

**1**    ♠ KJ97    Dir: N  
          ♥ 975    Vul: None  
          ♦ Q4  
          ♣ AKT6

♠ A832    ♠ 54  
 ♥ AQJ42    ♥ KT8  
 ♦ J65    ♦ T97  
 ♣ 8    ♣ Q9432

13	♠	QT6	♣	♦	♥	♠	N	
12	5	♥ 63	N	2	4	-	2	1
		♥ AK832	S	-	-	-	-	-
		♣ J75	E	6	7	3	7	7
			W	-	-	1	-	-

**2**    ♠ K5    Dir: E  
          ♥ Q864    Vul: NS  
          ♦ AT64  
          ♣ T75

♠ JT974    ♠ 62  
 ♥ KJT52    ♥ A3  
 ♦ Q    ♦ KJ32  
 ♣ 92    ♣ AQ864

9	♠	AQ83	♣	♦	♥	♠	N	
7	14	♥ 97	N	-	-	-	-	
		♥ 9875	S	-	1	-	-	
		♣ KJ3	E	1	-	2	1	-
			W	1	-	1	1	-

**3**    ♠ A    Dir: S  
          ♥ Q97654    Vul: EW  
          ♦ 97  
          ♣ K873

♠ KJ4    ♠ T9873  
 ♥ J32    ♥ K8  
 ♦ J8    ♦ AK654  
 ♣ QJ964    ♣ T

9	♠	Q652	♣	♦	♥	♠	N	
9	10	♥ AT	N	1	-	3	-	2
		♦ QT32	S	1	-	3	-	2
		♣ A52	E	-	1	-	2	-
			W	-	-	-	2	-

**4**    ♠ 76    Dir: W  
          ♥ T9864    Vul: All  
          ♦ 52  
          ♣ 6532

♠ AJ4    ♠ Q9853  
 ♥ K    ♥ AQ7  
 ♦ AK9864    ♦ Q3  
 ♣ JT4    ♣ AK8

0	♠	KT2	♣	♦	♥	♠	N	
16	17	♥ J532	N	-	-	-	-	
		♦ JT7	S	-	-	-	-	
		♣ Q97	E	6	7	3	7	7
			W	6	7	3	7	7

**5**    ♠ AT7    Dir: N  
          ♥ 32    Vul: NS  
          ♦ Q7542  
          ♣ K93

♠ Q852    ♠ 9643  
 ♥ AJT    ♥ K84  
 ♦ 963    ♦ KJ8  
 ♣ J42    ♣ AT5

9	♠	KJ	♣	♦	♥	♠	N	
8	11	♥ Q9765	N	2	2	2	-	1
		♦ AT	S	2	2	2	-	1
		♣ Q876	E	-	-	1	-	-
			W	-	-	-	1	-

**6**    ♠ J4    Dir: E  
          ♥ 6    Vul: EW  
          ♦ AQ973  
          ♣ AK832

♠ T87    ♠ KQ63  
 ♥ J95    ♥ AKQ8  
 ♦ T84    ♦ 52  
 ♣ T765    ♣ Q94

14	♠	A952	♣	♦	♥	♠	N	
1	16	♥ T7432	N	2	4	1	1	2
		♦ KJ6	S	2	4	1	1	2
		♣ J	E	1	-	-	-	-
			W	-	-	-	-	-

**7**    ♠ A75    Dir: S  
          ♥ QJ92    Vul: All  
          ♦ A2  
          ♣ AK74

♠ T4    ♠ J62  
 ♥ 764    ♥ K83  
 ♦ KJ7    ♦ 6543  
 ♣ JT986    ♣ 532

18	♠	KQ983	♣	♦	♥	♠	N	
5	4	♥ AT5	N	4	6	7	7	7
		♦ QT98	S	5	6	7	7	7
		♣ Q	E	-	-	-	-	-
			W	-	-	-	-	-

**8**    ♠ KQ6    Dir: W  
          ♥ A9    Vul: None  
          ♦ J8632  
          ♣ AK9

♠ 9753    ♠ AT2  
 ♥ KQ4    ♥ J865  
 ♦ 75    ♦ AKQ  
 ♣ Q653    ♣ 872

17	♠	J84	♣	♦	♥	♠	N	
7	14	♥ T732	N	-	1	1	-	-
		♦ T94	S	-	1	1	-	-
		♣ JT4	E	1	-	-	1	-
			W	1	-	-	1	-

**9**    ♠ AT75    Dir: N  
          ♥ 95    Vul: EW  
          ♦ 982  
          ♣ AKJT

♠ 432    ♠ KJ  
 ♥ JT    ♥ AQ8  
 ♦ KJT53    ♦ Q76  
 ♣ 986    ♣ Q7543

12	♠	Q986	♣	♦	♥	♠	N	
5	14	♥ K76432	N	-	-	4	4	1
		♦ A4	S	-	-	4	4	1
		♣ 2	E	1	1	-	-	-
			W	1	1	-	-	-

**10**    ♠ Q96    Dir: E  
          ♥ AQ654    Vul: All  
          ♦ AT9  
          ♣ AJ

♠ 4    ♠ T732  
 ♥ 3    ♥ KJ82  
 ♦ QJ873    ♦ K542  
 ♣ KQT962    ♣ 7

17	♠	AKJ85	♣	♦	♥	♠	N	
8	7	♥ T97	N	-	-	4	4	2
		♦ 6	S	-	-	4	4	2
		♣ 8543	E	1	3	-	-	-
			W	1	3	-	-	-

**11**    ♠ AK75    Dir: S  
          ♥ T87    Vul: None  
          ♦ Q7632  
          ♣ 8

♠ J94    ♠ Q83  
 ♥ AKQ    ♥ 643  
 ♦ A4    ♦ KT5  
 ♣ KT962    ♣ AQJ4

9	♠	T62	♣	♦	♥	♠	N	
17	12	♥ J952	N	-	-	-	-	
		♦ J98	S	-	-	-	-	
		♣ 753	E	5	1	3	2	4
			W	5	1	3	2	4

**12**    ♠ 73    Dir: W  
          ♥ 9875    Vul: NS  
          ♦ AKQT5  
          ♣ Q6

♠ 86    ♠ AKQJT52  
 ♥ AK642    ♥ T3  
 ♦ 32    ♦ 974  
 ♣ AJ83    ♣ 5

11	♠	94	♣	♦	♥	♠	N	
12	10	♥ QJ	N	1	1	-	-	-
		♦ J86	S	1	1	-	-	-
		♣ KT9742	E	-	2	4	2	2
			W	-	2	4	2	2

**13**    ♠ KJ    Dir: N  
          ♥ A62    Vul: All  
          ♦ AQT7  
          ♣ A874

♠ AQ9842    ♠ 7653  
 ♥ Q983    ♥ T4  
 ♦ K2    ♦ J985  
 ♣ 9    ♣ J53

18	♠	T	♣	♦	♥	♠	N	
11	2	♥ KJ75	N	5	4	4	-	4
		♥ 643	S	5	4	4	-	4
		♣ KQT62	E	-	-	-	1	-
			W	-	-	-	1	-

**14**    ♠ 8    Dir: E  
          ♥ AKT3    Vul: None  
          ♦ JT872  
          ♣ AQT

♠ KQJ52    ♠ AT93  
 ♥ 75    ♥ Q862  
 ♦ K5    ♦ 43  
 ♣ J972    ♣ K43

14	♠	764	♣	♦	♥	♠	N	
10	9	♥ J94	N	-	3	1	-	-
		♦ AQ96	S	-	3	1	-	-
		♣ 865	E	2	-	-	2	-
			W	2	-	-	2	-

**15**    ♠ Q7    Dir: S  
          ♥ A65    Vul: NS  
          ♦ 94  
          ♣ AT8643

♠ JT64    ♠ 9832  
 ♥ JT973    ♥ 42  
 ♦ Q872    ♦ KJT  
 ♣    ♣ QJ72

10	♠	AK5	♣	♦	♥	♠	N	
4	7	♥ KQ8	N	6	3	3	2	4
		♦ A653	S	6	3	3	2	4
		♣ K95	E	-	-	-	-	-
			W	-	-	-	-	-

**16**    ♠ Q642    Dir: W  
          ♥ 94    Vul: EW  
          ♦ 842  
          ♣ J974

♠ AJT83    ♠ K  
 ♥ KQ5    ♥ T2  
 ♦ AK7    ♦ QT9653  
 ♣ K2    ♣ AQT6

3	♠	975	♣	♦	♥	♠	N	
20	11	♥ AJ8763	N	-	-	-	-	
		♥ J	S	6	6	2	5	6
		♣ 853	E	6	6	2	5	6
			W	6	6	2	5	6

**17**    ♠ 2    Dir: N  
          ♥ 53    Vul: None  
          ♦ AT652  
          ♣ QJT82

♠ J753    ♠ KT986  
 ♥ A9642    ♥ KJ87  
 ♦ QJ    ♦ K3  
 ♣ 76    ♣ K5

7	♠	AQ4	♣	♦	♥	♠	N	
8	13	♥ QT	N	4	4	-	-	2
		♦ 9874	S	4	4	-	-	2
		♣ A943	E	-	-	1	2	-
			W	-	-	1	2	-

**18**    ♠ J5    Dir: E  
          ♥ K742    Vul: NS  
          ♦ Q3  
          ♣ KQJ43

♠ KT    ♠ AQ7632  
 ♥ Q8    ♥ AJ9  
 ♦ A8752    ♦ 96  
 ♣ T982    ♣ 65

12	♠	984	♣	♦	♥	♠	N	
9	11	♥ T653	N	1	-	1	-	-
		♦ KJT4	S	1	-	1	-	-
		♣ A7	E	-	1	-	3	2
			W	-	1	-	3	2

<p><b>19</b></p> <p>♠ J72 ♥ QJ98 ♦ 874 ♣ 432</p> <p>♠ A86 ♥ 54 ♦ KQJT5 ♣ T86</p> <p>4 10 15 11</p> <p>♠ T93 ♥ AT62 ♦ A92 ♣ K95</p> <p>Dir: S Vul: EW</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>4</td><td>1</td><td>4</td></tr> <tr><td>W</td><td>3</td><td>3</td><td>1</td><td>3</td></tr> </table>	♠	♦	♥	♠	N	N	-	-	-	-	S	-	-	-	-	E	4	4	1	4	W	3	3	1	3	<p><b>20</b></p> <p>♠ A6 ♥ 9765 ♦ K82 ♣ AQ86</p> <p>♠ K852 ♥ T3 ♦ QT7 ♣ KT92</p> <p>13 8 5 14</p> <p>♠ JT94 ♥ AQJ8 ♦ AJ93 ♣ J</p> <p>Dir: W Vul: All</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>3</td><td>5</td><td>6</td><td>4</td></tr> <tr><td>S</td><td>3</td><td>5</td><td>6</td><td>4</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	♠	♦	♥	♠	N	N	3	5	6	4	S	3	5	6	4	E	-	-	-	-	W	-	-	-	-	<p><b>21</b></p> <p>♠ QT ♥ T ♦ 9654 ♣ KJT972</p> <p>♠ J965 ♥ 2 ♦ Q8 ♣ AQ8543</p> <p>6 9 10 15</p> <p>♠ AK842 ♥ A9854 ♦ A2 ♣ 6</p> <p>73 ♥ KQJ763 ♦ KJT73</p> <p>Dir: N Vul: NS</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>4</td><td>-</td><td>-</td><td>3</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>	♠	♦	♥	♠	N	N	4	-	-	3	S	4	-	-	2	E	-	-	-	-	W	-	1	-	-
♠	♦	♥	♠	N																																																																									
N	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	4	4	1	4																																																																									
W	3	3	1	3																																																																									
♠	♦	♥	♠	N																																																																									
N	3	5	6	4																																																																									
S	3	5	6	4																																																																									
E	-	-	-	-																																																																									
W	-	-	-	-																																																																									
♠	♦	♥	♠	N																																																																									
N	4	-	-	3																																																																									
S	4	-	-	2																																																																									
E	-	-	-	-																																																																									
W	-	1	-	-																																																																									
<p><b>22</b></p> <p>♠ A84 ♥ Q97 ♦ T62 ♣ 7532</p> <p>♠ T5 ♥ AT85 ♦ K753 ♣ AT4</p> <p>6 11 11 12</p> <p>♠ KJ62 ♥ J642 ♦ AQ8 ♣ J9</p> <p>Dir: E Vul: EW</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>2</td><td>1</td><td>1</td></tr> <tr><td>W</td><td>2</td><td>2</td><td>1</td><td>1</td></tr> </table>	♠	♦	♥	♠	N	N	-	-	-	-	S	-	-	-	-	E	2	2	1	1	W	2	2	1	1	<p><b>23</b></p> <p>♠ 9832 ♥ A7542 ♦ K42 ♣ 4</p> <p>♠ K75 ♥ Q86 ♦ AT986 ♣ T7</p> <p>7 9 15 9</p> <p>♠ AT4 ♥ KT3 ♦ Q75 ♣ 9865</p> <p>Dir: S Vul: All</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>2</td><td>-</td><td>-</td></tr> </table>	♠	♦	♥	♠	N	N	-	-	1	-	S	-	-	1	-	E	3	2	-	-	W	3	2	-	-	<p><b>24</b></p> <p>♠ J8642 ♥ KJ852 ♦ 2 ♣ K4</p> <p>♠ AK97 ♥ AT7 ♦ AKQ ♣ JT9</p> <p>8 21 4 7</p> <p>♠ 5 ♥ 6 ♦ JT9853 ♣ AQ765</p> <p>♠ QT3 ♥ Q943 ♦ 764 ♣ 832</p> <p>Dir: W Vul: None</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>2</td></tr> </table>	♠	♦	♥	♠	N	N	1	2	-	-	S	1	2	-	-	E	-	-	2	2	W	-	-	2	2
♠	♦	♥	♠	N																																																																									
N	-	-	-	-																																																																									
S	-	-	-	-																																																																									
E	2	2	1	1																																																																									
W	2	2	1	1																																																																									
♠	♦	♥	♠	N																																																																									
N	-	-	1	-																																																																									
S	-	-	1	-																																																																									
E	3	2	-	-																																																																									
W	3	2	-	-																																																																									
♠	♦	♥	♠	N																																																																									
N	1	2	-	-																																																																									
S	1	2	-	-																																																																									
E	-	-	2	2																																																																									
W	-	-	2	2																																																																									
<p><b>25</b></p> <p>♠ KJ73 ♥ QJ8 ♦ 7652 ♣ T2</p> <p>♠ AQT862 ♥ K743 ♦ J9 ♣ A</p> <p>7 14 9 10</p> <p>♠ 9 ♥ 52 ♦ AT843 ♣ KQJ96</p> <p>♠ 54 ♥ AT96 ♦ KQ ♣ 87543</p> <p>Dir: N Vul: EW</p> <table border="1"> <tr><td>♠</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>1</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>3</td></tr> </table>	♠	♦	♥	♠	N	N	1	1	-	-	S	1	1	-	-	E	-	-	2	3	W	-	-	2	3																																																				
♠	♦	♥	♠	N																																																																									
N	1	1	-	-																																																																									
S	1	1	-	-																																																																									
E	-	-	2	3																																																																									
W	-	-	2	3																																																																									

HCP for N/S/E/W - Avg HCP: 10.12 / 9.60 / 10.24 / 10.04, Voids: 0 / 0 / 1 / 1, Singletons: 8 / 11 / 4 / 8, 7+ card suits: 0 / 0 / 1 / 0