

<p>1 AK87542 <i>Dir: N</i> AQ <i>Vul: None</i> J J73</p> <p>6 J97542 873 K64</p> <p>15 8 4 11 10</p> <p>Q9 AQ9652 QT95</p> <p>JT3 KT63 KT4 A82</p> <p>N N 4 4 - 5 4 S 4 4 - 5 4 E - - 1 - - W - - 1 - -</p>	<p>2 92 <i>Dir: E</i> KT <i>Vul: NS</i> A98 986543</p> <p>KQT76 J98764 6 K</p> <p>7 9 12 12</p> <p>A3 Q32 QJT74 QJ7</p> <p>J854 A5 K532 AT2</p> <p>N N 2 1 - - - S 2 1 - - - E - - 3 4 2 W - - 3 4 2</p>	<p>3 T75 <i>Dir: S</i> 82 <i>Vul: EW</i> AKQJ9762</p> <p>9852 KJ93 KT73 8</p> <p>10 7 10 13</p> <p>AJ763 AQ862 Q6 5</p> <p>KQT4 4 AJ954 T43</p> <p>N N 4 - 1 - 2 S 4 - 1 - 2 E - 2 - 2 - W - 3 - 2 -</p>
<p>4 A9732 <i>Dir: W</i> 93 <i>Vul: All</i> 6542 A6</p> <p>8654 Q52 98 KQ94</p> <p>8 7 11 14</p> <p>QJ AJ8 AJ3 JT752</p> <p>KT KT764 KQT7 83</p> <p>N N 1 1 - 2 1 S 1 1 - 2 1 E - 4 2 1 1 W - - 1 - -</p>	<p>5 AK532 <i>Dir: N</i> KQ3 <i>Vul: NS</i> KJ74 A</p> <p>T6 J QT653 KT943</p> <p>20 6 5 9</p> <p>Q74 964 A92 QJ82</p> <p>J98 AT8752 8 765</p> <p>N N 2 4 3 5 5 S 2 4 3 5 5 E - - - - - W - - - - -</p>	<p>6 7 <i>Dir: E</i> AJT54 <i>Vul: EW</i> QT943 98</p> <p>Q9842 986 K75 AK</p> <p>7 12 15 6</p> <p>KJT65 73 J862 J3</p> <p>A3 KQ2 A QT76542</p> <p>N N - 1 - - - S - 1 - - - E 5 - 1 4 5 W 5 - 1 3 5</p>
<p>7 76 <i>Dir: S</i> T842 <i>Vul: All</i> K4 J9754</p> <p>KQ4 AK7 A9875 83</p> <p>4 16 7 13</p> <p>AJT52 Q9 J62 KQT</p> <p>983 J653 QT3 A62</p> <p>N N 1 - - - - S 1 - - - - E - 4 2 1 1 W - 4 2 1 1</p>	<p>8 765 <i>Dir: W</i> QT985 <i>Vul: None</i> T76 AT</p> <p>AQ42 J Q985 K852</p> <p>6 12 6 16</p> <p>KJ93 AK7 AJ42 96</p> <p>T8 6432 K3 QJ743</p> <p>N N - 1 2 1 1 S - 1 2 1 1 E 3 - - - - W 3 - - - -</p>	<p>9 J <i>Dir: N</i> AJT62 <i>Vul: EW</i> J743 983</p> <p>K85 K7 K98 QJ764</p> <p>7 12 9 12</p> <p>QT7432 Q84 A6 A2</p> <p>A96 953 QT52 KT5</p> <p>N N - - 3 2 1 S - - 3 2 1 E 1 - - - - W 2 - - - -</p>
<p>10 AJ6542 <i>Dir: E</i> J5 <i>Vul: All</i> J32 93</p> <p>KT7 KT83 T65 T84</p> <p>7 6 14 13</p> <p>Q9 A72 AQ94 J762</p> <p>83 Q964 K87 AKQ5</p> <p>N N - 2 - 3 - S - 2 - 3 - E - - 2 - - W - - 1 - -</p>	<p>11 QJT7 <i>Dir: S</i> 9864 <i>Vul: None</i> J AQ87</p> <p>AK962 T5 KQ3 965</p> <p>10 12 9 9</p> <p>543 J2 A9754 KJT</p> <p>8 AKQ73 T632 432</p> <p>N N 1 - - - - S 1 - - - - E - 2 1 - 1 W - 2 1 - 1</p>	<p>12 KQJ87 <i>Dir: W</i> J753 <i>Vul: NS</i> 7 T42</p> <p>652 AK6 AKJ53 53</p> <p>7 15 12 6</p> <p>4 T982 QT86 KJ87</p> <p>AT93 Q4 942 AQ96</p> <p>N N - - - - - S - - - - - E 2 4 1 2 4 W 2 4 1 2 3</p>
<p>13 5 <i>Dir: N</i> KT9854 <i>Vul: All</i> T93 QJ7</p> <p>K862 AJ A4 AK853</p> <p>6 19 7 8</p> <p>QJ43 Q2 K765 T62</p> <p>AT97 763 QJ82 94</p> <p>N N - - - - - S - - - - - E 4 3 2 5 3 W 4 3 2 5 3</p>	<p>14 KQ8 <i>Dir: E</i> AT <i>Vul: None</i> KQ862 AT6</p> <p>J7653 K52 5 KJ52</p> <p>18 8 2 12</p> <p>A42 J874 AJ3 Q97</p> <p>T9 Q963 T974 843</p> <p>N N 4 5 3 2 5 S 4 5 4 2 5 E - - - - - W - - - - -</p>	<p>15 65 <i>Dir: S</i> 8654 <i>Vul: NS</i> 52 AT954</p> <p>A83 K7 AKT84 J32</p> <p>4 15 7 14</p> <p>KQJ92 AJ32 J93 Q</p> <p>T74 QT9 Q76 K876</p> <p>N N - - 2 1 - S - - 2 - - E - 2 - - 1 W - 2 - - 1</p>
<p>16 T9642 <i>Dir: W</i> 942 <i>Vul: EW</i> Q53 K7</p> <p>K7 KJ83 K842 J83</p> <p>5 11 21 3</p> <p>Q3 T75 JT7 T9642</p> <p>AJ85 AQ6 A96 AQ5</p> <p>N N - - - - - S - - - - - E 5 6 6 5 6 W 5 6 6 5 6</p>	<p>17 A <i>Dir: N</i> AT86 <i>Vul: None</i> J98542 42</p> <p>KQ753 43 3 QT987</p> <p>9 7 15 9</p> <p>T6 KJ952 QT7 K53</p> <p>J9842 Q7 AK6 AJ6</p> <p>N N - 4 3 - - S - 4 3 - - E 2 - - 3 - W 2 - - 3 -</p>	<p>18 932 <i>Dir: E</i> K3 <i>Vul: NS</i> QT82 7653</p> <p>QT5 AQ965 A3 A82</p> <p>5 16 5 14</p> <p>AK J872 K9654 QJ</p> <p>J8764 T4 J7 KT94</p> <p>N N - 3 - - - S - 3 - - - E 3 - 2 3 - W 3 - 2 3 -</p>

<p>19</p> <p>AKQJ854 52 65 Q7</p> <p>Dir: S Vul: EW</p> <p>T63 983 KT AJ986</p> <p>12 8 9 11</p> <p>2 AKQ76 Q832 432</p> <p>97 JT4 AJ974 KT5</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>1</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>3</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	-	-	1	3	N	S	-	-	1	3	-	E	2	1	-	-	-	W	2	1	-	-	-	<p>20</p> <p>J3 A642 A4 KQ763</p> <p>Dir: W Vul: All</p> <p>T962 KQJT9 T6 A2</p> <p>14 10 8 8</p> <p>Q8 875 KQJ75 T84</p> <p>AK754 3 9832 J95</p> <table border="1"> <tr><td>N</td><td>1</td><td>2</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>3</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>3</td><td>2</td><td>-</td></tr> </table>	N	1	2	-	-	N	S	1	2	-	-	-	E	-	-	3	2	-	W	-	-	3	2	-	<p>21</p> <p>QJ86 92 AJT432 K</p> <p>Dir: N Vul: NS</p> <p>K9 K3 KQ6 A98754</p> <p>11 15 12 2</p> <p>752 J8764 87 J63</p> <p>AT43 AQT5 95 QT2</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>5</td><td>1</td><td>3</td><td>3</td><td>4</td></tr> <tr><td>W</td><td>5</td><td>2</td><td>3</td><td>3</td><td>5</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	5	1	3	3	4	W	5	2	3	3	5
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HCP for N/S/E/W - Avg HCP: 9.50 / 10.62 / 9.38 / 10.50, Voids: 1 / 0 / 0 / 0, Singletons: 10 / 7 / 5 / 10, 7+ card suits: 3 / 0 / 1 / 0