

<p>1</p> <p>AKT52 T3 AT976 4</p> <p>QJ643 AK KQ8 532</p> <p>11 15 8 6</p> <p>8</p> <p>76542 J5 AQJT6</p> <p>Dir: N Vul: None</p> <p>N - 1 - - - S - 1 - - - E 3 - 2 - 1 W 3 - 2 1 2</p>	<p>2</p> <p>93 Q8652 98 JT64</p> <p>6542 T9743 63 K9</p> <p>3 3 20 14</p> <p>AJT87 K T75 AQ83</p> <p>Dir: E Vul: NS</p> <p>N 2 - - 1 - S 2 - - 1 - E - 4 2 - 2 W - 4 2 - 2</p>	<p>3</p> <p>KQ Q87 QT97 KJ86</p> <p>A8542 KT4 AKJ6 3</p> <p>13 15 3 9</p> <p>J6 A93 532 AT975</p> <p>Dir: S Vul: EW</p> <p>T973 J652 84 Q42</p> <p>N 2 1 - - 1 S 2 2 - - 1 E - - 1 3 - W - - 1 3 -</p>
<p>4</p> <p>532 Q7 AK82 JT32</p> <p>A8 AJ863 QJT4 86</p> <p>10 12 13 5</p> <p>KJ6 T52 3 AKQ975</p> <p>Dir: W Vul: All</p> <p>N - - - 1 - S - - - 1 - E 5 1 4 - 4 W 5 1 4 - 4</p>	<p>5</p> <p>2 AKJT876 Q742 K</p> <p>A986 Q9 JT83 642</p> <p>13 7 12 8</p> <p>QJT54 32 A96 J98</p> <p>Dir: N Vul: NS</p> <p>N - 2 3 - 2 S - 2 3 - 2 E 2 - - - - W 2 - - - -</p>	<p>6</p> <p>K7 AQ98764 952 Q</p> <p>952 32 KJ8 AK543</p> <p>11 11 9 9</p> <p>AQJ63 T Q763 T96</p> <p>Dir: E Vul: EW</p> <p>T84 KJ5 AT4 J872</p> <p>N - 1 1 1 - S - 1 1 1 - E 2 - - - 1 W 2 - - - 1</p>
<p>7</p> <p>AQ632 93 AQ8 AK8</p> <p>J98 A75 43 QJT74</p> <p>19 8 8 5</p> <p>75 KQ84 K965 965</p> <p>Dir: S Vul: All</p> <p>N - 3 1 4 3 S - 3 1 4 3 E 1 - - - - W 1 - - - -</p>	<p>8</p> <p>AT732 852 86 764</p> <p>Q54 T97 AKJT5 T9</p> <p>4 10 14 12</p> <p>K8 KQJ 943 QJ853</p> <p>Dir: W Vul: None</p> <p>N 1 - - - - S 1 - - - - E - 2 3 - 3 W - 2 3 - 3</p>	<p>9</p> <p>T7652 6 8764 KQ2</p> <p>AKQ9 KJ8 AJ92 84</p> <p>5 18 6 11</p> <p>J843 AQJ73 3 AT6</p> <p>Dir: N Vul: EW</p> <p>9542 KQT5 J9753</p> <p>N - - - - - S - - - - - E 1 2 1 - 3 W 1 2 1 - 3</p>
<p>10</p> <p>A7 AQJ93 K98 KT4</p> <p>T32 KT852 J6 AJ3</p> <p>17 9 7 7</p> <p>J654 76 A742 Q86</p> <p>Dir: E Vul: All</p> <p>N 1 2 3 1 2 S 1 2 3 1 2 E - - - - - W - - - - -</p>	<p>11</p> <p>4 AK982 AK92 542</p> <p>QJ83 Q5 T84 AKJ8</p> <p>14 13 5 8</p> <p>A72 JT743 J76 QT</p> <p>Dir: S Vul: None</p> <p>N - 3 4 - 2 S - 3 4 - 2 E 2 - - 3 - W 2 - - 3 -</p>	<p>12</p> <p>T943 J AKQT9 QJ3</p> <p>AK2 A95 7652 T74</p> <p>13 11 13 3</p> <p>6 Q86432 J3 9652</p> <p>Dir: W Vul: NS</p> <p>QJ875 KT7 84 AK8</p> <p>N 1 - - - - S 1 - - - - E - 1 1 4 2 W - 1 1 4 2</p>
<p>13</p> <p>AQT87 T3 QJT6 JT</p> <p>J4 AKJ AK52 Q972</p> <p>10 18 4 8</p> <p>K9 Q9762 874 K85</p> <p>Dir: N Vul: All</p> <p>N - - - 1 - S - 1 - 1 - E 3 - 1 - 1 W 3 - 1 - 1</p>	<p>14</p> <p>7 AKJ965 J432 97</p> <p>QJT5 T83 65 K853</p> <p>9 6 16 9</p> <p>943 742 AT8 AJT4</p> <p>Dir: E Vul: None</p> <p>N - 2 4 - 2 S - 2 4 - 2 E 1 - - 3 - W - - - 3 -</p>	<p>15</p> <p>AKT9 98 AQ9 KT73</p> <p>J2 JT643 862 J98</p> <p>16 3 10 11</p> <p>543 K752 KJ53 A6</p> <p>Dir: S Vul: NS</p> <p>Q876 AQ T74 Q542</p> <p>N 4 5 3 5 4 S 4 5 3 4 4 E - - - - - W - - - - -</p>
<p>16</p> <p>962 A84 KJ43 963</p> <p>AK8 KT32 A7 QJT2</p> <p>8 17 7 8</p> <p>J743 765 852 AK4</p> <p>Dir: W Vul: EW</p> <p>N - - - - - S - - - - - E 3 3 3 2 3 W 3 3 3 2 3</p>	<p>17</p> <p>T87 KT97 K984 A9</p> <p>KJ654 A532 T J53</p> <p>10 9 14 7</p> <p>Q932 Q864 J72 Q2</p> <p>Dir: N Vul: None</p> <p>N - - - - - S - - - - - E 5 2 2 2 3 W 5 2 2 2 3</p>	<p>18</p> <p>Q93 AQ9875</p> <p>K762</p> <p>AKJT6 4 AQ972 Q3</p> <p>11 16 8 5</p> <p>42 K62 JT843 J98</p> <p>Dir: E Vul: NS</p> <p>875 JT3 K65 AT54</p> <p>N 1 - 3 - - S - - 3 - - E - 3 - 4 1 W - 3 - 4 1</p>

<h1 style="font-size: 2em; margin: 0;">19</h1>	KQ5 KT6543 J854	Dir: S Vul: EW	<h1 style="font-size: 2em; margin: 0;">20</h1>	985 KJ96 T K7642	Dir: W Vul: All																																																								
	874 KJ43 AJ7 A97 9 T96 13 10 8	JT AQ8752 8 KT32		K63 AQ2 AKJ842 J 7 18 7 8	JT2 873 Q63 AT83																																																								
		<table border="1" style="font-size: 0.8em;"> <tr><td>N</td><td>-</td><td>4</td><td>-</td><td>1</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>E</td><td>3</td><td>-</td><td>4</td><td>-</td><td>2</td><td></td></tr> <tr><td>W</td><td>3</td><td>-</td><td>4</td><td>-</td><td>2</td><td></td></tr> </table>	N	-	4	-	1	-	N	S	-	4	-	1	-		E	3	-	4	-	2		W	3	-	4	-	2				<table border="1" style="font-size: 0.8em;"> <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>1</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>3</td><td>-</td><td>-</td><td>3</td><td></td></tr> <tr><td>W</td><td>-</td><td>3</td><td>-</td><td>-</td><td>3</td><td></td></tr> </table>	N	2	-	-	-	-	N	S	2	-	-	1	-		E	-	3	-	-	3		W	-	3	-	-	3	
N	-	4	-	1	-	N																																																							
S	-	4	-	1	-																																																								
E	3	-	4	-	2																																																								
W	3	-	4	-	2																																																								
N	2	-	-	-	-	N																																																							
S	2	-	-	1	-																																																								
E	-	3	-	-	3																																																								
W	-	3	-	-	3																																																								

HCP for N/S/E/W - Avg HCP: 10.65 / 8.05 / 9.70 / 11.60, Voids: 2 / 0 / 1 / 0, Singletons: 9 / 5 / 8 / 4, 7+ card suits: 2 / 0 / 0 / 0