

<p><b>1</b></p> <p>K54 T85 Q532 K84</p> <p><i>Dir: N</i> <i>Vul: None</i></p> <p>A732 A64 KJT AT9</p> <p>8 16 11 5</p> <p>J KJ732 876 7532</p> <p>QT986 Q9 A94 QJ6</p> <p>N S E 2 2 1 4 3 W 2 3 1 4 3</p>	<p><b>2</b></p> <p>KT 652 J73 Q8642</p> <p><i>Dir: E</i> <i>Vul: NS</i></p> <p>QJ7542 9 AKQT85</p> <p>6 12 11 11</p> <p>8 KQJ743 2 AJT97</p> <p>A963 AT8 964 K53</p> <p>N S 3 - 2 - - S 3 - 2 - - E - 7 - 7 6 W - 7 - 7 2</p>	<p><b>3</b></p> <p>A932 5 J97 J9873</p> <p><i>Dir: S</i> <i>Vul: EW</i></p> <p>KQ76 2 A86532 K6</p> <p>6 12 17 5</p> <p>J8 QT874 QT4 T52</p> <p>T54 AKJ963 K AQ4</p> <p>N S E 2 5 4 4 4 W 2 5 4 4 4</p>
<p><b>4</b></p> <p>95 AQ932 KJ2 843</p> <p><i>Dir: W</i> <i>Vul: All</i></p> <p>AQ432 J8 Q54 A92</p> <p>10 13 11 6</p> <p>JT86 7 987 KQT76</p> <p>K7 KT654 AT63 J5</p> <p>N S E - 3 3 2 2 W - 3 3 2 2</p>	<p><b>5</b></p> <p>J2 8764 AQ75 K5</p> <p><i>Dir: N</i> <i>Vul: NS</i></p> <p>AQ3 AQ932 86 JT3</p> <p>10 13 15 2</p> <p>987 5 9432 Q9862</p> <p>KT654 KJT KJ A74</p> <p>N S - 2 - - - S - 2 - - - E 2 - 6 6 5 W 2 - 6 6 5</p>	<p><b>6</b></p> <p>AQJ 872 Q632 KQ8</p> <p><i>Dir: E</i> <i>Vul: EW</i></p> <p>T765 AKJT4 KJ J7</p> <p>14 13 6 7</p> <p>K842 953 AT5 632</p> <p>93 Q6 9874 AT954</p> <p>N S E 3 1 2 1 1 W 3 1 2 1 1</p>
<p><b>7</b></p> <p>J765 AT9 986 Q62</p> <p><i>Dir: S</i> <i>Vul: All</i></p> <p>K98 K86 KJT A753</p> <p>7 14 4 15</p> <p>AT3 Q532 AQ3 K94</p> <p>Q42 J74 7542 JT8</p> <p>N S 1 1 1 2 1 S 1 1 2 2 2 E - - - - - W - - - - -</p>	<p><b>8</b></p> <p>A5 T954 A5 AJ972</p> <p><i>Dir: W</i> <i>Vul: None</i></p> <p>KJ93 KJ732 Q63 4</p> <p>13 10 3 14</p> <p>Q8 A86 K972 KQ83</p> <p>T7642 Q JT84 T65</p> <p>N S 4 2 2 - 3 S 5 2 3 - 4 E - - - 1 - W - - - 1 -</p>	<p><b>9</b></p> <p>QJ864 T92 K2 A52</p> <p><i>Dir: N</i> <i>Vul: EW</i></p> <p>AT9 74 J943 Q984</p> <p>10 7 13 10</p> <p>K75 QJ6 AT765 T7</p> <p>32 AK853 Q8 KJ63</p> <p>N S - 1 - 2 1 S - 1 - 2 1 E 3 - 2 - - W 3 - 2 - -</p>
<p><b>10</b></p> <p>96 AK62 J975 K75</p> <p><i>Dir: E</i> <i>Vul: All</i></p> <p>AQJT Q9843 Q J32</p> <p>11 12 6 11</p> <p>432 T AK2 AT9864</p> <p>K875 J75 T8643 Q</p> <p>N S 4 2 - - 3 S 4 2 - - 3 E - - 1 1 - W - - 1 1 -</p>	<p><b>11</b></p> <p>K872 8 AJT7 QT63</p> <p><i>Dir: S</i> <i>Vul: None</i></p> <p>63 AJ65 Q5 AKJ74</p> <p>10 15 0 15</p> <p>AQJ9 KQT92 K64 5</p> <p>T54 743 9832 982</p> <p>N S 2 4 4 5 3 S 2 4 4 5 4 E - - - - - W - - - - -</p>	<p><b>12</b></p> <p>J7 A2 AJT842 JT2</p> <p><i>Dir: W</i> <i>Vul: NS</i></p> <p>K984 JT94 KQ 876</p> <p>11 9 6 14</p> <p>AQ3 KQ653 6 K954</p> <p>T652 87 9753 AQ3</p> <p>N S 4 4 4 2 4 S 4 4 4 2 4 E - - - - - W - - - - -</p>
<p><b>13</b></p> <p>AKQ864 AT7 K6 62</p> <p><i>Dir: N</i> <i>Vul: All</i></p> <p>T2 932 J97532 73</p> <p>16 1 10 13</p> <p>73 KQ8654 A4 KJ8</p> <p>J95 J QT8 AQ7954</p> <p>N S 2 1 6 6 6 S 2 1 6 6 6 E - - - - - W - - - - -</p>	<p><b>14</b></p> <p>AT74 J986</p> <p><i>Dir: E</i> <i>Vul: None</i></p> <p>82 AQ754 A852 K7</p> <p>11 13 7 9</p> <p>KQ9 KT2 743 JT85</p> <p>J653 3 KQJT96 93</p> <p>N S 4 - - 3 - S 5 - 2 3 - E - 3 - - - W - 3 - - -</p>	<p><b>15</b></p> <p>A7 QT86 J76 Q872</p> <p><i>Dir: S</i> <i>Vul: NS</i></p> <p>K54 AJ2 Q9852 J3</p> <p>9 11 8 12</p> <p>QT932 K7 AK3 T96</p> <p>J86 9543 T4 AK54</p> <p>N S 2 1 1 2 2 S 2 1 1 2 2 E - - - - - W - - - - -</p>
<p><b>16</b></p> <p>Q87654 J2 54 J53</p> <p><i>Dir: W</i> <i>Vul: EW</i></p> <p>AK T8 AKQT86 742</p> <p>4 16 12 8</p> <p>J932 K75 972 A98</p> <p>T AQ9643 J3 KQT6</p> <p>N S E 6 6 5 1 6 W 4 5 5 1 5</p>	<p><b>17</b></p> <p>97 7 AK8752 AQ74</p> <p><i>Dir: N</i> <i>Vul: None</i></p> <p>85 A953 963 9862</p> <p>13 4 7 16</p> <p>AKJT J QJT KJT53</p> <p>Q6432 KQT8642 4</p> <p>N S 6 5 - 3 - S 6 5 - 3 - E - - 4 - - W - - 4 - -</p>	<p><b>18</b></p> <p>Q95432 3 AK2 J82</p> <p><i>Dir: E</i> <i>Vul: NS</i></p> <p>A6 J7542 863 AK7</p> <p>10 12 8 10</p> <p>KT KT96 Q54 QT64</p> <p>J87 AQ8 JT97 953</p> <p>N S 2 1 - 3 2 S 2 1 - 3 2 E - - - - - W - - - - -</p>

<p><b>19</b></p> <p>T72 753 A952 A85</p> <p>Dir: S Vul: EW</p> <p>AJ864 QJT84 3 Q3</p> <p>8 10 5 17</p> <p>K9 AK2 KJ76 K642</p> <p>Q53 96 QT84 JT97</p> <table border="1"> <tr><td>N</td><td>2</td><td>3</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>3</td><td>1</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> </table>	N	2	3	-	-	N	S	2	3	1	-	2	E	-	-	-	1	-	W	-	-	-	1	-	<p><b>20</b></p> <p>T92 T532 AT76 J9</p> <p>Dir: W Vul: All</p> <p>Q63 AJ84 54 AT65</p> <p>5 11 13 11</p> <p>KJ87 Q 983 KQ432</p> <p>A54 K976 KQJ2 87</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>1</td><td>2</td><td>4</td><td>1</td><td>3</td></tr> <tr><td>W</td><td>1</td><td>2</td><td>4</td><td>1</td><td>3</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	1	2	4	1	3	W	1	2	4	1	3	<p><b>21</b></p> <p>Q2 KJ76 JT94 AJT</p> <p>Dir: N Vul: NS</p> <p>J93 842 K3 KQ984</p> <p>12 9 3 16</p> <p>K6 T953 87652 75</p> <p>AT8754 AQ AQ 632</p> <table border="1"> <tr><td>N</td><td>3</td><td>3</td><td>3</td><td>4</td><td>4</td></tr> <tr><td>S</td><td>3</td><td>3</td><td>3</td><td>4</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>	N	3	3	3	4	4	S	3	3	3	4	4	E	-	-	-	-	-	W	-	-	-	-	-
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HCP for N/S/E/W - Avg HCP: 9.79 / 10.29 / 9.18 / 10.75, Voids: 2 / 0 / 1 / 2, Singletons: 5 / 14 / 11 / 8, 7+ card suits: 0 / 0 / 1 / 1