

<p><b>1</b></p> <p>A2 JT AQJT Q8652</p> <p>8764 A953 95 T97</p> <p>Dir: N Vul: None</p> <p>K9 Q87642 7643 K</p> <p>14 8 4 14</p> <p>QJT53 K K82 AJ43</p> <p>N 6 6 - 5 1 S 6 6 - 5 1 E - - 1 - - W - - 1 - -</p>	<p><b>2</b></p> <p>Q632 A7643 K4 53</p> <p>987 KJ952 AJ7 T2</p> <p>Dir: E Vul: NS</p> <p>JT4 Q8 Q8632 J84</p> <p>AK5 T T95 AKQ976</p> <p>N 6 2 2 6 5 S 6 2 2 6 5 E - - - - - W - - - - -</p> <p>9 9 6 16</p>	<p><b>3</b></p> <p>A643 QJ63 A9 QJ7</p> <p>982 A4 T864 9852</p> <p>Dir: S Vul: EW</p> <p>T5 K9752 K72 KT4</p> <p>KQJ7 T8 QJ53 A63</p> <p>N 2 3 2 4 3 S 2 3 2 4 3 E - - - - - W - - - - -</p> <p>14 4 9 13</p>
<p><b>4</b></p> <p>J6 Q2 KQ6543 AQ8</p> <p>AT9854 753 7 KJ6</p> <p>Dir: W Vul: All</p> <p>KQ2 AT94 982 943</p> <p>14 9 8 9</p> <p>73 KJ86 AJT T752</p> <p>N 2 2 - - - S 2 2 - - - E - - 1 3 - W - - 1 3 -</p>	<p><b>5</b></p> <p>J874 8654 73 985</p> <p>953 JT JT864 QT7</p> <p>Dir: N Vul: NS</p> <p>AKQ62 AK9 AQ9 A4</p> <p>T Q732 K52 KJ632</p> <p>N - - - - - S - - - - - E 2 5 2 5 5 W 2 5 2 4 4</p> <p>1 4 26 9</p>	<p><b>6</b></p> <p>AKT54 KJ972</p> <p>863</p> <p>Dir: E Vul: EW</p> <p>72 A6 AT542 J942</p> <p>9863 Q85 K87 KQ7</p> <p>QJ T43 QJ963 AT5</p> <p>N 1 - 4 4 1 S 1 - 4 4 1 E - - - - - W - - - - -</p> <p>11 10 9 10</p>
<p><b>7</b></p> <p>K973 A876 J64 K2</p> <p>T642 T92 985 AJ5</p> <p>Dir: S Vul: All</p> <p>Q KQ63 AQ77 Q764</p> <p>AJ85 J4 K32 T983</p> <p>N - - - 3 1 S - - - 3 1 E - 1 1 - - W 1 1 - - -</p> <p>11 5 15 9</p>	<p><b>8</b></p> <p>85 J8542 QJ62 Q8</p> <p>T9 AQ9763 K A653</p> <p>Dir: W Vul: None</p> <p>Q62 KT AT97543 T</p> <p>AKJ743</p> <p>N 5 - - 3 - S 5 - - 3 - E - 3 3 - - W - 2 3 - -</p> <p>6 13 9 12</p>	<p><b>9</b></p> <p>AK5 972 QJT65 T3</p> <p>64 Q6 A9842 J874</p> <p>Dir: N Vul: EW</p> <p>QJT932 AK K AKQ9</p> <p>87 JT8543 73 652</p> <p>N - - - - - S - - - - - E 5 2 1 5 2 W 5 2 1 5 2</p> <p>10 7 22 1</p>
<p><b>10</b></p> <p>J98742 5 KQ754 7</p> <p>K Q732 J92 K9843</p> <p>Dir: E Vul: All</p> <p>QT6 K86 A3 AQJT6</p> <p>A53 AJT94 T86 52</p> <p>N - 2 - 3 - S - 2 - 3 - E 4 - 1 - 1 W 4 - 1 - 2</p> <p>6 9 16 9</p>	<p><b>11</b></p> <p>6 98743 AKT AJ42</p> <p>AC63 AJ 8654 875</p> <p>Dir: S Vul: None</p> <p>J97 KQ652 Q54 T93</p> <p>KT842 T QJ73 KQ6</p> <p>N 3 3 1 2 2 S 3 3 1 2 2 E - - - - - W - - - - -</p> <p>12 11 6 11</p>	<p><b>12</b></p> <p>8432 K62 JT83 75</p> <p>T765 9753 Q54 32</p> <p>Dir: W Vul: NS</p> <p>AKQJ JT4 AK97 T9</p> <p>9 AQ8 62 AKQJ864</p> <p>N 4 - - - - S 4 - - - - E - 1 1 2 - W - 1 1 2 -</p> <p>4 2 18 16</p>
<p><b>13</b></p> <p>K4 AQ62 A62 K543</p> <p>Q852 KT43 84 876</p> <p>Dir: N Vul: All</p> <p>AT73 8 QT9753 AJ</p> <p>J96 J975 KJ QT92</p> <p>N 4 - 4 - 3 S 4 - 4 - 3 E - 1 - 1 - W - 1 - 1 -</p> <p>16 5 11 8</p>	<p><b>14</b></p> <p>A2 KT865 984 JT8</p> <p>QT984 AJ7 AQ7 Q8</p> <p>Dir: E Vul: None</p> <p>753 4 K65 AK9754</p> <p>KJ6 Q932 J732 672</p> <p>N - - 1 - - S - - 1 - - E 4 3 - 5 4 W 4 3 - 5 4</p> <p>8 15 10 7</p>	<p><b>15</b></p> <p>K7 J9632 AQJ 875</p> <p>J865 K8 742 KQ62</p> <p>Dir: S Vul: NS</p> <p>A4 AQ5 K653 J943</p> <p>QT932 T74 T98 AT</p> <p>N - - - - - S - - - - - E 4 2 1 1 3 W 4 2 1 1 3</p> <p>11 9 14 6</p>
<p><b>16</b></p> <p>K8 83 986 QJT965</p> <p>QT9642 AQ94 T2 A</p> <p>Dir: W Vul: EW</p> <p>J3 KJ76 AK75 743</p> <p>A75 T52 QJ43 K82</p> <p>N 2 - - - - S 2 - - - - E - 1 4 5 1 W - 1 4 5 1</p> <p>6 12 12 10</p>	<p><b>17</b></p> <p>Q8 Q82 K72 JT742</p> <p>J9743 AJ9863 K9</p> <p>Dir: N Vul: None</p> <p>KT76543 AK65</p> <p>Q8</p> <p>N 1 - - - - S 1 - - - - E - 2 3 2 1 W - 2 3 2 1</p> <p>8 9 12 11</p>	<p><b>18</b></p> <p>A65 AK6 52 T8653</p> <p>J3 QJT8 QT876 A7</p> <p>Dir: E Vul: NS</p> <p>KQ94 752 AKJ94 J</p> <p>T872 943 3 KQ942</p> <p>N 2 - - - - S 2 - - - - E - 4 3 - - W - 4 3 - -</p> <p>11 10 14 5</p>

<p><b>19</b></p> <p>T854 Q2 KQT K976</p> <p>Dir: S Vul: EW</p> <p>AQJ62 K 7 AQJ854</p> <p>K7 874 A96543 T3</p> <p>10 7 17 6</p> <p>93 AJT9653 J82 2</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>2</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>5</td><td>2</td><td>-</td><td>4</td><td>-</td><td></td></tr> <tr><td>W</td><td>5</td><td>2</td><td>-</td><td>4</td><td>-</td><td></td></tr> </table>	N	-	-	2	-	-	N	S	-	-	2	-	-		E	5	2	-	4	-		W	5	2	-	4	-		<p><b>20</b></p> <p>QJ974 Q62 J65 T3</p> <p>Dir: W Vul: All</p> <p>AT83 J753 A972 A</p> <p>K2 T984 T83 Q764</p> <p>6 5 13 16</p> <p>65 AK KQ4 KJ9852</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>2</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>2</td><td>1</td><td></td></tr> <tr><td>E</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td><td></td></tr> </table>	N	1	-	-	2	1	N	S	1	-	-	2	1		E	-	1	2	-	-		W	-	1	2	-	-		<p><b>21</b></p> <p>QJ7 J852 AQ5 K62</p> <p>Dir: N Vul: NS</p> <p>T96 T4 JT2 AQT73</p> <p>T96 T4 JT2 AQT73</p> <p>13 7 5 15</p> <p>K543 AKQ97 K94 4</p> <table border="1"> <tr><td>N</td><td>2</td><td>3</td><td>5</td><td>5</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>3</td><td>5</td><td>5</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	3	5	5	3	N	S	2	3	5	5	3		E	-	-	-	-	-		W	-	-	-	-	-	
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HCP for N/S/E/W - Avg HCP: 9.81 / 9.69 / 12.04 / 8.46, Voids: 1 / 1 / 1 / 1, Singletons: 6 / 11 / 11 / 4, 7+ card suits: 0 / 2 / 2 / 0