





<p><b>19</b> S/EW</p> <p>♠ Q832 ♥ 82 ♦ AKQJ9 ♣ 53</p> <p>♠ K96 ♥ Q964 ♦ T842 ♣ J7</p> <p>♠ JT74 ♥ KJT5 ♦ - ♣ QT962</p> <p>♠ A5 ♥ A73 ♦ 7653 ♣ AK84</p> <table border="1"> <tr><td>N</td><td>S</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>6</td><td>6</td></tr> <tr><td>11</td><td>11</td></tr> <tr><td>7</td><td>7</td></tr> </table> <p>Opt res: NS 3N, NS 5D; 400</p> <table border="1"> <tr><td>E</td><td>W</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>2</td><td>2</td></tr> <tr><td>5</td><td>5</td></tr> </table> <p>12 6 7 15</p>	N	S	9	9	9	9	6	6	11	11	7	7	E	W	3	3	4	4	7	7	2	2	5	5	<p><b>20</b> W/All</p> <p>♠ Q5 ♥ AJ8 ♦ Q72 ♣ A9864</p> <p>♠ T86 ♥ 5 ♦ T953 ♣ KT732</p> <p>♠ AJ7 ♥ Q43 ♦ AKJ84 ♣ Q5</p> <p>♠ K9432 ♥ KT9762 ♦ 6 ♣ J</p> <table border="1"> <tr><td>N</td><td>S</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>11</td><td>11</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>5</td><td>5</td></tr> </table> <p>Opt res: NS 4H; 650</p> <table border="1"> <tr><td>E</td><td>W</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>2</td><td>2</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>8</td><td>8</td></tr> </table> <p>13 3 17 7</p>	N	S	7	7	9	9	11	11	3	3	5	5	E	W	5	5	3	3	2	2	8	8	8	8	<p><b>21</b> N/NS</p> <p>♠ 9654 ♥ Q97543 ♦ 64 ♣ J</p> <p>♠ A87 ♥ T6 ♦ 987 ♣ Q9765</p> <p>♠ QJ2 ♥ K8 ♦ T52 ♣ AKT83</p> <p>♠ KT3 ♥ AJ2 ♦ AKQJ3 ♣ 42</p> <table border="1"> <tr><td>N</td><td>S</td></tr> <tr><td>6</td><td>6</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>10</td><td>10</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>5</td><td>5</td></tr> </table> <p>Opt res: E 4NX; 500</p> <table border="1"> <tr><td>E</td><td>W</td></tr> <tr><td>7</td><td>2</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>2</td><td>2</td></tr> <tr><td>3</td><td>2</td></tr> <tr><td>7</td><td>7</td></tr> </table> <p>3 6 13 18</p>	N	S	6	6	8	8	10	10	9	9	5	5	E	W	7	2	4	4	2	2	3	2	7	7
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<p><b>22</b> E/EW</p> <p>♠ AT6 ♥ K97 ♦ 85 ♣ Q9543</p> <p>♠ QJ5 ♥ AJ8432 ♦ 642 ♣ T</p> <p>♠ K987432 ♥ 6 ♦ AT3 ♣ A6</p> <p>♠ - ♥ QT5 ♦ KQJ97 ♣ KJ872</p> <table border="1"> <tr><td>N</td><td>S</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>5</td><td>5</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>9</td><td>9</td></tr> </table> <p>Opt res: NS 5CX; -300</p> <table border="1"> <tr><td>E</td><td>W</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>10</td><td>10</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>6</td><td>5</td></tr> <tr><td>4</td><td>4</td></tr> </table> <p>9 8 11 12</p>	N	S	4	4	3	3	5	5	7	7	9	9	E	W	8	8	10	10	7	7	6	5	4	4	<p><b>23</b> S/All</p> <p>♠ KJ873 ♥ QT ♦ QJ3 ♣ J84</p> <p>♠ A964 ♥ KJ765 ♦ 65 ♣ T7</p> <p>♠ QT2 ♥ A4 ♦ A97 ♣ KQ963</p> <p>♠ 5 ♥ 9832 ♦ KT842 ♣ A52</p> <table border="1"> <tr><td>N</td><td>S</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>4</td><td>4</td></tr> <tr><td>3</td><td>3</td></tr> <tr><td>6</td><td>6</td></tr> <tr><td>3</td><td>3</td></tr> </table> <p>Opt res: EW 1H, EW 1S; -140</p> <table border="1"> <tr><td>E</td><td>W</td></tr> <tr><td>8</td><td>8</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>9</td><td>9</td></tr> <tr><td>7</td><td>7</td></tr> <tr><td>9</td><td>9</td></tr> </table> <p>10 8 15 7</p>	N	S	4	4	4	4	3	3	6	6	3	3	E	W	8	8	9	9	9	9	7	7	9	9	<p><b>24</b> W/-</p> <p>♠ Q52 ♥ QJT63 ♦ 43 ♣ K32</p> <p>♠ K873 ♥ AK84 ♦ AJ6 ♣ 98</p> <p>♠ A4 ♥ 97 ♦ QT752 ♣ AQJ6</p> <p>♠ JT96 ♥ 52 ♦ K98 ♣ T754</p> <table border="1"> <tr><td>N</td><td>S</td></tr> <tr><td>1</td><td>1</td></tr> <tr><td>2</td><td>2</td></tr> <tr><td>2</td><td>2</td></tr> <tr><td>-</td><td>-</td></tr> <tr><td>1</td><td>1</td></tr> </table> <p>Opt res: EW 7D; -1440</p> <table border="1"> <tr><td>E</td><td>W</td></tr> <tr><td>12</td><td>12</td></tr> <tr><td>11</td><td>11</td></tr> <tr><td>10</td><td>11</td></tr> <tr><td>13</td><td>13</td></tr> <tr><td>12</td><td>12</td></tr> </table> <p>8 15 13 4</p>	N	S	1	1	2	2	2	2	-	-	1	1	E	W	12	12	11	11	10	11	13	13	12	12
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