

**1** ♠ T Dir: N  
♥ J7652 Vul: None  
♦ AJ976  
♣ T9

♠ KJ832 ♠ Q9764  
♥ A9 ♥ QT  
♦ T5 ♦ K8  
♣ AK83 ♣ QJ65

6	♠ A5	♣ ♠ N
15	♥ K843	N - 2 2 - -
10	♦ Q432	S - 2 2 - -
9	♣ 742	E 3 - - 4 2
		W 3 - - 4 2

**2** ♠ AQ65 Dir: E  
♥ T65 Vul: NS  
♦ K84  
♣ K32

♠ 7 ♠ J98  
♥ 82 ♥ QJ9  
♦ A7532 ♦ QJT6  
♣ A8654 ♣ QJT

12	♠ KT432	♣ ♠ N
8	♥ AK743	N - - 4 4 2
10	♦ 9	S - - 4 4 2
10	♣ 97	E 2 2 - - -
		W 2 2 - - -

**3** ♠ T84 Dir: S  
♥ T54 Vul: EW  
♦ KQT95  
♣ Q2

♠ Q53 ♠ 976  
♥ K72 ♥ AQ863  
♦ J6 ♦ 72  
♣ KJ985 ♣ A64

7	♠ AKJ2	♣ ♠ N
10	♥ J9	N - 2 - 2 -
10	♦ A843	S - 2 - 2 -
13	♣ T73	E 3 - 3 - -
		W 3 - 3 - -

**4** ♠ 9632 Dir: W  
♥ 87 Vul: All  
♦ J8  
♣ AQ876

♠ 85 ♠ AQJT7  
♥ KQ42 ♥ AJT5  
♦ 6543 ♦ 97  
♣ KT2 ♣ 94

7	♠ K4	♣ ♠ N
8	♥ 963	N 3 3 - - 2
12	♦ AKQT2	S 3 3 - - 2
13	♣ J53	E - - 2 1 -
		W - - 2 1 -

**5** ♠ 873 Dir: N  
♥ AQ8 Vul: NS  
♦ 865  
♣ KJ83

♠ KJ6542 ♠ AT  
♥ 972 ♥ T6543  
♦ AQ3 ♦ T97  
♣ 4 ♣ QT5

10	♠ Q9	♣ ♠ N
10	♥ KJ	N 2 1 - - -
6	♦ KJ42	S 2 1 - - -
14	♣ A9762	E - - 2 2 2
		W - - 2 2 2

**6** ♠ 643 Dir: E  
♥ J64 Vul: EW  
♦ 98762  
♣ Q4

♠ J72 ♠ KQ8  
♥ 953 ♥ AQT8  
♦ 53 ♦ JT  
♣ KJ762 ♣ A985

3	♠ AT95	♣ ♠ N
5	♥ K72	N - 1 - - -
16	♦ AKQ4	S - 1 - - -
16	♣ T3	E 3 - 3 - -
		W 3 - 3 - -

**7** ♠ JT7 Dir: S  
♥ KT Vul: All  
♦ 765  
♣ 98743

♠ K83 ♠ AQ954  
♥ AQ984 ♥ 73  
♦ A4 ♦ J82  
♣ QJ2 ♣ A65

4	♠ 62	♣ ♠ N
16	♥ J652	N - - - - -
11	♦ KQT93	S - - - - -
9	♣ KT	E 2 1 3 5 3
		W 2 1 3 5 3

**8** ♠ AJ98 Dir: W  
♥ 8 Vul: None  
♦ KT32  
♣ 9652

♠ KQ742 ♠ T53  
♥ QT754 ♥ K9  
♦ J97 ♦ 864  
♣

8	♠ 6	♣ ♠ N
12	♥ AJ632	N 1 2 - - 1
12	♦ AQ5	S 2 3 1 1 1
	♣ J843	E - - - - -
		W - - - - -

**9** ♠ Q5 Dir: N  
♥ J962 Vul: EW  
♦ AK75  
♣ T96

♠ A986 ♠ JT3  
♥ AK73 ♥ QT54  
♦ 964 ♦ J2  
♣ 52 ♣ AJ73

10	♠ K742	♣ ♠ N
11	♥ 8	N 1 3 - - -
9	♦ QT83	S 1 3 - - -
10	♣ KQ84	E - - 2 1 -
		W - - 2 1 -

**10** ♠ J754 Dir: E  
♥ A9 Vul: All  
♦ Q32  
♣ J765

♠ AKQ92 ♠ T8  
♥ Q875 ♥ 32  
♦ 94 ♦ KJT65  
♣ 32 ♣ AT94

8	♠ 63	♣ ♠ N
11	♥ KJT64	N 1 - 1 - -
8	♦ A87	S 1 - 1 - -
13	♣ KQ8	E - 1 - 2 -
		W - 1 - 2 -

**11** ♠ 974 Dir: S  
♥ KQJT72 Vul: None  
♦ J954  
♣

♠ AJT63 ♠ KQ5  
♥ 53 ♥ A  
♦ 72 ♦ KQT6  
♣ KQJ9 ♣ A6543

7	♠ 82	♣ ♠ N
18	♥ 9864	N - - 2 - -
4	♦ A83	S - - 2 - -
	♣ T872	E 6 2 - 4 5
		W 6 2 - 5 5

**12** ♠ A3 Dir: W  
♥ A3 Vul: NS  
♦ 843  
♣ AQT632

♠ Q64 ♠ T752  
♥ K62 ♥ 974  
♦ AKQ95 ♦ JT6  
♣ J9 ♣ K87

14	♠ KJ98	♣ ♠ N
15	♥ QJT85	N 3 - 3 1 1
4	♦ 72	S 3 - 3 1 1
7	♣ 54	E - 1 - 2 1 -
		W - 1 - 2 1 -

**13** ♠ AJT5 Dir: N  
♥ 63 Vul: All  
♦ Q873  
♣ JT7

♠ K6 ♠ 82  
♥ K42 ♥ AJ875  
♦ T64 ♦ AJ2  
♣ K6542 ♣ 983

8	♠ Q9743	♣ ♠ N
9	♥ QT9	N - 2 - 3 2
10	♦ K95	S - 2 - 3 2
13	♣ AQ	E 1 - 1 - -
		W 1 - 1 - -

**14** ♠ T3 Dir: E  
♥ KJ9732 Vul: None  
♦ J87  
♣ AK

♠ K872 ♠ AQJ  
♥ AQ5 ♥ T86  
♦ AK ♦ 963  
♣ 5432 ♣ QJ87

12	♠ 9654	♣ ♠ N
16	♥ 4	N - - - - -
10	♦ QT542	S - - - - -
2	♣ T96	E 3 - - 3 2
		W 4 1 1 3 2

**15** ♠ K973 Dir: S  
♥ T6 Vul: NS  
♦ J6  
♣ Q8764

♠ Q ♠ A64  
♥ A953 ♥ J87  
♦ QT42 ♦ AK753  
♣ KT52 ♣ J9

6	♠ JT852	♣ ♠ N
11	♥ KQ42	N - - - 2 -
13	♦ 98	S - - - 2 -
10	♣ A3	E 1 5 2 - 2
		W 1 5 2 - 2

**16** ♠ KQ3 Dir: W  
♥ 75 Vul: EW  
♦ T875  
♣ K742

♠ J964 ♠ AT82  
♥ QJ ♥ T9642  
♦ KJ62 ♦ A  
♣ AQ3 ♣ T95

8	♠ 75	♣ ♠ N
14	♥ AK83	N - 1 - - -
8	♦ Q943	S - 1 - - -
10	♣ J86	E 1 - 2 3 3
		W 1 - 2 3 3

**17** ♠ 8 Dir: N  
♥ AJ542 Vul: None  
♦ T  
♣ AQT874

♠ AKQ742 ♠ T95  
♥ 3 ♥ K986  
♦ AQ98 ♦ K542  
♣ 95 ♣ 62

11	♠ J63	♣ ♠ N
15	♥ QT7	N 4 - 3 - -
6	♦ J763	S 4 - 3 - -
8	♣ KJ3	E - 4 - 4 -
		W - 4 - 4 -

**18** ♠ 8 Dir: E  
♥ KT8765 Vul: NS  
♦ J43  
♣ JT7

♠ AKT632 ♠ 95  
♥ AQ ♥ J2  
♦ K85 ♦ T972  
♣ 92 ♣ AKQ85

5	♠ QJ74	♣ ♠ N
16	♥ 943	N - - - - -
10	♦ AQ6	S - - - - -
9	♣ 643	E 6 4 - 4 3
		W 6 4 1 4 4

<p><b>19</b></p> <p>♠ A986 ♥ Q6 ♦ AJT87 ♣ J7</p> <p>Dir: S Vul: EW</p> <p>♠ T3 ♥ AJT743 ♦ K94 ♣ A8</p> <p>♠ KJ42 ♥ K9 ♦ 652 ♣ Q652</p> <p>♠ Q75 ♥ 852 ♦ Q3 ♣ KT943</p> <p>12 12 9 7</p> <table border="1"> <tr><td>♠</td><td>♠</td><td>♥</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>1</td><td>2</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>-</td><td>2</td></tr> </table>	♠	♠	♥	♥	♠	N	N	1	2	-	2	-	S	1	2	-	1	-	E	-	-	2	-	1	W	-	-	2	-	2	<p><b>20</b></p> <p>♠ AKQJ93 ♥ QJ6 ♦ K964</p> <p>Dir: W Vul: All</p> <p>♠ KJ93 ♥ T54 ♦ T43 ♣ T32</p> <p>♠ AT8642 ♥ 7 ♦ A2 ♣ QJ85</p> <p>♠ Q75 ♥ 862 ♦ K9875 ♣ A7</p> <p>16 4 11 9</p> <table border="1"> <tr><td>♠</td><td>♠</td><td>♥</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>1</td><td>5</td><td>6</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>5</td><td>6</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> </table>	♠	♠	♥	♥	♠	N	N	1	5	6	-	-	S	1	5	6	-	-	E	-	-	-	2	-	W	-	-	-	2	-	<p><b>21</b></p> <p>♠ KQ754 ♥ T862 ♦ K4 ♣ 96</p> <p>Dir: N Vul: NS</p> <p>♠ J9 ♥ J93 ♦ Q6 ♣ QJ7543</p> <p>♠ T82 ♥ 75 ♦ J8753 ♣ KT8</p> <p>♠ A63 ♥ AKQ4 ♦ AT92 ♣ A2</p> <p>8 7 4 21</p> <table border="1"> <tr><td>♠</td><td>♠</td><td>♥</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>1</td><td>4</td><td>7</td><td>6</td><td>6</td></tr> <tr><td>S</td><td>1</td><td>4</td><td>7</td><td>6</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	N	1	4	7	6	6	S	1	4	7	6	6	E	-	-	-	-	-	W	-	-	-	-	-
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<p><b>22</b></p> <p>♠ J ♥ AQ84 ♦ AJ82 ♣ KQ72</p> <p>Dir: E Vul: EW</p> <p>♠ Q764 ♥ K5 ♦ 965 ♣ JT65</p> <p>♠ K932 ♥ T762 ♦ K4 ♣ A93</p> <p>♠ AT85 ♥ J93 ♦ QT73 ♣ 84</p> <p>17 6 10 7</p> <table border="1"> <tr><td>♠</td><td>♠</td><td>♥</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>2</td><td>4</td><td>3</td><td>1</td><td>3</td></tr> <tr><td>S</td><td>2</td><td>4</td><td>3</td><td>1</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	N	2	4	3	1	3	S	2	4	3	1	2	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>23</b></p> <p>♠ A762 ♥ K8632 ♦ QT6 ♣ 2</p> <p>Dir: S Vul: All</p> <p>♠ J84 ♥ AQ ♦ KJ32 ♣ QJT9</p> <p>♠ 953 ♥ T5 ♦ 984 ♣ AK843</p> <p>♠ KQT ♥ J974 ♦ A75 ♣ 765</p> <p>9 14 7 10</p> <table border="1"> <tr><td>♠</td><td>♠</td><td>♥</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>4</td><td>4</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>4</td><td>4</td><td>-</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	N	-	-	4	4	-	S	-	1	4	4	-	E	1	-	-	-	-	W	1	-	-	-	-	<p><b>24</b></p> <p>♠ AKT2 ♥ K843 ♦ 874 ♣ Q5</p> <p>Dir: W Vul: None</p> <p>♠ Q9743 ♥ 2 ♦ AT92 ♣ T93</p> <p>♠ J865 ♥ QJ75 ♦ KQ ♣ 872</p> <p>♠ AT96 ♥ J653 ♣ AKJ64</p> <p>12 6 13 9</p> <table border="1"> <tr><td>♠</td><td>♠</td><td>♥</td><td>♥</td><td>♠</td><td>N</td></tr> <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>5</td><td>5</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>5</td><td>5</td><td>-</td><td>-</td><td>1</td></tr> </table>	♠	♠	♥	♥	♠	N	N	-	-	1	-	-	S	-	-	1	-	-	E	5	5	-	-	1	W	5	5	-	-	1
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HCP for N/S/E/W - Avg HCP: 9.17 / 10.21 / 9.88 / 10.75, Voids: 2 / 0 / 1 / 1, Singletons: 7 / 4 / 3 / 5, 7+ card suits: 0 / 0 / 0 / 0