

**1** ♠ 9864  
♥ K742  
♦ 872  
♣ Q9

*Dir: N*  
*Vul: None*

♠ T  
♥ JT9  
♦ 643  
♣ AJ8765

♠ AK532  
♥ Q86  
♦ QT9  
♣ T3

N	♠	♥	♦	♣	N
N	-	-	-	-	-
S	-	-	-	-	-
E	5	5	2	2	5
W	5	6	2	2	5

5  
18 6  
11

**2** ♠ J62  
♥ JT852  
♦ AK  
♣ KT6

*Dir: E*  
*Vul: NS*

♠ AQ975  
♥ A73  
♦ 52  
♣ Q98

♠ T4  
♥ Q96  
♦ QT986  
♣ A52

♠ K83  
♥ K4  
♦ J743  
♣ J743

N	♠	♥	♦	♣	N
N	-	-	-	-	-
S	-	-	1	-	-
E	-	1	-	1	1
W	-	1	-	1	2

12  
12 8  
8

**3** ♠ K82  
♥ T983  
♦ AJ3  
♣ KT2

*Dir: S*  
*Vul: EW*

♠ T53  
♥ AQ  
♦ KQT875  
♣ A6

♠ AQJ9  
♥ K764  
♦ 94  
♣ 754

♠ 764  
♥ J52  
♦ 62  
♣ QJ983

N	♠	♥	♦	♣	N
N	-	-	-	-	-
S	-	-	-	-	-
E	2	5	3	5	2
W	2	5	3	5	2

11  
15 10  
4

**4** ♠ J53  
♥ 53  
♦ QJ3  
♣ AT963

*Dir: W*  
*Vul: All*

♠ AQT987  
♥ QJ  
♦ A9876  
♣

♠ 6  
♥ KT9742  
♦ KT52  
♣ J2

♠ K42  
♥ A86  
♦ 4  
♣ KQ8754

N	♠	♥	♦	♣	N
N	2	-	-	-	1
S	2	-	-	-	1
E	-	5	6	4	-
W	-	5	6	4	-

8  
13 7  
12

**5** ♠ AKQT76  
♥ AJ93  
♦  
♣ KJ4

*Dir: N*  
*Vul: NS*

♠ 2  
♥ K87654  
♦ AQ72  
♣ 52

♠ 9543  
♥ QT2  
♦ KJ954  
♣ Q

♠ J8  
♥  
♦ T863  
♣ AT98763

N	♠	♥	♦	♣	N
N	7	-	-	7	2
S	7	-	-	7	2
E	-	2	1	-	-
W	-	2	2	-	-

18  
9 8  
5

**6** ♠ AK  
♥ 942  
♦ KJ875  
♣ K95

*Dir: E*  
*Vul: EW*

♠ J73  
♥ K85  
♦ 432  
♣ Q642

♠ T54  
♥ Q3  
♦ AQ9  
♣ JT873

♠ Q9862  
♥ AJT76  
♦ T6  
♣ A

N	♠	♥	♦	♣	N
N	1	4	4	4	3
S	1	3	4	4	3
E	-	-	-	-	-
W	-	-	-	-	-

14  
6 9  
11

**7** ♠ AK65  
♥ 2  
♦ AQ532  
♣ AT4

*Dir: S*  
*Vul: All*

♠ JT982  
♥ AK6  
♦ T4  
♣ J83

♠ 3  
♥ JT9843  
♦ J6  
♣ Q762

♠ Q74  
♥ Q75  
♦ K987  
♣ K95

N	♠	♥	♦	♣	N
N	2	5	-	3	4
S	3	5	-	3	5
E	-	-	1	-	-
W	-	-	1	-	-

17  
9 4  
10

**8** ♠ AQ542  
♥ A84  
♦ J764  
♣ Q

*Dir: W*  
*Vul: None*

♠ K  
♥ Q975  
♦ A9532  
♣ J63

♠ T96  
♥ KT6  
♦ QT8  
♣ T974

♠ J873  
♥ J32  
♦ K  
♣ AK852

N	♠	♥	♦	♣	N
N	3	-	1	5	3
S	3	-	1	5	3
E	-	1	-	-	-
W	-	1	-	-	-

13  
10 5  
12

**9** ♠ 652  
♥ A97  
♦ AK5  
♣ AQ76

*Dir: N*  
*Vul: EW*

♠ QJT74  
♥ QJ3  
♦ 2  
♣ KJ54

♠ K3  
♥ K652  
♦ JT94  
♣ T93

♠ A98  
♥ T84  
♦ Q8763  
♣ 82

N	♠	♥	♦	♣	N
N	1	3	1	-	1
S	1	3	1	-	1
E	-	-	-	-	-
W	-	-	-	-	-

17  
10 7  
6

**10** ♠ 3  
♥ AKJ964  
♦ 7  
♣ K9643

*Dir: E*  
*Vul: All*

♠ AKT75  
♥ Q  
♦ KT98  
♣ A87

♠ J9862  
♥ 5  
♦ AQ62  
♣ QJ2

♠ Q4  
♥ T8732  
♦ J543  
♣ T5

N	♠	♥	♦	♣	N
N	-	-	4	-	-
S	-	-	4	-	-
E	-	5	-	5	1
W	1	5	-	5	1

11  
16 10  
3

**11** ♠ K4  
♥ KQJ6  
♦ AT62  
♣ Q72

*Dir: S*  
*Vul: None*

♠ Q32  
♥ A8  
♦ Q9754  
♣ 963

♠ AT9  
♥ T952  
♦ K  
♣ KJT54

♠ J8765  
♥ 743  
♦ J83  
♣ A8

N	♠	♥	♦	♣	N
N	-	-	-	-	-
S	-	-	-	-	-
E	2	1	-	-	1
W	2	1	-	-	1

15  
8 11  
6

**12** ♠ KJ64  
♥ A643  
♦ Q7  
♣ AQ8

*Dir: W*  
*Vul: NS*

♠ 872  
♥ JT95  
♦ J84  
♣ K65

♠ QT93  
♥ KQ7  
♦ T3  
♣ J973

♠ A5  
♥ 82  
♦ AK9652  
♣ T42

N	♠	♥	♦	♣	N
N	4	5	3	3	5
S	3	5	3	3	5
E	-	-	-	-	-
W	-	-	-	-	-

16  
5 8  
11

**13** ♠ AJ842  
♥ T742  
♦ A  
♣ Q93

*Dir: N*  
*Vul: All*

♠ 3  
♥ QJ85  
♦ J952  
♣ T852

♠ K3  
♥ T87643  
♣ AKJ64

♠ KQT9765  
♥ A96  
♦ KQ  
♣ 7

N	♠	♥	♦	♣	N
N	-	-	3	4	4
S	-	-	2	4	2
E	3	4	-	-	-
W	3	4	-	-	-

11  
4 11  
14

**14** ♠ Q3  
♥ Q754  
♦ 92  
♣ KQJT4

*Dir: E*  
*Vul: None*

♠ AT765  
♥ K9  
♦ Q764  
♣ 75

♠ J94  
♥ 832  
♦ T853  
♣ 932

♠ K82  
♥ AJT6  
♦ AKJ  
♣ A86

N	♠	♥	♦	♣	N
N	5	2	5	2	5
S	5	2	5	2	5
E	-	-	-	-	-
W	-	-	-	-	-

10  
9 1  
20

**15** ♠ AK642  
♥ 7  
♦ 96  
♣ KJT43

*Dir: S*  
*Vul: NS*

♠ Q97  
♥ KJ652  
♦ JT74  
♣ Q

♠ T53  
♥ AQ9843  
♦ K  
♣ 952

♠ J8  
♥ T  
♦ AQ8532  
♣ A876

N	♠	♥	♦	♣	N
N	6	4	-	5	1
S	6	4	-	5	1
E	-	-	2	-	-
W	-	-	2	-	-

11  
9 9  
11

**16** ♠ 4  
♥ Q8  
♦ QJ762  
♣ KQ863

*Dir: W*  
*Vul: EW*

♠ KQJ2  
♥ T74  
♦ AK3  
♣ T95

♠ AT653  
♥ AK63  
♦ T54  
♣ 2

♠ 987  
♥ J952  
♦ 98  
♣ AJ74

N	♠	♥	♦	♣	N
N	2	-	-	-	-
S	2	-	-	-	-
E	-	-	3	4	2
W	-	-	3	4	2

10  
13 11  
6

**17** ♠ K54  
♥ AQ432  
♦ KJT2  
♣ 7

*Dir: N*  
*Vul: None*

♠ AQ6  
♥ T865  
♦  
♣ AQJT62

♠ T9  
♥ KJ7  
♦ Q973  
♣ K853

♠ J8732  
♥ 9  
♦ A8654  
♣ 94

N	♠	♥	♦	♣	N
N	-	3	-	2	-
S	-	3	-	3	-
E	4	-	2	-	2
W	4	-	2	-	2

13  
13 9  
5

**18** ♠ 96  
♥ AQT2  
♦ AK42  
♣ AJ8

*Dir: E*  
*Vul: NS*

♠ AK  
♥ K75  
♦ J83  
♣ K9632

♠ T43  
♥ J98  
♦ Q9765  
♣ 54

♠ QJ8752  
♥ 643  
♦ T  
♣ QT7

N	♠	♥	♦	♣	N
N	3	-	3	4	1
S	3	-	3	4	1
E	-	-	-	-	-
W	-	-	-	-	-

18  
14 3  
5

<p><b>19</b> ♠ KQJ932 <i>Dir: S</i> ♥ QT <i>Vul: EW</i> ♦ 4 ♣ AKQ2</p> <p>♠ T ♠ A854 ♥ K7532 ♥ J4 ♦ K8 ♥ Q532 ♣ T7653 ♣ J84</p> <p>17 ♠ 76 6 8 ♥ A986 9 ♣ AJT976 ♣ 9</p> <table border="1"> <tr><td>♠</td><td>2</td><td>3</td><td>3</td><td>5</td><td>4</td></tr> <tr><td>♥</td><td>2</td><td>3</td><td>3</td><td>5</td><td>4</td></tr> <tr><td>♦</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>♣</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	♠	2	3	3	5	4	♥	2	3	3	5	4	♦	-	-	-	-	-	♣	-	-	-	-	-	<p><b>20</b> ♠ 862 <i>Dir: W</i> ♥ AK9 <i>Vul: All</i> ♦ 842 ♣ AJT9</p> <p>♠ AQ543 ♠ T ♥ QT ♥ J87432 ♦ QJ9 ♥ A63 ♣ 863 ♣ 754</p> <p>12 ♠ KJ97 11 5 ♥ 65 12 ♣ KT75 ♣ KQ2</p> <table border="1"> <tr><td>♠</td><td>2</td><td>2</td><td>-</td><td>2</td><td>2</td></tr> <tr><td>♥</td><td>2</td><td>2</td><td>-</td><td>2</td><td>2</td></tr> <tr><td>♦</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>♣</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>	♠	2	2	-	2	2	♥	2	2	-	2	2	♦	-	-	1	-	-	♣	-	-	1	-	-	<p><b>21</b> ♠ KT <i>Dir: N</i> ♥ 982 <i>Vul: NS</i> ♦ QJ8763 ♣ J5</p> <p>♠ AQJ5 ♠ 92 ♥ 54 ♥ AKJ76 ♦ 94 ♥ A52 ♣ Q9874 ♣ AT6</p> <p>7 ♠ 87643 9 16 ♥ QT3 8 ♣ KT ♣ K32</p> <table border="1"> <tr><td>♠</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>♥</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>♦</td><td>4</td><td>-</td><td>3</td><td>2</td><td>2</td></tr> <tr><td>♣</td><td>4</td><td>-</td><td>3</td><td>3</td><td>2</td></tr> </table>	♠	-	1	-	-	-	♥	-	1	-	-	-	♦	4	-	3	2	2	♣	4	-	3	3	2
♠	2	3	3	5	4																																																																					
♥	2	3	3	5	4																																																																					
♦	-	-	-	-	-																																																																					
♣	-	-	-	-	-																																																																					
♠	2	2	-	2	2																																																																					
♥	2	2	-	2	2																																																																					
♦	-	-	1	-	-																																																																					
♣	-	-	1	-	-																																																																					
♠	-	1	-	-	-																																																																					
♥	-	1	-	-	-																																																																					
♦	4	-	3	2	2																																																																					
♣	4	-	3	3	2																																																																					
<p><b>22</b> ♠ 5 <i>Dir: E</i> ♥ 962 <i>Vul: EW</i> ♦ 65 ♣ AJT6542</p> <p>♠ AKQJ742 ♥ AJ8743 ♥ KT ♦ KQJ973 ♥ AT2 ♣ 9 ♣ 8</p> <p>5 ♠ T9863 11 17 ♥ Q5 7 ♣ 84 ♣ KQ73</p> <table border="1"> <tr><td>♠</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>♥</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>♦</td><td>-</td><td>6</td><td>6</td><td>5</td><td>-</td></tr> <tr><td>♣</td><td>-</td><td>6</td><td>6</td><td>5</td><td>-</td></tr> </table>	♠	2	-	-	-	-	♥	2	-	-	-	-	♦	-	6	6	5	-	♣	-	6	6	5	-	<p><b>23</b> ♠ 964 <i>Dir: S</i> ♥ Q42 <i>Vul: All</i> ♦ T8 ♣ AKJ82</p> <p>♠ J3 ♠ K52 ♥ AKJT96 ♥ 753 ♦ QJ4 ♥ A76532 ♣ 73 ♣ T</p> <p>10 ♠ AQT87 12 7 ♥ 8 11 ♣ K9 ♣ Q9654</p> <table border="1"> <tr><td>♠</td><td>4</td><td>-</td><td>-</td><td>4</td><td>2</td></tr> <tr><td>♥</td><td>4</td><td>-</td><td>-</td><td>4</td><td>2</td></tr> <tr><td>♦</td><td>-</td><td>3</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>♣</td><td>-</td><td>2</td><td>2</td><td>-</td><td>-</td></tr> </table>	♠	4	-	-	4	2	♥	4	-	-	4	2	♦	-	3	2	-	-	♣	-	2	2	-	-	<p><b>24</b> ♠ AKQ84 <i>Dir: W</i> ♥ AK6 <i>Vul: None</i> ♦ ♣ AJ862</p> <p>♠ JT7 ♠ 5 ♥ 95 ♥ JT32 ♦ AT943 ♥ K87652 ♣ KQ4 ♣ 93</p> <p>21 ♠ 9632 10 4 ♥ Q874 5 ♣ QJ ♣ T75</p> <table border="1"> <tr><td>♠</td><td>6</td><td>-</td><td>3</td><td>6</td><td>1</td></tr> <tr><td>♥</td><td>6</td><td>-</td><td>3</td><td>6</td><td>1</td></tr> <tr><td>♦</td><td>-</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>♣</td><td>-</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> </table>	♠	6	-	3	6	1	♥	6	-	3	6	1	♦	-	3	-	-	-	♣	-	3	-	-	-
♠	2	-	-	-	-																																																																					
♥	2	-	-	-	-																																																																					
♦	-	6	6	5	-																																																																					
♣	-	6	6	5	-																																																																					
♠	4	-	-	4	2																																																																					
♥	4	-	-	4	2																																																																					
♦	-	3	2	-	-																																																																					
♣	-	2	2	-	-																																																																					
♠	6	-	3	6	1																																																																					
♥	6	-	3	6	1																																																																					
♦	-	3	-	-	-																																																																					
♣	-	3	-	-	-																																																																					

HCP for N/S/E/W - Avg HCP: 12.58 / 8.83 / 8.08 / 10.50, Voids: 2 / 1 / 1 / 3, Singletons: 10 / 9 / 12 / 8, 7+ card suits: 1 / 2 / 1 / 0