

<p>1</p> <p>974 A62 J98753 7</p> <p>K853 Q73 QT AJ43</p> <p>5 12 11 12</p> <p>A2 K954 K62 Q952</p> <p>Dir: N Vul: None</p> <p>QJT6 JT8 A4 KT86</p> <p>N N - 3 1 - - S - 3 1 - - E 2 - - 1 - W 2 - - 1 -</p>	<p>2</p> <p>A42 A54 JT94 T93</p> <p>Q93 JT973 Q65 84</p> <p>9 5 12 14</p> <p>KJ65 K8 A72 K762</p> <p>Dir: E Vul: NS</p> <p>T87 Q62 K83 AQJ5</p> <p>N N 3 3 1 3 1 S 3 3 1 3 1 E - - - - - W - - - - -</p>	<p>3</p> <p>Q642 K532 AT T52</p> <p>T987 Q96 Q63 Q43</p> <p>9 6 12 13</p> <p>KJ6 4 J2 AKJ9876</p> <p>Dir: S Vul: EW</p> <p>A3 AJT87 K98754</p> <p>N N 3 - - 1 - S 3 - - 1 - E - 4 2 - 1 W - 4 2 - 1</p>
<p>4</p> <p>Q852 QJT7 KJT Q7</p> <p>AJ7 A953 Q84 J53</p> <p>11 12 14 3</p> <p>T963 864 97 KT86</p> <p>Dir: W Vul: All</p> <p>K4 K2 A6532 A942</p> <p>N N - - - - - S - - - - - E 2 3 2 1 2 W 2 3 2 1 2</p>	<p>5</p> <p>KQJT 4 J865 8743</p> <p>3 AJ87532 AK3 K6</p> <p>7 15 9 9</p> <p>842 Q6 T AQJT952</p> <p>Dir: N Vul: NS</p> <p>A9765 KT9 Q9742</p> <p>N N 2 - - - - S 2 - - - - E - 7 7 3 6 W - 7 7 2 6</p>	<p>6</p> <p>AJ94 764 J876 QJ</p> <p>86 KJT82 543 K85</p> <p>9 7 7 17</p> <p>Q5 A3 AK92 AT643</p> <p>Dir: E Vul: EW</p> <p>KT732 Q95 QT 972</p> <p>N N 4 5 1 2 2 S 4 5 1 2 2 E - - - - - W - - - - -</p>
<p>7</p> <p>K873 AJ85 Q93 K5</p> <p>T54 K42 J6 AJ984</p> <p>13 9 7 11</p> <p>AC962 97 KT5 Q76</p> <p>Dir: S Vul: All</p> <p>J QT63 A8742 T32</p> <p>N N - - 1 4 2 S - - 1 4 2 E 1 - - - - W 1 - - - -</p>	<p>8</p> <p>Q2 T KQ94 QT9742</p> <p>74 8432 J763 J83</p> <p>9 2 9 20</p> <p>KJT85 AKQ7 52 AK</p> <p>Dir: W Vul: None</p> <p>A963 J965 AT8 65</p> <p>N N 5 3 4 5 4 S 5 3 3 5 4 E - - - - - W - - - - -</p>	<p>9</p> <p>K76543 A AKQ42 A</p> <p>J2 J7632 93 7432</p> <p>20 2 13 5</p> <p>T8 K85 J875 JT65</p> <p>Dir: N Vul: EW</p> <p>AC9 QT94 T6 KQ98</p> <p>N N - 5 - 4 2 S - 5 - 4 2 E - - 1 - - W - - 1 - -</p>
<p>10</p> <p>A953 J9 J2 KJ832</p> <p>J7 87532 AC95 Q9</p> <p>10 9 8 13</p> <p>T AKQ64 643 AT76</p> <p>Dir: E Vul: All</p> <p>KQ8642 T KT87 54</p> <p>N N 5 - 4 - 3 S 5 - 4 - 3 E - 2 - 3 - W - 2 - 3 -</p>	<p>11</p> <p>AKQ853 A4 J83 KQ</p> <p>J74 KT7 AK75 A85</p> <p>19 15 3 3</p> <p>62 QJ62 962 9743</p> <p>Dir: S Vul: None</p> <p>T9 9853 QT4 JT62</p> <p>N N - - - 2 1 S - - - 2 1 E - 2 1 - - W - 2 1 - -</p>	<p>12</p> <p>A4 A52 AQJ2 J982</p> <p>K62 K93 T9864 Q5</p> <p>16 8 12 4</p> <p>953 J864 53 KT73</p> <p>Dir: W Vul: NS</p> <p>QJT87 QT7 K7 A64</p> <p>N N 1 - - - - S 1 - - - - E - 1 - 3 1 W - 1 - 3 1</p>
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<p>16</p> <p>654 Q97 AJ96 J92</p> <p>AQJ8 T83 43 AT43</p> <p>8 11 9 12</p> <p>732 AK4 Q62 K865</p> <p>Dir: W Vul: EW</p> <p>KT9 J652 KT87 Q7</p> <p>N N - - - - - S - - - - - E 1 1 1 2 1 W 1 1 1 2 1</p>	<p>17</p> <p>KQ KQ63 Q42 K952</p> <p>653 54 AJ7653 Q7</p> <p>15 7 13 5</p> <p>874 AJ9 T98 T643</p> <p>Dir: N Vul: None</p> <p>AJT92 T872 K AJ8</p> <p>N N 2 - - - - S 2 - - - - E - 3 - 2 1 W - 3 - 2 1</p>	<p>18</p> <p>A872 Q73 K2 AQT2</p> <p>KQ3 J J63 KJ8764</p> <p>15 11 0 14</p> <p>J654 AK86 AQ854</p> <p>Dir: E Vul: NS</p> <p>T9 T9542 T97 953</p> <p>N N 2 5 5 5 5 S 2 5 5 5 6 E - - - - - W - - - - -</p>

<p>19</p> <p>J62 A84 QJ75 KJ7</p> <p>QJ7 K9532 K9432</p> <p>12 8 16 4</p> <p>54 QT76 86 QT983</p> <p>AK983 J A7 A6542</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>1</td><td>3</td><td>2</td><td>5</td><td>2</td></tr> <tr><td>W</td><td>1</td><td>3</td><td>2</td><td>5</td><td>2</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	1	3	2	5	2	W	1	3	2	5	2	<p>20</p> <p>32 AK53 AKT3 T75</p> <p>J854</p> <p>J862 KJ643</p> <p>14 6 10 10</p> <p>KT J8642 75 AQ98</p> <p>AK976 QT97 Q94 2</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>3</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>2</td><td>1</td><td>3</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> </table>	N	2	-	3	-	2	S	2	1	3	-	2	E	-	-	-	2	-	W	-	-	-	2	-	<p>21</p> <p>A9 2 KT9532 J872</p> <p>QJ2 9875 J764 QT</p> <p>8 6 19 7</p> <p>K875 KJ43 8 9543</p> <p>Dir: N Vul: NS</p> <p>T643 AQT6 AQ AK6</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>-</td><td>1</td><td>2</td><td>2</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>2</td><td>2</td><td>2</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	-	1	2	2	2	W	-	1	2	2	2
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HCP for N/S/E/W - Avg HCP: 10.65 / 10.85 / 10.19 / 8.31, Voids: 1 / 1 / 3 / 2, Singletons: 7 / 5 / 7 / 2, 7+ card suits: 0 / 2 / 0 / 1