

**1**     ♠ AJ764     Dir: N  
          ♥ 3     Vul:  
          ♦ QT754  
          ♣ AK

♠ 83     ♠ QT2  
♥ Q65     ♥ AT74  
♦ K82     ♦ A3  
♣ Q9653     ♣ JT87

14     ♠ K95  
7 11     ♥ KJ982  
8     ♦ J96  
         ♣ 42

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

Par: 140

**2**     ♠ 9765     Dir: E  
          ♥ 75     Vul: N-S  
          ♦ T874  
          ♣ AQ8

♠ 2     ♠ AKQT  
♥ KJ642     ♥ A98  
♦ A9653     ♦ KQ  
♣ K9     ♣ T432

6     ♠ J843  
11 18     ♥ QT3  
5     ♦ J2  
         ♣ J765

♣	♦	♥	♠	NT	
N	-	-	-	-	
S	-	-	-	-	
E	3	4	5	3	4
W	3	5	6	3	6

Par: -990

**3**     ♠ A74     Dir: S  
          ♥ Q7     Vul: E-W  
          ♦ AK5  
          ♣ AT654

♠ J     ♠ T8653  
♥ AK82     ♥ JT953  
♦ QT763     ♦ 94  
♣ QJ2     ♣ 7

17     ♠ KQ92  
13 1     ♥ 64  
9     ♦ J82  
         ♣ K983

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

Par: 140

**4**     ♠ AJ8     Dir: W  
          ♥ AJ8     Vul: Both  
          ♦ A6  
          ♣ 96543

♠ 942     ♠ T63  
♥ 932     ♥ 75  
♦ JT972     ♦ KQ43  
♣ 82     ♣ AQJT

14     ♠ KQ75  
1 12     ♥ KQT64  
13     ♦ 85  
         ♣ K7

♣	♦	♥	♠	NT	
N	3	1	5	5	4
S	3	1	5	5	4
E	-	-	-	-	-
W	-	-	-	-	-

Par: 650

**5**     ♠ J97654     Dir: N  
          ♥ J9     Vul: N-S  
          ♦ A9852  
          ♣

♠ QT82     ♠ K  
♥ Q4     ♥ KT865  
♦ T63     ♦ 74  
♣ 8742     ♣ AQJ95

6     ♠ A3  
4 13     ♥ A732  
17     ♦ KQJ  
         ♣ KT63

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

Par: 100

**6**     ♠ QJ7643     Dir: E  
          ♥ KQ763     Vul: E-W  
          ♦ K  
          ♣ A

♠ KT82     ♠ 5  
♥ T5     ♥ A9  
♦ A53     ♦ QJ987642  
♣ QT83     ♣ K6

15     ♠ A9  
9 10     ♥ J842  
6     ♦ T  
         ♣ J97542

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

Par: 0

**7**     ♠ 765     Dir: S  
          ♥ K74     Vul: Both  
          ♦ K73  
          ♣ 9863

♠ AKJ32     ♠ 98  
♥ AQJ6     ♥ 853  
♦ T4     ♦ QJ986  
♣ QT     ♣ 752

6     ♠ QT4  
17 3     ♥ T92  
14     ♦ A52  
         ♣ AKJ4

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

Par: 120

**8**     ♠ AKJ7     Dir: W  
          ♥ QJ8     Vul:  
          ♦ AJT76  
          ♣ A

♠ QT4     ♠ 985  
♥ A654     ♥ 32  
♦ 92     ♦ KQ84  
♣ J962     ♣ K873

20     ♠ 632  
7 8     ♥ KT97  
5     ♦ 53  
         ♣ QT54

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

Par: 400

**9**     ♠ T7     Dir: N  
          ♥ Q43     Vul: E-W  
          ♦ 96  
          ♣ AKQ942

♠ Q654     ♠ AK3  
♥ T9     ♥ AJ852  
♦ J543     ♦ Q87  
♣ J87     ♣ 65

11     ♠ J982  
4 14     ♥ K76  
11     ♦ AKT2  
         ♣ T3

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

Par: 400

**10**     ♠     Dir: E  
          ♥ QT762     Vul: Both  
          ♦ K97642  
          ♣ 64

♠ AJT4     ♠ K932  
♥ A98     ♥ KJ  
♦ QJ5     ♦ A3  
♣ 975     ♣ KQ832

5     ♠ Q8765  
12 16     ♥ 543  
7     ♦ T8  
         ♣ AJT

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

Par: -660

**11**     ♠     Dir: S  
          ♥ K6     Vul:  
          ♦ A8542  
          ♣ A98432

♠ K96     ♠ 873  
♥ J42     ♥ 98753  
♦ QJ3     ♦ 976  
♣ KJ76     ♣ Q5

11     ♠ AQJT542  
11 2     ♥ AQT  
16     ♦ KT  
         ♣ T

♣	♦	♥	♠	NT	
N	5	5	3	6	4
S	4	5	3	6	4
E	-	-	-	-	-
W	-	-	-	-	-

Par: 980

**12**     ♠ QJ653     Dir: W  
          ♥ J95     Vul: N-S  
          ♦ 742  
          ♣ 74

♠ A4     ♠ 72  
♥ 87     ♥ K6432  
♦ QJ95     ♦ KT3  
♣ AKJ95     ♣ T62

4     ♠ KT98  
15 6     ♥ AQT  
15     ♦ A86  
         ♣ Q83

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

Par: -110

**13**     ♠ KQJ965     Dir: N  
          ♥ AT     Vul: Both  
          ♦ T53  
          ♣ Q7

♠ 7     ♠ 82  
♥ K972     ♥ QJ863  
♦ J9742     ♦ AQ  
♣ K42     ♣ AT83

12     ♠ AT43  
7 13     ♥ 54  
8     ♦ K86  
         ♣ J965

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

Par: -140

**14**     ♠ AJ94     Dir: E  
          ♥ Q43     Vul:  
          ♦ AK972  
          ♣ 6

♠ 52     ♠ KQT73  
♥ K2     ♥ AJ8  
♦ JT43     ♦ Q865  
♣ J7542     ♣ 9

14     ♠ 86  
5 12     ♥ T9765  
9     ♦  
         ♣ AKQT83

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

Par: 140

**15**     ♠ AKJ52     Dir: S  
          ♥ Q762     Vul: N-S  
          ♦ 4  
          ♣ A62

♠ 8743     ♠ QT6  
♥ AJT84     ♥ 3  
♦ Q86     ♦ J7532  
♣ 4     ♣ KJ95

14     ♠ 9  
7 7     ♥ K95  
12     ♦ AKT9  
         ♣ QT873

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

Par: 140

**16**     ♠ K83     Dir: W  
          ♥ AQ6     Vul: E-W  
          ♦ K75  
          ♣ AKJ3

♠ JT2     ♠ AQ76  
♥ KT854     ♥  
♦ A4     ♦ QT983  
♣ Q75     ♣ T862

20     ♠ 954  
10 8     ♥ J9732  
2     ♦ J62  
         ♣ 94

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

Par: -110

**17**     ♠ 8542     Dir: N  
          ♥ Q     Vul:  
          ♦ T963  
          ♣ J974

♠ T3     ♠ AK7  
♥ JT9     ♥ K8532  
♦ 74     ♦ AK82  
♣ AKQ852     ♣ T

3     ♠ QJ96  
10 17     ♥ A764  
10     ♦ QJ5  
         ♣ 63

♣	♦	♥	♠	NT	
N	-	-	-	-	-
S	-	-	-	-	-
E	5	3	5	1	5
W	5	3	5	1	5

Par: -460

**18**     ♠ QT3     Dir: E  
          ♥ QT5     Vul: N-S  
          ♦ AT843  
          ♣ 82

♠ AK8     ♠ J9542  
♥ K2     ♥ AJ863  
♦ 96     ♦ K  
♣ AQJ943     ♣ K7

8     ♠ 76  
17 12     ♥ 974  
3     ♦ QJ752  
         ♣ T65

♣	♦	♥	♠	NT	
N	-	-	-	-	-
S	-	-	-	-	-
E	6	1	6	5	2
W	6	1	6	5	2

Par: -980

<p><b>19</b>    ♠ A764    <i>Dir: S</i>                   ♥ K92    <i>Vul: E-W</i>                   ♦ Q62                   ♣ KT3</p> <p>♠ J92                    ♠ Q53          ♥ J85                   ♥ AT          ♦ KT74                ♦ A98          ♣ 542                   ♣ QJ987</p> <p>12                    ♠ KT8          5    13               ♥ Q7643          10                   ♦ J53  <i>Par: 140</i>           ♣ A6</p> <table border="1"> <thead> <tr> <th></th> <th>♣</th> <th>♦</th> <th>♥</th> <th>♠</th> <th>NT</th> </tr> </thead> <tbody> <tr> <td>N</td> <td>-</td> <td>1</td> <td>3</td> <td>2</td> <td>2</td> </tr> <tr> <td>S</td> <td>-</td> <td>1</td> <td>3</td> <td>2</td> <td>2</td> </tr> <tr> <td>E</td> <td>1</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>W</td> <td>1</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table>		♣	♦	♥	♠	NT	N	-	1	3	2	2	S	-	1	3	2	2	E	1	-	-	-	-	W	1	-	-	-	-	<p><b>20</b>    ♠ JT87    <i>Dir: W</i>                   ♥ AJT52    <i>Vul: Both</i>                   ♦ QJT                   ♣ 6</p> <p>♠ AKQ62                    ♠ 3          ♥ 7                        ♥ K8643          ♦ 72                      ♦ K8543          ♣ T9743                   ♣ K8</p> <p>9                    ♠ 954          9    9                ♥ Q9          13                   ♦ A96  <i>Par: 600</i>           ♣ AQJ52</p> <table border="1"> <thead> <tr> <th></th> <th>♣</th> <th>♦</th> <th>♥</th> <th>♠</th> <th>NT</th> </tr> </thead> <tbody> <tr> <td>N</td> <td>1</td> <td>1</td> <td>2</td> <td>1</td> <td>3</td> </tr> <tr> <td>S</td> <td>1</td> <td>1</td> <td>2</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> </tbody> </table>		♣	♦	♥	♠	NT	N	1	1	2	1	3	S	1	1	2	1	3	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>21</b>    ♠ QT6    <i>Dir: N</i>                   ♥ AQ    <i>Vul: N-S</i>                   ♦ QJT82                   ♣ A83</p> <p>♠ K32                    ♠ A74          ♥ JT42                ♥ 8753          ♦ 93                    ♦ AK7          ♣ J964                ♣ Q72</p> <p>15                    ♠ J985          5    13               ♥ K96          7                    ♦ 654  <i>Par: 110</i>           ♣ KT5</p> <table border="1"> <thead> <tr> <th></th> <th>♣</th> <th>♦</th> <th>♥</th> <th>♠</th> <th>NT</th> </tr> </thead> <tbody> <tr> <td>N</td> <td>-</td> <td>3</td> <td>-</td> <td>2</td> <td>1</td> </tr> <tr> <td>S</td> <td>-</td> <td>3</td> <td>-</td> <td>2</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> </tbody> </table>		♣	♦	♥	♠	NT	N	-	3	-	2	1	S	-	3	-	2	1	E	-	-	1	-	-	W	-	-	1	-	-
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<p><b>22</b>    ♠ K    <i>Dir: E</i>                   ♥ AKJ972    <i>Vul: E-W</i>                   ♦ 742                   ♣ J42</p> <p>♠ T9                    ♠ AJ753          ♥ 865                ♥ QT3          ♦ AT93               ♦ KQ8          ♣ AK73               ♣ T6</p> <p>12                    ♠ Q8642          11   12               ♥ 4          5                    ♦ J65  <i>Par: -600</i>           ♣ Q985</p> <table border="1"> <thead> <tr> <th></th> <th>♣</th> <th>♦</th> <th>♥</th> <th>♠</th> <th>NT</th> </tr> </thead> <tbody> <tr> <td>N</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>S</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>E</td> <td>2</td> <td>3</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>W</td> <td>2</td> <td>3</td> <td>1</td> <td>2</td> <td>3</td> </tr> </tbody> </table>		♣	♦	♥	♠	NT	N	-	-	-	-	-	S	-	-	-	-	-	E	2	3	1	2	3	W	2	3	1	2	3	<p><b>23</b>    ♠ T97    <i>Dir: S</i>                   ♥ QJ    <i>Vul: Both</i>                   ♦ 84                   ♣ AKQT73</p> <p>♠ QJ8                    ♠ A42          ♥ T6532               ♥ K874          ♦ J62                   ♦ 975          ♣ J5                    ♣ 942</p> <p>12                    ♠ K653          5    7                ♥ A9          16                   ♦ AKQT3  <i>Par: 1440</i>           ♣ 86</p> <table border="1"> <thead> <tr> <th></th> <th>♣</th> <th>♦</th> <th>♥</th> <th>♠</th> <th>NT</th> </tr> </thead> <tbody> <tr> <td>N</td> <td>6</td> <td>6</td> <td>2</td> <td>5</td> <td>6</td> </tr> <tr> <td>S</td> <td>6</td> <td>6</td> <td>2</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> </tbody> </table>		♣	♦	♥	♠	NT	N	6	6	2	5	6	S	6	6	2	5	6	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>24</b>    ♠ KJ97    <i>Dir: W</i>                   ♥ Q    <i>Vul:</i>                   ♦ QT9                   ♣ KT865</p> <p>♠ AQ4                    ♠ 32          ♥ AT7                ♥ 8654          ♦ KJ53               ♦ A8764          ♣ A93                ♣ Q2</p> <p>11                    ♠ T865          18   6               ♥ KJ932          5                    ♦ 2  <i>Par: -300</i>           ♣ J74</p> <table border="1"> <thead> <tr> <th></th> <th>♣</th> <th>♦</th> <th>♥</th> <th>♠</th> <th>NT</th> </tr> </thead> <tbody> <tr> <td>N</td> <td>-</td> <td>-</td> <td>-</td> <td>2</td> <td>-</td> </tr> <tr> <td>S</td> <td>-</td> <td>-</td> <td>-</td> <td>2</td> <td>-</td> </tr> <tr> <td>E</td> <td>1</td> <td>3</td> <td>1</td> <td>-</td> <td>2</td> </tr> <tr> <td>W</td> <td>1</td> <td>3</td> <td>1</td> <td>-</td> <td>3</td> </tr> </tbody> </table>		♣	♦	♥	♠	NT	N	-	-	-	2	-	S	-	-	-	2	-	E	1	3	1	-	2	W	1	3	1	-	3
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