

<p><b>1</b></p> <p>♠ A2 ♥ Q42 ♦ Q9653 ♣ 763</p> <p>♠ Q84 ♥ J3 ♦ KJ8742 ♣ K10</p> <p>♠ J1096 ♥ A107 ♦ A10 ♣ AQJ2</p> <p>8 10 16 6</p> <p>♠ K753 ♥ K9865 ♦ ♣ 9854</p> <p>Dir: N Vul: None</p> <p>♠ ♠ ♠ ♠ NT N - - 1 - - S - - 1 - - E - 3 - 3 2 W - 3 - 2 2</p>	<p><b>2</b></p> <p>♠ 10842 ♥ J864 ♦ QJ7 ♣ KQ</p> <p>♠ AK9 ♥ A3 ♦ K865 ♣ 7532</p> <p>♠ J653 ♥ Q102 ♦ 1042 ♣ AJ9</p> <p>♠ Q7 ♥ K975 ♦ A93 ♣ 10864</p> <p>9 14 8 9</p> <p>♠ ♠ ♠ ♠ NT N - - 1 - - S - - 1 - - E 2 3 - 2 2 W 3 3 - 2 2</p> <p>Dir: E Vul: N-S</p>	<p><b>3</b></p> <p>♠ K75 ♥ A6432 ♦ A7 ♣ QJ3</p> <p>♠ J984 ♥ K5 ♦ 653 ♣ AK95</p> <p>♠ A6 ♥ 98 ♦ KQ1042 ♣ 10762</p> <p>♠ Q1032 ♥ QJ107 ♦ J98 ♣ 84</p> <p>14 11 9 6</p> <p>♠ ♠ ♠ ♠ NT N - - 3 1 - S - - 3 1 - E 2 2 - - - W 2 2 - - -</p> <p>Dir: S Vul: E-W</p>
<p><b>4</b></p> <p>♠ 64 ♥ 109 ♦ K962 ♣ J9632</p> <p>♠ K8 ♥ QJ82 ♦ Q8743 ♣ Q4</p> <p>♠ AQJ953 ♥ K74 ♦ A ♣ A87</p> <p>♠ 1072 ♥ A653 ♦ J105 ♣ K105</p> <p>4 10 18 8</p> <p>♠ ♠ ♠ ♠ NT N - - - - - S - - - - - E - 3 5 5 4 W - 2 5 5 3</p> <p>Dir: W Vul: Both</p>	<p><b>5</b></p> <p>♠ K982 ♥ AK93 ♦ 102 ♣ A63</p> <p>♠ AQ5 ♥ J87542 ♦ J5 ♣ Q8</p> <p>♠ J73 ♥ 10 ♦ A86 ♣ K109542</p> <p>♠ 1064 ♥ Q6 ♦ KQ9743 ♣ J7</p> <p>14 10 8 8</p> <p>♠ ♠ ♠ ♠ NT N - 4 1 2 - S - 4 1 2 - E 2 - - - - W 2 - - - -</p> <p>Dir: N Vul: N-S</p>	<p><b>6</b></p> <p>♠ K953 ♥ K42 ♦ A54 ♣ Q85</p> <p>♠ QJ2 ♥ AJ983 ♦ 32 ♣ 1097</p> <p>♠ 1084 ♥ Q107 ♦ KQJ96 ♣ A4</p> <p>♠ A76 ♥ 65 ♦ 1087 ♣ KJ632</p> <p>12 8 12 8</p> <p>♠ ♠ ♠ ♠ NT N 2 - - 1 1 S 2 - - 1 1 E - 1 2 - - W - 1 2 - -</p> <p>Dir: E Vul: E-W</p>
<p><b>7</b></p> <p>♠ AQ9865 ♥ AQ3 ♦ AQ2 ♣ 8</p> <p>♠ J1032 ♥ 1075 ♦ J9 ♣ KQ104</p> <p>♠ KJ9862 ♥ 1063 ♦ J976</p> <p>♠ K74 ♥ 4 ♦ K8754 ♣ A532</p> <p>18 7 5 10</p> <p>♠ ♠ ♠ ♠ NT N - 7 - 7 7 S - 6 - 7 7 E - 1 - - - W - - 1 - -</p> <p>Dir: S Vul: Both</p>	<p><b>8</b></p> <p>♠ A8764 ♥ 854 ♦ A109 ♣ A8</p> <p>♠ 1032 ♥ KJ2 ♦ 8642 ♣ J63</p> <p>♠ K5 ♥ 1073 ♦ KQJ3 ♣ 10972</p> <p>♠ QJ9 ♥ AQ96 ♦ 75 ♣ KQ54</p> <p>12 5 9 14</p> <p>♠ ♠ ♠ ♠ NT N 1 - 3 4 3 S 1 - 3 4 3 E - - - - - W - - - - -</p> <p>Dir: W Vul: None</p>	<p><b>9</b></p> <p>♠ J5 ♥ AKQ7 ♦ 742 ♣ AK107</p> <p>♠ 832 ♥ 8543 ♦ J853 ♣ 53</p> <p>♠ AK1064 ♥ 92 ♦ K109 ♣ 986</p> <p>♠ Q97 ♥ J106 ♦ AQ6 ♣ QJ42</p> <p>17 1 10 12</p> <p>♠ ♠ ♠ ♠ NT N 5 3 4 - 4 S 5 3 4 - 4 E - - - - - W - - - - -</p> <p>Dir: N Vul: E-W</p>
<p><b>10</b></p> <p>♠ K8743 ♥ 1082 ♦ 9 ♣ J1054</p> <p>♠ 1092 ♥ A965 ♦ A65 ♣ AQ8</p> <p>♠ J5 ♥ KQJ74 ♦ 1084 ♣ K76</p> <p>♠ AQ6 ♥ 3 ♦ KQJ732 ♣ 932</p> <p>4 14 10 12</p> <p>♠ ♠ ♠ ♠ NT N - 2 - 1 - S - 2 - 1 - E 1 - 3 - 2 W 1 - 3 - 2</p> <p>Dir: E Vul: Both</p>	<p><b>11</b></p> <p>♠ 9 ♥ AQ109853 ♦ J9 ♣ A86</p> <p>♠ K64 ♥ J2 ♦ K62 ♣ J9542</p> <p>♠ AQJ5 ♥ 76 ♦ AQ85 ♣ K107</p> <p>♠ 108732 ♥ K4 ♦ 10743 ♣ Q3</p> <p>11 8 16 5</p> <p>♠ ♠ ♠ ♠ NT N - - 3 - - S - - 3 - - E 2 3 - 3 - W 2 3 - 3 -</p> <p>Dir: S Vul: None</p>	<p><b>12</b></p> <p>♠ A32 ♥ KQJ10654 ♦ 5 ♣ J3</p> <p>♠ J85 ♥ 9872 ♦ Q64 ♣ 652</p> <p>♠ Q1097 ♥ 3 ♦ AKJ732 ♣ 109</p> <p>♠ K64 ♥ A ♦ 1098 ♣ AKQ874</p> <p>11 3 10 16</p> <p>♠ ♠ ♠ ♠ NT N 6 - 6 2 1 S 6 - 6 2 1 E - 2 - - - W - 2 - - -</p> <p>Dir: W Vul: N-S</p>
<p><b>13</b></p> <p>♠ KJ52 ♥ K85 ♦ 92 ♣ J1072</p> <p>♠ Q863 ♥ J64 ♦ 1074 ♣ Q84</p> <p>♠ A1094 ♥ AQ972 ♦ 85 ♣ 65</p> <p>♠ 7 ♥ 103 ♦ AKQJ63 ♣ AK93</p> <p>8 5 10 17</p> <p>♠ ♠ ♠ ♠ NT N 4 3 - - 2 S 3 3 - - 1 E - - 1 1 - W - - 1 1 -</p> <p>Dir: N Vul: Both</p>	<p><b>14</b></p> <p>♠ J1076 ♥ 1096 ♦ ♣ AJ10763</p> <p>♠ AKQ8 ♥ 7 ♦ J86432 ♣ 94</p> <p>♠ 95 ♥ AKQ8542 ♦ AQ105 ♣</p> <p>♠ 432 ♥ J3 ♦ K97 ♣ KQ852</p> <p>6 10 15 9</p> <p>♠ ♠ ♠ ♠ NT N 2 - - - - S 2 - - - - E - 6 5 5 1 W - 6 6 5 1</p> <p>Dir: E Vul: None</p>	<p><b>15</b></p> <p>♠ 10 ♥ Q1062 ♦ 1074 ♣ A8642</p> <p>♠ J9 ♥ AK ♦ AKQJ3 ♣ KJ107</p> <p>♠ AQ83 ♥ 953 ♦ 965 ♣ Q95</p> <p>♠ K76542 ♥ J874 ♦ 82 ♣ 3</p> <p>6 22 8 4</p> <p>♠ ♠ ♠ ♠ NT N - - - - - S - - - - - E 5 4 - 2 5 W 5 4 - 1 5</p> <p>Dir: S Vul: N-S</p>
<p><b>16</b></p> <p>♠ A42 ♥ 85 ♦ 862 ♣ QJ952</p> <p>♠ J7 ♥ AQ107 ♦ KQ54 ♣ 764</p> <p>♠ KQ1063 ♥ 632 ♦ AJ ♣ K103</p> <p>♠ 985 ♥ KJ94 ♦ 10973 ♣ A8</p> <p>7 12 13 8</p> <p>♠ ♠ ♠ ♠ NT N - - - - - S - - - - - E 2 3 3 4 2 W 2 3 3 3 2</p> <p>Dir: W Vul: E-W</p>	<p><b>17</b></p> <p>♠ A108 ♥ AQ1043 ♦ J954 ♣ 3</p> <p>♠ J9 ♥ J752 ♦ KQ2 ♣ K1084</p> <p>♠ K763 ♥ ♦ 1087 ♣ QJ7652</p> <p>♠ Q542 ♥ K986 ♦ A63 ♣ A9</p> <p>11 10 6 13</p> <p>♠ ♠ ♠ ♠ NT N - 3 4 2 2 S - 2 4 2 2 E 4 - - - - W 4 - - - -</p> <p>Dir: N Vul: None</p>	<p><b>18</b></p> <p>♠ J87 ♥ 10752 ♦ A876 ♣ A8</p> <p>♠ AQ63 ♥ KQ96 ♦ 52 ♣ 1094</p> <p>♠ 52 ♥ A843 ♦ QJ10 ♣ QJ76</p> <p>♠ K1094 ♥ J ♦ K943 ♣ K532</p> <p>9 11 10 10</p> <p>♠ ♠ ♠ ♠ NT N - 2 - - - S - 2 - 1 - E 1 - 2 - 1 W 1 - 2 - 1</p> <p>Dir: E Vul: N-S</p>

<p><b>19</b>    ♠ Q10932    <i>Dir: S</i>                   ♥ 73            <i>Vul: E-W</i>                   ♦ A1083                   ♣ 92</p> <p>♠ J75            ♠ A          ♥ K109        ♥ AQ8642          ♦ QJ965       ♦ K42          ♣ 106         ♣ K73</p> <p>6            ♠ K864          7 16       ♥ J5                     ♦ 7          11         ♣ AQJ854</p> <table style="font-size: small; width: 100%;"> <tr><td colspan="5">♣♦♥♠NT</td></tr> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>4</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>4</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>4</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>3</td><td>-</td></tr> </table>	♣♦♥♠NT					N	2	-	-	4	S	2	-	-	4	E	-	2	4	1	W	-	2	3	-	<p><b>20</b>    ♠ AKQ876    <i>Dir: W</i>                   ♥ 109        <i>Vul: Both</i>                   ♦ J9                   ♣ KJ5</p> <p>♠ J932            ♠ 10          ♥ AQJ            ♥ 72          ♦ Q43            ♦ 1065          ♣ 642            ♣ AQ109873</p> <p>14            ♠ 54          10 6        ♥ K86543                     ♦ AK872          10            ♣</p> <table style="font-size: small; width: 100%;"> <tr><td colspan="5">♣♦♥♠NT</td></tr> <tr><td>N</td><td>-</td><td>2</td><td>3</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>3</td><td>3</td></tr> <tr><td>E</td><td>3</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>3</td><td>-</td><td>-</td><td>2</td></tr> </table>	♣♦♥♠NT					N	-	2	3	3	S	-	2	3	3	E	3	-	-	2	W	3	-	-	2	<p><b>21</b>    ♠ KJ7532    <i>Dir: N</i>                   ♥ 543        <i>Vul: N-S</i>                   ♦ 4                   ♣ J93</p> <p>♠ 98            ♠ A104          ♥ 1076        ♥ KJ92          ♦ Q1098       ♦ AK2          ♣ K1084       ♣ AQ5</p> <p>5            ♠ Q6          5 21       ♥ AQ8                     ♦ J7653          9            ♣ 762</p> <table style="font-size: small; width: 100%;"> <tr><td colspan="5">♣♦♥♠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>3</td><td>3</td><td>4</td></tr> <tr><td>W</td><td>4</td><td>3</td><td>3</td><td>4</td></tr> </table>	♣♦♥♠NT					N	-	-	-	-	S	-	-	-	-	E	4	3	3	4	W	4	3	3	4
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<p><b>22</b>    ♠ J3            <i>Dir: E</i>                   ♥ KJ9543    <i>Vul: E-W</i>                   ♦ 4                   ♣ KJ42</p> <p>♠ AQ10875       ♠ K2          ♥ AQ8           ♥ 10762          ♦ 83            ♥ A1072          ♣ 98            ♣ 1076</p> <p>9            ♠ 964          12 7       ♥          12         ♦ KQJ965                     ♣ AQ53</p> <table style="font-size: small; width: 100%;"> <tr><td colspan="5">♣♦♥♠NT</td></tr> <tr><td>N</td><td>3</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>3</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>2</td></tr> </table>	♣♦♥♠NT					N	3	3	-	-	S	3	3	-	-	E	-	-	1	2	W	-	-	1	2	<p><b>23</b>    ♠ AQ854       <i>Dir: S</i>                   ♥ Q84        <i>Vul: Both</i>                   ♦ 75                   ♣ AK8</p> <p>♠ KJ63            ♠ 97          ♥ 9732           ♥ KJ105          ♦ QJ10           ♦ A86          ♣ J6             ♣ 9532</p> <p>15            ♠ 102          8 8         ♥ A6                     ♦ K9432          9            ♣ Q1074</p> <table style="font-size: small; width: 100%;"> <tr><td colspan="5">♣♦♥♠NT</td></tr> <tr><td>N</td><td>4</td><td>4</td><td>-</td><td>3</td></tr> <tr><td>S</td><td>4</td><td>4</td><td>-</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>2</td></tr> </table>	♣♦♥♠NT					N	4	4	-	3	S	4	4	-	3	E	-	-	-	2	W	-	-	-	2	<p><b>24</b>    ♠ A85            <i>Dir: W</i>                   ♥ 103        <i>Vul: None</i>                   ♦ A952                   ♣ AJ87</p> <p>♠ 7652            ♠ KQ10632          ♥ Q107643       ♥ AKQ84          ♦ KQ9            ♦ 8                               ♣ 10</p> <p>13            ♠ J974          7 14       ♥ J9                     ♦ KJ          6            ♣ 65432</p> <table style="font-size: small; width: 100%;"> <tr><td colspan="5">♣♦♥♠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>2</td><td>5</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>5</td><td>2</td></tr> </table>	♣♦♥♠NT					N	2	-	-	-	S	2	-	-	-	E	-	2	5	2	W	-	3	5	2
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<p><b>25</b>    ♠ AK82        <i>Dir: N</i>                   ♥ 764        <i>Vul: E-W</i>                   ♦ K965                   ♣ 64</p> <p>♠ 10653            ♠ 974          ♥ 108            ♥ QJ95          ♦ A842           ♦ J3          ♣ AK3            ♣ QJ52</p> <p>10            ♠ QJ          11 7       ♥ AK32          12         ♦ Q107                     ♣ 10987</p> <table style="font-size: small; width: 100%;"> <tr><td colspan="5">♣♦♥♠NT</td></tr> <tr><td>N</td><td>1</td><td>3</td><td>1</td><td>2</td></tr> <tr><td>S</td><td>1</td><td>3</td><td>1</td><td>2</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	1	3	1	2	S	1	3	1	2	E	-	-	-	-	W	-	-	-	-	<p><b>26</b>    ♠ 983            <i>Dir: E</i>                   ♥ J9842       <i>Vul: Both</i>                   ♦ 842                   ♣ QJ</p> <p>♠ K105            ♠ AJ762          ♥ Q106           ♥ 73          ♦ J3             ♦ Q107          ♣ A10865       ♣ K92</p> <p>4            ♠ Q4          10 10       ♥ AK5                     ♦ AK965          16            ♣ 743</p> <table style="font-size: small; width: 100%;"> <tr><td colspan="5">♣♦♥♠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>3</td></tr> <tr><td>W</td><td>3</td><td>-</td><td>3</td><td>3</td></tr> </table>	♣♦♥♠NT					N	-	-	1	-	S	-	-	1	-	E	3	-	3	3	W	3	-	3	3	<p><b>27</b>    ♠ Q865        <i>Dir: S</i>                   ♥ 965        <i>Vul: None</i>                   ♦ Q104                   ♣ 875</p> <p>♠ AK7            ♠ J10932          ♥ 2             ♥ 73          ♦ K9732        ♦ J65          ♣ AK109        ♣ 632</p> <p>4            ♠ 4          17 2       ♥ AKQJ1084                     ♦ A8          17         ♣ QJ4</p> <table style="font-size: small; width: 100%;"> <tr><td colspan="5">♣♦♥♠NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>3</td></tr> <tr><td>E</td><td>2</td><td>2</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>2</td><td>3</td><td>-</td></tr> </table>	♣♦♥♠NT					N	-	-	3	2	S	-	-	3	3	E	2	2	3	-	W	2	2	3	-
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Avg HCP	9.64	10.18	10.71	9.47																																																																									
Bal- anced	15	13	17	20																																																																									
Voids/ Singles*	1/ 8	3/ 8	3/ 7	1/ 2																																																																									
Suit with 7+	2	1	2	0																																																																									