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<p><b>4</b></p> <p>54 QJ82 K92 A762</p> <p><i>Dir: W</i> <i>Vul: All</i></p> <p>KJT97 754 A5 QJ3</p> <p>6 T3 QJT87643 54</p> <p>10 3 11 16</p> <p>AQ832 AK96 KT98</p> <table border="1"> <tr><td>N</td><td>6</td><td>-</td><td>6</td><td>3</td><td>4</td></tr> <tr><td>S</td><td>6</td><td>-</td><td>6</td><td>3</td><td>4</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	6	-	6	3	4	S	6	-	6	3	4	E	-	1	-	-	-	W	-	1	-	-	-	<p><b>5</b></p> <p>AQJ KJ8752 T53 A</p> <p><i>Dir: N</i> <i>Vul: NS</i></p> <p>8 AQJ3 K6 KJT973</p> <p>K976432 94 874 6</p> <p>15 3 13 9</p> <p>T5 6 AQJ92 Q8542</p> <table border="1"> <tr><td>N</td><td>2</td><td>5</td><td>4</td><td>1</td><td>4</td></tr> <tr><td>S</td><td>2</td><td>5</td><td>4</td><td>1</td><td>3</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	2	5	4	1	4	S	2	5	4	1	3	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>6</b></p> <p>K5 AT97 K8732 JT</p> <p><i>Dir: E</i> <i>Vul: EW</i></p> <p>98743 K842 A4 97</p> <p>AQT6 Q6 JT6 KQ65</p> <p>11 14 7 8</p> <p>J2 J53 Q95 A8432</p> <table border="1"> <tr><td>N</td><td>1</td><td>2</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> </table>	N	1	2	2	-	1	S	1	2	2	-	1	E	-	-	-	3	-	W	-	-	-	3	-
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<p><b>10</b></p> <p>75 J4 KQT8 Q8642</p> <p><i>Dir: E</i> <i>Vul: All</i></p> <p>J3 A952 A9532 KJ</p> <p>KQT42 8763 764 3</p> <p>8 5 13 14</p> <p>A986 KQT J AT875</p> <table border="1"> <tr><td>N</td><td>3</td><td>1</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>3</td><td>1</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>1</td><td>-</td></tr> </table>	N	3	1	-	-	2	S	3	1	-	-	2	E	-	-	1	1	-	W	-	-	1	1	-	<p><b>11</b></p> <p>KQ63 T8 87632 J3</p> <p><i>Dir: S</i> <i>Vul: None</i></p> <p>98 AQ94 AJ K8764</p> <p>JT75 7532 94 T92</p> <p>6 1 14 19</p> <p>A42 KJ6 KQT5 AQ5</p> <table border="1"> <tr><td>N</td><td>2</td><td>5</td><td>2</td><td>4</td><td>5</td></tr> <tr><td>S</td><td>1</td><td>5</td><td>1</td><td>4</td><td>3</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	2	5	2	4	5	S	1	5	1	4	3	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>12</b></p> <p>K5 AK9542 82 A32</p> <p><i>Dir: W</i> <i>Vul: NS</i></p> <p>T92 T86 AQT4 KT6</p> <p>AJ43 QJ3 6 Q8975</p> <p>14 10 9 7</p> <p>Q876 7 KJ9753 J4</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> </table>	N	-	3	1	-	-	S	-	3	1	-	-	E	1	-	-	-	-	W	1	-	-	-	1
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<p><b>13</b></p> <p>QJT7 AK93 KJ6 T4</p> <p><i>Dir: N</i> <i>Vul: All</i></p> <p>A43 QT542 T9 KQ9</p> <p>982 J6 Q8732 J85</p> <p>14 4 11 11</p> <p>K65 87 A54 A7632</p> <table border="1"> <tr><td>N</td><td>4</td><td>3</td><td>2</td><td>4</td><td>3</td></tr> <tr><td>S</td><td>4</td><td>3</td><td>2</td><td>4</td><td>3</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	4	3	2	4	3	S	4	3	2	4	3	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>14</b></p> <p>9843 J96 K4 KQ83</p> <p><i>Dir: E</i> <i>Vul: None</i></p> <p>AQT4 QJT965 J96</p> <p>JT62 2 A8732 754</p> <p>9 5 10 16</p> <p>AKQ75 K8753 AT2</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>3</td><td>4</td><td>2</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>3</td><td>4</td><td>2</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	2	-	3	4	2	S	1	-	3	4	2	E	-	3	-	-	-	W	-	3	-	-	-	<p><b>15</b></p> <p>9873 96 Q843 QT3</p> <p><i>Dir: S</i> <i>Vul: NS</i></p> <p>AKJ52 AKQJ3 6 62</p> <p>T4 T52 AJ972 854</p> <p>4 5 18 13</p> <p>Q6 874 KT5 AKJ97</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>5</td><td>4</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>5</td><td>4</td><td>2</td></tr> </table>	N	-	-	-	-	-	S	-	-	-	-	-	E	-	1	5	4	2	W	-	1	5	4	2
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<b>19</b>	K53 KJ73 93 T632	<i>Dir: S</i> <i>Vul: EW</i>	<b>20</b>	K KJ975 AKT64 K9	<i>Dir: W</i> <i>Vul: All</i>	<b>21</b>	K32 QT96 632 762	<i>Dir: N</i> <i>Vul: NS</i>		
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HCP for N/S/E/W - Avg HCP: 9.57 / 11.43 / 11.67 / 7.33, Voids: 1 / 2 / 1 / 3, Singletons: 5 / 9 / 8 / 9, 7+ card suits: 0 / 1 / 1 / 3