

<p><b>1</b>    ♠ 8 ♥ KQ4 ♦ KJ982 ♣ 9742</p> <p>Dir: N Vul: None</p> <p>♠ A52    ♠ J9763 ♥ JT7    ♥ 8652 ♦ 74    ♦ A53 ♣ AKQT6    ♣ 5</p> <p>9    ♠ KQT4 14 5    ♥ A93 12    ♦ QT6 ♣ J83</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>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>1</td><td>2</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>1</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	-	2	-	-	S	-	2	-	-	E	1	-	1	2	W	1	-	1	1	<p><b>2</b>    ♠ A64 ♥ 8642 ♦ T ♣ AKT64</p> <p>Dir: E Vul: N-S</p> <p>♠ QJ873    ♠ K952 ♥ A53    ♥ Q7 ♦ Q85    ♦ AKJ96 ♣ QJ    ♣ 95</p> <p>11    ♠ T 12 13    ♥ KJT9 4    ♦ 7432 ♣ 8732</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>5</td><td>-</td><td>4</td><td>-</td></tr> <tr><td>S</td><td>5</td><td>-</td><td>4</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>3</td></tr> </table>	♣	♦	♥	♠	NT	N	5	-	4	-	S	5	-	4	-	E	-	2	-	3	W	-	2	-	3	<p><b>3</b>    ♠ K95 ♥ AJ94 ♦ J95 ♣ Q98</p> <p>Dir: S Vul: E-W</p> <p>♠ A32    ♠ JT8 ♥ 6    ♥ T7 ♦ AKT2    ♦ 87643 ♣ KJ642    ♣ T53</p> <p>11    ♠ Q764 15 1    ♥ KQ8532 13    ♦ Q ♣ A7</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>-</td><td>3</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>E</td><td>2</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>2</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	3	3	S	-	-	3	2	E	2	2	-	-	W	2	2	-	-
♣	♦	♥	♠	NT																																																																									
N	-	2	-	-																																																																									
S	-	2	-	-																																																																									
E	1	-	1	2																																																																									
W	1	-	1	1																																																																									
♣	♦	♥	♠	NT																																																																									
N	5	-	4	-																																																																									
S	5	-	4	-																																																																									
E	-	2	-	3																																																																									
W	-	2	-	3																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	3	3																																																																									
S	-	-	3	2																																																																									
E	2	2	-	-																																																																									
W	2	2	-	-																																																																									
<p><b>4</b>    ♠ AQJ7 ♥ J32 ♦ Q9 ♣ Q854</p> <p>Dir: W Vul: Both</p> <p>♠ 63    ♠ 8542 ♥ QT9    ♥ A54 ♦ T852    ♦ AK3 ♣ T632    ♣ J97</p> <p>12    ♠ KT9 2 12    ♥ K876 14    ♦ J764 ♣ AK</p> <p>Par: 600</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>2</td><td>3</td><td>3</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>3</td><td>3</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	2	2	3	3	S	2	2	3	3	E	-	-	-	-	W	-	-	-	-	<p><b>5</b>    ♠ AKQ7 ♥ JT9872 ♦ 32 ♣ Q</p> <p>Dir: N Vul: N-S</p> <p>♠ 96    ♠ 852 ♥ 64    ♥ KQ53 ♦ AKJ965    ♦ T8 ♣ KT3    ♣ A974</p> <p>12    ♠ JT43 11 9    ♥ A 8    ♦ Q74 ♣ J8652</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>-</td><td>-</td><td>1</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>3</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	2	S	-	-	1	3	E	2	3	-	2	W	2	3	-	2	<p><b>6</b>    ♠ J75 ♥ 74 ♦ 762 ♣ Q9853</p> <p>Dir: E Vul: E-W</p> <p>♠ 983    ♠ AK62 ♥ AKQ93    ♥ 2 ♦ Q953    ♦ JT84 ♣ 4    ♣ AKJ7</p> <p>3    ♠ QT4 11 16    ♥ JT865 10    ♦ AK ♣ T62</p> <p>Par: -630</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>5</td><td>4</td><td>4</td></tr> <tr><td>W</td><td>2</td><td>5</td><td>4</td><td>4</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	2	5	4	4	W	2	5	4	4
♣	♦	♥	♠	NT																																																																									
N	2	2	3	3																																																																									
S	2	2	3	3																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	1	2																																																																									
S	-	-	1	3																																																																									
E	2	3	-	2																																																																									
W	2	3	-	2																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	2	5	4	4																																																																									
W	2	5	4	4																																																																									
<p><b>7</b>    ♠ J984 ♥ 53 ♦ 987432 ♣ K</p> <p>Dir: S Vul: Both</p> <p>♠ A    ♠ K76 ♥ 987    ♥ A64 ♦ K    ♦ AQJT65 ♣ AQT87532    ♣ 4</p> <p>4    ♠ QT532 13 14    ♥ KQJT2 9    ♦ ♣ J96</p> <p>Par: -660</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>2</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>4</td><td>2</td><td>5</td></tr> <tr><td>W</td><td>4</td><td>4</td><td>2</td><td>5</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	2	-	S	-	-	2	-	E	4	4	2	5	W	4	4	2	5	<p><b>8</b>    ♠ K97 ♥ AJT8 ♦ T2 ♣ T843</p> <p>Dir: W Vul: None</p> <p>♠ 64    ♠ AT5 ♥ KQ973    ♥ 64 ♦ KQ976    ♦ A53 ♣ A    ♣ KQ962</p> <p>8    ♠ QJ832 14 13    ♥ 52 5    ♦ J84 ♣ J75</p> <p>Par: -430</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>3</td><td>4</td><td>4</td><td>1</td></tr> <tr><td>W</td><td>3</td><td>4</td><td>4</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	3	4	4	1	W	3	4	4	1	<p><b>9</b>    ♠ Q75 ♥ J754 ♦ 73 ♣ KT86</p> <p>Dir: N Vul: E-W</p> <p>♠ K63    ♠ A9 ♥ Q3    ♥ AT862 ♦ KQT986    ♦ 42 ♣ A4    ♣ QJ97</p> <p>6    ♠ JT842 14 11    ♥ K9 9    ♦ AJ5 ♣ 532</p> <p>Par: -630</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>3</td><td>5</td><td>4</td><td>1</td></tr> <tr><td>W</td><td>3</td><td>4</td><td>4</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	3	5	4	1	W	3	4	4	1
♣	♦	♥	♠	NT																																																																									
N	-	-	2	-																																																																									
S	-	-	2	-																																																																									
E	4	4	2	5																																																																									
W	4	4	2	5																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	3	4	4	1																																																																									
W	3	4	4	1																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	3	5	4	1																																																																									
W	3	4	4	1																																																																									
<p><b>10</b>    ♠ AK93 ♥ 642 ♦ A96 ♣ AJ9</p> <p>Dir: E Vul: Both</p> <p>♠ J864    ♠ QT72 ♥ 7    ♥ AJ5 ♦ QT43    ♦ KJ52 ♣ KQT7    ♣ 54</p> <p>16    ♠ 5 8 11    ♥ KQT983 5    ♦ 87 ♣ 8632</p> <p>Par: 620</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>4</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>4</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	2	-	4	-	S	2	-	4	-	E	-	1	-	1	W	-	1	-	1	<p><b>11</b>    ♠ AT75 ♥ KJT2 ♦ K ♣ AKJ8</p> <p>Dir: S Vul: None</p> <p>♠ Q9643    ♠ 2 ♥ 963    ♥ Q4 ♦ Q63    ♦ AJT974 ♣ T2    ♣ 9654</p> <p>19    ♠ KJ8 4 7    ♥ A875 10    ♦ 852 ♣ Q73</p> <p>Par: 980</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>6</td><td>4</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>6</td><td>4</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	4	-	6	4	S	4	-	6	4	E	-	-	-	-	W	-	-	-	-	<p><b>12</b>    ♠ T9 ♥ T85 ♦ 85 ♣ QT9874</p> <p>Dir: W Vul: N-S</p> <p>♠ KQ62    ♠ 754 ♥ QJ96    ♥ 432 ♦ A6    ♦ JT97 ♣ A52    ♣ KJ3</p> <p>2    ♠ AJ83 16 5    ♥ AK7 17    ♦ KQ432 ♣ 6</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>1</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>1</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>1</td><td>2</td></tr> </table>	♣	♦	♥	♠	NT	N	1	1	-	-	S	1	1	-	-	E	-	1	1	2	W	-	1	1	2
♣	♦	♥	♠	NT																																																																									
N	2	-	4	-																																																																									
S	2	-	4	-																																																																									
E	-	1	-	1																																																																									
W	-	1	-	1																																																																									
♣	♦	♥	♠	NT																																																																									
N	4	-	6	4																																																																									
S	4	-	6	4																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	1	1	-	-																																																																									
S	1	1	-	-																																																																									
E	-	1	1	2																																																																									
W	-	1	1	2																																																																									
<p><b>13</b>    ♠ QJ42 ♥ JT53 ♦ K96 ♣ 73</p> <p>Dir: N Vul: Both</p> <p>♠ A    ♠ K853 ♥ Q7    ♥ A64 ♦ T8543    ♦ A72 ♣ K9842    ♣ AT5</p> <p>7    ♠ T976 9 15    ♥ K982 9    ♦ QJ ♣ QJ6</p> <p>Par: -600</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>4</td><td>4</td><td>1</td><td>1</td></tr> <tr><td>W</td><td>4</td><td>4</td><td>1</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	4	4	1	1	W	4	4	1	1	<p><b>14</b>    ♠ 542 ♥ QJ542 ♦ KJ82 ♣ A</p> <p>Dir: E Vul: None</p> <p>♠ AT86    ♠ J93 ♥ 8    ♥ AKT3 ♦ T7    ♥ Q963 ♣ J97432    ♣ K6</p> <p>11    ♠ KQ7 5 13    ♥ 976 11    ♦ A54 ♣ QT85</p> <p>Par: -90</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>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	1	-	S	-	-	1	-	E	2	-	-	1	W	2	-	-	1	<p><b>15</b>    ♠ 63 ♥ 973 ♦ AKQT754 ♣ 3</p> <p>Dir: S Vul: N-S</p> <p>♠ KJ875    ♠ 94 ♥ KJ4    ♥ AQ862 ♦ 32    ♥ 86 ♣ 642    ♣ AKJ8</p> <p>9    ♠ AQT2 8 14    ♥ T5 9    ♦ J9 ♣ QT975</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>2</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>3</td><td>2</td></tr> </table>	♣	♦	♥	♠	NT	N	-	2	-	-	S	-	2	-	-	E	2	-	3	2	W	2	-	3	2
♣	♦	♥	♠	NT																																																																									
N	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	4	4	1	1																																																																									
W	4	4	1	1																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	1	-																																																																									
S	-	-	1	-																																																																									
E	2	-	-	1																																																																									
W	2	-	-	1																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	2	-	-																																																																									
S	-	2	-	-																																																																									
E	2	-	3	2																																																																									
W	2	-	3	2																																																																									
<p><b>16</b>    ♠ AQT942 ♥ 53 ♦ 96 ♣ AKQ</p> <p>Dir: W Vul: E-W</p> <p>♠ J    ♠ K653 ♥ KT9    ♥ 86 ♦ Q8    ♦ AKJT7 ♣ JT97652    ♣ 83</p> <p>15    ♠ 87 7 11    ♥ AQJ742 7    ♦ 5432 ♣ 4</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>-</td><td>2</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>3</td></tr> <tr><td>E</td><td>2</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	2	3	S	-	-	2	3	E	2	1	-	-	W	2	1	-	-	<p><b>17</b>    ♠ KQ42 ♥ 853 ♦ AT9 ♣ A92</p> <p>Dir: N Vul: None</p> <p>♠ J96    ♠ AT7 ♥ Q6    ♥ AK ♦ 87542    ♦ Q6 ♣ K76    ♣ QJT853</p> <p>13    ♠ 853 6 16    ♥ JT9742 5    ♦ KJ3 ♣ 4</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>-</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>1</td></tr> <tr><td>E</td><td>3</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>3</td><td>-</td><td>-</td><td>2</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	3	2	S	-	-	3	1	E	3	-	-	2	W	3	-	-	2	<p><b>18</b>    ♠ T92 ♥ AJ74 ♦ AQJ87 ♣ Q</p> <p>Dir: E Vul: N-S</p> <p>♠ Q65    ♠ J43 ♥ K8    ♥ T63 ♦ K642    ♦ T953 ♣ J954    ♣ K63</p> <p>14    ♠ AK87 9 4    ♥ Q952 13    ♦ Q ♣ AT872</p> <p>Par: 1400+</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>4</td><td>6</td><td>5</td></tr> <tr><td>S</td><td>4</td><td>4</td><td>6</td><td>5</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	4	4	6	5	S	4	4	6	5	E	-	-	-	-	W	-	-	-	-
♣	♦	♥	♠	NT																																																																									
N	-	-	2	3																																																																									
S	-	-	2	3																																																																									
E	2	1	-	-																																																																									
W	2	1	-	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	3	2																																																																									
S	-	-	3	1																																																																									
E	3	-	-	2																																																																									
W	3	-	-	2																																																																									
♣	♦	♥	♠	NT																																																																									
N	4	4	6	5																																																																									
S	4	4	6	5																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									

**19**    ♠ J9                      *Dir: S*  
          ♥ AJ4                      *Vul: E-W*  
          ♦ AQT3  
          ♣ JT73

♠ KQ83                      ♠ AT542  
 ♥ QT972                      ♥ 53  
 ♦                                  ♦ 97642  
 ♣ 9652                      ♣ 4

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

13                      ♠ 76  
 7                      ♥ K86  
 16                      ♦ KJ85  
 ♣ AKQ8

*Par: -100*

**20**    ♠ J9843                      *Dir: W*  
          ♥ A32                      *Vul: Both*  
          ♦ 9852  
          ♣ 5

♠ Q5                              ♠ T762  
 ♥ J95                              ♥ QT874  
 ♦ KJT                              ♦ Q4  
 ♣ A7643                      ♣ J8

♠ AK                              ♣ AK  
 ♥ K6                              ♥ K6  
 ♦ A763                              ♦ A763  
 ♣ KQT92                      ♣ KQT92

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

5                              11    5  
 19

*Par: 600*

**21**    ♠ AT5                              *Dir: N*  
          ♥ 53                              *Vul: N-S*  
          ♦ AKT62  
          ♣ K53

♠ 63                              ♠ QJ4  
 ♥ Q98764                      ♥ AKT  
 ♦ 4                                  ♦ J97  
 ♣ AJ76                      ♣ T942

♠ K9872                      ♣ K9  
 ♥ J2                              ♥ J2  
 ♦ Q853                              ♦ Q853  
 ♣ Q8                              ♣ Q8

♣	♦	♥	♠	NT
N	-	3	-	3 -
S	-	3	-	3 -
E	3	-	3	- -
W	3	-	3	- -

14                              7    11  
 8

*Par: 100*

**22**    ♠ AK8                              *Dir: E*  
          ♥ K6                              *Vul: E-W*  
          ♦ AJ43  
          ♣ QJ83

♠ QJ974                      ♠ 653  
 ♥ Q84                              ♥ J972  
 ♦ T2                                  ♦ K95  
 ♣ 752                              ♣ KT9

♠ T2                              ♣ T  
 ♥ AT53                              ♥ AT52  
 ♦ Q876                              ♦ 97632  
 ♣ A64                              ♣ K96

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

18                              10    10  
 5                              7  
 10

*Par: 430*

**23**    ♠ 97653                      *Dir: S*  
          ♥ 8                              *Vul: Both*  
          ♦ AKQJ84  
          ♣ 8

♠ AK42                              ♠ QJ8  
 ♥ 963                              ♥ KQJ74  
 ♦ T5                                  ♦  
 ♣ AQ32                              ♣ JT754

♠ T                              ♣  
 ♥ AT52                              ♥  
 ♦ 97632                              ♦  
 ♣ K96                              ♣

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

10                              13    10  
 7

*Par: -200*

**24**    ♠ KT86                              *Dir: W*  
          ♥ A952                              *Vul: None*  
          ♦ 965  
          ♣ T8

♠ 3                                  ♠ AQJ9  
 ♥ K876                              ♥ QT43  
 ♦ AT73                              ♦ K82  
 ♣ J63                              ♣ K9

♠ 7542                              ♣  
 ♥ J                                  ♥  
 ♦ QJ4                              ♦  
 ♣ A7542                              ♣

♣	♦	♥	♠	NT
N	-	-	-	- -
S	-	-	-	- -
E	3	4	4	3 4
W	3	4	4	3 4

7                                  10    15  
 8

*Par: -430*

**25**    ♠ AT6                              *Dir: N*  
          ♥ Q742                              *Vul: E-W*  
          ♦ T65  
          ♣ AK4

♠ QJ52                              ♠ 8743  
 ♥ A863                              ♥  
 ♦ QJ4                                  ♦ 9873  
 ♣ T9                                  ♣ Q8632

♠ K9                              ♣  
 ♥ KJT95                              ♥  
 ♦ AK2                              ♦  
 ♣ J75                              ♣

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

13                              8                              ♠ KQJ875  
 10    2                              ♥ 86  
 15                              ♦ 8653  
          ♣ 3

*Par: 460*

**26**    ♠ 964                              *Dir: E*  
          ♥ KJT2                              *Vul: Both*  
          ♦ Q2  
          ♣ Q754

♠ A3                              ♠ T2  
 ♥ 93                                  ♥ AQ754  
 ♦ AKT974                              ♦ J  
 ♣ T62                              ♣ AKJ98

♠ KQJ875                              ♣  
 ♥ 86                                  ♥  
 ♦ 8653                              ♦  
 ♣ 3                                  ♣

♣	♦	♥	♠	NT
N	-	-	-	- -
S	-	-	-	- -
E	7	7	5	1 7
W	7	7	5	1 7

8                              11    15  
 6

*Par: -2220*

**27**    ♠ T4                                  *Dir: S*  
          ♥ QT                                  *Vul: None*  
          ♦ QT986542  
          ♣ Q

♠ A963                              ♠ J872  
 ♥ A876                              ♥ 95  
 ♦ A                                  ♦ J3  
 ♣ J642                              ♣ AK953

♠ KQ5                              ♣  
 ♥ KJ432                              ♥  
 ♦ K7                                  ♦  
 ♣ T87                              ♣

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

6                                  13    9  
 12

*Par: -300*

**28**    ♠ Q8                                  *Dir: W*  
          ♥ QT9754                              *Vul: N-S*  
          ♦ A54  
          ♣ K9

♠ AK92                              ♠ 43  
 ♥ K8                                  ♥ AJ62  
 ♦ 2                                  ♦ KT876  
 ♣ Q87652                              ♣ 43

♠ JT765                              ♣  
 ♥ 3                                  ♥  
 ♦ QJ93                              ♦  
 ♣ AJT                              ♣

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

11                              12    8  
 9

*Par: 100*