

**1** ♠ QJT64 Dir: N  
♥ Q9 Vul: None  
♦ 984  
♣ K52

♠ 72  
♥ JT4  
♦ T65  
♣ QJ864

♠ K985  
♥ K862  
♦ KQ  
♣ A97

♠ A3  
♥ A753  
♦ AJ732  
♣ T3

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

8  
4 15  
13

**2** ♠ J9876 Dir: E  
♥ 72 Vul: NS  
♦ AK2  
♣ Q32

♠ AQ4  
♥ AK  
♦ QT765  
♣ T74

♠ T32  
♥ QJ83  
♦ 84  
♣ AK65

♠ K5  
♥ T9654  
♦ J93  
♣ J98

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

10  
15 10  
5

**3** ♠ 53 Dir: S  
♥ JT43 Vul: EW  
♦ AK94  
♣ 963

♠ 84  
♥ K95  
♦ 72  
♣ KT8754

♠ AKQ972  
♥ 82  
♦ J86  
♣ AQ

♠ JT6  
♥ AQ76  
♦ QT53  
♣ J2

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

8  
6 16  
10

**4** ♠ QJT84 Dir: W  
♥ 842 Vul: All  
♦ Q73  
♣ Q7

♠ K95  
♥ AKT9  
♦ T54  
♣ A43

♠ A762  
♥ QJ3  
♦ K6  
♣ 9865

♠ 3  
♥ 765  
♦ AJ982  
♣ KJT2

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

7  
14 10  
9

**5** ♠ JT62 Dir: N  
♥ AQ942 Vul: NS  
♦ 3  
♣ KQ8

♠ 74  
♥ T65  
♦ 874  
♣ A7653

♠ K983  
♥ KJ8  
♦ QJ5  
♣ JT2

♠ AQ5  
♥ 73  
♦ AKT962  
♣ 94

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

12  
4 11  
13

**6** ♠ AK62 Dir: E  
♥ AKQJ Vul: EW  
♦ J874  
♣ Q

♠ Q7  
♥ 62  
♦ KT652  
♣ AJ74

♠ JT3  
♥ T73  
♦ A3  
♣ KT986

♠ 9854  
♥ 9854  
♦ Q9  
♣ 532

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

20  
10 8  
2

**7** ♠ 86542 Dir: S  
♥ 83 Vul: All  
♦ A  
♣ T8762

♠ Q3  
♥ AKQ94  
♦ Q875  
♣ QJ

♠ K97  
♥ 765  
♦ T643  
♣ A53

♠ AJT  
♥ JT2  
♦ KJ92  
♣ K94

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

4  
16 7  
13

**8** ♠ 987 Dir: W  
♥ KQ7 Vul: None  
♦ KQJT9  
♣ K2

♠ AQJ52  
♥ J9854  
♦ 7  
♣ 87

♠ 63  
♥ T  
♦ A863  
♣ AJT543

♠ KT4  
♥ A632  
♦ 542  
♣ Q96

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

14  
8 9  
9

**9** ♠ T654 Dir: N  
♥ 942 Vul: EW  
♦ A974  
♣ 76

♠ Q932  
♥ KQ5  
♦ T32  
♣ Q52

♠ J  
♥ T873  
♦ J865  
♣ J983

♠ AK87  
♥ AJ6  
♦ KQ  
♣ AKT4

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

4  
9 3  
24

**10** ♠ AQJT862 Dir: E  
♥ K53 Vul: All  
♦ J  
♣ A4

♠ K3  
♥ 42  
♦ AT9654  
♣ JT9

♠ 974  
♥ A9  
♦ K873  
♣ K873

♠ 5  
♥ QJT876  
♦ 73  
♣ Q652

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

15  
8 12  
5

**11** ♠ AT85 Dir: S  
♥ KJ32 Vul: None  
♦ 7  
♣ J985

♠ 963  
♥ T76  
♦ 84  
♣ AK643

♠ KQ74  
♥ 84  
♦ QJT93  
♣ T7

♠ J2  
♥ AQ95  
♦ AK652  
♣ Q2

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

9  
7 8  
16

**12** ♠ AJ4 Dir: W  
♥ KT7 Vul: NS  
♦ K7  
♣ KQJT2

♠ KQ83  
♥ J643  
♦ AQ54  
♣ 8

♠ 75  
♥ A52  
♦ J83  
♣ A9653

♠ T962  
♥ Q98  
♦ T962  
♣ 74

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

17  
12 9  
2

**13** ♠ K2 Dir: N  
♥ AQ8 Vul: All  
♦ KJT3  
♣ KJ92

♠ JT98  
♥ 654  
♦ Q8654  
♣ 4

♠ Q  
♥ K2  
♦ A972  
♣ QT8653

♠ A76543  
♥ JT973  
♦ A7  
♣ A7

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

17  
3 11  
9

**14** ♠ QJ95 Dir: E  
♥ J53 Vul: None  
♦ 982  
♣ AT8

♠ AK3  
♥ 9762  
♦ Q4  
♣ K742

♠ T764  
♥ Q8  
♦ J3  
♣ Q9653

♠ 82  
♥ AKT4  
♦ AKT765  
♣ J

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

8  
12 5  
15

**15** ♠ AKQ75 Dir: S  
♥ AQ97 Vul: NS  
♦ KQ5  
♣ 4

♠ JT8  
♥ JT854  
♦ 986  
♣ T7

♠ 96432  
♥ K  
♦ AT4  
♣ AKJ2

♠ 632  
♥ J732  
♦ Q98653  
♣ 74

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

20  
2 15  
3

**16** ♠ A87 Dir: W  
♥ AK52 Vul: EW  
♦ AJT87  
♣ A

♠ JT932  
♥ 87  
♦ 9  
♣ KJ853

♠ KQ654  
♥ 3  
♦ 643  
♣ QT94

♠ QJT964  
♥ KQ52  
♦ 762  
♣ 762

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

20  
5 7  
8

**17** ♠ QJ865 Dir: N  
♥ KQ Vul: None  
♦ KQ432  
♣ 5

♠ AK2  
♥ J8642  
♦ 85  
♣ 762

♠ 43  
♥ 975  
♦ AT76  
♣ A983

♠ T97  
♥ AT3  
♦ J9  
♣ KQJT4

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

13  
8 8  
11

**18** ♠ AK9543 Dir: E  
♥ 2 Vul: NS  
♦ K975  
♣ Q5

♠ 7  
♥ AJ76543  
♦ Q3  
♣ K62

♠ T82  
♥ Q9  
♦ AJT42  
♣ 973

♠ QJ6  
♥ KT8  
♦ 86  
♣ AJT84

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

12  
10 7  
11

<p><b>19</b></p> <p>♠ QT872 ♥ 9652 ♦ J2 ♣ Q8</p> <p>♠ 5 ♥ K73 ♦ QT754 ♣ KJ64</p> <p>5 9 14 12</p> <p>♠ AKJ64 ♥ JT8 ♦ K93 ♣ 73</p> <p>Dir: S Vul: EW</p> <table border="1"> <tr><td>♠</td><td>93</td><td>♥</td><td>AQ4</td><td>♦</td><td>A86</td><td>♣</td><td>AT952</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td>S</td></tr> <tr><td>E</td><td>5</td><td>5</td><td>1</td><td>-</td><td>2</td><td>-</td><td>E</td></tr> <tr><td>W</td><td>5</td><td>5</td><td>1</td><td>-</td><td>2</td><td>-</td><td>W</td></tr> </table>	♠	93	♥	AQ4	♦	A86	♣	AT952	N	-	-	-	1	-	-	N	S	-	-	-	1	-	-	S	E	5	5	1	-	2	-	E	W	5	5	1	-	2	-	W	<p><b>20</b></p> <p>♠ AQ64 ♥ KJT9 ♦ KJ83 ♣ 9</p> <p>♠ 72 ♥ 87542 ♦ AQ4 ♣ AT5</p> <p>14 10 10 6</p> <p>♠ T93 ♥ AQ63 ♦ 762 ♣ 874</p> <p>Dir: W Vul: All</p> <table border="1"> <tr><td>♠</td><td>KJ85</td><td>♥</td><td>T95</td><td>♦</td><td>KQJ632</td><td>♣</td><td></td></tr> <tr><td>N</td><td>-</td><td>-</td><td>1</td><td>1</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>S</td></tr> <tr><td>E</td><td>5</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td>E</td></tr> <tr><td>W</td><td>5</td><td>1</td><td>-</td><td>-</td><td>1</td><td>-</td><td>W</td></tr> </table>	♠	KJ85	♥	T95	♦	KQJ632	♣		N	-	-	1	1	-	-	N	S	-	-	1	-	-	-	S	E	5	-	-	-	1	-	E	W	5	1	-	-	1	-	W	<p><b>21</b></p> <p>♠ 4 ♥ Q76 ♦ AQJ5 ♣ AQ876</p> <p>♠ K752 ♥ AK5 ♦ 7643 ♣ 32</p> <p>15 10 11 4</p> <p>♠ T986 ♥ 842 ♦ T2 ♣ KJ94</p> <p>Dir: N Vul: NS</p> <table border="1"> <tr><td>♠</td><td>AQJ3</td><td>♥</td><td>JT93</td><td>♦</td><td>K98</td><td>♣</td><td>T5</td></tr> <tr><td>N</td><td>3</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>S</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>2</td><td>1</td><td>1</td><td>-</td><td>E</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>2</td><td>1</td><td>1</td><td>-</td><td>W</td></tr> </table>	♠	AQJ3	♥	JT93	♦	K98	♣	T5	N	3	-	-	-	-	-	N	S	3	-	-	-	-	-	S	E	-	1	2	1	1	-	E	W	-	1	2	1	1	-	W
♠	93	♥	AQ4	♦	A86	♣	AT952																																																																																																																			
N	-	-	-	1	-	-	N																																																																																																																			
S	-	-	-	1	-	-	S																																																																																																																			
E	5	5	1	-	2	-	E																																																																																																																			
W	5	5	1	-	2	-	W																																																																																																																			
♠	KJ85	♥	T95	♦	KQJ632	♣																																																																																																																				
N	-	-	1	1	-	-	N																																																																																																																			
S	-	-	1	-	-	-	S																																																																																																																			
E	5	-	-	-	1	-	E																																																																																																																			
W	5	1	-	-	1	-	W																																																																																																																			
♠	AQJ3	♥	JT93	♦	K98	♣	T5																																																																																																																			
N	3	-	-	-	-	-	N																																																																																																																			
S	3	-	-	-	-	-	S																																																																																																																			
E	-	1	2	1	1	-	E																																																																																																																			
W	-	1	2	1	1	-	W																																																																																																																			
<p><b>22</b></p> <p>♠ A6 ♥ KJT53 ♦ KT4 ♣ KT9</p> <p>♠ JT53 ♥ 72 ♦ QJ96 ♣ 752</p> <p>14 4 14 8</p> <p>♠ Q872 ♥ Q984 ♦ 83 ♣ A83</p> <p>Dir: E Vul: EW</p> <table border="1"> <tr><td>♠</td><td>K94</td><td>♥</td><td>A6</td><td>♦</td><td>A752</td><td>♣</td><td>QJ64</td></tr> <tr><td>N</td><td>1</td><td>-</td><td>3</td><td>2</td><td>3</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>3</td><td>1</td><td>2</td><td>-</td><td>S</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td>E</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td>W</td></tr> </table>	♠	K94	♥	A6	♦	A752	♣	QJ64	N	1	-	3	2	3	-	N	S	1	-	3	1	2	-	S	E	-	1	-	-	-	-	E	W	-	1	-	-	-	-	W	<p><b>23</b></p> <p>♠ KT98 ♥ QJ ♦ 3 ♣ AT8643</p> <p>♠ 6 ♥ AT9 ♦ AJT764 ♣ Q75</p> <p>10 11 10 9</p> <p>♠ 54 ♥ K75432 ♦ K98 ♣ K9</p> <p>Dir: S Vul: All</p> <table border="1"> <tr><td>♠</td><td>AQJ732</td><td>♥</td><td>86</td><td>♦</td><td>Q52</td><td>♣</td><td>J2</td></tr> <tr><td>N</td><td>1</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>S</td></tr> <tr><td>E</td><td>-</td><td>4</td><td>-</td><td>2</td><td>3</td><td>-</td><td>E</td></tr> <tr><td>W</td><td>-</td><td>4</td><td>-</td><td>2</td><td>3</td><td>-</td><td>W</td></tr> </table>	♠	AQJ732	♥	86	♦	Q52	♣	J2	N	1	-	1	-	-	-	N	S	1	-	1	-	-	-	S	E	-	4	-	2	3	-	E	W	-	4	-	2	3	-	W	<p><b>24</b></p> <p>♠ AJ964 ♥ Q72 ♦ AQJ ♣ A2</p> <p>♠ 53 ♥ KJ643 ♦ T ♣ Q8763</p> <p>18 6 8 8</p> <p>♠ KQT8 ♥ T85 ♦ 9762 ♣ K4</p> <p>Dir: W Vul: None</p> <table border="1"> <tr><td>♠</td><td>72</td><td>♥</td><td>A9</td><td>♦</td><td>K8543</td><td>♣</td><td>JT95</td></tr> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>3</td><td>4</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>3</td><td>4</td><td>-</td><td>S</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>E</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>W</td></tr> </table>	♠	72	♥	A9	♦	K8543	♣	JT95	N	-	2	-	3	4	-	N	S	-	2	-	3	4	-	S	E	2	-	-	-	-	-	E	W	2	-	-	-	-	-	W
♠	K94	♥	A6	♦	A752	♣	QJ64																																																																																																																			
N	1	-	3	2	3	-	N																																																																																																																			
S	1	-	3	1	2	-	S																																																																																																																			
E	-	1	-	-	-	-	E																																																																																																																			
W	-	1	-	-	-	-	W																																																																																																																			
♠	AQJ732	♥	86	♦	Q52	♣	J2																																																																																																																			
N	1	-	1	-	-	-	N																																																																																																																			
S	1	-	1	-	-	-	S																																																																																																																			
E	-	4	-	2	3	-	E																																																																																																																			
W	-	4	-	2	3	-	W																																																																																																																			
♠	72	♥	A9	♦	K8543	♣	JT95																																																																																																																			
N	-	2	-	3	4	-	N																																																																																																																			
S	-	2	-	3	4	-	S																																																																																																																			
E	2	-	-	-	-	-	E																																																																																																																			
W	2	-	-	-	-	-	W																																																																																																																			

HCP for N/S/E/W - Avg HCP: 12.25 / 9.38 / 9.92 / 8.46, Voids: 0 / 3 / 1 / 0, Singletons: 12 / 3 / 5 / 8, 7+ card suits: 1 / 0 / 0 / 1