

# Monday Morning - Section A (27-Jan-25)

Monday 27 January 2025

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| <p><b>1</b> ♠ KT754<br/>♥ J542<br/>♦ JT<br/>♣ A3</p> <p>Dir: N<br/>Vul: None</p> <p>♠ 3<br/>♥ A98763<br/>♦ K763<br/>♣ 54</p> <p>♠ Q96<br/>♥ QT<br/>♦ A984<br/>♣ KQ87</p> <p>♠ A J82<br/>♥ K<br/>♦ Q52<br/>♣ JT962</p> <p>9<br/>7 13<br/>11</p> <p>♠ N<br/>♥ 1 - - 3 1<br/>♦ S 1 - - 3 1<br/>♣ E - 3 2 - -<br/>W - 3 2 - -</p> | <p><b>2</b> ♠ AQ3<br/>♥ K43<br/>♦ 64<br/>♣ KQJ73</p> <p>Dir: E<br/>Vul: NS</p> <p>♠ 8<br/>♥ AQJ852<br/>♦ T<br/>♣ AT652</p> <p>♠ 7642<br/>♥ 76<br/>♦ AQJ832<br/>♣ 4</p> <p>♠ KJT95<br/>♥ T9<br/>♦ K975<br/>♣ 98</p> <p>15<br/>11 7<br/>7</p> <p>♠ N<br/>♥ 2 - - 2 -<br/>♦ S 2 - - 2 -<br/>♣ E - 1 2 - -<br/>W - 1 2 - -</p>     | <p><b>3</b> ♠ Q86<br/>♥ 9<br/>♦ AQJ975<br/>♣ 732</p> <p>Dir: S<br/>Vul: EW</p> <p>♠ T75<br/>♥ AQT4<br/>♦ 42<br/>♣ KT65</p> <p>♠ A42<br/>♥ 8765<br/>♦ K3<br/>♣ QJ98</p> <p>♠ KJ93<br/>♥ KJ32<br/>♦ T86<br/>♣ A4</p> <p>9<br/>9 10<br/>12</p> <p>♠ N<br/>♥ - 3 - 1 -<br/>♦ S - 3 - 1 -<br/>♣ E 2 - 2 - 1<br/>W 2 - 2 - 1</p>   |
| <p><b>4</b> ♠ KQ96<br/>♥ 6<br/>♦ A7632<br/>♣ A42</p> <p>Dir: W<br/>Vul: All</p> <p>♠ JT8<br/>♥ AK832<br/>♦ J4<br/>♣ T85</p> <p>♠ 75432<br/>♥ J54<br/>♦ Q5<br/>♣ 963</p> <p>♠ A<br/>♥ QT97<br/>♦ KT98<br/>♣ KQJ7</p> <p>13<br/>9 3<br/>15</p> <p>♠ N<br/>♥ 6 6 3 4 5<br/>♦ S 6 6 3 4 5<br/>♣ E - - - - -<br/>W - - - - -</p>   | <p><b>5</b> ♠ 9854<br/>♥ 654<br/>♦ AJT<br/>♣ Q73</p> <p>Dir: N<br/>Vul: NS</p> <p>♠ AT73<br/>♥ 83<br/>♦ K96<br/>♣ J965</p> <p>♠ QJ62<br/>♥ J97<br/>♦ 8542<br/>♣ KT</p> <p>♠ K<br/>♥ AKQT2<br/>♦ Q73<br/>♣ A842</p> <p>7<br/>8 7<br/>18</p> <p>♠ N<br/>♥ 3 2 4 - 3<br/>♦ S 3 2 4 - 3<br/>♣ E - - - - -<br/>W - - - - -</p>      | <p><b>6</b> ♠ AQ42<br/>♥ 832<br/>♦ T96<br/>♣ T96</p> <p>Dir: E<br/>Vul: EW</p> <p>♠ 765<br/>♥ 4<br/>♦ Q5432<br/>♣ AK32</p> <p>♠ JT93<br/>♥ KQT6<br/>♦ A7<br/>♣ J84</p> <p>♠ K8<br/>♥ AJ975<br/>♦ KJ8<br/>♣ Q75</p> <p>6<br/>9 11<br/>14</p> <p>♠ N<br/>♥ - - 1 - -<br/>♦ S - - 1 - -<br/>♣ E 1 1 - 1 1<br/>W 1 1 - 1 -</p>   |
| <p><b>7</b> ♠ A953<br/>♥ JT8<br/>♦ 97<br/>♣ AKT4</p> <p>Dir: S<br/>Vul: All</p> <p>♠ QT6<br/>♥ AQ753<br/>♦ KQ5<br/>♣ 92</p> <p>♠ 742<br/>♥ K92<br/>♦ JT862<br/>♣ 76</p> <p>♠ KJ8<br/>♥ 64<br/>♦ A43<br/>♣ QJ853</p> <p>12<br/>13 4<br/>11</p> <p>♠ N<br/>♥ 3 - - 3 2<br/>♦ S 3 - - 3 2<br/>♣ E - 2 1 - -<br/>W - 2 1 - -</p>  | <p><b>8</b> ♠ J532<br/>♥ T9832<br/>♦ 873<br/>♣ 9</p> <p>Dir: W<br/>Vul: None</p> <p>♠ T8<br/>♥ A7<br/>♦ AKJT654<br/>♣ Q8</p> <p>♠ Q76<br/>♥ KQ<br/>♦ Q2<br/>♣ AT7543</p> <p>♠ AK94<br/>♥ J654<br/>♦ 9<br/>♣ KJ62</p> <p>1<br/>14 13<br/>12</p> <p>♠ N<br/>♥ - - 2 2 -<br/>♦ S - - 2 2 -<br/>♣ E 3 5 - - 5<br/>W 3 4 - - 3</p>  | <p><b>9</b> ♠ QJ6<br/>♥ A874<br/>♦ A9532<br/>♣ 6</p> <p>Dir: N<br/>Vul: EW</p> <p>♠ 974<br/>♥ KT5<br/>♦ 84<br/>♣ KJ974</p> <p>♠ AK852<br/>♥ J63<br/>♦ J<br/>♣ T852</p> <p>♠ T3<br/>♥ Q92<br/>♦ KQT76<br/>♣ AQ3</p> <p>11<br/>7 9<br/>13</p> <p>♠ N<br/>♥ - 4 2 - 1<br/>♦ S - 4 2 - 2<br/>♣ E 3 - - - -<br/>W 3 - - 2 -</p>   |
| <p><b>10</b> ♠ 873<br/>♥ KJ84<br/>♦ Q9<br/>♣ QT74</p> <p>Dir: E<br/>Vul: All</p> <p>♠ AKQ52<br/>♥ AQT<br/>♦ K6<br/>♣ 852</p> <p>♠ T4<br/>♥ 976<br/>♦ AT872<br/>♣ 963</p> <p>♠ J96<br/>♥ 532<br/>♦ J543<br/>♣ AKJ</p> <p>8<br/>18 4<br/>10</p> <p>♠ N<br/>♥ - - - - -<br/>♦ S - - - - -<br/>♣ E - 2 1 2 2<br/>W - 2 1 2 2</p>  | <p><b>11</b> ♠ A72<br/>♥ 9752<br/>♦ QT5<br/>♣ K64</p> <p>Dir: S<br/>Vul: None</p> <p>♠ 83<br/>♥ 643<br/>♦ AJ7<br/>♣ J9532</p> <p>♠ KT9<br/>♥ AKT8<br/>♦ K84<br/>♣ AT8</p> <p>♠ QJ654<br/>♥ QJ<br/>♦ 9632<br/>♣ Q7</p> <p>9<br/>6 17<br/>8</p> <p>♠ N<br/>♥ - - - 1 -<br/>♦ S - - 6 4 6 4<br/>♣ E 4 2 3 - 2<br/>W 5 2 4 - 2</p> | <p><b>12</b> ♠ KQT64<br/>♥ 75432<br/>♦ A42<br/>♣ A42</p> <p>Dir: W<br/>Vul: NS</p> <p>♠ T9764<br/>♥ 97<br/>♦ KT98<br/>♣ K8</p> <p>♠ Q82<br/>♥ AJ832<br/>♦<br/>♣ QT973</p> <p>♠ AKJ53<br/>♥ 5<br/>♦ AQJ6<br/>♣ J65</p> <p>9<br/>6 9<br/>16</p> <p>♠ N<br/>♥ - 4 1 - 1<br/>♦ S - 4 1 - 2<br/>♣ E - - - - -<br/>W - - - - -</p> |
| <p><b>13</b> ♠ Q92<br/>♥ K62<br/>♦ KJ62<br/>♣ J73</p> <p>Dir: N<br/>Vul: All</p> <p>♠ A<br/>♥ QT7<br/>♦ A87543<br/>♣ T92</p> <p>♠ J8643<br/>♥ A93<br/>♦ Q<br/>♣ A654</p> <p>♠ KT75<br/>♥ J854<br/>♦ T9<br/>♣ KQ8</p> <p>10<br/>10 11<br/>9</p> <p>♠ N<br/>♥ - - - - 1<br/>♦ S - - - - 1<br/>♣ E 1 2 1 1 -<br/>W 1 2 1 1 -</p> | <p><b>14</b> ♠ QT9542<br/>♥ 83<br/>♦ KT874<br/>♣</p> <p>Dir: E<br/>Vul: None</p> <p>♠ 863<br/>♥ K94<br/>♦ A6<br/>♣ JT964</p> <p>♠ K7<br/>♥ QJ7<br/>♦ QJ<br/>♣ Q87532</p> <p>♠ AJ<br/>♥ AT652<br/>♦ 9532<br/>♣ AK</p> <p>5<br/>8 11<br/>16</p> <p>♠ N<br/>♥ - 6 4 6 4<br/>♦ S - 6 4 6 4<br/>♣ E 1 - - - -<br/>W 1 - - - -</p>   | <p><b>15</b> ♠ J42<br/>♥ A752<br/>♦ T<br/>♣ AQJ95</p> <p>Dir: S<br/>Vul: NS</p> <p>♠ AQT653<br/>♥ QT3<br/>♦ 43<br/>♣ 83</p> <p>♠ 7<br/>♥ K6<br/>♦ AKJ97<br/>♣ T7642</p> <p>♠ K98<br/>♥ J984<br/>♦ Q8652<br/>♣ K</p> <p>12<br/>8 11<br/>9</p> <p>♠ N<br/>♥ - - 1 - -<br/>♦ S - - 1 - -<br/>♣ E 1 1 - 3 -<br/>W 1 1 - 3 -</p>  |
| <p><b>16</b> ♠ KT3<br/>♥ QJ6<br/>♦ T96<br/>♣ QT32</p> <p>Dir: W<br/>Vul: EW</p> <p>♠ QJ765<br/>♥ 4<br/>♦ AQJ8<br/>♣ AK7</p> <p>♠ 94<br/>♥ 98532<br/>♦ K5<br/>♣ 9864</p> <p>♠ A82<br/>♥ AKT7<br/>♦ 7432<br/>♣ J5</p> <p>8<br/>17 3<br/>12</p> <p>♠ N<br/>♥ - - - - 1<br/>♦ S - 1 - - 1<br/>♣ E 1 - - 2 -<br/>W 1 - - 2 -</p>   | <p><b>17</b> ♠ AKT98432<br/>♥ 75<br/>♦ T73<br/>♣</p> <p>Dir: N<br/>Vul: None</p> <p>♠ J5<br/>♥ A8632<br/>♦ 3<br/>♣ KJ542</p> <p>♠ 7<br/>♥ K9<br/>♦ J98765<br/>♣ AQ86</p> <p>♠ Q6<br/>♥ QJT4<br/>♦ AKQT42<br/>♣ 9</p> <p>7<br/>9 10<br/>14</p> <p>♠ N<br/>♥ - 1 - 4 -<br/>♦ S - 1 - 4 -<br/>♣ E 3 - 2 - -<br/>W 3 - 2 - -</p>   | <p><b>18</b> ♠ K98763<br/>♥ K953<br/>♦ T4<br/>♣ K</p> <p>Dir: E<br/>Vul: NS</p> <p>♠ AQT2<br/>♥ T874<br/>♦ AQ9<br/>♣ A2</p> <p>♠ J54<br/>♥ 62<br/>♦ J76<br/>♣ T9873</p> <p>♠ AQJ<br/>♥ K8532<br/>♦ QJ654<br/>♣</p> <p>9<br/>16 2<br/>13</p> <p>♠ N<br/>♥ - 1 1 - -<br/>♦ S - 2 1 - -<br/>♣ E 1 - - - 1<br/>W - - - - 1</p>   |

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| <p><b>19</b> ♠ K<br/>♥ AKT752<br/>♦ Q<br/>♣ AJ432</p> <p>Dir: S<br/>Vul: EW</p> <p>♠ J7653<br/>♥ 963<br/>♦ A4<br/>♣ T97</p> <p>♠ T942<br/>♥ J<br/>♦ 98653<br/>♣ Q85</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>5</td><td>5</td><td>6</td><td>2</td><td>6</td></tr> <tr><td>S</td><td>5</td><td>5</td><td>6</td><td>2</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> </table> <p>17 ♠ AQ8<br/>5 ♥ Q84<br/>3 ♦ KJT72<br/>15 ♣ K6</p> | ♣ | ♦ | ♥ | ♠ | N | N | 5 | 5 | 6 | 2 | 6 | S | 5 | 5 | 6 | 2 | 6 | E | - | - | - | - | - | W | - | - | - | - | - | <p><b>20</b> ♠ A75<br/>♥ A<br/>♦ QJT76<br/>♣ A743</p> <p>Dir: W<br/>Vul: All</p> <p>♠ 4<br/>♥ Q9832<br/>♦ AK95<br/>♣ KT6</p> <p>♠ KJT32<br/>♥ KJ<br/>♦ 432<br/>♣ 852</p> <p>♠ Q986<br/>♥ T7654<br/>♦ 8<br/>♣ QJ9</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>2</td><td>2</td><td>-</td><td>2</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>-</td><td>2</td><td>1</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> <p>15 ♠ Q986<br/>12 ♥ T7654<br/>8 ♦ 8<br/>5 ♣ QJ9</p>  | ♣ | ♦ | ♥ | ♠ | N | N | 2 | 2 | - | 2 | 1 | S | 2 | 2 | - | 2 | 1 | E | - | - | - | - | - | W | - | - | - | - | - | <p><b>21</b> ♠ AT64<br/>♥ AT<br/>♦ A96<br/>♣ KT62</p> <p>Dir: N<br/>Vul: NS</p> <p>♠ KJ975<br/>♥ J<br/>♦ Q54<br/>♣ A743</p> <p>♠ 32<br/>♥ 9872<br/>♦ J8732<br/>♣ J8</p> <p>♠ Q8<br/>♥ KQ6543<br/>♦ KT<br/>♣ Q95</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>5</td><td>2</td><td>5</td><td>3</td><td>5</td></tr> <tr><td>S</td><td>5</td><td>2</td><td>6</td><td>3</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> </table> <p>15 ♠ Q8<br/>11 ♥ KQ6543<br/>2 ♦ KT<br/>12 ♣ Q95</p>  | ♣ | ♦ | ♥ | ♠ | N | N | 5 | 2 | 5 | 3 | 5 | S | 5 | 2 | 6 | 3 | 6 | E | - | - | - | - | - | W | - | - | - | - | - |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
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| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 5 | 5 | 6 | 2 | 6 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
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| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2 | 2 | - | 2 | 1 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 5 | 2 | 5 | 3 | 5 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 5 | 2 | 6 | 3 | 6 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>22</b> ♠ J6<br/>♥ 862<br/>♦ A864<br/>♣ J872</p> <p>Dir: E<br/>Vul: EW</p> <p>♠ KQT8<br/>♥ AK93<br/>♦ 72<br/>♣ AT5</p> <p>♠ A7532<br/>♥ T54<br/>♦ 93<br/>♣ 943</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>3</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>3</td><td>2</td></tr> </table> <p>6 ♠ 94<br/>16 ♥ QJ7<br/>4 ♦ KQJT5<br/>14 ♣ KQ6</p> | ♣ | ♦ | ♥ | ♠ | N | N | - | 1 | - | - | - | S | 2 | 2 | - | - | - | E | - | - | 2 | 3 | 2 | W | - | - | 2 | 3 | 2 | <p><b>23</b> ♠ K973<br/>♥ 54<br/>♦ 94<br/>♣ AKQ54</p> <p>Dir: S<br/>Vul: All</p> <p>♠ 54<br/>♥ AQT96<br/>♦ AQ2<br/>♣ 962</p> <p>♠ QJT6<br/>♥ J87<br/>♦ T83<br/>♣ T87</p> <p>♠ A82<br/>♥ K32<br/>♦ KJ765<br/>♣ J3</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>2</td><td>2</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>3</td><td>2</td><td>1</td><td>2</td><td>2</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> <p>12 ♠ A82<br/>12 ♥ K32<br/>4 ♦ KJ765<br/>12 ♣ J3</p> | ♣ | ♦ | ♥ | ♠ | N | N | 2 | 2 | - | 1 | - | S | 3 | 2 | 1 | 2 | 2 | E | - | - | - | - | - | W | - | - | - | - | - | <p><b>24</b> ♠ AKJ952<br/>♥ 84<br/>♦ J74<br/>♣ T9</p> <p>Dir: W<br/>Vul: None</p> <p>♠ 764<br/>♥ K93<br/>♦ K852<br/>♣ K53</p> <p>♠ 8<br/>♥ AQJ7652<br/>♦ T96<br/>♣ 42</p> <p>♠ QT3<br/>♥ T<br/>♦ AQ3<br/>♣ AQJ876</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>4</td><td>1</td><td>-</td><td>4</td><td>-</td></tr> <tr><td>S</td><td>4</td><td>1</td><td>-</td><td>4</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> </table> <p>9 ♠ QT3<br/>16 ♥ T<br/>7 ♦ AQ3<br/>15 ♣ AQJ876</p> | ♣ | ♦ | ♥ | ♠ | N | N | 4 | 1 | - | 4 | - | S | 4 | 1 | - | 4 | - | E | - | - | 3 | - | - | W | - | - | 3 | - | - |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | 1 | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2 | 2 | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | 2 | 3 | 2 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | 2 | 3 | 2 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2 | 2 | - | 1 | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 3 | 2 | 1 | 2 | 2 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 4 | 1 | - | 4 | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 4 | 1 | - | 4 | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | 3 | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | 3 | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>25</b> ♠ Q93<br/>♥ J3<br/>♦ Q76<br/>♣ QJT97</p> <p>Dir: N<br/>Vul: EW</p> <p>♠ T865<br/>♥ 9654<br/>♦ K9<br/>♣ K62</p> <p>♠ J4<br/>♥ AQ72<br/>♦ T852<br/>♣ A54</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>2</td><td>2</td><td>-</td><td>2</td><td>3</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>-</td><td>2</td><td>3</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>-</td><td>-</td><td>-</td></tr> </table> <p>8 ♠ AK72<br/>6 ♥ KT8<br/>11 ♦ AJ43<br/>15 ♣ 83</p> | ♣ | ♦ | ♥ | ♠ | N | N | 2 | 2 | - | 2 | 3 | S | 2 | 2 | - | 2 | 3 | E | - | - | 1 | - | - | W | - | - | - | - | - | <p><b>26</b> ♠ 54<br/>♥ AKT53<br/>♦ A6532<br/>♣ J</p> <p>Dir: E<br/>Vul: All</p> <p>♠ 76<br/>♥ Q982<br/>♦ T984<br/>♣ T97</p> <p>♠ AQJT93<br/>♥ 64<br/>♦ 7<br/>♣ A863</p> <p>♠ K82<br/>♥ J7<br/>♦ KQJ<br/>♣ KQ542</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>2</td><td>5</td><td>5</td><td>-</td><td>3</td></tr> <tr><td>S</td><td>2</td><td>5</td><td>5</td><td>-</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>1</td><td>-</td></tr> </table> <p>12 ♠ K82<br/>2 ♥ J7<br/>11 ♦ KQJ<br/>15 ♣ KQ542</p> | ♣ | ♦ | ♥ | ♠ | N | N | 2 | 5 | 5 | - | 3 | S | 2 | 5 | 5 | - | 3 | E | - | - | - | - | - | W | - | - | - | 1 | - | <p><b>27</b> ♠ QT87<br/>♥ AQ52<br/>♦ A8<br/>♣ J54</p> <p>Dir: S<br/>Vul: None</p> <p>♠ J9<br/>♥ K43<br/>♦ JT75<br/>♣ 7632</p> <p>♠ A652<br/>♥ 87<br/>♦ Q96<br/>♣ KT98</p> <p>♠ K43<br/>♥ JT96<br/>♦ K432<br/>♣ AQ</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>2</td><td>3</td><td>6</td><td>5</td><td>5</td></tr> <tr><td>S</td><td>2</td><td>3</td><td>6</td><td>5</td><td>5</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> <p>13 ♠ K43<br/>5 ♥ JT96<br/>9 ♦ K432<br/>13 ♣ AQ</p> | ♣ | ♦ | ♥ | ♠ | N | N | 2 | 3 | 6 | 5 | 5 | S | 2 | 3 | 6 | 5 | 5 | E | - | - | - | - | - | W | - | - | - | - | - |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2 | 2 | - | 2 | 3 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2 | 2 | - | 2 | 3 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | 1 | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2 | 5 | 5 | - | 3 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2 | 5 | 5 | - | 3 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | 1 | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2 | 3 | 6 | 5 | 5 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2 | 3 | 6 | 5 | 5 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>28</b> ♠ QJ984<br/>♥ AKJ7<br/>♦ 4<br/>♣ K64</p> <p>Dir: W<br/>Vul: NS</p> <p>♠ AK652<br/>♥ QT95<br/>♦ 2<br/>♣ 973</p> <p>♠ T7<br/>♥ 64<br/>♦ KJT753<br/>♣ AQT</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>2</td><td>1</td><td>2</td><td>2</td><td>2</td></tr> <tr><td>S</td><td>2</td><td>1</td><td>2</td><td>2</td><td>2</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> <p>14 ♠ 3<br/>9 ♥ 832<br/>10 ♦ AQ986<br/>7 ♣ J852</p> | ♣ | ♦ | ♥ | ♠ | N | N | 2 | 1 | 2 | 2 | 2 | S | 2 | 1 | 2 | 2 | 2 | E | - | - | - | - | - | W | - | - | - | - | - |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2 | 1 | 2 | 2 | 2 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2 | 1 | 2 | 2 | 2 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |