

<p>1 ♠ 83 ♥ QJ43 ♦ Q854 ♣ AK5</p> <p>♠ 9542 ♥ A ♦ KJ ♣ 876432</p> <p>12 8 2 18</p> <p>♠ AKQJ7 ♥ KT8 ♦ A973 ♣ J</p> <p>Dir: N Vul: None</p>	<p>2 ♠ AT93 ♥ Q98 ♦ AT97 ♣ K9</p> <p>♠ Q6 ♥ AJT3 ♦ 62 ♣ AQT42</p> <p>13 13 5 9</p> <p>♠ K82 ♥ K764 ♦ K853 ♣ 65</p> <p>Dir: E Vul: NS</p>	<p>3 ♠ QJ65 ♥ AJT53 ♦ 632 ♣ T</p> <p>♠ AK ♥ 82 ♦ A87 ♣ QJ9632</p> <p>8 14 4 14</p> <p>♠ 974 ♥ Q9764 ♦ KQ ♣ AK4</p> <p>♠ T832 ♥ K ♦ JT954 ♣ 875</p> <p>Dir: S Vul: EW</p>
<p>4 ♠ 852 ♥ 62 ♦ T98765 ♣ 74</p> <p>♠ AJT73 ♥ Q5 ♦ 3 ♣ JT963</p> <p>0 8 20 12</p> <p>♠ 9 ♥ JT984 ♦ KQ4 ♣ AQ85</p> <p>Dir: W Vul: All</p>	<p>5 ♠ Q542 ♥ AK3 ♦ Q72 ♣ Q75</p> <p>♠ T98 ♥ J642 ♦ 4 ♣ JT984</p> <p>13 2 11 14</p> <p>♠ AK73 ♥ 7 ♦ KJT3 ♣ K632</p> <p>Dir: N Vul: NS</p>	<p>6 ♠ QJT9 ♥ AJ3 ♦ AQ93 ♣ 73</p> <p>♠ K ♥ Q87 ♦ T764 ♣ AKQT2</p> <p>14 14 5 7</p> <p>♠ 432 ♥ K954 ♦ K8 ♣ J854</p> <p>♠ A8765 ♥ T62 ♦ J52 ♣ 96</p> <p>Dir: E Vul: EW</p>
<p>7 ♠ T96 ♥ T ♦ QJ9754 ♣ Q54</p> <p>♠ K ♥ KQ97 ♦ KT3 ♣ KJT62</p> <p>5 15 12 8</p> <p>♠ A7532 ♥ A643 ♦ 2 ♣ 873</p> <p>Dir: S Vul: All</p>	<p>8 ♠ T853 ♥ A9 ♦ QT92 ♣ JT9</p> <p>♠ J2 ♥ K843 ♦ AKJ843 ♣ 8</p> <p>7 12 13 8</p> <p>♠ Q9764 ♥ 2 ♦ 76 ♣ AQ432</p> <p>Dir: W Vul: None</p>	<p>9 ♠ AJ843 ♥ ♦ KJT64 ♣ T87</p> <p>♠ 97 ♥ KJT873 ♦ 2 ♣ K432</p> <p>9 7 11 13</p> <p>♠ Q ♥ 652 ♦ A9753 ♣ AQJ6</p> <p>♠ KT652 ♥ AQ94 ♦ Q8 ♣ 95</p> <p>Dir: N Vul: EW</p>
<p>10 ♠ QT52 ♥ 95 ♦ Q84 ♣ QT63</p> <p>♠ J9 ♥ AQ87632 ♦ 73 ♣ J4</p> <p>6 8 11 15</p> <p>♠ K763 ♥ KJ4 ♦ JT92 ♣ AK</p> <p>Dir: E Vul: All</p>	<p>11 ♠ A532 ♥ K8 ♦ 87654 ♣ K8</p> <p>♠ J84 ♥ AT7 ♦ AQJ ♣ Q653</p> <p>10 14 10 6</p> <p>♠ KQ7 ♥ 532 ♦ T93 ♣ JT74</p> <p>Dir: S Vul: None</p>	<p>12 ♠ 62 ♥ T3 ♦ KJ864 ♣ KJT5</p> <p>♠ KT54 ♥ K2 ♦ Q97 ♣ A743</p> <p>8 12 9 11</p> <p>♠ QJ83 ♥ AQ94 ♦ T532 ♣ Q</p> <p>♠ A97 ♥ J8765 ♦ A ♣ 9862</p> <p>Dir: W Vul: NS</p>
<p>13 ♠ Q95 ♥ J ♦ AKJT96 ♣ A85</p> <p>♠ AK3 ♥ AKT975 ♦ Q ♣ J72</p> <p>15 17 2 6</p> <p>♠ J74 ♥ Q83 ♦ 542 ♣ K963</p> <p>Dir: N Vul: All</p>	<p>14 ♠ QT84 ♥ J84 ♦ AJ6 ♣ T93</p> <p>♠ K965 ♥ QT7 ♦ Q9 ♣ K874</p> <p>8 10 17 5</p> <p>♠ J3 ♥ 953 ♦ K85432 ♣ J2</p> <p>Dir: E Vul: None</p>	<p>15 ♠ 87 ♥ K7 ♦ KJT86 ♣ KJ75</p> <p>♠ AKJ42 ♥ J54 ♦ 42 ♣ AQ3</p> <p>11 15 8 6</p> <p>♠ QT63 ♥ T96 ♦ A97 ♣ 842</p> <p>♠ 95 ♥ AQ832 ♦ Q53 ♣ T96</p> <p>Dir: S Vul: NS</p>
<p>16 ♠ K5 ♥ Q742 ♦ QJ87 ♣ AK4</p> <p>♠ J96 ♥ 98 ♦ 942 ♣ J9865</p> <p>15 2 12 11</p> <p>♠ AQT87 ♥ K63 ♦ T6 ♣ QT2</p> <p>Dir: W Vul: EW</p>	<p>17 ♠ AJ8 ♥ K4 ♦ T63 ♣ KJT76</p> <p>♠ KQ972 ♥ QT862 ♦ Q72 ♣</p> <p>12 9 10 9</p> <p>♠ T6543 ♥ J ♦ KJ4 ♣ A852</p> <p>Dir: N Vul: None</p>	<p>18 ♠ KQ765 ♥ 9 ♦ AT ♣ A9743</p> <p>♠ JT ♥ AKQ ♦ QJ864 ♣ T52</p> <p>13 13 10 4</p> <p>♠ 98432 ♥ J4 ♦ 75 ♣ QJ86</p> <p>♠ A ♥ T876532 ♦ K932 ♣ K</p> <p>Dir: E Vul: NS</p>

<p>19 ♠ AQJ ♥ A752 ♦ ♣ AQT764</p> <p>Dir: S Vul: EW</p> <p>♠ K832 ♥ T843 ♦ QJ53 ♣ 5</p> <p>♠ T76 ♥ K96 ♦ AT82 ♣ KJ2</p> <p>17 ♠ 954 6 11 ♥ QJ 6 ♠ K9764 ♣ 983</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>4</td><td>1</td><td>2</td><td>1</td><td>1</td></tr> <tr><td>S</td><td>4</td><td>1</td><td>2</td><td>1</td><td>1</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	4	1	2	1	1	S	4	1	2	1	1	E	-	-	-	-	-	W	-	-	-	-	-	<p>20 ♠ A ♥ A75 ♦ 98542 ♣ J653</p> <p>Dir: W Vul: All</p> <p>♠ 8742 ♥ KJ98 ♦ 3 ♣ KQT4</p> <p>♠ K ♥ QT43 ♦ KQJ76 ♣ A87</p> <p>9 ♠ QJT9653 ♥ 62 ♦ AT ♣ 92</p> <p>9 15 ♠ 7 ♣</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>3</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>2</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>2</td><td>4</td><td>-</td><td>-</td></tr> </table>	♣	♦	♥	♠	N	N	-	-	-	3	-	S	-	-	-	3	-	E	3	2	4	-	-	W	3	2	4	-	-	<p>21 ♠ AT2 ♥ 742 ♦ KQJT53 ♣ 2</p> <p>Dir: N Vul: NS</p> <p>♠ 643 ♥ AK8 ♦ 842 ♣ QJT8</p> <p>♠ 97 ♥ QJT953 ♦ A76 ♣ K7</p> <p>10 ♠ KQJ85 ♥ 6 ♦ 9 ♣ A96543</p> <p>10 10 ♠ 10 ♣</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>3</td><td>-</td><td>5</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>3</td><td>-</td><td>5</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> </table>	♣	♦	♥	♠	N	N	2	3	-	5	-	S	2	3	-	5	-	E	-	-	2	-	1	W	-	-	2	-	1
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HCP for N/S/E/W - Avg HCP: 10.68 / 9.14 / 9.61 / 10.57, Voids: 3 / 1 / 2 / 1, Singletons: 8 / 10 / 8 / 12, 7+ card suits: 0 / 1 / 1 / 1