

**1** ♠ Q854 Dir: N  
♥ K74 Vul: None  
♦ AQ72  
♣ 85

♠ T  
♥ T832  
♦ T8543  
♣ AKQ

♠ AJ62  
♥ Q96  
♦ K9  
♣ JT32

♠ K973  
♥ AJ5  
♦ J6  
♣ 9764

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

11 ♠ K973  
9 ♠ AJ5  
11 ♠ J6  
9 ♠ 9764

**2** ♠ A7 Dir: E  
♥ QT98654 Vul: NS  
♦  
♣ K954

♠ QJ96  
♥ A72  
♦ AT5  
♣ A63

♠ 842  
♥ K  
♦ 987632  
♣ JT8

♠ KT53  
♥ J3  
♦ KQJ4  
♣ Q72

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

9 ♠ 842  
15 ♠ K  
12 ♠ 987632  
4 ♠ JT8

**3** ♠ 63 Dir: S  
♥ AK9874 Vul: EW  
♦ JT2  
♣ 52

♠ T2  
♥ T6  
♦ KQ9865  
♣ J84

♠ QJ95  
♥ 32  
♦ 43  
♣ AQ763

♠ AK874  
♥ QJ5  
♦ A7  
♣ KT9

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

8 ♠ AK874  
6 ♠ QJ5  
9 ♠ A7  
17 ♠ KT9

**4** ♠ T Dir: W  
♥ K86 Vul: All  
♦ 7532  
♣ J5432

♠ J4  
♥ 9754  
♦ K84  
♣ T986

♠ KQ9832  
♥ J  
♦ AJ96  
♣ Q7

♠ A765  
♥ AQT32  
♦ QT  
♣ AK

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

4 ♠ A765  
4 ♠ AQT32  
13 ♠ QT  
19 ♠ AK

**5** ♠ K983 Dir: N  
♥ AKQ74 Vul: NS  
♦ T7  
♣ 62

♠ J3  
♥ J3  
♦ AQJ9852  
♣ QJT3

♠ JT764  
♥ 9865  
♦ 9875

♠ AQ52  
♥ T2  
♦ K643  
♣ AK4

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

12 ♠ AQ52  
11 ♠ T2  
1 ♠ K643  
16 ♠ AK4

**6** ♠ K85 Dir: E  
♥ AQ74 Vul: EW  
♦ AK7  
♣ JT8

♠ AQ7643  
♥ J86  
♦ 96  
♣ Q4

♠ J2  
♥ 952  
♦ T842  
♣ A952

♠ T9  
♥ KT3  
♦ QJ53  
♣ K763

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

17 ♠ T9  
9 ♠ KT3  
5 ♠ QJ53  
9 ♠ K763

**7** ♠ Q97 Dir: S  
♥ J764 Vul: All  
♦ 9642  
♣ 83

♠ J4  
♥ AKT3  
♦ KT5  
♣ Q954

♠ 62  
♥ Q92  
♦ AQ873  
♣ J62

♠ AKT853  
♥ 85  
♦ J  
♣ AKT7

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

3 ♠ AKT853  
13 ♠ 85  
9 ♠ J  
15 ♠ AKT7

**8** ♠ AT3 Dir: W  
♥ Q642 Vul: None  
♦ J75  
♣ AT7

♠ 764  
♥ AKT5  
♦ A6  
♣ J642

♠ KQJ5  
♥ J73  
♦ 98  
♣ K985

♠ 982  
♥ 98  
♦ KQT432  
♣ Q3

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

11 ♠ 982  
12 ♠ 98  
10 ♠ KQT432  
7 ♠ Q3

**9** ♠ AQ7 Dir: N  
♥ QJ73 Vul: EW  
♦ 642  
♣ J65

♠ 94  
♥ AT5  
♦ AT875  
♣ Q73

♠ KJ2  
♥ 98642  
♦ 3  
♣ AKT2

♠ T8653  
♥ K  
♦ KQJ9  
♣ 984

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

10 ♠ T8653  
10 ♠ K  
11 ♠ KQJ9  
9 ♠ 984

**10** ♠ Q873 Dir: E  
♥ JT54 Vul: All  
♦ AJT  
♣ 75

♠ A9542  
♥ K  
♦ 4  
♣ AKQ943

♠ T  
♥ AQ87  
♦ 987632  
♣ T6

♠ KJ6  
♥ 9632  
♦ KQ5  
♣ J82

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

8 ♠ KJ6  
16 ♠ 9632  
6 ♠ KQ5  
10 ♠ J82

**11** ♠ 8 Dir: S  
♥ AKQJ Vul: None  
♦ T9852  
♣ QJT

♠ KQ2  
♥ T642  
♦ 43  
♣ 7643

♠ AJT9743  
♥ 8  
♦ J  
♣ A952

♠ 65  
♥ 9753  
♦ AKQ76  
♣ K8

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

13 ♠ 65  
5 ♠ 9753  
10 ♠ AKQ76  
12 ♠ K8

**12** ♠ Q973 Dir: W  
♥ 432 Vul: NS  
♦ T765  
♣ 93

♠ J852  
♥ QJ  
♦ KQJ83  
♣ J7

♠ A4  
♥ 985  
♦ A  
♣ AKQT852

♠ KT6  
♥ AKT76  
♦ 942  
♣ 64

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

2 ♠ KT6  
11 ♠ AKT76  
17 ♠ 942  
10 ♠ 64

**13** ♠ 732 Dir: N  
♥ AQ932 Vul: All  
♦ 95  
♣ J73

♠ AKJ95  
♥ 864  
♦ J4  
♣ 984

♠ 864  
♥ KT  
♦ A863  
♣ AKT5

♠ QT  
♥ J75  
♦ KQT72  
♣ Q62

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

7 ♠ QT  
9 ♠ J75  
14 ♠ KQT72  
10 ♠ Q62

**14** ♠ AK2 Dir: E  
♥ Q875 Vul: None  
♦ 872  
♣ AK3

♠ 653  
♥ 432  
♦ QT95  
♣ QJ6

♠ T74  
♥ A9  
♦ K643  
♣ 8742

♠ QJ98  
♥ KJT6  
♦ AJ  
♣ T95

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

16 ♠ QJ98  
5 ♠ KJT6  
7 ♠ AJ  
12 ♠ T95

**15** ♠ QJ84 Dir: S  
♥ Q8 Vul: NS  
♦ KJ854  
♣ QJ

♠ 765  
♥ AT9  
♦ Q763  
♣ T87

♠ KT93  
♥ J6432  
♦ T  
♣ 632

♠ A2  
♥ K75  
♦ A92  
♣ AK954

♠	N	♣	♦	♥	♠	N
N	6	6	2	4	6	-
S	6	6	2	4	6	-
E	-	-	-	-	-	-
W	-	-	-	-	-	-

12 ♠ A2  
6 ♠ K75  
4 ♠ A92  
18 ♠ AK954

**16** ♠ KQJ53 Dir: W  
♥ K8 Vul: EW  
♦ QT86  
♣ 62

♠ A764  
♥ A653  
♦ A7  
♣ KQ3

♠ 82  
♥ T42  
♦ J93  
♣ JT875

♠ T9  
♥ QJ97  
♦ K542  
♣ A94

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

11 ♠ T9  
17 ♠ QJ97  
2 ♠ K542  
10 ♠ A94

**17** ♠ Q9843 Dir: N  
♥ 62 Vul: None  
♦ 9743  
♣ J9

♠ A2  
♥ KQ54  
♦ 85  
♣ QT863

♠ KJT65  
♥ 8  
♦ A62  
♣ AK54

♠ 7  
♥ AJT973  
♦ KQJT  
♣ 72

♠	N	♣	♦	♥	♠	N
N	-	-	-	-	-	-
S	-	-	-	-	-	-
E	6	1	1	4	3	-
W	6	1	1	4	3	-

3 ♠ 7  
11 ♠ AJT973  
15 ♠ KQJT  
11 ♠ 72

**18** ♠ AKT6 Dir: E  
♥ 752 Vul: NS  
♦ 76  
♣ K854

♠ 54  
♥ AT9864  
♦ QJ  
♣ A92

♠ Q932  
♥ J  
♦ AK854  
♣ QT3

♠ J87  
♥ KQ3  
♦ T932  
♣ J76

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

10 ♠ J87  
11 ♠ KQ3  
12 ♠ T932  
7 ♠ J76

<p><b>19</b></p> <p>♠ J743 ♥ Q82 ♦ 94 ♣ QJT5</p> <p>♠ T5 ♥ AKJT93 ♦ J ♣ 8743</p> <p>♠ AKQ62 ♥ 4 ♦ AK8762 ♣ 9</p> <p>6 9 9 16</p> <p>♠ 98 ♥ 765 ♦ QT53 ♣ AK62</p> <p>Dir: S Vul: EW</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>-</td><td>3</td><td>-</td><td>5</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>5</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>2</td><td>-</td></tr> </table>	♠	♥	♦	♣	N	-	3	-	5	-	S	-	3	-	5	E	2	-	2	-	W	2	-	2	-	<p><b>20</b></p> <p>♠ Q82 ♥ J9854 ♦ K ♣ JT82</p> <p>♠ K5 ♥ T72 ♦ 9853 ♣ A965</p> <p>♠ AT964 ♥ A63 ♦ T642 ♣ K</p> <p>7 7 15 11</p> <p>♠ J73 ♥ KQ ♦ AQJ7 ♣ Q743</p> <p>Dir: W Vul: All</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>-</td><td>-</td><td>2</td><td>2</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>2</td></tr> <tr><td>E</td><td>2</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>2</td><td>2</td><td>-</td><td>1</td></tr> </table>	♠	♥	♦	♣	N	-	-	2	2	-	S	-	-	2	2	E	2	2	-	1	W	2	2	-	1	<p><b>21</b></p> <p>♠ AQJ876 ♥ Q743 ♦ A8 ♣ 9</p> <p>♠ K32 ♥ AJT ♦ KJ952 ♣ K6</p> <p>♠ T95 ♥ K52 ♦ Q7 ♣ AJT83</p> <p>4 986 T643 Q7542</p> <p>13 2 15 10</p> <p>Dir: N Vul: NS</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>1</td><td>-</td><td>3</td><td>5</td><td>2</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>2</td><td>4</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>	♠	♥	♦	♣	N	1	-	3	5	2	S	1	-	2	4	E	-	1	-	-	W	-	1	-	-
♠	♥	♦	♣	N																																																																									
-	3	-	5	-																																																																									
S	-	3	-	5																																																																									
E	2	-	2	-																																																																									
W	2	-	2	-																																																																									
♠	♥	♦	♣	N																																																																									
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S	-	-	2	2																																																																									
E	2	2	-	1																																																																									
W	2	2	-	1																																																																									
♠	♥	♦	♣	N																																																																									
1	-	3	5	2																																																																									
S	1	-	2	4																																																																									
E	-	1	-	-																																																																									
W	-	1	-	-																																																																									
<p><b>22</b></p> <p>♠ KQJ985 ♥ A2 ♦ AK864</p> <p>♠ AQ863 ♥ 32 ♦ 764 ♣ QJ9</p> <p>♠ J42 ♥ AT76 ♦ KQ95 ♣ T3</p> <p>17 4 9 10</p> <p>Dir: E Vul: EW</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>6</td><td>4</td><td>7</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>6</td><td>4</td><td>7</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>	♠	♥	♦	♣	N	6	4	7	-	2	S	6	4	7	-	E	-	-	-	-	W	-	-	-	-	<p><b>23</b></p> <p>♠ J862 ♥ K93 ♦ Q8765 ♣ K</p> <p>♠ AT ♥ 2 ♦ KT942 ♣ 96532</p> <p>♠ 954 ♥ QJT874 ♦ 3 ♣ JT4</p> <p>9 7 20 4</p> <p>Dir: S Vul: All</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>-</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>6</td><td>5</td><td>1</td><td>4</td></tr> <tr><td>W</td><td>6</td><td>5</td><td>1</td><td>4</td></tr> </table>	♠	♥	♦	♣	N	-	-	-	-	-	S	-	-	-	-	E	6	5	1	4	W	6	5	1	4	<p><b>24</b></p> <p>♠ 5 ♥ QJ943 ♦ 4 ♣ T97432</p> <p>♠ A9872 ♥ KT2 ♦ AT ♣ Q86</p> <p>♠ J63 ♥ A65 ♦ 853 ♣ AKJ5</p> <p>3 13 13 11</p> <p>Dir: W Vul: None</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>2</td><td>3</td></tr> </table>	♠	♥	♦	♣	N	-	2	-	-	-	S	-	2	-	-	E	3	-	3	2	W	2	-	2	3
♠	♥	♦	♣	N																																																																									
6	4	7	-	2																																																																									
S	6	4	7	-																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
♠	♥	♦	♣	N																																																																									
-	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	6	5	1	4																																																																									
W	6	5	1	4																																																																									
♠	♥	♦	♣	N																																																																									
-	2	-	-	-																																																																									
S	-	2	-	-																																																																									
E	3	-	3	2																																																																									
W	2	-	2	3																																																																									
<p><b>25</b></p> <p>♠ T532 ♥ KT652 ♦ A5 ♣ 42</p> <p>♠ J7 ♥ AJ93 ♦ JT62 ♣ AJ6</p> <p>♠ AK84 ♥ 7 ♦ KQ9 ♣ 98753</p> <p>7 9 12 12</p> <p>Dir: N Vul: EW</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>2</td><td>-</td><td>1</td><td>3</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>1</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> </table>	♠	♥	♦	♣	N	2	-	1	3	-	S	2	-	1	3	E	-	2	-	1	W	-	2	-	1	<p><b>26</b></p> <p>♠ AKJT8 ♥ AK9 ♦ AT3 ♣ AT</p> <p>♠ 7 ♥ 8742 ♦ J8765 ♣ J53</p> <p>♠ 632 ♥ JT6 ♦ K42 ♣ K976</p> <p>23 2 8 7</p> <p>Dir: E Vul: All</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>4</td><td>3</td><td>4</td><td>5</td><td>5</td></tr> <tr><td>S</td><td>4</td><td>3</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>	♠	♥	♦	♣	N	4	3	4	5	5	S	4	3	3	5	E	-	-	-	-	W	-	-	-	-	<p><b>27</b></p> <p>♠ QJT83 ♥ K9 ♦ AJ62 ♣ 74</p> <p>♠ K94 ♥ T653 ♦ KQ854 ♣ 8</p> <p>♠ 5 ♥ AJ8 ♦ T93 ♣ AKQJT9</p> <p>11 15 8 6</p> <p>Dir: S Vul: None</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>3</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>3</td><td>2</td><td>-</td></tr> </table>	♠	♥	♦	♣	N	-	-	-	3	-	S	-	-	3	-	E	3	3	1	-	W	3	3	2	-
♠	♥	♦	♣	N																																																																									
2	-	1	3	-																																																																									
S	2	-	1	3																																																																									
E	-	2	-	1																																																																									
W	-	2	-	1																																																																									
♠	♥	♦	♣	N																																																																									
4	3	4	5	5																																																																									
S	4	3	3	5																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
♠	♥	♦	♣	N																																																																									
-	-	-	3	-																																																																									
S	-	-	3	-																																																																									
E	3	3	1	-																																																																									
W	3	3	2	-																																																																									

HCP for N/S/E/W - Avg HCP: 9.74 / 10.81 / 10.26 / 9.19, Voids: 2 / 1 / 1 / 1, Singletons: 7 / 10 / 11 / 8, 7+ card suits: 1 / 1 / 2 / 1