

<p><b>1</b></p> <p>♠ Q74 ♥ K9 ♦ T84 ♣ AKQJ6</p> <p>♠ J965 ♥ AQ64 ♦ QJ3 ♣ T4</p> <p>15 10 8 7</p> <p>Par: 100</p> <p>Dir: N Vul:</p> <p>♠ AT8 ♥ JT32 ♦ K9 ♣ 8753</p> <p>♠ K32 ♥ 875 ♦ A7652 ♣ 92</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></tr> <tr><td>S</td><td>2</td><td>3</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	2	3	-	2	S	2	3	-	2	E	-	-	2	1	W	-	-	2	1	<p><b>2</b></p> <p>♠ J2 ♥ AK5 ♦ K95 ♣ QT752</p> <p>♠ KQ984 ♥ Q9 ♦ 873 ♣ A96</p> <p>13 11 7 9</p> <p>Par: 130</p> <p>Dir: E Vul: N-S</p> <p>♠ A76 ♥ JT872 ♦ J6 ♣ J83</p> <p>♠ T53 ♥ 643 ♦ AQT42 ♣ K4</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>4</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>4</td><td>-</td><td>1</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	2	4	-	1	S	2	4	-	1	E	-	-	1	-	W	-	-	1	-	<p><b>3</b></p> <p>♠ 65 ♥ 3 ♦ K6542 ♣ Q7632</p> <p>♠ KT84 ♥ A84 ♦ T9 ♣ JT98</p> <p>5 8 11 16</p> <p>Par: 130</p> <p>Dir: S Vul: E-W</p> <p>♠ QJ973 ♥ K9765 ♦ AJ ♣ 5</p> <p>♠ A2 ♥ QJT2 ♦ Q873 ♣ AK4</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>4</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>3</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>3</td></tr> </table>	♣	♦	♥	♠	NT	N	3	4	-	-	S	3	4	-	-	E	-	-	2	3	W	-	-	2	3
♣	♦	♥	♠	NT																																																																									
N	2	3	-	2																																																																									
S	2	3	-	2																																																																									
E	-	-	2	1																																																																									
W	-	-	2	1																																																																									
♣	♦	♥	♠	NT																																																																									
N	2	4	-	1																																																																									
S	2	4	-	1																																																																									
E	-	-	1	-																																																																									
W	-	-	1	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	3	4	-	-																																																																									
S	3	4	-	-																																																																									
E	-	-	2	3																																																																									
W	-	-	2	3																																																																									
<p><b>4</b></p> <p>♠ 8753 ♥ A43 ♦ K98 ♣ Q92</p> <p>♠ T964 ♥ KJ2 ♦ J63 ♣ K64</p> <p>9 8 10 13</p> <p>Par: -110</p> <p>Dir: W Vul: Both</p> <p>♠ KJ ♥ T985 ♦ AQT ♣ T753</p> <p>♠ AQ2 ♥ Q76 ♦ 7542 ♣ AJ8</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>2</td><td>1</td><td>2</td><td>2</td></tr> <tr><td>W</td><td>1</td><td>1</td><td>2</td><td>2</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	2	1	2	2	W	1	1	2	2	<p><b>5</b></p> <p>♠ Q872 ♥ Q9 ♦ AQ3 ♣ K987</p> <p>♠ AK9 ♥ 652 ♦ K95 ♣ AJ64</p> <p>13 15 2 10</p> <p>Par: 600</p> <p>Dir: N Vul: N-S</p> <p>♠ JT54 ♥ JT84 ♦ 876 ♣ T3</p> <p>♠ 63 ♥ AK73 ♦ JT42 ♣ Q52</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>3</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>3</td><td>3</td><td>3</td><td>2</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	3	3	2	S	3	3	3	2	E	-	-	-	-	W	-	-	-	-	<p><b>6</b></p> <p>♠ K642 ♥ KT74 ♦ KJ864</p> <p>♠ KQT9852 ♥ Q5 ♦ Q ♣ Q75</p> <p>10 11 10 9</p> <p>Par: 140</p> <p>Dir: E Vul: E-W</p> <p>♠ J7 ♥ T97 ♦ AJ965 ♣ AT2</p> <p>♠ A643 ♥ AJ83 ♦ 832 ♣ 93</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>2</td><td>3</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>1</td><td>3</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	2	2	3	-	S	2	1	3	-	E	-	-	2	-	W	-	-	2	-
♣	♦	♥	♠	NT																																																																									
N	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	2	1	2	2																																																																									
W	1	1	2	2																																																																									
♣	♦	♥	♠	NT																																																																									
N	3	3	3	2																																																																									
S	3	3	3	2																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	2	2	3	-																																																																									
S	2	1	3	-																																																																									
E	-	-	2	-																																																																									
W	-	-	2	-																																																																									
<p><b>7</b></p> <p>♠ 643 ♥ QT6 ♦ J83 ♣ 7643</p> <p>♠ QJT9 ♥ A2 ♦ K954 ♣ AQ9</p> <p>3 16 5 16</p> <p>Par: -140</p> <p>Dir: S Vul: Both</p> <p>♠ A72 ♥ J9753 ♦ 62 ♣ T82</p> <p>♠ K85 ♥ K84 ♦ AQT7 ♣ KJ5</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>1</td><td>1</td><td>3</td><td>1</td></tr> <tr><td>W</td><td>1</td><td>1</td><td>3</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	1	1	3	1	W	1	1	3	1	<p><b>8</b></p> <p>♠ Q653 ♥ AJ972 ♦ Q92 ♣ J</p> <p>♠ JT82 ♥ Q8 ♦ T54 ♣ K852</p> <p>10 6 13 11</p> <p>Par: 100</p> <p>Dir: W Vul:</p> <p>♠ 4 ♥ KT43 ♦ AKJ63 ♣ Q43</p> <p>♠ AK97 ♥ 65 ♦ 87 ♣ AT976</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>1</td><td>2</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>1</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	1	-	1	2	S	1	-	1	2	E	-	2	-	1	W	-	2	-	1	<p><b>9</b></p> <p>♠ 2 ♥ T875 ♦ KQJ97 ♣ A76</p> <p>♠ 764 ♥ QJ4 ♦ 832 ♣ Q842</p> <p>10 5 9 16</p> <p>Par: 450</p> <p>Dir: N Vul: E-W</p> <p>♠ QT95 ♥ 32 ♦ A654 ♣ K95</p> <p>♠ AKJ83 ♥ AK96 ♦ T ♣ JT3</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>5</td><td>5</td><td>3</td></tr> <tr><td>S</td><td>3</td><td>5</td><td>5</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	3	5	5	3	S	3	5	5	4	E	-	-	-	-	W	-	-	-	-
♣	♦	♥	♠	NT																																																																									
N	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	1	1	3	1																																																																									
W	1	1	3	1																																																																									
♣	♦	♥	♠	NT																																																																									
N	1	-	1	2																																																																									
S	1	-	1	2																																																																									
E	-	2	-	1																																																																									
W	-	2	-	1																																																																									
♣	♦	♥	♠	NT																																																																									
N	3	5	5	3																																																																									
S	3	5	5	4																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
<p><b>10</b></p> <p>♠ K874 ♥ KJ643 ♦ 5 ♣ KQT</p> <p>♠ QT ♥ QT72 ♦ AQ4 ♣ 9874</p> <p>12 10 17 1</p> <p>Par: -630</p> <p>Dir: E Vul: Both</p> <p>♠ AJ5 ♥ A5 ♦ KJT3 ♣ A652</p> <p>♠ 9632 ♥ 98 ♦ 98762 ♣ J3</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>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>11</b></p> <p>♠ Q9 ♥ K54 ♦ 64 ♣ AKQJ84</p> <p>♠ A85 ♥ J963 ♦ 752 ♣ T92</p> <p>15 5 14 6</p> <p>Par: 140</p> <p>Dir: S Vul:</p> <p>♠ 62 ♥ AT8 ♦ AKQJT ♣ 765</p> <p>♠ KJT743 ♥ Q72 ♦ 983 ♣ 3</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>-</td><td>3</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	3	-	3	-	S	2	-	3	-	E	-	1	-	1	W	-	1	-	1	<p><b>12</b></p> <p>♠ QJ64 ♥ J964 ♦ JT ♣ A93</p> <p>♠ 972 ♥ K52 ♦ 9864 ♣ 872</p> <p>9 3 19 9</p> <p>Par: -400</p> <p>Dir: W Vul: N-S</p> <p>♠ AK3 ♥ A3 ♦ AK753 ♣ JT4</p> <p>♠ T85 ♥ QT87 ♦ Q2 ♣ KQ65</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>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>3</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>1</td><td>3</td><td>-</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	1	-	S	-	-	1	-	E	1	3	-	1	W	1	3	-	1
♣	♦	♥	♠	NT																																																																									
N	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	4	4	2	2																																																																									
W	4	4	2	2																																																																									
♣	♦	♥	♠	NT																																																																									
N	3	-	3	-																																																																									
S	2	-	3	-																																																																									
E	-	1	-	1																																																																									
W	-	1	-	1																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	1	-																																																																									
S	-	-	1	-																																																																									
E	1	3	-	1																																																																									
W	1	3	-	1																																																																									
<p><b>13</b></p> <p>♠ KQ65 ♥ J ♦ A765 ♣ A965</p> <p>♠ AJ842 ♥ Q9854 ♦ 42 ♣ Q</p> <p>14 9 10 7</p> <p>Par: 110</p> <p>Dir: N Vul: Both</p> <p>♠ 93 ♥ A762 ♦ KT83 ♣ K84</p> <p>♠ T7 ♥ KT3 ♦ QJ9 ♣ JT732</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></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>1</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	3	1	-	-	S	3	1	-	-	E	-	-	2	1	W	-	-	2	1	<p><b>14</b></p> <p>♠ 874 ♥ Q4 ♦ KT9842 ♣ Q5</p> <p>♠ J96 ♥ KT52 ♦ QJ63 ♣ AJ</p> <p>7 12 13 8</p> <p>Par: -420</p> <p>Dir: E Vul:</p> <p>♠ AKQT3 ♥ 873 ♦ A ♣ 9842</p> <p>♠ 52 ♥ AJ96 ♦ 75 ♣ KT763</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>-</td><td>2</td><td>4</td><td>2</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>2</td><td>4</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	-	2	4	2	W	1	-	2	4	<p><b>15</b></p> <p>♠ J76 ♥ 92 ♦ KT84 ♣ KJ43</p> <p>♠ 9432 ♥ 6 ♦ A6532 ♣ A96</p> <p>8 8 14 10</p> <p>Par: -110</p> <p>Dir: S Vul: N-S</p> <p>♠ AQ5 ♥ A84 ♦ Q97 ♣ QT87</p> <p>♠ KT8 ♥ KQJT753 ♦ J ♣ 52</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>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>2</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>2</td><td>-</td><td>2</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	2	-	S	-	-	2	-	E	2	2	-	2	W	2	2	-	2
♣	♦	♥	♠	NT																																																																									
N	3	1	-	-																																																																									
S	3	1	-	-																																																																									
E	-	-	2	1																																																																									
W	-	-	2	1																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	-	2	4	2																																																																									
W	1	-	2	4																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	2	-																																																																									
S	-	-	2	-																																																																									
E	2	2	-	2																																																																									
W	2	2	-	2																																																																									
<p><b>16</b></p> <p>♠ AJ4 ♥ A52 ♦ K76 ♣ J962</p> <p>♠ K6 ♥ T763 ♦ QJT42 ♣ 85</p> <p>13 6 16 5</p> <p>Par: -100</p> <p>Dir: W Vul: E-W</p> <p>♠ 73 ♥ QJ98 ♦ A9 ♣ AKQT7</p> <p>♠ QT9852 ♥ K4 ♦ 853 ♣ 43</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></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>1</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>3</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	2	2	S	-	-	1	-	E	2	1	3	-	W	2	1	3	-	<p><b>17</b></p> <p>♠ A854 ♥ Q7 ♦ QT976 ♣ 75</p> <p>♠ Q32 ♥ A62 ♦ AJ ♣ AQJT8</p> <p>8 18 13 1</p> <p>Par: -990</p> <p>Dir: N Vul:</p> <p>♠ K97 ♥ KJT85 ♦ K32 ♣ K9</p> <p>♠ JT6 ♥ 943 ♦ 854 ♣ 6432</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>6</td><td>2</td><td>6</td><td>4</td></tr> <tr><td>W</td><td>6</td><td>3</td><td>6</td><td>5</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	6	2	6	4	W	6	3	6	5	<p><b>18</b></p> <p>♠ Q98 ♥ 32 ♦ KJT965 ♣ A9</p> <p>♠ KJ63 ♥ AQJT4 ♦ 7 ♣ T87</p> <p>10 11 15 4</p> <p>Par: -450</p> <p>Dir: E Vul: N-S</p> <p>♠ AT7 ♥ K5 ♦ Q42 ♣ KQJ62</p> <p>♠ 542 ♥ 9876 ♦ A83 ♣ 543</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>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>5</td><td>-</td><td>4</td><td>5</td></tr> <tr><td>W</td><td>5</td><td>-</td><td>4</td><td>5</td></tr> </table>	♣	♦	♥	♠	NT	N	-	1	-	-	S	-	1	-	-	E	5	-	4	5	W	5	-	4	5
♣	♦	♥	♠	NT																																																																									
N	-	-	2	2																																																																									
S	-	-	1	-																																																																									
E	2	1	3	-																																																																									
W	2	1	3	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	6	2	6	4																																																																									
W	6	3	6	5																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	1	-	-																																																																									
S	-	1	-	-																																																																									
E	5	-	4	5																																																																									
W	5	-	4	5																																																																									

**19**    ♠ KQJ974    *Dir: S*  
          ♥ A98    *Vul: E-W*  
          ♦ Q9  
          ♣ 93

♠ 8                    ♠ AT3  
 ♥ QT63              ♥ K7  
 ♦ KT5                ♦ 7643  
 ♣ AQ652             ♣ KJT8

12            ♠ 652  
 11 11        ♥ J542  
 6             ♦ AJ82  
               ♣ 74

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

*Par: -130*

**20**    ♠ AQJ7    *Dir: W*  
          ♥ AQT    *Vul: Both*  
          ♦ 874  
          ♣ T82

♠ 5                    ♠ 864  
 ♥ K8532             ♥ 74  
 ♦ KT52              ♦ AQJ  
 ♣ 954                ♣ KQJ63

13            ♠ KT932  
 6 13         ♥ J96  
 8             ♦ 963  
               ♣ A7

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

*Par: 500*

**21**    ♠ Q72    *Dir: N*  
          ♥ 52    *Vul: N-S*  
          ♦ AKQ97  
          ♣ KQT

♠ T9                    ♠ AJ643  
 ♥ 743                 ♥ AQJ  
 ♦ 653                 ♦ JT  
 ♣ AJ763              ♣ 842

16            ♠ K85  
 5 13         ♥ KT986  
 6             ♦ 842  
               ♣ 95

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

*Par: 500*

**22**    ♠ 532    *Dir: E*  
          ♥ AKQ9    *Vul: E-W*  
          ♦ T43  
          ♣ K87

♠ KQJT7              ♠ 94  
 ♥ T42                 ♥ J85  
 ♦ 9                    ♦ AKQ  
 ♣ QT52              ♣ A9643

12            ♠ A86  
 8 14         ♥ 763  
 6             ♦ J87652  
               ♣ J

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

*Par: -140*

**23**    ♠ K    *Dir: S*  
          ♥ KQ5    *Vul: Both*  
          ♦ A96  
          ♣ JT9432

♠ QJ754              ♠ T9863  
 ♥ 94                 ♥ T7  
 ♦ 532                ♦ QJT874  
 ♣ 865                ♣

13            ♠ A2  
 3 3           ♥ AJ8632  
 21            ♦ K  
               ♣ AKQ7

♣	♦	♥	♠	NT
N	7	1	7	-
S	7	1	6	-
E	-	-	1	-
W	-	-	1	-

*Par: 2220*

**24**    ♠ QJ86    *Dir: W*  
          ♥ 74    *Vul:*  
          ♦ Q9873  
          ♣ K5

♠ T42                    ♠ AK  
 ♥ 32                 ♥ KQT96  
 ♦ KT6                ♦ A52  
 ♣ QJT64              ♣ 982

8             ♠ 9753  
 6 16         ♥ AJ85  
 10            ♦ J4  
               ♣ A73

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

*Par: -110*

**25**    ♠ 92    *Dir: N*  
          ♥ K65    *Vul: E-W*  
          ♦ 96  
          ♣ KT9764

♠ T5                    ♠ 843  
 ♥ T9843             ♥ J2  
 ♦ AT4                ♦ KQJ872  
 ♣ A53                ♣ J2

6             ♠ AKQJ76  
 8 8           ♥ AQ7  
 18            ♦ 53  
               ♣ Q8

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

*Par: 420*

**26**    ♠ KJ4    *Dir: E*  
          ♥ J72    *Vul: Both*  
          ♦ J965  
          ♣ T72

♠ Q93                    ♠ T875  
 ♥ Q93                ♥ AK84  
 ♦ AK7                ♦ 432  
 ♣ A854                ♣ K6

6             ♠ A62  
 15 10        ♥ T65  
 9             ♦ QT8  
               ♣ QJ93

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

*Par: -140*

**27**    ♠ Q62    *Dir: S*  
          ♥ 96432    *Vul:*  
          ♦ KQJ  
          ♣ 62

♠ AJ53                    ♠ 987  
 ♥ T85                 ♥ AQ  
 ♦ A76                ♦ T984  
 ♣ T98                ♣ AQJ3

8             ♠ KT4  
 9 13         ♥ KJ7  
 10            ♦ 532  
               ♣ K754

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

*Par: 100*

**28**    ♠ A5    *Dir: W*  
          ♥ JT8    *Vul: N-S*  
          ♦ A864  
          ♣ QJ96

♠ QT943              ♠ 72  
 ♥ 9                    ♥ KQ7653  
 ♦ KQ93              ♦ 5  
 ♣ T75                ♣ AK32

12            ♠ KJ86  
 7 12         ♥ A42  
 9             ♦ JT72  
               ♣ 84

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

*Par: 90*