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<p><b>22</b></p> <p>74 QT973 Q93 K63</p> <p>982 J6 AJ52 J972</p> <p>7 7 20 6</p> <p>AKJT53 AK K8 QT4</p> <p>Dir: E Vul: EW</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>3</td><td>1</td><td>5</td><td>4</td></tr> <tr><td>W</td><td>5</td><td>3</td><td>1</td><td>5</td><td>4</td></tr> </table>	N	-	-	-	-	-	S	-	-	-	-	-	E	4	3	1	5	4	W	5	3	1	5	4	<p><b>23</b></p> <p>KJ986 T32 92 A76</p> <p>T74 Q764 QJ4 853</p> <p>8 5 18 9</p> <p>A532 5 A853 JT94</p> <p>Dir: S Vul: All</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>3</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>3</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>4</td><td>-</td><td>-</td></tr> </table>	N	2	-	-	3	1	S	2	-	-	3	1	E	-	2	4	-	-	W	-	2	4	-	-	<p><b>24</b></p> <p>KQ92 T4 QJ73 J63</p> <p>T65 AK52 9642 A5</p> <p>9 11 4 16</p> <p>A4 9876 AKT KQ84</p> <p>Dir: W Vul: None</p> <table border="1"> <tr><td>N</td><td>3</td><td>3</td><td>1</td><td>2</td><td>2</td></tr> <tr><td>S</td><td>3</td><td>3</td><td>1</td><td>2</td><td>2</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	3	3	1	2	2	S	3	3	1	2	2	E	-	-	-	-	-	W	-	-	-	-	-
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<p><b>25</b></p> <p>J82 97542 K75 T8</p> <p>A3 QJ AQ98 K9432</p> <p>4 16 5 15</p> <p>Q965 AK T632 AQ5</p> <p>Dir: N Vul: EW</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>1</td><td>1</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>1</td><td>-</td><td>1</td></tr> </table>	N	-	-	-	1	-	S	-	-	-	1	-	E	2	1	1	-	1	W	2	1	1	-	1	<p><b>26</b></p> <p>7 J7 7652 QJ9843</p> <p>5 AQ6542 A3 AT75</p> <p>4 14 9 13</p> <p>AK8642 KT9 K84 6</p> <p>Dir: E Vul: All</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>3</td><td>3</td><td>2</td><td>3</td></tr> <tr><td>W</td><td>1</td><td>3</td><td>3</td><td>2</td><td>3</td></tr> </table>	N	-	-	-	-	-	S	-	-	-	-	-	E	1	3	3	2	3	W	1	3	3	2	3	<p><b>27</b></p> <p>T854 8542 K98 83</p> <p>A962 AKJ7 Q3 KJ4</p> <p>3 18 8 11</p> <p>Q73 QT AJT65 QT9</p> <p>Dir: S Vul: None</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>5</td><td>1</td><td>4</td><td>3</td><td>2</td></tr> <tr><td>W</td><td>5</td><td>1</td><td>4</td><td>3</td><td>2</td></tr> </table>	N	-	-	-	-	-	S	-	-	-	-	-	E	5	1	4	3	2	W	5	1	4	3	2
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<p><b>28</b></p> <p>J8 Q54 KT74 KQ75</p> <p>KQ72 J63 95 J982</p> <p>11 7 8 14</p> <p>AT543 A7 AQ832 3</p> <p>Dir: W Vul: NS</p> <table border="1"> <tr><td>N</td><td>-</td><td>5</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>	N	-	5	-	3	2	S	-	4	-	3	2	E	1	-	1	-	-	W	1	-	1	-	-																																																		
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HCP for N/S/E/W - Avg HCP: 10.54 / 9.75 / 9.54 / 10.18, Voids: 1 / 1 / 1 / 0, Singletons: 5 / 10 / 6 / 6, 7+ card suits: 1 / 1 / 0 / 0