

<p><b>1</b></p> <p>76 AT53 962 KQT5</p> <p>AK94 KJ864 J5 93</p> <p>J53 Q92 AK4 8642</p> <p>QT82 7 QT873 AJ7</p> <p>9 9 12 10</p> <p>Dir: N Vul: None</p>	<p><b>2</b></p> <p>KT85 65 QJT864 2</p> <p>A92 T4 5 KJT8543</p> <p>J743 983 AK932 Q</p> <p>Q6 AKQJ72 7 A976</p> <p>N - 2 - 2 - N S - 2 - 2 - - E 6 - 6 - 1 W 6 - 6 - 1</p> <p>6 8 16 10</p> <p>Dir: E Vul: NS</p>	<p><b>3</b></p> <p>KJ92 KQ86 KJ9 K7</p> <p>T83 973 AQ64 Q96</p> <p>16 8 6 10</p> <p>A76 AJT52 872 J2</p> <p>Q54 4 T53 AT8543</p> <p>N 1 2 5 5 4 S 1 2 5 5 4 E - - - - - W - - - - -</p> <p>Dir: S Vul: EW</p>
<p><b>4</b></p> <p>AJ94 8753 KQJ2 6</p> <p>K8652 A64 4 QJ52</p> <p>11 10 9 10</p> <p>Dir: W Vul: All</p>	<p><b>5</b></p> <p>T3 AK732 9 A9752</p> <p>6 J86 QJ87542 64</p> <p>J98742 5 AK6 KJ8</p> <p>AKQ5 QT94 T3 QT3</p> <p>N 5 - 2 4 3 S 5 - 2 4 3 E - - - - - W - - - - -</p> <p>11 4 13 12</p> <p>Dir: N Vul: NS</p>	<p><b>6</b></p> <p>962 T63 T9872 A4</p> <p>KQJ85 K72 Q64 Q3</p> <p>4 13 11 12</p> <p>AT74 Q95 K53 K96</p> <p>3 AJ84 AJ JT8752</p> <p>N - - - - - S - - - - - E 3 - 2 1 3 W 3 - 1 1 1</p> <p>Dir: E Vul: EW</p>
<p><b>7</b></p> <p>QT7 QJ542 A5 T65</p> <p>A98 83 J63 AKJ94</p> <p>9 13 9 9</p> <p>Dir: S Vul: All</p>	<p><b>8</b></p> <p>5 J75 KT63 AJ765</p> <p>T8 Q2 Q982 KQ983</p> <p>9 9 14 8</p> <p>Q9 AKT9864 AJ5 2</p> <p>AKJ76432 3 74 T4</p> <p>N - - - 3 - S - - - 3 - E - 1 4 - - W - 1 4 - -</p> <p>Dir: W Vul: None</p>	<p><b>9</b></p> <p>JT3 J93 AQ6 AK64</p> <p>K964 Q764 T85 92</p> <p>15 5 7 13</p> <p>A85 KT82 K QJ875</p> <p>Q72 A5 J97432 T3</p> <p>N 5 1 4 2 4 S 5 1 4 2 4 E - - - - - W - - - - -</p> <p>Dir: N Vul: EW</p>
<p><b>10</b></p> <p>AKQ2 J85 AT83 T5</p> <p>974 T74 Q KQJ863</p> <p>14 8 10 8</p> <p>Dir: E Vul: All</p>	<p><b>11</b></p> <p>JT975 AJ4 T8 Q82</p> <p>AKQ3 8 A943 J763</p> <p>42 8 14 8 10</p> <p>86 KQT62 K75 T95</p> <p>42 9753 QJ62 AK4</p> <p>N - - - - - S - - - - - E 2 1 2 1 1 W 2 1 2 1 1</p> <p>Dir: S Vul: None</p>	<p><b>12</b></p> <p>AJ72 K96 K6 A754</p> <p>T3 Q8532 T97 T62</p> <p>15 2 13 10</p> <p>Q965 J74 A54 K93</p> <p>K84 AT QJ832 QJ8</p> <p>N 2 1 1 3 1 S 2 1 1 3 1 E - - - - - W - - - - -</p> <p>Dir: W Vul: NS</p>
<p><b>13</b></p> <p>AQ8 AK8 JT986 87</p> <p>KT64 5 KQ75 AK43</p> <p>14 15 5 6</p> <p>Dir: N Vul: All</p>	<p><b>14</b></p> <p>Q KT52 942 AT873</p> <p>AK875 AJ93 J6 52</p> <p>9 13 8 10</p> <p>96 764 KQT7 QJ94</p> <p>JT432 Q8 A853 K6</p> <p>N 1 1 - 1 - S 1 1 - 1 - E - - - - - W - - - - -</p> <p>Dir: E Vul: None</p>	<p><b>15</b></p> <p>T9763 97 KJT 987</p> <p>42 KQJ865 73 AT2</p> <p>4 10 17 9</p> <p>K8 T43 Q8652 KJ3</p> <p>AQJ5 A2 A94 Q654</p> <p>N - - - - - S - - - - - E 4 1 5 3 4 W 4 1 5 3 4</p> <p>Dir: S Vul: NS</p>
<p><b>16</b></p> <p>Q95 A95 96 J9753</p> <p>AKT K8 KT732 AT2</p> <p>7 17 8 8</p> <p>Dir: W Vul: EW</p>	<p><b>17</b></p> <p>KJ76 9 A9764 KQ7</p> <p>QT95 KJ865 J AJ8</p> <p>13 12 11 4</p> <p>A42 A42 KT85 642</p> <p>83 QT73 Q32 T953</p> <p>N - - - - - S - - - - - E 1 - 3 2 3 W 1 - 3 2 3</p> <p>Dir: N Vul: None</p>	<p><b>18</b></p> <p>Q2 86543 T82 AK9</p> <p>AKJ43 AT72 K73 8</p> <p>9 15 9 7</p> <p>975 9 AJ65 QT764</p> <p>T86 KQJ Q94 J532</p> <p>N 1 - - - - S 1 - - - - E - 1 3 4 1 W - - 3 4 1</p> <p>Dir: E Vul: NS</p>

<p><b>19</b></p> <p>A96 J A96 AKJ852</p> <p>75 Q9764 Q42 974</p> <p>17 4 13 6</p> <p>Dir: S Vul: EW</p> <p>KQ42 A3 KJT8 T63</p> <table border="1"> <tr><td>N</td><td>3</td><td>1</td><td>2</td><td>3</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>2</td><td>3</td><td>2</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	3	1	2	3	2	N	S	3	-	2	3	2		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>20</b></p> <p>T972 KT8 853 AKT</p> <p>K63 764 KQT94 82</p> <p>10 8 13 9</p> <p>Dir: W Vul: All</p> <p>A54 QJ9532 A2 Q6</p> <p>QJ8 A J76 J97543</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>1</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>2</td><td>3</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>2</td><td>3</td><td>-</td><td>-</td><td></td></tr> </table>	N	1	-	-	1	-	N	S	1	-	-	1	-		E	-	2	3	-	-		W	-	2	3	-	-		<p><b>21</b></p> <p>J2 K32 AKQJ8 932</p> <p>AQT AQJ98 976 T5</p> <p>14 13 3 10</p> <p>Dir: N Vul: NS</p> <p>K985 765 T32 864</p> <p>7643 T4 54 AKQJ7</p> <table border="1"> <tr><td>N</td><td>4</td><td>4</td><td>-</td><td>1</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>4</td><td>-</td><td>1</td><td>2</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td></td></tr> </table>	N	4	4	-	1	2	N	S	4	4	-	1	2		E	-	-	1	-	-		W	-	-	1	-	-	
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HCP for N/S/E/W - Avg HCP: 10.16 / 9.32 / 10.60 / 9.92, Voids: 1 / 3 / 1 / 0, Singletons: 7 / 8 / 9 / 9, 7+ card suits: 0 / 2 / 3 / 2