

<p>1</p> <p>KJ9 T54 J8654 Q3</p> <p>A5 AQJ82 QT73 J5</p> <p>7 14 7 12</p> <p>Q32 K7 AK9 98642</p> <p>T8764 963 2 AKT7</p> <p>N - - - - N S - - - - - E 2 1 5 4 3 W 2 1 5 4 3</p>	<p>2</p> <p>A732 K875 Q94 J6</p> <p>94 QJ92 AJ652 T9</p> <p>10 8 10 12</p> <p>J AT63 KT3 A8432</p> <p>KQT865 4 87 KQ75</p> <p>N 1 1 3 - - N S 1 1 3 - - E - - - 2 - W - - - 2 -</p>	<p>3</p> <p>JT5 T832 KQ742 8</p> <p>Q943 4 T6 AKQ632</p> <p>6 11 14 9</p> <p>A87 96 AJ853 T74</p> <p>JT9 T832 K83 863</p> <p>K62 AKQJ75 9 J95</p> <p>N - 3 - - - N S - 3 - - - E 5 - 5 3 1 W 5 - 5 3 1</p>
<p>4</p> <p>Q543 AK4 92 T954</p> <p>87 QJT9 AT43 KJ6</p> <p>9 11 13 7</p> <p>J92 872 KJ65 Q73</p> <p>AKT6 653 Q87 A82</p> <p>N - - - - N S - - - - - E 2 4 4 2 3 W 2 4 3 2 3</p>	<p>5</p> <p>96 KJ8642 T52 T5</p> <p>KT74 QT7 K87 843</p> <p>4 8 6 22</p> <p>QJ53 A3 AQJ6 AKJ</p> <p>A82 95 943 Q9762</p> <p>N 2 4 5 3 4 S 2 4 5 3 4 E - - - - - W - - - - -</p>	<p>6</p> <p>AKQ8 8 K74 J9542</p> <p>5 Q752 QJT953 Q8</p> <p>13 7 12 8</p> <p>76432 J43 A62 K7</p> <p>AKQ8 8 K74 J9542</p> <p>JT9 AKT96 8 AT86</p> <p>N 1 - - 3 1 S 1 - - 3 1 E - 2 3 - - W - 2 3 - -</p>
<p>7</p> <p>AC642 AK84 QJ98</p> <p>K9652 73 92 5432</p> <p>16 3 10 11</p> <p>4 KJT9 QJT65 AT7</p> <p>AKJT873 86 73 K6</p> <p>N 6 7 7 - - S 6 7 7 - - E - - - 1 - W - - - 1 -</p>	<p>8</p> <p>98 QT86 AJT8753</p> <p>AKJ7 9 KQJT9753</p> <p>7 14 12 7</p> <p>64</p> <p>QJ6 93 KQ642 A82</p> <p>N - - - 4 - S - - - 4 - E 6 - 2 - 4 W 6 - 1 - 4</p>	<p>9</p> <p>J75 J632 K83 863</p> <p>A6 AQT5 A76 AK97</p> <p>5 21 10 4</p> <p>KT8432 9 J542 54</p> <p>AKQ8 8 K74 J9542</p> <p>JT9 AKT96 8 AT86</p> <p>N - - - 1 - S - - - 1 - E 5 4 5 - 5 W 5 2 5 - 4</p>
<p>10</p> <p>97 A86 K853 Q632</p> <p>JT52 Q52 AQ94 K8</p> <p>9 12 13 6</p> <p>A3 J97 T76 JT754</p> <p>AKQ864 KT43 J2 A9</p> <p>N - - - - N S - - - - - E 1 2 3 4 2 W 1 2 3 4 2</p>	<p>11</p> <p>AKQ 9432 AQT J75</p> <p>8543 K85 J9 8642</p> <p>16 4 10 10</p> <p>J972 A7 K73 QT93</p> <p>AKQ 9432 AQT J75</p> <p>T6 QJT6 86542 AK</p> <p>N 4 1 1 3 2 S 4 1 1 3 2 E - - - - - W - - - - -</p>	<p>12</p> <p>AQT4 KQ84 Q9 973</p> <p>7 T653 AKJT4 842</p> <p>13 8 10 9</p> <p>J653 J 652 AKT65</p> <p>AKQ864 KT43 J2 A9</p> <p>K982 A972 873 QJ</p> <p>N 2 - - 2 - S 2 - - 2 - E - 1 1 - - W - 1 1 - -</p>
<p>13</p> <p>Q732 KT8 KT2 KQ7</p> <p>KT9864 A96 Q 942</p> <p>13 9 16 2</p> <p>J5 75 9876 JT863</p> <p>AKT6 653 Q87 A82</p> <p>N - - - - N S - - - - - E 1 3 6 4 2 W 1 3 6 4 2</p>	<p>14</p> <p>A974 982 42 KQ42</p> <p>JT62 QJ5 KJ9 T97</p> <p>9 8 10 13</p> <p>Q53 43 AQ865 AJ5</p> <p>AKQ 9432 AQT J75</p> <p>T6 QJT6 86542 AK</p> <p>N 2 2 - 1 - S 1 1 - 1 - E - - 2 - - W - - 2 - -</p>	<p>15</p> <p>63 KQ62 KQJ J532</p> <p>Q982 AJ9843 T 87</p> <p>12 7 6 15</p> <p>A5 T A98732 AKT6</p> <p>AKQ864 KT43 J2 A9</p> <p>K982 A972 873 QJ</p> <p>N 6 5 1 - 5 S 6 5 1 - 5 E - - - 2 - W - - - 2 -</p>
<p>16</p> <p>43 KQJ96 J986 K8</p> <p>K 8542 KT QJT976</p> <p>10 9 9 12</p> <p>ACQ82 3 Q72 A532</p> <p>JT765 AT7 A543 4</p> <p>N - 3 - 1 3 S - 3 - 1 3 E 1 - - - - W 1 - - - -</p>	<p>17</p> <p>T4 T9 T865 K9432</p> <p>K73 KJ873 QJ9 JT</p> <p>3 11 11 15</p> <p>Q965 A52 K7 AQ87</p> <p>AKQ864 KT43 J2 A9</p> <p>AKQ864 KT43 J2 A9</p> <p>N 3 - - - - N S 3 - - - - E - 1 3 1 - W - 1 2 - -</p>	<p>18</p> <p>5 T63 KJT7 T9875</p> <p>76 4 AQ632 AKQ43</p> <p>4 15 15 6</p> <p>KT9832 K987 84 2</p> <p>AKQ864 KT43 J2 A9</p> <p>AKQ4 AQJ52 95 J6</p> <p>N - - - - - S - - - - - E 4 4 3 3 3 W 4 4 3 2 3</p>

<p>19</p> <p>8643 QT9 A65 942</p> <p>Dir: S Vul: EW</p> <p>AQJ5 J 8432 AKQT</p> <p>6 17 8 9</p> <p>KT2 K8742 QJT 63</p> <p>97 A653 K97 J875</p> <table border="1"> <tr><td>N</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></tr> <tr><td>E</td><td>5</td><td>4</td><td>1</td><td>3</td><td>3</td></tr> <tr><td>W</td><td>5</td><td>4</td><td>1</td><td>3</td><td>3</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	5	4	1	3	3	W	5	4	1	3	3	<p>20</p> <p>K742</p> <p>Dir: W Vul: All</p> <p>KT73 K9632</p> <p>T65 JT952 J98 AT</p> <p>AJ3 AK863 54 J54</p> <p>9 13 6 12</p> <p>Q98 Q74 AQ62 Q87</p> <table border="1"> <tr><td>N</td><td>3</td><td>4</td><td>-</td><td>2</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>4</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>-</td><td>1</td><td>-</td></tr> </table>	N	3	4	-	2	-	N	S	3	4	-	2	-	-	E	-	-	2	-	1	-	W	-	-	2	-	1	-	<p>21</p> <p>6 8642 KT KQJT87</p> <p>Dir: N Vul: NS</p> <p>KJ3 AQJ97 A9652</p> <p>AT842 J873 A532</p> <p>9 15 9 7</p> <p>Q975 KT53 Q4 964</p> <table border="1"> <tr><td>N</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></tr> <tr><td>E</td><td>1</td><td>6</td><td>2</td><td>5</td><td>2</td></tr> <tr><td>W</td><td>1</td><td>6</td><td>2</td><td>5</td><td>2</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	1	6	2	5	2	W	1	6	2	5	2				
N	-	-	-	-	N																																																																													
S	-	-	-	-	-																																																																													
E	5	4	1	3	3																																																																													
W	5	4	1	3	3																																																																													
N	3	4	-	2	-	N																																																																												
S	3	4	-	2	-	-																																																																												
E	-	-	2	-	1	-																																																																												
W	-	-	2	-	1	-																																																																												
N	-	-	-	-	N																																																																													
S	-	-	-	-	-																																																																													
E	1	6	2	5	2																																																																													
W	1	6	2	5	2																																																																													
<p>22</p> <p>9764 AT872 9 QJ8</p> <p>Dir: E Vul: EW</p> <p>KT3 J KT8653 762</p> <p>7 7 11 15</p> <p>AQJ82 95 A74 543</p> <table border="1"> <tr><td>N</td><td>3</td><td>-</td><td>5</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>5</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>	N	3	-	5	-	-	N	S	3	-	5	-	-	-	E	-	2	-	1	-	-	W	-	2	-	1	-	-	<p>23</p> <p>Q7652 Q8 985 Q73</p> <p>Dir: S Vul: All</p> <p>94 JT42 T74 KJ62</p> <p>6 5 10 19</p> <p>AT8 K7 AKJ2 AT95</p> <table border="1"> <tr><td>N</td><td>3</td><td>3</td><td>-</td><td>4</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>3</td><td>-</td><td>4</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	3	3	-	4	2	N	S	3	3	-	4	2	-	E	-	-	1	-	-	-	W	-	-	1	-	-	-	<p>24</p> <p>43 Q93 Q863 9874</p> <p>Dir: W Vul: None</p> <p>AQ8 AKT82 95 AQT</p> <p>KJT762 6 KT4 K53</p> <p>4 19 10 7</p> <p>95 J754 AJ72 J62</p> <table border="1"> <tr><td>N</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></tr> <tr><td>E</td><td>4</td><td>3</td><td>3</td><td>6</td><td>5</td></tr> <tr><td>W</td><td>4</td><td>2</td><td>3</td><td>5</td><td>5</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	4	3	3	6	5	W	4	2	3	5	5
N	3	-	5	-	-	N																																																																												
S	3	-	5	-	-	-																																																																												
E	-	2	-	1	-	-																																																																												
W	-	2	-	1	-	-																																																																												
N	3	3	-	4	2	N																																																																												
S	3	3	-	4	2	-																																																																												
E	-	-	1	-	-	-																																																																												
W	-	-	1	-	-	-																																																																												
N	-	-	-	-	N																																																																													
S	-	-	-	-	-																																																																													
E	4	3	3	6	5																																																																													
W	4	2	3	5	5																																																																													

HCP for N/S/E/W - Avg HCP: 8.62 / 10.38 / 10.33 / 10.67, Voids: 3 / 1 / 1 / 2, Singletons: 5 / 8 / 7 / 10, 7+ card suits: 1 / 1 / 1 / 1