

Handicap Ed.F

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<p>1 ♠ J1042 Dir: N ♥ 106 Vul: None ♦ 97632 ♣ 103</p> <p>♠ Q983 ♠ A765 ♥ ♥ K74 ♦ QJ8 ♦ K1054 ♣ KJ9842 ♣ A6</p> <p>1 ♠ K 9 14 ♥ AQJ98532 16 ♦ A ♣ Q75</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>3</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>E</td><td>5</td><td>4</td><td>-</td><td>4</td></tr> <tr><td>W</td><td>5</td><td>4</td><td>-</td><td>4</td></tr> </table>	♠	♦	♥	♠	NT	N	-	-	3	-	S	-	-	3	-	E	5	4	-	4	W	5	4	-	4	<p>2 ♠ K5 Dir: E ♥ A65 Vul: N-S ♦ K852 ♣ Q532</p> <p>♠ 932 ♠ Q1074 ♥ 93 ♥ KJ102 ♦ AQ76 ♦ 1093 ♣ K1098 ♣ J4</p> <p>12 ♠ AJ86 9 7 ♥ Q874 12 ♦ J4 ♣ A76</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>2</td><td>2</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>3</td><td>2</td><td>3</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	2	2	3	2	S	3	2	3	2	E	-	-	-	-	W	-	-	-	-	<p>3 ♠ 107 Dir: S ♥ Q92 Vul: E-W ♦ A7532 ♣ Q84</p> <p>♠ A62 ♠ KJ984 ♥ 1084 ♥ A3 ♦ QJ986 ♦ K4 ♣ J3 ♣ K762</p> <p>8 ♠ Q53 8 14 ♥ KJ765 10 ♦ 10 ♣ A1095</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>1</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>3</td></tr> </table>	♠	♦	♥	♠	NT	N	1	-	2	-	S	1	-	2	-	E	-	2	-	3	W	-	2	-	3
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<p>4 ♠ 102 Dir: W ♥ 842 Vul: Both ♦ A10943 ♣ A93</p> <p>♠ KJ ♠ AQ985 ♥ A1053 ♥ 7 ♦ KQJ8762 ♦ 5 ♣ ♣ KQ10764</p> <p>8 ♠ 7643 14 11 ♥ KQJ96 7 ♦ ♣ J852</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>3</td><td>3</td><td>-</td><td>3</td></tr> <tr><td>W</td><td>3</td><td>3</td><td>-</td><td>3</td></tr> </table>	♠	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	3	3	-	3	W	3	3	-	3	<p>5 ♠ Q96 Dir: N ♥ Q1043 Vul: N-S ♦ Q76 ♣ Q64</p> <p>♠ KJ53 ♠ 1072 ♥ KJ6 ♥ A87 ♦ 1042 ♦ AJ98 ♣ 1075 ♣ 932</p> <p>8 ♠ A84 8 9 ♥ 952 15 ♦ K53 ♣ AKJ8</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>2</td><td>1</td><td>2</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>1</td><td>2</td><td>1</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	2	1	2	1	S	2	1	2	1	E	-	-	-	-	W	-	-	-	-	<p>6 ♠ KQJ10743 Dir: E ♥ 83 Vul: E-W ♦ Q8 ♣ J9</p> <p>♠ 86 ♠ A92 ♥ AJ74 ♥ Q10962 ♦ K942 ♦ 5 ♣ 1073 ♣ AKQ6</p> <p>9 ♠ 5 8 15 ♥ K5 8 ♦ AJ10763 ♣ 8542</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>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>4</td><td>-</td><td>6</td><td>-</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>6</td><td>-</td></tr> </table>	♠	♦	♥	♠	NT	N	-	-	-	1	S	-	-	-	1	E	4	-	6	-	W	4	-	6	-
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<p>7 ♠ Q853 Dir: S ♥ A9876 Vul: Both ♦ Q75 ♣ 10</p> <p>♠ J109 ♠ K ♥ J543 ♥ K2 ♦ J42 ♦ A1098 ♣ J85 ♣ AKQ973</p> <p>8 ♠ A7642 4 19 ♥ Q10 9 ♦ K63 ♣ 642</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>1</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>2</td></tr> <tr><td>E</td><td>4</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>4</td><td>2</td><td>-</td><td>-</td></tr> </table>	♠	♦	♥	♠	NT	N	-	-	1	3	S	-	-	1	2	E	4	2	-	-	W	4	2	-	-	<p>8 ♠ A862 Dir: W ♥ KJ94 Vul: None ♦ J82 ♣ AJ</p> <p>♠ QJ105 ♠ K43 ♥ 5 ♥ 107 ♦ KQ1074 ♦ 965 ♣ 1064 ♣ Q9853</p> <p>14 ♠ 97 8 5 ♥ AQ8632 13 ♦ A3 ♣ K72</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>5</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>5</td><td>2</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table>	♠	♦	♥	♠	NT	N	-	-	5	2	S	-	-	5	2	E	1	-	-	-	W	1	-	-	-	<p>9 ♠ KQ943 Dir: N ♥ AKQ96 Vul: E-W ♦ Q ♣ K7</p> <p>♠ 7 ♠ J10862 ♥ 73 ♥ J842 ♦ J7654 ♦ A103 ♣ AJ1085 ♣ 3</p> <p>19 ♠ A5 6 6 ♥ 105 9 ♦ K982 ♣ Q9642</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>NT</td></tr> <tr><td>N</td><td>2</td><td>-</td><td>3</td><td>3</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>3</td><td>3</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	2	-	3	3	S	2	-	3	3	E	-	-	-	-	W	-	-	-	-
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<p>10 ♠ 6532 Dir: E ♥ J2 Vul: Both ♦ 542 ♣ Q864</p> <p>♠ 9 ♠ KQ107 ♥ 98763 ♥ AQ ♦ AK97 ♦ J106 ♣ K92 ♣ J1073</p> <p>3 ♠ AJ84 10 13 ♥ K1054 14 ♦ Q83 ♣ A5</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>3</td><td>3</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>3</td><td>2</td><td>-</td></tr> </table>	♠	♦	♥	♠	NT	N	-	-	-	-	S	-	-	-	-	E	3	3	3	-	W	3	3	2	-	<p>11 ♠ J643 Dir: S ♥ 7 Vul: None ♦ QJ953 ♣ A104</p> <p>♠ 10 ♠ A9875 ♥ AQ109865 ♥ KJ2 ♦ 8 ♦ K10 ♣ J763 ♣ Q52</p> <p>8 ♠ KQ2 7 13 ♥ 43 12 ♦ A7642 ♣ K98</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>4</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>4</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> </table>	♠	♦	♥	♠	NT	N	-	-	4	-	S	-	-	4	-	E	1	-	3	-	W	-	-	3	-	<p>12 ♠ 9 Dir: W ♥ 62 Vul: N-S ♦ AJ10765 ♣ K1082</p> <p>♠ QJ1052 ♠ AK84 ♥ KQ543 ♥ AJ97 ♦ 9 ♦ K2 ♣ A3 ♣ 764</p> <p>8 ♠ 763 12 15 ♥ 108 5 ♦ Q843 ♣ QJ95</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>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>5</td><td>5</td><td>5</td></tr> <tr><td>W</td><td>-</td><td>5</td><td>5</td><td>5</td></tr> </table>	♠	♦	♥	♠	NT	N	2	-	-	-	S	2	-	-	-	E	-	5	5	5	W	-	5	5	5
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<p>19 ♠ 8 ♥ 964 ♦ AQJ92 ♣ 10763</p> <p>♠ A10542 ♠ K63 ♥ Q7 ♥ A103 ♦ K64 ♦ 105 ♣ KQ2 ♣ J9854</p> <p>7 ♠ QJ97 14 8 ♥ KJ852 11 ♦ 873 ♣ A</p> <p>♠♦♥♣NT N - 3 3 - - S - 3 3 - - E 1 - - 1 - W 2 - - 1 -</p>	<p>20 ♠ AK83 ♥ A1073 ♦ 1064 ♣ Q8</p> <p>♠ Q765 ♠ J4 ♥ KJ4 ♥ 852 ♦ 82 ♦ AKQ9753 ♣ KJ102 ♣ 7</p> <p>13 ♠ 1092 10 10 ♥ Q96 7 ♦ J ♣ A96543</p> <p>♠♦♥♣NT N 3 - 1 2 - S 2 - 1 2 - E - 2 - - 2 W - 2 - - 2</p>	<p>21 ♠ 4 ♥ AKQ54 ♦ 98632 ♣ J2</p> <p>♠ AK10983 ♠ J652 ♥ J92 ♥ 108 ♦ J5 ♦ KQ7 ♣ 95 ♣ K1073</p> <p>10 ♠ Q7 9 9 ♥ 763 12 ♦ A104 ♣ AQ864</p> <p>♠♦♥♣NT N 2 4 4 - 1 S 2 4 4 - 1 E - - - 2 - W - - - 2 -</p>
<p>22 ♠ K754 ♥ J32 ♦ AJ76 ♣ 72</p> <p>♠ 32 ♠ J10986 ♥ AQ109 ♥ K54 ♦ 984 ♦ 2 ♣ 8653 ♣ AJ104</p> <p>9 ♠ AQ 6 9 ♥ 876 16 ♦ KQ1053 ♣ KQ9</p> <p>♠♦♥♣NT N - 3 - - 2 S - 3 - - 2 E 2 - - 1 - W 1 - - 1 -</p>	<p>23 ♠ K75 ♥ Q10762 ♦ 103 ♣ A76</p> <p>♠ J3 ♠ A104 ♥ A3 ♥ J94 ♦ 9764 ♦ KQ52 ♣ J10953 ♣ KQ2</p> <p>9 ♠ Q9862 6 15 ♥ K85 10 ♦ AJ8 ♣ 84</p> <p>♠♦♥♣NT N - - 2 2 - S - - 2 2 - E 2 2 - - 1 W 2 2 - - 1</p>	<p>24 ♠ K63 ♥ 74 ♦ 1065 ♣ 98764</p> <p>♠ J85 ♠ A2 ♥ J10852 ♥ AK963 ♦ AK ♦ Q942 ♣ J52 ♣ AQ</p> <p>3 ♠ Q10974 10 19 ♥ Q 8 ♦ J873 ♣ K103</p> <p>♠♦♥♣NT N - - - - - S - - - - - E - 4 5 - 5 W - 4 5 - 5</p>
<p>25 ♠ AK105 ♥ Q107 ♦ 1082 ♣ J108</p> <p>♠ QJ92 ♠ 3 ♥ 982 ♥ AKJ65 ♦ 943 ♦ KQ6 ♣ K63 ♣ Q972</p> <p>10 ♠ 8764 6 15 ♥ 43 9 ♦ AJ75 ♣ A54</p> <p>♠♦♥♣NT N - 2 - 3 - S - 2 - 3 - E 1 - 2 - - W 1 - 2 - -</p>	<p>26 ♠ A8 ♥ K1065 ♦ K98765 ♣ 5</p> <p>♠ 10963 ♠ KJ7 ♥ 9742 ♥ QJ3 ♦ 2 ♦ J43 ♣ J874 ♣ 10632</p> <p>10 ♠ Q542 1 8 ♥ A8 21 ♦ AQ10 ♣ AKQ9</p> <p>♠♦♥♣NT N - 7 5 5 7 S - 7 5 5 7 E - - - - - W - - - - -</p>	<p>27 ♠ A6 ♥ 9863 ♦ Q84 ♣ 9762</p> <p>♠ K7 ♠ QJ1085 ♥ AJ542 ♥ Q7 ♦ KJ102 ♦ 753 ♣ AJ ♣ K85</p> <p>6 ♠ 9432 17 8 ♥ K10 9 ♦ A96 ♣ Q1043</p> <p>♠♦♥♣NT N - - - - - S - - - - - E - 2 2 4 2 W - 2 2 4 2</p>
<p>28 ♠ KQ3 ♥ K9 ♦ K109 ♣ 108542</p> <p>♠ AJ106 ♠ 4 ♥ 8732 ♥ QJ5 ♦ Q762 ♦ J54 ♣ 3 ♣ KQJ976</p> <p>11 ♠ 98752 7 10 ♥ A1064 12 ♦ A83 ♣ A</p> <p>♠♦♥♣NT N 1 2 2 3 2 S 1 2 2 3 2 E - - - - - W - - - - -</p>	<p>29 ♠ QJ975 ♥ K983 ♦ A85 ♣ A</p> <p>♠ 643 ♠ 10 ♥ AQ6 ♥ J ♦ J962 ♦ KQ10743 ♣ KQ10 ♣ J9732</p> <p>14 ♠ AK82 12 7 ♥ 107542 7 ♦ ♣ 8654</p> <p>♠♦♥♣NT N - - 5 5 1 S - - 5 5 1 E 1 3 - - - W 1 3 - - -</p>	<p>30 ♠ A1095 ♥ A ♦ KQ842 ♣ 985</p> <p>♠ KJ6 ♠ Q83 ♥ J742 ♥ Q983 ♦ J ♦ 10963 ♣ J10763 ♣ AK</p> <p>13 ♠ 742 7 11 ♥ K1065 9 ♦ A75 ♣ Q42</p> <p>♠♦♥♣NT N - 2 - 2 1 S - 2 - 2 1 E 1 - 1 - - W 1 - 1 - -</p>
<p>31 ♠ QJ84 ♥ 62 ♦ 987 ♣ J1096</p> <p>♠ K9 ♠ 107632 ♥ 98753 ♥ 10 ♦ AQ53 ♦ 1062 ♣ 54 ♣ Q872</p> <p>4 ♠ A5 9 2 ♥ AKQJ4 25 ♦ KJ4 ♣ AK3</p> <p>♠♦♥♣NT N 2 1 2 2 2 S 2 2 3 2 3 E - - - - - W - - - - -</p>	<p>32 ♠ K543 ♥ A92 ♦ 83 ♣ Q653</p> <p>♠ A1082 ♠ Q96 ♥ 6 ♥ 10843 ♦ KQ10954 ♦ AJ2 ♣ A8 ♣ J72</p> <p>9 ♠ J7 13 8 ♥ KQJ75 10 ♦ 76 ♣ K1094</p> <p>♠♦♥♣NT N 2 - 3 - - S 2 - 3 - - E - 4 - 2 2 W - 4 - 2 2</p>	<p>33 ♠ 74 ♥ KQJ ♦ A2 ♣ K97653</p> <p>♠ AK832 ♠ J1095 ♥ 432 ♥ 1087 ♦ J53 ♦ K84 ♣ J10 ♣ AQ8</p> <p>13 ♠ Q6 9 10 ♥ A965 8 ♦ Q10976 ♣ 42</p> <p>♠♦♥♣NT N 1 1 2 - - S 1 1 2 - - E - - - 3 2 W - - - 3 2</p>
<p>34 ♠ Q83 ♥ 10 ♦ Q42 ♣ AKQ654</p> <p>♠ A2 ♠ KJ1054 ♥ 85432 ♥ QJ7 ♦ 853 ♦ AKJ7 ♣ J109 ♣ 7</p> <p>13 ♠ 976 5 15 ♥ AK96 7 ♦ 1096 ♣ 832</p> <p>♠♦♥♣NT N 1 - - - - S 1 - - - - E - 3 3 2 - W - 3 3 2 -</p>	<p>35 ♠ KQ106 ♥ 632 ♦ AJ9642 ♣</p> <p>♠ 52 ♠ 984 ♥ Q8 ♥ 10975 ♦ 753 ♦ Q108 ♣ AQ10764 ♣ K93</p> <p>10 ♠ AJ73 8 5 ♥ AKJ4 17 ♦ K ♣ J852</p> <p>♠♦♥♣NT N - 6 6 7 1 S - 6 6 7 1 E - - - - - W - - - - -</p>	<p>36 ♠ K94 ♥ Q9 ♦ AK85 ♣ A972</p> <p>♠ J10753 ♠ Q86 ♥ J873 ♥ K652 ♦ 9 ♦ J742 ♣ 1065 ♣ J3</p> <p>16 ♠ A2 2 7 ♥ A104 15 ♦ Q1063 ♣ KQ84</p> <p>♠♦♥♣NT N 6 6 - - 6 S 6 6 - - 6 E - - - - - W - - - - -</p>