



<p>1 N/-</p> <p>♠ KJ63 ♥ J432 ♦ J864 ♣ K</p> <p>♠ A95 ♥ 8765 ♦ A32 ♣ A62</p> <p>♠ Q8 ♥ AQ9 ♦ KQ95 ♣ T975</p> <p>♠ T742 ♥ KT ♦ T7 ♣ QJ843</p> <p>9 12 13 6</p> <p>NT ♠ 1 ♥ ♦ ♣</p> <p>Opt res: EW 3NT; -400</p> <p>E W NT 3 3 ♠ 3 3 ♥ 3 3 ♦ 3 3 ♣ 1 1</p>	<p>2 E/NS</p> <p>♠ Q842 ♥ AQ5 ♦ 842 ♣ Q98</p> <p>♠ AK6 ♥ K64 ♦ Q53 ♣ JT72</p> <p>♠ 975 ♥ JT73 ♦ AKT76 ♣ 4</p> <p>♠ JT3 ♥ 982 ♦ J9 ♣ AK653</p> <p>10 13 8 9</p> <p>NT ♠ 1 1 ♥ ♦ ♣</p> <p>Opt res: EW 2D,EW 2H; -110</p> <p>E W NT 1 1 ♠ 2 2 ♥ 3 3 ♦ 3 3 ♣</p>	<p>3 S/EW</p> <p>♠ A6542 ♥ A53 ♦ KQJ6 ♣ T</p> <p>♠ JT8 ♥ JT942 ♦ 83 ♣ Q96</p> <p>♠ Q73 ♥ 6 ♦ A9542 ♣ A852</p> <p>♠ K9 ♥ KQ87 ♦ T7 ♣ KJ743</p> <p>14 4 10 12</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: NS 4S; 420</p> <p>E W NT 3 3 ♠ 4 4 ♥ 3 3 ♦ 2 2 ♣ 3 3</p>
<p>4 W/All</p> <p>♠ AT52 ♥ Q95 ♦ 854 ♣ T97</p> <p>♠ 6 ♥ KJT862 ♦ KQJ6 ♣ AJ</p> <p>♠ QJ984 ♥ A3 ♦ T93 ♣ 842</p> <p>♠ K73 ♥ 74 ♦ A72 ♣ KQ653</p> <p>6 15 7 12</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: EW 4H; -620</p> <p>E W NT 1 1 ♠ 4 4 ♥ 4 4 ♦ 4 4 ♣</p>	<p>5 N/NS</p> <p>♠ T76 ♥ AJ8 ♦ J84 ♣ A952</p> <p>♠ KJ42 ♥ Q542 ♦ AK3 ♣ QJ</p> <p>♠ 953 ♥ KT73 ♦ T65 ♣ T87</p> <p>♠ AQ8 ♥ 96 ♦ Q972 ♣ K643</p> <p>10 16 3 11</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: EW 2H; -110</p> <p>E W NT 1 1 ♠ 2 2 ♥ ♦ ♣</p>	<p>6 E/EW</p> <p>♠ AK986542 ♥ 7 ♦ A7 ♣ AJ</p> <p>♠ - ♥ JT98632 ♦ T4 ♣ K963</p> <p>♠ Q73 ♥ AKQ4 ♦ Q862 ♣ 72</p> <p>♠ JT ♥ 5 ♦ KJ953 ♣ QT854</p> <p>16 4 13 7</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: NS 4S; 450</p> <p>E W NT 5 5 ♠ 3 4 ♥ 3 3 ♦ ♣</p>
<p>7 S/All</p> <p>♠ 986 ♥ T842 ♦ 42 ♣ KT62</p> <p>♠ AKQT543 ♥ 76 ♦ A86 ♣ J</p> <p>♠ J2 ♥ QJ3 ♦ KQ973 ♣ A75</p> <p>♠ 7 ♥ AK95 ♦ JT5 ♣ Q9843</p> <p>3 14 13 10</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: EW 5NT; -660</p> <p>E W NT 5 5 ♠ 5 5 ♥ 5 5 ♦ 5 5 ♣</p>	<p>8 W/-</p> <p>♠ K9 ♥ Q ♦ AQJ87542 ♣ 63</p> <p>♠ AJ863 ♥ K4 ♦ K6 ♣ AQ97</p> <p>♠ Q72 ♥ T765 ♦ T93 ♣ 854</p> <p>♠ T54 ♥ AJ9832 ♦ - ♣ KJT2</p> <p>12 17 2 9</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: E 3NTX; 100</p> <p>E W NT 2 ♠ 1 1 ♥ ♦ ♣</p>	<p>9 N/EW</p> <p>♠ J98 ♥ JT8765 ♦ AT ♣ T7</p> <p>♠ 64 ♥ Q32 ♦ KJ8 ♣ J8543</p> <p>♠ AQ532 ♥ 4 ♦ Q953 ♣ KQ2</p> <p>♠ KT7 ♥ AK9 ♦ 7642 ♣ A96</p> <p>6 7 13 14</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: NS 2H; 140</p> <p>E W NT 3 3 ♠ 3 3 ♥ 1 1 ♦ 1 1 ♣ 2 2</p>
<p>10 E/All</p> <p>♠ 9765 ♥ 64 ♦ - ♣ AKQ9642</p> <p>♠ JT ♥ AQJT832 ♦ 9843 ♣ -</p> <p>♠ Q8 ♥ K975 ♦ AKJT ♣ J53</p> <p>♠ AK432 ♥ - ♦ Q7652 ♣ T87</p> <p>9 8 14 9</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: S 7S; 2210</p> <p>E W NT 6 7 ♠ 7 7 ♥ ♦ ♣</p>	<p>11 S/-</p> <p>♠ K9 ♥ AT52 ♦ 742 ♣ AKT7</p> <p>♠ A7542 ♥ J ♦ QJ85 ♣ 842</p> <p>♠ QT83 ♥ 8764 ♦ AKT6 ♣ 5</p> <p>♠ J6 ♥ KQ93 ♦ 93 ♣ QJ963</p> <p>14 8 9 9</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: NS 5CX; -100</p> <p>E W NT 2 2 ♠ 3 3 ♥ 4 4 ♦ 4 4 ♣</p>	<p>12 W/NS</p> <p>♠ Q54 ♥ AT95 ♦ AJ8 ♣ A98</p> <p>♠ 9876 ♥ KQJ86 ♦ T ♣ KT6</p> <p>♠ KJ32 ♥ 2 ♦ Q7532 ♣ 752</p> <p>♠ AT ♥ 743 ♦ K964 ♣ QJ43</p> <p>15 9 6 10</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: NS 3NT; 600</p> <p>E W NT 3 3 ♠ 2 2 ♥ 3 3 ♦ 3 3 ♣</p>
<p>13 N/All</p> <p>♠ T96 ♥ AT97 ♦ A3 ♣ AKJ9</p> <p>♠ A7432 ♥ K2 ♦ J87 ♣ T76</p> <p>♠ K5 ♥ J854 ♦ 54 ♣ 85432</p> <p>♠ QJ8 ♥ Q63 ♦ KQT962 ♣ Q</p> <p>16 8 4 12</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: NS 3NT; 660</p> <p>E W NT 5 5 ♠ 3 3 ♥ 3 3 ♦ 4 4 ♣ 3 3</p>	<p>14 E/-</p> <p>♠ J ♥ 876 ♦ KQ963 ♣ AQ86</p> <p>♠ KQ543 ♥ AJ2 ♦ J54 ♣ JT</p> <p>♠ AT9762 ♥ Q95 ♦ A8 ♣ 97</p> <p>♠ 8 ♥ KT43 ♦ T72 ♣ K5432</p> <p>12 12 10 6</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: NS 4CX,NS 4DX; -100</p> <p>E W NT 2 2 ♠ 3 3 ♥ ♦ ♣</p>	<p>15 S/NS</p> <p>♠ - ♥ J54 ♦ AJT963 ♣ AT43</p> <p>♠ AKQ64 ♥ A6 ♦ Q52 ♣ Q85</p> <p>♠ J873 ♥ 82 ♦ 874 ♣ KJ72</p> <p>♠ T952 ♥ KQT973 ♦ K ♣ 96</p> <p>10 17 5 8</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: EW 5SX; 500</p> <p>E W NT 5 5 ♠ 3 3 ♥ ♦ ♣</p>
<p>16 W/EW</p> <p>♠ 982 ♥ AKQJ ♦ 7 ♣ Q9832</p> <p>♠ A74 ♥ T6 ♦ AQT954 ♣ AT</p> <p>♠ K53 ♥ 98743 ♦ K2 ♣ KJ6</p> <p>♠ QJT6 ♥ 52 ♦ J863 ♣ 754</p> <p>12 14 10 4</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: EW 3NT,EW 5D; -600</p> <p>E W NT 3 3 ♠ 2 2 ♥ 3 3 ♦ 3 3 ♣ 5 5</p>	<p>17 N/-</p> <p>♠ 8 ♥ K94 ♦ 975 ♣ J96532</p> <p>♠ 73 ♥ AT87 ♦ Q2 ♣ AKQ84</p> <p>♠ AJT52 ♥ Q6532 ♦ 83 ♣ 7</p> <p>♠ KQ964 ♥ J ♦ AKJT64 ♣ T</p> <p>4 15 7 14</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: NS 4DX; -100</p> <p>E W NT 2 2 ♠ 3 3 ♥ ♦ ♣</p>	<p>18 E/NS</p> <p>♠ K9876432 ♥ J8 ♦ - ♣ Q85</p> <p>♠ A5 ♥ QT954 ♦ QT754 ♣ 2</p> <p>♠ QJ ♥ K72 ♦ 632 ♣ JT743</p> <p>♠ T ♥ A63 ♦ AKJ98 ♣ AK96</p> <p>6 8 7 19</p> <p>NT ♠ ♥ ♦ ♣</p> <p>Opt res: NS 6S; 1430</p> <p>E W NT 2 2 ♠ 6 6 ♥ 1 1 ♦ 1 1 ♣ 4 4</p>

N/S/E/W | HCP: 10.4 10.3 8.4 10.9 | Bal: 11 10 14 11 | > 6: 6 0 0 4 | = 1: 11 14 11 8 | = 0: 3 3 0 2



<p>19 ♠ KQ6 ♥ 9654 ♦ QT9 ♣ Q85</p> <p>S/EW</p> <p>♠ 4 ♥ AT3 ♦ K5 ♣ JT96432</p> <p>♠ AT87 ♥ QJ872 ♦ J2 ♣ K7</p> <p>♠ J9532 ♥ K ♦ A87643 ♣ A</p> <p>NT</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>2</td><td>2</td></tr> <tr><td>4</td><td>4</td></tr> </table> <p>Opt res: NS 5DX; -100</p> <table border="1"> <tr><th>E</th><th>W</th></tr> <tr><td>1</td><td>1</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>4</td><td>4</td></tr> </table> <p>9 8 11 12</p>	N	S	2	2	4	4	E	W	1	1	4	4	4	4	<p>20 ♠ 7532 ♥ 864 ♦ AK32 ♣ 94</p> <p>W/All</p> <p>♠ AKQJ96 ♥ A ♦ 854 ♣ A87</p> <p>♠ 4 ♥ JT973 ♦ T6 ♣ QJT65</p> <p>♠ T8 ♥ KQ52 ♦ QJ97 ♣ K32</p> <p>NT</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>1</td><td>1</td></tr> </table> <p>Opt res: EW 5C; -600</p> <table border="1"> <tr><th>E</th><th>W</th></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>5</td><td>5</td></tr> </table> <p>7 18 4 11</p>	N	S	1	1	E	W	2	2	3	3	2	2	5	5	<p>21 ♠ Q2 ♥ AJ54 ♦ KQ ♣ KQ982</p> <p>N/NS</p> <p>♠ 75 ♥ KT72 ♦ AT63 ♣ A74</p> <p>♠ AT9 ♥ Q ♦ 98742 ♣ T653</p> <p>♠ KJ8643 ♥ 9863 ♦ J5 ♣ J</p> <p>NT</p> <table border="1"> <tr><th>N</th><th>S</th></tr> <tr><td>1</td><td>1</td></tr> <tr><td>2</td><td>2</td></tr> <tr><td>1</td><td>1</td></tr> </table> <p>Opt res: EW 2NTX, EW 3DX; 100</p> <table border="1"> <tr><th>E</th><th>W</th></tr> <tr><td>1</td><td>1</td></tr> <tr><td>2</td><td>2</td></tr> </table> <p>17 11 6 6</p>	N	S	1	1	2	2	1	1	E	W	1	1	2	2																								
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