

<p><b>1</b>    ♠ J932 ♥ AJ8 ♦ T72 ♣ 864</p> <p>♠ AK864 ♥ T963 ♦ QJ ♣ 95</p> <p>6    ♠ Q7 10 9    ♥ K52 15    ♦ AK95 ♣ QJ73</p> <p>Dir: N Vul:</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>1</td><td>1</td><td>3</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>1</td><td>1</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>Par: 400</p>	♣	♦	♥	♠	NT	N	2	2	1	1	3	S	2	2	1	1	3	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>2</b>    ♠ 93 ♥ A85 ♦ J3 ♣ JT8752</p> <p>♠ KQJ ♥ Q93 ♦ AQT82 ♣ K4</p> <p>6    ♠ A6 17 5    ♥ JT 12    ♦ K9754 ♣ A963</p> <p>Dir: E Vul: N-S</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>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>1</td><td>4</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>4</td><td>3</td></tr> </table> <p>Par: -140</p>	♣	♦	♥	♠	NT	N	2	-	-	1	S	2	-	-	1	E	-	1	4	3	W	-	1	4	3	<p><b>3</b>    ♠ 9 ♥ J54 ♦ J52 ♣ Q97542</p> <p>♠ AJT5 ♥ 982 ♦ Q964 ♣ KT</p> <p>4    ♠ Q8743 10 8    ♥ AK7 18    ♦ A83 ♣ AJ</p> <p>Dir: S Vul: E-W</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>1</td><td>2</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>1</td><td>2</td><td>3</td></tr> </table> <p>Par: -300</p>	♣	♦	♥	♠	NT	N	2	-	-	-	S	2	-	-	-	E	-	1	1	2	3	W	-	1	1	2	3						
♣	♦	♥	♠	NT																																																																																					
N	2	2	1	1	3																																																																																				
S	2	2	1	1	3																																																																																				
E	-	-	-	-	-																																																																																				
W	-	-	-	-	-																																																																																				
♣	♦	♥	♠	NT																																																																																					
N	2	-	-	1																																																																																					
S	2	-	-	1																																																																																					
E	-	1	4	3																																																																																					
W	-	1	4	3																																																																																					
♣	♦	♥	♠	NT																																																																																					
N	2	-	-	-																																																																																					
S	2	-	-	-																																																																																					
E	-	1	1	2	3																																																																																				
W	-	1	1	2	3																																																																																				
<p><b>4</b>    ♠ J54 ♥ Q54 ♦ KT9652 ♣ 8</p> <p>♠ T93 ♥ AT3 ♦ 874 ♣ QJ62</p> <p>6    ♠ Q762 7 14    ♥ K97 13    ♦ A ♣ AT975</p> <p>Dir: W Vul: Both</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>-</td><td>1</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>Par: 90</p>	♣	♦	♥	♠	NT	N	1	2	-	1	S	1	2	-	1	E	-	-	-	1	W	-	-	-	-	<p><b>5</b>    ♠ 9 ♥ AKJT9 ♦ QT2 ♣ Q763</p> <p>♠ KQ752 ♥ 64 ♦ AK874 ♣ A</p> <p>12    ♠ A843 16 7    ♥ 3 5    ♦ 95 ♣ J98542</p> <p>Dir: N Vul: N-S</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>-</td><td>-</td></tr> <tr><td>S</td><td>3</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>2</td><td>3</td><td>2</td></tr> </table> <p>Par: -140</p>	♣	♦	♥	♠	NT	N	3	-	-	-	S	3	-	-	-	E	-	2	1	3	2	W	-	2	2	3	2	<p><b>6</b>    ♠ KJT2 ♥ AJT532 ♦ 4 ♣ J4</p> <p>♠ A9863 ♥ 94 ♦ J8 ♣ QT83</p> <p>10    ♠ 74 7 14    ♥ K76 9    ♦ K763 ♣ K962</p> <p>Dir: E Vul: E-W</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>4</td><td>1</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>4</td><td>1</td><td>1</td></tr> <tr><td>E</td><td>1</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>Par: 0</p>	♣	♦	♥	♠	NT	N	-	-	4	1	1	S	-	-	4	1	1	E	1	2	-	-	-	W	1	2	-	-	-						
♣	♦	♥	♠	NT																																																																																					
N	1	2	-	1																																																																																					
S	1	2	-	1																																																																																					
E	-	-	-	1																																																																																					
W	-	-	-	-																																																																																					
♣	♦	♥	♠	NT																																																																																					
N	3	-	-	-																																																																																					
S	3	-	-	-																																																																																					
E	-	2	1	3	2																																																																																				
W	-	2	2	3	2																																																																																				
♣	♦	♥	♠	NT																																																																																					
N	-	-	4	1	1																																																																																				
S	-	-	4	1	1																																																																																				
E	1	2	-	-	-																																																																																				
W	1	2	-	-	-																																																																																				
<p><b>7</b>    ♠ Q63 ♥ T85 ♦ K653 ♣ AT8</p> <p>♠ 854 ♥ QJ2 ♦ Q8742 ♣ Q4</p> <p>9    ♠ A97 7 12    ♥ K964 12    ♦ AJ9 ♣ 975</p> <p>Dir: S Vul: Both</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>2</td><td>1</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>-</td><td>2</td></tr> </table> <p>Par: -110</p>	♣	♦	♥	♠	NT	N	-	-	1	-	S	-	-	1	-	E	2	1	-	2	W	2	1	-	2	<p><b>8</b>    ♠ J43 ♥ J84 ♦ 65 ♣ J7532</p> <p>♠ AKQT72 ♥ A ♦ 92 ♣ KQ96</p> <p>3    ♠ 8 18 5    ♥ K7653 14    ♦ AQJT3 ♣ A8</p> <p>Dir: W Vul:</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>1</td><td>-</td><td>4</td><td>2</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>3</td><td>2</td></tr> </table> <p>Par: -140</p>	♣	♦	♥	♠	NT	N	-	-	1	-	S	-	-	1	-	E	1	1	-	4	2	W	1	-	-	3	2	<p><b>9</b>    ♠ AKJ5 ♥ J53 ♦ ♣ AJT953</p> <p>♠ 3 ♥ 72 ♦ QT9876 ♣ K742</p> <p>14    ♠ T4 5 10    ♥ KQ986 11    ♦ A432 ♣ Q6</p> <p>Dir: N Vul: E-W</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>5</td><td>2</td><td>3</td></tr> <tr><td>S</td><td>5</td><td>-</td><td>5</td><td>2</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>Par: 450</p>	♣	♦	♥	♠	NT	N	5	-	5	2	3	S	5	-	5	2	3	E	-	1	-	-	-	W	-	2	-	-	-						
♣	♦	♥	♠	NT																																																																																					
N	-	-	1	-																																																																																					
S	-	-	1	-																																																																																					
E	2	1	-	2																																																																																					
W	2	1	-	2																																																																																					
♣	♦	♥	♠	NT																																																																																					
N	-	-	1	-																																																																																					
S	-	-	1	-																																																																																					
E	1	1	-	4	2																																																																																				
W	1	-	-	3	2																																																																																				
♣	♦	♥	♠	NT																																																																																					
N	5	-	5	2	3																																																																																				
S	5	-	5	2	3																																																																																				
E	-	1	-	-	-																																																																																				
W	-	2	-	-	-																																																																																				
<p><b>10</b>    ♠ JT32 ♥ Q2 ♦ KJ ♣ QJ762</p> <p>♠ Q984 ♥ 8753 ♦ 86542 ♣</p> <p>10    ♠ K75 2 12    ♥ K6 16    ♦ AQT9 ♣ AT54</p> <p>Dir: E Vul: Both</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>1</td><td>-</td><td>2</td><td>2</td></tr> <tr><td>S</td><td>4</td><td>1</td><td>-</td><td>2</td><td>2</td></tr> <tr><td>E</td><td>-</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> <p>Par: 120</p>	♣	♦	♥	♠	NT	N	4	1	-	2	2	S	4	1	-	2	2	E	-	-	2	-	-	W	-	-	2	-	-	<p><b>11</b>    ♠ JT96 ♥ T85 ♦ Q9754 ♣ 3</p> <p>♠ 75 ♥ Q4 ♦ A632 ♣ T9862</p> <p>3    ♠ AQ842 6 10    ♥ AK9 21    ♦ KJ8 ♣ KJ</p> <p>Dir: S Vul:</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>5</td><td>-</td><td>4</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>5</td><td>-</td><td>4</td><td>2</td></tr> <tr><td>E</td><td>3</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>Par: 400</p>	♣	♦	♥	♠	NT	N	-	5	-	4	2	S	-	5	-	4	2	E	3	-	2	-	-	W	2	-	-	-	-	<p><b>12</b>    ♠ 76 ♥ AK854 ♦ A743 ♣ A7</p> <p>♠ A52 ♥ 6 ♦ QT62 ♣ J9854</p> <p>15    ♠ KJT93 7 11    ♥ T73 7    ♦ 85 ♣ K62</p> <p>Dir: W Vul: N-S</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>3</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>3</td><td>3</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>Par: 600</p>	♣	♦	♥	♠	NT	N	-	1	3	3	3	S	-	1	3	3	3	E	-	-	-	-	-	W	-	-	-	-	-
♣	♦	♥	♠	NT																																																																																					
N	4	1	-	2	2																																																																																				
S	4	1	-	2	2																																																																																				
E	-	-	2	-	-																																																																																				
W	-	-	2	-	-																																																																																				
♣	♦	♥	♠	NT																																																																																					
N	-	5	-	4	2																																																																																				
S	-	5	-	4	2																																																																																				
E	3	-	2	-	-																																																																																				
W	2	-	-	-	-																																																																																				
♣	♦	♥	♠	NT																																																																																					
N	-	1	3	3	3																																																																																				
S	-	1	3	3	3																																																																																				
E	-	-	-	-	-																																																																																				
W	-	-	-	-	-																																																																																				
<p><b>13</b>    ♠ Q ♥ A873 ♦ KQT5 ♣ AQ62</p> <p>♠ T9865 ♥ K92 ♦ AJ3 ♣ 84</p> <p>17    ♠ J743 8 12    ♥ Q65 3    ♦ 9864 ♣ 53</p> <p>Dir: N Vul: Both</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>2</td><td>-</td><td>-</td><td>3</td><td>1</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>1</td><td>3</td><td>2</td></tr> </table> <p>Par: -140</p>	♣	♦	♥	♠	NT	N	-	1	-	-	S	-	1	-	-	E	2	-	-	3	1	W	2	-	1	3	2	<p><b>14</b>    ♠ K5 ♥ K6 ♦ J762 ♣ AKJ95</p> <p>♠ QJ86 ♥ 9 ♦ QT953 ♣ Q62</p> <p>15    ♠ A7 7 11    ♥ QJT8743 7    ♦ 8 ♣ 873</p> <p>Dir: E Vul:</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>5</td><td>-</td><td>3</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>5</td><td>-</td><td>3</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>2</td><td>-</td><td>2</td><td>-</td></tr> </table> <p>Par: 450</p>	♣	♦	♥	♠	NT	N	4	-	5	-	3	S	4	-	5	-	3	E	-	1	-	2	-	W	-	2	-	2	-	<p><b>15</b>    ♠ AQ984 ♥ T93 ♦ 62 ♣ KJ4</p> <p>♠ J3 ♥ AQJ876 ♦ J43 ♣ AQ</p> <p>10    ♠ KT62 15 9    ♥ K 6    ♦ T985 ♣ T982</p> <p>Dir: S Vul: N-S</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>3</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>5</td><td>5</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>1</td><td>5</td><td>5</td><td>-</td><td>2</td></tr> </table> <p>Par: -450</p>	♣	♦	♥	♠	NT	N	-	-	-	3	-	S	-	-	-	3	-	E	-	5	5	-	2	W	1	5	5	-	2		
♣	♦	♥	♠	NT																																																																																					
N	-	1	-	-																																																																																					
S	-	1	-	-																																																																																					
E	2	-	-	3	1																																																																																				
W	2	-	1	3	2																																																																																				
♣	♦	♥	♠	NT																																																																																					
N	4	-	5	-	3																																																																																				
S	4	-	5	-	3																																																																																				
E	-	1	-	2	-																																																																																				
W	-	2	-	2	-																																																																																				
♣	♦	♥	♠	NT																																																																																					
N	-	-	-	3	-																																																																																				
S	-	-	-	3	-																																																																																				
E	-	5	5	-	2																																																																																				
W	1	5	5	-	2																																																																																				
<p><b>16</b>    ♠ T8654 ♥ Q76 ♦ JT93 ♣ 6</p> <p>♠ K7 ♥ KT943 ♦ 85 ♣ AKT9</p> <p>3    ♠ AQ 13 13    ♥ 8 11    ♦ KQ642 ♣ 87543</p> <p>Dir: W Vul: E-W</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></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>-</td><td>6</td><td>2</td><td>4</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>6</td><td>2</td><td>4</td></tr> </table> <p>Par: -1100</p>	♣	♦	♥	♠	NT	N	-	2	-	-	S	-	2	-	-	E	4	-	6	2	4	W	4	-	6	2	4	<p><b>17</b>    ♠ A75 ♥ 8 ♦ AK942 ♣ AK94</p> <p>♠ KQJ4 ♥ 632 ♦ QT5 ♣ T82</p> <p>18    ♠ T983 8 12    ♥ T 2    ♦ J87 ♣ J7653</p> <p>Dir: N Vul:</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>-</td><td>2</td></tr> <tr><td>S</td><td>5</td><td>3</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> </table> <p>Par: 300</p>	♣	♦	♥	♠	NT	N	5	3	-	2	S	5	3	-	2	E	-	-	3	-	W	-	-	3	-	<p><b>18</b>    ♠ K86 ♥ A2 ♦ 76543 ♣ Q76</p> <p>♠ 92 ♥ QT754 ♦ K9 ♣ AJ54</p> <p>9    ♠ AQ753 10 11    ♥ KJ96 10    ♦ T2 ♣ 82</p> <p>Dir: E Vul: N-S</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>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> </table> <p>Par: -110</p>	♣	♦	♥	♠	NT	N	-	-	-	1	-	S	-	-	-	1	-	E	3	1	2	-	-	W	3	1	2	-	-						
♣	♦	♥	♠	NT																																																																																					
N	-	2	-	-																																																																																					
S	-	2	-	-																																																																																					
E	4	-	6	2	4																																																																																				
W	4	-	6	2	4																																																																																				
♣	♦	♥	♠	NT																																																																																					
N	5	3	-	2																																																																																					
S	5	3	-	2																																																																																					
E	-	-	3	-																																																																																					
W	-	-	3	-																																																																																					
♣	♦	♥	♠	NT																																																																																					
N	-	-	-	1	-																																																																																				
S	-	-	-	1	-																																																																																				
E	3	1	2	-	-																																																																																				
W	3	1	2	-	-																																																																																				

**19**    ♠ Q9    *Dir: S*  
          ♥ J542    *Vul: E-W*  
          ♦ K952  
          ♣ J42

♠ K62    ♠ J53  
 ♥ K873    ♥ AT6  
 ♦ QJ73    ♦ T64  
 ♣ A3    ♣ T875

7    ♠ AT874  
 13 5    ♥ Q9  
 15    ♦ A8  
          ♣ KQ96

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

*Par: 110*

**20**    ♠ K42    *Dir: W*  
          ♥ JT6    *Vul: Both*  
          ♦ T32  
          ♣ A875

♠ A93    ♠ J75  
 ♥ K953    ♥ A82  
 ♦ J9    ♦ KQ75  
 ♣ KQ92    ♣ 643

8    ♠ QT86  
 13 10    ♥ Q74  
 9    ♦ A864  
          ♣ JT

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

*Par: -90*

**21**    ♠ K7653    *Dir: N*  
          ♥ KQ643    *Vul: N-S*  
          ♦ T9  
          ♣ 7

♠ Q2    ♠ JT9  
 ♥ 9    ♥ 872  
 ♦ AKJ632    ♦ Q754  
 ♣ AKQ2    ♣ J65

8    ♠ A84  
 19 4    ♥ AJT5  
 9    ♦ 8  
          ♣ T9843

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

*Par: 0*

**22**    ♠ A7    *Dir: E*  
          ♥ KJ2    *Vul: E-W*  
          ♦ A974  
          ♣ 9753

♠ J    ♠ K6543  
 ♥ AQ86543    ♥ T9  
 ♦ QJ3    ♦ KT86  
 ♣ Q2    ♣ T6

12    ♠ QT982  
 12 6    ♥ 7  
 10    ♦ 52  
          ♣ AKJ84

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

*Par: 120*

**23**    ♠ 965    *Dir: S*  
          ♥ 92    *Vul: Both*  
          ♦ J9874  
          ♣ 987

♠ T3    ♠ KQJ842  
 ♥ J873    ♥ T5  
 ♦ AK2    ♦ Q6  
 ♣ KJ53    ♣ QT4

1    ♠ A7  
 12 10    ♥ AKQ64  
 17    ♦ T53  
          ♣ A62

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

*Par: -140*

**24**    ♠ QJ92    *Dir: W*  
          ♥ Q95    *Vul:*  
          ♦ AQ5  
          ♣ 932

♠ AKT64    ♠ 3  
 ♥ J64    ♥ AK873  
 ♦ KT    ♦ 98763  
 ♣ J84    ♣ A5

11    ♠ 875  
 12 11    ♥ T2  
 6    ♦ J42  
          ♣ KQT76

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

*Par: -140*

**25**    ♠ A72    *Dir: N*  
          ♥ A764    *Vul: E-W*  
          ♦ 82  
          ♣ AK54

♠ KQJ86    ♠ T943  
 ♥ K93    ♥ 52  
 ♦ T7    ♦ KJ4  
 ♣ QJ8    ♣ T973

15    ♠ 5  
 12 4    ♥ QJT8  
 9    ♦ AQ9653  
          ♣ 62

♣	♦	♥	♠	NT	
N	3	6	7	1	3
S	3	6	7	1	3
E	-	-	-	-	-
W	-	-	-	-	-

*Par: 1510*

**26**    ♠ KJ72    *Dir: E*  
          ♥ A94    *Vul: Both*  
          ♦ KJ2  
          ♣ Q86

♠ AQ43    ♠ 6  
 ♥ J5    ♥ K872  
 ♦ Q6543    ♦ 987  
 ♣ A4    ♣ T9752

14    ♠ T985  
 13 3    ♥ QT63  
 10    ♦ AT  
          ♣ KJ3

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

*Par: 110*

**27**    ♠ QJ8542    *Dir: S*  
          ♥ 93    *Vul:*  
          ♦ 5  
          ♣ AQ73

♠ 63    ♠ 97  
 ♥ 8    ♥ AKQJ74  
 ♦ AQT83    ♦ K97  
 ♣ K8652    ♣ T4

9    ♠ AKT  
 9 13    ♥ T652  
 9    ♦ J642  
          ♣ J9

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

*Par: 100*

**28**    ♠ QT7    *Dir: W*  
          ♥ JT73    *Vul: N-S*  
          ♦ Q875  
          ♣ K6

♠ K95    ♠ A832  
 ♥ 92    ♥ AK85  
 ♦ K92    ♦ AJ3  
 ♣ AQ873    ♣ T4

8    ♠ J64  
 12 16    ♥ Q64  
 4    ♦ T64  
          ♣ J952

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

*Par: -450*