

<p>1</p> <p>62 8 AQT9543 QJ3</p> <p>QJ93 754 82 T852</p> <p>9 3 20 8</p> <p>54 KQT62 K76 976</p> <p>AKT87 AJ93 J AK4</p> <p>N - 2 - - - S - 2 - - - E 3 - 1 4 - W 3 - 1 3 -</p>	<p>2</p> <p>KJ8 76532 92 T74</p> <p>Q76 QJ A3 AQ9853</p> <p>4 15 8 13</p> <p>A54 AT4 J87 KJ62</p> <p>Dir: E Vul: NS</p> <p>9732 K98 KQT654</p> <p>N - - - - N S - - - - - E - 3 - 3 2 W - 3 - 3 2</p>	<p>3</p> <p>KQ7 K85 52 K9653</p> <p>J6 Q7632 AT87 Q8</p> <p>11 9 2 18</p> <p>A93 AT4 KQJ4 A72</p> <p>Dir: S Vul: EW</p> <p>T8542 J9 963 JT4</p> <p>N 5 4 3 4 5 S 5 4 3 4 5 E - - - - - W - - - - -</p>
<p>4</p> <p>KQ32 KT63 64 QJ5</p> <p>AJ87 A7 J2 AT432</p> <p>11 14 5 10</p> <p>QJ852 AKT983 86</p> <p>Dir: W Vul: All</p> <p>T9654 94 Q75 K97</p> <p>N - 3 4 - 1 S - 3 4 - 1 E 1 - - 1 - W 1 - - 1 -</p>	<p>5</p> <p>A98765 A6 KT983</p> <p>QJ Q74 J742 QJ76</p> <p>11 9 14 6</p> <p>432 85 Q65 A9432</p> <p>Dir: N Vul: NS</p> <p>KT KJT932 A KT85</p> <p>N - 3 - 4 1 S - 3 - 4 1 E 3 - 3 - - W 3 - 4 - -</p>	<p>6</p> <p>AK9 8632 AQ95 KQ</p> <p>QT7532 QJ5 6 T65</p> <p>18 5 12 5</p> <p>J KT974 J87 8432</p> <p>Dir: E Vul: EW</p> <p>864 A KT432 AJ97</p> <p>N 1 2 3 - 2 S - 1 2 - 1 E - - - 2 - W - - - 2 -</p>
<p>7</p> <p>AT63 KT5 42 9532</p> <p>J9542 J73 T73 Q4</p> <p>7 4 17 12</p> <p>K87 A92 KQ65 876</p> <p>Dir: S Vul: All</p> <p>Q Q864 AJ98 AKJT</p> <p>N 1 - - 1 2 S 1 - - 1 2 E - 1 1 - - W - 1 1 - -</p>	<p>8</p> <p>JT932 AJ86 AQ A2</p> <p>K84 Q94 64 KJT95</p> <p>16 9 8 7</p> <p>A KT2 T9852 8743</p> <p>Dir: W Vul: None</p> <p>Q765 753 KJ73 Q6</p> <p>N 2 3 3 2 1 S 2 3 3 2 1 E - - - - - W - - - - -</p>	<p>9</p> <p>AKQ93 AT4 QT A32</p> <p>7654 KJ976 A87 T</p> <p>19 8 6 7</p> <p>J82 3 K95432 K94</p> <p>Dir: N Vul: EW</p> <p>T Q852 J6 QJ8765</p> <p>N 1 5 - 6 2 S 1 5 - 6 2 E - - 1 - - W - - 1 - -</p>
<p>10</p> <p>KJ853 Q62 J4 K62</p> <p>T JT83 632 JT985</p> <p>10 2 20 8</p> <p>972 754 QT8 AQ73</p> <p>Dir: E Vul: All</p> <p>AQ64 AK9 AK975 4</p> <p>N - - - - - S - - - - - E 3 4 3 1 2 W 3 4 3 1 2</p>	<p>11</p> <p>A8 98743 KT85 T9</p> <p>Q543 AT2 Q4 KJ54</p> <p>7 12 14 7</p> <p>K962 6 A932 7632</p> <p>Dir: S Vul: None</p> <p>JT7 KQJ5 J76 AQ8</p> <p>N - 1 - - - S - 1 - - - E 2 - 1 1 3 W 2 - 1 1 3</p>	<p>12</p> <p>KQ643 876 764 AT</p> <p>985 Q95 Q852 943</p> <p>9 4 12 15</p> <p>A72 AK3 KT9 J865</p> <p>Dir: W Vul: NS</p> <p>JT JT42 AJ3 KQ72</p> <p>N 1 1 1 3 3 S 1 1 1 3 3 E - - - - - W - - - - -</p>
<p>13</p> <p>J 9642 AT932 AJ3</p> <p>2 A53 Q65 T98542</p> <p>10 6 11 13</p> <p>A53 KQJ87 J4 Q76</p> <p>Dir: N Vul: All</p> <p>KQT98764 T K87 K</p> <p>N 1 3 5 - 3 S 1 3 5 - 3 E - - - 3 - W - - - 3 -</p>	<p>14</p> <p>952 Q5 Q82 AQ986</p> <p>T8 AJ K8765 JT72</p> <p>10 9 8 13</p> <p>KQ76 9643 AJ4 K3</p> <p>Dir: E Vul: None</p> <p>AJ43 KT872 T9 54</p> <p>N 2 - - 1 1 S 2 1 - 1 1 E - - 1 - - W - - 1 - -</p>	<p>15</p> <p>A9742 AQ654 8 72</p> <p>K3 K732 KJ54 A65</p> <p>10 14 12 4</p> <p>J5 T9 Q632 JT983</p> <p>Dir: S Vul: NS</p> <p>QT86 J8 AT97 KQ4</p> <p>N - - - - - S - - - - - E 2 4 1 1 4 W 2 4 1 2 4</p>
<p>16</p> <p>T2 AQJT8 A874 97</p> <p>A8 64 J653 KQ654</p> <p>11 10 6 13</p> <p>KJ5 532 KQ AT832</p> <p>Dir: W Vul: EW</p> <p>Q97643 K97 T92 J</p> <p>N 2 2 4 1 3 S 2 2 4 1 3 E - - - - - W - - - - -</p>	<p>17</p> <p>J6 8742 KQT52 KT</p> <p>Q82 T65 A9 J9875</p> <p>9 7 12 12</p> <p>A975 KQJ93 87 Q8</p> <p>Dir: N Vul: None</p> <p>KT43 A J643 A642</p> <p>N - 1 2 - - S - 1 2 - - E 4 - - 2 - W 4 - - 2 -</p>	<p>18</p> <p>AQ3 J973 K54 965</p> <p>JT94 Q5 AQ62 T43</p> <p>10 9 14 7</p> <p>76 842 9873 AK72</p> <p>Dir: E Vul: NS</p> <p>K852 AKT6 JT QJ8</p> <p>N - - - - - S - - - - - E 2 2 2 3 3 W 2 2 2 3 3</p>

<p>19</p> <p>7 AK9853 Q32 JT3</p> <p>Dir: S Vul: EW</p> <p>KQ864 76 KT9 AK8</p> <p>10 15 7 8</p> <p>A92 4 A764 96542</p> <p>JT53 QJT2 J85 Q7</p> <table border="1"> <tr><td>N</td><td>2</td><td>1</td><td>1</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>1</td><td>1</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>3</td><td>1</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>3</td><td>2</td><td></td></tr> </table>	N	2	1	1	-	-	N	S	2	1	1	-	-		E	-	-	-	3	1		W	-	-	-	3	2		<p>20</p> <p>KT8 J53 Q98432 7</p> <p>Dir: W Vul: All</p> <p>6532 K62 KJT6 86</p> <p>6 7 13 14</p> <p>4 T74 A75 AKQJ52</p> <p>AQJ97 AQ98</p> <p>T943</p> <table border="1"> <tr><td>N</td><td>1</td><td>1</td><td>-</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>1</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>4</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>4</td><td>-</td><td></td></tr> </table>	N	1	1	-	-	1	N	S	1	1	-	-	-		E	-	-	2	4	-		W	-	-	2	4	-		<p>21</p> <p>Q8653 5 KJ9853 2</p> <p>Dir: N Vul: NS</p> <p>T AJ32 T742 KQJ5</p> <p>6 11 12 11</p> <p>J9742 QT874 A A4</p> <p>AK K96 Q6 T98763</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>-</td><td>4</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>4</td><td>-</td><td></td></tr> <tr><td>E</td><td>4</td><td>-</td><td>1</td><td>-</td><td>4</td><td></td></tr> <tr><td>W</td><td>4</td><td>-</td><td>1</td><td>-</td><td>4</td><td></td></tr> </table>	N	-	3	-	4	-	N	S	-	3	-	4	-		E	4	-	1	-	4		W	4	-	1	-	4	
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HCP for N/S/E/W - Avg HCP: 10.04 / 10.33 / 11.00 / 8.62, Voids: 1 / 1 / 2 / 0, Singletons: 8 / 8 / 10 / 7, 7+ card suits: 2 / 0 / 1 / 0