

<p><b>1</b> ♠ T87 ♥ T76 ♦ 7632 ♣ A53</p> <p>Dir: N Vul: None</p> <p>♠ QJ3 ♥ A95 ♦ K4 ♣ 98742</p> <p>4 ♠ 9642 10 17 ♥ K432 9 QJ8 K6</p> <p>♠ AK5 ♥ QJ8 ♦ AT95 ♣ QJT</p> <p>N ♠ ♦ ♥ ♣ N S - - - - E 5 3 3 4 4 W 5 3 3 4 4</p>	<p><b>2</b> ♠ AJT954 ♥ 96 ♦ J74 ♣ 87</p> <p>Dir: E Vul: NS</p> <p>♠ K6 ♥ AQJ8 ♦ 3 ♣ KJ6542</p> <p>6 ♠ 87 14 9 ♥ 53 11 AKT9652 A3</p> <p>♠ Q32 ♥ KT742 ♦ Q8 ♣ QT9</p> <p>N ♠ ♦ ♥ ♣ N S - 3 - 2 2 E 4 - 4 - - W 4 - 4 - -</p>	<p><b>3</b> ♠ A3 ♥ KJ95 ♦ K86 ♣ K987</p> <p>Dir: S Vul: EW</p> <p>♠ Q6 ♥ 63 ♦ JT43 ♣ AQT65</p> <p>14 ♠ JT82 9 5 ♥ A4 12 AQ752 J3</p> <p>♠ K9754 ♥ QT872 ♦ 9 ♣ 42</p> <p>N ♠ ♦ ♥ ♣ N S 2 4 2 3 3 E - - - - W - - - -</p>
<p><b>4</b> ♠ AJ2 ♥ K865 ♦ 972 ♣ QJT</p> <p>Dir: W Vul: All</p> <p>♠ QT843 ♥ AQJ ♦ KQT ♣ 92</p> <p>11 ♠ 7 14 3 ♥ 3 12 ♦ AJ653 AK8654</p> <p>♠ K965 ♥ T9742 ♦ 84 ♣ 73</p> <p>N ♠ ♦ ♥ ♣ N S 4 4 - - 2 E 4 4 - - 2 W - - 1 2 -</p>	<p><b>5</b> ♠ 764 ♥ QT8 ♦ 83 ♣ T7432</p> <p>Dir: N Vul: NS</p> <p>♠ KJ85 ♥ ♦ JT9752 ♣ KQ5</p> <p>2 ♠ Q9 10 18 ♥ K9742 10 KQ6 986</p> <p>♠ AT32 ♥ AJ653 ♦ A4 ♣ AJ</p> <p>N ♠ ♦ ♥ ♣ N S - - - - E 2 5 3 7 4 W 2 5 3 7 3</p>	<p><b>6</b> ♠ AKQ5 ♥ Q ♦ J65 ♣ JT863</p> <p>Dir: E Vul: EW</p> <p>♠ T9 ♥ 98754 ♦ KQT98 ♣ 5</p> <p>13 ♠ 742 5 14 ♥ AKJT62 8 32 97</p> <p>♠ J863 ♥ 3 ♦ A74 ♣ AKQ42</p> <p>N ♠ ♦ ♥ ♣ N S - - 2 - - E 1 3 - - - W 1 3 - - -</p>
<p><b>7</b> ♠ AQ ♥ AQJ532 ♦ 3 ♣ QJ92</p> <p>Dir: S Vul: All</p> <p>♠ KJT92 ♥ T94 ♦ JT8 ♣ KT</p> <p>16 ♠ 8765 8 11 ♥ K76 5 Q97 764</p> <p>♠ 43 ♥ 8 ♦ AK6542 ♣ A853</p> <p>N ♠ ♦ ♥ ♣ N S 2 - 3 - 2 E 2 - 3 - 2 W - 3 - 1 -</p>	<p><b>8</b> ♠ KQ763 ♥ AQ9 ♦ 5 ♣ AJ94</p> <p>Dir: W Vul: None</p> <p>♠ J542 ♥ 4 ♦ K43 ♣ KQT76</p> <p>16 ♠ 98 9 11 ♥ J63 4 QJT862 85</p> <p>♠ AT ♥ KT8752 ♦ A97 ♣ 32</p> <p>N ♠ ♦ ♥ ♣ N S - 1 - - - E 1 - 1 1 1 W 1 - 1 1 1</p>	<p><b>9</b> ♠ J63 ♥ QT3 ♦ 83 ♣ KQ765</p> <p>Dir: N Vul: EW</p> <p>♠ T872 ♥ 52 ♦ K72 ♣ AT82</p> <p>8 ♠ 54 7 10 ♥ AKJ84 15 ♦ AQT9 J4</p> <p>♠ AKQ9 ♥ 976 ♦ J654 ♣ 93</p> <p>N ♠ ♦ ♥ ♣ N S 2 1 3 - 1 E - - 1 - - W - - 1 - -</p>
<p><b>10</b> ♠ A95 ♥ K752 ♦ 74 ♣ T843</p> <p>Dir: E Vul: All</p> <p>♠ KT3 ♥ A63 ♦ A92 ♣ J652</p> <p>7 ♠ J842 12 11 ♥ JT 10 ♦ KQJ85 Q7</p> <p>♠ Q76 ♥ Q984 ♦ T63 ♣ AK9</p> <p>N ♠ ♦ ♥ ♣ N S - - - - E 3 1 3 1 3 W 3 1 3 1 3</p>	<p><b>11</b> ♠ K6 ♥ T8532 ♦ T83 ♣ 642</p> <p>Dir: S Vul: None</p> <p>♠ J764 ♥ 97652 ♦ AKQ7</p> <p>3 ♠ Q84 10 11 ♥ AKQ9 16 ♦ KJ4 J93</p> <p>♠ AJT97532 ♥ AQ ♦ T85</p> <p>N ♠ ♦ ♥ ♣ N S - - - - E 3 3 - 5 1 W 3 3 - 5 1</p>	<p><b>12</b> ♠ QJT8 ♥ KQT2 ♦ A4 ♣ T98</p> <p>Dir: W Vul: NS</p> <p>♠ 43 ♥ A654 ♦ KJT5 ♣ QJ2</p> <p>12 ♠ A96 11 3 ♥ J8 14 ♦ Q8763 AK3</p> <p>♠ K752 ♥ 973 ♦ 92 ♣ 7654</p> <p>N ♠ ♦ ♥ ♣ N S 3 3 3 4 3 E 3 3 4 4 4 W - - - -</p>
<p><b>13</b> ♠ J642 ♥ 53 ♦ AJT72 ♣ K4</p> <p>Dir: N Vul: All</p> <p>♠ T3 ♥ Q874 ♦ Q6 ♣ AQ753</p> <p>9 ♠ AKQ85 10 9 ♥ T6 12 K543 T6</p> <p>♠ 97 ♥ AKJ92 ♦ 98 ♣ J982</p> <p>N ♠ ♦ ♥ ♣ N S - 4 - 4 1 E 2 - 2 - - W 2 - 2 - -</p>	<p><b>14</b> ♠ 743 ♥ A72 ♦ J9832 ♣ 76</p> <p>Dir: E Vul: None</p> <p>♠ 98 ♥ QJ865 ♦ KQ7 ♣ KQ3</p> <p>5 ♠ AKJT52 13 11 ♥ K4 11 ♦ 5 9852</p> <p>♠ Q6 ♥ T93 ♦ AT64 ♣ AJT4</p> <p>N ♠ ♦ ♥ ♣ N S - - - 3 - E 2 1 2 - - W 2 1 2 - -</p>	<p><b>15</b> ♠ AJ5 ♥ T86 ♦ J42 ♣ AK96</p> <p>Dir: S Vul: NS</p> <p>♠ Q7632 ♥ K952 ♦ K7 ♣ 84</p> <p>13 ♠ 4 8 8 ♥ AJ743 11 ♦ AT53 Q53</p> <p>♠ KT98 ♥ Q ♦ Q986 ♣ JT72</p> <p>N ♠ ♦ ♥ ♣ N S 3 3 4 - 3 E - - 2 - - W - - 2 - -</p>
<p><b>16</b> ♠ K8 ♥ QJT4 ♦ J86 ♣ T643</p> <p>Dir: W Vul: EW</p> <p>♠ QJ732 ♥ ♦ AQT432 ♣ Q9</p> <p>7 ♠ A4 11 10 ♥ AK9762 12 ♦ 7 J752</p> <p>♠ T965 ♥ 853 ♦ K95 ♣ AK8</p> <p>N ♠ ♦ ♥ ♣ N S 2 - 3 - - E - 5 - 5 - W - 5 - 5 -</p>	<p><b>17</b> ♠ AK92 ♥ JT54 ♦ J854 ♣ 6</p> <p>Dir: N Vul: None</p> <p>♠ J73 ♥ A73 ♦ A6 ♣ AT942</p> <p>9 ♠ QT65 13 8 ♥ 96 10 ♦ Q KQJ853</p> <p>♠ 84 ♥ KQ82 ♦ KT9732 ♣ 7</p> <p>N ♠ ♦ ♥ ♣ N S 1 - - 2 - E 1 - - 2 - W - 4 3 - 1</p>	<p><b>18</b> ♠ AT84 ♥ 842 ♦ KJ ♣ J863</p> <p>Dir: E Vul: NS</p> <p>♠ KQ5 ♥ T93 ♦ AT52 ♣ Q54</p> <p>9 ♠ 9 11 15 ♥ KQ65 5 ♦ 987643 T7</p> <p>♠ J7632 ♥ AJ7 ♦ Q ♣ AK92</p> <p>N ♠ ♦ ♥ ♣ N S - 1 - - - E 3 - 2 4 3 W 3 - 2 4 3</p>

<p><b>19</b> ♠ K9652 Dir: S ♥ 763 Vul: EW ♦ T842 ♣ 4</p> <p>♠ AQ84 ♥ AQJ ♦ AJ53 ♣ T5</p> <p>♠ JT ♥ T84 ♦ KQ7 ♣ AKJ92</p> <p>3 ♠ 73 18 14 ♥ K952 5 ♦ 96 ♣ Q8763</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>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>5</td><td>6</td><td>5</td><td>5</td></tr> <tr><td>W</td><td>6</td><td>6</td><td>5</td><td>5</td></tr> </table>	♠	♦	♥	♠	N	N	-	-	-	-	S	-	-	-	-	E	5	6	5	5	W	6	6	5	5	<p><b>20</b> ♠ 643 Dir: W ♥ JT932 Vul: All ♦ 964 ♣ 63</p> <p>♠ J2 ♥ Q76 ♦ KT832 ♣ 752</p> <p>♠ KT5 ♥ K ♦ AQ7 ♣ KQJT84</p> <p>1 ♠ AQ987 6 18 ♥ A854 15 ♦ J5 ♣ A9</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>2</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>1</td></tr> <tr><td>E</td><td>4</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>3</td><td>-</td><td>-</td></tr> </table>	♠	♦	♥	♠	N	N	-	-	2	1	S	-	-	2	1	E	4	4	-	-	W	3	3	-	-	<p><b>21</b> ♠ KT7 Dir: N ♥ Q874 Vul: NS ♦ 842 ♣ J98</p> <p>♠ 94 ♥ AT5 ♦ JT76 ♣ KT32</p> <p>♠ AQ8653 ♥ KJ ♦ AK95 ♣ 6</p> <p>6 ♠ J2 8 17 ♥ 9632 9 ♦ Q3 ♣ AQ754</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>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>6</td><td>2</td><td>5</td></tr> <tr><td>W</td><td>3</td><td>6</td><td>2</td><td>5</td></tr> </table>	♠	♦	♥	♠	N	N	-	-	-	-	S	-	-	-	-	E	3	6	2	5	W	3	6	2	5
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HCP for N/S/E/W - Avg HCP: 8.29 / 10.18 / 11.71 / 9.82, Voids: 0 / 0 / 1 / 3, Singletons: 6 / 8 / 11 / 4, 7+ card suits: 0 / 1 / 1 / 0