

<p><b>1</b>     ♠ A765     Dir: N ♥ QJ763     Vul: None ♦ 109 ♣ KQ</p> <p>♠ J109     ♠ Q42 ♥ 102     ♥ 84 ♦ QJ65     ♦ AK84 ♣ AJ54     ♣ 9732</p> <p>12     ♠ K83     ♣ ♦ ♥ ♠ NT 9     ♥ AK95     N - - 3 3 2 9     ♦ 732     S - - 3 3 2 10     ♣ 1086     E 2 2 - - - W 2 2 - - -</p>	<p><b>2</b>     ♠ J962     Dir: E ♥ AQ1042     Vul: N-S ♦ ♣ AK106</p> <p>♠ A1074     ♠ 83 ♥ K     ♥ J873 ♦ J9653     ♦ Q1042 ♣ 952     ♣ J87</p> <p>14     ♠ KQ5     ♣ ♦ ♥ ♠ NT 8     ♥ 965     N 5 - 5 5 5 4     ♦ AK87     S 5 - 5 5 5 14     ♣ Q43     E - - - - - W - - - - -</p>	<p><b>3</b>     ♠ QJ73     Dir: S ♥ A973     Vul: E-W ♦ 532 ♣ K8</p> <p>♠ 4     ♠ 1098 ♥ J6542     ♥ KQ ♦ AK     ♦ 108764 ♣ Q10765     ♣ J32</p> <p>10     ♠ AK652     ♣ ♦ ♥ ♠ NT 10     ♥ 108     N - - - 4 3 6     ♦ QJ9     S - - - 4 3 14     ♣ A94     E 2 - - - - W 2 - - - -</p>
<p><b>4</b>     ♠ J8654     Dir: W ♥ A8742     Vul: Both ♦ Q7 ♣ J</p> <p>♠ Q973     ♠ A102 ♥ Q5     ♥ 63 ♦ 53     ♦ 104 ♣ AK754     ♣ Q108632</p> <p>8     ♠ K     ♣ ♦ ♥ ♠ NT 11     ♥ KJ109     N - 5 5 - - 15     ♦ AKJ9862     S - 5 5 - - 9     ♣ 9     E 2 - - - - W 2 - - - -</p>	<p><b>5</b>     ♠ 92     Dir: N ♥ KQ873     Vul: N-S ♦ 1074 ♣ J102</p> <p>♠ Q106     ♠ 8753 ♥ 94     ♥ AJ102 ♦ KJ3     ♦ AQ85 ♣ AQ854     ♣ 9</p> <p>6     ♠ AKJ4     ♣ ♦ ♥ ♠ NT 12     ♥ 65     N - - - - - 11     ♦ 962     S - - - - - 11     ♣ K763     E - 3 - 3 3 W - 3 - 3 3</p>	<p><b>6</b>     ♠ 3     Dir: E ♥ AKQ7     Vul: E-W ♦ Q102 ♣ A8432</p> <p>♠ AQ9852     ♠ J10 ♥     ♥ J108543 ♦ K4     ♦ 763 ♣ KQJ107     ♣ 65</p> <p>15     ♠ K764     ♣ ♦ ♥ ♠ NT 15     ♥ 962     N - 4 2 - - 2     ♦ AJ985     S - 4 2 - 1 8     ♣ 9     E - - - 2 - W - - - 2 -</p>
<p><b>7</b>     ♠ A     Dir: S ♥ Q7     Vul: Both ♦ Q43 ♣ KQ107543</p> <p>♠ J10982     ♠ 765 ♥ A106432     ♥ K95 ♦ 9     ♦ AJ85 ♣ 2     ♣ A98</p> <p>13     ♠ KQ43     ♣ ♦ ♥ ♠ NT 5     ♥ J8     N 2 2 - - - 12     ♦ K10762     S 2 2 - - - 10     ♣ J6     E - - 4 3 2 W - - 4 3 2</p>	<p><b>8</b>     ♠ 3     Dir: W ♥ A97     Vul: None ♦ QJ107652 ♣ Q2</p> <p>♠ KJ87     ♠ AQ9642 ♥ 54     ♥ KQJ103 ♦ AK83     ♦ 94 ♣ J85     ♣</p> <p>9     ♠ 105     ♣ ♦ ♥ ♠ NT 12     ♥ 862     N 4 - - - - 12     ♦     S 3 - - - - 7     ♣ AK1097643     E - - 3 5 - W - - 3 4 -</p>	<p><b>9</b>     ♠ AQJ10     Dir: N ♥ 103     Vul: E-W ♦ KJ7 ♣ KQ102</p> <p>♠ 86     ♠ 9743 ♥ A652     ♥ KJ97 ♦ A96     ♦ 852 ♣ J853     ♣ 74</p> <p>16     ♠ K52     ♣ ♦ ♥ ♠ NT 9     ♥ Q84     N 3 4 - 3 2 4     ♦ Q1043     S 3 4 - 3 2 11     ♣ A96     E - - - - - W - - - - -</p>
<p><b>10</b>     ♠ J     Dir: E ♥ 8753     Vul: Both ♦ K7 ♣ K109754</p> <p>♠ K8632     ♠ 10 ♥ 10964     ♥ AKQJ2 ♦ Q4     ♦ AJ863 ♣ QJ     ♣ 62</p> <p>7     ♠ AQ9754     ♣ ♦ ♥ ♠ NT 8     ♥     N 3 - - - 1 15     ♦ 10952     S 3 - - - 1 10     ♣ A83     E - 2 3 - - W - 2 3 - -</p>	<p><b>11</b>     ♠ QJ543     Dir: S ♥ 10732     Vul: None ♦ K74 ♣ 9</p> <p>♠ 1082     ♠ AK9 ♥ KQ64     ♥ A9 ♦ 95     ♦ AJ1062 ♣ AQ105     ♣ 643</p> <p>6     ♠ 76     ♣ ♦ ♥ ♠ NT 11     ♥ J85     N - - - - - 16     ♦ Q83     S - - - - - 7     ♣ KJ872     E 4 5 - - 6 W 4 5 - - 6</p>	<p><b>12</b>     ♠ AK6     Dir: W ♥ K     Vul: N-S ♦ Q8 ♣ KQ109832</p> <p>♠ J98532     ♠ 104 ♥ 6     ♥ Q109732 ♦ K642     ♦ AJ5 ♣ 54     ♣ 76</p> <p>17     ♠ Q7     ♣ ♦ ♥ ♠ NT 4     ♥ AJ854     N 5 - - - 4 7     ♦ 10973     S 5 - - - 4 12     ♣ AJ     E - - - - - W - - - - -</p>
<p><b>13</b>     ♠ 10743     Dir: N ♥ QJ2     Vul: Both ♦ AK ♣ A864</p> <p>♠ KQJ98     ♠ A6 ♥ AK1073     ♥ 84 ♦ 7     ♦ 108642 ♣ Q7     ♣ KJ93</p> <p>14     ♠ 52     ♣ ♦ ♥ ♠ NT 15     ♥ 965     N - - - - - 8     ♦ QJ953     S - - - - - 3     ♣ 1052     E - 4 4 4 4 W - 4 4 4 4</p>	<p><b>14</b>     ♠ K987     Dir: E ♥ 753     Vul: None ♦ 876 ♣ 953</p> <p>♠ AJ10     ♠ Q32 ♥ 94     ♥ J1086 ♦ QJ10932     ♦ K ♣ KJ     ♣ A10862</p> <p>3     ♠ 654     ♣ ♦ ♥ ♠ NT 12     ♥ AKQ2     N - - - - - 10     ♦ A54     S - - - - - 15     ♣ Q74     E 2 3 - - 2 W 2 3 - - 2</p>	<p><b>15</b>     ♠ J52     Dir: S ♥ 104     Vul: N-S ♦ A654 ♣ J763</p> <p>♠ 73     ♠ AKQ1094 ♥ A875     ♥ 32 ♦ K932     ♦ Q10 ♣ 1082     ♣ Q54</p> <p>6     ♠ 86     ♣ ♦ ♥ ♠ NT 7     ♥ KQJ96     N - 1 1 - - 13     ♦ J87     S - 1 1 - - 14     ♣ AK9     E - - - 2 1 W - - - 2 1</p>
<p><b>16</b>     ♠ AJ5     Dir: W ♥ QJ92     Vul: E-W ♦ J1092 ♣ K10</p> <p>♠ K642     ♠ 108 ♥ A105     ♥ 8763 ♦ Q8754     ♦ K63 ♣ 4     ♣ J975</p> <p>12     ♠ Q973     ♣ ♦ ♥ ♠ NT 9     ♥ K4     N 5 - - 4 4 4     ♦ A     S 5 - - 4 4 15     ♣ AQ8632     E - - - - - W - - - - -</p>	<p><b>17</b>     ♠ Q102     Dir: N ♥ J875     Vul: None ♦ K65 ♣ A84</p> <p>♠ 87     ♠ AJ96 ♥ K93     ♥ A2 ♦ 43     ♦ QJ108 ♣ 1096532     ♣ KQJ</p> <p>10     ♠ K543     ♣ ♦ ♥ ♠ NT 3     ♥ Q1064     N - 1 2 1 - 18     ♦ A972     S - 1 2 - - 9     ♣ 7     E 3 - - - - W 3 - - - -</p>	<p><b>18</b>     ♠ KQJ76     Dir: E ♥ Q102     Vul: N-S ♦ 532 ♣ QJ</p> <p>♠ A108     ♠ 5 ♥ A8     ♥ J9764 ♦ J1094     ♦ KQ87 ♣ K875     ♣ 932</p> <p>11     ♠ 9432     ♣ ♦ ♥ ♠ NT 12     ♥ K53     N - - - 3 1 6     ♦ A6     S - - - 3 1 11     ♣ A1064     E 1 3 1 - - W 1 3 1 - -</p>

<p><b>19</b></p> <p>♠ Q2 ♥ AJ10 ♦ A9654 ♣ AQ2</p> <p>♠ K8 ♥ 86532 ♦ K32 ♣ J76</p> <p>17 7 8 8</p>	<p><i>Dir: S</i> <i>Vul: E-W</i></p> <p>♠ A9543 ♥ 94 ♦ J7 ♣ K954</p> <p>♠ J1076 ♥ KQ7 ♦ Q108 ♣ 1083</p> <table border="1" style="font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</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>	♠	♦	♥	♣	NT	N	-	3	-	-	S	-	3	-	-	E	-	-	-	-	W	-	-	-	-	<p><b>20</b></p> <p>♠ 83 ♥ 852 ♦ QJ7543 ♣ J2</p> <p>♠ Q4 ♥ 6 ♦ A986 ♣ AQ8653</p> <p>4 12 8 16</p>	<p><i>Dir: W</i> <i>Vul: Both</i></p> <p>♠ AJ76 ♥ QJ1043 ♦ 102 ♣ 94</p> <p>♠ K10952 ♥ AK97 ♦ K ♣ K107</p> <table border="1" style="font-size: small;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>-</td><td>-</td><td>3</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>2</td></tr> </table>	♠	♦	♥	♣	NT	N	-	1	-	-	S	-	1	-	-	E	3	-	-	3	W	2	-	-	2	<p><b>21</b></p> <p>♠ 9872 ♥ 1065 ♦ K952 ♣ 107</p> <p>♠ AK64 ♥ AK987 ♦ A10 ♣ 63</p> <p>3 18 11 8</p>	<p><i>Dir: N</i> <i>Vul: N-S</i></p> <p>♠ Q5 ♥ J32 ♦ QJ86 ♣ AJ84</p> <p>♠ J103 ♥ Q4 ♦ 743 ♣ KQ952</p> <table border="1" style="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>5</td><td>5</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>5</td><td>5</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	-	-	S	-	-	-	-	E	-	-	5	5	W	-	-	5	5
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S	2	-	-	1																																																																												
E	-	-	1	-																																																																												
W	-	-	1	-																																																																												
	N	S	E	W																																																																												
Avg HCP	9.61	10.14	10.18	10.07																																																																												
Bal-anced	15	18	13	11																																																																												
Voids/ Singles*	1/ 8	2/ 7	1/ 6	2/11																																																																												
Suit with 7+	3	2	0	1																																																																												