

<p><b>1</b></p> <p>AT63 Q7 J763 983</p> <p>954 T532 8 AQJ65</p> <p>7 7 8 18</p> <p>QJ7 AKJ64 AK52 2</p> <p>K82 98 QT94 KT74</p> <p>N N - 3 4 4 2 S - 3 4 4 2 E 2 - - - - W 2 - - - -</p> <p><i>Dir: N</i> <i>Vul: None</i></p>	<p><b>2</b></p> <p>AKJ432 A96 Q2 65</p> <p>985 85 AJT987 K9</p> <p>14 8 14 4</p> <p>76 KJT43 53 8743</p> <p>QT Q72 K64 AQJT2</p> <p>N N - - 3 3 - S - - 3 3 - E 3 3 - - - W 3 3 - - -</p> <p><i>Dir: E</i> <i>Vul: NS</i></p>	<p><b>3</b></p> <p>KJ3 KQ632</p> <p>Q8863</p> <p>T964 T98 KT953 4</p> <p>11 3 16 10</p> <p>A87 75 AJ8642 JT</p> <p>Q52 AJ4 Q7 AK752</p> <p>N N 2 - 1 - 1 S 2 - 1 - 1 E - 1 - 1 - W - 1 - 1 -</p> <p><i>Dir: S</i> <i>Vul: EW</i></p>
<p><b>4</b></p> <p>J72 A982 8642 62</p> <p>9654 Q AK95 AKQJ</p> <p>5 19 9 7</p> <p>KT8 KJT3 T3 9753</p> <p>AQ3 7654 QJ7 T84</p> <p>N N - - 1 - - S - - 1 - - E 3 3 - 4 3 W 3 3 - 4 3</p> <p><i>Dir: W</i> <i>Vul: All</i></p>	<p><b>5</b></p> <p>AQJT86 KQ97 Q5 8</p> <p>K42 J832 64 AQ94</p> <p>14 10 8 8</p> <p>753 A6 AT8732 52</p> <p>9 T54 KJ9 KJT763</p> <p>N N - 4 2 5 1 S - 4 2 5 1 E 2 - - - - W 2 - - - -</p> <p><i>Dir: N</i> <i>Vul: NS</i></p>	<p><b>6</b></p> <p>AQT8 874 63 AJ96</p> <p>K3 J952 AQ5 T432</p> <p>11 10 6 13</p> <p>J964 AKQ6 98 K87</p> <p>752 T3 KJT742 Q5</p> <p>N N 4 - 4 5 1 S 4 - 4 5 1 E - 1 - - - W - 1 - - -</p> <p><i>Dir: E</i> <i>Vul: EW</i></p>
<p><b>7</b></p> <p>JT864 82 KT2 875</p> <p>97 QJT765 5 AQJT</p> <p>4 10 19 7</p> <p>Q532 K943 Q43 96</p> <p>AK A AJ9876 K432</p> <p>N N - - - - - S - - - - - E 7 5 6 1 5 W 7 5 6 1 5</p> <p><i>Dir: S</i> <i>Vul: All</i></p>	<p><b>8</b></p> <p>T A73 AQJ743 876</p> <p>Q96543 J9 8 JT53</p> <p>11 4 9 16</p> <p>AJ KQ654 K962 K4</p> <p>K872 T82 T5 AQ92</p> <p>N N - 6 6 - 6 S - 6 6 - 6 E 1 - - 1 - W 1 - - 1 -</p> <p><i>Dir: W</i> <i>Vul: None</i></p>	<p><b>9</b></p> <p>J4 J9853 K985 53</p> <p>Q962 A4 J643 642</p> <p>5 7 13 15</p> <p>A73 K62 AT72 KJ8</p> <p>KT85 QT7 Q AQJ97</p> <p>N N - 2 2 - 1 S - 2 2 - 1 E 2 - - 2 - W 2 - - 2 -</p> <p><i>Dir: N</i> <i>Vul: EW</i></p>
<p><b>10</b></p> <p>9874 AQ6 8 KJ974</p> <p>J5 KJ975 QJ42 Q6</p> <p>10 10 13 7</p> <p>2 432 KT653 A852</p> <p>AKQT63 T8 A97 T3</p> <p>N N 4 1 1 - - S 4 1 1 - - E - - - 2 - W - - - 2 -</p> <p><i>Dir: E</i> <i>Vul: All</i></p>	<p><b>11</b></p> <p>JT95 KQ43 Q86 T5</p> <p>Q763 A98 K7 AQ86</p> <p>8 15 0 17</p> <p>AK2 J5 AJT9 KJ43</p> <p>84 T762 5432 972</p> <p>N N 2 3 1 2 3 S 2 3 1 3 3 E - - - - - W - - - - -</p> <p><i>Dir: S</i> <i>Vul: None</i></p>	<p><b>12</b></p> <p>874 A98 KJ72 A94</p> <p>632 KQJ62 Q5 532</p> <p>12 8 13 7</p> <p>QT95 75 964 KQ87</p> <p>AKJ T43 AT83 JT6</p> <p>N N 2 1 - 2 1 S 2 1 - 2 1 E - 1 - - - W - 1 - - -</p> <p><i>Dir: W</i> <i>Vul: NS</i></p>
<p><b>13</b></p> <p>AT AJ542 Q4 K754</p> <p>K62 7 AJ963 J632</p> <p>14 9 11 6</p> <p>J987543 KQ63 T8</p> <p>Q T98 K752 AQJ98</p> <p>N N - - 3 3 - S - - 3 3 - E 5 3 - - 1 W 5 3 - - 1</p> <p><i>Dir: N</i> <i>Vul: All</i></p>	<p><b>14</b></p> <p>KQ AJ8742 52 A94</p> <p>643 Q6 KQJ4 8653</p> <p>14 8 10 8</p> <p>AJT85 953 T63 K7</p> <p>972 KT A987 QJT2</p> <p>N N 1 - 4 4 2 S 1 - 4 4 2 E - - - - - W - - - - -</p> <p><i>Dir: E</i> <i>Vul: None</i></p>	<p><b>15</b></p> <p>AT52 AJ975 5 J82</p> <p>J93 Q84 AJT A963</p> <p>10 12 10 8</p> <p>76 KT63 K9432 Q5</p> <p>KQ84 2 Q876 KT74</p> <p>N N - - 3 - - S - - 3 - - E 4 2 - 2 1 W 4 2 - 2 1</p> <p><i>Dir: S</i> <i>Vul: NS</i></p>
<p><b>16</b></p> <p>AT842 A2 K9 J764</p> <p>Q93 QJ653 T2 AT5</p> <p>12 9 14 5</p> <p>K7 9874 Q875 983</p> <p>J65 KT AJ643 KQ2</p> <p>N N 1 - - 1 - S 1 - - 1 - E - 1 2 - 2 W - 1 2 - 2</p> <p><i>Dir: W</i> <i>Vul: EW</i></p>	<p><b>17</b></p> <p>K52 AT62 K4 AKT8</p> <p>63 KJ3 AQ7632 QJ</p> <p>17 13 5 5</p> <p>AT94 84 JT85 743</p> <p>QJ87 Q975 9 9652</p> <p>N N 2 1 2 3 3 S 2 1 1 3 2 E - - - - - W - - - - -</p> <p><i>Dir: N</i> <i>Vul: None</i></p>	<p><b>18</b></p> <p>AT 963 642 AKT85</p> <p>2 QJT KJ85 QJ974</p> <p>11 10 11 8</p> <p>Q9853 754 AQ93 2</p> <p>KJ764 AK82 T7 63</p> <p>N N - - - 1 - S - - - 1 - E 1 1 2 - 1 W 1 1 2 - 1</p> <p><i>Dir: E</i> <i>Vul: NS</i></p>

<p><b>19</b></p> <p>Q652 A5 AK73 AK5</p> <p>AK JT9742 T5 J97</p> <p>20 9 5 6</p> <p>T983 Q8 Q962 Q83</p> <p>J74 K63 J84 T642</p> <table border="1"> <tr><td>N</td><td>2</td><td>4</td><td>-</td><td>4</td><td>2</td></tr> <tr><td>S</td><td>2</td><td>4</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table> <p>Dir: S Vul: EW</p>	N	2	4	-	4	2	S	2	4	-	3	2	E	-	-	1	-	-	W	-	-	1	-	-	<p><b>20</b></p> <p>KT5 A75 AQ74 972</p> <p>9 T843 T9853 AT8</p> <p>13 4 5 18</p> <p>AQ4 KQJ96 J6 KQ5</p> <p>J87632 2 K2 J643</p> <table border="1"> <tr><td>N</td><td>3</td><td>2</td><td>4</td><td>1</td><td>4</td></tr> <tr><td>S</td><td>3</td><td>3</td><td>4</td><td>1</td><td>4</td></tr> <tr><td>E</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></tr> </table> <p>Dir: W Vul: All</p>	N	3	2	4	1	4	S	3	3	4	1	4	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>21</b></p> <p>J74 KJ8 J54 KJT7</p> <p>KT86 Q54 KT87 65</p> <p>10 8 10 12</p> <p>Q52 632 A62 AQ93</p> <p>A93 AT97 Q93 842</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>2</td><td>2</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>2</td><td>2</td><td>1</td></tr> </table> <p>Dir: N Vul: NS</p>	N	1	-	-	-	-	S	1	-	-	-	-	E	-	2	2	2	1	W	-	2	2	2	1
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<p><b>22</b></p> <p>K643 T875 KJ875</p> <p>A72 A6432 A964 A</p> <p>7 16 9 8</p> <p>9 QJ9 QT QJT9874</p> <p>K643 T875 KJ875</p> <p>Dir: E Vul: EW</p>	<p><b>23</b></p> <p>QT9 Q98 AK64 KJT</p> <p>532 AT3 J9 AQ982</p> <p>15 11 6 8</p> <p>AJ6 J QT753 7543</p> <p>Dir: S Vul: All</p>	<p><b>24</b></p> <p>AJ86 Q962 KJ62 5</p> <p>7 AJ8 QT9543 A64</p> <p>11 11 8 10</p> <p>KT542 53 A8 KT92</p> <p>Dir: W Vul: None</p>																																																																								

HCP for N/S/E/W - Avg HCP: 11.08 / 9.62 / 9.67 / 9.62, Voids: 2 / 1 / 0 / 0, Singletons: 5 / 5 / 10 / 10, 7+ card suits: 0 / 2 / 0 / 0