

<p>1</p> <p>K97 T732 T2 T965</p> <p>Q86 94 AK4 J8743</p> <p>3 10 14 13</p> <p>A42 AQ85 9765 K2</p> <p>Dir: N Vul: None</p> <p>JT53 KJ6 QJ83 AQ</p> <p>N - - 2 - - S - - 2 - - E 1 2 - 1 1 W 1 2 - 1 1</p>	<p>2</p> <p>JT84 J52 T6 AQ74</p> <p>K9762 AK86 2 863</p> <p>8 10 11 11</p> <p>53 Q743 AKQ8854</p> <p>AQ T9 J73 KJT952</p> <p>N - 1 1 - 2 S - 1 - - 2 E 4 - - 3 - W 4 - - 2 -</p> <p>Dir: E Vul: NS</p>	<p>3</p> <p>65 Q Q87432 KJ64</p> <p>J8732 K65 KT96 8</p> <p>8 7 15 10</p> <p>A4 J9843 AJ5 T75</p> <p>Dir: S Vul: EW</p> <p>KQT9 AT72</p> <p>AQ932</p> <p>N - 1 - - - S - 1 - - - E 3 - 3 5 3 W 3 - 3 5 3</p>
<p>4</p> <p>KJ5432 AJ8 5 A73</p> <p>6 QT753 T763 K42</p> <p>13 5 12 10</p> <p>A9 K942 QJ982 Q5</p> <p>Dir: W Vul: All</p> <p>QT87 6 AK4 JT986</p> <p>N 4 - - 5 3 S 4 - - 5 2 E - 2 2 - - W - 2 2 - -</p>	<p>5</p> <p>KJ T7542</p> <p>AKQJ76</p> <p>T85 Q63 QT9765 5</p> <p>14 4 15 7</p> <p>97632 K98 KJ8 82</p> <p>AQ4 AJ A432 T943</p> <p>N 3 - 2 - 1 S 3 - 2 - 1 E - 4 - 1 - W - 4 - 1 -</p> <p>Dir: N Vul: NS</p>	<p>6</p> <p>J954 KQ75 AK 985</p> <p>T8 JT98532 AKJ7</p> <p>13 9 12 6</p> <p>KT762 J932 Q7 64</p> <p>Dir: E Vul: EW</p> <p>AQ83 A64 64 QT32</p> <p>N - - 1 3 - S - - 1 3 - E 4 5 - - - W 4 5 - - -</p>
<p>7</p> <p>A2 AJT72 Q86 KJ2</p> <p>K9653 Q5 AT43 65</p> <p>15 9 9 7</p> <p>QT874 K6 95 Q973</p> <p>Dir: S Vul: All</p> <p>J 9843 KJ72 AT84</p> <p>N 3 - 3 1 2 S 3 - 3 1 2 E - 1 - - - W - 1 - - -</p>	<p>8</p> <p>AK52 A3 62 KT865</p> <p>Q8 KJ952 JT74 AJ</p> <p>14 12 3 11</p> <p>JT74 Q AQ953 Q42</p> <p>963 T8764 K8 973</p> <p>Dir: W Vul: None</p>	<p>9</p> <p>A86 J76 AJT9 K83</p> <p>QJT5 KQ52 8 J952</p> <p>13 9 11 7</p> <p>K74 984 Q652 QT6</p> <p>Dir: N Vul: EW</p> <p>932 AT3 K743 A74</p> <p>N - - - - - S - - - - - E 2 1 2 2 1 W 2 1 2 2 1</p>
<p>10</p> <p>AJT9765</p> <p>T8 JT92</p> <p>Q43 63 6432 A865</p> <p>6 6 13 15</p> <p>K82 842 AKQ975 K</p> <p>Dir: E Vul: All</p> <p>AKQJ975 J Q743</p> <p>N - 5 - 6 - S - 5 - 6 - E 1 - 4 - - W 1 - 4 - -</p>	<p>11</p> <p>Q73 Q94 987 Q976</p> <p>A92 AJ8 54 AT532</p> <p>6 13 9 12</p> <p>J8 T72 AKJT2 K84</p> <p>Dir: S Vul: None</p> <p>KT654 K653 Q63 J</p> <p>N - - - - - S - - - - - E 1 - 2 3 - W 1 - 2 3 -</p>	<p>12</p> <p>3 A87532 Q64 J53</p> <p>K92 J94 J52 AQ7</p> <p>7 11 15 7</p> <p>QJ874 T6 AT3 642</p> <p>Dir: W Vul: NS</p> <p>AT65 KQ K987 K98</p> <p>N - - - - - S - - - - - E 4 3 1 2 4 W 4 3 1 2 4</p>
<p>13</p> <p>K5 J984 AT53 AT5</p> <p>T872 T63 QJ72 93</p> <p>12 3 12 13</p> <p>J963 AK7 K6 Q862</p> <p>Dir: N Vul: All</p> <p>AQ4 Q62 984 KJ74</p> <p>N 3 2 3 2 2 S 3 2 3 2 2 E - - - - - W - - - - -</p>	<p>14</p> <p>63 AT9 AK965 876</p> <p>Q98 Q763 T87 QJ9</p> <p>11 7 6 16</p> <p>AJ4 J QJ AKT5432</p> <p>Dir: E Vul: None</p> <p>KT752 K8542 432</p> <p>N 6 5 - 1 4 S 6 4 - 1 4 E - - 1 - - W - - 1 - -</p>	<p>15</p> <p>T54 QJ8542 92 T9</p> <p>AKQJ32</p> <p>Q76 AJ62</p> <p>3 17 3 17</p> <p>A763 AKJ43 KQ87</p> <p>Dir: S Vul: NS</p> <p>9876 KT9 T85 543</p> <p>N - 2 5 - - S - 2 5 - - E - - - 3 2 W - - - 3 1</p>
<p>16</p> <p>54 62 J84 KQ6543</p> <p>K7 74 AKT7653 87</p> <p>6 10 16 8</p> <p>62 KQJ98 Q2 T92</p> <p>Dir: W Vul: EW</p> <p>AQJ983 A53 9 AJ</p> <p>N - - - - - S - - - - - E 1 6 1 7 5 W 1 6 1 7 5</p>	<p>17</p> <p>3 654 AQ986 AJT8</p> <p>QJ9 AQJ9873 2 72</p> <p>11 9 13 7</p> <p>76542 K J53 K943</p> <p>Dir: N Vul: None</p> <p>AKT8 J2 KT74 Q65</p> <p>N 2 3 - - - S 2 2 - - - E - - 4 2 2 W - - 4 2 2</p>	<p>18</p> <p>Q762 K8 J9 QT874</p> <p>J54 T742 874 J63</p> <p>8 2 16 14</p> <p>AK83 QJ96 AT 952</p> <p>Dir: E Vul: NS</p> <p>T9 A53 KQ6532 AK</p> <p>N 3 - 1 3 - S 3 - 1 3 - E - 1 - - - W - 1 - - -</p>

<p>19</p> <p>J2 T875 82 T8532</p> <p>Dir: S Vul: EW</p> <p>AQT73 A63 KJ653</p> <p>85 K9 A974 KQJ64</p> <p>1 13 14 12</p> <p>K964 QJ42 QT A97</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>3</td><td>6</td><td>2</td><td>5</td><td>4</td></tr> <tr><td>W</td><td>3</td><td>6</td><td>2</td><td>4</td><td>4</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	3	6	2	5	4	W	3	6	2	4	4	<p>20</p> <p>QT86 KT J986 T65</p> <p>Dir: W Vul: All</p> <p>AJ4 Q98732 73 92</p> <p>6 7 14 13</p> <p>K972 A64 QT5 KJ4</p> <p>53 J5 AK42 AQ873</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>1</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>-</td><td>1</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	-	1	-	1	1	N	S	-	1	-	1	1	-	E	1	-	2	-	-	-	W	1	-	2	-	-	-	<p>21</p> <p>T98 J985 J KJ543</p> <p>Dir: N Vul: NS</p> <p>AQ7 K7 K9752 AT6</p> <p>6 16 5 13</p> <p>J432 AQ6 AQT8 72</p> <p>K65 T432 643 Q98</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>1</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> </table>	N	-	-	-	1	-	N	S	1	-	1	1	-	-	E	-	2	-	-	1	-	W	-	2	-	-	1	-
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<p>22</p> <p>A7 A863 A742 A65</p> <p>Dir: E Vul: EW</p> <p>QT6 KQ4 JT963 J4</p> <p>K95 JT5 Q5 KQT98</p> <p>16 11 9 4</p> <p>J8432 972 K8 732</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>1</td><td>1</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>1</td><td>1</td><td>-</td><td>1</td><td>-</td></tr> </table>	N	-	-	-	1	-	N	S	-	-	-	1	-	-	E	1	1	1	-	1	-	W	1	1	1	-	1	-																																																						
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HCP for N/S/E/W - Avg HCP: 9.09 / 10.59 / 11.23 / 9.09, Voids: 2 / 2 / 4 / 2, Singletons: 5 / 5 / 4 / 6, 7+ card suits: 1 / 2 / 2 / 3