

<p>1 ♠ KQ863 ♥ KQ42 ♦ QT94</p> <p>Dir: N Vul: None</p> <p>♠ 4 ♥ A975 ♦ T876432 ♣ J</p> <p>♠ 9752 ♥ JT86 ♦ A9 ♣ A72</p> <p>12 ♠ AJT 5 9 ♥ 3 14 ♠ KQJ5 ♣ K8653</p> <p>♠ 5 ♠ 5 ♥ 1 ♦ 4 ♠ N S 5 - 1 4 4 E - 1 - - - W - 1 - - -</p>	<p>2 ♠ 6 ♥ AJT8 ♦ AQ92 ♣ AQT8</p> <p>Dir: E Vul: NS</p> <p>♠ T9 ♥ Q753 ♦ T754 ♣ 932</p> <p>♠ KJ72 ♥ 42 ♦ K83 ♣ KJ64</p> <p>17 ♠ AQ8543 2 11 ♥ K96 10 ♠ J6 ♦ 75</p> <p>♠ 4 ♠ 4 ♥ 5 ♦ 5 ♠ N S 4 4 5 4 4 E - - - - - W - - - - -</p>	<p>3 ♠ 2 ♥ AQT972 ♦ T3 ♣ KQJ5</p> <p>Dir: S Vul: EW</p> <p>♠ K984 ♥ J54 ♦ A976 ♣ A3</p> <p>♠ JT5 ♥ K863 ♦ 2 ♣ T9876</p> <p>12 ♠ AQ763 12 4 ♥ KQJ854 12 ♠ 42</p> <p>♠ - ♥ 3 ♦ 2 ♠ N S - 3 2 - 1 E - - - - - W - - - - -</p>
<p>4 ♠ Q4 ♥ 752 ♦ T2 ♣ AQ8532</p> <p>Dir: W Vul: All</p> <p>♠ J987 ♥ AKJ43 ♦ K ♣ K74</p> <p>♠ T6532 ♥ 6 ♦ 97654 ♣ T6</p> <p>8 ♠ AK 15 0 ♥ QT98 17 ♠ AQJ83 ♣ J9</p> <p>♠ 3 ♠ 3 ♥ 2 ♠ N S 4 3 2 - 5 E - - - 1 - W - - - 1 -</p>	<p>5 ♠ T4 ♥ Q764 ♦ Q53 ♣ T763</p> <p>Dir: N Vul: NS</p> <p>♠ J8732 ♥ KJ3 ♦ K984 ♣ 2</p> <p>♠ KQ95 ♥ 85 ♦ J7 ♣ AKQ84</p> <p>4 ♠ A6 8 15 ♥ AT92 13 ♠ AT62 ♣ J95</p> <p>♠ - ♥ 4 ♠ N S - - 1 - - E 3 1 - 4 2 W 3 1 - 4 2</p>	<p>6 ♠ AT8 ♥ A652 ♦ AKJ54 ♣ Q</p> <p>Dir: E Vul: EW</p> <p>♠ K974 ♥ KQJ8 ♦ T98 ♣ 84</p> <p>♠ 63 ♥ T9 ♦ 32 ♣ AKJT732</p> <p>18 ♠ QJ52 9 8 ♥ 743 5 ♠ Q76 ♣ 965</p> <p>♠ - ♥ 3 ♦ 3 ♠ N S - 3 3 3 - E 2 - - - - W 2 - - - -</p>
<p>7 ♠ J7 ♥ T76542 ♦ Q8 ♣ Q73</p> <p>Dir: S Vul: All</p> <p>♠ A6 ♥ AK8 ♦ K76532 ♣ J6</p> <p>♠ KQ93 ♥ J9 ♦ AJ ♣ AKT54</p> <p>5 ♠ T8542 15 18 ♥ Q3 2 ♠ T94 ♣ 982</p> <p>♠ - ♥ 4 ♠ N S - - - - - E 7 7 5 6 7 W 7 7 5 6 7</p>	<p>8 ♠ Q93 ♥ T97 ♦ 984 ♣ K863</p> <p>Dir: W Vul: None</p> <p>♠ K8 ♥ J8632 ♦ J653 ♣ 52</p> <p>♠ AJT652 ♥ K4 ♦ ♣ AJT74</p> <p>5 ♠ 74 5 13 ♥ AQ5 17 ♠ AKQT72 ♣ Q9</p> <p>♠ - ♥ 4 ♠ N S - 2 - - - E 2 - 1 3 1 W 2 - 1 3 1</p>	<p>9 ♠ 7632 ♥ A753 ♦ KQ6 ♣ Q7</p> <p>Dir: N Vul: EW</p> <p>♠ A9 ♥ KQ94 ♦ J95 ♣ AKT2</p> <p>♠ J85 ♥ J86 ♦ 87 ♣ J9864</p> <p>11 ♠ KQT4 17 3 ♥ T2 9 ♠ AT432 ♣ 53</p> <p>♠ - ♥ 3 ♦ 3 ♠ N S - 3 - 3 - E 3 - 1 - - W 3 - 1 - -</p>
<p>10 ♠ AKJ ♥ T82 ♦ A982 ♣ Q74</p> <p>Dir: E Vul: All</p> <p>♠ Q873 ♥ 965 ♦ J73 ♣ AK3</p> <p>♠ T95 ♥ J43 ♦ T54 ♣ T986</p> <p>14 ♠ 642 10 1 ♥ AKQ7 15 ♠ KQ6 ♣ J52</p> <p>♠ 4 ♠ 5 ♥ 5 ♠ N S 4 5 5 4 5 E - - - - - W - - - - -</p>	<p>11 ♠ KJT8 ♥ KT5 ♦ KJT82 ♣ Q</p> <p>Dir: S Vul: None</p> <p>♠ 9752 ♥ Q632 ♦ 63 ♣ 982</p> <p>♠ Q3 ♥ A984 ♦ A9 ♣ AKT74</p> <p>13 ♠ A64 2 17 ♥ J7 8 ♠ Q754 ♣ J653</p> <p>♠ - ♥ 4 ♠ N S - 4 - 2 1 E 1 - 1 - - W 1 - 1 - -</p>	<p>12 ♠ 75 ♥ J ♦ KQT65 ♣ AJ742</p> <p>Dir: W Vul: NS</p> <p>♠ Q82 ♥ QT852 ♦ AJ87 ♣ 6</p> <p>♠ AK643 ♥ 963 ♦ 9 ♣ KT83</p> <p>11 ♠ JT9 9 10 ♥ AK74 10 ♠ 432 ♣ Q95</p> <p>♠ 1 ♠ 2 ♥ - ♠ N S 1 2 - - - E - - 4 3 1 W - - 4 3 1</p>
<p>13 ♠ JT82 ♥ QJ53 ♦ KT752</p> <p>Dir: N Vul: All</p> <p>♠ A94 ♥ J9865 ♦ A98 ♣ Q6</p> <p>♠ Q763 ♥ AT ♦ 64 ♣ J9843</p> <p>7 ♠ K5 11 7 ♥ KQ7432 15 ♠ KT72 ♣ A</p> <p>♠ 1 ♠ 4 ♥ 1 ♠ N S 1 4 1 1 2 E - - - - - W - - - - -</p>	<p>14 ♠ QT72 ♥ AJ42 ♦ J6 ♣ T95</p> <p>Dir: E Vul: None</p> <p>♠ K43 ♥ K875 ♦ 942 ♣ 876</p> <p>♠ A98 ♥ 63 ♦ AT853 ♣ KQJ</p> <p>8 ♠ J65 6 14 ♥ QT9 12 ♠ KQ7 ♣ A432</p> <p>♠ 2 ♠ 2 ♥ 2 ♠ N S 2 - 2 2 2 E - 1 - - - W - 1 - - -</p>	<p>15 ♠ K ♥ QJ8765 ♦ T2 ♣ QJ63</p> <p>Dir: S Vul: NS</p> <p>♠ A954 ♥ 4 ♦ Q94 ♣ T8542</p> <p>♠ QT ♥ AT2 ♦ AKJ753 ♣ K7</p> <p>9 ♠ J87632 6 17 ♥ K93 8 ♠ 86 ♣ A9</p> <p>♠ - ♥ 2 ♠ N S - - 2 - - E 2 4 - 2 3 W 2 4 - 1 3</p>
<p>16 ♠ QT98642 ♥ T6 ♦ AJ7 ♣ 5</p> <p>Dir: W Vul: EW</p> <p>♠ 7 ♥ Q52 ♦ QT532 ♣ AQ62</p> <p>♠ 5 ♥ K98743 ♦ 86 ♣ KJ97</p> <p>7 ♠ AKJ3 10 7 ♥ AJ 16 ♠ K94 ♣ T843</p> <p>♠ - ♥ 5 ♠ N S - - - 5 3 E 3 1 2 - - W 3 1 2 - -</p>	<p>17 ♠ K9852 ♥ 8 ♦ AJ8 ♣ AT62</p> <p>Dir: N Vul: None</p> <p>♠ A63 ♥ T652 ♦ KT32 ♣ 75</p> <p>♠ QT74 ♥ KQJ94 ♦ 74 ♣ 43</p> <p>12 ♠ J 7 8 ♥ A73 13 ♠ Q965 ♣ KQJ98</p> <p>♠ 6 ♠ 4 ♥ 2 ♠ N S 6 4 - 2 3 E - - - - - W - - - - -</p>	<p>18 ♠ QT72 ♥ AT ♦ KJ4 ♣ AK87</p> <p>Dir: E Vul: NS</p> <p>♠ AJ9 ♥ K9863 ♦ A86 ♣ Q3</p> <p>♠ K4 ♥ J74 ♦ Q7532 ♣ T42</p> <p>17 ♠ 8653 14 6 ♥ Q52 3 ♠ T9 ♣ J965</p> <p>♠ 2 ♠ - ♥ 2 ♠ N S 2 - - 2 1 E - 1 1 - - W - 1 2 - -</p>

<p>19 ♠ QJT98 <i>Dir: S</i> ♥ JT65 <i>Vul: EW</i> ♦ Q986</p> <p>♠ 432 ♥ 975 ♦ A94 ♣ AT73</p> <p>6 8 9 17</p> <p>♠ K7 ♥ QJT8642 ♦ Q ♣ J52</p> <p>♠ A65 ♥ AK3 ♦ K8732 ♣ K4</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>2</td><td>5</td><td>-</td><td>3</td><td>4</td></tr> <tr><td>S</td><td>3</td><td>5</td><td>-</td><td>3</td><td>5</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	N	N	2	5	-	3	4	S	3	5	-	3	5	E	-	-	1	-	-	W	-	-	1	-	-	<p>20 ♠ AK7532 <i>Dir: W</i> ♥ K873 <i>Vul: All</i> ♦ T ♣ K7</p> <p>♠ T6 ♥ A952 ♦ AKQ6 ♣ JT4</p> <p>13 14 8 5</p> <p>♠ 4 ♥ QJT4 ♦ J532 ♣ A863</p> <p>♠ QJ98 ♥ 6 ♦ 9874 ♣ Q952</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>4</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>4</td><td>1</td></tr> <tr><td>E</td><td>1</td><td>3</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>3</td><td>2</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	N	N	-	-	-	4	1	S	-	-	-	4	1	E	1	3	2	-	-	W	1	3	2	-	-	<p>21 ♠ 8763 <i>Dir: N</i> ♥ T862 <i>Vul: NS</i> ♦ AJ86 ♣ J</p> <p>♠ T5 ♥ AQ74 ♦ 743 ♣ A643</p> <p>6 10 3 21</p> <p>♠ J942 ♥ 953 ♦ T2 ♣ Q872</p> <p>♠ AKQ ♥ KJ ♦ KQ95 ♣ KT95</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>2</td><td>4</td><td>2</td><td>3</td><td>3</td></tr> <tr><td>S</td><td>2</td><td>4</td><td>2</td><td>3</td><td>4</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	N	N	2	4	2	3	3	S	2	4	2	3	4	E	-	-	-	-	-	W	-	-	-	-	-
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HCP for N/S/E/W - Avg HCP: 10.48 / 11.33 / 9.19 / 9.00, Voids: 4 / 1 / 2 / 0, Singletons: 11 / 5 / 8 / 8, 7+ card suits: 1 / 0 / 2 / 1