

<p><b>1</b>    ♠ KT843 ♥ 65 ♦ AQJ7 ♣ AT</p> <p>Dir: N Vul:</p> <p>♠ A952 ♥ JT ♦ 96 ♣ KQ965</p> <p>♠ 7 ♥ KQ97432 ♦ K8 ♣ J42</p> <p>14    ♠ QJ6 10 9    ♥ A8 7    ♦ T5432 ♣ 873</p> <p>Par: 100</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>3</td><td>-</td><td>3 1</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>3 1</td></tr> <tr><td>E</td><td>3</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>-</td><td>3</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	-	3	-	3 1	S	-	3	-	3 1	E	3	-	3	-	W	3	-	3	-	<p><b>2</b>    ♠ K93 ♥ 7654 ♦ KQT53 ♣ 2</p> <p>Dir: E Vul: N-S</p> <p>♠ Q8762 ♥ 2 ♦ 6 ♣ AJ9853</p> <p>♠ AJ5 ♥ AQT3 ♦ 82 ♣ KQ76</p> <p>8    ♠ T4 7 16    ♥ KJ98 9    ♦ AJ974 ♣ T4</p> <p>Par: -450</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>2</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>5</td><td>-</td><td>5</td><td>2</td></tr> <tr><td>W</td><td>5</td><td>-</td><td>5</td><td>2</td></tr> </table>	♣	♦	♥	♠	NT	N	-	2	2	-	S	-	2	2	-	E	5	-	5	2	W	5	-	5	2	<p><b>3</b>    ♠ QJ87643 ♥ K863 ♦ 4 ♣ A</p> <p>Dir: S Vul: E-W</p> <p>♠ T2 ♥ J52 ♦ QT32 ♣ 9763</p> <p>♠ K95 ♥ QT94 ♦ K8 ♣ KT84</p> <p>10    ♠ A 3 11    ♥ A7 16    ♦ AJ9765 ♣ QJ52</p> <p>Par: 450</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>3</td><td>3</td><td>5 2</td></tr> <tr><td>S</td><td>1</td><td>3</td><td>3</td><td>5 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	1	3	3	5 2	S	1	3	3	5 2	E	-	-	-	-	W	-	-	-	-
♣	♦	♥	♠	NT																																																																									
N	-	3	-	3 1																																																																									
S	-	3	-	3 1																																																																									
E	3	-	3	-																																																																									
W	3	-	3	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	2	2	-																																																																									
S	-	2	2	-																																																																									
E	5	-	5	2																																																																									
W	5	-	5	2																																																																									
♣	♦	♥	♠	NT																																																																									
N	1	3	3	5 2																																																																									
S	1	3	3	5 2																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
<p><b>4</b>    ♠ AJ86 ♥ 5 ♦ A752 ♣ A532</p> <p>Dir: W Vul: Both</p> <p>♠ 7 ♥ AKQ874 ♦ T ♣ QJT98</p> <p>♠ 95432 ♥ J962 ♦ K863 ♣</p> <p>13    ♠ KQT 12 4    ♥ T3 11    ♦ QJ94 ♣ K764</p> <p>Par: 0</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>2 1</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>2 1</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>4</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>4</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	2	4	-	2 1	S	-	3	-	2 1	E	-	-	4	-	W	-	-	4	-	<p><b>5</b>    ♠ K854 ♥ QJ83 ♦ KT8 ♣ A3</p> <p>Dir: N Vul: N-S</p> <p>♠ QT63 ♥ AT75 ♦ J964 ♣ 9</p> <p>♠ J92 ♥ 4 ♦ ♣ KQJT87654</p> <p>13    ♠ A7 7 7    ♥ K962 13    ♦ AQ7532 ♣ 2</p> <p>Par: 800</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>6</td><td>6</td><td>3 6</td></tr> <tr><td>S</td><td>-</td><td>6</td><td>5</td><td>3 6</td></tr> <tr><td>E</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	-	6	6	3 6	S	-	6	5	3 6	E	3	-	-	-	W	3	-	-	-	<p><b>6</b>    ♠ Q963 ♥ Q762 ♦ AK97 ♣ 7</p> <p>Dir: E Vul: E-W</p> <p>♠ J52 ♥ K ♦ Q42 ♣ QJT832</p> <p>♠ A4 ♥ T853 ♦ T8653 ♣ 54</p> <p>11    ♠ KT87 9 4    ♥ AJ94 16    ♦ J ♣ AK96</p> <p>Par: 980</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>2</td><td>3</td><td>6</td><td>5 5</td></tr> <tr><td>S</td><td>2</td><td>3</td><td>6</td><td>5 5</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	2	3	6	5 5	S	2	3	6	5 5	E	-	-	-	-	W	-	-	-	-
♣	♦	♥	♠	NT																																																																									
N	2	4	-	2 1																																																																									
S	-	3	-	2 1																																																																									
E	-	-	4	-																																																																									
W	-	-	4	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	6	6	3 6																																																																									
S	-	6	5	3 6																																																																									
E	3	-	-	-																																																																									
W	3	-	-	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	2	3	6	5 5																																																																									
S	2	3	6	5 5																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
<p><b>7</b>    ♠ AQ9865 ♥ 2 ♦ K7 ♣ JT85</p> <p>Dir: S Vul: Both</p> <p>♠ KJ74 ♥ AKJ76 ♦ 43 ♣ 73</p> <p>♠ T2 ♥ QT83 ♦ QJ8 ♣ A962</p> <p>10    ♠ 3 12 9    ♥ 954 9    ♦ AT9652 ♣ KQ4</p> <p>Par: 140</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>2</td><td>3</td><td>-</td><td>3 1</td></tr> <tr><td>S</td><td>2</td><td>3</td><td>-</td><td>3 1</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	3	-	3 1	S	2	3	-	3 1	E	-	-	2	-	W	-	-	2	-	<p><b>8</b>    ♠ K3 ♥ Q97 ♦ QT92 ♣ K975</p> <p>Dir: W Vul:</p> <p>♠ JT8754 ♥ K ♦ KJ64 ♣ Q6</p> <p>♠ 6 ♥ AJT65 ♦ A73 ♣ J832</p> <p>10    ♠ AQ92 10 10    ♥ 8432 10    ♦ 85 ♣ AT4</p> <p>Par: 90</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></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>1</td><td>1</td><td>1</td><td>1</td></tr> <tr><td>W</td><td>1</td><td>1</td><td>1</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	1	S	-	-	-	1	E	1	1	1	1	W	1	1	1	1	<p><b>9</b>    ♠ AJ753 ♥ A92 ♦ K543 ♣ 6</p> <p>Dir: N Vul: E-W</p> <p>♠ KQT62 ♥ T7 ♦ 862 ♣ AJ2</p> <p>♠ 4 ♥ KQ8653 ♦ AJ ♣ 9874</p> <p>12    ♠ 98 10 10    ♥ J4 8    ♦ QT97 ♣ KQT53</p> <p>Par: 120</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>3</td><td>-</td><td>1 2</td></tr> <tr><td>S</td><td>1</td><td>3</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	1	3	-	1 2	S	1	3	-	1	E	-	-	1	-	W	-	-	1	-
♣	♦	♥	♠	NT																																																																									
N	2	3	-	3 1																																																																									
S	2	3	-	3 1																																																																									
E	-	-	2	-																																																																									
W	-	-	2	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	-	1																																																																									
S	-	-	-	1																																																																									
E	1	1	1	1																																																																									
W	1	1	1	1																																																																									
♣	♦	♥	♠	NT																																																																									
N	1	3	-	1 2																																																																									
S	1	3	-	1																																																																									
E	-	-	1	-																																																																									
W	-	-	1	-																																																																									
<p><b>10</b>    ♠ T82 ♥ J43 ♦ 952 ♣ AJ92</p> <p>Dir: E Vul: Both</p> <p>♠ 95 ♥ AT985 ♦ KT8 ♣ K74</p> <p>♠ AKJ6 ♥ KQ62 ♦ 3 ♣ T865</p> <p>6    ♠ Q743 10 13    ♥ 7 11    ♦ AQJ764 ♣ Q3</p> <p>Par: -140</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>3</td><td>1 2</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>3</td><td>1 2</td></tr> </table>	♣	♦	♥	♠	NT	N	-	2	-	-	S	-	2	-	-	E	2	-	3	1 2	W	2	-	3	1 2	<p><b>11</b>    ♠ KT ♥ AT73 ♦ JT85 ♣ A54</p> <p>Dir: S Vul:</p> <p>♠ AQ54 ♥ Q2 ♦ AQ2 ♣ J763</p> <p>♠ J6 ♥ K9 ♦ K763 ♣ KT982</p> <p>12    ♠ 98732 15 10    ♥ J8654 3    ♦ 94 ♣ Q</p> <p>Par: 0</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>3</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>1</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>4</td><td>1</td><td>-</td><td>2</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	3	-	S	-	-	3	-	E	4	1	-	2	W	4	1	-	2	<p><b>12</b>    ♠ A ♥ J75 ♦ AKQ9854 ♣ 64</p> <p>Dir: W Vul: N-S</p> <p>♠ KJ5 ♥ AK ♦ T6 ♣ QJT732</p> <p>♠ Q8764 ♥ QT9632 ♦ 7 ♣ 5</p> <p>14    ♠ T932 14 4    ♥ 84 8    ♦ J32 ♣ AK98</p> <p>Par: 300</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></tr> <tr><td>S</td><td>-</td><td>5</td><td>-</td><td>4</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>2</td><td>3</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>2</td><td>3</td></tr> </table>	♣	♦	♥	♠	NT	N	-	5	-	4	S	-	5	-	4	E	1	-	2	3	W	1	-	2	3
♣	♦	♥	♠	NT																																																																									
N	-	2	-	-																																																																									
S	-	2	-	-																																																																									
E	2	-	3	1 2																																																																									
W	2	-	3	1 2																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	3	-																																																																									
S	-	-	3	-																																																																									
E	4	1	-	2																																																																									
W	4	1	-	2																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	5	-	4																																																																									
S	-	5	-	4																																																																									
E	1	-	2	3																																																																									
W	1	-	2	3																																																																									
<p><b>13</b>    ♠ Q3 ♥ KT3 ♦ KQ65 ♣ J985</p> <p>Dir: N Vul: Both</p> <p>♠ AKT6 ♥ AJ2 ♦ 87 ♣ KT74</p> <p>♠ J974 ♥ Q876 ♦ T932 ♣ Q</p> <p>11    ♠ 852 15 5    ♥ 954 9    ♦ AJ4 ♣ A632</p> <p>Par: -140</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>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>2</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>2</td><td>3</td></tr> </table>	♣	♦	♥	♠	NT	N	1	-	-	-	S	1	-	-	-	E	-	1	2	3	W	-	1	2	3	<p><b>14</b>    ♠ QT54 ♥ Q4 ♦ Q842 ♣ KQT</p> <p>Dir: E Vul:</p> <p>♠ J76 ♥ K762 ♦ KT7 ♣ 832</p> <p>♠ K82 ♥ JT93 ♦ J65 ♣ 965</p> <p>11    ♠ A93 7 5    ♥ A85 17    ♦ A93 ♣ AJ74</p> <p>Par: 450</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>4</td><td>3</td><td>4 4</td></tr> <tr><td>S</td><td>5</td><td>5</td><td>3</td><td>5 4</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	4	4	3	4 4	S	5	5	3	5 4	E	-	-	-	-	W	-	-	-	-	<p><b>15</b>    ♠ KQ43 ♥ T943 ♦ JT63 ♣ 9</p> <p>Dir: S Vul: N-S</p> <p>♠ J9765 ♥ KJ6 ♦ 82 ♣ K52</p> <p>♠ T8 ♥ Q852 ♦ Q9 ♣ QJ763</p> <p>6    ♠ A2 8 7    ♥ A7 19    ♦ AK754 ♣ AT84</p> <p>Par: 1370</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>6</td><td>2</td><td>3 4</td></tr> <tr><td>S</td><td>1</td><td>6</td><td>2</td><td>3 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	1	6	2	3 4	S	1	6	2	3 4	E	-	-	-	-	W	-	-	-	-
♣	♦	♥	♠	NT																																																																									
N	1	-	-	-																																																																									
S	1	-	-	-																																																																									
E	-	1	2	3																																																																									
W	-	1	2	3																																																																									
♣	♦	♥	♠	NT																																																																									
N	4	4	3	4 4																																																																									
S	5	5	3	5 4																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	1	6	2	3 4																																																																									
S	1	6	2	3 4																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
<p><b>16</b>    ♠ J9 ♥ 973 ♦ AJ652 ♣ KT2</p> <p>Dir: W Vul: E-W</p> <p>♠ 3 ♥ AQJT2 ♦ 987 ♣ A843</p> <p>♠ KQ864 ♥ 54 ♦ KQT4 ♣ QJ</p> <p>9    ♠ AT752 11 13    ♥ K86 7    ♦ 3 ♣ 9765</p> <p>Par: -600</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>3</td><td>2</td><td>1 3</td></tr> <tr><td>W</td><td>1</td><td>3</td><td>2</td><td>1 3</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	1	3	2	1 3	W	1	3	2	1 3	<p><b>17</b>    ♠ 987543 ♥ KJ986 ♦ ♣ K7</p> <p>Dir: N Vul:</p> <p>♠ KQT6 ♥ T ♦ A965 ♣ Q852</p> <p>♠ A75 ♥ QT8432 ♦ JT63</p> <p>7    ♠ AJ2 11 7    ♥ Q432 15    ♦ KJ7 ♣ A94</p> <p>Par: 140</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>4</td><td>3 1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>4</td><td>3 1</td></tr> <tr><td>E</td><td>2</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>4</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	4	3 1	S	-	-	4	3 1	E	2	4	-	-	W	2	4	-	-	<p><b>18</b>    ♠ Q ♥ KQ3 ♦ AT9872 ♣ T72</p> <p>Dir: E Vul: N-S</p> <p>♠ KT85 ♥ T9764 ♦ J5 ♣ K9</p> <p>♠ 97432 ♥ 5 ♦ Q643 ♣ Q64</p> <p>11    ♠ AJ6 7 4    ♥ AJ82 18    ♦ K ♣ AJ853</p> <p>Par: 660</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>5</td><td>4</td><td>1 5</td></tr> <tr><td>S</td><td>5</td><td>5</td><td>5</td><td>1 5</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	5	5	4	1 5	S	5	5	5	1 5	E	-	-	-	-	W	-	-	-	-
♣	♦	♥	♠	NT																																																																									
N	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	1	3	2	1 3																																																																									
W	1	3	2	1 3																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	4	3 1																																																																									
S	-	-	4	3 1																																																																									
E	2	4	-	-																																																																									
W	2	4	-	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	5	5	4	1 5																																																																									
S	5	5	5	1 5																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									

**19**    ♠ QJ                      *Dir: S*  
          ♥ KT94                      *Vul: E-W*  
          ♦ KT96  
          ♣ AT7

♠ K43                      ♠ 75  
 ♥ AJ53                      ♥ 876  
 ♦ Q                              ♦ J8543  
 ♣ Q8432                      ♣ 965

13                      ♠ AT9862  
 12 1                      ♥ Q2  
 14                      ♦ A72  
          ♣ KJ

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

*Par: 460*

**20**    ♠ T9643                      *Dir: W*  
          ♥ 97                              *Vul: Both*  
          ♦ 85  
          ♣ A842

♠ KJ52                      ♠ AQ  
 ♥ T62                              ♥ Q543  
 ♦ A73                              ♦ KT  
 ♣ T53                              ♣ KQJ97

4                              ♠ 87  
 8 17                              ♥ AKJ8  
 11                              ♦ QJ9642  
          ♣ 6

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

*Par: -500*

**21**    ♠ 432                              *Dir: N*  
          ♥ 76                              *Vul: N-S*  
          ♦ J832  
          ♣ KQ76

♠ AKJT986                      ♠ Q  
 ♥ 82                              ♥ JT943  
 ♦ T7                              ♦ KQ4  
 ♣ 53                              ♣ A842

6                              ♠ 75  
 8 12                              ♥ AKQ5  
 14                              ♦ A965  
          ♣ JT9

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

*Par: -140*

**22**    ♠ AJ2                              *Dir: E*  
          ♥ T83                              *Vul: E-W*  
          ♦ KT62  
          ♣ J96

♠ KT4                              ♠ 7  
 ♥ KQ9762                      ♥ 54  
 ♦ 54                              ♦ AJ873  
 ♣ 83                              ♣ AKT75

9                              ♠ Q98653  
 8 12                              ♥ AJ  
 11                              ♦ Q9  
          ♣ Q42

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

*Par: 110*

**23**    ♠ T4                                      *Dir: S*  
          ♥ 643                              *Vul: Both*  
          ♦ AK6543  
          ♣ A6

♠ AK6                              ♠ 8532  
 ♥ JT97                              ♥ K8  
 ♦ Q                                  ♦ JT87  
 ♣ KQJ92                      ♣ 853

11                              ♠ QJ97  
 16 4                              ♥ AQ52  
 9                                  ♦ 92  
          ♣ T74

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

*Par: -90*

**24**    ♠ QJ                                      *Dir: W*  
          ♥ AK84                              *Vul:*  
          ♦ JT9  
          ♣ QJ62

♠ A983                              ♠ K752  
 ♥ 76                              ♥ T95  
 ♦ 82                              ♦ KQ653  
 ♣ AKT74                      ♣ 8

14                              ♠ T64  
 11 8                              ♥ QJ32  
 7                                  ♦ A74  
          ♣ 953

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

*Par: -140*

**25**    ♠ Q4                                      *Dir: N*  
          ♥ QT6                              *Vul: E-W*  
          ♦ J  
          ♣ AKQJ764

♠ K852                              ♠ T976  
 ♥ A8                              ♥ J92  
 ♦ QT7653                      ♦ A94  
 ♣ 2                                  ♣ T93

15                              ♠ AJ3  
 9 5                              ♥ K7543  
 11                              ♦ K82  
          ♣ 85

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

*Par: 400*

**26**    ♠ Q6432                              *Dir: E*  
          ♥ K42                              *Vul: Both*  
          ♦ JT2  
          ♣ T7

♠ KT985                              ♠ 7  
 ♥ Q853                              ♥ AT96  
 ♦ Q9                              ♦ AK875  
 ♣ Q5                              ♣ J86

6                              ♠ AJ  
 9 12                              ♥ J7  
 13                              ♦ 643  
          ♣ AK9432

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

*Par: -140*

**27**    ♠ T76                                      *Dir: S*  
          ♥ 73                                      *Vul:*  
          ♦ KJ3  
          ♣ QT973

♠ 982                                      ♠ AKQ53  
 ♥ QT952                              ♥ A4  
 ♦ T82                              ♦ Q64  
 ♣ K5                              ♣ J42

6                              ♠ J4  
 5 16                              ♥ KJ86  
 13                              ♦ A975  
          ♣ A86

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

*Par: -100*

**28**    ♠ AQ4                                      *Dir: W*  
          ♥ AT5                                      *Vul: N-S*  
          ♦ AKQJT  
          ♣ A4

♠ 98                                      ♠ KJ6  
 ♥ 64                                      ♥ KQ9873  
 ♦ 9873                              ♦ 2  
 ♣ T8752                              ♣ KQ3

24                              ♠ T7532  
 0 14                              ♥ J2  
 2                                  ♦ 654  
          ♣ J96

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

*Par: 600*