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<p><b>1</b> N/-</p> <p>♠ JT6 ♥ 963 ♦ KT54 ♣ JT8</p> <p>♠ AK954 ♥ AT8542 ♦ 9 ♣ K</p> <p>♠ Q832 ♥ KJ ♦ AQ632 ♣ 64</p> <p>♠ 7 ♥ Q7 ♦ J87 ♣ AQ97532</p> <p>5 9 14 12</p> <p>Opt res: EW 4H; -420</p> <table border="1"> <tr><th>E</th><th>W</th></tr> <tr><td>N 1 1</td><td></td></tr> <tr><td>♥ 2 2</td><td></td></tr> <tr><td>♦ 4 4</td><td></td></tr> <tr><td>♣ 4 4</td><td></td></tr> </table>	E	W	N 1 1		♥ 2 2		♦ 4 4		♣ 4 4		<p><b>2</b> E/NS</p> <p>♠ 6 ♥ 8 ♦ AKJT853 ♣ KJ42</p> <p>♠ AQT2 ♥ AJ96 ♦ Q96 ♣ T6</p> <p>♠ J73 ♥ QT5432 ♦ 4 ♣ AQ8</p> <p>♠ K9854 ♥ K7 ♦ 72 ♣ 9753</p> <p>12 13 9 6</p> <p>Opt res: EW 6H; -980</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 2 2</td><td></td></tr> <tr><td>♦ 1 1</td><td></td></tr> <tr><td>♣ 1 1</td><td></td></tr> </table>	N	S	♥ 2 2		♦ 1 1		♣ 1 1		<p><b>3</b> S/EW</p> <p>♠ T532 ♥ AK2 ♦ 94 ♣ K852</p> <p>♠ 9 ♥ J653 ♦ KQT652 ♣ T7</p> <p>♠ K8764 ♥ QT ♦ A87 ♣ AJ4</p> <p>♠ AQJ ♥ 9874 ♦ J3 ♣ Q963</p> <p>10 6 14 10</p> <p>Opt res: EW 3D; -110</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 2 2</td><td></td></tr> <tr><td>♦ 2 2</td><td></td></tr> <tr><td>♣ 3 3</td><td></td></tr> </table>	N	S	♥ 2 2		♦ 2 2		♣ 3 3	
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<p><b>4</b> W/AII</p> <p>♠ 94 ♥ KQT8652 ♦ T9 ♣ A3</p> <p>♠ T53 ♥ 97 ♦ AKQ8 ♣ 8764</p> <p>♠ AK86 ♥ A ♦ J732 ♣ KJ92</p> <p>♠ QJ72 ♥ J43 ♦ 654 ♣ QT5</p> <p>9 6 9 16</p> <p>Opt res: NS 4H; 650</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 5 5</td><td></td></tr> <tr><td>♦ 2 2</td><td></td></tr> <tr><td>♣ 2 2</td><td></td></tr> </table>	N	S	♥ 5 5		♦ 2 2		♣ 2 2		<p><b>5</b> N/NS</p> <p>♠ Q76 ♥ AQ98 ♦ 6 ♣ JT632</p> <p>♠ JT842 ♥ K5 ♦ T9872 ♣ K</p> <p>♠ AK3 ♥ JT2 ♦ QJ54 ♣ A94</p> <p>♠ 95 ♥ 7643 ♦ AK3 ♣ Q875</p> <p>9 7 15 9</p> <p>Opt res: W 2S; -140</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 1 1</td><td></td></tr> <tr><td>♦ 2 2</td><td></td></tr> <tr><td>♣ 3 3</td><td></td></tr> </table>	N	S	♥ 1 1		♦ 2 2		♣ 3 3		<p><b>6</b> E/EW</p> <p>♠ J94 ♥ A754 ♦ T98 ♣ J85</p> <p>♠ AT6 ♥ KJ93 ♦ AKJ754 ♣ -</p> <p>♠ 853 ♥ Q86 ♦ Q3 ♣ Q9762</p> <p>♠ KQ72 ♥ T2 ♦ 62 ♣ AKT43</p> <p>6 6 16 12</p> <p>Opt res: EW 2D; -130</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 1 1</td><td></td></tr> <tr><td>♦ 2 2</td><td></td></tr> <tr><td>♣ 4 4</td><td></td></tr> </table>	N	S	♥ 1 1		♦ 2 2		♣ 4 4			
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<p><b>7</b> S/AII</p> <p>♠ A876 ♥ 5 ♦ Q8542 ♣ Q32</p> <p>♠ QT32 ♥ J92 ♦ K3 ♣ AK65</p> <p>♠ J5 ♥ K863 ♦ AT97 ♣ T98</p> <p>♠ K94 ♥ AQT74 ♦ J6 ♣ J74</p> <p>8 11 13 8</p> <p>Opt res: EW 4H; -620</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 3 3</td><td></td></tr> <tr><td>♦ 3 3</td><td></td></tr> <tr><td>♣ 4 4</td><td></td></tr> </table>	N	S	♥ 3 3		♦ 3 3		♣ 4 4		<p><b>8</b> W/-</p> <p>♠ 863 ♥ K432 ♦ A8643 ♣ K</p> <p>♠ J52 ♥ A86 ♦ J9 ♣ QJ876</p> <p>♠ 7 ♥ Q9 ♦ QT72 ♣ AT5432</p> <p>♠ AKQT94 ♥ JT75 ♦ K5 ♣ 9</p> <p>10 13 9 8</p> <p>Opt res: EW 4S; 100</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 4 4</td><td></td></tr> <tr><td>♦ 1 1</td><td></td></tr> <tr><td>♣ 2 2</td><td></td></tr> </table>	N	S	♥ 4 4		♦ 1 1		♣ 2 2		<p><b>9</b> N/EW</p> <p>♠ 954 ♥ QJ3 ♦ A983 ♣ AJ2</p> <p>♠ 632 ♥ T954 ♦ Q74 ♣ K53</p> <p>♠ KQJT ♥ AK86 ♦ J62 ♣ 96</p> <p>♠ A87 ♥ 72 ♦ KT5 ♣ QT874</p> <p>12 14 5 9</p> <p>Opt res: NS 2NX, NS 3CX; -100</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 1 1</td><td></td></tr> <tr><td>♦ 1 1</td><td></td></tr> <tr><td>♣ 2 2</td><td></td></tr> </table>	N	S	♥ 1 1		♦ 1 1		♣ 2 2			
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<p><b>10</b> E/AII</p> <p>♠ - ♥ KQJT963 ♦ T83 ♣ 653</p> <p>♠ Q2 ♥ A75 ♦ A972 ♣ AQ97</p> <p>♠ AJ73 ♥ 84 ♦ KQ6 ♣ KJ84</p> <p>♠ KT98654 ♥ 2 ♦ J54 ♣ T2</p> <p>6 4 16 14</p> <p>Opt res: NS 5HX; -200</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 4 4</td><td></td></tr> <tr><td>♦ 1 1</td><td></td></tr> <tr><td>♣ 4 3</td><td></td></tr> </table>	N	S	♥ 4 4		♦ 1 1		♣ 4 3		<p><b>11</b> S/-</p> <p>♠ K9852 ♥ 95 ♦ AT84 ♣ J3</p> <p>♠ JT7 ♥ Q873 ♦ 7532 ♣ Q8</p> <p>♠ A ♥ T64 ♦ K9 ♣ A976542</p> <p>♠ Q643 ♥ AKJ2 ♦ QJ6 ♣ KT</p> <p>8 16 5 11</p> <p>Opt res: NS 3C; 130</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 2 2</td><td></td></tr> <tr><td>♦ 1 1</td><td></td></tr> <tr><td>♣ 4 4</td><td></td></tr> </table>	N	S	♥ 2 2		♦ 1 1		♣ 4 4		<p><b>12</b> W/NS</p> <p>♠ AK72 ♥ A3 ♦ Q752 ♣ AJ2</p> <p>♠ JT4 ♥ QT985 ♦ AJ9 ♣ 63</p> <p>♠ Q9865 ♥ 7 ♦ KT3 ♣ KQ54</p> <p>♠ 3 ♥ KJ642 ♦ 864 ♣ T987</p> <p>18 10 8 4</p> <p>Opt res: NS 1N; 90</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 1 1</td><td></td></tr> <tr><td>♦ 1 1</td><td></td></tr> <tr><td>♣ 1 1</td><td></td></tr> </table>	N	S	♥ 1 1		♦ 1 1		♣ 1 1			
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<p><b>13</b> N/AII</p> <p>♠ 3 ♥ 42 ♦ T7543 ♣ AT763</p> <p>♠ 76 ♥ T93 ♦ AKJ ♣ QJ984</p> <p>♠ QT542 ♥ A86 ♦ 9862 ♣ K</p> <p>♠ AKJ98 ♥ KQJ75 ♦ Q ♣ 52</p> <p>4 16 11 9</p> <p>Opt res: EW 3N; -630</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 4 4</td><td></td></tr> <tr><td>♦ 3 3</td><td></td></tr> <tr><td>♣ 1 1</td><td></td></tr> </table>	N	S	♥ 4 4		♦ 3 3		♣ 1 1		<p><b>14</b> E/-</p> <p>♠ Q98 ♥ K82 ♦ T865 ♣ QT6</p> <p>♠ AJ ♥ QJT7 ♦ AJ3 ♣ J932</p> <p>♠ KT742 ♥ A ♦ Q92 ♣ A754</p> <p>♠ 653 ♥ 96543 ♦ K74 ♣ K8</p> <p>7 6 14 13</p> <p>Opt res: EW 3HX; 100</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 1 1</td><td></td></tr> <tr><td>♦ 1 1</td><td></td></tr> <tr><td>♣ 1 1</td><td></td></tr> </table>	N	S	♥ 1 1		♦ 1 1		♣ 1 1		<p><b>15</b> S/NS</p> <p>♠ AQ982 ♥ Q ♦ 5 ♣ AQJ985</p> <p>♠ T74 ♥ J742 ♦ QT7 ♣ T73</p> <p>♠ KJ65 ♥ AKT ♦ K963 ♣ K6</p> <p>♠ 3 ♥ 98653 ♦ AJ842 ♣ 42</p> <p>15 17 3 5</p> <p>Opt res: NS 5C; 600</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 2 2</td><td></td></tr> <tr><td>♦ 1 1</td><td></td></tr> <tr><td>♣ 5 5</td><td></td></tr> </table>	N	S	♥ 2 2		♦ 1 1		♣ 5 5			
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<p><b>16</b> W/EW</p> <p>♠ Q5 ♥ KJ97 ♦ Q ♣ AK9875</p> <p>♠ 2 ♥ A8642 ♦ K84 ♣ QJ32</p> <p>♠ JT76 ♥ Q5 ♦ T9532 ♣ 64</p> <p>♠ AK9843 ♥ T3 ♦ AJ76 ♣ T</p> <p>15 12 10 3</p> <p>Opt res: EW 2S; -140</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 1 1</td><td></td></tr> <tr><td>♦ 2 2</td><td></td></tr> <tr><td>♣ 3 3</td><td></td></tr> </table>	N	S	♥ 1 1		♦ 2 2		♣ 3 3		<p><b>17</b> N/-</p> <p>♠ AQ4 ♥ T6 ♦ AQ7432 ♣ KT</p> <p>♠ JT95 ♥ Q4 ♦ J95 ♣ 9843</p> <p>♠ K62 ♥ KJ9832 ♦ 6 ♣ 762</p> <p>♠ 873 ♥ A75 ♦ KT8 ♣ AQJ5</p> <p>15 14 4 7</p> <p>Opt res: NS 4H; 450</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 3 3</td><td></td></tr> <tr><td>♦ 5 5</td><td></td></tr> <tr><td>♣ 4 4</td><td></td></tr> </table>	N	S	♥ 3 3		♦ 5 5		♣ 4 4		<p><b>18</b> E/NS</p> <p>♠ K9 ♥ K84 ♦ K8653 ♣ 953</p> <p>♠ 6532 ♥ AQ63 ♦ J4 ♣ A64</p> <p>♠ A874 ♥ JT72 ♦ Q ♣ KT87</p> <p>♠ QJT ♥ 95 ♦ AT972 ♣ QJ2</p> <p>9 10 11 10</p> <p>Opt res: EW 2H, EW 2S; -140</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>♥ 2 2</td><td></td></tr> <tr><td>♦ 3 3</td><td></td></tr> <tr><td>♣ 3 3</td><td></td></tr> </table>	N	S	♥ 2 2		♦ 3 3		♣ 3 3			
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**19**  
S/EW

♠ QT9842  
♥ KQJ5  
♦ -  
♣ 954

♠ J5  
♥ 873  
♦ JT876  
♣ 763

♠ A63  
♥ AT94  
♦ 543  
♣ QT2

♠ K7  
♥ 62  
♦ AKQ92  
♣ AKJ8

8  
2 10  
20

N	S
5	5
5	5
3	3
3	3
5	5

Opt res:  
NS 3N; 460

**20**  
W/All

♠ Q87  
♥ J92  
♦ JT75  
♣ Q85

♠ A2  
♥ 865  
♦ K983  
♣ T976

♠ KJT95  
♥ Q74  
♦ 2  
♣ K432

♠ 643  
♥ AKT3  
♦ AQ64  
♣ AJ

6  
7 9  
18

N	S
1	1
2	2
3	3

Opt res:  
NS 3D; 110

**21**  
N/NS

♠ QT3  
♥ JT73  
♦ J8  
♣ QT52

♠ A76  
♥ 62  
♦ 532  
♣ KJ763

♠ K984  
♥ 854  
♦ AK64  
♣ A8

♠ J52  
♥ AKQ9  
♦ QT97  
♣ 94

6  
8 14  
12

N	S
1	1
1	1
1	1
2	2

Opt res:  
EW 1N,EW 2C; -90

**22**  
E/EW

♠ KQT732  
♥ AQ6  
♦ J8  
♣ T8

♠ A84  
♥ 9842  
♦ 9654  
♣ 65

♠ 95  
♥ 753  
♦ 732  
♣ KQJ74

♠ J6  
♥ KJT  
♦ AKQT  
♣ A932

12  
4 6  
18

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

Opt res:  
NS 6S; 980

**23**  
S/All

♠ 8632  
♥ 5  
♦ AQ843  
♣ JT6

♠ QJT  
♥ KQJ  
♦ 52  
♣ A9873

♠ 54  
♥ 98432  
♦ KJT6  
♣ Q5

♠ AK97  
♥ AT76  
♦ 97  
♣ K42

7  
13 6  
14

N	S
1	1
4	4
2	2

Opt res:  
NS 4S; 620

**24**  
W/-

♠ QT962  
♥ AT  
♦ AKT62  
♣ A

♠ -  
♥ Q52  
♦ J9754  
♣ KQ975

♠ A8543  
♥ K87  
♦ Q3  
♣ T82

♠ KJ7  
♥ J9643  
♦ 8  
♣ J643

17  
8 9  
6

N	S
2	2
4	4
2	2
1	1

Opt res:  
NS 4S; 420

**25**  
N/EW

♠ -  
♥ Q94  
♦ 75432  
♣ QT742

♠ QT765  
♥ A72  
♦ Q9  
♣ K65

♠ AJ82  
♥ KT53  
♦ AKJ86  
♣ -

♠ K943  
♥ J86  
♦ T  
♣ AJ983

4  
11 16  
9

N	S
2	2

Opt res:  
NS 7CX; -1100

**26**  
E/All

♠ KT7  
♥ JT82  
♦ 962  
♣ J53

♠ QJ865  
♥ 954  
♦ 8  
♣ A964

♠ A942  
♥ 3  
♦ AKQJ3  
♣ QT7

♠ 3  
♥ AKQ76  
♦ T754  
♣ K82

5  
7 16  
12

N	S
1	1

Opt res:  
EW 4S; -650

**27**  
S/-

♠ KJT8  
♥ QJ75  
♦ AQ  
♣ T85

♠ Q9  
♥ AK94  
♦ T643  
♣ Q43

♠ A743  
♥ -  
♦ 82  
♣ AKJ9762

♠ 652  
♥ T8632  
♦ KJ975  
♣ -

13  
11 12  
4

N	S
1	1
4	4
2	1

Opt res:  
NS 5HX; -100

**28**  
W/NS

♠ 64  
♥ AT863  
♦ AQJ  
♣ KJT

♠ K972  
♥ J5  
♦ 752  
♣ 9642

♠ T8  
♥ Q97  
♦ K9864  
♣ 753

♠ AQJ53  
♥ K42  
♦ T3  
♣ AQ8

15  
4 5  
16

N	S
4	4
4	4
4	4
3	2
4	4

Opt res:  
NS 3N; 630