

<p><b>1</b></p> <p>A532 873 KQ QT84</p> <p>4 KQ5 7652 J9762</p> <p>11 6 6 17</p> <p>KQJT7 A642 A93 K</p> <p>Dir: N Vul: None</p> <table border="1"> <tr><td>N</td><td>2</td><td>2</td><td>3</td><td>5</td><td>4</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>3</td><td>5</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>	N	2	2	3	5	4	N	S	2	2	3	5	4		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>2</b></p> <p>QJ874 Q8 T743 94</p> <p>A2 T95 9652 K652</p> <p>5 7 12 16</p> <p>T96 AK63 KJ8 AJ3</p> <p>Dir: E Vul: NS</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>3</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>3</td><td>1</td><td></td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table>	N	-	2	-	3	1	N	S	-	2	-	3	1		E	1	-	-	-	-		W	1	-	-	-	-		<p><b>3</b></p> <p>QJ KT853 AJ4 A94</p> <p>T8632 AQ972 T K2</p> <p>15 9 7 9</p> <p>AK7 64 873 QT853</p> <p>Dir: S Vul: EW</p> <table border="1"> <tr><td>N</td><td>3</td><td>1</td><td>2</td><td>2</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>3</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>	N	3	1	2	2	3	N	S	3	1	2	2	3		E	-	-	-	-	-		W	-	-	-	-	-	
N	2	2	3	5	4	N																																																																																
S	2	2	3	5	4																																																																																	
E	-	-	-	-	-																																																																																	
W	-	-	-	-	-																																																																																	
N	-	2	-	3	1	N																																																																																
S	-	2	-	3	1																																																																																	
E	1	-	-	-	-																																																																																	
W	1	-	-	-	-																																																																																	
N	3	1	2	2	3	N																																																																																
S	3	1	2	2	3																																																																																	
E	-	-	-	-	-																																																																																	
W	-	-	-	-	-																																																																																	
<p><b>4</b></p> <p>J9873 T52 83 T96</p> <p>AKQT AQJ86 A6 72</p> <p>1 20 5 14</p> <p>65 K73 J9 AKQJ83</p> <p>Dir: W Vul: All</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>4</td><td>3</td><td>1</td><td>-</td><td></td></tr> <tr><td>W</td><td>5</td><td>4</td><td>3</td><td>1</td><td>-</td><td></td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	5	4	3	1	-		W	5	4	3	1	-		<p><b>5</b></p> <p>A7 KJ6 A5 AT8754</p> <p>32 AQ8 J8643 Q96</p> <p>16 9 11 4</p> <p>JT98 T5432 72 K3</p> <p>Dir: N Vul: NS</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>5</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>4</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table>	N	2	-	5	-	-	N	S	2	-	4	-	-		E	2	-	-	-	-		W	2	-	-	-	-		<p><b>6</b></p> <p>A3 Q8752 QJ983 5</p> <p>K9 AJT6 AKT KQ87</p> <p>9 20 7 4</p> <p>852 K9 764 J9632</p> <p>Dir: E Vul: EW</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>4</td><td>-</td><td>2</td><td>5</td><td>5</td><td></td></tr> <tr><td>W</td><td>4</td><td>1</td><td>2</td><td>5</td><td>5</td><td></td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	4	-	2	5	5		W	4	1	2	5	5	
N	-	-	-	-	-	N																																																																																
S	-	-	-	-	-																																																																																	
E	5	4	3	1	-																																																																																	
W	5	4	3	1	-																																																																																	
N	2	-	5	-	-	N																																																																																
S	2	-	4	-	-																																																																																	
E	2	-	-	-	-																																																																																	
W	2	-	-	-	-																																																																																	
N	-	-	-	-	-	N																																																																																
S	-	-	-	-	-																																																																																	
E	4	-	2	5	5																																																																																	
W	4	1	2	5	5																																																																																	
<p><b>7</b></p> <p>AKQ95 QT2 K6 Q65</p> <p>62 KJ3 95 AKJ874</p> <p>16 12 9 3</p> <p>JT874 654 QT32 3</p> <p>Dir: S Vul: All</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td><td></td></tr> <tr><td>E</td><td>4</td><td>1</td><td>2</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>4</td><td>1</td><td>2</td><td>-</td><td>-</td><td></td></tr> </table>	N	-	-	-	3	-	N	S	-	-	-	3	-		E	4	1	2	-	-		W	4	1	2	-	-		<p><b>8</b></p> <p>K4 76 AQ932 A743</p> <p>AQT3 QJ43 K5 KJ8</p> <p>13 16 8 3</p> <p>9875 82 JT874 Q6</p> <p>Dir: W Vul: None</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>2</td><td>-</td><td>4</td><td>3</td><td>-</td><td></td></tr> <tr><td>W</td><td>3</td><td>-</td><td>4</td><td>3</td><td>2</td><td></td></tr> </table>	N	-	3	-	-	-	N	S	-	3	-	-	-		E	2	-	4	3	-		W	3	-	4	3	2		<p><b>9</b></p> <p>9853 AQ82 AT532</p> <p>85 AKQJT742 3 84</p> <p>10 10 9 11</p> <p>AQJT943 J654 QJ</p> <p>Dir: N Vul: EW</p> <table border="1"> <tr><td>N</td><td>3</td><td>4</td><td>-</td><td>5</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>4</td><td>-</td><td>4</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>3</td><td>-</td><td>3</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>4</td><td>-</td><td>3</td><td></td></tr> </table>	N	3	4	-	5	-	N	S	2	4	-	4	-		E	-	-	3	-	3		W	-	-	4	-	3	
N	-	-	-	3	-	N																																																																																
S	-	-	-	3	-																																																																																	
E	4	1	2	-	-																																																																																	
W	4	1	2	-	-																																																																																	
N	-	3	-	-	-	N																																																																																
S	-	3	-	-	-																																																																																	
E	2	-	4	3	-																																																																																	
W	3	-	4	3	2																																																																																	
N	3	4	-	5	-	N																																																																																
S	2	4	-	4	-																																																																																	
E	-	-	3	-	3																																																																																	
W	-	-	4	-	3																																																																																	
<p><b>10</b></p> <p>KJ52 Q8543 2 AKQ</p> <p>T T A9765 987642</p> <p>15 4 6 15</p> <p>AQ963 A2 KQT T53</p> <p>Dir: E Vul: All</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>2</td><td>5</td><td>5</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>2</td><td>5</td><td>5</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	5	5	N	S	2	-	2	5	5		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>11</b></p> <p>J985 8 9 QT98652</p> <p>KT3 Q742 QJ542 4</p> <p>3 8 13 16</p> <p>72 AKJ53 763 AKJ</p> <p>Dir: S Vul: None</p> <table border="1"> <tr><td>N</td><td>4</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>3</td><td>1</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>3</td><td>1</td><td>2</td><td>-</td><td></td></tr> </table>	N	4	-	-	-	-	N	S	4	-	-	-	-		E	-	3	1	2	-		W	-	3	1	2	-		<p><b>12</b></p> <p>QT9 KJ62 AK QJ62</p> <p>652 85 J842 AKT8</p> <p>16 8 12 4</p> <p>KJ8 973 T765 974</p> <p>Dir: W Vul: NS</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>3</td><td>1</td><td>2</td><td>2</td><td></td></tr> <tr><td>W</td><td>1</td><td>3</td><td>2</td><td>2</td><td>2</td><td></td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	1	3	1	2	2		W	1	3	2	2	2	
N	2	-	2	5	5	N																																																																																
S	2	-	2	5	5																																																																																	
E	-	-	-	-	-																																																																																	
W	-	-	-	-	-																																																																																	
N	4	-	-	-	-	N																																																																																
S	4	-	-	-	-																																																																																	
E	-	3	1	2	-																																																																																	
W	-	3	1	2	-																																																																																	
N	-	-	-	-	-	N																																																																																
S	-	-	-	-	-																																																																																	
E	1	3	1	2	2																																																																																	
W	1	3	2	2	2																																																																																	
<p><b>13</b></p> <p>T AJ3 AKQ54 J975</p> <p>J854 754 T632 KT</p> <p>15 4 6 15</p> <p>AQ32 Q9 J9 AQ643</p> <p>Dir: N Vul: All</p> <table border="1"> <tr><td>N</td><td>6</td><td>6</td><td>3</td><td>3</td><td>6</td><td>N</td></tr> <tr><td>S</td><td>6</td><td>5</td><td>3</td><td>2</td><td>5</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	6	6	3	3	6	N	S	6	5	3	2	5		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>14</b></p> <p>A52 7654 8742 J3</p> <p>KQJ874 AK3 QJ A6</p> <p>5 20 4 11</p> <p>9 JT2 AK65 KT942</p> <p>Dir: E Vul: None</p> <table border="1"> <tr><td>N</td><td>1</td><td>1</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>1</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>3</td><td>3</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>3</td><td>2</td><td></td></tr> </table>	N	1	1	-	-	-	N	S	1	1	-	-	-		E	-	-	1	3	3		W	-	-	1	3	2		<p><b>15</b></p> <p>J73 J93 T2 T9862</p> <p>K6 Q65 AKQ763 54</p> <p>2 14 19 5</p> <p>842 8742 98 AJ73</p> <p>Dir: S Vul: NS</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>3</td><td>6</td><td>4</td><td>6</td><td>6</td><td></td></tr> <tr><td>W</td><td>3</td><td>6</td><td>4</td><td>6</td><td>6</td><td></td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	3	6	4	6	6		W	3	6	4	6	6	
N	6	6	3	3	6	N																																																																																
S	6	5	3	2	5																																																																																	
E	-	-	-	-	-																																																																																	
W	-	-	-	-	-																																																																																	
N	1	1	-	-	-	N																																																																																
S	1	1	-	-	-																																																																																	
E	-	-	1	3	3																																																																																	
W	-	-	1	3	2																																																																																	
N	-	-	-	-	-	N																																																																																
S	-	-	-	-	-																																																																																	
E	3	6	4	6	6																																																																																	
W	3	6	4	6	6																																																																																	
<p><b>16</b></p> <p>T9765 97 T6 QT53</p> <p>AJ QT532 AK7 AJ4</p> <p>2 19 3 16</p> <p>KQ43 AK86 J3 K82</p> <p>Dir: W Vul: EW</p> <table border="1"> <tr><td>N</td><td>3</td><td>-</td><td>-</td><td>3</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>-</td><td>3</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>2</td><td>1</td><td>-</td><td>2</td><td></td></tr> <tr><td>W</td><td>-</td><td>2</td><td>1</td><td>-</td><td>2</td><td></td></tr> </table>	N	3	-	-	3	-	N	S	3	-	-	3	-		E	-	2	1	-	2		W	-	2	1	-	2		<p><b>17</b></p> <p>T6 K98 Q982 JT82</p> <p>K9872 JT3 K 9653</p> <p>6 7 13 14</p> <p>QJ4 764 AT3 AK74</p> <p>Dir: N Vul: None</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>-</td><td>1</td><td></td></tr> <tr><td>E</td><td>-</td><td>1</td><td>2</td><td>3</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>1</td><td>2</td><td>3</td><td>-</td><td></td></tr> </table>	N	1	-	-	-	1	N	S	1	-	-	-	1		E	-	1	2	3	-		W	-	1	2	3	-		<p><b>18</b></p> <p>Q743 AJ862 AQJ4</p> <p>J8 K93 832 T7632</p> <p>14 4 12 10</p> <p>AK9 74 T975 K854</p> <p>Dir: E Vul: NS</p> <table border="1"> <tr><td>N</td><td>-</td><td>4</td><td>3</td><td>3</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>3</td><td>3</td><td>2</td><td></td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table>	N	-	4	3	3	2	N	S	-	4	3	3	2		E	1	-	-	-	-		W	1	-	-	-	-	
N	3	-	-	3	-	N																																																																																
S	3	-	-	3	-																																																																																	
E	-	2	1	-	2																																																																																	
W	-	2	1	-	2																																																																																	
N	1	-	-	-	1	N																																																																																
S	1	-	-	-	1																																																																																	
E	-	1	2	3	-																																																																																	
W	-	1	2	3	-																																																																																	
N	-	4	3	3	2	N																																																																																
S	-	4	3	3	2																																																																																	
E	1	-	-	-	-																																																																																	
W	1	-	-	-	-																																																																																	

<p><b>19</b></p> <p>9853 AJ K75 K876</p> <p>AK 985432 AJ98 A</p> <p>11 16 7 6</p> <p>QT72 T7 QT62 QT3</p> <p>J64 KQ6 43 J9542</p> <p>N - - - N S - - - 1 - E 1 1 4 - 3 W 1 1 4 - 3</p> <p><i>Dir: S</i> <i>Vul: EW</i></p>	<p><b>20</b></p> <p>K65 Q3 987 QJT97</p> <p>3 JT9865 43 A654</p> <p>8 5 10 17</p> <p>J8 AK4 AKQ62 832</p> <p>AQT9742 72 JT5 K</p> <p>N 3 2 - - 3 S 2 2 - - 3 E - - 1 1 - W - - 1 1 -</p> <p><i>Dir: W</i> <i>Vul: All</i></p>	<p><b>21</b></p> <p>A98754 A 87 AKQ6</p> <p>3 T942 T43 JT975</p> <p>17 1 11 11</p> <p>J62 KQ753 KQ9 82</p> <p>KQT J86 AJ652 43</p> <p>N 3 2 3 4 3 S 2 2 3 4 3 E - - - - W - - - -</p> <p><i>Dir: N</i> <i>Vul: NS</i></p>
<p><b>22</b></p> <p>KT64 KQ6 7 Q8754</p> <p>A987 JT2 Q653 JT</p> <p>10 8 9 13</p> <p>QJ5 A9753 KT2 K2</p> <p>32 84 AJ984 A963</p> <p>N 2 - 3 3 1 S 2 - 3 3 1 E - 2 - - - W - 2 - - -</p> <p><i>Dir: E</i> <i>Vul: EW</i></p>	<p><b>23</b></p> <p>QT863 AQ6 T53 K2</p> <p>9 KT86 AKJ97 643</p> <p>11 11 9 9</p> <p>AK74 97432 8 QT7</p> <p>J52 J Q642 AJ985</p> <p>N - - 3 4 1 S - - 3 4 1 E 2 3 - - - W 2 3 - - -</p> <p><i>Dir: S</i> <i>Vul: All</i></p>	<p><b>24</b></p> <p>K KJT85 Q65 QT86</p> <p>AQT7652 A2 8 A54</p> <p>11 14 7 8</p> <p>J98 63 A97432 K7</p> <p>43 Q974 KJT J932</p> <p>N - 2 - - - S - 2 - - - E 2 - 1 3 4 W 2 - 1 3 4</p> <p><i>Dir: W</i> <i>Vul: None</i></p>
<p><b>25</b></p> <p>A6 KJ32 A543 J73</p> <p>KJ32 9 KQT762 98</p> <p>13 9 11 7</p> <p>T984 QT754 J98 A</p> <p>Q75 A86</p> <p>KQT6542</p> <p>N - - 3 - - S - - 2 - - E 4 1 - 2 - W 4 1 - 2 -</p> <p><i>Dir: N</i> <i>Vul: EW</i></p>		

HCP for N/S/E/W - Avg HCP: 10.20 / 10.32 / 9.04 / 10.44, Voids: 2 / 1 / 1 / 0, Singletons: 8 / 5 / 8 / 13, 7+ card suits: 1 / 1 / 3 / 2