

<p><b>1</b> ♠ KQT5 ♥ Q85 ♦ A654 ♣ J6</p> <p>Dir: N Vul: None</p> <p>♠ A4 ♥ T7632 ♦ T9 ♣ KQ83</p> <p>♠ J86 ♥ J94 ♦ Q732 ♣ AT2</p> <p>12 ♠ 9732 9 8 ♥ AK 11 ♣ KJ8 ♣ 9754</p> <p>♣ ♠ ♥ ♦ ♠ N N 1 3 - 3 2 S 1 3 - 3 2 E - 1 - - W - - 1 - -</p>	<p><b>2</b> ♠ K974 ♥ AK9742 ♦ A96 ♣</p> <p>Dir: E Vul: NS</p> <p>♠ A2 ♥ QT63 ♦ QT5 ♣ AKJT</p> <p>♠ J865 ♥ 5 ♦ 72 ♣ 987543</p> <p>14 ♠ QT3 16 1 ♥ J8 9 ♣ KJ843 ♦ Q62</p> <p>♣ ♠ ♥ ♦ ♠ N N - 4 4 2 2 S - 4 4 3 3 E - - - - W 2 - - -</p>	<p><b>3</b> ♠ AKJT96 ♥ K6 ♦ 62 ♣ QJ8</p> <p>Dir: S Vul: EW</p> <p>♠ 8 ♥ T98 ♦ KJT53 ♣ T962</p> <p>♠ Q ♥ QJ75432 ♦ 4 ♣ AK54</p> <p>14 ♠ 75432 4 12 ♥ A 10 ♣ AQ987 ♦ 73</p> <p>♣ ♠ ♥ ♦ ♠ N N - 1 - 4 3 S - 1 - 4 3 E 2 - 2 - - W 2 - 2 - -</p>
<p><b>4</b> ♠ Q742 ♥ KT86 ♦ 7542 ♣ T</p> <p>Dir: W Vul: All</p> <p>♠ J98 ♥ AQ9 ♦ Q86 ♣ J975</p> <p>♠ K3 ♥ J42 ♦ JT9 ♣ AQ832</p> <p>5 ♠ AT65 10 11 ♥ 753 14 ♣ AK3 ♦ K64</p> <p>♣ ♠ ♥ ♦ ♠ N N - 2 2 2 1 S - 2 2 2 1 E 1 - - - W 1 - - -</p>	<p><b>5</b> ♠ AT75 ♥ 96 ♦ 9876 ♣ KQ7</p> <p>Dir: N Vul: NS</p> <p>♠ J43 ♥ QT72 ♦ T32 ♣ 532</p> <p>♠ Q2 ♥ KJ853 ♦ KQ54 ♣ J4</p> <p>9 ♠ K986 3 12 ♥ A4 16 ♣ AJ ♦ AT986</p> <p>♣ ♠ ♥ ♦ ♠ N N 4 2 - 5 3 S 4 2 - 5 3 E - - - - W - - - -</p>	<p><b>6</b> ♠ 986 ♥ AQ85 ♦ AJ5 ♣ 987</p> <p>Dir: E Vul: EW</p> <p>♠ QJ32 ♥ JT76 ♦ K64 ♣ KT</p> <p>♠ AT ♥ 42 ♦ QT982 ♣ 6432</p> <p>11 ♠ K754 10 6 ♥ K93 13 ♣ 73 ♦ AQJ5</p> <p>♣ ♠ ♥ ♦ ♠ N N 2 - 2 2 1 S 2 - 2 2 1 E - 1 - - W - 1 - -</p>
<p><b>7</b> ♠ K ♥ T872 ♦ AQJ8 ♣ KQT3</p> <p>Dir: S Vul: All</p> <p>♠ 6543 ♥ 76543 ♦ A654 ♣</p> <p>♠ QJT72 ♥ J95 ♦ KT92 ♣ J</p> <p>15 ♠ A98 4 8 ♥ AKQ643 13 ♣ 9872</p> <p>♣ ♠ ♥ ♦ ♠ N N 5 - 5 - 6 S 6 - 5 - 5 E - 1 - 1 - W - 1 - 1 -</p>	<p><b>8</b> ♠ Q87 ♥ A83 ♦ J86 ♣ Q872</p> <p>Dir: W Vul: None</p> <p>♠ 63 ♥ QJ54 ♦ AQ95 ♣ A54</p> <p>♠ T94 ♥ KT76 ♦ KT73 ♣ KT</p> <p>9 ♠ AKJ52 13 9 ♥ 92 9 ♣ 42 ♦ J963</p> <p>♣ ♠ ♥ ♦ ♠ N N 2 - - 1 - S 2 - - 1 - E - 4 4 - 1 W - 4 4 - 1</p>	<p><b>9</b> ♠ Q ♥ 7652 ♦ T9843 ♣ 543</p> <p>Dir: N Vul: EW</p> <p>♠ K62 ♥ AKQ94 ♦ J2 ♣ AT7</p> <p>♠ AJT953 ♥ JT8 ♦ AK7 ♣ 6</p> <p>2 ♠ 874 17 13 ♥ 3 8 ♣ Q65 ♦ KQJ982</p> <p>♣ ♠ ♥ ♦ ♠ N N - - - - S - - - - E 1 2 7 7 W 1 2 7 7</p>
<p><b>10</b> ♠ JT974 ♥ 876 ♦ 7 ♣ A852</p> <p>Dir: E Vul: All</p> <p>♠ 32 ♥ KQ53 ♦ 8632 ♣ QJT</p> <p>♠ K85 ♥ AJ ♦ KQT95 ♣ K73</p> <p>5 ♠ AQ6 8 16 ♥ T942 11 ♣ AJ4 ♦ 964</p> <p>♣ ♠ ♥ ♦ ♠ N N 1 - - 1 - S 1 - - 1 - E - 2 - - 1 W - 2 - - -</p>	<p><b>11</b> ♠ T43 ♥ QJ52 ♦ A953 ♣ AK</p> <p>Dir: S Vul: None</p> <p>♠ J8752 ♥ 63 ♦ QJ2 ♣ 876</p> <p>♠ K6 ♥ T87 ♦ 764 ♣ QJT32</p> <p>14 ♠ AQ9 4 6 ♥ AK94 16 ♣ KT8 ♦ 954</p> <p>♣ ♠ ♥ ♦ ♠ N N 3 5 6 4 5 S 3 5 6 4 5 E - - - - W - - - -</p>	<p><b>12</b> ♠ A9 ♥ 98764 ♦ JT97 ♣ AT</p> <p>Dir: W Vul: NS</p> <p>♠ QT ♥ AKJT52 ♦ 652 ♣ 84</p> <p>♠ J75432 ♥ 3 ♦ Q8 ♣ K976</p> <p>9 ♠ K86 10 6 ♥ Q 15 ♣ AK43 ♦ QJ532</p> <p>♣ ♠ ♥ ♦ ♠ N N 4 5 1 1 2 S 4 5 1 1 2 E - - - - W - - - -</p>
<p><b>13</b> ♠ AQ4 ♥ J742 ♦ Q4 ♣ T763</p> <p>Dir: N Vul: All</p> <p>♠ JT32 ♥ AT3 ♦ A65 ♣ AJ9</p> <p>♠ 986 ♥ Q65 ♦ KJ872 ♣ 54</p> <p>9 ♠ K75 14 6 ♥ K98 11 ♣ T93 ♦ KQ82</p> <p>♣ ♠ ♥ ♦ ♠ N N 1 - - - - S 1 - - - - E - 3 - 2 3 W - 3 - 2 3</p>	<p><b>14</b> ♠ QJT754 ♥ J ♦ AK6 ♣ 432</p> <p>Dir: E Vul: None</p> <p>♠ K9863 ♥ T872 ♦ J ♣ T87</p> <p>♠ A2 ♥ AQ43 ♦ 7532 ♣ J96</p> <p>11 ♠ K965 4 11 ♥ K965 14 ♣ QT984 ♦ AKQ5</p> <p>♣ ♠ ♥ ♦ ♠ N N 4 5 2 2 4 S 4 5 2 2 4 E - - - - W - - - -</p>	<p><b>15</b> ♠ AJT6 ♥ K32 ♦ J32 ♣ KT3</p> <p>Dir: S Vul: NS</p> <p>♠ Q952 ♥ AT986 ♦ T8 ♣ 64</p> <p>♠ 8743 ♥ J5 ♦ AQ75 ♣ QJ5</p> <p>12 ♠ K 6 10 ♥ Q74 12 ♣ K964 ♦ A9872</p> <p>♣ ♠ ♥ ♦ ♠ N N 3 2 1 1 3 S 3 3 1 1 3 E - - - - W - - - -</p>
<p><b>16</b> ♠ Q854 ♥ J9 ♦ 984 ♣ 9632</p> <p>Dir: W Vul: EW</p> <p>♠ AT932 ♥ QT82 ♦ A52 ♣ K</p> <p>♠ KJ7 ♥ K754 ♦ T763 ♣ 75</p> <p>3 ♠ 6 13 7 ♥ A63 17 ♣ KQJ ♦ AQJT84</p> <p>♣ ♠ ♥ ♦ ♠ N N 4 - - - 1 S 4 - - - 1 E - 2 3 3 - W - 2 3 3 -</p>	<p><b>17</b> ♠ 9 ♥ KJ4 ♦ KQ843 ♣ K932</p> <p>Dir: N Vul: None</p> <p>♠ KT53 ♥ AQ987 ♦ 76 ♣ 85</p> <p>♠ QJ8764 ♥ 652 ♦ AJ5 ♣ A</p> <p>12 ♠ A2 9 12 ♥ T3 7 ♣ T92 ♦ QJT764</p> <p>♣ ♠ ♥ ♦ ♠ N N 3 3 - - - S 3 3 - - - E - - 3 3 1 W - - 3 3 1</p>	<p><b>18</b> ♠ A5432 ♥ J74 ♦ A ♣ KJT8</p> <p>Dir: E Vul: NS</p> <p>♠ K9876 ♥ 6 ♦ K9843 ♣ 62</p> <p>♠ AKT985 ♥ J5 ♦ A9753 ♣</p> <p>13 ♠ QJT 6 12 ♥ Q32 9 ♣ QT762 ♦ Q4</p> <p>♣ ♠ ♥ ♦ ♠ N N - - - 1 1 S - - - 1 1 E 2 1 2 - - W 2 1 2 - -</p>

<p><b>19</b> ♠ Q54 Dir: S ♥ AKJT98 Vul: EW ♦ T63 ♣ 9</p> <p>♠ K832 ♥ 74 ♦ AKJ82 ♣ K8</p> <p>10 ♠ JT 14 7 ♥ 62 9 ♠ Q974 ♣ AQT65</p> <p>♠ A976 ♥ Q53 ♦ 5 ♣ J7432</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>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>1</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>-</td><td>2</td></tr> </table>	♣	♦	♥	♠	N	N	-	-	1	-	S	-	-	1	-	E	2	1	-	2	W	2	1	-	2	<p><b>20</b> ♠ AJT84 Dir: W ♥ J54 Vul: All ♦ 873 ♣ 54</p> <p>♠ Q3 ♥ K ♦ KQJ2 ♣ AKT872</p> <p>6 ♠ K962 18 0 ♥ AQ86 16 ♠ A ♣ QJ96</p> <p>♠ 75 ♥ T9732 ♦ T9654 ♣ 3</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>5</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>5</td></tr> <tr><td>E</td><td>1</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>3</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	N	N	-	-	2	5	S	-	-	2	5	E	1	3	-	-	W	1	3	-	-	<p><b>21</b> ♠ KJ8 Dir: N ♥ KT3 Vul: NS ♦ AJ942 ♣ 76</p> <p>♠ Q9753 ♥ 754 ♦ ♣ KJ542</p> <p>12 ♠ T4 6 11 ♥ AQ86 11 ♠ K765 ♣ QT9</p> <p>♠ A62 ♥ J92 ♦ QT83 ♣ A83</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>3</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>2</td></tr> </table>	♣	♦	♥	♠	N	N	-	3	1	-	S	-	3	2	-	E	2	-	-	2	W	2	-	-	2
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HCP for N/S/E/W - Avg HCP: 9.85 / 11.56 / 9.00 / 9.59, Voids: 1 / 2 / 2 / 2, Singletons: 10 / 9 / 9 / 8, 7+ card suits: 0 / 0 / 1 / 0