

<p>1</p> <p>KJT6 A2 Q732 J93</p> <p>AC9 KT5 KJT65 85</p> <p>11 13 11 5</p> <p>852 Q863 94 KT42</p> <p>743 J974 A8 AQ76</p> <p>N - - - - N S - - - - - E 1 2 2 1 1 W 1 3 2 1 2</p> <p><i>Dir: N</i> <i>Vul: None</i></p>	<p>2</p> <p>AT984 AK 86 J984</p> <p>Q8 74 AQ95432 72</p> <p>12 8 11 9</p> <p>6 652 KJT KQT653</p> <p>KJ752 QJT983 7 A</p> <p>N 4 - - - N S 4 - - - 2 E - 2 2 1 - W - 2 2 1 -</p> <p><i>Dir: E</i> <i>Vul: NS</i></p>	<p>3</p> <p>873 A84 J43 QJ72</p> <p>KQJ2 T62 98765 8</p> <p>8 6 13 13</p> <p>AT94 953 KQT2 A3</p> <p>65 KQJ7 A KT9654</p> <p>N - - - - N S - - - - 1 E 2 - 2 - - W 2 - 2 - -</p> <p><i>Dir: S</i> <i>Vul: EW</i></p>
<p>4</p> <p>6542 J74 AT875 3</p> <p>KT7 AKT98</p> <p>AC876</p> <p>5 16 9 10</p> <p>QJ83 Q62 J3 KJT4</p> <p>A9 63 KQ9642 952</p> <p>N - - - - N S - - - - - E 5 3 4 2 3 W 5 3 4 2 2</p> <p><i>Dir: W</i> <i>Vul: All</i></p>	<p>5</p> <p>6 AT9542 A62 K64</p> <p>QT9 KQ863 KJ9 A8</p> <p>11 15 3 11</p> <p>AJ J7 QT8 QJT972</p> <p>K875432</p> <p>7543 53</p> <p>N 2 - 2 - - N S 3 - 3 - 3 E - 1 - 4 - W - 1 - 4 -</p> <p><i>Dir: N</i> <i>Vul: NS</i></p>	<p>6</p> <p>8 QJ62 AJ973 T64</p> <p>A97532 A87 K4 AK</p> <p>8 18 11 3</p> <p>T64 3 QT82 J9532</p> <p>KQJ KT954 65 Q87</p> <p>N - 2 - - - N S - 2 - - - E - - 4 5 2 W 1 - 5 6 6</p> <p><i>Dir: E</i> <i>Vul: EW</i></p>
<p>7</p> <p>J3 AKJ87 52 KQJ7</p> <p>AQT542 Q2 7 8543</p> <p>15 8 7 10</p> <p>6 T64 KQJT64 A92</p> <p>K987 953 A983 T6</p> <p>N 4 5 4 - - S 4 5 4 - - E - - - 3 - W - - - 3 -</p> <p><i>Dir: S</i> <i>Vul: All</i></p>	<p>8</p> <p>T97 AQT4 7 AJ432</p> <p>AK2 976 AQJ4 T75</p> <p>11 14 7 8</p> <p>4 J832 KT532 K98</p> <p>QJ8653 K5 986 Q6</p> <p>N 2 - - 2 - S 2 - - 2 - E - 2 - - 2 W - 2 - - 2</p> <p><i>Dir: W</i> <i>Vul: None</i></p>	<p>9</p> <p>AJ95 A53 JT8 A94</p> <p>K8632 KQ9 K5 652</p> <p>14 11 11 4</p> <p>4 JT864 74 QJT83</p> <p>QT7 72 AQ9632 K7</p> <p>N 2 - 2 - - N S 2 - 2 - - E - 2 - 3 1 W - 2 - 3 1</p> <p><i>Dir: N</i> <i>Vul: EW</i></p>
<p>10</p> <p>A AKQJ64 K42 KT2</p> <p>8752 83 AJT65 Q8</p> <p>20 7 10 3</p> <p>QJT963 972 97 93</p> <p>K4 T5 Q83 AJ7654</p> <p>N - - 3 2 2 S - - 3 2 2 E 2 3 - - - W 2 3 - - -</p> <p><i>Dir: E</i> <i>Vul: All</i></p>	<p>11</p> <p>QT82 J43 J96 T74</p> <p>AK94 KQ2 AKT54 2</p> <p>4 19 9 8</p> <p>J AT98765 87 QJ8</p> <p>7653</p> <p>Q82 AK9653</p> <p>N - - - - N S - - - - - E 6 6 1 5 5 W 6 6 1 5 5</p> <p><i>Dir: S</i> <i>Vul: None</i></p>	<p>12</p> <p>63 KT3 QJT98 952</p> <p>AJT7 5 AK2 AK643</p> <p>6 19 3 12</p> <p>KQ982 AJ98 43 Q8</p> <p>54 Q7642 765 JT7</p> <p>N - - - - N S - - - - - E 3 1 1 1 2 W 3 1 1 1 2</p> <p><i>Dir: W</i> <i>Vul: NS</i></p>
<p>13</p> <p>AJT9632 53 A Q94</p> <p>K75 QJ976 984 J7</p> <p>11 7 15 7</p> <p>84 4 T632 AKT862</p> <p>Q AKT82 KQJ75 53</p> <p>N 5 - - 4 2 S 5 - - 4 2 E - 2 1 - - W - 2 1 - -</p> <p><i>Dir: N</i> <i>Vul: All</i></p>	<p>14</p> <p>T7 AKQ6 85 KQ654</p> <p>AJ852 J54 63 J87</p> <p>14 7 13 6</p> <p>64 873 AQ9742 32</p> <p>KQ93 T92 KJT AT9</p> <p>N 3 3 3 - N S 3 3 3 - 1 E - - - 1 - W - - - 1 -</p> <p><i>Dir: E</i> <i>Vul: None</i></p>	<p>15</p> <p>AJ A5 AJ63 Q7653</p> <p>8532 KQJ9 Q84 JT</p> <p>16 9 10 5</p> <p>QT96 876432 7 K4</p> <p>K74 T KT952 A982</p> <p>N - - 2 1 - N S - - 2 - - E - 1 - - 1 W - 1 - - 1</p> <p><i>Dir: S</i> <i>Vul: NS</i></p>
<p>16</p> <p>8753 AT QJT8 K83</p> <p>KQT 6543 96542 Q</p> <p>10 7 10 13</p> <p>A96 92 A7 AJT642</p> <p>J42 KQJ87 K3 975</p> <p>N 6 2 - 4 6 S 6 2 - 4 6 E - - 2 - - W - - 2 - -</p> <p><i>Dir: W</i> <i>Vul: EW</i></p>	<p>17</p> <p>KJ87 T42 932 QJ2</p> <p>AQ964 Q865 A 974</p> <p>7 12 16 5</p> <p>32 K3 QT874 8653</p> <p>T5 AJ97 KJ65 AKT</p> <p>N - - - - N S - - - - - E 4 2 5 4 3 W 4 2 5 4 3</p> <p><i>Dir: N</i> <i>Vul: None</i></p>	<p>18</p> <p>J8 AQJT532 AJ7 4</p> <p>K76542 74 3 K972</p> <p>13 6 7 14</p> <p>Q KQT9854 AQJ65</p> <p>AT93 K986 62 T83</p> <p>N 3 6 4 - 1 S 3 6 4 - 1 E - - - 1 - W - - - 1 -</p> <p><i>Dir: E</i> <i>Vul: NS</i></p>

<p>19 AC863 <i>Dir: S</i> <i>Vul: EW</i></p> <p>854 AK973</p> <p>J974 AQJ64 JT6 4</p> <p>13 9 5 13</p> <p>T K832 AK92 QJ65</p> <p>K52 T975 Q73 T82</p> <table border="1"> <tr><td>N</td><td>6</td><td>4</td><td>-</td><td>3</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>6</td><td>4</td><td>-</td><td>3</td><td>2</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td></td></tr> </table>	N	6	4	-	3	2	N	S	6	4	-	3	2		E	-	-	1	-	-		W	-	-	1	-	-		<p>20 K6 QJ6 A865 A965</p> <p><i>Dir: W</i> <i>Vul: All</i></p> <p>Q98432 T972 J QJ</p> <p>14 6 10 10</p> <p>T75 AK43 K3 8732</p> <p>AJ 85 QT9742 KT4</p> <table border="1"> <tr><td>N</td><td>3</td><td>-</td><td>2</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>2</td><td>-</td><td>1</td><td></td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>1</td><td>-</td><td></td></tr> </table>	N	3	-	2	-	1	N	S	3	-	2	-	1		E	-	2	-	1	-		W	-	2	-	1	-		<p>21 QT4 QT653 J8 A73</p> <p><i>Dir: N</i> <i>Vul: NS</i></p> <p>76 A97 K6 T96542</p> <p>9 7 16 8</p> <p>AJ8532 J 9742 Q8</p> <p>K9 K842 AQ753 KJ</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td><td></td></tr> <tr><td>E</td><td>3</td><td>3</td><td>2</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>3</td><td>2</td><td>2</td><td>-</td><td>-</td><td></td></tr> </table>	N	-	-	-	3	-	N	S	-	-	-	3	-		E	3	3	2	-	-		W	3	2	2	-	-	
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HCP for N/S/E/W - Avg HCP: 10.61 / 8.64 / 9.71 / 11.04, Voids: 2 / 2 / 2 / 1, Singletons: 10 / 13 / 8 / 12, 7+ card suits: 2 / 2 / 1 / 1