

<p><b>1</b>    ♠ K108 ♥ 9 ♦ J7652 ♣ 8752</p> <p>Dir: N Vul: None</p> <p>♠ A9753 ♥ A42 ♦ A98 ♣ KJ</p> <p>♠ QJ642 ♥ 7 ♦ KQ103 ♣ A43</p> <p>4    ♠ KQJ108653 16 12    ♥ 4 8    ♣ Q1096</p> <p>♠ ♣ ♥ ♦ NT N - - 2 - - S - - 2 - - E - 5 - 6 6 W - 4 - 6 6</p>	<p><b>2</b>    ♠ QJ108 ♥ ♦ J98743 ♣ A32</p> <p>Dir: E Vul: N-S</p> <p>♠ 4 ♥ AQJ10765 ♦ K ♣ J986</p> <p>♠ A96532 ♥ K32 ♦ Q2 ♣ KQ</p> <p>8    ♠ K7 11 14    ♥ 984 7    ♦ A1065 ♣ 10754</p> <p>♠ ♣ ♥ ♦ NT N - 4 - - - S - 4 - - - E - - 5 2 2 W - - 5 2 2</p>	<p><b>3</b>    ♠ AK9743 ♥ 865 ♦ 73 ♣ 87</p> <p>Dir: S Vul: E-W</p> <p>♠ QJ52 ♥ 32 ♦ Q ♣ KQ10963</p> <p>♠ 86 ♥ AQJ10 ♦ AKJ54 ♣ J5</p> <p>7    ♠ 10 10 16    ♥ K974 7    ♦ 109862 ♣ A42</p> <p>♠ ♣ ♥ ♦ NT N - - - - NT S - - - - - E 4 - - - 3 W 3 - - - 3</p>
<p><b>4</b>    ♠ A973 ♥ 9874 ♦ A5 ♣ 743</p> <p>Dir: W Vul: Both</p> <p>♠ 105 ♥ A32 ♦ KQ962 ♣ K62</p> <p>♠ Q84 ♥ Q5 ♦ J843 ♣ AQJ10</p> <p>8    ♠ KJ62 12 12    ♥ KJ106 8    ♦ 107 ♣ 985</p> <p>♠ ♣ ♥ ♦ NT N - - 2 2 - S - - 2 2 - E 3 3 - - - W 3 3 - - -</p>	<p><b>5</b>    ♠ 32 ♥ A10652 ♦ 109 ♣ Q732</p> <p>Dir: N Vul: N-S</p> <p>♠ K6 ♥ 9874 ♦ J6542 ♣ 105</p> <p>♠ Q109874 ♥ KJ ♦ 3 ♣ KJ86</p> <p>6    ♠ AJ5 4 10    ♥ Q3 20    ♦ AKQ87 ♣ A94</p> <p>♠ ♣ ♥ ♦ NT N 2 3 4 - 2 S 2 3 4 - 2 E - - - - - W - - - - -</p>	<p><b>6</b>    ♠ 109 ♥ K108643 ♦ AJ32 ♣ A</p> <p>Dir: E Vul: E-W</p> <p>♠ AK ♥ A92 ♦ K74 ♣ QJ853</p> <p>♠ Q8765432 ♥ J ♦ 9 ♣ K74</p> <p>12    ♠ J 17 6    ♥ Q75 5    ♦ Q10865 ♣ 10962</p> <p>♠ ♣ ♥ ♦ NT N - 4 4 - - S - 4 4 - - E 3 - - 5 - W 3 - - 5 -</p>
<p><b>7</b>    ♠ A6432 ♥ A86 ♦ Q65 ♣ K3</p> <p>Dir: S Vul: Both</p> <p>♠ Q75 ♥ J1043 ♦ K103 ♣ 654</p> <p>♠ K ♥ KQ2 ♦ J842 ♣ AQ1087</p> <p>13    ♠ J1098 6 15    ♥ 975 6    ♦ A97 ♣ J92</p> <p>♠ ♣ ♥ ♦ NT N - - 1 - - S - - 1 - - E 2 2 2 - 1 W 2 2 2 - 1</p>	<p><b>8</b>    ♠ QJ7 ♥ KJ ♦ AQJ94 ♣ 874</p> <p>Dir: W Vul: None</p> <p>♠ K95 ♥ 109862 ♦ 1086 ♣ J5</p> <p>♠ 10862 ♥ 74 ♦ K73 ♣ AKQ3</p> <p>14    ♠ A43 4 12    ♥ AQ53 10    ♦ 52 ♣ 10962</p> <p>♠ ♣ ♥ ♦ NT N 1 1 - - 1 S 1 2 - - 1 E - - - 1 - W - - - 1 -</p>	<p><b>9</b>    ♠ A109873 ♥ K43 ♦ 972 ♣ 3</p> <p>Dir: N Vul: E-W</p> <p>♠ J65 ♥ AJ107 ♦ K ♣ J10985</p> <p>♠ 4 ♥ Q965 ♦ QJ853 ♣ KQ7</p> <p>7    ♠ KQ2 10 10    ♥ 82 13    ♦ A1064 ♣ A642</p> <p>♠ ♣ ♥ ♦ NT N - 1 - 4 2 S - 1 - 4 2 E 2 - 1 - - W 2 - 1 - -</p>
<p><b>10</b>    ♠ QJ74 ♥ KJ42 ♦ K86 ♣ J9</p> <p>Dir: E Vul: Both</p> <p>♠ A86 ♥ Q83 ♦ A97 ♣ A1076</p> <p>♠ 10932 ♥ A1096 ♦ J42 ♣ 32</p> <p>11    ♠ K5 14 5    ♥ 75 10    ♦ Q1053 ♣ KQ854</p> <p>♠ ♣ ♥ ♦ NT N 2 2 - - - S 3 2 - - 1 E - - - - - W - - 1 - -</p>	<p><b>11</b>    ♠ 5 ♥ A654 ♦ K65 ♣ QJ954</p> <p>Dir: S Vul: None</p> <p>♠ AJ102 ♥ Q83 ♦ AQ92 ♣ 76</p> <p>♠ K83 ♥ KJ ♦ J873 ♣ K832</p> <p>10    ♠ Q9764 13 11    ♥ 10972 6    ♦ 104 ♣ A10</p> <p>♠ ♣ ♥ ♦ NT N - - 2 - - S - - 2 - - E - 2 - 2 2 W - 2 - 2 2</p>	<p><b>12</b>    ♠ QJ963 ♥ Q8 ♦ J8 ♣ KJ87</p> <p>Dir: W Vul: N-S</p> <p>♠ AK52 ♥ A97 ♦ A32 ♣ 1092</p> <p>♠ 4 ♥ K105432 ♦ Q76 ♣ Q43</p> <p>10    ♠ 1087 15 7    ♥ J6 8    ♦ K10954 ♣ A65</p> <p>♠ ♣ ♥ ♦ NT N - 1 - 2 - S - 1 - 2 - E - - 3 - 3 W - - 3 - 3</p>
<p><b>13</b>    ♠ 8632 ♥ QJ10 ♦ KQ7 ♣ A54</p> <p>Dir: N Vul: Both</p> <p>♠ QJ ♥ K9754 ♦ A62 ♣ 982</p> <p>♠ 1074 ♥ 862 ♦ J8543 ♣ K7</p> <p>12    ♠ AK95 10 4    ♥ A3 14    ♦ 109 ♣ QJ1063</p> <p>♠ ♣ ♥ ♦ NT N 4 - - 3 2 S 4 - - 3 2 E - - - - - W - - - - -</p>	<p><b>14</b>    ♠ 74 ♥ AQ52 ♦ AK42 ♣ AQJ</p> <p>Dir: E Vul: None</p> <p>♠ KJ95 ♥ 98763 ♦ Q7 ♣ 65</p> <p>♠ Q8 ♥ J4 ♦ J10986 ♣ 9743</p> <p>20    ♠ A10632 6 4    ♥ K10 10    ♦ 53 ♣ K1082</p> <p>♠ ♣ ♥ ♦ NT N 6 - - 4 5 S 6 - - 4 5 E - - - - - W - - - - -</p>	<p><b>15</b>    ♠ 32 ♥ J932 ♦ AKQ10872 ♣</p> <p>Dir: S Vul: N-S</p> <p>♠ Q976 ♥ 86 ♦ 94 ♣ Q9862</p> <p>♠ AK10 ♥ Q1054 ♦ 6 ♣ K10743</p> <p>10    ♠ J854 4 12    ♥ AK7 14    ♦ J53 ♣ AJ5</p> <p>♠ ♣ ♥ ♦ NT N - 5 3 - 4 S - 5 3 - 4 E 3 - - - - W 3 - - - -</p>
<p><b>16</b>    ♠ 987 ♥ AQ762 ♦ Q106 ♣ 96</p> <p>Dir: W Vul: E-W</p> <p>♠ J65 ♥ J109 ♦ J754 ♣ J83</p> <p>♠ A10432 ♥ K3 ♦ 3 ♣ AKQ74</p> <p>8    ♠ KQ 4 16    ♥ 854 12    ♦ AK982 ♣ 1052</p> <p>♠ ♣ ♥ ♦ NT N - 2 3 - - S - 2 3 - - E 4 - - 4 - W 4 - - 4 -</p>	<p><b>17</b>    ♠ 102 ♥ 87 ♦ KJ853 ♣ Q432</p> <p>Dir: N Vul: None</p> <p>♠ 9865 ♥ K65 ♦ A2 ♣ J1075</p> <p>♠ AQJ43 ♥ A942 ♦ Q64 ♣ K</p> <p>6    ♠ K7 8 16    ♥ QJ103 10    ♦ 1097 ♣ A986</p> <p>♠ ♣ ♥ ♦ NT N - - - - NT S - - - - - E - - 2 4 2 W - - 2 4 2</p>	<p><b>18</b>    ♠ AK8542 ♥ 86 ♦ J1043 ♣ Q</p> <p>Dir: E Vul: N-S</p> <p>♠ 93 ♥ AJ10 ♦ 986 ♣ J8732</p> <p>♠ 10 ♥ Q95432 ♦ AQ2 ♣ 654</p> <p>10    ♠ QJ76 6 8    ♥ K7 16    ♦ K75 ♣ AK109</p> <p>♠ ♣ ♥ ♦ NT N - 3 - 4 - S - 3 - 4 - E - - - - - W - - - - -</p>

<p><b>19</b>    ♠ 65 ♥ K106 ♦ J94 ♣ KQ1086</p> <p>♠ 1097 ♥ QJ97 ♦ K8732 ♣ 7</p> <p>♠ AKQ8 ♥ 42 ♦ AQ65 ♣ A93</p> <p>♠ J432 ♥ A853 ♦ 10 ♣ J542</p> <p>9 6 19 6</p> <table style="font-size: small; width: 100%;"> <tr><td>♠</td><td>1</td><td>-</td><td>-</td><td>-</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>5</td><td>-</td><td>4</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>5</td><td>-</td><td>4</td><td>3</td></tr> </table>	♠	1	-	-	-	NT	N	-	-	-	-	-	S	1	-	-	-	-	E	-	5	-	4	3	W	-	5	-	4	3	<p><b>20</b>    ♠ A104 ♥ 984 ♦ QJ75 ♣ 765</p> <p>♠ J632 ♥ ♦ K10963 ♣ J942</p> <p>♠ KQ95 ♥ AKQJ732 ♦ 4 ♣ A</p> <p>♠ 87 ♥ 1065 ♦ A82 ♣ KQ1083</p> <p>7 5 19 9</p> <table style="font-size: small; width: 100%;"> <tr><td>♠</td><td>-</td><td>-</td><td>-</td><td>-</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>5</td><td>5</td><td>3</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>5</td><td>5</td><td>3</td><td>3</td></tr> </table>	♠	-	-	-	-	NT	N	-	-	-	-	-	S	-	-	-	-	-	E	-	5	5	3	3	W	-	5	5	3	3	<p><b>21</b>    ♠ Q87632 ♥ K ♦ AK85 ♣ J8</p> <p>♠ J9 ♥ 1075 ♦ Q964 ♣ 10532</p> <p>♠ A5 ♥ 942 ♦ J10732 ♣ A97</p> <p>♠ K104 ♥ AQJ863 ♦ ♣ KQ64</p> <p>13 3 9 15</p> <table style="font-size: small; width: 100%;"> <tr><td>♠</td><td>-</td><td>-</td><td>5</td><td>5</td><td>NT</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>5</td><td>5</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>5</td><td>5</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	♠	-	-	5	5	NT	N	-	-	5	5	-	S	-	-	5	5	-	E	-	-	-	-	-	W	-	-	-	-	-
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**RECAP**

	N	S	E	W
Avg HCP	9.63	10.33	11.17	8.87
Bal-anced	10	15	10	14
Voids/ Singles*	2/ 7	2/ 4	0/13	1/ 7
Suit with 7+	1	1	2	1

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