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<p><b>19</b></p> <p>JT954 JT92 KQ K6</p> <p>Q72 5 J8532 QT82</p> <p>83 AK873 A64 J97</p> <p>AK6 Q64 T97 A543</p> <p>N - - 4 2 N S - - 4 2 2 E 1 2 - - - W 1 2 - - -</p>	<p><b>20</b></p> <p>Q7 Q943 73 KQJT3</p> <p>AJT63 J2 QJ6 762</p> <p>9842 T76 AK5 A84</p> <p>9 10 11</p> <p>K5 AK85 T9842 95</p> <p>N 2 - - - N S 2 - - - - E - 3 - 2 - W - 3 - 2 -</p>	<p><b>21</b></p> <p>JT93 KJ8 T54 752</p> <p>K742 9 KQ AJT643</p> <p>5 13 3 19</p> <p>AQ AQT4 A9763 K8</p> <p>865 76532 J82 Q9</p> <p>N - 2 2 - - N S - 3 3 1 1 E 1 - - - - W 1 - - - -</p>
<p><b>22</b></p> <p>KJ2 AJ6 AQ A8642</p> <p>AQT98 K74 432 J5</p> <p>7643 82 K9765 T7</p> <p>5 QT953 JT8 KQ93</p> <p>N - 2 - 2 - N S - 2 - 2 - E - - 2 - 1 W - - 2 - 2</p>	<p><b>23</b></p> <p>AQ963 84 AT94 K5</p> <p>J52 Q962</p> <p>Q97632</p> <p>13 5 6 16</p> <p>84 AT753 J876 JT</p> <p>N 6 - 4 6 N S - 6 - 5 6 E - - 1 - - W - - 1 - -</p>	<p><b>24</b></p> <p>AK AJT97 K2 7643</p> <p>JT87643 6 9743 A</p> <p>15 5 7 13</p> <p>5 KQ53 AQJ5 J985</p> <p>Dir: W Vul: None</p> <p>Q92 842 T86 KQT2</p> <p>N 4 5 5 - 5 N S 4 5 5 - 5 E - - - 1 - W - - - 1 -</p>

HCP for N/S/E/W - Avg HCP: 10.50 / 9.46 / 9.25 / 10.79, Voids: 1 / 0 / 2 / 3, Singletons: 8 / 12 / 4 / 10, 7+ card suits: 0 / 0 / 0 / 2