

<p><b>1</b></p> <p>KQ2 AQJ8 AJ93 83</p> <p>J654 KT9653 2 A5</p> <p>17 8 3 12</p> <p>A987 7 Q65 KQJ62</p> <p>T3 42 KT874 T974</p> <p>N 4 4 2 4 5 S 4 4 2 4 5 E - - - - - W - - - - -</p> <p>Dir: N Vul: None</p>	<p><b>2</b></p> <p>53 J8763 QJ AQ94</p> <p>KJ2 K42 42 KT632</p> <p>10 10 10 10</p> <p>Q6 AT9 A97653 87</p> <p>AT9874 Q5 KT8 J5</p> <p>N 1 3 3 - - S 1 3 3 - - E - - - 2 1 W - - - 2 1</p> <p>Dir: E Vul: NS</p>	<p><b>3</b></p> <p>QT2 Q943 Q K8432</p> <p>A87 AJT K63 T975</p> <p>9 12 10 9</p> <p>J543 82 AJ92 QJ6</p> <p>K96 K765 T8754 A</p> <p>N 1 - - - S 1 - - - E - 2 2 2 1 W - 2 2 2 1</p> <p>Dir: S Vul: EW</p>
<p><b>4</b></p> <p>AK862</p> <p>AQ43 K654</p> <p>Q7 QJ8742 J5 J82</p> <p>16 7 13 4</p> <p>JT54 K53 T9876 9</p> <p>93 AT96 K2 AQT73</p> <p>N - 5 - 5 1 S - 5 - 5 - E 1 - 2 - - W 2 - 2 - -</p> <p>Dir: W Vul: All</p>	<p><b>5</b></p> <p>853 8652 KJ43 Q2</p> <p>KQ74 A3 Q985 A63</p> <p>6 15 13 6</p> <p>62 QJT974 62 KT9</p> <p>AJT9 K AT7 J8754</p> <p>N - - 1 - - S - - 1 - - E 4 4 - 4 4 W 4 4 - 4 4</p> <p>Dir: N Vul: NS</p>	<p><b>6</b></p> <p>86 A765 AT9 Q643</p> <p>AQ752 J82 87 A95</p> <p>10 11 9 10</p> <p>43 KQT9 KQ654 82</p> <p>KJT9 43 J32 KJT7</p> <p>N - 3 3 - - S - 3 3 - - E 1 - - 3 - W 1 - - 3 -</p> <p>Dir: E Vul: EW</p>
<p><b>7</b></p> <p>AJT76 JT83 KT T5</p> <p>Q85 A6 AQJ43 J96</p> <p>9 14 14 3</p> <p>943 75 87652 K74</p> <p>K2 KQ942 9 AQ832</p> <p>N - - - - - S - - - - - E 5 3 4 2 2 W 5 3 4 2 2</p> <p>Dir: S Vul: All</p>	<p><b>8</b></p> <p>T653 3 AKQ7 KT95</p> <p>A94 KQJT64 42 73</p> <p>12 10 9 9</p> <p>QJ7 A87 T83 Q642</p> <p>K82 952 J965 AJ8</p> <p>N 3 2 - 2 - S 3 2 - 2 - E - - 2 - - W - - 2 - -</p> <p>Dir: W Vul: None</p>	<p><b>9</b></p> <p>AKJ72 J43 AT86 3</p> <p>AQ92 QJ972 JT85</p> <p>13 10 7 10</p> <p>Q85 KT76 54 KQ64</p> <p>T9643 85 K3 A972</p> <p>N - - 1 2 1 S - - 1 2 1 E 3 2 - - - W 3 2 - - -</p> <p>Dir: N Vul: EW</p>
<p><b>10</b></p> <p>J9 K864 KT7432 8</p> <p>843 A75 A65 KT95</p> <p>7 11 11 11</p> <p>KQT2 QT93 J9 QJ4</p> <p>Dir: E Vul: All</p>	<p><b>11</b></p> <p>AJT52 J53</p> <p>KT965</p> <p>976 K642 AK976 2</p> <p>9 10 10 11</p> <p>Q843 AT97 J5 A87</p> <p>Dir: S Vul: None</p>	<p><b>12</b></p> <p>AK63 K862 KQ763</p> <p>AQJ53 98542 QJ7</p> <p>15 10 10 5</p> <p>T9542 7 AJT 8642</p> <p>QJ87 T94</p> <p>AKT953</p> <p>N - 2 - 2 - S - 2 - 2 - E 4 - 2 - - W 5 - 2 - -</p> <p>Dir: W Vul: NS</p>
<p><b>13</b></p> <p>7 7 AT9732 K5432</p> <p>Q82 AQ64 QJ86 T8</p> <p>7 11 8 14</p> <p>AK9865 T9 54 AQJ</p> <p>Dir: N Vul: All</p>	<p><b>14</b></p> <p>A952 975 862 954</p> <p>KJ7 T32 KT4 AK63</p> <p>4 14 12 10</p> <p>T63 AQJ6 Q73 J72</p> <p>Dir: E Vul: None</p>	<p><b>15</b></p> <p>AK862 QJ9 A7 986</p> <p>T43 8763 984 AK7</p> <p>14 7 6 13</p> <p>J95 AKT4 K QT432</p> <p>Q7 52 QJT6532 J5</p> <p>N 5 - 4 4 5 S 5 - 4 4 5 E - 1 - - - W - 1 - - -</p> <p>Dir: S Vul: NS</p>
<p><b>16</b></p> <p>82 86543 3 T9873</p> <p>Q97 AQ2 AQJ764 J</p> <p>0 16 18 6</p> <p>KT643 J97 852 Q4</p> <p>Dir: W Vul: EW</p>	<p><b>17</b></p> <p>743 QT42 73 QJ97</p> <p>9 J7 QJT86 KT432</p> <p>5 7 12 16</p> <p>Q62 K865 AK4 A86</p> <p>Dir: N Vul: None</p>	<p><b>18</b></p> <p>J964 3 KQT982 53</p> <p>AKT73 AKT84 43 K</p> <p>6 17 8 9</p> <p>Q85 QJ9765 6 A72</p> <p>2 2 AJ75 QJT9864</p> <p>N - - - - - S - - - - - E 4 1 3 2 2 W 4 1 3 2 2</p> <p>Dir: E Vul: NS</p>

<p><b>19</b></p> <p>96542 KQT8 85 92</p> <p><i>Dir: S</i> <i>Vul: EW</i></p> <p>T87 A43 KQJ9 JT3</p> <p>5 11 7 17</p> <p>AQ3 J65 A73 AQ64</p> <p>KJ 972 T642 K876</p> <table border="1"> <tr><td>N</td><td>1</td><td>1</td><td>4</td><td>4</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>1</td><td>4</td><td>4</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	1	1	4	4	2	N	S	1	1	4	4	2		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>20</b></p> <p>7654 AQ76 K5 A62</p> <p><i>Dir: W</i> <i>Vul: All</i></p> <p>A83 942 AT964 T9</p> <p>13 8 9 10</p> <p>JT92 KJT85 Q2 K5</p> <p>KQ 3 J873 QJ8743</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>3</td><td>3</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>3</td><td>2</td><td></td></tr> <tr><td>E</td><td>3</td><td>3</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>3</td><td>3</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table>	N	-	-	3	3	2	N	S	-	-	3	3	2		E	3	3	-	-	-		W	3	3	-	-	-		<p><b>21</b></p> <p>J985 K64 Q AKQ98</p> <p><i>Dir: N</i> <i>Vul: NS</i></p> <p>T6 83 K9862 6542</p> <p>15 3 17 5</p> <p>K7 9752 J543 JT3</p> <p>AQ432 AQJT AT7 7</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>-</td><td>N</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>1</td><td>3</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>5</td><td>1</td><td>3</td><td>2</td></tr> </table>	N	1	-	-	-	N	S	-	-	-	-		E	-	5	1	3	2	W	-	5	1	3	2				
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HCP for N/S/E/W - Avg HCP: 9.86 / 9.86 / 9.75 / 10.54, Voids: 4 / 0 / 1 / 3, Singletons: 10 / 8 / 14 / 7, 7+ card suits: 0 / 0 / 3 / 0