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| <p>19</p> <p>A K9872 65 KQ742</p> <p>Dir: S Vul: EW</p> <p>QT93 64 AJ983 A3</p> <p>12 10 6 12</p> <p>K64 AQJ3 QT2 T96</p> <p>Q8752 T5 K74 J85</p> <table border="1"> <tr><td>N</td><td>3</td><td>-</td><td>4</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>4</td><td>-</td><td>1</td><td></td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>2</td><td>-</td><td></td></tr> </table> | N | 3 | - | 4 | - | 1 | N | S | 3 | - | 4 | - | 1 | | E | - | 1 | - | 2 | - | | W | - | 1 | - | 2 | - | | <p>20</p> <p>JT532 Q5 7632 Q8</p> <p>Dir: W Vul: All</p> <p>KQ4 AJ32 JT85 J6</p> <p>5 12 11 12</p> <p>8 9874 KQ94 AKT2</p> <p>A976 KT6 A 97543</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>3</td><td>-</td><td>2</td><td>2</td><td>2</td><td></td></tr> <tr><td>W</td><td>3</td><td>-</td><td>2</td><td>2</td><td>2</td><td></td></tr> </table> | N | - | 1 | - | - | - | N | S | - | 1 | - | - | - | | E | 3 | - | 2 | 2 | 2 | | W | 3 | - | 2 | 2 | 2 | | <p>21</p> <p>53 Q94 T9852 KJ9</p> <p>Dir: N Vul: NS</p> <p>T AK852 AK6 Q763</p> <p>6 16 3 15</p> <p>AKQJ8 J63 74 A85</p> <p>97642 T7 QJ3 T42</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>2</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>2</td><td>2</td><td></td></tr> <tr><td>E</td><td>1</td><td>-</td><td>1</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>1</td><td>-</td><td>1</td><td>-</td><td>-</td><td></td></tr> </table> | N | - | - | - | 2 | 2 | N | S | - | - | - | 2 | 2 | | E | 1 | - | 1 | - | - | | W | 1 | - | 1 | - | - | |
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| <p>22</p> <p>K2 Q64 KQJ AQJ8</p> <p>Dir: E Vul: EW</p> <p>QT753 KJ7 T542 7</p> <p>18 6 11 5</p> <p>AJ86 T832 973 95</p> <p>94 A95 A86 K6432</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>1</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>1</td><td>-</td><td>2</td><td></td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>1</td><td>-</td><td></td></tr> </table> | N | 2 | - | 1 | - | 1 | N | S | 2 | - | 1 | - | 2 | | E | - | 1 | - | 1 | - | | W | - | 1 | - | 1 | - | | <p>23</p> <p>AJT7 J93 KQ2 T92</p> <p>Dir: S Vul: All</p> <p>Q432 Q6 8764 KQ6</p> <p>11 9 16 4</p> <p>9865 K87542 J3 3</p> <p>K AT AT95 AJ8754</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>2</td><td>2</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>2</td><td>-</td><td></td></tr> <tr><td>E</td><td>4</td><td>4</td><td>-</td><td>-</td><td>3</td><td></td></tr> <tr><td>W</td><td>3</td><td>3</td><td>-</td><td>-</td><td>2</td><td></td></tr> </table> | N | - | - | 2 | 2 | - | N | S | - | - | 2 | 2 | - | | E | 4 | 4 | - | - | 3 | | W | 3 | 3 | - | - | 2 | | <p>24</p> <p>KJ3 K83 A862 862</p> <p>Dir: W Vul: None</p> <p>AQ Q95 KQ4 AKJ43</p> <p>11 21 4 4</p> <p>875 JT762 JT QT9</p> <p>T9642 A4 9753 75</p> <table border="1"> <tr><td>N</td><td>-</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><td></td></tr> <tr><td>E</td><td>4</td><td>4</td><td>-</td><td>3</td><td>4</td><td></td></tr> <tr><td>W</td><td>4</td><td>5</td><td>-</td><td>3</td><td>5</td><td></td></tr> </table> | N | - | - | - | - | - | N | S | - | - | - | - | - | | E | 4 | 4 | - | 3 | 4 | | W | 4 | 5 | - | 3 | 5 | |
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| W | 4 | 5 | - | 3 | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>25</p> <p>Q962 A872 T93 A7</p> <p>Dir: N Vul: EW</p> <p>J3 Q9654 42 KJ98</p> <p>10 7 9 14</p> <p>AT JT3 AK75 QT53</p> <p>K8754 K QJ86 642</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>2</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>2</td><td>-</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 | - | 2 | 2 | - | 1 | N | S | - | 2 | 2 | - | 2 | | E | - | - | - | - | - | | W | - | - | - | - | - | | <p>26</p> <p>A92 KJ732 75 A76</p> <p>Dir: E Vul: All</p> <p>J874 T9654 A64 5</p> <p>12 5 10 13</p> <p>T65 A K83 KQJT98</p> <p>KQ3 Q8 QJT92 432</p> <table border="1"> <tr><td>N</td><td>4</td><td>-</td><td>-</td><td>-</td><td>4</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>-</td><td>-</td><td>4</td><td></td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table> | N | 4 | - | - | - | 4 | N | S | 4 | - | - | - | 4 | | E | - | 1 | - | - | - | | W | - | 1 | - | - | - | | <p>27</p> <p>KQJ9 AK5 52 J852</p> <p>Dir: S Vul: None</p> <p>A8764 QJ9 QJT Q4</p> <p>14 12 6 8</p> <p>T532 T7 A9763 A9</p> <p>86432 K84 KT763</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>3</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>2</td><td>2</td><td></td></tr> <tr><td>E</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td><td></td></tr> </table> | N | - | 2 | - | 3 | 2 | N | S | - | 2 | - | 2 | 2 | | E | 1 | - | 2 | - | - | | W | 1 | - | 2 | - | - | |
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| N | - | 2 | - | 3 | 2 | N | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| E | 1 | - | 2 | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| <p>28</p> <p>A6 A832 AT652 63</p> <p>Dir: W Vul: NS</p> <p>QJ85 Q9 K98 Q954</p> <p>12 10 9 9</p> <p>T932 J5 QJ73 AJ2</p> <p>K74 KT764 4 KT87</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>-</td><td>-</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>-</td><td>2</td><td></td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>W</td><td>2</td><td>-</td><td>1</td><td>2</td><td>-</td><td></td></tr> </table> | N | - | 3 | - | - | 2 | N | S | - | 3 | - | - | 2 | | E | 2 | - | - | 1 | - | | W | 2 | - | 1 | 2 | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| N | - | 3 | - | - | 2 | N | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| E | 2 | - | - | 1 | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| W | 2 | - | 1 | 2 | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

HCP for N/S/E/W - Avg HCP: 9.64 / 10.21 / 9.50 / 10.64, Voids: 1 / 0 / 4 / 0, Singletons: 10 / 9 / 11 / 13, 7+ card suits: 1 / 1 / 2 / 0