

<p><b>1</b></p> <p>♠ A109 ♥ A72 ♦ 1042 ♣ A543</p> <p>♠ KQJ762 ♥ 10653 ♦ A ♣ J8</p> <p>12 11 7 10</p> <p>♠ 54 ♥ 984 ♦ Q96 ♣ KQ962</p> <p>♠ 83 ♥ KQJ ♦ KJ8753 ♣ 107</p> <p>♠ ♠ ♠ ♠ NT N - 4 - - 1 S - 4 - - 1 E - - - 1 - W - - - 1 -</p> <p><i>Dir: N</i> <i>Vul: None</i></p>	<p><b>2</b></p> <p>♠ KJ10 ♥ KJ1063 ♦ 97 ♣ Q73</p> <p>♠ 9752 ♥ Q75 ♦ K4 ♣ K984</p> <p>10 8 15 7</p> <p>♠ 643 ♥ A2 ♦ AQ63 ♣ AJ102</p> <p>♠ AQ8 ♥ 984 ♦ J10852 ♣ 65</p> <p>♠ ♠ ♠ ♠ NT N - - 1 - - S - - 1 - - E 3 - - 2 2 W 3 - - 2 2</p> <p><i>Dir: E</i> <i>Vul: N-S</i></p>	<p><b>3</b></p> <p>♠ 985 ♥ Q108 ♦ Q8 ♣ AK754</p> <p>♠ K4 ♥ KJ43 ♦ AK43 ♣ J62</p> <p>11 15 8 6</p> <p>♠ QJ72 ♥ A92 ♦ J976 ♣ 108</p> <p>♠ A1063 ♥ 765 ♦ 1052 ♣ Q93</p> <p>♠ ♠ ♠ ♠ NT N 1 - - - - S 1 - - - - E - 3 3 - 1 W - 3 3 - 1</p> <p><i>Dir: S</i> <i>Vul: E-W</i></p>
<p><b>4</b></p> <p>♠ J86 ♥ A92 ♦ AJ954 ♣ 109</p> <p>♠ A432 ♥ 74 ♦ 102 ♣ AK642</p> <p>10 11 10 9</p> <p>♠ 95 ♥ KQJ10653 ♦ Q3 ♣ Q5</p> <p>♠ KQ107 ♥ 8 ♦ K876 ♣ J873</p> <p>♠ ♠ ♠ ♠ NT N - 3 - 1 - S - 3 - 1 - E - - 3 - - W - - 3 - -</p> <p><i>Dir: W</i> <i>Vul: Both</i></p>	<p><b>5</b></p> <p>♠ KQJ5 ♥ 1096 ♦ K ♣ 87543</p> <p>♠ 873 ♥ J72 ♦ AQ94 ♣ K92</p> <p>9 10 7 14</p> <p>♠ A109 ♥ 53 ♦ 1087653 ♣ QJ</p> <p>♠ 642 ♥ AKQ84 ♦ J2 ♣ A106</p> <p>♠ ♠ ♠ ♠ NT N 3 - 3 3 - S 3 - 3 3 - E - 2 - - 1 W - 2 - - 1</p> <p><i>Dir: N</i> <i>Vul: N-S</i></p>	<p><b>6</b></p> <p>♠ KQ95 ♥ 1095 ♦ AKQ8 ♣ 72</p> <p>♠ 42 ♥ K872 ♦ 74 ♣ J10863</p> <p>14 4 14 8</p> <p>♠ A10863 ♥ AQ6 ♦ J105 ♣ K9</p> <p>♠ J7 ♥ J43 ♦ 9632 ♣ AQ54</p> <p>♠ ♠ ♠ ♠ NT N - 2 - - 2 S - 2 - - 2 E 2 - 1 - - W 2 - 1 - -</p> <p><i>Dir: E</i> <i>Vul: E-W</i></p>
<p><b>7</b></p> <p>♠ J54 ♥ K10964 ♦ Q10 ♣ 873</p> <p>♠ A108762 ♥ 7 ♦ J83 ♣ AQ5</p> <p>6 11 9 14</p> <p>♠ 9 ♥ AQ32 ♦ 97642 ♣ K62</p> <p>♠ KQ3 ♥ J85 ♦ AK5 ♣ J1094</p> <p>♠ ♠ ♠ ♠ NT N - - - - - S - - - - - E - 4 - 2 - W - 4 - 2 -</p> <p><i>Dir: S</i> <i>Vul: Both</i></p>	<p><b>8</b></p> <p>♠ 9875 ♥ QJ98652 ♦ ♣ A8</p> <p>♠ KQ4 ♥ 73 ♦ K109874 ♣ 63</p> <p>7 8 16 9</p> <p>♠ A102 ♥ K ♦ AQ ♣ QJ109752</p> <p>♠ J63 ♥ A104 ♦ J6532 ♣ K4</p> <p>♠ ♠ ♠ ♠ NT N - - 4 1 - S - - 4 1 - E 3 2 - - - W 3 3 - - -</p> <p><i>Dir: W</i> <i>Vul: None</i></p>	<p><b>9</b></p> <p>♠ 42 ♥ AK ♦ AQ10976 ♣ Q104</p> <p>♠ 9873 ♥ J10972 ♦ 54 ♣ 76</p> <p>15 1 13 11</p> <p>♠ KQJ105 ♥ 654 ♦ K2 ♣ A83</p> <p>♠ A6 ♥ Q83 ♦ J83 ♣ KJ952</p> <p>♠ ♠ ♠ ♠ NT N 4 4 - - 1 S 4 4 - - 1 E - - - - - W - - - - -</p> <p><i>Dir: N</i> <i>Vul: E-W</i></p>
<p><b>10</b></p> <p>♠ Q65 ♥ J102 ♦ Q94 ♣ J1053</p> <p>♠ K7 ♥ 654 ♦ J8752 ♣ K97</p> <p>6 7 17 10</p> <p>♠ AJ108 ♥ Q973 ♦ A3 ♣ AQ4</p> <p>♠ 9432 ♥ AK8 ♦ K106 ♣ 862</p> <p>♠ ♠ ♠ ♠ NT N - - - - - S - - - - - E - 3 3 - 2 W - 2 3 - 2</p> <p><i>Dir: E</i> <i>Vul: Both</i></p>	<p><b>11</b></p> <p>♠ A3 ♥ AK1043 ♦ A763 ♣ AJ</p> <p>♠ 652 ♥ Q985 ♦ 542 ♣ 976</p> <p>20 2 8 10</p> <p>♠ K10874 ♥ 76 ♦ KQ10 ♣ 432</p> <p>♠ QJ9 ♥ J2 ♦ J98 ♣ KQ1085</p> <p>♠ ♠ ♠ ♠ NT N 6 5 5 - 5 S 6 5 4 - 5 E - - - - - W - - - - -</p> <p><i>Dir: S</i> <i>Vul: None</i></p>	<p><b>12</b></p> <p>♠ J1085 ♥ Q52 ♦ Q952 ♣ KQ</p> <p>♠ 732 ♥ J93 ♦ KJ1064 ♣ 85</p> <p>10 5 7 18</p> <p>♠ K96 ♥ K864 ♦ 873 ♣ J106</p> <p>♠ AQ4 ♥ A107 ♦ A ♣ A97432</p> <p>♠ ♠ ♠ ♠ NT N 6 - - 6 6 S 6 - - 6 6 E - - - - - W - - - - -</p> <p><i>Dir: W</i> <i>Vul: N-S</i></p>
<p><b>13</b></p> <p>♠ Q9 ♥ QJ7 ♦ K9764 ♣ K102</p> <p>♠ AKJ5 ♥ 63 ♦ Q52 ♣ AQJ9</p> <p>11 17 5 7</p> <p>♠ 107 ♥ A1094 ♦ J83 ♣ 8765</p> <p>♠ 86432 ♥ K852 ♦ A10 ♣ 43</p> <p>♠ ♠ ♠ ♠ NT N - 1 1 - - S - 1 1 - - E 2 - - - 2 W 2 - - - 1</p> <p><i>Dir: N</i> <i>Vul: Both</i></p>	<p><b>14</b></p> <p>♠ 973 ♥ K82 ♦ AKQJ7 ♣ A5</p> <p>♠ Q6 ♥ QJ94 ♦ 10986 ♣ K63</p> <p>17 8 13 2</p> <p>♠ AK85 ♥ A1075 ♦ 32 ♣ Q87</p> <p>♠ J1042 ♥ 63 ♦ 54 ♣ J10942</p> <p>♠ ♠ ♠ ♠ NT N - - - - - S - - - - - E - - 3 - 1 W - - 3 - 1</p> <p><i>Dir: E</i> <i>Vul: None</i></p>	<p><b>15</b></p> <p>♠ A54 ♥ 1042 ♦ A75 ♣ 9632</p> <p>♠ KQJ1098632 ♥ ♦ 963 ♣ 4</p> <p>8 6 13 13</p> <p>♠ 7 ♥ AKQJ3 ♦ 102 ♣ K10875</p> <p>♠ 98765 ♥ KQJ84 ♦ AQJ ♣</p> <p>♠ ♠ ♠ ♠ NT N 1 3 2 - 3 S 2 3 2 - 3 E - - - 2 - W - - - 2 -</p> <p><i>Dir: S</i> <i>Vul: N-S</i></p>
<p><b>16</b></p> <p>♠ K953 ♥ 8 ♦ A1087542 ♣ 8</p> <p>♠ Q102 ♥ Q5 ♦ QJ93 ♣ AK64</p> <p>7 14 11 8</p> <p>♠ AJ ♥ KJ962 ♦ ♣ Q109753</p> <p>♠ 8764 ♥ A10743 ♦ K6 ♣ J2</p> <p>♠ ♠ ♠ ♠ NT N - 2 - 1 - S - 2 - - - E 5 - 4 - 4 W 5 - 4 - 4</p> <p><i>Dir: W</i> <i>Vul: E-W</i></p>	<p><b>17</b></p> <p>♠ 72 ♥ 9762 ♦ K852 ♣ KJ9</p> <p>♠ 4 ♥ KQJ103 ♦ AQ107 ♣ 743</p> <p>7 12 9 12</p> <p>♠ Q83 ♥ A85 ♦ J93 ♣ Q1082</p> <p>♠ AKJ10965 ♥ 4 ♦ 64 ♣ A65</p> <p>♠ ♠ ♠ ♠ NT N - - - 4 1 S - - - 4 1 E 1 2 2 - - W 1 2 2 - -</p> <p><i>Dir: N</i> <i>Vul: None</i></p>	<p><b>18</b></p> <p>♠ KJ1082 ♥ A72 ♦ J ♣ AJ103</p> <p>♠ 9654 ♥ KQ ♦ K942 ♣ 764</p> <p>14 8 13 5</p> <p>♠ AQ7 ♥ 964 ♦ A8763 ♣ K9</p> <p>♠ 3 ♥ J10853 ♦ Q105 ♣ Q852</p> <p>♠ ♠ ♠ ♠ NT N 2 - 2 - - S 2 - 2 - - E - 3 - - 1 W - 3 - 1 1</p> <p><i>Dir: E</i> <i>Vul: N-S</i></p>

<p><b>19</b>    ♠ QJ108 ♥ Q5 ♦ Q96 ♣ QJ52</p> <p>♠ K32    ♠ A94 ♥ AJ9632    ♥ K4 ♦ J    ♦ 87542 ♣ K94    ♣ 863</p> <p>10    ♠ 765 12 7    ♥ 1087 11    ♦ AK103 ♣ A107</p> <table border="1" style="float: right; font-size: small;"> <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>-</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> </table>	♠	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	-	-	3	-	W	-	-	3	-	<p><b>20</b>    ♠ A1097543    Dir: W ♥ 7    Vul: Both ♦ K ♣ J542</p> <p>♠ QJ    ♠ 8 ♥ Q96    ♥ AJ542 ♦ J973    ♦ Q8542 ♣ AQ96    ♣ 107</p> <p>8    ♠ K62 12 7    ♥ K1083 13    ♦ A106 ♣ K83</p> <table border="1" style="float: right; font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>3 4</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>3 4</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>1</td><td>-</td></tr> </table>	♠	♦	♥	♠	NT	N	2	-	-	3 4	S	2	-	-	3 4	E	-	3	1	-	W	-	3	1	-	<p><b>21</b>    ♠ 103    Dir: N ♥ 74    Vul: N-S ♦ Q876 ♣ AQJ75</p> <p>♠ A82    ♠ Q9 ♥ K106    ♥ AQJ982 ♦ J1093    ♦ 42 ♣ K82    ♣ 1064</p> <p>9    ♠ KJ7654 11 9    ♥ 53 11    ♦ AK5 ♣ 93</p> <table border="1" style="float: right; font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>3</td><td>3</td><td>-</td><td>3</td></tr> <tr><td>S</td><td>3</td><td>3</td><td>-</td><td>3</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	3	3	-	3	S	3	3	-	3	E	-	-	1	-	W	-	-	1	-
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<p><b>22</b>    ♠ QJ654    Dir: E ♥ A932    Vul: E-W ♦ K82 ♣ 7</p> <p>♠ 832    ♠ 107 ♥ K7    ♥ Q ♦ AQ743    ♦ 10965 ♣ K102    ♣ AJ8653</p> <p>10    ♠ AK9 12 7    ♥ J108654 11    ♦ J ♣ Q94</p> <table border="1" style="float: right; font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>4</td><td>4</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>4</td><td>4</td></tr> <tr><td>E</td><td>3</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>2</td><td>-</td><td>-</td></tr> </table>	♠	♦	♥	♠	NT	N	-	-	4	4	S	-	-	4	4	E	3	2	-	-	W	3	2	-	-	<p><b>23</b>    ♠ AK95    Dir: S ♥ AQ9    Vul: Both ♦ A96 ♣ 432</p> <p>♠ J10843    ♠ 2 ♥ 3    ♥ K1086 ♦ KJ10    ♦ 5432 ♣ K1098    ♣ AJ76</p> <p>17    ♠ Q76 8 8    ♥ J7542 7    ♦ Q87 ♣ Q5</p> <table border="1" style="float: right; font-size: small;"> <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>3</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>1</td><td>-</td><td>-</td></tr> </table>	♠	♦	♥	♠	NT	N	-	-	1	-	S	-	-	1	-	E	3	1	-	-	W	3	1	-	-	<p><b>24</b>    ♠ AJ43    Dir: W ♥ 5    Vul: None ♦ AK105 ♣ A1074</p> <p>♠    ♠ Q10652 ♥ KQJ1043    ♥ A9876 ♦ QJ62    ♦ 74 ♣ KJ5    ♣ 3</p> <p>16    ♠ K987 13 6    ♥ 2 5    ♦ 983 ♣ Q9862</p> <table border="1" style="float: right; font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>4</td><td>1</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>4</td><td>2</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>4</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>4</td><td>-</td></tr> </table>	♠	♦	♥	♠	NT	N	4	1	-	2	S	4	2	-	2	E	-	-	4	-	W	-	-	4	-
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E	-	-	5	2																																																																									
W	-	-	5	2																																																																									
	N	S	E	W																																																																									
Avg HCP	10.86	9.32	10.36	9.46																																																																									
Bal-anced	16	13	14	14																																																																									
Voids/Singles*	1/ 9	2/10	1/ 9	2/ 7																																																																									
Suit with 7+	3	1	3	1																																																																									