

<p><b>1</b></p> <p>QT952 KJ Q6 J643</p> <p>J8 8765 J95 A985</p> <p>9 6 8 17</p> <p>AK6 AQT943 A87 T</p> <p>743 2 KT432 KQ72</p> <p>N - - 6 6 3 N S - - 6 6 3 E 1 1 - - - W 1 1 - - -</p>	<p><b>2</b></p> <p>A6 Q832 Q6542 43</p> <p>QJ54 K75 T73 J65</p> <p>8 7 10 15</p> <p>K972 J4 A8 AK872</p> <p>T83 AT96 KJ9 QT9</p> <p>N N 2 2 1 2 1 N S 2 2 1 2 1 E - - - - - W - - - - -</p>	<p><b>3</b></p> <p>K9 876 A95 AQ852</p> <p>Q742 Q42 QT32 76</p> <p>13 6 8 13</p> <p>AT865 AT KJ6 J43</p> <p>J3 KJ953 874 KT9</p> <p>N N 5 2 - 4 2 N S 5 2 - 4 2 E - - - - - W - - - - -</p>
<p><b>4</b></p> <p>Q82 QJ72 842 J97</p> <p>J9763 84 A6 AKQ2</p> <p>6 14 17 3</p> <p>AKT4 A9653 KQJ 8</p> <p>5 KT T9753 T6543</p> <p>Dir: W Vul: All</p> <p>N - - - - - N S - - - - - E 4 4 4 7 6 W 4 4 4 7 6</p>	<p><b>5</b></p> <p>JT73 Q9432 AT5 4</p> <p>98 KJ865 Q4 KJ53</p> <p>7 10 9 14</p> <p>KQ42 A7 J862 AT6</p> <p>A65 T K973 Q9872</p> <p>N N - 2 1 3 1 S - 2 1 3 1 E 2 - - - - W 2 - - - -</p>	<p><b>6</b></p> <p>Q987 KQJ T3 A853</p> <p>J5 T872 K7 J9764</p> <p>12 5 12 11</p> <p>A43 A953 J95 QT2</p> <p>KT62 64 AQ8642 K</p> <p>N N 2 - 2 2 1 S 2 - 2 2 1 E - 1 - - - W - 1 - - -</p>
<p><b>7</b></p> <p>AQJ93 9 AKT92 QT</p> <p>64 AQJ53 87 962</p> <p>16 7 10 7</p> <p>87 K8642 43 A875</p> <p>KT52 7 QJ65 KJ43</p> <p>Dir: S Vul: All</p> <p>N N 1 2 - 3 1 S - 2 - 2 - E - - 1 - - W - - 1 - -</p>	<p><b>8</b></p> <p>6 Q43 Q42 KJ7543</p> <p>98 J96 KJT85 T98</p> <p>8 5 13 14</p> <p>KT54 AK752 63 A2</p> <p>AQJ732 T8 A97 Q6</p> <p>N N 4 - 4 - 3 S 4 - 4 - 1 E - 1 - 1 - W - 1 - 1 -</p>	<p><b>9</b></p> <p>62 AJ7 K8732 KJ5</p> <p>AJ54 KT532 T96 6</p> <p>12 8 8 12</p> <p>9873 Q94 A4 AQT4</p> <p>KQT 86 QJ5 98732</p> <p>N N 3 4 1 2 3 S 4 4 1 2 3 E - - 1 3 - W - - - - -</p>
<p><b>10</b></p> <p>T943 43 KQ953 83</p> <p>75 Q92 A762 KJ97</p> <p>5 10 15 10</p> <p>A2 J87 JT8 A6542</p> <p>Dir: E Vul: All</p> <p>N N - - - - - S - - - - - E 2 - 5 4 3 W 2 - 5 4 3</p>	<p><b>11</b></p> <p>9743 AJ83 T32 T8</p> <p>Q85 KQT A54 Q943</p> <p>5 13 15 7</p> <p>KJ 96542 976 K52</p> <p>AT62 7 KQJ8 AJ76</p> <p>N N - - 1 - - S - - 1 - - E 4 4 - 3 2 W 4 4 - 3 3</p>	<p><b>12</b></p> <p>A873 64 J983 JT2</p> <p>QJ9654 AK82 5 Q5</p> <p>6 12 8 14</p> <p>T T975 AK7 AK974</p> <p>K2 QJ3 QT642 863</p> <p>N N 3 2 - - 3 S 3 2 - - 3 E - - 1 3 - W - - - 3 -</p>
<p><b>13</b></p> <p>KQ82 3 J97 76543</p> <p>AJ7 AKT6 Q52 T98</p> <p>6 14 9 11</p> <p>53 J542 K84 AQJ2</p> <p>Dir: N Vul: All</p> <p>N N 3 - - - - S 3 - - - - E - 2 3 1 - W - 2 3 2 -</p>	<p><b>14</b></p> <p>KJT82 A76 Q74 Q9</p> <p>A7 JT842 AJ85 T2</p> <p>12 10 2 16</p> <p>Q93 K KT9 AKJ743</p> <p>654 Q953 632 865</p> <p>N N 5 3 1 5 5 S 5 3 1 5 5 E - - - - - W - - - - -</p>	<p><b>15</b></p> <p>AJ AQ982 K2 J852</p> <p>QT87 K6543 T754</p> <p>15 5 16 4</p> <p>96532 7 Q9863 Q7</p> <p>Dir: S Vul: NS</p> <p>N N - - - - - S - - - - - E 1 - 1 - 1 W 2 - 1 1 1</p>
<p><b>16</b></p> <p>AK853 Q AJ98 T64</p> <p>Q2 KJT6 K5 AK873</p> <p>14 16 9 1</p> <p>T76 852 T642 J52</p> <p>Dir: W Vul: EW</p> <p>N N - - - - - S - - - - - E 4 - 4 - 4 W 4 1 4 1 4</p>	<p><b>17</b></p> <p>T AQ6 T976 A9753</p> <p>K42 KT43 83 KQ86</p> <p>10 11 12 7</p> <p>AQ8653 9872 J42</p> <p>Dir: N Vul: None</p> <p>N N 3 - 3 3 - S 3 - 3 3 - E - 2 - - 2 W - 2 - - 3</p>	<p><b>18</b></p> <p>8653 K743 4 J654</p> <p>KQJ9 J92 AT87 AQ</p> <p>4 17 5 14</p> <p>AT42 AQ8 J65 KT9</p> <p>7 T65 KQ932 8732</p> <p>N N 1 - - - - S 1 - - - - E - 3 1 - 2 W - 3 1 - 2</p>

<p><b>19</b></p> <p>32 J42 Q96 KQ873</p> <p>Dir: S Vul: EW</p> <p>AKT9 K876 KT7 T2</p> <p>764 AT9 A432 AJ9</p> <p>N 2 1 - - 1 S 2 1 - - 1 E - - 2 2 - W - - 2 2 -</p> <p>QJ85 Q53 J85 654</p> <p>8 6 13 13</p>	<p><b>20</b></p> <p>K865 Q73 QT94 J8</p> <p>Dir: W Vul: All</p> <p>T432 4 53 AT9532</p> <p>7 AKT62 AJ862 76</p> <p>7 N - 3 2 - - S - 3 2 - - E 4 - - 3 2 W 4 - - 3 2</p> <p>AQJ9 J985 K7 KQ4</p> <p>8 16 4 12</p>	<p><b>21</b></p> <p>K743 AT96 J43 AK</p> <p>Dir: N Vul: NS</p> <p>J96 732 T65 J953</p> <p>15 2 15 8</p> <p>QT2 QJ4 K82 T864</p> <p>N 1 1 2 2 1 S - - 2 2 1 E - - - - W - - - -</p> <p>J96 732 T65 J953</p> <p>15 2 15 8</p> <p>QT2 QJ4 K82 T864</p> <p>N 1 1 2 2 1 S - - 2 2 1 E - - - - W - - - -</p>
<p><b>22</b></p> <p>J75 KJT6 J7 QT42</p> <p>Dir: E Vul: EW</p> <p>832 943 KQT9 J76</p> <p>A9 AQ85 A8643 K8</p> <p>N 1 2 4 - 1 S 1 2 4 - 1 E - - - - W - - - -</p> <p>KQT64 72 52 A953</p> <p>8 9 6 17</p>	<p><b>23</b></p> <p>K QT5 AT543 8643</p> <p>Dir: S Vul: All</p> <p>T2 873 9862 A972</p> <p>J65 AK42 QJ7 QJ5</p> <p>9 13 4 14</p> <p>N 3 3 2 - - S 3 3 2 - - E - - 2 - - W - - 2 - -</p> <p>K QT5 AT543 8643</p> <p>Dir: S Vul: All</p> <p>T2 873 9862 A972</p> <p>J65 AK42 QJ7 QJ5</p> <p>9 13 4 14</p> <p>N 3 3 2 - - S 3 3 2 - - E - - 2 - - W - - 2 - -</p>	<p><b>24</b></p> <p>AQT75 54 7 AKQJ4</p> <p>Dir: W Vul: None</p> <p>J3 K9873 J63 832</p> <p>16 5 8 11</p> <p>K42 QT6 AQ94 965</p> <p>N 5 2 2 5 5 S 5 2 2 5 5 E - - - - W - - - -</p> <p>AQT75 54 7 AKQJ4</p> <p>Dir: W Vul: None</p> <p>J3 K9873 J63 832</p> <p>16 5 8 11</p> <p>K42 QT6 AQ94 965</p> <p>N 5 2 2 5 5 S 5 2 2 5 5 E - - - - W - - - -</p>
<p><b>25</b></p> <p>A3 Q42 AKQ96 A97</p> <p>Dir: N Vul: EW</p> <p>95 AT9 JT74 Q542</p> <p>QJ7 K8753 52 J86</p> <p>N 2 2 3 - 2 S 2 2 3 - 2 E - - - 1 - W - - - 1 -</p> <p>KT8642 J6 83 KT3</p> <p>19 7 7 7</p>	<p><b>26</b></p> <p>AKT986 KJ6 8654</p> <p>Dir: E Vul: All</p> <p>52 J72 T8543 KT9</p> <p>KQT97 Q8 AQ AQ82</p> <p>11 6 4 19</p> <p>N 6 3 7 4 6 S 6 3 7 4 6 E - - - - W - - - -</p> <p>AKT986 KJ6 8654</p> <p>Dir: E Vul: All</p> <p>52 J72 T8543 KT9</p> <p>KQT97 Q8 AQ AQ82</p> <p>11 6 4 19</p> <p>N 6 3 7 4 6 S 6 3 7 4 6 E - - - - W - - - -</p>	<p><b>27</b></p> <p>752 98 K9542 A32</p> <p>Dir: S Vul: None</p> <p>QT94 76 QJ86 874</p> <p>7 5 11 17</p> <p>A AKJT52 T73 KQ6</p> <p>N 2 5 5 - 4 S 2 5 5 - 4 E - - - 1 - W - - - 1 -</p> <p>752 98 K9542 A32</p> <p>Dir: S Vul: None</p> <p>QT94 76 QJ86 874</p> <p>7 5 11 17</p> <p>A AKJT52 T73 KQ6</p> <p>N 2 5 5 - 4 S 2 5 5 - 4 E - - - 1 - W - - - 1 -</p>
<p><b>28</b></p> <p>AT64 J642 96 K83</p> <p>Dir: W Vul: NS</p> <p>K8 T5 AKJT8 AQ52</p> <p>Q95 KQ9 Q542 764</p> <p>N - - - - - S - - - - - E 4 4 2 2 2 W 4 4 2 2 2</p> <p>J732 A873 73 JT9</p> <p>8 6 17 9</p>	<p><b>29</b></p> <p>Q8 J K983 AKQ954</p> <p>Dir: N Vul: All</p> <p>J973 K972 4 8762</p> <p>AT54 Q5 AQJT52 T</p> <p>15 8 4 13</p> <p>N 6 6 - 2 1 S 6 6 - 2 1 E - - 2 - - W - - 2 - -</p> <p>Q8 J K983 AKQ954</p> <p>Dir: N Vul: All</p> <p>J973 K972 4 8762</p> <p>AT54 Q5 AQJT52 T</p> <p>15 8 4 13</p> <p>N 6 6 - 2 1 S 6 6 - 2 1 E - - 2 - - W - - 2 - -</p>	<p><b>30</b></p> <p>T AKJ AJ7632 Q84</p> <p>Dir: E Vul: None</p> <p>J852 T7 KT KJT72</p> <p>15 8 15 2</p> <p>973 Q862 984 965</p> <p>N - 2 - - - S - 2 - - - E 3 - 1 4 3 W 3 - 1 4 3</p> <p>T AKJ AJ7632 Q84</p> <p>Dir: E Vul: None</p> <p>J852 T7 KT KJT72</p> <p>15 8 15 2</p> <p>973 Q862 984 965</p> <p>N - 2 - - - S - 2 - - - E 3 - 1 4 3 W 3 - 1 4 3</p>
<p><b>31</b></p> <p>94 AQT83 AQJ76 T</p> <p>Dir: S Vul: NS</p> <p>A62 K94 T982 874</p> <p>QJT75 J76 43 K65</p> <p>N - 2 3 1 - S - 2 3 1 - E 3 - - - 2 W 3 - - - 3</p> <p>K83 52 K5 AQJ932</p> <p>13 13 7 7</p>	<p><b>32</b></p> <p>854 T94 K4 KQ863</p> <p>Dir: W Vul: EW</p> <p>K3 AKJ2 AT7 A972</p> <p>AQJ72 Q86 QJ J54</p> <p>8 0 19 13</p> <p>N 2 - - - - S 2 - - - - E - 4 3 - - W - 3 2 - -</p> <p>854 T94 K4 KQ863</p> <p>Dir: W Vul: EW</p> <p>K3 AKJ2 AT7 A972</p> <p>AQJ72 Q86 QJ J54</p> <p>8 0 19 13</p> <p>N 2 - - - - S 2 - - - - E - 4 3 - - W - 3 2 - -</p>	<p><b>33</b></p> <p>AKJT762 J83 JT 9</p> <p>Dir: N Vul: None</p> <p>Q4 QT652 Q86 AK8</p> <p>10 13 13 4</p> <p>983 7 K543 J7643</p> <p>N - - - 3 - S - - - 3 - E 3 4 5 - - W 3 4 5 - -</p> <p>AKJT762 J83 JT 9</p> <p>Dir: N Vul: None</p> <p>Q4 QT652 Q86 AK8</p> <p>10 13 13 4</p> <p>983 7 K543 J7643</p> <p>N - - - 3 - S - - - 3 - E 3 4 5 - - W 3 4 5 - -</p>
<p><b>34</b></p> <p>K97 98 J975 QT86</p> <p>Dir: E Vul: NS</p> <p>J AK732 AT642 K2</p> <p>T632 QJT5 8 J954</p> <p>N - - - - - S - - - - - E 2 6 5 4 5 W 2 6 5 4 5</p> <p>AQ854 64 KQ8 A73</p> <p>6 15 15 4</p>	<p><b>35</b></p> <p>74 K73 AJ643 AK8</p> <p>Dir: S Vul: EW</p> <p>Q82 Q98 KQ87 973</p> <p>A93 A642 95 J654</p> <p>15 7 9 9</p> <p>N 2 2 2 - 1 S 2 2 2 - 1 E - - - 1 - W - - - 1 -</p> <p>74 K73 AJ643 AK8</p> <p>Dir: S Vul: EW</p> <p>Q82 Q98 KQ87 973</p> <p>A93 A642 95 J654</p> <p>15 7 9 9</p> <p>N 2 2 2 - 1 S 2 2 2 - 1 E - - - 1 - W - - - 1 -</p>	<p><b>36</b></p> <p>J K532 K872 AJ65</p> <p>Dir: W Vul: All</p> <p>KT3 Q76 Q93 9743</p> <p>12 7 8 13</p> <p>A8654 J AJ65 K82</p> <p>N 2 4 2 1 - S 2 4 - 1 - E - - - - - W - - - - -</p> <p>J K532 K872 AJ65</p> <p>Dir: W Vul: All</p> <p>KT3 Q76 Q93 9743</p> <p>12 7 8 13</p> <p>A8654 J AJ65 K82</p> <p>N 2 4 2 1 - S 2 4 - 1 - E - - - - - W - - - - -</p>

<b>37</b>	64 JT865 KQ85 J9	<i>Dir: N</i> <i>Vul: NS</i>	<b>38</b>	Q65 A5 KT653 KT4	<i>Dir: E</i> <i>Vul: EW</i>	<b>39</b>	AKJ6 J975 A42 J4	<i>Dir: S</i> <i>Vul: All</i>	
	AQJ52	K3 AK9742		T872 863 AJ9 A83	A4 KQJT4 74 QJ96		T82 KT86 QT85 73	73 32 KJ63 AKQT6	
	JT62 KQ87	A9 532		12 9 13 6	KJ93 972 Q82 752		N S E W	14 5 13 8	Q954 AQ4 97 9852
	7 13 14 6	T987 Q8 743 AT64		N S E W	N S E W		N S E W	N S E W	N S E W

HCP for N/S/E/W - Avg HCP: 10.36 / 10.31 / 10.38 / 8.95, Voids: 1 / 1 / 0 / 2, Singletons: 14 / 11 / 15 / 4, 7+ card suits: 1 / 0 / 2 / 1