## 49th EUROPEAN TEAM CHAMPIONSHIPS Women Teams Round 18

	FINLAND vs. CROATIA 5 - 25 VP (20 - 70 IMP)										
	Open Room Closed Room										
	BACKSTROM BRKLJACIC										
	Sue		Tihana								
SVER Nikica	N W E S	PILIPOVIC Marina	NURMI Pia	N W E S	AHONEN Hulda						
	TUOMI MARTINOVIC Slavica										

Bd			Open	Room			Closed Room						HOME	VIS
	Cont	Decl	Lead	Tricks	NS	EW	Cont	Decl	Lead	Tricks	NS	EW		
1	4♥	S	<b>•</b> 4	9		50	4♥	S	<b>•</b> 4	10	420			10
2	2♠	Е	<b>♥</b> Q	8		110	4♥	S	<b>•</b> 5	9		100		
3	2♠	E	<b>♦</b> Q	9		140	2♠	Е	<b>♦</b> Q	8		110		1
4	1NT	E	<b>•</b> 9	9		150	1NT	E	<b>•</b> 9	9		150		
5	3♦	W	♠A	8	50		1NTx	N	<b>♣</b> 4	9	580			11
6	3NT	S	<b>♣</b> 7	8		50	4♠	N	♣A	9		50		
7	6♥	S	<b>♣</b> J	11		100	6♣	S	<b>♦</b> J	11		100		
8	4♥	N	<b>*</b> 7	12	480		4♥	N	♠A	11	450		1	
9	2NT	W	<b>*</b> 7	6	200		2♠	E	<b>♣</b> 4	8		110	7	
10	4♥	W	♣8	10		620	4♠	Е	♣A	8	200			13
11	3♣	N	♥A	7		100	4♥	Е	♠A	10		420	8	
12	5♣	S	♥Q	10		100	3♥	W	♥A	8	50			4
13	5♠	W	♥A	11		650	4 <b>♥</b> x	N	ΦA	9		200		10
14	4♣	S	<b>V</b> 4	12	170		3NT	N	♥K	11	460			7
15	5♦	N	<b>♣</b> 2	11	600		5♣	S	♥A	11	600			
16	3♥	N	<b>◆</b> A	8		50	4 <b>♥</b>	N	<b>◆</b> A	8		100	2	
17	1 🛡	E	<b>^</b> 7	7		80	3♣	N	<b>♦</b> 6	6		150	2	
18	4♥	W	<b>♣</b> 4	11		450	3♠	W	<b>♣</b> 4	8	50			11
19	4♠	S	<b>♥</b> 6	11	450		4♠	S	<b>♦</b> 5	11	450			
20	4♠	E	<b>♥</b> 3	13		710	4♠	E	<b>\$</b> 8	10		620		3

	Board 1. Dealer North. None Vulnerable.							
	<b>♦</b> T 3							
	♥ 9							
	◆ Q T 8 6 4							
	<b>♣</b> A J 9 8 3							
<b>♦</b> K 9 8 7 4	N	♠ Q J 6 2						
<b>♥</b> T 8 7	N W E	♥ K Q						
<b>♦</b> K J	" s	<b>♦</b> 7 3 2						
<b>*</b> 7 5 4	J	<b>♣</b> Q T 6 2						
	♠ A 5							
	♥ A J 6 5 4 3 2							
	◆ A 9 5							
	<b>♣</b> K							

	Open	Room			Closed	l Room	
West	North	East	South	West	North	East	South
	pass	pass	1♥		pass	pass	1 🛡
1♠	X	2NT	4♥	pass	1NT	pass	4♥
pass	pass	pass		pass	pass	pass	
West	North	East	South	West	North	East	South
<u> </u>	<b>4</b> 3	♠J	♠A	<u> </u>	<b>♠</b> T	♠J	ΦA
♣x	♣x	♣x	<u> </u>	<b>♥</b> 8	♥9	♥Q	<u><b>V</b>A</u>
<b>4</b> 9	♠T	♠Q	<u><b>♦</b>5</u>	<b>♥</b> 7	<b>♦</b> 4	♥Q	<u><b>♥</b>2</u>
◆K	<b>♦</b> X	<u>◆3</u>	<b>♦</b> 5	<b>•</b> 7	<b>4</b> 2	<u> </u>	<b>♠</b> 5
				<u> </u>	<b>+</b> 6	♠Q	<b>♥</b> 3
				♥T	<b>4</b> 3	<b>◆</b> 2	<u> </u>
				♠K	<b>4</b> 8	<b>4</b> 2	<u><b>♥</b>6</u>
				<b>•</b> 9	<b>4</b> 9	<b>◆</b> 7	<u><b>♥</b>5</u>
				<b>◆</b> J			<u>◆A</u>
Contract: 4	by S			Contract: 4	♥ by S		
Result: 9 tri	cks for NS			Result: 10 t	ricks for NS		
Score for NS	S: -50			Score for NS	S: 420		
		470 poin	ts for CROA	TIA, 10 IMP for	CROATIA		
			Aggregate	score: 0 - 10			

	Board 2. Dealer East. N-S Vulnera	ble.
	<b>♦</b> Q T 4 3	
	♥ T 8 7 6 2	
	<b>◆</b> A T	
	<b>♣</b> J 7	
<b>♦</b> 98765	N	<b>♠</b> A K 2
<b>♥</b> A	N W E	<b>♥</b> K 4
<b>♦</b> Q J 9	" s	<b>♦</b> 8 7 6 5 2
♣ K 9 6 4		♣ Q 8 3
	<b>♠</b> J	
	<b>♥</b> Q J 9 5 3	
	<b>♦</b> K 4 3	
	<b>♣</b> A T 5 2	

	Open	Room			Closed	l Room	
West	North	East	South	West	North	East	South
		1NT	pass			1NT	2♥
2♥	pass	2♠	pass	2♠	4♥	pass	pass
pass	pass			pass			
West	North	East	South	West	North	East	South
♥A	<b>♥</b> 8	<b>V</b> 4	<b>♥</b> Q	<u> </u>	<b>4</b> 3	♠K	<b>♠</b> J
<u><b>♦</b>5</u>	<b>4</b> 3	♠A	<b>♠</b> J	<b>◆</b> J	<b>♦</b> A	<u><b>*</b>2</u>	<b>♦</b> 3
<b>♦</b> Q	<b>♦</b> A	<u>◆6</u>	<b>♦</b> 4	<b>♥</b> A	<u><b>♥</b>2</u>	<b>V</b> 4	<b>♥</b> Q
<b>◆</b> x	<u>◆</u> T	<b>♦</b> 5	<b>◆</b> K	<u>◆Q</u>	◆T	<b>♦</b> 5	<b>♦</b> K
<b>♦</b> J	ΦX	<b>♦</b> X	<u>◆3</u>	<b>♦</b> 9	<b>♥</b> 6		<u> </u>
♣x	<u><b>V</b>2</u>	♥K	<b>♥</b> 3				
Contract: 2	♠ by E			Contract: 4	♥ by S		
Result: 8 tri	cks for EW			Result: 9 tri	cks for NS		
Score for NS	S: -110			Score for NS	S: -100		
			Aggregate	score: 0 - 10			

	Board 3. Dealer South. E-W Vulnerabl	е.
	<b>♦</b> 5 2	
	♥ A 6 5 2	
	◆ A 8 4 2	
	<b>♣</b> J T 5	
<b>♠</b> A T 9 8 3		♠ K J 4
<b>♥</b> 9 8 4	N W E	<b>♥</b> K J T 7
<b>◆</b> 6	" S	◆ K T 9 7
♣ Q 8 3 2		♣ A 4
	<b>♦</b> Q76	
	<b>♥</b> Q 3	
	<b>♦</b> Q J 5 3	
	<b>♣</b> K 9 7 6	

	Open	Room			Closed	Room	
West	North	East	South	West	North	East	South
			pass				pass
pass	pass	1NT	pass	pass	pass	1NT	pass
2♥	pass	2♠	pass	2♥	pass	2♠	pass
pass	pass			pass	pass		
West	North	East	South	West	North	East	South
<b>♦</b> 6	<b>◆</b> A	<b>◆</b> 7	<u><b>◆</b>Q</u>	<b>♦</b> 6	<b>◆</b> A	<b>◆</b> 7	<u>◆Q</u>
<b>V</b> 4	<u><b>♥</b>5</u>	<b>♥</b> J	<b>♥</b> Q	<b>♥</b> 4	<u><b>♥</b>2</u>	<b>v</b> 7	<b>♥</b> Q
<b>♥</b> 8	♥A	♥x	<u><b>♥</b>3</u>	♥A			<u><b>♥</b>3</u>
♥x	<u><b>♥</b>6</u>	♥K	ΦX				
<b>•</b> 3	<b>^</b> 2	♠K	<u><b>♦</b>Q</u>				
♠A	ΦX	<u>•4</u>	φx				
Contract: 2	◆ by E			Contract: 2	• by E		
Result: 9 tri	cks for EW			Result: 8 tri	cks for EW		
Score for NS	S: -140			Score for NS	S: -110		
		30 poir	its for CROA	TIA, 1 IMP for	CROATIA		
			Aggregate	score: 0 – 11			

	Board 4. Dealer West. All Vulnerable	).
	<ul><li>↑ J 7 3 2</li><li>♥ 7 4</li><li>♦ Q J 4 3</li><li>♠ Q J 7</li></ul>	
<ul><li>↑ T 4</li><li>♥ K Q T 2</li><li>↑ T 6 2</li><li>↑ 9 8 6 3</li></ul>	W E	<ul><li>↑ A K Q</li><li>♥ J 8 6 5 3</li><li>↑ A K 8</li><li>↑ T 4</li></ul>
	<ul><li>♠ 9 8 6 5</li><li>♥ A 9</li><li>♦ 9 7 5</li><li>♠ A K 5 2</li></ul>	

	Open	Room			Closed	Room	
West	North	East	South	West	North	East	South
pass	pass	1♣	pass	pass	pass	1NT	pass
1 ♦	pass	1 NT	pass	pass	pass		
pass	pass						
West	North	East	South	West	North	East	South
<b>4</b> 4	<b>4</b> 2	♠Q	<u> <b>4</b>9</u>	<b>♠</b> T	♠J	♠K	<u> </u>
♥K	<b>♥</b> 4	<u><b>♥</b>6</u>	<b>♥</b> 9	♥K	<b>♥</b> 7	<u><b>♥</b>3</u>	<b>♥</b> 9
<mark>♥</mark> x	♥x	♥x	♥A	<b>♥</b> Q	<b>V</b> 4	<b>♥</b> 6	♥A
♠T	<b>♠</b> J	♠Q	<u> </u>	<b>4</b> 4	<b>^</b> 2	♠A	<u>♠5</u>
♥T	<b>•</b> 3	<u><b>♥</b>5</u>	<b>♣</b> 5	♥T	<b>♦</b> 3	<u><b>♥</b>5</u>	<b>♦</b> 5
				<u><b>♥</b>2</u>	<b>^</b> 7	<b>♥</b> J	<b>◆</b> 7
				<b>♣</b> 3	<b>4</b> 3	<u><b>♥</b>8</u>	<b>♣</b> 5
				<b>*</b> 2		<u><b>♦</b>Q</u>	<b>•</b> 6
Contract: 1N	NT by E			Contract: 11	NT by E		
Result: 9 tric	cks for EW			Result: 9 tri	cks for EW		
Score for NS	5: -150			Score for NS	S: -150		
			Aggregate	score: 0 – 11			

	Board 5. Dealer North. N-S Vulnerab	le.
	♠ A K Q 8	
	<b>♥</b> J 6 5	
	<b>♦</b> 8 5 4	
	<b>♣</b> K 8 7	
<b>↑</b> T 4 2	N	<b>♦</b> 9 5
<b>*</b> 8 7 4 2	W E	<b>♥</b> K 3
<b>♦</b> J 9 6 3	w E	◆ A Q T 2
♣ Q 2	3	♣ A J 9 6 4
	<b>♠</b> J 7 6 3	
	<b>♥</b> A Q T 9	
	<b>♦</b> K 7	
	♣ T 5 3	

	Open	Room			Closed	Room	
West	North	East	South	West	North	East	South
	1NT	Х	pass		1 NT	Х	pass
2♦	pass	3◆	pass	pass	pass		
pass	pass						
West	North	East	South	West	North	East	South
ΦX	<u> </u>	ΦX	ΦX	<b>♣</b> Q	♣K	<u> </u>	<b>♣</b> 2
ΦX	<u> </u>	ΦX	ΦX	<b>4</b>	<u> </u>	<b>4</b> 5	<b>4</b> 3
<b>♦</b> x	<u>•4</u>	<b>♦</b> x	<b>◆</b> K	<b>^</b> 2	<u> </u>	<b>4</b> 9	<b>•</b> 6
<b>♦</b> J	<b>♦</b> x	<b>♦</b> x	<u>◆x</u>	<b>v</b> 2	<u> </u>	<b>♥</b> 3	♥9
				<b>V</b> 4	<u><b>♥</b>5</u>	♥K	♥A
				<b>♥</b> 7	<b>♥</b> 6	<b>v</b> 2	<b>♥</b> Q
				<b>♥</b> 8			<u>♥</u> T
Contract: 3	◆ by W			Contract: 11	NTx by N		
Result: 8 tri	cks for EW			Result: 9 tri	cks for NS		
Score for NS	S: 50			Score for NS	S: 580		
		530 poir	its for CROAT	TA, 11 IMP for	CROATIA		
			Aggregate	score: 0 – 22			

	Board 6. Dealer East. E-W Vulnerab	e.
	<b>♦</b> A K Q T 9 3	
	♥ K Q	
	<b>♦</b> 9 6 3	
	<b>*</b> 8 3	
<b>♦</b> 8 6		<b>♦</b> J 5 4 2
<b>♥</b> 6 4	N W E	<b>♥</b> J 7 5 3
◆ Q T 7	" s	◆ K 5 2
<b>♣</b> K 9 7 6 4 2		♣ A J
	<b>♠</b> 7	
	<b>♥</b> A T 9 8 2	
	◆ A J 8 4	
	<b>♣</b> Q T 5	

	Open	Room			Closed	Room	
West	North	East	South	West	North	East	South
		pass	1♥			pass	1 🛡
pass	1 🏟	pass	1NT	pass	1 🏟	pass	2◆
pass	2♥	pass	2NT	pass	3♣	pass	3NT
pass	3NT	pass	pass	pass	4♠	pass	pass
pass				pass			
West	North	East	South	West	North	East	South
<u>♣7</u>	<b>♣</b> 3	<b>♣</b> A	<b>♣</b> 5	<b>♣</b> 2	<b>♣</b> 3	<u>♣A</u>	<b>♣</b> 5
◆T	<b>♦</b> 3	<u><b>*</b>2</u>	<b>♦</b> 4	♣K	<b>.</b> 8	<u>♣J</u>	♣Q
<u>◆Q</u>	<b>♦</b> X	<b>♦</b> X	<b>♦</b> X	<u> <b>4</b></u>	<b>♦</b> 3	<b>^</b> 2	♣⊤
<u>◆7</u>	<b>◆</b> x	◆K	<b>◆</b> A	<b>*</b> 7		<u>◆2</u>	◆A
Contract: 31	NT by S			Contract: 4	♠ by N		
Result: 8 tri	cks for NS			Result: 9 tri	cks for NS		
Score for NS	S: -50			Score for NS	S: -50		
			Aggregate	score: 0 - 22			

	Board 7. Dealer South. All Vulnerable	
	◆ 98432 ◆ K2 ◆ AQT762	
♠ J 8 7 6 5 ♥ T 7 5 ♦ J T 9 5 ♣ J	W E	<ul><li>♠ Q T 9 4 2</li><li>♥ A J</li><li>♦ 8 7 4 3</li><li>♣ K 4</li></ul>
	<ul><li>♠ A K 3</li><li>♥ K Q 6</li><li>♦ A Q 6</li><li>♠ 9 8 5 3</li></ul>	

st North East South
1 4
1♣
ss 1♠ pass 1NT
ss 2♣ pass 2◆
ss 2NT pass 3NT
ss 4♣ pass 6♣
ss pass pass
st North East South
<u></u>
♣Q ♣K <u>♣9</u>
7 <b>♥</b> 2 <u><b>♥</b>A</u> <b>♥</b> 6
<u>•</u> ]
ct: 6♣ by S
11 tricks for NS
or NS: -100

	Board 8. Dealer West. None Vulner	able.
	<ul><li>♣ J 4</li><li>♥ K Q T 5 4 2</li><li>◆ 9 6 2</li><li>♣ Q 8</li></ul>	
♠ K T 9 8 3 2 ♥ 8 ♦ J T 5 4 3 ♠ 7	N W E S	<ul><li>A Q 5</li><li>♥ 9 3</li><li>◆ Q 8 7</li><li>♣ J T 6 4 2</li></ul>
	<ul><li>↑ 7 6</li><li>♥ A J 7 6</li><li>♦ A K</li><li>↑ A K 9 5 3</li></ul>	

	Open	Room			Closed	Room	
West	North	East	South	West	North	East	South
2♠	pass	3♠	X	2♠	pass	pass	X
pass	4♥	pass	pass	pass	4♥	pass	pass
pass				pass			
West	North	East	South	West	North	East	South
◆T	<b>*</b> 2	<u>◆7</u>	♦K	<b>4</b> 2	<b>•</b> 4	<u> </u>	<b>•</b> 6
♥x	♥x	♥x	<u> </u>	<b>4</b> 8	<b>♠</b> J	♠Q	<b>•</b> 7
♥x	♥K	♥x	<mark>♥</mark> x				
Contract: 4	by N			Contract: 4	by N		
Result: 12 t	ricks for NS			Result: 11 t	ricks for NS		
Score for NS	5: 480			Score for NS	S: 450		
		30 poir	nts for FINLA	ND, 1 IMP for I	FINLAND		
			Aggregate	score: 1 – 22			

	Board 9. Dealer North. E-W Vulnerabl	e.
	<b>♦</b> 9 4	
	♥ A 8 7	
	◆ A 9 7 6	
	<b>♣</b> A J 9 7	
♠ Q 7 3		♠ K J 8 5 2
<b>♥</b> 9 5 4	N W E	♥ K Q J
<b>♦</b> K 4 2	s	◆ Q 3
<b>♣</b> K Q T 2		<b>*</b> 8 6 5
	<b>♠</b> A T 6	
	♥ T 6 3 2	
	<b>♦</b> J T 8 5	
	<b>4</b> 4 3	

	Open	Room			Closed	Room	
West	North	East	South	West	North	East	South
	1NT	X	pass		1 NT	2♦	pass
pass	XX	pass	2♦	2♥	pass	2♠	pass
pass	pass	2♠	pass	pass	pass		
2NT	pass	pass	pass				
West	North	East	South	West	North	East	South
<b>+</b> 4	<u>◆7</u>	<b>♦</b> Q	<b>♦</b> 5	♣K	<b>♣</b> A	<b>♣</b> 3	<u> 44</u>
♠Q	ΦX	<u> </u>	<b>4</b> 6	<b>V</b> 4	<u><b>♥</b>7</u>	♥K	<b>♥</b> 6
<u> </u>	<b>4</b> 9	♠K	♠A	<b>♠</b> Q	<b>4</b> 4	<u> </u>	<b>4</b> 6
<b>◆</b> x	<b>◆</b> x	<b>♦</b> X	<u>•</u> ]	<u>♠3</u>	<b>4</b> 9	♠K	♠A
♣K	♣A	♣x	<u> </u>	<b>*</b> 2	<b>◆</b> 7	<b>♦</b> Q	<u>•</u> ]
<b>◆</b> K	<u> </u>	<b>♦</b> 6	<b>◆</b> x	<b>♠</b> 7	<b>.</b> 7	<u> </u>	<b>♠</b> T
♣x	<u> </u>	<b>♥</b> J	◆T	<b>♥</b> 5		<u>♥Q</u>	<b>V</b> 2
♣Q	♣x	♣x	<u>♣3</u>				
Contract: 2	NT by W			Contract: 2	♠ by E		
Result: 6 tri	cks for EW			Result: 8 tri	cks for EW		
Score for N	S: 200			Score for NS	S: -110		
		310 poi	nts for FINLA	ND, 7 IMP for	FINLAND		
			Aggregate	score: 8 – 22			

	Board 10. Dealer East. All Vulnerable	
	<b>♦</b> J 6 5	
	<b>♥</b> Q J 6	
	<b>◆</b> 6 5 4	
	♣ Q 9 8 2	
<b>♠</b> A 9	N	♠ Q 8 3 2
<b>♥</b> A K 9 8	N W E	♥ T 7 4 2
◆ A K Q 8	" S	◆ T 3
<b>♣</b> J T 4		♣ K 6 3
	<b>♦</b> K T 7 4	
	♥ 5 3	
	<b>→</b> J 9 7 2	
	♣ A 7 5	

	Open	Room			Closed	l Room	
West	North	East	South	West	North	East	South
		pass	pass			pass	pass
1 ♣	pass	1♦	pass	2NT	pass	3♣	pass
1 🖤	pass	1 🏟	pass	3◆	pass	3♥	pass
1 NT	pass	2♣	pass	3NT	pass	<b>4</b> ♠	pass
2♥	pass	4♥	pass	pass	pass		
pass	pass						
West	North	East	South	West	North	East	South
<b>♣</b> ×	<u> <b>8</b></u>	<b>♣</b> 3	<b>♣</b> A	<b>♣</b> 4	<b>*</b> 8	<b>♣</b> 3	<u>♣A</u>
<b>♣</b> J	♣Q	♣K	<u><b>4</b>7</u>	♣T	<b>4</b> 2	<b>♣</b> 6	<u> </u>
♥A	<b>♥</b> 6	<u><b>♥</b>2</u>	<b>♥</b> 3	<u> </u>	<b>♠</b> 5	<b>4</b> 2	<b>4</b> 4
<u><b>♥</b>K</u>	<b>♥</b> J	♥x	♥x	<u>♠9</u>	<b>4</b> 6	♠Q	♠K
<u> </u>	<b>♦</b> X	<b>♦</b> X	<b>♦</b> X	♥A	<b>♥</b> 6	<b>V</b> 2	<u><b>♥</b>5</u>
<u>◆K</u>	<b>♦</b> X	<b>♦</b> X	<b>♦</b> X	<u>♣J</u>	<b>♣</b> Q	♣K	<b>♣</b> 5
<u>◆Q</u>	<b>♦</b> X	ΦX	<b>♦</b> X	<b>♦</b> A	<b>+</b> 4	<u>◆3</u>	<b>+</b> 2
				<u> </u>	<b>♦</b> 5	◆T	<b>◆</b> 7
				<mark>◆Q</mark>	<b>+</b> 6	<b>♥</b> 7	<b>+</b> 9
				<u>♥K</u>	<b>♥</b> Q	<b>V</b> 4	<b>♥</b> 3
				<u>◆8</u>			
Contract: 4	by W			Contract: 4	♠ by E		
Result: 10 ti	ricks for EW			Result: 8 tri	cks for EW		
Score for NS	5: -620			Score for NS	S: 200		
		820 poin	ts for CROAT	ΓΙΑ, 13 IMP foi	r CROATIA		
			Aggregate	score: 8 – 35			

E	Board 11. Dealer South. None Vulnera	ble.
	<ul><li>♠ 6 2</li><li>♥ Q 6 4</li><li>♦ J 4</li><li>♣ A Q T 5 4 2</li></ul>	
<ul><li>♠ K J 5 3</li><li>♥ J T 7 5</li><li>♦ A 8 2</li><li>♣ 6 3</li></ul>	N W E S	<ul><li>♠ Q 7</li><li>♥ A K 9 2</li><li>◆ Q 3</li><li>♣ K J 9 8 7</li></ul>
	<ul><li>♠ A T 9 8 4</li><li>♥ 8 3</li><li>♦ K T 9 7 6 5</li><li>♠</li></ul>	

	Open	Room			Closed	l Room	
West	North	East	South	West	North	East	South
			pass				pass
pass	3♣	pass	pass	2◆	pass	2NT	3♦
pass				x	pass	4♥	pass
				pass	pass		
West	North	East	South	West	North	East	South
<b>♥</b> 7	<b>♥</b> 4	<u> </u>	<b>♥</b> 3	<b>4</b> 3	<b>•</b> 6	<b>4</b> 7	<u> </u>
<b>♥</b> 5	<b>♥</b> 6	<u><b>♥</b>K</u>	♥8	<b>♠</b> 5	<b>4</b> 2	♠Q	<u> </u>
<b>♥</b> J	♥Q	<u><b>♥</b>2</u>	<b>♦</b> X	<b>♥</b> 5	<b>V</b> 4	<u><b>Y</b>A</u>	<b>♥</b> 3
<b>♦</b> A	<u> </u>	<b>♦</b> Q	◆K	<b>♥</b> 7	<b>♥</b> 6	<u><b>♥</b>K</u>	<b>♥</b> 8
<u>•</u> ]	<b>♣</b> 2	♥x	<b>♦</b> X	<b>*</b> A	<b>♦</b> 4	<u>◆3</u>	<b>♦</b> 9
				<u> </u>	♥Q	<b>♦</b> Q	<b>\$</b> 8
					<u>♣A</u>		
Contract: 34	by N			Contract: 4	by E		
Result: 7 tricks for NS		Result: 10 tricks for EW					
Score for NS	: -100			Score for NS	S: -420		
		320 poi	nts for FINLA	ND, 8 IMP for	FINLAND		
			Aggregate	score: 16 – 35			

	Board 12. Dealer West. N-S Vulnerable.						
	<b>♦</b> J 9 7						
	<b>♥</b> A K 7						
	◆ A J 7 4						
	♣ A Q 8						
<b>♦</b> T 6 4	N.	♠ A K 8 5 3					
<b>♥</b> Q J T 9 4 2	N W E	<b>*</b> 8 5 3					
<b>◆</b> Q 5	" s	◆ K T 3					
<b>♣</b> 5 2		<b>4</b> 7 6					
	♠ Q 2						
	♥ 6						
	<b>◆</b> 9 8 6 2						
	<b>♣</b> KJT 9 4 3						

	Open Room				Closed Room				
West	North	East	South	West	North	East	South		
2♦	2NT	3♥	4♣	2♥	X	3♥	pass		
pass	4♦	pass	5♣	pass	pass				
pass	pass	pass							
West	North	East	South	West	North	East	South		
<u>♥Q</u>	♥A	♥8	<b>♥</b> 6	<b>♥</b> 9	<u> </u>	♥3	<b>♥</b> 6		
♣x	<u>♣x</u>	♣x	♣K	<b>V</b> 4	<u><b>♥</b>K</u>	<b>♥</b> 5	<b>*</b> 2		
♣x	♣Q	♣x	<u>♣x</u>	<b>♣</b> 2	<u> </u>	<b>♣</b> 6	<b>♣</b> 3		
♥x	<u>♥K</u>	♥x	ΦX		<u><b>♣</b>Q</u>				
Contract: 5	♣ by S			Contract: 3	<b>▶</b> by W				
Result: 10 t	ricks for NS			Result: 8 tricks for EW					
Score for NS	S: -100			Score for NS	S: 50				
		150 poi	nts for CROA	TIA, 4 IMP for	CROATIA				
			Aggregate	score: 16 – 39					

	Board 13. Dealer North. All Vulnerable.						
	<ul><li>↑ 4</li><li>♥ A K J 9 8 6</li><li>◆ Q 8 7 3 2</li><li>↑ 7</li></ul>						
<ul><li>♠ Q T 9 2</li><li>♥ 2</li><li>♦ J T 4</li><li>♠ Q T 9 6 2</li></ul>	N W E S	<ul><li>♠ A K J 6 3</li><li>♥ 4 3</li><li>♦ A K 6</li><li>♠ A 5 3</li></ul>					
	<ul><li>♠ 8 7 5</li><li>♥ Q T 7 5</li><li>♦ 9 5</li><li>♣ K J 8 4</li></ul>						

	Open	Room		Closed Room				
West	North	East	South	West	North	East	South	
	1♥	X	2♥		1 🛡	X	3♥	
2♠	4♥	4 🏟	pass	pass	4♥	X	pass	
pass	5♥	5♠	pass	pass	pass			
pass	pass							
West	North	East	South	West	North	East	South	
<b>V</b> 2	<u> </u>	<b>♥</b> 3	<b>♥</b> 5	<b>4</b> 2	<b>4</b>	<u> </u>	<b>•</b> 5	
♣x	<u>♣7</u>	<b>♣</b> A	♣x	<b>4</b> 9	<b>♥</b> 6	<u> </u>	<b>4</b> 7	
<b>4</b> 2	<b>4</b> 4	<u> </u>	<b>4</b> 8	<b>+</b> 4	<u><b>*</b>2</u>	◆K	<b>♦</b> 5	
♠Q	<b>♥</b> 9	<u><b>♦</b>3</u>	<b>♠</b> 5	<b>◆</b> T	<b>♦</b> 6	<u>◆A</u>	<b>♦</b> 9	
				<b>♣</b> 6	<b>♣</b> 7	<u>♣A</u>	<b>♣</b> 4	
				<b>♣</b> 2	<b>◆</b> 7	<u>♣5</u>	♣K	
							<u>♥5</u>	
Contract: 5 <b>4</b>	by W			Contract: 4	× by N			
Result: 11 tricks for EW		Result: 9 tricks for NS						
Score for NS	: -650			Score for NS	S: -200			
		450 poir	nts for CROAT	TA, 10 IMP for	CROATIA			
			Aggregate s	score: 16 – 49				

	Board 14. Dealer East. None Vulnerable.							
	<b>♦</b> 9 2							
	♥ T 8 5							
	◆ A Q J 7							
	♣ A K 7 2							
<b>♠</b> K J 6 5 4	N	<b>♠</b> Q T 8						
<b>♥</b> 7 4 2	N W E	♥ K Q J 9 3						
<b>◆</b> 9 3 2	s	<b>♦</b> 8 6 5						
<b>♣</b> J T		♣ Q 4						
	♠ A 7 3							
	<b>♥</b> A 6							
	<b>♦</b> K T 4							
	<b>♣</b> 9 8 6 5 3							

	Open Room				Closed Room			
West	North	East	South	West	North	East	South	
		pass	pass			pass	pass	
2♦	pass	2♠	pass	pass	1NT	pass	3NT	
pass	2NT	3♠	<b>4♣</b>	pass	pass	pass		
pass	pass	pass						
West	North	East	South	West	North	East	South	
<u><b>V</b>4</u>	<b>♥</b> 5	<b>♥</b> 9	♥A	<b>♥</b> 7	<b>♥</b> 5	<u><b>♥</b>K</u>	<b>♥</b> 6	
♣T	♣A	♣x	<u>♣3</u>	<b>V</b> 4	<b>♥</b> 8	<u><b>♥</b>3</u>	♥A	
<b>♣</b> J	<u> ♣K</u>	♣Q	♣x	<b>♦</b> 9	<b>♦</b> J	<b>♦</b> 6	<u> </u>	
					<u>◆7</u>			
Contract: 4	♣ by S			Contract: 31	NT by N			
Result: 12 t	ricks for NS			Result: 11 tricks for NS				
Score for NS	S: 170			Score for NS	S: 460			
		290 poi	nts for CROA	TIA, 7 IMP for	CROATIA			
			Aggregate	score: 16 – 56				

	Board 15. Dealer South. N-S Vulnerable.						
	<b>♦</b> J 8 2						
	•						
	◆ A Q 9 7 3						
	<b>♦</b> Q T 9 7 4						
♠ Q 5 4	N	<b>♦</b> T 9 6 3					
<b>♥</b> A Q 3	WE	♥ T 8 7 6 5 4					
<b>♦</b> 8 4 2	" S	♦JT					
<b>♣</b> A J 6 3		<b>4</b> 2					
	<b>♠</b> A K 7						
	<b>♥</b> K J 9 2						
	◆ K 6 5						
	♣ K 8 5						

	Open	Room			Closed	Room	
West	North	East	South	West	North	East	South
			1 🛧				1 🚓
pass	2◆	pass	3♣	pass	1♥	2♥	pass
pass	3◆	pass	3NT	4♥	4NT	pass	5♣
pass	4♥	pass	4♠	pass	pass	pass	
pass	5♦	pass	pass				
pass							
West	North	East	South	West	North	East	South
<b>♣</b> A	<b>♣</b> 9	<u><b>&amp;</b>2</u>	<b>♣</b> 5	<u>♥</u> A	<b>4</b> 4	<b>♥</b> 6	<b>♥</b> 2
<u>♣x</u>	♣x	<b>♦</b> X	♣K	<b>♣</b> J	<u><b>*</b>7</u>	<b>♣</b> 2	<b>.</b> 8
♥Q	<b>♦</b> x	<u>♥x</u>	<b>♥</b> J	<b>♥</b> Q	<b>4</b> 2	<b>♥</b> 7	♥K
<b>♦</b> X	<u>◆A</u>	<b>♦</b> X	<b>♦</b> X	<b>♣</b> 3	<b>4</b> 9	<b>♥</b> 5	<u> ♣K</u>
				<b>♣</b> A	♣T	♥8	<u>♣5</u>
				<u>•3</u>	<b>◆</b> 3	♥T	
Contract: 5	by N			Contract: 5	♣ by S		
Result: 11 tr	icks for NS			Result: 11 t	ricks for NS		
Score for NS	: 600			Score for NS	5: 600		

[	Board 16. Dealer West. E-W Vulnerable.						
	♠ A K J 4 2						
	♥ K J 6 5 3						
	<b>◆</b> 4						
	♣ A 2						
<b>♦</b> 7 5	N	<b>♦</b> T 8 3					
<b>♥</b> 9	N W E	♥ A Q T					
◆ T 9 8 6 5	s	◆ A K J 3					
<b>♣</b> Q J T 4 3		♣ K 9 5					
	<b>♠</b> Q 9 6						
	♥ 8 7 4 2						
	◆ Q 7 2						
	<b>4</b> 8 7 6						

	Open	Room			Closed	Room		
West	North	East	South	West	North	East	South	
pass	1 🚓	1NT	pass	pass	1 💠	X	pass	
2♠	Х	3♣	pass	2◆	3♥	pass	4♥	
pass	3♥	pass	pass	pass	pass	pass		
pass								
West	North	East	South	West	North	East	South	
<b>♦</b> 5	<b>+</b> 4	<u>◆A</u>	<b>*</b> 2	◆T	<b>♦</b> 4	<u>◆A</u>	<b>*</b> 2	
♣T	<b>♣</b> A	<u>♣5</u>	<b>.</b> 7	♣T	♣A	<u>♣5</u>	<b>♣</b> 6	
ΦX	<u> <b>4</b></u> 2	ΦX	♠Q	<b>♦</b> 5	<u> <b>4</b></u> 2	<b>4</b> 8	♠Q	
<b>♥</b> 9	<b>♥</b> J	<b>♥</b> Q	<u><b>♥</b>2</u>	<b>♥</b> 9	<b>♥</b> J	<b>♥</b> Q	<u><b>♥</b>2</u>	
♣x	<b>♣</b> ×	<u> ♣K</u>	♣x	<b>♣</b> 3	<b>♣</b> 2	<u> ♣K</u>	<b>.</b> 7	
<b>♣</b> X	♣x	<u><b>4</b>9</u>	♣x	♣J		<u><b>4</b>9</u>	<b>4</b> 8	
Contract: 3	♥ by N			Contract: 4	by N			
Result: 8 tricks for NS				Result: 8 tricks for NS				
Score for NS	S: -50			Score for NS	S: -100			
		50 poir	nts for FINLA	ND, 2 IMP for	FINLAND			
			Aggregate	score: 18 – 56				

E	Board 17. Dealer North. None Vulnerable.						
	<ul><li>★ K Q J 2</li><li>♥ A J T 4 2</li><li>♦ K Q J 3</li><li>♣</li></ul>						
↑ T 9 8 4 ♥ 3 ↑ A T 8 7 5 ♣ J T 4	N W E S	<ul><li>A 6 3</li><li>∀ K Q 9 7 5</li><li>6</li><li>A 9 7 2</li></ul>					
	↑ 7 5 ▼ 8 6 ◆ 9 4 2 ↑ K Q 8 6 5 3						

	Open	Room		Closed Room					
West	North	East	South	West	North	East	South		
	1♦	1 🛡	pass		1♣	pass	1♦		
pass	pass			pass	2♥	pass	3♣		
				pass	pass	pass			
West	North	East	South	West	North	East	South		
♠T	♠J	♠A	<u> </u>			<u>◆6</u>	<b>*</b> 2		
<b>♦</b> A	<b>♦</b> 3	<u>◆6</u>	<b>♦</b> 9						
<u>◆5</u>	<b>◆</b> K	♥x	<b>◆</b> x						
<b>•</b> 4	♠Q	<u> </u>	<b>•</b> 5						
ΦX	<u> </u>	♠x	<b>◆</b> x						
Contract: 1	♥ by E			Contract: 3	♣ by N				
Result: 7 tri	Result: 7 tricks for EW				Result: 6 tricks for NS				
Score for N	S: -80			Score for NS	S: -150				
		70 poir	nts for FINLAN	ND, 2 IMP for I	FINLAND				
			Aggregate s	core: 20 – 56					

	Board 18. Dealer East. N-S Vulnerab	le.
	<b>♠</b> K	
	<b>♥</b> 9 8 4 3	
	<b>◆</b> J 6 5 4	
	<b>♣</b> K 6 4 3	
<b>♠</b> A 9 8 6	N	♠ Q 5 2
<b>♥</b> A Q T 6	W E	♥J752
<b>♦</b> K Q T 9	w s	◆ A 7 2
<b>♣</b> Q	3	♣ J 9 2
	<b>♦</b> J T 7 4 3	
	<b>♥</b> K	
	<b>♦</b> 8 3	
	♣ A T 8 7 5	

	Open Room				Closed Room			
West	North	East	South	West	North	East	South	
		pass	1 🛧			pass	pass	
1 NT	pass	2♣	X	1 🛧	pass	1 💠	pass	
2♥	pass	3♥	pass	1 🏟	pass	2♠	pass	
4♥	pass	pass	pass	3♥	pass	3♠	pass	
				pass	pass			
West	North	East	South	West	North	East	South	
<b>♣</b> Q	<u> </u>	<b>♣</b> 2	♣A	<b>♣</b> Q	<u> </u>	<b>♣</b> 2	<b>♣</b> A	
<b></b> 6	♣K	♣K	<u> <b>4</b>7</u>	<b>♦</b> 9	<b>♦</b> J	<b>♦</b> A	<u> </u>	
♠x	<u>♣x</u>	♣J	♣x	♥A	<b>V</b> 4	<u> </u>	♥K	
		<u>♣J</u>		<u> </u>	♠K	<b>^</b> 2	<b>4</b> 3	
				<b>◆</b> K	<u>◆6</u>	<b>*</b> 2	<b>♦</b> 3	
				<u> </u>	<b>♦</b> 4	♠Q	<b>4</b> 4	
				<b>♥</b> Q	<b>♥</b> 3	<u><b>♥</b>2</u>	<b>.</b> 7	
				<u>♥</u> T	♥8	<b>♥</b> 5	<b>•</b> 7	
				ΦA	<b>4</b> 3	<b>♠</b> 5	<u> </u>	
				<b>∳</b> Q	<b>♦</b> 5	<b>◆</b> 7	♠T	
				<b>♥</b> 6	♣K	<b>.</b> 8	<u>♣5</u>	
Contract: 4	Contract: 4♥ by W		Contract: 3♠ by W					
Result: 11 tricks for EW		Result: 8 tricks for EW						
Score for NS	S: -450			Score for NS	Score for NS: 50			
		500 poin	its for CROA	TIA, 11 IMP for	CROATIA			
			Aggregate	score: 20 – 67				

Board 19. Dealer South. E-W Vulnerable.						
	<ul><li>♠ Q 6 3</li><li>♥ K 2</li><li>♦ A K 4</li><li>♠ 6 5 4 3 2</li></ul>					
↑ T 9 7 ▼ T 7 6 4 3 ♦ Q T 8 6 5 ↑	N W E S	<ul><li>↑ 2</li><li>♥ 9 8 5</li><li>♦ J 9 3 2</li><li>↑ A K Q T 7</li></ul>				
	<ul><li>♠ A K J 8 5 4</li><li>♥ A Q J</li><li>♦ 7</li><li>♠ J 9 8</li></ul>					

Open Room				Closed Room				
West	North	East	South	West	North	East	South	
			1 🛧				1 🚓	
pass	1NT	pass	4 🏟	pass	1NT	pass	2♠	
pass	pass	pass		pass	4♠	pass	pass	
				pass				
West	North	East	South	West	North	East	South	
<u><b>♥</b>6</u>	♥x	♥x	<b>♥</b> A	<u>◆5</u>	◆A	<b>*</b> 2	<b>◆</b> 7	
Contract: 4	♠ by S			Contract: 4	♠ by S			
Result: 11 tricks for NS			Result: 11 tricks for NS					
Score for NS	Score for NS: 450			Score for NS: 450				
Aggregate score: 20 – 67								

	Board 20. Dealer West. All Vulnerable	2.
	<b>♦</b> T 5 3	
	<b>♥</b> K 9 7	
	<b>♦</b> 8 2	
	♣ A Q J T 7	
<b>♦</b> K 7		♠ A Q J 8 6 4
<b>♥</b> A 5	N W E	<b>♥</b> J 6
<b>◆</b> A K Q T 6 4	w E	<b>♦</b> 9 3
<b>♣</b> K 9 2		<b>♣</b> 5 4 3
	<b>♦</b> 9 2	
	♥ Q T 8 4 3 2	
	<b>◆</b> J 7 5	
	<b>4</b> 8 6	

Open Room				Closed Room				
West	North	East	South	West	North	East	South	
1♣	pass	1♥	pass	1 🛧	pass	1♦	pass	
2♦	pass	2♠	pass	1♥	pass	1NT	pass	
2NT	pass	3♠	pass	2◆	pass	2♠	pass	
4♠	pass	pass	pass	3♠	pass	4♠	pass	
				pass	pass			
West	North	East	South	West	North	East	South	
♥A	<b>♥</b> 9	<b>♥</b> 6	<u><b>♥</b>3</u>	<b>♣</b> 9	<b>♣</b> T	<b>♣</b> 3	<u> *8</u>	
<u> </u>	ΦX	ΦX	<b>^</b> 7	<b>♣</b> 2	<u> </u>	<b>♣</b> 5	<b>♣</b> 6	
<u>♠7</u>	♠T	♠A	<b>•</b> 9	♣K	<u><b>♣</b>Q</u>	<b>4</b> 4	<b>^</b> 2	
♣x	ΦX	<b>♠</b> Q	<b>V</b> 2	♥A	<b>♥</b> 7	<b>♥</b> 6	<u><b>*</b>4</u>	
				<u> </u>	<b>4</b> 3	<b>4</b> 4	<b>4</b> 9	
Contract: 4	Contract: 4♠ by E Contract: 4♠ by E							
Result: 13 tricks for EW				Result: 10 tricks for EW				
Score for NS: -710 Score for NS: -620								
90 points for CROATIA, 3 IMP for CROATIA								
Aggregate score: 20 – 70								