

**1**     ♠ J5     Dir: N  
          ♥ A87     Vul: None  
          ♦ QJ9643  
          ♣ KJ

♠ K863     ♠ 102  
 ♥ 1043     ♥ Q9652  
 ♦ K2     ♦ A105  
 ♣ 10753     ♣ Q82

12     ♠ AQ974  
 6 8     ♥ KJ  
 14     ♦ 87  
          ♣ A964

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

**2**     ♠ J76     Dir: E  
          ♥ K10     Vul: N-S  
          ♦ A2  
          ♣ 1098653

♠ 1084     ♠ AK2  
 ♥ 9     ♥ J86432  
 ♦ KJ85     ♦ Q106  
 ♣ KJ742     ♣ A

8     ♠ Q953  
 8 14     ♥ AQ75  
 10     ♦ 9743  
          ♣ Q

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

**3**     ♠ 95     Dir: S  
          ♥ AQ10862     Vul: E-W  
          ♦ 2  
          ♣ J642

♠ 1032     ♠ Q87  
 ♥ 93     ♥ KJ75  
 ♦ KJ53     ♦ 98  
 ♣ AK83     ♣ Q975

7     ♠ AKJ64  
 11 8     ♥ 4  
 14     ♦ AQ10764  
          ♣ 10

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

**4**     ♠ 109873     Dir: W  
          ♥ KQ7     Vul: Both  
          ♦ 7  
          ♣ QJ95

♠ K     ♠ AQJ642  
 ♥ A10953     ♥  
 ♦ AQ986     ♦ J54  
 ♣ K3     ♣ A876

8     ♠ 5  
 16 12     ♥ J8642  
 4     ♦ K1032  
          ♣ 1042

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

**5**     ♠ J942     Dir: N  
          ♥ K     Vul: N-S  
          ♦ A64  
          ♣ Q10976

♠ K7     ♠ AQ105  
 ♥ 9875     ♥ AQJ102  
 ♦ J952     ♦ Q87  
 ♣ K84     ♣ A

10     ♠ 863  
 7 19     ♥ 643  
 4     ♦ K103  
          ♣ J532

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

**6**     ♠ 10653     Dir: E  
          ♥ J1063     Vul: E-W  
          ♦ 4  
          ♣ QJ104

♠ Q84     ♠ A97  
 ♥ 84     ♥ AQ52  
 ♦ AJ1097     ♦ K2  
 ♣ 976     ♣ AK32

4     ♠ KJ2  
 7 20     ♥ K97  
 9     ♦ Q8653  
          ♣ 85

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

**7**     ♠ 4     Dir: S  
          ♥ A10987     Vul: Both  
          ♦ KJ5  
          ♣ J964

♠ KJ52     ♠ 109763  
 ♥ Q5     ♥ J43  
 ♦ Q97642     ♦ 1083  
 ♣ A     ♣ 107

9     ♠ AQ8  
 12 1     ♥ K62  
 18     ♦ A  
          ♣ KQ8532

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

**8**     ♠ AK876     Dir: W  
          ♥ A     Vul: None  
          ♦ K1075  
          ♣ 1075

♠ A10     ♠ Q532  
 ♥ KQ     ♥ 108632  
 ♦ AQ82     ♦ J63  
 ♣ AK984     ♣ 2

11     ♠ 94  
 22 3     ♥ J9754  
 4     ♦ 94  
          ♣ QJ63

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

**9**     ♠ 72     Dir: N  
          ♥ 87     Vul: E-W  
          ♦ AQ73  
          ♣ KQJ65

♠ KJ10     ♠ Q9843  
 ♥ AK1064     ♥ Q52  
 ♦ 1084     ♦ KJ5  
 ♣ A4     ♣ 108

12     ♠ A65  
 15 8     ♥ J93  
 5     ♦ 962  
          ♣ 9732

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

**10**     ♠ K98     Dir: E  
          ♥ 32     Vul: Both  
          ♦ Q1065  
          ♣ Q832

♠ AQ32     ♠ J654  
 ♥ QJ85     ♥ 9  
 ♦ 94     ♦ AJ832  
 ♣ A97     ♣ 1065

7     ♠ 107  
 13 6     ♥ AK10764  
 14     ♦ K7  
          ♣ KJ4

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

**11**     ♠ AK     Dir: S  
          ♥ KQ854     Vul: None  
          ♦ K6  
          ♣ AQ105

♠ J7     ♠ Q108532  
 ♥ J1032     ♥ 96  
 ♦ Q32     ♦ A985  
 ♣ 9732     ♣ K

21     ♠ 964  
 4 9     ♥ A7  
 6     ♦ J1074  
          ♣ J864

♠	3	3	3	NT
N	6	3	5	-
S	6	3	5	-
E	-	1	-	2
W	-	1	-	2

**12**     ♠ AQJ109     Dir: W  
          ♥ 65     Vul: N-S  
          ♦ A72  
          ♣ K98

♠ 8     ♠ 765  
 ♥ AQ10972     ♥ KJ84  
 ♦ K54     ♦ 9863  
 ♣ J104     ♣ 72

14     ♠ K432  
 10 4     ♥ 3  
 12     ♦ QJ10  
          ♣ AQ653

♠	3	3	3	NT
N	6	2	-	6
S	6	2	-	6
E	-	1	-	-
W	-	1	-	-

**13**     ♠ KQ10     Dir: N  
          ♥ K94     Vul: Both  
          ♦ 10542  
          ♣ 732

♠ 92     ♠ AJ743  
 ♥ J     ♥ Q108  
 ♦ AK873     ♦ QJ9  
 ♣ AJ965     ♣ 84

8     ♠ 865  
 13 10     ♥ A76532  
 9     ♦ 6  
          ♣ KQ10

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

**14**     ♠ Q97     Dir: E  
          ♥ QJ765     Vul: None  
          ♦ Q72  
          ♣ J8

♠ A10862     ♠ K543  
 ♥ 98     ♥ A10  
 ♦ A108     ♦ K543  
 ♣ 943     ♣ Q75

8     ♠ J  
 8 12     ♥ K432  
 12     ♦ J96  
          ♣ AK1062

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

**15**     ♠ AKQ108     Dir: S  
          ♥ 32     Vul: N-S  
          ♦ 1063  
          ♣ Q105

♠ 762     ♠ J94  
 ♥ KQ105     ♥ 86  
 ♦ 72     ♦ KQ54  
 ♣ AK64     ♣ J987

11     ♠ 53  
 12 7     ♥ AJ974  
 10     ♦ AJ98  
          ♣ 32

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

**16**     ♠ 974     Dir: W  
          ♥ J9872     Vul: E-W  
          ♦ Q62  
          ♣ J2

♠ AKQ1086     ♠ J3  
 ♥ 5     ♥ K64  
 ♦ K10987     ♦ 4  
 ♣ 5     ♣ Q1098763

4     ♠ 52  
 12 6     ♥ AQ103  
 18     ♦ AJ53  
          ♣ AK4

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

**17**     ♠ 1083     Dir: N  
          ♥ 9876     Vul: None  
          ♦ Q109  
          ♣ 862

♠ AK754     ♠ Q962  
 ♥     ♥ KQJ102  
 ♦ KJ32     ♦  
 ♣ AK43     ♣ QJ95

2     ♠ J  
 18 11     ♥ A543  
 9     ♦ A87654  
          ♣ 107

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

**18**     ♠ 73     Dir: E  
          ♥ KQJ2     Vul: N-S  
          ♦ 1043  
          ♣ KQJ9

♠ 852     ♠ AKQ1096  
 ♥ 97     ♥ A64  
 ♦ Q9872     ♦ AJ6  
 ♣ A83     ♣ 10

12     ♠ J4  
 6 18     ♥ 10853  
 4     ♦ K5  
          ♣ 76542

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

<p><b>19</b>    ♠ 10953 ♥ J42 ♦ AJ7 ♣ Q96</p> <p>Dir: S Vul: E-W</p> <p>♠ 87 ♥ A10965 ♦ KQ93 ♣ J3</p> <p>♠ AQ ♥ KQ7 ♦ 1054 ♣ K10842</p> <p>8    ♠ KJ642 10 14    ♥ 83 8    ♦ 862 ♣ A75</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>3</td><td>3</td><td>4</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>3</td><td>3</td><td>-</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	-	1	S	-	-	-	1	E	3	3	4	-	W	3	3	3	-	<p><b>20</b>    ♠ A85 ♥ K96 ♦ AK1094 ♣ 106</p> <p>Dir: W Vul: Both</p> <p>♠ K ♥ Q10752 ♦ QJ87 ♣ 532</p> <p>♠ Q109762 ♥ 4 ♦ 652 ♣ J87</p> <p>14    ♠ J43 8 3    ♥ AJ83 15    ♦ 3 ♣ AKQ94</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>6</td><td>6</td><td>5</td><td>3</td></tr> <tr><td>S</td><td>6</td><td>6</td><td>5</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	6	6	5	3	S	6	6	5	3	E	-	-	-	-	W	-	-	-	-	<p><b>21</b>    ♠ A964 ♥ K863 ♦ 87642</p> <p>Dir: N Vul: N-S</p> <p>♠ 8532 ♥ Q853 ♦ AQ104 ♣ K</p> <p>♠ QJ107 ♥ K10 ♦ J9752 ♣ Q9</p> <p>7    ♠ AK964 11 9    ♥ J72 13    ♦ ♣ AJ1053</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>6</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>S</td><td>6</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>	♠	♦	♥	♣	NT	N	6	-	3	-	S	6	-	3	-	E	-	-	-	-	W	-	1	-	-
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W	-	1	-	-																																																																									
<p><b>22</b>    ♠ A975 ♥ KQ1043 ♦ AJ ♣ 84</p> <p>Dir: E Vul: E-W</p> <p>♠ KJ ♥ J8 ♦ K108432 ♣ K103</p> <p>♠ 1086 ♥ A952 ♦ Q ♣ AQJ62</p> <p>14    ♠ Q432 11 13    ♥ 76 2    ♦ 9765 ♣ 975</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>4</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>4</td><td>3</td><td>-</td><td>-</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	-	1	S	-	-	-	1	E	4	3	-	-	W	4	3	-	-	<p><b>23</b>    ♠ A107 ♥ AQ86 ♦ K102 ♣ 1095</p> <p>Dir: S Vul: Both</p> <p>♠ 54 ♥ 1095 ♦ 8765 ♣ KQ32</p> <p>♠ K98 ♥ 743 ♦ AQJ43 ♣ 64</p> <p>13    ♠ QJ632 5 10    ♥ KJ2 12    ♦ 9 ♣ AJ87</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>2</td><td>-</td><td>3</td><td>3</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>3</td><td>3</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	2	-	3	3	S	2	-	3	3	E	-	1	-	-	W	-	1	-	-	<p><b>24</b>    ♠ A1083 ♥ 962 ♦ 7632 ♣ 32</p> <p>Dir: W Vul: None</p> <p>♠ Q ♥ KJ8754 ♦ AKQ ♣ QJ4</p> <p>♠ KJ7642 ♥ 10 ♦ 1054 ♣ 965</p> <p>4    ♠ 95 18 4    ♥ AQ3 14    ♦ J98 ♣ AK1087</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>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>1</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>2</td></tr> </table>	♠	♦	♥	♣	NT	N	1	-	-	1	S	1	1	-	1	E	-	-	1	2	W	-	-	1	2
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<p><b>25</b>    ♠ Q9852 ♥ J8 ♦ AK54 ♣ 92</p> <p>Dir: N Vul: E-W</p> <p>♠ 1073 ♥ 932 ♦ QJ7 ♣ 10874</p> <p>♠ J64 ♥ KQ1065 ♦ 983 ♣ Q3</p> <p>10    ♠ AK 3 8    ♥ A74 19    ♦ 1062 ♣ AKJ65</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>6</td><td>5</td><td>-</td><td>6</td></tr> <tr><td>S</td><td>6</td><td>5</td><td>-</td><td>6</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	6	5	-	6	S	6	5	-	6	E	-	-	-	-	W	-	-	-	-	<p><b>26</b>    ♠ 53 ♥ AQ9 ♦ AQJ93 ♣ QJ6</p> <p>Dir: E Vul: Both</p> <p>♠ 7 ♥ K742 ♦ K762 ♣ AK83</p> <p>♠ 10842 ♥ J3 ♦ 1054 ♣ 10954</p> <p>16    ♠ AKQJ96 13 1    ♥ 10865 10    ♦ 8 ♣ 72</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>4</td><td>3</td><td>5</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>3</td><td>5</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	3	5	S	-	4	3	5	E	-	-	-	-	W	-	-	-	-	<p><b>27</b>    ♠ 9765 ♥ QJ86 ♦ Q6 ♣ KJ3</p> <p>Dir: S Vul: None</p> <p>♠ A4 ♥ A107 ♦ A109 ♣ 109875</p> <p>♠ KJ10 ♥ 43 ♦ J542 ♣ AQ42</p> <p>9    ♠ Q832 12 11    ♥ K952 8    ♦ K873 ♣ 6</p> <table border="1"> <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>5</td><td>4</td><td>-</td><td>4</td></tr> <tr><td>W</td><td>5</td><td>4</td><td>-</td><td>4</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	1	-	S	-	-	1	-	E	5	4	-	4	W	5	4	-	4
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♠	♦	♥	♣	NT																																																																									
N	-	-	1	-																																																																									
S	-	-	1	-																																																																									
E	5	4	-	4																																																																									
W	5	4	-	4																																																																									

**RECAP**

	N	S	E	W
Avg HCP	9.74	10.26	9.22	10.78
Bal-anced	14	9	14	13
Voids/Singles*	1/6	1/13	2/10	1/11
Suit with 7+	0	0	1	0

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