

<p><b>1</b> 962 <i>Dir: N</i> QJ985 <i>Vul: None</i> AK Q93</p> <p>AQT85 6 T632 JT4</p> <p>12 743 7 13 K32 8 J974 A62</p> <p>KJ AT74 Q85 K875</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>2</td><td>2</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>2</td><td>2</td><td>-</td><td>2</td><td>-</td><td></td></tr> </table>	N	-	-	1	-	-	N	S	-	-	1	-	-		E	2	2	-	2	-		W	2	2	-	2	-		<p><b>2</b> T9765 <i>Dir: E</i> A985 <i>Vul: NS</i> 72 76</p> <p>J832 KT JT98 982</p> <p>4 K 5 20 632 11 Q6543 AQ53</p> <p>AQ4 QJ74 AK KJT4</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>3</td><td>1</td><td>2</td><td>2</td><td>3</td><td></td></tr> <tr><td>W</td><td>3</td><td>1</td><td>1</td><td>2</td><td>3</td><td></td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	3	1	2	2	3		W	3	1	1	2	3		<p><b>3</b> 85 <i>Dir: S</i> 72 <i>Vul: EW</i> Q62 KQT852</p> <p>J943 QT953 AT84</p> <p>7 AT7 7 7 AKJ6 19 K953 A3</p> <p>KQ62 84 J7 J9764</p> <table border="1"> <tr><td>N</td><td>3</td><td>2</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>2</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> </table>	N	3	2	-	-	-	N	S	3	2	-	-	-		E	-	-	-	1	-		W	-	-	-	1	-	
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<p><b>4</b> Q3 <i>Dir: W</i> K973 <i>Vul: All</i> AT64 KQJ</p> <p>AJT954 Q2 Q75 76</p> <p>15 8 9 8 AT864 8 KJ92 852</p> <p>K762 J5 83 AT943</p> <table border="1"> <tr><td>N</td><td>-</td><td>5</td><td>5</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>5</td><td>5</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> </table>	N	-	5	5	-	-	N	S	-	5	5	-	-		E	-	-	-	2	-		W	-	-	-	2	-		<p><b>5</b> QT92 <i>Dir: N</i> AT94 <i>Vul: NS</i> K4 AJ4</p> <p>KQJ QT987 KQT96</p> <p>14 AKJ764 13 5 86 8 532 53</p> <p>853 7532 AJ6 872</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>4</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>4</td><td>2</td><td></td></tr> <tr><td>E</td><td>3</td><td>3</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>3</td><td>3</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table>	N	-	-	-	4	2	N	S	-	-	-	4	2		E	3	3	-	-	-		W	3	3	-	-	-		<p><b>6</b> A852 <i>Dir: E</i> T6532 <i>Vul: EW</i> K53 Q</p> <p>KQT643</p> <p>AT JT943</p> <p>9 J 10 6 AKQJ87 15 87 A752</p> <p>97 94 QJ9642 K86</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>6</td><td>-</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>6</td><td>-</td><td>2</td><td></td></tr> <tr><td>E</td><td>2</td><td>1</td><td>-</td><td>3</td><td>-</td><td></td></tr> <tr><td>W</td><td>2</td><td>1</td><td>-</td><td>3</td><td>-</td><td></td></tr> </table>	N	-	-	6	-	2	N	S	-	-	6	-	2		E	2	1	-	3	-		W	2	1	-	3	-	
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<p><b>7</b> A532 <i>Dir: S</i> AT94 <i>Vul: All</i> AQ2 T5</p> <p>76 8 T96543 AK62</p> <p>14 QJT9 7 5 KJ52 14 KJ QJ9</p> <p>K84 Q763 87 8743</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>4</td><td>4</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>4</td><td>4</td><td>3</td><td></td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table>	N	-	-	4	4	3	N	S	-	-	4	4	3		E	-	1	-	-	-		W	-	1	-	-	-		<p><b>8</b> KQJ86 <i>Dir: W</i> 843 <i>Vul: None</i> AT87 Q</p> <p>T9 K96 KQJ65 T97</p> <p>12 A72 9 4 AQ72 15 AJ8653</p> <p>543 JT5 9432 K42</p> <table border="1"> <tr><td>N</td><td>4</td><td>2</td><td>4</td><td>6</td><td>4</td><td>N</td></tr> <tr><td>S</td><td>6</td><td>2</td><td>4</td><td>7</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>	N	4	2	4	6	4	N	S	6	2	4	7	4		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>9</b> K63 <i>Dir: N</i> A7 <i>Vul: EW</i> Q852 A982</p> <p>AQT74 K62 JT4 53</p> <p>13 J98 10 8 QT54 9 K96 K64</p> <p>52 J983 A73 QJT7</p> <table border="1"> <tr><td>N</td><td>1</td><td>2</td><td>1</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>1</td><td>-</td><td>1</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	1	2	1	-	1	N	S	1	2	1	-	1		E	-	-	-	-	-		W	-	-	-	-	-	
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<p><b>10</b> 5 <i>Dir: E</i> A985 <i>Vul: All</i> AT74 KJ97</p> <p>AQ8764 Q7 K9 432</p> <p>12 KJT92 11 8 J4 9 83 AT65</p> <p>3 KT632 QJ652 Q8</p> <table border="1"> <tr><td>N</td><td>4</td><td>-</td><td>-</td><td>1</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>-</td><td>1</td><td>2</td><td></td></tr> <tr><td>E</td><td>-</td><td>1</td><td>1</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>1</td><td>1</td><td>-</td><td>-</td><td></td></tr> </table>	N	4	-	-	1	2	N	S	4	-	-	1	2		E	-	1	1	-	-		W	-	1	1	-	-		<p><b>11</b> Q75 <i>Dir: S</i> J853 <i>Vul: None</i> T982 QJ</p> <p>8643 A72 KJ73 K8</p> <p>6 AKJ92 11 12 K94 11 4 7542</p> <p>T QT6 AQ65 AT963</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>5</td><td>5</td><td>1</td><td>1</td><td>2</td><td></td></tr> <tr><td>W</td><td>5</td><td>5</td><td>1</td><td>1</td><td>2</td><td></td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	5	5	1	1	2		W	5	5	1	1	2		<p><b>12</b> Q97 <i>Dir: W</i> AK6 <i>Vul: NS</i> A963 KT9</p> <p>AT53 9742 KQ7 A3</p> <p>16 86 13 6 Q853 5 2 QJ8654</p> <p>KJ42 JT JT854 72</p> <table border="1"> <tr><td>N</td><td>4</td><td>-</td><td>1</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>1</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>3</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>3</td><td>-</td><td>2</td><td>-</td><td></td></tr> </table>	N	4	-	1	-	-	N	S	4	-	1	-	-		E	-	3	-	2	-		W	-	3	-	2	-	
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<p><b>13</b> 7 <i>Dir: N</i> 975 <i>Vul: All</i> KJ92 K9852</p> <p>KQJ9432 J64 T6 3</p> <p>7 A8 7 10 Q82 16 AQ875 AT7</p> <p>T65 AKT8 43 QJ64</p> <table border="1"> <tr><td>N</td><td>4</td><td>4</td><td>-</td><td>-</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>4</td><td>-</td><td>-</td><td>2</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> </table>	N	4	4	-	-	2	N	S	4	4	-	-	2		E	-	-	-	2	-		W	-	-	-	2	-		<p><b>14</b> KQT965 <i>Dir: E</i> AQ <i>Vul: None</i> K96 Q3</p> <p>A74 K762 A7 JT98</p> <p>16 8 12 1 JT985 11 QJ52 AK2</p> <p>J32 43 T843 7654</p> <table border="1"> <tr><td>N</td><td>2</td><td>4</td><td>4</td><td>4</td><td>4</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>4</td><td>4</td><td>4</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>	N	2	4	4	4	4	N	S	2	4	4	4	4		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>15</b> T32 <i>Dir: S</i> KJ4 <i>Vul: NS</i> AQJ98 98</p> <p>AJ6 T952 764 J73</p> <p>11 K84 6 8 AQ3 15 T AQ6542</p> <p>Q975 876 K532 KT</p> <table border="1"> <tr><td>N</td><td>4</td><td>4</td><td>3</td><td>2</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>5</td><td>4</td><td>3</td><td>2</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	4	4	3	2	3	N	S	5	4	3	2	3		E	-	-	-	-	-		W	-	-	-	-	-	
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<p><b>16</b> AC954 <i>Dir: W</i> K982 <i>Vul: EW</i> 82 J2</p> <p>J3 765 JT KQT876</p> <p>10 8 7 9 AJT4 14 AKQ76 953</p> <p>KT762 Q3 9543 A4</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>4</td><td>1</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>4</td><td>1</td><td>1</td><td></td></tr> <tr><td>E</td><td>1</td><td>-</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><td></td></tr> </table>	N	-	3	4	1	1	N	S	-	3	4	1	1		E	1	-	-	-	-		W	1	-	-	-	-		<p><b>17</b> K9643 <i>Dir: N</i> 764 <i>Vul: None</i> T5 K87</p> <p>Q52 J92 AJ98 J62</p> <p>6 A87 9 5 AK83 20 K7 AQT9</p> <p>JT QT5 Q6432 543</p> <table border="1"> <tr><td>N</td><td>4</td><td>1</td><td>3</td><td>4</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>1</td><td>4</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	4	1	3	4	2	N	S	4	1	4	5	3		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>18</b> KJ642 <i>Dir: E</i> K75 <i>Vul: NS</i> 97 743</p> <p>T875 T3 KJT4 KT9</p> <p>7 A 7 8 AQ94 18 Q86 AQ862</p> <p>Q93 J862 A532 J5</p> <table border="1"> <tr><td>N</td><td>3</td><td>-</td><td>2</td><td>1</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>2</td><td>1</td><td>1</td><td></td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table>	N	3	-	2	1	1	N	S	3	-	2	1	1		E	-	1	-	-	-		W	-	1	-	-	-	
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<p><b>19</b></p> <p>85 7 QJ9543 KQT4</p> <p>KT A98643 AK6 82</p> <p>8 14 12 6</p> <p>Q64 QJT 872 J653</p> <p>AJ9732 K52 T A97</p> <p>N S E 2 1 6 5 5 W 2 1 6 5 5</p>	<p><b>20</b></p> <p>AK542 753</p> <p>KJ872</p> <p>Q83 9842 T732 A6</p> <p>11 6 13 10</p> <p>J976 QT6 AQJ6 T9</p> <p>T AKJ K9854 Q543</p> <p>N S 2 - 1 3 2 E - 1 - - - W - 1 - - -</p>	<p><b>21</b></p> <p>3 AQT865 5 AT872</p> <p>AQ2 K932 JT9 KQ3</p> <p>10 15 5 10</p> <p>754 AKQ8632 J94</p> <p>KJT986 J74 74 65</p> <p>N S 5 4 2 - 1 E - - - 1 - W - - - 1 -</p>
<p><b>22</b></p> <p>KJ8654 A5 AJ2 K5</p> <p>A 9764 T6 QT9732</p> <p>16 6 7 11</p> <p>QT92 8 KQ843 A86</p> <p>Dir: E Vul: EW</p> <p>73 KQJT32 975 J4</p> <p>N S - 6 - 6 2 E 1 - 2 - - W 1 - 2 - -</p>	<p><b>23</b></p> <p>QT AT53 AK A6543</p> <p>KJ852 K6 J43 KT2</p> <p>17 11 6 6</p> <p>A963 92 T9876 Q8</p> <p>Dir: S Vul: All</p> <p>74 QJ874 Q52 J97</p> <p>N S 1 2 - 1 1 E - - - - - W - - - - -</p>	<p><b>24</b></p> <p>JT6 J5 QJ865 J42</p> <p>K743 K74 92 KQT7</p> <p>6 11 8 15</p> <p>A52 9832 AK43 A5</p> <p>Dir: W Vul: None</p> <p>Q98 AQT6 T7 9863</p> <p>N S - 2 - - 1 E 2 - 1 1 - W 2 - 1 1 -</p>
<p><b>25</b></p> <p>KQ98 KQT876 AK5</p> <p>75 54 QT982 K854</p> <p>17 5 9 9</p> <p>AT432 2 764 AJT6</p> <p>Dir: N Vul: EW</p> <p>J6 AJ93 J3 Q9732</p> <p>N S 1 2 4 6 3 E - - - - - W - - - - -</p>	<p><b>26</b></p> <p>5 985 QT AK97643</p> <p>QJT9874 Q K762 Q</p> <p>9 10 17 4</p> <p>K62 T7643 J98 82</p> <p>Dir: E Vul: All</p> <p>A3 AKJ2 A543 JT5</p> <p>N S - - - - - E 1 4 2 5 2 W 1 4 2 5 2</p>	<p><b>27</b></p> <p>QJ97 4 AK3 AKT95</p> <p>T85 J63 QJ8754 4</p> <p>17 4 12 7</p> <p>K3 Q9852 T92 Q87</p> <p>Dir: S Vul: None</p> <p>A642 AKT7 6 J632</p> <p>N S 5 - 1 2 3 E - - - - - W - - - - -</p>

HCP for N/S/E/W - Avg HCP: 11.19 / 11.26 / 8.59 / 8.96, Voids: 2 / 2 / 0 / 3, Singletons: 9 / 11 / 5 / 7, 7+ card suits: 1 / 1 / 0 / 2