

<p>1</p> <p>K9832 AK93 64 42</p> <p><i>Dir: N</i> <i>Vul: None</i></p> <p>AJT4</p> <p>QT65 JT4 3 AJT86</p> <p>J74 Q62 KQT87 K7</p> <p>N - 1 1 2 1 S - 1 1 2 1 E 3 - - - - W 3 - - - -</p>	<p>2</p> <p>KQ62 KJT Q9763 7</p> <p><i>Dir: E</i> <i>Vul: NS</i></p> <p>AJT4</p> <p>KJ842 KJ85</p> <p>11</p> <p>8763 8532 AT AQ4</p> <p>N - - - 1 - S 2 - 1 - - E 4 - 1 - 1 W 4 - 1 - 1</p>	<p>3</p> <p>JT98 K 5 KT98732</p> <p><i>Dir: S</i> <i>Vul: EW</i></p> <p>Q74 J75 A8732 Q4</p> <p>AK3 642 KJT64 AJ</p> <p>652 AQT983 Q9 65</p> <p>N 5 1 - 4 - S 5 1 - 4 - E - - 2 - - W - - 2 - -</p>
<p>4</p> <p>A82 Q96432 Q64 J</p> <p><i>Dir: W</i> <i>Vul: All</i></p> <p>KQT6 AK75 7 AK95</p> <p>9 JT8 962 QT7432</p> <p>J7543</p> <p>N - 3 - 2 - S - 3 - 2 - E 3 - 2 - - W 3 - 1 - -</p>	<p>5</p> <p>953 K752 K7 QT53</p> <p><i>Dir: N</i> <i>Vul: NS</i></p> <p>T742 QT AJ654 K6</p> <p>AJ6 J96 T8 A9842</p> <p>8</p> <p>N 2 - 1 - - S 2 - 1 - - E - 3 - 2 1 W - 2 - 2 1</p>	<p>6</p> <p>A9852 T6 K62 QT2</p> <p><i>Dir: E</i> <i>Vul: EW</i></p> <p>J3 KJ853 5 AJ964</p> <p>KQ764 A7 QT7 K73</p> <p>T Q942 AJ9843 85</p> <p>N - 2 - - 1 S - 2 - - 1 E 3 - 3 2 - W 3 - 3 2 -</p>
<p>7</p> <p>AKQ4 973 T2 6543</p> <p><i>Dir: S</i> <i>Vul: All</i></p> <p>T5 852 AKQJ6 T92</p> <p>8732 KJ64 87 Q87</p> <p>J96 AQT 9543 AKJ</p> <p>N 4 2 3 4 2 S 4 2 3 4 2 E - - - - - W - - - - -</p>	<p>8</p> <p>A7 A53 AQ84 A632</p> <p><i>Dir: W</i> <i>Vul: None</i></p> <p>KT64 T82 97 KT87</p> <p>853 QJ6 KJT3 QJ5</p> <p>18</p> <p>N 3 4 2 1 3 S 3 4 2 1 3 E - - - - - W - - - - -</p>	<p>9</p> <p>63 3 KJT8 KT7654</p> <p><i>Dir: N</i> <i>Vul: EW</i></p> <p>KQ2 AJ872 Q74 92</p> <p>T874 Q654 A32 AJ</p> <p>AJ95 KT9 965 Q83</p> <p>N 3 2 - - 1 S 3 3 - - 1 E - - 2 - - W - - 2 1 -</p>
<p>10</p> <p>T9742 943 KQ6 J7</p> <p><i>Dir: E</i> <i>Vul: All</i></p> <p>AK63 A5 AT85 AQT</p> <p>85 Q76 J973 9842</p> <p>QJ KJT82 42 K653</p> <p>N - - 1 - - S - - 1 - - E 2 3 - - 1 W 2 3 - - 1</p>	<p>11</p> <p>52</p> <p><i>Dir: S</i> <i>Vul: None</i></p> <p>AKJ84 Q72 43 KT5</p> <p>AQT96 J76432</p> <p>T763 KJ6543 8 A8</p> <p>Q9 AT98 KJ752 Q9</p> <p>7</p> <p>N 3 3 - - - S 3 3 - - - E - - 4 3 1 W - - 4 4 1</p>	<p>12</p> <p>QT3 832 54 QJ986</p> <p><i>Dir: W</i> <i>Vul: NS</i></p> <p>AJ4 K9 AJT83 AK7</p> <p>952 AQJ76 K9 532</p> <p>K876 T54 Q762 T4</p> <p>N - - - - - S - - - - - E 3 5 6 4 6 W 3 5 6 4 6</p>
<p>13</p> <p>AT8642 K8 AQ K53</p> <p><i>Dir: N</i> <i>Vul: All</i></p> <p>KJ73 Q 832 QJ876</p> <p>95 T7532 T74 T94</p> <p>Q AJ964 KJ965 A2</p> <p>N 3 7 6 5 7 S 3 7 6 5 7 E - - - - - W - - - - -</p>	<p>14</p> <p>KJ8 T9 9865 KJ76</p> <p><i>Dir: E</i> <i>Vul: None</i></p> <p>A95 KJ852 43 Q82</p> <p>642 AQ64 A72 AT5</p> <p>8</p> <p>N 1 1 1 - 1 S 1 1 1 - 1 E - - - 1 - W - - - 1 -</p>	<p>15</p> <p>85 A8752 K95 T83</p> <p><i>Dir: S</i> <i>Vul: NS</i></p> <p>AT9732 Q63 Q43 4</p> <p>K6 KT9 T762 AQ72</p> <p>QJ4 J4 AJ8 KJ965</p> <p>N 2 - - - 2 S 2 - - - 2 E - 1 - 2 - W - 1 - 2 -</p>
<p>16</p> <p>KJ9865 J74 KJ75</p> <p><i>Dir: W</i> <i>Vul: EW</i></p> <p>T8763 T7 KQ63 T3</p> <p>KJ54 AQ4 AT8 982</p> <p>AQ92 32 952 AQ64</p> <p>N 2 - 2 - - S 2 - 2 - - E - 1 - 3 - W - 1 - 3 -</p>	<p>17</p> <p>AKT742 5 42 Q643</p> <p><i>Dir: N</i> <i>Vul: None</i></p> <p>53 T63 T653 AT92</p> <p>AQJ97 AQJ97 J5</p> <p>QJ986 842 K8 K87</p> <p>9</p> <p>N - - - 3 - S - - - 3 - E - 5 5 - 1 W - 5 5 - 1</p>	<p>18</p> <p>K9 J962 KQJT42 8</p> <p><i>Dir: E</i> <i>Vul: NS</i></p> <p>Q2 Q74 A653 AKT5</p> <p>T764 K8 98 97632</p> <p>AJ853 AT53 7 QJ4</p> <p>N - 3 4 3 1 S - 3 4 3 2 E 2 - - - - W 2 - - - -</p>

<p>19 AKQJ976 <i>Dir: S</i> <i>Vul: EW</i></p> <p>T3 Q853</p> <p>8 J96532 65 AT76</p> <p>12 432 5 16 T7 7 KQJ87 J42</p> <p>T5 AKQ84 A942 K9</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>3</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>-</td><td>3</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>5</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>5</td><td>-</td><td>-</td><td></td></tr> </table>	N	-	1	-	3	-	N	S	-	1	-	3	-		E	-	-	5	-	-		W	-	-	5	-	-		<p>20 T976 <i>Dir: W</i> <i>Vul: All</i></p> <p>A854 K K854</p> <p>J2 KT9 J98762 A6</p> <p>10 9 17 4</p> <p>Q53 763 QT543 97</p> <p>AK84 QJ2 A QJT32</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>4</td><td>3</td><td>3</td><td>3</td><td>3</td><td></td></tr> <tr><td>W</td><td>4</td><td>3</td><td>3</td><td>3</td><td>3</td><td></td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	4	3	3	3	3		W	4	3	3	3	3		<p>21 A7 <i>Dir: N</i> <i>Vul: NS</i></p> <p>Q96 KT652 984</p> <p>KJ83 A A74 AKQJ5</p> <p>9 22 7 2</p> <p>94 J743 J98 T762</p> <p>QT652 KT852 Q8 3</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>2</td><td>4</td><td>6</td><td>5</td><td></td></tr> <tr><td>W</td><td>6</td><td>3</td><td>4</td><td>6</td><td>6</td><td></td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	5	2	4	6	5		W	6	3	4	6	6	
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HCP for N/S/E/W - Avg HCP: 9.74 / 10.37 / 8.19 / 11.70, Voids: 4 / 2 / 1 / 1, Singletons: 10 / 5 / 10 / 9, 7+ card suits: 2 / 1 / 0 / 0