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<p><b>10</b></p> <p>AQ6 AQ876 A4 A72</p> <p>J432 JT42 Q72 85</p> <p>20 4 9 7</p> <p>T87 93 J98 KQJ96</p> <p>Dir: E Vul: All</p> <p>K95 K5 KT653 T43</p> <table border="1"> <tr><td>N</td><td>5</td><td>1</td><td>4</td><td>2</td><td>4</td></tr> <tr><td>S</td><td>4</td><td>1</td><td>3</td><td>1</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	5	1	4	2	4	S	4	1	3	1	3	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>11</b></p> <p>A2 543 K872 AQ96</p> <p>JT74 T982 AJ3 K3</p> <p>13 9 3 15</p> <p>KQ8 AK6 Q JT8742</p> <p>Dir: S Vul: None</p> <p>9865 QJ7 T9654 5</p> <table border="1"> <tr><td>N</td><td>6</td><td>2</td><td>3</td><td>1</td><td>6</td></tr> <tr><td>S</td><td>6</td><td>2</td><td>3</td><td>1</td><td>6</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	6	2	3	1	6	S	6	2	3	1	6	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>12</b></p> <p>J432 A4 A74 AT83</p> <p>9865 K3 QJ65 QJ6</p> <p>13 9 15 3</p> <p>T QJT75 9832 752</p> <p>Dir: W Vul: NS</p> <p>AKQ7 9862 KT K94</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>3</td><td>2</td></tr> </table>	N	-	-	1	-	-	S	-	-	1	-	-	E	-	-	-	3	2	W	-	-	-	3	2
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<p><b>22</b></p> <p>A643 94 T9 AKT94</p> <p>KJ95 QJ AQ542 J2</p> <p>11 14 11 4</p> <p>T7 AT763 8763 65</p> <p>Dir: E Vul: EW</p> <p>Q82 K852 KJ Q873</p> <p>N S E W</p> <p>N - - 1 - - - - 1 - - 1 2 - 2 1 1 2 - 2 1</p>	<p><b>23</b></p> <p>AT82 KJ8 652 AJ7</p> <p>KQ53 Q7 K74 QT82</p> <p>13 12 7 8</p> <p>96 AT9532 JT K95</p> <p>Dir: S Vul: All</p> <p>J74 64 AQ983 643</p> <p>N S E W</p> <p>N 1 - 4 1 2 1 - 4 1 2 - 1 - - - - 1 - - -</p>	<p><b>24</b></p> <p>K872 J5 Q75 AT82</p> <p>A64 T96 J842 Q93</p> <p>10 7 6 17</p> <p>QT3 AK8432 AK J4</p> <p>Dir: W Vul: None</p> <p>J95 Q7 T963 K765</p> <p>N S E W</p> <p>N 4 3 4 5 4 4 3 4 5 4 - - - - - - - -</p>

HCP for N/S/E/W - Avg HCP: 9.25 / 9.71 / 10.88 / 10.17, Voids: 0 / 1 / 0 / 0, Singletons: 5 / 6 / 11 / 2, 7+ card suits: 0 / 0 / 2 / 1