

<p>1</p> <p>A52 64 T95 KJ872</p> <p>Dir: N Vul: None</p> <p>84 984 Q98 AJ732 Q4</p> <p>QT63 7 KQ6 AT653</p> <p>N 3 - - 2 - S 3 - - 2 - E - 2 4 - 1 W - 2 4 - 1</p> <p>KJ7 AKJT532 84 9 8 12 9 11</p>	<p>2</p> <p>A96 AQ85 J96 865</p> <p>Dir: E Vul: NS</p> <p>4 T432 A873 T932</p> <p>QT75 976 K542 K4</p> <p>KJ832 KJ QT AQJ7</p> <p>N 2 1 3 3 3 S 2 1 3 3 3 E - - - - - W - - - - -</p> <p>11 8 4 17</p>	<p>3</p> <p>J4 J742 T9542 T7</p> <p>Dir: S Vul: EW</p> <p>K2 K8 8763 K9862</p> <p>QT876 AT53 AJ54</p> <p>A953 Q96 AKQJ Q3</p> <p>N - 1 - - - S - 1 - - - E 6 - 1 4 2 W 6 - 1 4 2</p> <p>2 11 9 18</p>
<p>4</p> <p>J85 QJ865 J85 T7</p> <p>Dir: W Vul: All</p> <p>KQT6 T2 AKQT3 A9</p> <p>974 K974 42 K854</p> <p>N - - - - - S - - - - - E 5 5 1 5 5 W 5 5 1 5 5</p> <p>A32 A3 976 QJ632</p> <p>5 11 18 6</p>	<p>5</p> <p>62 Q A954 AK9762</p> <p>Dir: N Vul: NS</p> <p>AQ3 AT6 KJ83 J53</p> <p>T9754 K972 Q76 Q</p> <p>KJ8 J8543 T2 T84</p> <p>N 3 - - - - S 3 - - - - E - 2 1 3 1 W - 2 1 3 1</p> <p>13 7 15 5</p>	<p>6</p> <p>KQ4 A542 KJ54 52</p> <p>Dir: E Vul: EW</p> <p>AJT9 J7 QT AQ873</p> <p>32 Q63 A9763 KJT</p> <p>8765 KT98 82 964</p> <p>N - - 1 - - S - - 1 - - E 4 2 - 2 3 W 4 2 - 2 3</p> <p>10 14 3</p>
<p>7</p> <p>953 AKJ2 53 QT32</p> <p>Dir: S Vul: All</p> <p>AQT 653 K8 AK864</p> <p>KJ862 QT7 Q642 J</p> <p>N - - 1 2 - S - - 1 2 - E 2 1 - - - W 2 1 - - -</p> <p>74 984 AJT97 975</p> <p>10 5 16 9</p>	<p>8</p> <p>AJT63 87 98 K643</p> <p>Dir: W Vul: None</p> <p>K AJT53 KT43 A85</p> <p>4 K2 AJ652 QJT92</p> <p>Q98752 Q964 Q7 7</p> <p>N - - - 2 - S - - - 2 - E 5 6 5 - 1 W 5 6 5 - 1</p> <p>8 11 15 6</p>	<p>9</p> <p>AJ97 KQT75 4 973</p> <p>Dir: N Vul: EW</p> <p>Q J9432 J86 K654</p> <p>KT64 A86 AKT95 8</p> <p>8532 Q732 AQJT2</p> <p>N 2 - - 2 - S 2 - - 3 1 E - 2 1 - - W - 2 1 - -</p> <p>10 7 9</p>
<p>10</p> <p>AQ94 Q9 65 AQJ64</p> <p>Dir: E Vul: All</p> <p>JT63 852 AJ74 K9</p> <p>72 AJ764 T3 T752</p> <p>N 3 - 3 - 1 S 3 - 3 - 1 E - 1 - 1 - W - 1 - 1 -</p> <p>K85 KT3 KQ982 83</p> <p>15 11 9 5</p>	<p>11</p> <p>KQ84 6542 J93 92</p> <p>Dir: S Vul: None</p> <p>T72 KT KQ5 KQT83</p> <p>63 AQJ97 AT72 A7</p> <p>AJ95 83 864 J654</p> <p>N - - - - - S - - - - - E 4 5 5 2 3 W 4 5 5 2 3</p> <p>6 15 13 6</p>	<p>12</p> <p>J9765 5 Q965 AQ5</p> <p>Dir: W Vul: NS</p> <p>AKQ43 AK8 J4 T84</p> <p>T2 J976 K87 K973</p> <p>8 QT432 AT32 J62</p> <p>N - 2 - - - S - 2 - - - E 2 - 1 1 1 W 2 - 1 1 1</p> <p>9 17 7</p>
<p>13</p> <p>KJ753 AQ84 2 Q76</p> <p>Dir: N Vul: All</p> <p>Q42 97652 KJ 854</p> <p>6 KJ AQJ643 KT92</p> <p>N 4 4 3 3 4 S 4 4 3 3 4 E - - - - - W - - - - -</p> <p>AT98 T3 9875 AJ3</p> <p>12 9 6 13</p>	<p>14</p> <p>T653 83 K7653 75</p> <p>Dir: E Vul: None</p> <p>AQ9 AJ4 J842 AQJ</p> <p>KJ42 T6 AT9 8632</p> <p>87 KQ9752 Q KT94</p> <p>N - - - - - S - - - - - E 3 4 1 4 4 W 3 4 - 4 4</p> <p>3 8 19 10</p>	<p>15</p> <p>J2 AK65 A65 K982</p> <p>Dir: S Vul: NS</p> <p>53 QJT874 KJ9 AT</p> <p>QT9 92 8742 J743</p> <p>AK8764 3 QT3 Q65</p> <p>N 4 3 2 5 4 S 4 3 1 4 4 E - - - - - W - - - - -</p> <p>15 3 11 11</p>
<p>16</p> <p>8 AKJ8743 AK5 97</p> <p>Dir: W Vul: EW</p> <p>A952 9652 T2 T84</p> <p>KJ7 Q9643 QJ653</p> <p>N 3 4 3 - 3 S 3 4 3 - 3 E - - - 1 - W - - - 1 -</p> <p>QT643 QT J87 AK2</p> <p>15 12 4 9</p>	<p>17</p> <p>J865 AKT7 2 AJ63</p> <p>Dir: N Vul: None</p> <p>2 J6542 Q5 K9842</p> <p>AQ9743 93 KT4 T5</p> <p>KT Q8 AJ98763 Q7</p> <p>N 1 2 2 - 2 S 2 3 1 1 2 E - - - - - W - - - - -</p> <p>13 9 6 12</p>	<p>18</p> <p>QT72 8753 Q52 64</p> <p>Dir: E Vul: NS</p> <p>J QJT2 AT94 T832</p> <p>A54 A9 873 AQJ75</p> <p>K9863 K64 KJ6 K9</p> <p>N - - - - - S - - - 1 - E 6 4 2 - 3 W 6 4 2 - 3</p> <p>4 15 8 13</p>

<p>19 KT87654 <i>Dir: S</i> <i>Vul: EW</i></p> <p>A832 A8</p> <p>J 852 J9654 KJ42</p> <p>11 6 9 14</p> <p>AQ J74 7 QT97653</p> <table border="1"> <tr><td>N</td><td>-</td><td>4</td><td>5</td><td>5</td><td>5</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>5</td><td>5</td><td>5</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>	N	-	4	5	5	5	N	S	-	4	5	5	5		E	2	-	-	-	-		W	2	-	-	-	-		<p>20 Q542 <i>Dir: W</i> <i>Vul: All</i></p> <p>K62 A2 K543</p> <p>KJT873 5 J64 QJ6</p> <p>12 8 5 15</p> <p>96 JT987 T AT872</p> <p>A AQ43 KQ98753 9</p> <table border="1"> <tr><td>N</td><td>-</td><td>6</td><td>4</td><td>-</td><td>6</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>6</td><td>2</td><td>-</td><td>2</td><td></td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> </table>	N	-	6	4	-	6	N	S	-	6	2	-	2		E	1	-	-	2	-		W	1	-	-	2	-		<p>21 T93 <i>Dir: N</i> <i>Vul: NS</i></p> <p>AQT92 J76 87</p> <p>K862 KJ7 85 AJ42</p> <p>7 12 9 12</p> <p>AQ 654 A93 Q9653</p> <p>J754 83 KQT42 KT</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>2</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>-</td><td>1</td><td></td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>3</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>3</td><td>-</td><td></td></tr> </table>	N	1	-	2	-	1	N	S	-	-	2	-	1		E	-	2	-	3	-		W	-	2	-	3	-	
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HCP for N/S/E/W - Avg HCP: 9.11 / 10.21 / 11.07 / 9.61, Voids: 1 / 4 / 0 / 1, Singletons: 7 / 10 / 8 / 8, 7+ card suits: 2 / 4 / 1 / 1