



**19**    ♠ KT9765    Dir: S  
          ♥ 72            Vul: E-W  
          ♦ QT5  
          ♣ 85

♠ 82                                    ♠ AQ3  
♥ K965                                ♥ A  
♦ K96                                 ♦ J8742  
♣ A763                                ♣ T942

5            ♠ J4                                    ♣ ♦ ♥ ♠ NT  
10 11       ♥ QJT843                        N - - - 1 -  
14           ♦ A3                                    S - - - 1 -  
             ♣ KQJ                                E 3 3 1 - 2  
Par: -120                                    W 3 3 1 - 2

**20**    ♠ Q9                                    Dir: W  
          ♥ Q653                            Vul: Both  
          ♦ 732  
          ♣ AT82

♠ K64                                    ♠ AJT7  
♥ AKT42                                ♥ 7  
♦ JT85                                 ♦ AK6  
♣ 7                                        ♣ KJ963

8            ♠ 8532                                    ♣ ♦ ♥ ♠ NT  
11 16       ♥ J98                                    N - - - -  
5            ♦ Q94                                    S - - - -  
             ♣ Q54                                E 4 5 4 6 4  
Par: -1430                                    W 4 5 4 6 4

**21**    ♠ K83                                    Dir: N  
          ♥ QJT86                            Vul: N-S  
          ♦ 93  
          ♣ K93

♠ JT                                        ♠ Q65  
♥ K94                                    ♥ A52  
♦ AJ76542                                ♦  
♣ A                                        ♣ QJT7642

9            ♠ A9742                                    ♣ ♦ ♥ ♠ NT  
13 9       ♥ 73                                        N - - - - 2  
9            ♦ KQT8                                    S - - - - 2  
             ♣ 85                                    E 4 1 1 - -  
Par: -130                                    W 4 1 1 - -

**22**    ♠ K                                        Dir: E  
          ♥ AJT                                Vul: E-W  
          ♦ AQJ6  
          ♣ JT875

♠ J862                                    ♠ 954  
♥ 9852                                ♥ Q3  
♦ K854                                ♦ T972  
♣ K                                        ♣ AQ63

16            ♠ AQT73                                    ♣ ♦ ♥ ♠ NT  
7 8            ♥ K764                                    N 4 2 4 4 3  
9            ♦ 3                                        S 4 2 4 4 3  
             ♣ 942                                E - - - - -  
Par: 420                                    W - - - - -

**23**    ♠ K753                                    Dir: S  
          ♥ Q                                    Vul: Both  
          ♦ KQ98  
          ♣ JT65

♠ QT                                        ♠ A84  
♥ 87652                                ♥ AJ94  
♦ 43                                        ♦ AJ652  
♣ Q843                                 ♣ 2

11            ♠ J962                                    ♣ ♦ ♥ ♠ NT  
4 14       ♥ KT3                                    N 1 - - 2 1  
11        ♦ T7                                    S 2 - - 2 1  
             ♣ AK97                                E - 1 3 - -  
Par: -140                                    W - 1 3 - -

**24**    ♠ T87                                    Dir: W  
          ♥ 6                                    Vul: None  
          ♦ AQT943  
          ♣ J93

♠ AQ643                                    ♠ K  
♥ JT4                                    ♥ A97532  
♦ K75                                    ♦ J862  
♣ AQ                                        ♣ T6

7            ♠ J952                                    ♣ ♦ ♥ ♠ NT  
16 8       ♥ KQ8                                    N 1 - - - -  
9            ♦    S 1 - - - -  
             ♣ K87542                                E - 3 5 2 1  
Par: -450                                    W - 3 4 2 1

**25**    ♠ AK7                                    Dir: N  
          ♥ AKQ5                                Vul: E-W  
          ♦ A75  
          ♣ A74

♠ Q85                                        ♠ 632  
♥ 963                                    ♥ JT82  
♦ 862                                    ♦ KQJ943  
♣ K932                                    ♣

24            ♠ JT94                                    ♣ ♦ ♥ ♠ NT  
5 7            ♥ 74                                        N 6 1 3 6 4  
4            ♦ T                                        S 6 1 3 5 4  
             ♣ QJT865                                E - - - - -  
Par: 980                                    W - - - - -

**26**    ♠ J85                                    Dir: E  
          ♥ KT543                                Vul: Both  
          ♦ T74  
          ♣ AQ

♠ A93                                        ♠ KQ4  
♥                                        ♥ AJ972  
♦ KQ65                                ♦ AJ2  
♣ KJT985                                ♣ 63

10            ♠ T762                                    ♣ ♦ ♥ ♠ NT  
13 15       ♥ Q86                                    N - - - - -  
2            ♦ 983                                    S - - - - -  
             ♣ 742                                    E 5 5 2 3 3  
Par: -600                                    W 5 5 2 3 3

**27**    ♠ K9852                                    Dir: S  
          ♥ 4                                    Vul: None  
          ♦ 987  
          ♣ A962

♠ 74                                        ♠ AJT  
♥ KJ97                                    ♥ T32  
♦ AJ2                                    ♦ KT43  
♣ K875                                    ♣ T43

7            ♠ Q63                                    ♣ ♦ ♥ ♠ NT  
12 8       ♥ AQ865                                    N - - - 2 -  
13        ♦ Q65                                    S - - - 2 -  
             ♣ QJ                                    E 1 - 2 - 3  
Par: -300                                    W 1 - 2 - 3

**28**    ♠ 96                                        Dir: W  
          ♥ T64                                Vul: N-S  
          ♦ K63  
          ♣ KJT94

♠ 874                                        ♠ A53  
♥ 2                                        ♥ KQJ853  
♦ 9874                                ♦ AT2  
♣ 87632                                ♣ 5

7            ♠ KQJT2                                    ♣ ♦ ♥ ♠ NT  
0 14       ♥ A97                                    N 2 - - 3 -  
19        ♦ QJ5                                    S 2 - - 3 -  
             ♣ AQ                                    E - - 1 - -  
Par: 140                                    W - - 1 - -