

**1** ♠ AJ8653 Dir: N  
♥ J75 Vul: None  
♠ 9653

♠ QT42  
♥ 6  
♦ J6  
♣ AQ8742

6  
9 19  
6

♠ K  
♥ T843  
♦ T87542  
♣ KT

♠ 97  
♥ AKQ92  
♦ AKQ93  
♣ J

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

**2** ♠ T975 Dir: E  
♥ AKT82 Vul: NS  
♦ J3  
♣ A8

♠ J6  
♥ J53  
♦ 982  
♣ K9543

12  
5 13  
10

♠ AK84  
♥ 974  
♦ 74  
♣ QJT7

♠ Q32  
♥ Q6  
♦ AKQT65  
♣ 62

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

**3** ♠ A98 Dir: S  
♥ Q9 Vul: EW  
♦ T9  
♣ KQ8643

♠ 753  
♥ J7  
♦ KQ7654  
♣ T5

11  
6 16  
7

♠ KT42  
♥ 862  
♦ A83  
♣ 972

♠ QJ6  
♥ AKT543  
♦ J2  
♣ AJ

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

**4** ♠ 753 Dir: W  
♥ 983 Vul: All  
♦ J6  
♣ A6532

♠ K82  
♥ KQ72  
♦ 9843  
♣ T9

5  
8 12  
15

♠ QJT6  
♥ AT5  
♦ AQT5  
♣ Q8

♠ A94  
♥ J64  
♦ K72  
♣ KJ74

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| ♠ | ♠ | ♠ | ♠ | ♠ | N |
| N | - | - | - | 1 | - |
| S | - | - | - | 1 | - |
| E | - | - | 1 | - | - |
| W | - | - | - | - | - |

**5** ♠ Q5 Dir: N  
♥ QT52 Vul: NS  
♦ AJ972  
♣ 52

♠ AJ962  
♥ 86  
♦ 865  
♣ KQ9

9  
10 9  
12

♠ 8  
♥ A7  
♦ KT43  
♣ AJ8764

♠ KT743  
♥ KJ943  
♦ Q  
♣ T3

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

**6** ♠ QJ9853 Dir: E  
♥ KT962 Vul: EW  
♦ T3  
♣

♠ 76  
♥ 7  
♦ J87  
♣ AKQJ743

6  
11 15  
8

♠ A42  
♥ Q53  
♦ Q52  
♣ 9862

♠ KT  
♥ AJ84  
♦ AK964  
♣ T5

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| ♠ | ♠ | ♠ | ♠ | ♠ | N |
| N | - | - | 3 | 2 | - |
| S | - | - | 3 | 2 | - |
| E | 5 | 2 | - | - | 5 |
| W | 4 | 3 | - | - | 1 |

**7** ♠ AKT87 Dir: S  
♥ QT954 Vul: All  
♦ 8  
♣ 74

♠ 65  
♥ AJ  
♦ AKQ963  
♣ J65

9  
15 8  
8

♠ Q9  
♥ 8763  
♦ JT52  
♣ KQ3

♠ J432  
♥ K2  
♦ 74  
♣ AT982

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

**8** ♠ A654 Dir: W  
♥ 942 Vul: None  
♦ A7  
♣ QT98

♠ J7  
♥ AT63  
♦ T542  
♣ AJ2

10  
10 7  
13

♠ K3  
♥ KQ875  
♦ KQ8  
♣ 763

♠ QT982  
♥ J  
♦ J963  
♣ K54

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

**9** ♠ KQ6 Dir: N  
♥ A7 Vul: EW  
♦ J42  
♣ KQJ82

♠ T9872  
♥ 982  
♦ 6  
♣ T965

16  
0 4  
20

♠ A  
♥ K65  
♦ AKQT983  
♣ A3

♠ J543  
♥ QJT43  
♦ 75  
♣ 74

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| ♠ | ♠ | ♠ | ♠ | ♠ | N |
| N | 7 | 7 | 3 | 3 | 7 |
| S | 7 | 7 | 3 | 3 | 7 |
| E | - | - | - | - | - |
| W | - | - | - | - | - |

**10** ♠ 654 Dir: E  
♥ QJ42 Vul: All  
♦ K765  
♣ T5

♠ AK8  
♥ A97  
♦ 32  
♣ KQJ43

6  
17 8  
9

♠ QJ9  
♥ T8653  
♦ Q9  
♣ A96

♠ T732  
♥ K  
♦ AJT84  
♣ 872

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

**11** ♠ K3 Dir: S  
♥ KQ86 Vul: None  
♦ 86  
♣ AQ853

♠ J964  
♥ 4  
♦ JT74  
♣ T962

14  
2 11  
13

♠ AQT82  
♥ J97  
♦ KQ32  
♣ J

♠ 75  
♥ AT532  
♦ A95  
♣ K74

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

**12** ♠ AK973 Dir: W  
♥ J8 Vul: NS  
♦ KT74  
♣ Q8

♠ QT82  
♥ 97  
♦ 8632  
♣ J62

13  
3 5  
19

♠ 4  
♥ AKT62  
♦ AJ  
♣ AK754

♠ J65  
♥ Q543  
♦ Q95  
♣ T93

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| ♠ | ♠ | ♠ | ♠ | ♠ | N |
| N | 7 | 7 | 7 | 5 | 7 |
| S | 7 | 7 | 7 | 5 | 7 |
| E | - | - | - | - | - |
| W | - | - | - | - | - |

**13** ♠ JT9873 Dir: N  
♥ QT7 Vul: All  
♦ 743  
♣ 9

♠ AK  
♥ AJ643  
♦ A2  
♣ J654

3  
17 4  
16

♠ Q42  
♥ 52  
♦ KQT8  
♣ AKQ2

♠ 65  
♥ K98  
♦ J965  
♣ T873

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

**14** ♠ T74 Dir: E  
♥ 984 Vul: None  
♦ A8  
♣ JT852

♠ A9652  
♥ 2  
♦ J4  
♣ AQ763

5  
11 9  
15

♠ K3  
♥ AQT753  
♦ K32  
♣ K4

♠ QJ8  
♥ KJ6  
♦ QT9765  
♣ 9

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

**15** ♠ A76 Dir: S  
♥ T42 Vul: NS  
♦ Q6  
♣ KQJ84

♠ KT8  
♥ J3  
♦ AJ43  
♣ AT93

12  
13 10  
5

♠ Q5432  
♥ 965  
♦ K972  
♣ 2

♠ J9  
♥ AKQ87  
♦ T85  
♣ 765

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

**16** ♠ AQ75 Dir: W  
♥ 962 Vul: EW  
♦ 732  
♣ KQ4

♠ JT986  
♥ JT  
♦ A  
♣ AJT72

11  
11 12  
6

♠ K  
♥ 854  
♦ KT9864  
♣ 963

♠ 432  
♥ AKQ73  
♦ QJ5  
♣ 85

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

**17** ♠ J8 Dir: N  
♥ A43 Vul: None  
♦ K  
♣ AJT8765

♠ 62  
♥ 9652  
♦ A8542  
♣ 43

13  
4 9  
14

♠ AQ5  
♥ QT7  
♦ QJT97  
♣ K9

♠ KT9743  
♥ KJ8  
♦ 63  
♣ Q2

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| ♠ | ♠ | ♠ | ♠ | ♠ | N |
| N | 6 | 6 | 4 | 2 | 6 |
| S | 5 | 5 | 4 | 1 | 5 |
| E | - | - | - | - | - |
| W | - | - | - | - | - |

**18** ♠ A5 Dir: E  
♥ KJ753 Vul: NS  
♦ J87  
♣ J54

♠ 7632  
♥ 96  
♦ K2  
♣ AKT82

10  
10 6  
14

♠ KJ8  
♥ AQT84  
♦ AT963  
♣

♠ QT94  
♥ 2  
♦ Q54  
♣ Q9763

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| ♠ | ♠ | ♠ | ♠ | ♠ | N |
| N | - | 5 | 6 | - | 2 |
| S | - | 5 | 6 | - | 2 |
| E | 2 | - | - | 1 | - |
| W | 2 | - | - | 1 | - |

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| <p><b>19</b> ♠ Q6<br/>♥ AT86542<br/>♦ A532<br/>♣ JT984</p> <p>Dir: S<br/>Vul: EW</p> <p>♥ J87<br/>♦ Q<br/>♣ KJ74</p> <p>♠ AQ632<br/>♥ KT532<br/>♦ 3<br/>♣ T9</p> <p>10 ♠ K75<br/>8 ♠ A94<br/>9 ♠ KJ97<br/>13 ♠ Q86</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>2</td><td>5</td><td>-</td><td>-</td><td>4</td></tr> <tr><td>S</td><td>1</td><td>4</td><td>-</td><td>-</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>3</td><td>-</td></tr> </table>        | ♣ | ♦ | ♥ | ♠ | N | N | 2 | 5 | - | - | 4 | S | 1 | 4 | - | - | 3 | E | - | - | 2 | 3 | - | W | - | - | 2 | 3 | - | <p><b>20</b> ♠ 4<br/>♥ 9843<br/>♦ KJ642<br/>♣ 432</p> <p>Dir: W<br/>Vul: All</p> <p>♠ AQJ93<br/>♥ Q752<br/>♦ A7<br/>♣ T7</p> <p>♠ KT2<br/>♥ KJ<br/>♦ Q98<br/>♣ AKJ96</p> <p>4 ♠ 8765<br/>13 ♠ AT6<br/>17 ♠ T53<br/>6 ♠ Q85</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>4</td><td>2</td><td>4</td><td>5</td><td>5</td></tr> <tr><td>W</td><td>4</td><td>2</td><td>4</td><td>5</td><td>5</td></tr> </table>                      | ♣ | ♦ | ♥ | ♠ | N | N | - | - | - | - | S | - | - | - | - | E | 4 | 2 | 4 | 5 | 5 | W | 4 | 2 | 4 | 5 | 5 | <p><b>21</b> ♠ 5<br/>♥ T95<br/>♦ AJ872<br/>♣ AQ65</p> <p>Dir: N<br/>Vul: NS</p> <p>♠ 982<br/>♥ J32<br/>♦ KT53<br/>♣ J72</p> <p>♠ AKQ<br/>♥ AK86<br/>♦ Q964<br/>♣ T4</p> <p>11 ♠ JT7643<br/>5 ♠ Q74<br/>18 ♠<br/>6 ♠ K983</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>3</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>1</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>1</td><td>-</td><td>1</td></tr> </table> | ♣ | ♦   | ♥ | ♠ | N | N | 3 | - | - | 2 | - | S | 3 | - | - | 2 | - | E | - | 1 | 1 | - | 1 | W | - | 1 | 1 | - | 1 |   |   |
| ♣   | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 2 | 5 | - | - | 4 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 1 | 4 | - | - | 3 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | - | 2 | 3 | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | - | 2 | 3 | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | 4 | 2 | 4 | 5 | 5 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | 4 | 2 | 4 | 5 | 5 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 3 | - | - | 2 | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 3 | - | - | 2 | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | 1 | 1 | - | 1 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | 1 | 1 | - | 1 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>22</b> ♠ KJ73<br/>♥ A74<br/>♦ KJ3<br/>♣ AQ7</p> <p>Dir: E<br/>Vul: EW</p> <p>♠ 98<br/>♥ KQ6<br/>♦ QT754<br/>♣ K54</p> <p>♠ Q4<br/>♥ T98<br/>♦ A92<br/>♣ JT932</p> <p>18 ♠ AT652<br/>10 ♠ J532<br/>7 ♠ 86<br/>5 ♠ 86</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>4</td><td>4</td><td>3</td></tr> <tr><td>S</td><td>-</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><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> | ♣ | ♦ | ♥ | ♠ | N | N | - | 1 | 4 | 4 | 3 | S | - | 1 | 4 | 4 | 3 | E | - | - | - | - | - | W | - | - | - | - | - | <p><b>23</b> ♠ KT54<br/>♥ 73<br/>♦ Q83<br/>♣ J763</p> <p>Dir: S<br/>Vul: All</p> <p>♠ Q972<br/>♥ AKJ92<br/>♦ T5<br/>♣ K4</p> <p>♠ A83<br/>♥ QT654<br/>♦ AJ4<br/>♣ 82</p> <p>6 ♠ J6<br/>13 ♠ 8<br/>11 ♠ K9762<br/>10 ♠ AQT95</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>2</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>4</td><td>2</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>4</td><td>2</td><td>2</td></tr> </table> | ♣ | ♦ | ♥ | ♠ | N | N | 2 | 2 | - | - | - | S | 2 | 2 | - | - | - | E | - | - | 4 | 2 | 2 | W | - | - | 4 | 2  | 2 | <p><b>24</b> ♠ J<br/>♥ J2<br/>♦ QT65<br/>♣ KT9863</p> <p>Dir: W<br/>Vul: None</p> <p>♠ 6<br/>♥ AQ973<br/>♦ AJ83<br/>♣ Q75</p> <p>♠ KQT4<br/>♥ K864<br/>♦ K2<br/>♣ AJ4</p> <p>7 ♠ A987532<br/>13 ♠ T5<br/>16 ♠ 974<br/>4 ♠ 2</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><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>4</td><td>6</td><td>2</td><td>6</td></tr> <tr><td>W</td><td>2</td><td>4</td><td>6</td><td>2</td><td>6</td></tr> </table> | ♣ | ♦ | ♥ | ♠ | N | N | - | - | - | - | - | S | - | - | - | - | - | E | 2 | 4 | 6 | 2 | 6 | W | 2 | 4 | 6 | 2 | 6 |
| ♣   | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | - | 1 | 4 | 4 | 3 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | - | 1 | 4 | 4 | 3 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 2 | 2 | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 2 | 2 | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | - | 4 | 2 | 2 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | - | 4 | 2 | 2 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | 2 | 4 | 6 | 2 | 6 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | 2 | 4 | 6 | 2 | 6 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| <p><b>25</b> ♠ KQ7<br/>♥ K64<br/>♦ K<br/>♣ AKJ972</p> <p>Dir: N<br/>Vul: EW</p> <p>♠ 9854<br/>♥ 5<br/>♦ AQ98764<br/>♣ 5</p> <p>♠ JT63<br/>♥ J8<br/>♦ T32<br/>♣ QT43</p> <p>19 ♠ A2<br/>6 ♠ AQT9732<br/>4 ♠ J5<br/>11 ♠ 86</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>4</td><td>-</td><td>6</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>6</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> </table> | ♣ | ♦ | ♥ | ♠ | N | N | 4 | - | 6 | - | - | S | 4 | - | 6 | - | - | E | - | 2 | - | - | - | W | - | 2 | - | - | - | <p><b>26</b> ♠ Q<br/>♥ AKJ653<br/>♦ 83<br/>♣ AJ95</p> <p>Dir: E<br/>Vul: All</p> <p>♠ T42<br/>♥ 98<br/>♦ AKT5<br/>♣ T632</p> <p>♠ A53<br/>♥ QT4<br/>♦ QJ642<br/>♣ Q4</p> <p>15 ♠ KJ9876<br/>7 ♠ 72<br/>11 ♠ 97<br/>7 ♠ K87</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>3</td><td>-</td><td>3</td><td>3</td><td>1</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>3</td><td>3</td><td>1</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 | N | 3 | - | 3 | 3 | 1 | S | 3 | - | 3 | 3 | 1 | E | - | 1 | - | - | - | W | - | 1 | - | -  | - | <p><b>27</b> ♠ K762<br/>♥ A9654<br/>♦ J854</p> <p>Dir: S<br/>Vul: None</p> <p>♠ 8763<br/>♥ 9853<br/>♦ 73<br/>♣ KT2</p> <p>♠ KQT9<br/>♥ QJ4<br/>♦ KQJ8<br/>♣ 63</p> <p>8 ♠ AJ542<br/>3 ♠ AT<br/>14 ♠ T2<br/>15 ♠ AQ97</p> <table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>4</td><td>3</td><td>1</td><td>1</td><td>1</td></tr> <tr><td>S</td><td>4</td><td>3</td><td>1</td><td>1</td><td>1</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 | N | 4 | 3 | 1 | 1 | 1 | S | 4 | 3 | 1 | 1 | 1 | E | - | - | - | - | - | W | - | - | - | - | - |
| ♣   | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 4 | - | 6 | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 4 | - | 6 | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | 2 | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | 2 | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 3 | - | 3 | 3 | 1 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 3 | - | 3 | 3 | 1 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | 1 | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | 1 | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| ♣   | ♦ | ♥ | ♠ | N |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| N   | 4 | 3 | 1 | 1 | 1 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| S   | 4 | 3 | 1 | 1 | 1 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| E   | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| W   | - | - | - | - | - |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |

HCP for N/S/E/W - Avg HCP: 9.96 / 10.63 / 10.52 / 8.89, Voids: 4 / 2 / 0 / 0, Singletons: 8 / 9 / 7 / 10, 7+ card suits: 2 / 3 / 0 / 2