

<p><b>1</b>     ♠ K542     Dir: N ♥ 9     Vul: None ♦ A1064     ♣ AQJ4</p> <p>♠ J10973     ♠ 8 ♥ Q1063     ♥ A82 ♦ 83     ♦ QJ2 ♣ 86     ♣ K107532</p> <p>14     ♠ AQ6 3 10     ♥ KJ754 13     ♦ K975 ♣ 9</p> <p>♠ ♦ ♥ ♠ NT N 2 5 3 4 3 S 2 5 3 4 3 E - - - - - W - - - - -</p>	<p><b>2</b>     ♠ Q     Dir: E ♥ K107652     Vul: N-S ♦ Q6     ♣ K964</p> <p>♠ AJ4     ♠ K10972 ♥ Q9     ♥ J43 ♦ AKJ873     ♦ 1092 ♣ AQ     ♣ 85</p> <p>10     ♠ 8653 21 4     ♥ A8 5     ♦ 54 ♣ J10732</p> <p>♠ ♦ ♥ ♠ NT N 2 - 2 - - S 2 - 2 - - E - 5 - 5 5 W - 5 - 5 5</p>	<p><b>3</b>     ♠ A1063     Dir: S ♥ 93     Vul: E-W ♦ KQJ     ♣ A953</p> <p>♠ KQ9     ♠ J84 ♥ 87     ♥ AKQ104 ♦ 874     ♦ 52 ♣ QJ1042     ♣ K76</p> <p>14     ♠ 752 8 13     ♥ J652 5     ♦ A10963 ♣ 8</p> <p>♠ ♦ ♥ ♠ NT N - 2 - 2 1 S - 2 - 2 1 E 2 - 1 - - W 2 - 1 - -</p>
<p><b>4</b>     ♠ K1097     Dir: W ♥ A2     Vul: Both ♦ KJ875     ♣ 92</p> <p>♠ A653     ♠ J2 ♥ K108     ♥ Q965 ♦ 4     ♦ 1062 ♣ J8743     ♣ AKQ5</p> <p>11     ♠ Q84 8 12     ♥ J743 9     ♦ AQ93 ♣ 106</p> <p>♠ ♦ ♥ ♠ NT N - 3 - 1 - S - 3 - 1 - E 4 - 1 - - W 4 - 1 - -</p>	<p><b>5</b>     ♠ 5     Dir: N ♥ QJ10653     Vul: N-S ♦ A108     ♣ A76</p> <p>♠ 106     ♠ AJ732 ♥ A72     ♥ 4 ♦ Q752     ♦ J643 ♣ 10954     ♣ Q82</p> <p>11     ♠ KQ984 6 8     ♥ K98 15     ♦ K9 ♣ KJ3</p> <p>♠ ♦ ♥ ♠ NT N 2 1 5 2 4 S 2 1 5 2 5 E - - - - - W - - - - -</p>	<p><b>6</b>     ♠ 1032     Dir: E ♥ 103     Vul: E-W ♦ AJ52     ♣ AKJ2</p> <p>♠ AK6     ♠ 9875 ♥ QJ975     ♥ AK ♦ 94     ♦ 873 ♣ Q107     ♣ 8654</p> <p>13     ♠ QJ4 12 7     ♥ 8642 8     ♦ KQ106 ♣ 93</p> <p>♠ ♦ ♥ ♠ NT N 1 3 - 1 - S 1 3 - 1 - E - 1 - - - W - 1 - - -</p>
<p><b>7</b>     ♠ A4     Dir: S ♥ KQJ6     Vul: Both ♦ 6432     ♣ 854</p> <p>♠ 73     ♠ J10965 ♥ A8543     ♥ 102 ♦ AJ5     ♦ KQ10 ♣ K109     ♣ Q73</p> <p>10     ♠ KQ82 12 8     ♥ 97 10     ♦ 987 ♣ AJ62</p> <p>♠ ♦ ♥ ♠ NT N - - - - - S - - - - - E 1 - 1 1 - W 1 - 1 1 -</p>	<p><b>8</b>     ♠ 942     Dir: W ♥ K9872     Vul: None ♦ 65     ♣ K83</p> <p>♠ AQ873     ♠ K106 ♥ Q10     ♥ J64 ♦ AQ74     ♦ KJ1092 ♣ 62     ♣ Q5</p> <p>6     ♠ J5 14 10     ♥ A53 10     ♦ 83 ♣ AJ10974</p> <p>♠ ♦ ♥ ♠ NT N 2 - 2 - - S 2 - 2 - - E - 3 - 3 - W - 3 - 3 -</p>	<p><b>9</b>     ♠ A103     Dir: N ♥ AJ10974     Vul: E-W ♦ 87     ♣ 97</p> <p>♠ KJ987     ♠ 652 ♥ 63     ♥ Q85 ♦ J64     ♦ AK3 ♣ J103     ♣ K652</p> <p>9     ♠ Q4 6 12     ♥ K2 13     ♦ Q10952 ♣ AQ84</p> <p>♠ ♦ ♥ ♠ NT N 2 3 4 1 2 S 2 3 4 1 3 E - - - - - W - - - - -</p>
<p><b>10</b>     ♠ Q64     Dir: E ♥ AKJ654     Vul: Both ♦ 8     ♣ Q83</p> <p>♠ AJ10532     ♠ 87 ♥ 3     ♥ 82 ♦ Q632     ♦ AK94 ♣ 104     ♣ AJ975</p> <p>12     ♠ K9 7 12     ♥ Q1097 9     ♦ J1075 ♣ K62</p> <p>♠ ♦ ♥ ♠ NT N - - 3 - 1 S - - 3 - 1 E 2 3 - 3 - W 2 3 - 3 -</p>	<p><b>11</b>     ♠ 42     Dir: S ♥ 6543     Vul: None ♦ K832     ♣ 1095</p> <p>♠ 109     ♠ QJ73 ♥ AQ98     ♥ K72 ♦ Q94     ♦ AJ105 ♣ QJ74     ♣ A6</p> <p>3     ♠ AK865 11 15     ♥ J10 11     ♦ 76 ♣ K832</p> <p>♠ ♦ ♥ ♠ NT N - - - - - S - - - - - E 3 4 4 3 4 W 3 4 4 3 4</p>	<p><b>12</b>     ♠ 10965     Dir: W ♥     Vul: N-S ♦ K843     ♣ QJ976</p> <p>♠ A2     ♠ 73 ♥ K7643     ♥ AQ1085 ♦ QJ10     ♦ A7 ♣ 1054     ♣ AK82</p> <p>6     ♠ KQJ84 10 17     ♥ J92 7     ♦ 9652 ♣ 3</p> <p>♠ ♦ ♥ ♠ NT N - 1 - 2 - S - 1 - 2 - E 3 - 5 - 4 W 3 - 5 - 4</p>
<p><b>13</b>     ♠ K762     Dir: N ♥ 10     Vul: Both ♦ A5     ♣ KJ10762</p> <p>♠ J1095     ♠ Q8 ♥ AQ832     ♥ 6 ♦ 9     ♦ KQJ8743 ♣ Q93     ♣ A54</p> <p>11     ♠ A43 9 12     ♥ KJ9754 8     ♦ 1062 ♣ 8</p> <p>♠ ♦ ♥ ♠ NT N 1 - - 1 - S 1 - 1 1 - E - 2 - - - W - 2 - - -</p>	<p><b>14</b>     ♠ K     Dir: E ♥ 2     Vul: None ♦ J10876     ♣ KJ9843</p> <p>♠ QJ52     ♠ 1084 ♥ J84     ♥ 10953 ♦ 42     ♦ AKQ93 ♣ Q1062     ♣ A</p> <p>8     ♠ A9763 6 13     ♥ AKQ76 13     ♦ 5 ♣ 75</p> <p>♠ ♦ ♥ ♠ NT N 3 1 2 1 1 S 3 1 2 1 1 E - - - - - W - - - - -</p>	<p><b>15</b>     ♠ K9874     Dir: S ♥ 9     Vul: N-S ♦ A109654     ♣ 9</p> <p>♠ J3     ♠ Q105 ♥ KQ743     ♥ AJ52 ♦ 73     ♦ 82 ♣ K1062     ♣ 8754</p> <p>7     ♠ A62 9 7     ♥ 1086 17     ♦ KQJ ♣ AQJ3</p> <p>♠ ♦ ♥ ♠ NT N - 5 - 5 2 S - 5 - 5 2 E 1 - - - - W 1 - - - -</p>
<p><b>16</b>     ♠ 10953     Dir: W ♥ 92     Vul: E-W ♦ KQ109     ♣ 1098</p> <p>♠ A8     ♠ K62 ♥ A107653     ♥ K4 ♦ J4     ♦ A832 ♣ Q65     ♣ A742</p> <p>5     ♠ QJ74 11 14     ♥ QJ8 10     ♦ 765 ♣ KJ3</p> <p>♠ ♦ ♥ ♠ NT N - - - - - S - - - - - E 4 2 4 1 3 W 4 2 4 1 3</p>	<p><b>17</b>     ♠ J73     Dir: N ♥ A73     Vul: None ♦ K1063     ♣ J107</p> <p>♠ 542     ♠ K10 ♥ K84     ♥ J962 ♦ Q75     ♦ A9 ♣ A864     ♣ KQ932</p> <p>9     ♠ AQ986 9 13     ♥ Q105 9     ♦ J842 ♣ 5</p> <p>♠ ♦ ♥ ♠ NT N - 4 - 4 1 S - 4 - 4 1 E 2 - 1 - - W 2 - 1 - -</p>	<p><b>18</b>     ♠ AKQJ1065     Dir: E ♥ 6     Vul: N-S ♦ 2     ♣ 10832</p> <p>♠ 9     ♠ 72 ♥ J542     ♥ A1087 ♦ AJ984     ♦ 765 ♣ KQ9     ♣ 7654</p> <p>10     ♠ 843 11 4     ♥ KQ93 15     ♦ KQ103 ♣ AJ</p> <p>♠ ♦ ♥ ♠ NT N 2 - - 4 3 S 2 1 - 4 4 E - - - - - W - - - - -</p>

<p><b>19</b></p> <p>♠ 7 ♥ J83 ♦ QJ10764 ♣ 654</p> <p>♠ Q92 ♥ K107 ♦ AK2 ♣ Q1073</p> <p>4 14 12 10</p> <p>♠ AKJ10653 ♥ Q952 ♦ ♣ 98</p> <p><i>Dir: S</i> <i>Vul: E-W</i></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>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>1</td><td>1</td><td>3</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>1</td><td>3</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	2	-	S	-	-	2	-	E	3	1	1	3	W	2	1	1	3	<p><b>20</b></p> <p>♠ AKQ94 ♥ K ♦ 8542 ♣ J84</p> <p>♠ J873 ♥ AJ3 ♦ KJ10 ♣ K103</p> <p>13 13 12 2</p> <p>♠ 1062 ♥ Q9642 ♦ 76 ♣ 652</p> <p>♠ 5 ♥ 10875 ♦ AQ93 ♣ AQ97</p> <p><i>Dir: W</i> <i>Vul: Both</i></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>5</td><td>4</td><td>3</td><td>1</td></tr> <tr><td>W</td><td>5</td><td>4</td><td>3</td><td>1</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	-	-	S	-	-	-	-	E	5	4	3	1	W	5	4	3	1	<p><b>21</b></p> <p>♠ A4 ♥ QJ985 ♦ 984 ♣ J108</p> <p>♠ Q1082 ♥ AK63 ♦ 3 ♣ KQ43</p> <p>8 14 6 12</p> <p>♠ KJ95 ♥ 102 ♦ KJ752 ♣ A5</p> <p>♠ 763 ♥ 74 ♦ AQ106 ♣ 9762</p> <p><i>Dir: N</i> <i>Vul: N-S</i></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>2</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>1</td></tr> </table>	♠	♦	♥	♣	NT	N	-	2	1	-	S	-	2	2	-	E	2	-	-	1	W	2	-	-	1
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W	1	1	1	2																																																																									
	N	S	E	W																																																																									
Avg HCP	9.29	9.79	10.00	10.92																																																																									
Bal-anced	10	13	17	16																																																																									
Voids/ Singles*	1/17	1/7	0/8	0/6																																																																									
Suit with 7+	1	1	1	0																																																																									