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<p>19</p> <p>T9876 T73 3 QJ43</p> <p>J53 KQ QJT762 62</p> <p>3 9 13 15</p> <p>K42 J6 A985 AK85</p> <p>AQ A98542 K4 T97</p> <p>N N 2 - - 2 - S 2 - - 2 - E - 3 2 - 1 W - 3 2 - 1</p>	<p>20</p> <p>KQJ98742 K 75 QT</p> <p>A JT KQJ982 A872</p> <p>11 15 4 10</p> <p>53 AQ98764 3 KJ9</p> <p>T6 532 AT64 6543</p> <p>N N - - 3 4 - S - - 3 4 - E 2 3 - - - W 2 3 - - -</p>	<p>21</p> <p>KT2 J2 AJ5 KJ853</p> <p>A97 AK7 KQ43 Q72</p> <p>13 18 9 0</p> <p>8643 963 T72 T64</p> <p>Dir: N Vul: NS</p> <p>QJ5 QT854 986 A9</p> <p>N N - - - - S - - - - E 1 4 4 2 3 W 1 4 4 3 3</p>
<p>22</p> <p>A94 K752 AQJT7 5</p> <p>T8652 AQ943 98 4</p> <p>14 6 14 6</p> <p>QJ3 T8 43 QJT863</p> <p>Dir: E Vul: EW</p> <p>K7 J6 K652 AK972</p> <p>N N 2 1 - - 1 S 1 1 - - 1 E - - 2 1 - W - - 2 1 -</p>	<p>23</p> <p>842 Q974 84 T953</p> <p>AKJ 6 63 AKJ8764</p> <p>2 16 8 14</p> <p>QT3 A83 AKJT972</p> <p>Dir: S Vul: All</p> <p>9765 KJT52 Q5 Q2</p> <p>N N - 2 - - - S - 2 - - - E 4 - 1 4 - W 4 - 1 3 -</p>	<p>24</p> <p>872 AKT6 852 T64</p> <p>AQ4 Q8 AKQ963 K7</p> <p>7 20 3 10</p> <p>KT3 J42 J7 AJ852</p> <p>Dir: W Vul: None</p> <p>J965 9875 T4 Q93</p> <p>N N 1 - - - - S 1 - - - - E - 3 - 2 2 W - 3 - 2 2</p>
<p>25</p> <p>J732 A63 QT62 K5</p> <p>AKQ95 T2 9 AQ964</p> <p>10 15 9 6</p> <p>4 Q974 KJ854 T87</p> <p>Dir: N Vul: EW</p> <p>T86 KJ85 A73 J32</p> <p>N N - 2 - - - S - 2 - - - E 4 - 1 4 1 W 4 - 1 4 1</p>	<p>26</p> <p>JT76 Q85 T86 Q73</p> <p>AK84 AJ AKJ3 A86</p> <p>2 24 5 6</p> <p>2 72 Q9752 KJT42</p> <p>Dir: E Vul: All</p> <p>Q953 KT9643 4 95</p> <p>N N - - - - - S - - - - - E 2 2 7 6 7 W 2 3 7 6 7</p>	<p>27</p> <p>63 9763 Q83 J765</p> <p>J4 KJ54 T965 K82</p> <p>3 8 12 17</p> <p>AKQT8752 A2 74 A</p> <p>Dir: S Vul: None</p> <p>9 QT8 AKJ2 QT943</p> <p>N N - - - 4 4 S - - - 4 3 E 4 4 2 - - W 4 4 2 - -</p>

HCP for N/S/E/W - Avg HCP: 8.93 / 12.07 / 8.78 / 10.22, Voids: 0 / 1 / 1 / 1, Singletons: 8 / 11 / 7 / 9, 7+ card suits: 1 / 4 / 3 / 1