

<p><b>1</b>     ♠ 8 ♥ QJ8743 ♦ J109 ♣ Q74</p> <p>♠ A543     ♠ KJ762 ♥ K105     ♥ 96 ♦ 72     ♦ KQ8 ♣ KJ102     ♣ 986</p> <p>6     ♠ Q109 11 9     ♥ A2 14     ♦ A6543 ♣ A53</p> <p>♣♦♥♠NT N - 2 3 - - S - 2 3 - - E 1 - - 2 - W 1 - - 2 -</p>	<p><b>2</b>     ♠ 74 ♥ K1062 ♦ A872 ♣ AJ9</p> <p>♠ K3     ♠ A52 ♥ Q9853     ♥ A7 ♦ K5     ♦ Q1043 ♣ 10532     ♣ Q864</p> <p>♠ QJ10986 ♥ J4 ♦ J96 ♣ K7</p> <p>12     ♣♦♥♠NT 8 12     N - 1 - 2 1 8     S - 1 - 2 - E 2 - 1 - - W 2 - 1 - -</p>	<p><b>3</b>     ♠ QJ72     Dir: S ♥ 976     Vul: E-W ♦ AJ9 ♣ KJ9</p> <p>♠ 543     ♠ K ♥ Q43     ♥ AKJ82 ♦ Q543     ♦ K72 ♣ Q72     ♣ A1053</p> <p>12     ♠ A10986 6 18     ♥ 105 4     ♦ 1086 ♣ 864</p> <p>♣♦♥♠NT N - - - 2 - S - - - 2 - E 3 2 3 - - W 3 2 3 - -</p>
<p><b>4</b>     ♠ Q652     Dir: W ♥ A754     Vul: Both ♦ Q96 ♣ J3</p> <p>♠ 3     ♠ KJ97 ♥ QJ1062     ♥ ♦ A105     ♦ J7432 ♣ K764     ♣ Q952</p> <p>9     ♠ A1084 10 7     ♥ K983 14     ♦ K8 ♣ A108</p> <p>♣♦♥♠NT N - - 1 2 1 S - - 1 1 2 E 3 2 - - - W 2 2 - - -</p>	<p><b>5</b>     ♠ Q1087543     Dir: N ♥ AJ102     Vul: N-S ♦ 86 ♣</p> <p>♠ 962     ♠ A ♥ Q73     ♥ 864 ♦ 43     ♦ AKJ972 ♣ KJ843     ♣ 975</p> <p>♠ KJ ♥ K95 ♦ Q105 ♣ AQ1062</p> <p>7     ♣♦♥♠NT 6 12     N - - 4 4 1 15     S - - 4 4 1 E 2 - - - - W 2 1 - - -</p>	<p><b>6</b>     ♠ Q     Dir: E ♥ Q765     Vul: E-W ♦ K109432 ♣ K6</p> <p>♠ J10865     ♠ K ♥ A94     ♥ 32 ♦ J87     ♦ AQ ♣ A5     ♣ Q10987432</p> <p>10     ♠ A97432 10 11     ♥ KJ108 9     ♦ 65 ♣ J</p> <p>♣♦♥♠NT N - 3 2 - - S - 3 2 - - E 4 - - 1 2 W 4 - - 1 2</p>
<p><b>7</b>     ♠ 8432     Dir: S ♥ Q82     Vul: Both ♦ J953 ♣ K10</p> <p>♠ J     ♠ AK6 ♥ J74     ♥ 63 ♦ AKQ1076     ♦ 84 ♣ J82     ♣ Q97643</p> <p>6     ♠ Q10975 12 9     ♥ AK1095 13     ♦ 2 ♣ A5</p> <p>♣♦♥♠NT N - - 3 4 1 S - - 3 4 1 E 2 2 - - - W 2 2 - - -</p>	<p><b>8</b>     ♠ Q87     Dir: W ♥ K82     Vul: None ♦ K53 ♣ KQJ8</p> <p>♠ J9652     ♠ AQJ97 ♥ 1054     ♥ AJ42 ♦ Q106     ♦ 10954 ♣ 62     ♣</p> <p>♠ AK1043 ♥ 63 ♦ 987 ♣ A73</p> <p>14     ♣♦♥♠NT 3 12     N 2 - - 1 2 11     S 1 - - - - E - 2 2 - - W - 2 3 - -</p>	<p><b>9</b>     ♠ K8642     Dir: N ♥     Vul: E-W ♦ 974 ♣ KQ1087</p> <p>♠ Q95     ♠ J107 ♥ J743     ♥ K98652 ♦ KQ2     ♦ 108 ♣ AJ4     ♣ 52</p> <p>8     ♠ A3 13 4     ♥ AQ10 15     ♦ AJ653 ♣ 963</p> <p>♣♦♥♠NT N 5 4 1 4 3 S 5 4 1 4 3 E - - - - - W - - - - -</p>
<p><b>10</b>     ♠ AJ9     Dir: E ♥ Q872     Vul: Both ♦ KJ5 ♣ KJ3</p> <p>♠ KQ82     ♠ 1074 ♥ J65     ♥ AK9 ♦ 10976     ♦ Q32 ♣ 109     ♣ A752</p> <p>15     ♠ 653 6 13     ♥ 1043 6     ♦ A84 ♣ Q864</p> <p>♣♦♥♠NT N 2 - 1 - 2 S 2 - 1 - 2 E - 1 - - - W - 1 - 1 -</p>	<p><b>11</b>     ♠ 1076     Dir: S ♥ Q4     Vul: None ♦ 10952 ♣ KQ85</p> <p>♠ K9854     ♠ AQ2 ♥ 10     ♥ A983 ♦ A87     ♦ J643 ♣ 10976     ♣ J4</p> <p>♠ J3 ♥ KJ7652 ♦ KQ ♣ A32</p> <p>7     ♣♦♥♠NT 7 12     N - - 2 - - 14     S - - 2 - - E - 2 - 3 1 W - 2 - 3 1</p>	<p><b>12</b>     ♠ Q92     Dir: W ♥ K     Vul: N-S ♦ AJ1062 ♣ KQ93</p> <p>♠ 1087     ♠ K543 ♥ J108     ♥ Q754 ♦ K984     ♦ Q ♣ 1072     ♣ J654</p> <p>15     ♠ AJ6 4 8     ♥ A9632 13     ♦ 753 ♣ A8</p> <p>♣♦♥♠NT N 5 6 4 4 5 S 5 6 4 4 5 E - - - - - W - - - - -</p>
<p><b>13</b>     ♠ J10843     Dir: N ♥ J106     Vul: Both ♦ KQJ82 ♣</p> <p>♠ 9     ♠ AK2 ♥ A932     ♥ Q754 ♦ 4     ♦ 953 ♣ AQJ10632     ♣ K98</p> <p>8     ♠ Q765 11 12     ♥ K8 9     ♦ A1076 ♣ 754</p> <p>♣♦♥♠NT N - 3 - 4 - S - 3 - 4 - E 5 - 4 - 2 W 5 - 4 - 2</p>	<p><b>14</b>     ♠ AK832     Dir: E ♥ 7     Vul: None ♦ KJ98 ♣ KQ4</p> <p>♠ 1095     ♠ J64 ♥ QJ1098432     ♥ A6 ♦     ♦ A653 ♣ A6     ♣ J1053</p> <p>♠ Q7 ♥ K5 ♦ Q10742 ♣ 9872</p> <p>16     ♣♦♥♠NT 7 10     N 2 4 - 2 - 7     S 2 4 - 3 - E - - 3 - - W - - 3 - -</p>	<p><b>15</b>     ♠ 9875     Dir: S ♥ K652     Vul: N-S ♦ 975 ♣ 107</p> <p>♠ KJ64     ♠ A3 ♥ Q73     ♥ A1094 ♦ K843     ♦ AQJ2 ♣ QJ     ♣ K94</p> <p>3     ♠ Q102 12 18     ♥ J8 7     ♦ 106 ♣ A86532</p> <p>♣♦♥♠NT N - - - - - S - - - - - E 3 5 5 5 5 W 3 5 5 5 5</p>
<p><b>16</b>     ♠ 965     Dir: W ♥ Q63     Vul: E-W ♦ Q2 ♣ AK642</p> <p>♠ 87     ♠ A ♥ AJ107     ♥ K852 ♦ KJ98743     ♦ 1065 ♣     ♣ QJ853</p> <p>11     ♠ KQJ10432 9 10     ♥ 94 10     ♦ A ♣ 1097</p> <p>♣♦♥♠NT N - - - 2 - S - - - 3 - E - 6 6 - - W - 6 6 - -</p>	<p><b>17</b>     ♠ A976     Dir: N ♥ 9872     Vul: None ♦ 732 ♣ K4</p> <p>♠ Q10853     ♠ J ♥ Q54     ♥ AK106 ♦ AK10     ♦ Q9654 ♣ A5     ♣ 1076</p> <p>♠ K42 ♥ J3 ♦ J8 ♣ QJ9832</p> <p>7     ♣♦♥♠NT 15 10     N - - - - - 8     S - - - - - E - 5 4 2 4 W - 5 4 2 4</p>	<p><b>18</b>     ♠ Q6     Dir: E ♥     Vul: N-S ♦ AKQJ62 ♣ 98542</p> <p>♠ J     ♠ 1087543 ♥ K10532     ♥ QJ9764 ♦ 9874     ♦ 10 ♣ J107     ♣</p> <p>12     ♠ AK92 5 3     ♥ A8 20     ♦ 53 ♣ AKQ63</p> <p>♣♦♥♠NT N 7 7 - 4 7 S 7 6 - 4 7 E - - 4 - - W - - 4 - -</p>

<p><b>19</b> ♠ AQ983 ♥ A75 ♦ KQ832 ♣ KQ832</p> <p>♠ K10752 ♥ 42 ♦ 82 ♣ A1097</p> <p>♠ KJ986 ♥ Q96543 ♦ J4 ♣ J4</p> <p>15 7 7 11</p> <p>♠ J64 ♥ Q103 ♦ AKJ107 ♣ 65</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>1</td><td>-</td><td>-</td><td>3</td></tr> <tr><td>S</td><td>2</td><td>1</td><td>1</td><td>4</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> <p style="font-size: x-small; text-align: center;">Dir: S Vul: E-W</p>	♠	♦	♥	♣	NT	N	1	-	-	3	S	2	1	1	4	E	-	-	-	-	W	-	-	-	-	<p><b>20</b> ♠ 942 ♥ AQ ♦ AJ93 ♣ 10842</p> <p>♠ KQ10853 ♥ 103 ♦ Q4 ♣ KQJ</p> <p>♠ 6 ♥ J7542 ♦ K1065 ♣ A63</p> <p>11 13 8 8</p> <p>♠ AJ7 ♥ K986 ♦ 872 ♣ 975</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>1</td><td>1</td><td>1</td><td>2</td></tr> <tr><td>W</td><td>1</td><td>1</td><td>1</td><td>2</td></tr> </table> <p style="font-size: x-small; text-align: center;">Dir: W Vul: Both</p>	♠	♦	♥	♣	NT	N	-	-	-	-	S	-	-	-	-	E	1	1	1	2	W	1	1	1	2	<p><b>21</b> ♠ J1073 ♥ 92 ♦ 5432 ♣ K43</p> <p>♠ 652 ♥ J1076 ♦ QJ ♣ AJ72</p> <p>♠ A984 ♥ KQ ♦ 109876 ♣ 85</p> <p>4 9 9 18</p> <p>♠ KQ ♥ A8543 ♦ AK ♣ Q1096</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>2</td><td>1</td><td>1</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>1</td><td>2</td><td>1</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> <p style="font-size: x-small; text-align: center;">Dir: N Vul: N-S</p>	♠	♦	♥	♣	NT	N	2	1	1	1	S	2	1	2	1	E	-	-	-	-	W	-	-	-	-
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Avg HCP	10.25	10.86	10.29	8.60																																																																									
Bal-anced	17	14	11	14																																																																									
Voids/ Singles*	5/6	0/5	3/8	4/8																																																																									
Suit with 7+	1	1	1	3																																																																									