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<p><b>4</b></p> <p>AJ75 QJ752 J3</p> <p>Dir: W Vul: All</p> <p>AK4 KT93 A943 74</p> <p>12 14 8 6</p> <p>T532 6 KT8 KT852</p> <p>9876 Q842 6 AQ96</p> <p>N - 1 - - - S - 1 - - - E 1 - 3 2 1 W 1 - 3 2 1</p>	<p><b>5</b></p> <p>KT Q82 K64 KT954</p> <p>Dir: N Vul: NS</p> <p>QJ2 A94 AQ63 862</p> <p>11 13 7 9</p> <p>A98 K763 T982 Q7</p> <p>76543 JT5 J7 AJ3</p> <p>N 2 1 1 - 2 S 2 1 1 - 2 E - - - 1 - W - - - 1 -</p>	<p><b>6</b></p> <p>QJT73 JT4 J7 965</p> <p>Dir: E Vul: EW</p> <p>64 K2 KQ942 Q743</p> <p>5 10 14 11</p> <p>K985 A97653 63 A</p> <p>A2 Q8 AT85 KJT82</p> <p>N - - 3 3 - S - - 3 3 - E 4 4 - - 1 W 4 4 - - 1</p>
<p><b>7</b></p> <p>AJ2 AT762 Q7 852</p> <p>Dir: S Vul: All</p> <p>954 K93 T94 KQ93</p> <p>11 8 14 7</p> <p>K8763 54 8632 A7</p> <p>QT QJ8 AKJ5 JT64</p> <p>N - - 1 2 - S - - 1 2 - E 2 1 - - - W 2 1 - - -</p>	<p><b>8</b></p> <p>A72 KJT3 AQ AT43</p> <p>Dir: W Vul: None</p> <p>KT63 Q8754 85 J6</p> <p>18 6 7 9</p> <p>Q84 A6 T9763 K52</p> <p>J95 92 KJ42 Q987</p> <p>N 2 3 2 2 2 S 2 3 2 2 2 E - - - 1 - W - - - - -</p>	<p><b>9</b></p> <p>K85 AQ83 KQT93 2</p> <p>Dir: N Vul: EW</p> <p>Q764 K654 84 JT4</p> <p>14 6 2 18</p> <p>AT32 JT7 A AKQ86</p> <p>J9 92 J7652 9753</p> <p>N 6 6 7 6 7 S 6 6 7 6 7 E - - - - - W - - - - -</p>
<p><b>10</b></p> <p>KT6 AQ92 952 QJ5</p> <p>Dir: E Vul: All</p> <p>942 KT873 AJ 982</p> <p>12 8 11 9</p> <p>AQ85 4 T73 KT743</p> <p>J73 J65 KQ864 A6</p> <p>N 3 - - 3 1 S 3 - - 3 1 E - - 1 - - W - - 1 - -</p>	<p><b>11</b></p> <p>J94 A6 543 JT764</p> <p>Dir: S Vul: None</p> <p>A2 KJT82 K82 A92</p> <p>6 15 14 5</p> <p>8763 Q5 JT76 Q83</p> <p>KQT5 9743 AQ9 K5</p> <p>N - - - - - S - - - - - E 3 5 6 6 6 W 3 5 6 6 6</p>	<p><b>12</b></p> <p>T3 KJ32 82 QT875</p> <p>Dir: W Vul: NS</p> <p>A972 QT87 T4 J62</p> <p>6 7 18 9</p> <p>KJ5 6 J7653 A943</p> <p>Q864 A954 AKQ9 K</p> <p>N 3 1 - - - S 3 - - - - E - - 2 3 - W - - - 3 -</p>
<p><b>13</b></p> <p>A2 AK854 KQ62 74</p> <p>Dir: N Vul: All</p> <p>63 Q97 AT873 AQT</p> <p>16 12 1 11</p> <p>KQJT9854 JT J9 K</p> <p>7 632 54 J986532</p> <p>N - 1 3 5 - S - 1 3 5 - E 2 - - - - W 2 - - - -</p>	<p><b>14</b></p> <p>Q87 J532 975 JT3</p> <p>Dir: E Vul: None</p> <p>KJT95 KQ98 T84 6</p> <p>4 9 17 10</p> <p>62 A64 KJ32 Q954</p> <p>A43 T7 AQ6 AK872</p> <p>N - - - - - S - - - - - E 3 4 3 5 4 W 3 3 3 5 4</p>	<p><b>15</b></p> <p>QT52 KQJ4 A4 KT7</p> <p>Dir: S Vul: NS</p> <p>J64 83 J765 Q643</p> <p>15 4 9 12</p> <p>K7 T95 KQT93 A85</p> <p>A983 A762 82 J92</p> <p>N 3 5 5 3 5 S 3 4 5 3 4 E - - - - - W - - - - -</p>
<p><b>16</b></p> <p>8 QT42 KT963 AJ2</p> <p>Dir: W Vul: EW</p> <p>Q432 K765 QJ K73</p> <p>10 11 10 9</p> <p>AJ7 9 A8542 T864</p> <p>KT965 AJ83 7 Q95</p> <p>N 2 4 - - 1 S 2 4 - - 1 E - - 2 2 - W - - 2 2 -</p>	<p><b>17</b></p> <p>AJ976 K2 AT63 Q6</p> <p>Dir: N Vul: None</p> <p>KQ42 Q873 Q92 T9</p> <p>14 9 2 15</p> <p>T A KJ875 AK8542</p> <p>853 JT9654 4 J73</p> <p>N 7 7 1 5 7 S 7 7 1 5 7 E - - - - - W - - - - -</p>	<p><b>18</b></p> <p>A6 AT5 AQJ832 52</p> <p>Dir: E Vul: NS</p> <p>54 KJ94 KT7 AKT7</p> <p>15 14 7 4</p> <p>J2 Q86 954 J8643</p> <p>KQT9873 732 6 Q9</p> <p>N - 1 - - - S - 1 - - - E - - 2 3 - W 1 - 2 4 -</p>

<p><b>19</b></p> <p>AQJ9 8753 Q532 T</p> <p>874 K64 AT6 9642</p> <p>9 7 12 12</p> <p>5 AQJT J974 KJ83</p> <p>Dir: S Vul: EW</p> <p>KT632 92 K8 AQ75</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>2</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>2</td><td>-</td><td>1</td><td></td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> </table>	N	-	3	2	-	1	N	S	-	3	2	-	1		E	1	-	-	1	-		W	1	-	-	1	-		<p><b>20</b></p> <p>JT54 J953 6 T874</p> <p>AQ62 A762 AK87 6</p> <p>2 17 5 16</p> <p>K3 KQ4 Q9532 AQ5</p> <p>Dir: W Vul: All</p> <p>987 T8 JT4 KJ932</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>2</td><td>1</td><td></td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>2</td><td>-</td><td></td></tr> </table>	N	1	-	-	-	-	N	S	1	-	-	-	-		E	-	2	-	2	1		W	-	2	-	2	-		<p><b>21</b></p> <p>AQJ982 AJ5 J7 AQ</p> <p>K63 T987 QT3 743</p> <p>19 5 7 9</p> <p>5 KQ43 A985 9865</p> <p>Dir: N Vul: NS</p> <p>T74 62 K642 KJT2</p> <table border="1"> <tr><td>N</td><td>3</td><td>2</td><td>4</td><td>5</td><td>4</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>4</td><td>5</td><td>3</td><td></td></tr> <tr><td>E</td><td>-</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><td></td></tr> </table>	N	3	2	4	5	4	N	S	2	2	4	5	3		E	-	-	-	-	-		W	-	-	-	-	-	
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<p><b>25</b></p> <p>QT84 K94 AK96 76</p> <p>AJ73 QJT2 42 Q52</p> <p>12 10 12 6</p> <p>95 876 Q73 KJT94</p> <p>Dir: N Vul: EW</p> <p>K62 A53 JT85 A83</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>1</td><td>1</td><td>2</td><td>2</td><td>2</td><td></td></tr> <tr><td>W</td><td>1</td><td>1</td><td>3</td><td>2</td><td>2</td><td></td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	1	1	2	2	2		W	1	1	3	2	2		<p><b>26</b></p> <p>K84 QT5 KT9 KJ53</p> <p>3 KJ4 863 AQ9874</p> <p>12 10 13 5</p> <p>AJT976 963 742 2</p> <p>Dir: E Vul: All</p> <p>Q52 A872 AQJ5 T6</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>E</td><td>4</td><td>3</td><td>3</td><td>-</td><td>1</td><td></td></tr> <tr><td>W</td><td>4</td><td>3</td><td>3</td><td>-</td><td>1</td><td></td></tr> </table>	N	-	-	-	1	-	N	S	-	-	-	1	-		E	4	3	3	-	1		W	4	3	3	-	1		<p><b>27</b></p> <p>Q8 J KJT9873 732</p> <p>732 AT76 A AKQ96</p> <p>7 17 4 12</p> <p>AKT5 KQ932 52 54</p> <p>Dir: S Vul: None</p> <p>J964 854 Q64 JT8</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>1</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>1</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>-</td><td>1</td><td></td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>-</td><td>1</td><td></td></tr> </table>	N	-	2	1	-	-	N	S	-	2	1	-	-		E	2	-	-	-	1		W	2	-	-	-	1	
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<p><b>31</b></p> <p>T AK852 AKJ AJ54</p> <p>AK73 T94 Q97 976</p> <p>20 9 8 3</p> <p>92 763 T863 KT32</p> <p>Dir: S Vul: NS</p> <p>QJ8654 QJ 542 Q8</p> <table border="1"> <tr><td>N</td><td>5</td><td>4</td><td>5</td><td>1</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>5</td><td>4</td><td>5</td><td>1</td><td>1</td><td></td></tr> <tr><td>E</td><td>-</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><td></td></tr> </table>	N	5	4	5	1	1	N	S	5	4	5	1	1		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>32</b></p> <p>Q AQJ7 K2 KQT954</p> <p>742 K984 A54 A32</p> <p>17 11 5 7</p> <p>KJT9 6 Q8763 J76</p> <p>Dir: W Vul: EW</p> <p>A8653 T532 JT9 8</p> <table border="1"> <tr><td>N</td><td>4</td><td>2</td><td>-</td><td>1</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>2</td><td>-</td><td>1</td><td>3</td><td></td></tr> <tr><td>E</td><td>-</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><td></td></tr> </table>	N	4	2	-	1	3	N	S	4	2	-	1	3		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>33</b></p> <p>Q875 83 JT987 65</p> <p>T 9654 A643 KQ92</p> <p>3 9 19 9</p> <p>A32 T72 2 AJT874</p> <p>Dir: N Vul: None</p> <p>KJ964 AKQJ KQ5 3</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>2</td><td>3</td><td>5</td><td>3</td><td>4</td><td></td></tr> <tr><td>W</td><td>2</td><td>3</td><td>5</td><td>3</td><td>4</td><td></td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	2	3	5	3	4		W	2	3	5	3	4	
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<p><b>34</b></p> <p>Q853 AK9 954 T65</p> <p>A72 Q843 876 QJ9</p> <p>9 9 15 7</p> <p>JT64 765 K3 K842</p> <p>Dir: E Vul: NS</p> <p>K9 JT2 AQJT2 A73</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>E</td><td>1</td><td>3</td><td>3</td><td>-</td><td>1</td><td></td></tr> <tr><td>W</td><td>1</td><td>3</td><td>2</td><td>-</td><td>1</td><td></td></tr> </table>	N	-	-	-	1	-	N	S	-	-	-	1	-		E	1	3	3	-	1		W	1	3	2	-	1		<p><b>35</b></p> <p>AJ5 T96 AK52 T96</p> <p>T932 A83 T AKJ74</p> <p>12 12 13 3</p> <p>Q874 72 J8643 32</p> <p>Dir: S Vul: EW</p> <p>K6 KQJ54 Q97 Q85</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>5</td><td>-</td><td>5</td><td>2</td><td>4</td><td></td></tr> <tr><td>W</td><td>5</td><td>-</td><td>5</td><td>2</td><td>4</td><td></td></tr> </table>	N	-	1	-	-	-	N	S	-	1	-	-	-		E	5	-	5	2	4		W	5	-	5	2	4		<p><b>36</b></p> <p>Q8 AQ74 AK652 86</p> <p>AJT65 K85 8 JT54</p> <p>15 9 5 11</p> <p>K74 J T93 AK9732</p> <p>Dir: W Vul: All</p> <p>932 T9632 QJ74 Q</p> <table border="1"> <tr><td>N</td><td>4</td><td>4</td><td>-</td><td>1</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>4</td><td>-</td><td>1</td><td>2</td><td></td></tr> <tr><td>E</td><td>-</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><td></td></tr> </table>	N	4	4	-	1	2	N	S	4	4	-	1	2		E	-	-	-	-	-		W	-	-	-	-	-	
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<b>37</b>	K854 Q93 QJ94 T6	<i>Dir: N</i> <i>Vul: NS</i>	<b>38</b>	AQJ85 32 7543 T4	<i>Dir: E</i> <i>Vul: EW</i>	<b>39</b>	Q4 Q86 T9865 872	<i>Dir: S</i> <i>Vul: All</i>		
	T73 KT864 5 J842	AQ962 A72 7 AK73		42 AT4 AQJ AKQ65	963 K KT982 J982		J975 T KQJ74 A54	KT832 A9732 A J6		
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HCP for N/S/E/W - Avg HCP: 10.64 / 9.44 / 9.90 / 10.03, Voids: 0 / 0 / 0 / 0, Singletons: 12 / 20 / 14 / 12, 7+ card suits: 1 / 5 / 2 / 0