

<p><b>1</b></p> <p>Q42 K853 A8 9762</p> <p>95 QT2 432 AKQT8</p> <p>9 11 15 5</p> <p>Dir: N Vul: None</p> <p>AKJ876 A64 Q5 J3</p> <p>N N - 1 - - - S - 1 - - - E 5 - 3 5 1 W 5 - 3 5 1</p>	<p><b>2</b></p> <p>T9643 Q82 J976 2</p> <p>AKJ AT A542 KQ97</p> <p>3 21 4 12</p> <p>Dir: E Vul: NS</p> <p>Q72 73 QT83 T853</p> <p>85 KJ9654 K AJ64</p> <p>N N - - 1 - - S - - 1 - - E 4 4 - 2 2 W 4 4 - 2 2</p>	<p><b>3</b></p> <p>AK854 K4 AT43 93</p> <p>7 J9863 QJ7 KQ84</p> <p>14 9 16 1</p> <p>Dir: S Vul: EW</p> <p>QJT93 AQ5 K82 AT</p> <p>62 T72 965 J7652</p> <p>N N - - - - S - - - - E 3 3 5 3 4 W 3 3 5 3 4</p>
<p><b>4</b></p> <p>853 KJ9543 J4 K8</p> <p>AT74 AT AQ985 A3</p> <p>8 18 3 11</p> <p>Dir: W Vul: All</p> <p>J6 762 T763 QT54</p> <p>KQ92 Q8 K2 J9762</p> <p>N N - - 1 - - S - - 1 - - E 1 4 - 1 1 W 1 4 - 1 1</p>	<p><b>5</b></p> <p>J762 KT7 QT983 A</p> <p>AT83 J94 K4 J432</p> <p>10 9 13 8</p> <p>Dir: N Vul: NS</p> <p>Q54 AQ8 AJ7652 6</p> <p>K9 8652 KQT9875</p> <p>N N 2 - - - - S 2 - - - - E - 3 1 3 3 W - 3 1 2 3</p>	<p><b>6</b></p> <p>AK874 3 Q874 KT6</p> <p>JT6 AT875 AT A42</p> <p>12 13 7 8</p> <p>Dir: E Vul: EW</p> <p>Q2 K92 J96532 J8</p> <p>953 QJ64 K Q9753</p> <p>N N 2 - - 2 - S 2 - - 2 - E - 3 2 - - W - 2 2 - -</p>
<p><b>7</b></p> <p>Q652 K73 84 Q743</p> <p>K8 54 A763 AJT52</p> <p>7 12 11 10</p> <p>Dir: S Vul: All</p> <p>AJ973 T62 K9 K86</p> <p>T4 AQJ98 QJT52 9</p> <p>N N - - - - - S - - - - - E 5 1 - 4 2 W 5 1 - 4 2</p>	<p><b>8</b></p> <p>AJ654 53 KJT73 6</p> <p>82 8 962 AKQT732</p> <p>9 9 7 15</p> <p>Dir: W Vul: None</p> <p>Q973 QJT76 Q85 5</p> <p>KT AK942 A4 J984</p> <p>N N - 4 3 4 - S - 4 3 4 - E 1 - - - 1 W - - - - -</p>	<p><b>9</b></p> <p>KQJ94 5 A652 AJ2</p> <p>A5 T763 QJ4 K753</p> <p>15 10 9 6</p> <p>Dir: N Vul: EW</p> <p>8762 AQJ92 T Q96</p> <p>T3 K84 K9873 T84</p> <p>N N - 3 - 3 2 S - 3 - 3 2 E - - 2 - - W - - 2 - -</p>
<p><b>10</b></p> <p>86 AJ93 KJT865 5</p> <p>AT42 Q72 32 9762</p> <p>9 6 10 15</p> <p>Dir: E Vul: All</p> <p>Q3 K8654 A97 J83</p> <p>KJ975 T Q4 AKQT4</p> <p>N N 4 5 1 3 3 S 3 5 1 3 3 E - - - - - W - - - - -</p>	<p><b>11</b></p> <p>J98 K6 QJ9853 K2</p> <p>742 843 AK42 QJ8</p> <p>10 10 11 9</p> <p>Dir: S Vul: None</p> <p>3 AQJT72 6 AT754</p> <p>AKQT65 95 T7 963</p> <p>N N - 1 - 1 - S - 1 - 1 - E 6 - 6 - 1 W 6 - 6 - 1</p>	<p><b>12</b></p> <p>962 KT976 K6 AT3</p> <p>A873 853 J2 KQ85</p> <p>10 10 10 10</p> <p>Dir: W Vul: NS</p> <p>QJ54 J AQJT73 964</p> <p>KT AQ42 9854 J72</p> <p>N N - - 2 - 1 S - - 2 - 1 E 2 2 - 3 - W 2 2 - 3 -</p>
<p><b>13</b></p> <p>JT J986 Q93 T976</p> <p>K8 AQJT75 T75 K32</p> <p>4 12 12 12</p> <p>Dir: N Vul: All</p> <p>Q753 42 A86 AQ85</p> <p>A9642 K3 KJ42 J4</p> <p>N N - - - - - S - - - - - E 2 1 2 1 2 W 2 1 2 1 2</p>	<p><b>14</b></p> <p>AQ54 9872 K5 AQT</p> <p>T983 KQJ JT6 J85</p> <p>15 8 12 5</p> <p>Dir: E Vul: None</p> <p>K72 T3 AQ972 K92</p> <p>J6 A654 843 7643</p> <p>N N - - 1 - - S - - 1 - - E - 3 - 1 2 W - 3 - 1 2</p>	<p><b>15</b></p> <p>987 9852 862 QJ9</p> <p>AK62 KQ J75 A742</p> <p>3 17 8 12</p> <p>Dir: S Vul: NS</p> <p>QJT 764 KQT93 53</p> <p>543 AJT3 A4 KT86</p> <p>N N - - - - - S - - - - - E 1 4 - 4 2 W 1 4 - 4 2</p>
<p><b>16</b></p> <p>QT6 75 Q83 JT542</p> <p>875 AKJ83 5 A986</p> <p>5 12 12 11</p> <p>Dir: W Vul: EW</p> <p>KJ Q9642 AT42 Q7</p> <p>A9432 T KJ976 K3</p> <p>N N - 1 - 1 - S - 1 - 1 - E 1 - 5 - 2 W 1 - 5 - 2</p>	<p><b>17</b></p> <p>J62 T73 A9643 Q9</p> <p>75 QJ52 752 T874</p> <p>7 3 22 8</p> <p>Dir: N Vul: None</p> <p>AK4 K64 KQT8 AK5</p> <p>QT983 A98 J J632</p> <p>N N - - - - - S - - - - - E 3 4 3 1 2 W 3 4 3 1 2</p>	<p><b>18</b></p> <p>9742 T854 A6 864</p> <p>653 QJ7 7542 KT9</p> <p>4 6 12 18</p> <p>Dir: E Vul: NS</p> <p>A932 QJ93 AJ732</p> <p>AKQJT8 K6 KT8 Q5</p> <p>N N - - - 4 1 S - - - 4 1 E 3 2 2 - - W 3 2 2 - -</p>

<p><b>19</b></p> <p>AQ654 2 Q2 K7532</p> <p>Dir: S Vul: EW</p> <p>K72 73 AK65 T964</p> <p>J983 QJ5 J74 AQ8</p> <p>T AKT9864 T983 J</p> <table border="1"> <tr><td>N</td><td>3</td><td>-</td><td>-</td><td>4</td><td>3</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>-</td><td>4</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>3</td><td>-</td><td>-</td></tr> </table> <p>11 10 8 11</p>	N	3	-	-	4	3	S	3	-	-	4	3	E	-	2	3	-	-	W	-	2	3	-	-	<p><b>20</b></p> <p>QT84 K73 QJ95 J6</p> <p>Dir: W Vul: All</p> <p>J72 J9862 T8 Q63</p> <p>A9 A4 AK763 AT97</p> <p>K653 QT5 42 K842</p> <p>9 4 19 8</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>3</td><td>2</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>3</td><td>2</td><td>2</td><td>-</td><td>1</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	3	2	2	-	1	W	3	2	2	-	1	<p><b>21</b></p> <p>QJT865 Q KQT7 64</p> <p>Dir: N Vul: NS</p> <p>AK4 A984 96 8532</p> <p>7 KJT632 A32 KT9</p> <p>932 75 J854 AQJ7</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>3</td><td>2</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>3</td><td>2</td><td>1</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>10 11 8 11</p>	N	-	2	3	2	1	S	-	2	3	2	1	E	1	-	-	-	-	W	1	-	-	-	-
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HCP for N/S/E/W - Avg HCP: 9.65 / 9.38 / 10.73 / 10.23, Voids: 0 / 1 / 1 / 1, Singletons: 9 / 9 / 11 / 4, 7+ card suits: 0 / 1 / 1 / 1