

<p><b>1</b></p> <p>A94 973 97 QJ754</p> <p>K76 AJ82 QT54 T3</p> <p>7 10 13 10</p> <p>Dir: N Vul: None</p> <p>J832 KC5 A83 K82</p> <p>QT5 T64 KJ62 A96</p> <p>N 2 - - - N S 2 - - - E - 2 2 1 1 W - 1 1 1 -</p>	<p><b>2</b></p> <p>87 K97 A86 K7654</p> <p>J63 A KJ93 AQJ92</p> <p>10 16 7 7</p> <p>Dir: E Vul: NS</p> <p>AT542 QJ84 T542</p> <p>KQ9 T6532 Q7 T83</p> <p>N - - - - N S - - - - E 1 4 1 4 2 W 1 4 1 4 2</p>	<p><b>3</b></p> <p>A763 J84 QJ8 A84</p> <p>5 K763 T96 Q9765</p> <p>12 5 8 15</p> <p>Dir: S Vul: EW</p> <p>Q98 Q9 753 KJT32</p> <p>KJT42 AT52 AK42</p> <p>N - 6 5 6 5 N S - 6 5 6 5 E 1 - - - W 1 - - -</p>
<p><b>4</b></p> <p>T762 Q2 Q2 KJ954</p> <p>A954 K9 A9753 72</p> <p>8 11 5 16</p> <p>Dir: W Vul: All</p> <p>J8 T843 KJT6 T63</p> <p>KQ3 AJ765 84 AQ8</p> <p>N 3 - 2 2 - N S 3 - 2 2 - E - 3 - - - W - 3 - - -</p>	<p><b>5</b></p> <p>AQ Q8 KQ952 J963</p> <p>65 AK65 876 KT84</p> <p>14 10 4 12</p> <p>Dir: N Vul: NS</p> <p>J874 J9742 43 Q2</p> <p>KT932 T3 AJT A75</p> <p>N 3 4 - 3 2 S 3 4 - 3 2 E - - 1 - - W - - 1 - -</p>	<p><b>6</b></p> <p>AQ964 4 AJ7 J764</p> <p>K3 KJ872 KT8 Q82</p> <p>12 12 4 12</p> <p>Dir: E Vul: EW</p> <p>JT872 T95 652 K9</p> <p>5 AQ63 Q943 AT53</p> <p>N 5 3 1 2 3 N S 5 3 1 2 4 E - - - - W - - - -</p>
<p><b>7</b></p> <p>AT72 32 AKJT97 5</p> <p>98 KQ84 653 Q983</p> <p>12 7 6 15</p> <p>Dir: S Vul: All</p> <p>J64 A765 8 JT764</p> <p>KQ53 JT9 Q42 AK2</p> <p>N - 5 - 5 3 N S - 5 - 5 3 E 2 - 1 - - W 2 - 1 - -</p>	<p><b>8</b></p> <p>AQ4</p> <p>QT63 QJT982</p> <p>K73 AQ3 K742 A75</p> <p>11 16 5 8</p> <p>Dir: W Vul: None</p> <p>T98 J8752 J5 K64</p> <p>J652 KT964 A98 3</p> <p>N 2 2 - 2 1 N S 2 2 1 2 1 E - - - - W - - - -</p>	<p><b>9</b></p> <p>A9852 T962 K32 A</p> <p>764 A J9 QJT6542</p> <p>11 8 7 14</p> <p>Dir: N Vul: EW</p> <p>3 KQ53 QT765 873</p> <p>KQJT J874 A84 K9</p> <p>N - - 3 4 3 N S - - 3 4 3 E 1 1 - - W 1 1 - -</p>
<p><b>10</b></p> <p>Q952 KQ7 74 A654</p> <p>J764 AT3 96 9873</p> <p>11 5 10 14</p> <p>Dir: E Vul: All</p> <p>AT J92 QT53 QJT2</p> <p>K83 8654 AKJ82 K</p> <p>N 2 4 4 4 3 N S 2 4 4 4 3 E - - - - W - - - -</p>	<p><b>11</b></p> <p>K9642 98 53 9543</p> <p>T75 KT63 Q862 72</p> <p>3 5 10 22</p> <p>Dir: S Vul: None</p> <p>J3 QJ72 T94 AQT8</p> <p>AQ8 A54 AKJ7 KJ6</p> <p>N 3 2 1 4 3 N S 3 2 1 4 3 E - - - - W - - - -</p>	<p><b>12</b></p> <p>43 K86 AKT5 T865</p> <p>AT97 AQ94 842 J9</p> <p>10 11 4 15</p> <p>Dir: W Vul: NS</p> <p>Q862 J752 J73 73</p> <p>KJ5 T3 Q96 AKQ42</p> <p>N 5 5 1 1 4 N S 5 5 1 1 4 E - - - - W - - - -</p>
<p><b>13</b></p> <p>T95 A72 JT Q9863</p> <p>AKJ73 983 975 T4</p> <p>7 8 12 13</p> <p>Dir: N Vul: All</p> <p>Q84 QJT6 AK43 72</p> <p>62 K54 Q862 AKJ5</p> <p>N 2 - - - N S 2 - - - E - 1 1 2 - W - 1 1 2 -</p>	<p><b>14</b></p> <p>KJ62 Q5 J763 K63</p> <p>A75 K872 A8 AJ42</p> <p>10 16 7 7</p> <p>Dir: E Vul: None</p> <p>Q843 AJT94 2 987</p> <p>T9 63 KQT954 QT5</p> <p>N - 1 - - - N S - 1 - - - E 4 - 5 3 2 W 4 - 5 3 2</p>	<p><b>15</b></p> <p>986 AQJ2 42 KQT7</p> <p>Q7 T654 AQT7 J65</p> <p>12 9 7 12</p> <p>Dir: S Vul: NS</p> <p>KJT4 98 K9853 84</p> <p>A532 K73 J6 A932</p> <p>N 3 - 3 2 2 N S 3 - 3 2 2 E - 2 - - - W - 2 - - -</p>
<p><b>16</b></p> <p>985 K6 83 QT7532</p> <p>AQJ64 94 KJT54 6</p> <p>5 11 13 11</p> <p>Dir: W Vul: EW</p> <p>KT2 QJ872 7 AK94</p> <p>73 AT53 AQ962 J8</p> <p>N - - - - N S - - - - E - 2 2 4 3 W - 2 2 4 3</p>	<p><b>17</b></p> <p>K4 K7 A982 AKT64</p> <p>987 AT93 Q5 Q985</p> <p>17 8 13 2</p> <p>Dir: N Vul: None</p> <p>AQT2 Q642 KJ3 J3</p> <p>J653 J85 T764 72</p> <p>N - 1 - - - N S - 1 - - - E 1 - 2 1 2 W 1 - 2 1 2</p>	<p><b>18</b></p> <p>T62 A7 Q9875 852</p> <p>AKQJ4 KQT T6 963</p> <p>6 15 10 9</p> <p>Dir: E Vul: NS</p> <p>953 J864 K42 KQJ</p> <p>87 9532 AJ3 AT74</p> <p>N - 1 - - - N S - 1 - - - E - - 2 3 1 W - - 2 3 -</p>

<p><b>19</b></p> <p>5 T863 KQT52 Q72</p> <p>Dir: S Vul: EW</p> <p>A8632 KJ94</p> <p>A654</p> <table border="1"> <tr><td>N</td><td>4</td><td>4</td><td>3</td><td>-</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>3</td><td>2</td><td>-</td><td>2</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> </table> <p>QJ94 75 J8764 T3</p> <p>7 4 12 17</p> <p>KT7 AQ2 A93 KJ98</p>	N	4	4	3	-	2	N	S	4	3	2	-	2		E	-	-	-	2	-		W	-	-	-	1	-		<p><b>20</b></p> <p>9852 K J76 AKQ98</p> <p>Dir: W Vul: All</p> <p>A76 Q76542</p> <p>8 J43</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>3</td><td>4</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>3</td><td>4</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> <p>3 T8 AK9532 T762</p> <p>13 7 7 13</p> <p>KQJT4 AJ93 QT4 5</p>	N	1	-	-	3	4	N	S	1	-	-	3	4		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>21</b></p> <p>765 AQ72 Q942 A3</p> <p>Dir: N Vul: NS</p> <p>KJ9432</p> <p>4 KJT53 J</p> <p>12 9 6 13</p> <p>AQT8 J83 A6 Q742</p> <table border="1"> <tr><td>N</td><td>1</td><td>1</td><td>2</td><td>2</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>2</td><td>2</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> <p>KT965 87 KT9865</p>	N	1	1	2	2	2	N	S	-	1	2	2	3		E	-	-	-	-	-		W	-	-	-	-	-	
N	4	4	3	-	2	N																																																																																
S	4	3	2	-	2																																																																																	
E	-	-	-	2	-																																																																																	
W	-	-	-	1	-																																																																																	
N	1	-	-	3	4	N																																																																																
S	1	-	-	3	4																																																																																	
E	-	-	-	-	-																																																																																	
W	-	-	-	-	-																																																																																	
N	1	1	2	2	2	N																																																																																
S	-	1	2	2	3																																																																																	
E	-	-	-	-	-																																																																																	
W	-	-	-	-	-																																																																																	
<p><b>22</b></p> <p>72 AJ74 K743 QJ5</p> <p>Dir: E Vul: EW</p> <p>KJ984 5 AQJT9 43</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>4</td><td>2</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>4</td><td>1</td><td>-</td><td></td></tr> <tr><td>E</td><td>2</td><td>2</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>3</td><td>2</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table> <p>3 QT8 865 AKT987</p> <p>11 9 11 9</p> <p>AQT65 K9632 2 62</p>	N	-	-	4	2	2	N	S	-	-	4	1	-		E	2	2	-	-	-		W	3	2	-	-	-		<p><b>23</b></p> <p>AJ4 A3 KJ85 KJ63</p> <p>Dir: S Vul: All</p> <p>KQ93 6 QT43 AT98</p> <table border="1"> <tr><td>N</td><td>2</td><td>3</td><td>2</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>3</td><td>2</td><td>-</td><td>1</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> </table> <p>T8652 JT975 A 42</p> <p>17 5 11 7</p> <p>7 KQ842 9762 Q75</p>	N	2	3	2	-	1	N	S	2	3	2	-	1		E	-	-	-	2	-		W	-	-	-	2	-		<p><b>24</b></p> <p>J94 AT63 AJT A94</p> <p>Dir: W Vul: None</p> <p>KQ5 874 Q9432 Q7</p> <p>14 9 6 11</p> <p>876 KJ92 K6 KJT2</p> <table border="1"> <tr><td>N</td><td>4</td><td>1</td><td>4</td><td>2</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>1</td><td>4</td><td>2</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> <p>AT32 Q5 875 8653</p>	N	4	1	4	2	3	N	S	4	1	4	2	3		E	-	-	-	-	-		W	-	-	-	-	-	
N	-	-	4	2	2	N																																																																																
S	-	-	4	1	-																																																																																	
E	2	2	-	-	-																																																																																	
W	3	2	-	-	-																																																																																	
N	2	3	2	-	1	N																																																																																
S	2	3	2	-	1																																																																																	
E	-	-	-	2	-																																																																																	
W	-	-	-	2	-																																																																																	
N	4	1	4	2	3	N																																																																																
S	4	1	4	2	3																																																																																	
E	-	-	-	-	-																																																																																	
W	-	-	-	-	-																																																																																	
<p><b>25</b></p> <p>K654 764 T5 K874</p> <p>Dir: N Vul: EW</p> <p>AQT9 KQT53 Q62 9</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>4</td><td>5</td><td>2</td><td>3</td><td></td></tr> <tr><td>W</td><td>1</td><td>3</td><td>5</td><td>2</td><td>3</td><td></td></tr> </table> <p>73 A98 AJ73 J652</p> <p>6 10 13 11</p> <p>J82 J2 K984 AQ73</p>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	1	4	5	2	3		W	1	3	5	2	3		<p><b>26</b></p> <p>K82 8742 K985 J2</p> <p>Dir: E Vul: All</p> <p>AJ5 AKJ63 3 AQ76</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>5</td><td>3</td><td>3</td><td>2</td><td>3</td><td></td></tr> <tr><td>W</td><td>5</td><td>3</td><td>3</td><td>2</td><td>3</td><td></td></tr> </table> <p>T74 9 QJT64 K543</p> <p>7 6 19 8</p> <p>Q963 QT5 A72 T98</p>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	5	3	3	2	3		W	5	3	3	2	3		<p><b>27</b></p> <p>Q3 AQJ83 K632 75</p> <p>Dir: S Vul: None</p> <p>642 T74 875 J432</p> <p>12 1 7 20</p> <p>AK95 95 A AKQT86</p> <table border="1"> <tr><td>N</td><td>6</td><td>3</td><td>6</td><td>5</td><td>6</td><td>N</td></tr> <tr><td>S</td><td>6</td><td>3</td><td>6</td><td>5</td><td>6</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> <p>JT87 K62 QJT94 9</p>	N	6	3	6	5	6	N	S	6	3	6	5	6		E	-	-	-	-	-		W	-	-	-	-	-	
N	-	-	-	-	-	N																																																																																
S	-	-	-	-	-																																																																																	
E	1	4	5	2	3																																																																																	
W	1	3	5	2	3																																																																																	
N	-	-	-	-	-	N																																																																																
S	-	-	-	-	-																																																																																	
E	5	3	3	2	3																																																																																	
W	5	3	3	2	3																																																																																	
N	6	3	6	5	6	N																																																																																
S	6	3	6	5	6																																																																																	
E	-	-	-	-	-																																																																																	
W	-	-	-	-	-																																																																																	

HCP for N/S/E/W - Avg HCP: 10.26 / 11.96 / 8.78 / 9.00, Voids: 1 / 1 / 3 / 0, Singletons: 5 / 7 / 10 / 10, 7+ card suits: 0 / 0 / 0 / 1