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| <p>13</p> <p>6 J76 QJT98 T876</p> <p>7543 A832 643 J3</p> <p>4 5 19 12</p> <p>AKT8 K4 752 Q942</p> <p><i>Dir: N</i> <i>Vul: All</i></p> <p>QJ92 QT95 AK AK5</p> <table border="1"> <tr><td>N</td><td>1</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>3</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>2</td><td>1</td><td>-</td></tr> </table> | N | 1 | 1 | - | - | - | S | 1 | 1 | - | - | - | E | - | 3 | 3 | 1 | - | W | - | 3 | 2 | 1 | - | <p>14</p> <p>T64 A7 JT6 KQT96</p> <p>J9752 K843 43 85</p> <p>10 4 12 14</p> <p>A QJ965 Q8752 AJ</p> <p><i>Dir: E</i> <i>Vul: None</i></p> <p>KQ83 T2 AK9 7432</p> <table border="1"> <tr><td>N</td><td>3</td><td>5</td><td>3</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>3</td><td>5</td><td>3</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> </table> | N | 3 | 5 | 3 | - | 2 | S | 3 | 5 | 3 | - | 2 | E | - | - | 2 | - | - | W | - | - | 2 | - | - | <p>15</p> <p>63</p> <p>QT962 QJ8732</p> <p>KQ2 J8754 J8 AT5</p> <p>5 11 10 14</p> <p>T974 A92 AK43 K6</p> <p><i>Dir: S</i> <i>Vul: NS</i></p> <p>AJ85 KQT63 75 94</p> <table border="1"> <tr><td>N</td><td>4</td><td>4</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>4</td><td>4</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> </table> | N | 4 | 4 | - | - | - | S | 4 | 4 | - | - | - | E | - | 3 | - | - | - | W | - | 3 | - | - | - |
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| <p>16</p> <p>983 J94 65 J8542</p> <p>642 KQT7 J7 A976</p> <p>2 10 9 19</p> <p>AKQJ 3 AQ843 KT3</p> <p><i>Dir: W</i> <i>Vul: EW</i></p> <p>T75 A8652 KT92 Q</p> <table border="1"> <tr><td>N</td><td>4</td><td>2</td><td>-</td><td>1</td><td>1</td></tr> <tr><td>S</td><td>4</td><td>2</td><td>-</td><td>1</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>2</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 | - | 1 | 1 | S | 4 | 2 | - | 1 | 1 | E | - | 2 | - | - | - | W | - | 1 | - | - | - | <p>17</p> <p>Q 862 Q653 KJT63</p> <p>KJ53 A54 82 A842</p> <p>8 12 14 6</p> <p>986 KJT973 T7 Q5</p> <p><i>Dir: N</i> <i>Vul: None</i></p> <p>AT742 Q AKJ94 97</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>5</td><td>-</td><td>6</td><td>4</td></tr> <tr><td>W</td><td>2</td><td>5</td><td>-</td><td>6</td><td>4</td></tr> </table> | N | - | - | 1 | - | - | S | - | - | 1 | - | - | E | 2 | 5 | - | 6 | 4 | W | 2 | 5 | - | 6 | 4 | <p>18</p> <p>J73 AKT 986 K983</p> <p>9642 Q952 JT74 T</p> <p>11 3 5 21</p> <p>AQ85 873 AKQ AQ2</p> <p><i>Dir: E</i> <i>Vul: NS</i></p> <p>KT J64 532 J7654</p> <table border="1"> <tr><td>N</td><td>5</td><td>5</td><td>4</td><td>5</td><td>6</td></tr> <tr><td>S</td><td>5</td><td>4</td><td>4</td><td>5</td><td>6</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 | 5 | 5 | 4 | 5 | 6 | S | 5 | 4 | 4 | 5 | 6 | E | - | - | - | - | - | W | - | - | - | - | - |
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| <p>19</p> <p>A4 98532 92 Q743</p> <p>J9 K7 AQJ7653 82</p> <p>6 11 16 7</p> <p>8652 AJ KT AKJT5</p> <p>KQT73 QT64 84 96</p> <p>N - - - - N S - - - - - E 4 5 - 2 2 W 4 5 - 2 2</p> | <p>20</p> <p>AJT942 T3 AT82 9</p> <p>K753 9642 QJ953</p> <p>9 6 6 19</p> <p>AQJ5 K64 AKQT64</p> <p>Q86 K87 7 J87532</p> <p>N 5 4 5 4 5 S 5 4 4 4 5 E - - - - - W - - - - -</p> | <p>21</p> <p>K74 AT7 K542 J62</p> <p>92 KJ42 AQ9 KT73</p> <p>11 13 13 3</p> <p>J3 985 T8763 Q94</p> <p>AQT865 Q63 J A85</p> <p>N - - - - N S - - - - - E 5 2 5 5 3 W 5 3 5 5 5</p> |
| <p>22</p> <p>T9 Q7 QJT74 T975</p> <p>J6532 K92 8 AK86</p> <p>5 11 11 13</p> <p>A87 843 AK963 43</p> <p>KQ4 AJT65 52 QJ2</p> <p>N - - - - N S - - - - - E 1 2 2 4 1 W 1 2 1 4 1</p> | <p>23</p> <p>9876 J82 42 A653</p> <p>52 AQ975 AKT863</p> <p>5 13 12 10</p> <p>AQT43 K43 97 J72</p> <p>KJ T6 QJ5 KQT984</p> <p>N - - - - N S - - - - - E 3 5 4 - 1 W 3 5 4 - 1</p> | <p>24</p> <p>QT98 Q954 J986 9</p> <p>J6 AJ83 T5 AK542</p> <p>5 13 11 11</p> <p>K5432 KT A43 JT8</p> <p>A7 762 KQ72 Q763</p> <p>N - - - 2 - S - - - 2 - E 3 - 2 - 2 W 3 - 2 - 2</p> |
| <p>25</p> <p>82 AT5 KT93 Q754</p> <p>QJT3 632 Q842 J2</p> <p>9 6 14 11</p> <p>AK954 Q74 J7 A96</p> <p>76 KJ98 A65 KT83</p> <p>N 3 2 3 - 1 S 3 2 3 - 1 E - - - 1 - W - - - 1 -</p> | <p>26</p> <p>K9 AT5 K3 J87643</p> <p>K97 AJT985 QT95</p> <p>11 10 9 10</p> <p>JT8764 Q82 62 AK</p> <p>AQ532 J864 Q74 2</p> <p>N 1 - - 2 - S 1 - - 2 - E - 4 1 - 1 W - 4 1 - 1</p> | <p>27</p> <p>A9543 KJ8 765 95</p> <p>KT2 A52 AQJ4 A72</p> <p>8 18 3 11</p> <p>6 QT64 K3 KQJ864</p> <p>QJ87 973 T982 T3</p> <p>N 3 - 1 - - S 3 - 2 - - E - 2 - 2 3 W - 2 - 2 3</p> |
| <p>28</p> <p>JT3 J842 T AKT42</p> <p>AQ954 AQT6 AKQ8</p> <p>9 21 6 4</p> <p>62 K53 J954 Q953</p> <p>K87 97 7632 J876</p> <p>N - - - - N S - - - - - E 1 6 5 6 4 W 1 6 5 6 4</p> | <p>29</p> <p>T852 QJ962 84 T7</p> <p>K7 84 52 AJ85432</p> <p>3 8 19 10</p> <p>AJ964 KT75 QT6 6</p> <p>Q3 A3 AKJ973 KQ9</p> <p>N - - 2 2 - S - - 2 2 - E 6 4 - - 5 W 6 4 - - 5</p> | <p>30</p> <p>65 84 KJT865 KT2</p> <p>QJ94 KJ9 743 A84</p> <p>7 11 6 16</p> <p>7 632 AQ QJ63</p> <p>873 AQT75 92 975</p> <p>N 3 4 - 1 1 S 3 4 - 1 1 E - 1 2 5 2 W - - - - -</p> |
| <p>31</p> <p>Q84 KQ7 T62 KQ85</p> <p>T73 AJ53 975 A93</p> <p>12 9 17 2</p> <p>AK6 T642 AKQ3 J2</p> <p>J952 98 J84 T764</p> <p>N - - - - N S - - - - - E 1 3 4 2 2 W 1 3 4 2 2</p> | <p>32</p> <p>753 852 AKT64 T4</p> <p>AT64 64 987 KQJ2</p> <p>7 10 13 10</p> <p>QJ2 J97 Q53 A963</p> <p>K98 AKQT3 J2 875</p> <p>N - 1 - - - N S - 1 - - - - E 3 - 3 2 1 W 3 - 3 2 1</p> | <p>33</p> <p>7 A92 QJ642 AT65</p> <p>KQ986 754 K975 K</p> <p>11 11 14 4</p> <p>T4 QJ83 T83 J432</p> <p>AJ532 KT6 A Q987</p> <p>N 1 - - - - N S 1 - - - - - E - 1 2 5 2 W - 1 2 5 2</p> |
| <p>34</p> <p>K2 KJ93 QJ52 987</p> <p>AQJ964 54 876 A4</p> <p>10 11 7 12</p> <p>T53 QT86 94 KQ65</p> <p>87 A72 AKT3 JT32</p> <p>N 1 2 1 - 1 S 1 2 1 - 1 E - - - 2 - W - - - 2 -</p> | <p>35</p> <p>K42 AJ83 K654 53</p> <p>AQJT K6 QT9 KQ84</p> <p>11 17 8 4</p> <p>973 T54 A873 T96</p> <p>865 Q972 J2 AJ72</p> <p>N - 1 - - - N S - 1 - - - - E 3 - 1 3 2 W 3 - 1 3 2</p> | <p>36</p> <p>KJ A86 JT AQJ982</p> <p>A985 KQ93 982 76</p> <p>16 9 9 6</p> <p>T632 JT54 Q5 KT4</p> <p>Q74 72 AK7643 53</p> <p>N 2 - - - - N S 2 - - - - - E - 3 - 2 - W - 3 1 2 -</p> |

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| <p>37</p> <p>654 K74 QJ63 864</p> <p>A82 J932 A4 JT95</p> <p>6 10 12 12</p> <p>3 AT865 KT98 KQ2</p> <p>Dir: N Vul: NS</p> <p>KQJT97 Q 752 A73</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>2</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>2</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>3</td><td>2</td><td></td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>3</td><td>2</td><td></td></tr> </table> | N | - | 2 | 2 | - | - | N | S | - | 2 | 2 | - | - | | E | 2 | - | - | 3 | 2 | | W | 2 | - | - | 3 | 2 | | <p>38</p> <p>Q7 QT9 A42 KJT84</p> <p>AKJT4 KJ654 85 Q</p> <p>12 14 6 8</p> <p>5 A32 763 A96532</p> <p>98632 87 KQJT9 7</p> <p>Dir: E Vul: EW</p> <table border="1"> <tr><td>N</td><td>3</td><td>-</td><td>-</td><td>-</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>-</td><td>-</td><td>2</td><td></td></tr> <tr><td>E</td><td>-</td><td>3</td><td>2</td><td>4</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>3</td><td>2</td><td>4</td><td>-</td><td></td></tr> </table> | N | 3 | - | - | - | 2 | N | S | 3 | - | - | - | 2 | | E | - | 3 | 2 | 4 | - | | W | - | 3 | 2 | 4 | - | | <p>39</p> <p>KQ963 95 AQJ KQ7</p> <p>A4 Q4 T94 T95432</p> <p>17 6 8 9</p> <p>J872 K732 65 AJ8</p> <p>Dir: S Vul: All</p> <p>T5 AJT86 K8732 6</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>3</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>3</td><td>3</td><td></td></tr> <tr><td>E</td><td>-</td><td>2</td><td>1</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>2</td><td>1</td><td>-</td><td>-</td><td></td></tr> </table> | N | 1 | - | - | 3 | 3 | N | S | 1 | - | - | 3 | 3 | | E | - | 2 | 1 | - | - | | W | - | 2 | 1 | - | - | |
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| N | 1 | - | - | 3 | 3 | N | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S | 1 | - | - | 3 | 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| E | - | 2 | 1 | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| W | - | 2 | 1 | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>40</p> <p>KJ654 AT92 82 K3</p> <p>A8732 74 Q54 AJ6</p> <p>11 11 6 12</p> <p>T9 KJ8 AKJT 9542</p> <p>Dir: W Vul: None</p> <p>Q Q653 9763 QT87</p> <table border="1"> <tr><td>N</td><td>2</td><td>2</td><td>4</td><td>3</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>4</td><td>3</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 | 2 | 2 | 4 | 3 | 3 | N | S | 2 | 2 | 4 | 3 | 3 | | E | - | - | - | - | - | | W | - | - | - | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| N | 2 | 2 | 4 | 3 | 3 | N | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S | 2 | 2 | 4 | 3 | 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| E | - | - | - | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| W | - | - | - | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

HCP for N/S/E/W - Avg HCP: 8.78 / 10.70 / 10.22 / 10.30, Voids: 1 / 2 / 0 / 4, Singletons: 10 / 8 / 15 / 11, 7+ card suits: 0 / 0 / 2 / 2