

**1** ♠ 9842 Dir: N  
♥ Q6 Vul: None  
♦ J75  
♣ AKJ9

♠ AKQ63  
♥ 954  
♦ 84  
♣ 754

11 ♠ J5  
9 15 ♥ T873  
5 ♠ Q96  
♣ Q832

♠ T7  
♥ AKJ2  
♦ AKT32  
♣ T6

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

**2** ♠ K842 Dir: E  
♥ 94 Vul: NS  
♦ AK65  
♣ A42

♠ QT7  
♥ A875  
♦ JT92  
♣ 63

14 ♠ AJ53  
7 6 ♥ Q62  
13 ♠ 84  
♣ KQJ7

♠ 96  
♥ KJT3  
♦ Q73  
♣ T985

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

**3** ♠ KJ4 Dir: S  
♥ AJ4 Vul: EW  
♦ T  
♣ T87653

♠ 8765  
♥ K8  
♦ AJ843  
♣ K2

9 ♠ 93  
11 8 ♥ 95  
12 ♠ KQ765  
♣ AQJ9

♠ AQT2  
♥ QT7632  
♦ 92  
♣ 4

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

**4** ♠ A943 Dir: W  
♥ AK72 Vul: All  
♦ J3  
♣ 743

♠ K862  
♥ J  
♦ A87642  
♣ JT

12 ♠ QJT  
9 12 ♥ T98654  
7 ♠ Q9  
♣ Q8

♠ 75  
♥ Q3  
♦ KT5  
♣ AK9652

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

**5** ♠ 64 Dir: N  
♥ J742 Vul: NS  
♦ K2  
♣ Q6432

♠ Q2  
♥ K5  
♦ JT843  
♣ KJ97

6 ♠ AJT7  
10 15 ♥ AT863  
9 ♠ 96  
♣ 85

♠ K9853  
♥ Q9  
♦ AQ75  
♣ AT

♠	♣	♦	♥	♠	N
N	-	-	1	-	-
S	-	-	1	-	-
E	2	5	-	3	3
W	2	5	-	3	3

**6** ♠ 532 Dir: E  
♥ 972 Vul: EW  
♦ AK8  
♣ Q732

♠ J6  
♥ A54  
♦ 76532  
♣ JT8

9 ♠ QT987  
6 18 ♥ T3  
7 ♠ JT9  
♣ A94

♠ AK4  
♥ KQJ86  
♦ Q4  
♣ K65

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

**7** ♠ K62 Dir: S  
♥ 942 Vul: All  
♦ 532  
♣ T986

♠ QJT74  
♥ AQ6  
♦ AQJ43  
♣

3 ♠ A953  
16 15 ♥ JT53  
6 ♠ J94  
♣ 72

♠ 8  
♥ AKQ876  
♦ KT87  
♣ K5

♠	♣	♦	♥	♠	N
N	-	-	-	-	-
S	-	-	-	-	-
E	6	6	5	5	5
W	6	6	5	5	5

**8** ♠ K9 Dir: W  
♥ T72 Vul: None  
♦ QT86  
♣ AQJ6

♠ AJ87543  
♥ J53  
♦ K  
♣ T8

12 ♠ Q  
9 11 ♥ K9864  
8 ♠ 75  
♣ K5432

♠ T62  
♥ AQ  
♦ AJ9432  
♣ 97

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

**9** ♠ T874 Dir: N  
♥ Q982 Vul: EW  
♦ 954  
♣ K5

♠ AJ95  
♥ A64  
♦ 863  
♣ T74

5 ♠ Q632  
9 12 ♥ KJT  
14 ♠ AK  
♣ J982

♠ K  
♥ 753  
♦ QJT72  
♣ AQ63

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

**10** ♠ 97 Dir: E  
♥ KQJ43 Vul: All  
♦ KT5  
♣ J93

♠ AQ64  
♥ A87  
♦ 6  
♣ AKQ62

10 ♠ J82  
19 3 ♥ 65  
8 ♠ AQJ3  
♣ T854

♠ KT53  
♥ T92  
♦ 98742  
♣ 7

♠	♣	♦	♥	♠	N
N	-	-	-	-	-
S	-	-	-	-	-
E	3	2	1	5	2
W	3	2	1	5	2

**11** ♠ 82 Dir: S  
♥ KQT43 Vul: None  
♦ QJ93  
♣ 53

♠ Q9654  
♥ J2  
♦ KT82  
♣ Q7

8 ♠ 3  
8 11 ♥ A9865  
13 ♠ A54  
♣ AJT6

♠ AKJT7  
♥ 7  
♦ 76  
♣ K9842

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

**12** ♠ K75 Dir: W  
♥ 75 Vul: NS  
♦ 9632  
♣ K954

♠ J98632  
♥ A4  
♦ J54  
♣ T3

6 ♠ T  
6 17 ♥ Q9863  
11 ♠ AQT  
♣ QJ86

♠ AQ4  
♥ KJT2  
♦ K87  
♣ A72

♠	♣	♦	♥	♠	N
N	1	-	-	-	-
S	1	-	-	-	-
E	-	1	1	5	2
W	-	1	1	5	2

**13** ♠ Q963 Dir: N  
♥ Q975 Vul: All  
♦ 7  
♣ QT83

♠ JT4  
♥ K82  
♦ KQJ962  
♣ 5

6 ♠ K72  
10 5 ♥ AJ3  
19 ♠ A4  
♣ AK642

♠ A85  
♥ T64  
♦ T853  
♣ J97

♠	♣	♦	♥	♠	N
N	5	-	4	3	1
S	5	-	4	3	1
E	-	1	-	-	-
W	-	1	-	-	-

**14** ♠ JT95 Dir: E  
♥ JT5 Vul: None  
♦ T92  
♣ 983

♠ Q43  
♥ AQ  
♦ AKQ64  
♣ A72

2 ♠ 82  
21 16 ♥ 986432  
1 ♠ 83  
♣ J64

♠ AK76  
♥ K7  
♦ J75  
♣ KQT5

♠	♣	♦	♥	♠	N
N	-	-	-	-	-
S	-	-	-	-	-
E	7	7	4	6	7
W	7	7	4	6	7

**15** ♠ A84 Dir: S  
♥ J83 Vul: NS  
♦ KJT92  
♣ T3

♠ K9652  
♥ Q73  
♦ AQ642  
♣

9 ♠ QJT  
11 4 ♥ AQ96  
16 ♠ A6  
♣ K975

♠ 73  
♥ KT7542  
♦ 854  
♣ J8

♠	♣	♦	♥	♠	N
N	2	4	3	1	5
S	2	5	3	2	5
E	-	-	-	-	-
W	-	-	-	-	-

**16** ♠ 6 Dir: W  
♥ T32 Vul: EW  
♦ QJ8  
♣ AKT985

♠ Q8743  
♥ 9754  
♦ 42  
♣ 43

10 ♠ AKJ5  
2 9 ♥ AQ  
19 ♠ A9763  
♣ J6

♠ T92  
♥ KJ86  
♦ KT5  
♣ Q72

♠	♣	♦	♥	♠	N
N	6	6	4	3	5
S	6	6	4	3	5
E	-	-	-	-	-
W	-	-	-	-	-

**17** ♠ 63 Dir: N  
♥ AJT8642 Vul: None  
♦ T872

♠ J532  
♥ AT9  
♦ 75  
♣ KJ54

5 ♠ AQ98  
9 10 ♥ KJ854  
16 ♠ 9  
♣ AQ9

♠ KT764  
♥ Q72  
♦ KQ3  
♣ 63

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

**18** ♠ T8 Dir: E  
♥ Q84 Vul: NS  
♦ K97653  
♣ JT

♠ K432  
♥ K72  
♦ J  
♣ Q9852

6 ♠ AQJ5  
9 9 ♥ 96  
16 ♠ Q82  
♣ AK43

♠ 976  
♥ AJT53  
♦ AT4  
♣ 76

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

<p><b>19</b></p> <p>♠ A4 ♥ 854 ♦ K76 ♣ AQT74</p> <p>Dir: S Vul: EW</p> <p>♠ JT983 ♥ 3 ♦ Q85 ♣ KJ52</p> <p>♠ K762 ♥ T92 ♦ AJ4 ♣ 986</p> <p>13 ♠ Q5 7 8 ♥ AKQJ76 12 ♠ T932 ♣ 3</p> <table border="1"> <tr><td>♠</td><td>2</td><td>3</td><td>4</td><td>-</td><td>4</td><td>N</td></tr> <tr><td>♥</td><td>1</td><td>3</td><td>4</td><td>-</td><td>3</td><td>S</td></tr> <tr><td>♦</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td>E</td></tr> <tr><td>♣</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td>W</td></tr> </table>	♠	2	3	4	-	4	N	♥	1	3	4	-	3	S	♦	-	-	-	2	-	E	♣	-	-	-	2	-	W	<p><b>20</b></p> <p>♠ A984 ♥ AQ85 ♦ K962 ♣ 8</p> <p>Dir: W Vul: All</p> <p>♠ Q5 ♥ J6432 ♦ J853 ♣ T6</p> <p>♠ T62 ♥ T9 ♦ AQ4 ♣ KQJ53</p> <p>13 ♠ KJ73 4 12 ♥ K7 11 ♠ T7 ♣ A9742</p> <table border="1"> <tr><td>♠</td><td>2</td><td>3</td><td>2</td><td>4</td><td>2</td><td>N</td></tr> <tr><td>♥</td><td>2</td><td>3</td><td>2</td><td>4</td><td>2</td><td>S</td></tr> <tr><td>♦</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>E</td></tr> <tr><td>♣</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>W</td></tr> </table>	♠	2	3	2	4	2	N	♥	2	3	2	4	2	S	♦	-	-	-	-	-	E	♣	-	-	-	-	-	W	<p><b>21</b></p> <p>♠ T43 ♥ T8765 ♦ AQJ82</p> <p>Dir: N Vul: NS</p> <p>♠ 8753 ♥ J8752 ♦ A3 ♣ 94</p> <p>♠ J92 ♥ KQ96 ♦ KQ94 ♣ 65</p> <p>7 ♠ AKQT64 5 11 ♥ A 17 ♠ J2 ♣ KT73</p> <table border="1"> <tr><td>♠</td><td>5</td><td>3</td><td>-</td><td>4</td><td>4</td><td>N</td></tr> <tr><td>♥</td><td>5</td><td>3</td><td>-</td><td>4</td><td>4</td><td>S</td></tr> <tr><td>♦</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td>E</td></tr> <tr><td>♣</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td>W</td></tr> </table>	♠	5	3	-	4	4	N	♥	5	3	-	4	4	S	♦	-	-	1	-	-	E	♣	-	-	1	-	-	W
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♣	-	-	1	-	-	W																																																																																
<p><b>22</b></p> <p>♠ KJT5 ♥ 4 ♦ K ♣ KJT9753</p> <p>Dir: E Vul: EW</p> <p>♠ 86 ♥ KJT3 ♦ QJ972 ♣ A2</p> <p>♠ 973 ♥ Q9765 ♦ AT5 ♣ Q6</p> <p>11 ♠ AQ42 11 8 ♥ A82 10 ♠ 8643 ♣ 84</p> <table border="1"> <tr><td>♠</td><td>5</td><td>-</td><td>-</td><td>3</td><td>-</td><td>N</td></tr> <tr><td>♥</td><td>5</td><td>-</td><td>-</td><td>3</td><td>-</td><td>S</td></tr> <tr><td>♦</td><td>-</td><td>3</td><td>3</td><td>-</td><td>-</td><td>E</td></tr> <tr><td>♣</td><td>-</td><td>3</td><td>3</td><td>-</td><td>-</td><td>W</td></tr> </table>	♠	5	-	-	3	-	N	♥	5	-	-	3	-	S	♦	-	3	3	-	-	E	♣	-	3	3	-	-	W	<p><b>23</b></p> <p>♠ AKQT2 ♥ QJ ♦ K852 ♣ 65</p> <p>Dir: S Vul: All</p> <p>♠ 764 ♥ AT2 ♦ J743 ♣ T73</p> <p>♠ J9 ♥ K9854 ♦ A6 ♣ K984</p> <p>15 ♠ 853 5 11 ♥ 763 9 ♠ QT9 ♣ AQJ2</p> <table border="1"> <tr><td>♠</td><td>1</td><td>3</td><td>-</td><td>4</td><td>1</td><td>N</td></tr> <tr><td>♥</td><td>1</td><td>3</td><td>-</td><td>4</td><td>1</td><td>S</td></tr> <tr><td>♦</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>E</td></tr> <tr><td>♣</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>W</td></tr> </table>	♠	1	3	-	4	1	N	♥	1	3	-	4	1	S	♦	-	-	-	-	-	E	♣	-	-	-	-	-	W	<p><b>24</b></p> <p>♠ QJ8 ♥ K6 ♦ A853 ♣ K654</p> <p>Dir: W Vul: None</p> <p>♠ T95 ♥ AQ972 ♦ 2 ♣ QJ97</p> <p>♠ AK63 ♥ T54 ♦ T64 ♣ A82</p> <p>13 ♠ 742 9 11 ♥ J83 7 ♠ KQJ97 ♣ T3</p> <table border="1"> <tr><td>♠</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>♥</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td><td>S</td></tr> <tr><td>♦</td><td>2</td><td>-</td><td>4</td><td>3</td><td>1</td><td>E</td></tr> <tr><td>♣</td><td>2</td><td>-</td><td>4</td><td>3</td><td>1</td><td>W</td></tr> </table>	♠	-	2	-	-	-	N	♥	-	2	-	-	-	S	♦	2	-	4	3	1	E	♣	2	-	4	3	1	W
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<p><b>25</b></p> <p>♠ K864 ♥ 97653 ♦ AJ ♣ 62</p> <p>Dir: N Vul: EW</p> <p>♠ T2 ♥ Q ♦ T98643 ♣ KT83</p> <p>♠ Q7 ♥ AT842 ♦ 5 ♣ AQJ94</p> <p>8 ♠ AJ953 5 13 ♥ KJ 14 ♠ KQ72 ♣ 75</p> <table border="1"> <tr><td>♠</td><td>-</td><td>-</td><td>1</td><td>3</td><td>1</td><td>N</td></tr> <tr><td>♥</td><td>-</td><td>-</td><td>1</td><td>3</td><td>1</td><td>S</td></tr> <tr><td>♦</td><td>3</td><td>1</td><td>-</td><td>-</td><td>-</td><td>E</td></tr> <tr><td>♣</td><td>3</td><td>1</td><td>-</td><td>-</td><td>-</td><td>W</td></tr> </table>	♠	-	-	1	3	1	N	♥	-	-	1	3	1	S	♦	3	1	-	-	-	E	♣	3	1	-	-	-	W	<p><b>26</b></p> <p>♠ J9 ♥ KT4 ♦ AQ93 ♣ A764</p> <p>Dir: E Vul: All</p> <p>♠ 852 ♥ J632 ♦ K542 ♣ KQ</p> <p>♠ AKQ73 ♥ 87 ♦ 76 ♣ T852</p> <p>14 ♠ T64 9 9 ♥ AQ95 8 ♠ JT8 ♣ J93</p> <table border="1"> <tr><td>♠</td><td>3</td><td>3</td><td>3</td><td>-</td><td>2</td><td>N</td></tr> <tr><td>♥</td><td>3</td><td>3</td><td>3</td><td>-</td><td>2</td><td>S</td></tr> <tr><td>♦</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td>E</td></tr> <tr><td>♣</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td>W</td></tr> </table>	♠	3	3	3	-	2	N	♥	3	3	3	-	2	S	♦	-	-	-	1	-	E	♣	-	-	-	1	-	W	<p><b>27</b></p> <p>♠ 543 ♥ AJT8 ♦ J732 ♣ 98</p> <p>Dir: S Vul: None</p> <p>♠ KQ ♥ 765 ♦ KT6 ♣ KT543</p> <p>♠ AT872 ♥ 92 ♦ A85 ♣ J72</p> <p>6 ♠ J96 11 9 ♥ KQ43 14 ♠ Q94 ♣ AQ6</p> <table border="1"> <tr><td>♠</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>♥</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>S</td></tr> <tr><td>♦</td><td>3</td><td>1</td><td>-</td><td>3</td><td>2</td><td>E</td></tr> <tr><td>♣</td><td>3</td><td>1</td><td>-</td><td>3</td><td>2</td><td>W</td></tr> </table>	♠	-	-	-	-	-	N	♥	-	-	-	-	-	S	♦	3	1	-	3	2	E	♣	3	1	-	3	2	W
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♥	3	3	3	-	2	S																																																																																
♦	-	-	-	1	-	E																																																																																
♣	-	-	-	1	-	W																																																																																
♠	-	-	-	-	-	N																																																																																
♥	-	-	-	-	-	S																																																																																
♦	3	1	-	3	2	E																																																																																
♣	3	1	-	3	2	W																																																																																

HCP for N/S/E/W - Avg HCP: 9.00 / 11.19 / 10.67 / 9.15, Voids: 2 / 0 / 0 / 2, Singletons: 6 / 6 / 6 / 8, 7+ card suits: 2 / 0 / 0 / 1