

<p>1</p> <p>7 J73 AQJ953 J42</p> <p>AQJ8432 84 K7 98</p> <p>9 10 5 16</p> <p>K5 AKQT92 T84 A5</p> <p>T96 65 62 KQT763</p> <p>N - 6 6 - - S - 6 6 - 6 E 1 - - 2 - W 1 - - 2 -</p>	<p>2</p> <p>AK854 Q53 J8654</p> <p>Q76 JT9874</p> <p>AJ64</p> <p>10 8 7 15</p> <p>JT32 AK62 AK3 T9</p> <p>9</p> <p>QT972 KQ87532</p> <p>N - 4 3 4 - S - 4 2 5 - E 6 - - - - W 6 - - - -</p> <p><i>Dir: E</i> <i>Vul: NS</i></p>	<p>3</p> <p>AJ943 K983 Q5 65</p> <p>KQ86 JT AK743 93</p> <p>10 13 10 7</p> <p>2 64 J2 KQJT8742</p> <p>T75 AQ752 T986 A</p> <p>N 2 - - - - S 2 - - - - E - 5 4 3 3 W - 5 4 3 3</p> <p><i>Dir: S</i> <i>Vul: EW</i></p>
<p>4</p> <p>QJ94 J83 T85 974</p> <p>A5 T6 QJ6432 AJ3</p> <p>4 12 7 17</p> <p>K7 Q954 AK7 KQT6</p> <p>T8632 AK72 9 852</p> <p>N - - - - - S - - - - - E - 2 - 1 - - W - 2 - 1 - -</p> <p><i>Dir: W</i> <i>Vul: All</i></p>	<p>5</p> <p>J6 AJ762 82 T832</p> <p>872 Q984 AKJ 964</p> <p>6 10 12 12</p> <p>Q93 KT3 Q974 AJ7</p> <p>AKT54 5 T653 KQ5</p> <p>N 1 - 1 - - S 1 - 1 - - E - 2 - 3 - - W - 2 - 3 - -</p> <p><i>Dir: N</i> <i>Vul: NS</i></p>	<p>6</p> <p>KQ3 8 A87642 T98</p> <p>9862 Q932 QJ J53</p> <p>9 6 9 16</p> <p>J54 AKJ4 KT9 A74</p> <p>AT7 T765 53 KQ62</p> <p>N 3 5 1 2 3 S 3 5 1 2 3 E - - - - - W - - - - -</p> <p><i>Dir: E</i> <i>Vul: EW</i></p>
<p>7</p> <p>AQ9762 54 JT9 52</p> <p>T3 KQ73 AK52 K76</p> <p>7 15 4 14</p> <p>KJ5 AJ862 3 AJ83</p> <p>84 T9 Q8764 QT94</p> <p>N - - - 4 2 S - - - 1 4 2 E 1 3 - - - W 1 3 - - -</p> <p><i>Dir: S</i> <i>Vul: All</i></p>	<p>8</p> <p>Q2 A752 9863 A97</p> <p>J86 K86 AQ542 J3</p> <p>10 11 8 11</p> <p>AK53 T943 JT K84</p> <p>T974 QJ K7 QT652</p> <p>N 1 1 2 1 - S 1 1 2 1 - E - - - - - W - - - - -</p> <p><i>Dir: W</i> <i>Vul: None</i></p>	<p>9</p> <p>A72 AQ7942 KT9 4</p> <p>Q 863 J3 AKT9765</p> <p>13 10 2 15</p> <p>KT953 K AQ72 QJ8</p> <p>J864 J75 8654 32</p> <p>N 1 6 6 6 5 S 1 6 6 6 5 E - - - - - W - - - - -</p> <p><i>Dir: N</i> <i>Vul: EW</i></p>
<p>10</p> <p>Q7 AQ92 K5432 AJ</p> <p>A6 KT8754 QJT T7</p> <p>16 10 14 0</p> <p>T542 63 98 98643</p> <p>KJ983 J A76 KQ52</p> <p>N - - - - - S - - - - - E 2 2 3 3 3 W 2 2 3 3 3</p> <p><i>Dir: E</i> <i>Vul: All</i></p>	<p>11</p> <p>KJ75 A962 6 AKJ5</p> <p>QT62 83 942 Q843</p> <p>16 4 12 8</p> <p>84 J754 AQJ85 76</p> <p>A93 KQT KT73 T92</p> <p>N 3 3 5 3 3 S 2 3 4 2 3 E - - - - - W - - - - -</p> <p><i>Dir: S</i> <i>Vul: None</i></p>	<p>12</p> <p>76 QJ4 AT5 J7543</p> <p>842 AK532 J972 2</p> <p>8 8 9 15</p> <p>AKQT953 76 Q A98</p> <p>J T98 K8643 KQT6</p> <p>N 2 - - 3 3 S 2 - - 3 3 E - 3 2 - - W - 3 2 - -</p> <p><i>Dir: W</i> <i>Vul: NS</i></p>
<p>13</p> <p>AKQJ854 AKQJ 4 A</p> <p>763 84 J9872 QJ3</p> <p>24 4 9 3</p> <p>T2 T632 T63 KT95</p> <p>9 975 AKQ5 87642</p> <p>N 1 - 6 6 2 S 1 - 6 6 2 E - 1 - - - W - 1 - - -</p> <p><i>Dir: N</i> <i>Vul: All</i></p>	<p>14</p> <p>AQ9653 QT2 AQ AQ</p> <p>K72 K7543 KJ32 5</p> <p>20 10 2 8</p> <p>T84 AJ96 98 KT93</p> <p>J 8 T7654 J87642</p> <p>N 2 - 4 6 6 S 2 - 4 6 6 E - 1 - - - W - 1 - - -</p> <p><i>Dir: E</i> <i>Vul: None</i></p>	<p>15</p> <p>7 T76 KJ75 Q8653</p> <p>AJ4 KJ5 42 KT972</p> <p>6 12 13 9</p> <p>Q9532 Q8 T963 AJ</p> <p>KT86 A9432 AQ8 4</p> <p>N - - - - - S - - - - - E 3 2 6 4 5 W 3 2 6 4 5</p> <p><i>Dir: S</i> <i>Vul: NS</i></p>
<p>16</p> <p>K876 T5 AK743 65</p> <p>QJ2 876 J9652 32</p> <p>10 4 17 9</p> <p>T5 J943 Q KQJT87</p> <p>A943 AKQ2 T8 A94</p> <p>N 2 - - - - S 1 - - - - E - 2 2 1 - W - 2 2 1 -</p> <p><i>Dir: W</i> <i>Vul: EW</i></p>	<p>17</p> <p>3 Q65 QJT96 QT95</p> <p>Q84 93 A873 J874</p> <p>7 7 12 14</p> <p>AKT KJ8742 K2 62</p> <p>J97652 AT 54 AK3</p> <p>N 1 3 3 - 1 S 1 3 3 - 1 E - - - 2 - W - - - 2 -</p> <p><i>Dir: N</i> <i>Vul: None</i></p>	<p>18</p> <p>KQ65 QT7 AJ8 QJT</p> <p>T J9853 Q9432 76</p> <p>15 3 7 15</p> <p>AJ4 K64 K6 A9842</p> <p>98732 A2 T75 K53</p> <p>N 6 2 4 5 6 S 6 2 4 5 6 E - - - - - W - - - - -</p> <p><i>Dir: E</i> <i>Vul: NS</i></p>

<p>19</p> <p>AQ9875 AK86 J53</p> <p>8763 KT3 73 AK62</p> <p>14 10 12 4</p> <p>AKJ2 J4 QJT4 974</p> <p>QT954 62 952 QT8</p> <p>Dir: S Vul: EW</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</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>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table>	N	-	1	2	-	-	N	S	-	1	2	-	-		E	-	-	-	-	-		W	1	-	-	-	-		<p>20</p> <p>AQ4 AJ7 T95 T974</p> <p>6 Q96 QJ762 AQ52</p> <p>11 11 8 10</p> <p>K8732 K4 84 KJ63</p> <p>JT95 T8532 AK3 8</p> <p>Dir: W Vul: All</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>1</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>2</td><td>1</td><td>-</td><td>1</td><td></td></tr> <tr><td>W</td><td>-</td><td>2</td><td>1</td><td>-</td><td>1</td><td></td></tr> </table>	N	2	-	-	1	-	N	S	2	-	-	1	-		E	-	2	1	-	1		W	-	2	1	-	1		<p>21</p> <p>A87 K AQ762 J653</p> <p>Q43 QJT84 KJ AK7</p> <p>14 16 2 8</p> <p>KJ652 A72 983 42</p> <p>Dir: N Vul: NS</p> <p>T9 9653 754 QT98</p> <table border="1"> <tr><td>N</td><td>1</td><td>5</td><td>-</td><td>5</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>5</td><td>-</td><td>5</td><td>3</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	1	5	-	5	3	N	S	1	5	-	5	3		E	-	-	-	-	-		W	-	-	-	-	-	
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HCP for N/S/E/W - Avg HCP: 11.04 / 10.76 / 8.56 / 9.64, Voids: 2 / 1 / 1 / 2, Singletons: 10 / 5 / 13 / 7, 7+ card suits: 1 / 2 / 1 / 2