

**1**    ♠ 1097653    Dir: N  
          ♥ K982    Vul: None  
          ♦ AQ2    ♣

♠ KQ8                    ♠ AJ  
 ♥ 104                    ♥ AJ75  
 ♦ K107                  ♦ 9863  
 ♣ AK762                ♣ Q83

9            ♠ 42                    ♣ ♦ ♥ ♠ NT  
 15 12       ♥ Q63                    N - - - 1 -  
 4            ♦ J54                    S - - - 1 -  
              ♣ J10954               E 3 2 2 - 3  
    W 3 2 2 - 3

**2**    ♠ J843                    Dir: E  
          ♥ A52                    Vul: N-S  
          ♦ 4                    ♣ QJ1087

♠ A5                    ♠ K972  
 ♥ QJ103                ♥ 86  
 ♦ J76                    ♦ KQ10982  
 ♣ 9632                ♣ K

8            ♠ Q106                    ♣ ♦ ♥ ♠ NT  
 8 11       ♥ K974                    N 3 - 3 2 2  
 13        ♦ A53                    S 3 - 3 2 2  
              ♣ A54                    E - 2 - - -  
    W - 2 - - -

**3**    ♠ K1074                    Dir: S  
          ♥ 93                    Vul: E-W  
          ♦ K1043                ♣ Q65

♠ 98                    ♠ QJ632  
 ♥ Q86                    ♥ J1074  
 ♦ AJ97                  ♦ Q  
 ♣ J1032                ♣ 984

8            ♠ A5                    ♣ ♦ ♥ ♠ NT  
 8 6       ♥ AK52                    N 3 4 3 3 3  
 18        ♦ 8652                    S 3 4 3 3 3  
              ♣ AK7                    E - - - - -  
    W - - - - -

**4**    ♠ AKQ                    Dir: W  
          ♥ 10974                Vul: Both  
          ♦ 983                    ♣ Q32

♠ J1085                    ♠ 93  
 ♥ Q                    ♥ AK65  
 ♦ J75                    ♦ AKQ10  
 ♣ 108764                ♣ AJ5

11           ♠ 7642                    ♣ ♦ ♥ ♠ NT  
 4 21       ♥ J832                    N - - - - -  
 4            ♦ 642                    S - - - - -  
              ♣ K9                    E 3 4 2 2 3  
    W 3 4 2 2 3

**5**    ♠ Q97                    Dir: N  
          ♥ 97532                Vul: N-S  
          ♦ A                    ♣ K952

♠ J8                    ♠ 6532  
 ♥ 64                    ♥ A108  
 ♦ KQ832                ♦ J1054  
 ♣ A874                ♣ QJ

9            ♠ AK104                    ♣ ♦ ♥ ♠ NT  
 10 8       ♥ KQJ                    N 2 - 4 3 1  
 13        ♦ 976                    S 2 - 4 3 1  
              ♣ 1063                    E - 2 - - -  
    W - 2 - - -

**6**    ♠ K4                    Dir: E  
          ♥ 109                    Vul: E-W  
          ♦ 107543                ♣ AQ96

♠ AJ62                    ♠ Q1053  
 ♥ AK82                ♥ Q65  
 ♦ 86                    ♦ AK92  
 ♣ J108                ♣ 43

9            ♠ 987                    ♣ ♦ ♥ ♠ NT  
 13 11     ♥ J743                    N 1 - - - -  
 7            ♦ QJ                    S 1 - - - -  
              ♣ K752                    E - - 3 4 2  
    W - - 3 4 2

**7**    ♠ 5                    Dir: S  
          ♥ 2                    Vul: Both  
          ♦ 10965432            ♣ AQ86

♠ QJ4                    ♠ 972  
 ♥ K953                ♥ AQ874  
 ♦ K                    ♦ J87  
 ♣ 97543                ♣ J10

6            ♠ AK10863                ♣ ♦ ♥ ♠ NT  
 9 8       ♥ J106                    N 1 5 - 3 1  
 17        ♦ AQ                    S 1 5 - 3 1  
              ♣ K2                    E - - - - -  
    W - - - - -

**8**    ♠ Q106                    Dir: W  
          ♥ K54                    Vul: None  
          ♦ K832                ♣ QJ3

♠ K854                    ♠ AJ72  
 ♥ A                    ♥ QJ9873  
 ♦ J10754                ♦ 876  
 ♣ AK5                ♣

11           ♠ 93                    ♣ ♦ ♥ ♠ NT  
 15 8       ♥ 1062                    N - - - - -  
 6            ♦ AQ96                    S - - - - -  
              ♣ 10942                    E 2 1 5 3 3  
    W 2 1 5 4 3

**9**    ♠ A7                    Dir: N  
          ♥ Q95                    Vul: E-W  
          ♦ 10954                ♣ Q854

♠ KJ                    ♠ 65432  
 ♥ K102                ♥ A76  
 ♦ KQ32                ♦ AJ8  
 ♣ K1093                ♣ AJ

8            ♠ Q1098                    ♣ ♦ ♥ ♠ NT  
 15 14     ♥ J843                    N - - - - -  
 3            ♦ 76                    S - - - - -  
              ♣ 762                    E 4 5 2 4 4  
    W 4 5 2 4 4

**10**    ♠ K74                    Dir: E  
          ♥ A10754                Vul: Both  
          ♦ A105                ♣ 108

♠ AQ853                    ♠ 9  
 ♥ KQ863                ♥ 9  
 ♦ KJ                    ♦ Q9732  
 ♣ 2                    ♣ AK9643

11           ♠ J1062                    ♣ ♦ ♥ ♠ NT  
 15 9       ♥ J2                    N - - - - -  
 5            ♦ 864                    S - - - - -  
              ♣ QJ75                    E 3 3 1 1 1  
    W 3 3 2 2 1

**11**    ♠ 3                    Dir: S  
          ♥ A7                    Vul: None  
          ♦ K10543                ♣ AJ1053

♠ J942                    ♠ AK10765  
 ♥ KJ543                ♥ 1092  
 ♦ 96                    ♦ 872  
 ♣ 94                    ♣ 2

12           ♠ Q8                    ♣ ♦ ♥ ♠ NT  
 5 7       ♥ Q86                    N 6 5 - - 1  
 16        ♦ AQJ                    S 6 5 - - 1  
              ♣ KQ876                    E - - 2 3 -  
    W - - 2 3 -

**12**    ♠ 5                    Dir: W  
          ♥ Q94                    Vul: N-S  
          ♦ AQ86                ♣ A10763

♠ A94                    ♠ K10863  
 ♥ KJ106                ♥ 85  
 ♦ J753                ♦ 102  
 ♣ K8                    ♣ QJ52

12           ♠ QJ72                    ♣ ♦ ♥ ♠ NT  
 12 6       ♥ A732                    N 2 2 2 - 1  
 10        ♦ K94                    S 2 2 2 - 2  
              ♣ 94                    E - - - 1 -  
    W - - - 1 -

**13**    ♠ J742                    Dir: N  
          ♥ Q7652                Vul: Both  
          ♦ A3                    ♣ K8

♠ A9853                    ♠ Q6  
 ♥ J                    ♥ 93  
 ♦ 7654                ♦ Q982  
 ♣ Q42                ♣ A10763

10           ♠ K10                    ♣ ♦ ♥ ♠ NT  
 7 8       ♥ AK1084                N 1 1 5 3 4  
 15        ♦ KJ10                    S 1 1 5 3 4  
              ♣ J95                    E - - - - -  
    W - - - - -

**14**    ♠ 10                    Dir: E  
          ♥ K7643                Vul: None  
          ♦ 7432                ♣ 942

♠ QJ7                    ♠ 832  
 ♥ QJ5                    ♥ 982  
 ♦ A105                ♦ J86  
 ♣ A1085                ♣ QJ76

3            ♠ AK9654                    ♣ ♦ ♥ ♠ NT  
 14 4       ♥ A10                    N - 2 2 2 -  
 19        ♦ KQ9                    S 1 2 3 3 1  
              ♣ K3                    E - - - - -  
    W - - - - -

**15**    ♠ K10974                    Dir: S  
          ♥ 10982                Vul: N-S  
          ♦ QJ                    ♣ A8

♠ QJ82                    ♠ A63  
 ♥ KQ                    ♥ 6  
 ♦ 43                    ♦ AK108765  
 ♣ Q10972                ♣ K5

10           ♠ 5                    ♣ ♦ ♥ ♠ NT  
 10 14     ♥ AJ7543                N - - 2 - -  
 6            ♦ 92                    S - - 2 - -  
              ♣ J643                    E 3 5 - 2 4  
    W 3 5 - 2 4

**16**    ♠ AQ97                    Dir: W  
          ♥ 86                    Vul: E-W  
          ♦ Q7                    ♣ Q10753

♠ J632                    ♠ 1085  
 ♥ 7                    ♥ Q1054  
 ♦ K9854                ♦ A3  
 ♣ 642                ♣ AKJ9

10           ♠ K4                    ♣ ♦ ♥ ♠ NT  
 4 14       ♥ AKJ932                N - - 3 - 2  
 12        ♦ J1062                    S - - 3 - 1  
              ♣ 8                    E 1 1 - 1 -  
    W 1 - - 1 -

**17**    ♠ QJ109                    Dir: N  
          ♥ 932                    Vul: None  
          ♦ Q53                    ♣ 1065

♠ A543                    ♠ K86  
 ♥ J84                    ♥ AK1065  
 ♦ J109                ♦ 842  
 ♣ 982                ♣ AK

5            ♠ 72                    ♣ ♦ ♥ ♠ NT  
 6 17       ♥ Q7                    N 1 - - - -  
 12        ♦ AK76                    S 1 - - - -  
              ♣ QJ743                    E - 1 3 2 3  
    W - 1 3 2 3

**18**    ♠ KQ105                    Dir: E  
          ♥ QJ93                    Vul: N-S  
          ♦ 1092                ♣ A9

♠ AJ                    ♠ 63  
 ♥ 6542                ♥ K107  
 ♦ J864                ♦ KQ53  
 ♣ 1054                ♣ J763

12           ♠ 98742                    ♣ ♦ ♥ ♠ NT  
 6 9       ♥ A8                    N 3 2 3 5 3  
 13        ♦ A7                    S 3 2 3 5 3  
              ♣ KQ82                    E - - - - -  
    W - - - - -

<p><b>19</b></p> <p>♠ Q42 ♥ 1097 ♦ Q1094 ♣ J63</p> <p>♠ A9753 ♥ AQ6 ♦ K6 ♣ A72</p> <p>♠ KJ106 ♥ J852 ♦ J53 ♣ 109</p> <p>5 17 6 12</p> <p>♠ 8 ♥ K43 ♦ A872 ♣ KQ854</p> <table border="1" style="font-size: small;"> <tr><td>♣♦♥♠NT</td></tr> <tr><td>N 1 1 - - -</td></tr> <tr><td>S 1 1 - - -</td></tr> <tr><td>E - - 4 4 3</td></tr> <tr><td>W - - 4 4 3</td></tr> </table>	♣♦♥♠NT	N 1 1 - - -	S 1 1 - - -	E - - 4 4 3	W - - 4 4 3	<p><b>20</b></p> <p>♠ A1032 ♥ ♦ KJ4 ♣ KJ10974</p> <p>♠ QJ94 ♥ Q832 ♦ 532 ♣ 82</p> <p>♠ 876 ♥ AK10 ♦ A86 ♣ AQ63</p> <p>12 5 17 6</p> <p>♠ K5 ♥ J97654 ♦ Q1097 ♣ 5</p> <table border="1" style="font-size: small;"> <tr><td>♣♦♥♠NT</td></tr> <tr><td>N 2 2 1 - -</td></tr> <tr><td>S 2 2 - - -</td></tr> <tr><td>E - - - - 1</td></tr> <tr><td>W - - - - 1</td></tr> </table>	♣♦♥♠NT	N 2 2 1 - -	S 2 2 - - -	E - - - - 1	W - - - - 1	<p><b>21</b></p> <p>♠ QJ75 ♥ K82 ♦ Q1095 ♣ 96</p> <p>♠ K103 ♥ AQ1076 ♦ J73 ♣ A5</p> <p>♠ A9862 ♥ J4 ♦ 862 ♣ KQ4</p> <p>8 14 10 8</p> <p>♠ 4 ♥ 953 ♦ AK4 ♣ J108732</p> <table border="1" style="font-size: small;"> <tr><td>♣♦♥♠NT</td></tr> <tr><td>N 1 - - - -</td></tr> <tr><td>S 1 - - - -</td></tr> <tr><td>E - - 2 2 2</td></tr> <tr><td>W - - 2 2 2</td></tr> </table>	♣♦♥♠NT	N 1 - - - -	S 1 - - - -	E - - 2 2 2	W - - 2 2 2																	
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<p><b>22</b></p> <p>♠ AJ976 ♥ AJ ♦ J974 ♣ A5</p> <p>♠ 8 ♥ 106432 ♦ AKQ103 ♣ 102</p> <p>♠ 10532 ♥ 98 ♦ 5 ♣ KQJ943</p> <p>15 9 6 10</p> <p>♠ KQ4 ♥ KQ75 ♦ 862 ♣ 876</p> <table border="1" style="font-size: small;"> <tr><td>♣♦♥♠NT</td></tr> <tr><td>N - 1 - 3 4</td></tr> <tr><td>S - 1 - 3 4</td></tr> <tr><td>E 2 - - - -</td></tr> <tr><td>W 2 - - - -</td></tr> </table>	♣♦♥♠NT	N - 1 - 3 4	S - 1 - 3 4	E 2 - - - -	W 2 - - - -	<p><b>23</b></p> <p>♠ 632 ♥ 5 ♦ QJ97 ♣ J10976</p> <p>♠ A7 ♥ AQ4 ♦ AK10543 ♣ 84</p> <p>♠ KQJ95 ♥ KJ96 ♦ 862 ♣ Q</p> <p>4 17 12 7</p> <p>♠ 1084 ♥ 108732 ♦ ♣ AK532</p> <table border="1" style="font-size: small;"> <tr><td>♣♦♥♠NT</td></tr> <tr><td>N 3 - - - -</td></tr> <tr><td>S 3 - - - -</td></tr> <tr><td>E - 4 4 5 2</td></tr> <tr><td>W - 4 4 5 2</td></tr> </table>	♣♦♥♠NT	N 3 - - - -	S 3 - - - -	E - 4 4 5 2	W - 4 4 5 2	<p><b>24</b></p> <p>♠ KJ105 ♥ A863 ♦ A63 ♣ A9</p> <p>♠ 762 ♥ QJ2 ♦ 10985 ♣ J106</p> <p>♠ 843 ♥ 1075 ♦ QJ42 ♣ K83</p> <p>16 4 6 14</p> <p>♠ AQ9 ♥ K94 ♦ K7 ♣ Q7542</p> <table border="1" style="font-size: small;"> <tr><td>♣♦♥♠NT</td></tr> <tr><td>N 6 3 5 6 6</td></tr> <tr><td>S 6 3 5 6 6</td></tr> <tr><td>E - - - - -</td></tr> <tr><td>W - - - - -</td></tr> </table>	♣♦♥♠NT	N 6 3 5 6 6	S 6 3 5 6 6	E - - - - -	W - - - - -																	
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<p><b>25</b></p> <p>♠ 9862 ♥ 742 ♦ Q9532 ♣ J</p> <p>♠ AKQJ ♥ AK ♦ KJ ♣ K10975</p> <p>♠ 1074 ♥ J9863 ♦ A6 ♣ 632</p> <p>3 24 5 8</p> <p>♠ 53 ♥ Q105 ♦ 10874 ♣ AQ84</p> <table border="1" style="font-size: small;"> <tr><td>♣♦♥♠NT</td></tr> <tr><td>N - - - - -</td></tr> <tr><td>S - - - - -</td></tr> <tr><td>E 5 - 4 4 3</td></tr> <tr><td>W 5 - 4 4 3</td></tr> </table>	♣♦♥♠NT	N - - - - -	S - - - - -	E 5 - 4 4 3	W 5 - 4 4 3	<p><b>26</b></p> <p>♠ AKQJ7 ♥ J92 ♦ 6 ♣ AQJ5</p> <p>♠ 4 ♥ KQ854 ♦ A43 ♣ K1093</p> <p>♠ 6532 ♥ 1076 ♦ 10972 ♣ 87</p> <p>18 12 0 10</p> <p>♠ 1098 ♥ A3 ♦ KQJ85 ♣ 642</p> <table border="1" style="font-size: small;"> <tr><td>♣♦♥♠NT</td></tr> <tr><td>N 4 4 1 5 3</td></tr> <tr><td>S 4 4 1 5 5</td></tr> <tr><td>E - - - - -</td></tr> <tr><td>W - - - - -</td></tr> </table>	♣♦♥♠NT	N 4 4 1 5 3	S 4 4 1 5 5	E - - - - -	W - - - - -	<p><b>27</b></p> <p>♠ 874 ♥ AK10753 ♦ K5 ♣ 103</p> <p>♠ AJ2 ♥ 842 ♦ 63 ♣ K8542</p> <p>♠ Q96 ♥ QJ ♦ Q1098742 ♣ J</p> <p>10 8 8 14</p> <p>♠ K1053 ♥ 96 ♦ AJ ♣ AQ976</p> <table border="1" style="font-size: small;"> <tr><td>♣♦♥♠NT</td></tr> <tr><td>N 3 - 5 3 5</td></tr> <tr><td>S 3 - 5 3 5</td></tr> <tr><td>E - 1 - - -</td></tr> <tr><td>W - 1 - - -</td></tr> </table>	♣♦♥♠NT	N 3 - 5 3 5	S 3 - 5 3 5	E - 1 - - -	W - 1 - - -																	
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<p><b>28</b></p> <p>♠ QJ109 ♥ Q6 ♦ K976 ♣ Q32</p> <p>♠ 84 ♥ J10742 ♦ 852 ♣ AJ8</p> <p>♠ A763 ♥ K83 ♦ J4 ♣ K764</p> <p>10 6 11 13</p> <p>♠ K52 ♥ A95 ♦ AQ103 ♣ 1095</p> <table border="1" style="font-size: small;"> <tr><td>♣♦♥♠NT</td></tr> <tr><td>N - 3 - 2 1</td></tr> <tr><td>S - 3 - 1 -</td></tr> <tr><td>E 1 - 2 - -</td></tr> <tr><td>W 1 - 2 - -</td></tr> </table>	♣♦♥♠NT	N - 3 - 2 1	S - 3 - 1 -	E 1 - 2 - -	W 1 - 2 - -	<p><b>RECAP</b></p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>N</th> <th>S</th> <th>E</th> <th>W</th> </tr> </thead> <tbody> <tr> <td>Avg HCP</td> <td>9.46</td> <td>10.54</td> <td>9.57</td> <td>10.43</td> </tr> <tr> <td>Bal-anced</td> <td>11</td> <td>17</td> <td>17</td> <td>15</td> </tr> <tr> <td>Voids/Singles*</td> <td>2/10</td> <td>1/5</td> <td>1/9</td> <td>0/8</td> </tr> <tr> <td>Suit with 7+</td> <td>1</td> <td>0</td> <td>2</td> <td>0</td> </tr> </tbody> </table> <p style="font-size: x-small; text-align: center;">* Number of voids/ Number of singletons in all hands.</p>					N	S	E	W	Avg HCP	9.46	10.54	9.57	10.43	Bal-anced	11	17	17	15	Voids/Singles*	2/10	1/5	1/9	0/8	Suit with 7+	1	0	2	0
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