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**1** N/-  
♠ 865 ♥ KQ54 ♦ 943 ♣ T87  
♠ 2 ♥ 863 ♦ KQJT75 ♣ AK9  
♠ JT73 ♥ T972 ♦ 2 ♣ J652  
♠ AKQ94 ♥ AJ ♦ A86 ♣ Q43

N S	
N	13 13
♠	11 11
♥	9 9
♦	13 13
♣	11 11

Opt res: NS 7N; 1520

E W	
N	- -
♠	1 1
♥	4 4
♦	- -
♣	2 2

**2** E/NS  
♠ K87 ♥ QJ65 ♦ A94 ♣ A82  
♠ J9652 ♥ K732 ♦ 752 ♣ T  
♠ A3 ♥ A4 ♦ QJT63 ♣ J653  
♠ QT4 ♥ T98 ♦ K8 ♣ KQ974

N S	
N	9 9
♠	7 7
♥	8 8
♦	7 7
♣	9 9

Opt res: NS 3N; 600

E W	
N	4 4
♠	6 6
♥	5 5
♦	6 6
♣	3 3

**3** S/EW  
♠ KT3 ♥ AKJ6 ♦ A ♣ K8765  
♠ Q7 ♥ QT9852 ♦ 864 ♣ T2  
♠ AJ8654 ♥ - ♦ Q975 ♣ J94  
♠ 92 ♥ 743 ♦ KJT32 ♣ AQ3

N S	
N	11 11
♠	7 7
♥	9 9
♦	10 8
♣	11 10

Opt res: NS 3N; 460

E W	
N	2 2
♠	6 6
♥	4 4
♦	2 2
♣	2 2

**4** W/AII  
♠ AQT ♥ Q9 ♦ AKT4 ♣ Q732  
♠ 52 ♥ AJ765 ♦ Q5 ♣ A865  
♠ KJ863 ♥ K84 ♦ 8763 ♣ 9  
♠ 974 ♥ T32 ♦ J92 ♣ KJT4

N S	
N	6 4
♠	5 5
♥	4 3
♦	6 6
♣	8 7

Opt res: EW 2H; -140

E W	
N	6 6
♠	8 8
♥	9 9
♦	6 6
♣	5 5

**5** N/NS  
♠ T3 ♥ T7 ♦ KJ2 ♣ KQT754  
♠ Q6 ♥ K98 ♦ QT9743 ♣ 86  
♠ A98 ♥ J654 ♦ 86 ♣ J932  
♠ KJ7542 ♥ AQ32 ♦ A5 ♣ A

N S	
N	9 10
♠	10 10
♥	9 9
♦	8 8
♣	10 11

Opt res: S 3N; 630

E W	
N	2 2
♠	3 2
♥	4 4
♦	5 5
♣	2 2

**6** E/EW  
♠ AQ6 ♥ AKT83 ♦ AQ5 ♣ 75  
♠ KJT9753 ♥ J6 ♦ 632 ♣ 6  
♠ 2 ♥ 75 ♦ J987 ♣ AKQJ94  
♠ 84 ♥ Q942 ♦ KT4 ♣ T832

N S	
N	7 7
♠	6 6
♥	11 11
♦	7 7
♣	7 7

Opt res: NS 4H; 450

E W	
N	3 3
♠	6 6
♥	2 2
♦	5 5
♣	6 6

**7** S/AII  
♠ T64 ♥ QJT8 ♦ K932 ♣ 86  
♠ A53 ♥ A9732 ♦ JT6 ♣ AK  
♠ Q982 ♥ 5 ♦ Q4 ♣ JT9542  
♠ KJ7 ♥ K64 ♦ A875 ♣ Q73

N S	
N	7 7
♠	6 6
♥	7 7
♦	6 6
♣	4 4

Opt res: EW 2C; -110

E W	
N	6 6
♠	7 7
♥	6 6
♦	5 5
♣	9 9

**8** W/-  
♠ KQ2 ♥ T962 ♦ 65 ♣ JT54  
♠ T63 ♥ Q4 ♦ A84 ♣ AK762  
♠ A5 ♥ AK873 ♦ JT932 ♣ 8  
♠ J9874 ♥ J5 ♦ KQ7 ♣ Q93

N S	
N	3 3
♠	5 5
♥	2 2
♦	1 1
♣	4 4

Opt res: EW 6D; -920

E W	
N	8 8
♠	7 7
♥	11 11
♦	12 12
♣	9 9

**9** N/EW  
♠ QJ9 ♥ 9 ♦ 7542 ♣ KT762  
♠ K82 ♥ KT754 ♦ JT3 ♣ 83  
♠ 7643 ♥ AQ83 ♦ Q8 ♣ AJ5  
♠ AT5 ♥ J62 ♦ AK96 ♣ Q94

N S	
N	6 6
♠	5 6
♥	5 5
♦	9 9
♣	9 9

Opt res: NS 3C, NS 3D; 110

E W	
N	7 7
♠	7 7
♥	8 8
♦	4 4
♣	4 4

**10** E/AII  
♠ A86432 ♥ J4 ♦ KQ9 ♣ 52  
♠ K75 ♥ K987 ♦ 85 ♣ J764  
♠ JT ♥ QT32 ♦ A762 ♣ AQ9  
♠ Q9 ♥ A65 ♦ JT43 ♣ KT83

N S	
N	7 7
♠	8 8
♥	4 4
♦	7 7
♣	6 6

Opt res: NS 2S; 110

E W	
N	6 6
♠	4 4
♥	8 8
♦	6 6
♣	7 7

**11** S/-  
♠ T54 ♥ A742 ♦ T963 ♣ 73  
♠ KQJ2 ♥ K983 ♦ J8 ♣ T85  
♠ A83 ♥ T6 ♦ AKQ52 ♣ A42  
♠ 976 ♥ QJ5 ♦ 74 ♣ KQJ96

N S	
N	3 3
♠	2 2
♥	3 3
♦	3 3
♣	5 5

Opt res: EW 4S; -450

E W	
N	10 10
♠	11 11
♥	9 9
♦	10 10
♣	8 7

**12** W/NS  
♠ AK8 ♥ 6432 ♦ KQT9 ♣ T3  
♠ T952 ♥ AJT ♦ J875 ♣ 95  
♠ Q6 ♥ KQ8 ♦ A4 ♣ AKQ842  
♠ J743 ♥ 975 ♦ 632 ♣ J76

N S	
N	3 3
♠	5 5
♥	4 4
♦	5 5
♣	3 3

Opt res: EW 3N; -430

E W	
N	10 10
♠	8 8
♥	9 9
♦	7 8
♣	10 10

**13** N/AII  
♠ Q83 ♥ A973 ♦ KT ♣ J764  
♠ KJ ♥ KQT6 ♦ Q5432 ♣ AK  
♠ T962 ♥ J4 ♦ A76 ♣ QT95  
♠ A754 ♥ 852 ♦ J98 ♣ 832

N S	
N	4 4
♠	5 5
♥	4 4
♦	3 3
♣	4 4

Opt res: EW 3N; -600

E W	
N	9 9
♠	8 8
♥	9 9
♦	10 10
♣	9 9

**14** E/-  
♠ A63 ♥ T6 ♦ QT742 ♣ 732  
♠ KQ8752 ♥ 5 ♦ J ♣ AQJT6  
♠ T ♥ AJ74 ♦ AK9865 ♣ 94  
♠ J94 ♥ KQ9832 ♦ 3 ♣ K85

N S	
N	3 4
♠	2 2
♥	5 5
♦	2 2
♣	2 2

Opt res: EW 4S; -450

E W	
N	9 9
♠	11 11
♥	7 7
♦	10 10
♣	11 11

**15** S/NS  
♠ KQ5 ♥ T987 ♦ 86 ♣ QT63  
♠ T9863 ♥ K654 ♦ 43 ♣ AJ  
♠ A7 ♥ AQJ2 ♦ QJT952 ♣ 4  
♠ J42 ♥ 3 ♦ AK7 ♣ K98752

N S	
N	7 7
♠	5 5
♥	4 4
♦	3 3
♣	10 10

Opt res: EW 4DX; 100

E W	
N	6 6
♠	8 8
♥	8 8
♦	9 9
♣	3 3

**16** W/EW  
♠ 965 ♥ K98 ♦ T98 ♣ K753  
♠ 8732 ♥ 74 ♦ QJ6 ♣ QJ96  
♠ AK ♥ AQJ6 ♦ A7543 ♣ 42  
♠ QJT4 ♥ T532 ♦ K2 ♣ AT8

N S	
N	4 4
♠	5 5
♥	4 4
♦	3 3
♣	5 5

Opt res: EW 3N; -600

E W	
N	9 9
♠	8 8
♥	8 8
♦	10 10
♣	8 8

**17** N/-  
♠ AQJ98642 ♥ 6 ♦ K65 ♣ 8  
♠ T5 ♥ 543 ♦ J743 ♣ QT93  
♠ K7 ♥ AK9872 ♦ 2 ♣ J652  
♠ 3 ♥ QJT ♦ AQT98 ♣ AK74

N S	
N	9 9
♠	11 11
♥	5 5
♦	10 10
♣	7 7

Opt res: NS 4S; 450

E W	
N	3 3
♠	1 1
♥	6 6
♦	3 3
♣	5 6

**18** E/NS  
♠ T7 ♥ AT752 ♦ JT7 ♣ J74  
♠ QJ9 ♥ J6 ♦ AKQ984 ♣ 63  
♠ 652 ♥ K943 ♦ 53 ♣ KQ52  
♠ AK843 ♥ Q8 ♦ 62 ♣ AT98

N S	
N	5 5
♠	8 8
♥	7 7
♦	4 4
♣	8 8

Opt res: EW 2NX, EW 3DX; 100

E W	
N	7 7
♠	5 5
♥	5 5
♦	8 8
♣	5 5



<p><b>19</b> S/EW</p> <p>♠ AQ854 ♥ K2 ♦ JT3 ♣ Q32</p> <p>♠ J63 ♥ QJT ♦ 9742 ♣ 984</p> <p>♠ T9 ♥ 98753 ♦ Q865 ♣ KJ</p> <p>♠ K72 ♥ A64 ♦ AK ♣ AT765</p> <p>12 4 6 18</p>	<table border="1"> <thead> <tr><th>N</th><th>S</th></tr> </thead> <tbody> <tr><td>12</td><td>12</td></tr> <tr><td>12</td><td>12</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>12</td><td>12</td></tr> </tbody> </table> <p>Opt res: NS 6N; 990</p> <table border="1"> <thead> <tr><th>E</th><th>W</th></tr> </thead> <tbody> <tr><td>1</td><td>1</td></tr> <tr><td>1</td><td>1</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>1</td><td>1</td></tr> </tbody> </table>	N	S	12	12	12	12	8	8	8	8	8	8	12	12	E	W	1	1	1	1	5	5	5	5	5	5	1	1	<p><b>20</b> W/All</p> <p>♠ 875 ♥ Q ♦ AQ953 ♣ AKQ9</p> <p>♠ AQJ942 ♥ 984 ♦ KJ7 ♣ J</p> <p>♠ T3 ♥ AJT7652 ♦ T8 ♣ 73</p> <p>♠ K6 ♥ K3 ♦ 642 ♣ T86542</p> <p>17 12 5 6</p>	<table border="1"> <thead> <tr><th>N</th><th>S</th></tr> </thead> <tbody> <tr><td>6</td><td>6</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>9</td><td>9</td></tr> </tbody> </table> <p>Opt res: NS 5CX; -500</p> <table border="1"> <thead> <tr><th>E</th><th>W</th></tr> </thead> <tbody> <tr><td>5</td><td>5</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>9</td><td>10</td></tr> <tr><td>4</td><td>5</td></tr> <tr><td>4</td><td>4</td></tr> </tbody> </table>	N	S	6	6	4	4	3	3	3	3	8	8	8	8	9	9	E	W	5	5	9	9	9	10	4	5	4	4	<p><b>21</b> N/NS</p> <p>♠ J85 ♥ K873 ♦ K952 ♣ JT</p> <p>♠ 4 ♥ AJ92 ♦ T643 ♣ 7432</p> <p>♠ T6 ♥ QT654 ♦ AQ7 ♣ AKQ</p> <p>♠ AKQ9732 ♥ - ♦ J8 ♣ 9865</p> <p>8 5 17 10</p>	<table border="1"> <thead> <tr><th>N</th><th>S</th></tr> </thead> <tbody> <tr><td>7</td><td>7</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>5</td><td>5</td></tr> </tbody> </table> <p>Opt res: NS 4SX; -200</p> <table border="1"> <thead> <tr><th>E</th><th>W</th></tr> </thead> <tbody> <tr><td>6</td><td>6</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>10</td><td>10</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>8</td><td>8</td></tr> </tbody> </table>	N	S	7	7	9	9	3	3	3	3	5	5	5	5	E	W	6	6	4	4	10	10	8	8	8	8
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<p><b>22</b> E/EW</p> <p>♠ KT85 ♥ J ♦ KQ953 ♣ KJ5</p> <p>♠ AJ62 ♥ AT765 ♦ 64 ♣ T7</p> <p>♠ 9743 ♥ 943 ♦ AT82 ♣ 63</p> <p>♠ Q ♥ KQ82 ♦ J7 ♣ AQ9842</p> <p>13 9 4 14</p>	<table border="1"> <thead> <tr><th>N</th><th>S</th></tr> </thead> <tbody> <tr><td>10</td><td>10</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>10</td><td>10</td></tr> </tbody> </table> <p>Opt res: NS 3N; 430</p> <table border="1"> <thead> <tr><th>E</th><th>W</th></tr> </thead> <tbody> <tr><td>3</td><td>3</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>3</td><td>3</td></tr> </tbody> </table>	N	S	10	10	7	7	8	8	8	8	9	9	10	10	E	W	3	3	5	5	5	5	4	4	3	3	<p><b>23</b> S/All</p> <p>♠ K8432 ♥ 9 ♦ AQJ5 ♣ T72</p> <p>♠ 765 ♥ KJ8643 ♦ 64 ♣ KQ</p> <p>♠ - ♥ AQT75 ♦ 832 ♣ 98643</p> <p>♠ AQJT9 ♥ 2 ♦ KT97 ♣ AJ5</p> <p>10 9 6 15</p>	<table border="1"> <thead> <tr><th>N</th><th>S</th></tr> </thead> <tbody> <tr><td>7</td><td>7</td></tr> <tr><td>11</td><td>11</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>10</td><td>9</td></tr> <tr><td>5</td><td>5</td></tr> </tbody> </table> <p>Opt res: EW 6HX; 500</p> <table border="1"> <thead> <tr><th>E</th><th>W</th></tr> </thead> <tbody> <tr><td>3</td><td>3</td></tr> <tr><td>2</td><td>2</td></tr> <tr><td>10</td><td>10</td></tr> <tr><td>2</td><td>2</td></tr> <tr><td>5</td><td>5</td></tr> </tbody> </table>	N	S	7	7	11	11	3	3	3	3	10	9	5	5	E	W	3	3	2	2	10	10	2	2	5	5	<p><b>24</b> W/-</p> <p>♠ 5 ♥ K54 ♦ KJ98 ♣ AKQ62</p> <p>♠ AQJ9862 ♥ A ♦ Q4 ♣ JT8</p> <p>♠ K73 ♥ 9873 ♦ AT ♣ 9743</p> <p>♠ T4 ♥ QJT62 ♦ 76532 ♣ 5</p> <p>16 14 7 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>3</td><td>3</td></tr> <tr><td>10</td><td>10</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>7</td><td>7</td></tr> </tbody> </table> <p>Opt res: EW 4SX,EW 4NX; 100</p> <table border="1"> <thead> <tr><th>E</th><th>W</th></tr> </thead> <tbody> <tr><td>9</td><td>9</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>5</td><td>5</td></tr> </tbody> </table>	N	S	4	4	3	3	10	10	9	9	9	9	7	7	E	W	9	9	9	9	3	3	3	3	5	5				
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