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<p><b>13</b> N/AII</p> <p>♠ AT5 ♥ QJ86 ♦ QT872 ♣ 8</p> <p>♠ 842 ♥ A3 ♦ 54 ♣ AJ9754</p> <p>♠ J9 ♥ K72 ♦ J63 ♣ KT632</p> <p>♠ KQ763 ♥ T954 ♦ AK9 ♣ Q</p> <p>9 9 8 14</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>5</td><td>5</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>4</td><td>4</td></tr> </table> <p>Opt res: NS 3H,NS 3S; 140</p> <table border="1"> <tr><th>E</th><th>W</th></tr> <tr><td>3</td><td>3</td></tr> <tr><td>2</td><td>2</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>2</td><td>2</td></tr> <tr><td>9</td><td>9</td></tr> </table>	N	S	5	5	9	9	9	9	9	9	4	4	E	W	3	3	2	2	3	3	2	2	9	9	<p><b>14</b> E/-</p> <p>♠ AJ962 ♥ QJ97 ♦ 9 ♣ AKT</p> <p>♠ Q ♥ 853 ♦ AK86542 ♣ 84</p> <p>♠ KT ♥ KT42 ♦ Q7 ♣ 97653</p> <p>♠ 87543 ♥ A6 ♦ JT3 ♣ QJ2</p> <p>15 9 8 8</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>6</td><td>6</td></tr> <tr><td>11</td><td>11</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>8</td><td>8</td></tr> </table> <p>Opt res: NS 4S; 450</p> <table border="1"> <tr><th>E</th><th>W</th></tr> <tr><td>7</td><td>7</td></tr> <tr><td>2</td><td>2</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>5</td><td>5</td></tr> </table>	N	S	6	6	11	11	8	8	8	8	5	5	8	8	E	W	7	7	2	2	4	4	7	7	5	5	<p><b>15</b> S/NS</p> <p>♠ AKQJ5 ♥ J94 ♦ 73 ♣ 984</p> <p>♠ 9 ♥ Q53 ♦ T85 ♣ QJT752</p> <p>♠ T3 ♥ K8 ♦ AKQJ964 ♣ A3</p> <p>♠ 87642 ♥ AT762 ♦ 2 ♣ K6</p> <p>11 5 17 7</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>5</td><td>5</td></tr> <tr><td>10</td><td>10</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> </table> <p>Opt res: EW 3CX,EW 5DX; 100</p> <table border="1"> <tr><th>E</th><th>W</th></tr> <tr><td>7</td><td>7</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>4</td><td>3</td></tr> <tr><td>10</td><td>10</td></tr> <tr><td>10</td><td>10</td></tr> </table>	N	S	5	5	10	10	9	9	3	3	3	3	E	W	7	7	3	3	4	3	10	10	10	10
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<p><b>16</b> W/EW</p> <p>♠ QT943 ♥ 543 ♦ 963 ♣ A2</p> <p>♠ K5 ♥ AQ86 ♦ J854 ♣ KQ8</p> <p>♠ A86 ♥ 97 ♦ AQ ♣ JT7543</p> <p>♠ J72 ♥ KJT2 ♦ KT72 ♣ 96</p> <p>6 15 11 8</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>2</td><td>2</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>1</td><td>1</td></tr> </table> <p>Opt res: EW 3N; -660</p> <table border="1"> <tr><th>E</th><th>W</th></tr> <tr><td>11</td><td>11</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>10</td><td>9</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>11</td><td>11</td></tr> </table>	N	S	2	2	5	5	3	3	4	4	1	1	E	W	11	11	7	7	10	9	9	9	11	11	<p><b>17</b> N/-</p> <p>♠ AQJ76 ♥ QJ4 ♦ T74 ♣ A4</p> <p>♠ K9 ♥ T932 ♦ KJ952 ♣ T7</p> <p>♠ T853 ♥ A85 ♦ 63 ♣ K863</p> <p>♠ 42 ♥ K76 ♦ AQ8 ♣ QJ952</p> <p>14 7 7 12</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>10</td><td>10</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>7</td><td>8</td></tr> <tr><td>7</td><td>8</td></tr> <tr><td>10</td><td>10</td></tr> </table> <p>Opt res: NS 3N; 430</p> <table border="1"> <tr><th>E</th><th>W</th></tr> <tr><td>3</td><td>3</td></tr> <tr><td>3</td><td>4</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>3</td><td>3</td></tr> </table>	N	S	10	10	9	9	7	8	7	8	10	10	E	W	3	3	3	4	5	5	5	5	3	3	<p><b>18</b> E/NS</p> <p>♠ 764 ♥ JT6 ♦ Q32 ♣ AJT3</p> <p>♠ A9 ♥ K875 ♦ 865 ♣ K852</p> <p>♠ QJT ♥ Q943 ♦ K94 ♣ Q94</p> <p>♠ K8532 ♥ A2 ♦ AJT7 ♣ 76</p> <p>8 10 10 12</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <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>9</td><td>9</td></tr> <tr><td>7</td><td>7</td></tr> </table> <p>Opt res: NS 2S; 140</p> <table border="1"> <tr><th>E</th><th>W</th></tr> <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>4</td><td>4</td></tr> <tr><td>6</td><td>6</td></tr> </table>	N	S	7	7	9	9	6	6	9	9	7	7	E	W	5	5	4	4	7	7	4	4	6	6		
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**19**  
S/EW

♠ KJ  
♥ Q52  
♦ QT5  
♣ AQ976

♠ T8  
♥ T94  
♦ AK763  
♣ T32

♠ AQ9762  
♥ 73  
♦ 98  
♣ KJ5

♠ 543  
♥ AKJ86  
♦ J42  
♣ 84

14  
7 10  
9

N S	
♠	5 5
♥	4 3
♦	7 7
♣	5 5
	7 7

Opt res:  
EW 2S; -140

E W	
♠	7 7
♥	9 9
♦	6 6
♣	8 8
	6 6

**20**  
W/AII

♠ 84  
♥ AK862  
♦ AT94  
♣ A6

♠ AQ6  
♥ QJT  
♦ J62  
♣ KQT7

♠ K9532  
♥ 73  
♦ 5  
♣ J8542

♠ JT7  
♥ 954  
♦ KQ873  
♣ 93

15  
15 4  
6

N S	
♠	8 8
♥	4 4
♦	9 9
♣	9 9
	4 4

Opt res:  
EW 3S; -140

E W	
♠	5 5
♥	9 9
♦	3 3
♣	3 3
	9 9

**21**  
N/NS

♠ AQ3  
♥ T8  
♦ AJ642  
♣ 864

♠ K7654  
♥ 7  
♦ T9853  
♣ 72

♠ T92  
♥ AJ94  
♦ KQ  
♣ KQ93

♠ J8  
♥ KQ6532  
♦ 7  
♣ AJT5

11  
3 15  
11

N S	
♠	8 8
♥	5 6
♦	10 10
♣	7 7
	9 9

Opt res:  
EW 4S; 500

E W	
♠	5 5
♥	7 7
♦	3 3
♣	6 6
	4 4

**22**  
E/EW

♠ K5  
♥ T43  
♦ T86532  
♣ KT

♠ AJ963  
♥ Q972  
♦ 74  
♣ 84

♠ Q742  
♥ A6  
♦ AQJ9  
♣ J52

♠ T8  
♥ KJ85  
♦ K  
♣ AQ9763

6  
7 14  
13

N S	
♠	7 7
♥	4 4
♦	7 7
♣	6 6
	9 9

Opt res:  
NS 4C; -100

E W	
♠	6 6
♥	9 9
♦	6 6
♣	6 6
	4 4

**23**  
S/AII

♠ AKQ4  
♥ J9873  
♦ J853  
♣ -

♠ T983  
♥ Q  
♦ QT2  
♣ KQ864

♠ J762  
♥ A4  
♦ AK64  
♣ 752

♠ 5  
♥ KT652  
♦ 97  
♣ AJT93

11  
9 12  
8

N S	
♠	6 7
♥	5 5
♦	10 10
♣	6 6
	6 6

Opt res:  
NS 4H; 620

E W	
♠	5 5
♥	7 7
♦	1 1
♣	6 6
	6 6

**24**  
W/-

♠ A75  
♥ KT94  
♦ K9832  
♣ 4

♠ QT642  
♥ AQ87  
♦ AT  
♣ T3

♠ KJ8  
♥ J2  
♦ Q764  
♣ Q976

♠ 93  
♥ 653  
♦ J5  
♣ AKJ852

10  
12 9  
9

N S	
♠	5 5
♥	5 5
♦	6 6
♣	7 7
	8 8

Opt res:  
NS 3C; -100

E W	
♠	7 7
♥	8 8
♦	5 6
♣	5 5
	4 4

**25**  
N/EW

♠ 9872  
♥ Q632  
♦ Q97  
♣ 93

♠ 3  
♥ 95  
♦ AK8652  
♣ AKT8

♠ KJ5  
♥ AJT7  
♦ J43  
♣ J75

♠ AQT64  
♥ K84  
♦ T  
♣ Q642

4  
14 11  
11

N S	
♠	3 3
♥	7 7
♦	5 5
♣	3 3
	3 4

Opt res:  
NS 4S; -500

E W	
♠	9 8
♥	6 6
♦	7 7
♣	10 10
	9 9

**26**  
E/AII

♠ Q7654  
♥ 8  
♦ 542  
♣ T653

♠ AT9  
♥ J543  
♦ T6  
♣ A984

♠ K83  
♥ KT92  
♦ A983  
♣ Q7

♠ J2  
♥ AQ76  
♦ KQJ7  
♣ KJ2

2  
9 12  
17

N S	
♠	5 5
♥	7 6
♦	5 5
♣	6 6
	7 7

Opt res:  
E 1N; -120

E W	
♠	8 7
♥	6 6
♦	8 8
♣	6 5
	6 6

**27**  
S/-

♠ 8  
♥ AJT3  
♦ QT6  
♣ J8762

♠ K9732  
♥ 95  
♦ A43  
♣ A95

♠ QJT5  
♥ 8642  
♦ K85  
♣ K3

♠ A64  
♥ KQ7  
♦ J972  
♣ QT4

8  
11 9  
12

N S	
♠	5 5
♥	4 4
♦	7 7
♣	7 7
	8 8

Opt res:  
EW 3S; -140

E W	
♠	8 8
♥	9 9
♦	5 5
♣	6 6
	4 4

**28**  
W/NS

♠ JT52  
♥ QT53  
♦ KQ6  
♣ 98

♠ KQ96  
♥ K842  
♦ A  
♣ AQT6

♠ 74  
♥ AJ97  
♦ T9843  
♣ 53

♠ A83  
♥ 6  
♦ J752  
♣ KJ742

8  
18 5  
9

N S	
♠	3 3
♥	3 4
♦	2 2
♣	4 4
	5 5

Opt res:  
EW 4H; -450

E W	
♠	10 10
♥	9 9
♦	11 11
♣	8 8
	8 8

**29**  
N/AII

♠ JT5  
♥ 9832  
♦ QT54  
♣ K3

♠ Q43  
♥ AT54  
♦ AK2  
♣ QJ6

♠ K876  
♥ KQJ  
♦ 96  
♣ AT75

♠ A92  
♥ 76  
♦ J873  
♣ 9842

6  
16 13  
5

N S	
♠	2 2
♥	2 2
♦	2 2
♣	5 5
	3 3

Opt res:  
EW 3N; -660

E W	
♠	11 11
♥	11 11
♦	11 11
♣	8 8
	10 10

**30**  
E/-

♠ J9  
♥ A4  
♦ AQT932  
♣ A52

♠ AQ76542  
♥ KT2  
♦ J4  
♣ 4

♠ 8  
♥ 8765  
♦ K8765  
♣ 873

♠ KT3  
♥ QJ93  
♦ -  
♣ KQJT96

15  
10 3  
12

N S	
♠	10 10
♥	5 6
♦	8 10
♣	9 9
	11 11

Opt res:  
NS 3N; 430

E W	
♠	3 3
♥	6 6
♦	3 3
♣	4 4
	-

**31**  
S/NS

♠ Q75  
♥ AQ85  
♦ J76  
♣ 764

♠ KT9843  
♥ 74  
♦ A2  
♣ Q93

♠ AJ62  
♥ KJ2  
♦ 3  
♣ KJ852

♠ -  
♥ T963  
♦ KQT9854  
♣ AT

9  
9 13  
9

N S	
♠	2 2
♥	2 2
♦	7 7
♣	9 9
	3 3

Opt res:  
EW 4S; -450

E W	
♠	7 7
♥	11 11
♦	4 4
♣	4 4
	10 10

**32**  
W/EW

♠ 98  
♥ K3  
♦ AK9532  
♣ KJ5

♠ 74  
♥ AT94  
♦ 874  
♣ 6432

♠ AKT53  
♥ J2  
♦ QT  
♣ AQ98

♠ QJ62  
♥ Q8765  
♦ J6  
♣ T7

14  
4 16  
6

N S	
♠	7 7
♥	6 6
♦	6 6
♣	8 8
	5 5

Opt res:  
NS 2D; 90

E W	
♠	6 6
♥	7 7
♦	7 7
♣	5 5
	8 8

**33**  
N/-

♠ J97  
♥ Q97652  
♦ T  
♣ A93

♠ AKT652  
♥ A3  
♦ J63  
♣ J5

♠ 8  
♥ KJ8  
♦ KQ752  
♣ K762

♠ Q43  
♥ T4  
♦ A984  
♣ QT84

7  
13 12  
8

N S	
♠	3 4
♥	3 3
♦	6 6
♣	3 3
	5 5

Opt res:  
EW 3N; -400

E W	
♠	9 9
♥	9 9
♦	6 6
♣	10 10
	8 8

**34**  
E/NS

♠ A73  
♥ AJ9873  
♦ A6  
♣ 75

♠ KJ  
♥ K6  
♦ KQJ  
♣ AQT986

♠ QT9652  
♥ T4  
♦ 943  
♣ 32

♠ 84  
♥ Q52  
♦ T8752  
♣ KJ4

13  
19 2  
6

N S	
♠	7 8
♥	3 4
♦	8 9
♣	7 8
	4 5

Opt res:  
W 3S; -140

E W	
♠	4 5
♥	8 9
♦	4 4
♣	4 4
	7 8

**35**  
S/EW

♠ A32  
♥ KT64  
♦ KQ5  
♣ 543

♠ K9876  
♥ J92  
♦ 86  
♣ AK9

♠ T  
♥ 753  
♦ J7432  
♣ QJ87

♠ QJ54  
♥ AQ8  
♦ AT9  
♣ T62

12  
11 4  
13

N S	
♠	9 9
♥	7 7
♦	9 9
♣	8 8
	7 7

Opt res:  
NS 3N; 400

E W	
♠	4 4
♥	5 5
♦	4 4
♣	5 5
	5 5

**36**  
W/AII

♠ AKQ73  
♥ 84  
♦ A932  
♣ J6

♠ 86  
♥ QJ62  
♦ KT86  
♣ A94

♠ T52  
♥ T75  
♦ Q54  
♣ T852

♠ J94  
♥ AK93  
♦ J7  
♣ KQ73

14  
10 2  
14

N S	
♠	10 10
♥	11 11
♦	8 8
♣	9 9
	9 9

Opt res:  
NS 4S; 650

E W	
♠	3 3
♥	2 2
♦	4 4
♣	4 4
	4 4