

<p><b>1</b>     ♠ 52 ♥ Q10974 ♦ 973 ♣ 1093</p> <p>♠ 1097 ♥ K3 ♦ AKQ5 ♣ AK42</p> <p>2 19 7 12</p> <p>♠ AQ84 ♥ AJ86 ♦ 1086 ♣ J5</p> <p>♣♦♥♠NT N - - 1 - - S - - 1 - - E 4 3 - 3 3 W 3 3 - 3 3</p> <p><i>Dir: N</i> <i>Vul: None</i></p>	<p><b>2</b>     ♠ 4 ♥ Q10982 ♦ 976 ♣ 10832</p> <p>♠ AKQ83 ♥ J54 ♦ 32 ♣ KJ5</p> <p>2 14 12 12</p> <p>♠ 972 ♥ AK763 ♦ J4 ♣ A74</p> <p>♠ J1065 ♥ ♦ AKQ1085 ♣ Q96</p> <p>♣♦♥♠NT N - - 2 - - S - - 2 - - E 1 6 - 6 1 W 1 6 - 6 1</p> <p><i>Dir: E</i> <i>Vul: N-S</i></p>	<p><b>3</b>     ♠ 9 ♥ 108 ♦ 10865 ♣ K108732</p> <p>♠ A103 ♥ J95432 ♦ AJ ♣ 64</p> <p>3 10 13 14</p> <p>♠ KJ87652 ♥ AK ♦ Q3 ♣ J5</p> <p>♠ Q4 ♥ Q76 ♦ K9742 ♣ AQ9</p> <p>♣♦♥♠NT N - - 1 - - S - - 1 - - E 1 3 4 1 2 W - 3 4 - 1</p> <p><i>Dir: S</i> <i>Vul: E-W</i></p>
<p><b>4</b>     ♠ Q97 ♥ AJ862 ♦ QJ6 ♣ Q7</p> <p>♠ K93 ♥ 987542 ♦ K862</p> <p>12 6 15 7</p> <p>♠ K108432 ♥ 1075 ♦ A ♣ 1095</p> <p>♠ AJ65 ♥ Q4 ♦ K103 ♣ AJ43</p> <p>♣♦♥♠NT N - - 1 2 - - S - - 1 2 - - E 4 4 - - - W 4 4 - - -</p> <p><i>Dir: W</i> <i>Vul: Both</i></p>	<p><b>5</b>     ♠ QJ1054 ♥ KQ74 ♦ 2 ♣ 862</p> <p>♠ A63 ♥ A5 ♦ KQ983 ♣ Q73</p> <p>8 15 4 13</p> <p>♠ K9872 ♥ J1082 ♦ AJ ♣ A10</p> <p>♠ 963 ♥ 107654 ♦ KJ954</p> <p>♣♦♥♠NT N - - 2 4 - - S - - 2 4 - - E 3 4 - - - W 3 4 - - -</p> <p><i>Dir: N</i> <i>Vul: N-S</i></p>	<p><b>6</b>     ♠ 7652 ♥ 9732 ♦ Q42 ♣ Q6</p> <p>♠ A ♥ KQ1085 ♦ K8 ♣ K10987</p> <p>4 15 6 15</p> <p>♠ J109 ♥ AJ64 ♦ AJ1065 ♣ A</p> <p>♠ KQ843 ♥ ♦ 973 ♣ J5432</p> <p>♣♦♥♠NT N - - 1 - - S - - 1 - - E 5 1 - 3 1 W 5 1 - 3 1</p> <p><i>Dir: E</i> <i>Vul: E-W</i></p>
<p><b>7</b>     ♠ QJ2 ♥ 7632 ♦ AQ873 ♣ 9</p> <p>♠ K10976 ♥ 9 ♦ J10 ♣ J10654</p> <p>9 5 13 13</p> <p>♠ A4 ♥ AK105 ♦ 9642 ♣ Q73</p> <p>♠ 853 ♥ QJ84 ♦ K5 ♣ AK82</p> <p>♣♦♥♠NT N - 4 3 - 2 S - 4 3 - 2 E 2 - - 2 - W 2 - - 2 -</p> <p><i>Dir: S</i> <i>Vul: Both</i></p>	<p><b>8</b>     ♠ A972 ♥ A9 ♦ 1054 ♣ K1082</p> <p>♠ Q43 ♥ 108432 ♦ A632 ♣ 6</p> <p>11 6 12 11</p> <p>♠ 1065 ♥ KJ65 ♦ Q97 ♣ AJ5</p> <p>♠ KJ8 ♥ Q7 ♦ KJ8 ♣ Q9743</p> <p>♣♦♥♠NT N 1 - 1 2 2 S 1 - 1 2 2 E - 1 - - - W - - - - -</p> <p><i>Dir: W</i> <i>Vul: None</i></p>	<p><b>9</b>     ♠ 762 ♥ 8752 ♦ 83 ♣ 7642</p> <p>♠ AQ108 ♥ KJ3 ♦ J106 ♣ KQ8</p> <p>0 16 8 16</p> <p>♠ KJ94 ♥ A104 ♦ AK4 ♣ J103</p> <p>♠ 53 ♥ Q96 ♦ Q9752 ♣ A95</p> <p>♣♦♥♠NT N - - - - - S - - - - - E 3 4 3 2 4 W 2 4 3 2 4</p> <p><i>Dir: N</i> <i>Vul: E-W</i></p>
<p><b>10</b>     ♠ K10854 ♥ A5 ♦ K965 ♣ 83</p> <p>♠ J ♥ J42 ♦ AQJ1087 ♣ J96</p> <p>10 10 6 14</p> <p>♠ Q72 ♥ K9763 ♦ ♣ AKQ72</p> <p>♠ A963 ♥ Q108 ♦ 432 ♣ 1054</p> <p>♣♦♥♠NT N 5 1 4 5 3 S 5 1 4 5 3 E - - - - - W - - - - -</p> <p><i>Dir: E</i> <i>Vul: Both</i></p>	<p><b>11</b>     ♠ J1074 ♥ J1093 ♦ AQ98 ♣ 2</p> <p>♠ 865 ♥ A6 ♦ K102 ♣ 108743</p> <p>8 7 12 13</p> <p>♠ A932 ♥ 5 ♦ 7543 ♣ AKQ9</p> <p>♠ KQ ♥ KQ8742 ♦ J6 ♣ J65</p> <p>♣♦♥♠NT N 1 4 1 4 2 S 1 4 1 4 2 E - - - - - W - - - - -</p> <p><i>Dir: S</i> <i>Vul: None</i></p>	<p><b>12</b>     ♠ AJ1062 ♥ J954 ♦ 852 ♣ 5</p> <p>♠ 9873 ♥ KQ3 ♦ K9 ♣ A984</p> <p>6 12 9 13</p> <p>♠ 4 ♥ 82 ♦ AQJ107 ♣ KQJ72</p> <p>♠ KQ5 ♥ A1076 ♦ 643 ♣ 1063</p> <p>♣♦♥♠NT N - 2 - - - S - 3 - - - E - - 1 1 2 W - - 1 1 2</p> <p><i>Dir: W</i> <i>Vul: N-S</i></p>
<p><b>13</b>     ♠ AKJ86 ♥ K2 ♦ 1095 ♣ Q43</p> <p>♠ Q9 ♥ AJ1086 ♦ KQJ ♣ K62</p> <p>13 16 11 0</p> <p>♠ 1073 ♥ 9 ♦ 76432 ♣ 9875</p> <p>♠ 542 ♥ Q7543 ♦ A8 ♣ AJ10</p> <p>♣♦♥♠NT N - - - - - S - - - - - E 2 1 4 1 1 W 2 1 4 1 1</p> <p><i>Dir: N</i> <i>Vul: Both</i></p>	<p><b>14</b>     ♠ J103 ♥ 96542 ♦ K1093 ♣ 7</p> <p>♠ AQ42 ♥ AJ87 ♦ Q8 ♣ KJ3</p> <p>4 17 12 7</p> <p>♠ 765 ♥ KQ103 ♦ 76 ♣ Q1095</p> <p>♠ K98 ♥ ♦ AJ542 ♣ A8642</p> <p>♣♦♥♠NT N - - - - - S - - - - - E 6 6 2 6 5 W 6 6 2 6 5</p> <p><i>Dir: E</i> <i>Vul: None</i></p>	<p><b>15</b>     ♠ 86 ♥ K983 ♦ 8 ♣ KJ10865</p> <p>♠ AK7 ♥ A107 ♦ AQ97 ♣ A73</p> <p>7 21 7 5</p> <p>♠ J9543 ♥ 62 ♦ KJ642 ♣ 2</p> <p>♠ Q102 ♥ QJ54 ♦ 1053 ♣ Q94</p> <p>♣♦♥♠NT N - - - - - S - - - - - E 2 3 5 3 5 W 3 4 5 3 5</p> <p><i>Dir: S</i> <i>Vul: N-S</i></p>
<p><b>16</b>     ♠ A86 ♥ 8543 ♦ K8652 ♣ 7</p> <p>♠ Q32 ♥ A2 ♦ QJ10 ♣ AKJ103</p> <p>7 17 4 12</p> <p>♠ KJ974 ♥ KJ96 ♦ A9 ♣ 62</p> <p>♠ 105 ♥ Q107 ♦ 743 ♣ Q9854</p> <p>♣♦♥♠NT N - 4 5 5 1 S - 4 5 5 1 E 1 - - - - W 1 - - - -</p> <p><i>Dir: W</i> <i>Vul: E-W</i></p>	<p><b>17</b>     ♠ Q976 ♥ 653 ♦ K76 ♣ 1087</p> <p>♠ A84 ♥ QJ74 ♦ QJ1052 ♣ 6</p> <p>5 10 11 14</p> <p>♠ 52 ♥ AK10982 ♦ 3 ♣ AK52</p> <p>♠ KJ103 ♥ ♦ A984 ♣ QJ943</p> <p>♣♦♥♠NT N - - 1 - - S - - 1 - - E 3 5 - 3 3 W 2 5 - 3 3</p> <p><i>Dir: N</i> <i>Vul: None</i></p>	<p><b>18</b>     ♠ K63 ♥ Q84 ♦ A65 ♣ AK62</p> <p>♠ 1084 ♥ KJ10 ♦ KJ8743 ♣ 4</p> <p>16 8 8 8</p> <p>♠ 9 ♥ A63 ♦ Q109 ♣ Q109753</p> <p>♠ AQJ752 ♥ 9752 ♦ 2 ♣ J8</p> <p>♣♦♥♠NT N 4 - - - 2 S 4 - - - 1 E - 1 1 3 - W - 1 1 3 -</p> <p><i>Dir: E</i> <i>Vul: N-S</i></p>

<p><b>19</b>     ♠ K8 ♥ J92 ♦ QJ8764 ♣ 82</p> <p>♠ QJ932 ♥ 843 ♦ 5 ♣ AKQJ</p> <p>♠ A7654 ♥ AQ107 ♦ 3 ♣ 765</p> <p>7     ♠ 10 13 10     ♥ K65 10     ♦ AK1092 ♣ 10943</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>-</td><td>4</td><td>5</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>4</td><td>5</td></tr> </table> <p><i>Dir: S</i> <i>Vul: E-W</i></p>	♠	♦	♥	♣	NT	N	-	2	-	-	S	-	2	-	-	E	4	-	4	5	W	4	-	4	5	<p><b>20</b>     ♠ J108 ♥ 642 ♦ 863 ♣ KQJ9</p> <p>♠ Q932 ♥ Q8 ♦ Q952 ♣ 1053</p> <p>♠ 764 ♥ K95 ♦ KJ74 ♣ A74</p> <p>7     ♠ AK5 6 11     ♥ AJ1073 16     ♦ A10 ♣ 862</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>3</td><td>-</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>3</td><td>-</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> <p><i>Dir: W</i> <i>Vul: Both</i></p>	♠	♦	♥	♣	NT	N	3	-	3	-	S	3	-	3	-	E	-	1	-	-	W	-	1	-	-	<p><b>21</b>     ♠ 103 ♥ K10 ♦ AKQJ652 ♣ Q6</p> <p>♠ K8 ♥ QJ9432 ♦ 94 ♣ J75</p> <p>♠ AQ7642 ♥ A76 ♦ 103 ♣ A2</p> <p>15     ♠ J95 7 14     ♥ 85 4     ♦ 87 ♣ K109843</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</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> <p><i>Dir: N</i> <i>Vul: N-S</i></p>	♠	♦	♥	♣	NT	N	-	2	-	-	S	-	2	-	-	E	-	-	5	5	W	-	-	5	5
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Avg HCP	7.89	10.79	10.32	11.00																																																																									
Bal- anced	11	11	14	14																																																																									
Voids/ Singles*	0/13	1/10	5/5	2/9																																																																									
Suit with 7+	1	1	0	0																																																																									