

<p><b>1</b>    ♠ Q9543    Dir: N                 ♥ J92        Vul: None                 ♦ A86                 ♣ 92</p> <p>♠ J8            ♠ AK102        ♥ AK108       ♥ 64        ♦ J32           ♦ Q10954        ♣ K864        ♣ A7</p> <p>7    ♠ 76        12 13 ♥ Q753              ♦ K7        8    ♣ QJ1053</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>5</td><td>2</td><td>3</td></tr> <tr><td>W</td><td>1</td><td>5</td><td>2</td><td>3</td></tr> </table>	♣	♦	♥	▲	NT	N	-	-	-	-	S	-	-	-	-	E	2	5	2	3	W	1	5	2	3	<p><b>2</b>    ♠ KQ864    Dir: E                 ♥ 8        Vul: N-S                 ♦ K5                 ♣ J8752</p> <p>♠ A105            ♠ 3        ♥ KJ653        ♥ AQ4        ♦ J94            ♦ A73        ♣ AK            ♣ Q109643</p> <p>9    ♠ J972        16 12 ♥ 10972              ♦ Q10862        3    ♣</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>5</td><td>2</td><td>4</td><td>4</td></tr> <tr><td>W</td><td>5</td><td>2</td><td>4</td><td>4</td></tr> </table>	♣	♦	♥	▲	NT	N	-	-	-	-	S	-	-	-	-	E	5	2	4	4	W	5	2	4	4	<p><b>3</b>    ♠ KJ87    Dir: S                 ♥ Q2        Vul: E-W                 ♦ 97                 ♣ AQ732</p> <p>♠ 5            ♠ Q632        ♥ 63        ♥ A10987        ♦ KQJ84     ♦ 53        ♣ K10954    ♣ J8</p> <p>12    ♠ A1094        9 7    ♥ KJ54              ♦ A1062        12    ♣ 6</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>▲</td><td>NT</td></tr> <tr><td>N</td><td>2</td><td>2</td><td>3</td><td>3</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>3</td><td>3</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	2	2	3	3	S	2	2	3	3	E	-	-	-	-	W	-	-	-	-
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<p><b>4</b>    ♠ Q    Dir: W                 ♥ A8653    Vul: Both                 ♦ KQJ72                 ♣ K9</p> <p>♠ J97532            ♠ A1084        ♥ QJ7            ♥ 104        ♦ 9854            ♦ A10        ♣                ♣ QJ654</p> <p>15    ♠ K6        4 11 ♥ K92              ♦ 63        10    ♣ A108732</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>2</td><td>3</td><td>1</td></tr> <tr><td>S</td><td>3</td><td>2</td><td>3</td><td>1</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	3	2	3	1	S	3	2	3	1	E	-	-	3	-	W	-	-	3	-	<p><b>5</b>    ♠ 62    Dir: N                 ♥ 942        Vul: N-S                 ♦ 1072                 ♣ QJ1063</p> <p>♠ Q9854            ♠ J73        ♥ J107            ♥ AKQ863        ♦ A9            ♦ QJ6        ♣ A85            ♣ 7</p> <p>3    ♠ AK10        11 13 ♥ 5              ♦ K8543        13    ♣ K942</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>▲</td><td>NT</td></tr> <tr><td>N</td><td>2</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>4</td><td>4</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>4</td><td>4</td><td>3</td></tr> </table>	♣	♦	♥	▲	NT	N	2	2	-	-	S	2	2	-	-	E	-	4	4	3	W	-	4	4	3	<p><b>6</b>    ♠ Q42    Dir: E                 ♥ K9432    Vul: E-W                 ♦ 6532                 ♣ 4</p> <p>♠ 8            ♠ KJ109763        ♥ AJ875       ♥ 10        ♦ A1074       ♦ J8        ♣ J65        ♣ KQ3</p> <p>5    ♠ A5        10 10 ♥ Q6              ♦ KQ9        15    ♣ A109872</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>▲</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>1</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>2</td><td>1</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>2</td><td>1</td></tr> </table>	♣	♦	♥	▲	NT	N	-	1	1	-	S	-	1	1	-	E	1	-	2	1	W	1	-	2	1
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<p><b>7</b>    ♠ AK4    Dir: S                 ♥ 95        Vul: Both                 ♦ Q10653                 ♣ KJ2</p> <p>♠ 1032            ♠ QJ9876        ♥ K8432        ♥ 6        ♦ 87            ♦ J4        ♣ 854        ♣ Q1063</p> <p>13    ♠ 5        3 6    ♥ AQJ107              ♦ AK92        18    ♣ A97</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>6</td><td>6</td><td>2</td></tr> <tr><td>S</td><td>4</td><td>6</td><td>6</td><td>2</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	4	6	6	2	S	4	6	6	2	E	-	-	3	-	W	-	-	3	-	<p><b>8</b>    ♠ AQ105    Dir: W                 ♥ AQ8643    Vul: None                 ♦ 98                 ♣ 6</p> <p>♠ K92            ♠ J874        ♥ 1092        ♥ 75        ♦ A73           ♦ KQJ654        ♣ Q984        ♣ 3</p> <p>12    ♠ 63        9 7    ♥ KJ              ♦ 102        12    ♣ AKJ10752</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>4</td><td>2</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>4</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	▲	NT	N	4	-	4	2	S	4	-	4	2	E	-	1	-	-	W	-	1	-	-	<p><b>9</b>    ♠ 1032    Dir: N                 ♥ 73        Vul: E-W                 ♦ KQ102                 ♣ 10965</p> <p>♠ QJ86            ♠ A974        ♥ KQ92        ♥ 6        ♦ A65           ♦ J8743        ♣ K7            ♣ QJ8</p> <p>5    ♠ K5        15 8 ♥ AJ10854              ♦ 9        12    ♣ A432</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>▲</td><td>NT</td></tr> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>1</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>1</td><td>3</td></tr> </table>	♣	♦	♥	▲	NT	N	1	-	-	-	S	1	-	-	-	E	-	2	1	3	W	-	2	1	3
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<p><b>10</b>    ♠ AJ98    Dir: E                 ♥ 85        Vul: Both                 ♦ K5                 ♣ Q10975</p> <p>♠ K5            ♠ Q762        ♥ AQJ109764    ♥ 32        ♦ 94            ♦ AQ32        ♣ 6            ♣ A43</p> <p>10    ♠ 1043        10 12 ♥ K              ♦ J10876        8    ♣ KJ82</p> <table border="1"> <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>-</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>6</td><td>1</td><td>5</td></tr> <tr><td>W</td><td>-</td><td>6</td><td>1</td><td>5</td></tr> </table>	♣	♦	♥	▲	NT	N	2	-	-	-	S	2	-	-	-	E	-	6	1	5	W	-	6	1	5	<p><b>11</b>    ♠ K43    Dir: S                 ♥ 102        Vul: None                 ♦ KQJ964                 ♣ K5</p> <p>♠ A72            ♠ 9        ♥ AJ763        ♥ K985        ♦ 53            ♦ A1082        ♣ Q43        ♣ AJ62</p> <p>12    ♠ QJ10865        11 12 ♥ Q4              ♦ 7        5    ♣ 10987</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>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>2</td><td>6</td><td>4</td></tr> <tr><td>W</td><td>4</td><td>2</td><td>6</td><td>4</td></tr> </table>	♣	♦	♥	▲	NT	N	-	-	1	-	S	-	-	1	-	E	4	2	6	4	W	4	2	6	4	<p><b>12</b>    ♠ 743    Dir: W                 ♥ Q8        Vul: N-S                 ♦ 643                 ♣ Q10876</p> <p>♠ 5            ♠ KQ92        ♥ AK9632       ♥ 7        ♦ 52            ♦ AKQJ97        ♣ KJ53        ♣ 42</p> <p>4    ♠ AJ1086        11 15 ♥ J1054              ♦ 108        10    ♣ A9</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>3</td><td>1</td></tr> <tr><td>W</td><td>2</td><td>4</td><td>3</td><td>1</td></tr> </table>	♣	♦	♥	▲	NT	N	-	-	-	-	S	-	-	-	-	E	2	4	3	1	W	2	4	3	1
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<p><b>13</b>    ♠ Q842    Dir: N                 ♥ AQ432    Vul: Both                 ♦ Q5                 ♣ A3</p> <p>♠ A1073            ♠ K        ♥ 107            ♥ J8        ♦ K962           ♦ J874        ♣ K85            ♣ J109762</p> <p>14    ♠ J965        10 6 ♥ K965              ♦ A103        10    ♣ Q4</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>▲</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>3</td><td>3</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>3</td><td>1</td></tr> <tr><td>E</td><td>2</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>2</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	▲	NT	N	-	3	3	1	S	-	3	3	1	E	2	2	-	-	W	2	2	-	-	<p><b>14</b>    ♠ AQJ743    Dir: E                 ♥ Q96        Vul: None                 ♦ 102                 ♣ 72</p> <p>♠ K10962            ♠ 85        ♥ AK4            ♥ 8        ♦ Q            ♦ AJ9653        ♣ KQ103        ♣ J985</p> <p>9    ♠ J107532        17 6 ♥ K874              ♦ K874        8    ♣ A64</p> <table border="1"> <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>5</td><td>3</td><td>2</td><td>1</td></tr> <tr><td>W</td><td>4</td><td>3</td><td>1</td><td>1</td></tr> </table>	♣	♦	♥	▲	NT	N	-	1	-	-	S	-	1	-	-	E	5	3	2	1	W	4	3	1	1	<p><b>15</b>    ♠ A83    Dir: S                 ♥ A92        Vul: N-S                 ♦ Q95                 ♣ KJ74</p> <p>♠ K5            ♠ QJ64        ♥ K105        ♥ J843        ♦ J107642     ♦ K83        ♣ 93            ♣ A6</p> <p>14    ♠ 10972        7 11 ♥ Q76              ♦ A        8    ♣ Q10852</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>-</td><td>1</td><td>1</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>1</td><td>1</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	3	-	1	1	S	3	-	1	1	E	-	3	1	-	W	-	3	1	-
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<p><b>16</b>    ♠ 732    Dir: W                 ♥ 82        Vul: E-W                 ♦ KQJ8                 ♣ 10762</p> <p>♠ AKQ95            ♠ J84        ♥ 104            ♥ K973        ♦ A1095        ♦ 764        ♣ K8            ♣ QJ3</p> <p>6    ♠ 106        16 7 ♥ AQJ65              ♦ 32        11    ♣ A954</p> <table border="1"> <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>-</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>2</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>2</td><td>2</td></tr> </table>	♣	♦	♥	▲	NT	N	2	-	-	-	S	2	-	-	-	E	-	1	2	2	W	-	1	2	2	<p><b>17</b>    ♠ 83    Dir: N                 ♥ 105        Vul: None                 ♦ AK96                 ♣ AJ853</p> <p>♠ AKQ10742            ♠ J965        ♥ A2            ♥ KJ876        ♦ 108           ♦ Q43        ♣ K6            ♣ 2</p> <p>12    ♠ Q943        16 7 ♥ J752              ♦ J752        5    ♣ Q10974</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>-</td><td>-</td></tr> <tr><td>S</td><td>4</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>4</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>4</td><td>4</td></tr> </table>	♣	♦	♥	▲	NT	N	4	4	-	-	S	4	4	-	-	E	-	1	4	-	W	-	2	4	4	<p><b>18</b>    ♠ 109    Dir: E                 ♥ 652        Vul: N-S                 ♦ 87653                 ♣ K108</p> <p>♠ Q875            ♠ AKJ643        ♥ 108            ♥ Q4        ♦ AQ10        ♦ K        ♣ J932        ♣ Q654</p> <p>3    ♠ 2        9 15 ♥ AKJ973              ♦ J942        13    ♣ A7</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>▲</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>3</td><td>3</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>3</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>2</td><td>-</td></tr> </table>	♣	♦	♥	▲	NT	N	-	3	3	-	S	-	3	3	-	E	2	-	2	-	W	2	-	2	-
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<p><b>19</b></p> <p>♠ 103 ♥ KQ2 ♦ A1075 ♣ A1042</p> <p>♠ AQJ8 ♥ 874 ♦ Q82 ♣ KJ8</p> <p>13 13 3 11</p> <p>♠ 9642 ♥ 1095 ♦ K ♣ 97653</p> <p>♠ K75 ♥ AJ63 ♦ J9643 ♣ Q</p> <table border="1" style="font-size: 8px; width: 100px; height: 40px; float: right;"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>1</td><td>4</td><td>3</td><td>1</td><td>3</td></tr> <tr><td>S</td><td>1</td><td>5</td><td>4</td><td>1</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p style="text-align: right; font-size: 8px;">Dir: S Vul: E-W</p>	♣	♦	♥	♠	NT	N	1	4	3	1	3	S	1	5	4	1	3	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>20</b></p> <p>♠ Q95 ♥ A108 ♦ AK63 ♣ K52</p> <p>♠ 104 ♥ K ♦ Q10987 ♣ 109643</p> <p>16 5 12 7</p> <p>♠ K63 ♥ Q9432 ♦ J5 ♣ AQ7</p> <p>♠ AJ872 ♥ J765 ♦ 42 ♣ J8</p> <table border="1" style="font-size: 8px; width: 100px; height: 40px; float: right;"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>1</td><td>3</td><td>4</td><td>4</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>4</td><td>4</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p style="text-align: right; font-size: 8px;">Dir: W Vul: Both</p>	♣	♦	♥	♠	NT	N	-	1	3	4	4	S	-	-	3	4	4	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>21</b></p> <p>♠ AJ98 ♥ 76 ♦ A6 ♣ KQJ103</p> <p>♠ KQ2 ♥ AK42 ♦ K105 ♣ 876</p> <p>15 15 4 6</p> <p>♠ 1054 ♥ 10985 ♦ 842 ♣ A52</p> <p>♠ 763 ♥ QJ3 ♦ QJ973 ♣ 94</p> <table border="1" style="font-size: 8px; width: 100px; height: 40px; float: right;"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>1</td><td>2</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>-</td><td>2</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table> <p style="text-align: right; font-size: 8px;">Dir: N Vul: N-S</p>	♣	♦	♥	♠	NT	N	1	2	-	2	-	S	2	2	-	2	1	E	-	-	1	-	-	W	-	-	1	-	-
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**RECAP**

	N	S	E	W
<b>Avg HCP</b>	9.67	9.29	9.63	11.41
<b>Bal-anced</b>	11	4	7	13
<b>Voids/Singles*</b>	1/5	3/9	0/14	1/6
<b>Suit with 7+</b>	0	1	1	2

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