

<p><b>1</b></p> <p>T85 AT94 Q4 KT83</p> <p>AJ7432 63 7 J764</p> <p>9 6 21 4</p> <p>Q9 752 T9653 Q62</p> <p>K6 KQJ8 AKJ82 A9</p> <p>N - - - - N S - - - - - E 3 3 3 5 4 W 3 3 3 5 4</p>	<p><b>2</b></p> <p>852 T6 953 JT852</p> <p>J7 QJ KQT872 K73</p> <p>1 12 11 16</p> <p>QT94 A953 A6 AQ6</p> <p>AK63 K8742 J4 94</p> <p>N 1 - - - - N S 1 - - - - - E - 3 2 1 2 W - 3 2 1 2</p>	<p><b>3</b></p> <p>863 AQJ92 AKJ Q8</p> <p>AJT97 T 753 T874</p> <p>17 5 12 6</p> <p>Q2 K87654 862 J5</p> <p>K54 3 QT94 AK962</p> <p>N - - 2 - - N S - - 2 - - - E 4 2 - 4 - W 4 2 - 4 -</p>
<p><b>4</b></p> <p>973 Q972 J76 J42</p> <p>Q865 KJT843 Q A6</p> <p>4 12 18 6</p> <p>KJT4 5 9853 QT85</p> <p>A2 A6 AKT42 K973</p> <p>N - - - - N S - - - - - E 4 7 6 5 6 W 4 7 6 5 6</p>	<p><b>5</b></p> <p>T8742 95 AT963 A</p> <p>A5 KT87 KJ84 KQ7</p> <p>8 16 9 7</p> <p>A6432 Q72 J9654</p> <p>AKQ963 QJ 5 T832</p> <p>N - 2 2 - - N S - 2 2 - - - E 2 - - 3 1 W 2 - - 3 3</p>	<p><b>6</b></p> <p>Q9865 K2 AT95 72</p> <p>K4 J98654 763 93</p> <p>9 4 19 8</p> <p>32 Q8 KQJ84 T654</p> <p>AJT7 AT7 2 AKQJ8</p> <p>N - 2 - - - N S - 2 - - - - E 4 - 5 2 2 W 4 - 5 2 2</p>
<p><b>7</b></p> <p>J85 8 KQ9863 J74</p> <p>KQ9 KQJ432 T AQ3</p> <p>7 17 8 8</p> <p>AT763 AT65 T985</p> <p>42 97 AJ7542 K62</p> <p>N - - - - N S - - - - - E 2 1 4 - 4 W 2 1 3 - 4</p>	<p><b>8</b></p> <p>AK87642 A 9 K654</p> <p>J KT532 K62 JT83</p> <p>14 8 11 7</p> <p>3 Q98764 QJ3 Q97</p> <p>AKQ963 QJ 5 T832</p> <p>N 1 - 1 2 - N S 1 - 1 2 - - E - 3 - - 1 W - 3 - - 1</p>	<p><b>9</b></p> <p>QJ643 K8 AJ8 AT9</p> <p>52 Q9653 Q9 KQ82</p> <p>15 9 4 12</p> <p>AT7 AT4 K64 J643</p> <p>K98 J72 T7532 75</p> <p>N 6 4 3 6 6 N S 6 4 3 6 6 - E - - - - - W - - - - -</p>
<p><b>10</b></p> <p>52 AQ95 J965 983</p> <p>K84 7 KQT7 AQ765</p> <p>7 14 10 9</p> <p>AJ9 T82 A8432 T2</p> <p>QT763 KJ643 KJ4</p> <p>N - - - - N S - - - - - E 4 1 2 4 2 W 4 1 2 4 2</p>	<p><b>11</b></p> <p>Q852 J543 532 T6</p> <p>AT K92 T4 KC9852</p> <p>3 12 12 13</p> <p>K9743 QT87 KJ7 A</p> <p>J6 A6 AQ986 J743</p> <p>N - - 2 1 - N S - - 2 1 - - E 4 3 - - 2 W 4 3 - - 2</p>	<p><b>12</b></p> <p>KJ QT974 AQ52 J5</p> <p>952 KJ853 KJ Q92</p> <p>13 10 0 17</p> <p>AQT63 A T97 AKT3</p> <p>KJ 874 62 8643 8764</p> <p>N 5 6 5 7 5 N S 5 6 5 7 5 - E - - - - - W - - - - -</p>
<p><b>13</b></p> <p>62 AQJ6 65 AJT6</p> <p>QT75 72 QT87 954</p> <p>12 4 6 18</p> <p>AK4 K4 AJ3 K8732</p> <p>J983 9853 K942 Q</p> <p>N 7 2 7 1 7 N S 7 2 7 1 7 - E - - - - - W - - - - -</p>	<p><b>14</b></p> <p>Q6 T97532</p> <p>K8643</p> <p>AK95 K6 KT87 J92</p> <p>J8743 AQ4 QJ5 Q5</p> <p>5 14 9 12</p> <p>T2 J8 A96432 AT7</p> <p>N - - 2 - - N S - - 2 - - - E - 4 - 1 1 W - 4 - 1 1</p>	<p><b>15</b></p> <p>A73 Q52 QT98 A42</p> <p>KJ4 A84 K732 975</p> <p>12 11 10 7</p> <p>9865 JT3 A6 QT86</p> <p>QT2 K976 J54 KJ3</p> <p>N 1 - - 1 - N S 1 - - 1 - - E - 1 1 - - W - - 1 - -</p>
<p><b>16</b></p> <p>AJ864 KQ632 K8 5</p> <p>KT95 AJ75 AT6 K3</p> <p>32 T4 9742 JT742</p> <p>13 1 15 11</p> <p>Q7 98 QJ53 AQ986</p> <p>N 1 1 2 3 2 N S 1 1 2 3 2 - E - - - - - W - - - - -</p>	<p><b>17</b></p> <p>AJT98 J87 K5 T84</p> <p>KQ43 543 32 AKJ7</p> <p>9 13 7 11</p> <p>76 AT2 AJT876 Q2</p> <p>52 KQ96 Q94 9653</p> <p>N - 3 - 2 2 N S - 3 - 2 2 - E 1 - - - - W 1 - - - -</p>	<p><b>18</b></p> <p>AKT8 T 76 AQJ75</p> <p>Q92 Q9643 AKQT 6</p> <p>14 13 11 2</p> <p>73 J8752 J842 82</p> <p>J654 AK 953 K943</p> <p>N 2 - - - - N S 2 - - - - - E - 3 2 2 2 W - 3 2 2 2</p>

<h1 style="font-size: 2em; margin: 0;">19</h1>	A853 T986 T3 Q42	Dir: S Vul: EW	<h1 style="font-size: 2em; margin: 0;">20</h1>	AKT72 64 AJ5 A54	Dir: W Vul: All																							
	KQJT7 J53 QJ6 73  6 10 8 16	92 A742 K8752 J8		3 KQ983 86 QJ962  16 8 9 7	Q84 AJT72 QT42 8  J965 5 K973 KT73	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>N</td><td>4</td><td>-</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	4	-	-	-	2	S	4	-	-	-	2	E	-	1	-	-	-	W	-	1	-
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HCP for N/S/E/W - Avg HCP: 9.70 / 9.85 / 10.50 / 9.95, Voids: 1 / 2 / 1 / 0, Singletons: 6 / 5 / 6 / 8, 7+ card suits: 1 / 0 / 0 / 0