

**1**    ♠ AT74    Dir: N  
          ♥ 53    Vul:  
          ♦ 42  
          ♣ AQJ32

♠ Q82    ♠ K953  
 ♥ KT8    ♥ J42  
 ♦ JT8    ♦ AKQ97  
 ♣ 9865    ♣ 7

11    ♠ J6  
 6    ♥ AQ976  
 13    ♥ 653  
 10    ♣ KT4

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

Par: -110

**2**    ♠ 6    Dir: E  
          ♥ Q75    Vul: N-S  
          ♦ KJ85  
          ♣ K9873

♠ KQ852    ♠ 73  
 ♥            ♥ AKT98  
 ♦ T63       ♦ A72  
 ♣ AJT62    ♣ Q54

9    ♠ AJT94  
 10   ♥ J6432  
 13   ♦ Q94  
 8    ♣

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

Par: -110

**3**    ♠ A2    Dir: S  
          ♥ T87    Vul: E-W  
          ♦ 53  
          ♣ KJ9874

♠ KJ764    ♠ T953  
 ♥ AQJ5    ♥ 3  
 ♦ KQ4       ♦ AJT7  
 ♣ 6           ♣ AQT3

8    ♠ Q8  
 16   ♥ K9642  
 11   ♦ 9862  
 5    ♣ 52

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

Par: -1440

**4**    ♠ KJ872    Dir: W  
          ♥ Q3    Vul: Both  
          ♦ AQ9  
          ♣ AJ2

♠ 6    ♠ Q5  
 ♥ T8642    ♥ A975  
 ♦ T8765    ♦ 432  
 ♣ 75       ♣ KQT8

17    ♠ AT943  
 0    ♥ KJ  
 11   ♥ KJ  
 12   ♦ 9643  
 ♣

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

Par: 110

**5**    ♠ Q9876    Dir: N  
          ♥ 72    Vul: N-S  
          ♦ 6  
          ♣ KQJT5

♠ K32    ♠ JT  
 ♥ K43    ♥ AQJ986  
 ♦ T752    ♦ K84  
 ♣ A86    ♣ 94

8    ♠ A54  
 10   ♥ T5  
 11   ♦ AQJ93  
 ♣ 732

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

Par: 100

**6**    ♠ K872    Dir: E  
          ♥ AQ54    Vul: E-W  
          ♦ Q2  
          ♣ A43

♠ J6    ♠ AQT9  
 ♥ T98763    ♥ K  
 ♦ J76       ♦ A9  
 ♣ K5       ♣ QJT962

15    ♠ 543  
 5    ♥ J2  
 16   ♦ KT8543  
 4    ♣ 87

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

Par: -110

**7**    ♠ Q9873    Dir: S  
          ♥ K97    Vul: Both  
          ♦ KJ5  
          ♣ JT

♠ A4    ♠ K65  
 ♥ J42    ♥ Q85  
 ♦ A8642    ♦ 73  
 ♣ 532       ♣ KQ986

10    ♠ JT2  
 9    ♥ AT63  
 10   ♥ QT9  
 11   ♦ A74  
 ♣

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

Par: -90

**8**    ♠ A983    Dir: W  
          ♥ 97    Vul:  
          ♦ KQJ9  
          ♣ Q96

♠ J65    ♠ QT74  
 ♥ KQJT5    ♥ 4  
 ♦ 63       ♦ A42  
 ♣ T74       ♣ AJ532

12    ♠ K2  
 7    ♥ A8632  
 11   ♦ T875  
 10   ♣ K8

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

Par: 120

**9**    ♠ AK65    Dir: N  
          ♥ AJT82    Vul: E-W  
          ♦ 876  
          ♣ J

♠    ♠ QJT2  
 ♥ 97654    ♥     
 ♦ Q43       ♦ AKJ9  
 ♣ QT753    ♣ K9842

13    ♠ 98743  
 4    ♥ KQ3  
 14   ♦ T52  
 9    ♣ A6

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

Par: -500

**10**    ♠ KJ8642    Dir: E  
          ♥ 8743    Vul: Both  
          ♦ 7  
          ♣ Q4

♠ A3    ♠ T  
 ♥ 96    ♥ AKQJ5  
 ♦ 9865    ♦ J432  
 ♣ AK962    ♣ JT3

6    ♠ Q975  
 11   ♥ T2  
 12   ♥ AKQT  
 11   ♣ 875  
 ♣

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

Par: -500

**11**    ♠ 73    Dir: S  
          ♥ T732    Vul:  
          ♦ AK53  
          ♣ Q64

♠ QJ84    ♠ K652  
 ♥ Q96    ♥ AKJ  
 ♦ QT764    ♦     
 ♣ J       ♣ AT9852

9    ♠ AT9  
 8    ♥ 854  
 15   ♦ J982  
 8    ♣ K73

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

Par: -450

**12**    ♠ J4    Dir: W  
          ♥ Q2    Vul: N-S  
          ♦ AQ762  
          ♣ Q762

♠ AT93    ♠ K7652  
 ♥ K643    ♥ A98  
 ♦ T       ♦ 84  
 ♣ T854    ♣ AJ3

11    ♠ Q8  
 7    ♥ JT75  
 12   ♦ KJ953  
 10   ♣ K9

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

Par: -120

**13**    ♠ A43    Dir: N  
          ♥ 983    Vul: Both  
          ♦ Q7542  
          ♣ T6

♠ 5    ♠ J97  
 ♥ QT4    ♥ AKJ762  
 ♦ 983    ♥ KJT  
 ♣ AKQ985    ♣ 3

6    ♠ KQT862  
 11   ♥ 5  
 13   ♥ A6  
 10   ♣ J742  
 ♣

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

Par: -650

**14**    ♠ Q2    Dir: E  
          ♥ AT832    Vul:  
          ♦ 74  
          ♣ J642

♠ AJ96    ♠ K85  
 ♥ KJ976    ♥     
 ♦ Q52       ♥ KT983  
 ♣ 8       ♣ KQT73

7    ♠ T743  
 11   ♥ Q54  
 11   ♦ AJ6  
 11   ♣ A95

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

Par: -140

**15**    ♠ 98642    Dir: S  
          ♥ 5    Vul: N-S  
          ♦ A9  
          ♣ AQT92

♠ AQT    ♠ J75  
 ♥ KQJ32    ♥ A97  
 ♦ QJ       ♥ KT3  
 ♣ 843       ♣ KJ76

10    ♠ K3  
 15   ♥ T864  
 12   ♦ 876542  
 3    ♣ 5

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

Par: -460

**16**    ♠ JT65    Dir: W  
          ♥ KQ753    Vul: E-W  
          ♦ A  
          ♣ T74

♠ 942    ♠ AKQ3  
 ♥ 62    ♥ JT  
 ♦ QJT42    ♦ K753  
 ♣ KQ8    ♣ 632

10    ♠ 87  
 8    ♥ A984  
 13   ♥ 986  
 9    ♣ AJ95  
 ♣

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

Par: 140

**17**    ♠ KQJ98    Dir: N  
          ♥ A6    Vul:  
          ♦ 7  
          ♣ T7632

♠ A54    ♠ 632  
 ♥ K43    ♥ QJT987  
 ♦ AJ953    ♦ 82  
 ♣ J5       ♣ 98

10    ♠ T7  
 13   ♥ 52  
 3    ♦ KQT64  
 14   ♣ AKQ4  
 ♣

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

Par: 90

**18**    ♠ J64    Dir: E  
          ♥ AT    Vul: N-S  
          ♦ J862  
          ♣ QJ95

♠ 85    ♠ QT972  
 ♥ J865    ♥ 43  
 ♦ QT953    ♦ K74  
 ♣ K6       ♣ 874

9    ♠ AK3  
 6    ♥ KQ972  
 5    ♦ A  
 20   ♣ AT32  
 ♣

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

Par: 1370

| <p><b>19</b>    ♠ Q63<br/>♥ AJ74<br/>♦ T63<br/>♣ J62</p> <p>♠ 952<br/>♥ KQ983<br/>♦ 72<br/>♣ AQ8</p> <p>8<br/>11 6<br/>15</p> <p>Par: 140</p> <p>Dir: S<br/>Vul: E-W</p> <p>♠ T84<br/>♥ T6<br/>♦ KQJ94<br/>♣ 754</p> <p>♠ AKJ7<br/>♥ 52<br/>♦ A85<br/>♣ KT93</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>3</td><td>-</td><td>1</td><td>3</td><td>1</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>1</td><td>3</td><td>1</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>1</td><td>-</td><td>-</td><td>-</td></tr> </table>   | ♣ | ♦ | ♥ | ♠  | NT | N | 3 | - | 1 | 3 | 1 | S | 3 | - | 1 | 3 | 1 | E | - | 1 | - | - | - | W | - | 1 | - | - | - | <p><b>20</b>    ♠ 652<br/>♥ KQ94<br/>♦ QT54<br/>♣ Q8</p> <p>♠ JT4<br/>♥ 75<br/>♦ A93<br/>♣ K9543</p> <p>9<br/>8 5<br/>18</p> <p>Par: 140</p> <p>Dir: W<br/>Vul: Both</p> <p>♠ K83<br/>♥ JT862<br/>♦ 872<br/>♣ J6</p> <p>♠ AQ97<br/>♥ A3<br/>♦ KJ6<br/>♣ AT72</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>3</td><td>4</td><td>3</td><td>4</td><td>4</td></tr> <tr><td>S</td><td>3</td><td>4</td><td>3</td><td>4</td><td>4</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>  | ♣ | ♦ | ♥ | ♠ | NT | N | 3 | 4 | 3 | 4 | 4 | S | 3 | 4 | 3 | 4 | 4 | E | - | - | - | - | - | W | - | - | - | - | - | <p><b>21</b>    ♠ T97<br/>♥ J64<br/>♦ AK87<br/>♣ 952</p> <p>♠ AK64<br/>♥ K32<br/>♦ QT5<br/>♣ AK3</p> <p>8<br/>19 7<br/>6</p> <p>Par: -400</p> <p>Dir: N<br/>Vul: N-S</p> <p>♠ QJ852<br/>♥ Q987<br/>♦ 2<br/>♣ Q87</p> <p>♠ 3<br/>♥ AT5<br/>♦ J9643<br/>♣ JT64</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>3</td><td>4</td><td>1</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>4</td><td>4</td><td>3</td></tr> </table> | ♣ | ♦ | ♥ | ♠ | NT | N | - | 2 | - | - | - | S | - | 2 | - | - | - | E | 1 | - | 3 | 4 | 1 | W | 1 | - | 4 | 4 | 3 |
|---|---|---|---|----|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|---|---|---|---|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 3 | - | 1 | 3  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 3 | - | 1 | 3  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | 1 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | 1 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 3 | 4 | 3 | 4  | 4  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 3 | 4 | 3 | 4  | 4  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | - | 2 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | - | 2 | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | 1 | - | 3 | 4  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | 1 | - | 4 | 4  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>22</b>    ♠ K2<br/>♥ KQ7<br/>♦ AKQ75<br/>♣ AJ4</p> <p>♠ QT9864<br/>♥ J83<br/>♦ 4<br/>♣ T93</p> <p>22<br/>3 12<br/>3</p> <p>Par: 120</p> <p>Dir: E<br/>Vul: E-W</p> <p>♠ A<br/>♥ A942<br/>♦ J962<br/>♣ K862</p> <p>♠ J753<br/>♥ T65<br/>♦ T83<br/>♣ Q75</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>1</td><td>3</td><td>1</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>-</td><td>-</td><td>2</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> </table>   | ♣ | ♦ | ♥ | ♠  | NT | N | 1 | 3 | 1 | - | 2 | S | 1 | 2 | - | - | 2 | E | - | - | 1 | - | - | W | - | - | 1 | - | - | <p><b>23</b>    ♠ AT8765<br/>♥ AT92<br/>♣ T72</p> <p>♠ 9762<br/>♥ Q<br/>♦ K854<br/>♣ AQJ3</p> <p>8<br/>12 9<br/>11</p> <p>Par: 600</p> <p>Dir: S<br/>Vul: Both</p> <p>♠ KQJ53<br/>♥ 942<br/>♦ 7<br/>♣ K985</p> <p>♠ AT84<br/>♥ KJ3<br/>♦ QJ63<br/>♣ 64</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>5</td><td>4</td><td>-</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>5</td><td>4</td><td>-</td><td>3</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> </table>        | ♣ | ♦ | ♥ | ♠ | NT | N | - | 5 | 4 | - | 3 | S | - | 5 | 4 | - | 3 | E | 2 | - | 2 | - | - | W | 2 | - | 2 | - | - | <p><b>24</b>    ♠ A5<br/>♥ AKJ987<br/>♦ 864<br/>♣ 93</p> <p>♠ KQ82<br/>♥ 42<br/>♦ KT7<br/>♣ AQT7</p> <p>12<br/>14 3<br/>11</p> <p>Par: -100</p> <p>Dir: W<br/>Vul:</p> <p>♠ JT943<br/>♥ Q6<br/>♦ 93<br/>♣ 8652</p> <p>♠ 76<br/>♥ T53<br/>♦ AQJ52<br/>♣ KJ4</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>3</td><td>3</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>3</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> </table>   | ♣ | ♦ | ♥ | ♠ | NT | N | - | 3 | 3 | - | 2 | S | - | 3 | 3 | - | 2 | E | 2 | - | - | 3 | - | W | 2 | - | - | 3 | - |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 1 | 3 | 1 | -  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 1 | 2 | - | -  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | - | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | - | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | - | 5 | 4 | -  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | - | 5 | 4 | -  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | 2 | - | 2 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | 2 | - | 2 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | - | 3 | 3 | -  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | - | 3 | 3 | -  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | 2 | - | - | 3  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | 2 | - | - | 3  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>25</b>    ♠ K5<br/>♥ J64<br/>♦ Q9652<br/>♣ Q87</p> <p>♠ Q98<br/>♥ KT75<br/>♦ T743<br/>♣ J6</p> <p>8<br/>6 19<br/>7</p> <p>Par: -660</p> <p>Dir: N<br/>Vul: E-W</p> <p>♠ AJ7<br/>♥ AQ93<br/>♦ AJ8<br/>♣ KT2</p> <p>♠ T6432<br/>♥ 82<br/>♦ K<br/>♣ A9543</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <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>1</td><td>3</td><td>5</td><td>2</td><td>4</td></tr> <tr><td>W</td><td>1</td><td>3</td><td>5</td><td>2</td><td>5</td></tr> </table>   | ♣ | ♦ | ♥ | ♠  | NT | N | - | - | - | - | - | S | - | - | - | - | - | E | 1 | 3 | 5 | 2 | 4 | W | 1 | 3 | 5 | 2 | 5 | <p><b>26</b>    ♠ KT62<br/>♥ 75<br/>♦ QJT76<br/>♣ T7</p> <p>♠ J943<br/>♥ Q43<br/>♦ K82<br/>♣ 942</p> <p>6<br/>6 10<br/>18</p> <p>Par: 600</p> <p>Dir: E<br/>Vul: Both</p> <p>♠ Q875<br/>♥ KJ86<br/>♦ 943<br/>♣ A5</p> <p>♠ A<br/>♥ AT92<br/>♦ A5<br/>♣ KQJ863</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>3</td><td>3</td><td>2</td><td>1</td><td>2</td></tr> <tr><td>S</td><td>3</td><td>3</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> </table> | ♣ | ♦ | ♥ | ♠ | NT | N | 3 | 3 | 2 | 1 | 2 | S | 3 | 3 | 2 | 1 | 3 | E | - | - | - | - | - | W | - | - | - | - | - | <p><b>27</b>    ♠ AKJT<br/>♥ Q92<br/>♦ T32<br/>♣ 984</p> <p>♠ Q84<br/>♥<br/>♦ AQ9765<br/>♣ T653</p> <p>10<br/>8 11<br/>11</p> <p>Par: 450</p> <p>Dir: S<br/>Vul:</p> <p>♠ 97<br/>♥ AK8763<br/>♦ KJ84<br/>♣ 7</p> <p>♠ 6532<br/>♥ JT54<br/>♦<br/>♣ AKQJ2</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>3</td><td>-</td><td>-</td><td>4</td><td>-</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>-</td><td>5</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>4</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>4</td><td>1</td><td>-</td><td>-</td></tr> </table>      | ♣ | ♦ | ♥ | ♠ | NT | N | 3 | - | - | 4 | - | S | 3 | - | - | 5 | - | E | - | 4 | 1 | - | - | W | - | 4 | 1 | - | - |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | 1 | 3 | 5 | 2  | 4  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | 1 | 3 | 5 | 2  | 5  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 3 | 3 | 2 | 1  | 2  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 3 | 3 | 2 | 1  | 3  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | - | - | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 3 | - | - | 4  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 3 | - | - | 5  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | 4 | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | 4 | 1 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>28</b>    ♠ T94<br/>♥ KT976<br/>♦ KT3<br/>♣ AQ</p> <p>♠ K3<br/>♥ J42<br/>♦ QJ872<br/>♣ KJ7</p> <p>12<br/>11 11<br/>6</p> <p>Par: -140</p> <p>Dir: W<br/>Vul: N-S</p> <p>♠ AQJ872<br/>♥ A<br/>♦ 96<br/>♣ 9843</p> <p>♠ 65<br/>♥ Q853<br/>♦ A54<br/>♣ T652</p> <table border="1"> <tr><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>1</td><td>-</td><td>2</td><td>1</td></tr> <tr><td>W</td><td>1</td><td>1</td><td>-</td><td>3</td><td>1</td></tr> </table> | ♣ | ♦ | ♥ | ♠  | NT | N | - | - | 3 | - | - | S | - | - | 3 | - | - | E | 1 | 1 | - | 2 | 1 | W | 1 | 1 | - | 3 | 1 |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | - | - | 3 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | - | - | 3 | -  | -  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | 1 | 1 | - | 2  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | 1 | 1 | - | 3  | 1  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |