

<p><b>1</b></p> <p>T963 Q932 KT9 AT</p> <p>A AK8 QJ64 Q8653</p> <p>9 16 7 8</p> <p>72 T74 A7532 KJ7</p> <p>KQJ854 J65 8 942</p> <p>N S - 2 - - 1 E - - - 2 - W 1 - - - 3 -</p>	<p><b>2</b></p> <p>2 AQ76 K95 AT965</p> <p>K3 T543 QJ2 K732</p> <p>13 9 10 8</p> <p>AJT5 982 T64 QJ4</p> <p>Q98764 KJ A873 8</p> <p>N S 3 1 2 - 2 E 4 - 3 - 3 W - - - 1 -</p>	<p><b>3</b></p> <p>A64 T95432 KJ2 Q</p> <p>J2 AQJ86 AQ43 94</p> <p>10 14 9 7</p> <p>QT83</p> <p>T86 AJ8753</p> <p>K975 K7 975 KT62</p> <p>N S 3 - - 2 - E - - 1 - 1 W - - 1 - 1</p>
<p><b>4</b></p> <p>8 AKJT3 K965 AK3</p> <p>7542 Q62 T8 QJ65</p> <p>18 5 8 9</p> <p>AQ9 9875 QJ742 9</p> <p>KJT63 4 A3 T8742</p> <p>N S 1 6 6 1 6 E 1 6 6 1 6 W - - - - -</p>	<p><b>5</b></p> <p>AK8763 QT A854 4</p> <p>J5 AJ32 T32 KT63</p> <p>13 9 7 11</p> <p>Q2 K8 K97 QJ8752</p> <p>T94 97654 QJ6 A9</p> <p>N S 3 4 - 4 3 E 3 4 - 4 3 W - - 1 - -</p>	<p><b>6</b></p> <p>5 AQ76 KT73 KT96</p> <p>J963 54 J864 AJ8</p> <p>12 7 6 15</p> <p>AKT4 KJ98 A952 2</p> <p>Q872 T32 Q Q7543</p> <p>N S 2 6 6 3 5 E 2 6 6 3 5 W - - - - -</p>
<p><b>7</b></p> <p>972 QJ9 A753 AKQ</p> <p>QJ5 K87 KJ42 T76</p> <p>16 10 7 7</p> <p>AK864 654 T98 95</p> <p>Dir: S Vul: All</p> <p>T3 AT32 Q6 J8432</p> <p>N S - 2 1 3 2 E 1 - - - - W 1 - - - -</p>	<p><b>8</b></p> <p>J86432 QT2 K75 K</p> <p>QT5 A7653 T93 87</p> <p>9 6 17 8</p> <p>AK7 K94 8 AQJ943</p> <p>Dir: W Vul: None</p> <p>AK7 K94 8 AQJ943</p> <p>N S - 1 - - - E 4 - 5 1 1 W 4 - 5 1 1</p>	<p><b>9</b></p> <p>87 JT965 7543 84</p> <p>J2 84 A82 K97532</p> <p>1 8 13 18</p> <p>AKQ9543 AK32 KJ J</p> <p>Dir: N Vul: EW</p> <p>KT6 Q7 QT96 AQT6</p> <p>N S - - 5 3 - E 3 2 - - - W 2 1 - - -</p>
<p><b>10</b></p> <p>32 AKJ52 T83 K64</p> <p>KQJ96 Q7 97542 3</p> <p>11 8 4 17</p> <p>A87 94 AKJ AJT52</p> <p>Dir: E Vul: All</p> <p>T54 T863 Q6 Q987</p> <p>N S 6 3 6 1 6 E - - - - - W - - - - -</p>	<p><b>11</b></p> <p>J97 A97 T94 AK43</p> <p>A54 T864 A6 QJ98</p> <p>12 11 6 11</p> <p>KT63 KQ K8532 T7</p> <p>Dir: S Vul: None</p> <p>Q82 J532 QJ7 652</p> <p>N S 2 4 1 4 2 E 2 4 1 4 2 W - - - - -</p>	<p><b>12</b></p> <p>J5 Q753 K5 AKJ84</p> <p>T942 AKJ86 87 Q2</p> <p>14 10 7 9</p> <p>KQ73 T42 A964 53</p> <p>Dir: W Vul: NS</p> <p>A86 9 QJT32 T976</p> <p>N S 3 1 2 1 2 E - 3 1 2 1 2 W - - - - -</p>
<p><b>13</b></p> <p>K9 T52 K985 AT82</p> <p>JT875 J4 T62 QJ6</p> <p>10 5 13 12</p> <p>643 KQ9763 AQJ 3</p> <p>Dir: N Vul: All</p> <p>AQ2 A8 743 K9754</p> <p>N S - 3 4 - - E 1 - - - - W 1 - - - -</p>	<p><b>14</b></p> <p>7654 QJ976</p> <p>JT43</p> <p>2 K52 AKQ9842 A5</p> <p>4 16 8 12</p> <p>AKQT8 T84 J53 Q9</p> <p>Dir: E Vul: None</p> <p>J93 A3 T76 K8762</p> <p>N S - - 2 2 - E 2 6 - - 2 W 2 6 - - 2</p>	<p><b>15</b></p> <p>A6 J86 KJ Q98542</p> <p>Q4 AKQ2 Q7543 J7</p> <p>11 14 4 11</p> <p>98 T7543 AT8 AK3</p> <p>Dir: S Vul: NS</p> <p>KJT7532 9 962 T6</p> <p>N S 4 - 3 - 4 E - - - 1 - W - - - 1 -</p>
<p><b>16</b></p> <p>T9876 96 A9854 4</p> <p>A542 J732 KQJ J7</p> <p>4 12 12 12</p> <p>KQ AT85 T KT9852</p> <p>Dir: W Vul: EW</p> <p>J3 KQ4 7632 AQ63</p> <p>N S 1 1 - 2 - E - - 1 - 2 W - - 1 - 2</p>	<p><b>17</b></p> <p>QJT4 4 AQT83 965</p> <p>63 K72 7654 A872</p> <p>9 7 12 12</p> <p>AK72 653 J9 KJ43</p> <p>Dir: N Vul: None</p> <p>985 AQJT98 K2 QT</p> <p>N S 2 3 - 4 - E - - 3 - 1 W - - 3 - 1</p>	<p><b>18</b></p> <p>AKJT4 AKJT4 T K6</p> <p>5 Q976 KQJ2 T543</p> <p>19 8 2 11</p> <p>82 2 A8754 AQJ98</p> <p>Dir: E Vul: NS</p> <p>Q9763 853 963 72</p> <p>N S 6 4 6 5 5 E - - - - - W - - - - -</p>

<p><b>19</b></p> <p>A96 AKJT6 87 852</p> <p>Dir: S Vul: EW</p> <p>JT</p> <p>AKQJ3 AJT974</p> <p>12 16 5 7</p> <p>Q85432 Q532</p> <p>K63</p> <p>K7 9874 T96542 Q</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>4</td><td>2</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>4</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>5</td><td>6</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>4</td><td>6</td><td>-</td><td>-</td><td>1</td></tr> </table>	N	-	-	4	2	-	S	-	-	4	2	-	E	5	6	-	-	1	W	4	6	-	-	1	<p><b>20</b></p> <p>4 K865 AJ94 J963</p> <p>Dir: W Vul: All</p> <p>KQJT5 72 62 AQ42</p> <p>9 12 11 8</p> <p>763 QJT43 KQ83 5</p> <p>A982 A9 T75 KT87</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>-</td><td>-</td><td>4</td><td>3</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>-</td><td>4</td><td>3</td></tr> </table>	N	-	3	4	-	-	S	-	3	4	-	-	E	4	-	-	4	3	W	4	-	-	4	3	<p><b>21</b></p> <p>AQ AK654</p> <p>Dir: N Vul: NS</p> <p>KJ8732</p> <p>KJ975 73 JT976 4</p> <p>17 5 10 8</p> <p>64 T92 AQ85 QT65</p> <p>T832 QJ8 K432 A9</p> <table border="1"> <tr><td>N</td><td>5</td><td>1</td><td>4</td><td>-</td><td>4</td></tr> <tr><td>S</td><td>5</td><td>1</td><td>4</td><td>-</td><td>4</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> </table>	N	5	1	4	-	4	S	5	1	4	-	4	E	-	-	-	1	-	W	-	-	-	1	-
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<p><b>34</b></p> <p>53 743 KJ4 AKQ54</p> <p>Dir: E Vul: NS</p> <p>A97 K5 AT863 T72</p> <p>13 11 6 10</p> <p>Q642 AQT862 Q 83</p> <p>KJT8 J9 9752 J96</p> <table border="1"> <tr><td>N</td><td>3</td><td>-</td><td>3</td><td>1</td><td>2</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>3</td><td>1</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	3	-	3	1	2	S	3	-	3	1	2	E	-	1	-	-	-	W	-	1	-	-	-	<p><b>35</b></p> <p>Q975 KJ7 5 KQ932</p> <p>Dir: S Vul: EW</p> <p>AK8632 Q96 K9 JT</p> <p>11 13 3 13</p> <p>J4 AT842 A4 A864</p> <p>T 53 QJT87632 75</p> <table border="1"> <tr><td>N</td><td>5</td><td>-</td><td>5</td><td>2</td><td>5</td></tr> <tr><td>S</td><td>5</td><td>-</td><td>5</td><td>2</td><td>5</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	5	-	5	2	5	S	5	-	5	2	5	E	-	2	-	-	-	W	-	2	-	-	-	<p><b>36</b></p> <p>K982 T 832 AQ632</p> <p>Dir: W Vul: All</p> <p>AC53 J7654 Q4 85</p> <p>9 9 7 15</p> <p>6 A3 AKJT975 KT9</p> <p>JT74 KQ982 6 J74</p> <table border="1"> <tr><td>N</td><td>6</td><td>6</td><td>-</td><td>-</td><td>6</td></tr> <tr><td>S</td><td>6</td><td>6</td><td>-</td><td>-</td><td>6</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>	N	6	6	-	-	6	S	6	6	-	-	6	E	-	-	1	-	-	W	-	-	1	-	-
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<b>37</b>	J97 A86 K842 A93	<i>Dir: N</i> <i>Vul: NS</i>	<b>38</b>	A83 A6 KQJT8 843	<i>Dir: E</i> <i>Vul: EW</i>	<b>39</b>	6 QT972 T5 AKQT9	<i>Dir: S</i> <i>Vul: All</i>			
	AK KJT752 A95 KQ	865432 4 QJ3 T72		T96 K7432 976 J5	KQ2 J98 43 KQ962		AJ943  QJ6432 76	T872 543 A9 J852			
	12 20 3 5	QT Q93 T76 J8654		N S E W	14 4 11 11		J754 QT5 A52 AT7	N S E W	11 8 5 16	KQ5 AKJ86 K87 43	N S E W
		N S E W									

HCP for N/S/E/W - Avg HCP: 10.85 / 10.13 / 9.36 / 9.67, Voids: 3 / 3 / 1 / 4, Singletons: 16 / 12 / 14 / 7, 7+ card suits: 0 / 2 / 2 / 1