

<p>1 AJ52 752 KJ73 T5</p> <p>Dir: N Vul: None</p> <p>K7 A 9864 AKQJ63</p> <p>9 17 3 11</p> <p>Q9643 K863 AQ5 8</p> <p>T8 QJT94 T2 9742</p> <p>N - 4 1 4 - S - 4 1 4 - E 3 - - - W 3 - - -</p>	<p>2 985 K973 8 85432</p> <p>Dir: E Vul: NS</p> <p>Q7 84 AQ7976 AQ7</p> <p>3 14 12 11</p> <p>AJT632 QJ5 K42 6</p> <p>K4 AT62 J53 KJT9</p> <p>N - - - 2 - S - - - 2 - E 3 6 2 - 5 W 3 6 2 - 5</p>	<p>3 A732 Q7 6 Q98632</p> <p>Dir: S Vul: EW</p> <p>Q8 985 JT92 AK75</p> <p>8 10 10 12</p> <p>JT AJ432 KQ7 JT4</p> <p>K9654 KT6 A8543</p> <p>N 3 - 2 - 1 S 3 - 1 - 1 E - 1 - 1 - W - 1 - 1 -</p>
<p>4 93 J64 KQ8542 74</p> <p>Dir: W Vul: All</p> <p>AJT42 97 T63 K83</p> <p>6 8 13 13</p> <p>Q8765 AKQT8 7 Q5</p> <p>K 532 AJ9 AJT962</p> <p>N 1 2 - - - S 1 2 - - - E - - 5 5 - W - - 5 5 -</p>	<p>5 94 KJ63 AQ65 KJ6</p> <p>Dir: N Vul: NS</p> <p>AQ75 AT72 K83 42</p> <p>14 13 12 1</p> <p>T82 854 JT97 973</p> <p>KJ63 Q9 42 AQ785</p> <p>N - - - - - S - - - - - E 4 1 3 5 3 W 5 1 3 5 5</p>	<p>6 J942 953 9 AQ762</p> <p>Dir: E Vul: EW</p> <p>AKQT7 A8 AK754 5</p> <p>7 20 9 4</p> <p>8653 QJ76 J86 43</p> <p>KT42 QT32 KJT98</p> <p>N - - - - - S - - - - - E 4 6 4 5 5 W 4 6 4 5 5</p>
<p>7 AQ QT2 AQJ6 AK62</p> <p>Dir: S Vul: All</p> <p>T85 AJ876 K2 Q98</p> <p>22 10 8 0</p> <p>943 543 T873 T74</p> <p>KJ762 K9 954 J53</p> <p>N 1 1 - - - S - 1 - - - E - - 1 2 - W - - 2 3 1</p>	<p>8 K64 AJ74 K32 Q94</p> <p>Dir: W Vul: None</p> <p>T982 5 AQ765 A82</p> <p>13 10 8 9</p> <p>A73 KT8 J4 JT753</p> <p>QJ5 Q9632 987 K6</p> <p>N 3 - 1 - 1 S 3 - 1 - 1 E - 3 - 1 - W - 3 - 1 -</p>	<p>9 JT63 A8 5432 632</p> <p>Dir: N Vul: EW</p> <p>872 T975 9 QT984</p> <p>5 2 18 15</p> <p>K54 Q643 Q8 AKJ7</p> <p>AC9 KJ2 AKJT76 5</p> <p>N - - - - - S - - - - - E 1 3 3 1 2 W 1 2 2 1 2</p>
<p>10 K872 QT75 T65 K3</p> <p>Dir: E Vul: All</p> <p>QT43 AKJ6 Q43 Q5</p> <p>8 14 9 9</p> <p>9842 A8 AJ98742</p> <p>AJ965 3 KJ972 T6</p> <p>N 3 - 2 - - S 3 - 2 - - E - 3 - 4 - W - 3 - 4 -</p>	<p>11 T8 Q762 KJ8 JT86</p> <p>Dir: S Vul: None</p> <p>AJ6 A9 AT963 AK4</p> <p>7 20 5 8</p> <p>KQ97532 KT4 72 9</p> <p>4 J853 Q54 Q7532</p> <p>N - - - 2 - S - - - 2 - E 4 4 2 - 3 W 4 4 2 - 3</p>	<p>12 Q842 J8 KJ52 874</p> <p>Dir: W Vul: NS</p> <p>A763 62 A98 KC53</p> <p>7 13 13 7</p> <p>T5 KT94 T7643 A6</p> <p>KJ9 AQ753 Q JT92</p> <p>N - 2 - - - S - 2 - - - E 4 - 3 3 2 W 4 - 3 3 2</p>
<p>13 KQ86 865 32 K865</p> <p>Dir: N Vul: All</p> <p>J9753 Q93 KT5 J4</p> <p>8 7 15 10</p> <p>AT4 72 A987 Q932</p> <p>2 AKJT4 QJ64 AT7</p> <p>N 1 - - - - S 1 - - - - E - 2 3 - 1 W - 2 3 - 1</p>	<p>14 AT852 A98432 Q T</p> <p>Dir: E Vul: None</p> <p>K74 5 9642 A7652</p> <p>10 7 11 12</p> <p>Q6 QJ KJT7 QJ943</p> <p>J93 KT76 A853 K8</p> <p>N 1 - 2 1 1 S 1 - 2 - 1 E - 1 - - - W - 1 - - -</p>	<p>15 Q9 K95 Q6432 Q65</p> <p>Dir: S Vul: NS</p> <p>AJT8653 T863 T 8</p> <p>9 5 9 17</p> <p>K72 AJ7 A5 AJ732</p> <p>4 Q42 KJ987 KT94</p> <p>N 3 2 2 1 4 S 3 2 2 1 4 E - - - - - W - - - - -</p>
<p>16 T7 82 K97542 J86</p> <p>Dir: W Vul: EW</p> <p>J5 AKQJT76 8 AK4</p> <p>4 18 4 14</p> <p>AKQ94 53 AJ63 93</p> <p>8632 94 QT QT752</p> <p>N - 3 - 3 - S - 3 - 3 - E 4 - 4 - - W 4 - 4 - -</p>	<p>17 743 AQ79 K986 54</p> <p>Dir: N Vul: None</p> <p>J82 J2 AJ3 JT832</p> <p>9 8 18 5</p> <p>Q65 7653 T54 K97</p> <p>AKT9 K84 Q72 AQ6</p> <p>N - - 1 - - S - - 1 - - E 3 - - 3 2 W 3 1 - 3 2</p>	<p>18 J842 JT7 K86 J76</p> <p>Dir: E Vul: NS</p> <p>Q97 Q96 T975 AT4</p> <p>6 8 14 12</p> <p>K A532 AJ43 9532</p> <p>AT653 K84 Q2 KQ8</p> <p>N - - - - - S - - - - - E 1 1 1 3 2 W 1 1 1 3 2</p>

<p>19</p> <p>KT94 K QJ854 742</p> <p>52 JT732 A92 AT3</p> <p>9 9 13</p> <p>AJ763 A65 KT73 J</p> <p>Dir: S Vul: EW</p> <p>Q8 Q984 6 KQ9865</p> <table border="1"> <tr><td>N</td><td>-</td><td>5</td><td>-</td><td>3</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>5</td><td>-</td><td>3</td><td>-</td><td></td></tr> <tr><td>E</td><td>2</td><td>-</td><td>2</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>2</td><td>-</td><td>2</td><td>-</td><td>-</td><td></td></tr> </table>	N	-	5	-	3	-	N	S	-	5	-	3	-		E	2	-	2	-	-		W	2	-	2	-	-		<p>20</p> <p>J76 9542 974 753</p> <p>KQT8 T7 AK86 QJ9</p> <p>1 15 5 19</p> <p>A93 AKQ QT2 AT82</p> <p>Dir: W Vul: All</p> <p>542 J863 J53 K64</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>1</td><td>-</td><td>1</td><td>-</td><td>1</td><td></td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>1</td><td>-</td><td></td></tr> </table>	N	-	-	-	-	-	N	S	1	-	1	-	1		E	-	1	-	1	-		W	-	1	-	1	-		<p>21</p> <p>AK2 985 72 K9762</p> <p>QT954 AKT A4 843</p> <p>10 13 8 9</p> <p>8 76432 KJT6 AJ5</p> <p>J763 QJ Q9853 QT</p> <p>Dir: N Vul: NS</p> <table border="1"> <tr><td>N</td><td>3</td><td>1</td><td>3</td><td>-</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>1</td><td>3</td><td>-</td><td>3</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> </table>	N	3	1	3	-	3	N	S	3	1	3	-	3		E	-	-	-	2	-		W	-	-	-	2	-	
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HCP for N/S/E/W - Avg HCP: 8.65 / 10.00 / 10.54 / 10.81, Voids: 0 / 1 / 2 / 0, Singletons: 9 / 9 / 11 / 9, 7+ card suits: 0 / 3 / 1 / 2