

1 ♠T ♥KT862 ♦AK65 ♣AT2 ♠752 ♥AJ3 ♦JT93 ♣K74 ♠AKQ63 ♥Q ♦72 ♣Q9863 ♠J984 ♥9754 ♦Q84 ♣J5 ♠N ♥- 1 3 - - ♠S ♥- 1 3 - - ♠E ♥3 - - - 1 - ♠W ♥3 - - - 2 - 14 9 13 4	2 ♠9874 ♥KJ ♦QT52 ♣753 ♠AJT6 ♥QT43 ♦ ♣QJT84 ♠Q ♥8 ♦AK98764 ♣A962 ♠K532 ♥A97652 ♦J3 ♣K ♠N ♥- - - - - ♠S ♥- - - - - ♠E ♥6 4 1 1 4 ♠W ♥6 4 1 1 4 6 10 13 11	3 ♠A97 ♥J98432 ♦9872 ♣ ♠KQ32 ♥AQJ2 ♦KQ ♣J63 ♠JT865 ♥KT764 ♦T ♣Q5 ♠4 ♥9853 ♦A765 ♣AKT4 ♠N ♥5 5 - - - ♠S ♥5 5 - - - ♠E ♥- - 2 1 - ♠W ♥- - 2 1 - 5 18 6 11
4 ♠T72 ♥864 ♦53 ♣KT983 ♠94 ♥AKJ753 ♦K92 ♣J5 ♠A653 ♥T2 ♦QJT64 ♣Q6 ♠KQJ8 ♥Q9 ♦A87 ♣A742 ♠N ♥3 - - 1 - ♠S ♥3 - - 1 - ♠E ♥2 3 - 1 - ♠W ♥- 2 3 - 1 3 12 9 16	5 ♠AT84 ♥AT ♦A9 ♣AJT72 ♠J ♥Q9832 ♦KJ7 ♣Q863 ♠652 ♥KJ74 ♦Q8542 ♣4 ♠K973 ♥65 ♦T63 ♣K95 ♠N ♥6 - - 6 6 ♠S ♥6 - - 6 6 ♠E ♥- 1 2 - - ♠W ♥- 1 2 - - 17 9 6 8	6 ♠2 ♥8765 ♦AKJ4 ♣AJ76 ♠AQ873 ♥9 ♦T6 ♣T8542 ♠KJ965 ♥K43 ♦Q73 ♣K9 ♠T4 ♥AQJT2 ♦9852 ♣Q3 ♠N ♥- 4 5 - 2 ♠S ♥- 4 4 - 2 ♠E ♥- - 3 - ♠W ♥- - 3 - 13 6 12 9
7 ♠KQT87 ♥KT95 ♦32 ♣32 ♠A4 ♥762 ♦AJ76 ♣KJT9 ♠9632 ♥AJ3 ♦984 ♣654 ♠J5 ♥Q84 ♦KQT5 ♣AQ87 ♠N ♥1 1 3 3 1 ♠S ♥1 1 3 3 1 ♠E ♥- - - - - ♠W ♥- - - - - 8 13 5 14	8 ♠T ♥532 ♦9 ♣AKQJ8642 ♠Q ♥KJT984 ♦765 ♣973 ♠J963 ♥A76 ♦AJT4 ♣T5 ♠AK87542 ♥Q ♦KQ832 ♣ ♠N ♥3 1 - 2 - ♠S ♥3 1 - 2 - ♠E ♥- - 2 - 3 ♠W ♥- - 2 - - 10 6 10 14	9 ♠AK753 ♥J8 ♦T2 ♣T642 ♠T2 ♥KQT76 ♦A86 ♣KJ8 ♠Q9864 ♥95 ♦K7 ♣AQ93 ♠J ♥A432 ♦QJ9543 ♣75 ♠N ♥- 1 - - - ♠S ♥- 1 - - - ♠E ♥4 - 3 4 4 ♠W ♥4 - 3 4 4 8 13 11 8
10 ♠5 ♥AK962 ♦AQ4 ♣8765 ♠AT7 ♥J7 ♦J962 ♣AKT4 ♠K986 ♥Q43 ♦KT853 ♣J ♠QJ432 ♥T85 ♦7 ♣Q932 ♠N ♥- - 1 - - ♠S ♥- - 1 - - ♠E ♥4 - - 1 2 ♠W ♥- 4 - - 1 2 13 13 9 5	11 ♠864 ♥KT ♦QT982 ♣A62 ♠AKQ932 ♥976 ♦4 ♣Q87 ♠7 ♥Q5 ♦AKJ765 ♣KJ93 ♠JT5 ♥AJ8432 ♦3 ♣T54 ♠N ♥- - 1 - - ♠S ♥- - 1 - - ♠E ♥4 2 - 3 - ♠W ♥4 2 - 3 - 9 11 14 6	12 ♠532 ♥J52 ♦KT9 ♣AKT5 ♠KQ4 ♥8764 ♦A63 ♣643 ♠AJ98 ♥A93 ♦Q74 ♣J92 ♠T76 ♥KQT ♦J852 ♣Q87 ♠N ♥1 1 - - - ♠S ♥1 1 - - - ♠E ♥- - 1 1 ♠W ♥- - 1 1 11 9 12 8
13 ♠KT8 ♥KQ ♦AK53 ♣KJ64 ♠A932 ♥764 ♦9742 ♣Q8 ♠QJ76 ♥AT5 ♦J6 ♣AT73 ♠54 ♥J9832 ♦QT8 ♣952 ♠N ♥2 2 3 - 2 ♠S ♥2 2 3 - 2 ♠E ♥- - - 1 - ♠W ♥- - - 1 - 19 6 12 3	14 ♠5 ♥AT8 ♦KT97 ♣K9843 ♠KQJ763 ♥KJ6 ♦J82 ♣2 ♠A942 ♥7543 ♦Q653 ♣7 ♠T8 ♥Q92 ♦A4 ♣AQJT65 ♠N ♥5 1 1 - 1 ♠S ♥5 1 1 - 1 ♠E ♥- - - 1 - ♠W ♥- - - 1 - 10 11 6 13	15 ♠852 ♥AJ ♦JT54 ♣Q72 ♠AK7 ♥K942 ♦A9 ♣JT54 ♠QT93 ♥QT76 ♦8 ♣9863 ♠64 ♥853 ♦KQ7632 ♣AK ♠N ♥- 3 - - - ♠S ♥- 3 - - - ♠E ♥3 - 2 1 - ♠W ♥3 - 2 1 - 9 15 4 12
16 ♠QJ ♥2 ♦QT852 ♣QJT82 ♠AK54 ♥98643 ♦A ♣654 ♠T962 ♥AKQ5 ♦J3 ♣A97 ♠873 ♥JT7 ♦K9764 ♣K3 ♠N ♥- 2 - - - ♠S ♥- 2 - - - ♠E ♥- - 5 6 5 ♠W ♥- - 5 6 5 8 11 14 7	17 ♠A7 ♥Q8763 ♦QJT3 ♣J8 ♠QJ652 ♥2 ♦A952 ♣T63 ♠K843 ♥T54 ♦K864 ♣K2 ♠T9 ♥AKJ9 ♦7 ♣AQ9754 ♠N ♥4 - 6 - 2 ♠S ♥4 - 6 - 2 ♠E ♥- 1 - 1 - ♠W ♥- 1 - 1 - 10 7 9 14	18 ♠9752 ♥K62 ♦AK83 ♣QJ ♠T83 ♥J94 ♦Q742 ♣AT2 ♠K4 ♥A85 ♦JT96 ♣K943 ♠AQJ6 ♥QT73 ♦5 ♣8765 ♠N ♥1 - 2 3 1 ♠S ♥1 - 2 3 1 ♠E ♥- - - - ♠W ♥- - - - 13 7 11 9

19			20		
♠KT9 ♥765 ♦KQ ♣AQ752 ♠AJ84 ♥T82 ♦AT986 ♣3 ♠32 ♥AKQ43 ♦752 ♣JT4 ♠QT65 ♥J9 ♦J43 ♣K986 ♣♦♥♠ N 3- - 1- S3- - 1- E- 33- 1 W- 33- 1			♠KQ9 ♥972 ♦J8 ♣QJ752 ♠T8762 ♥QT84 ♦53 ♣A3 ♠5 ♥653 ♦AK742 ♣K986 ♠AJ43 ♥AKJ ♦QT96 ♣T4 ♣♦♥♠ N 2- - - S2- - - E- 133- W- 133-		
14 910 7			9 615 10		
Dlr: S Vul: EW			Dlr: W Vul: All		

HCP for N/S/E/W - Avg HCP: 10.45 / 9.45 / 10.05 / 10.05, Voids: 1 / 1 / 0 / 1, Singletons: 7 / 9 / 9 / 8, 7+ card suits: 1 / 1 / 1 / 0