

<p><b>1</b> KC64 6 J32 KJ732</p> <p>5 AT83 AK874 A96</p> <p>10 15 10 5</p> <p>Dir: N Vul: None</p> <p>A73 KJ972 65 Q84</p> <p>JT982 Q54 QT9 T5</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>5</td><td>6</td><td>-</td><td>3</td></tr> <tr><td>W</td><td>3</td><td>5</td><td>6</td><td>-</td><td>3</td></tr> </table>	N	-	-	-	1	-	S	-	-	-	1	-	E	3	5	6	-	3	W	3	5	6	-	3	<p><b>2</b> A983 963 K983 QJ</p> <p>52 KQ8 762 98763</p> <p>10 5 19 6</p> <p>Dir: E Vul: NS</p> <p>J64 JT5 54 AT542</p> <p>KQT7 A742 AQJT K</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>3</td><td>4</td><td>4</td><td>3</td><td>3</td></tr> <tr><td>W</td><td>3</td><td>4</td><td>4</td><td>3</td><td>3</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	3	4	4	3	3	W	3	4	4	3	3	<p><b>3</b> 4 J6 98764 QJT73</p> <p>QT96 AK QJ3 A962</p> <p>4 16 11 9</p> <p>Dir: S Vul: EW</p> <p>AJ873 T97 K52 K5</p> <p>K52 Q85432 AT 84</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>2</td><td>2</td><td>2</td><td>5</td><td>2</td></tr> <tr><td>E</td><td>2</td><td>2</td><td>1</td><td>5</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>2</td><td>1</td><td>5</td><td>2</td></tr> </table>	N	-	-	-	-	N	S	2	2	2	5	2	E	2	2	1	5	2	W	2	2	1	5	2
N	-	-	-	1	-																																																																					
S	-	-	-	1	-																																																																					
E	3	5	6	-	3																																																																					
W	3	5	6	-	3																																																																					
N	-	-	-	-	N																																																																					
S	-	-	-	-	-																																																																					
E	3	4	4	3	3																																																																					
W	3	4	4	3	3																																																																					
N	-	-	-	-	N																																																																					
S	2	2	2	5	2																																																																					
E	2	2	1	5	2																																																																					
W	2	2	1	5	2																																																																					
<p><b>4</b> J3 AK AJ853 AQT9</p> <p>T87652 QJ4 974 7</p> <p>19 3 5 13</p> <p>Dir: W Vul: All</p> <p>Q94 9632 T K8543</p> <p>AK T875 KQ62 J62</p> <table border="1"> <tr><td>N</td><td>4</td><td>6</td><td>4</td><td>1</td><td>6</td></tr> <tr><td>S</td><td>4</td><td>6</td><td>4</td><td>1</td><td>6</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	4	6	4	1	6	S	4	6	4	1	6	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>5</b> KJ84 KJ74 7654 2</p> <p>5 86 AKQT JT9854</p> <p>8 10 16 6</p> <p>Dir: N Vul: NS</p> <p>QT63 AT5 J AKQ63</p> <p>A972 Q932 9832 7</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>6</td><td>5</td><td>1</td><td>2</td><td>5</td></tr> <tr><td>W</td><td>6</td><td>5</td><td>1</td><td>2</td><td>5</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	6	5	1	2	5	W	6	5	1	2	5	<p><b>6</b> A8654 2 Q7543 T6</p> <p>93 JT65 A6 AK952</p> <p>6 12 4 18</p> <p>Dir: E Vul: EW</p> <p>JT72 743 92 QJ73</p> <p>KQ AKQ98 KJT8 84</p> <table border="1"> <tr><td>N</td><td>-</td><td>4</td><td>3</td><td>3</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>3</td><td>3</td><td>1</td></tr> <tr><td>E</td><td>1</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></tr> </table>	N	-	4	3	3	1	S	-	4	3	3	1	E	1	-	-	-	-	W	1	-	-	-	-
N	4	6	4	1	6																																																																					
S	4	6	4	1	6																																																																					
E	-	-	-	-	-																																																																					
W	-	-	-	-	-																																																																					
N	-	-	-	-	N																																																																					
S	-	-	-	-	-																																																																					
E	6	5	1	2	5																																																																					
W	6	5	1	2	5																																																																					
N	-	4	3	3	1																																																																					
S	-	4	3	3	1																																																																					
E	1	-	-	-	-																																																																					
W	1	-	-	-	-																																																																					
<p><b>7</b> AQ62 QT76 8 AQ87</p> <p>KT83 AJ942 K72 5</p> <p>14 11 5 10</p> <p>Dir: S Vul: All</p> <p>J7 853 JT963 KT9</p> <p>954 K AQ64 J6432</p> <table border="1"> <tr><td>N</td><td>5</td><td>1</td><td>1</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>5</td><td>1</td><td>1</td><td>3</td><td>2</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	5	1	1	3	2	S	5	1	1	3	2	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>8</b> JT76 J9 AJ64 AJ3</p> <p>Q4 Q63 KT875 KQ4</p> <p>12 12 9 7</p> <p>Dir: W Vul: None</p> <p>93 AK7542 Q8 965</p> <p>AK852 T8 92 T872</p> <table border="1"> <tr><td>N</td><td>3</td><td>-</td><td>-</td><td>3</td><td>1</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>-</td><td>3</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> </table>	N	3	-	-	3	1	S	3	-	-	3	1	E	-	1	2	-	-	W	-	1	2	-	-	<p><b>9</b> 75 QJ95 85 KQ954</p> <p>AK9 A87 Q6 AJT73</p> <p>8 18 7 7</p> <p>Dir: N Vul: EW</p> <p>Q T42 AJT7432 82</p> <p>JT86432 K63 K9 6</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>5</td><td>1</td><td>-</td><td>4</td></tr> <tr><td>W</td><td>2</td><td>5</td><td>1</td><td>-</td><td>4</td></tr> </table>	N	-	-	-	1	-	S	-	-	-	1	-	E	2	5	1	-	4	W	2	5	1	-	4
N	5	1	1	3	2																																																																					
S	5	1	1	3	2																																																																					
E	-	-	-	-	-																																																																					
W	-	-	-	-	-																																																																					
N	3	-	-	3	1																																																																					
S	3	-	-	3	1																																																																					
E	-	1	2	-	-																																																																					
W	-	1	2	-	-																																																																					
N	-	-	-	1	-																																																																					
S	-	-	-	1	-																																																																					
E	2	5	1	-	4																																																																					
W	2	5	1	-	4																																																																					
<p><b>10</b> 84 AT9862 QT7 J8</p> <p>AJ76 53 KJ2 KQ65</p> <p>7 14 13 6</p> <p>Dir: E Vul: All</p> <p>KQ9 KJ7 A9863 T9</p> <p>T532 Q4 54 A7432</p> <table border="1"> <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>3</td><td>4</td><td>1</td><td>4</td><td>4</td></tr> <tr><td>W</td><td>3</td><td>4</td><td>1</td><td>4</td><td>4</td></tr> </table>	N	-	-	-	-	-	S	-	-	-	-	-	E	3	4	1	4	4	W	3	4	1	4	4	<p><b>11</b> KJT93 983 KQ6 K8</p> <p>52 Q7 J98742 Q42</p> <p>12 5 8 15</p> <p>Dir: S Vul: None</p> <p>Q87 JT642 AT J53</p> <p>A64 AK5 63 AT976</p> <table border="1"> <tr><td>N</td><td>5</td><td>2</td><td>3</td><td>6</td><td>5</td></tr> <tr><td>S</td><td>5</td><td>2</td><td>3</td><td>6</td><td>5</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	5	2	3	6	5	S	5	2	3	6	5	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>12</b> T96 JT73 952 J64</p> <p>KQJ75 652 J7 Q92</p> <p>2 9 12 17</p> <p>Dir: W Vul: NS</p> <p>43 AKQ94 6 KT753</p> <p>A82 8 AKQT843 A8</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>-</td><td>-</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>-</td><td>3</td></tr> <tr><td>E</td><td>4</td><td>-</td><td>4</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>4</td><td>3</td><td>-</td></tr> </table>	N	-	3	-	-	3	S	-	3	-	-	3	E	4	-	4	3	-	W	4	-	4	3	-
N	-	-	-	-	-																																																																					
S	-	-	-	-	-																																																																					
E	3	4	1	4	4																																																																					
W	3	4	1	4	4																																																																					
N	5	2	3	6	5																																																																					
S	5	2	3	6	5																																																																					
E	-	-	-	-	-																																																																					
W	-	-	-	-	-																																																																					
N	-	3	-	-	3																																																																					
S	-	3	-	-	3																																																																					
E	4	-	4	3	-																																																																					
W	4	-	4	3	-																																																																					
<p><b>13</b> K87 KJ93 AKQJ T7</p> <p>T5 54 T8763 K853</p> <p>17 3 4 16</p> <p>Dir: N Vul: All</p> <p>64 QT87 954 Q642</p> <p>AQJ932 A62 2 AJ9</p> <table border="1"> <tr><td>N</td><td>3</td><td>5</td><td>5</td><td>7</td><td>7</td></tr> <tr><td>S</td><td>3</td><td>5</td><td>5</td><td>7</td><td>7</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	3	5	5	7	7	S	3	5	5	7	7	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>14</b> T93 AJ874 KJ AQ4</p> <p>K872 3 AQ962 K87</p> <p>15 12 7 6</p> <p>Dir: E Vul: None</p> <p>QJ54 K9652</p> <p>J532</p> <p>A6 QT T87543 T96</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>1</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>1</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> </table>	N	-	1	1	-	1	S	-	1	1	-	1	E	1	-	2	-	-	W	1	-	2	-	-	<p><b>15</b> 97 Q8 KJT4 QJT96</p> <p>T432 J753 985 73</p> <p>9 1 19 11</p> <p>Dir: S Vul: NS</p> <p>KQ65 K64 A6 AK54</p> <p>AJ8 AT92 Q732 82</p> <table border="1"> <tr><td>N</td><td>2</td><td>2</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>1</td><td>-</td></tr> </table>	N	2	2	-	-	2	S	2	2	-	-	2	E	-	-	1	1	-	W	-	-	1	1	-
N	3	5	5	7	7																																																																					
S	3	5	5	7	7																																																																					
E	-	-	-	-	-																																																																					
W	-	-	-	-	-																																																																					
N	-	1	1	-	1																																																																					
S	-	1	1	-	1																																																																					
E	1	-	2	-	-																																																																					
W	1	-	2	-	-																																																																					
N	2	2	-	-	2																																																																					
S	2	2	-	-	2																																																																					
E	-	-	1	1	-																																																																					
W	-	-	1	1	-																																																																					
<p><b>16</b> QJ3 AKJ87 T763 6</p> <p>AKT84 Q96 KQ AK4</p> <p>11 21 4 4</p> <p>Dir: W Vul: EW</p> <p>96 T432 A98 T732</p> <p>752 5 J542 QJ985</p> <table border="1"> <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>1</td><td>-</td><td>2</td><td>2</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>3</td><td>2</td><td>2</td></tr> </table>	N	-	-	-	-	-	S	-	-	-	-	-	E	1	-	2	2	2	W	2	-	3	2	2	<p><b>17</b> T864 AJ543 QJ 93</p> <p>A953</p> <p>KT954 J864</p> <p>8 8 18 6</p> <p>Dir: N Vul: None</p> <p>KJ7 KQ2 6 AKQT72</p> <p>Q2 T9876 A8732 5</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>6</td><td>3</td><td>-</td><td>4</td><td>5</td></tr> <tr><td>W</td><td>6</td><td>3</td><td>-</td><td>4</td><td>5</td></tr> </table>	N	-	-	1	-	-	S	-	-	1	-	-	E	6	3	-	4	5	W	6	3	-	4	5	<p><b>18</b> KJ 94 J92 AQ8643</p> <p>QT7 AQT63 K86 97</p> <p>11 11 3 15</p> <p>Dir: E Vul: NS</p> <p>98652 875 T4 KT2</p> <p>A43 KJ2 AQ753 J5</p> <table border="1"> <tr><td>N</td><td>2</td><td>3</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>4</td><td>3</td><td>1</td><td>-</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> </table>	N	2	3	-	-	1	S	4	3	1	-	3	E	-	-	-	1	-	W	-	-	-	1	-
N	-	-	-	-	-																																																																					
S	-	-	-	-	-																																																																					
E	1	-	2	2	2																																																																					
W	2	-	3	2	2																																																																					
N	-	-	1	-	-																																																																					
S	-	-	1	-	-																																																																					
E	6	3	-	4	5																																																																					
W	6	3	-	4	5																																																																					
N	2	3	-	-	1																																																																					
S	4	3	1	-	3																																																																					
E	-	-	-	1	-																																																																					
W	-	-	-	1	-																																																																					

<b>19</b>	AJ	<i>Dir: S</i>	<b>20</b>	Q7	<i>Dir: W</i>
	KJ654	<i>Vul: EW</i>		AJ532	<i>Vul: All</i>
	AK6			KJ	
	AT4			AK98	
Q72		T43	9654		KJ2
Q82		T73	KQ97		T6
532		JT7	92		AT854
8753		Q962	JT3		654
20	K9865		18	AT83	
4 3	A9	N 6 7 7 7 7	6 8	84	N 4 3 3 3 4
13	Q984	S 6 7 7 7 7	8	Q763	S 4 3 3 3 4
	KJ	E - - - -		Q72	E - - - -
		W - - - -			W - - - -

HCP for N/S/E/W - Avg HCP: 11.05 / 9.90 / 9.25 / 9.80, Voids: 0 / 0 / 1 / 1, Singletons: 6 / 7 / 6 / 5, 7+ card suits: 0 / 2 / 1 / 0