

**1**     ♠ K103     Dir: N  
          ♥ J9     Vul: None  
          ♦ A1095  
          ♣ AQ32

♠ 62     ♠ AJ874  
 ♥ Q7654     ♥ K1083  
 ♦ 832     ♦ KQ6  
 ♣ J107     ♣ 6

14     ♠ Q95  
 3     ♥ A2  
 13     ♦ J74  
 10     ♣ K9854

♠	♦	♥	♠NT
N	3	2	- - 2
S	3	2	- - 2
E	-	-	- 3 1 -
W	-	-	- 3 1 -

**2**     ♠ AJ10986     Dir: E  
          ♥ K10     Vul: N-S  
          ♦ QJ9  
          ♣ Q3

♠ 52     ♠ Q74  
 ♥ AQ2     ♥ 8653  
 ♦ AK10     ♦ 6432  
 ♣ A7652     ♣ 98

13     ♠ K3  
 17     ♥ J974  
 2     ♦ 875  
 8     ♣ KJ104

♠	♦	♥	♠NT
N	1	-	- 1 2 2
S	1	-	- 1 2 2
E	-	-	- - - -
W	-	-	- - - -

**3**     ♠ 9     Dir: S  
          ♥ AK107     Vul: E-W  
          ♦ Q9752  
          ♣ A105

♠ A1062     ♠ K  
 ♥ J9864     ♥ Q52  
 ♦ J84     ♦ AK63  
 ♣ K     ♣ QJ863

13     ♠ QJ87543  
 9     ♥ 3  
 15     ♦ 10  
 3     ♣ 9742

♠	♦	♥	♠NT
N	-	-	- 1 -
S	-	-	- 1 -
E	1	1	3 - 2
W	1	1	3 - 2

**4**     ♠ K9873     Dir: W  
          ♥ AK10     Vul: Both  
          ♦ K6  
          ♣ 952

♠ Q2     ♠ AJ65  
 ♥ 983     ♥ J72  
 ♦ 102     ♦ 875  
 ♣ Q108643     ♣ AK7

13     ♠ 104  
 4     ♥ Q654  
 13     ♦ AQJ943  
 10     ♣ J

♠	♦	♥	♠NT
N	-	4	3 2 -
S	-	4	3 2 -
E	2	-	- - - -
W	2	-	- - - -

**5**     ♠ AK10853     Dir: N  
          ♥ 97     Vul: N-S  
          ♦ 74  
          ♣ 1098

♠ J64     ♠ 97  
 ♥ A1082     ♥ KJ643  
 ♦ Q8     ♦ K1095  
 ♣ AKQ4     ♣ 63

7     ♠ Q2  
 16     ♥ Q5  
 7     ♦ AJ632  
 10     ♣ J752

♠	♦	♥	♠NT
N	-	-	- 1 -
S	-	-	- - 1 -
E	2	1	4 - -
W	2	1	4 - -

**6**     ♠ 963     Dir: E  
          ♥ Q10952     Vul: E-W  
          ♦ K106  
          ♣ Q9

♠ AKQJ4     ♠ 10  
 ♥ 43     ♥ A8  
 ♦ 52     ♦ AQJ83  
 ♣ 8753     ♣ J10642

7     ♠ 8752  
 10     ♥ KJ76  
 12     ♦ 974  
 11     ♣ AK

♠	♦	♥	♠NT
N	-	-	- - - -
S	-	-	- - - -
E	5	4	1 4 2
W	5	4	1 4 2

**7**     ♠ K1097532     Dir: S  
          ♥ Q843     Vul: Both  
          ♦  
          ♣ J4

♠ K7     ♠ Q84  
 ♥ K8742     ♥ AJ2  
 ♣ AK10653     ♣ Q10963  
          ♣ 72

6     ♠ AJ6  
 13     ♥ 10965  
 9     ♦ AJ5  
 12     ♣ Q98

♠	♦	♥	♠NT
N	-	-	- 1 2 -
S	-	-	- 1 2 -
E	5	6	- - - -
W	5	6	- - - -

**8**     ♠ AQ8     Dir: W  
          ♥ A1064     Vul: None  
          ♦ J1092  
          ♣ A8

♠ KJ103     ♠ 654  
 ♥ AQ63     ♥ KJ9832  
 ♣ QJ1043     ♣ K7  
          ♣ 92

15     ♠ 972  
 13     ♥ Q75  
 7     ♦ 854  
 5     ♣ K765

♠	♦	♥	♠NT
N	-	-	- 1 - -
S	-	-	- 1 - -
E	2	1	- 1 -
W	2	1	- 1 -

**9**     ♠ 74     Dir: N  
          ♥ J10743     Vul: E-W  
          ♦ Q1063  
          ♣ Q3

♠ J852     ♠ A9  
 ♥ KQ5     ♥ A982  
 ♦ AK2     ♦ J7  
 ♣ A64     ♣ J10982

5     ♠ KQ1063  
 17     ♥ 6  
 10     ♦ 9854  
 8     ♣ K75

♠	♦	♥	♠NT
N	-	-	- - - -
S	-	-	- - - -
E	4	1	3 1 4
W	4	1	3 1 4

**10**     ♠ AK854     Dir: E  
          ♥ 53     Vul: Both  
          ♦ J42  
          ♣ Q62

♠ Q9     ♠ J107632  
 ♥ AQJ     ♥ K64  
 ♦ Q10853     ♦ A6  
 ♣ J103     ♣ A9

10     ♠ 109872  
 12     ♥ K97  
 12     ♦ K8754  
 6     ♣

♠	♦	♥	♠NT
N	-	-	- - - -
S	-	-	- - - -
E	1	2	1 3 2
W	2	1	3 2

**11**     ♠ 92     Dir: S  
          ♥ Q96     Vul: None  
          ♦ AJ62  
          ♣ K987

♠ KQ10543     ♠ J876  
 ♥ 105     ♥ A  
 ♦ 105432     ♦ Q10843  
 ♣ 105432     ♣ AQJ

10     ♠ A  
 5     ♥ KJ87432  
 14     ♦ K975  
 11     ♣ 6

♠	♦	♥	♠NT
N	-	2	3 - -
S	-	2	4 - -
E	4	-	- 6 -
W	4	-	- 6 -

**12**     ♠ 63     Dir: W  
          ♥ 84     Vul: N-S  
          ♦ A104  
          ♣ A109854

♠ Q1074     ♠ AK82  
 ♥ 2     ♥ AJ1063  
 ♦ KJ9862     ♦ 7  
 ♣ 32     ♣ KQ6

8     ♠ J95  
 6     ♥ KQ975  
 17     ♦ Q53  
 9     ♣ J7

♠	♦	♥	♠NT
N	-	-	- - - -
S	-	-	- - - -
E	-	4	1 5 2
W	-	4	1 5 2

**13**     ♠ KJ43     Dir: N  
          ♥ A53     Vul: Both  
          ♦ AKJ  
          ♣ Q53

♠ Q1098652     ♠ A7  
 ♥ 72     ♥ KQJ6  
 ♦ Q94     ♦ 76  
 ♣ 10     ♣ AJ842

18     ♠ 10984  
 4     ♥ 108532  
 15     ♦ K976  
 3     ♣

♠	♦	♥	♠NT
N	2	4	2 - 2
S	2	3	2 - 2
E	-	-	- 2 - 2
W	-	-	- 2 - 2

**14**     ♠ Q95     Dir: E  
          ♥ J63     Vul: None  
          ♦ Q  
          ♣ Q107654

♠ J3     ♠ A8764  
 ♥ AK842     ♥ 105  
 ♦ 9854     ♦ A1076  
 ♣ K2     ♣ A9

7     ♠ K102  
 11     ♥ Q97  
 12     ♦ KJ32  
 10     ♣ J83

♠	♦	♥	♠NT
N	-	-	- - - -
S	-	-	- - - -
E	1	4	3 2 2
W	1	4	3 2 2

**15**     ♠ 53     Dir: S  
          ♥ AKJ643     Vul: N-S  
          ♦ 3  
          ♣ AJ104

♠ KJ94     ♠ A8  
 ♥ 875     ♥ Q2  
 ♦ AK102     ♦ J8764  
 ♣ K2     ♣ Q983

13     ♠ Q10762  
 14     ♥ 109  
 9     ♦ Q95  
 4     ♣ 765

♠	♦	♥	♠NT
N	-	-	- 2 - -
S	-	-	- 2 - -
E	-	3	- 1 -
W	-	3	- 1 -

**16**     ♠ AJ     Dir: W  
          ♥ 52     Vul: E-W  
          ♦ 10873  
          ♣ A8632

♠ Q10965     ♠ 8732  
 ♥ AJ     ♥ 1096  
 ♦ J96     ♦ A52  
 ♣ KJ10     ♣ 974

9     ♠ K4  
 12     ♥ KQ8743  
 4     ♦ KQ4  
 15     ♣ Q5

♠	♦	♥	♠NT
N	2	2	3 - -
S	2	2	3 - -
E	-	-	- 1 -
W	-	-	- 1 -

**17**     ♠ A4     Dir: N  
          ♥ Q95     Vul: None  
          ♦ AJ6  
          ♣ A7653

♠ K92     ♠ J76  
 ♥ A10643     ♥ 872  
 ♦ Q2     ♦ K1073  
 ♣ 982     ♣ KJ10

15     ♠ Q10853  
 9     ♥ KJ  
 8     ♦ 9854  
 8     ♣ Q4

♠	♦	♥	♠NT
N	2	2	- 2 2
S	2	2	- 2 2
E	-	-	- - - -
W	-	-	- - - -

**18**     ♠     Dir: E  
          ♥ AJ1043     Vul: N-S  
          ♦ A10942  
          ♣ Q83

♠ 9863     ♠ KQJ542  
 ♥ 8762     ♥ K5  
 ♦ 73     ♦ 8  
 ♣ J94     ♣ A765

11     ♠ A107  
 1     ♥ Q9  
 13     ♦ KQJ65  
 15     ♣ K102

♠	♦	♥	♠NT
N	1	5	4 - 2
S	1	5	4 - 2
E	-	-	- 1 -
W	-	-	- 1 -

<p><b>19</b>     ♠ K4     Dir: S ♥ 1054     Vul: E-W ♦ K1073 ♣ AKQ10</p> <p>♠ J63     ♠ 1075 ♥ AJ     ♥ KQ986 ♦ Q652     ♦ A84 ♣ J653     ♣ 84</p> <p>15     ♠ AQ982 9 9     ♥ 732 7     ♦ J9 ♣ 972</p> <table border="1" style="font-size: small; width: 100%;"> <tr><td>♠</td><td>3</td><td>1</td><td>1</td><td>3</td><td>1</td></tr> <tr><td>♥</td><td>3</td><td>1</td><td>1</td><td>3</td><td>1</td></tr> <tr><td>♦</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>♣</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	♠	3	1	1	3	1	♥	3	1	1	3	1	♦	-	-	-	-	-	♣	-	-	-	-	-	<p><b>20</b>     ♠ AJ2     Dir: W ♥ J1062     Vul: Both ♦ 87 ♣ Q872</p> <p>♠ K63     ♠ Q9 ♥ A7     ♥ 985 ♦ KQ94     ♦ J102 ♣ J1054     ♣ AK963</p> <p>8     ♠ 108754 13 10     ♥ KQ43 9     ♦ A653 ♣</p> <table border="1" style="font-size: small; width: 100%;"> <tr><td>♠</td><td>-</td><td>-</td><td>3</td><td>2</td><td>-</td></tr> <tr><td>♥</td><td>-</td><td>-</td><td>2</td><td>2</td><td>-</td></tr> <tr><td>♦</td><td>4</td><td>2</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>♣</td><td>4</td><td>1</td><td>-</td><td>-</td><td>2</td></tr> </table>	♠	-	-	3	2	-	♥	-	-	2	2	-	♦	4	2	-	-	2	♣	4	1	-	-	2	<p><b>21</b>     ♠ 873     Dir: N ♥ Q10963     Vul: N-S ♦ K73 ♣ K6</p> <p>♠ K109652     ♠ J4 ♥ A2     ♥ KJ4 ♦ 85     ♦ QJ42 ♣ Q74     ♣ J1098</p> <p>8     ♠ AQ 9 9     ♥ 875 14     ♦ A1096 ♣ A532</p> <table border="1" style="font-size: small; width: 100%;"> <tr><td>♠</td><td>-</td><td>2</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>♥</td><td>-</td><td>2</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>♦</td><td>1</td><td>-</td><td>-</td><td>1</td><td>1</td></tr> <tr><td>♣</td><td>1</td><td>-</td><td>-</td><td>1</td><td>1</td></tr> </table>	♠	-	2	2	-	-	♥	-	2	2	-	-	♦	1	-	-	1	1	♣	1	-	-	1	1
♠	3	1	1	3	1																																																																					
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♦	1	-	-	1	1																																																																					
♣	1	-	-	1	1																																																																					
<p><b>22</b>     ♠ A10     Dir: E ♥ KJ108     Vul: E-W ♦ A983 ♣ AKQ</p> <p>♠ KQJ8     ♠ 6432 ♥ 75     ♥ 43 ♦ KJ10     ♦ Q764 ♣ J1083     ♣ 975</p> <p>21     ♠ 975 11 2     ♥ AQ962 6     ♦ 52 ♣ 642</p> <table border="1" style="font-size: small; width: 100%;"> <tr><td>♠</td><td>2</td><td>2</td><td>5</td><td>1</td><td>4</td></tr> <tr><td>♥</td><td>2</td><td>2</td><td>5</td><td>1</td><td>4</td></tr> <tr><td>♦</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>♣</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	♠	2	2	5	1	4	♥	2	2	5	1	4	♦	-	-	-	-	-	♣	-	-	-	-	-	<p><b>23</b>     ♠ KJ109872     Dir: S ♥ A10     Vul: Both ♦ Q105 ♣ 3</p> <p>♠ A3     ♠ Q4 ♥ J9842     ♥ K653 ♦ A4     ♦ K963 ♣ K1072     ♣ 984</p> <p>10     ♠ 65 12 8     ♥ Q7 10     ♦ J872 ♣ AQJ65</p> <table border="1" style="font-size: small; width: 100%;"> <tr><td>♠</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>♥</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>♦</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>♣</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> </table>	♠	-	-	-	2	-	♥	-	-	-	2	-	♦	1	-	2	-	-	♣	1	-	2	-	-	<p><b>24</b>     ♠ 10863     Dir: W ♥ 108     Vul: None ♦ AQJ64 ♣ 76</p> <p>♠ AQ9     ♠ KJ42 ♥ AQJ93     ♥ K75 ♦ 5     ♦ K1087 ♣ AQJ9     ♣ 53</p> <p>7     ♠ 75 20 10     ♥ 642 3     ♦ 932 ♣ K10842</p> <table border="1" style="font-size: small; width: 100%;"> <tr><td>♠</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>♥</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>♦</td><td>4</td><td>3</td><td>6</td><td>6</td><td>6</td></tr> <tr><td>♣</td><td>4</td><td>3</td><td>6</td><td>6</td><td>6</td></tr> </table>	♠	-	-	-	-	-	♥	-	-	-	-	-	♦	4	3	6	6	6	♣	4	3	6	6	6
♠	2	2	5	1	4																																																																					
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♦	4	3	6	6	6																																																																					
♣	4	3	6	6	6																																																																					
<p><b>25</b>     ♠ 93     Dir: N ♥ A65     Vul: E-W ♦ AK74 ♣ A863</p> <p>♠ AKQJ84     ♠ 10765 ♥ J7     ♥ 84 ♦ 95     ♦ J10863 ♣ Q105     ♣ K4</p> <p>15     ♠ 2 13 4     ♥ KQ10932 8     ♦ Q2 ♣ J972</p> <table border="1" style="font-size: small; width: 100%;"> <tr><td>♠</td><td>4</td><td>-</td><td>4</td><td>-</td><td>1</td></tr> <tr><td>♥</td><td>4</td><td>-</td><td>4</td><td>-</td><td>1</td></tr> <tr><td>♦</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>♣</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> </table>	♠	4	-	4	-	1	♥	4	-	4	-	1	♦	-	-	-	2	-	♣	-	-	-	2	-	<p><b>RECAP</b></p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td></td> <td>N</td> <td>S</td> <td>E</td> <td>W</td> </tr> <tr> <td>Avg HCP</td> <td>11.12</td> <td>8.60</td> <td>9.76</td> <td>10.52</td> </tr> <tr> <td>Bal- anced</td> <td>13</td> <td>13</td> <td>11</td> <td>12</td> </tr> <tr> <td>Voids/ Singles*</td> <td>2/4</td> <td>3/7</td> <td>0/6</td> <td>3/4</td> </tr> <tr> <td>Suit with 7+</td> <td>2</td> <td>2</td> <td>0</td> <td>1</td> </tr> </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	11.12	8.60	9.76	10.52	Bal- anced	13	13	11	12	Voids/ Singles*	2/4	3/7	0/6	3/4	Suit with 7+	2	2	0	1																					
♠	4	-	4	-	1																																																																					
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♦	-	-	-	2	-																																																																					
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Avg HCP	11.12	8.60	9.76	10.52																																																																						
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Suit with 7+	2	2	0	1																																																																						