

<p>1</p> <p>84 643 AT93 T865</p> <p>AKQT AQJ KQ2 QJ3</p> <p>9753 KT72 J6 K72</p> <p>Dir: N Vul: None</p> <p>J62 985 8754 A94</p> <p>4 5 24 7</p> <p>N - - - - N S - - - - - E 2 4 3 4 4 W 2 4 3 4 4</p>	<p>2</p> <p>AT95 Q8 A742 643</p> <p>Q2 5 QJT95 KQT98</p> <p>KJ7 AJ6432 8 A52</p> <p>8643 KT97 K63 J7</p> <p>Dir: E Vul: NS</p> <p>10 10 7 13</p> <p>N 1 - 5 3 2 S 1 - 5 3 2 E - 1 - - - W - 1 - - -</p>	<p>3</p> <p>J874 952 J6 JT94</p> <p>KQ3 JT3 QT72 AK7</p> <p>T52 KQ876 K3 863</p> <p>Dir: S Vul: EW</p> <p>A96 A4 A9854 Q52</p> <p>3 15 14 8</p> <p>N - - - - N S - - - - - E 4 5 3 4 5 W 4 5 3 4 3</p>
<p>4</p> <p>A7643 J4 KQ76 52</p> <p>98 K9 JT83 AKJ84</p> <p>QJ5 T8753 952 T9</p> <p>Dir: W Vul: All</p> <p>KT2 AQ62 A4 Q763</p> <p>10 15 12 3</p> <p>N - - - - N S - - - - - E 4 2 2 1 4 W 5 2 2 1 4</p>	<p>5</p> <p>Q76532 9 A QT965</p> <p>AKT84 T K98764 7</p> <p>9 KQJ532 J2 AK32</p> <p>J A8764 QT53 J84</p> <p>Dir: N Vul: NS</p> <p>8 10 8 14</p> <p>N 4 - 3 1 - S 4 - 3 1 - E - 5 - - - W - 5 - - -</p>	<p>6</p> <p>AJT87 AK6 AQ4 A2</p> <p>K3 QJ5 T962 JT76</p> <p>Q42 9843 83 9854</p> <p>Dir: E Vul: EW</p> <p>965 T72 KJ75 KQ3</p> <p>22 7 9 2</p> <p>N 1 - 2 4 2 S 1 - 2 4 2 E - 1 - - - W - 1 - - -</p>
<p>7</p> <p>K54 Q974 974 A65</p> <p>AQJ8 K62 QJT Q92</p> <p>T97632 J8 62 843</p> <p>Dir: S Vul: All</p> <p>AT53 AK853 KJT7</p> <p>9 15 15 1</p> <p>N - - - - N S - - - - - E 6 6 4 3 5 W 6 6 4 3 6</p>	<p>8</p> <p>AJT42</p> <p>AT76 AT84</p> <p>Q8653 K 842 KQ62</p> <p>K97 J865 KQ95 95</p> <p>Dir: W Vul: None</p> <p>13 10 8 9</p> <p>N 2 5 - 5 3 S 2 5 - 5 3 E - 3 - - - W - - 3 - -</p>	<p>9</p> <p>65 62 AKQ92 K873</p> <p>AJ984 AT 54 AQJ4</p> <p>KT732 K9743 8 52</p> <p>Dir: N Vul: EW</p> <p>Q QJ85 JT763 T96</p> <p>12 16 6 6</p> <p>N - - - - N S - - - - - E 2 2 1 1 2 W 2 3 1 1 2</p>
<p>10</p> <p>KJ K743 A873 A64</p> <p>87432 J98 J9 532</p> <p>Q65 QT5 654 QT97</p> <p>Dir: E Vul: All</p> <p>AT9 A62 KQT2 KJ8</p> <p>15 17 2 6</p> <p>N 2 1 1 - 1 S 2 1 1 - 1 E - - - 1 - W - - - 1 -</p>	<p>11</p> <p>Q8 976 AQJ74 982</p> <p>AT2 2 KT32 QJ643</p> <p>754 QJT8543 86 7</p> <p>Dir: S Vul: None</p> <p>9 10 18 3</p> <p>N - - 2 - - S - - 2 - - E 5 2 - 5 5 W 6 2 - 6 6</p>	<p>12</p> <p>AJ832 Q8 A84 AQ2</p> <p>KT K542 J97632 5</p> <p>965 J97 KQ KT987</p> <p>Dir: W Vul: NS</p> <p>Q74 AT86 T5 J643</p> <p>17 7 7 9</p> <p>N 4 - - 3 4 S 4 - - 3 4 E - 1 - - - W - 1 - - -</p>
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<p>16</p> <p>K86 J92 A8754 Q6</p> <p>Q543 K8 J6 JT975</p> <p>72 Q743 92 AK843</p> <p>Dir: W Vul: EW</p> <p>AJT9 AT65 KQT3 2</p> <p>10 14 7 9</p> <p>N 1 - - - - N S 1 - - - - E - 1 1 4 1 W - 1 1 4 1</p>	<p>17</p> <p>53 65 AQ76543 92</p> <p>AJ984 K9 2 KJ763</p> <p>T AQJT8743 T8 AT</p> <p>Dir: N Vul: None</p> <p>6 12 11 11</p> <p>N - 2 3 - - S - 2 3 - - E 3 - - 4 - W 3 - - 4 -</p>	<p>18</p> <p>873 Q6 J862 K982</p> <p>T92 KJT54 KT4 64</p> <p>54 732 Q9753 QJ3</p> <p>Dir: E Vul: NS</p> <p>AKQJ6 A98 A AT75</p> <p>6 7 22 5</p> <p>N - - - - N S - - - - - E 3 2 7 7 7 W 3 2 7 7 7</p>

<p>19</p> <p>A8 KT532 KT752 K</p> <p>KJ965 9 AJ4 J762</p> <p>13 10 3 14</p> <p>QT3 A8 Q9 AQT543</p> <p>742 QJ764 863 98</p> <table border="1"> <tr><td>N</td><td>4</td><td>5</td><td>3</td><td>2</td><td>4</td><td>N</td></tr> <tr><td>S</td><td>5</td><td>5</td><td>4</td><td>2</td><td>5</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	4	5	3	2	4	N	S	5	5	4	2	5		E	-	-	-	-	-		W	-	-	-	-	-		<p>20</p> <p>4 Q74 KQJT62 K72</p> <p>KT632 AK65 A T98</p> <p>11 14 3 12</p> <p>A J92 987 AQJ643</p> <p>QJ9875 T83 543 5</p> <table border="1"> <tr><td>N</td><td>4</td><td>2</td><td>-</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>2</td><td>-</td><td>-</td><td>1</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>4</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>4</td><td>-</td><td></td></tr> </table>	N	4	2	-	-	1	N	S	4	2	-	-	1		E	-	-	2	4	-		W	-	-	2	4	-		<p>21</p> <p>87643 AK4 A54 T5</p> <p>AJ95 875 632 J62</p> <p>11 6 11 12</p> <p>2 32 KQJ8 AQ9874</p> <p>Dir: N Vul: NS</p> <p>KQT QJT96 T97 K3</p> <table border="1"> <tr><td>N</td><td>5</td><td>6</td><td>1</td><td>2</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>5</td><td>6</td><td>1</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>	N	5	6	1	2	2	N	S	5	6	1	2	2		E	-	-	-	-	-		W	-	-	-	-	-	
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HCP for N/S/E/W - Avg HCP: 9.71 / 8.79 / 11.38 / 10.12, Voids: 3 / 0 / 3 / 2, Singletons: 6 / 9 / 9 / 12, 7+ card suits: 3 / 2 / 4 / 0