

1 ♠A4 ♥K87 ♦432 ♣AKQ76 ♠Q986 ♥J3 ♦AKQJ85 ♣5 ♠KJ3 ♥T64 ♦T976 ♣J32 ♠T752 ♥AQ952 ♣T984 ♠N ♥7 ♦6 ♣1 ♠N ♠S ♥7 ♦6 ♣1 ♠S ♠E ♥3 ♦- ♣- ♠E ♠W ♥3 ♦- ♣- ♠W 16 13 5 6	2 ♠K ♥QT642 ♦T5 ♣KQ986 ♠A953 ♥93 ♦AK843 ♣54 ♠QT742 ♥A85 ♦J972 ♣ ♠86 ♥KJ7 ♦Q6 ♣AJT732 ♠N ♥3 ♦- ♣- ♠N ♠S ♥3 ♦- ♣- ♠S ♠E ♥7 ♦6 ♣1 ♠E ♠W ♥7 ♦6 ♣1 ♠W 10 11 8 11	3 ♠J87 ♥JT87 ♦J64 ♣Q83 ♠Q62 ♥KQ64 ♦K7 ♣AK72 ♠A54 ♥92 ♦AT92 ♣T964 ♠KT93 ♥A53 ♦Q853 ♣J5 ♠N ♥- ♦- ♣- ♠N ♠S ♥- ♦- ♣- ♠S ♠E ♥4 ♦2 ♣3 ♠E ♠W ♥4 ♦2 ♣3 ♠W 5 17 8 10
4 ♠A ♥854 ♦K8 ♣AKT9642 ♠QJ87 ♥AJ932 ♦QT76 ♣ ♠96542 ♥QT ♦A43 ♣QJ3 ♠KT3 ♥K76 ♦J952 ♣875 ♠N ♥2 ♦- ♣- ♠N ♠S ♥2 ♦- ♣- ♠S ♠E ♥- ♦2 ♣3 ♠E ♠W ♥- ♦2 ♣4 ♠W 14 10 9 7	5 ♠QJT962 ♥864 ♦K4 ♣86 ♠A43 ♥A9753 ♦5 ♣QT52 ♠K8 ♥K ♦AQ62 ♣AKJ943 ♠75 ♥QJT2 ♦JT9873 ♣7 ♠N ♥- ♦- ♣- ♠N ♠S ♥- ♦- ♣- ♠S ♠E ♥7 ♦3 ♣5 ♠E ♠W ♥7 ♦3 ♣5 ♠W 6 10 20 4	6 ♠JT97 ♥KJT65 ♦JT6 ♣A ♠A3 ♥Q743 ♦A52 ♣8732 ♠K54 ♥A9 ♦K987 ♣KJ96 ♠Q862 ♥82 ♦Q43 ♣QT54 ♠N ♥- ♦- ♣- ♠N ♠S ♥- ♦- ♣- ♠S ♠E ♥2 ♦2 ♣1 ♠E ♠W ♥2 ♦2 ♣2 ♠W 10 14 6 6
7 ♠QJ4 ♥632 ♦J8754 ♣J5 ♠KT6 ♥J75 ♦AKQ2 ♣764 ♠87 ♥KT8 ♦T3 ♣KQT983 ♠A9532 ♥AQ94 ♦96 ♣A2 ♠N ♥- ♦1 ♣1 ♠N ♠S ♥- ♦1 ♣2 ♠S ♠E ♥3 ♦- ♣- ♠E ♠W ♥3 ♦- ♣- ♠W 5 13 8 14	8 ♠864 ♥K9 ♦AKJ864 ♣87 ♠A7532 ♥A6 ♦Q932 ♣53 ♠JT9 ♥Q873 ♦ ♣AKJ964 ♠KQ ♥JT542 ♦T75 ♣QT2 ♠N ♥- ♦2 ♣- ♠N ♠S ♥- ♦2 ♣- ♠S ♠E ♥3 ♦- ♣2 ♠E ♠W ♥3 ♦- ♣3 ♠W 11 10 11 8	9 ♠AJ74 ♥AK5 ♦Q6 ♣T976 ♠Q63 ♥63 ♦J97 ♣QJ842 ♠K52 ♥QJ97 ♦AT432 ♣5 ♠T98 ♥T842 ♦K85 ♣AK3 ♠N ♥2 ♦1 ♣3 ♠N ♠S ♥2 ♦- ♣2 ♠S ♠E ♥- ♦- ♣- ♠E ♠W ♥- ♦- ♣- ♠W 14 6 10 10
10 ♠82 ♥Q732 ♦K753 ♣J97 ♠JT5 ♥KJ ♦AQJ96 ♣AKQ ♠974 ♥T984 ♦T42 ♣863 ♠AKQ63 ♥A65 ♦8 ♣T542 ♠N ♥2 ♦- ♣1 ♠N ♠S ♥2 ♦- ♣1 ♠S ♠E ♥- ♦1 ♣- ♠E ♠W ♥- ♦1 ♣- ♠W 6 21 0 13	11 ♠QT3 ♥KQ963 ♦K982 ♣8 ♠74 ♥542 ♦AJ6 ♣AT763 ♠K6 ♥T7 ♦Q743 ♣KQ542 ♠AJ9852 ♥AJ8 ♦T5 ♣J9 ♠N ♥- ♦1 ♣5 ♠N ♠S ♥- ♦1 ♣5 ♠S ♠E ♥2 ♦- ♣- ♠E ♠W ♥2 ♦- ♣- ♠W 10 9 10 11	12 ♠AQ3 ♥7 ♦AJ762 ♣J985 ♠J92 ♥AJ ♦Q853 ♣AQ64 ♠T64 ♥K98432 ♦ ♣T732 ♠K875 ♥QT65 ♦KT94 ♣K ♠N ♥- ♦4 ♣- ♠N ♠S ♥- ♦4 ♣- ♠S ♠E ♥1 ♦- ♣2 ♠E ♠W ♥1 ♦- ♣2 ♠W 12 14 3 11
13 ♠AQT5 ♥QJ5 ♦95432 ♣7 ♠K8 ♥842 ♦Q87 ♣QT843 ♠2 ♥963 ♦KT6 ♣AKJ962 ♠J97643 ♥AKT7 ♦AJ ♣5 ♠N ♥- ♦4 ♣5 ♠N ♠S ♥- ♦4 ♣5 ♠S ♠E ♥2 ♦- ♣- ♠E ♠W ♥2 ♦- ♣- ♠W 9 7 11 13	14 ♠Q72 ♥JT642 ♦T64 ♣J5 ♠84 ♥85 ♦K8732 ♣KQ83 ♠A963 ♥K93 ♦AQJ5 ♣76 ♠KJT5 ♥AQ7 ♦9 ♣AT942 ♠N ♥- ♦- ♣2 ♠N ♠S ♥- ♦- ♣2 ♠S ♠E ♥3 ♦- ♣- ♠E ♠W ♥3 ♦- ♣- ♠W 4 8 14 14	15 ♠QJ3 ♥JT752 ♦96 ♣K52 ♠2 ♥AK94 ♦KQ743 ♣J84 ♠AKT97 ♥Q83 ♦82 ♣AT3 ♠8654 ♥6 ♦AJT5 ♣Q976 ♠N ♥- ♦- ♣- ♠N ♠S ♥- ♦- ♣- ♠S ♠E ♥3 ♦4 ♣3 ♠E ♠W ♥3 ♦4 ♣3 ♠W 7 13 13 7
16 ♠7642 ♥Q4 ♦72 ♣AJ962 ♠KQ3 ♥76 ♦T985 ♣KQ75 ♠AT5 ♥AJT92 ♦KQ6 ♣T3 ♠J98 ♥K853 ♦AJ43 ♣84 ♠N ♥- ♦- ♣- ♠N ♠S ♥- ♦- ♣- ♠S ♠E ♥1 ♦3 ♣3 ♠E ♠W ♥1 ♦3 ♣2 ♠W 7 10 14 9	17 ♠4 ♥62 ♦KQ8763 ♣QJ43 ♠Q76 ♥9873 ♦92 ♣A752 ♠KT983 ♥AKJ ♦JT5 ♣K9 ♠AJ52 ♥QT54 ♦A4 ♣T86 ♠N ♥1 ♦2 ♣- ♠N ♠S ♥1 ♦2 ♣- ♠S ♠E ♥- ♦- ♣2 ♠E ♠W ♥- ♦- ♣2 ♠W 8 6 15 11	18 ♠K85 ♥9 ♦Q9763 ♣QJ74 ♠A742 ♥Q863 ♦ ♣AT963 ♠QJ63 ♥AJT52 ♦KT4 ♣5 ♠T9 ♥K74 ♦AJ852 ♣K82 ♠N ♥1 ♦2 ♣- ♠N ♠S ♥1 ♦2 ♣- ♠S ♠E ♥- ♦4 ♣3 ♠E ♠W ♥- ♦4 ♣3 ♠W 8 10 11 11

19			20		
♠Q5 ♥AQ8763 ♦K3 ♣J42 ♠843 ♥JT954 ♦J96 ♣A6 ♠A72 ♥ ♦AQT752 ♣KT95 Dlr: S Vul: EW ♠KJT96 ♥K2 ♦84 ♣Q873 ♣♦♥♠ N44214 S44212 E- - - - W- - - -			♠J6 ♥T6 ♦T5 ♣AQJ8642 ♠97 ♥K53 ♦KQJ3 ♣T753 ♠AT842 ♥AQ84 ♦A86 ♣K Dlr: W Vul: All ♠KQ53 ♥J972 ♦9742 ♣9 ♣♦♥♠ N5-221 S5-221 E- - - - W- - - -		

HCP for N/S/E/W - Avg HCP: 9.10 / 10.30 / 9.95 / 10.65, Voids: 0 / 2 / 3 / 2, Singletons: 8 / 7 / 5 / 3, 7+ card suits: 2 / 0 / 0 / 0