

<p><b>1</b></p> <p>♠ K10 ♥ 832 ♦ Q98 ♣ 98753</p> <p>♠ QJ8 ♥ KJ74 ♦ 642 ♣ QJ2</p> <p>♠ 9754 ♥ 5 ♦ AKJ105 ♣ AK4</p> <p>♠ A632 ♥ AQ1096 ♦ 73 ♣ 106</p> <p>5 10 15 10</p> <p>Dir: N Vul: None</p> <p>♠ ♣ ♥ ♦ NT N - - - - - S - - - - - E 2 2 - 3 4 W 2 2 - 3 4</p>	<p><b>2</b></p> <p>♠ Q8 ♥ 6 ♦ Q752 ♣ A98542</p> <p>♠ K53 ♥ AQ9532 ♦ KJ9 ♣ Q</p> <p>♠ 1072 ♥ KJ108 ♦ 10 ♣ KJ763</p> <p>♠ AJ964 ♥ 74 ♦ A8643 ♣ 10</p> <p>8 15 8 9</p> <p>Dir: E Vul: N-S</p> <p>♠ ♣ ♥ ♦ NT N - 3 - 2 - S - 3 - 2 - E - - 3 - 1 W - - 3 - 1</p>	<p><b>3</b></p> <p>♠ 5 ♥ AQ72 ♦ K93 ♣ KQ984</p> <p>♠ 9863 ♥ 43 ♦ J8764 ♣ A5</p> <p>♠ J2 ♥ KJ1086 ♦ Q ♣ J10762</p> <p>♠ AKQ1074 ♥ 95 ♦ A1052 ♣ 3</p> <p>14 5 8 13</p> <p>Dir: S Vul: E-W</p> <p>♠ ♣ ♥ ♦ NT N 3 5 2 6 6 S 2 4 2 5 5 E - - - - - W - - - - -</p>
<p><b>4</b></p> <p>♠ 753 ♥ AQ94 ♦ 7 ♣ J9752</p> <p>♠ AK42 ♥ 10 ♦ KQ93 ♣ K1063</p> <p>♠ J96 ♥ KJ532 ♦ AJ64 ♣ 8</p> <p>♠ Q108 ♥ 876 ♦ 10852 ♣ AQ4</p> <p>7 15 10 8</p> <p>Dir: W Vul: Both</p> <p>♠ ♣ ♥ ♦ NT N - - - - - S - - - - - E 1 4 2 3 2 W 1 4 2 3 2</p>	<p><b>5</b></p> <p>♠ QJ9543 ♥ QJ ♦ KQ76 ♣ J</p> <p>♠ 2 ♥ AK98764 ♦ 93 ♣ 932</p> <p>♠ 1076 ♥ 2 ♦ J4 ♣ AQ107654</p> <p>♠ AK8 ♥ 1053 ♦ A10852 ♣ K8</p> <p>12 7 7 14</p> <p>Dir: N Vul: N-S</p> <p>♠ ♣ ♥ ♦ NT N - 4 - 4 4 S - 4 - 4 4 E 3 - 2 - - W 3 - 2 - -</p>	<p><b>6</b></p> <p>♠ J1097642 ♥ 64 ♦ 98 ♣ AQ</p> <p>♠ K8 ♥ 752 ♦ AKQ63 ♣ 1063</p> <p>♠ AQ3 ♥ K1098 ♦ 1042 ♣ J94</p> <p>♠ 5 ♥ AQJ3 ♦ J75 ♣ K8752</p> <p>7 12 10 11</p> <p>Dir: E Vul: E-W</p> <p>♠ ♣ ♥ ♦ NT N 2 - 2 2 - S 2 - 2 2 - E - - - - - W - - - - -</p>
<p><b>7</b></p> <p>♠ K543 ♥ K74 ♦ AK63 ♣ 93</p> <p>♠ Q109 ♥ 92 ♦ Q85 ♣ J10742</p> <p>♠ J8 ♥ J106 ♦ 94 ♣ AKQ865</p> <p>♠ A762 ♥ AQ853 ♦ J1072 ♣</p> <p>13 5 11 11</p> <p>Dir: S Vul: Both</p> <p>♠ ♣ ♥ ♦ NT N - 7 6 6 1 S - 7 6 6 1 E 1 - - - - W 1 - - - -</p>	<p><b>8</b></p> <p>♠ Q5 ♥ 973 ♦ 98632 ♣ KQ3</p> <p>♠ AK64 ♥ KQJ5 ♦ J10 ♣ 862</p> <p>♠ 109872 ♥ 84 ♦ Q5 ♣ A1095</p> <p>♠ J3 ♥ A1062 ♦ AK74 ♣ J74</p> <p>7 14 6 13</p> <p>Dir: W Vul: None</p> <p>♠ ♣ ♥ ♦ NT N - 2 1 - - S - 2 1 - - E 2 - - 2 - W 2 - - 2 -</p>	<p><b>9</b></p> <p>♠ KQ84 ♥ J65 ♦ AKJ53 ♣ Q</p> <p>♠ 765 ♥ AQ1074 ♦ Q97 ♣ A6</p> <p>♠ AJ93 ♥ 83 ♦ 1086 ♣ J842</p> <p>♠ 102 ♥ K92 ♦ 42 ♣ K109753</p> <p>16 12 6 6</p> <p>Dir: N Vul: E-W</p> <p>♠ ♣ ♥ ♦ NT N 1 1 - - - S 1 1 - - - E - - 1 - - W - - 1 - 1</p>
<p><b>10</b></p> <p>♠ Q62 ♥ AKQ74 ♦ Q5 ♣ 1097</p> <p>♠ 9874 ♥ 32 ♦ 976 ♣ J832</p> <p>♠ AKJ53 ♥ 985 ♦ 1032 ♣ AK</p> <p>♠ 10 ♥ J106 ♦ AKJ84 ♣ Q654</p> <p>13 1 15 11</p> <p>Dir: E Vul: Both</p> <p>♠ ♣ ♥ ♦ NT N 3 4 4 - 3 S 2 4 4 - - E 1 - - 2 - W - - - 2 -</p>	<p><b>11</b></p> <p>♠ 1085 ♥ Q108632 ♦ A86 ♣ Q</p> <p>♠ A64 ♥ A9 ♦ K1042 ♣ A864</p> <p>♠ KJ973 ♥ KJ54 ♦ 3 ♣ 975</p> <p>♠ Q2 ♥ 7 ♦ QJ975 ♣ KJ1032</p> <p>8 15 8 9</p> <p>Dir: S Vul: None</p> <p>♠ ♣ ♥ ♦ NT N - 2 - - - S - 2 - - - E 1 - 2 4 3 W 1 - 2 4 4</p>	<p><b>12</b></p> <p>♠ Q6 ♥ A83 ♦ 7543 ♣ K1083</p> <p>♠ AJ5 ♥ K62 ♦ KJ2 ♣ 9642</p> <p>♠ 10743 ♥ 105 ♦ 1086 ♣ QJ75</p> <p>♠ K982 ♥ QJ974 ♦ AQ9 ♣ A</p> <p>9 12 3 16</p> <p>Dir: W Vul: N-S</p> <p>♠ ♣ ♥ ♦ NT N 2 3 4 2 3 S 2 3 5 3 3 E - - - - - W - - - - -</p>
<p><b>13</b></p> <p>♠ Q10752 ♥ AQ92 ♦ 6 ♣ J74</p> <p>♠ A94 ♥ 5 ♦ 10874 ♣ AQ1098</p> <p>♠ J3 ♥ J764 ♦ A53 ♣ K652</p> <p>♠ K86 ♥ K1083 ♦ KQJ92 ♣ 3</p> <p>9 10 9 12</p> <p>Dir: N Vul: Both</p> <p>♠ ♣ ♥ ♦ NT N - 1 3 2 - S - 1 3 2 - E 2 - - - 1 W 2 - - - 1</p>	<p><b>14</b></p> <p>♠ A985 ♥ K4 ♦ KQJ108 ♣ Q7</p> <p>♠ 7 ♥ J108 ♦ 92 ♣ AJ109643</p> <p>♠ KJ1063 ♥ A653 ♦ 76 ♣ 85</p> <p>♠ Q42 ♥ Q972 ♦ A543 ♣ K2</p> <p>15 6 8 11</p> <p>Dir: E Vul: None</p> <p>♠ ♣ ♥ ♦ NT N - 4 2 2 1 S - 4 2 2 1 E 2 - - - - W 2 - - - -</p>	<p><b>15</b></p> <p>♠ 9876 ♥ K6 ♦ Q104 ♣ Q942</p> <p>♠ J ♥ J109743 ♦ 8732 ♣ 86</p> <p>♠ AQ105432 ♥ Q82 ♦ 95 ♣ 3</p> <p>♠ K ♥ A5 ♦ AKJ6 ♣ AKJ1075</p> <p>7 2 8 23</p> <p>Dir: S Vul: N-S</p> <p>♠ ♣ ♥ ♦ NT N 6 5 - - 4 S 6 5 - - 4 E - - 2 1 - W - - 2 1 -</p>
<p><b>16</b></p> <p>♠ 92 ♥ AQ6 ♦ Q1084 ♣ 10543</p> <p>♠ AQ83 ♥ J85 ♦ 76 ♣ J972</p> <p>♠ K64 ♥ 1073 ♦ AK95 ♣ A86</p> <p>♠ J1075 ♥ K942 ♦ J32 ♣ KQ</p> <p>8 8 14 10</p> <p>Dir: W Vul: E-W</p> <p>♠ ♣ ♥ ♦ NT N - - - - - S - - - - - E 1 - 1 2 1 W 1 - 1 2 1</p>	<p><b>17</b></p> <p>♠ 9865 ♥ 1043 ♦ A63 ♣ AK10</p> <p>♠ Q32 ♥ K6 ♦ QJ97 ♣ 9764</p> <p>♠ K104 ♥ 985 ♦ 854 ♣ QJ52</p> <p>♠ AJ7 ♥ AQJ72 ♦ K102 ♣ 83</p> <p>11 8 6 15</p> <p>Dir: N Vul: None</p> <p>♠ ♣ ♥ ♦ NT N 1 2 4 4 3 S 1 2 5 4 3 E - - - - - W - - - - -</p>	<p><b>18</b></p> <p>♠ K73 ♥ AK ♦ KJ62 ♣ 10854</p> <p>♠ AJ9 ♥ QJ753 ♦ 73 ♣ KQ7</p> <p>♠ Q42 ♥ 10 ♦ Q10954 ♣ AJ32</p> <p>♠ 10865 ♥ 98642 ♦ A8 ♣ 96</p> <p>14 13 9 4</p> <p>Dir: E Vul: N-S</p> <p>♠ ♣ ♥ ♦ NT N - - - - - S - - - - - E 2 2 1 1 1 W 2 3 1 1 2</p>

<p><b>19</b>     ♠ 106 ♥ AJ     Dir: S ♦ KJ7642     Vul: E-W ♣ K54</p> <p>♠ K84     ♠ AJ932 ♥ 10932     ♥ KQ87 ♦ 83     ♦ AQ10 ♣ A976     ♣ 3</p> <p>12     ♠ Q75 7 16     ♥ 654 5     ♦ 95 ♣ QJ1082</p> <table border="1" style="float: right; font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>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>1</td><td>1</td><td>6</td><td>6</td></tr> <tr><td>W</td><td>1</td><td>1</td><td>6</td><td>6</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	-	-	S	-	-	-	-	E	1	1	6	6	W	1	1	6	6	<p><b>20</b>     ♠ J7     Dir: W ♥ J83     Vul: Both ♦ KQJ83 ♣ K85</p> <p>♠ 1063     ♠ 542 ♥ A4     ♥ K97 ♦ A105     ♦ 9642 ♣ AJ1073     ♣ Q94</p> <p>11     ♠ AKQ98 13 5     ♥ Q10652 11     ♦ 7 ♣ 62</p> <table border="1" style="float: right; font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>2</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>3</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	-	2	3	2	S	-	2	3	2	E	1	-	-	-	W	1	-	-	-	<p><b>21</b>     ♠ 976     Dir: N ♥ AK942     Vul: N-S ♦ 52 ♣ J32</p> <p>♠ AJ105     ♠ KQ42 ♥ 107     ♥ QJ ♦ QJ1097     ♦ K843 ♣ 87     ♣ A64</p> <p>8     ♠ 83 8 15     ♥ 8653 9     ♦ A6 ♣ KQ1095</p> <table border="1" style="float: right; font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>3</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>-</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>-</td><td>3</td></tr> </table>	♠	♦	♥	♣	NT	N	3	-	3	-	S	3	-	3	-	E	-	3	-	3	W	-	3	-	3
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<p><b>22</b>     ♠ K974     Dir: E ♥ 5     Vul: E-W ♦ J10 ♣ QJ10973</p> <p>♠ J83     ♠ A62 ♥ Q6     ♥ K9732 ♦ AQ763     ♦ K82 ♣ A64     ♣ K2</p> <p>7     ♠ Q105 13 13     ♥ AJ1084 7     ♦ 954 ♣ 85</p> <table border="1" style="float: right; font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>2</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>2</td><td>1</td></tr> </table>	♠	♦	♥	♣	NT	N	2	-	-	-	S	2	-	-	-	E	-	3	2	1	W	-	3	2	1	<p><b>23</b>     ♠ AQJ85     Dir: S ♥ 8752     Vul: Both ♦ K32 ♣ 4</p> <p>♠ K932     ♠ 1074 ♥ AQ     ♥ K93 ♦ AQ97     ♦ ♣ 1063     ♣ AKQ9852</p> <p>10     ♠ 6 15 12     ♥ J1064 3     ♦ J108654 ♣ J7</p> <table border="1" style="float: right; font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>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>-</td><td>3</td><td>5</td></tr> <tr><td>W</td><td>5</td><td>1</td><td>1</td><td>3</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	-	-	S	-	-	-	-	E	4	-	3	5	W	5	1	1	3	<p><b>24</b>     ♠ Q93     Dir: W ♥ 8432     Vul: None ♦ 732 ♣ J43</p> <p>♠ K874     ♠ J102 ♥ Q     ♥ 10976 ♦ K94     ♦ AQJ8 ♣ KQ876     ♣ A2</p> <p>3     ♠ A65 13 12     ♥ AKJ5 12     ♦ 1065 ♣ 1095</p> <table border="1" style="float: right; font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>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>2</td><td>4</td></tr> <tr><td>W</td><td>4</td><td>4</td><td>2</td><td>4</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	-	-	S	-	-	-	-	E	4	4	2	4	W	4	4	2	4
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**RECAP**

	N	S	E	W
<b>Avg HCP</b>	9.75	10.54	9.75	9.96
<b>Bal-anced</b>	12	9	11	15
<b>Voids/Singles*</b>	0/ 9	1/10	1/ 9	0/ 7
<b>Suit with 7+</b>	1	0	3	2

\*Number of voids/ Number of singletons in all hands.