

<p><b>1</b>     ♠ KJ104 ♥ QJ95 ♦ J9 ♣ 976</p> <p>♠ 65 ♥ AK82 ♦ K75432 ♣ A</p> <p>♠ A32 ♥ 3 ♦ 86 ♣ KQ108532</p> <p>8 14 9 9</p> <p>♠ Q987 ♥ 10764 ♦ AQ10 ♣ J4</p> <p>♣♦♥♠NT N - - - - S - - - - E 5 5 - - 2 W 5 5 - - 2</p>	<p><b>2</b>     ♠ J8 ♥ AKQ86 ♦ K53 ♣ 543</p> <p>♠ 652 ♥ 953 ♦ J982 ♣ Q96</p> <p>♠ AK1073 ♥ 72 ♦ AQ1074 ♣ 8</p> <p>♠ Q94 ♥ J104 ♦ 6 ♣ AKJ1072</p> <p>13 3 13 11</p> <p>♣♦♥♠NT N 3 - 4 - 2 S 3 - 3 - - E - 2 - 2 - W - 2 - 2 -</p>	<p><b>3</b>     ♠ A932 ♥ 9542 ♦ KJ ♣ AQ8</p> <p>♠ 84 ♥ J10 ♦ AQ742 ♣ K1053</p> <p>♠ KJ75 ♥ A863 ♦ 63 ♣ J72</p> <p>♠ Q106 ♥ KQ7 ♦ 10985 ♣ 964</p> <p>14 10 9 7</p> <p>♣♦♥♠NT N - - 2 2 2 S - - 2 2 2 E - 1 - - - W - - - - -</p>
<p><b>4</b>     ♠ A86 ♥ 85 ♦ J754 ♣ KQJ2</p> <p>♠ KJ1052 ♥ AJ3 ♦ Q63 ♣ 83</p> <p>♠ 9743 ♥ Q94 ♦ A10 ♣ 10764</p> <p>♠ Q ♥ K10762 ♦ K982 ♣ A95</p> <p>11 11 6 12</p> <p>♣♦♥♠NT N 2 3 2 - - S 2 3 2 - - E - - 3 1 W - - 3 1</p>	<p><b>5</b>     ♠ 1097 ♥ 97 ♦ K53 ♣ AKJ76</p> <p>♠ K2 ♥ K1032 ♦ Q862 ♣ 1082</p> <p>♠ A54 ♥ QJ8654 ♦ J109 ♣ Q</p> <p>♠ QJ863 ♥ A ♦ A74 ♣ 9543</p> <p>11 8 10 11</p> <p>♣♦♥♠NT N 4 - - 4 2 S 4 - - 4 2 E - - 3 - - W - - 3 - -</p>	<p><b>6</b>     ♠ A83 ♥ AQJ6 ♦ Q8 ♣ 7653</p> <p>♠ J9 ♥ 1097 ♦ 743 ♣ AKQ94</p> <p>♠ 10754 ♥ K4 ♦ AJ1096 ♣ J2</p> <p>♠ KQ62 ♥ 8532 ♦ K52 ♣ 108</p> <p>13 10 9 8</p> <p>♣♦♥♠NT N - - 2 1 - S - - 2 1 - E 2 2 - - 1 W 2 2 - - 1</p>
<p><b>7</b>     ♠ A983 ♥ KQ943 ♦ J76 ♣ 3</p> <p>♠ K754 ♥ A5 ♦ 8432 ♣ QJ6</p> <p>♠ QJ62 ♥ J876 ♦ 5 ♣ K1054</p> <p>♠ 10 ♥ 102 ♦ AKQ109 ♣ A9872</p> <p>10 10 7 13</p> <p>♣♦♥♠NT N - 4 3 - 3 S - 4 3 - 3 E - - 1 - - W - - 6 1 -</p>	<p><b>8</b>     ♠ Q64 ♥ 875 ♦ K987 ♣ J76</p> <p>♠ 105 ♥ AK4 ♦ AJ43 ♣ 9852</p> <p>♠ AKJ872 ♥ Q10932 ♦ 52 ♣</p> <p>♠ 93 ♥ J6 ♦ Q106 ♣ AKQ1043</p> <p>6 12 10 12</p> <p>♣♦♥♠NT N 2 - - - - S 2 - - - - E - - 6 6 1 W - - 6 6 1</p>	<p><b>9</b>     ♠ A62 ♥ 9642 ♦ Q65 ♣ K43</p> <p>♠ 3 ♥ KQ108 ♦ J94 ♣ Q9852</p> <p>♠ Q54 ♥ AJ75 ♦ AK1082 ♣ J</p> <p>♠ KJ10987 ♥ 3 ♦ 73 ♣ A1076</p> <p>9 8 15 8</p> <p>♣♦♥♠NT N 1 - - 2 - S 1 - - 2 - E - 3 4 - - W - 3 4 - -</p>
<p><b>10</b>    ♠ AJ ♥ A4 ♦ AJ82 ♣ J10965</p> <p>♠ 7 ♥ KQJ762 ♦ K7 ♣ K743</p> <p>♠ KQ1093 ♥ 103 ♦ Q6543 ♣ A</p> <p>♠ 86542 ♥ 985 ♦ 109 ♣ Q82</p> <p>15 12 11 2</p> <p>♣♦♥♠NT N 1 - - - - S 1 - - - - E - 2 4 - 1 W - 2 4 - 1</p>	<p><b>11</b>    ♠ Q83 ♥ Q952 ♦ AQ765 ♣ 6</p> <p>♠ K5 ♥ KJ63 ♦ K983 ♣ 973</p> <p>♠ AJ1064 ♥ 1074 ♦ 2 ♣ 10842</p> <p>♠ 972 ♥ A8 ♦ J104 ♣ AKQJ5</p> <p>10 10 5 15</p> <p>♣♦♥♠NT N - 2 - - 2 S - 2 - - 2 E - - - - - W - - - - -</p>	<p><b>12</b>    ♠ Q ♥ K9862 ♦ AK1054 ♣ AQ</p> <p>♠ 10874 ♥ J53 ♦ Q93 ♣ 654</p> <p>♠ AJ962 ♥ 1074 ♦ J76 ♣ J7</p> <p>♠ K53 ♥ AQ ♦ 82 ♣ K109832</p> <p>18 3 7 12</p> <p>♣♦♥♠NT N 6 5 6 - 6 S 6 5 6 - 6 E - - - - - W - - - - -</p>
<p><b>13</b>    ♠ AJ754 ♥ 985 ♦ A4 ♣ 876</p> <p>♠ K10642 ♥ K52 ♦ K9532 ♣</p> <p>♠ K8 ♥ AJ73 ♦ Q1083 ♣ Q104</p> <p>♠ Q109632 ♥ Q ♦ J976 ♣ AJ</p> <p>9 9 12 10</p> <p>♣♦♥♠NT N - - 3 - - S - - 3 - - E 4 2 5 - - W 4 2 5 - -</p>	<p><b>14</b>    ♠ 9765 ♥ K53 ♦ A8 ♣ 7654</p> <p>♠ J42 ♥ AJ76 ♦ Q653 ♣ Q9</p> <p>♠ AKQ3 ♥ 982 ♦ J72 ♣ KJ10</p> <p>♠ 108 ♥ Q104 ♦ K1094 ♣ A832</p> <p>7 10 14 9</p> <p>♣♦♥♠NT N - - - - - S 1 - - - - E - 2 2 2 2 W - 2 2 2 2</p>	<p><b>15</b>    ♠ AKQ92 ♥ Q102 ♦ Q ♣ K652</p> <p>♠ J108754 ♥ 3 ♦ A865 ♣ Q3</p> <p>♠ AK984 ♥ KJ432 ♦ A87 ♣</p> <p>♠ 63 ♥ J765 ♦ 1097 ♣ J1094</p> <p>16 7 15 2</p> <p>♣♦♥♠NT N - - - - - S - - - - - E - 5 - 2 W - 5 - 3</p>
<p><b>16</b>    ♠ AQ7 ♥ 92 ♦ AQ6 ♣ AKQ109</p> <p>♠ 32 ♥ A10853 ♦ J9853 ♣ 7</p> <p>♠ 1096 ♥ J7 ♦ 102 ♣ J86432</p> <p>♠ KJ854 ♥ KQ64 ♦ K74 ♣ 5</p> <p>21 5 2 12</p> <p>♣♦♥♠NT N - - 6 6 S - - 6 6 E - - - - - W - - - - -</p>	<p><b>17</b>    ♠ 4 ♥ KQ753 ♦ 943 ♣ 7543</p> <p>♠ A532 ♥ A4 ♦ AJ108 ♣ A82</p> <p>♠ K876 ♥ J108 ♦ Q ♣ KQJ109</p> <p>♠ QJ109 ♥ 962 ♦ K7652 ♣ 6</p> <p>5 17 12 6</p> <p>♣♦♥♠NT N - - - - - S - - - - - E 6 - 4 5 W 6 - 4 5</p>	<p><b>18</b>    ♠ K2 ♥ J9743 ♦ KJ95 ♣ QJ</p> <p>♠ J85 ♥ Q ♦ A7 ♣ A1087532</p> <p>♠ AQ1073 ♥ 10652 ♦ Q1086 ♣</p> <p>♠ 964 ♥ AK8 ♦ 432 ♣ K964</p> <p>11 11 8 10</p> <p>♣♦♥♠NT N - - 1 - - S - - 1 - - E 2 - 3 1 W 2 - 3 1</p>

<p><b>19</b>    ♠ K10752    <i>Dir: S</i>                   ♥ J                    <i>Vul: E-W</i>                   ♦ K954                   ♣ 632</p> <p>♠ J83                    ♠ A96          ♥ Q2                    ♥ K863          ♦ AJ1063                ♦ Q          ♣ Q54                    ♣ AK1097</p> <p>7            ♠ Q4          10 16       ♥ A109754          7            ♦ 872                       ♣ J8</p> <table style="float: right; border: 1px solid black; font-size: 8px;"> <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>4</td><td>-</td><td>-</td><td>3</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>-</td><td>3</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	-	-	S	-	-	-	-	E	4	-	-	3	W	4	-	-	3	<p><b>20</b>    ♠ Q107            <i>Dir: W</i>                   ♥ J765                <i>Vul: Both</i>                   ♦ Q872                   ♣ 93</p> <p>♠ 6542                    ♠ AJ9          ♥ K8                    ♥ 1042          ♦ KJ1095                ♦ A64          ♣ AQ                    ♣ J1064</p> <p>5            ♠ K83          13 10       ♥ AQ93          12            ♦ 3                       ♣ K8752</p> <table style="float: right; border: 1px solid black; font-size: 8px;"> <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>-</td><td>5</td><td>-</td><td>4</td></tr> <tr><td>W</td><td>-</td><td>5</td><td>-</td><td>4</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	1	-	S	-	-	1	-	E	-	5	-	4	W	-	5	-	4	<p><b>21</b>    ♠ AQ7                <i>Dir: N</i>                   ♥ KQ7                <i>Vul: N-S</i>                   ♦ J876                   ♣ 1063</p> <p>♠ 8542                    ♠ K10          ♥ 2                    ♥ AJ10953          ♦ Q10                    ♦ AK32          ♣ J97542                ♣ K</p> <p>12            ♠ J963          3 18       ♥ 864          7            ♦ 954                       ♣ AQ8</p> <table style="float: right; border: 1px solid black; font-size: 8px;"> <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>-</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>3</td><td>-</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	-	-	S	-	-	-	-	E	2	-	3	-	W	2	-	3	-
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<p><b>25</b>    ♠ 8765                <i>Dir: N</i>                   ♥ 842                    <i>Vul: E-W</i>                   ♦ K82                   ♣ A92</p> <p>♠ Q9                    ♠ A10432          ♥ J95                    ♥ KQ          ♦ 763                    ♦ AQ5          ♣ KQ643                ♣ J105</p> <p>7            ♠ KJ          8 16       ♥ A10763          9            ♦ J1094                       ♣ 87</p> <table style="float: right; border: 1px solid black; font-size: 8px;"> <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>3</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>W</td><td>3</td><td>-</td><td>3</td><td>2</td></tr> </table>	♠	♦	♥	♣	NT	N	-	-	1	-	S	-	-	1	-	E	3	-	3	2	W	3	-	3	2	<p><b>26</b>    ♠ J96                    <i>Dir: E</i>                   ♥ 962                    <i>Vul: Both</i>                   ♣ AKQJ1084</p> <p>♠ 83                    ♠ 104          ♥ 1087632                ♥ AK95          ♦ Q875                    ♦ AJ10          ♣ 2                    ♣ 9765</p> <p>11            ♠ AKQ752          2 12       ♥ QJ4          15            ♦ K43                       ♣ 3</p> <table style="float: right; border: 1px solid black; font-size: 8px;"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>NT</td></tr> <tr><td>N</td><td>6</td><td>-</td><td>-</td><td>6</td></tr> <tr><td>S</td><td>6</td><td>-</td><td>-</td><td>6</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> </table>	♠	♦	♥	♣	NT	N	6	-	-	6	S	6	-	-	6	E	-	-	2	-	W	-	-	2	-	<p><b>27</b>    ♠ 1075                <i>Dir: S</i>                   ♥                        <i>Vul: None</i>                   ♦ Q109864                   ♣ KQ65</p> <p>♠ K642                    ♠ 93          ♥ 53                    ♥ KJ10862          ♦ AK72                    ♦ 5          ♣ 973                    ♣ AJ108</p> <p>7            ♠ AQJ8          10 9       ♥ AQ974          14            ♦ J3                       ♣ 42</p> <table style="float: right; border: 1px solid black; font-size: 8px;"> <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>1</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>1</td><td>-</td></tr> </table>	♠	♦	♥	♣	NT	N	-	2	-	-	S	-	2	-	-	E	1	-	1	-	W	1	-	1	-
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E	-	-	2	4																																																																									
W	-	-	2	4																																																																									
	N	S	E	W																																																																									
Avg HCP	10.21	10.57	10.07	9.15																																																																									
Bal- anced	15	12	10	14																																																																									
Voids/ Singles*	2/ 7	0/10	3/12	1/ 9																																																																									
Suit with 7+	1	0	1	1																																																																									