



<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ KQ865 ♥ 5 ♦ J9542 ♣ KT</div><div>♠ A9 ♥ QT7642 ♦ K6 ♣ A84</div><div>♠ J72 ♥ 98 ♦ AQ7 ♣ J7632</div><div>1</div><div>N/-</div><div>♠ T43 ♥ AKJ3 ♦ T83 ♣ Q95</div><div>Opt res: EW 3CX,EW 3HX; 100</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ AKT5 ♥ AK97 ♦ KT ♣ 842</div><div>♠ Q73 ♥ J654 ♦ 7542 ♣ K5</div><div>♠ J642 ♥ T2 ♦ J8 ♣ AJ963</div><div>2</div><div>E/NS</div><div>♠ 98 ♥ Q83 ♦ AQ963 ♣ QT7</div><div>Opt res: NS 3N; 660</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ 9654 ♥ Q984 ♦ J96 ♣ J8</div><div>♠ KJ ♥ AT76 ♦ KQ7 ♣ KQ96</div><div>♠ AQT32 ♥ KJ53 ♦ 32 ♣ T2</div><div>3</div><div>S/EW</div><div>♠ 87 ♥ 2 ♦ AT854 ♣ A7543</div><div>Opt res: EW 3N; -660</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ 8764 ♥ K ♦ AJ9 ♣ A7652</div><div>♠ J32 ♥ QJ865 ♦ T3 ♣ K84</div><div>♠ AKT95 ♥ T42 ♦ W/AII ♣ K765</div><div>4</div><div>W/AII</div><div>♠ Q ♥ A973 ♦ Q842 ♣ QT93</div><div>Opt res: NS 2C; 130</div></div>
<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ KQJ985 ♥ T ♦ A2 ♣ J832</div><div>♠ 6 ♥ K5432 ♦ T53 ♣ K975</div><div>♠ A42 ♥ AQJ986 ♦ K7 ♣ T4</div><div>5</div><div>N/NS</div><div>♠ T73 ♥ 7 ♦ QJ9864 ♣ AQ6</div><div>Opt res: EW 5H; -450</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ A9 ♥ AQ2 ♦ JT64 ♣ AJ54</div><div>♠ Q6 ♥ KJ73 ♦ Q53 ♣ T832</div><div>♠ T832 ♥ T965 ♦ K72 ♣ 96</div><div>6</div><div>E/EW</div><div>♠ KJ754 ♥ 84 ♦ A98 ♣ KQ7</div><div>Opt res: NS 6N; 990</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ 8542 ♥ J ♦ Q54 ♣ KQ542</div><div>♠ AQJ93 ♥ K96 ♦ K ♣ T973</div><div>♠ - ♥ AT732 ♦ S/AII ♣ AJ9862</div><div>7</div><div>S/AII</div><div>♠ KT76 ♥ Q854 ♦ T73 ♣ J6</div><div>Opt res: EW 4H; -650</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ AQJ654 ♥ 65 ♦ T5 ♣ K98</div><div>♠ T83 ♥ K98 ♦ 987 ♣ Q432</div><div>♠ K9 ♥ Q732 ♦ W/- ♣ AQJ32</div><div>8</div><div>W/-</div><div>♠ 72 ♥ AJT4 ♦ K64 ♣ AT76</div><div>Opt res: NS 4S; 420</div></div>
<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ KQ73 ♥ AQ4 ♦ AJ2 ♣ KT8</div><div>♠ J642 ♥ K852 ♦ T3 ♣ J75</div><div>♠ T95 ♥ 763 ♦ KQ8765 ♣ 3</div><div>9</div><div>N/EW</div><div>♠ A8 ♥ JT9 ♦ 94 ♣ AQ9642</div><div>Opt res: NS 7N; 1520</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ K ♥ KQJ8765 ♦ KQ53 ♣ Q</div><div>♠ J87 ♥ AT94 ♦ A6 ♣ T983</div><div>♠ QT652 ♥ 2 ♦ 94 ♣ AKJ65</div><div>10</div><div>E/AII</div><div>♠ A943 ♥ 3 ♦ JT872 ♣ 742</div><div>Opt res: NS 5DX; -200</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ 7 ♥ T75 ♦ AT543 ♣ K953</div><div>♠ QT98632 ♥ QJ ♦ J76 ♣ J</div><div>♠ J4 ♥ AK9642 ♦ Q2 ♣ T82</div><div>11</div><div>S/-</div><div>♠ AK5 ♥ 83 ♦ K98 ♣ AQ764</div><div>Opt res: NS 3C,NS 3D; 130</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ K75 ♥ AKT ♦ AJ ♣ Q9765</div><div>♠ QJ86 ♥ J ♦ QT86 ♣ AT32</div><div>♠ AT93 ♥ 9872 ♦ W/NS ♣ K73</div><div>12</div><div>W/NS</div><div>♠ 42 ♥ Q6543 ♦ 9542 ♣ 84</div><div>Opt res: EW 4S; -450</div></div>
<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ A73 ♥ KJ6 ♦ A87 ♣ KQJT</div><div>♠ JT92 ♥ A ♦ J9432 ♣ 543</div><div>♠ Q86 ♥ Q84 ♦ KT65 ♣ 972</div><div>13</div><div>N/AII</div><div>♠ K54 ♥ T97532 ♦ Q ♣ A86</div><div>Opt res: NS 4H; 650</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ 42 ♥ Q75 ♦ KJ75 ♣ A762</div><div>♠ T653 ♥ K82 ♦ AQ ♣ 9843</div><div>♠ KJ ♥ AT963 ♦ T982 ♣ KJ</div><div>14</div><div>E/-</div><div>♠ AQ987 ♥ J4 ♦ 643 ♣ QT5</div><div>Opt res: NS 2SX,NS 2NX; -100</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ 7654 ♥ 9732 ♦ K4 ♣ K32</div><div>♠ KT3 ♥ Q8 ♦ QJ96 ♣ AT84</div><div>♠ AJ9 ♥ T5 ♦ T532 ♣ J976</div><div>15</div><div>S/NS</div><div>♠ Q82 ♥ AKJ64 ♦ A87 ♣ Q5</div><div>Opt res: NS 2H; 140</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ T ♥ QJ42 ♦ K8762 ♣ J96</div><div>♠ AKQ983 ♥ KT9653 ♦ - ♣ K</div><div>♠ J765 ♥ 87 ♦ W/EW ♣ AT875</div><div>16</div><div>W/EW</div><div>♠ 42 ♥ A ♦ AQJ543 ♣ Q432</div><div>Opt res: NS 7DX; -500</div></div>
<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ K9 ♥ J96 ♦ Q864 ♣ Q843</div><div>♠ T4 ♥ 8432 ♦ 532 ♣ AT95</div><div>♠ AJ62 ♥ KQ5 ♦ AKJ7 ♣ J2</div><div>17</div><div>N/-</div><div>♠ Q8753 ♥ AT7 ♦ T9 ♣ K76</div><div>Opt res: E 1N; -120</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ 43 ♥ 942 ♦ A82 ♣ KQJ83</div><div>♠ 852 ♥ J63 ♦ K6543 ♣ AT</div><div>♠ KQT9 ♥ AQ5 ♦ QT7 ♣ 652</div><div>18</div><div>E/NS</div><div>♠ AJ76 ♥ KT87 ♦ J9 ♣ 974</div><div>Opt res: EW 2D; -90</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ K82 ♥ A952 ♦ Q54 ♣ 954</div><div>♠ J4 ♥ KJ64 ♦ 87 ♣ JT763</div><div>♠ QT973 ♥ T873 ♦ S/EW ♣ AK8</div><div>19</div><div>S/EW</div><div>♠ A65 ♥ Q ♦ AKJT962 ♣ Q2</div><div>Opt res: NS 3D; 130</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ 4 ♥ AKJ93 ♦ AKJ5 ♣ J64</div><div>♠ KJ96 ♥ T862 ♦ 3 ♣ QT75</div><div>♠ AQT32 ♥ 754 ♦ W/AII ♣ AK3</div><div>20</div><div>W/AII</div><div>♠ 875 ♥ Q ♦ Q98642 ♣ 982</div><div>Opt res: EW 3S; -140</div></div>
<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ J754 ♥ Q6 ♦ 76432 ♣ K2</div><div>♠ T9863 ♥ K973 ♦ A ♣ T75</div><div>♠ AK ♥ JT8542 ♦ J9 ♣ A96</div><div>21</div><div>N/NS</div><div>♠ Q2 ♥ A ♦ KQT85 ♣ QJ843</div><div>Opt res: EW 3H; -140</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ AJT ♥ T762 ♦ T842 ♣ 75</div><div>♠ 8654 ♥ AJ4 ♦ J5 ♣ KQ82</div><div>♠ Q72 ♥ KQ83 ♦ AQ ♣ JT96</div><div>22</div><div>E/EW</div><div>♠ K93 ♥ 95 ♦ K9763 ♣ A43</div><div>Opt res: NS 2D; 90</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ K73 ♥ A3 ♦ KQT6 ♣ AT87</div><div>♠ AQ ♥ JT75 ♦ AJ32 ♣ K52</div><div>♠ T52 ♥ KQ864 ♦ 954 ♣ J3</div><div>23</div><div>S/AII</div><div>♠ J9864 ♥ 92 ♦ 87 ♣ Q964</div><div>Opt res: NS 2S; 140</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ JT9 ♥ Q652 ♦ A63 ♣ 975</div><div>♠ K874 ♥ J8 ♦ T542 ♣ AT4</div><div>♠ A62 ♥ K943 ♦ W/- ♣ J987</div><div>24</div><div>W/-</div><div>♠ Q53 ♥ AT7 ♦ KQ ♣ KQJ82</div><div>Opt res: NS 2N; 120</div></div>
<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ 63 ♥ KJT9763 ♦ A3 ♣ AQ</div><div>♠ T974 ♥ A542 ♦ Q72 ♣ 63</div><div>♠ AKQ852 ♥ Q ♦ T5 ♣ 8542</div><div>25</div><div>N/EW</div><div>♠ J ♥ 8 ♦ KJ9864 ♣ KJT97</div><div>Opt res: NS 5C,NS 5D; 400</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ KJ7 ♥ A97 ♦ AKT832 ♣ 3</div><div>♠ AT ♥ J532 ♦ 9 ♣ KJT987</div><div>♠ 983 ♥ KQ8 ♦ QJ75 ♣ AQ4</div><div>26</div><div>E/AII</div><div>♠ Q6542 ♥ T64 ♦ 64 ♣ 652</div><div>Opt res: NS 4SX; -500</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ AJ2 ♥ KJ532 ♦ K7 ♣ T93</div><div>♠ T64 ♥ T876 ♦ T862 ♣ A8</div><div>♠ K953 ♥ 4 ♦ AQJ95 ♣ 752</div><div>27</div><div>S/-</div><div>♠ Q87 ♥ AQ9 ♦ 43 ♣ KQJ64</div><div>Opt res: EW 5DX; 300</div></div>	<div><div>N S</div><div>N S H D C</div><div>1 2 2 2 2</div><div>♠ T6 ♥ AK5 ♦ 976 ♣ AQJ94</div><div>♠ Q753 ♥ 873 ♦ Q8 ♣ T853</div><div>♠ AK ♥ QT42 ♦ W/NS ♣ AKJ54</div><div>28</div><div>W/NS</div><div>♠ J9842 ♥ J96 ♦ T32 ♣ K7</div><div>Opt res: NS 1S; 80</div></div>

N/S/E/W|HCP: 11.4 9.7 10.4 8.5 | Bal: 16 15 12 17 |> 6: 2 1 0 1 | = 1: 10 11 6 9 | = 0: 0 0 1 1