

**1** Dir: N  
Vul: None

♠ J1094  
♥ A73  
♦ AQ4  
♣ K72

♠ AQ632  
♥ J865  
♦ K107  
♣ 6

♠ K75  
♥ 109  
♦ J9652  
♣ Q108

♠ 8  
♥ KQ42  
♦ 83  
♣ AJ9543

14  
6 10  
10

♠	4	-	2	-	NT
♥	4	-	2	-	-
♦	4	-	2	-	-
♣	1	-	-	-	-

**2** Dir: E  
Vul: N-S

♠ 64  
♥ 543  
♦ QJ986  
♣ A104

♠ AKQ2  
♥ AJ8  
♦ A43  
♣ Q98

♠ 9873  
♥ 1096  
♦ K  
♣ K7653

♠ J105  
♥ KQ72  
♦ 10752  
♣ J2

7  
6 20  
7

♠	-	1	-	-	NT
♥	-	1	-	-	-
♦	4	-	2	4	2
♣	4	-	2	4	2

**3** Dir: S  
Vul: E-W

♠ 10865432  
♥ KJ4  
♦ Q9  
♣ 5

♠ 9  
♥ Q965  
♦ 762  
♣ 109842

♠ AKQJ7  
♥ 8  
♦ AK105  
♣ AQ3

9  
6 2  
23

♠	5	7	4	3	7
♥	5	7	4	3	7
♦	-	-	-	-	-
♣	-	-	-	-	-

**4** Dir: W  
Vul: Both

♠ J3  
♥ J96  
♦ 754  
♣ AKJ62

♠ K9654  
♥ K10542  
♦ 86  
♣ 5

♠ 1072  
♥ A83  
♦ K109  
♣ Q1073

♠ AQ8  
♥ Q7  
♦ AQJ32  
♣ 984

10  
9 6  
15

♠	4	4	-	-	3
♥	4	4	-	-	3
♦	-	-	2	1	-
♣	-	-	2	1	-

**5** Dir: N  
Vul: N-S

♠ AQJ  
♥ AJ3  
♦ Q953  
♣ KJ6

♠ K10983  
♥ K  
♦ 8764  
♣ 742

♠ Q108642  
♥ AKJ  
♦ 10953

♠ 76542  
♥ 975  
♦ 102  
♣ AQ8

18  
6 10  
6

♠	-	1	-	2	2
♥	-	1	-	2	2
♦	-	-	1	-	-
♣	-	-	1	-	-

**6** Dir: E  
Vul: E-W

♠ AK105  
♥ J832  
♦ J  
♣ Q1098

♠ 62  
♥ A97  
♦ K75  
♣ AK742

♠ 743  
♥ Q10  
♦ 10962  
♣ J653

♠ QJ98  
♥ K654  
♦ AQ843  
♣

11  
14 3  
12

♠	-	2	4	4	1
♥	-	2	4	4	1
♦	-	-	-	-	-
♣	-	-	-	-	-

**7** Dir: S  
Vul: Both

♠ KQ72  
♥ K75  
♦ AJ6  
♣ J94

♠ 5  
♥ 1084  
♦ 932  
♣ AKQ1076

♠ AJ1086  
♥ AJ632  
♦ Q8  
♣ 8

♠ 943  
♥ Q9  
♦ K10754  
♣ 532

14  
12 9  
5

♠	-	-	-	-	-
♥	-	-	-	-	-
♦	3	-	3	1	2
♣	3	-	3	1	2

**8** Dir: W  
Vul: None

♠ K52  
♥ J9874  
♦ A85  
♣ 76

♠ Q9764  
♥ 5  
♦ KJ932  
♣ KQ

♠ 1083  
♥ AKQ62  
♦ Q4  
♣ 942

♠ AJ  
♥ 103  
♦ 1076  
♣ AJ10853

8  
11 11  
10

♠	2	-	-	-	-
♥	2	-	-	-	-
♦	-	2	-	2	-
♣	-	1	-	2	-

**9** Dir: N  
Vul: E-W

♠ KJ4  
♥ AK92  
♦ AK85  
♣ J9

♠ Q5  
♥ Q765  
♦ Q2  
♣ AK752

♠ 10863  
♥ 1043  
♦ J1096  
♣ 83

♠ A972  
♥ J8  
♦ 743  
♣ Q1064

19  
1 13  
7

♠	3	3	3	3	4
♥	3	3	3	3	3
♦	-	-	-	-	-
♣	-	-	-	-	-

**10** Dir: E  
Vul: Both

♠ A1043  
♥ K82  
♦ J6  
♣ Q873

♠ 95  
♥ A963  
♦ AQ7  
♣ J1096

♠ 876  
♥ Q1054  
♦ K1085  
♣ A4

♠ KQJ2  
♥ J7  
♦ 9432  
♣ K52

10  
9 11  
10

♠	-	-	-	-	-
♥	-	-	-	-	-
♦	2	3	-	1	2
♣	2	3	-	1	2

**11** Dir: S  
Vul: None

♠ K1074  
♥ 106  
♦ 63  
♣ 87642

♠ AQJ9  
♥ Q32  
♦ 875  
♣ Q95

♠ 86532  
♥ 9854  
♦ 109  
♣ 103

♠ AKJ7  
♥ AKQJ42  
♦ AKJ

3  
0 11  
26

♠	6	7	5	3	5
♥	5	7	5	2	4
♦	-	-	-	-	-
♣	-	-	-	-	-

**12** Dir: W  
Vul: N-S

♠ 97654  
♥ 4  
♦ 109  
♣ AKJ63

♠ A10  
♥ A82  
♦ AK53  
♣ Q1084

♠ KJ2  
♥ KJ53  
♦ QJ74  
♣ 97

♠ Q83  
♥ Q10976  
♦ 862  
♣ 52

8  
11 17  
4

♠	-	-	-	-	-
♥	-	-	-	-	-
♦	3	5	3	1	5
♣	3	5	3	1	5

**13** Dir: N  
Vul: Both

♠ K8  
♥ K3  
♦ J7432  
♣ AQJ5

♠ A97642  
♥ 96  
♦ A65  
♣ 63

♠ J10  
♥ AQJ84  
♦ 108  
♣ 9842

♠ Q53  
♥ 10752  
♦ KQ9  
♣ K107

14  
8 8  
10

♠	3	4	1	-	1
♥	3	4	-	-	-
♦	-	-	-	-	-
♣	-	-	-	-	-

**14** Dir: E  
Vul: None

♠ K953  
♥ QJ1072  
♦ 632  
♣ 2

♠ J62  
♥ 3  
♦ AKQ4  
♣ J10543

♠ Q1074  
♥ K5  
♦ J107  
♣ AQ87

♠ A8  
♥ A9864  
♦ 985  
♣ K96

6  
12 11  
11

♠	-	2	-	-	-
♥	-	2	-	-	-
♦	3	3	-	2	4
♣	3	3	-	2	4

**15** Dir: S  
Vul: N-S

♠ 32  
♥ KQ104  
♦ KQJ73  
♣ Q9

♠ QJ1085  
♥ 86  
♦ 102  
♣ AK63

♠ AK94  
♥ 72  
♦ A4  
♣ 108542

♠ 76  
♥ AJ953  
♦ 9865  
♣ J7

13  
11 10  
6

♠	-	2	2	-	-
♥	-	2	2	-	-
♦	5	-	-	5	2
♣	5	-	-	5	2

**16** Dir: W  
Vul: E-W

♠ J862  
♥ K87532  
♦ 52  
♣ A

♠ KQ10974  
♥ Q94  
♦ A98  
♣ 2

♠ A3  
♥ AJ10  
♦ Q1074  
♣ 8763

♠ 5  
♥ 6  
♦ KJ63  
♣ KQJ10954

8  
11 11  
10

♠	2	-	-	-	-
♥	2	-	-	-	-
♦	-	2	2	4	2
♣	-	2	2	4	2

**17** Dir: N  
Vul: None

♠ A53  
♥ A54  
♦ 7543  
♣ AQ4

♠ K107642  
♥ J7  
♦ K  
♣ K1063

♠ 98  
♥ 10962  
♦ AQJ92  
♣ J7

♠ QJ  
♥ KQ83  
♦ 1086  
♣ 9852

14  
8 10  
8

♠	-	-	-	-	-
♥	-	-	-	-	-
♦	1	1	1	2	1
♣	1	1	1	2	1

**18** Dir: E  
Vul: N-S

♠ 109532  
♥ A765  
♦ K3  
♣ J6

♠ 876  
♥ J1043  
♦ 7  
♣ AKQ72

♠ Q4  
♥ Q9  
♦ QJ1064  
♣ 10543

♠ AKJ  
♥ K82  
♦ A9852  
♣ 98

8  
7 10  
15

♠	-	2	3	3	2
♥	-	2	3	3	2
♦	2	-	-	-	-
♣	2	-	-	-	-

<p><b>19</b>    ♠ AQ753    <i>Dir: S</i>                   ♥ Q8        <i>Vul: E-W</i>                   ♦ 7643                   ♣ Q5</p> <p>♠ J6            ♠ 42          ♥ A9654       ♥ J1072          ♦ A8            ♦ QJ          ♣ J762         ♣ K9843</p> <p>10            ♠ K1098          10 7        ♥ K3                       ♦ K10952          13           ♣ A10</p> <table border="1" style="font-size: small;"> <tr><td colspan="5">♠♦♥♣NT</td></tr> <tr><td>N</td><td>-</td><td>4</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> </table>	♠♦♥♣NT					N	-	4	-	2	S	-	4	-	2	E	2	-	-	-	W	2	-	-	-	<p><b>20</b>    ♠ AJ6        <i>Dir: W</i>                   ♥ KQ2       <i>Vul: Both</i>                   ♦ K963                   ♣ 653</p> <p>♠ K1072       ♠ 83          ♥ A9876      ♥ J3          ♦ 7             ♦ AJ10852          ♣ QJ9         ♣ K82</p> <p>13            ♠ Q954          10 9        ♥ 1054                       ♦ Q4          8             ♣ A1074</p> <table border="1" style="font-size: small;"> <tr><td colspan="5">♠♦♥♣NT</td></tr> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>	♠♦♥♣NT					N	1	-	-	1	S	1	-	-	1	E	-	1	-	-	W	-	1	-	-	<p><b>21</b>    ♠ 106        <i>Dir: N</i>                   ♥ Q5        <i>Vul: N-S</i>                   ♦ AJ62                   ♣ AK964</p> <p>♠ KQ9842       ♠ J753          ♥ J107           ♥ AK93          ♦ 5               ♦ K109          ♣ 1032           ♣ Q5</p> <p>14            ♠ A          6 13        ♥ 8642                       ♦ Q8743          7             ♣ J87</p> <table border="1" style="font-size: small;"> <tr><td colspan="5">♠♦♥♣NT</td></tr> <tr><td>N</td><td>3</td><td>3</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>3</td><td>3</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>3</td></tr> </table>	♠♦♥♣NT					N	3	3	-	1	S	3	3	-	1	E	-	-	2	3	W	-	-	2	3
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<p><b>22</b>    ♠ AQ5        <i>Dir: E</i>                   ♥ A105       <i>Vul: E-W</i>                   ♦ AQJ104                   ♣ 32</p> <p>♠ K1097643       ♠ 2          ♥                ♥ KQJ84          ♦ 87             ♦ 53          ♣ AK95         ♣ QJ1074</p> <p>17            ♠ J8          10 9        ♥ 97632                       ♦ K962          4             ♣ 86</p> <table border="1" style="font-size: small;"> <tr><td colspan="5">♠♦♥♣NT</td></tr> <tr><td>N</td><td>-</td><td>3</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>-</td><td>-</td><td>3</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>-</td><td>3</td></tr> </table>	♠♦♥♣NT					N	-	3	1	-	S	-	3	1	-	E	4	-	-	3	W	4	-	-	3	<p><b>23</b>    ♠ AK962       <i>Dir: S</i>                   ♥ Q6        <i>Vul: Both</i>                   ♦ A987                   ♣ J5</p> <p>♠ 103            ♠ QJ4          ♥ 3             ♥ KJ8752          ♦ K532         ♦ Q          ♣ K87642       ♣ 1093</p> <p>14            ♠ 875          6 9           ♥ A1094                       ♦ J1064          11            ♣ AQ</p> <table border="1" style="font-size: small;"> <tr><td colspan="5">♠♦♥♣NT</td></tr> <tr><td>N</td><td>-</td><td>3</td><td>1</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>1</td><td>2</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table>	♠♦♥♣NT					N	-	3	1	3	S	-	3	1	2	E	1	-	-	-	W	1	-	-	-	<p><b>24</b>    ♠ K109732    <i>Dir: W</i>                   ♥ 32        <i>Vul: None</i>                   ♦ A6                   ♣ 832</p> <p>♠ A                ♠ QJ6          ♥ AJ84           ♥ K1096          ♦ J97             ♦ K10853          ♣ A10976        ♣ J</p> <p>7             ♠ 854          14 10       ♥ Q75                       ♦ Q42          9             ♣ KQ54</p> <table border="1" style="font-size: small;"> <tr><td colspan="5">♠♦♥♣NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>5</td><td>5</td><td>1</td></tr> <tr><td>W</td><td>3</td><td>5</td><td>5</td><td>1</td></tr> </table>	♠♦♥♣NT					N	-	-	-	-	S	-	-	-	-	E	3	5	5	1	W	3	5	5	1
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<p><b>25</b>    ♠ 6            <i>Dir: N</i>                   ♥ A9654       <i>Vul: E-W</i>                   ♦ 10942                   ♣ A93</p> <p>♠ AK873           ♠ Q2          ♥ Q10832        ♥ KJ          ♦ KJ8             ♦ AQ63          ♣                 ♣ K10872</p> <p>8             ♠ J10954          13 15       ♥ 7                       ♦ 75          4             ♣ QJ654</p> <table border="1" style="font-size: small;"> <tr><td colspan="5">♠♦♥♣NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>4</td><td>3</td><td>4</td></tr> <tr><td>W</td><td>4</td><td>4</td><td>3</td><td>4</td></tr> </table>	♠♦♥♣NT					N	-	-	-	-	S	-	-	-	-	E	4	4	3	4	W	4	4	3	4	<p><b>26</b>    ♠ K8743       <i>Dir: E</i>                   ♥ Q74        <i>Vul: Both</i>                   ♦ 532                   ♣ 54</p> <p>♠ A1092           ♠ 6          ♥ 92             ♥ A108          ♦ Q10974       ♦ J8          ♣ A8             ♣ KQJ9762</p> <p>5             ♠ QJ5          10 11       ♥ KJ653                       ♦ AK6          14            ♣ 103</p> <table border="1" style="font-size: small;"> <tr><td colspan="5">♠♦♥♣NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>1</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>1</td></tr> <tr><td>E</td><td>4</td><td>3</td><td>-</td><td>3</td></tr> <tr><td>W</td><td>4</td><td>3</td><td>-</td><td>3</td></tr> </table>	♠♦♥♣NT					N	-	-	1	1	S	-	-	1	1	E	4	3	-	3	W	4	3	-	3	<p><b>27</b>    ♠ 9873        <i>Dir: S</i>                   ♥ KQJ9       <i>Vul: None</i>                   ♦ 632                   ♣ 108</p> <p>♠ A10            ♠ KQJ2          ♥ 876            ♥ A43          ♦ AQ4            ♦ K98          ♣ AK753         ♣ J92</p> <p>6             ♠ 654          17 14       ♥ 1052                       ♦ J1075          3             ♣ Q64</p> <table border="1" style="font-size: small;"> <tr><td colspan="5">♠♦♥♣NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>7</td><td>4</td><td>4</td><td>7</td></tr> <tr><td>W</td><td>7</td><td>4</td><td>4</td><td>7</td></tr> </table>	♠♦♥♣NT					N	-	-	-	-	S	-	-	-	-	E	7	4	4	7	W	7	4	4	7
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<p><b>28</b>    ♠ Q10943    <i>Dir: W</i>                   ♥ A10652    <i>Vul: N-S</i>                   ♦            ♣ K73</p> <p>♠ K62            ♠ AJ7          ♥ Q             ♥ 943          ♦ AQ853       ♦ 10762          ♣ 9862         ♣ A104</p> <p>9             ♠ 85          11 9        ♥ KJ87                       ♦ KJ94          11           ♣ QJ5</p> <table border="1" style="font-size: small;"> <tr><td colspan="5">♠♦♥♣NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>4</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>4</td><td>2</td></tr> <tr><td>E</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> </table>	♠♦♥♣NT					N	-	-	4	2	S	-	-	4	2	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>10.61</td> <td>9.96</td> <td>10.32</td> <td>9.11</td> </tr> <tr> <td>Bal- anced</td> <td>13</td> <td>17</td> <td>8</td> <td>10</td> </tr> <tr> <td>Voids/ Singles*</td> <td>2/5</td> <td>2/6</td> <td>1/13</td> <td>2/9</td> </tr> <tr> <td>Suit with 7+</td> <td>0</td> <td>1</td> <td>1</td> <td>2</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	10.61	9.96	10.32	9.11	Bal- anced	13	17	8	10	Voids/ Singles*	2/5	2/6	1/13	2/9	Suit with 7+	0	1	1	2																							
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