

**1**     ♠ 1087     Dir: N  
          ♥ AQ108     Vul: None  
          ♦ J974  
          ♣ AQ

♠ Q962     ♠ KJ5  
 ♥ 964     ♥ J72  
 ♦ 2     ♥ AQ5  
 ♣ J10532     ♣ K864

13     ♠ A43  
 3 14     ♥ K53  
 10     ♥ K10863  
          ♣ 97

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

**2**     ♠ 1083     Dir: E  
          ♥ 76     Vul: N-S  
          ♦ AK1054  
          ♣ Q32

♠ Q974     ♠ A5  
 ♥ K3     ♥ J102  
 ♦ 962     ♥ J83  
 ♣ AK95     ♣ J10864

9     ♠ KJ62  
 12 7     ♥ AQ9854  
 12     ♥ Q7  
          ♣ 7

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

**3**     ♠ J1065     Dir: S  
          ♥ 106542     Vul: E-W  
          ♦ 109  
          ♣ K8

♠ 2     ♠ KQ8743  
 ♥ AJ3     ♥ K  
 ♦ AQJ42     ♥ K8753  
 ♣ J1092     ♣ 6

4     ♠ A9  
 13 11     ♥ Q987  
 12     ♥ 6  
          ♣ AQ7543

♠	4	3	NT
N	1	-	-
S	1	-	-
E	-	5	3
W	-	5	3

**4**     ♠ A987     Dir: W  
          ♥ 10942     Vul: Both  
          ♦ 32  
          ♣ 1076

♠ QJ3     ♠ 42  
 ♥ AQ853     ♥ 7  
 ♦ J7     ♥ AQ108654  
 ♣ J94     ♣ AKQ

4     ♠ K1065  
 11 15     ♥ KJ6  
 10     ♥ K9  
          ♣ 8532

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

**5**     ♠ A75     Dir: N  
          ♥ J1043     Vul: N-S  
          ♦ AQ108  
          ♣ Q3

♠ J94     ♠ 10862  
 ♥ KQ9     ♥ A87652  
 ♦ KJ64     ♥ 5  
 ♣ 865     ♥ 72

13     ♠ KQ3  
 10 4     ♥  
 13     ♥ 9732  
          ♣ AKJ1094

♠	4	3	NT
N	7	7	1
S	7	7	1
E	-	-	-
W	-	-	-

**6**     ♠ J1087     Dir: E  
          ♥ Q743     Vul: E-W  
          ♦ 3  
          ♣ A876

♠ A93     ♠ Q5  
 ♥ AKJ86     ♥  
 ♦ AQ52     ♥ KJ1064  
 ♣ 9     ♣ KQ10542

7     ♠ K642  
 18 11     ♥ 10952  
 4     ♥ 987  
          ♣ J3

♠	4	3	NT
N	-	-	-
S	-	-	-
E	5	6	2
W	5	6	2

**7**     ♠ 8     Dir: S  
          ♥ J943     Vul: Both  
          ♦ 32  
          ♣ AKJ1052

♠ 10654     ♠ AJ72  
 ♥ A5     ♥ 102  
 ♦ KJ954     ♥ 1086  
 ♣ 94     ♣ Q873

9     ♠ KQ93  
 8 7     ♥ KQ876  
 16     ♥ AQ7  
          ♣ 6

♠	4	3	NT
N	3	-	4
S	4	1	5
E	-	-	-
W	-	-	-

**8**     ♠ K105     Dir: W  
          ♥ 9863     Vul: None  
          ♦  
          ♣ AKJ953

♠ A987     ♠ J  
 ♥ J2     ♥ K1075  
 ♦ AJ953     ♥ KQ10872  
 ♣ 108     ♣ Q4

11     ♠ Q6432  
 10 11     ♥ AQ4  
 8     ♥ 64  
          ♣ 762

♠	4	3	NT
N	5	-	3
S	5	-	3
E	-	3	-
W	-	3	-

**9**     ♠ 105     Dir: N  
          ♥ K10     Vul: E-W  
          ♦ AK4  
          ♣ A109653

♠ AJ984     ♠ K32  
 ♥ J98654     ♥ AQ73  
 ♦ 3     ♥ 1082  
 ♣ 4     ♣ KQ8

14     ♠ Q76  
 6 14     ♥ 2  
 6     ♥ QJ9765  
          ♣ J72

♠	4	3	NT
N	2	-	-
S	2	-	-
E	-	5	5
W	-	5	5

**10**     ♠ 975     Dir: E  
          ♥ AJ10     Vul: Both  
          ♦ Q763  
          ♣ A75

♠ QJ     ♠ A10432  
 ♥ KQ9865     ♥ 32  
 ♦ AKJ5     ♥ 1092  
 ♣ 10     ♥ 642

11     ♠ K86  
 16 4     ♥ 74  
 9     ♥ 84  
          ♣ KQJ983

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

**11**     ♠     Dir: S  
          ♥ AQ76     Vul: None  
          ♦ Q84  
          ♣ K107642

♠ A106     ♠ Q732  
 ♥ 85     ♥ K109432  
 ♦ AKJ3     ♥ 76  
 ♣ AQ85     ♣ J

11     ♠ KJ9854  
 18 6     ♥ J  
 5     ♥ 10952  
          ♣ 93

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

**12**     ♠ A7     Dir: W  
          ♥ AQJ7     Vul: N-S  
          ♦ 9732  
          ♣ J72

♠ 9543     ♠ 862  
 ♥ 109     ♥ K865432  
 ♦ K     ♥ AJ  
 ♣ A98654     ♣ 3

12     ♠ KQJ10  
 7 8     ♥  
 13     ♥ Q108654  
          ♣ KQ10

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

**13**     ♠ Q108542     Dir: N  
          ♥ A65     Vul: Both  
          ♦ 1064  
          ♣ A

♠ KJ6     ♠ A3  
 ♥ Q1084     ♥ J93  
 ♦ 95     ♥ AQJ3  
 ♣ J963     ♣ Q854

10     ♠ 97  
 7 14     ♥ K72  
 9     ♥ K872  
          ♣ K1072

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

**14**     ♠ 104     Dir: E  
          ♥ K962     Vul: None  
          ♦ AQ962  
          ♣ Q4

♠ AQ52     ♠ J83  
 ♥ Q85     ♥ AJ103  
 ♦ K105     ♥ J843  
 ♣ KJ6     ♣ 72

11     ♠ K976  
 15 7     ♥ 74  
 7     ♥ 7  
          ♣ A109853

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

**15**     ♠ 107     Dir: S  
          ♥ J6     Vul: N-S  
          ♦ AQJ742  
          ♣ A54

♠ AK6     ♠ QJ9  
 ♥ AQ952     ♥ 43  
 ♦ 6     ♥ K9853  
 ♣ Q972     ♣ K108

12     ♠ 85432  
 15 9     ♥ K1087  
 4     ♥ 10  
          ♣ J63

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

**16**     ♠ 96     Dir: W  
          ♥ 986     Vul: E-W  
          ♦ Q  
          ♣ AK98763

♠ Q8752     ♠ AJ10  
 ♥ KQJ4     ♥ 75  
 ♦ K83     ♥ 10642  
 ♣ 10     ♣ QJ54

9     ♠ K43  
 11 8     ♥ A1032  
 12     ♥ AJ975  
          ♣ 2

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

**17**     ♠ K8532     Dir: N  
          ♥ 53     Vul: None  
          ♦ J42  
          ♣ AK5

♠ AQ10     ♠ 6  
 ♥ J874     ♥ Q1092  
 ♦ K106     ♥ AQ983  
 ♣ Q74     ♣ J96

11     ♠ J974  
 12 9     ♥ AK6  
 8     ♥ 75  
          ♣ 10832

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

**18**     ♠ QJ96     Dir: E  
          ♥ J9     Vul: N-S  
          ♦ Q8  
          ♣ AK985

♠ AK7532     ♠ 8  
 ♥ 10732     ♥ KQ86  
 ♦ 1043     ♥ AK972  
 ♣     ♣ Q107

13     ♠ 104  
 7 14     ♥ A54  
 6     ♥ J65  
          ♣ J6432

♠	4	3	NT
N	1	-	-
S	1	-	-
E	-	4	5
W	-	4	5

<p><b>19</b></p> <p>♠ AKQ ♥ Q106 ♦ A83 ♣ 9843</p> <p>♠ J932 ♥ 92 ♦ J42 ♣ AJ102</p> <p>15 7 7 11</p> <p>♠ 1084 ♥ J43 ♦ K965 ♣ K75</p> <p>♠ 765 ♥ AK875 ♦ Q107 ♣ Q6</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>2</td><td>2</td><td>4</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>4</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	2	2	4	1	S	2	2	4	1	E	-	-	-	-	W	-	-	-	-	<p><b>20</b></p> <p>♠ J7 ♥ 10 ♦ AKQJ876 ♣ Q93</p> <p>♠ K10 ♥ A765 ♦ 10432 ♣ AJ7</p> <p>13 12 10 5</p> <p>♠ AQ9865 ♥ J843 ♦ 9 ♣ K2</p> <p>♠ 432 ♥ KQ92 ♦ 5 ♣ 108654</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>1</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>4</td><td>4</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>4</td><td>4</td></tr> </table>	♣	♦	♥	♠	NT	N	1	1	-	-	S	1	1	-	-	E	-	-	4	4	W	-	-	4	4	<p><b>21</b></p> <p>♠ 108652 ♥ K98 ♦ J ♣ AKJ10</p> <p>♠ K73 ♥ 543 ♦ Q1094 ♣ 943</p> <p>12 5 10 13</p> <p>♠ QJ9 ♥ QJ762 ♦ A762 ♣ 6</p> <p>♠ A4 ♥ A10 ♦ K853 ♣ Q8752</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>1</td><td>-</td><td>4</td></tr> <tr><td>S</td><td>5</td><td>1</td><td>-</td><td>4</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	1	-	4	S	5	1	-	4	E	-	-	-	-	W	-	-	-	-
♣	♦	♥	♠	NT																																																																									
N	2	2	4	1																																																																									
S	2	2	4	1																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	1	1	-	-																																																																									
S	1	1	-	-																																																																									
E	-	-	4	4																																																																									
W	-	-	4	4																																																																									
♣	♦	♥	♠	NT																																																																									
N	5	1	-	4																																																																									
S	5	1	-	4																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
<p><b>22</b></p> <p>♠ 764 ♥ K83 ♦ A543 ♣ J54</p> <p>♠ Q852 ♥ 762 ♦ KQ8 ♣ 1093</p> <p>8 7 13 12</p> <p>♠ AKJ9 ♥ QJ5 ♦ 62 ♣ Q876</p> <p>♠ 103 ♥ A1094 ♦ J1097 ♣ AK2</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>2</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>2</td><td>-</td></tr> </table>	♣	♦	♥	♠	NT	N	-	3	2	-	S	-	2	2	-	E	1	-	2	-	W	1	-	2	-	<p><b>23</b></p> <p>♠ AK2 ♥ J104 ♦ 86 ♣ A8754</p> <p>♠ J98 ♥ K32 ♦ KQ4 ♣ J932</p> <p>12 10 16 2</p> <p>♠ Q64 ♥ AQ8 ♦ AJ973 ♣ K6</p> <p>♠ 10753 ♥ 9765 ♦ 1052 ♣ Q10</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>2</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>4</td><td>2</td><td>2</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	2	4	2	2	W	2	4	2	2	<p><b>24</b></p> <p>♠ J74 ♥ 754 ♦ 8732 ♣ K53</p> <p>♠ Q3 ♥ K832 ♦ AKQ9 ♣ Q87</p> <p>4 16 9 11</p> <p>♠ 109652 ♥ A10 ♦ J6 ♣ A1092</p> <p>♠ AK8 ♥ QJ96 ♦ 1054 ♣ J64</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>4</td><td>3</td><td>3</td><td>3</td></tr> <tr><td>W</td><td>4</td><td>3</td><td>2</td><td>3</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	4	3	3	3	W	4	3	2	3
♣	♦	♥	♠	NT																																																																									
N	-	3	2	-																																																																									
S	-	2	2	-																																																																									
E	1	-	2	-																																																																									
W	1	-	2	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	2	4	2	2																																																																									
W	2	4	2	2																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	4	3	3	3																																																																									
W	4	3	2	3																																																																									
<p><b>25</b></p> <p>♠ A1072 ♥ 10765 ♦ 32 ♣ J103</p> <p>♠ QJ9853 ♥ J92 ♦ J106 ♣ 8</p> <p>5 5 16 14</p> <p>♠ K4 ♥ AQ83 ♦ Q94 ♣ KQ54</p> <p>♠ 6 ♥ K4 ♦ AK875 ♣ A9762</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>3</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>5</td><td>3</td><td>1</td><td>-</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	3	1	-	S	5	3	1	-	E	-	-	-	-	W	-	-	-	-	<p><b>26</b></p> <p>♠ 843 ♥ K8762 ♦ K9532</p> <p>♠ AJ ♥ K1062 ♦ Q5 ♣ QJ1076</p> <p>6 13 11 10</p> <p>♠ Q1097432 ♥ J5 ♦ A3 ♣ A8</p> <p>♠ K865 ♥ AQ97 ♦ J1094 ♣ 4</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>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>4</td><td>1</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>4</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	-	3	1	-	S	-	3	1	-	E	2	-	4	1	W	2	-	4	1	<p><b>27</b></p> <p>♠ A1095 ♥ AQJ ♦ J853 ♣ J9</p> <p>♠ QJ7 ♥ 10754 ♦ 76 ♣ A743</p> <p>13 7 8 12</p> <p>♠ K632 ♥ 982 ♦ KQ942 ♣ 5</p> <p>♠ 84 ♥ K63 ♦ A10 ♣ KQ10862</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>4</td><td>1</td><td>2</td><td>1</td></tr> <tr><td>S</td><td>4</td><td>1</td><td>2</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	4	1	2	1	S	4	1	2	1	E	-	-	-	-	W	-	-	-	-
♣	♦	♥	♠	NT																																																																									
N	5	3	1	-																																																																									
S	5	3	1	-																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
♣	♦	♥	♠	NT																																																																									
N	-	3	1	-																																																																									
S	-	3	1	-																																																																									
E	2	-	4	1																																																																									
W	2	-	4	1																																																																									
♣	♦	♥	♠	NT																																																																									
N	4	1	2	1																																																																									
S	4	1	2	1																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
<p><b>28</b></p> <p>♠ J842 ♥ J852 ♦ Q95 ♣ QJ</p> <p>♠ AQ9 ♥ KQ7 ♦ 1043 ♣ K984</p> <p>7 14 10 9</p> <p>♠ K753 ♥ 4 ♦ K872 ♣ A653</p> <p>♠ 106 ♥ A10963 ♦ AJ6 ♣ 1072</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>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>2</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>3</td><td>2</td><td>-</td><td>2</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	1	-	S	-	-	1	-	E	3	2	-	2	W	3	2	-	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>9.96</td> <td>9.39</td> <td>10.11</td> <td>10.54</td> </tr> <tr> <td>Bal-anced</td> <td>14</td> <td>12</td> <td>13</td> <td>15</td> </tr> <tr> <td>Voids/ Singles*</td> <td>3/6</td> <td>2/11</td> <td>1/13</td> <td>1/10</td> </tr> <tr> <td>Suit with 7+</td> <td>2</td> <td>0</td> <td>3</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	9.96	9.39	10.11	10.54	Bal-anced	14	12	13	15	Voids/ Singles*	3/6	2/11	1/13	1/10	Suit with 7+	2	0	3	0																							
♣	♦	♥	♠	NT																																																																									
N	-	-	1	-																																																																									
S	-	-	1	-																																																																									
E	3	2	-	2																																																																									
W	3	2	-	2																																																																									
	N	S	E	W																																																																									
Avg HCP	9.96	9.39	10.11	10.54																																																																									
Bal-anced	14	12	13	15																																																																									
Voids/ Singles*	3/6	2/11	1/13	1/10																																																																									
Suit with 7+	2	0	3	0																																																																									