



<p><b>19</b></p> <p>KJ3 A75 9752 653</p> <p>Dir: S Vul: EW</p> <p>A6 JT942 KQ863 2</p> <p>8 10 16 6</p> <p>9875 KQ863 T J94</p> <p>QT42 AJ4 AKQT87</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>6</td><td>5</td><td>2</td><td>3</td><td>4</td></tr> <tr><td>W</td><td>6</td><td>5</td><td>2</td><td>3</td><td>4</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	6	5	2	3	4	W	6	5	2	3	4	<p><b>20</b></p> <p>AKJ53 643 7 KQJ8</p> <p>Dir: W Vul: All</p> <p>982 2 AK94 AT743</p> <p>14 11 6 9</p> <p>T76 AKT985 Q 652</p> <p>Q4 QJ7 JT86532 9</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>3</td><td>3</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>3</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>4</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>4</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	2	-	3	3	-	N	S	2	-	3	3	-	-	E	-	4	-	-	-	-	W	-	4	-	-	-	-	<p><b>21</b></p> <p>964 J93 K42 9542</p> <p>Dir: N Vul: NS</p> <p>KJT873 762 JT7 A</p> <p>4 9 11 16</p> <p>AQ52 85 A5 KQJ73</p> <p>AKQT4 Q9863 876</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>3</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>3</td><td>2</td><td>-</td><td>-</td></tr> </table>	N	2	-	-	-	1	N	S	2	-	-	-	1	-	E	-	3	3	2	-	-	W	-	3	3	2	-	-				
N	-	-	-	-	N																																																																																	
S	-	-	-	-	-																																																																																	
E	6	5	2	3	4																																																																																	
W	6	5	2	3	4																																																																																	
N	2	-	3	3	-	N																																																																																
S	2	-	3	3	-	-																																																																																
E	-	4	-	-	-	-																																																																																
W	-	4	-	-	-	-																																																																																
N	2	-	-	-	1	N																																																																																
S	2	-	-	-	1	-																																																																																
E	-	3	3	2	-	-																																																																																
W	-	3	3	2	-	-																																																																																
<p><b>22</b></p> <p>843 AKQJ73 98 Q4</p> <p>Dir: E Vul: EW</p> <p>J65 T86 AQJ72 J5</p> <p>12 9 14 5</p> <p>AK7 52 K5 AT7632</p> <p>QT92 94 7643 K98</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>2</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>2</td><td>-</td><td>2</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>2</td><td>-</td><td>2</td><td>1</td><td>-</td></tr> </table>	N	-	-	2	-	-	N	S	-	-	2	-	-	-	E	3	2	-	2	1	-	W	3	2	-	2	1	-	<p><b>23</b></p> <p>932 Q9 KJ95 AK94</p> <p>Dir: S Vul: All</p> <p>QT876 732 A76 J3</p> <p>13 7 13 7</p> <p>K5 KJT864 3 8765</p> <p>AJ4 A5 QT842 QT2</p> <table border="1"> <tr><td>N</td><td>3</td><td>-</td><td>3</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> </table>	N	3	-	3	-	-	N	S	3	-	3	-	-	-	E	-	2	-	2	-	-	W	-	2	-	2	-	-	<p><b>24</b></p> <p>K95 AJ 974 KT982</p> <p>Dir: W Vul: None</p> <p>AQT876 KQ73 A 75</p> <p>11 15 8 6</p> <p>2 964 KJT6532 Q6</p> <p>J43 T852 Q8 AJ43</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>3</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>3</td><td>4</td><td>-</td><td>-</td></tr> </table>	N	-	3	-	-	-	N	S	-	3	-	-	-	-	E	-	-	3	4	-	-	W	-	-	3	4	-	-
N	-	-	2	-	-	N																																																																																
S	-	-	2	-	-	-																																																																																
E	3	2	-	2	1	-																																																																																
W	3	2	-	2	1	-																																																																																
N	3	-	3	-	-	N																																																																																
S	3	-	3	-	-	-																																																																																
E	-	2	-	2	-	-																																																																																
W	-	2	-	2	-	-																																																																																
N	-	3	-	-	-	N																																																																																
S	-	3	-	-	-	-																																																																																
E	-	-	3	4	-	-																																																																																
W	-	-	3	4	-	-																																																																																
<p><b>25</b></p> <p>AK AJ85 96542 K7</p> <p>Dir: N Vul: EW</p> <p>8643 72 AT8 A842</p> <p>15 8 7 10</p> <p>52 QT4 KJ73 J653</p> <p>QT97 K963 Q QT9</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>4</td><td>3</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>4</td><td>3</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	-	1	4	3	2	N	S	-	1	4	3	2	-	E	-	-	-	-	-	-	W	-	-	-	-	-	-	<p><b>26</b></p> <p>QT 86 Q762 AJ952</p> <p>Dir: E Vul: All</p> <p>A854 QT 853 KQT4</p> <p>9 11 12 8</p> <p>KJ63 A532 T4 873</p> <p>972 KJ974 AKJ9 6</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>3</td><td>2</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>3</td><td>2</td><td>3</td><td>-</td></tr> </table>	N	1	-	-	-	-	N	S	1	-	-	-	-	-	E	-	2	3	2	2	-	W	-	2	3	2	3	-	<p><b>27</b></p> <p>J963 AQJ7 Q65 K5</p> <p>Dir: S Vul: None</p> <p>A874 86 AKT Q864</p> <p>13 13 8 6</p> <p>T2 T95 J98743 AJ</p> <p>KQ6 K432 2 T9732</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>1</td><td>2</td><td>2</td><td>-</td></tr> </table>	N	-	1	-	-	-	N	S	-	1	-	-	-	-	E	4	-	1	2	-	-	W	4	-	1	2	2	-
N	-	1	4	3	2	N																																																																																
S	-	1	4	3	2	-																																																																																
E	-	-	-	-	-	-																																																																																
W	-	-	-	-	-	-																																																																																
N	1	-	-	-	-	N																																																																																
S	1	-	-	-	-	-																																																																																
E	-	2	3	2	2	-																																																																																
W	-	2	3	2	3	-																																																																																
N	-	1	-	-	-	N																																																																																
S	-	1	-	-	-	-																																																																																
E	4	-	1	2	-	-																																																																																
W	4	-	1	2	2	-																																																																																

HCP for N/S/E/W - Avg HCP: 10.15 / 9.04 / 11.15 / 9.67, Voids: 1 / 1 / 2 / 1, Singletons: 6 / 11 / 10 / 6, 7+ card suits: 1 / 1 / 4 / 0