

<p><b>1</b></p> <p>T Q8542 T754 J62</p> <p>Q8732 A QJ986 T5</p> <p>3 9 14 14</p> <p>KJ9 KJT76 A2 Q84</p> <p>A654 93 K3 AK973</p> <p>N S E 3 3 - 5 1 W 3 3 - 5 1</p> <p>Dir: N Vul: None</p>	<p><b>2</b></p> <p>AKQ42 T83 63 A75</p> <p>JT963 764 2 QJ64</p> <p>13 4 15 8</p> <p>75 K2 KQ8754 T82</p> <p>8 AQJ95 AJT9 K93</p> <p>N S E 1 - 3 1 - W 1 - 3 - -</p> <p>Dir: E Vul: NS</p>	<p><b>3</b></p> <p>6 6 JT86542 A652</p> <p>QJ95 872 KQ9 KT7</p> <p>5 11 7 17</p> <p>AK3 AJ95 A7 J983</p> <p>T8742 KQT43 3 Q4</p> <p>N S 3 3 1 - - E - - - 1 1 W - - - 1 1</p> <p>Dir: S Vul: EW</p>
<p><b>4</b></p> <p>AKQ852</p> <p>T9 J982</p> <p>7 KJ9732 Q6 AQ43</p> <p>10 12 9 9</p> <p>J643 AT854 A32 5</p> <p>T Q6 KJ8754 KT76</p> <p>N S - - - 6 3 E 2 1 3 - - W 2 1 3 - -</p> <p>Dir: W Vul: All</p>	<p><b>5</b></p> <p>KJ864 AJ53 K AQT</p> <p>T5 K64 AQJT5 943</p> <p>18 10 1 11</p> <p>972 T8 9864 J765</p> <p>AQ8 Q972 732 K82</p> <p>N S 3 1 6 6 2 E - - - - - W - - - - -</p> <p>Dir: N Vul: NS</p>	<p><b>6</b></p> <p>QJ762 73 Q76 AJ3</p> <p>T T92 AKT983 Q87</p> <p>10 9 12 9</p> <p>83 KQJ54 KT9642</p> <p>AK954 A86 J542 5</p> <p>N S 4 - 3 - - E - 4 - - - W - 4 - - -</p> <p>Dir: E Vul: EW</p>
<p><b>7</b></p> <p>A95 98 Q2 AQT873</p> <p>KQJT43 AJ J765 2</p> <p>12 12 7 9</p> <p>86 KQ764 KT43 J4</p> <p>72 T532 A98 K965</p> <p>N S 2 - 1 - - E - 1 - 2 - W - 1 - 2 -</p> <p>Dir: S Vul: All</p>	<p><b>8</b></p> <p>A954 T9 KJ92 Q84</p> <p>JT32 KQ72 63 T92</p> <p>10 6 10 14</p> <p>6 853 AQ8754 A65</p> <p>KQ87 AJ64 T KJ73</p> <p>N S 3 - 1 3 2 E - 1 - - - W - 1 - - -</p> <p>Dir: W Vul: None</p>	<p><b>9</b></p> <p>A84 62 T432 AJ85</p> <p>Q7632 AQ5 K KQ63</p> <p>9 16 12 3</p> <p>JT5 T94 Q976 T42</p> <p>K9 KJ873 AJ85 97</p> <p>N S - - - - - E 3 2 5 3 3 W 3 2 5 3 3</p> <p>Dir: N Vul: EW</p>
<p><b>10</b></p> <p>J98653 76 J84 AT</p> <p>A JT9 AKT65 KJ32</p> <p>6 16 7 11</p> <p>KT2 A3 Q972 Q764</p> <p>Q74 KQ8542 3 985</p> <p>N S - - - 1 - E 2 1 5 - 3 W 2 1 5 - 3</p> <p>Dir: E Vul: All</p>	<p><b>11</b></p> <p>A863 A98543 7 93</p> <p>T T2 K943 KJ8764</p> <p>8 7 13 12</p> <p>J742 KQJ6 QJT6 Q</p> <p>KQ95 7 A852 AT52</p> <p>N S - - 3 2 - E 5 3 - - - W 5 3 - - -</p> <p>Dir: S Vul: None</p>	<p><b>12</b></p> <p>AJ9852 5 A8743 6</p> <p>KQ764 Q9 Q52 K94</p> <p>9 12 6 13</p> <p>AKJ873 K9 Q7532</p> <p>T3 T642 JT6 AJT8</p> <p>N S 2 4 3 3 1 E - 3 - 3 2 W - - - - -</p> <p>Dir: W Vul: NS</p>
<p><b>13</b></p> <p>T KJT4 T53 T9874</p> <p>9643 AQ8 AJ64 J3</p> <p>4 12 10 14</p> <p>AK852 7 Q972 KQ6</p> <p>QJ7 98652 K8 A52</p> <p>N S 1 - - - - E - - 1 1 1 W - - 1 1 1</p> <p>Dir: N Vul: All</p>	<p><b>14</b></p> <p>Q753 7 QJT853 KT</p> <p>K4 K8652</p> <p>QJ8654</p> <p>8 9 10 13</p> <p>9 Q943 AK9742 A3</p> <p>AJT862 AJT 6 972</p> <p>N S - 5 - - 1 E 5 - 3 3 - W 5 3 - 3 -</p> <p>Dir: E Vul: None</p>	<p><b>15</b></p> <p>6 K54 J642 QT932</p> <p>AKT97 763 A97 65</p> <p>6 11 12 11</p> <p>QJ854 AT9 T5 A87</p> <p>32 QJ82 KQ83 KJ4</p> <p>N S 1 - - - - E - 3 2 2 3 W - 3 2 2 2</p> <p>Dir: S Vul: NS</p>
<p><b>16</b></p> <p>Q5 KQT84 T85 Q93</p> <p>J876 J93 AJ4 A72</p> <p>9 11 9 11</p> <p>KT43 A6 76 KJT84</p> <p>A92 752 KQ932 65</p> <p>N S 3 - 2 1 - E - 1 - - 1 W - 1 - - 1</p> <p>Dir: W Vul: EW</p>	<p><b>17</b></p> <p>T54 T52 AQ8642 K</p> <p>A97 AQJ4 9753 98</p> <p>9 11 9 11</p> <p>82 K93 KT QJ7652</p> <p>KQJ63 876 J AT43</p> <p>N S - 1 1 2 1 E 2 - - - - W 2 - - - -</p> <p>Dir: N Vul: None</p>	<p><b>18</b></p> <p>A94 QT AT65 AKJ7</p> <p>QJ8 853 K94 Q953</p> <p>18 8 4 10</p> <p>K52 KJ64 QJ2 864</p> <p>T763 A972 873 T2</p> <p>N S 5 5 5 4 5 E - - - - - W - - - - -</p> <p>Dir: E Vul: NS</p>

<b>19</b>	A8643	<i>Dir: S</i>	<b>20</b>	QT	<i>Dir: W</i>
	KQ8	<i>Vul: EW</i>		8632	<i>Vul: All</i>
	K5			J8	
	A76			AT732	
JT9		KQ62	K94	AJ87653	
962		AJ5	AK4	9	
Q4		A32	KQ632	A97	
K9852		JT3	Q6	K9	
	7		2		
16	T743	N - 3 1 - -	7	QJT75	N - - 1 - -
6 15	JT9876	S - 3 1 - -	17 12	T54	S - - 1 - -
3	Q4	E 2 - - 2 3	4	J864	E - 6 - 6 6
		W 2 - - 2 4			W - 6 - 6 6

HCP for N/S/E/W - Avg HCP: 9.50 / 10.35 / 9.70 / 10.45, Voids: 1 / 2 / 0 / 1, Singletons: 11 / 8 / 9 / 8, 7+ card suits: 2 / 0 / 1 / 0