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<p><b>1</b> N/-</p> <p>♠ T74 ♥ AQ72 ♦ KQ6 ♣ J62</p> <p>♠ AQJ65 ♥ T8 ♦ 9432 ♣ 98</p> <p>♠ K2 ♥ K93 ♦ AJ8 ♣ KQT53</p> <p>12 5 7 16</p> <p>Opt res: NS 4H; 450</p>	<p><b>2</b> E/NS</p> <p>♠ KQ872 ♥ 62 ♦ J ♣ AQ964</p> <p>♠ A ♥ AQ95 ♦ KT852 ♣ 852</p> <p>♠ J64 ♥ 873 ♦ A97 ♣ JT73</p> <p>♠ T953 ♥ KJT4 ♦ Q643 ♣ K</p> <p>12 13 6 9</p> <p>Opt res: EW 2NX,EW 3DX; 100</p>	<p><b>3</b> S/EW</p> <p>♠ KT86 ♥ QT3 ♦ KJ82 ♣ A5</p> <p>♠ A94 ♥ 942 ♦ Q65 ♣ J876</p> <p>♠ QJ2 ♥ AJ85 ♦ AT43 ♣ KQ</p> <p>♠ 753 ♥ K76 ♦ 97 ♣ T9432</p> <p>13 7 17 3</p> <p>Opt res: EW 1N; -120</p>
<p><b>4</b> W/AII</p> <p>♠ AJT4 ♥ T8 ♦ A964 ♣ JT8</p> <p>♠ K3 ♥ Q963 ♦ 73 ♣ AQ764</p> <p>♠ 9752 ♥ K42 ♦ KJT5 ♣ 92</p> <p>♠ Q86 ♥ AJ75 ♦ Q82 ♣ K53</p> <p>10 11 7 12</p> <p>Opt res: NS 1N; 120</p>	<p><b>5</b> N/NS</p> <p>♠ 752 ♥ AK7 ♦ A98 ♣ AT53</p> <p>♠ A43 ♥ J2 ♦ KT432 ♣ J42</p> <p>♠ JT86 ♥ Q98 ♦ Q76 ♣ 987</p> <p>♠ KQ9 ♥ T6543 ♦ J5 ♣ KQ6</p> <p>15 9 5 11</p> <p>Opt res: NS 4H; 620</p>	<p><b>6</b> E/EW</p> <p>♠ K ♥ QT86 ♦ KT84 ♣ K653</p> <p>♠ 63 ♥ K43 ♦ A752 ♣ QT74</p> <p>♠ AT82 ♥ J97 ♦ Q93 ♣ 982</p> <p>♠ QJ9754 ♥ A52 ♦ J6 ♣ AJ</p> <p>11 9 7 13</p> <p>Opt res: N 4S; 420</p>
<p><b>7</b> S/AII</p> <p>♠ Q94 ♥ T9743 ♦ - ♣ QT542</p> <p>♠ J32 ♥ A652 ♦ KQJT ♣ 97</p> <p>♠ T765 ♥ Q8 ♦ A9873 ♣ J8</p> <p>♠ AK8 ♥ KJ ♦ 6542 ♣ AK63</p> <p>4 11 7 18</p> <p>Opt res: NS 6C; 1370</p>	<p><b>8</b> W/-</p> <p>♠ AQ ♥ T9753 ♦ J62 ♣ 754</p> <p>♠ T95 ♥ Q ♦ K9 ♣ AKQT932</p> <p>♠ KJ762 ♥ K642 ♦ 53 ♣ J6</p> <p>♠ 843 ♥ AJ8 ♦ AQT874 ♣ 8</p> <p>7 14 8 11</p> <p>Opt res: NS 4DX; -100</p>	<p><b>9</b> N/EW</p> <p>♠ AK9 ♥ KJ ♦ KQT752 ♣ Q5</p> <p>♠ Q842 ♥ QT7542 ♦ 6 ♣ 63</p> <p>♠ T75 ♥ A6 ♦ A9 ♣ AKT984</p> <p>♠ J63 ♥ 983 ♦ J843 ♣ J72</p> <p>18 4 15 3</p> <p>Opt res: EW 3H; -140</p>
<p><b>10</b> E/AII</p> <p>♠ Q8642 ♥ 752 ♦ AK53 ♣ 4</p> <p>♠ 53 ♥ A96 ♦ 96 ♣ K98532</p> <p>♠ AT97 ♥ J43 ♦ 82 ♣ QJT6</p> <p>♠ KJ ♥ KQT8 ♦ QJT74 ♣ A7</p> <p>9 7 8 16</p> <p>Opt res: NS 4H; 620</p>	<p><b>11</b> S/-</p> <p>♠ QT62 ♥ 985 ♦ K ♣ K9752</p> <p>♠ A974 ♥ T6 ♦ AQJ865 ♣ T</p> <p>♠ J83 ♥ AKQ2 ♦ 732 ♣ 843</p> <p>♠ K5 ♥ J743 ♦ T94 ♣ AQJ6</p> <p>8 11 10 11</p> <p>Opt res: EW 3S; -140</p>	<p><b>12</b> W/NS</p> <p>♠ JT872 ♥ K762 ♦ A4 ♣ T8</p> <p>♠ 95 ♥ 9854 ♦ J952 ♣ J53</p> <p>♠ AQ3 ♥ AJT ♦ 873 ♣ AK72</p> <p>♠ K64 ♥ Q3 ♦ KQT6 ♣ Q964</p> <p>8 2 18 12</p> <p>Opt res: NS 2S; 140</p>
<p><b>13</b> N/AII</p> <p>♠ A7652 ♥ KJ3 ♦ Q9763 ♣ -</p> <p>♠ T93 ♥ Q7 ♦ T8 ♣ KJ9852</p> <p>♠ KQJ ♥ AT52 ♦ A4 ♣ Q764</p> <p>♠ 84 ♥ 9864 ♦ KJ52 ♣ AT3</p> <p>10 6 16 8</p> <p>Opt res: NS 2D,N 2S; 110</p>	<p><b>14</b> E/-</p> <p>♠ QJ32 ♥ KQT6 ♦ Q63 ♣ 95</p> <p>♠ T975 ♥ AJ742 ♦ 95 ♣ 86</p> <p>♠ A64 ♥ 98 ♦ AJT8 ♣ QT72</p> <p>♠ K8 ♥ 53 ♦ K742 ♣ AKJ43</p> <p>10 5 11 14</p> <p>Opt res: N 1N; 120</p>	<p><b>15</b> S/NS</p> <p>♠ Q43 ♥ 9543 ♦ J763 ♣ 97</p> <p>♠ K87 ♥ AT72 ♦ K94 ♣ AQ6</p> <p>♠ AJ5 ♥ KJ ♦ AT5 ♣ KJT42</p> <p>♠ T962 ♥ Q86 ♦ Q82 ♣ 853</p> <p>3 16 17 4</p> <p>Opt res: EW 7N; -1520</p>
<p><b>16</b> W/EW</p> <p>♠ 7652 ♥ Q ♦ AKJ ♣ KJ642</p> <p>♠ KJ84 ♥ KT876 ♦ 63 ♣ A8</p> <p>♠ QT9 ♥ AJ93 ♦ T852 ♣ QT</p> <p>♠ A3 ♥ 542 ♦ Q974 ♣ 9753</p> <p>14 11 9 6</p> <p>Opt res: NS 4C; 130</p>	<p><b>17</b> N/-</p> <p>♠ 43 ♥ AK9 ♦ 7 ♣ AKJ8542</p> <p>♠ KJT6 ♥ 52 ♦ KJT95 ♣ Q7</p> <p>♠ A97 ♥ QJT743 ♦ AQ6 ♣ 9</p> <p>♠ Q852 ♥ 86 ♦ 8432 ♣ T63</p> <p>15 10 13 2</p> <p>Opt res: NS 5CX; -100</p>	<p><b>18</b> E/NS</p> <p>♠ JT85 ♥ T765 ♦ T762 ♣ 7</p> <p>♠ A4 ♥ AJ9 ♦ AJ ♣ AKQT54</p> <p>♠ KQ962 ♥ 32 ♦ 854 ♣ J82</p> <p>♠ 73 ♥ KQ84 ♦ KQ93 ♣ 963</p> <p>1 23 6 10</p> <p>Opt res: EW 6C; -920</p>



**19**  
S/EW

♠ 53  
♥ AT954  
♦ 74  
♣ QT93

♠ AKQT6  
♥ KQ6  
♦ JT62  
♣ J

♠ 9842  
♥ J732  
♦ KQ8  
♣ K5

♠ J7  
♥ 8  
♦ A953  
♣ A87642

6 9  
16 9

N	S
2	2
4	4

Opt res:  
NS 4C; 130

E	W
3	3
2	1
2	2

**20**  
W/All

♠ T5  
♥ QJT932  
♦ 932  
♣ 52

♠ 962  
♥ AK4  
♦ A765  
♣ KJ3

♠ KQ83  
♥ 65  
♦ KJ  
♣ Q9764

♠ AJ74  
♥ 87  
♦ QT84  
♣ AT8

3 11  
15 11

N	S
1	1

Opt res:  
E 3N; -630

E	W
4	3
3	3
2	2
4	4

**21**  
N/NS

♠ AT2  
♥ T64  
♦ K854  
♣ T84

♠ 93  
♥ 9  
♦ T973  
♣ AKQJ32

♠ KJ87654  
♥ K872  
♦ A  
♣ 9

♠ Q  
♥ AQJ53  
♦ QJ62  
♣ 765

7 11  
10 12

N	S
2	2
1	1

Opt res:  
EW 4S; -420

E	W
1	1
4	4
2	2

**22**  
E/EW

♠ KJ842  
♥ Q84  
♦ AJ  
♣ 984

♠ AQ7653  
♥ A3  
♦ T843  
♣ T

♠ 9  
♥ J962  
♦ K9765  
♣ Q75

♠ T  
♥ KT75  
♦ Q2  
♣ AKJ632

11 6  
10 13

N	S
2	1
1	1
3	3
4	4

Opt res:  
NS 2H; 140

E	W
2	2

**23**  
S/All

♠ T96  
♥ AQJT  
♦ 2  
♣ AQ864

♠ KQ7543  
♥ K9  
♦ 96  
♣ T52

♠ -  
♥ 7643  
♦ KQT754  
♣ J93

♠ AJ82  
♥ 852  
♦ AJ83  
♣ K7

13 6  
8 13

N	S
5	5
4	4
5	5
3	3
6	5

Opt res:  
N 6C; 1370

E	W
13	3
15	9

**24**  
W/-

♠ AQ3  
♥ 54  
♦ KQT94  
♣ QT4

♠ K8  
♥ AK963  
♦ A653  
♣ J2

♠ JT7652  
♥ J  
♦ J8  
♣ 8765

♠ 94  
♥ QT872  
♦ 72  
♣ AK93

13 3  
15 9

N	S
4	4
2	2
3	3
3	3

Opt res:  
NS 3N; 430

E	W
13	3
15	9

**25**  
N/EW

♠ AQ73  
♥ QT5  
♦ 75  
♣ JT96

♠ T654  
♥ AK4  
♦ T8642  
♣ Q

♠ K2  
♥ J863  
♦ K93  
♣ A872

♠ J98  
♥ 972  
♦ AQJ  
♣ K543

9 11  
9 11

N	S
2	2
1	1
3	2

Opt res:  
NS 1N; 120

E	W
1	1

**26**  
E/All

♠ J86  
♥ J5  
♦ K96  
♣ AKJ84

♠ K742  
♥ 87  
♦ Q83  
♣ QT75

♠ QT3  
♥ KQT962  
♦ T72  
♣ 6

♠ A95  
♥ A43  
♦ AJ54  
♣ 932

13 7  
7 13

N	S
4	4
2	2
4	4
4	4

Opt res:  
NS 3N; 630

E	W
1	1

**27**  
S/-

♠ QJ9653  
♥ J984  
♦ Q5  
♣ 4

♠ K4  
♥ Q2  
♦ 743  
♣ JT8752

♠ 82  
♥ K75  
♦ KJT98  
♣ Q63

♠ AT7  
♥ AT63  
♦ A62  
♣ AK9

6 9  
6 19

N	S
3	3
5	5
5	5

Opt res:  
NS 4H, NS 4S; 450

E	W
1	1
2	2

**28**  
W/NS

♠ 84  
♥ J62  
♦ K532  
♣ AJ53

♠ 53  
♥ AT873  
♦ QJT6  
♣ 98

♠ KJ976  
♥ Q4  
♦ A94  
♣ 642

♠ AQT2  
♥ K95  
♦ 87  
♣ KQT7

9 10  
7 14

N	S
2	2
1	1
1	1
3	3

Opt res:  
NS 1N; 120

E	W
1	1