

<p><b>1</b></p> <p>T3 9832 K64 Q642</p> <p>AC864 QJ5 QJ52 T</p> <p>5 12 11 12</p> <p>KJ92 AT6 T8 KJ83</p> <p>75 K74 A973 A976</p> <p>N - - - - N S - - - - - E 2 5 2 4 3 W 2 5 2 4 3</p>	<p><b>2</b></p> <p>AQ7 8753 T63 QJ2</p> <p>63 KJT6 94 T9654</p> <p>9 4 15 12</p> <p>JT42 A92 KJ72 K7</p> <p>K985 Q4 AQ85 A83</p> <p>N - 1 1 2 2 N S - 1 1 2 2 E 2 - - - - W 2 - - - -</p>	<p><b>3</b></p> <p>976543 T984 7 A7</p> <p>KQJT82 Q KJ85 42</p> <p>4 12 16 8</p> <p>KJ762 932 KJT96</p> <p>A A53 AQ764 Q853</p> <p>N 1 - 4 - - N S 1 - 4 - - E - 4 - 3 4 W - 4 - 3 4</p>
<p><b>4</b></p> <p>73 QJ Q932 AQJT9</p> <p>AT842 AK5 AJ5 42</p> <p>12 16 8 4</p> <p>J9 T97642 KT 653</p> <p>Dir: W Vul: All</p> <p>KQ65 83 8764 K87</p> <p>N - - - - N S - - - - - E 5 - 3 1 4 3 W - 3 1 5 3</p>	<p><b>5</b></p> <p>KQ9752 T95 T76 2</p> <p>3 KJ AJ54 JT9765</p> <p>5 10 12 13</p> <p>AT4 AQ76 832 K83</p> <p>Dir: N Vul: NS</p> <p>J86 8432 KQ9 AQ4</p> <p>N - - 1 2 1 N S - - 1 2 1 E 4 3 - - - W 4 3 - - -</p>	<p><b>6</b></p> <p>Q A973 AK9 Q8764</p> <p>K9876 KJ62</p> <p>AK92</p> <p>15 14 9 2</p> <p>T32 4 Q86432 T53</p> <p>Dir: E Vul: EW</p> <p>AJ54 QT85 JT75 J</p> <p>N - 2 - - - N S - 2 - - - E 1 - 4 5 3 W 1 - 4 5 3</p>
<p><b>7</b></p> <p>A7654 98 Q9542 J</p> <p>KJ9 J62 A AQ7942</p> <p>7 15 13 5</p> <p>T8 KQT4 T763 653</p> <p>Dir: S Vul: All</p> <p>Q82 A753 KJ8 K87</p> <p>N - 1 - - - N S - 1 - - - E 5 - 3 2 5 W 5 - 3 2 5</p>	<p><b>8</b></p> <p>J986 QT75 K2 KT9</p> <p>AKT4 3 J873 J763</p> <p>9 9 10 12</p> <p>Q7 A982 AT954 Q8</p> <p>Dir: W Vul: None</p> <p>532 KJ64 Q6 A542</p> <p>N - 1 3 1 2 N S - 1 3 1 2 E 1 - - - - W 1 - - - -</p>	<p><b>9</b></p> <p>K653 J6 QJ76 J92</p> <p>A AT84 T543 Q754</p> <p>8 10 11 11</p> <p>JT84 K952 AK9 T6</p> <p>Dir: N Vul: EW</p> <p>Q972 Q73 82 AK83</p> <p>N - - - - - N S - - - - - E 3 1 2 - 1 W 3 1 2 - 1</p>
<p><b>10</b></p> <p>KQ98 983 Q4 JT74</p> <p>AJ5 AKJ6 8732 Q5</p> <p>8 15 8 9</p> <p>72 QT7 T5 AK9832</p> <p>Dir: E Vul: All</p> <p>T643 542 AKJ96 6</p> <p>N 1 - - - - N S 1 - - - - E - 4 5 3 1 W - 4 5 3 1</p>	<p><b>11</b></p> <p>KJ QJT84 T9 A863</p> <p>Q432 65 KJ532 K2</p> <p>11 9 9 11</p> <p>A987 A7 86 QJ954</p> <p>Dir: S Vul: None</p> <p>T65 K932 AQ74 T7</p> <p>N 5 1 4 2 2 N S 5 1 4 2 2 E 1 - - - - W 1 - - - -</p>	<p><b>12</b></p> <p>5 K64 AJT82 KT82</p> <p>KJ96432 75 65 54</p> <p>11 4 12 13</p> <p>QT8 AQ3 K97 Q976</p> <p>Dir: W Vul: NS</p> <p>A7 JT982 Q43 AJ3</p> <p>N 5 5 2 - - N S 5 5 2 - - E - - - 2 - W - - - 2 -</p>
<p><b>13</b></p> <p>Q8742 Q83 T7 AK8</p> <p>T6 6 AQ65432 954</p> <p>11 6 10 13</p> <p>AKJ9 KT42 98 QT2</p> <p>Dir: N Vul: All</p> <p>53 AJ975 KJ J763</p> <p>N 1 - 2 2 - N S 1 - 2 2 - E - 2 - - - W - 2 - - -</p>	<p><b>14</b></p> <p>A QT764 QJ AQ543</p> <p>KT2 KJ85 AK975 K</p> <p>15 17 7 1</p> <p>97654 2 62 JT962</p> <p>Dir: E Vul: None</p> <p>QJ83 A93 T843 87</p> <p>N 4 - - - - N S 4 - - - - E - 4 2 2 1 W - 4 2 2 1</p>	<p><b>15</b></p> <p>43 AKQJ Q86 AJ98</p> <p>876542 AT3 QT76</p> <p>17 6 5 12</p> <p>AKQT965 T K52 43</p> <p>Dir: S Vul: NS</p> <p>J872 93 J974 K52</p> <p>N 2 2 1 6 6 N S 3 2 1 6 6 E - - - - - W - - - - -</p>
<p><b>16</b></p> <p>Q85 8 KQJ952 872</p> <p>T932 AT7543 8 T5</p> <p>8 4 11 17</p> <p>AJ76 KJ6 A3 A963</p> <p>Dir: W Vul: EW</p> <p>K4 Q92 T764 KQJ4</p> <p>N 3 5 - 3 5 N S 3 5 - 3 5 E - - 2 - - W - - 2 - -</p>	<p><b>17</b></p> <p>92 8 Q52 AK98542</p> <p>KT8 K653 AK873 T</p> <p>9 13 6 12</p> <p>AQ765 AQ74 T94 6</p> <p>Dir: N Vul: None</p> <p>J43 JT92 J6 QJ73</p> <p>N 2 - - 1 - N S 2 - - 1 - E - 1 3 - - W - 1 3 - -</p>	<p><b>18</b></p> <p>AQT4 AQJT 3 8765</p> <p>K5 K8762 A72 432</p> <p>13 10 7 10</p> <p>J96 9543 KQ96 A9</p> <p>Dir: E Vul: NS</p> <p>8732 JT854 KQJT</p> <p>N 2 1 4 3 3 N S 2 1 4 3 3 E - - - - - W - - - - -</p>

<p><b>19</b></p> <p>AC64 985 Q6 Q942</p> <p>KT762</p> <p>K852 AJT8</p> <p>10 11 9 10</p> <p>983 AKQJ432 94 3</p> <p>J T76 AJT73 K765</p> <p>N - - 3 - - N S - - 3 - - E 5 6 - 2 - W 5 6 - 2 -</p>	<p><b>20</b></p> <p>J952 AQ84 62 KJ3</p> <p>AT6 J6 AT753 976</p> <p>11 9 12 8</p> <p>KQ874 7532 J4 Q5</p> <p>3 KT9 KQ98 AT842</p> <p>N - - 1 1 - N S - - 1 1 - E 4 4 - - 2 W 4 4 - - 2</p> <p>Dir: W Vul: All</p>	<p><b>21</b></p> <p>KJ973 963 Q42 KJ</p> <p>T8542 AJT8 J T74</p> <p>10 6 11 13</p> <p>A6 754 KT7 AQ862</p> <p>Q KQ2 A98653 953</p> <p>N 1 - - 1 2 S 1 - - 1 2 E - 1 - - - W - 1 - - -</p> <p>Dir: N Vul: NS</p>
<p><b>22</b></p> <p>T2 42 A842 Q8432</p> <p>8 J KQJT763 AT75</p> <p>6 11 17 6</p> <p>Q7653 KT765 95 J</p> <p>Dir: E Vul: EW</p>	<p><b>23</b></p> <p>JT8 AKQ52 T5 Q82</p> <p>97542 6 A942 T97</p> <p>12 4 12 12</p> <p>63 T974 KQ73 AK5</p> <p>AKQ J83 J86 J864</p> <p>N 1 1 4 - 1 S 1 1 4 - 1 E - - 1 - - W - - 1 - -</p> <p>Dir: S Vul: All</p>	<p><b>24</b></p> <p>K9863 T43 K42 J3</p> <p>AQ4 AJ5 JT73 AT4</p> <p>7 16 12 5</p> <p>52 762 Q986 K765</p> <p>Dir: W Vul: None</p> <p>JT7 KQ98 A5 Q982</p> <p>N - - - - N S - - - - E 4 3 4 3 4 W 4 3 4 3 3</p>
<p><b>25</b></p> <p>QJT43 T953 KQ6 4</p> <p>86 4 AJT742 T986</p> <p>8 5 14 13</p> <p>K9752 AJ6 9 AJ72</p> <p>Dir: N Vul: EW</p>	<p><b>26</b></p> <p>KQT87 T97 KT87 5</p> <p>A954 5 4 AKQT742</p> <p>8 13 15 4</p> <p>J32 Q632 952 J93</p> <p>Dir: E Vul: All</p>	<p><b>27</b></p> <p>AT9432 AT75 862</p> <p>KJ85 64 JT7 KQ73</p> <p>8 10 2 20</p> <p>Q KJ AKQ64 AJ964</p> <p>Dir: S Vul: None</p> <p>76 Q9832 93 T852</p> <p>N 3 6 3 5 4 S 3 6 3 5 4 E - - - - W - - - -</p>
<p><b>28</b></p> <p>J8 AQ763 KQ72 63</p> <p>KT632 2 T93 KQ84</p> <p>12 8 8 12</p> <p>7 K54 A4 AJT9752</p> <p>Dir: W Vul: NS</p>	<p><b>29</b></p> <p>JT Q3 AK43 AKQ82</p> <p>76 A7654 T92 J85</p> <p>19 5 5 11</p> <p>KQ9853 KJT2 Q5 3</p> <p>Dir: N Vul: All</p>	<p><b>30</b></p> <p>Q732 Q75 T985 64</p> <p>A5 2 K43 AQJ9532</p> <p>4 14 12 10</p> <p>J9 K83 QJ762 K87</p> <p>Dir: E Vul: None</p> <p>KT864 AJT964 A T</p> <p>N - - - - N S - - - - E 6 2 5 5 5 W 6 2 5 5 5</p>
<p><b>31</b></p> <p>J3 AK4 JT4 K8764</p> <p>Q8 Q52 K86 AT932</p> <p>12 11 12 5</p> <p>AT7542 96 9753 J</p> <p>Dir: S Vul: NS</p>	<p><b>32</b></p> <p>AJ85 7 J85 AK965</p> <p>KQT932 J93 Q32 T</p> <p>13 8 4 15</p> <p>7 AKQ842 AT9 Q74</p> <p>Dir: W Vul: EW</p>	<p><b>33</b></p> <p>A2 K842 94 K8652</p> <p>J943 QT65 T QT43</p> <p>10 5 17 8</p> <p>876 973 QJ72 AJ9</p> <p>Dir: N Vul: None</p> <p>KQT5 AJ AK8653 7</p> <p>N 1 - - - N S - - - - E - 3 1 5 2 W - 3 1 5 2</p>
<p><b>34</b></p> <p>J532 54 62 96543</p> <p>T94 KQ3 AK8 AK82</p> <p>1 19 12 8</p> <p>AQ87 J962 J974 T</p> <p>Dir: E Vul: NS</p>	<p><b>35</b></p> <p>J9875 Q94 8752 Q</p> <p>4 T872 AJ3 AJT73</p> <p>5 10 19 6</p> <p>KT2 K653 T96 654</p> <p>Dir: S Vul: EW</p>	<p><b>36</b></p> <p>Q765 AJ76 64 KJ3</p> <p>9842 K98 AT Q642</p> <p>11 9 13 7</p> <p>KJ Q3 J98732 T87</p> <p>Dir: W Vul: All</p> <p>AT3 T542 KQ5 A95</p> <p>N - 2 - - N S - 2 - - E - - 1 1 2 W - - 1 1 2</p>

<b>37</b>	Q5 QJ KQJ54 KT96	<i>Dir: N</i> <i>Vul: NS</i>	<b>38</b>	T3 T3 Q43 AK9862	<i>Dir: E</i> <i>Vul: EW</i>	<b>39</b>	AJT KC62 T7 K862	<i>Dir: S</i> <i>Vul: All</i>		
	96 AK8765 A932 5	T42 42 T8 AQJ432		J942 A97 T87 JT4	KQ Q8652 AK92 Q7		Q75 T9863 J4 943	963 AJ AQ953 QJT		
	14 11 7 8	AKJ873 T93 76 87		N S E W	A8765 KJ4 J65 53		N S E W	13 3 14 10	K842 74 K862 A75	N S E W
		N - - - 2 1 S - - - 2 1 E 2 1 2 - - W 2 1 2 - -		9 6 16 9			N 2 - - - S 2 - - - E - 1 1 - - W - 1 1 - -			N 3 1 2 3 2 S 3 2 2 3 2 E - - - - - W - - - - -

HCP for N/S/E/W - Avg HCP: 9.74 / 9.67 / 10.85 / 9.74, Voids: 1 / 1 / 3 / 3, Singletons: 13 / 13 / 11 / 23, 7+ card suits: 1 / 3 / 0 / 5