

1 ♠J32 ♥K96 ♦Q753 ♣1032 ♠Q85 ♥107 ♦AJ42 ♣AQ85 ♠A64 ♥QJ82 ♦K98 ♣K97 ♠K1097 ♥A543 ♦106 ♣J64 NS EW Contract N-S E-W MP 4 7 3NT E-1 50 4 12 3 3NT E-1 50 4 1 11 3NT E-1 50 4 6 8 3NT E 3 400 1 5 13 3NT E 3 400 1 9 10 3NT E 3 400 1	2 ♠QJ1032 ♥Q9 ♦Q1097 ♣74 ♠96 ♥KJ1075 ♦K6 ♣K1085 ♠K874 ♥83 ♦AJ ♣AJ632 ♠A5 ♥A642 ♦85432 ♣Q9 NS EW Contract N-S E-W MP 6 8 3NT E-1 50 5 4 7 1NT W 1 90 4 5 13 2C E 4 130 3 9 10 1NT W 3 150 1 12 3 1NT W 3 150 1 1 11 1NT W 3 150 1	3 ♠95 ♥QJ64 ♦62 ♣K10983 ♠AJ742 ♥A52 ♦A5 ♣AJ5 ♠K1083 ♥K10983 ♦Q3 ♣Q2 ♠Q6 ♥7 ♦KJ109874 ♣764 NS EW Contract N-S E-W MP 11 2 6H E-2 200 5 10 1 3Dx S-3 500 4 7 9 4S W 4 620 2 5 8 4S W 4 620 2 4 12 4S W 4 620 2 13 6 3NT W 4 630 0	4 ♠Q10975 ♥86 ♦Q54 ♣J104 ♠63 ♥1054 ♦AK107 ♣A987 ♠KJ842 ♥92 ♦983 ♣Q63 ♠A ♥AKQJ73 ♦J62 ♣K52 NS EW Contract N-S E-W MP 13 6 2NT S 4 180 5 11 2 3H S 3 140 3 4 12 3H S 3 140 3 10 1 2H S 3 140 3 5 8 4H S-1 100 0.5 7 9 2NT N-1 100 0.5	5 ♠KJ42 ♥73 ♦Q84 ♣QJ107 ♠85 ♥J106 ♦KJ6 ♣K9432 ♠A109 ♥AKQ42 ♦1092 ♣A8 ♠Q763 ♥985 ♦A753 ♣65 NS EW Contract N-S E-W MP 13 7 4H E-1 50 3.5 6 9 4H E-1 50 3.5 12 5 3NT E-1 50 3.5 11 3 3NT E-1 50 3.5 8 10 3NT E 3 400 0.5 1 2 3NT E 3 400 0.5
6 ♠965 ♥KQ965 ♦Q6 ♣743 ♠AQ7 ♥102 ♦K10743 ♣A82 ♠KJ4 ♥AJ4 ♦AJ98 ♣Q95 ♠10832 ♥873 ♦52 ♣KJ106 NS EW Contract N-S E-W MP 12 5 3NT E 3 600 5 11 3 3NT E 4 630 3 13 7 3NT E 4 630 3 6 9 3NT E 4 630 3 1 2 3NT E 5 660 1 8 10 3NT E 6 690 0	7 ♠J843 ♥107643 ♦Q73 ♣6 ♠A1092 ♥K9 ♦K4 ♣AQ1083 ♠KQ5 ♥AJ8 ♦J9862 ♣K2 ♠76 ♥Q52 ♦A105 ♣J9754 NS EW Contract N-S E-W MP 2 3 6NT W-1 100 4.5 9 1 3NT W-1 100 4.5 11 4 3NT W 4 630 3 7 10 3NT W 5 660 1 12 6 3NT W 5 660 1 13 8 3NT E 5 660 1	8 ♠QJ6 ♥1097 ♦K93 ♣KQJ4 ♠AK9 ♥A543 ♦J10765 ♣10 ♠5432 ♥KQJ2 ♦A4 ♣A83 ♠1087 ♥86 ♦Q82 ♣97652 NS EW Contract N-S E-W MP 13 8 6H E-2 100 5 11 4 4H E 4 420 4 7 10 4H E 5 450 2 12 6 4H E 5 450 2 9 1 4H E 5 450 2 2 3 4H E 6 480 0	9 ♠K9752 ♥AJ ♦1053 ♣Q52 ♠AQ84 ♥96 ♦K7642 ♣106 ♠J63 ♥K105432 ♦AQ9 ♣3 ♠10 ♥Q87 ♦J8 ♣AKJ9874 NS EW Contract N-S E-W MP 8 1 3NT N 3 400 4.5 10 2 3NT N 3 400 4.5 9 13 4H E-2 200 3 3 4 3C S 3 110 1.5 12 7 3C S 3 110 1.5 11 5 5C S-2 100 0	10 ♠8 ♥A ♦AQJ9542 ♣J754 ♠3 ♥Q9762 ♦K1076 ♣Q93 ♠AK764 ♥K4 ♦83 ♣K1086 ♠QJ10952 ♥J10853 ♦ ♣A2 NS EW Contract N-S E-W MP 9 13 3H W-2 200 5 11 5 3D N-1 100 3 10 2 3D N-1 100 3 12 7 2D N-1 100 3 3 4 3D N-2 200 1 8 1 4D N-3 300 0

11 ♠A93 ♥J9732 ♦Q ♣A632 ♠Q7542 ♥Q8 ♦K96 ♣J104 N W E S ♠106 ♥K654 ♦A83 ♣9875 ♠KJ8 ♥A10 ♦J107542 ♣KQ <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>1</td><td>3</td><td>3NT S</td><td>5</td><td>460</td><td>4</td></tr><tr><td>10</td><td>13</td><td>3NT S</td><td>5</td><td>460</td><td>4</td></tr><tr><td>9</td><td>2</td><td>3NT N</td><td>5</td><td>460</td><td>4</td></tr><tr><td>4</td><td>5</td><td>3NT S</td><td>4</td><td>430</td><td>2</td></tr><tr><td>11</td><td>6</td><td>3NT N</td><td>3</td><td>400</td><td>1</td></tr><tr><td>8</td><td>12</td><td>4H N-1</td><td></td><td>50</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	1	3	3NT S	5	460	4	10	13	3NT S	5	460	4	9	2	3NT N	5	460	4	4	5	3NT S	4	430	2	11	6	3NT N	3	400	1	8	12	4H N-1		50	0	12 ♠AK10 ♥A9432 ♦A6 ♣J95 ♠QJ73 ♥Q76 ♦2 ♣AK642 N W E S ♠9652 ♥KJ105 ♦KQJ7 ♣8 ♠84 ♥8 ♦1098543 ♣Q1073 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>4</td><td>5</td><td>4Sx W-3</td><td>500</td><td></td><td>5</td></tr><tr><td>9</td><td>2</td><td>3S W-2</td><td>100</td><td></td><td>3.5</td></tr><tr><td>10</td><td>13</td><td>2S W-2</td><td>100</td><td></td><td>3.5</td></tr><tr><td>1</td><td>3</td><td>3NT E-1</td><td>50</td><td></td><td>2</td></tr><tr><td>8</td><td>12</td><td>2S W 2</td><td></td><td>110</td><td>1</td></tr><tr><td>11</td><td>6</td><td>3NT W 3</td><td></td><td>400</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	4	5	4Sx W-3	500		5	9	2	3S W-2	100		3.5	10	13	2S W-2	100		3.5	1	3	3NT E-1	50		2	8	12	2S W 2		110	1	11	6	3NT W 3		400	0	13 ♠KJ52 ♥K65 ♦A752 ♣J3 ♠A10643 ♥J932 ♦9 ♣Q76 N W E S ♠97 ♥1074 ♦J6 ♣AK9542 ♠Q8 ♥AQ8 ♦KQ10843 ♣108 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>5</td><td>6</td><td>3NT S</td><td>4</td><td>630</td><td>5</td></tr><tr><td>2</td><td>4</td><td>4D N</td><td>5</td><td>150</td><td>4</td></tr><tr><td>13</td><td>1</td><td>3D N</td><td>4</td><td>130</td><td>2.5</td></tr><tr><td>9</td><td>12</td><td>3D N</td><td>4</td><td>130</td><td>2.5</td></tr><tr><td>10</td><td>3</td><td>3NT N-3</td><td></td><td>300</td><td>0.5</td></tr><tr><td>7</td><td>11</td><td>3NT N-3</td><td></td><td>300</td><td>0.5</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	5	6	3NT S	4	630	5	2	4	4D N	5	150	4	13	1	3D N	4	130	2.5	9	12	3D N	4	130	2.5	10	3	3NT N-3		300	0.5	7	11	3NT N-3		300	0.5	14 ♠K98 ♥K3 ♦J973 ♣J932 ♠72 ♥9764 ♦1042 ♣K754 N W E S ♠AQJ1065 ♥A82 ♦Q6 ♣Q6 ♠43 ♥QJ105 ♦AK85 ♣A108 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>13</td><td>1</td><td>3S E-2</td><td>100</td><td></td><td>4.5</td></tr><tr><td>7</td><td>11</td><td>3S E-2</td><td>100</td><td></td><td>4.5</td></tr><tr><td>2</td><td>4</td><td>2S E-1</td><td>50</td><td></td><td>3</td></tr><tr><td>10</td><td>3</td><td>3C N-2</td><td></td><td>100</td><td>2</td></tr><tr><td>5</td><td>6</td><td>2S E 2</td><td></td><td>110</td><td>0.5</td></tr><tr><td>9</td><td>12</td><td>2S E 2</td><td></td><td>110</td><td>0.5</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	13	1	3S E-2	100		4.5	7	11	3S E-2	100		4.5	2	4	2S E-1	50		3	10	3	3C N-2		100	2	5	6	2S E 2		110	0.5	9	12	2S E 2		110	0.5	15 ♠AKJ6 ♥10843 ♦4 ♣AQJ5 ♠9832 ♥Q976 ♦ ♣K9832 N W E S ♠1075 ♥J52 ♦109832 ♣107 ♠Q4 ♥AK ♦AKQJ765 ♣64 <table><tr><th>NS</th><th>EW</th><th>Contract</th><th>N-S</th><th>E-W</th><th>MP</th></tr><tr><td>10</td><td>12</td><td>7NT S</td><td>7</td><td>2220</td><td>5</td></tr><tr><td>13</td><td>2</td><td>6NT N</td><td>6</td><td>1440</td><td>3</td></tr><tr><td>6</td><td>7</td><td>6NT N</td><td>6</td><td>1440</td><td>3</td></tr><tr><td>3</td><td>5</td><td>6NT N</td><td>6</td><td>1440</td><td>3</td></tr><tr><td>8</td><td>11</td><td>6D S</td><td>6</td><td>1370</td><td>1</td></tr><tr><td>1</td><td>4</td><td>3NT N</td><td>6</td><td>690</td><td>0</td></tr></table>	NS	EW	Contract	N-S	E-W	MP	10	12	7NT S	7	2220	5	13	2	6NT N	6	1440	3	6	7	6NT N	6	1440	3	3	5	6NT N	6	1440	3	8	11	6D S	6	1370	1	1	4	3NT N	6	690	0
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1	12	4H E	4	420	1.5																																																																																																																																																																																																																	
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Monday, November 10, 2025

1 N/- ♠ Q85 ♥ T7 ♦ AJ42 ♣ AQ85 6 13 13 8 ♠ J32 ♥ K96 ♦ Q753 ♣ T32 ♠ A64 ♥ QJ82 ♦ K98 ♣ K97 ♠ KT97 ♥ A543 ♦ T6 ♣ J64	N S N 3 3 ♠ 4 4 ♥ 3 3 ♦ 4 4 ♣ 3 3 Opt res: EW 3N;-400 E W N 9 9 ♠ 8 8 ♥ 9 9 ♦ 9 9 ♣ 10 10	2 E/NS ♠ QJT32 ♥ Q9 ♦ QT97 ♣ 74 ♠ 96 ♥ KJT75 ♦ K6 ♣ KT85 7 10 13 10 ♠ K874 ♥ 83 ♦ AJ ♣ AJ632 ♠ A5 ♥ A642 ♦ 85432 ♣ Q9	N S N 4 4 ♠ 6 6 ♥ 4 4 ♦ 7 7 ♣ 3 3 Opt res: EW 1H;-140 E W N 8 8 ♠ 7 7 ♥ 9 9 ♦ 5 5 ♣ 10 10	3 S/EW ♠ 95 ♥ QJ64 ♦ 62 ♣ KT983 ♠ AJ742 ♥ A52 ♦ A5 ♣ AJ5 6 18 10 6 ♠ KT83 ♥ KT983 ♦ Q3 ♣ Q2 ♠ Q6 ♥ 7 ♦ KJT9874 ♣ 764	N S N 2 2 ♠ 2 2 ♥ 2 2 ♦ 7 7 ♣ 4 4 Opt res: E 4N;-660 E W N 11 10 ♠ 11 11 ♥ 11 11 ♦ 6 6 ♣ 8 7	4 W/All ♠ QT975 ♥ 86 ♦ Q54 ♣ JT4 ♠ 63 ♥ T54 ♦ AKT7 ♣ A987 5 11 6 18 ♠ KJ842 ♥ 92 ♦ 983 ♣ Q63 ♠ A ♥ AKQJ73 ♦ J62 ♣ K52	N S N 8 8 ♠ 6 6 ♥ 9 9 ♦ 6 6 ♣ 6 6 Opt res: NS 2H;140 E W N 5 5 ♠ 7 7 ♥ 4 4 ♦ 7 7 ♣ 6 6
5 N/NS ♠ KJ42 ♥ 73 ♦ Q84 ♣ QJT7 ♠ 85 ♥ JT6 ♦ KJ6 ♣ K9432 9 8 17 6 ♠ AT9 ♥ AKQ42 ♦ T92 ♣ A8 ♠ Q763 ♥ 985 ♦ A753 ♣ 65	N S N 4 4 ♠ 6 6 ♥ 3 3 ♦ 5 5 ♣ 4 4 Opt res: EW 4H;-420 E W N 9 9 ♠ 6 6 ♥ 10 10 ♦ 8 8 ♣ 8 8	6 E/EW ♠ 965 ♥ KQ965 ♦ Q6 ♣ 743 ♠ AQ7 ♥ T2 ♦ KT743 ♣ A82 7 13 16 4 ♠ KJ4 ♥ AJ4 ♦ AJ98 ♣ Q95 ♠ T832 ♥ 873 ♦ 52 ♣ KJT6	N S N 2 2 ♠ 3 3 ♥ 5 5 ♦ 2 2 ♣ 4 4 Opt res: EW 3N;-660 E W N 11 11 ♠ 10 9 ♥ 8 8 ♦ 11 11 ♣ 8 8	7 S/All ♠ J843 ♥ T7643 ♦ Q73 ♣ 6 ♠ AT92 ♥ K9 ♦ K4 ♣ AQT83 3 16 14 7 ♠ KQ5 ♥ AJ8 ♦ J9862 ♣ K2 ♠ 76 ♥ Q52 ♦ AT5 ♣ J9754	N S N 1 1 ♠ 1 1 ♥ 4 4 ♦ 2 2 ♣ 2 2 Opt res: EW 6N;-1440 E W N 12 12 ♠ 12 12 ♥ 9 9 ♦ 10 10 ♣ 11 11	8 W/- ♠ QJ6 ♥ T97 ♦ K93 ♣ KQJ4 ♠ AK9 ♥ A543 ♦ JT765 ♣ T 12 12 14 2 ♠ 5432 ♥ KQJ2 ♦ A4 ♣ A83 ♠ T87 ♥ 86 ♦ Q82 ♣ 97652	N S N 4 4 ♠ 3 3 ♥ 1 1 ♦ 3 3 ♣ 6 6 Opt res: EW 4H;-450 E W N 8 8 ♠ 10 10 ♥ 11 11 ♦ 10 10 ♣ 6 6
9 N/EW ♠ K9752 ♥ AJ ♦ T53 ♣ Q52 ♠ AQ84 ♥ 96 ♦ K7642 ♣ T6 10 9 10 11 ♠ J63 ♥ KT5432 ♦ AQ9 ♣ 3 ♠ T ♥ Q87 ♦ J8 ♣ AKJ9874	N S N 7 7 ♠ 5 5 ♥ 4 3 ♦ 4 4 ♣ 9 9 Opt res: NS 4CX;-100 E W N 5 5 ♠ 8 8 ♥ 8 9 ♦ 9 9 ♣ 3 3	10 E/All ♠ 8 ♥ A ♦ AQJ9542 ♣ J754 ♠ 3 ♥ Q9762 ♦ KT76 ♣ Q93 12 7 13 8 ♠ AK764 ♥ K4 ♦ 83 ♣ KT86 ♠ QJT952 ♥ JT853 ♦ - ♣ A2	N S N 6 5 ♠ 7 7 ♥ 6 6 ♦ 7 7 ♣ 6 6 Opt res: EW 1N;-90 E W N 7 7 ♠ 5 5 ♥ 7 7 ♦ 6 6 ♣ 7 7	11 S/- ♠ A93 ♥ J9732 ♦ Q ♣ A632 ♠ Q7542 ♥ Q8 ♦ K96 ♣ JT4 11 8 7 14 ♠ T6 ♥ K654 ♦ A83 ♣ 9875 ♠ KJ8 ♥ AT ♦ JT7542 ♣ KQ	N S N 9 10 ♠ 9 9 ♥ 9 10 ♦ 9 9 ♣ 8 9 Opt res: S 3N;430 E W N 3 3 ♠ 4 4 ♥ 3 3 ♦ 3 3 ♣ 4 4	12 W/NS ♠ AKT ♥ A9432 ♦ A6 ♣ J95 ♠ QJ73 ♥ Q76 ♦ 2 ♣ AK642 16 12 10 2 ♠ 9652 ♥ KJT5 ♦ KQJ7 ♣ 8 ♠ 84 ♥ 8 ♦ T98543 ♣ QT73	N S N 6 6 ♠ 6 6 ♥ 6 6 ♦ 8 8 ♣ 7 7 Opt res: NS 2D;90 E W N 7 7 ♠ 6 6 ♥ 7 7 ♦ 5 5 ♣ 4 4

N/S/EW | HCP: 9.5 9.3 10.7 10.5 | Bal: 14 8 9 9 | > 6: 1 3 0 1 | = 1: 5 5 5 7 | = 0: 0 2 0 1

13 N/AI ♠ KJ52 ♥ K65 ♦ A752 ♣ J3 ♠ 97 ♥ T74 ♦ J6 ♣ AK9542 ♠ AT643 ♥ J932 ♦ 9 ♣ Q76 ♠ Q8 ♥ AQ8 ♦ KQT843 ♣ T8 N S 6 6 8 8 7 7 10 10 5 5 Opt res: NS 2D;130 E W 4 4 5 5 6 6 3 3 8 8	14 E/- ♠ K98 ♥ K3 ♦ J973 ♣ J932 ♠ AQJT65 ♥ A82 ♦ Q6 ♣ Q6 ♠ 72 ♥ 9764 ♦ T42 ♣ K754 ♠ 43 ♥ QJT5 ♦ AK85 ♣ AT8 N S 7 5 6 5 8 7 9 8 8 8 Opt res: N 2H/3D;110 E W 4 4 7 7 4 4 4 4 4 4	15 S/NS ♠ AKJ6 ♥ T843 ♦ 4 ♣ AQJ5 ♠ T75 ♥ J52 ♦ T9832 ♣ T7 ♠ 9832 ♥ Q976 ♦ - ♣ K9832 ♠ Q4 ♥ AK ♦ AKQJ765 ♣ 64 N S 13 13 12 13 11 11 12 12 11 11 Opt res: NS 7N;2220 E W - - - - 2 2 1 1 2 2	16 W/EW ♠ AK87 ♥ Q987 ♦ 94 ♣ K74 ♠ T5 ♥ K5 ♦ AQ632 ♣ J532 ♠ QJ2 ♥ J642 ♦ KJ875 ♣ Q ♠ 9643 ♥ AT3 ♦ T ♣ AT986 N S 8 8 10 10 9 9 4 4 10 10 Opt res: NS 4S;420 E W 5 5 3 3 3 3 9 9 3 3
17 N/- ♠ 6542 ♥ Q9 ♦ T93 ♣ KJ72 ♠ J ♥ AJ7632 ♦ A84 ♣ AT6 ♠ QT987 ♥ T84 ♦ KQ6 ♣ 54 ♠ AK3 ♥ K5 ♦ J752 ♣ Q983 N S 4 4 5 5 3 3 6 6 6 6 Opt res: EW 4H;-420 E W 7 7 8 8 10 10 7 7 6 6	18 E/NS ♠ K6 ♥ KT84 ♦ KT75 ♣ J42 ♠ T ♥ Q53 ♦ AJ92 ♣ Q9875 ♠ AJ952 ♥ AJ72 ♦ Q ♣ AT6 ♠ Q8743 ♥ 96 ♦ 8643 ♣ K3 N S 3 3 4 4 3 3 5 5 2 2 Opt res: EW 3N;-430 E W 10 10 9 9 10 10 8 8 11 11	19 S/EW ♠ AJ ♥ KQ8 ♦ 8752 ♣ J754 ♠ Q743 ♥ J765 ♦ 9 ♣ KQ93 ♠ T2 ♥ 9 ♦ AKQJT643 ♣ A2 ♠ K9865 ♥ AT432 ♦ - ♣ T86 N S 2 2 8 8 9 9 2 2 5 5 Opt res: NS 4HX;-100 E W 5 5 4 4 3 3 10 10 5 5	20 W/AI ♠ QJ643 ♥ J2 ♦ A74 ♣ A65 ♠ KT2 ♥ T87 ♦ JT6 ♣ Q973 ♠ A95 ♥ A653 ♦ 853 ♣ K82 ♠ 87 ♥ KQ94 ♦ KQ92 ♣ JT4 N S 2 2 8 8 9 9 2 2 5 5 Opt res: NS 3N;600 E W 4 4 4 4 4 4 4 4 5 5