

<p><b>1</b></p> <p>KT6 42 QT63 AK72</p> <p>J74 KQ93 972 QJ3</p> <p>12 9 11 8</p> <p>9852 A87 KJ T854</p> <p>Dir: N Vul: None</p> <p>AQ3 JT65 A854 96</p> <p>N 2 1 - 2 1 S 2 1 - 2 1 E - 1 - - - W - - 1 - -</p>	<p><b>2</b></p> <p>AT62 A8732 Q7 A2</p> <p>QJ74 Q654 T852 3</p> <p>14 5 10 11</p> <p>K853 K J643 KJ75</p> <p>9 JT9 AK9 QT9864</p> <p>N 2 1 3 3 3 S 2 2 3 3 3 E - - - - - W - - - - -</p> <p>Dir: E Vul: NS</p>	<p><b>3</b></p> <p>AJ82 A 9543 A862</p> <p>K43 KT842 Q62 J5</p> <p>13 9 10 8</p> <p>QT6 J976 AJT87 9</p> <p>Dir: S Vul: EW</p> <p>975 Q53 K KQT743</p> <p>N - 6 1 4 1 S - 6 1 4 1 E - - - - - W - - - - -</p>
<p><b>4</b></p> <p>J8 AQJ86 KJ76 93</p> <p>T965 K543 A93 62</p> <p>12 7 13 8</p> <p>KQ72 T7 Q62 J754</p> <p>Dir: W Vul: All</p> <p>A43 92 T84 AKQT8</p> <p>N 1 2 2 1 1 S 1 2 2 1 1 E - - - - - W - - - - -</p>	<p><b>5</b></p> <p>J962 75 AKQJ7 94</p> <p>AQT5 AQJ8 83 J76</p> <p>11 14 9 6</p> <p>43 KT T9652 KT53</p> <p>Dir: N Vul: NS</p> <p>K87 96432 4 AQ82</p> <p>N - 2 - - - S - 2 - - - E 3 - 5 4 2 W 3 - 5 4 2</p>	<p><b>6</b></p> <p>T92 K9 KJ95 JT85</p> <p>KJ54 Q82 AT83 74</p> <p>8 10 5 17</p> <p>AQ7 AJ65 Q74 A32</p> <p>Dir: E Vul: EW</p> <p>863 T874 62 KQ96</p> <p>N 2 2 - 1 2 S 2 2 - 1 2 E - - - - - W - - - - -</p>
<p><b>7</b></p> <p>QJ9 KQT JT7 AJ98</p> <p>K62 54 AQ985 732</p> <p>14 9 7 10</p> <p>T543 A86 K63 K65</p> <p>Dir: S Vul: All</p> <p>A87 J9732 42 QT4</p> <p>N 2 - - - 1 S 2 - - - 1 E - 1 - - - W - 1 - - -</p>	<p><b>8</b></p> <p>KQT75 4 KQ98 T92</p> <p>9432 T9 JT42 AK6</p> <p>10 8 10 12</p> <p>J AKQ8762 753 Q5</p> <p>Dir: W Vul: None</p> <p>A86 J53 A6 J8743</p> <p>N - 2 3 1 - S - 2 3 1 - E 1 - - - - W 1 - - - -</p>	<p><b>9</b></p> <p>KQ7 J74 T5 T9762</p> <p>932 T863 AKJ76 J</p> <p>6 9 13 12</p> <p>84 AKQ92 432 K83</p> <p>Dir: N Vul: EW</p> <p>AJT65 5 Q98 AQ54</p> <p>N 1 - 1 - - S 1 - 1 - - E - 5 - 5 1 W - 5 - 5 1</p>
<p><b>10</b></p> <p>A9865 T432 Q9 J8</p> <p>KQ J98 JT6 KT975</p> <p>7 10 10 13</p> <p>J3 AQ765 74 AQ32</p> <p>Dir: E Vul: All</p> <p>T742 K AK8532 64</p> <p>N - - 2 1 - S - - 2 1 - E 1 4 - - 1 W 1 4 - - 1</p>	<p><b>11</b></p> <p>Q8632 J32 A652 A</p> <p>AT Q85 QT97 KT64</p> <p>11 9 10 10</p> <p>954 KQ6 KJ83 J83</p> <p>Dir: S Vul: None</p> <p>KJ7 AT74 4 Q9752</p> <p>N - 1 - 1 - S - 1 - 1 - E 4 - 2 - 2 W 4 - 2 - 2</p>	<p><b>12</b></p> <p>JT543 T43 Q94 87</p> <p>KQ A92 AKT AQ963</p> <p>3 22 5 10</p> <p>A976 KQ85 J752 4</p> <p>Dir: W Vul: NS</p> <p>82 J76 863 KJT52</p> <p>N - - - 2 - S - - - 2 - E 4 1 1 - 3 W 4 1 1 - 3</p>
<p><b>13</b></p> <p>T62 AQ K84 AKT87</p> <p>8754 T43 T5 J943</p> <p>16 1 10 13</p> <p>AJ K952 QJ97 Q62</p> <p>Dir: N Vul: All</p> <p>KQ93 J876 A632 6</p> <p>N 5 5 4 2 5 S 5 5 4 2 5 E - - - - - W - - - - -</p>	<p><b>14</b></p> <p>Q85 97 A864 7653</p> <p>AK732 K5</p> <p>AKQ984</p> <p>6 19 11 4</p> <p>64 JT63 QJT73 T2</p> <p>Dir: E Vul: None</p> <p>JT9 AQ842 K952 J</p> <p>N - - - - - S - - - - - E 6 2 5 6 6 W 6 2 5 6 6</p>	<p><b>15</b></p> <p>KT3 QJT9 J942 J4</p> <p>J875 K2 8 AKQT63</p> <p>8 13 11 8</p> <p>Q964 A75 QT7 875</p> <p>Dir: S Vul: NS</p> <p>A2 8643 AK653 92</p> <p>N - - - - - S - - - - - E 4 2 1 2 4 W 5 2 1 2 4</p>
<p><b>16</b></p> <p>J84 T543 863 K94</p> <p>K5 K976 Q54 AJT7</p> <p>4 13 7 16</p> <p>T62 AQJ82 AK9 Q6</p> <p>Dir: W Vul: EW</p> <p>AQ973</p> <p>JT72 8532</p> <p>N - - 1 - - S - - 1 - - E 3 3 - 3 1 W 3 3 - 3 1</p>	<p><b>17</b></p> <p>A3 J63 AT982 K73</p> <p>T865 K752 Q5 QJ2</p> <p>12 8 14 6</p> <p>KQ42 T8 J6 T8654</p> <p>Dir: N Vul: None</p> <p>J97 AQ94 K743 A9</p> <p>N 1 1 - - - S 1 1 - - - E - - 3 2 1 W - - 3 2 1</p>	<p><b>18</b></p> <p>KJ87 J98 A32 Q63</p> <p>AT73 84 AKT9742</p> <p>11 11 9 9</p> <p>A9532 Q QJT75 85</p> <p>Dir: E Vul: NS</p> <p>QT64 K6542 K96 J</p> <p>N - 1 - 2 - S - 1 - 2 - E 4 - 5 - - W 4 - 5 - -</p>

<p><b>19</b></p> <p>A87 KQJT93 K AQ4</p> <p>Dir: S Vul: EW</p> <p>JT4 A864 A83 875</p> <p>19 9 5 7</p> <p>K2 52 JT952 JT63</p> <p>Q9653 7 Q764 K92</p> <table border="1"> <tr><td>N</td><td>2</td><td>1</td><td>4</td><td>4</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>1</td><td>3</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>	N	2	1	4	4	3	N	S	2	1	3	4	3		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>20</b></p> <p>AT3 Q72 AKJ973 4</p> <p>Dir: W Vul: All</p> <p>654 964 T42 KQ87</p> <p>14 5 11 10</p> <p>Q972 AJT8 Q J953</p> <p>KJ8 K53 865 AT62</p> <table border="1"> <tr><td>N</td><td>2</td><td>5</td><td>6</td><td>5</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>5</td><td>6</td><td>5</td><td>4</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	2	5	6	5	3	N	S	2	5	6	5	4		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>21</b></p> <p>AT973 2 T932 986</p> <p>Dir: N Vul: NS</p> <p>Q842 QJ974 75 T4</p> <p>4 5 15 16</p> <p>65 AK6 AQ4 QJ732</p> <p>KJ T853 KJ86 AK5</p> <table border="1"> <tr><td>N</td><td>3</td><td>1</td><td>-</td><td>2</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>1</td><td>-</td><td>2</td><td>2</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>-</td><td>-</td><td></td></tr> </table>	N	3	1	-	2	2	N	S	3	1	-	2	2		E	-	-	2	-	-		W	-	-	2	-	-	
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HCP for N/S/E/W - Avg HCP: 9.76 / 10.04 / 10.12 / 10.08, Voids: 0 / 0 / 1 / 2, Singletons: 7 / 8 / 11 / 5, 7+ card suits: 0 / 1 / 1 / 1