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<p><b>22</b></p> <p>K95 AQJ8 4 98642</p> <p>43 K76 8765 QT75</p> <p>10 5 15 10</p> <p>QT862 52 KJ32 KJ</p> <p>AJ7 T943 AQT9 A3</p> <p>N N 2 1 1 4 3 S 2 1 1 3 3 E - - - - W - - - -</p>	<p><b>23</b></p> <p>Q4 T85 QJT65 543</p> <p>KJ83 942 K8 KQ62</p> <p>5 12 12 11</p> <p>AT96 QJ7 A43 T98</p> <p>752 AK63 972 AJ7</p> <p>N N - - - - - S - - - - - E 3 1 3 3 2 W 3 1 3 3 2</p>	<p><b>24</b></p> <p>7 KQ65 T7 QJT987</p> <p>KQT963 A84 A6 A2</p> <p>8 17 8 7</p> <p>54 J32 KQJ985 54</p> <p>Dir: W Vul: None</p> <p>AJ82 T97 432 K63</p> <p>N N 2 1 - - - S 2 1 - - - E - - 1 4 4 W - - 1 4 4</p>
<p><b>25</b></p> <p>QJ73 863 AJT9 54</p> <p>A982 AQT974</p> <p>QJ9</p> <p>8 13 3 16</p> <p>K65 KJ Q8542 AK8</p> <p>Dir: N Vul: EW</p> <p>T4 52 K763 T7632</p> <p>N N - 2 - 1 - S - 2 - 1 - E 3 - 1 - 1 W 3 - 1 - 1</p>		

HCP for N/S/E/W - Avg HCP: 9.64 / 9.80 / 10.68 / 9.88, Voids: 2 / 1 / 1 / 1, Singletons: 8 / 7 / 9 / 8, 7+ card suits: 1 / 0 / 2 / 1