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<p><b>19</b></p> <p>J87 T82 AT863 Q3</p> <p>AKT43 K963 J75 5</p> <p>7 11 14 8</p> <p>9652 Q5 K942 KT2</p> <p>Q AJ74 Q AJ98764</p> <p>N S E 4 - 5 4 2 W 4 - 5 4 2</p> <p>Dir: S Vul: EW</p>	<p><b>20</b></p> <p>A3 KQT63 KT82 A3</p> <p>Q92 8752 A94 862</p> <p>16 6 13 5</p> <p>JT654 J4 65 QJ94</p> <p>K87 A9 QJ73 KT75</p> <p>N 1 1 1 2 1 S 1 1 1 2 1 E - - - - - W - - - - -</p> <p>Dir: W Vul: All</p>	<p><b>21</b></p> <p>Q5 QT3 A862 T854</p> <p>J J972 KT3 KQ972</p> <p>8 10 14 8</p> <p>9642 A864 QJ5 J3</p> <p>AKT873 K5 974 A6</p> <p>N S E 2 1 1 3 2 W 2 1 1 3 2</p> <p>Dir: N Vul: NS</p>
<p><b>22</b></p> <p>JT6 K6 AJ54 AQ84</p> <p>K972 QT7 K7 J762</p> <p>15 9 8 8</p> <p>A854 A32 T9832 5</p> <p>Q3 J9854 Q6 KT93</p> <p>N S - 5 - 3 2 E - 5 - 3 2 W - - - - -</p> <p>Dir: E Vul: EW</p>	<p><b>23</b></p> <p>J3 AQ865 AQ76 5</p> <p>KQ87 942 K93 JT9</p> <p>13 9 14 4</p> <p>J73 J82 Q876432</p> <p>AT96542 KT 54 AK</p> <p>N 5 4 5 - - S 4 4 5 - - E - - - 4 1 W - - - 4 4</p> <p>Dir: S Vul: All</p>	<p><b>24</b></p> <p>J53 J87 AK43 JT6</p> <p>K 532 QJ976 AQ94</p> <p>10 12 13 5</p> <p>Q9762 KT9 52 872</p> <p>AT84 AQ64 T8 K53</p> <p>N S - - - 1 - E 3 4 3 - 2 W 3 4 3 - 2</p> <p>Dir: W Vul: None</p>
<p><b>25</b></p> <p>AQT62 A42 J9765</p> <p>KJ95 Q AKQ3 KJ87</p> <p>11 19 6 4</p> <p>KJT7653 T842 52</p> <p>8743 98</p> <p>AQT9643</p> <p>N S - 3 4 - - E 4 - - 1 - W 3 - - 1 -</p> <p>Dir: N Vul: EW</p>	<p><b>26</b></p> <p>2 KQJ54 KT872 AQ</p> <p>7654 92 QJ64 732</p> <p>15 3 10 12</p> <p>KJ AT86 A5 T9854</p> <p>AQT983 73 93 KJ6</p> <p>N 4 5 6 - 3 S 4 4 5 - 3 E - - - - - W - - - - -</p> <p>Dir: E Vul: All</p>	<p><b>27</b></p> <p>7 J8654 A83 KQ93</p> <p>AJ54 A2 K9654 72</p> <p>10 12 9 9</p> <p>KQ98 KT97 T2 JT5</p> <p>T632 Q3 QJ7 A864</p> <p>N 2 - 3 - - S 2 - 3 - - E - 2 - 2 1 W - 2 - 2 1</p> <p>Dir: S Vul: None</p>

HCP for N/S/E/W - Avg HCP: 10.48 / 9.37 / 10.48 / 9.67, Voids: 2 / 3 / 2 / 3, Singletons: 8 / 9 / 8 / 12, 7+ card suits: 1 / 2 / 5 / 2