

| <p><b>1</b>    ♠ AQT7    Dir: N<br/>♥ AK5    Vul:<br/>♦ KQJ<br/>♣ 864</p> <p>♠ 95    ♠ 8432<br/>♥ J84    ♥ Q973<br/>♦ 542    ♦ T83<br/>♣ QJ752    ♣ K3</p> <p>19    ♠ KJ6<br/>4 5    ♥ T62<br/>12    ♦ A976<br/>♣ AT9</p> <p>Par: 460</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>5</td><td>4</td><td>5</td></tr> <tr><td>S</td><td>3</td><td>5</td><td>4</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 | 3 | 5 | 4 | 5 | S | 3 | 5 | 4 | 5 | E | - | - | - | - | W | - | - | - | - | <p><b>2</b>    ♠ QT    Dir: E<br/>♥ AQT8654    Vul: N-S<br/>♦ J7<br/>♣ T2</p> <p>♠ KJ7    ♠ 8532<br/>♥ J3    ♥ 9<br/>♦ KQT862    ♦ A953<br/>♣ 53    ♣ QJ94</p> <p>9    ♠ A964<br/>10 7    ♥ K72<br/>14    ♦ 4<br/>♣ AK876</p> <p>Par: 1100</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>-</td><td>5</td><td>1</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>6</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> </table> | ♣ | ♦ | ♥ | ♠ | NT | N | 3 | - | 5 | 1 | S | 3 | - | 6 | 1 | E | - | 2 | - | - | W | - | 2 | - | - | <p><b>3</b>    ♠ 92    Dir: S<br/>♥ AQ8    Vul: E-W<br/>♦ AT84<br/>♣ 8532</p> <p>♠ 4    ♠ AQ873<br/>♥ KT7542    ♥ 96<br/>♦ KQ    ♦ 765<br/>♣ AQJ4    ♣ KT9</p> <p>10    ♠ KJT65<br/>15 9    ♥ J3<br/>6    ♦ J932<br/>♣ 76</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>1</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>3</td><td>-</td></tr> </table>   | ♣ | ♦ | ♥ | ♠ | NT | N | - | 2 | - | 1 | S | - | 2 | - | 1 | E | 1 | - | 3 | - | W | 1 | - | 3 | - |
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| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 3 | 5 | 4 | 5  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 3 | 5 | 4 | 5  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 3 | - | 5 | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 3 | - | 6 | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 2 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 2 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 2 | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 2 | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1 | - | 3 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1 | - | 3 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>4</b>    ♠ KJ983    Dir: W<br/>♥ 9    Vul: Both<br/>♦ T32<br/>♣ AKT5</p> <p>♠ 52    ♠ A76<br/>♥ AKQ6532    ♥ T4<br/>♦ A4    ♦ KJ98<br/>♣ 64    ♣ J873</p> <p>11    ♠ QT4<br/>13 9    ♥ J87<br/>7    ♦ Q765<br/>♣ Q92</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>1</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>4</td><td>-</td><td>4</td></tr> <tr><td>W</td><td>-</td><td>4</td><td>-</td><td>3</td></tr> </table>   | ♣ | ♦ | ♥ | ♠  | NT | N | 1 | - | - | 1 | S | 1 | - | 2 | - | E | - | 4 | - | 4 | W | - | 4 | - | 3 | <p><b>5</b>    ♠ 4    Dir: N<br/>♥ T63    Vul: N-S<br/>♦ AKJ43<br/>♣ AJ83</p> <p>♠ QJ76    ♠ KT98<br/>♥ AQJ8    ♥ 72<br/>♦ QT98    ♦ 7652<br/>♣ 9    ♣ QT6</p> <p>13    ♠ A532<br/>12 5    ♥ K954<br/>10    ♦<br/>♣ K7542</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>4</td><td>1</td><td>3</td><td>-</td></tr> <tr><td>S</td><td>5</td><td>1</td><td>3</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> </table>  | ♣ | ♦ | ♥ | ♠ | NT | N | 4 | 1 | 3 | - | S | 5 | 1 | 3 | - | E | - | - | 1 | - | W | - | - | 1 | - | <p><b>6</b>    ♠ Q4    Dir: E<br/>♥ T9    Vul: E-W<br/>♦ AJ7<br/>♣ KT9754</p> <p>♠ AT862    ♠ J3<br/>♥ A874    ♥ Q653<br/>♦ 832    ♦ 9654<br/>♣ 3    ♣ AJ2</p> <p>10    ♠ K975<br/>8 8    ♥ KJ2<br/>14    ♦ KQT<br/>♣ Q86</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>4</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>4</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>    | ♣ | ♦ | ♥ | ♠ | NT | N | 4 | 2 | - | 1 | S | 4 | 2 | - | 1 | E | - | 1 | - | - | W | - | 1 | - | - |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1 | - | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1 | - | 2 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 4 | - | 4  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 4 | - | 3  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 4 | 1 | 3 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 5 | 1 | 3 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 4 | 2 | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 4 | 2 | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>7</b>    ♠ K92    Dir: S<br/>♥ JT943    Vul: Both<br/>♦ T8<br/>♣ 932</p> <p>♠ 754    ♠ QJT863<br/>♥    ♥ A65<br/>♦ AJ9654    ♦ 72<br/>♣ QT65    ♣ KJ</p> <p>4    ♠ A<br/>7 11    ♥ KQ872<br/>18    ♦ KQ3<br/>♣ A874</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>-</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>-</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> </table>    | ♣ | ♦ | ♥ | ♠  | NT | N | - | - | 2 | - | S | 1 | - | 2 | - | E | - | 3 | - | 3 | W | - | 3 | - | - | <p><b>8</b>    ♠ J875    Dir: W<br/>♥ AT9432    Vul:<br/>♦ Q54<br/>♣</p> <p>♠ KT9642    ♠<br/>♥    ♥ KQ8765<br/>♦ A87    ♦ T96<br/>♣ AKQ8    ♣ J972</p> <p>7    ♠ AQ3<br/>16 6    ♥ J<br/>11    ♦ KJ32<br/>♣ T6543</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>0</td><td>1</td><td>1</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>1</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>1</td><td>-</td><td>-</td></tr> </table>         | ♣ | ♦ | ♥ | ♠ | NT | N | 0 | 1 | 1 | 1 | S | - | 1 | 1 | 1 | E | 2 | - | - | - | W | 2 | 1 | - | - | <p><b>9</b>    ♠ KQ9764    Dir: N<br/>♥ AK    Vul: E-W<br/>♦ Q5<br/>♣ A42</p> <p>♠ T53    ♠ A82<br/>♥ Q862    ♥ JT53<br/>♦ T982    ♦ AK74<br/>♣ 83    ♣ 65</p> <p>18    ♠ J<br/>2 12    ♥ 974<br/>8    ♦ J63<br/>♣ KQJT97</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>4</td><td>1</td><td>1</td><td>4</td></tr> <tr><td>S</td><td>4</td><td>1</td><td>1</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 | 1 | 1 | 4 | S | 4 | 1 | 1 | 4 | E | - | - | - | - | W | - | - | - | - |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | 2 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1 | - | 2 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 3 | - | 3  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 3 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 0 | 1 | 1 | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 1 | 1 | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 2 | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 2 | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 4 | 1 | 1 | 4  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 4 | 1 | 1 | 4  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>10</b>    ♠ A8    Dir: E<br/>♥ J93    Vul: Both<br/>♦ Q<br/>♣ Q965432</p> <p>♠ 7    ♠ Q652<br/>♥ Q54    ♥ AKT2<br/>♦ KT9763    ♦ 8542<br/>♣ KT7    ♣ A</p> <p>9    ♠ KJT943<br/>8 13    ♥ 876<br/>10    ♦ AJ<br/>♣ J8</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>1</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>5</td><td>4</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>5</td><td>4</td><td>-</td></tr> </table>  | ♣ | ♦ | ♥ | ♠  | NT | N | 1 | - | - | 1 | S | 1 | - | - | 1 | E | - | 5 | 4 | - | W | - | 5 | 4 | - | <p><b>11</b>    ♠ T63    Dir: S<br/>♥ JT985    Vul:<br/>♦ A4<br/>♣ QT9</p> <p>♠ J75    ♠ AK8<br/>♥ 732    ♥ AQ4<br/>♦ KT72    ♦ Q863<br/>♣ J32    ♣ 874</p> <p>7    ♠ Q942<br/>5 15    ♥ K6<br/>13    ♦ J95<br/>♣ AK65</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>2</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>2</td><td>-</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 | - | S | 2 | - | 2 | - | E | - | - | - | - | W | - | - | - | - | <p><b>12</b>    ♠ 865    Dir: W<br/>♥ 432    Vul: N-S<br/>♦ AT932<br/>♣ J2</p> <p>♠ KT3    ♠ A2<br/>♥ KJ7    ♥ AT86<br/>♦ QJ    ♦ 865<br/>♣ T9653    ♣ AK84</p> <p>5    ♠ QJ974<br/>10 15    ♥ Q95<br/>10    ♦ K74<br/>♣ Q7</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>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>5</td><td>1</td><td>5</td><td>2</td></tr> <tr><td>W</td><td>5</td><td>1</td><td>5</td><td>2</td></tr> </table> | ♣ | ♦ | ♥ | ♠ | NT | N | - | - | - | - | S | - | - | - | - | E | 5 | 1 | 5 | 2 | W | 5 | 1 | 5 | 2 |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1 | - | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1 | - | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 5 | 4 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 5 | 4 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 2 | - | 2 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 2 | - | 2 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 5 | 1 | 5 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 5 | 1 | 5 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>13</b>    ♠ K743    Dir: N<br/>♥ T95    Vul: Both<br/>♦ AK5<br/>♣ AQ9</p> <p>♠ 82    ♠ AQ96<br/>♥ AKJ2    ♥ 87<br/>♦ Q986    ♦ J72<br/>♣ 832    ♣ KJT7</p> <p>16    ♠ JT5<br/>10 11    ♥ Q643<br/>3    ♦ T43<br/>♣ 654</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>2</td><td>2</td></tr> <tr><td>W</td><td>4</td><td>4</td><td>2</td><td>2</td></tr> </table> | ♣ | ♦ | ♥ | ♠  | NT | N | - | - | - | - | S | - | - | - | - | E | 4 | 4 | 2 | 2 | W | 4 | 4 | 2 | 2 | <p><b>14</b>    ♠ AKQ76    Dir: E<br/>♥ AKQJ    Vul:<br/>♦ 6<br/>♣ KJT</p> <p>♠ 8    ♠ T3<br/>♥ T87543    ♥ 962<br/>♦ AT5    ♦ KQ9874<br/>♣ Q95    ♣ 63</p> <p>23    ♠ J9542<br/>6 5    ♥<br/>6    ♦ J32<br/>♣ A8742</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>6</td><td>-</td><td>2</td><td>6</td></tr> <tr><td>S</td><td>6</td><td>-</td><td>2</td><td>6</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>       | ♣ | ♦ | ♥ | ♠ | NT | N | 6 | - | 2 | 6 | S | 6 | - | 2 | 6 | E | - | 1 | - | - | W | - | 1 | - | - | <p><b>15</b>    ♠ Q54    Dir: S<br/>♥ A53    Vul: N-S<br/>♦ KQ543<br/>♣ 86</p> <p>♠ AT72    ♠ J83<br/>♥ 982    ♥ QT76<br/>♦ 2    ♦ A6<br/>♣ KJT92    ♣ Q754</p> <p>11    ♠ K96<br/>8 9    ♥ KJ4<br/>12    ♦ JT987<br/>♣ A3</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>3</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>1</td><td>-</td></tr> </table>   | ♣ | ♦ | ♥ | ♠ | NT | N | - | 3 | - | - | S | - | 3 | - | - | E | 2 | - | 1 | - | W | 2 | - | 1 | - |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 4 | 4 | 2 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 4 | 4 | 2 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 6 | - | 2 | 6  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 6 | - | 2 | 6  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 3 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 3 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 2 | - | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 2 | - | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>16</b>    ♠ KQJ83    Dir: W<br/>♥ J4    Vul: E-W<br/>♦ 63<br/>♣ T872</p> <p>♠ 5    ♠ A76<br/>♥ Q96    ♥ AT872<br/>♦ KJ54    ♦ A8<br/>♣ AQJ94    ♣ K53</p> <p>7    ♠ T942<br/>13 15    ♥ K53<br/>5    ♦ QT972<br/>♣ 6</p> <p>Par: -1100</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>6</td><td>3</td><td>6</td><td>-</td></tr> <tr><td>W</td><td>6</td><td>3</td><td>6</td><td>-</td></tr> </table>  | ♣ | ♦ | ♥ | ♠  | NT | N | - | - | - | 1 | S | - | - | - | 1 | E | 6 | 3 | 6 | - | W | 6 | 3 | 6 | - | <p><b>17</b>    ♠ T4    Dir: N<br/>♥ AKJ853    Vul:<br/>♦ 976<br/>♣ 54</p> <p>♠ AKQ653    ♠ J982<br/>♥ 7    ♥ QT94<br/>♦ AKJ43    ♦ 52<br/>♣ 2    ♣ AK9</p> <p>8    ♠ 7<br/>17 10    ♥ 62<br/>5    ♦ QT8<br/>♣ QJT8763</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>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>6</td><td>2</td><td>6</td></tr> <tr><td>W</td><td>-</td><td>6</td><td>2</td><td>6</td></tr> </table>    | ♣ | ♦ | ♥ | ♠ | NT | N | 1 | - | - | - | S | 1 | - | - | - | E | - | 6 | 2 | 6 | W | - | 6 | 2 | 6 | <p><b>18</b>    ♠ QJ9    Dir: E<br/>♥ A95    Vul: N-S<br/>♦ KT82<br/>♣ 742</p> <p>♠ 752    ♠ KT63<br/>♥ JT8764    ♥ K3<br/>♦ A9    ♦ 764<br/>♣ KJ    ♣ T983</p> <p>10    ♠ A84<br/>9 6    ♥ Q2<br/>15    ♦ QJ53<br/>♣ AQ65</p> <p>Par: 130</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>4</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>3</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>   | ♣ | ♦ | ♥ | ♠ | NT | N | 2 | 4 | - | 1 | S | 2 | 3 | - | 1 | E | - | 1 | - | - | W | - | 1 | - | - |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | - | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 6 | 3 | 6 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 6 | 3 | 6 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1 | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1 | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 6 | 2 | 6  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 6 | 2 | 6  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 2 | 4 | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 2 | 3 | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |

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|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|---|----|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|---|---|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|---|---|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| <p><b>19</b>    ♠ QJ<br/>♥ AQ8543<br/>♦ K63<br/>♣ A4</p> <p>Dir: S<br/>Vul: E-W</p> <p>♠ 82<br/>♥ KT92<br/>♦<br/>♣ KQ98765</p> <p>♠ KT7<br/>♥ 6<br/>♦ AQT754<br/>♣ T32</p> <p>16    ♠ A96543<br/>8    9    ♠ J7<br/>7    ♠ J982<br/>♣ J</p> <p>Par: 420</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>1</td><td>3</td><td>3</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>3</td><td>4</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> </table>   | ♣ | ♦ | ♥ | ♠  | NT | N | - | 1 | 3 | 3 | - | S | - | 2 | 3 | 4 | - | E | 3 | - | - | - | - | W | 3 | - | - | - | 1 | <p><b>20</b>    ♠ KT<br/>♥ KT6<br/>♦ QT9862<br/>♣ AK</p> <p>Dir: W<br/>Vul: Both</p> <p>♠ 64<br/>♥ 82<br/>♦ AKJ5<br/>♣ J9762</p> <p>♠ 982<br/>♥ AJ7<br/>♦ 73<br/>♣ QT853</p> <p>15    ♠ A982<br/>9    9    ♠ Q9543<br/>7    ♠ 4<br/>♣ 4</p> <p>Par: -140</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>3</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>3</td><td>1</td></tr> </table>  | ♣ | ♦ | ♥ | ♠ | NT | N | - | 2 | - | - | - | S | - | 2 | - | - | - | E | - | - | 2 | 3 | 1 | W | - | - | 2 | 3 | 1 | <p><b>21</b>    ♠ 5<br/>♥ KJT9<br/>♦ QJ2<br/>♣ JT987</p> <p>Dir: N<br/>Vul: N-S</p> <p>♠ AKQT<br/>♥ AQ742<br/>♦ 54<br/>♣ A2</p> <p>♠ 976<br/>♥ 65<br/>♦ AKT73<br/>♣ Q53</p> <p>8    ♠ J8432<br/>19   4    ♠ 83<br/>9    ♠ 986<br/>♣ K64</p> <p>Par: -420</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>3</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>3</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>4</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>4</td><td>2</td></tr> </table> | ♣ | ♦ | ♥ | ♠ | NT | N | 3 | 2 | - | - | - | S | 3 | 2 | - | - | - | E | - | - | 2 | 4 | 2 | W | - | - | 2 | 4 | 2 |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | 1 | 3 | 3  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | 2 | 3 | 4  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 3 | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 3 | - | - | -  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | 2 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | 2 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | - | 2 | 3  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | - | 2 | 3  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 3 | 2 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 3 | 2 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | - | 2 | 4  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | - | 2 | 4  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>22</b>    ♠ KQ<br/>♥ 873<br/>♦ AJ65<br/>♣ A542</p> <p>Dir: E<br/>Vul: E-W</p> <p>♠ J4<br/>♥ T654<br/>♦ K982<br/>♣ K63</p> <p>♠ A875<br/>♥ KQ92<br/>♦ T<br/>♣ QT98</p> <p>14    ♠ T9632<br/>7    11    ♠ AJ<br/>8    ♠ Q743<br/>♣ J7</p> <p>Par: 110</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>3</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> </table> | ♣ | ♦ | ♥ | ♠  | NT | N | - | 3 | - | 1 | - | S | - | 3 | - | 1 | - | E | 1 | - | 2 | - | 1 | W | 1 | - | 2 | - | 1 | <p><b>23</b>    ♠ QJ62<br/>♥ AKJT5<br/>♦ Q642<br/>♣</p> <p>Dir: S<br/>Vul: Both</p> <p>♠ K3<br/>♥ Q8742<br/>♦ K95<br/>♣ K82</p> <p>♠ T875<br/>♥ 96<br/>♦ A7<br/>♣ QJ953</p> <p>13    ♠ A94<br/>11   7    ♠ 3<br/>9    ♠ JT83<br/>♣ AT764</p> <p>Par: 130</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>4</td><td>1</td><td>2</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>1</td><td>2</td><td>2</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>  | ♣ | ♦ | ♥ | ♠ | NT | N | - | 4 | 1 | 2 | 1 | S | - | 4 | 1 | 2 | 2 | E | 1 | - | - | - | - | W | 1 | - | - | - | - | <p><b>24</b>    ♠ 532<br/>♥ 93<br/>♦ Q8642<br/>♣ QT7</p> <p>Dir: W<br/>Vul:</p> <p>♠ AK7<br/>♥ QJT54<br/>♦ K5<br/>♣ 842</p> <p>♠ QJT84<br/>♥ AK872<br/>♦ A3<br/>♣ 6</p> <p>4    ♠ 96<br/>13   14    ♠ 6<br/>9    ♠ JT97<br/>♠ AKJ953</p> <p>Par: -980</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>6</td><td>6</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>6</td><td>6</td><td>1</td></tr> </table>    | ♣ | ♦ | ♥ | ♠ | NT | N | 2 | 1 | - | - | - | S | 2 | 1 | - | - | - | E | - | - | 6 | 6 | 1 | W | - | - | 6 | 6 | 1 |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | 3 | - | 1  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | 3 | - | 1  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 1 | - | 2 | -  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 1 | - | 2 | -  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | 4 | 1 | 2  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | 4 | 1 | 2  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 1 | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 1 | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2 | 1 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2 | 1 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | - | 6 | 6  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | - | 6 | 6  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>25</b>    ♠ AKQJ542<br/>♥ A75<br/>♦ A9<br/>♣ Q</p> <p>Dir: N<br/>Vul: E-W</p> <p>♠ 876<br/>♥ KJ<br/>♦ QJ7<br/>♣ AK952</p> <p>♠ 9<br/>♥ Q8432<br/>♦ T862<br/>♣ J83</p> <p>20    ♠ T3<br/>14   3    ♠ T96<br/>3    ♠ K543<br/>♠ T764</p> <p>Par: 420</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>4</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>4</td><td>2</td></tr> <tr><td>E</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table>  | ♣ | ♦ | ♥ | ♠  | NT | N | - | - | - | 4 | 2 | S | - | - | - | 4 | 2 | E | 2 | 1 | - | - | - | W | 2 | 1 | - | - | - | <p><b>26</b>    ♠ K532<br/>♥ J932<br/>♦ 984<br/>♣ KT</p> <p>Dir: E<br/>Vul: Both</p> <p>♠ 8<br/>♥ AKQ764<br/>♦ T<br/>♣ J9763</p> <p>♠ 9764<br/>♥ 85<br/>♦ K7632<br/>♣ A8</p> <p>7    ♠ AQJT<br/>10   7    ♠ T<br/>16    ♠ AQJ5<br/>♠ Q542</p> <p>Par: 620</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>3</td><td>-</td><td>4</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>4</td><td>3</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> </table> | ♣ | ♦ | ♥ | ♠ | NT | N | - | 3 | - | 4 | 3 | S | - | 3 | - | 4 | 3 | E | 1 | - | 2 | - | - | W | - | - | 2 | - | - | <p><b>27</b>    ♠ AKT<br/>♥ 94<br/>♦ AK<br/>♣ 987652</p> <p>Dir: S<br/>Vul:</p> <p>♠ J976<br/>♥ K862<br/>♦ QJ<br/>♣ AQ3</p> <p>♠ 8542<br/>♥ AQJ7<br/>♦ 9643<br/>♣ T</p> <p>14    ♠ Q3<br/>13   7    ♠ T53<br/>6    ♠ T8752<br/>♠ KJ4</p> <p>Par: 100</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>3</td><td>1</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>3</td><td>1</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>2</td><td>-</td></tr> </table>     | ♣ | ♦ | ♥ | ♠ | NT | N | 3 | 1 | - | - | 1 | S | 3 | 1 | - | - | 1 | E | - | - | 2 | 2 | - | W | - | - | 2 | 2 | - |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | - | - | 4  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | - | - | 4  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2 | 1 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2 | 1 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | 3 | - | 4  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | 3 | - | 4  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 1 | - | 2 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | - | 2 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 3 | 1 | - | -  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 3 | 1 | - | -  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | - | 2 | 2  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | - | 2 | 2  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>28</b>    ♠ J97642<br/>♥ JT<br/>♦ A4<br/>♣ T83</p> <p>Dir: W<br/>Vul: N-S</p> <p>♠ K5<br/>♥ AKQ8732<br/>♦ T75<br/>♣ J</p> <p>♠ QT3<br/>♥ 964<br/>♦ J3<br/>♣ A7652</p> <p>6    ♠ A8<br/>13   7    ♠ 5<br/>14    ♠ KQ9862<br/>♠ KQ94</p> <p>Par: -140</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>2</td><td>3</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>3</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> </table> | ♣ | ♦ | ♥ | ♠  | NT | N | 2 | 3 | - | 2 | - | S | 2 | 3 | - | 2 | - | E | - | - | 3 | - | - | W | - | - | 3 | - | - |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2 | 3 | - | 2  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2 | 3 | - | 2  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | - | 3 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - | - | 3 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |