

<p><b>1</b></p> <p>J5 A5 762 Q97653</p> <p>Dir: N Vul: None</p> <p>AQT984 J KQ853 A</p> <p>72 K732 JT4 KJT4</p> <p>K63 Q9864 A9 82</p> <p>N S E 2 5 - 4 1 W 2 5 - 4 1</p> <p>16 8 9</p>	<p><b>2</b></p> <p>AJ65 542 K6 QT54</p> <p>Dir: E Vul: NS</p> <p>94 T JT932 J8763</p> <p>32 AKQ83 Q874 A2</p> <p>KQT87 J976 A5 K9</p> <p>N S 1 - - 3 2 E - 2 - - - W - 2 - - -</p> <p>10 2 15 13</p>	<p><b>3</b></p> <p>AKT753 A QJ5 872</p> <p>Dir: S Vul: EW</p> <p>9 Q865 KT8 KQ964</p> <p>Q42 KJ973 963 JT</p> <p>J86 T42 A742 A53</p> <p>N S - 1 - 3 2 E - - 2 - - W - - 2 - -</p> <p>14 10 7 9</p>
<p><b>4</b></p> <p>K987 AKJT7 Q J75</p> <p>Dir: W Vul: All</p> <p>Q54 Q94 KJ4 Q842</p> <p>AT2 8652 T532 A9</p> <p>J63 3 A9876 KT63</p> <p>N S 2 1 2 3 1 E - - 1 3 3 1 W - - - - -</p> <p>14 10 8 8</p>	<p><b>5</b></p> <p>KT632 AKQJ6 J AQ</p> <p>Dir: N Vul: NS</p> <p>A T953 T9532 J96</p> <p>QJ984 4 AK86 K53</p> <p>75 872 Q74 T8742</p> <p>N S 1 - 1 1 1 E - 4 - - - W - 4 - - -</p> <p>20 5 13 2</p>	<p><b>6</b></p> <p>AT983 965 QJ4 T4</p> <p>Dir: E Vul: EW</p> <p>Q74 AJT2 K KQ765</p> <p>K6 Q43 A9532 AJ8</p> <p>J52 K87 T876 932</p> <p>N S - - - - E 6 4 6 3 6 W 6 4 6 4 6</p> <p>7 15 14 4</p>
<p><b>7</b></p> <p>K84 9865</p> <p>Dir: S Vul: All</p> <p>Q87654</p> <p>AQT975 QJ74 5 9</p> <p>2 K3 AKJT97643 K</p> <p>N S - 2 - - - E 3 - 5 6 5 W 4 - 6 7 6</p> <p>63 AT2 Q82 AJT32</p> <p>5 11 10 14</p>	<p><b>8</b></p> <p>T5 K63 J983 Q972</p> <p>Dir: W Vul: None</p> <p>J AQ852 Q75 KJT5</p> <p>K972 JT97 A2 863</p> <p>AQ8643 4 KT64 A4</p> <p>N S - 2 - 1 - E 1 - 3 - 1 W - - 3 - 1</p> <p>6 13 8 13</p>	<p><b>9</b></p> <p>865 Q762 AKQ8 QT</p> <p>Dir: N Vul: EW</p> <p>J732 J983 75 K65</p> <p>K4 54 J62 AJ9832</p> <p>AQT9 AKT T943 74</p> <p>N S - 4 3 4 1 E 1 - - - - W 1 - - - -</p> <p>13 5 9 13</p>
<p><b>10</b></p> <p>J8653 T9754</p> <p>Dir: E Vul: All</p> <p>876</p> <p>KQ42 QJ32 Q64 A2</p> <p>A K AKT873 KQT54</p> <p>N S 4 1 - - - E - - - 1 2 W - - - 1 -</p> <p>1 6 14 19</p>	<p><b>11</b></p> <p>T5 KQJ8752 8 AJT</p> <p>Dir: S Vul: None</p> <p>AQJ A963 AKQ2 93</p> <p>K9876 T 765 K852</p> <p>432 4 JT943 Q764</p> <p>N S - - 1 - - E 2 3 - 5 4 W 3 3 - 5 4</p> <p>11 20 6 3</p>	<p><b>12</b></p> <p>AJ54 K4 KJ98 T76</p> <p>Dir: W Vul: NS</p> <p>Q976 Q9 AT72 K54</p> <p>T32 AJT832 Q3 Q3</p> <p>K8 765 654 AJ982</p> <p>N S 2 1 - - - E - - 2 1 2 W - - 2 1 2</p> <p>12 11 9 8</p>
<p><b>13</b></p> <p>6542 932 K42 763</p> <p>Dir: N Vul: All</p> <p>987 K AJ8753 542</p> <p>K AJT84 Q6 KQT98</p> <p>N S 1 - 1 - - E - 3 - 4 2 W - 3 - 4 2</p> <p>3 14 8 15</p>	<p><b>14</b></p> <p>Q73 K52 AKQ76 A3</p> <p>Dir: E Vul: None</p> <p>A98 A9843 J32 95</p> <p>KT52 JT7 T9 K764</p> <p>J64 Q6 854 QJT82</p> <p>N S 2 3 - - 1 E - - 1 1 - W - - 1 1 -</p> <p>18 9 7 6</p>	<p><b>15</b></p> <p>J8 AJT753 QT65 7</p> <p>Dir: S Vul: NS</p> <p>T3 KQ K8 AKQT865</p> <p>KQ9642 6 J42 943</p> <p>A75 9842 A973 J2</p> <p>N S - 3 3 - - E 4 - - 3 2 W 4 - - 3 2</p> <p>8 17 6 9</p>
<p><b>16</b></p> <p>A85 Q984 K6 J762</p> <p>Dir: W Vul: EW</p> <p>KQT42</p> <p>Q972 AQT8</p> <p>73 AKJT2 T853 95</p> <p>N S - - 2 - - E 2 3 - 5 - W 2 3 - 5 -</p> <p>10 9 13 8</p>	<p><b>17</b></p> <p>62 JT8653 K A742</p> <p>Dir: N Vul: None</p> <p>94 AK4 A65 QJT93</p> <p>QJ73 Q QT832 K65</p> <p>AKT85 972 J974 8</p> <p>N S - - 2 - - E 2 1 - - 3 W 2 1 - - 3</p> <p>8 14 10 8</p>	<p><b>18</b></p> <p>K96 KJ84 A92 Q75</p> <p>Dir: E Vul: NS</p> <p>AJT8543 6 3 K842</p> <p>Q2 AT972 QJ74 J6</p> <p>7 Q53 KT865 AT93</p> <p>N S 2 2 2 - 1 E - - 2 - - W - - 2 - -</p> <p>13 8 10 9</p>

<p><b>19</b></p> <p>K6 JT62 KQ97 K87</p> <p>832 53 JT832 T52</p> <p>12 1 10 17</p> <p>AQT95 AKQ84 4 Q4</p> <p>J74 97 A65 AJ963</p> <table border="1"> <tr><td>N</td><td>2</td><td>3</td><td>5</td><td>5</td><td>5</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>3</td><td>5</td><td>5</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> <p>Dir: S Vul: EW</p>	N	2	3	5	5	5	N	S	2	3	5	5	5		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>20</b></p> <p>AJ86 3 AKQ643 KT</p> <p>742 K9842 T7 J54</p> <p>17 4 15 4</p> <p>K9 765 J9852 762</p> <p>QT53 AQJT</p> <p>AQ983</p> <table border="1"> <tr><td>N</td><td>-</td><td>4</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>4</td><td>-</td><td>4</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>4</td><td>-</td><td>4</td><td>2</td><td>-</td><td></td></tr> </table> <p>Dir: W Vul: All</p>	N	-	4	-	-	-	N	S	-	4	-	-	-		E	4	-	4	2	-		W	4	-	4	2	-		<p><b>21</b></p> <p>AK9 J82 KT7 AKJ2</p> <p>JT7 KT6 A9853 Q8</p> <p>19 10 2 9</p> <p>Q843 AQ53 J 7654</p> <p>652 974 Q642 T93</p> <table border="1"> <tr><td>N</td><td>5</td><td>2</td><td>5</td><td>5</td><td>4</td><td>N</td></tr> <tr><td>S</td><td>5</td><td>2</td><td>5</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> <p>Dir: N Vul: NS</p>	N	5	2	5	5	4	N	S	5	2	5	5	4		E	-	-	-	-	-		W	-	-	-	-	-	
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<p><b>22</b></p> <p>6 9632 T63 T7643</p> <p>AQJ872 J84 KQ85</p> <p>0 13 18 9</p> <p>954 K75 J94 KQ95</p> <p>KT3 AQT A72 AJ82</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>1</td><td>6</td><td>5</td><td>6</td><td>6</td><td></td></tr> <tr><td>W</td><td>1</td><td>6</td><td>4</td><td>6</td><td>6</td><td></td></tr> </table> <p>Dir: E Vul: EW</p>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	1	6	5	6	6		W	1	6	4	6	6		<p><b>23</b></p> <p>K962 K7642 K63 7</p> <p>5 QT8 AJ987 JT62</p> <p>9 8 11 12</p> <p>JT83 A QT52 KQ84</p> <p>AQ74 J953 4 A953</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>1</td><td>1</td><td></td></tr> <tr><td>E</td><td>3</td><td>-</td><td>2</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>3</td><td>-</td><td>2</td><td>-</td><td>-</td><td></td></tr> </table> <p>Dir: S Vul: All</p>	N	-	-	-	2	1	N	S	-	-	-	1	1		E	3	-	2	-	-		W	3	-	2	-	-		<p><b>24</b></p> <p>QJT53 J853 J9 T8</p> <p>64 AT2 K762 J942</p> <p>5 8 12 15</p> <p>K KQ94 AT543 K76</p> <p>A9872 76 Q8 AQ53</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>3</td><td>1</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>3</td><td>1</td><td>1</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>Dir: W Vul: None</p>	N	-	1	3	1	1	N	S	-	1	3	1	1		E	2	-	-	-	-		W	2	-	-	-	-	
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HCP for N/S/E/W - Avg HCP: 9.96 / 9.54 / 10.25 / 10.25, Voids: 2 / 0 / 2 / 1, Singletons: 10 / 16 / 9 / 11, 7+ card suits: 1 / 1 / 1 / 2