

<p><b>1</b> ♠ R9743 ♥ D42 ♦ RF3 ♣ A5</p> <p>♠ F862 ♥ F985 ♦ 4 ♣ R1072</p> <p>♠ A10 ♥ A ♦ 98762 ♣ DF986</p> <p>13 ♠ D5 5 11 ♥ R10763 11 ♦ AD105 ♣ 43</p> <p>♠ ♣ ♥ ♦ SA N - 2 3 2 1 S - 2 3 2 1 E 3 - - - - O 3 - - - -</p>	<p><b>2</b> ♠ A54 ♥ 7653 ♦ A52 ♣ RDF</p> <p>♠ R93 ♥ R982 ♦ RF3 ♣ A65</p> <p>♠ D872 ♥ D ♦ 1087 ♣ 108432</p> <p>♠ F106 ♥ AF104 ♦ D964 ♣ 97</p> <p>14 ♠ 14 14 4 ♠ 8</p> <p>♠ ♣ ♥ ♦ SA N - 1 1 - 1 S - 1 1 - 1 E 1 - - 1 - O 1 - - 1 -</p>	<p><b>3</b> ♠ 8765 ♥ D32 ♦ 84 ♣ 10953</p> <p>♠ R2 ♥ ARF107 ♦ R92 ♣ D86</p> <p>♠ 103 ♥ 986 ♦ AF753 ♣ F42</p> <p>♠ ADF94 ♥ 54 ♦ D106 ♣ AR7</p> <p>2 ♠ 2 16 6 ♥ 16 16 ♠ 16</p> <p>♠ ♣ ♥ ♦ SA N - - - 1 - S - - - 1 - E - 2 2 - - O - 2 2 - -</p>
<p><b>4</b> ♠ 97 ♥ 874 ♦ D873 ♣ RD84</p> <p>♠ 104 ♥ RF52 ♦ F64 ♣ A976</p> <p>♠ RD863 ♥ AD93 ♦ A2 ♣ F2</p> <p>♠ AF52 ♥ 106 ♦ R1095 ♣ 1053</p> <p>7 ♠ 7 9 16 ♥ 8 8 ♠ 8</p> <p>♠ ♣ ♥ ♦ SA N - 1 - - - S - - - - E - - 4 3 1 O - - 4 3 1</p>	<p><b>5</b> ♠ 10964 ♥ AD107 ♦ 543 ♣ RD</p> <p>♠ RD2 ♥ 9632 ♦ DF108 ♣ 74</p> <p>♠ 53 ♥ F84 ♦ R97 ♣ 109862</p> <p>♠ AF87 ♥ R5 ♦ A62 ♣ AF53</p> <p>11 ♠ 11 8 4 ♥ 17 17 ♠ 17</p> <p>♠ ♣ ♥ ♦ SA N - - - 4 4 S - - - 4 4 E - - - - O - - - -</p>	<p><b>6</b> ♠ F865 ♥ R10942 ♦ 76 ♣ 103</p> <p>♠ ARD10 ♥ F5 ♦ 10 ♣ AR8754</p> <p>♠ 74 ♥ D876 ♦ AF5432 ♣ D</p> <p>♠ 932 ♥ A3 ♦ RD98 ♣ F962</p> <p>4 ♠ 4 17 9 ♥ 10 10 ♠ 10</p> <p>♠ ♣ ♥ ♦ SA N - - - - S - - - - E 3 2 - - 2 O 3 2 - - 2</p>
<p><b>7</b> ♠ F5 ♥ D104 ♦ DF1054 ♣ 952</p> <p>♠ AD83 ♥ A9862 ♦ A986 ♣</p> <p>♠ R94 ♥ R3 ♦ 732 ♣ AF1087</p> <p>♠ 10762 ♥ F75 ♦ R ♣ RD643</p> <p>6 ♠ 6 14 11 ♥ 9 9 ♠ 9</p> <p>♠ ♣ ♥ ♦ SA N - - - - S - - - - E - 3 4 5 4 O - 3 4 5 4</p>	<p><b>8</b> ♠ 74 ♥ R7 ♦ F7543 ♣ F854</p> <p>♠ R1062 ♥ 94 ♦ RD10 ♣ D732</p> <p>♠ F853 ♥ 53 ♦ A92 ♣ AR96</p> <p>♠ AD9 ♥ ADF10862 ♦ 86 ♣ 10</p> <p>5 ♠ 5 10 12 ♥ 13 13 ♠ 13</p> <p>♠ ♣ ♥ ♦ SA N - - 2 - - S - - 2 - - E 3 - - 2 - O 3 - - 2 -</p>	<p><b>9</b> ♠ 97 ♥ 76542 ♦ F1082 ♣ 93</p> <p>♠ RF10652 ♥ AR ♦ AR542 ♣</p> <p>♠ D ♥ ADF108 ♦ D9743 ♣ 106</p> <p>♠ A843 ♥ R93 ♦ 65 ♣ DF87</p> <p>1 ♠ 1 18 11 ♥ 10 10 ♠ 10</p> <p>♠ ♣ ♥ ♦ SA N - - - - S - - - - E 4 5 - 4 4 O 4 4 - 4 4</p>
<p><b>10</b> ♠ 9873 ♥ A97 ♦ F63 ♣ 863</p> <p>♠ RF2 ♥ R5 ♦ RD2 ♣ ARD104</p> <p>♠ 1065 ♥ 106 ♦ A9874 ♣ F95</p> <p>♠ AD4 ♥ DF8432 ♦ 105 ♣ 72</p> <p>5 ♠ 5 21 5 ♥ 9 9 ♠ 9</p> <p>♠ ♣ ♥ ♦ SA N - - - - S - - - - E 4 4 - - - O 4 4 - - -</p>	<p><b>11</b> ♠ 102 ♥ DF9542 ♦ D ♣ RF83</p> <p>♠ ADF976 ♥ A10 ♦ AF ♣ 765</p> <p>♠ R843 ♥ R73 ♦ 9543 ♣ A9</p> <p>♠ 5 ♥ 86 ♦ R108762 ♣ D1042</p> <p>9 ♠ 9 16 10 ♥ 5 5 ♠ 5</p> <p>♠ ♣ ♥ ♦ SA N - - - - S - - - - E - - - 5 4 O - - - 5 4</p>	<p><b>12</b> ♠ A85 ♥ AF3 ♦ A765 ♣ AR10</p> <p>♠ F1072 ♥ 10964 ♦ 1032 ♣ 65</p> <p>♠ RD963 ♥ RD8 ♦ R9 ♣ DF2</p> <p>♠ 4 ♥ 752 ♦ DF84 ♣ 98743</p> <p>20 ♠ 20 1 16 ♥ 3 3 ♠ 3</p> <p>♠ ♣ ♥ ♦ SA N 3 4 - - 1 S 3 3 - - 1 E - - - 2 - O - - - 2 -</p>
<p><b>13</b> ♠ RF5 ♥ A ♦ AF7 ♣ DF10975</p> <p>♠ AD106 ♥ 74 ♦ R96 ♣ R863</p> <p>♠ 42 ♥ RD863 ♦ D8543 ♣ 2</p> <p>♠ 9873 ♥ F10952 ♦ 102 ♣ A4</p> <p>16 ♠ 16 12 7 ♥ 5 5 ♠ 5</p> <p>♠ ♣ ♥ ♦ SA N 2 - - 2 1 S 2 - - 2 1 E - 1 - - - O - 2 - - -</p>	<p><b>14</b> ♠ 10 ♥ 943 ♦ 108732 ♣ F876</p> <p>♠ RD ♥ DF10762 ♦ 96 ♣ D32</p> <p>♠ AF76532 ♥ R85 ♦ F ♣ 109</p> <p>♠ 984 ♥ A ♦ ARD54 ♣ AR54</p> <p>1 ♠ 1 10 9 ♥ 20 20 ♠ 20</p> <p>♠ ♣ ♥ ♦ SA N 5 5 - - - S 5 5 - - - E - 2 3 - - O - - 2 3 -</p>	<p><b>15</b> ♠ 4 ♥ ARF832 ♦ A7643 ♣ 3</p> <p>♠ F1076532 ♥ 106 ♦ 109 ♣ F8</p> <p>♠ R98 ♥ D97 ♦ F8 ♣ A7652</p> <p>♠ AD ♥ 54 ♦ RD52 ♣ RD1094</p> <p>12 ♠ 12 2 10 ♥ 16 16 ♠ 16</p> <p>♠ ♣ ♥ ♦ SA N - 6 5 - 6 S - 6 5 - 6 E - - - - O - - - -</p>
<p><b>16</b> ♠ 7 ♥ AR1032 ♦ A105 ♣ ARF9</p> <p>♠ A1042 ♥ 84 ♦ D742 ♣ 1043</p> <p>♠ RD86 ♥ D5 ♦ R9 ♣ D8652</p> <p>♠ F953 ♥ F976 ♦ F863 ♣ 7</p> <p>19 ♠ 19 6 12 ♥ 3 3 ♠ 3</p> <p>♠ ♣ ♥ ♦ SA N - 2 5 - 2 S - 2 5 - 2 E 1 - - 1 - O 1 - - 1 -</p>	<p><b>17</b> ♠ A72 ♥ A102 ♦ F1054 ♣ D43</p> <p>♠ 85 ♥ R8 ♦ D872 ♣ R10876</p> <p>♠ R963 ♥ D9654 ♦ A93 ♣ A</p> <p>♠ DF104 ♥ F73 ♦ R6 ♣ F952</p> <p>11 ♠ 11 8 13 ♥ 8 8 ♠ 8</p> <p>♠ ♣ ♥ ♦ SA N - - - - S - - - - E - 2 2 - 1 O - 1 1 - 1</p>	<p><b>18</b> ♠ AD1092 ♥ R74 ♦ AF3 ♣ D4</p> <p>♠ F863 ♥ D32 ♦ D64 ♣ A105</p> <p>♠ R74 ♥ F1085 ♦ 105 ♣ RF93</p> <p>♠ 5 ♥ A96 ♦ R9872 ♣ 8762</p> <p>16 ♠ 16 9 8 ♥ 7 7 ♠ 7</p> <p>♠ ♣ ♥ ♦ SA N - 4 - - 2 S - 4 - - 2 E - - - - O - - - -</p>

<p><b>19</b> ♠ 972 ♥ F83 ♦ RF87543 ♣ AF4</p> <p>Dir: S Vul: E-W</p> <p>♠ D1063 ♥ D109853 ♦ D5 ♣ 10</p> <p>5 6 16 13</p> <p>♠ R85 ♥ R7642 ♦ AR4 ♣ 62</p> <p>♠ AF4 ♥ AF ♦ 109762 ♣ AD9</p> <table border="1"> <tr><td>♠</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>♥</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>♦</td><td>2</td><td>4</td><td>1</td><td>2</td><td></td></tr> <tr><td>♣</td><td>2</td><td>8</td><td>2</td><td>2</td><td></td></tr> </table>	♠	2	-	-	-	-	♥	2	-	-	-	-	♦	2	4	1	2		♣	2	8	2	2		<p><b>20</b> ♠ A1093 ♥ DF ♦ 32 ♣ AF743</p> <p>Dir: W Vul: Both</p> <p>♠ F76 ♥ 10965 ♦ RF9 ♣ D62</p> <p>12 7 3 18</p> <p>♠ RD8 ♥ A8 ♦ AD104 ♣ R1085</p> <p>♠ 542 ♥ R7432 ♦ 8765 ♣ 9</p> <table border="1"> <tr><td>♠</td><td>6</td><td>-</td><td>-</td><td>6</td><td>6</td></tr> <tr><td>♥</td><td>6</td><td>-</td><td>-</td><td>6</td><td>6</td></tr> <tr><td>♦</td><td>6</td><td>-</td><td>-</td><td>6</td><td>6</td></tr> <tr><td>♣</td><td>6</td><td>-</td><td>-</td><td>6</td><td>6</td></tr> </table>	♠	6	-	-	6	6	♥	6	-	-	6	6	♦	6	-	-	6	6	♣	6	-	-	6	6	<p><b>21</b> ♠ A9643 ♥ 109875 ♦ AF5 ♣ AF5</p> <p>Dir: N Vul: N-S</p> <p>♠ D875 ♥ RD1042 ♦ 8762 ♣ F102</p> <p>9 7 14 10</p> <p>♠ RDF64 ♥ 986 ♦ R10</p> <p>♠ R ♥ A32 ♦ AF753 ♣ D943</p> <table border="1"> <tr><td>♠</td><td>-</td><td>-</td><td>5</td><td>3</td><td>-</td></tr> <tr><td>♥</td><td>-</td><td>-</td><td>5</td><td>3</td><td>-</td></tr> <tr><td>♦</td><td>2</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>♣</td><td>3</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> </table>	♠	-	-	5	3	-	♥	-	-	5	3	-	♦	2	3	-	-	-	♣	3	3	-	-	-
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RECAP

	N	S	E	W
Avg HCP	9.30	10.00	10.30	10.40
Bal-anced	18	16	16	17
Voids/Singles*	2/ 6	0/ 8	0/12	4/ 4
Suit with 7+	1	1	1	1

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