

<p><b>1</b> A932 <i>Dir: N</i> KT73 <i>Vul: None</i> JT943</p> <p>J 764 9 QJ8 8 A7652 AKQJ765432 98</p> <table border="1"> <tr><td>N</td><td>-</td><td>4</td><td>4</td><td>5</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>4</td><td>5</td><td>-</td><td></td></tr> <tr><td>E</td><td>5</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>5</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table> <p>8 KQT85 11 7 A6542 14 KQ T</p>	N	-	4	4	5	-	N	S	-	4	4	5	-		E	5	-	-	-	-		W	5	-	-	-	-		<p><b>2</b> JT4 <i>Dir: E</i> K <i>Vul: NS</i> AKQ62 J985</p> <p>75 AK83 J52 Q93 98753 JT K42 QT76</p> <table border="1"> <tr><td>N</td><td>1</td><td>1</td><td>3</td><td>2</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>1</td><td>3</td><td>2</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> <p>14 Q962 4 12 AT8764 10 4 A3</p>	N	1	1	3	2	2	N	S	1	1	3	2	2		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>3</b> 65 <i>Dir: S</i> KJ6 <i>Vul: EW</i> T97 K7542</p> <p>72 KQT98 T832 A754 AKQ632 54 T AJ</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>4</td><td>4</td><td>3</td><td>2</td><td></td></tr> <tr><td>W</td><td>-</td><td>4</td><td>4</td><td>2</td><td>2</td><td></td></tr> </table> <p>7 AJ43 9 14 Q9 10 J8 Q9863</p>	N	2	-	-	-	-	N	S	2	-	-	-	-		E	-	4	4	3	2		W	-	4	4	2	2	
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<p><b>4</b> 972 <i>Dir: W</i> K86 <i>Vul: All</i> AJ4 AT87</p> <p>J5 AKT84 T2 A95 KQ9875 T2 J32 Q54</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>2</td><td>-</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>2</td><td>-</td><td>2</td><td></td></tr> <tr><td>E</td><td>5</td><td>2</td><td>1</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table> <p>12 Q63 7 13 QJ743 8 63 K96</p>	N	1	-	2	-	2	N	S	1	-	2	-	2		E	5	2	1	-	-		W	2	-	-	-	-		<p><b>5</b> 854 <i>Dir: N</i> A973 <i>Vul: NS</i> 4 AQT86</p> <p>Q97 J63 T6 KJ82 QT7 AJ8632 J9752</p> <table border="1"> <tr><td>N</td><td>4</td><td>-</td><td>3</td><td>4</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>3</td><td>4</td><td>3</td><td></td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table> <p>10 AKT2 5 10 Q54 15 K95 K43</p>	N	4	-	3	4	3	N	S	4	-	3	4	3		E	2	-	-	-	-		W	2	-	-	-	-		<p><b>6</b> 43 <i>Dir: E</i> KQJ6 <i>Vul: EW</i> AJ53 J75</p> <p>A5 JT AT82 95 9842 KQT7 A42 KQT98</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>E</td><td>3</td><td>4</td><td>1</td><td>-</td><td>3</td><td></td></tr> <tr><td>W</td><td>3</td><td>4</td><td>1</td><td>-</td><td>3</td><td></td></tr> </table> <p>12 KQ98762 743 12 11 6 5 63</p>	N	-	-	-	2	-	N	S	-	-	-	2	-		E	3	4	1	-	3		W	3	4	1	-	3	
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<p><b>7</b> JT65 <i>Dir: S</i> A654 <i>Vul: All</i> JT6 K4</p> <p>A83 4 KJ9 T82 Q53 A84 T762 AQJ853</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>E</td><td>5</td><td>2</td><td>1</td><td>-</td><td>2</td><td></td></tr> <tr><td>W</td><td>5</td><td>2</td><td>1</td><td>-</td><td>2</td><td></td></tr> </table> <p>9 KQ972 10 11 Q73 10 K972 9</p>	N	-	-	-	1	-	N	S	-	-	-	1	-		E	5	2	1	-	2		W	5	2	1	-	2		<p><b>8</b> AJ5 <i>Dir: W</i> AQ2 <i>Vul: None</i> Q754 643</p> <p>976 Q832 K53 J7 AT K92 AJT95 KQ82</p> <table border="1"> <tr><td>N</td><td>2</td><td>3</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>3</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>2</td><td>-</td><td>1</td><td>1</td><td>-</td><td></td></tr> <tr><td>W</td><td>2</td><td>-</td><td>1</td><td>1</td><td>-</td><td></td></tr> </table> <p>13 KT4 12 11 T9864 4 7 J863</p>	N	2	3	-	-	-	N	S	2	3	-	-	-		E	2	-	1	1	-		W	2	-	1	1	-		<p><b>9</b> 7 <i>Dir: N</i> QJT7642 <i>Vul: EW</i> 82 KJ9</p> <p>K3 QJ65 K95 A3 AQ975 K43 432 AQ87</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>4</td><td>5</td><td>-</td><td>3</td><td>5</td><td></td></tr> <tr><td>W</td><td>4</td><td>5</td><td>-</td><td>3</td><td>5</td><td></td></tr> </table> <p>7 AT9842 12 16 8 5 JT6 T65</p>	N	-	-	1	-	-	N	S	-	-	1	-	-		E	4	5	-	3	5		W	4	5	-	3	5	
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<p><b>10</b> T652 <i>Dir: E</i> Q976 <i>Vul: All</i> 93 A65</p> <p>AK8 94 AK2 JT84 KJT72 A8 87 KJT43</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</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><td></td></tr> <tr><td>E</td><td>4</td><td>4</td><td>5</td><td>2</td><td>3</td><td></td></tr> <tr><td>W</td><td>5</td><td>4</td><td>5</td><td>2</td><td>3</td><td></td></tr> </table> <p>6 QJ73 18 9 53 7 Q654 Q92</p>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	4	4	5	2	3		W	5	4	5	2	3		<p><b>11</b> QT82 <i>Dir: S</i> 9 <i>Vul: None</i> KQ54 J832</p> <p>765 AK43 QJT75 K2 976 AJT3 T4 KQ7</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>1</td><td>2</td><td>1</td><td>1</td><td></td></tr> <tr><td>W</td><td>-</td><td>1</td><td>2</td><td>1</td><td>1</td><td></td></tr> </table> <p>8 J9 3 20 A8643 9 82 A965</p>	N	2	-	-	-	-	N	S	2	-	-	-	-		E	-	1	2	1	1		W	-	1	2	1	1		<p><b>12</b> Q <i>Dir: W</i> KQJ93 <i>Vul: NS</i> QT75 K54</p> <p>A96 JT875 74 8652 96432 J83 AQ92</p> <table border="1"> <tr><td>N</td><td>-</td><td>4</td><td>3</td><td>-</td><td>4</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>2</td><td>-</td><td>4</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> </table> <p>13 K432 5 7 AT 15 AKJ8 T76</p>	N	-	4	3	-	4	N	S	-	3	2	-	4		E	-	-	-	1	-		W	-	-	-	1	-	
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<p><b>13</b> AQ853 <i>Dir: N</i> T43 <i>Vul: All</i> K5 865</p> <p>KJ74 T9 AKQ9 865 982 AQT743 J7 K3</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>2</td><td>2</td><td>1</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>2</td><td>2</td><td>1</td><td>-</td><td></td></tr> </table> <p>9 62 14 9 J72 8 J6 AQT942</p>	N	1	-	-	-	-	N	S	1	-	-	-	-		E	-	2	2	1	-		W	-	2	2	1	-		<p><b>14</b> JT74 <i>Dir: E</i> J6 <i>Vul: None</i> T9 T8652</p> <p>KQ92 853 KQ4 A987 A32 KQ765 743 K</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>4</td><td>3</td><td>3</td><td>1</td><td></td></tr> <tr><td>W</td><td>-</td><td>4</td><td>3</td><td>3</td><td>1</td><td></td></tr> </table> <p>2 A6 14 12 T532 12 J84 AQJ9</p>	N	1	-	-	-	-	N	S	1	-	-	-	-		E	-	4	3	3	1		W	-	4	3	3	1		<p><b>15</b> KQ <i>Dir: S</i> AK8 <i>Vul: NS</i> KQJ95 AK7</p> <p>A4 J93 QJ764 T95 63 AT84 J932 T86</p> <table border="1"> <tr><td>N</td><td>2</td><td>4</td><td>1</td><td>4</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>3</td><td>1</td><td>4</td><td>3</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> <p>25 T87652 8 5 32 2 72 Q54</p>	N	2	4	1	4	3	N	S	2	3	1	4	3		E	-	-	-	-	-		W	-	-	-	-	-	
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<p><b>16</b> 53 <i>Dir: W</i> KQ6 <i>Vul: EW</i> 85 A95432</p> <p>Q97 AJ8642 JT95 43 AQ94 J73 J6 QB</p> <table border="1"> <tr><td>N</td><td>4</td><td>1</td><td>3</td><td>-</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>1</td><td>3</td><td>-</td><td>4</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> </table> <p>9 KT 10 8 A872 13 KT62 KT7</p>	N	4	1	3	-	3	N	S	4	1	3	-	4		E	-	-	-	2	-		W	-	-	-	2	-		<p><b>17</b> K654 <i>Dir: N</i> AK83 <i>Vul: None</i> AJ 983</p> <p>T872 9 Q74 JT95 Q852 K94 52 AKQT7</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>2</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>2</td><td>1</td><td></td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table> <p>15 AQJ3 4 13 62 8 T763 J64</p>	N	-	-	-	2	1	N	S	-	-	-	2	1		E	-	1	-	-	-		W	-	1	-	-	-		<p><b>18</b> J743 <i>Dir: E</i> A873 <i>Vul: NS</i> 542 84</p> <p>8 AQT962 T952 J4 AJT Q73 AKT72 95</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</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><td></td></tr> <tr><td>E</td><td>3</td><td>2</td><td>2</td><td>4</td><td>2</td><td></td></tr> <tr><td>W</td><td>3</td><td>2</td><td>2</td><td>4</td><td>1</td><td></td></tr> </table> <p>5 K5 12 9 KQ6 14 K986 QJ63</p>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	3	2	2	4	2		W	3	2	2	4	1	
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<p><b>19</b></p> <p>K863 Q84 T87 AKJ</p> <p>J9 AJ2 AQ42 QT93</p> <p>13 14 10 3</p> <p>52 T653 K963 764</p> <p>Dir: S Vul: EW</p> <p>AQT74 K97 J5 852</p> <table border="1"> <tr><td>N</td><td>-</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>3</td><td>2</td><td>2</td><td>4</td><td>3</td></tr> <tr><td>W</td><td>4</td><td>2</td><td>2</td><td>4</td><td>3</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	3	2	2	4	3	W	4	2	2	4	3	<p><b>20</b></p> <p>JT 87 KQ985 KQ84</p> <p>853 4 T732 T6532</p> <p>11 0 17 12</p> <p>KQ97 J62 AJ4 J97</p> <p>Dir: W Vul: All</p> <p>A642 AKQT953 6 A</p> <table border="1"> <tr><td>N</td><td>1</td><td>2</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>3</td><td>1</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>3</td><td>1</td><td>2</td><td>-</td></tr> </table>	N	1	2	-	-	-	N	S	1	2	-	-	-	-	E	-	-	3	1	2	-	W	-	-	3	1	2	-	<p><b>21</b></p> <p>KQJT4 K8 K32 J84</p> <p>32 9632 A765 A72</p> <p>13 8 10 9</p> <p>A95 AJT54 T94 T9</p> <p>Dir: N Vul: NS</p> <p>876 Q7 QJ8 KQ653</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>4</td><td>4</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>4</td><td>4</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	-	-	4	4	1	N	S	-	-	4	4	1	-	E	2	1	-	-	-	-	W	2	1	-	-	-	-				
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HCP for N/S/E/W - Avg HCP: 10.50 / 9.38 / 10.75 / 9.38, Voids: 1 / 0 / 2 / 1, Singletons: 7 / 7 / 5 / 7, 7+ card suits: 1 / 1 / 1 / 1