



<p><b>19</b></p> <p>KT62 KJ94 AT T72</p> <p>A973 A8 J2 K8543</p> <p>11 12 6 11</p> <p>84 Q7532 KQ43 A9</p> <p>QJ5 T6 98765 QJ6</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>4</td><td>1</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>4</td><td>1</td><td>1</td><td></td></tr> <tr><td>E</td><td>1</td><td>-</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><td></td></tr> </table> <p>Dir: S Vul: EW</p>	N	-	1	4	1	1	N	S	-	1	4	1	1		E	1	-	-	-	-		W	1	-	-	-	-		<p><b>20</b></p> <p>AKJT972 9</p> <p>J8732</p> <p>43 QJ8764 J98 KT</p> <p>9 7 15 9</p> <p>Q865 AKT32 T4 94</p> <p>5 AKQ76532 AQ65</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>5</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>5</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>6</td><td>2</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>6</td><td>2</td><td>-</td><td>-</td><td></td></tr> </table> <p>Dir: W Vul: All</p>	N	-	-	-	5	-	N	S	-	-	-	5	-		E	-	6	2	-	-		W	-	6	2	-	-		<p><b>21</b></p> <p>J987653 KJ95 7 K</p> <p>KQ42 T743 KJ4 84</p> <p>8 9 13 10</p> <p>Q82 AQ9832 Q753</p> <p>AT A6 T65 AJT962</p> <p>Dir: N Vul: NS</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>-</td><td>2</td><td></td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>-</td><td>2</td><td></td></tr> </table>	N	-	-	-	1	-	N	S	-	-	-	1	-		E	1	-	-	-	2		W	1	-	-	-	2	
N	-	1	4	1	1	N																																																																																
S	-	1	4	1	1																																																																																	
E	1	-	-	-	-																																																																																	
W	1	-	-	-	-																																																																																	
N	-	-	-	5	-	N																																																																																
S	-	-	-	5	-																																																																																	
E	-	6	2	-	-																																																																																	
W	-	6	2	-	-																																																																																	
N	-	-	-	1	-	N																																																																																
S	-	-	-	1	-																																																																																	
E	1	-	-	-	2																																																																																	
W	1	-	-	-	2																																																																																	
<p><b>22</b></p> <p>JT6 A853 AJT5 87</p> <p>A74 94 KQ83 JT43</p> <p>10 10 8 12</p> <p>953 KT72 2 AKQ96</p> <p>KQ82 QJ6 9764 52</p> <table border="1"> <tr><td>N</td><td>2</td><td>1</td><td>3</td><td>1</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>1</td><td>3</td><td>1</td><td>1</td><td></td></tr> <tr><td>E</td><td>-</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><td></td></tr> </table> <p>Dir: E Vul: EW</p>	N	2	1	3	1	1	N	S	2	1	3	1	1		E	-	-	-	-	-		W	-	-	-	-	-		<p><b>23</b></p> <p>J987 T73 K543 J7</p> <p>AKT Q82 Q87 T543</p> <p>5 11 11 13</p> <p>54 K95 JT6 AKQ96</p> <p>Q632 AJ64 A92 82</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>1</td><td>2</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>1</td><td>2</td><td>2</td><td>-</td><td></td></tr> </table> <p>Dir: S Vul: All</p>	N	1	-	-	-	-	N	S	1	-	-	-	-		E	-	1	2	2	-		W	-	1	2	2	-		<p><b>24</b></p> <p>98 T8 K43 T98632</p> <p>KJT642 A AT82 KJ</p> <p>3 16 8 13</p> <p>AC5 KJ7654 J Q74</p> <p>73 Q932 Q9765 A5</p> <p>Dir: W Vul: None</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>1</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>5</td><td>-</td><td>4</td><td>1</td><td></td></tr> <tr><td>W</td><td>-</td><td>5</td><td>-</td><td>4</td><td>1</td><td></td></tr> </table>	N	1	-	-	-	-	N	S	2	-	1	-	-		E	-	5	-	4	1		W	-	5	-	4	1	
N	2	1	3	1	1	N																																																																																
S	2	1	3	1	1																																																																																	
E	-	-	-	-	-																																																																																	
W	-	-	-	-	-																																																																																	
N	1	-	-	-	-	N																																																																																
S	1	-	-	-	-																																																																																	
E	-	1	2	2	-																																																																																	
W	-	1	2	2	-																																																																																	
N	1	-	-	-	-	N																																																																																
S	2	-	1	-	-																																																																																	
E	-	5	-	4	1																																																																																	
W	-	5	-	4	1																																																																																	
<p><b>25</b></p> <p>AK75 KJT A87 AJ6</p> <p>T6 A9642 KQ94 72</p> <p>20 9 8 3</p> <p>J932 8753 T5 QT9</p> <p>Q84 Q J632 K8543</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>1</td><td>3</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>3</td><td>1</td><td></td></tr> <tr><td>E</td><td>1</td><td>3</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>1</td><td>3</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table> <p>Dir: N Vul: EW</p>	N	-	-	1	3	1	N	S	-	-	1	3	1		E	1	3	-	-	-		W	1	3	-	-	-		<p><b>26</b></p> <p>A2 Q7 AKJT987 43</p> <p>J73 T4 652 KQ875</p> <p>14 6 14 6</p> <p>QT84 KJ632 43 T2</p> <p>K965 A985 Q AJ96</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>2</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>2</td><td>-</td><td>1</td><td></td></tr> <tr><td>E</td><td>3</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>W</td><td>3</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> </table> <p>Dir: E Vul: All</p>	N	-	3	2	-	1	N	S	-	3	2	-	1		E	3	-	-	1	-		W	3	-	-	1	-		<p><b>27</b></p> <p>AJ9853 A8 T AKT2</p> <p>KT764 K Q986 Q83</p> <p>16 10 7 7</p> <p>2 T972 AK743 976</p> <p>Q QJ6543 J52 J54</p> <p>Dir: S Vul: None</p> <table border="1"> <tr><td>N</td><td>4</td><td>2</td><td>3</td><td>3</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>2</td><td>3</td><td>3</td><td>2</td><td></td></tr> <tr><td>E</td><td>-</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><td></td></tr> </table>	N	4	2	3	3	2	N	S	4	2	3	3	2		E	-	-	-	-	-		W	-	-	-	-	-	
N	-	-	1	3	1	N																																																																																
S	-	-	1	3	1																																																																																	
E	1	3	-	-	-																																																																																	
W	1	3	-	-	-																																																																																	
N	-	3	2	-	1	N																																																																																
S	-	3	2	-	1																																																																																	
E	3	-	-	1	-																																																																																	
W	3	-	-	1	-																																																																																	
N	4	2	3	3	2	N																																																																																
S	4	2	3	3	2																																																																																	
E	-	-	-	-	-																																																																																	
W	-	-	-	-	-																																																																																	
<p><b>28</b></p> <p>AJ862 J65 Q AJT4</p> <p>K9543 K42 A9642</p> <p>13 10 12 5</p> <p>T7 T8 KT85 Q9632</p> <p>Q AQ973 J73 K875</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>2</td><td>3</td><td>2</td><td>2</td><td></td></tr> <tr><td>W</td><td>-</td><td>2</td><td>3</td><td>2</td><td>2</td><td></td></tr> </table> <p>Dir: W Vul: NS</p>	N	2	-	-	-	-	N	S	2	-	-	-	-		E	-	2	3	2	2		W	-	2	3	2	2																																																											
N	2	-	-	-	-	N																																																																																
S	2	-	-	-	-																																																																																	
E	-	2	3	2	2																																																																																	
W	-	2	3	2	2																																																																																	

HCP for N/S/E/W - Avg HCP: 10.50 / 10.50 / 10.54 / 8.46, Voids: 1 / 2 / 1 / 5, Singletons: 12 / 8 / 15 / 6, 7+ card suits: 4 / 1 / 2 / 3