

<p><b>1</b></p> <p>J2 JT987 T3 T752</p> <p>AT86 A542 94 KQ6</p> <p>2 13 20 5</p> <p>94 63 A8765 J943</p> <p>KQ753 KQ KQJ2 A8</p> <p>N - - - - N S - - - - - E 3 4 4 6 6 W 4 4 4 6 6</p>	<p><b>2</b></p> <p>J64 AK743 A AKQ4</p> <p>QT9 86 KT J97532</p> <p>21 6 8 5</p> <p>K8 JT9 J7654 T86</p> <p>A7532 Q52 Q9832</p> <p>N 3 1 4 - 2 N S 3 1 4 - 3 E - - - 1 - W - - - 1 -</p>	<p><b>3</b></p> <p>J654 T96 KJ J985</p> <p>KT73 432 Q875 AQ</p> <p>6 11 15 8</p> <p>KJ87 AT942 T642</p> <p>AC982 AQ5 63 KT3</p> <p>N 1 - - - N S 1 - - - - E - - 1 4 3 W - - 1 4 3</p>
<p><b>4</b></p> <p>KQT93 K5 A85 984</p> <p>A8542 QJ K732 T6</p> <p>12 10 10 8</p> <p>76 7632 QJ4 AJ72</p> <p>J AT984 T96 KQ53</p> <p>N - - - 1 - S - - - 1 - E 3 5 5 2 4 W - 1 2 - -</p>	<p><b>5</b></p> <p>Q96 KT54 QT98 K3</p> <p>7 AJ82 J742 T972</p> <p>10 6 4 20</p> <p>AJ3 Q963 AK6 AQ5</p> <p>KT8542 7 53 J864</p> <p>N 4 5 6 2 6 S 4 5 6 2 6 E - - - - - W - - - - -</p>	<p><b>6</b></p> <p>K842 AT9 J KJ842</p> <p>QJ76 J643 543 97</p> <p>12 4 15 9</p> <p>T93 K72 AQT962 6</p> <p>A5 Q85 K87 AQT53</p> <p>N 1 3 1 2 2 S 1 3 - 2 1 E - - - - - W - - - - -</p>
<p><b>7</b></p> <p>J9543 J32 J Q873</p> <p>T AT854 T8632 KJ</p> <p>5 8 18 9</p> <p>Q872 Q7 KQ54 942</p> <p>AK6 K96 A97 AT65</p> <p>N - - - - - S - - - - - E 3 5 5 2 4 W 3 5 5 2 4</p>	<p><b>8</b></p> <p>T5 AQ876 A87 AK6</p> <p>AQ874 T2 6532 53</p> <p>17 6 5 12</p> <p>KJ93 K93 KQ T984</p> <p>62 J54 JT94 QJ72</p> <p>N 3 2 4 3 5 S 3 2 4 3 5 E - - - - - W - - - - -</p>	<p><b>9</b></p> <p>853 6 Q98 AKQT53</p> <p>962 QT95 42 J962</p> <p>11 3 15 11</p> <p>KT4 K87 AJ763 74</p> <p>AQJ7 AJ432 KT5 8</p> <p>N 4 3 - - 4 S 4 3 - - 4 E - - 2 - - W - - 2 - -</p>
<p><b>10</b></p> <p>J974 T9 QJ653 Q5</p> <p>Q832 Q653 4 A962</p> <p>6 8 16 10</p> <p>T65 874 AK97 KT3</p> <p>AK AKJ2 T82 J874</p> <p>N - 1 - - - S - 1 - - - E 4 - 4 2 2 W 4 - 4 2 2</p>	<p><b>11</b></p> <p>J4 7652 KQ8532 3</p> <p>Q8 J4 A94 AJ6542</p> <p>6 12 11 11</p> <p>AKT765 Q98 7 QT8</p> <p>932 AKT3 JT6 K97</p> <p>N - 1 - - - S - 1 - - - E 4 - 1 - 1 W 4 - 1 - 1</p>	<p><b>12</b></p> <p>6 A8643 QT963 T7</p> <p>T53 QT52 7 AK964</p> <p>6 9 13 12</p> <p>KQ84 KJ97 85 QJ3</p> <p>AJ972 AKJ42 852</p> <p>N - - 1 - - S - - 1 - - E 4 2 - 4 2 W 4 2 - 4 2</p>
<p><b>13</b></p> <p>AKJ754 A AT7 J87</p> <p>93 73 K65432 942</p> <p>17 3 3 17</p> <p>Q2 KQJ2 8 AKQT5</p> <p>T86 98654 QJ9 63</p> <p>N 7 2 7 7 7 S 7 2 7 7 7 E - - - - - W - - - - -</p>	<p><b>14</b></p> <p>KJ74 A973 4 K952</p> <p>Q95 QJ KJ986 873</p> <p>11 9 15 5</p> <p>86 KT8542 Q73 T4</p> <p>AT32 6 AT52 AQJ6</p> <p>N - - 3 - - S - - 3 - - E 3 5 - 3 1 W 3 5 - 3 1</p>	<p><b>15</b></p> <p>QT54 Q974 K3 T87</p> <p>8 85 QT8762 K964</p> <p>7 5 22 6</p> <p>A9732 T63 954 Q2</p> <p>KJ6 AKJ2 AJ AJ53</p> <p>N - - - - - S - - - - - E 6 6 5 2 6 W 6 6 5 2 6</p>
<p><b>16</b></p> <p>K96 T76542 7 J43</p> <p>AQJ85 AQ T64 AQ6</p> <p>4 19 12 5</p> <p>7 J83 J9532 KT82</p> <p>T432 K9 AKQ8 975</p> <p>N - - 1 - - S - - 1 - - E 3 3 - 5 5 W 3 3 - 5 5</p>	<p><b>17</b></p> <p>JT754 Q52 K876 8</p> <p>K9 J87 A53 QT972</p> <p>6 10 4 20</p> <p>AQ86 AK3 QJ92 A3</p> <p>32 T964 T4 KJ654</p> <p>N - 5 2 5 2 S - 5 2 5 2 E 1 - - - - W 1 - - - -</p>	<p><b>18</b></p> <p>K72 AT753 J53 Q7</p> <p>9654 42 T9 KJT86</p> <p>10 4 19 7</p> <p>AT3 86 K74 95432</p> <p>QJ8 KQJ9 AQ862 A</p> <p>N - - - - - S - - - - - E 2 2 1 2 2 W 2 2 1 2 2</p>

<p><b>19</b></p> <p>87 84 AKT975 KQ3</p> <p>5 AQ962 Q64 AT54</p> <p>12 12 13 3</p> <p>J9642 J3 8 J9862</p> <p><i>Dir: S</i> <i>Vul: EW</i></p> <p>AKQT3 KT75 J32 7</p> <table border="1"> <tr><td>N</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></tr> <tr><td>E</td><td>-</td><td>-</td><td>4</td><td>3</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>4</td><td>3</td><td>3</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	-	-	4	3	3	W	-	-	4	3	3	<p><b>20</b></p> <p>AK4 KT3 9632 AT9</p> <p>75 Q862 QT74 Q83</p> <p>14 6 13 7</p> <p>JT63 J754 A J752</p> <p><i>Dir: W</i> <i>Vul: All</i></p> <p>Q982 A9 KJ85 K64</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>3</td><td>3</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>3</td><td>2</td><td>-</td><td>-</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>2</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> </table>	N	2	-	3	3	-	N	S	2	-	3	2	-	-	E	-	1	-	-	-	-	W	-	2	-	-	1	-	<p><b>21</b></p> <p>Q972 K8765 J984</p> <p>65 QJ93 63 Q9873</p> <p>6 5 18 11</p> <p>AK43 2 KT7 JT654</p> <p><i>Dir: N</i> <i>Vul: NS</i></p> <p>JT8 AT4 AQ52 AK2</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>3</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>1</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>1</td><td>-</td><td>1</td><td>-</td></tr> </table>	N	-	1	-	3	-	N	S	-	1	-	3	-	-	E	2	-	1	-	1	-	W	2	-	1	-	1	-				
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HCP for N/S/E/W - Avg HCP: 9.59 / 10.53 / 10.94 / 8.94, Voids: 2 / 2 / 3 / 2, Singletons: 14 / 9 / 11 / 12, 7+ card suits: 1 / 0 / 1 / 0