

<p><b>1</b>     ♠ J2 ♥ 982 ♦ KJ72 ♣ J974</p> <p>Dir: N Vul: None</p> <p>♠ 10986 ♥ AKQJ10 ♦ 9843 ♣</p> <p>♠ 754 ♥ 65 ♦ A5 ♣ AK6532</p> <p>6     ♠ AKQ3 ♥ 743 ♦ Q106 ♣ Q108</p> <p>10 11 13</p> <p>♠ ♣♦♥▲NT N - - - - - S - - - - - E - 2 2 2 W - 2 2 2</p>	<p><b>2</b>     ♠ AKQ72 ♥ 85 ♦ 109 ♣ AQJ9</p> <p>Dir: E Vul: N-S</p> <p>♠ 105 ♥ AQ104 ♦ K86 ♣ 8763</p> <p>♠ J64 ♥ K2 ♦ QJ7432 ♣ 54</p> <p>♠ 983 ♥ J9763 ♦ A5 ♣ K102</p> <p>16 9 7 8</p> <p>♠ ♣♦♥▲NT N 3 - 2 4 3 S 3 - 2 4 3 E - 2 - - - W - 2 - - -</p>	<p><b>3</b>     ♠ Q10873 ♥ AJ ♦ 95 ♣ K1042</p> <p>Dir: S Vul: E-W</p> <p>♠ AK ♥ 32 ♦ KQ102 ♣ AQJ65</p> <p>♠ 65 ♥ KQ10765 ♦ 86 ♣ 987</p> <p>♠ J942 ♥ 984 ♦ AJ743 ♣ 3</p> <p>10 19 5 6</p> <p>♠ ♣♦♥▲NT N - - - 2 - S - - - 2 - E 3 - 3 - 1 W 3 - 3 - 1</p>
<p><b>4</b>     ♠ 1073 ♥ KJ96 ♦ AK10 ♣ Q95</p> <p>Dir: W Vul: Both</p> <p>♠ 54 ♥ A ♦ 98764 ♣ J10832</p> <p>♠ KJ82 ♥ Q854 ♦ Q2 ♣ A64</p> <p>♠ AQ96 ♥ 10732 ♦ J53 ♣ K7</p> <p>13 5 12 10</p> <p>♠ ♣♦♥▲NT N - - 4 3 3 S - - 4 4 4 E 1 - - - - W - - - - -</p>	<p><b>5</b>     ♠ 1098653 ♥ 5 ♦ 86 ♣ K863</p> <p>Dir: N Vul: N-S</p> <p>♠ KQJ2 ♥ 832 ♦ Q4 ♣ AJ52</p> <p>♠ A4 ♥ Q96 ♦ 107532 ♣ Q107</p> <p>♠ 7 ♥ AKJ1074 ♦ AKJ9 ♣ 94</p> <p>3 13 8 16</p> <p>♠ ♣♦♥▲NT N - - 4 2 2 S - - 4 2 2 E - - - - - W - - - - -</p>	<p><b>6</b>     ♠ AK87 ♥ K75 ♦ 106542 ♣ 6</p> <p>Dir: E Vul: E-W</p> <p>♠ QJ95 ♥ Q64 ♦ 3 ♣ K7532</p> <p>♠ 1064 ♥ J982 ♦ KQ8 ♣ QJ8</p> <p>♠ 32 ♥ A103 ♦ AJ97 ♣ A1094</p> <p>10 8 9 13</p> <p>♠ ♣♦♥▲NT N - 5 - - 3 S - 5 - - 3 E - - - - - W - - - - -</p>
<p><b>7</b>     ♠ KJ108764 ♥ A6 ♦ 96 ♣ A4</p> <p>Dir: S Vul: Both</p> <p>♠ 95 ♥ K104 ♦ AK108753 ♣ 3</p> <p>♠ AQ ♥ QJ98752 ♦ 4 ♣ Q106</p> <p>♠ 32 ♥ 3 ♦ QJ2 ♣ KJ98752</p> <p>12 10 11 7</p> <p>♠ ♣♦♥▲NT N 2 - - 2 2 S 2 - - 2 2 E - 4 5 - - W - 4 5 - -</p>	<p><b>8</b>     ♠ 94 ♥ K64 ♦ 1043 ♣ QJ764</p> <p>Dir: W Vul: None</p> <p>♠ Q75 ♥ A3 ♦ AQ962 ♣ 1082</p> <p>♠ K32 ♥ Q9852 ♦ J85 ♣ K3</p> <p>♠ AJ1086 ♥ J107 ♦ K7 ♣ A95</p> <p>6 12 9 13</p> <p>♠ ♣♦♥▲NT N 1 - - 1 - S 2 - - 1 - E - 1 1 - - W - 1 1 - -</p>	<p><b>9</b>     ♠ K102 ♥ A97 ♦ J10843 ♣ A10</p> <p>Dir: N Vul: E-W</p> <p>♠ Q98743 ♥ 2 ♦ A7 ♣ 8764</p> <p>♠ J65 ♥ Q10843 ♦ K96 ♣ 95</p> <p>♠ A ♥ KJ65 ♦ Q52 ♣ KQJ32</p> <p>12 6 6 16</p> <p>♠ ♣♦♥▲NT N 4 5 3 - 4 S 4 5 3 - 4 E - - - - - W - - - - -</p>
<p><b>10</b>     ♠ J4 ♥ A10842 ♦ J42 ♣ A63</p> <p>Dir: E Vul: Both</p> <p>♠ Q107 ♥ KJ6 ♦ AQ ♣ KJ842</p> <p>♠ AK8 ♥ ♦ K1097653 ♣ 975</p> <p>♠ 96532 ♥ Q9753 ♦ 8 ♣ Q10</p> <p>10 16 10 4</p> <p>♠ ♣♦♥▲NT N - - - - - S - - - - - E 5 6 - - 5 W 5 6 - - 5</p>	<p><b>11</b>     ♠ A62 ♥ AK102 ♦ J82 ♣ 1065</p> <p>Dir: S Vul: None</p> <p>♠ K1073 ♥ 53 ♦ KQ54 ♣ K87</p> <p>♠ 984 ♥ 98 ♦ A973 ♣ AQJ4</p> <p>♠ QJ5 ♥ QJ764 ♦ 106 ♣ 932</p> <p>12 11 11 6</p> <p>♠ ♣♦♥▲NT N - - 1 - - S - - 1 - - E 3 3 - 2 - W 3 3 - 2 -</p>	<p><b>12</b>     ♠ 32 ♥ 8762 ♦ AJ865 ♣ 76</p> <p>Dir: W Vul: N-S</p> <p>♠ AKQ6 ♥ K53 ♦ Q109 ♣ 843</p> <p>♠ J1095 ♥ AQJ10 ♦ K2 ♣ J109</p> <p>♠ 874 ♥ 94 ♦ 743 ♣ AKQ52</p> <p>5 14 12 9</p> <p>♠ ♣♦♥▲NT N - - - - - S - - - - - E - - 2 3 1 W - - 2 3 1</p>
<p><b>13</b>     ♠ 954 ♥ 92 ♦ AKQ92 ♣ J105</p> <p>Dir: N Vul: Both</p> <p>♠ QJ1083 ♥ Q65 ♦ J ♣ 8743</p> <p>♠ K76 ♥ AK83 ♦ 108754 ♣ A</p> <p>♠ A2 ♥ J1074 ♦ 63 ♣ KQ962</p> <p>10 6 14 10</p> <p>♠ ♣♦♥▲NT N 2 - - - - S 2 - - - - E - 2 3 - - W - 2 3 - -</p>	<p><b>14</b>     ♠ 10873 ♥ K96 ♦ KJ10 ♣ 1074</p> <p>Dir: E Vul: None</p> <p>♠ KQ2 ♥ 874 ♦ A72 ♣ AQ82</p> <p>♠ A4 ♥ AQ102 ♦ 953 ♣ J963</p> <p>♠ J965 ♥ J53 ♦ Q864 ♣ K5</p> <p>7 15 11 7</p> <p>♠ ♣♦♥▲NT N - - - - - S - - - - - E 5 - 5 - 4 W 5 - 5 - 4</p>	<p><b>15</b>     ♠ 109543 ♥ 62 ♦ 873 ♣ K92</p> <p>Dir: S Vul: N-S</p> <p>♠ 8 ♥ AK74 ♦ 652 ♣ AQ654</p> <p>♠ AK7 ♥ J10985 ♦ AJ4 ♣ J8</p> <p>♠ QJ62 ♥ Q3 ♦ KQ109 ♣ 1073</p> <p>3 13 14 10</p> <p>♠ ♣♦♥▲NT N - - - - - S - - - - - E 5 - 5 - 5 W 5 - 5 - 4</p>
<p><b>16</b>     ♠ J983 ♥ K743 ♦ A1073 ♣ A</p> <p>Dir: W Vul: E-W</p> <p>♠ K65 ♥ 108 ♦ QJ984 ♣ Q65</p> <p>♠ Q42 ♥ J ♦ K62 ♣ K108732</p> <p>♠ A107 ♥ AQ9652 ♦ 5 ♣ J94</p> <p>12 8 9 11</p> <p>♠ ♣♦♥▲NT N - - 6 4 3 S - - 6 4 3 E - - - - - W - - - - -</p>	<p><b>17</b>     ♠ KJ93 ♥ AJ95 ♦ 1097 ♣ 94</p> <p>Dir: N Vul: None</p> <p>♠ 4 ♥ K86 ♦ KQJ643 ♣ Q86</p> <p>♠ AQ752 ♥ 1074 ♦ A85 ♣ 107</p> <p>♠ 1086 ♥ Q32 ♦ 2 ♣ AKJ532</p> <p>9 11 10 10</p> <p>♠ ♣♦♥▲NT N 3 - 1 - - S 2 - 1 - - E - 3 - - 2 W - 3 - - 2</p>	<p><b>18</b>     ♠ KQ4 ♥ J94 ♦ AK103 ♣ K32</p> <p>Dir: E Vul: N-S</p> <p>♠ J8732 ♥ 82 ♦ 865 ♣ J87</p> <p>♠ 1095 ♥ KQ653 ♦ Q72 ♣ Q9</p> <p>♠ A6 ♥ A107 ♦ J94 ♣ A10654</p> <p>16 2 9 13</p> <p>♠ ♣♦♥▲NT N 5 4 - - 5 S 5 4 - - 5 E - - - - - W - - - - -</p>

<p><b>19</b>    ♠ AJ ♥ 6 ♦ AQ654 ♣ AK984</p> <p>Dir: S Vul: E-W</p> <p>♠ Q85 ♥ J87 ♦ KJ9 ♣ QJ106</p> <p>♠ 1097 ♥ AKQ109 ♦ 10832 ♣ 5</p> <p>18    ♠ K6432 ♥ 5432 ♦ 7 ♣ 732</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>-</td><td>2</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>-</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>1</td></tr> </table>	♣	♦	♥	♠	NT	N	4	-	-	2	S	4	-	-	2	E	-	-	-	-	W	-	-	-	1	<p><b>20</b>    ♠ 109 ♥ 632 ♦ A1072 ♣ QJ73</p> <p>Dir: W Vul: Both</p> <p>♠ 72 ♥ AK87 ♦ 65 ♣ K10964</p> <p>♠ KQ543 ♥ 1094 ♦ KJ9 ♣ 52</p> <p>7    ♠ AJ86 ♥ QJ5 ♦ Q843 ♣ A8</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>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>1</td><td>2</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>1</td><td>1</td></tr> </table>	♣	♦	♥	♠	NT	N	-	1	-	-	S	-	2	-	-	E	1	-	1	2	W	1	-	1	1	<p><b>21</b>    ♠ 6 ♥ Q72 ♦ 976432 ♣ K64</p> <p>Dir: N Vul: N-S</p> <p>♠ AKQJ85 ♥ K84 ♦ KQ ♣ 83</p> <p>♠ 972 ♥ A1065 ♦ AJ10 ♣ A72</p> <p>5    ♠ 1043 ♥ J93 ♦ 85 ♣ QJ1095</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>-</td><td>-</td><td>5</td><td>6</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>5</td><td>6</td></tr> </table>	♣	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	-	-	5	6	W	-	-	5	6
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**RECAP**

	N	S	E	W
Avg HCP	9.52	9.93	10.15	10.40
Bal- anced	15	15	15	12
Voids/ Singles*	0/ 7	1/10	1/ 6	2/10
Suit with 7+	1	1	2	2

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