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|--|---|---|---|----|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|----|---|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| <p><b>1</b></p> <p>♠ A42<br/>♥ AQ92<br/>♦ A8<br/>♣ T643</p> <p>♠ Q96<br/>♥ JT3<br/>♦ J6<br/>♣ QJ975</p> <p>14<br/>7 0<br/>19</p> <p>Par: 990</p> <p>Dir: N<br/>Vul:</p> <p>♠ T873<br/>♥ 7654<br/>♦ T932<br/>♣ 2</p> <p>♠ KJ5<br/>♥ K8<br/>♦ KQ754<br/>♣ AK8</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>5</td><td>6</td><td>6</td><td>5</td><td>6</td></tr> <tr><td>S</td><td>5</td><td>6</td><td>6</td><td>5</td><td>6</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>       | ♣ | ♦ | ♥ | ♠  | NT | N | 5 | 6 | 6 | 5 | 6 | S | 5 | 6 | 6 | 5 | 6 | E | - | - | - | - | - | W | - | - | - | - | - | <p><b>2</b></p> <p>♠ 432<br/>♥ 532<br/>♦ Q<br/>♣ T97543</p> <p>♠ AK865<br/>♥ K6<br/>♦ A863<br/>♣ 62</p> <p>2<br/>14 13<br/>11</p> <p>Par: -980</p> <p>Dir: E<br/>Vul: N-S</p> <p>♠ QJ97<br/>♥ AJ974<br/>♦ JT<br/>♣ A8</p> <p>♠ T<br/>♥ QT8<br/>♦ K97542<br/>♣ KQJ</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></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>1</td><td>5</td><td>6</td><td>4</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>5</td><td>6</td><td>4</td></tr> </table>                | ♣ | ♦ | ♥ | ♠ | NT | N | 1 | - | - | - | S | 1 | - | - | - | E | - | 1 | 5 | 6 | 4 | W | - | 1 | 5 | 6 | 4 | <p><b>3</b></p> <p>♠ T85<br/>♥ T8632<br/>♦ K6<br/>♣ Q74</p> <p>♠ Q973<br/>♥ KQ9<br/>♦ AJ92<br/>♣ T9</p> <p>5<br/>12 6<br/>17</p> <p>Par: -100</p> <p>Dir: S<br/>Vul: E-W</p> <p>♠ 4<br/>♥ 54<br/>♦ Q743<br/>♣ KJ8532</p> <p>♠ AKJ62<br/>♥ AJ7<br/>♦ T85<br/>♣ A6</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>2</td><td>2</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>2</td><td>1</td></tr> <tr><td>E</td><td>2</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> </table> | ♣ | ♦   | ♥ | ♠ | NT | N | -  | - | 2 | 2 | 1 | S | - | - | 2 | 2 | 1 | E | 2 | 3 | - | - | - | W | 2 | 3 | - | - | - |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 5 | 6 | 6 | 5  | 6  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 5 | 6 | 6 | 5  | 6  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 1 | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 1 | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | 1 | 5 | 6  | 4  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | 1 | 5 | 6  | 4  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | - | 2 | 2  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | - | 2 | 2  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 2 | 3 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 2 | 3 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>4</b></p> <p>♠ KJT3<br/>♥ A8<br/>♦ Q63<br/>♣ Q953</p> <p>♠ AQ8<br/>♥ 976<br/>♦ AT87<br/>♣ J86</p> <p>12<br/>11 8<br/>9</p> <p>Par: 140</p> <p>Dir: W<br/>Vul: Both</p> <p>♠ 742<br/>♥ JT4<br/>♦ KJ95<br/>♣ K72</p> <p>♠ 965<br/>♥ KQ532<br/>♦ 42<br/>♣ AT4</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>3</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>3</td><td>1</td><td>3</td><td>3</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>  | ♣ | ♦ | ♥ | ♠  | NT | N | 3 | 1 | 3 | 3 | 2 | S | 3 | 1 | 3 | 3 | 2 | E | - | - | - | - | - | W | - | - | - | - | - | <p><b>5</b></p> <p>♠ 653<br/>♥ K8642<br/>♦ Q2<br/>♣ K84</p> <p>♠ Q982<br/>♥ Q5<br/>♦ 76<br/>♣ Q6532</p> <p>8<br/>6 21<br/>5</p> <p>Par: -450</p> <p>Dir: N<br/>Vul: N-S</p> <p>♠ AT7<br/>♥ AJ73<br/>♦ AKJT9<br/>♣ A</p> <p>♠ KJ4<br/>♥ T9<br/>♦ 8543<br/>♣ JT97</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>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>5</td><td>3</td><td>5</td><td>4</td></tr> <tr><td>W</td><td>3</td><td>5</td><td>3</td><td>5</td><td>4</td></tr> </table>                  | ♣ | ♦ | ♥ | ♠ | NT | N | - | - | - | - | S | - | - | - | - | E | 3 | 5 | 3 | 5 | 4 | W | 3 | 5 | 3 | 5 | 4 | <p><b>6</b></p> <p>♠ K98<br/>♥ QJT65<br/>♦ 9<br/>♣ K762</p> <p>♠ AQ75<br/>♥ 43<br/>♦ 42<br/>♣ JT954</p> <p>9<br/>7 12<br/>12</p> <p>Par: 110</p> <p>Dir: E<br/>Vul: E-W</p> <p>♠ JT2<br/>♥ A987<br/>♦ AJ865<br/>♣ Q</p> <p>♠ 643<br/>♥ K2<br/>♦ KQT73<br/>♣ A83</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>2</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>  | ♣ | ♦   | ♥ | ♠ | NT | N | -  | 1 | 2 | - | 1 | S | - | 1 | 2 | - | 1 | E | - | - | 1 | - | - | W | - | - | 1 | - | - |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 3 | 1 | 3 | 3  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 3 | 1 | 3 | 3  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 3 | 5 | 3 | 5  | 4  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 3 | 5 | 3 | 5  | 4  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | 1 | 2 | -  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | 1 | 2 | -  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>7</b></p> <p>♠ KJT<br/>♥<br/>♦ AKQJ6<br/>♣ AT532</p> <p>♠ 9<br/>♥ AKJT7<br/>♦ T873<br/>♣ 764</p> <p>18<br/>8 7<br/>7</p> <p>Par: 500</p> <p>Dir: S<br/>Vul: Both</p> <p>♠ A8632<br/>♥ 98543<br/>♦ 54<br/>♣ K</p> <p>♠ Q754<br/>♥ Q62<br/>♦ 92<br/>♣ QJ98</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>5</td><td>4</td><td>-</td><td>3</td><td>1</td></tr> <tr><td>S</td><td>5</td><td>4</td><td>-</td><td>3</td><td>1</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 | 5 | 4 | - | 3 | 1 | S | 5 | 4 | - | 3 | 1 | E | - | - | 3 | - | - | W | - | - | 3 | - | - | <p><b>8</b></p> <p>♠ KQ62<br/>♥ 8643<br/>♦ A754<br/>♣ 9</p> <p>♠ 9853<br/>♥ KQJ<br/>♦ QJT<br/>♣ AKT</p> <p>9<br/>16 8<br/>7</p> <p>Par: -300</p> <p>Dir: W<br/>Vul:</p> <p>♠ AT7<br/>♥ AT975<br/>♦ 832<br/>♣ 87</p> <p>♠ J4<br/>♥ 2<br/>♦ K96<br/>♣ QJ65432</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>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>3</td><td>2</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>3</td><td>2</td><td>3</td></tr> </table>                      | ♣ | ♦ | ♥ | ♠ | NT | N | 2 | - | - | - | S | 2 | - | - | - | E | - | 1 | 3 | 2 | 3 | W | - | 1 | 3 | 2 | 3 | <p><b>9</b></p> <p>♠ KQJ83<br/>♥ A4<br/>♦ 764<br/>♣ J92</p> <p>♠ T5<br/>♥ K7<br/>♦ AK852<br/>♣ T874</p> <p>11<br/>10 5<br/>14</p> <p>Par: 400</p> <p>Dir: N<br/>Vul: E-W</p> <p>♠ 92<br/>♥ J98532<br/>♦ T<br/>♣ A653</p> <p>♠ A764<br/>♥ QT6<br/>♦ QJ93<br/>♣ KQ</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>3</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>3</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table> | ♣ | ♦   | ♥ | ♠ | NT | N | -  | 2 | - | 3 | 3 | S | - | 2 | - | 3 | 3 | E | - | - | 1 | - | - | W | - | - | 1 | - | - |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 5 | 4 | - | 3  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 5 | 4 | - | 3  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | 3 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | 3 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 2 | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 2 | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | 1 | 3 | 2  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | 1 | 3 | 2  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | 2 | - | 3  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | 2 | - | 3  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>10</b></p> <p>♠ 3<br/>♥ J754<br/>♦ KT92<br/>♣ QT83</p> <p>♠ T9864<br/>♥ KT2<br/>♦ A8<br/>♣ 654</p> <p>6<br/>7 11<br/>16</p> <p>Par: 500</p> <p>Dir: E<br/>Vul: Both</p> <p>♠ AQJ5<br/>♥ 9<br/>♦ QJ7653<br/>♣ J9</p> <p>♠ K72<br/>♥ AQ863<br/>♦ 4<br/>♣ AK72</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>4</td><td>-</td><td>4</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>4</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>2</td><td>-</td></tr> </table> | ♣ | ♦ | ♥ | ♠  | NT | N | 4 | - | 4 | - | 1 | S | 4 | - | 4 | - | 1 | E | - | 1 | - | 2 | - | W | - | 1 | - | 2 | - | <p><b>11</b></p> <p>♠ T<br/>♥ 543<br/>♦ 732<br/>♣ AJT843</p> <p>♠ Q7652<br/>♥ Q9862<br/>♦ J8<br/>♣ 2</p> <p>5<br/>5 21<br/>9</p> <p>Par: -450</p> <p>Dir: S<br/>Vul:</p> <p>♠ AKJ3<br/>♥ K7<br/>♦ AK95<br/>♣ K76</p> <p>♠ 984<br/>♥ AJT<br/>♦ QT64<br/>♣ Q95</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></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>2</td><td>3</td><td>5</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>3</td><td>5</td><td>2</td></tr> </table>                     | ♣ | ♦ | ♥ | ♠ | NT | N | 1 | - | - | - | S | 1 | - | - | - | E | - | 2 | 3 | 5 | 2 | W | - | 2 | 3 | 5 | 2 | <p><b>12</b></p> <p>♠ KQJ7<br/>♥ 842<br/>♦ KQT2<br/>♣ Q3</p> <p>♠ T853<br/>♥ Q97<br/>♦ 73<br/>♣ AKJ2</p> <p>13<br/>10 7<br/>10</p> <p>Par: 90</p> <p>Dir: W<br/>Vul: N-S</p> <p>♠ A942<br/>♥ KT5<br/>♦ 9854<br/>♣ T6</p> <p>♠ 6<br/>♥ AJ63<br/>♦ AJ6<br/>♣ 98754</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>1</td><td>2</td><td>1</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>1</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table> | ♣ | ♦   | ♥ | ♠ | NT | N | 1  | 2 | 1 | - | 1 | S | 1 | 2 | 1 | - | 1 | E | - | - | 1 | - | - | W | - | - | 1 | - | - |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 4 | - | 4 | -  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 4 | - | 4 | -  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | 1 | - | 2  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | 1 | - | 2  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 1 | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 1 | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | 2 | 3 | 5  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | 2 | 3 | 5  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 1 | 2 | 1 | -  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 1 | 2 | 1 | -  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>13</b></p> <p>♠ A876<br/>♥ 3<br/>♦ AJ7<br/>♣ AT764</p> <p>♠ Q5<br/>♥ AKQT72<br/>♦ T5<br/>♣ J52</p> <p>13<br/>12 6<br/>9</p> <p>Par: 650</p> <p>Dir: N<br/>Vul: Both</p> <p>♠ 43<br/>♥ J65<br/>♦ Q98432<br/>♣ K3</p> <p>♠ KJT92<br/>♥ 984<br/>♦ K6<br/>♣ Q98</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>5</td><td>-</td><td>-</td><td>5</td><td>1</td></tr> <tr><td>S</td><td>5</td><td>-</td><td>-</td><td>5</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> </table> | ♣ | ♦ | ♥ | ♠  | NT | N | 5 | - | - | 5 | 1 | S | 5 | - | - | 5 | 1 | E | - | 1 | 2 | - | - | W | - | 1 | 2 | - | - | <p><b>14</b></p> <p>♠ K98<br/>♥ T87<br/>♦ T3<br/>♣ KQ963</p> <p>♠ JT7<br/>♥ 95<br/>♦ AJ652<br/>♣ J54</p> <p>8<br/>7 15<br/>10</p> <p>Par: -140</p> <p>Dir: E<br/>Vul:</p> <p>♠ A5432<br/>♥ KJ64<br/>♦ K7<br/>♣ AT</p> <p>♠ Q6<br/>♥ AQ32<br/>♦ Q984<br/>♣ 872</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></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>2</td><td>1</td><td>3</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>1</td><td>3</td><td>2</td></tr> </table>                    | ♣ | ♦ | ♥ | ♠ | NT | N | 1 | - | - | - | S | 1 | - | - | - | E | - | 2 | 1 | 3 | 2 | W | - | 2 | 1 | 3 | 2 | <p><b>15</b></p> <p>♠ 3<br/>♥ A75<br/>♦ QT92<br/>♣ 86432</p> <p>♠ K964<br/>♥ KQ4<br/>♦ 65<br/>♣ AK95</p> <p>6<br/>15 10<br/>9</p> <p>Par: -430</p> <p>Dir: S<br/>Vul: N-S</p> <p>♠ J<br/>♥ JT83<br/>♦ AK873<br/>♣ JT7</p> <p>♠ AQT8752<br/>♥ 962<br/>♦ J4<br/>♣ Q</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>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>3</td><td>3</td><td>1</td><td>4</td></tr> <tr><td>W</td><td>3</td><td>3</td><td>3</td><td>1</td><td>4</td></tr> </table>                    | ♣ | ♦   | ♥ | ♠ | NT | N | -  | - | - | - | S | - | - | - | - | E | 3 | 3 | 3 | 1 | 4 | W | 3 | 3 | 3 | 1 | 4 |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 5 | - | - | 5  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 5 | - | - | 5  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | 1 | 2 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | 1 | 2 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 1 | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 1 | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | 2 | 1 | 3  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | 2 | 1 | 3  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 3 | 3 | 3 | 1  | 4  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 3 | 3 | 3 | 1  | 4  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>16</b></p> <p>♠ AJ76<br/>♥ A9753<br/>♦ K<br/>♣ JT7</p> <p>♠ QT2<br/>♥ Q842<br/>♦ QJ<br/>♣ KQ82</p> <p>13<br/>12 3<br/>12</p> <p>Par: 430</p> <p>Dir: W<br/>Vul: E-W</p> <p>♠ K85<br/>♥ 6<br/>♦ T87642<br/>♣ 653</p> <p>♠ 943<br/>♥ KJT<br/>♦ A953<br/>♣ A94</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>-</td><td>4</td><td>3</td><td>3</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>4</td><td>4</td><td>4</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table> | ♣ | ♦ | ♥ | ♠  | NT | N | 2 | - | 4 | 3 | 3 | S | 2 | - | 4 | 4 | 4 | E | - | - | - | - | - | W | - | 1 | - | - | - | <p><b>17</b></p> <p>♠ J762<br/>♥ QT<br/>♦ A8762<br/>♣ 84</p> <p>♠ QT83<br/>♥ 75<br/>♦ QJT5<br/>♣ 653</p> <p>7<br/>5 14<br/>14</p> <p>Par: 420</p> <p>Dir: N<br/>Vul:</p> <p>♠ AK54<br/>♥ AJ32<br/>♦ 94<br/>♣ QT2</p> <p>♠ 9<br/>♥ K9864<br/>♦ K3<br/>♣ AKJ97</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>4</td><td>2</td><td>4</td><td>1</td><td>2</td></tr> <tr><td>S</td><td>4</td><td>2</td><td>4</td><td>1</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> | ♣ | ♦ | ♥ | ♠ | NT | N | 4 | 2 | 4 | 1 | 2 | S | 4 | 2 | 4 | 1 | 2 | E | - | - | - | - | - | W | - | - | - | -   | - | <p><b>18</b></p> <p>♠ AJT7<br/>♥ AT<br/>♦ J982<br/>♣ Q42</p> <p>♠ 863<br/>♥ 72<br/>♦ K765<br/>♣ JT85</p> <p>12<br/>4 7<br/>17</p> <p>Par: 650</p> <p>Dir: E<br/>Vul: N-S</p> <p>♠ 9542<br/>♥ J986<br/>♦ QT3<br/>♣ A3</p> <p>♠ KQ<br/>♥ KQ543<br/>♦ A4<br/>♣ K976</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>5</td><td>3</td><td>5</td><td>4</td><td>4</td></tr> <tr><td>S</td><td>5</td><td>3</td><td>5</td><td>4</td><td>4</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> | ♣ | ♦ | ♥  | ♠ | NT | N | 5 | 3 | 5 | 4 | 4 | S | 5 | 3 | 5 | 4 | 4 | E | - | - | - | - | - | W | - | - | - | - | - |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 2 | - | 4 | 3  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 2 | - | 4 | 4  | 4  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | 1 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 4 | 2 | 4 | 1  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 4 | 2 | 4 | 1  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 5 | 3 | 5 | 4  | 4  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 5 | 3 | 5 | 4  | 4  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |

| <p><b>19</b> ♠ A976<br/>♥ 9<br/>♦ T95<br/>♣ AQJ94</p> <p>Dir: S<br/>Vul: E-W</p> <p>♠ JT<br/>♥ J753<br/>♦ A62<br/>♣ T762</p> <p>♠ K8432<br/>♥ KQT6<br/>♦ KJ83<br/>♣</p> <p>11 ♠ Q5<br/>6 ♠ A842<br/>11 ♠ Q74<br/>♠ K853</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>-</td><td>1</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>2</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>2</td><td>1</td></tr> </table> <p>Par: 110</p>     | ♣ | ♦ | ♥ | ♠  | NT | N | 3 | - | - | 1 | S | 3 | - | - | 1 | E | - | 1 | 2 | 1 | W | - | 1 | 2 | 1 | <p><b>20</b> ♠ QT8542<br/>♥ Q<br/>♦ QT6<br/>♣ K84</p> <p>Dir: W<br/>Vul: Both</p> <p>♠ K6<br/>♥ 752<br/>♦ A83<br/>♣ T9732</p> <p>♠ AJ97<br/>♥ J986<br/>♦ J54<br/>♣ AQ</p> <p>9 ♠ 3<br/>7 ♠ AKT43<br/>11 ♠ K972<br/>♠ J65</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>1</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>1</td><td>-</td></tr> </table> <p>Par: 90</p>      | ♣ | ♦ | ♥ | ♠ | NT | N | - | 1 | 1 | - | S | - | 1 | 1 | - | E | 1 | - | 1 | - | W | 1 | - | 1 | - | <p><b>21</b> ♠ A43<br/>♥ KJ5<br/>♦ 986<br/>♣ A863</p> <p>Dir: N<br/>Vul: N-S</p> <p>♠ T7<br/>♥ 97642<br/>♦ JT7<br/>♣ J94</p> <p>♠ KJ9<br/>♥ Q83<br/>♦ AQ43<br/>♣ KQ5</p> <p>12 ♠ Q8652<br/>2 ♠ AT<br/>17 ♠ K52<br/>9 ♠ T72</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>1</td><td>1</td><td>-</td><td>3</td></tr> <tr><td>S</td><td>1</td><td>1</td><td>-</td><td>3</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> <p>Par: 140</p> | ♣ | ♦ | ♥ | ♠ | NT | N | 1 | 1 | - | 3 | S | 1 | 1 | - | 3 | E | - | - | 1 | - | W | - | - | 1 | - |
|--|---|---|---|----|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 3 | - | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 3 | - | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | 1 | 2 | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | 1 | 2 | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | 1 | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | 1 | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 1 | - | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 1 | - | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 1 | 1 | - | 3  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 1 | 1 | - | 3  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>22</b> ♠ T<br/>♥ A93<br/>♦ AJ97<br/>♣ KJT32</p> <p>Dir: E<br/>Vul: E-W</p> <p>♠ K98542<br/>♥ T8<br/>♦ T5<br/>♣ 965</p> <p>♠ AQ<br/>♥ KQJ765<br/>♦ KQ43<br/>♣ Q</p> <p>13 ♠ J763<br/>3 ♠ 42<br/>19 ♠ 862<br/>5 ♠ A874</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>3</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>3</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>2</td></tr> </table> <p>Par: 110</p>  | ♣ | ♦ | ♥ | ♠  | NT | N | 3 | 1 | - | - | S | 3 | 1 | - | - | E | - | - | 2 | 2 | W | - | - | 2 | 2 | <p><b>23</b> ♠ QT975<br/>♥ KT97<br/>♦ J5<br/>♣ Q2</p> <p>Dir: S<br/>Vul: Both</p> <p>♠ A83<br/>♥ 862<br/>♦ 6<br/>♣ AJ9863</p> <p>♠ KJ<br/>♥ AJ43<br/>♦ QT842<br/>♣ T5</p> <p>8 ♠ 642<br/>9 ♠ Q5<br/>11 ♠ AK973<br/>12 ♠ K74</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>-</td><td>2</td><td>-</td></tr> </table> <p>Par: -120</p> | ♣ | ♦ | ♥ | ♠ | NT | N | - | 1 | - | 1 | S | - | - | 1 | - | E | 3 | - | 2 | - | W | 3 | - | 2 | - | <p><b>24</b> ♠ J72<br/>♥ T94<br/>♦ A3<br/>♣ AJ953</p> <p>Dir: W<br/>Vul:</p> <p>♠ K8543<br/>♥ K62<br/>♦ 98<br/>♣ KT2</p> <p>♠ A6<br/>♥ J75<br/>♦ QJT74<br/>♣ Q74</p> <p>10 ♠ QT9<br/>9 ♠ AQ83<br/>10 ♠ K652<br/>11 ♠ 86</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>1</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>2</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> <p>Par: 110</p>    | ♣ | ♦ | ♥ | ♠ | NT | N | 2 | - | 2 | 1 | S | 2 | - | 2 | 1 | E | - | 1 | - | - | W | - | 1 | - | - |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 3 | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 3 | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | 2 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | 2 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | 1 | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | - | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 3 | - | 2 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 3 | - | 2 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 2 | - | 2 | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 2 | - | 2 | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>25</b> ♠ KJ7652<br/>♥ 942<br/>♦ 753<br/>♣ 5</p> <p>Dir: N<br/>Vul: E-W</p> <p>♠ 93<br/>♥ T873<br/>♦ KQT8<br/>♣ A64</p> <p>♠ AT8<br/>♥ AQJ65<br/>♦ 962<br/>♣ J9</p> <p>4 ♠ Q4<br/>9 ♠ K<br/>12 ♠ AJ4<br/>15 ♠ KQT8732</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>4</td><td>4</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>4</td><td>4</td><td>-</td></tr> </table> <p>Par: -500</p> | ♣ | ♦ | ♥ | ♠  | NT | N | 2 | - | - | 1 | S | 2 | - | - | 1 | E | - | 4 | 4 | - | W | - | 4 | 4 | - | <p><b>26</b> ♠ QT<br/>♥ 987<br/>♦ K875<br/>♣ A985</p> <p>Dir: E<br/>Vul: Both</p> <p>♠ KJ87542<br/>♥ QJ<br/>♦ 93<br/>♣ QT</p> <p>♠ A3<br/>♥ AK52<br/>♦ A642<br/>♣ K72</p> <p>9 ♠ 96<br/>9 ♠ T643<br/>18 ♠ QJT<br/>4 ♠ J643</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>3</td><td>6</td><td>6</td></tr> <tr><td>W</td><td>2</td><td>3</td><td>6</td><td>6</td></tr> </table> <p>Par: -1440</p> | ♣ | ♦ | ♥ | ♠ | NT | N | - | - | - | - | S | - | - | - | - | E | 2 | 3 | 6 | 6 | W | 2 | 3 | 6 | 6 | <p><b>27</b> ♠ J8<br/>♥ Q872<br/>♦ T43<br/>♣ J962</p> <p>Dir: S<br/>Vul:</p> <p>♠ Q963<br/>♥ AJ43<br/>♦ A2<br/>♣ QT5</p> <p>♠ T74<br/>♥ KT65<br/>♦ Q98<br/>♣ A43</p> <p>4 ♠ AK52<br/>13 ♠ 9<br/>9 ♠ KJ765<br/>14 ♠ K87</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>2</td><td>2</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>2</td><td>2</td></tr> </table> <p>Par: -100</p>    | ♣ | ♦ | ♥ | ♠ | NT | N | - | 2 | - | - | S | - | 2 | - | - | E | 1 | - | 2 | 2 | W | 1 | - | 2 | 2 |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 2 | - | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 2 | - | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | 4 | 4 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | 4 | 4 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 2 | 3 | 6 | 6  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 2 | 3 | 6 | 6  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | 2 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | 2 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 1 | - | 2 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 1 | - | 2 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>28</b> ♠ AK5<br/>♥ 53<br/>♦ A86<br/>♣ Q8752</p> <p>Dir: W<br/>Vul: N-S</p> <p>♠ QT8763<br/>♥ KQ76<br/>♦ J4<br/>♣ 9</p> <p>♠ J42<br/>♥ JT9<br/>♦ KT53<br/>♣ AKT</p> <p>13 ♠ 9<br/>8 ♠ A842<br/>12 ♠ Q972<br/>7 ♠ J643</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>3</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>3</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>2</td></tr> </table> <p>Par: 100</p>  | ♣ | ♦ | ♥ | ♠  | NT | N | 3 | 1 | - | - | S | 3 | 1 | - | - | E | - | - | 1 | 2 | W | - | - | 1 | 2 |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 3 | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 3 | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | 1 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | 1 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |