

**1**     ♠ K3     Dir: N  
          ♥ AJ6     Vul: None  
          ♦ 942  
          ♣ A10632

♠ AQ105     ♠ 42  
 ♥ K1053     ♥ 984  
 ♦ AK     ♥ J1087  
 ♣ J97     ♣ KQ54

12     ♠ J9876     ♣♦♥♠NT  
 17     ♥ Q72     N - - - 1 -  
        ♦ Q653     S - - - 1 -  
        ♣ 8     E 1 1 1 - 1  
                  W 1 1 1 - 1

**2**     ♠ K1032     Dir: E  
          ♥ J8543     Vul: N-S  
          ♦ 952  
          ♣ 7

♠ J965     ♠ AQ  
 ♥ K10     ♥ A762  
 ♦ AKJ106     ♦ 874  
 ♣ Q3     ♣ A954

4     ♠ 874     ♣♦♥♠NT  
 14     ♥ Q9     N - - - 1 1 -  
 14     ♦ Q3     S - - - - -  
        ♣ KJ10862     E 3 6 4 4 5  
                  W 3 6 4 4 5

**3**     ♠ 1093     Dir: S  
          ♥ J973     Vul: E-W  
          ♦ 842  
          ♣ K97

♠ QJ4     ♠ 872  
 ♥ K54     ♥ Q1082  
 ♦ Q765     ♦ KJ93  
 ♣ A84     ♣ 62

4     ♠ AK65     ♣♦♥♠NT  
 12     ♥ A6     N 3 - - 3 2  
        ♦ A10     S 3 - - 3 2  
        ♣ QJ1053     E - 2 1 - -  
                  W - 2 1 - -

**4**     ♠ AK92     Dir: W  
          ♥ K84     Vul: Both  
          ♦ AQJ83  
          ♣ 3

♠ Q73     ♠ 105  
 ♥ QJ73     ♥ 10952  
 ♦ 95     ♥ K7642  
 ♣ K954     ♣ A7

17     ♠ J864     ♣♦♥♠NT  
 8     ♥ A6     N 4 3 1 6 4  
        ♦ 10     S 4 3 1 6 4  
        ♣ QJ10862     E - - - - -  
                  W - - - - -

**5**     ♠ J10653     Dir: N  
          ♥ 2     Vul: N-S  
          ♦ Q10873  
          ♣ K6

♠ A2     ♠ Q874  
 ♥ J95     ♥ A103  
 ♦ AK     ♥ J9652  
 ♣ J98732     ♣ 10

6     ♠ K9     ♣♦♥♠NT  
 13     ♥ KQ8764     N - - 1 1 1  
        ♦ 4     S - - - 1 1 1  
        ♣ AQ54     E 1 1 - - -  
                  W - 1 - - - -

**6**     ♠ A86     Dir: E  
          ♥ KQJ98764     Vul: E-W  
          ♦ 95

♠ J542     ♠ 1093  
 ♥ J876     ♥ 2  
 ♦ AQJ43     ♥ AKQ943  
                  ♣ 1086

10     ♠ KQ7     ♣♦♥♠NT  
 9     ♥ A1053     N - - 5 - -  
        ♦ 1052     S 3 - - 5 - -  
        ♣ K72     E 2 4 - 2 -  
                  W 2 4 - 2 -

**7**     ♠ 864     Dir: S  
          ♥ 62     Vul: Both  
          ♦ 1063  
          ♣ 109752

♠ AQJ92     ♠ K3  
 ♥ Q874     ♥ KJ93  
 ♦ AKQ6     ♥ Q987  
                  ♣ J84

0     ♠ 1075     ♣♦♥♠NT  
 18     ♥ A105     N - 1 - - -  
 10     ♥ AKJ542     S - 1 - - -  
        ♣ 3     E 4 - 6 6 4  
                  W 4 - 6 6 3

**8**     ♠ A852     Dir: W  
          ♥ 862     Vul: None  
          ♦ AQ974  
          ♣ 10

♠ KJ6     ♠ 103  
 ♥ AJ974     ♥ 103  
 ♦ 8     ♥ K1062  
 ♣ K853     ♣ A9762

10     ♠ Q974     ♣♦♥♠NT  
 12     ♥ KQ5     N - 1 - 1 -  
        ♦ J53     S - 1 - 1 -  
        ♣ QJ4     E 3 - 3 - 1  
                  W 3 - 3 - 1

**9**     ♠ A75     Dir: N  
          ♥ J42     Vul: E-W  
          ♦ AK975  
          ♣ K9

♠ K103     ♠ 982  
 ♥ K9876     ♥ Q10  
 ♦ 104     ♥ QJ32  
 ♣ A64     ♣ QJ53

15     ♠ QJ64     ♣♦♥♠NT  
 10     ♥ A53     N 1 1 1 1 1  
        ♦ 86     S 1 1 - 2 -  
        ♣ 10872     E - - - - -  
                  W - - - - -

**10**     ♠ 42     Dir: E  
          ♥ A10852     Vul: Both  
          ♦ Q9  
          ♣ A1062

♠ A976     ♠ 108  
 ♥ J     ♥ KQ763  
 ♦ A752     ♥ 643  
 ♣ Q975     ♣ K84

10     ♠ KQJ53     ♣♦♥♠NT  
 11     ♥ 94     N - 1 - 2 1  
        ♦ KJ108     S - 1 - 2 1  
        ♣ J3     E - - - - -  
                  W - - - - -

**11**     ♠ A10953     Dir: S  
          ♥ AQ9875     Vul: None  
          ♦ 75  
          ♣ \*

♠ KQJ82     ♠ 64  
 ♥ 104     ♥ 63  
 ♦ KJ8     ♥ Q632  
 ♣ 862     ♣ 97543

10     ♠ 7     ♣♦♥♠NT  
 10     ♥ KJ2     N 7 4 7 4 7  
        ♦ A1094     S 7 4 7 4 7  
        ♣ AKQJ10     E - - - - -  
                  W - - - - -

**12**     ♠ 109753     Dir: W  
          ♥ K     Vul: N-S  
          ♦ K  
          ♣ QJ107432

♠ 5     ♠ KQ9732  
 ♥ K862     ♥ AJ  
 ♦ Q1093     ♥ A865  
 ♣ AK65     ♣ 9

6     ♠ AJ10864     ♣♦♥♠NT  
 12     ♥ Q4     N 1 - - - -  
        ♦ J742     S 1 - - - -  
        ♣ 8     E - 4 1 3 4  
                  W - 4 1 3 4

**13**     ♠ 1098742     Dir: N  
          ♥ KQ     Vul: Both  
          ♦ 109  
          ♣ AQ5

♠ QJ5     ♠ K  
 ♥ 1086     ♥ J953  
 ♦ AKQJ7     ♥ 532  
 ♣ K6     ♣ J10732

11     ♠ A63     ♣♦♥♠NT  
 16     ♥ A742     N - - - 2 -  
        ♦ 864     S - - - 2 -  
        ♣ 984     E - 1 - - 1  
                  W - 1 - - 1

**14**     ♠ J10852     Dir: E  
          ♥ J985     Vul: None  
          ♦ A6  
          ♣ K6

♠ 3     ♠ K4  
 ♥ 10762     ♥ Q3  
 ♦ QJ53     ♥ 109  
 ♣ AQ42     ♣ J1098753

9     ♠ AQ976     ♣♦♥♠NT  
 9     ♥ AK4     N - 5 5 7 5  
        ♦ K8742     S - 5 5 7 5  
        ♣     E 1 - - - -  
                  W 1 - - - -

**15**     ♠ AQJ74     Dir: S  
          ♥     Vul: N-S  
          ♦ K6  
          ♣ AJ9653

♠ 5     ♠ K86  
 ♥ 765     ♥ KQ1043  
 ♦ Q5432     ♥ A97  
 ♣ K742     ♣ 108

15     ♠ 10932     ♣♦♥♠NT  
 5     ♥ AJ982     N 4 - 1 5 2  
        ♦ J108     S 3 - 1 4 2  
        ♣ Q     E - - - - -  
                  W - - - - -

**16**     ♠ Q532     Dir: W  
          ♥ 654     Vul: E-W  
          ♦ 6542  
          ♣ Q7

♠ 10986     ♠ J  
 ♥ QJ2     ♥ K83  
 ♦ J973     ♥ KQ  
 ♣ 95     ♣ AKJ10632

4     ♠ AK74     ♣♦♥♠NT  
 4     ♥ A1097     N - - - - -  
 15     ♥ A108     S - - - - -  
        ♣ 84     E 4 1 1 - 2  
                  W 4 1 1 - 2

**17**     ♠ J7     Dir: N  
          ♥ KQ109865     Vul: None  
          ♦ A732  
          ♣ \*

♠ A98642     ♠ 10  
 ♥ A42     ♥ J7  
 ♦ 10     ♥ KQJ965  
 ♣ QJ9     ♣ A743

10     ♠ KQ53     ♣♦♥♠NT  
 11     ♥ 3     N - - 1 - -  
        ♦ 84     S - - - - -  
        ♣ K108652     E 1 2 - 1 -  
                  W 1 3 - 1 -

**18**     ♠ 103     Dir: E  
          ♥ J104     Vul: N-S  
          ♦ A4  
          ♣ AK9852

♠ AK9     ♠ 8652  
 ♥ 83     ♥ AKQ7  
 ♦ QJ953     ♥ K76  
 ♣ QJ10     ♣ 63

12     ♠ QJ74     ♣♦♥♠NT  
 13     ♥ 9652     N - - - - -  
        ♦ 1082     S - - - - -  
        ♣ 74     E 1 4 2 2 1  
                  W 1 4 2 2 1

|  |   |   |   |    |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|--|---|---|---|----|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|---|---|---|---|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|---|---|---|---|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| <p><b>19</b>    ♠ QJ654    Dir: S<br/>♥ 8            Vul: E-W<br/>♦ K10862<br/>♣ 86</p> <p>♠ A            ♠ 1092<br/>♥ AQ753      ♥ J64<br/>♦ J954        ♦ 7<br/>♣ AJ3        ♣ K109754</p> <p>6            ♠ K873<br/>16 4        ♥ K1092<br/>            ♦ AQ3<br/>14         ♣ Q2</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>2</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>5</td><td>-</td><td>4</td><td>-</td></tr> <tr><td>W</td><td>5</td><td>-</td><td>4</td><td>-</td></tr> </table> | ♣ | ♦ | ♥ | ♠  | NT | N | - | 2 | - | - | S | - | 2 | - | - | E | 5 | - | 4 | - | W | 5 | - | 4 | - | <p><b>20</b>    ♠ KJ32    Dir: W<br/>♥ Q103    Vul: Both<br/>♦ K7643<br/>♣ 7</p> <p>♠ A10976    ♠ 854<br/>♥ A65        ♥ K97<br/>♦ 108        ♦ J92<br/>♣ 963        ♣ AKJ4</p> <p>9            ♠ Q<br/>8 12        ♥ J842<br/>            ♦ AQ5<br/>11         ♣ Q10852</p> <table border="1"> <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>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>      | ♣ | ♦ | ♥ | ♠ | NT | N | - | 3 | 1 | - | S | - | 3 | 1 | - | E | 1 | - | - | - | W | - | - | - | - | <p><b>21</b>    ♠ 76543    Dir: N<br/>♥ J            Vul: N-S<br/>♦ A952<br/>♣ AJ9</p> <p>♠ AJ8        ♠ 92<br/>♥ K109742   ♥ Q865<br/>♦ J87        ♦ 10<br/>♣ 3         ♣ KQ8652</p> <p>10           ♠ KQ10<br/>9 7         ♥ A3<br/>            ♦ KQ643<br/>14         ♣ 1074</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>5</td><td>-</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>5</td><td>-</td><td>3</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>3</td><td>-</td></tr> </table> | ♣ | ♦ | ♥ | ♠ | NT | N | - | 5 | - | 3 | S | - | 5 | - | 3 | E | 1 | - | 3 | - | W | 1 | - | 3 | - |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | 2 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | 2 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 5 | - | 4 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 5 | - | 4 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | 3 | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | 3 | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 1 | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | 5 | - | 3  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | 5 | - | 3  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 1 | - | 3 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 1 | - | 3 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>22</b>    ♠ Q8        Dir: E<br/>♥ KQ874    Vul: E-W<br/>♦ 93<br/>♣ K1043</p> <p>♠ KJ752    ♠ A963<br/>♥ A6        ♥ J1032<br/>♦ AK74     ♦ J10<br/>♣ 52        ♣ A87</p> <p>10           ♠ 104<br/>15 10       ♥ 95<br/>            ♦ Q8652<br/>5         ♣ QJ96</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>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>2</td><td>5</td><td>4</td></tr> <tr><td>W</td><td>1</td><td>3</td><td>2</td><td>5</td></tr> </table>               | ♣ | ♦ | ♥ | ♠  | NT | N | - | - | - | - | S | - | - | - | - | E | 3 | 2 | 5 | 4 | W | 1 | 3 | 2 | 5 | <p><b>23</b>    ♠ KJ105    Dir: S<br/>♥ J98        Vul: Both<br/>♦ Q83<br/>♣ K63</p> <p>♠ 2           ♠ 843<br/>♥ A10653   ♥ Q742<br/>♦ A104     ♦ K975<br/>♣ AQJ2    ♣ 95</p> <p>10           ♠ AQ976<br/>15 5        ♥ K<br/>            ♦ J62<br/>10         ♣ 10874</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>2</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>2</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>2</td><td>3</td><td>-</td></tr> </table>       | ♣ | ♦ | ♥ | ♠ | NT | N | - | - | 2 | - | S | - | - | 2 | - | E | 1 | 2 | 3 | - | W | 1 | 2 | 3 | - | <p><b>24</b>    ♠ AJ10985    Dir: W<br/>♥ AQ862    Vul: None<br/>♦ 9<br/>♣ 10</p> <p>♠ 4           ♠ Q6<br/>♥ 9753      ♥<br/>♦ J3        ♦ KQ108765<br/>♣ AKQ752   ♣ J864</p> <p>11           ♠ K732<br/>10 8        ♥ KJ104<br/>            ♦ A42<br/>11         ♣ 93</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>6</td><td>5</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>6</td><td>4</td></tr> <tr><td>E</td><td>4</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>4</td><td>4</td><td>-</td><td>-</td></tr> </table>         | ♣ | ♦ | ♥ | ♠ | NT | N | - | - | 6 | 5 | S | - | - | 6 | 4 | E | 4 | 4 | - | - | W | 4 | 4 | - | - |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 3 | 2 | 5 | 4  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 1 | 3 | 2 | 5  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | - | 2 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | - | 2 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 1 | 2 | 3 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 1 | 2 | 3 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | - | 6 | 5  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | - | 6 | 4  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 4 | 4 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 4 | 4 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>25</b>    ♠ 854        Dir: N<br/>♥ 65        Vul: E-W<br/>♦ Q943<br/>♣ 10962</p> <p>♠ K32        ♠ AQ1096<br/>♥ Q4        ♥ 932<br/>♦ KJ107    ♦ A8<br/>♣ K853     ♣ AJ7</p> <p>2            ♠ J7<br/>12 15       ♥ AKJ1087<br/>            ♦ 652<br/>11         ♣ Q4</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>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>4</td><td>1</td><td>5</td></tr> <tr><td>W</td><td>4</td><td>4</td><td>1</td><td>5</td></tr> </table>          | ♣ | ♦ | ♥ | ♠  | NT | N | - | - | - | - | S | - | - | - | - | E | 4 | 4 | 1 | 5 | W | 4 | 4 | 1 | 5 | <p><b>26</b>    ♠ A            Dir: E<br/>♥ AJ862    Vul: Both<br/>♦ A9543<br/>♣ A8</p> <p>♠ Q632      ♠ 10985<br/>♥ 9754      ♥<br/>♦ 106        ♦ KQ872<br/>♣ Q65       ♣ J932</p> <p>17           ♠ KJ74<br/>4 6        ♥ KQ103<br/>            ♦ J<br/>13         ♣ K1074</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>4</td><td>3</td><td>7</td><td>3</td></tr> <tr><td>S</td><td>3</td><td>3</td><td>7</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 | 4 | 3 | 7 | 3 | S | 3 | 3 | 7 | 3 | E | - | - | - | - | W | - | - | - | - | <p><b>27</b>    ♠ A1093    Dir: S<br/>♥ K653    Vul: None<br/>♦ K109<br/>♣ 85</p> <p>♠ 54        ♠ KJ<br/>♥ 87        ♥ AJ102<br/>♦ Q8754    ♦ J2<br/>♣ AK103   ♣ 97642</p> <p>10           ♠ Q8762<br/>9 10        ♥ Q94<br/>            ♦ A63<br/>11         ♣ QJ</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>2</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>3</td><td>2</td><td>-</td><td>1</td></tr> </table>             | ♣ | ♦ | ♥ | ♠ | NT | N | - | - | 2 | - | S | - | - | 2 | - | E | 3 | 2 | - | 1 | W | 3 | 2 | - | 1 |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 4 | 4 | 1 | 5  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 4 | 4 | 1 | 5  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | 4 | 3 | 7 | 3  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | 3 | 3 | 7 | 3  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣  | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N  | - | - | 2 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S  | - | - | 2 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E  | 3 | 2 | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W  | 3 | 2 | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |

**RECAP**

|                    | N    | S     | E    | W     |
|--------------------|------|-------|------|-------|
| Avg HCP            | 9.26 | 10.74 | 8.81 | 11.19 |
| Bal-<br>anced      | 8    | 10    | 12   | 11    |
| Voids/<br>Singles* | 5/11 | 1/11  | 2/8  | 2/10  |
| Suit<br>with 7+    | 3    | 0     | 3    | 0     |

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