
 Par: -1100 ♥ 94            E 2 6 6 - -  
                  ♣ QJT643                             W 2 6 6 - -

**17**    ♠ K865    Dir: N  
          ♥ A7        Vul:  
          ♦  
          ♣ AKQT964

♠ AJ93            ♠ QT72  
 ♥ QT4           ♥ KJ9852  
 ♦ 87            ♦ A54  
 ♣ 8752         ♣

16           ♣ ♦ ♥ ♠ NT  
 7 10       ♥ 4             N 4 2 - - 2  
 7           ♥ 63           S 3 2 - - 2  
 Par: 0       ♥ KQJT9632   E - - 3 2 -  
                  ♣ J3                                     W - - 3 3 -

**18**    ♠ T76       Dir: E  
          ♥ AJ8       Vul: N-S  
          ♦ A962  
          ♣ A96

♠ K4            ♠ AQ83  
 ♥ KT6432       ♥ 75  
 ♦ T743          ♦ QJ85  
 ♣ 7            ♣ J32

13           ♣ ♦ ♥ ♠ NT  
 6 10       ♥ J952          N 4 - - 3 4  
 11         ♥ Q9           S 4 - - 3 4  
 Par: 140    ♥ K            E - - - - -  
                  ♣ KQT854                             W - - - - -

<p><b>19</b> ♠ Q954 ♥ J9 ♦ J82 ♣ AQT8</p> <p>Dir: S Vul: E-W</p> <p>♠ K ♥ AK4 ♦ T96 ♣ KJ7643</p> <p>♠ J832 ♥ Q86 ♦ AKQ73 ♣ 9</p> <p>10 ♠ AT76 14 12 ♥ T7532 4 ♦ 54 ♣ 52</p> <p>Par: -120</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>2</td><td>3</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>3</td><td>-</td><td>2</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	1	S	-	-	-	1	E	2	3	-	2	W	2	3	-	2	<p><b>20</b> ♠ AJ953 ♥ T82 ♦ AT74 ♣ 7</p> <p>Dir: W Vul: Both</p> <p>♠ KT ♥ AKJ53 ♦ K3 ♣ 9652</p> <p>♠ Q84 ♥ Q964 ♦ Q96 ♣ KQ8</p> <p>♠ 762 ♥ 7 ♦ J852 ♣ AJT43</p> <p>9 ♠ 762 14 11 ♥ 7 6 ♦ J852 ♣ AJT43</p> <p>Par: -140</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>3</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	-	3	-	2	S	-	3	-	2	E	-	-	3	-	W	-	-	3	-	<p><b>21</b> ♠ KJT ♥ AJT96 ♦ ♣ KQ954</p> <p>Dir: N Vul: N-S</p> <p>♠ 964 ♥ Q5 ♦ T98765 ♣ 63</p> <p>♠ 853 ♥ K8742 ♦ AJ43 ♣ J</p> <p>♠ AQ72 ♥ 3 ♦ KQ2 ♣ AT872</p> <p>14 ♠ AQ72 2 9 ♥ 3 15 ♦ KQ2 ♣ AT872</p> <p>Par: 2000+</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>7</td><td>1</td><td>5</td><td>6</td></tr> <tr><td>S</td><td>7</td><td>1</td><td>4</td><td>6</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	7	1	5	6	S	7	1	4	6	E	-	-	-	-	W	-	-	-	-
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<p><b>22</b> ♠ A94 ♥ 864 ♦ J43 ♣ A852</p> <p>Dir: E Vul: E-W</p> <p>♠ KQJ863 ♥ 753 ♦ K97 ♣ 9</p> <p>♠ T7 ♥ AKJ9 ♦ AQ65 ♣ JT4</p> <p>♠ 52 ♥ QT2 ♦ T82 ♣ KQ763</p> <p>9 ♠ 52 9 15 ♥ QT2 7 ♦ T82 ♣ KQ763</p> <p>Par: -650</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>3</td><td>5</td></tr> </table>	♣	♦	♥	♠	NT	N	1	-	-	-	S	1	-	-	-	E	-	3	4	5	W	-	3	3	5	<p><b>23</b> ♠ J64 ♥ K764 ♦ AQJ3 ♣ Q2</p> <p>Dir: S Vul: Both</p> <p>♠ AK8 ♥ 8 ♦ T92 ♣ AKT754</p> <p>♠ Q52 ♥ 9532 ♦ 7654 ♣ 86</p> <p>♠ T973 ♥ AQJT ♦ K8 ♣ J93</p> <p>13 ♠ T973 14 2 ♥ AQJT 11 ♦ K8 ♣ J93</p> <p>Par: 120</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>1</td><td>2</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>2</td><td>1</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	-	1	2	1	S	-	1	2	1	E	2	-	-	-	W	2	-	-	-	<p><b>24</b> ♠ A9762 ♥ A72 ♦ 63 ♣ 974</p> <p>Dir: W Vul:</p> <p>♠ K543 ♥ KJ953 ♦ 85 ♣ A5</p> <p>♠ Q ♥ T84 ♦ KQJT942 ♣ K2</p> <p>♠ JT8 ♥ Q6 ♦ A7 ♣ QJT863</p> <p>8 ♠ JT8 11 11 ♥ Q6 10 ♦ A7 ♣ QJT863</p> <p>Par: -100</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>4</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>4</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	2	-	-	2	S	2	-	-	2	E	-	3	4	-	W	-	3	4	-
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<p><b>25</b> ♠ J52 ♥ QT9 ♦ Q765 ♣ T75</p> <p>Dir: N Vul: E-W</p> <p>♠ AT6 ♥ J42 ♦ J432 ♣ Q32</p> <p>♠ KQ7 ♥ K873 ♦ AKT98 ♣ K</p> <p>♠ 9843 ♥ A65 ♦ ♣ AJ9864</p> <p>5 ♠ 9843 8 18 ♥ A65 9 ♦ ♣ AJ9864</p> <p>Par: -300</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>2</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>2</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	2	-	-	-	S	2	-	-	-	E	-	3	2	1	W	-	3	2	1	<p><b>26</b> ♠ A86 ♥ A52 ♦ T543 ♣ 532</p> <p>Dir: E Vul: Both</p> <p>♠ Q32 ♥ KQ6 ♦ AJ8 ♣ QT74</p> <p>♠ J9 ♥ T743 ♦ Q962 ♣ AJ9</p> <p>♠ KT754 ♥ J98 ♦ K7 ♣ K86</p> <p>8 ♠ KT754 14 8 ♥ J98 10 ♦ K7 ♣ K86</p> <p>Par: -110</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>2</td><td>2</td><td>1</td></tr> <tr><td>W</td><td>2</td><td>2</td><td>2</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	2	2	2	1	W	2	2	2	-	<p><b>27</b> ♠ KJT7 ♥ AK653 ♦ 2 ♣ 875</p> <p>Dir: S Vul:</p> <p>♠ 652 ♥ 9 ♦ 53 ♣ AKQJ942</p> <p>♠ 984 ♥ JT7 ♦ AQT87 ♣ 63</p> <p>♠ AQ3 ♥ Q842 ♦ KJ964 ♣ T</p> <p>11 ♠ AQ3 10 7 ♥ Q842 12 ♦ KJ964 ♣ T</p> <p>Par: 450</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>3</td><td>5</td><td>4</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>5</td><td>4</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	-	3	5	4	S	-	3	5	4	E	2	-	-	-	W	2	-	-	-
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<p><b>28</b> ♠ 86 ♥ 632 ♦ AT94 ♣ K974</p> <p>Dir: W Vul: N-S</p> <p>♠ T4 ♥ KQ8754 ♦ KJ73 ♣ Q</p> <p>♠ KQJ7 ♥ JT9 ♦ 865 ♣ A85</p> <p>♠ A9532 ♥ A ♦ Q2 ♣ JT632</p> <p>7 ♠ A9532 11 11 ♥ A 11 ♦ Q2 ♣ JT632</p> <p>Par: 0</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>4</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	4	-	-	1	S	4	-	-	1	E	-	-	3	-	W	-	-	3	-																																																				
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