

<p><b>1</b>     ♠ J84 ♥ KQ3 ♦ 8632 ♣ A104</p> <p>Dir: N Vul: None</p> <p>♠ K653 ♥ 642 ♦ K5 ♣ 9875</p> <p>♠ 92 ♥ 10985 ♦ AQ1074 ♣ Q2</p> <p>10     ♠ AQ107 6     ♥ AJ7 8     ♦ J9 16     ♣ KJ63</p> <p>♠♦♥♣NT N 3 1 2 4 2 S 3 1 2 4 2 E - - - - - W - - - - -</p>	<p><b>2</b>     ♠ J82 ♥ 1075 ♦ 102 ♣ KQJ82</p> <p>Dir: E Vul: N-S</p> <p>♠ K103 ♥ A93 ♦ AJ ♣ A9643</p> <p>♠ Q765 ♥ 64 ♦ Q76543 ♣ 10</p> <p>7     ♠ A94 16     ♥ KQJ82 4     ♦ K98 13     ♣ 75</p> <p>♠♦♥♣NT N 1 - 1 - 2 S 1 - 1 - 2 E - 3 - 2 - W - 3 - 2 -</p>	<p><b>3</b>     ♠ 95 ♥ AJ52 ♦ A63 ♣ A976</p> <p>Dir: S Vul: E-W</p> <p>♠ AJ42 ♥ 87 ♦ KQJ95 ♣ 108</p> <p>♠ 10876 ♥ 103 ♦ 82 ♣ QJ543</p> <p>13     ♠ KQ3 11     ♥ KQ964 3     ♦ 1074 13     ♣ K2</p> <p>♠♦♥♣NT N 1 1 4 - 2 S 1 1 4 - 2 E - - - 1 - W - - - 1 -</p>
<p><b>4</b>     ♠ Q7654 ♥ AK42 ♦ Q8 ♣ 63</p> <p>Dir: W Vul: Both</p> <p>♠ K102 ♥ QJ ♦ J753 ♣ K952</p> <p>♠ J9 ♥ 108765 ♦ 62 ♣ Q874</p> <p>11     ♠ A83 10     ♥ 93 3     ♦ AK1094 16     ♣ AJ10</p> <p>♠♦♥♣NT N 2 5 2 5 5 S 2 5 2 5 5 E - - - - - W - - - - -</p>	<p><b>5</b>     ♠ Q108754 ♥ J96 ♦ A7 ♣ A4</p> <p>Dir: N Vul: N-S</p> <p>♠ J962 ♥ 107 ♦ Q106 ♣ Q1086</p> <p>♠ K5 ♥ K9832 ♦ K97532 ♣</p> <p>11     ♠ AK3 5     ♥ AQ8432 9     ♦ J54 15     ♣ J</p> <p>♠♦♥♣NT N - - 7 7 7 S - - 6 7 7 E 2 2 - - - W 2 2 - - -</p>	<p><b>6</b>     ♠ Q7 ♥ 6 ♦ AJ10953 ♣ A832</p> <p>Dir: E Vul: E-W</p> <p>♠ AJ842 ♥ J73 ♦ Q6 ♣ Q106</p> <p>♠ K105 ♥ KQ982 ♦ 87 ♣ K75</p> <p>11     ♠ 963 10     ♥ A1054 11     ♦ K42 8     ♣ J94</p> <p>♠♦♥♣NT N 1 3 - - 2 S 1 3 - - 2 E - - 3 1 - W - - 3 1 -</p>
<p><b>7</b>     ♠ QJ10743 ♥ 104 ♦ 432 ♣ 105</p> <p>Dir: S Vul: Both</p> <p>♠ 985 ♥ A62 ♦ 98 ♣ K8432</p> <p>♠ AK2 ♥ K73 ♦ KJ107 ♣ AQ9</p> <p>3     ♠ 6 7     ♥ QJ985 20     ♦ AQ65 10     ♣ J76</p> <p>♠♦♥♣NT N - - - - - S - - - - - E 4 2 3 - 4 W 4 2 2 - 4</p>	<p><b>8</b>     ♠ K4 ♥ J97 ♦ J74 ♣ QJ1073</p> <p>Dir: W Vul: None</p> <p>♠ Q873 ♥ K85 ♦ 95 ♣ A642</p> <p>♠ J9 ♥ Q1042 ♦ K10862 ♣ 95</p> <p>8     ♠ A10652 9     ♥ A63 6     ♦ AQ3 17     ♣ K8</p> <p>♠♦♥♣NT N 3 1 1 2 3 S 3 - 1 2 3 E - - - - - W - - - - -</p>	<p><b>9</b>     ♠ AK4 ♥ 985 ♦ K1082 ♣ J94</p> <p>Dir: N Vul: E-W</p> <p>♠ 1083 ♥ AJ107 ♦ 543 ♣ K105</p> <p>♠ J752 ♥ 6432 ♦ Q6 ♣ A62</p> <p>11     ♠ Q96 8     ♥ KQ 7     ♦ AJ97 14     ♣ Q873</p> <p>♠♦♥♣NT N 3 4 1 2 2 S 3 4 1 2 2 E - - - - - W - - - - -</p>
<p><b>10</b>     ♠ A102 ♥ 75 ♦ J7432 ♣ 963</p> <p>Dir: E Vul: Both</p> <p>♠ KQ9765 ♥ 9 ♦ AK106 ♣ J5</p> <p>♠ 83 ♥ AQJ10843 ♦ Q ♣ K72</p> <p>5     ♠ J4 13     ♥ K62 12     ♦ 985 10     ♣ AQ1084</p> <p>♠♦♥♣NT N - - - - - S - - - - - E - 1 3 3 - W - 1 3 3 -</p>	<p><b>11</b>     ♠ A875 ♥ 85 ♦ AQ743 ♣ A2</p> <p>Dir: S Vul: None</p> <p>♠ K1094 ♥ 1094 ♦ K9 ♣ Q974</p> <p>♠ J32 ♥ A632 ♦ 105 ♣ K1083</p> <p>14     ♠ Q6 8     ♥ KQJ7 8     ♦ J862 10     ♣ J65</p> <p>♠♦♥♣NT N - 4 1 1 3 S - 4 1 1 3 E - - - - - W - - - - -</p>	<p><b>12</b>     ♠ J9 ♥ A ♦ AK9753 ♣ AKJ9</p> <p>Dir: W Vul: N-S</p> <p>♠ Q7 ♥ QJ98763 ♦ Q6 ♣ 42</p> <p>♠ 10865 ♥ 542 ♦ 82 ♣ Q853</p> <p>20     ♠ AK432 7     ♥ K10 2     ♦ J104 11     ♣ 1076</p> <p>♠♦♥♣NT N 6 7 2 5 7 S 6 7 2 5 7 E - - - - - W - - - - -</p>
<p><b>13</b>     ♠ 94 ♥ A4 ♦ Q642 ♣ AQJ106</p> <p>Dir: N Vul: Both</p> <p>♠ J10875 ♥ J1053 ♦ AK8 ♣ K</p> <p>♠ AKQ6 ♥ Q987 ♦ 3 ♣ 9542</p> <p>13     ♠ 32 12     ♥ K62 11     ♦ J10975 4     ♣ 873</p> <p>♠♦♥♣NT N 2 2 - - - S 2 2 - - - E - - 4 3 - W - - 4 3 -</p>	<p><b>14</b>     ♠ KJ ♥ K10754 ♦ A7 ♣ A652</p> <p>Dir: E Vul: None</p> <p>♠ Q984 ♥ A92 ♦ K96 ♣ 1098</p> <p>♠ 107532 ♥ Q8 ♦ Q84 ♣ KQ4</p> <p>15     ♠ A6 9     ♥ J63 9     ♦ J10532 7     ♣ J73</p> <p>♠♦♥♣NT N 2 2 2 - 1 S 2 2 2 - 1 E - - - 2 - W - - - 2 -</p>	<p><b>15</b>     ♠ Q4 ♥ 1085 ♦ 96 ♣ K109752</p> <p>Dir: S Vul: N-S</p> <p>♠ 10972 ♥ 74 ♦ KQ1042 ♣ A4</p> <p>♠ AK653 ♥ AQJ63 ♦ 83 ♣ 3</p> <p>5     ♠ J8 9     ♥ K92 14     ♦ AJ75 12     ♣ QJ86</p> <p>♠♦♥♣NT N 1 - - - - S 1 - - - - E - 4 4 5 1 W - 4 4 5 1</p>
<p><b>16</b>     ♠ 8643 ♥ QJ7 ♦ Q1042 ♣ K3</p> <p>Dir: W Vul: E-W</p> <p>♠ K972 ♥ 952 ♦ J85 ♣ QJ8</p> <p>♠ AQ ♥ K64 ♦ A763 ♣ 7652</p> <p>8     ♠ J105 7     ♥ A1083 13     ♦ K9 12     ♣ A1094</p> <p>♠♦♥♣NT N 2 3 3 2 2 S 2 3 3 2 2 E - - - - - W - - - - -</p>	<p><b>17</b>     ♠ K9 ♥ KJ107 ♦ AJ5 ♣ KJ98</p> <p>Dir: N Vul: None</p> <p>♠ AQJ8752 ♥ 543 ♦ Q3 ♣ 5</p> <p>♠ 10643 ♥ 986 ♦ K10942 ♣ 2</p> <p>16     ♠ AQ2 9     ♥ 876 3     ♦ AQ107643 12     ♣</p> <p>♠♦♥♣NT N 6 2 7 - 6 S 6 2 7 - 6 E - - - 1 - W - - - 1 -</p>	<p><b>18</b>     ♠ J42 ♥ AJ874 ♦ Q76 ♣ A2</p> <p>Dir: E Vul: N-S</p> <p>♠ A985 ♥ K6 ♦ J108 ♣ KJ107</p> <p>♠ K103 ♥ Q932 ♦ K54 ♣ Q43</p> <p>12     ♠ Q76 12     ♥ 105 10     ♦ A932 6     ♣ 9865</p> <p>♠♦♥♣NT N - - - - - S - - - - - E 2 1 1 2 2 W 2 1 1 2 2</p>

<p><b>19</b>    ♠ 985 ♥ AQ1086 ♦ A8 ♣ K106</p> <p>♠ AQ432 ♥ 109542 ♦ Q84</p> <p>13 8 11 8</p> <p>♠ J76 ♥ K75 ♦ QJ63 ♣ J75</p> <p style="text-align: right;">Dir: S Vul: E-W</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>2</td><td>2</td><td>1</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>2</td><td>1</td><td>2</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	-	-	S	-	-	-	-	E	2	2	1	2	W	2	2	1	2	<p><b>20</b>    ♠ K753 ♥ 107 ♦ 97543 ♣ J2</p> <p>♠ A9 ♥ KJ962 ♦ KQJ6 ♣ 98</p> <p>4 14 9 13</p> <p>♠ J64 ♥ AQ854 ♦ 10 ♣ AQ43</p> <p style="text-align: right;">Dir: W Vul: Both</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>2</td><td>2</td><td>1</td><td>1</td></tr> <tr><td>W</td><td>2</td><td>2</td><td>-</td><td>3</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	-	-	S	-	-	-	-	E	2	2	1	1	W	2	2	-	3	<p><b>21</b>    ♠ A853 ♥ K63 ♦ J85 ♣ AQ7</p> <p>♠ KQ72 ♥ 54 ♦ 1074 ♣ 9432</p> <p>14 5 8 13</p> <p>♠ 94 ♥ AQJ87 ♦ KQ9 ♣ J85</p> <p>♠ J106 ♥ 1092 ♦ A632 ♣ K106</p> <p style="text-align: right;">Dir: N Vul: N-S</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>2</td><td>4</td><td>2</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>4</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	2	4	2	S	2	2	4	2	E	-	-	-	-	W	-	-	-	-
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Avg HCP	10.54	10.79	8.36	10.31																																																																									
Bal-anced	14	19	12	17																																																																									
Voids/ Singles*	0/ 4	1/ 6	1/10	1/ 4																																																																									
Suit with 7+	0	1	1	2																																																																									