

**1**     ♠ Q95     Dir: N  
          ♥ A1076     Vul: None  
          ♦ 5  
          ♣ Q10754

♠ K10762     ♠ AJ8  
 ♥ J82     ♥ Q5  
 ♦ K862     ♦ QJ97  
 ♣ 8     ♣ K632

8     ♠ 43  
 7 13     ♥ K943  
 12     ♦ A1043  
          ♣ AJ9

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

**2**     ♠ 10852     Dir: E  
          ♥ Q5     Vul: N-S  
          ♦ K8753  
          ♣ 95

♠ AQJ963     ♠ 7  
 ♥ AJ2     ♥ K976  
 ♦ J109     ♦ A2  
 ♣ K     ♣ AQ10863

5     ♠ K4  
 16 13     ♥ 10843  
 6     ♦ Q64  
          ♣ J742

♠	-	-	-	-	NT
♥	-	-	-	-	-
♦	6	3	6	6	5
♣	6	3	6	6	5

**3**     ♠ K965     Dir: S  
          ♥ 4     Vul: E-W  
          ♦ J875  
          ♣ AJ63

♠ J8     ♠ 1032  
 ♥ KJ862     ♥ Q953  
 ♦ K10432     ♦ AQ6  
 ♣ 5     ♣ 1042

9     ♠ AQ74  
 8 8     ♥ A107  
 15     ♦ 9  
          ♣ KQ987

♠	6	-	-	6	4
♥	6	-	-	6	4
♦	-	1	1	-	-
♣	-	1	1	-	-

**4**     ♠ AQ     Dir: W  
          ♥ K7642     Vul: Both  
          ♦ QJ109  
          ♣ A4

♠ J93     ♠ K86  
 ♥ J5     ♥ AQ108  
 ♦ AK853     ♦ 64  
 ♣ J72     ♣ Q1098

16     ♠ 107542  
 10 11     ♥ 93  
 3     ♦ 72  
          ♣ K653

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

**5**     ♠ Q765     Dir: N  
          ♥ 109     Vul: N-S  
          ♦ K108532  
          ♣ J

♠ AK104     ♠ J  
 ♥ 4     ♥ KQJ752  
 ♦ J764     ♦ A9  
 ♣ 9653     ♣ AK82

6     ♠ 9832  
 8 18     ♥ A863  
 8     ♦ Q  
          ♣ Q1074

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

**6**     ♠ AQ854     Dir: E  
          ♥ KQ1094     Vul: E-W  
          ♦ 94  
          ♣ 7

♠ 2     ♠ 10963  
 ♥ A     ♥ 8632  
 ♦ KJ852     ♦ 63  
 ♣ A98643     ♣ K105

11     ♠ KJ7  
 12 3     ♥ J75  
 14     ♦ AQ107  
          ♣ QJ2

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

**7**     ♠ 53     Dir: S  
          ♥ AK     Vul: Both  
          ♦ AJ75  
          ♣ AKJ74

♠ Q9     ♠ KJ1087  
 ♥ 98752     ♥  
 ♦ 1064     ♦ 9832  
 ♣ 1053     ♣ Q986

20     ♠ A642  
 2 6     ♥ QJ10643  
 12     ♦ KQ  
          ♣ 2

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

**8**     ♠ Q95     Dir: W  
          ♥ 1082     Vul: None  
          ♦ A  
          ♣ AJ7542

♠ K1082     ♠ AJ643  
 ♥ J4     ♥ AKQ9  
 ♦ 9875     ♦ 103  
 ♣ K109     ♣ 86

11     ♠ 7  
 7 14     ♥ 7653  
 8     ♦ KQJ642  
          ♣ Q3

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

**9**     ♠ AQ8     Dir: N  
          ♥ KJ     Vul: E-W  
          ♦ Q10854  
          ♣ 973

♠ J764     ♠ K53  
 ♥ AQ864     ♥ 1072  
 ♦ AK73     ♦ 9  
 ♣     ♣ AJ10842

12     ♠ 1092  
 14 8     ♥ 953  
 6     ♦ J62  
          ♣ KQ65

♠	-	-	-	-	NT
♥	-	1	-	-	-
♦	2	-	4	3	2
♣	2	-	5	3	2

**10**     ♠ AQ9862     Dir: E  
          ♥ K4     Vul: Both  
          ♦ AQ10  
          ♣ 106

♠ 3     ♠ KJ54  
 ♥ AQJ1073     ♥ 92  
 ♦ J972     ♦ K85  
 ♣ AQ     ♣ 9873

15     ♠ 107  
 14 7     ♥ 865  
 4     ♦ 643  
          ♣ KJ542

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

**11**     ♠ 63     Dir: S  
          ♥ A109     Vul: None  
          ♦ AJ2  
          ♣ KJ872

♠ J852     ♠ AQ109  
 ♥ 7     ♥ J86  
 ♦ 8763     ♦ K104  
 ♣ A543     ♣ Q96

13     ♠ K74  
 5 12     ♥ KQ5432  
 10     ♦ Q95  
          ♣ 10

♠	1	1	5	-	3
♥	1	1	4	-	3
♦	-	-	1	-	1
♣	-	-	1	-	1

**12**     ♠ J76     Dir: W  
          ♥ 7632     Vul: N-S  
          ♦ QJ3  
          ♣ Q53

♠ KQ92     ♠ 8543  
 ♥ 85     ♥ KQ  
 ♦ 1098     ♦ 76542  
 ♣ A1082     ♣ 74

6     ♠ A10  
 9 5     ♥ AJ1094  
 20     ♦ AK  
          ♣ KJ96

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

**13**     ♠ J10743     Dir: N  
          ♥ 10     Vul: Both  
          ♦ Q6  
          ♣ AQJ32

♠ K952     ♠ A  
 ♥ KQ2     ♥ A76543  
 ♦ A109     ♦ J32  
 ♣ K84     ♣ 1097

10     ♠ Q86  
 15 9     ♥ J98  
 6     ♦ K8754  
          ♣ 65

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

**14**     ♠ KJ7     Dir: E  
          ♥ KQ8     Vul: None  
          ♦ J985  
          ♣ K82

♠ Q1065     ♠ 98  
 ♥ 62     ♥ AJ1095  
 ♦ AQ4     ♦ K1076  
 ♣ Q543     ♣ A9

13     ♠ A432  
 10 12     ♥ 743  
 5     ♦ 32  
          ♣ J1076

♠	-	-	-	-	NT
♥	-	3	3	1	1
♦	-	3	3	1	1
♣	-	3	3	1	3

**15**     ♠ A4     Dir: S  
          ♥ 853     Vul: N-S  
          ♦ QJ10432  
          ♣ 74

♠ KQ6     ♠ J92  
 ♥ KQJ10976     ♥ 42  
 ♦ 6     ♦ 875  
 ♣ J2     ♣ KQ1095

7     ♠ 108753  
 12 6     ♥ A  
 15     ♦ AK9  
          ♣ A863

♠	1	5	-	2	3
♥	3	5	-	2	3
♦	-	2	-	-	-
♣	-	2	-	-	-

**16**     ♠ 42     Dir: W  
          ♥ A962     Vul: E-W  
          ♦ AK1097  
          ♣ J5

♠ AQ109     ♠ 85  
 ♥ K107     ♥ Q83  
 ♦ 6     ♦ J85432  
 ♣ AK942     ♣ Q7

12     ♠ KJ763  
 16 5     ♥ J54  
 7     ♦ Q  
          ♣ 10863

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

**17**     ♠ J652     Dir: N  
          ♥ 54     Vul: None  
          ♦ A653  
          ♣ A109

♠ A     ♠ K1087  
 ♥ AJ8632     ♥ K107  
 ♦ Q94     ♦ 102  
 ♣ 432     ♣ KJ86

9     ♠ Q943  
 11 10     ♥ Q9  
 10     ♦ KJ87  
          ♣ Q75

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

**18**     ♠ Q985     Dir: E  
          ♥ 753     Vul: N-S  
          ♦ K32  
          ♣ K85

♠ J763     ♠ 1042  
 ♥ AK982     ♥ J104  
 ♦ A6     ♦ QJ1095  
 ♣ A2     ♣ Q3

8     ♠ AK  
 16 6     ♥ Q6  
 10     ♦ 874  
          ♣ J109764

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

<p><b>19</b></p> <p>♠ 1086 ♥ AKQ9 ♦ 43 ♣ A843</p> <p>♠ AK42 ♥ 10 ♦ AK98 ♣ K965</p> <p>♠ J97 ♥ 8653 ♦ 652 ♣ QJ10</p> <p>13 4 17 6</p> <p>♠ Q53 ♥ J742 ♦ QJ107 ♣ 72</p> <table border="1" style="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>2</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>1</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>-</td><td>2</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	2	-	S	-	-	2	-	E	2	1	-	2	W	2	1	-	2	<p><b>20</b></p> <p>♠ Q732 ♥ J75 ♦ Q93 ♣ K52</p> <p>♠ K986 ♥ 942 ♦ AJ10 ♣ Q93</p> <p>♠ J ♥ AQ103 ♦ K7654 ♣ A76</p> <p>♠ A1054 ♥ K86 ♦ 82 ♣ J1084</p> <p>8 10 14 8</p> <table border="1" style="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>2</td><td>4</td><td>4</td><td>1</td></tr> <tr><td>W</td><td>2</td><td>4</td><td>4</td><td>1</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	-	-	S	-	-	-	-	E	2	4	4	1	W	2	4	4	1	<p><b>21</b></p> <p>♠ A86 ♥ AQ103 ♦ A3 ♣ A963</p> <p>♠ K10 ♥ KJ862 ♦ 642 ♣ KQ2</p> <p>♠ J7542 ♥ 54 ♦ 9875 ♣ 87</p> <p>♠ Q93 ♥ 97 ♦ KQJ10 ♣ J1054</p> <p>18 12 1 9</p> <table border="1" style="font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>5</td><td>5</td><td>3</td><td>3</td></tr> <tr><td>S</td><td>6</td><td>5</td><td>4</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	♠	♦	♥	♣	NT	N	5	5	3	3	S	6	5	4	3	E	-	-	-	-	W	-	-	-	-
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<p><b>22</b></p> <p>♠ AK932 ♥ J4 ♦ Q ♣ AJ752</p> <p>♠ 5 ♥ A1092 ♦ 9653 ♣ KQ106</p> <p>♠ QJ87 ♥ Q8753 ♦ 42 ♣ 98</p> <p>15 5 9 11</p> <p>♠ 1064 ♥ K6 ♦ AKJ1087 ♣ 43</p> <table border="1" style="font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>3</td><td>5</td><td>-</td><td>4</td></tr> <tr><td>S</td><td>3</td><td>5</td><td>-</td><td>4</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> </table>	♠	♦	♥	♣	NT	N	3	5	-	4	S	3	5	-	4	E	-	-	2	-	W	-	-	2	-	<p><b>23</b></p> <p>♠ Q93 ♥ A2 ♦ KJ ♣ QJ9642</p> <p>♠ K8642 ♥ 85 ♦ Q543 ♣ 103</p> <p>♠ KJ764 ♥ 109762 ♦ A75</p> <p>♠ AJ1075 ♥ Q1093 ♦ A8 ♣ K8</p> <p>13 8 5 14</p> <table border="1" style="font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>5</td><td>-</td><td>1</td><td>4</td></tr> <tr><td>S</td><td>6</td><td>-</td><td>1</td><td>4</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>	♠	♦	♥	♣	NT	N	5	-	1	4	S	6	-	1	4	E	-	2	-	-	W	-	1	-	-	<p><b>24</b></p> <p>♠ AJ972 ♥ 865 ♦ A94 ♣ Q8</p> <p>♠ 643 ♥ A10973 ♦ K ♣ AK104</p> <p>♠ 108 ♥ QJ42 ♦ 872 ♣ J973</p> <p>♠ KQ5 ♥ K ♦ QJ10653 ♣ 652</p> <p>11 14 4 11</p> <table border="1" style="font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>-</td><td>-</td></tr> </table>	♠	♦	♥	♣	NT	N	-	4	-	-	S	-	4	-	-	E	4	-	-	-	W	4	-	-	-
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<p><b>25</b></p> <p>♠ AKQ109 ♥ 63 ♦ 9 ♣ A7532</p> <p>♠ 7532 ♥ J10852 ♦ KJ85 ♣</p> <p>♠ J6 ♥ KQ74 ♦ A1042 ♣ J98</p> <p>♠ 84 ♥ A9 ♦ Q763 ♣ KQ1064</p> <p>13 11 5 11</p> <table border="1" style="font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>6</td><td>-</td><td>-</td><td>4</td></tr> <tr><td>S</td><td>6</td><td>-</td><td>-</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>3</td><td>-</td></tr> </table>	♠	♦	♥	♣	NT	N	6	-	-	4	S	6	-	-	3	E	-	2	3	-	W	-	2	3	-	<p><b>26</b></p> <p>♠ 87 ♥ 10652 ♦ KQ64 ♣ A102</p> <p>♠ A64 ♥ 973 ♦ 103 ♣ Q9853</p> <p>♠ KJ1095 ♥ AKJ4 ♦ 985 ♣ 7</p> <p>♠ Q32 ♥ Q8 ♦ AJ72 ♣ KJ64</p> <p>9 12 6 13</p> <table border="1" style="font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> </table>	♠	♦	♥	♣	NT	N	1	2	-	-	S	1	2	-	-	E	-	-	2	-	W	-	-	2	-	<p><b>27</b></p> <p>♠ J10 ♥ Q10963 ♦ AJ7 ♣ A54</p> <p>♠ Q93 ♥ 872 ♦ 962 ♣ J1083</p> <p>♠ K72 ♥ AKJ5 ♦ 843 ♣ KQ2</p> <p>♠ A8654 ♥ 4 ♦ KQ105 ♣ 976</p> <p>12 3 16 9</p> <table border="1" style="font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>3</td><td>1</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>1</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> </table>	♠	♦	♥	♣	NT	N	-	3	1	2	S	-	3	1	2	E	-	-	-	1	W	-	-	-	1
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W	-	-	2	-																																																																									
♠	♦	♥	♣	NT																																																																									
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<p><b>28</b></p> <p>♠ AK3 ♥ 10942 ♦ A87 ♣ A52</p> <p>♠ 1092 ♥ J63 ♦ QJ ♣ KJ1087</p> <p>♠ J8764 ♥ AQ875 ♦ 63 ♣ 3</p> <p>♠ Q5 ♥ K ♦ K109542 ♣ Q964</p> <p>15 7 8 10</p> <table border="1" style="font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>3</td><td>5</td><td>1</td><td>1</td></tr> <tr><td>S</td><td>3</td><td>5</td><td>1</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	♠	♦	♥	♣	NT	N	3	5	1	1	S	3	5	1	1	E	-	-	-	-	W	-	-	-	-	<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>11.36</td> <td>9.75</td> <td>8.96</td> <td>9.93</td> </tr> <tr> <td>Bal-anced</td> <td>13</td> <td>12</td> <td>13</td> <td>11</td> </tr> <tr> <td>Voids/ Singles*</td> <td>0/ 8</td> <td>0/10</td> <td>2/ 7</td> <td>2/14</td> </tr> <tr> <td>Suit with 7+</td> <td>0</td> <td>0</td> <td>0</td> <td>1</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	11.36	9.75	8.96	9.93	Bal-anced	13	12	13	11	Voids/ Singles*	0/ 8	0/10	2/ 7	2/14	Suit with 7+	0	0	0	1																							
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