

**1**    ♠ JT8    Dir: N  
          ♥ A2    Vul: None  
          ♦ KT63  
          ♣ AJ64

♠ Q432    ♠ K95  
 ♥ KQ7    ♥ 965  
 ♦ AJ5    ♦ 98  
 ♣ 953    ♣ KQT82

13    ♠ A76  
 12 8   ♥ JT843  
 7    ♦ Q742  
      ♣ 7

Par: 140

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

**2**    ♠ J732    Dir: E  
          ♥ A3    Vul: N-S  
          ♦ AQ93  
          ♣ 862

♠ Q8    ♠ AKT5  
 ♥ KJ9852   ♥ T76  
 ♦ KJT4    ♦  
 ♣ 9    ♣ AKQJ53

11    ♠ 964  
 10 17   ♥ Q4  
 2    ♦ 87652  
      ♣ T74

Par: -980

| ♣ | ♦ | ♥ | ♠ | NT |   |
|---|---|---|---|----|---|
| N | - | - | - | -  |   |
| S | - | - | - | -  |   |
| E | 6 | 2 | 6 | 4  | 4 |
| W | 6 | 3 | 6 | 5  | 5 |

**3**    ♠ QJT4    Dir: S  
          ♥ Q8754    Vul: E-W  
          ♦  
          ♣ KJ84

♠ K76    ♠ A53  
 ♥ T32    ♥ A96  
 ♦ AKQ4   ♦ T98  
 ♣ 765    ♣ QT32

9    ♠ 982  
 12 10   ♥ KJ  
 9    ♦ J76532  
      ♣ A9

Par: 110

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

**4**    ♠ T854    Dir: W  
          ♥ A94    Vul: Both  
          ♦ A9754  
          ♣ 2

♠ 963    ♠ AQJ2  
 ♥ J5    ♥ KQ63  
 ♦ 632    ♦ KJ  
 ♣ T9843   ♣ AQ5

8    ♠ K7  
 1 22   ♥ T872  
 9    ♦ QT8  
      ♣ KJ76

Par: 90

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

**5**    ♠ KQ982    Dir: N  
          ♥ AT75    Vul: N-S  
          ♦ A4  
          ♣ J8

♠ AT63    ♠ 4  
 ♥ QJ6    ♥ 32  
 ♦ KQ753   ♦ T862  
 ♣ K    ♣ A65432

14    ♠ J75  
 15 4   ♥ K984  
 7    ♦ J9  
      ♣ QT97

Par: -130

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

**6**    ♠ KJ73    Dir: E  
          ♥ J3    Vul: E-W  
          ♦ T4  
          ♣ T9652

♠ QT954    ♠ 6  
 ♥ K7    ♥ T86542  
 ♦ A9    ♦ Q632  
 ♣ AKJ3    ♣ 87

5    ♠ A82  
 17 2   ♥ AQ9  
 16   ♦ KJ875  
      ♣ Q4

Par: 120

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

**7**    ♠ AK    Dir: S  
          ♥ JT743    Vul: Both  
          ♦ Q83  
          ♣ KQ3

♠ J65    ♠ T8743  
 ♥ KQ96   ♥ 5  
 ♦ T6    ♦ J74  
 ♣ A852   ♣ JT74

15    ♠ Q92  
 10 2   ♥ A82  
 13   ♦ AK952  
      ♣ 96

Par: 660

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

**8**    ♠ J862    Dir: W  
          ♥ 876    Vul: None  
          ♦ T2  
          ♣ QT65

♠ AQ53    ♠ KT97  
 ♥ AQT    ♥ J5  
 ♦ J74    ♦ AQ65  
 ♣ 843    ♣ A92

3    ♠ 4  
 13 14   ♥ K9432  
 10   ♦ K983  
      ♣ KJ7

Par: -450

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

**9**    ♠ J84    Dir: N  
          ♥ KT6    Vul: E-W  
          ♦ 642  
          ♣ AJ95

♠ AK95    ♠ T72  
 ♥ Q7    ♥ A942  
 ♦ AT985   ♦ KJ7  
 ♣ 43    ♣ Q86

9    ♠ Q63  
 13 10   ♥ J853  
 8    ♦ Q3  
      ♣ KT72

Par: -140

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

**10**    ♠ 9762    Dir: E  
          ♥ KT76    Vul: Both  
          ♦ 98  
          ♣ J63

♠ QJ53    ♠ K84  
 ♥ 542    ♥ J  
 ♦ K62    ♦ QJ3  
 ♣ AQ8    ♣ K97542

4    ♠ AT  
 12 10   ♥ AQ983  
 14   ♦ AT754  
      ♣ T

Par: 200

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

**11**    ♠ 3    Dir: S  
          ♥ AJ6    Vul: None  
          ♦ J642  
          ♣ AKQ75

♠ J9    ♠ AKQ8762  
 ♥ KQT43   ♥ 872  
 ♦ A875    ♦ T  
 ♣ J3    ♣ 84

15    ♠ T54  
 11 9   ♥ 95  
 5    ♦ KQ93  
      ♣ T962

Par: -100

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

**12**    ♠ J974    Dir: W  
          ♥ 5    Vul: N-S  
          ♦ AQJ53  
          ♣ AQ3

♠ 5    ♠ AQT8  
 ♥ T973   ♥ Q62  
 ♦ 864    ♦ 7  
 ♣ 98652   ♣ KJT74

14    ♠ K632  
 0 12   ♥ AKJ84  
 14   ♦ KT92  
      ♣

Par: 660

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

**13**    ♠ Q    Dir: N  
          ♥ KJ743    Vul: Both  
          ♦ 985  
          ♣ AK43

♠ AKT93    ♠ 8754  
 ♥ AT9    ♥ 8652  
 ♦ KQJ4    ♦ 72  
 ♣ J    ♣ 952

13    ♠ J62  
 18 0   ♥ Q  
 9    ♦ AT63  
      ♣ QT876

Par: -140

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

**14**    ♠ J832    Dir: E  
          ♥ 75    Vul: None  
          ♦ AQT876  
          ♣ 5

♠ K96    ♠ AQT75  
 ♥ J32    ♥ A984  
 ♦ 53    ♦ 4  
 ♣ T9742   ♣ KQ6

7    ♠ 4  
 4 15   ♥ KQT6  
 14   ♦ KJ92  
      ♣ AJ83

Par: 400

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

**15**    ♠ 5    Dir: S  
          ♥ AJ72    Vul: N-S  
          ♦ AQT7  
          ♣ AK32

♠ AQ742    ♠ T63  
 ♥ Q5    ♥ T864  
 ♦ 85    ♦ J943  
 ♣ Q865    ♣ J4

18    ♠ KJ98  
 10 2   ♥ K93  
 10   ♦ K62  
      ♣ T97

Par: 650

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

**16**    ♠ T8542    Dir: W  
          ♥ AKT7    Vul: E-W  
          ♦ AJ  
          ♣ 54

♠ AJ6    ♠ Q3  
 ♥ J982   ♥ Q64  
 ♦ 643    ♦ KT975  
 ♣ QJ6    ♣ AK7

12    ♠ K97  
 9 14   ♥ 53  
 5    ♦ Q82  
      ♣ T9832

Par: -110

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

**17**    ♠ KQ5    Dir: N  
          ♥ T97    Vul: None  
          ♦ AT83  
          ♣ T84

♠ JT3    ♠ 986  
 ♥ AQJ4   ♥ K865  
 ♦ 72    ♦ K964  
 ♣ 9732   ♣ J5

9    ♠ A742  
 8 7   ♥ 32  
 16   ♦ QJ5  
      ♣ AKQ6

Par: 400

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

**18**    ♠ 82    Dir: E  
          ♥ 95    Vul: N-S  
          ♦ QT85  
          ♣ J9542

♠ T73    ♠ AKQJ96  
 ♥ AJ863   ♥ KQ  
 ♦ 632    ♦ K74  
 ♣ T3    ♣ K8

3    ♠ 54  
 5 21   ♥ T742  
 11   ♦ AJ9  
      ♣ AQ76

Par: -460

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

| <p><b>19</b> ♠ QJ9<br/>♥ 87<br/>♦ Q8753<br/>♣ A62</p> <p>Dir: S<br/>Vul: E-W</p> <p>♠ A8<br/>♥ AQJ3<br/>♦<br/>♣ KQJ9873</p> <p>♠ K653<br/>♥ KT42<br/>♦ AKT9<br/>♣ 4</p> <p>9 ♠ T742<br/>17 13 ♠ 965<br/>1 ♠ J642<br/>♣ T5</p> <p>Par: -1440</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>6</td><td>2</td><td>6</td><td>4</td><td>6</td></tr> <tr><td>W</td><td>6</td><td>2</td><td>6</td><td>4</td><td>6</td></tr> </table>                     | ♣ | ♦ | ♥ | ♠  | NT | N | - | - | - | - | S | - | - | - | - | E | 6 | 2 | 6 | 4 | 6 | W | 6 | 2 | 6 | 4 | 6 | <p><b>20</b> ♠ KJ542<br/>♥ K<br/>♦ J85<br/>♣ KT82</p> <p>Dir: W<br/>Vul: Both</p> <p>♠ AQT3<br/>♥ J65<br/>♦ A7432<br/>♣ 5</p> <p>♠ 8<br/>♥ AQT7432<br/>♦ 9<br/>♣ Q943</p> <p>11 ♠ 976<br/>11 8 ♥ 98<br/>10 ♦ KQT6<br/>♣ AJ76</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>2</td><td>1</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>1</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>5</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>5</td><td>3</td><td>-</td></tr> </table> | ♣ | ♦   | ♥ | ♠ | NT | N | 2  | 1 | - | 2 | - | S | 2 | 1 | - | 2 | - | E | - | - | 5 | 3 | - | W | - | - | 5 | 3 | - | <p><b>21</b> ♠ QJ63<br/>♥ Q87632<br/>♦ 53<br/>♣ 4</p> <p>Dir: N<br/>Vul: N-S</p> <p>♠ T84<br/>♥ 4<br/>♦ KQT84<br/>♣ A765</p> <p>♠ K2<br/>♥ AKT<br/>♦ A92<br/>♣ QJT82</p> <p>5 ♠ A975<br/>9 17 ♥ J95<br/>9 ♦ J76<br/>♣ K93</p> <p>Par: -990</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><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>6</td><td>6</td><td>-</td><td>1</td><td>6</td></tr> <tr><td>W</td><td>5</td><td>5</td><td>-</td><td>1</td><td>5</td></tr> </table> | ♣ | ♦  | ♥ | ♠ | NT | N | -  | - | 1 | - | - | S | - | - | 1 | - | - | E | 6 | 6 | - | 1 | 6 | W | 5 | 5 | - | 1 | 5 |   |   |
|--|---|---|---|----|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|---|---|---|---|----|---|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|---|---|----|---|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 6 | 2 | 6 | 4  | 6  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 6 | 2 | 6 | 4  | 6  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 2 | 1 | - | 2  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 2 | 1 | - | 2  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | 5 | 3  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | 5 | 3  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | - | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | - | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 6 | 6 | - | 1  | 6  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 5 | 5 | - | 1  | 5  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>22</b> ♠ AQ764<br/>♥ Q642<br/>♦ 6<br/>♣ KQ3</p> <p>Dir: E<br/>Vul: E-W</p> <p>♠ 82<br/>♥ KT987<br/>♦ T85<br/>♣ T94</p> <p>♠ T3<br/>♥ 5<br/>♦ AQJ974<br/>♣ 8762</p> <p>13 ♠ KJ95<br/>3 7 ♥ AJ3<br/>17 ♦ K32<br/>♣ AJ5</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>3</td><td>1</td><td>3</td><td>5</td><td>4</td></tr> <tr><td>S</td><td>3</td><td>1</td><td>3</td><td>5</td><td>4</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>  | ♣ | ♦ | ♥ | ♠  | NT | N | 3 | 1 | 3 | 5 | 4 | S | 3 | 1 | 3 | 5 | 4 | E | - | - | - | - | - | W | - | - | - | -  | - | <p><b>23</b> ♠ AQJ5<br/>♥ QJ3<br/>♦ T4<br/>♣ KQ92</p> <p>Dir: S<br/>Vul: Both</p> <p>♠ KT763<br/>♥ 65<br/>♦ Q9853<br/>♣ A</p> <p>♠ 9842<br/>♥ AT4<br/>♦ KJ2<br/>♣ J73</p> <p>15 ♠ 9842<br/>9 7 ♥ AT4<br/>9 ♦ KJ2<br/>♣ J73</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>2</td><td>-</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>1</td><td>-</td><td>-</td></tr> </table>   | ♣ | ♦ | ♥  | ♠ | NT | N | 2 | - | - | 3 | 2 | S | 2 | - | - | 3 | 2 | E | - | 1 | 1 | - | - | W | - | 1 | 1 | -   | - | <p><b>24</b> ♠ 9852<br/>♥ KQJ<br/>♦ AJ532<br/>♣ 2</p> <p>Dir: W<br/>Vul: None</p> <p>♠ AT6<br/>♥ AT6<br/>♦ 8<br/>♣ KQ8743</p> <p>♠ KQJ74<br/>♥ 9875<br/>♦ 7<br/>♣ A65</p> <p>11 ♠ 3<br/>13 10 ♥ 432<br/>6 ♦ KQT964<br/>♣ JT9</p> <p>Par: -500</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>4</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>6</td><td>-</td><td>3</td><td>6</td><td>1</td></tr> <tr><td>W</td><td>6</td><td>-</td><td>3</td><td>6</td><td>1</td></tr> </table> | ♣ | ♦ | ♥  | ♠ | NT | N | - | 4 | - | - | - | S | - | 4 | - | - | - | E | 6 | - | 3 | 6 | 1 | W | 6 | - | 3 | 6 | 1 |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 3 | 1 | 3 | 5  | 4  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 3 | 1 | 3 | 5  | 4  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 2 | - | - | 3  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 2 | - | - | 3  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | 1 | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | 1 | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | 4 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | 4 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 6 | - | 3 | 6  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 6 | - | 3 | 6  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>25</b> ♠ KJT87<br/>♥ 4<br/>♦ AJT<br/>♣ QJ42</p> <p>Dir: N<br/>Vul: E-W</p> <p>♠ 6532<br/>♥ K872<br/>♦ 96<br/>♣ K97</p> <p>♠ A<br/>♥ T95<br/>♦ KQ832<br/>♣ T865</p> <p>12 ♠ Q94<br/>6 9 ♥ AQJ63<br/>13 ♦ 754<br/>♣ A3</p> <p>Par: 420</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>1</td><td>4</td><td>3</td></tr> <tr><td>S</td><td>1</td><td>1</td><td>1</td><td>4</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>  | ♣ | ♦ | ♥ | ♠  | NT | N | 1 | 1 | 1 | 4 | 3 | S | 1 | 1 | 1 | 4 | 3 | E | - | - | - | - | - | W | - | - | - | -  | - | <p><b>26</b> ♠ A6<br/>♥ KQJ<br/>♦ AQ5<br/>♣ Q7642</p> <p>Dir: E<br/>Vul: Both</p> <p>♠ KQJ8<br/>♥ A<br/>♦ J98<br/>♣ AJT98</p> <p>♠ T732<br/>♥ T942<br/>♦ K63<br/>♣ K5</p> <p>18 ♠ 954<br/>16 6 ♥ 87653<br/>0 ♦ T742<br/>♣ 3</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>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>1</td><td>-</td><td>4</td><td>3</td></tr> <tr><td>W</td><td>3</td><td>1</td><td>-</td><td>4</td><td>3</td></tr> </table> | ♣ | ♦ | ♥  | ♠ | NT | N | - | - | - | - | - | S | - | - | - | - | - | E | 3 | 1 | - | 4 | 3 | W | 3 | 1 | - | 4   | 3 | <p><b>27</b> ♠ 8<br/>♥ Q<br/>♦ JT532<br/>♣ AKJ763</p> <p>Dir: S<br/>Vul: None</p> <p>♠ T76<br/>♥ K765<br/>♦ A84<br/>♣ 984</p> <p>♠ KJ2<br/>♥ A9832<br/>♦ K976<br/>♣ Q</p> <p>11 ♠ AQ9543<br/>7 13 ♥ JT4<br/>9 ♦ Q<br/>♣ T52</p> <p>Par: 400</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>1</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>5</td><td>1</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>   | ♣ | ♦ | ♥  | ♠ | NT | N | 5 | 1 | - | 3 | 2 | S | 5 | 1 | - | 3 | 2 | E | - | - | 1 | - | - | W | - | - | 1 | - | - |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 1 | 1 | 1 | 4  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 1 | 1 | 1 | 4  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 3 | 1 | - | 4  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 3 | 1 | - | 4  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 5 | 1 | - | 3  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 5 | 1 | - | 3  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>28</b> ♠ A<br/>♥ AQ64<br/>♦ KQT75<br/>♣ T53</p> <p>Dir: W<br/>Vul: N-S</p> <p>♠ K7652<br/>♥ T752<br/>♦ J2<br/>♣ Q7</p> <p>♠ QJ984<br/>♥ K9<br/>♦ A4<br/>♣ AJ94</p> <p>15 ♠ T3<br/>6 15 ♥ J83<br/>4 ♦ 9863<br/>♣ K862</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>1</td><td>3</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>3</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> </table> | ♣ | ♦ | ♥ | ♠  | NT | N | 1 | 3 | 1 | - | - | S | 1 | 3 | 1 | - | - | E | - | - | - | 3 | - | W | - | - | - | 3  | - |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 1 | 3 | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 1 | 3 | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | - | 3  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | - | 3  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |