

<p>1</p> <p>K63 AT6 43 T8654</p> <p>9542 875 K95 K73</p> <p>7 6 13 14</p> <p>AJ 42 QJ876 AQ92</p> <p>Dir: N Vul: None</p> <p>QT87 KQJ93 AT2 J</p> <p>N 3 2 - - - S 3 2 - - - E - - 2 2 - W - - 2 2 -</p>	<p>2</p> <p>JT642 J AKT82 74</p> <p>K75 Q6 975 AT863</p> <p>9 9 13 9</p> <p>A93 A9432 4 J952</p> <p>Q8 KT875 QJ63 KQ</p> <p>N - 1 - 3 - S - 1 - 3 - E 1 - 1 - 1 W 1 - 1 - -</p> <p>Dir: E Vul: NS</p>	<p>3</p> <p>J75 8653 AJ AQ78</p> <p>K84 AJ72 K952 54</p> <p>12 11 4 13</p> <p>AQT3 KT T764 KJ7</p> <p>962 Q94 Q83 9632</p> <p>N 2 1 1 3 1 S 2 1 1 3 1 E - - - - - W - - - - -</p> <p>Dir: S Vul: EW</p>
<p>4</p> <p>9652 KQ2 QT96 K2</p> <p>QJT4 AJT963</p> <p>JT9</p> <p>10 9 9 12</p> <p>K7 8 AJ8543 A763</p> <p>Dir: W Vul: All</p> <p>A83 754 K72 Q854</p> <p>N 1 5 - 2 3 S 1 5 - 2 3 E - - 2 - - W - - 2 - -</p>	<p>5</p> <p>4 T98764 KQ9 J75</p> <p>T92 A J762 AK964</p> <p>6 12 14 8</p> <p>QJ8653 K T3 QT32</p> <p>Dir: N Vul: NS</p> <p>AK7 QJ532 A854 8</p> <p>N - - - - - S - - - - - E 3 5 2 2 3 W 3 5 3 2 3</p>	<p>6</p> <p>732 Q95 AQ7 8643</p> <p>AKJ64 T32 543 J7</p> <p>8 9 13 10</p> <p>Q98 J76 T82 AK92</p> <p>T5 AK84 KJ96 QT5</p> <p>N - - - - - S - - - - - E 2 3 3 4 3 W 2 3 3 4 3</p> <p>Dir: E Vul: EW</p>
<p>7</p> <p>A643 Q6 A98 KJ75</p> <p>87 AK8 KJT65 Q82</p> <p>14 13 4 9</p> <p>KJ JT43 42 AT963</p> <p>Dir: S Vul: All</p> <p>QT952 9752 Q73 4</p> <p>N 5 - 1 1 3 S 5 - 1 1 3 E - - - - - W - - - - -</p>	<p>8</p> <p>K5 KJ543 J74 976</p> <p>T7 KT8532 Q8532</p> <p>8 5 14 13</p> <p>QT862 AQ6 A9 JT4</p> <p>Dir: W Vul: None</p> <p>AJ9743 982 Q6 AK</p> <p>N - - 1 2 1 S - - 1 2 1 E 3 4 - - - W 3 4 - - -</p>	<p>9</p> <p>AK64 QJ853 QT K7</p> <p>J52 KT2 K3 QJT65</p> <p>15 10 10 5</p> <p>87 64 AJ654 9843</p> <p>QT93 A97 9872 A2</p> <p>N - - - - - S - - - - - E 2 1 1 2 1 W 2 1 1 2 2</p> <p>Dir: N Vul: EW</p>
<p>10</p> <p>T82 J632 KT8 T53</p> <p>K76 97 763 AKJ84</p> <p>4 11 8 17</p> <p>A95 AQ754 AJ52 Q</p> <p>Dir: E Vul: All</p> <p>QJ43 K8 Q94 9762</p> <p>N - 3 5 - 2 S - 3 5 - 2 E 1 - - 1 - W - - - - -</p>	<p>11</p> <p>Q9 753 AK63 KJ64</p> <p>T52 AK8 752 T982</p> <p>13 7 11 9</p> <p>A7 QJT964 Q9 753</p> <p>Dir: S Vul: None</p> <p>KJ8643 2 JT84 AQ</p> <p>N 1 - 3 - - S 1 - 3 - - E - 1 - 3 2 W - 1 - 3 2</p>	<p>12</p> <p>K43 A87 T98432 9</p> <p>AT86 KT KJ75 KT7</p> <p>7 14 10 9</p> <p>Q92 Q53 A6 J8532</p> <p>J75 J9642 Q AQ64</p> <p>N - - - - - S - 1 - - - E 2 - 2 2 3 W 2 - 2 2 3</p> <p>Dir: W Vul: NS</p>
<p>13</p> <p>K8 A53 T4 QJ8763</p> <p>AJ763 QJT96 96 A</p> <p>10 12 11 7</p> <p>952 874 KJ83 K54</p> <p>Dir: N Vul: All</p> <p>QT4 K2 AQ752 T92</p> <p>N 2 - - - - S 2 - - - - E - 2 4 4 1 W - 2 4 4 1</p>	<p>14</p> <p>T752 KQ3 T85 842</p> <p>K863 9654 AQJ2 Q</p> <p>5 12 18 5</p> <p>J94 72 974 AT763</p> <p>Dir: E Vul: None</p> <p>AQ AJT8 K63 KJ95</p> <p>N - - - - - S - - - - - E 4 5 5 4 5 W 4 5 5 4 5</p>	<p>15</p> <p>KT865 JT54 K9 86</p> <p>932 AQ982 Q76 A3</p> <p>7 12 14 7</p> <p>J7 K73 JT852 Q42</p> <p>Dir: S Vul: NS</p> <p>AQ4 6 A43 KJT975</p> <p>N - - - - - S - - - - - E 6 4 4 3 6 W 6 4 4 3 6</p>
<p>16</p> <p>32 98752 KQ82 A4</p> <p>KQ7 AT4 743 KT32</p> <p>9 12 7 12</p> <p>AJ986 QJ AT65 97</p> <p>Dir: W Vul: EW</p> <p>T54 K63 J9 QJ865</p> <p>N - 3 1 2 - S - 3 1 2 - E 2 - - - 1 W 2 - - - 1</p>	<p>17</p> <p>AQ83 K5 T754 AJ2</p> <p>T2 AJ32 J963 KT3</p> <p>14 9 10 7</p> <p>7654 864 KQ Q965</p> <p>Dir: N Vul: None</p> <p>KJ9 QT97 A82 874</p> <p>N 2 - - 2 - S 2 - - 2 - E - 1 1 - 1 W - 1 1 - 1</p>	<p>18</p> <p>53 J8 Q862 Q9654</p> <p>762 AT6 AKT53 A7</p> <p>5 15 9 11</p> <p>A98 Q93 J74 KJT3</p> <p>Dir: E Vul: NS</p> <p>KQJT4 K7542 9 82</p> <p>N - - - - - S - - - - - E 1 2 5 5 2 W 1 2 5 5 2</p>

<p>19 642 <i>Dir: S</i> <i>Vul: EW</i></p> <p>AKT63 QJ875</p> <p>Q95 AQ985 752 AK</p> <p>10 15 2 13</p> <p>AKJ8 KJT76 J9 94</p> <p>T73 432 Q84 T632</p> <table border="1"> <tr><td>N</td><td>3</td><td>3</td><td>1</td><td>3</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>4</td><td>1</td><td>3</td><td>2</td><td></td></tr> <tr><td>E</td><td>-</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><td></td></tr> </table>	N	3	3	1	3	2	N	S	3	4	1	3	2		E	-	-	-	-	-		W	-	-	-	-	-		<p>20 AJ6 AQJ7 Q85 J96</p> <p>T9432 T863 94 T3</p> <p>15 0 16 9</p> <p>52 T73 AKQ87542</p> <p><i>Dir: W</i> <i>Vul: All</i></p> <p>KQ875 K94 AKJ62</p> <table border="1"> <tr><td>N</td><td>4</td><td>-</td><td>1</td><td>-</td><td>5</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>-</td><td>-</td><td>2</td><td></td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>4</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>4</td><td>-</td><td></td></tr> </table>	N	4	-	1	-	5	N	S	4	-	-	-	2		E	-	1	-	4	-		W	-	1	-	4	-		<p>21 8765 KJT JT82 A6</p> <p>AQT9432 A7 76 Q9</p> <p>9 12 13 6</p> <p>Q963 9543 KJT53</p> <p><i>Dir: N</i> <i>Vul: NS</i></p> <p>KJ 8542 AKQ 8742</p> <table border="1"> <tr><td>N</td><td>2</td><td>2</td><td>2</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>2</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>5</td><td>2</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>5</td><td>2</td><td></td></tr> </table>	N	2	2	2	-	-	N	S	2	2	2	-	-		E	-	-	-	5	2		W	-	-	-	5	2	
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HCP for N/S/E/W - Avg HCP: 9.14 / 9.75 / 10.71 / 10.39, Voids: 2 / 3 / 2 / 2, Singletons: 6 / 6 / 8 / 5, 7+ card suits: 0 / 1 / 0 / 2