

<p><b>1</b></p> <p>AJ974 J653 AKT4</p> <p>A T3 AK9 QJ98532</p> <p>13 14 4 9</p> <p>KQ97653 Q85 Q8 6</p> <p>Dir: N Vul: None</p> <p>JT842 K62 T742 7</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>3</td><td>1</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>3</td><td>1</td><td>2</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	-	1	3	1	2	S	-	1	3	1	2	E	1	-	-	-	-	W	1	-	-	-	-	<p><b>2</b></p> <p>QT92 QT95 KJ8 83</p> <p>A8 AQT432 KQ974</p> <p>8 15 9 8</p> <p>K876 7432 75 AJ2</p> <p>Dir: E Vul: NS</p> <p>AJ543 KJ6 96 T65</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>4</td><td>4</td><td>-</td><td>1</td><td>2</td></tr> <tr><td>W</td><td>4</td><td>4</td><td>-</td><td>1</td><td>3</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	4	4	-	1	2	W	4	4	-	1	3	<p><b>3</b></p> <p>98 J75 QJ752 K82</p> <p>A653 A2 8 JT9764</p> <p>7 9 16 8</p> <p>T7 T98643 AT3 A5</p> <p>Dir: S Vul: EW</p> <p>KQJ42 KQ K964 Q3</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>-</td><td>4</td><td>1</td><td>1</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>4</td><td>1</td><td>1</td></tr> </table>	N	-	1	2	-	-	S	-	1	2	-	-	E	4	-	4	1	1	W	4	-	4	1	1
N	-	1	3	1	2																																																																					
S	-	1	3	1	2																																																																					
E	1	-	-	-	-																																																																					
W	1	-	-	-	-																																																																					
N	-	-	-	-	N																																																																					
S	-	-	-	-	-																																																																					
E	4	4	-	1	2																																																																					
W	4	4	-	1	3																																																																					
N	-	1	2	-	-																																																																					
S	-	1	2	-	-																																																																					
E	4	-	4	1	1																																																																					
W	4	-	4	1	1																																																																					
<p><b>4</b></p> <p>QJT84 KT5</p> <p>JT953</p> <p>K9 A763 T743 K84</p> <p>7 10 9 14</p> <p>6 QJ942 KQ82 AQ2</p> <p>Dir: W Vul: All</p> <p>A7532 8 AJ965 76</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>-</td><td>1</td><td>-</td></tr> </table>	N	2	-	2	-	1	S	2	-	2	-	1	E	-	3	-	1	-	W	-	3	-	1	-	<p><b>5</b></p> <p>4 8765 QJT5 AK98</p> <p>7653 KJ43 A62 J5</p> <p>10 9 9 12</p> <p>AKQJ9 92 74 QT73</p> <p>Dir: N Vul: NS</p> <p>T82 AQT K983 642</p> <table border="1"> <tr><td>N</td><td>3</td><td>1</td><td>1</td><td>3</td><td>1</td></tr> <tr><td>S</td><td>3</td><td>1</td><td>1</td><td>3</td><td>1</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	1	1	3	1	S	3	1	1	3	1	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>6</b></p> <p>KT9 9843 KJ76 Q2</p> <p>AQ5432 6 A52 JT8</p> <p>9 11 10 10</p> <p>6 KQJ52 983 A953</p> <p>Dir: E Vul: EW</p> <p>J87 AT7 QT4 K764</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>3</td><td>1</td><td>1</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>3</td><td>1</td><td>1</td></tr> </table>	N	-	1	2	-	-	S	-	1	2	-	-	E	1	-	3	1	1	W	1	-	3	1	1
N	2	-	2	-	1																																																																					
S	2	-	2	-	1																																																																					
E	-	3	-	1	-																																																																					
W	-	3	-	1	-																																																																					
N	3	1	1	3	1																																																																					
S	3	1	1	3	1																																																																					
E	-	-	-	-	-																																																																					
W	-	-	-	-	-																																																																					
N	-	1	2	-	-																																																																					
S	-	1	2	-	-																																																																					
E	1	-	3	1	1																																																																					
W	1	-	3	1	1																																																																					
<p><b>7</b></p> <p>QJ9 542 J743 K75</p> <p>KT632 83 T2 9432</p> <p>7 3 13 17</p> <p>A5 AKJT6 KQ965 6</p> <p>Dir: S Vul: All</p> <p>874 Q97 A8 AQJT8</p> <table border="1"> <tr><td>N</td><td>-</td><td>4</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> </table>	N	-	4	3	-	-	S	-	4	3	-	-	E	2	-	2	-	-	W	2	-	2	-	-	<p><b>8</b></p> <p>K6 A954 A3 Q6532</p> <p>J87 KT8 98 AKT87</p> <p>13 11 12 4</p> <p>T95432 J62 KT4 9</p> <p>Dir: W Vul: None</p> <p>AQ Q73 QJ7652 J4</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>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>3</td><td>1</td><td>-</td><td>3</td></tr> <tr><td>W</td><td>2</td><td>3</td><td>2</td><td>-</td><td>3</td></tr> </table>	N	-	-	-	1	-	S	-	-	-	-	-	E	2	3	1	-	3	W	2	3	2	-	3	<p><b>9</b></p> <p>KQT82 KQ Q9 AQ98</p> <p>743 T73 K865 KJ2</p> <p>18 7 9 6</p> <p>J965 98642 AJT4</p> <p>Dir: N Vul: EW</p> <p>A AJ5 732 T76543</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>2</td><td>4</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>2</td><td>4</td><td>2</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>-</td><td>-</td><td>-</td></tr> </table>	N	-	2	2	4	3	S	-	2	2	4	2	E	1	-	2	-	-	W	1	-	-	-	-
N	-	4	3	-	-																																																																					
S	-	4	3	-	-																																																																					
E	2	-	2	-	-																																																																					
W	2	-	2	-	-																																																																					
N	-	-	-	1	-																																																																					
S	-	-	-	-	-																																																																					
E	2	3	1	-	3																																																																					
W	2	3	2	-	3																																																																					
N	-	2	2	4	3																																																																					
S	-	2	2	4	2																																																																					
E	1	-	2	-	-																																																																					
W	1	-	-	-	-																																																																					
<p><b>10</b></p> <p>AK5 JT73 T8 7543</p> <p>QT843 A54 A653 K</p> <p>8 13 6 13</p> <p>7 KQ82 QJ2 AJT62</p> <p>Dir: E Vul: All</p> <p>J962 96 K974 Q98</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</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>11</b></p> <p>AK9764 T3 963 KT</p> <p>85 AQJ42 QT84 73</p> <p>10 9 15 6</p> <p>3 K965 J7 Q86542</p> <p>Dir: S Vul: None</p> <p>QJT2 87 AK52 AJ9</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>-</td><td>4</td><td>3</td><td>2</td><td>4</td></tr> <tr><td>W</td><td>-</td><td>4</td><td>3</td><td>2</td><td>4</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	-	4	3	2	4	W	-	4	3	2	4	<p><b>12</b></p> <p>J53 AT52 9 KQT52</p> <p>76 Q7 AJ86432 74</p> <p>10 7 12 11</p> <p>A 98643 QT75 AJ6</p> <p>Dir: W Vul: NS</p> <p>KQT9842 KJ K 983</p> <table border="1"> <tr><td>N</td><td>5</td><td>-</td><td>4</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>5</td><td>-</td><td>4</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>2</td><td>-</td></tr> </table>	N	5	-	4	-	1	S	5	-	4	-	1	E	-	1	-	2	-	W	-	1	-	2	-
N	2	-	2	-	-																																																																					
S	2	-	2	-	-																																																																					
E	-	2	-	2	-																																																																					
W	-	2	-	2	-																																																																					
N	-	-	-	-	N																																																																					
S	-	-	-	-	-																																																																					
E	-	4	3	2	4																																																																					
W	-	4	3	2	4																																																																					
N	5	-	4	-	1																																																																					
S	5	-	4	-	1																																																																					
E	-	1	-	2	-																																																																					
W	-	1	-	2	-																																																																					
<p><b>13</b></p> <p>AK AKQJ75 KT65</p> <p>KJ9 982 T6 J8743</p> <p>20 5 9 6</p> <p>T632 QT74 432 A9</p> <p>Dir: N Vul: All</p> <p>AQ754 J653 98 Q2</p> <table border="1"> <tr><td>N</td><td>3</td><td>6</td><td>2</td><td>2</td><td>2</td></tr> <tr><td>S</td><td>3</td><td>6</td><td>2</td><td>2</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	3	6	2	2	2	S	3	6	2	2	2	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>14</b></p> <p>K AJ96 T2 AKJT42</p> <p>J985 T4 K954 983</p> <p>16 4 10 10</p> <p>AT73 K82 J83 Q65</p> <p>Dir: E Vul: None</p> <p>Q642 Q753 AQ76 7</p> <table border="1"> <tr><td>N</td><td>5</td><td>-</td><td>4</td><td>-</td><td>3</td></tr> <tr><td>S</td><td>5</td><td>-</td><td>4</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	5	-	4	-	3	S	5	-	4	-	3	E	-	-	-	1	-	W	-	-	-	1	-	<p><b>15</b></p> <p>AJT82 973 J AK84</p> <p>75 AT82 AKQ943 6</p> <p>13 13 10 4</p> <p>Q43 Q5 T765 9532</p> <p>Dir: S Vul: NS</p> <p>K96 KJ64 82 QJT7</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>5</td><td>5</td><td>1</td><td>4</td></tr> <tr><td>W</td><td>-</td><td>5</td><td>5</td><td>1</td><td>4</td></tr> </table>	N	1	-	-	-	-	S	1	-	-	-	-	E	-	5	5	1	4	W	-	5	5	1	4
N	3	6	2	2	2																																																																					
S	3	6	2	2	2																																																																					
E	-	-	-	-	-																																																																					
W	-	-	-	-	-																																																																					
N	5	-	4	-	3																																																																					
S	5	-	4	-	3																																																																					
E	-	-	-	1	-																																																																					
W	-	-	-	1	-																																																																					
N	1	-	-	-	-																																																																					
S	1	-	-	-	-																																																																					
E	-	5	5	1	4																																																																					
W	-	5	5	1	4																																																																					
<p><b>16</b></p> <p>52 AK7 Q742 9873</p> <p>QJ87 432 85 AQ42</p> <p>9 9 9 13</p> <p>K9 J965 AKJ6 JT6</p> <p>Dir: W Vul: EW</p> <p>AT643 QT8 T93 K5</p> <table border="1"> <tr><td>N</td><td>1</td><td>2</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>2</td><td>-</td><td>1</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	1	2	2	-	1	S	1	2	2	-	1	E	-	-	-	2	-	W	-	-	-	2	-	<p><b>17</b></p> <p>T7632 KJ5 A4 A94</p> <p>K4 32 KJ96 KT532</p> <p>12 10 5 13</p> <p>AJ8 AQT9874 Q53</p> <p>Dir: N Vul: None</p> <p>Q95 6 T872 QJ876</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>5</td><td>4</td><td>4</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>6</td><td>4</td><td>4</td></tr> <tr><td>E</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	-	-	5	4	4	S	-	-	6	4	4	E	2	1	-	-	-	W	2	1	-	-	-	<p><b>18</b></p> <p>9865 AQ AK73 A64</p> <p>QT T654 Q954 J85</p> <p>17 5 14 4</p> <p>J4 J98732 T QT32</p> <p>Dir: E Vul: NS</p> <p>AK732 K J862 K97</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>3</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>3</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	1	-	3	-	1	S	2	-	3	-	1	E	-	2	-	-	-	W	-	2	-	-	-
N	1	2	2	-	1																																																																					
S	1	2	2	-	1																																																																					
E	-	-	-	2	-																																																																					
W	-	-	-	2	-																																																																					
N	-	-	5	4	4																																																																					
S	-	-	6	4	4																																																																					
E	2	1	-	-	-																																																																					
W	2	1	-	-	-																																																																					
N	1	-	3	-	1																																																																					
S	2	-	3	-	1																																																																					
E	-	2	-	-	-																																																																					
W	-	2	-	-	-																																																																					

<b>19</b>	KT9	<i>Dir: S</i>	<b>20</b>	K65	<i>Dir: W</i>	<b>21</b>	K8753	<i>Dir: N</i>
	73	<i>Vul: EW</i>		A2	<i>Vul: All</i>		J6	<i>Vul: NS</i>
	Q954			985			T82	
	AJ65			QT865			K75	
AJ2	Q8653		AQ92	87		A9	QT6	
A95	KQT842		64	QT973		KT872	A954	
A76	8		KQ763	A4		K3	AJ97	
KQ42			J9	7432		AJT8	62	
10	74	N	9	JT43	N	7	J42	N
18	6	N 3 2 - - -	12	KJ85	N 2 - 1 2 1	15	Q8	N - - - -
4	KJT32	S 3 2 - - -	6	JT2	S 2 - 1 2 1	11	Q654	S - - - -
	T9873	E - - 6 6 3	13	AK	E - - - -	7	Q943	E 4 4 6 3 5
		W - - 6 6 3			W - - - -			W 5 5 6 3 5

HCP for N/S/E/W - Avg HCP: 11.10 / 9.14 / 9.81 / 9.95, Voids: 2 / 2 / 1 / 1, Singletons: 5 / 10 / 8 / 5, 7+ card suits: 0 / 2 / 2 / 2