

<p><b>1</b> N/-</p> <p>♠ AKJ5 ♥ 8 ♦ KQ984 ♣ 974</p> <p>♠ 862 ♥ A2 ♦ AJT62 ♣ AJ8</p> <p>♠ QT743 ♥ Q965 ♦ 73 ♣ T3</p> <p>13 ♠ 9 14 ♥ KJT743 4 ♦ 5 9 ♣ KQ652</p> <p>N S 6 6 6 6 8 8 6 6 8 9</p> <p>Opt res: S 3C; 110</p> <p>N S 7 6 7 7 5 5 6 6 4 4</p>	<p><b>2</b> E/NS</p> <p>♠ AK2 ♥ KQJ96 ♦ KT42 ♣ 5</p> <p>♠ J6 ♥ - ♦ AQ8653 ♣ A9876</p> <p>♠ T87543 ♥ T853 ♦ 9 ♣ J2</p> <p>♠ Q9 ♥ A742 ♦ J7 ♣ KQT43</p> <p>16 ♠ Q9 11 ♥ A742 1 ♦ 5 12 ♣ KQT43</p> <p>N S 11 11 6 7 10 10 4 4 7 7</p> <p>Opt res: NS 3N; 660</p> <p>N S 5 5 5 5 4 4 7 7 9 9</p>	<p><b>3</b> S/EW</p> <p>♠ QJ2 ♥ 974 ♦ K854 ♣ AT4</p> <p>♠ T874 ♥ A65 ♦ AQ3 ♣ K32</p> <p>♠ 3 ♥ KJT82 ♦ T9762 ♣ 97</p> <p>♠ AK965 ♥ Q3 ♦ J ♣ QJ865</p> <p>10 ♠ AK965 13 ♥ Q3 4 ♦ J 13 ♣ QJ865</p> <p>N S 7 7 10 10 4 4 4 4 10 10</p> <p>Opt res: NS 4S; 420</p> <p>N S 3 5 3 3 9 9 8 8 3 3</p>
<p><b>4</b> W/All</p> <p>♠ Q976 ♥ KJT ♦ QT ♣ AT96</p> <p>♠ AK84 ♥ 9863 ♦ 74 ♣ KQ7</p> <p>♠ JT52 ♥ 52 ♦ J82 ♣ 5432</p> <p>12 ♠ 3 12 ♥ AQ74 14 ♦ AK9653 ♣ J8</p> <p>N S 11 11 8 8 11 11 11 11 10 10</p> <p>Opt res: NS 3N; 660</p> <p>N S 1 1 5 5 1 1 1 1 3 3</p>	<p><b>5</b> N/NS</p> <p>♠ K5 ♥ T92 ♦ KQ42 ♣ KJT2</p> <p>♠ AQ2 ♥ AKJ3 ♦ 9763 ♣ Q3</p> <p>♠ J843 ♥ Q864 ♦ A5 ♣ 876</p> <p>♠ T976 ♥ 75 ♦ JT8 ♣ A954</p> <p>12 ♠ T976 16 ♥ 75 7 ♦ JT8 5 ♣ A954</p> <p>N S 5 5 5 5 4 4 7 7 9 9</p> <p>Opt res: EW 3H; -140</p> <p>N S 6 6 7 7 9 9 6 6 4 4</p>	<p><b>6</b> E/EW</p> <p>♠ KT976 ♥ 9 ♦ 72 ♣ Q9532</p> <p>♠ 2 ♥ AKT7 ♦ AQT4 ♣ AT87</p> <p>♠ Q853 ♥ QJ53 ♦ K53 ♣ J6</p> <p>♠ AJ4 ♥ 8642 ♦ J986 ♣ K4</p> <p>5 ♠ AJ4 17 ♥ 8642 9 ♦ J986 9 ♣ K4</p> <p>N S 4 4 6 6 1 1 3 3 5 5</p> <p>Opt res: EW 4H; -650</p> <p>N S 9 9 6 6 11 11 9 9 7 7</p>
<p><b>7</b> S/All</p> <p>♠ A86 ♥ 63 ♦ AKT97 ♣ J65</p> <p>♠ KJT93 ♥ AJ ♦ QJ43 ♣ Q2</p> <p>♠ Q7 ♥ QT875 ♦ 862 ♣ KT3</p> <p>12 ♠ 542 14 ♥ K942 7 ♦ 5 7 ♣ A9874</p> <p>N S 5 5 5 5 6 6 6 6 8 8</p> <p>Opt res: EW 2S; -110</p> <p>N S 7 7 8 8 7 7 7 7 5 5</p>	<p><b>8</b> W/-</p> <p>♠ QT642 ♥ QJ6 ♦ 753 ♣ Q9</p> <p>♠ A3 ♥ A7432 ♦ J986 ♣ T3</p> <p>♠ J975 ♥ K8 ♦ AKT2 ♣ J72</p> <p>♠ K8 ♥ T95 ♦ Q4 ♣ AK8654</p> <p>7 ♠ K8 9 ♥ T95 12 ♦ Q4 12 ♣ AK8654</p> <p>N S 6 6 6 6 4 4 3 3 7 7</p> <p>Opt res: EW 2D; -130</p> <p>N S 7 7 7 7 8 8 10 10 5 5</p>	<p><b>9</b> N/EW</p> <p>♠ 9542 ♥ KT4 ♦ 9 ♣ AT865</p> <p>♠ AQT87 ♥ - ♦ AJT873 ♣ 73</p> <p>♠ K63 ♥ 8765 ♦ KQ54 ♣ KJ</p> <p>♠ J ♥ AQJ932 ♦ 62 ♣ Q942</p> <p>7 ♠ J 11 ♥ AQJ932 12 ♦ 62 10 ♣ Q942</p> <p>N S 2 2 1 1 10 10 - - 8 8</p> <p>Opt res: NS 6HX; -300</p> <p>N S 6 6 11 11 3 3 12 12 3 3</p>
<p><b>10</b> E/All</p> <p>♠ 75 ♥ AKJT63 ♦ J7 ♣ KJ4</p> <p>♠ Q943 ♥ 982 ♦ QT8 ♣ A52</p> <p>♠ KJ8 ♥ 74 ♦ 96432 ♣ 973</p> <p>13 ♠ AT62 8 ♥ Q5 15 ♦ AK5 ♣ QT86</p> <p>N S 10 10 9 9 11 11 7 8 11 11</p> <p>Opt res: NS 4H; 650</p> <p>N S 1 1 4 4 1 1 5 5 1 1</p>	<p><b>11</b> S/-</p> <p>♠ T4 ♥ 875 ♦ JT8642 ♣ K5</p> <p>♠ AKJ962 ♥ Q6 ♦ K ♣ T642</p> <p>♠ 873 ♥ A32 ♦ AQ97 ♣ A73</p> <p>♠ Q5 ♥ KJT94 ♦ 53 ♣ QJ98</p> <p>4 ♠ Q5 13 ♥ KJT94 14 ♦ 53 9 ♣ QJ98</p> <p>N S 1 1 1 1 6 6 5 5 3 3</p> <p>Opt res: EW 3N; -460</p> <p>N S 11 11 11 11 7 7 8 8 10 9</p>	<p><b>12</b> W/NS</p> <p>♠ AKT973 ♥ 75 ♦ 542 ♣ T7</p> <p>♠ J642 ♥ Q843 ♦ QJ6 ♣ 42</p> <p>♠ Q8 ♥ AT92 ♦ AT97 ♣ 965</p> <p>♠ 5 ♥ KJ6 ♦ K83 ♣ AKQJ83</p> <p>7 ♠ 5 6 ♥ KJ6 10 ♦ K83 17 ♣ AKQJ83</p> <p>N S 9 9 9 9 6 7 7 7 10 10</p> <p>Opt res: NS 3N; 600</p> <p>N S 3 3 3 3 6 6 5 5 2 2</p>
<p><b>13</b> N/All</p> <p>♠ 97 ♥ T8 ♦ AK9762 ♣ KT6</p> <p>♠ A4 ♥ KQ943 ♦ Q54 ♣ 985</p> <p>♠ T52 ♥ AJ7 ♦ J8 ♣ Q7432</p> <p>10 ♠ KQJ863 11 ♥ 652 8 ♦ T3 11 ♣ AJ</p> <p>N S 7 7 10 10 6 6 9 9 6 6</p> <p>Opt res: NS 4S; 620</p> <p>N S 6 6 3 3 7 7 4 4 6 6</p>	<p><b>14</b> E/-</p> <p>♠ T93 ♥ - ♦ QT8753 ♣ AK83</p> <p>♠ Q754 ♥ J3 ♦ J9 ♣ QJ942</p> <p>♠ K2 ♥ T852 ♦ A642 ♣ T65</p> <p>♠ AJ86 ♥ AKQ9764 ♦ K ♣ 7</p> <p>9 ♠ AJ86 7 ♥ AKQ9764 7 ♦ K 17 ♣ 7</p> <p>N S 10 10 10 10 10 10 11 11 8 8</p> <p>Opt res: NS 3N; 430</p> <p>N S 2 2 3 3 2 2 2 2 5 5</p>	<p><b>15</b> S/NS</p> <p>♠ QJ ♥ QJ962 ♦ 432 ♣ 874</p> <p>♠ 64 ♥ AT53 ♦ KQ7 ♣ AK62</p> <p>♠ K98532 ♥ 7 ♦ 95 ♣ QT53</p> <p>♠ AT7 ♥ K84 ♦ AJT86 ♣ J9</p> <p>6 ♠ AT7 16 ♥ K84 5 ♦ AJT86 13 ♣ J9</p> <p>N S 6 6 4 4 7 7 6 6 4 4</p> <p>Opt res: EW 1S; -140</p> <p>N S 7 7 9 9 5 5 5 5 9 9</p>
<p><b>16</b> W/EW</p> <p>♠ 72 ♥ 76 ♦ AT5 ♣ KJT865</p> <p>♠ T983 ♥ AT52 ♦ KJ72 ♣ 7</p> <p>♠ K64 ♥ KQJ43 ♦ 4 ♣ 9432</p> <p>8 ♠ AQJ5 8 ♥ 98 15 ♦ Q9863 ♣ AQ</p> <p>N S 8 8 7 7 5 5 9 9 11 11</p> <p>Opt res: NS 5C; 400</p> <p>N S 3 3 6 5 8 8 3 3 2 2</p>	<p><b>17</b> N/-</p> <p>♠ J9753 ♥ 873 ♦ 93 ♣ 876</p> <p>♠ QT2 ♥ KT94 ♦ 65 ♣ QJ42</p> <p>♠ AK8 ♥ AQJ6 ♦ JT874 ♣ K</p> <p>♠ 64 ♥ 52 ♦ AKQ2 ♣ AT953</p> <p>1 ♠ 64 8 ♥ 52 18 ♦ AKQ2 13 ♣ AT953</p> <p>N S 4 4 5 5 3 3 4 4 6 6</p> <p>Opt res: EW 4H; -420</p> <p>N S 9 9 8 8 10 10 8 8 6 6</p>	<p><b>18</b> E/NS</p> <p>♠ A965 ♥ QT97 ♦ J72 ♣ Q8</p> <p>♠ 83 ♥ J542 ♦ 864 ♣ KT43</p> <p>♠ T2 ♥ K863 ♦ AT5 ♣ 9762</p> <p>♠ KQJ74 ♥ A ♦ KQ93 ♣ AJ5</p> <p>9 ♠ KQJ74 4 ♥ A 7 ♦ KQ93 20 ♣ AJ5</p> <p>N S 10 10 11 12 9 9 11 11 8 8</p> <p>Opt res: S 6S; 1430</p> <p>N S 3 3 1 1 4 4 2 2 5 5</p>

**19**  
S/EW

♠ K  
♥ 842  
♦ AT742  
♣ JT95

♠ A5  
♥ Q97  
♦ KQ53  
♣ Q832

♠ JT8763  
♥ K3  
♦ 86  
♣ A74

NS 2NX, NS 3DX, NS 3HX; -100

Opt res:  
EW 4H; -620

N	S
7	7
5	5
8	8
8	8
6	6

N	S
6	6
8	8
5	5
5	5
6	6

8  
13 8  
11

♠ Q942  
♥ AJT65  
♦ J9  
♣ K6

**20**  
W/AII

♠ T86532  
♥ T  
♦ 7  
♣ AKQJT

♠ KQJ9  
♥ AJ975  
♦ 3  
♣ 852

♠ A7  
♥ KQ43  
♦ KJT64  
♣ 76

♠ 4  
♥ 862  
♦ AQ9852  
♣ 943

Opt res:  
EW 4H; -620

N	S
4	4
7	7
3	3
7	7
8	8

N	S
6	6
5	4
10	10
6	6
4	4

10  
11 13  
6

**21**  
N/NS

♠ J85  
♥ 982  
♦ KQ9  
♣ Q954

♠ AK72  
♥ T5  
♦ AT75  
♣ 732

♠ T  
♥ AQJ43  
♦ J832  
♣ AJ6

♠ Q9643  
♥ K76  
♦ 64  
♣ KT8

Opt res:  
EW 4H; -620

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

N	S
7	7
6	6
9	8
9	9
7	7

8  
11 13  
8

**22**  
E/EW

♠ 7653  
♥ A7  
♦ 2  
♣ AQ5432

♠ JT  
♥ KT53  
♦ AQT97  
♣ T9

♠ KQ9842  
♥ 6  
♦ KJ8654  
♣ -

♠ A  
♥ QJ9842  
♦ 3  
♣ KJ876

Opt res:  
EW 6SX; 200

N	S
7	7
2	2
10	10
2	2
12	12

N	S
4	4
11	11
2	2
10	10
-	-

10  
10 9  
11

**23**  
S/AII

♠ T3  
♥ KQT532  
♦ T83  
♣ J9

♠ AQ98  
♥ AJ84  
♦ QJ64  
♣ 8

♠ KJ74  
♥ 9  
♦ K75  
♣ AK764

♠ 652  
♥ 76  
♦ A92  
♣ QT532

Opt res:  
EW 6S; -1430

N	S
3	3
1	1
5	5
2	2
4	4

N	S
10	10
12	12
8	8
11	11
9	9

6  
14 14  
6

**24**  
W/-

♠ JT965  
♥ J8542  
♦ 82  
♣ 9

♠ 83  
♥ 7  
♦ 9764  
♣ AKJT52

♠ 4  
♥ AQ96  
♦ AJT5  
♣ Q864

♠ AKQ72  
♥ KT3  
♦ KQ3  
♣ 73

Opt res:  
EW 4C, EW 4D; -130

N	S
5	5
8	8
8	8
3	3
3	3

N	S
8	8
3	3
4	4
10	10
10	10

8  
2 13  
17

**25**  
N/EW

♠ K932  
♥ J9  
♦ 64  
♣ KJ753

♠ T87  
♥ AQT5  
♦ T8  
♣ AQT8

♠ AQ64  
♥ 63  
♦ K532  
♣ 962

♠ J5  
♥ K8742  
♦ AQJ97  
♣ 4

Opt res:  
EW 1N; -90

N	S
6	6
6	6
7	7
6	6
5	5

N	S
7	7
7	7
6	6
6	6
7	7

8  
12 9  
11

**26**  
E/AII

♠ 5  
♥ AJ84  
♦ Q75  
♣ QJ742

♠ Q9643  
♥ 92  
♦ A864  
♣ T8

♠ AKT2  
♥ 765  
♦ JT2  
♣ 965

♠ J87  
♥ KQT3  
♦ K93  
♣ AK3

Opt res:  
NS 4H; 650

N	S
7	7
6	6
11	11
7	6
10	10

N	S
4	4
7	7
2	2
5	5
3	3

10  
6 8  
16

**27**  
S/-

♠ AJT4  
♥ 962  
♦ A86  
♣ 765

♠ 5  
♥ AQ4  
♦ Q93  
♣ KQT984

♠ Q8732  
♥ T83  
♦ 54  
♣ A32

♠ K96  
♥ KJ75  
♦ KJT72  
♣ J

Opt res:  
NS 3D; 110

N	S
5	5
7	7
8	8
9	9
4	4

N	S
5	4
6	5
5	4
3	3
8	8

9  
13 6  
12

**28**  
W/NS

♠ AJT  
♥ 84  
♦ T6543  
♣ K95

♠ 86  
♥ AQ765  
♦ -  
♣ AJT643

♠ KQ752  
♥ J32  
♦ A97  
♣ 82

♠ 943  
♥ KT9  
♦ KQJ82  
♣ Q7

Opt res:  
EW 4H; -420

N	S
5	5
4	4
3	3
7	7
3	3

N	S
7	7
8	8
10	10
5	5
10	10

8  
11 10  
11

**29**  
N/AII

♠ T5  
♥ AKQ8  
♦ 9853  
♣ KQ5

♠ A84  
♥ T964  
♦ AJ7  
♣ T32

♠ KQ7  
♥ J5  
♦ Q64  
♣ J9874

♠ J9632  
♥ 732  
♦ KT2  
♣ A6

Opt res:  
NS 1N; 120

N	S
8	8
7	7
8	8
8	8
6	6

N	S
5	5
5	5
5	5
5	5
7	7

14  
9 9  
8

**30**  
E/-

♠ 865  
♥ AJT2  
♦ 832  
♣ A85

♠ 4  
♥ 7  
♦ AKQ654  
♣ J7643

♠ AQJ9  
♥ Q9865  
♦ T7  
♣ K2

♠ KT732  
♥ K43  
♦ J9  
♣ QT9

Opt res:  
EW 3D; -130

N	S
5	5
7	7
6	6
2	2
3	3

N	S
8	8
6	5
7	7
10	10
9	9

9  
10 12  
9

**31**  
S/NS

♠ A984  
♥ T843  
♦ T5  
♣ 974

♠ QJ5  
♥ AKQ52  
♦ QJ94  
♣ A

♠ 76  
♥ J6  
♦ AK2  
♣ QJT862

♠ KT32  
♥ 97  
♦ 8763  
♣ K53

Opt res:  
EW 4H; -450

N	S
3	3
5	5
-	-
2	2
3	3

N	S
10	10
8	8
11	11
11	11
10	10

4  
19 11  
6

**32**  
W/EW

♠ AK2  
♥ J  
♦ QJ5  
♣ AQJT32

♠ JT853  
♥ T8  
♦ KT9864  
♣ -

♠ Q94  
♥ AK963  
♦ 7  
♣ K985

♠ 76  
♥ Q7542  
♦ A32  
♣ 764

Opt res:  
NS 4C; 130

N	S
8	8
4	4
7	7
5	6
10	10

N	S
4	4
8	9
5	5
7	7
3	3

18  
4 12  
6

**33**  
N/-

♠ J97  
♥ KQJT62  
♦ 8  
♣ A53

♠ AK862  
♥ 4  
♦ 732  
♣ J862

♠ T54  
♥ A95  
♦ AK654  
♣ KT

♠ Q3  
♥ 873  
♦ QJT9  
♣ Q974

Opt res:  
EW 4S; -420

N	S
6	5
3	3
7	7
3	3
5	5

N	S
6	6
10	10
5	5
10	10
8	8

11  
8 14  
7

**34**  
E/NS

♠ AJ72  
♥ K3  
♦ 863  
♣ AJ96

♠ Q985  
♥ 65  
♦ KQT2  
♣ Q53

♠ T4  
♥ T987  
♦ J7  
♣ KT742

♠ K63  
♥ AQJ42  
♦ A954  
♣ 8

Opt res:  
NS 3N; 430

N	S
10	10
10	10
11	11
10	10
8	8

N	S
2	2
2	2
2	2
3	3
5	5

13  
9 4  
14

**35**  
S/EW

♠ QT987  
♥ JT8  
♦ KT7  
♣ Q8

♠ AJ643  
♥ 53  
♦ Q9642  
♣ 4

♠ -  
♥ Q74  
♦ A53  
♣ KJT9653

♠ K52  
♥ AK962  
♦ J8  
♣ A72

Opt res:  
EW 4H; -620

N	S
10	6
9	9
10	9
7	5
6	5

N	S
3	3
4	4
3	3
6	6
7	7

8  
7 10  
15

**36**  
W/AII

♠ J653  
♥ A  
♦ T74  
♣ Q7643

♠ QT8  
♥ KQ7653  
♦ AJ6  
♣ 9

♠ A7  
♥ J8  
♦ K952  
♣ KJT85

♠ K942  
♥ T942  
♦ Q83  
♣ A2

Opt res:  
EW 4H; -650

N	S
3	2
5	5
2	2
3	3
5	5

N	S
10	10
7	7
11	10
9	9
8	8

7  
12 12  
9