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<p><b>19</b></p> <p>84 KJT6 J643 K32</p> <p>AKQ963 A T A9854</p> <p>8 17 2 13</p> <p>Dir: S Vul: EW</p> <p>52 Q8752 9872 T6</p> <p>JT7 943 AKQ5 QJ7</p> <p>N N - 1 1 - - S - 1 1 - - E 3 - - 4 2 W 3 - - 4 2</p>	<p><b>20</b></p> <p>T42 KJ42 983 972</p> <p>KJ75 83 AKQ72 QJ</p> <p>4 16 10 10</p> <p>Dir: W Vul: All</p> <p>Q83 AT5 T4 AT843</p> <p>A96 Q976 J65 K65</p> <p>N N - - - - S - - - - E 4 4 2 4 3 W 4 4 2 4 3</p>	<p><b>21</b></p> <p>AQT7 AJ AKQJ97 J</p> <p>952 QT4 53 QT942</p> <p>22 4 9 5</p> <p>Dir: N Vul: NS</p> <p>K3 K987 T642 K87</p> <p>J864 6532 8 A653</p> <p>N N - 5 1 5 3 S - 5 1 5 3 E - - - - W - - - -</p>
<p><b>22</b></p> <p>AK32 AQT JT2 843</p> <p>97 J83 A86 AT962</p> <p>14 9 7 10</p> <p>Dir: E Vul: EW</p> <p>QT85 765 Q9743 K</p> <p>J64 K942 K5 QJ75</p> <p>N N 2 - 2 2 1 S 2 - 2 2 1 E - - - - W - - - -</p>	<p><b>23</b></p> <p>QJ8 AK9643 84 JT</p> <p>A97 J8 KQJ73 K84</p> <p>11 14 4 11</p> <p>Dir: S Vul: All</p> <p>T654 T75 65 A965</p> <p>K32 Q2 AT92 Q732</p> <p>N N - 1 3 1 2 S - 1 3 1 2 E - - - - W - - - -</p>	<p><b>24</b></p> <p>QJT6 T962 KQ8 Q6</p> <p>A4 KJ754 A92 J94</p> <p>10 13 0 17</p> <p>Dir: W Vul: None</p> <p>9532 83 T74 T753</p> <p>K87 AQ J653 AK82</p> <p>N N 3 4 2 4 2 S 4 5 3 4 2 E - - - - W - - - -</p>
<p><b>25</b></p> <p>KQ Q98762 J84 T6</p> <p>A864</p> <p>KQT972 Q73</p> <p>8 11 9 12</p> <p>Dir: N Vul: EW</p> <p>JT92 AJT543 3 K2</p> <p>753 K A65 AJ9854</p> <p>N N 1 - - - - S 1 - - - - E - 3 - 4 2 W - 2 - 4 -</p>	<p><b>26</b></p> <p>AKJ97 A87 3 7652</p> <p>QT5 KJ6 QT865 93</p> <p>12 8 10 10</p> <p>Dir: E Vul: All</p> <p>643 952 K72 AK84</p> <p>82 QT43 AJ94 QJT</p> <p>N N 2 - 3 2 1 S 2 - 3 2 2 E - 1 - - - W - 1 - - -</p>	<p><b>27</b></p> <p>97432 42 AQT2 JT</p> <p>KJ86 AKQ9 63 Q73</p> <p>7 15 10 8</p> <p>Dir: S Vul: None</p> <p>AT T763 K8 K9654</p> <p>Q5 J85 J9754 A82</p> <p>N N - 1 - - - S - 1 - - - E 5 - 5 3 2 W 5 - 5 3 2</p>

HCP for N/S/E/W - Avg HCP: 10.15 / 10.30 / 9.33 / 10.22, Voids: 0 / 1 / 1 / 1, Singletons: 9 / 12 / 5 / 10, 7+ card suits: 0 / 0 / 2 / 0