

<p><b>1</b></p> <p>J832 QJ972 AT3 J</p> <p>Q74 A5 J9764 T87</p> <p>95 K8 Q852 KQ654</p> <p>AKT6 T643 K A932</p> <p>9 7 10 14</p> <p><i>Dir: N</i> <i>Vul: None</i></p>	<p><b>2</b></p> <p>K4 AQ83 8 AQ8765</p> <p>J9 K654 J6432 K4</p> <p>T7532 JT QT95 JT</p> <p>AQ86 972 AK7 932</p> <p>15 8 4 13</p> <p><i>Dir: E</i> <i>Vul: NS</i></p>	<p><b>3</b></p> <p>T2 KQJ986 AJ6 A8</p> <p>Q75 T753 KT8 K95</p> <p>964 42 Q75 QJT42</p> <p>AKJ83 A 9432 763</p> <p>15 8 12 5</p> <p><i>Dir: S</i> <i>Vul: EW</i></p>
<p><b>4</b></p> <p>6 AQ743 QJ964 94</p> <p>KT832 J95 T3 AKQ</p> <p>AQJ54 K8 752 JT5</p> <p>97 762 AK8 87632</p> <p>9 13 11 7</p> <p><i>Dir: W</i> <i>Vul: All</i></p>	<p><b>5</b></p> <p>5 K873 A9653 J92</p> <p>AKQJ8643 QT J2 5</p> <p>2 AJ654 Q74 Q763</p> <p>T97 92 KT8 AKT84</p> <p>8 13 9 10</p> <p><i>Dir: N</i> <i>Vul: NS</i></p>	<p><b>6</b></p> <p>QT9762 8 K KJT97</p> <p>AT97653 AQJT63</p> <p>KJ84 Q42 85 AQ62</p> <p>A53 KJ 9742 8643</p> <p>9 11 8 12</p> <p><i>Dir: E</i> <i>Vul: EW</i></p>
<p><b>7</b></p> <p>3 KT87652 Q83 A9</p> <p>J654 J9 A742 KJ3</p> <p>KQT72 A3 JT9 765</p> <p>A98 Q4 K65 QT842</p> <p>9 10 10 11</p> <p><i>Dir: S</i> <i>Vul: All</i></p>	<p><b>8</b></p> <p>AKT T84 J74 A543</p> <p>J432 AQ62 63 KJ7</p> <p>Q88 973 AKT98 Q2</p> <p>765 KJ5 Q52 T986</p> <p>12 11 11 6</p> <p><i>Dir: W</i> <i>Vul: None</i></p>	<p><b>9</b></p> <p>AK53 AT62 52 987</p> <p>96 J843 Q8 QJ543</p> <p>JT842 95 AJ84 K2</p> <p>Q7 KQ7 KT976 AT6</p> <p>11 6 14 9</p> <p><i>Dir: N</i> <i>Vul: EW</i></p>
<p><b>10</b></p> <p>QJ9 QT87 K987 A8</p> <p>AK853 J4 AT32 K9</p> <p>T K96532 J65 763</p> <p>7642 A Q4 QJT542</p> <p>12 15 4 9</p> <p><i>Dir: E</i> <i>Vul: All</i></p>	<p><b>11</b></p> <p>AQJ95 AJT982 7 8</p> <p>T82 Q A8542 J972</p> <p>K73 QT63 AKT543</p> <p>64 K76543 KJ9 Q6</p> <p>12 7 12 9</p> <p><i>Dir: S</i> <i>Vul: None</i></p>	<p><b>12</b></p> <p>J86 KJ72 A76 AJ2</p> <p>T7 QT86 KJT5 KT3</p> <p>AK5 43 9832 Q987</p> <p>Q9432 A95 Q4 654</p> <p>14 9 9 8</p> <p><i>Dir: W</i> <i>Vul: NS</i></p>
<p><b>13</b></p> <p>QT4 A76542 K 873</p> <p>QJT AQJ853 A952</p> <p>A7532 8 T62 QT64</p> <p>KJ986 K93 974 KJ</p> <p>9 14 6 11</p> <p><i>Dir: N</i> <i>Vul: All</i></p>	<p><b>14</b></p> <p>2 AJT8632 AJ9 A9</p> <p>AJT98 94 K87 J65</p> <p>53 Q7 QT643 QT87</p> <p>KQ764 K5 52 K432</p> <p>14 9 6 11</p> <p><i>Dir: E</i> <i>Vul: None</i></p>	<p><b>15</b></p> <p>AQT3 KQ Q85 T854</p> <p>974 654 KJT 7632</p> <p>J85 J832 764 AKJ</p> <p>K62 AT97 A932 Q9</p> <p>13 4 10 13</p> <p><i>Dir: S</i> <i>Vul: NS</i></p>
<p><b>16</b></p> <p>87643 T3 A976 82</p> <p>A92 J652 854 KT5</p> <p>K5 A87 KJ32 J943</p> <p>QJT KQ94 QT AQ76</p> <p>4 8 12 16</p> <p><i>Dir: W</i> <i>Vul: EW</i></p>	<p><b>17</b></p> <p>T2 J86432 Q854 A</p> <p>K843 QT5 AT9 KT2</p> <p>J65 97 3 QJ96543</p> <p>AQ97 AK KJ762 87</p> <p>7 12 4 17</p> <p><i>Dir: N</i> <i>Vul: None</i></p>	<p><b>18</b></p> <p>KQJT4 63 9763 J7</p> <p>652 AT2 AQJ A963</p> <p>A QJ75 KT852 KQT</p> <p>9873 K984 4 8542</p> <p>7 15 3 15</p> <p><i>Dir: E</i> <i>Vul: NS</i></p>

<p><b>19</b></p> <p>AKJ9 852 K KQ632</p> <p>642 AQ7 QJT 9876</p> <p>16 9 11 4</p> <p>8 943 986432 AT4</p> <p>Dir: S Vul: EW</p> <p>QT753 KJT6 A75 J</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>2</td><td>-</td></tr> </table>	N	2	-	-	-	N	S	2	-	-	-	-	E	-	1	2	-	-	W	-	-	1	2	-	<p><b>20</b></p> <p>32 53 AKJ7 J9854</p> <p>T98765 Q8 9 QT63</p> <p>9 Q4 A9742 8432 K2</p> <p>4 18 9</p> <p>Dir: W Vul: All</p> <p>AKJ KJT6 QT65 A7</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>2</td><td>4</td><td>2</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>1</td><td>4</td><td>2</td></tr> </table>	N	-	1	-	-	N	S	-	1	-	-	-	E	1	-	2	4	2	W	1	-	1	4	2	<p><b>21</b></p> <p>AK5 AKJ6 J76 Q62</p> <p>Q642 Q954 AT5 AK</p> <p>18 15 3 4</p> <p>93 T832 K JT9853</p> <p>Dir: N Vul: NS</p> <p>JT87 7 Q98432 74</p> <table border="1"> <tr><td>N</td><td>3</td><td>-</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>-</td><td>3</td><td>2</td></tr> </table>	N	3	-	4	-	-	S	3	-	4	-	-	E	-	3	-	3	2	W	-	3	-	3	2
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<p><b>22</b></p> <p>T43 A5 AKQT AT87</p> <p>AK JT96 953 K932</p> <p>17 11 2 10</p> <p>J975 732 876 J54</p> <p>Dir: E Vul: EW</p> <p>Q862 KQ84 J42 Q6</p> <table border="1"> <tr><td>N</td><td>3</td><td>4</td><td>4</td><td>4</td><td>4</td></tr> <tr><td>S</td><td>3</td><td>4</td><td>4</td><td>4</td><td>4</td></tr> <tr><td>E</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></tr> </table>	N	3	4	4	4	4	S	3	4	4	4	4	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>23</b></p> <p>9 AQ632 KQ82 832</p> <p>AT6542 7 A5 KQ76</p> <p>11 13 9 7</p> <p>Dir: S Vul: All</p> <p>KJ7 954 T9 AJT54</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>6</td><td>-</td><td>-</td><td>6</td><td>2</td></tr> <tr><td>W</td><td>6</td><td>-</td><td>-</td><td>6</td><td>2</td></tr> </table>	N	-	3	4	-	-	S	-	3	4	-	-	E	6	-	-	6	2	W	6	-	-	6	2	<p><b>24</b></p> <p>532 8732 8432 J2</p> <p>AKJ86 A K975 K96</p> <p>1 18 8 13</p> <p>Q9 KQJT5 JT6 AT5</p> <p>Dir: W Vul: None</p> <p>T74 964 AQ Q8743</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>4</td><td>1</td><td>5</td><td>4</td></tr> <tr><td>W</td><td>5</td><td>4</td><td>1</td><td>5</td><td>4</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	5	4	1	5	4	W	5	4	1	5	4
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<p><b>25</b></p> <p>A54 5432 J32 Q82</p> <p>KT76 A K4 KJ6543</p> <p>7 14 10 9</p> <p>J932 Q76 AQ7 T7</p> <p>Dir: N Vul: EW</p> <p>Q8 KJT98 9865 A9</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>4</td><td>2</td><td>3</td><td>3</td><td>2</td></tr> <tr><td>W</td><td>4</td><td>2</td><td>3</td><td>3</td><td>2</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	4	2	3	3	2	W	4	2	3	3	2	<p><b>26</b></p> <p>AQ7642 T8752 3 5</p> <p>K95 KJ9 AT7 Q643</p> <p>6 13 6 15</p> <p>Dir: E Vul: All</p> <p>T Q3 KJ9652 T982</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>3</td><td>4</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>4</td><td>3</td></tr> <tr><td>E</td><td>2</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	-	-	3	4	1	S	-	-	3	4	3	E	2	2	-	-	-	W	1	2	-	-	-	<p><b>27</b></p> <p>KQ T76 Q74 Q9732</p> <p>98762 AJ2 K9 K86</p> <p>9 11 8 12</p> <p>JT Q983 AT86 AJ4</p> <p>Dir: S Vul: None</p> <p>A543 K54 J532 T5</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>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>1</td><td>4</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>1</td><td>4</td><td>1</td></tr> </table>	N	-	-	-	-	N	S	1	-	-	-	-	E	-	1	1	4	1	W	-	1	1	4	1
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HCP for N/S/E/W - Avg HCP: 10.48 / 10.33 / 8.52 / 10.67, Voids: 0 / 0 / 1 / 3, Singletons: 16 / 6 / 9 / 6, 7+ card suits: 2 / 0 / 1 / 2