

<p><b>1</b> N/-</p> <p>♠ JT95 ♥ 87 ♦ AT65 ♣ T83</p> <p>♠ Q62 ♥ AQ962 ♦ 32 ♣ K64</p> <p>♠ K73 ♥ KT43 ♦ J7 ♣ A975</p> <p>♠ A84 ♥ J5 ♦ KQ984 ♣ QJ2</p> <p>5 11 11 13</p> <p>N S 6 6 7 7 4 4 8 8 4 4</p> <p>Opt res: E 3H; -140</p> <p>E W 7 7 5 5 9 8 5 5 9 8</p>	<p><b>2</b> E/NS</p> <p>♠ A95 ♥ 98 ♦ A63 ♣ AJT42</p> <p>♠ K82 ♥ AQ764 ♦ K95 ♣ K98</p> <p>♠ 64 ♥ K532 ♦ QT4 ♣ Q763</p> <p>♠ QJT73 ♥ QJT ♦ J872 ♣ 5</p> <p>13 13 7 7</p> <p>N S 7 7 9 9 6 6 8 8 6 6</p> <p>Opt res: NS 2S; 140</p> <p>E W 6 6 4 4 6 6 5 5 7 7</p>	<p><b>3</b> S/EW</p> <p>♠ Q8 ♥ AK ♦ KQJ9742 ♣ A4</p> <p>♠ 73 ♥ QJ542 ♦ 865 ♣ KJ7</p> <p>♠ KT5 ♥ 98 ♦ AT3 ♣ T9863</p> <p>♠ AJ9642 ♥ T763 ♦ - ♣ Q52</p> <p>19 7 7 7</p> <p>N S 10 12 12 12 9 9 11 11 8 9</p> <p>Opt res: S 6N; 990</p> <p>E W 1 1 1 - 4 3 1 1 4 4</p>
<p><b>4</b> W/AII</p> <p>♠ 9763 ♥ 43 ♦ 86532 ♣ 74</p> <p>♠ Q52 ♥ AK62 ♦ KT94 ♣ J2</p> <p>♠ KJ ♥ QJT98 ♦ A7 ♣ T863</p> <p>♠ AT84 ♥ 75 ♦ QJ ♣ AKQ95</p> <p>0 13 11 16</p> <p>N S 4 4 7 7 2 2 5 5 6 6</p> <p>Opt res: EW 4H; -620</p> <p>E W 9 9 5 5 10 10 8 8 7 7</p>	<p><b>5</b> N/NS</p> <p>♠ K765 ♥ K93 ♦ KQJ85 ♣ 4</p> <p>♠ J4 ♥ A62 ♦ T943 ♣ Q752</p> <p>♠ A32 ♥ QJ87 ♦ 72 ♣ A986</p> <p>♠ QT98 ♥ T54 ♦ A6 ♣ KJT3</p> <p>12 7 11 10</p> <p>N S 8 8 9 9 7 7 9 9 6 6</p> <p>Opt res: NS 2S; 140</p> <p>E W 4 4 3 3 6 6 3 3 7 7</p>	<p><b>6</b> E/EW</p> <p>♠ Q4 ♥ A7653 ♦ AJ5 ♣ Q83</p> <p>♠ 8653 ♥ 2 ♦ 9632 ♣ K762</p> <p>♠ AKJ97 ♥ 984 ♦ KQ8 ♣ J4</p> <p>♠ T2 ♥ KQJT ♦ T74 ♣ AT95</p> <p>13 3 14 10</p> <p>N S 7 7 3 3 9 9 5 5 7 7</p> <p>Opt res: NS 5H; -300</p> <p>E W 6 6 10 10 4 4 7 7 5 5</p>
<p><b>7</b> S/AII</p> <p>♠ A42 ♥ J85 ♦ AQ9862 ♣ 5</p> <p>♠ 87 ♥ QT2 ♦ KJT7 ♣ K873</p> <p>♠ KQJT965 ♥ 7 ♦ 4 ♣ AJ94</p> <p>♠ 3 ♥ AK9643 ♦ 53 ♣ QT62</p> <p>11 9 11 9</p> <p>N S 5 5 4 4 10 10 9 9 5 5</p> <p>Opt res: E 4S; 200</p> <p>E W 5 5 9 8 2 2 4 4 7 7</p>	<p><b>8</b> W/-</p> <p>♠ 854 ♥ J ♦ AJ854 ♣ AJ86</p> <p>♠ QJ7 ♥ AQ63 ♦ K93 ♣ K93</p> <p>♠ AT963 ♥ T82 ♦ 62 ♣ 742</p> <p>♠ K2 ♥ K9754 ♦ QT7 ♣ QT5</p> <p>11 15 4 10</p> <p>N S 8 8 7 7 9 9 11 11 10 10</p> <p>Opt res: NS 5D; 400</p> <p>E W 3 4 6 6 4 4 2 2 3 3</p>	<p><b>9</b> N/EW</p> <p>♠ 94 ♥ KJ985 ♦ AT8 ♣ AKT</p> <p>♠ Q53 ♥ AQT ♦ Q43 ♣ J643</p> <p>♠ J872 ♥ - ♦ J9762 ♣ Q752</p> <p>♠ AKT6 ♥ 76432 ♦ K5 ♣ 98</p> <p>15 11 4 10</p> <p>N S 10 10 9 9 12 12 8 8 8 8</p> <p>Opt res: NS 6H; 980</p> <p>E W 2 2 3 3 1 1 5 5 5 5</p>
<p><b>10</b> E/AII</p> <p>♠ J ♥ QJ973 ♦ AQ5 ♣ AT63</p> <p>♠ K76532 ♥ 82 ♦ K86 ♣ 84</p> <p>♠ AT9 ♥ AK6 ♦ J743 ♣ KQ5</p> <p>♠ Q84 ♥ T54 ♦ T92 ♣ J972</p> <p>14 6 17 3</p> <p>N S 4 4 3 3 7 7 5 4 7 6</p> <p>Opt res: EW 4S; -620</p> <p>E W 7 7 10 10 6 6 8 8 6 6</p>	<p><b>11</b> S/-</p> <p>♠ KT9654 ♥ 5 ♦ J8 ♣ A864</p> <p>♠ 8732 ♥ Q982 ♦ K753 ♣ J</p> <p>♠ J ♥ K743 ♦ T942 ♣ KT72</p> <p>♠ AQ ♥ AJT6 ♦ AQ6 ♣ Q953</p> <p>8 6 7 19</p> <p>N S 11 11 11 11 7 7 7 7 10 10</p> <p>Opt res: NS 3N; 460</p> <p>E W 2 2 2 2 6 6 5 5 2 2</p>	<p><b>12</b> W/NS</p> <p>♠ T86 ♥ AQT3 ♦ QJ862 ♣ A</p> <p>♠ QJ5 ♥ K8 ♦ A953 ♣ T987</p> <p>♠ K932 ♥ 7542 ♦ T74 ♣ 54</p> <p>♠ A74 ♥ J96 ♦ K ♣ KQJ632</p> <p>13 10 3 14</p> <p>N S 10 10 9 9 9 9 9 9 10 10</p> <p>Opt res: NS 3N; 630</p> <p>E W 1 1 4 4 2 2 3 3 1 1</p>
<p><b>13</b> N/AII</p> <p>♠ KT842 ♥ 65 ♦ A864 ♣ 75</p> <p>♠ AQJ96 ♥ AT983 ♦ - ♣ K42</p> <p>♠ 73 ♥ K742 ♦ QJ753 ♣ A8</p> <p>♠ 5 ♥ QJ ♦ KT92 ♣ QJT963</p> <p>7 14 10 9</p> <p>N S 4 4 3 3 1 1 5 6 6 6</p> <p>Opt res: W 6H; -1430</p> <p>E W 9 9 10 9 11 12 7 7 7 7</p>	<p><b>14</b> E/-</p> <p>♠ A ♥ KJT652 ♦ J843 ♣ Q5</p> <p>♠ Q854 ♥ 83 ♦ KQ962 ♣ 93</p> <p>♠ KT72 ♥ 4 ♦ AT ♣ KT7642</p> <p>♠ J963 ♥ AQ97 ♦ 75 ♣ AJ8</p> <p>11 7 10 12</p> <p>N S 9 9 5 5 11 11 6 6 5 5</p> <p>Opt res: NS 3N; 450</p> <p>E W 4 4 8 8 2 2 6 6 8 8</p>	<p><b>15</b> S/NS</p> <p>♠ 932 ♥ T8 ♦ J92 ♣ AT986</p> <p>♠ KT8 ♥ K9653 ♦ A5 ♣ KJ3</p> <p>♠ QJ54 ♥ Q7 ♦ KQ63 ♣ Q52</p> <p>♠ A76 ♥ AJ42 ♦ T874 ♣ 74</p> <p>5 14 12 9</p> <p>N S 4 4 3 3 4 4 4 4 5 5</p> <p>Opt res: EW 3N; -400</p> <p>E W 9 9 9 9 9 9 9 9 8 8</p>
<p><b>16</b> W/EW</p> <p>♠ JT93 ♥ QJ86 ♦ 9 ♣ AT96</p> <p>♠ Q875 ♥ T32 ♦ AJ2 ♣ Q83</p> <p>♠ A4 ♥ 975 ♦ KT54 ♣ J754</p> <p>♠ K62 ♥ AK4 ♦ Q8763 ♣ K2</p> <p>8 9 8 15</p> <p>N S 7 7 8 8 9 9 8 8 8 8</p> <p>Opt res: NS 1H; 140</p> <p>E W 5 5 4 4 4 4 5 5 5 5</p>	<p>N/S/EW   HCP: 9.7 10.3 9.3 10.7   Bal: 9 14 17 16   &gt; 6: 1 0 1 0   = 1: 13 8 7 6   = 0: 0 2 1 3</p>	

<p><b>17</b> N/-</p> <p>♠ A62 ♥ KQ8 ♦ J9 ♣ J9843</p> <p>3 11 15 11</p> <p>♠ JT7 ♥ T964 ♦ 5 ♣ QT765</p> <p>♠ K94 ♥ J53 ♦ AT843 ♣ AK</p> <p>♠ Q853 ♥ A72 ♦ KQ762 ♣ 2</p> <table border="1"><tr><th>N</th><th>S</th></tr><tr><td>5 5</td><td>5 5</td></tr><tr><td>5 5</td><td>5 5</td></tr><tr><td>5 5</td><td>5 5</td></tr><tr><td>5 5</td><td>5 5</td></tr></table> <p>Opt res: EW 1N; -120</p> <table border="1"><tr><th>E</th><th>W</th></tr><tr><td>8 8</td><td>8 8</td></tr><tr><td>8 8</td><td>8 8</td></tr><tr><td>7 7</td><td>7 7</td></tr><tr><td>8 8</td><td>8 8</td></tr><tr><td>8 8</td><td>8 8</td></tr></table>	N	S	5 5	5 5	5 5	5 5	5 5	5 5	5 5	5 5	E	W	8 8	8 8	8 8	8 8	7 7	7 7	8 8	8 8	8 8	8 8	<p><b>18</b> E/NS</p> <p>♠ A63 ♥ AKT43 ♦ 63 ♣ AQ6</p> <p>♠ Q752 ♥ - ♦ AKQ54 ♣ K832</p> <p>17 14 7 2</p> <p>♠ KJ98 ♥ J72 ♦ J987 ♣ J4</p> <p>♠ T4 ♥ Q9865 ♦ T2 ♣ T975</p> <table border="1"><tr><th>N</th><th>S</th></tr><tr><td>8 8</td><td>8 8</td></tr><tr><td>3 3</td><td>3 3</td></tr><tr><td>9 9</td><td>9 9</td></tr><tr><td>3 3</td><td>3 3</td></tr><tr><td>7 8</td><td>7 8</td></tr></table> <p>Opt res: EW 4S; -420</p> <table border="1"><tr><th>E</th><th>W</th></tr><tr><td>5 5</td><td>5 5</td></tr><tr><td>10 10</td><td>10 10</td></tr><tr><td>4 4</td><td>4 4</td></tr><tr><td>10 10</td><td>10 10</td></tr><tr><td>5 5</td><td>5 5</td></tr></table>	N	S	8 8	8 8	3 3	3 3	9 9	9 9	3 3	3 3	7 8	7 8	E	W	5 5	5 5	10 10	10 10	4 4	4 4	10 10	10 10	5 5	5 5	<p><b>19</b> S/EW</p> <p>♠ Q864 ♥ 986532 ♦ J9 ♣ 7</p> <p>♠ 3 ♥ QJ4 ♦ K8732 ♣ AK93</p> <p>3 13 13 11</p> <p>♠ KJT97 ♥ AK ♦ Q65 ♣ 865</p> <p>♠ A52 ♥ T7 ♦ AT4 ♣ QJT42</p> <table border="1"><tr><th>N</th><th>S</th></tr><tr><td>4 4</td><td>4 4</td></tr><tr><td>5 4</td><td>5 4</td></tr><tr><td>6 6</td><td>6 6</td></tr><tr><td>4 4</td><td>4 4</td></tr><tr><td>5 5</td><td>5 5</td></tr></table> <p>Opt res: EW 3N; -600</p> <table border="1"><tr><th>E</th><th>W</th></tr><tr><td>9 9</td><td>9 9</td></tr><tr><td>8 8</td><td>8 8</td></tr><tr><td>6 6</td><td>6 6</td></tr><tr><td>9 9</td><td>9 9</td></tr><tr><td>8 8</td><td>8 8</td></tr></table>	N	S	4 4	4 4	5 4	5 4	6 6	6 6	4 4	4 4	5 5	5 5	E	W	9 9	9 9	8 8	8 8	6 6	6 6	9 9	9 9	8 8	8 8		
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<p><b>20</b> W/All</p> <p>♠ AQJ874 ♥ T3 ♦ 9 ♣ QT53</p> <p>16 9 6 9</p> <p>♠ T ♥ KQ8 ♦ KJ872 ♣ AK86</p> <p>♠ 2 ♥ J964 ♦ A53 ♣ J9742</p> <p>♠ K9653 ♥ A752 ♦ QT64 ♣ -</p> <table border="1"><tr><th>N</th><th>S</th></tr><tr><td>9 9</td><td>9 9</td></tr><tr><td>7 7</td><td>7 7</td></tr><tr><td>8 8</td><td>8 8</td></tr><tr><td>11 11</td><td>11 11</td></tr><tr><td>6 6</td><td>6 6</td></tr></table> <p>Opt res: NS 3N, NS 5D; 600</p> <table border="1"><tr><th>E</th><th>W</th></tr><tr><td>4 4</td><td>4 4</td></tr><tr><td>6 6</td><td>6 6</td></tr><tr><td>4 4</td><td>4 4</td></tr><tr><td>2 2</td><td>2 2</td></tr><tr><td>7 7</td><td>7 7</td></tr></table>	N	S	9 9	9 9	7 7	7 7	8 8	8 8	11 11	11 11	6 6	6 6	E	W	4 4	4 4	6 6	6 6	4 4	4 4	2 2	2 2	7 7	7 7	<p><b>21</b> N/NS</p> <p>♠ 75 ♥ K762 ♦ AKT83 ♣ T8</p> <p>♠ Q984 ♥ 54 ♦ Q654 ♣ QJ9</p> <p>10 7 10 13</p> <p>♠ T62 ♥ AQ93 ♦ J97 ♣ K74</p> <p>♠ AKJ3 ♥ JT8 ♦ 2 ♣ A6532</p> <table border="1"><tr><th>N</th><th>S</th></tr><tr><td>7 7</td><td>7 7</td></tr><tr><td>7 7</td><td>7 7</td></tr><tr><td>9 8</td><td>9 8</td></tr><tr><td>8 8</td><td>8 8</td></tr><tr><td>8 8</td><td>8 8</td></tr></table> <p>Opt res: N 2H; 140</p> <table border="1"><tr><th>E</th><th>W</th></tr><tr><td>6 5</td><td>6 5</td></tr><tr><td>5 5</td><td>5 5</td></tr><tr><td>4 4</td><td>4 4</td></tr><tr><td>5 5</td><td>5 5</td></tr><tr><td>5 5</td><td>5 5</td></tr></table>	N	S	7 7	7 7	7 7	7 7	9 8	9 8	8 8	8 8	8 8	8 8	E	W	6 5	6 5	5 5	5 5	4 4	4 4	5 5	5 5	5 5	5 5	<p><b>22</b> E/EW</p> <p>♠ 97 ♥ AK84 ♦ 7543 ♣ Q82</p> <p>♠ AT4 ♥ QT2 ♦ QJ ♣ KT763</p> <p>9 12 6 13</p> <p>♠ J62 ♥ J95 ♦ 9862 ♣ A95</p> <p>♠ KQ853 ♥ 763 ♦ AKT ♣ J4</p> <table border="1"><tr><th>N</th><th>S</th></tr><tr><td>7 7</td><td>7 7</td></tr><tr><td>8 8</td><td>8 8</td></tr><tr><td>8 8</td><td>8 8</td></tr><tr><td>8 8</td><td>8 8</td></tr><tr><td>6 6</td><td>6 6</td></tr></table> <p>Opt res: NS 1H, NS 1S; 110</p> <table border="1"><tr><th>E</th><th>W</th></tr><tr><td>6 6</td><td>6 6</td></tr><tr><td>5 5</td><td>5 5</td></tr><tr><td>4 4</td><td>4 4</td></tr><tr><td>5 5</td><td>5 5</td></tr><tr><td>7 7</td><td>7 7</td></tr></table>	N	S	7 7	7 7	8 8	8 8	8 8	8 8	8 8	8 8	6 6	6 6	E	W	6 6	6 6	5 5	5 5	4 4	4 4	5 5	5 5	7 7	7 7
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