

**1**     ♠ Q1064     Dir: N  
          ♥ J6                     Vul: None  
          ♦ 9  
          ♣ Q76432

♠ AK85     ♠ J9  
 ♥ AK954     ♥ Q107  
 ♦ 63         ♥ AQJ852  
 ♣ KJ         ♣ A5

5     ♠ 732  
 18 14     ♥ 832  
 3         ♦ K1074  
          ♣ 1098

|   |   |   |   |    |
|---|---|---|---|----|
| ♠ | ♦ | ♥ | ♣ | NT |
| N | - | - | - | -  |
| S | - | - | - | -  |
| E | 2 | 5 | 6 | 5  |
| W | 2 | 5 | 6 | 5  |

**2**     ♠ 3     Dir: E  
          ♥ K                     Vul: N-S  
          ♦ J9874  
          ♣ K109742

♠ AK52     ♠ J6  
 ♥ 5         ♥ J97643  
 ♦ KQ532     ♦ A106  
 ♣ Q86         ♣ A5

7     ♠ Q109874  
 14 10     ♥ AQ1082  
 9         ♦ J3

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

**3**     ♠ J83     Dir: S  
          ♥ 52                     Vul: E-W  
          ♦ KQ983  
          ♣ 752

♠ AK10962     ♠ Q  
 ♥ AK4         ♥ Q986  
 ♦ 75             ♥ AJ4  
 ♣ 109           ♣ KQJ83

6     ♠ 754  
 14 15     ♥ J1073  
 5         ♦ 1062  
          ♣ A64

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

**4**     ♠ K832     Dir: W  
          ♥ A7                     Vul: Both  
          ♦ KJ7  
          ♣ A1074

♠ A6     ♠ Q1097  
 ♥ QJ932     ♥ 65  
 ♦ A1052     ♥ 843  
 ♣ 32         ♣ KJ96

15     ♠ J54  
 11 6     ♥ K1084  
 8         ♦ Q96  
          ♣ Q85

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

**5**     ♠ 943     Dir: N  
          ♥ J9874                 Vul: N-S  
          ♦ 6  
          ♣ AJ87

♠ QJ852     ♠ AK10  
 ♥ 103         ♥ A52  
 ♦ KQ5         ♥ J874  
 ♣ 1064         ♣ Q95

6     ♠ 76  
 8 14     ♥ KQ6  
 12         ♦ A10932  
          ♣ K32

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

**6**     ♠ KQ653     Dir: E  
          ♥ A105                     Vul: E-W  
          ♦ AQ9  
          ♣ A10

♠ 1072     ♠ 9  
 ♥ Q74         ♥ K9862  
 ♦ J10652     ♥ K743  
 ♣ K2           ♣ Q54

19     ♠ AJ84  
 6 8     ♥ J3  
 7         ♦ 8  
          ♣ J98763

|   |   |   |   |    |
|---|---|---|---|----|
| ♠ | ♦ | ♥ | ♣ | NT |
| N | 5 | - | 1 | 5  |
| S | 5 | - | 1 | 5  |
| E | - | 1 | - | -  |
| W | - | 1 | - | -  |

**7**     ♠ 964     Dir: S  
          ♥ KJ                     Vul: Both  
          ♦ KJ10853  
          ♣ 73

♠ K873     ♠ A5  
 ♥ A94         ♥ 108652  
 ♦ Q92         ♥ A4  
 ♣ A94         ♣ 8652

8     ♠ QJ102  
 13 8     ♥ Q73  
 11         ♦ 76  
          ♣ KQJ10

|   |   |   |   |    |
|---|---|---|---|----|
| ♠ | ♦ | ♥ | ♣ | NT |
| N | - | - | 1 | -  |
| S | - | - | 1 | -  |
| E | 1 | - | - | -  |
| W | 1 | - | - | -  |

**8**     ♠ A96     Dir: W  
          ♥ J8742                 Vul: None  
          ♦ 43  
          ♣ Q76

♠ K1043     ♠ 7  
 ♥ KQ         ♥ 9653  
 ♦ K1072     ♥ Q95  
 ♣ K103         ♣ A9842

7     ♠ QJ852  
 14 6     ♥ A10  
 13         ♦ AJ86  
          ♣ J5

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

**9**     ♠ AK     Dir: N  
          ♥ KQJ852                 Vul: E-W  
          ♦ Q5  
          ♣ A53

♠ 108654     ♠ 972  
 ♥ 964         ♥ 10  
 ♦ 4             ♥ A109762  
 ♣ QJ106         ♣ K98

19     ♠ QJ3  
 3 7     ♥ A73  
 11         ♦ KJ83  
          ♣ 742

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

**10**     ♠ 10853     Dir: E  
          ♥ KJ732                 Vul: Both  
          ♦ 4  
          ♣ K85

♠ A97     ♠ KQ2  
 ♥ Q5         ♥ 10986  
 ♦ Q63         ♥ AK987  
 ♣ Q9762         ♣ A

7     ♠ J64  
 10 16     ♥ A4  
 7         ♦ J1052  
          ♣ J1043

|   |   |   |   |    |
|---|---|---|---|----|
| ♠ | ♦ | ♥ | ♣ | NT |
| N | - | - | - | -  |
| S | - | - | - | -  |
| E | 2 | 4 | 2 | 2  |
| W | 2 | 4 | 2 | 2  |

**11**     ♠ K1094     Dir: S  
          ♥ AQ                     Vul: None  
          ♦ AK972  
          ♣ AQ

♠ A7653     ♠ QJ  
 ♥ 98         ♥ K7654  
 ♦ Q83         ♥ J  
 ♣ 964         ♣ J8532

22     ♠ 82  
 6 8     ♥ J1032  
 4         ♦ 10654  
          ♣ K107

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

**12**     ♠ Q10     Dir: W  
          ♥ 32                     Vul: N-S  
          ♦ AJ973  
          ♣ J753

♠ AK976     ♠ J83  
 ♥ J1096     ♥ K8754  
 ♦ 42         ♥ K  
 ♣ 42         ♣ AK108

8     ♠ 542  
 8 14     ♥ AQ  
 10         ♦ Q10865  
          ♣ Q96

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

**13**     ♠ A73     Dir: N  
          ♥ KJ5                     Vul: Both  
          ♦ A853  
          ♣ K42

♠ 1054     ♠ J962  
 ♥ A104     ♥ Q7632  
 ♦ 42         ♥ 106  
 ♣ A9873     ♥ J6

15     ♠ KQ8  
 8 4     ♥ 98  
 13         ♦ KQJ97  
          ♣ Q105

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

**14**     ♠ 76     Dir: E  
          ♥ AJ1076543             Vul: None  
          ♦ J9  
          ♣ J

♠ K1082     ♠ QJ94  
 ♥ KQ         ♥ 98  
 ♦ A73         ♥ K42  
 ♣ A1043     ♣ KQ86

7     ♠ A53  
 16 11     ♥ 2  
 6         ♦ Q10865  
          ♣ 9752

|   |   |   |   |    |
|---|---|---|---|----|
| ♠ | ♦ | ♥ | ♣ | NT |
| N | - | - | 2 | -  |
| S | - | - | 2 | -  |
| E | 3 | 2 | - | 2  |
| W | 3 | 2 | - | 2  |

**15**     ♠ 92     Dir: S  
          ♥ AJ103                 Vul: N-S  
          ♦ 105  
          ♣ 109654

♠ KJ1064     ♠ Q3  
 ♥ 7         ♥ Q854  
 ♦ AQ97     ♥ J8432  
 ♣ AK8         ♣ J3

5     ♠ A875  
 17 6     ♥ K962  
 12         ♦ K6  
          ♣ Q72

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

**16**     ♠ KQ985     Dir: W  
          ♥ QJ1062                 Vul: E-W  
          ♦ 104  
          ♣ 8

♠ 732     ♠ A6  
 ♥ 754     ♥ K98  
 ♦ Q76     ♥ AJ832  
 ♣ QJ63     ♣ K95

8     ♠ J104  
 5 15     ♥ A3  
 12         ♦ K95  
          ♣ A10742

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

**17**     ♠ A10975     Dir: N  
          ♥ A2                     Vul: None  
          ♦ A842  
          ♣ K7

♠ K84     ♠ J32  
 ♥ 103     ♥ J76  
 ♦ 9765     ♥ KQJ103  
 ♣ J653     ♣ 109

15     ♠ Q6  
 4 8     ♥ KQ9854  
 13         ♦  
          ♣ AQ842

|   |   |   |   |    |
|---|---|---|---|----|
| ♠ | ♦ | ♥ | ♣ | NT |
| N | 6 | 1 | 7 | 6  |
| S | 6 | 1 | 7 | 6  |
| E | - | - | - | -  |
| W | - | - | - | -  |

**18**     ♠ AKQ10964     Dir: E  
          ♥ 6                     Vul: N-S  
          ♦ 1062  
          ♣ 98

♠ 75     ♠ 2  
 ♥ KQ75     ♥ A9842  
 ♦ K5         ♥ AQJ43  
 ♣ J5432     ♣ 107

9     ♠ J83  
 9 11     ♥ J103  
 11         ♦ 987  
          ♣ AKQ6

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

|   |   |   |   |    |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|----|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|---|---|---|---|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| <p><b>19</b>     ♠ J10762     <i>Dir: S</i><br/> ♥ A52     <i>Vul: E-W</i><br/> ♦ AJ104<br/> ♣ Q</p> <p>♠ 5     ♠ Q984<br/> ♥ J9743     ♥ 106<br/> ♦ KQ65     ♥ 873<br/> ♣ K53     ♣ 10872</p> <p>12     ♠ AK3<br/> 9     2     ♥ KQ8<br/>        ♥ 92<br/> 17     ♣ AJ964</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>4</td><td>3</td><td>5</td></tr> <tr><td>S</td><td>4</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 | 4 | 3 | 5 | S | 4 | 4 | 3 | 5 | E | - | - | - | - | W | - | - | - | - | <p><b>20</b>     ♠ AKJ75     <i>Dir: W</i><br/> ♥ 943     <i>Vul: Both</i><br/> ♦ 62<br/> ♣ 653</p> <p>♠ Q8     ♠ 9432<br/> ♥ Q765     ♥ AKJ<br/> ♦ AKQ73     ♦ 105<br/> ♣ K7     ♣ QJ108</p> <p>8     ♠ 106<br/> 16     11     ♥ 1082<br/>        ♥ J984<br/> 5     ♣ A942</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>2</td><td>4</td><td>4</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>4</td><td>4</td><td>2</td></tr> </table> | ♣ | ♦ | ♥ | ♠ | NT | N | - | - | - | - | S | - | - | - | - | E | 2 | 4 | 4 | 2 | W | 2 | 4 | 4 | 2 | <p><b>21</b>     ♠ 2     <i>Dir: N</i><br/> ♥ 1096     <i>Vul: N-S</i><br/> ♦ 107642<br/> ♣ J963</p> <p>♠ J10874     ♠ AQ965<br/> ♥ K5     ♥ AQ2<br/> ♦ AQ8     ♦ KJ<br/> ♣ K87     ♣ Q102</p> <p>1     ♠ K3<br/> 13     18     ♥ J8743<br/>        ♥ 953<br/> 8     ♣ A54</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>3</td><td>3</td><td>5</td></tr> <tr><td>W</td><td>3</td><td>3</td><td>3</td><td>5</td></tr> </table>   | ♣ | ♦ | ♥ | ♠ | NT | N | - | - | - | - | S | - | - | - | - | E | 3 | 3 | 3 | 5 | W | 3 | 3 | 3 | 5 |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 4 | 4 | 3 | 5  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 4 | 4 | 3 | 5  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | 2 | 4 | 4 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | 2 | 4 | 4 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | 3 | 3 | 3 | 5  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | 3 | 3 | 3 | 5  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>22</b>     ♠ 9742     <i>Dir: E</i><br/> ♥ AJ109     <i>Vul: E-W</i><br/> ♦ AK76<br/> ♣ 5</p> <p>♠ AKJ10     ♠ Q85<br/> ♥ 765     ♥ Q43<br/> ♦ 852     ♥ QJ1043<br/> ♣ 943     ♣ AJ</p> <p>12     ♠ 63<br/> 8     12     ♥ K82<br/>        ♥ 9<br/> 8     ♣ KQ108762</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>-</td><td>2</td><td>1</td></tr> <tr><td>S</td><td>4</td><td>-</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 | - | 2 | 1 | S | 4 | - | 2 | 1 | E | - | - | - | - | W | - | - | - | - | <p><b>23</b>     ♠ 10975     <i>Dir: S</i><br/> ♥ AK65     <i>Vul: Both</i><br/> ♦ A10<br/> ♣ 983</p> <p>♠ AK4     ♠ 8632<br/> ♥ J10732     ♥ Q984<br/> ♦ Q42     ♥ K753<br/> ♣ 64     ♣ 2</p> <p>11     ♠ QJ<br/> 10     5     ♥<br/>        ♥ J986<br/> 14     ♣ AKQJ1075</p> <table border="1"> <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>2</td></tr> <tr><td>S</td><td>5</td><td>1</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> </table> | ♣ | ♦ | ♥ | ♠ | NT | N | 5 | 1 | - | 2 | S | 5 | 1 | - | 2 | E | - | - | 1 | - | W | - | - | 1 | - | <p><b>24</b>     ♠ KQJ974     <i>Dir: W</i><br/> ♥ A102     <i>Vul: None</i><br/> ♦ K842<br/> ♣</p> <p>♠ 62     ♠ A108<br/> ♥ J3     ♥ K965<br/> ♦ AJ10765     ♦ 3<br/> ♣ K95     ♣ QJ432</p> <p>13     ♠ 53<br/> 9     10     ♥ Q874<br/>        ♥ Q9<br/> 8     ♣ A10876</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>3</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>2</td></tr> <tr><td>E</td><td>2</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>-</td><td>-</td></tr> </table>   | ♣ | ♦ | ♥ | ♠ | NT | N | - | - | 1 | 3 | S | - | - | 1 | 2 | E | 2 | 1 | - | - | W | 2 | 1 | - | - |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 4 | - | 2 | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 4 | - | 2 | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 5 | 1 | - | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 5 | 1 | - | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | - | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | - | 1 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | - | - | 1 | 3  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | - | - | 1 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | 2 | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | 2 | 1 | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>25</b>     ♠ Q972     <i>Dir: N</i><br/> ♥ 9865     <i>Vul: E-W</i><br/> ♦ A10962</p> <p>♠ 742     ♠ Q1096<br/> ♥ A653     ♥ 1084<br/> ♦ QJ103     ♥ AK2<br/> ♣ K5     ♣ J73</p> <p>6     ♠ AKJ853<br/> 10     10     ♥ KJ<br/>        ♥ 74<br/> 14     ♣ Q84</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>3</td><td>1</td><td>1</td><td>2</td></tr> <tr><td>S</td><td>3</td><td>1</td><td>1</td><td>2</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 | 3 | 1 | 1 | 2 | S | 3 | 1 | 1 | 2 | E | - | - | - | - | W | - | - | - | - | <p><b>26</b>     ♠ K97     <i>Dir: E</i><br/> ♥ K8743     <i>Vul: Both</i><br/> ♦ Q8<br/> ♣ 1065</p> <p>♠ 84     ♠ J6<br/> ♥ AJ95     ♥ Q102<br/> ♦ 42     ♥ AKJ9763<br/> ♣ AK942     ♣ 7</p> <p>8     ♠ AQ10532<br/> 12     11     ♥ 6<br/>        ♥ 105<br/> 9     ♣ QJ83</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>2</td><td>4</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>4</td><td>2</td><td>-</td></tr> </table> | ♣ | ♦ | ♥ | ♠ | NT | N | - | - | - | 1 | S | - | - | - | 1 | E | 2 | 4 | 2 | - | W | 2 | 4 | 2 | - | <p><b>27</b>     ♠ AJ5     <i>Dir: S</i><br/> ♥ AJ5     <i>Vul: None</i><br/> ♦ 103<br/> ♣ KJ873</p> <p>♠ K109     ♠ 862<br/> ♥ KQ1043     ♥ 962<br/> ♦ 94     ♥ A8762<br/> ♣ Q106     ♣ 95</p> <p>14     ♠ Q743<br/> 10     4     ♥ 87<br/>        ♥ KQJ5<br/> 12     ♣ A42</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>5</td><td>4</td><td>2</td><td>4</td></tr> <tr><td>S</td><td>5</td><td>4</td><td>2</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 | 4 | 2 | 4 | S | 5 | 4 | 2 | 4 | E | - | - | - | - | W | - | - | - | - |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 3 | 1 | 1 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 3 | 1 | 1 | 2  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | - | - | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | - | - | - | 1  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | 2 | 4 | 2 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | 2 | 4 | 2 | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | NT |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 5 | 4 | 2 | 4  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 5 | 4 | 2 | 4  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | - | - | -  |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |

**RECAP**

|                    | N     | S    | E    | W     |
|--------------------|-------|------|------|-------|
| Avg HCP            | 10.11 | 9.70 | 9.78 | 10.41 |
| Bal-<br>anced      | 9     | 17   | 11   | 15    |
| Voids/<br>Singles* | 2/11  | 3/4  | 0/11 | 0/4   |
| Suit<br>with 7+    | 2     | 2    | 1    | 0     |

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