

**1** ♠ 8642 Dir: N  
♥ J6 Vul: None  
♦ 862  
♣ T732

♠ 97  
♥ A872  
♦ 7  
♣ KQ9864

♠ AT5  
♥ QT  
♦ KQJ543  
♣ A5

♠ KQJ3  
♥ K9543  
♦ AT9  
♣ J

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

1 16  
9 14

**2** ♠ T72 Dir: E  
♥ KQJ7 Vul: NS  
♦ T9  
♣ QJ73

♠ AK94  
♥ 943  
♦ KJ5  
♣ T96

♠ J65  
♥ T652  
♦ Q84  
♣ 854

♠ Q83  
♥ A8  
♦ A7632  
♣ AK2

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

9 11 3  
17

**3** ♠ Q653 Dir: S  
♥ A6 Vul: EW  
♦ T7642  
♣ K5

♠ T8742  
♥ K842  
♦ J8  
♣ 74

♠ AKJ  
♥ QJT  
♦ KQ  
♣ AJT83

♠ 9  
♥ 9753  
♦ A953  
♣ Q962

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

9 4 21  
6

**4** ♠ KJT93 Dir: W  
♥ K62 Vul: All  
♦ J4  
♣ A52

♠ 872  
♥ T8  
♦ AK73  
♣ T964

♠ 65  
♥ Q97  
♦ 986  
♣ KQJ73

♠ AQ4  
♥ AJ543  
♦ QT52  
♣ 8

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

12 7 8  
13

**5** ♠ AKJ87 Dir: N  
♥ AT8432 Vul: NS  
♦ JT

♠ QT3  
♥ J5  
♦ 98432  
♣ A74

♠ 54  
♥ 97  
♦ K765  
♣ 96532

♠ 962  
♥ KQ6  
♦ AQJT  
♣ KQ8

♠	♣	♥	♦	♠	N
N	4	4	6	6	6
S	4	4	6	6	6
E	-	-	-	-	-
W	-	-	-	-	-

13 7 3  
17

**6** ♠ J6 Dir: E  
♥ K8764 Vul: EW  
♦ J8  
♣ AJT5

♠ Q  
♥ AT2  
♦ AK976  
♣ K942

♠ 9842  
♥ 5  
♦ Q42  
♣ Q8763

♠ AKT753  
♥ QJ93  
♦ T53  
♣

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

10 16 4  
10

**7** ♠ KQJ4 Dir: S  
♥ K9743 Vul: All  
♦ K64  
♣ 2

♠ T765  
♥ J52  
♦ AK9543  
♣

♠ 9  
♥ QJ82  
♦ QT93  
♣ QJT6

♠ A832  
♥ AT65  
♦ A87  
♣ 87

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

12 8 8  
12

**8** ♠ JT84 Dir: W  
♥ KJ Vul: None  
♦ A4  
♣ 98532

♠ A32  
♥ A85  
♦ QJT8  
♣ A74

♠ Q  
♥ Q7643  
♦ 732  
♣ KQJT

♠ K9765  
♥ T92  
♦ K965  
♣ 6

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

9 15 10  
6

**9** ♠ 84 Dir: N  
♥ AK97 Vul: EW  
♦ Q97  
♣ AJ62

♠ QJ5  
♥ QJ654  
♦ 86  
♣ KQT

♠ K963  
♥ 3  
♦ AT54  
♣ 9843

♠ AT72  
♥ T82  
♦ KJ32  
♣ 75

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

14 11 7  
8

**10** ♠ A87632 Dir: E  
♥ T74 Vul: All  
♦ J96  
♣ 6

♠ JT  
♥ A52  
♦ T84  
♣ J9542

♠ Q54  
♥ Q983  
♦ Q752  
♣ T3

♠ K9  
♥ KJ6  
♦ AK3  
♣ AKQ87

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

5 6 6  
23

**11** ♠ AKQ97 Dir: S  
♥ AKT8 Vul: None  
♦ 54  
♣ 84

♠ 652  
♥ J432  
♦ A9  
♣ QT65

♠ J4  
♥ Q75  
♦ QJ8763  
♣ A3

♠ T83  
♥ 96  
♦ KT2  
♣ KJ972

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

16 7 10  
7

**12** ♠ 2 Dir: W  
♥ J953 Vul: NS  
♦ AT3  
♣ AKQJ5

♠ 643  
♥ A76  
♦ KJ8542  
♣ 6

♠ A987  
♥ T42  
♦ 97  
♣ T974

♠ KQJT5  
♥ KQ8  
♦ Q6  
♣ 832

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

15 8 4  
13

**13** ♠ QJ852 Dir: N  
♥ Q653 Vul: All  
♦ Q8  
♣ T3

♠ KT93  
♥ T  
♦ K75  
♣ Q9875

♠ A4  
♥ J9842  
♦ T64  
♣ AJ2

♠ 76  
♥ AK7  
♦ AJ932  
♣ K64

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

7 8 10  
15

**14** ♠ AKQT Dir: E  
♥ K74 Vul: None  
♦ 93  
♣ JT85

♠ J8763  
♥ Q3  
♦ KJT8  
♣ 97

♠ 952  
♥ 96  
♦ Q7652  
♣ KQ6

♠ 4  
♥ AJT852  
♦ A4  
♣ A432

♠	♣	♥	♦	♠	N
N	6	1	7	2	6
S	6	1	7	2	6
E	-	-	-	-	-
W	-	-	-	-	-

13 7 7  
13

**15** ♠ QJ853 Dir: S  
♥ A943 Vul: NS  
♦ K  
♣ 432

♠ KT7  
♥ QJT85  
♦ QJT9  
♣ 9

♠ A964  
♥ 7  
♦ 842  
♣ KQJ86

♠ 2  
♥ K62  
♦ A7653  
♣ AT75

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

10 9 10  
11

**16** ♠ J8 Dir: W  
♥ 762 Vul: EW  
♦ AJ7532  
♣ J6

♠ Q75  
♥ T93  
♦ 9864  
♣ K85

♠ KT96  
♥ KQJ85  
♦ T  
♣ 742

♠ A432  
♥ A4  
♦ KQ  
♣ AQT93

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

7 5 9  
19

**17** ♠ J763 Dir: N  
♥ K864 Vul: None  
♦ 4  
♣ QT64

♠ KQ2  
♥ QT52  
♦ T98  
♣ J53

♠ 94  
♥ A9  
♦ A76532  
♣ AK8

♠ AT85  
♥ J73  
♦ KQJ  
♣ 972

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

6 8 15  
11

**18** ♠ T954 Dir: E  
♥ A8 Vul: NS  
♦ AJT843  
♣ A

♠ A  
♥ JT9754  
♦ Q  
♣ T9532

♠ Q76  
♥ KQ62  
♦ K975  
♣ 74

♠ KJ832  
♥ 3  
♦ 62  
♣ KQJ86

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

13 7 10  
10

<p><b>19</b></p> <p>♠ AT8754 ♥ Q6 ♦ Q4 ♣ AKT</p> <p>♠ QJ ♥ AK93 ♦ AK7 ♣ 9843</p> <p>15 17 4 4</p> <p>♠ 932 ♥ JT ♦ JT982 ♣ Q75</p> <p>Dir: S Vul: EW</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>-</td><td>2</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>2</td><td>-</td></tr> </table>	♠	♥	♦	♣	N	-	2	-	2	-	S	-	2	-	2	E	2	-	2	-	W	2	-	2	-	<p><b>20</b></p> <p>♠ 6 ♥ QJT7 ♦ QJ52 ♣ J742</p> <p>♠ AKQ ♥ AK8 ♦ 964 ♣ KQT3</p> <p>7 21 8 4</p> <p>♠ T973 ♥ 9653 ♦ T7 ♣ A98</p> <p>Dir: W Vul: All</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>-</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>3</td><td>4</td><td>2</td><td>5</td></tr> <tr><td>W</td><td>3</td><td>4</td><td>1</td><td>5</td></tr> </table>	♠	♥	♦	♣	N	-	-	-	-	-	S	-	-	-	-	E	3	4	2	5	W	3	4	1	5	<p><b>21</b></p> <p>♠ KT ♥ AKQT98 ♦ J8542 ♣ J8542</p> <p>♠ Q5 ♥ 75 ♦ QT876 ♣ KT97</p> <p>13 7 12 8</p> <p>♠ J987632 ♥ 2 ♦ AJ54 ♣ Q</p> <p>♠ A4 ♥ J643 ♦ K932 ♣ A63</p> <p>Dir: N Vul: NS</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>-</td><td>-</td><td>2</td><td>4</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>4</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>2</td></tr> </table>	♠	♥	♦	♣	N	-	-	2	4	-	S	-	1	4	-	E	-	1	-	2	W	-	1	-	2
♠	♥	♦	♣	N																																																																									
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E	-	1	-	2																																																																									
W	-	1	-	2																																																																									
<p><b>22</b></p> <p>♠ J842 ♥ AQ62 ♦ QT75 ♣ 3</p> <p>♠ A6 ♥ K ♦ J942 ♣ KQT654</p> <p>9 13 14 4</p> <p>♠ QT97 ♥ J843 ♦ 63 ♣ J98</p> <p>Dir: E Vul: EW</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>5</td><td>5</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>5</td><td>5</td><td>1</td><td>-</td></tr> </table>	♠	♥	♦	♣	N	-	-	-	1	-	S	-	-	1	-	E	5	5	1	-	W	5	5	1	-	<p><b>23</b></p> <p>♠ T97 ♥ KT52 ♦ KQ ♣ QT83</p> <p>♠ A8654 ♥ AJ6 ♦ 92 ♣ AK6</p> <p>10 16 9 5</p> <p>♠ J32 ♥ 4 ♦ A8643 ♣ 7542</p> <p>Dir: S Vul: All</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>-</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>1</td><td>1</td><td>4</td><td>3</td></tr> <tr><td>W</td><td>1</td><td>1</td><td>4</td><td>3</td></tr> </table>	♠	♥	♦	♣	N	-	-	-	-	-	S	-	-	-	-	E	1	1	4	3	W	1	1	4	3	<p><b>24</b></p> <p>♠ A96 ♥ Q7 ♦ A82 ♣ KT986</p> <p>♠ J4 ♥ AK2 ♦ KJT6 ♣ 7543</p> <p>13 12 15 0</p> <p>♠ 532 ♥ T98643 ♦ 954 ♣ 2</p> <p>♠ KQT87 ♥ J5 ♦ Q73 ♣ AQJ</p> <p>Dir: W Vul: None</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♣</td><td>N</td></tr> <tr><td>-</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>3</td><td>3</td><td>1</td><td>3</td></tr> <tr><td>W</td><td>3</td><td>3</td><td>1</td><td>3</td></tr> </table>	♠	♥	♦	♣	N	-	-	-	-	-	S	-	-	-	-	E	3	3	1	3	W	3	3	1	3
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E	3	3	1	3																																																																									
W	3	3	1	3																																																																									

HCP for N/S/E/W - Avg HCP: 10.33 / 10.42 / 9.29 / 9.96, Voids: 2 / 1 / 0 / 1, Singletons: 8 / 11 / 6 / 8, 7+ card suits: 0 / 1 / 0 / 0