

**1** ♠ QJT76 Dir: N  
♥ Q853 Vul: None  
♦ 5  
♣ AQJ

♠ A82 ♠ K953  
♥ A4 ♥ K72  
♦ AK9832 ♦ QJ4  
♣ T5 ♣ 964

12 ♠ 4  
15 9 ♥ JT96  
4 ♣ T76  
♣ K8732

N	1	2	3	4	N
S	1	2	-	-	-
E	4	-	2	2	-
W	-	4	-	2	2

**2** ♠ KQ54 Dir: E  
♥ J9852 Vul: NS  
♦ K  
♣ K95

♠ JT32 ♠ 876  
♥ KQ63 ♥ T7  
♦ QJ84 ♦ T632  
♣ 8 ♣ Q743

12 ♠ A9  
9 2 ♥ A4  
17 ♦ A975  
♣ AJT62

N	7	3	5	4	6	N
S	7	3	5	5	6	-
E	-	-	-	-	-	-
W	-	-	-	-	-	-

**3** ♠ 75432 Dir: S  
♥ QT74 Vul: EW  
♦ T83  
♣ 6

♠ 8 ♠ J  
♥ A85 ♥ K3  
♦ KQ652 ♦ AJ74  
♣ AJ75 ♣ QT9832

2 ♠ AKQT96  
14 11 ♥ J962  
13 ♣ 9  
♣ K4

N	-	2	2	-	N
S	-	-	2	2	-
E	6	6	-	-	1
W	6	6	-	-	1

**4** ♠ K9753 Dir: W  
♥ 8 Vul: All  
♦ 87  
♣ JT975

♠ AQ ♠ T42  
♥ Q652 ♥ AKJ43  
♦ A2 ♦ QJ63  
♣ AQ863 ♣ 4

4 ♠ J86  
18 11 ♥ T97  
7 ♦ KT954  
♣ K2

N	-	-	-	-	N
S	-	-	-	-	-
E	3	3	5	1	4
W	4	3	6	1	4

**5** ♠ 42 Dir: N  
♥ AJ82 Vul: NS  
♦ AK865  
♣ Q6

♠ 96 ♠ AQT5  
♥ K943 ♥ T75  
♦ T743 ♦ J  
♣ J98 ♣ AKT32

14 ♠ KJ873  
4 14 ♥ Q6  
8 ♦ Q92  
♣ 754

N	-	3	1	2	1	N
S	-	3	1	2	1	-
E	2	-	-	-	-	-
W	2	-	-	-	-	-

**6** ♠ AKJ75 Dir: E  
♥ 5 Vul: EW  
♦ KQ74  
♣ QJ4

♠ 94 ♠ T8  
♥ T64 ♥ J9832  
♦ AJ2 ♦ 8653  
♣ AK972 ♣ T8

16 ♠ Q632  
12 1 ♥ AKQ7  
11 ♦ T9  
♣ 653

N	2	2	2	3	3	N
S	2	2	2	3	3	-
E	-	-	-	-	-	-
W	-	-	-	-	-	-

**7** ♠ KJ62 Dir: S  
♥ J872 Vul: All  
♦ Q42  
♣ KJ

♠ T984 ♠ A3  
♥ T5 ♥ KT6543  
♦ AQT8762 ♦ A9  
♣ 943

11 ♠ Q75  
6 11 ♥ AQ9  
12 ♦ KJ8763  
♣ 5

N	-	1	-	1	-	N
S	-	2	1	2	-	-
E	4	-	-	-	-	-
W	4	-	-	-	-	-

**8** ♠ 74 Dir: W  
♥ KQ652 Vul: None  
♦ AK76  
♣ 76

♠ 9 ♠ AJT832  
♥ A94 ♥ 3  
♦ QJ9432 ♦ T85  
♣ A95 ♣ J32

12 ♠ KQ65  
11 6 ♥ JT87  
11 ♦  
♣ KQT84

N	-	-	3	1	1	N
S	-	3	1	2	1	-
E	1	3	-	-	-	-
W	-	1	-	-	-	-

**9** ♠ A64 Dir: N  
♥ 4 Vul: EW  
♦ KQJ652  
♣ AT2

♠ KJT732 ♠ 85  
♥ K982 ♥ AJ53  
♦ T3 ♦ 874  
♣ 4 ♣ 9875

14 ♠ Q9  
7 5 ♥ QT76  
14 ♦ A9  
♣ KQJ63

N	6	6	1	-	5	N
S	6	6	1	-	5	-
E	-	-	-	1	-	-
W	-	-	-	1	-	-

**10** ♠ AKJT5 Dir: E  
♥ Q5 Vul: All  
♦ KT  
♣ KJ74

♠ Q84 ♠ 976  
♥ 63 ♥ 982  
♦ Q9863 ♦ A75  
♣ T52 ♣ 9863

17 ♠ 32  
4 4 ♥ AKJT74  
15 ♦ J42  
♣ AQ

N	6	3	6	6	6	N
S	6	3	6	6	6	-
E	-	-	-	-	-	-
W	-	-	-	-	-	-

**11** ♠ 974 Dir: S  
♥ K84 Vul: None  
♦ Q9  
♣ AT982

♠ Q8 ♠ KT632  
♥ A952 ♥ Q763  
♦ 832 ♦ 74  
♣ KQ54 ♣ 73

9 ♠ AJ5  
11 5 ♥ JT  
15 ♦ AKJT65  
♣ J6

N	3	4	-	-	3	N
S	3	4	-	-	3	-
E	-	-	-	-	-	-
W	-	-	-	-	-	-

**12** ♠ 742 Dir: W  
♥ K752 Vul: NS  
♦ 83  
♣ KJ92

♠ A6 ♠ K8  
♥ 984 ♥ AQJ63  
♦ J7642 ♦ T5  
♣ A86 ♣ Q743

7 ♠ QJT953  
9 12 ♥ T  
12 ♦ AKQ9  
♣ T5

N	-	-	-	3	-	N
S	-	-	-	3	-	-
E	2	2	3	-	2	-
W	2	2	3	-	2	-

**13** ♠ KQJ65 Dir: N  
♥ K Vul: All  
♦ AQT52  
♣ Q6

♠ 872 ♠ AT94  
♥ Q976 ♥ J82  
♦ 76 ♦ 8  
♣ AK72 ♣ JT543

17 ♠ 3  
9 6 ♥ AT543  
8 ♦ KJ943  
♣ 98

N	-	4	1	3	1	N
S	-	4	1	3	1	-
E	1	-	-	-	-	-
W	1	-	-	-	-	-

**14** ♠ 4 Dir: E  
♥ KT9865 Vul: None  
♦ 765  
♣ K72

♠ K98632 ♠ AQ75  
♥ A2 ♥  
♦ 98 ♦ JT432  
♣ J83 ♣ T654

6 ♠ JT  
8 7 ♥ QJ743  
19 ♦ AKQ  
♣ AQ9

N	1	1	5	-	-	N
S	1	1	5	-	-	-
E	-	-	2	1	-	-
W	-	-	2	1	-	-

**15** ♠ QT94 Dir: S  
♥ J85 Vul: NS  
♦ 982  
♣ AQ2

♠ 8763 ♠ KJ2  
♥ 64 ♥ A  
♦ ♦ AKQT754  
♣ KT97653 ♣ J4

9 ♠ A5  
3 18 ♥ KQT9732  
10 ♦ J63  
♣ 8

N	-	2	-	-	-	N
S	-	-	3	-	-	-
E	4	2	-	1	2	-
W	4	2	-	1	2	-

**16** ♠ JT874 Dir: W  
♥ 76 Vul: EW  
♦ KJ4  
♣ T94

♠ K95 ♠ Q2  
♥ KJT92 ♥ 543  
♦ 853 ♦ Q62  
♣ 52 ♣ AKQJ3

5 ♠ A63  
7 14 ♥ AQ8  
14 ♦ AT97  
♣ 876

N	-	2	-	2	-	N
S	-	2	-	2	-	-
E	2	-	2	-	-	-
W	2	-	2	-	-	-

**17** ♠ 75 Dir: N  
♥ AQT7 Vul: None  
♦ AT87  
♣ T54

♠ Q986 ♠ KJ32  
♥ ♥ ♥ 95432  
♦ J42 ♦ 53  
♣ AJ9762 ♣ K8

10 ♠ AT4  
8 7 ♥ KJ86  
15 ♦ KQ96  
♣ Q3

N	-	2	3	-	1	N
S	-	3	3	-	1	-
E	3	-	4	-	-	-
W	3	-	4	-	-	-

**18** ♠ Q75 Dir: E  
♥ QJT52 Vul: NS  
♦ 62  
♣ K52

♠ A432 ♠ KJT96  
♥ A3 ♥ K98  
♦ T53 ♦ QJ87  
♣ Q973 ♣ T

8 ♠ 8  
10 10 ♥ 764  
12 ♦ AK94  
♣ AJ864

N	2	-	1	-	-	N
S	2	-	1	-	-	-
E	-	2	-	3	1	-
W	-	2	-	3	1	-

<h2>19</h2> <ul style="list-style-type: none"> <li>♠ AK63</li> <li>♥ A</li> <li>♦ T765</li> <li>♣ K986</li> </ul>		<i>Dir: S</i> <i>Vul: EW</i>		<h2>20</h2> <ul style="list-style-type: none"> <li>♠ A</li> <li>♥ KJT</li> <li>♦ KJ93</li> <li>♣ KT962</li> </ul>		<i>Dir: W</i> <i>Vul: All</i>																																																											
								<ul style="list-style-type: none"> <li>♠ T8</li> <li>♥ 64</li> <li>♦ KJ843</li> <li>♣ AQ72</li> </ul>		<ul style="list-style-type: none"> <li>♠ Q542</li> <li>♥ QJT732</li> <li>♦ Q2</li> <li>♣ 3</li> </ul>		<ul style="list-style-type: none"> <li>♠ 52</li> <li>♥ A952</li> <li>♦ AQ87</li> <li>♣ J83</li> </ul>		<ul style="list-style-type: none"> <li>♠ KQJT763</li> <li>♥ 8</li> <li>♦ 654</li> <li>♣ A5</li> </ul>																																																			
<ul style="list-style-type: none"> <li>♠ J97</li> <li>♥ K985</li> <li>♦ A9</li> <li>♣ JT54</li> </ul>		<table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>4</td><td>1</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>S</td><td>4</td><td>1</td><td>1</td><td>2</td><td>3</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	N	4	1	1	2	3	S	4	1	1	2	3	E	-	-	-	-	-	W	-	-	-	-	-	<ul style="list-style-type: none"> <li>♠ 984</li> <li>♥ Q7643</li> <li>♦ T2</li> <li>♣ Q74</li> </ul>		<table border="1"> <tr><td>♣</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>3</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>3</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>3</td><td>2</td><td>-</td></tr> </table>		♣	♦	♥	♠	N	N	3	-	3	-	-	S	3	-	3	-	-	E	-	-	3	2	-	W	-	-	3	2	-
♣	♦	♥	♠	N																																																													
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HCP for N/S/E/W - Avg HCP: 10.70 / 11.50 / 8.50 / 9.30, Voids: 0 / 1 / 1 / 3, Singletons: 10 / 7 / 9 / 4, 7+ card suits: 0 / 1 / 2 / 2