

<p>1 Q86 54 KQ862 JT9</p> <p>A73 AQJ982 J95 7</p> <p>8 12 11 9</p> <p>4 T63 7 AKQ86432</p> <p>KJT952 K7 AT43 5</p> <p>N 3 - - - S 3 - - - E - 3 6 6 - W - 3 6 6 -</p> <p>Dir: N Vul: None</p>	<p>2 KJ832 7 AQ74 K4</p> <p>QT7 A2 KJ652 863</p> <p>13 10 8 9</p> <p>A95 J853 8 AT752</p> <p>64 KQT964 93 QJ9</p> <p>N 4 3 1 5 3 S 3 3 1 5 3 E - - - - - W - - - - -</p> <p>Dir: E Vul: NS</p>	<p>3 J32 QT5 42 AQ754</p> <p>964 J8643 T8 KJ3</p> <p>9 5 16 10</p> <p>A85 K9 K97653 T8</p> <p>KQT7 A72 AQJ 962</p> <p>N 2 3 - 2 2 S 2 1 - 1 - E - - 1 - - W - - 1 - -</p> <p>Dir: S Vul: EW</p>
<p>4 763 AKT J976 JT9</p> <p>Q874 542 AKQ875</p> <p>9 11 12 8</p> <p>Q942 9653 AQ 432</p> <p>AKJT85 J2 KT83 6</p> <p>N - - - - - S - - - - - E 1 2 2 1 2 W 1 2 1 1 2</p> <p>Dir: W Vul: All</p>	<p>5 T Q65 T87432 K95</p> <p>A42 AJ AQJ965 Q7</p> <p>5 18 11 6</p> <p>Q9873 T873 K J82</p> <p>KJ65 K942</p> <p>AT643</p> <p>N - - - - - S - - - - - E 5 4 4 4 4 W 5 4 3 4 4</p> <p>Dir: N Vul: NS</p>	<p>6 J942 T96 K6 9854</p> <p>T6 A72 QT7543 T6</p> <p>4 6 18 12</p> <p>AK753 QJ5 J8 J72</p> <p>Q8 K843 A92 AKQ8</p> <p>N - - - - - S - - - - - E 2 4 3 - 1 W 2 4 3 - 1</p> <p>Dir: E Vul: EW</p>
<p>7 Q9853 QJ843</p> <p>AK2</p> <p>KJ62 KT9 T5 T963</p> <p>7 12 7 17 4</p> <p>7652 Q987632 Q</p> <p>AT4 A AKJ4 J8754</p> <p>N - - 3 - - S - - 3 - - E 4 1 - 1 2 W 4 1 - 1 2</p> <p>Dir: S Vul: All</p>	<p>8 74 Q8742 Q2 K432</p> <p>AKQJ93 JT9 K A97</p> <p>7 18 10 5</p> <p>652 53 AJT8764 8</p> <p>T8 AK6 953 QJT65</p> <p>N - 2 - - - S - 2 - - - E 5 - 4 4 - W 5 - 3 5 -</p> <p>Dir: W Vul: None</p>	<p>9 AJ954 KT82 AK8 5</p> <p>7 AQJ QT764 AKQ6</p> <p>15 18 5 2</p> <p>8 53 J932 JT8743</p> <p>KQT632 9764 5 92</p> <p>N - - - - - S 1 - - - - E - - 1 1 1 W - 1 2 2 1</p> <p>Dir: N Vul: EW</p>
<p>10 K8532 T8 AK AJ75</p> <p>AJ AQ943 3 KQT98</p> <p>15 16 3 6</p> <p>Q74 K5 J97642 63</p> <p>T96 J762 QT85 42</p> <p>N - 1 - 1 - S - 1 - 2 - E - - 3 - - W 1 - 3 - -</p> <p>Dir: E Vul: All</p>	<p>11 54 QT75 986 KQ62</p> <p>J6 J642 A732 AJT</p> <p>7 11 10 12</p> <p>AKQ82 9 QJ54 843</p> <p>T987 AK83 KT 975</p> <p>N 1 1 - 1 - S 1 1 - 1 - E - - 2 - - W - - 2 - -</p> <p>Dir: S Vul: None</p>	<p>12 KQ86 T98</p> <p>AQ9862</p> <p>9742 KQ43 QJ64 J</p> <p>11 9 5 15</p> <p>AT5 AJ762 K98 KT</p> <p>J3 5 AT7532 7543</p> <p>N 5 - 4 5 5 S 5 - 4 5 5 E - 2 - - - W - 2 - - -</p> <p>Dir: W Vul: NS</p>
<p>13 A862 A4 K4 QJ973</p> <p>K43 653 AQJ965 4</p> <p>14 10 10 6</p> <p>95 K972 T72 KT86</p> <p>QJT7 QJT8 83 A52</p> <p>N 4 - - - 1 S 4 - - - 1 E - 2 1 1 - W - 2 1 1 -</p> <p>Dir: N Vul: All</p>	<p>14 QT985 JT3 T52 T9</p> <p>AKJ Q954 873 Q62</p> <p>3 12 14 11</p> <p>643 A876 6 AK875</p> <p>72 K2 AKQJ94 J43</p> <p>N - - - 1 - S - - - 1 - E - 3 1 - 3 W - 3 1 - 3</p> <p>Dir: E Vul: None</p>	<p>15 T542 AT5 QJ63 KJ</p> <p>J73 J83 AT4 T864</p> <p>11 6 3 20</p> <p>AKQ KQ42 82 AQ97</p> <p>986 976 K975 532</p> <p>N 5 4 5 5 5 S 5 4 5 5 5 E - - - - - W - - - - -</p> <p>Dir: S Vul: NS</p>
<p>16 A92 Q98 QJ8 Q964</p> <p>KQJT874 63 2 KJ3</p> <p>11 10 12 7</p> <p>653 52 KT94 AT87</p> <p>AKJT74 A7653 52</p> <p>N - - - - - S - - - - - E - 2 4 4 2 W - 2 4 4 2</p> <p>Dir: W Vul: EW</p>	<p>17 985 K85 K8 98653</p> <p>AQJT A742 A3 T74</p> <p>6 15 11 8</p> <p>73 QJ JT97642 A2</p> <p>K642 T963 Q6 KQJ</p> <p>N - 2 - - - S - 2 - - - E 1 - 3 3 2 W 1 - 3 3 2</p> <p>Dir: N Vul: None</p>	<p>18 85 AT5 KQT976 74</p> <p>QJ74 QJ987 84 Q9</p> <p>9 8 8 15</p> <p>AK963 43 A52 KJ5</p> <p>T2 K62 J3 AT8632</p> <p>N 1 5 - 3 4 S 1 5 - 3 4 E - - 1 - - W - - 1 - -</p> <p>Dir: E Vul: NS</p>

19	J6 AQT85 AT3 A6	<i>Dir: S</i> <i>Vul: EW</i>	20	A63 83 KT762 652	<i>Dir: W</i> <i>Vul: All</i>	21	964 K4 KJ74 AQ94	<i>Dir: N</i> <i>Vul: NS</i>		
	75 K32 K987542 2	AQT943 9764		QT85 K9 A43 QJ84	J74 754 985 T973		AQT2 QT6 Q65 K75	J5 AJ9753 T2 J63		
	16 6 8 10	K82 QJ6 KJT9875		7 12 1 20	K92 AQJT62 QJ AK		N 1 4 5 2 3 S 1 4 5 2 3 E - - - - W - - - -	13 13 7 7	K873 82 A983 T82	N S - - - - E - - 3 1 1 W 1 - 3 1 1
		N 6 2 2 1 6 S 5 1 2 1 6 E - - - - W - - - -								

HCP for N/S/E/W - Avg HCP: 9.76 / 9.62 / 9.52 / 11.10, Voids: 2 / 1 / 3 / 1, Singletons: 3 / 10 / 5 / 8, 7+ card suits: 0 / 5 / 0 / 2