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<p>19</p> <p>J98 A3 75 AKQ742</p> <p>Q654 QT72 AKJ3 5</p> <p>14 12 8 6</p> <p>AT7 J9864 9 J983</p> <p>K32 K5 QT8642 T6</p> <p>N N 4 - 2 - 1 S 4 - 2 - 1 E - 3 - 1 - W - 3 - 1 -</p> <p>Dir: S Vul: EW</p>	<p>20</p> <p>KQJ654 A5 AKJ QJ</p> <p>A2 Q9842 86 A743</p> <p>21 10 6 3</p> <p>T7 T73 9532 K982</p> <p>983 KJ6 QT74 T65</p> <p>N N 1 2 - 3 1 S 1 2 - 3 1 E - - 2 - - W - - 2 - -</p> <p>Dir: W Vul: All</p>	<p>21</p> <p>82 KQJ43 AK7 976</p> <p>T9 AT982 J94 T54</p> <p>13 5 12 10</p> <p>AKJ74 76 T832 Q8</p> <p>Q653 5 Q65 AKJ32</p> <p>N N - 2 2 2 1 S - 2 2 2 1 E 1 - - - - W 1 - - - -</p> <p>Dir: N Vul: NS</p>
<p>22</p> <p>QJ52 Q64 Q9 K865</p> <p>7643 AKT6 83 J94</p> <p>10 8 15 7</p> <p>9732 AKT764 T32</p> <p>AKT98 J8 J52 AQ7</p> <p>N N - 1 - - - S - 1 - - - E 1 - 1 3 - W 1 - 1 3 1</p> <p>Dir: E Vul: EW</p>	<p>23</p> <p>32 KJT95 73 K753</p> <p>AKJ974 Q7 AKT4 2</p> <p>7 17 10 6</p> <p>85 63 QJ982 QJT9</p> <p>QT6 A842 65 A864</p> <p>N N - - - - - S - - - - - E 1 2 2 6 5 W 1 2 2 6 5</p> <p>Dir: S Vul: All</p>	<p>24</p> <p>AQJ AJ83 T62 K32</p> <p>62 K97 A973 AT87</p> <p>15 11 5 9</p> <p>KT975 6 KQJ5 965</p> <p>843 QT542 84 QJ4</p> <p>N N 1 3 - 4 2 S 1 3 - 4 2 E - - 1 - - W - - 1 - -</p> <p>Dir: W Vul: None</p>
<p>25</p> <p>Q 53 A5 AJT98654</p> <p>732 KQ862 Q8762</p> <p>11 7 7 15</p> <p>AKJ95 T KJT4 K32</p> <p>T864 AJ974 93 Q7</p> <p>N N 6 2 - 4 2 S 6 2 - 5 2 E - - 2 - - W - - 2 - -</p> <p>Dir: N Vul: EW</p>	<p>26</p> <p>3 T754 AK82 AQT2</p> <p>AJT2 AKQ8 3 J743</p> <p>13 15 11 1</p> <p>985 J62 T9765 86</p> <p>KQ764 93 QJ4 K95</p> <p>N N - 1 - - - S - 1 - - - E 3 - 3 5 3 W 3 - 3 5 3</p> <p>Dir: E Vul: All</p>	<p>27</p> <p>Q63 AK6 KQ4 J985</p> <p>J98542 954 875 T</p> <p>15 1 15 9</p> <p>AKT7 J82 J62 643</p> <p>QT73 AT93 AKQ72</p> <p>N N 1 - - - 2 S 1 - - - 2 E - 1 1 1 - W - 1 1 1 -</p> <p>Dir: S Vul: None</p>
<p>28</p> <p>QJ94 T9 AKJ852 5</p> <p>T2 KQJ42 T63 Q96</p> <p>11 8 14 7</p> <p>A753 8653 Q JT72</p> <p>K86 A7 974 AK843</p> <p>N N - 4 - 3 - S - 4 - 3 - E 1 - 2 - - W 1 - 2 - -</p> <p>Dir: W Vul: NS</p>		

HCP for N/S/E/W - Avg HCP: 12.57 / 9.50 / 9.25 / 8.68, Voids: 1 / 2 / 2 / 2, Singletons: 10 / 11 / 2 / 10, 7+ card suits: 2 / 0 / 0 / 1