

<p>1</p> <p>A63 83 T9864 KQ4</p> <p>2 KQJ AJ32 AJT98</p> <p>9 16 6 9</p> <p>Q9754 A754 K75 2</p> <p><i>Dir: N</i> <i>Vul: None</i></p> <p>KJT8 T962 Q 7653</p> <p>N N - 1 - 1 - S - 1 - 1 - E 3 - 2 - 1 W 3 - 2 - 1</p>	<p>2</p> <p>87 J92 J6 K97432</p> <p>AKT63 K54 KT8 85</p> <p>5 13 9 13</p> <p>9 8763 AQ4 AQJT6</p> <p>QJ542 AQJ 97532</p> <p>N N 2 - - - - S 2 - - - - E - 5 1 5 - W - 5 1 5 -</p> <p><i>Dir: E</i> <i>Vul: NS</i></p>	<p>3</p> <p>Q6 A542 KQJ7 652</p> <p>764 T973 T62 AQ7</p> <p>12 6 11 11</p> <p>AJ932 KQ6 43 J84</p> <p><i>Dir: S</i> <i>Vul: EW</i></p> <p>KT8 J8 A985 KT93</p> <p>N N 1 1 2 2 2 S 1 1 2 2 2 E - - - - - W - - - - -</p>
<p>4</p> <p>875 74 QJ2 AJ432</p> <p>T4 65 AK985 QT97</p> <p>8 9 7 16</p> <p>AKQ963 A92 764 K</p> <p><i>Dir: W</i> <i>Vul: All</i></p> <p>J2 KQJT83 T3 865</p> <p>N N 1 1 - 3 4 S 1 1 - 3 4 E - - 1 - - W - - 1 - -</p>	<p>5</p> <p>962 JT K92 AKJT5</p> <p>KQT843 9 AT653 9</p> <p>12 9 9 10</p> <p>7 KQ843 QJ84 Q84</p> <p>AJ5 A7652 7 7632</p> <p>N N 1 - 2 - - S 1 - 2 - - E - - 5 2 - W - - 5 2 -</p> <p><i>Dir: N</i> <i>Vul: NS</i></p>	<p>6</p> <p>T982 AJ2 KJ972 K</p> <p>KQT6 QT853 QJ63</p> <p>12 10 7 11</p> <p>K7653 53 A6 A852</p> <p><i>Dir: E</i> <i>Vul: EW</i></p> <p>AQJ4 9874 4 T974</p> <p>N N - 2 - 4 3 S - 2 - 4 3 E - - 1 - - W - - 2 - -</p>
<p>7</p> <p>KT72 AQ62 JT4 32</p> <p>J3 974 K87632 87</p> <p>10 4 15 11</p> <p>A954 KT6 95 AT54</p> <p><i>Dir: S</i> <i>Vul: All</i></p> <p>Q86 J83 AQ KQJ96</p> <p>N N 1 1 3 3 2 S 1 1 3 3 2 E - - - - - W - - - - -</p>	<p>8</p> <p>KQ8 A54 KJ2 AQ32</p> <p>43 Q93 A53 KT764</p> <p>19 9 10 2</p> <p>9652 JT62 974 J9</p> <p><i>Dir: W</i> <i>Vul: None</i></p> <p>AJT7 K87 QT86 85</p> <p>N N - - 1 - - S - - 1 - - E 2 1 - - 2 W 2 2 - 1 2</p>	<p>9</p> <p>JT74 JT652 J5 KQ</p> <p>A3 Q94 A984 AJ64</p> <p>8 15 7 10</p> <p>KQ9862 8 KQ76 T3</p> <p><i>Dir: N</i> <i>Vul: EW</i></p> <p>5 AK73 T32 98752</p> <p>N N - - - 3 - S - - - 3 - E 4 3 2 - 1 W 4 3 2 - 1</p>
<p>10</p> <p>Q KQJ8 JT63 A984</p> <p>T532</p> <p>A94 QJT632</p> <p>13 7 15 5</p> <p>AJ94 T75432 7 75</p> <p><i>Dir: E</i> <i>Vul: All</i></p> <p>K876 A96 KQ852 K</p> <p>N N - - 4 - 1 S - - 4 - - E 2 4 - 2 - W 2 4 - 3 -</p>	<p>11</p> <p>965 K62 J2 QT832</p> <p>873 A9743 Q853 7</p> <p>6 6 16 12</p> <p>KQT4 Q AT986 J95</p> <p><i>Dir: S</i> <i>Vul: None</i></p> <p>AJ2 JT85 K4 AK64</p> <p>N N 1 - - - - S 1 - - - - E - 1 4 1 1 W - 1 4 1 1</p>	<p>12</p> <p>KT7 T8 AKJ JT752</p> <p>92 AJ6 Q965 9863</p> <p>12 7 10 11</p> <p>AQ85 K7543 742 Q</p> <p><i>Dir: W</i> <i>Vul: NS</i></p> <p>J643 Q92 T83 AK4</p> <p>N N 2 1 3 3 2 S 2 1 3 3 2 E - - - - - W - - - - -</p>
<p>13</p> <p>KQ3 AKT7 J5 AKT2</p> <p>A765 Q84 QT983 Q</p> <p>20 10 1 9</p> <p>T94 J6 AK72 J865</p> <p><i>Dir: N</i> <i>Vul: All</i></p> <p>J82 9532 64 9743</p> <p>N N 6 3 5 3 5 S 6 3 5 4 5 E - - - - - W - - - - -</p>	<p>14</p> <p>KQ54 A93 K962 43</p> <p>J8 KQJ864 AJ4 98</p> <p>12 12 6 10</p> <p>72 T7 QT753 AKJ7</p> <p><i>Dir: E</i> <i>Vul: None</i></p> <p>AT963 52 8 QT652</p> <p>N N - 4 - - - S - 4 - - - E - - 1 - - W - - 1 - -</p>	<p>15</p> <p>AT652 AQ7642 T K</p> <p>97 985 Q42 AQJ97</p> <p>13 9 4 14</p> <p>KJ KT AK987 T653</p> <p><i>Dir: S</i> <i>Vul: NS</i></p> <p>Q843 J3 J653 842</p> <p>N N 1 2 6 5 4 S 1 3 6 5 4 E - - - - - W - - - - -</p>
<p>16</p> <p>K84 QT652 QJT9 T</p> <p>AJ975 K A8 98765</p> <p>8 12 12 8</p> <p>T2 AJ93 7653 QJ4</p> <p><i>Dir: W</i> <i>Vul: EW</i></p> <p>Q63 874 K42 AK32</p> <p>N N - 2 2 - - S - 2 2 - - E 4 - - 4 1 W 4 - - 4 1</p>	<p>17</p> <p>9532 3 J832 J942</p> <p>KQT6 KJT4 6 AT83</p> <p>2 13 17 8</p> <p>J874 A752 KT9 65</p> <p><i>Dir: N</i> <i>Vul: None</i></p> <p>A Q986 AQ754 KQ7</p> <p>N N - - - - - S - - - - - E 5 3 6 3 6 W 5 3 6 3 5</p>	<p>18</p> <p>AQ9753 J63 AKJ9</p> <p>84 74 T85 QJ8543</p> <p>15 3 11 11</p> <p>KT2 AQJ Q642 T62</p> <p><i>Dir: E</i> <i>Vul: NS</i></p> <p>J6 K9852 73 AK97</p> <p>N N - 7 3 7 1 S - 7 3 7 1 E 1 - - - - W 1 - - - -</p>

<p>19</p> <p>Q96 KQT976 J94 4</p> <p>Dir: S Vul: EW</p> <p>K753 32 K53 T865</p> <p>8 6 13 13</p> <p>J84 A84 Q8 KQJ93</p> <p>AT2 J5 AT762 A72</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	1	-	2	-	-	N	S	1	-	2	-	-	1	E	-	1	-	-	-	-	W	-	1	-	-	-	-	<p>20</p> <p>AQ8643 7643 JT 6</p> <p>Dir: W Vul: All</p> <p>K5 J95 AQ642 AK3</p> <p>7 17 8 8</p> <p>T QT82 K5 QJT982</p> <p>J972 AK 9873 754</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>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>4</td><td>-</td><td>1</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>4</td><td>-</td><td>1</td><td>3</td><td>-</td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-	-	E	1	4	-	1	3	-	W	1	4	-	1	3	-	<p>21</p> <p>J8 Q985 KJT84 J2</p> <p>Dir: N Vul: NS</p> <p>A3 AK2 AQ76532 4</p> <p>8 17 9 6</p> <p>K952 T764 KT975</p> <p>QT764 J3 9 AQ863</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>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>4</td><td>-</td><td>3</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>3</td><td>1</td><td>2</td><td>1</td><td>-</td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-	-	E	1	4	-	3	1	-	W	1	3	1	2	1	-
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HCP for N/S/E/W - Avg HCP: 10.32/9.71/9.61/10.36, Voids: 1/2/1/2, Singletons: 12/11/11/9, 7+ card suits: 0/0/1/1