

**1** ♠ K64 Dir: N  
♥ K42 Vul: None  
♦ 73  
♣ A9763

♠ AJ72 ♠ Q85  
♥ Q8 ♥ AJ973  
♦ J852 ♦ A964  
♣ T85 ♣ 2

♠	N	1	-	-	-	1
♠	S	1	-	-	-	1
♠	E	-	3	2	2	-
♠	W	-	3	2	2	-

10 ♠ T93  
8 11 ♥ T65  
11 ♠ KQT  
♣ KQJ4

**2** ♠ KQJ6 Dir: E  
♥ AK8 Vul: NS  
♦ K3  
♣ A943

♠ 9743 ♠ 52  
♥ QJT5 ♥ 76  
♦ 765 ♦ AQT2  
♣ 86 ♣ KQJ52

♠	N	2	2	3	3	2
♠	S	1	2	3	3	2
♠	E	-	-	-	-	-
♠	W	-	-	-	-	-

20 ♠ AT8  
3 12 ♥ 9432  
5 ♠ J984  
♣ T7

**3** ♠ 85 Dir: S  
♥ JT5 Vul: EW  
♦ J764  
♣ Q532

♠ JT2 ♠ AKQ9  
♥ AQ9 ♥ 764  
♦ 9832 ♦ AKQT5  
♣ T76 ♣ 9

♠	N	2	-	-	-	-
♠	S	2	-	-	-	-
♠	E	-	5	1	4	2
♠	W	-	5	1	4	2

4 ♠ T643  
7 18 ♥ K832  
11 ♠ AKJ84

**4** ♠ 3 Dir: W  
♥ JT62 Vul: All  
♦ J985  
♣ QT42

♠ K75 ♠ JT862  
♥ AQ95 ♥ 73  
♦ KT3 ♦ Q42  
♣ J97 ♣ A86

♠	N	1	1	1	-	1
♠	S	1	1	1	-	1
♠	E	-	2	2	-	1
♠	W	-	2	2	-	1

4 ♠ AQ94  
13 7 ♥ K84  
16 ♠ A76  
♣ K53

**5** ♠ 32 Dir: N  
♥ AQ982 Vul: NS  
♦ T75  
♣ J95

♠ QJT8654 ♠ 7  
♥ 4 ♥ JT753  
♦ AK4 ♦ Q963  
♣ A4 ♣ QT3

♠	N	1	-	-	-	-
♠	S	1	-	-	-	-
♠	E	-	2	1	3	-
♠	W	-	2	1	3	-

7 ♠ AK9  
14 5 ♥ K6  
14 ♠ J82  
♣ K8762

**6** ♠ 3 Dir: E  
♥ J95 Vul: EW  
♦ KQJ5432  
♣ 76

♠ JT762 ♠ 984  
♥ 63 ♥ AKT842  
♦ 87 ♦ 96  
♣ QJ95 ♣ A4

♠	N	2	4	1	-	4
♠	S	2	4	1	-	4
♠	E	-	-	-	-	1
♠	W	-	-	-	-	1

7 ♠ AKQ5  
4 11 ♥ Q7  
18 ♠ AT  
♣ KT832

**7** ♠ JT9653 Dir: S  
♥ KJ7 Vul: All  
♦ 9  
♣ JT8

♠ AQ8 ♠ K  
♥ Q3 ♥ AT82  
♦ AK8753 ♦ J42  
♣ 52 ♣ Q9764

♠	N	-	-	-	1	-
♠	S	-	-	-	1	-
♠	E	2	4	2	-	4
♠	W	3	4	2	-	4

6 ♠ 742  
15 10 ♥ 9654  
9 ♠ QT6  
♣ AK3

**8** ♠ Q7643 Dir: W  
♥ J43 Vul: None  
♦ A862  
♣ 4

♠ J92 ♠ T5  
♥ A92 ♥ KT876  
♦ 943 ♦ JT75  
♣ T962 ♣ 85

♠	N	5	4	2	5	5
♠	S	5	4	2	5	5
♠	E	-	-	-	-	-
♠	W	-	-	-	-	-

7 ♠ AK8  
5 4 ♥ Q5  
24 ♠ KQ  
♣ AKQJ73

**9** ♠ KQT53 Dir: N  
♥ 865 Vul: EW  
♦ T  
♣ A952

♠ J874 ♠ A9  
♥ T73 ♥ AKQ2  
♦ QJ53 ♦ K82  
♣ K4 ♣ QJT8

♠	N	-	-	-	-	-
♠	S	-	-	-	-	-
♠	E	2	3	4	1	3
♠	W	2	3	4	1	3

9 ♠ 62  
7 19 ♥ J94  
5 ♠ A9764  
♣ 763

**10** ♠ J54 Dir: E  
♥ K62 Vul: All  
♦ J9874  
♣ J5

♠ T83 ♠ AQ62  
♥ A93 ♥ T5  
♦ T652 ♦ AQ3  
♣ AQT ♣ K842

♠	N	-	-	-	-	-
♠	S	-	-	-	-	-
♠	E	3	2	2	3	2
♠	W	3	2	2	3	2

6 ♠ K97  
10 15 ♥ QJ874  
9 ♠ K  
♣ 9763

**11** ♠ Q973 Dir: S  
♥ Q87 Vul: None  
♦ 84  
♣ JT72

♠ K642 ♠ AJT5  
♥ 932 ♥ 65  
♦ 652 ♦ KT73  
♣ AK4 ♣ 965

♠	N	2	1	3	-	1
♠	S	2	1	4	-	1
♠	E	-	-	-	1	-
♠	W	-	-	-	-	-

5 ♠ 8  
10 8 ♥ AKJT4  
17 ♠ AQJ9  
♣ Q83

**12** ♠ AJ3 Dir: W  
♥ Q9872 Vul: NS  
♦ T7  
♣ KT4

♠ T85 ♠ 9764  
♥ J5 ♥ 643  
♦ A52 ♦ 98  
♣ J9832 ♣ AQ76

♠	N	-	5	5	3	3
♠	S	-	5	5	3	1
♠	E	1	-	-	-	-
♠	W	1	-	-	-	-

10 ♠ KQ2  
6 6 ♥ AKT  
18 ♠ KQJ643  
♣ 5

**13** ♠ AK9875 Dir: N  
♥ T4 Vul: All  
♦ A4  
♣ 654

♠ T ♠ Q6  
♥ 753 ♥ J982  
♦ 753 ♦ JT982  
♣ AJT932 ♣ KQ

♠	N	1	2	4	4	1
♠	S	1	2	4	4	1
♠	E	-	-	-	-	-
♠	W	-	-	-	-	-

11 ♠ J432  
5 9 ♥ AKQ6  
15 ♠ KQ6  
♣ 87

**14** ♠ KJT9754 Dir: E  
♥ KJ7 Vul: None  
♦ 75  
♣ 2

♠ A82 ♠ Q6  
♥ Q642 ♥ T3  
♦ T92 ♦ KQJ63  
♣ T94 ♣ KJ63

♠	N	2	1	4	5	2
♠	S	2	1	4	5	2
♠	E	-	-	-	-	-
♠	W	-	-	-	-	-

8 ♠ 3  
6 12 ♥ A985  
14 ♠ A84  
♣ AQ875

**15** ♠ T2 Dir: S  
♥ 32 Vul: NS  
♦ T32  
♣ AKJ762

♠ AQ94 ♠ KJ753  
♥ K54 ♥ T96  
♦ Q974 ♦ A86  
♣ Q9 ♣ T3

♠	N	2	-	2	-	1
♠	S	2	-	2	-	1
♠	E	-	2	-	2	-
♠	W	-	2	-	2	-

8 ♠ 86  
13 8 ♥ AQJ87  
11 ♠ KJ5  
♣ 854

**16** ♠ JT542 Dir: W  
♥ 82 Vul: EW  
♦ 82  
♣ KJ94

♠ 9 ♠ Q876  
♥ J ♥ AT973  
♦ KJ96543 ♦ Q  
♣ Q872 ♣ A53

♠	N	-	-	2	3	2
♠	S	-	-	2	3	2
♠	E	-	3	-	-	-
♠	W	1	3	-	-	-

5 ♠ AK3  
7 12 ♥ KQ654  
16 ♠ AT7  
♣ T6

**17** ♠ QT862 Dir: N  
♥ 6 Vul: None  
♦ A2  
♣ J9872

♠ J5 ♠ 73  
♥ JT432 ♥ AK9875  
♦ JT764 ♦ Q8  
♣ 3 ♣ K64

♠	N	6	2	-	6	1
♠	S	6	2	-	6	1
♠	E	-	-	2	-	-
♠	W	-	-	2	-	-

7 ♠ AK94  
3 12 ♥ Q  
18 ♠ K953  
♣ AQT5

**18** ♠ J7 Dir: E  
♥ 732 Vul: NS  
♦ J8732  
♣ T52

♠ K95 ♠ T6432  
♥ K6 ♥ A85  
♦ 95 ♦ AKT6  
♣ Q87643 ♣ 9

♠	N	-	-	1	-	-
♠	S	-	-	1	-	-
♠	E	2	1	-	2	-
♠	W	2	1	-	2	-

2 ♠ AQ8  
8 11 ♥ QJT94  
19 ♠ Q4  
♣ AKJ

<p><b>19</b></p> <p>♠ AT4 ♥ T85 ♦ 865 ♣ KQ86</p> <p>♠ 875 ♥ A762 ♦ 732 ♣ A43</p> <p>9 8 13 10</p> <p>♠ 3 ♥ KQ43 ♦ AKT9 ♣ JT92</p> <p>♠ KQJ962 ♥ J9 ♦ QJ4 ♣ 75</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>2</td><td>2</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>2</td><td>3</td><td>-</td></tr> </table> <p>Dir: S Vul: EW</p>	♠	♦	♥	♣	N	N	-	-	-	2	S	-	-	-	2	E	2	2	3	-	W	2	2	3	-	<p><b>20</b></p> <p>♠ Q ♥ 2 ♦ QJT865 ♣ KQJT5</p> <p>♠ A84 ♥ T63 ♦ A942 ♣ A63</p> <p>11 12 12 5</p> <p>♠ T3 ♥ AKQ754 ♦ K ♣ 9742</p> <p>♠ KJ97652 ♥ J98 ♦ 73 ♣ 8</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>4</td><td>1</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>4</td><td>1</td></tr> </table> <p>Dir: W Vul: All</p>	♠	♦	♥	♣	N	N	-	1	-	-	S	-	1	-	-	E	2	-	4	1	W	2	-	4	1	<p><b>21</b></p> <p>♠ 9764 ♥ T8 ♦ KT654 ♣ 97</p> <p>♠ 8532 ♥ 92 ♦ 872 ♣ AT65</p> <p>3 4 20 13</p> <p>♠ AKQJ ♥ AKQJ43 ♦ 9 ♣ 42</p> <p>♠ T ♥ 765 ♦ AQJ3 ♣ KQJ83</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>5</td><td>5</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>5</td><td>5</td></tr> </table> <p>Dir: N Vul: NS</p>	♠	♦	♥	♣	N	N	-	3	-	-	S	-	3	-	-	E	-	-	5	5	W	-	-	5	5
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S	-	3	-	-																																																																									
E	-	-	5	5																																																																									
W	-	-	5	5																																																																									
<p><b>22</b></p> <p>♠ T95 ♥ A8732 ♦ T7 ♣ T86</p> <p>♠ AK72 ♥ KJ9 ♦ 83 ♣ J543</p> <p>4 12 12 12</p> <p>♠ Q6 ♥ 54 ♦ AKJ9542 ♣ Q9</p> <p>♠ J843 ♥ QT6 ♦ Q6 ♣ AK72</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>4</td><td>2</td><td>3</td></tr> <tr><td>W</td><td>3</td><td>4</td><td>2</td><td>3</td></tr> </table> <p>Dir: E Vul: EW</p>	♠	♦	♥	♣	N	N	-	-	-	-	S	-	-	-	-	E	3	4	2	3	W	3	4	2	3	<p><b>23</b></p> <p>♠ J53 ♥ AKJ5 ♦ K62 ♣ Q62</p> <p>♠ T6 ♥ ♦ QT854 ♣ KT8743</p> <p>14 5 10 11</p> <p>♠ AK4 ♥ Q98764 ♦ J93 ♣ 9</p> <p>♠ Q9872 ♥ T32 ♦ A7 ♣ AJ5</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>3</td></tr> <tr><td>E</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> </table> <p>Dir: S Vul: All</p>	♠	♦	♥	♣	N	N	-	-	3	2	S	-	-	3	3	E	1	2	-	-	W	1	2	-	-	<p><b>24</b></p> <p>♠ K862 ♥ A73 ♦ Q2 ♣ K865</p> <p>♠ Q54 ♥ J54 ♦ KT ♣ QT432</p> <p>12 8 6 14</p> <p>♠ AJ93 ♥ T98 ♦ 9763 ♣ J7</p> <p>♠ T7 ♥ KQ62 ♦ AJ854 ♣ A9</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>N</td></tr> <tr><td>N</td><td>1</td><td>4</td><td>4</td><td>3</td></tr> <tr><td>S</td><td>1</td><td>4</td><td>4</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>Dir: W Vul: None</p>	♠	♦	♥	♣	N	N	1	4	4	3	S	1	4	4	3	E	-	-	-	-	W	-	-	-	-
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E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
<p><b>25</b></p> <p>♠ 876432 ♥ AQ5 ♦ 7 ♣ K54</p> <p>♠ T95 ♥ T843 ♦ KJ8 ♣ J72</p> <p>9 5 12 14</p> <p>♠ AQJ ♥ J6 ♦ T953 ♣ AT98</p> <p>♠ K ♥ K972 ♦ AQ642 ♣ Q63</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>N</td></tr> <tr><td>N</td><td>1</td><td>1</td><td>2</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>2</td></tr> </table> <p>Dir: N Vul: EW</p>	♠	♦	♥	♣	N	N	1	1	2	2	S	-	-	2	2	E	-	-	-	2	W	-	-	-	2	<p><b>26</b></p> <p>♠ K4 ♥ 865 ♦ K973 ♣ K762</p> <p>♠ QT5 ♥ AKQ9732 ♦ A ♣ T3</p> <p>9 15 3 13</p> <p>♠ 93 ♥ T ♦ T854 ♣ QJ9854</p> <p>♠ AJ8762 ♥ J4 ♦ QJ62 ♣ A</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>3</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>2</td><td>-</td></tr> </table> <p>Dir: E Vul: All</p>	♠	♦	♥	♣	N	N	-	2	-	3	S	-	2	-	3	E	2	-	2	-	W	2	-	2	-	<p><b>27</b></p> <p>♠ K74 ♥ T9 ♦ KT764 ♣ KT6</p> <p>♠ 965 ♥ KJ842 ♦ J2 ♣ 942</p> <p>9 5 17 9</p> <p>♠ AJT32 ♥ AQ ♦ AQ85 ♣ 87</p> <p>♠ Q8 ♥ 7653 ♦ 93 ♣ AQJ53</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♣</td><td>N</td></tr> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>3</td><td>4</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>3</td><td>4</td></tr> </table> <p>Dir: S Vul: None</p>	♠	♦	♥	♣	N	N	1	-	-	-	S	1	-	-	-	E	-	1	3	4	W	-	1	3	4
♠	♦	♥	♣	N																																																																									
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S	-	-	2	2																																																																									
E	-	-	-	2																																																																									
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♠	♦	♥	♣	N																																																																									
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S	-	2	-	3																																																																									
E	2	-	2	-																																																																									
W	2	-	2	-																																																																									
♠	♦	♥	♣	N																																																																									
N	1	-	-	-																																																																									
S	1	-	-	-																																																																									
E	-	1	3	4																																																																									
W	-	1	3	4																																																																									

HCP for N/S/E/W - Avg HCP: 8.00 / 13.00 / 10.93 / 8.07, Voids: 0 / 1 / 0 / 1, Singletons: 10 / 9 / 11 / 6, 7+ card suits: 2 / 1 / 1 / 3