

<p><b>1</b>    ♠ 9872 ♥ JT ♦ KT72 ♣ 973</p> <p>Dir: N Vul:</p> <p>♠ KT ♥ AQ5 ♦ A943 ♣ AKQT</p> <p>♠ AJ654 ♥ K42 ♦ QJ6 ♣ J4</p> <p>4    ♠ Q3 22 12    ♥ 98763 2        ♦ 85          ♣ 8652</p> <p>Par: -1520</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>7</td><td>6</td><td>5</td><td>7</td></tr> <tr><td>W</td><td>7</td><td>6</td><td>5</td><td>7</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	7	6	5	7	W	7	6	5	7	<p><b>2</b>    ♠ AQJ6 ♥ AKQ54 ♦ J5 ♣ K3</p> <p>Dir: E Vul: N-S</p> <p>♠ T72 ♥ 72 ♦ Q973 ♣ J762</p> <p>♠ K8543 ♥ JT6 ♦ AT ♣ QT8</p> <p>20    ♠ 9 3 10    ♥ 983 7        ♦ K8642          ♣ A954</p> <p>Par: 1430</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>6</td><td>3</td></tr> <tr><td>S</td><td>2</td><td>4</td><td>6</td><td>3</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	4	6	3	S	2	4	6	3	E	-	-	-	-	W	-	-	-	-	<p><b>3</b>    ♠ AQ85 ♥ T6 ♦ KT5 ♣ AKJT</p> <p>Dir: S Vul: E-W</p> <p>♠ J942 ♥ 953 ♦ AQ4 ♣ 874</p> <p>♠ KT73 ♥ KQJ87 ♦ 76 ♣ 53</p> <p>17    ♠ 6 7 9    ♥ A42 7        ♦ J9832          ♣ Q962</p> <p>Par: 400</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>4</td><td>1</td><td>1</td></tr> <tr><td>S</td><td>5</td><td>4</td><td>1</td><td>1</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	4	1	1	S	5	4	1	1	E	-	-	-	-	W	-	-	-	-
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<p><b>7</b>    ♠ K84 ♥ QT ♦ QT9652 ♣ A4</p> <p>Dir: S Vul: Both</p> <p>♠ JT97 ♥ J2 ♦ AK3 ♣ J952</p> <p>♠ A6 ♥ K9863 ♦ 7 ♣ KQT86</p> <p>11    ♠ Q532 10 12    ♥ A754 7        ♦ J84          ♣ 73</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>4</td><td>-</td><td>3</td><td>1</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>3</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	-	2	-	-	S	-	2	-	-	E	4	-	3	1	W	4	-	3	1	<p><b>8</b>    ♠ J952 ♥ Q8 ♦ T3 ♣ AQ743</p> <p>Dir: W Vul:</p> <p>♠ A73 ♥ AJ73 ♦ AQ9642 ♣</p> <p>♠ KQ4 ♥ T92 ♦ J875 ♣ J85</p> <p>9    ♠ T86 15 7    ♥ K654 9        ♦ K          ♣ KT962</p> <p>Par: -920</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>6</td><td>3</td><td>1</td><td>2</td></tr> <tr><td>W</td><td>6</td><td>3</td><td>1</td><td>2</td></tr> </table>	♣	♦	♥	♠	NT	N	2	-	-	-	S	2	-	-	-	E	6	3	1	2	W	6	3	1	2	<p><b>9</b>    ♠ T4 ♥ T5 ♦ AK9763 ♣ Q85</p> <p>Dir: N Vul: E-W</p> <p>♠ KQ95 ♥ Q974 ♦ Q ♣ AJ93</p> <p>♠ 873 ♥ KJ83 ♦ T2 ♣ K764</p> <p>9    ♠ AJ62 14 7    ♥ A62 10     ♦ J854          ♣ T2</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>2</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>3</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>W</td><td>3</td><td>-</td><td>3</td><td>2</td></tr> </table>	♣	♦	♥	♠	NT	N	-	3	-	2	S	-	3	-	2	E	3	-	3	2	W	3	-	3	2
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<p><b>16</b>    ♠ 95 ♥ AT84 ♦ K842 ♣ Q92</p> <p>Dir: W Vul: E-W</p> <p>♠ 862 ♥ KQ63 ♦ Q953 ♣ 64</p> <p>♠ KQJ7 ♥ 92 ♦ T6 ♣ AKT75</p> <p>9    ♠ AT43 7 13    ♥ J75 11     ♦ AJ7          ♣ J83</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>1</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	-	1	1	-	S	-	1	1	-	E	1	-	-	-	W	1	-	-	-	<p><b>17</b>    ♠ AJ54 ♥ K4 ♦ KT7 ♣ QT82</p> <p>Dir: N Vul:</p> <p>♠ K6 ♥ A876 ♦ 964 ♣ AK95</p> <p>♠ 987 ♥ 52 ♦ AQJ5 ♣ J643</p> <p>13    ♠ QT32 14 8    ♥ QJT93 5        ♦ 832          ♣ 7</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>-</td><td>1</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>1</td></tr> <tr><td>E</td><td>3</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>3</td><td>2</td><td>-</td><td>2</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	1	2	S	-	-	1	1	E	3	2	-	1	W	3	2	-	2	<p><b>18</b>    ♠ 532 ♥ Q974 ♦ AKQ6 ♣ 64</p> <p>Dir: E Vul: N-S</p> <p>♠ Q84 ♥ AK8 ♦ 82 ♣ KT853</p> <p>♠ KT6 ♥ JT ♦ JT9743 ♣ 92</p> <p>11    ♠ AJ97 12 5    ♥ 6532 12     ♦ 5          ♣ AQJ7</p> <p>Par: 500</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>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>4</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	3	1	S	-	-	4	1	E	-	1	-	-	W	-	-	-	-
♣	♦	♥	♠	NT																																																																									
N	-	1	1	-																																																																									
S	-	1	1	-																																																																									
E	1	-	-	-																																																																									
W	1	-	-	-																																																																									
♣	♦	♥	♠	NT																																																																									
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S	-	-	1	1																																																																									
E	3	2	-	1																																																																									
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♣	♦	♥	♠	NT																																																																									
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S	-	-	4	1																																																																									
E	-	1	-	-																																																																									
W	-	-	-	-																																																																									

**19**    ♠ Q8743    *Dir: S*  
          ♥ T            *Vul: E-W*  
          ♦ 987  
          ♣ AQT9

♠ KJ2            ♠ A6  
 ♥ J942           ♥ AK865  
 ♦ 542            ♦ AQ6  
 ♣ J65            ♣ K42

8    ♠ T95  
 6    ♥ Q73  
 6    ♦ KJT3  
      ♣ 873

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

*Par: -120*

**20**    ♠ K95            *Dir: W*  
          ♥ T6            *Vul: Both*  
          ♦ A863  
          ♣ A853

♠ QJ76            ♠ 8432  
 ♥ J432            ♥ AK98  
 ♦ K95            ♦ 42  
 ♣ 92              ♣ KQT

11    ♠ AT  
 7    ♥ Q75  
 12    ♦ QJT7  
 10    ♣ J764

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

*Par: 120*

**21**    ♠ A963            *Dir: N*  
          ♥ Q              *Vul: N-S*  
          ♦ A9632  
          ♣ AJ8

♠ Q5              ♠ K4  
 ♥ 52              ♥ AKJT876  
 ♦ QJ74           ♦ K5  
 ♣ QT763        ♣ 54

15    ♠ JT872  
 7    ♥ 943  
 14    ♦ T8  
 4    ♣ K92

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

*Par: 0*

**22**    ♠ QJ              *Dir: E*  
          ♥ A753           *Vul: E-W*  
          ♦ 5  
          ♣ KJ7432

♠ 96532           ♠ K4  
 ♥ KJ9            ♥ T82  
 ♦ AQ3            ♦ T9862  
 ♣ A8            ♣ 965

11    ♠ AT87  
 14    ♥ Q64  
 3    ♦ KJ74  
 12    ♣ QT

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

*Par: 400*

**23**    ♠ AJ9753           *Dir: S*  
          ♥ KT9            *Vul: Both*  
          ♦ J5  
          ♣ J5

♠ KT62            ♠ 4  
 ♥ Q              ♥ AJ7654  
 ♦ Q9642        ♦ AK3  
 ♣ Q32           ♣ A98

10    ♠ Q8  
 9    ♥ 832  
 16    ♦ T87  
 5    ♣ KT764

♣	♦	♥	♠	NT
N	-	-	-	-
S	-	-	-	-
E	2	5	4	1
W	2	6	4	1

*Par: -1370*

**24**    ♠ AK9765           *Dir: W*  
          ♥ KQ              *Vul:*  
          ♦ K7  
          ♣ Q85

♠ QJ43            ♠ T8  
 ♥ AT63           ♥ J8542  
 ♦ 9              ♦ AJT52  
 ♣ KT96        ♣ A

17    ♠ 2  
 10    ♥ 97  
 10    ♦ Q8643  
 3    ♣ J7432

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

*Par: -120*

**25**    ♠ KQJ5            *Dir: N*  
          ♥ QJ97            *Vul: E-W*  
          ♦ 854  
          ♣ 54

♠ A87            ♠ 643  
 ♥ 863            ♥ A52  
 ♦ J72            ♦ AT96  
 ♣ A973        ♣ JT6

9    ♠ T92  
 9    ♥ KT4  
 9    ♦ KQ3  
 13    ♣ KQ82

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

*Par: 140*

**26**    ♠ 8742            *Dir: E*  
          ♥ A75            *Vul: Both*  
          ♦ 9872  
          ♣ J7

♠ J65            ♠ KQ93  
 ♥ QJT962       ♥ K4  
 ♦ A              ♦ J643  
 ♣ T42           ♣ 963

5    ♠ AT  
 8    ♥ 83  
 9    ♦ KQT5  
 18    ♣ AKQ85

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

*Par: 110*

**27**    ♠ AJT7            *Dir: S*  
          ♥ QJ9            *Vul:*  
          ♦ K972  
          ♣ Q2

♠ 9              ♠ Q8652  
 ♥ AT76        ♥ K432  
 ♦ QT54        ♦ AJ  
 ♣ JT75        ♣ 93

13    ♠ K43  
 7    ♥ 85  
 10    ♦ 863  
 10    ♣ AK864

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

*Par: 100*

**28**    ♠ AQ842           *Dir: W*  
          ♥ KJ83            *Vul: N-S*  
          ♦ 42  
          ♣ 96

♠ KJT3            ♠ 9  
 ♥ 6              ♥ AQ752  
 ♦ KQJ65        ♦ T873  
 ♣ AKQ           ♣ T43

10    ♠ 765  
 19    ♥ T94  
 6    ♦ A9  
 5    ♣ J8752

♣	♦	♥	♠	NT
N	-	-	-	-
S	-	-	-	-
E	2	5	3	1
W	2	5	3	1

*Par: -400*