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<p><b>1</b> N/-</p> <p>♠ QT82 ♥ 9 ♦ Q983 ♣ KJT2</p> <p>♠ A96 ♥ AT543 ♦ 542 ♣ A9</p> <p>♠ 53 ♥ KQJ2 ♦ AJT ♣ 7653</p> <p>♠ KJ74 ♥ 876 ♦ K76 ♣ Q84</p> <p>8 12 11 9</p> <p>N S N 4 4 ♥ 8 8 ♦ 3 3 ♣ 5 5 ♣ 6 6</p> <p>Opt res: NS 4S; -300</p> <p>E W N 9 9 ♥ 5 5 ♦ 10 10 ♣ 6 6 ♣ 7 7</p>	<p><b>2</b> E/NS</p> <p>♠ 9 ♥ KQJ85 ♦ K2 ♣ AKJ54</p> <p>♠ Q8762 ♥ A32 ♦ 7643 ♣ Q</p> <p>♠ AK3 ♥ 96 ♦ AQ5 ♣ T9873</p> <p>♠ JT54 ♥ T74 ♦ JT98 ♣ 62</p> <p>17 8 13 2</p> <p>N S N 6 6 ♥ 4 4 ♦ 8 8 ♣ 4 4 ♣ 7 7</p> <p>Opt res: EW 2S; -140</p> <p>E W N 6 6 ♥ 9 9 ♦ 5 5 ♣ 8 8 ♣ 6 6</p>	<p><b>3</b> S/EW</p> <p>♠ K5 ♥ AQT76 ♦ J754 ♣ J3</p> <p>♠ 9863 ♥ J932 ♦ Q2 ♣ 874</p> <p>♠ AJ7 ♥ 4 ♦ AKT63 ♣ T652</p> <p>♠ QT42 ♥ K85 ♦ 98 ♣ AKQ9</p> <p>11 3 12 14</p> <p>N S N 7 7 ♥ 7 7 ♦ 10 10 ♣ 7 7 ♣ 8 8</p> <p>Opt res: NS 4H; 420</p> <p>E W N 4 4 ♥ 4 4 ♦ 3 3 ♣ 6 6 ♣ 4 4</p>
<p><b>4</b> W/AII</p> <p>♠ QJ2 ♥ K92 ♦ J764 ♣ KQ2</p> <p>♠ KT54 ♥ Q75 ♦ A92 ♣ T86</p> <p>♠ A86 ♥ AJT ♦ Q53 ♣ 9753</p> <p>♠ 973 ♥ 8643 ♦ KT8 ♣ AJ4</p> <p>12 9 11 8</p> <p>N S N 5 5 ♥ 5 5 ♦ 6 6 ♣ 6 6 ♣ 5 5</p> <p>Opt res: EW 1S; -110</p> <p>E W N 7 7 ♥ 8 8 ♦ 7 7 ♣ 7 7 ♣ 8 8</p>	<p><b>5</b> N/NS</p> <p>♠ JT63 ♥ KT8 ♦ QT76 ♣ AQ</p> <p>♠ K872 ♥ J54 ♦ K54 ♣ 942</p> <p>♠ AQ54 ♥ A6 ♦ J93 ♣ 8763</p> <p>♠ 9 ♥ Q9732 ♦ A82 ♣ KJT5</p> <p>12 7 11 10</p> <p>N S N 8 8 ♥ 7 7 ♦ 10 10 ♣ 9 9 ♣ 8 8</p> <p>Opt res: NS 4H; 620</p> <p>E W N 4 4 ♥ 6 6 ♦ 3 3 ♣ 4 4 ♣ 4 4</p>	<p><b>6</b> E/EW</p> <p>♠ 9 ♥ AQ42 ♦ KQ4 ♣ K8764</p> <p>♠ 842 ♥ JT73 ♦ T6 ♣ QJ92</p> <p>♠ JT7 ♥ 985 ♦ J732 ♣ T53</p> <p>♠ AKQ653 ♥ K6 ♦ A985 ♣ A</p> <p>14 4 2 20</p> <p>N S N 13 13 ♥ 13 13 ♦ 12 12 ♣ 13 13 ♣ 11 11</p> <p>Opt res: NS 7N; 1520</p> <p>E W N - - ♥ - - ♦ 1 1 ♣ - - ♣ 2 2</p>
<p><b>7</b> S/AII</p> <p>♠ AK ♥ JT87 ♦ JT32 ♣ KQ7</p> <p>♠ J73 ♥ K953 ♦ 875 ♣ A65</p> <p>♠ T964 ♥ AQ6 ♦ KQ94 ♣ 84</p> <p>♠ Q852 ♥ 42 ♦ A6 ♣ JT932</p> <p>14 8 11 7</p> <p>N S N 7 6 ♥ 7 6 ♦ 6 6 ♣ 6 6 ♣ 9 9</p> <p>Opt res: NS 2C; 110</p> <p>E W N 5 5 ♥ 5 5 ♦ 7 7 ♣ 7 7 ♣ 4 4</p>	<p><b>8</b> W/-</p> <p>♠ - ♥ KJ65 ♦ 752 ♣ K75432</p> <p>♠ KT9654 ♥ AQ2 ♦ KJ ♣ Q9</p> <p>♠ QJ83 ♥ 873 ♦ A4 ♣ AJT8</p> <p>♠ A72 ♥ T94 ♦ QT9863 ♣ 6</p> <p>7 15 12 6</p> <p>N S N 1 1 ♥ 1 1 ♦ 5 5 ♣ 8 8 ♣ 6 6</p> <p>Opt res: W 6N; -990</p> <p>E W N 10 12 ♥ 10 12 ♦ 8 8 ♣ 5 5 ♣ 7 7</p>	<p><b>9</b> N/EW</p> <p>♠ K952 ♥ K5432 ♦ 9 ♣ QJ4</p> <p>♠ 4 ♥ AQT ♦ KJT654 ♣ K63</p> <p>♠ J873 ♥ J7 ♦ AQ72 ♣ 985</p> <p>♠ AQT6 ♥ 986 ♦ 83 ♣ AT72</p> <p>9 13 8 10</p> <p>N S N 5 5 ♥ 9 9 ♦ 9 9 ♣ 3 3 ♣ 8 8</p> <p>Opt res: NS 3H, NS 3S; 140</p> <p>E W N 7 7 ♥ 4 4 ♦ 4 4 ♣ 9 9 ♣ 5 5</p>
<p><b>10</b> E/AII</p> <p>♠ KT4 ♥ AK9 ♦ A6 ♣ QJ963</p> <p>♠ Q95 ♥ Q763 ♦ K72 ♣ A42</p> <p>♠ 83 ♥ 84 ♦ JT9543 ♣ 875</p> <p>♠ AJ762 ♥ JT52 ♦ Q8 ♣ KT</p> <p>17 11 1 11</p> <p>N S N 7 12 ♥ 11 12 ♦ 10 11 ♣ 7 8 ♣ 11 12</p> <p>Opt res: S 6N; 1440</p> <p>E W N 1 1 ♥ 1 1 ♦ 2 2 ♣ 5 5 ♣ 1 1</p>	<p><b>11</b> S/-</p> <p>♠ 863 ♥ J953 ♦ 7542 ♣ 82</p> <p>♠ AJ752 ♥ AT74 ♦ 8 ♣ KQ5</p> <p>♠ QT ♥ 862 ♦ KJT6 ♣ J974</p> <p>♠ K94 ♥ KQ ♦ AQ93 ♣ AT63</p> <p>1 14 7 18</p> <p>N S N 4 5 ♥ 5 5 ♦ 7 7 ♣ 4 5</p> <p>Opt res: EW 2N; -120</p> <p>E W N 8 8 ♥ 8 7 ♦ 8 7 ♣ 6 5 ♣ 8 8</p>	<p><b>12</b> W/NS</p> <p>♠ Q872 ♥ KT ♦ 9842 ♣ T85</p> <p>♠ KJ ♥ QJ9753 ♦ KT7 ♣ AQ</p> <p>♠ T63 ♥ 8 ♦ Q63 ♣ J96432</p> <p>♠ A954 ♥ A642 ♦ AJ5 ♣ K7</p> <p>5 16 3 16</p> <p>N S N 6 6 ♥ 7 7 ♦ 5 5 ♣ 6 6 ♣ 4 4</p> <p>Opt res: EW 2C, EW 2H; -110</p> <p>E W N 6 6 ♥ 5 5 ♦ 8 8 ♣ 6 6 ♣ 9 9</p>
<p><b>13</b> N/AII</p> <p>♠ T5 ♥ A3 ♦ 63 ♣ AQ97632</p> <p>♠ A9764 ♥ KT ♦ JT82 ♣ J5</p> <p>♠ Q82 ♥ Q7652 ♦ AK54 ♣ K</p> <p>♠ KJ3 ♥ J984 ♦ Q97 ♣ T84</p> <p>10 9 14 7</p> <p>N S N 8 9 ♥ 4 4 ♦ 5 5 ♣ 4 4 ♣ 9 9</p> <p>Opt res: EW 4DX; 200</p> <p>E W N 4 4 ♥ 8 8 ♦ 8 8 ♣ 9 9 ♣ 4 4</p>	<p><b>14</b> E/-</p> <p>♠ T74 ♥ K98 ♦ J854 ♣ K95</p> <p>♠ Q8 ♥ AQ75 ♦ A97 ♣ Q763</p> <p>♠ KJ93 ♥ T43 ♦ KQT6 ♣ JT</p> <p>♠ A652 ♥ J62 ♦ 32 ♣ A842</p> <p>7 14 10 9</p> <p>N S N 4 4 ♥ 4 4 ♦ 5 5 ♣ 4 4 ♣ 5 5</p> <p>Opt res: W 3N; -400</p> <p>E W N 8 9 ♥ 8 9 ♦ 8 8 ♣ 9 9 ♣ 7 7</p>	<p><b>15</b> S/NS</p> <p>♠ A8 ♥ J76 ♦ KQ84 ♣ KT83</p> <p>♠ QJT743 ♥ AK ♦ J9 ♣ 975</p> <p>♠ K95 ♥ 8532 ♦ T76 ♣ 642</p> <p>♠ 62 ♥ QT94 ♦ A532 ♣ AQJ</p> <p>13 11 3 13</p> <p>N S N 9 9 ♥ 6 6 ♦ 10 10 ♣ 11 11 ♣ 10 10</p> <p>Opt res: NS 5D; 600</p> <p>E W N 4 4 ♥ 7 7 ♦ 3 3 ♣ 2 2 ♣ 3 3</p>
<p><b>16</b> W/EW</p> <p>♠ 2 ♥ KQ32 ♦ 984 ♣ AJ532</p> <p>♠ QJT8753 ♥ 9 ♦ JT632 ♣ -</p> <p>♠ AK964 ♥ JT87 ♦ Q7 ♣ QT</p> <p>♠ - ♥ A654 ♦ AK5 ♣ K98764</p> <p>10 4 12 14</p> <p>N S N 6 6 ♥ 3 3 ♦ 11 12 ♣ 4 4 ♣ 12 12</p> <p>Opt res: EW 6SX; 500</p> <p>E W N 2 2 ♥ 10 10 ♦ 1 1 ♣ 5 5 ♣ 1 1</p>	<p><b>17</b> N/-</p> <p>♠ A ♥ QJ7542 ♦ KT ♣ KT65</p> <p>♠ QT854 ♥ AK96 ♦ 854 ♣ 9</p> <p>♠ 2 ♥ - ♦ AQJ97632 ♣ AQ72</p> <p>♠ KJ9763 ♥ T83 ♦ - ♣ J843</p> <p>13 9 13 5</p> <p>N S N 4 1 ♥ 6 5 ♦ 7 7 ♣ - ♣ 6 5</p> <p>Opt res: EW 6D; -920</p> <p>E W N 9 9 ♥ 7 7 ♦ 5 5 ♣ 12 12 ♣ 6 6</p>	<p><b>18</b> E/NS</p> <p>♠ AJ62 ♥ K43 ♦ AT6 ♣ K54</p> <p>♠ 987 ♥ J965 ♦ K73 ♣ Q72</p> <p>♠ 54 ♥ QT7 ♦ Q95 ♣ AJT63</p> <p>♠ KQT3 ♥ A82 ♦ J842 ♣ 98</p> <p>15 6 9 10</p> <p>N S N 8 7 ♥ 9 9 ♦ 7 7 ♣ 9 8 ♣ 6 6</p> <p>Opt res: NS 2S; 140</p> <p>E W N 5 5 ♥ 4 4 ♦ 6 6 ♣ 4 4 ♣ 7 7</p>

N/S/E/W | HCP: 9.8 10.8 9.6 9.8 | Bal: 11 16 17 14 | > 6: 3 1 2 1 | = 1: 8 7 11 7 | = 0: 3 3 2 4



<p><b>19</b> S/EW</p> <p>♠ KJ972 ♥ 76 ♦ JT ♣ 9832</p> <p>♠ Q8 ♥ T43 ♦ K6 ♣ AKQJT4</p> <p>♠ 543 ♥ A95 ♦ A942 ♣ 765</p> <p>♠ AT6 ♥ KQJ82 ♦ Q8753 ♣ -</p> <p>5 15 8 12</p>	<table border="1"> <thead> <tr><th>N</th><th>S</th></tr> </thead> <tbody> <tr><td>4</td><td>4</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>4</td><td>4</td></tr> </tbody> </table> <p>Opt res: NS 3H, NS 3S; 140</p> <table border="1"> <thead> <tr><th>E</th><th>W</th></tr> </thead> <tbody> <tr><td>8</td><td>8</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>9</td><td>9</td></tr> </tbody> </table>	N	S	4	4	9	9	9	9	8	8	4	4	E	W	8	8	4	4	4	4	5	5	9	9	<p><b>20</b> W/All</p> <p>♠ A6 ♥ A8 ♦ KT984 ♣ KQJ6</p> <p>♠ KJ3 ♥ Q97 ♦ A732 ♣ A73</p> <p>♠ QT8742 ♥ KJ3 ♦ 6 ♣ T95</p> <p>♠ 95 ♥ T6542 ♦ QJ5 ♣ 842</p> <p>17 14 6 3</p>	<table border="1"> <thead> <tr><th>N</th><th>S</th></tr> </thead> <tbody> <tr><td>5</td><td>5</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>7</td><td>7</td></tr> </tbody> </table> <p>Opt res: EW 3S; -140</p> <table border="1"> <thead> <tr><th>E</th><th>W</th></tr> </thead> <tbody> <tr><td>7</td><td>7</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>6</td><td>6</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>4</td><td>4</td></tr> </tbody> </table>	N	S	5	5	4	4	7	7	9	9	7	7	E	W	7	7	9	9	6	6	4	4	4	4	<p><b>21</b> N/NS</p> <p>♠ AJT74 ♥ QT2 ♦ Q5 ♣ K98</p> <p>♠ 963 ♥ KJ4 ♦ AJ32 ♣ A53</p> <p>♠ Q52 ♥ A876 ♦ K6 ♣ QJT7</p> <p>♠ K8 ♥ 953 ♦ T9874 ♣ 642</p> <p>12 13 12 3</p>	<table border="1"> <thead> <tr><th>N</th><th>S</th></tr> </thead> <tbody> <tr><td>4</td><td>4</td></tr> <tr><td>6</td><td>6</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>5</td><td>5</td></tr> </tbody> </table> <p>Opt res: E 1N; -120</p> <table border="1"> <thead> <tr><th>E</th><th>W</th></tr> </thead> <tbody> <tr><td>8</td><td>7</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>8</td><td>8</td></tr> </tbody> </table>	N	S	4	4	6	6	4	4	5	5	5	5	E	W	8	7	7	7	8	8	7	7	8	8
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