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<p><b>19</b></p> <p>T63 J7 QJ9642 32</p> <p>AJ2 A953 K7 QT87</p> <p>4 14 12 10</p> <p>KQ984 82 A8 J965</p> <p>75 KQT64 T53 AK4</p> <p>N - - - - N S - - - - - E 5 1 6 2 5 W 5 1 6 2 5</p>	<p><b>20</b></p> <p>963 J863 KT3 T92</p> <p>Q2 Q542 AQJ8 KQ3</p> <p>4 16 10 10</p> <p>AKT85 KT7 7542 7</p> <p>J74 A9 96 AJ8654</p> <p>N - - - - N S - - - 1 - E 4 2 2 - 3 W 4 2 2 - 3</p>	<p><b>21</b></p> <p>K5 Q642 T9 J9632</p> <p>763 AK7 Q7 AK854</p> <p>6 16 10 8</p> <p>AJ84 9853 K5432</p> <p>QT92 JT AJ86 QT7</p> <p>N - - 1 - - N S - - 1 - - E 2 - - 2 3 W 2 - - 2 3</p>
<p><b>22</b></p> <p>72 T98 QT53 AT74</p> <p>Q96 J765 64 8653</p> <p>6 3 11 20</p> <p>AKJ3 AK42 J KJ92</p> <p>Dir: E Vul: EW</p> <p>T854 Q3 AK9872 Q</p> <p>N 5 2 4 3 4 S 5 2 4 3 4 E - - - - - W - - - - -</p>	<p><b>23</b></p> <p>963 9432 AK7 A73</p> <p>KJ85 T65 T854 Q9</p> <p>11 6 12 11</p> <p>AQ7 K7 Q92 T8652</p> <p>Dir: S Vul: All</p> <p>T42 AQJ8 J63 KJ4</p> <p>N 2 - - 1 - S 2 1 - 1 - E - - 1 - - W - - 1 - -</p>	<p><b>24</b></p> <p>KJ32 95 K KQ9753</p> <p>Q74 A8643 T T642</p> <p>12 6 10 12</p> <p>A95 Q2 AQ976543</p> <p>Dir: W Vul: None</p> <p>T86 KJT7 J82 AJ8</p> <p>N 2 5 - 3 1 S 2 5 - 3 1 E - - - - - W - - - - -</p>
<p><b>25</b></p> <p>Q753 J9874</p> <p>J985</p> <p>AJ6 Q63 K74 KQ62</p> <p>4 15 10 11</p> <p>942 AKT52 AT82 4</p> <p>Dir: N Vul: EW</p> <p>KT8 QJ9653 AT73</p> <p>N - - 2 - - S - - 2 - - E 4 5 - 2 2 W 4 5 - 2 2</p>	<p><b>26</b></p> <p>Q6 85 AJ62 A9862</p> <p>J95432 92 KQ QJ3</p> <p>11 9 13 7</p> <p>K87 KJ7 9874 T75</p> <p>Dir: E Vul: All</p> <p>AT AQT643 T53 K4</p> <p>N 2 1 - - 1 S 2 1 - - 1 E - - 2 2 - W - - 2 2 -</p>	<p><b>27</b></p> <p>AQ854 T AK64 T97</p> <p>KJ7 5 9753 65432</p> <p>13 4 10 13</p> <p>T92 K8764 QJT AK</p> <p>Dir: S Vul: None</p> <p>63 AQJ932 82 QJ8</p> <p>N 3 6 3 6 6 S 3 6 3 6 6 E - - - - - W - - - - -</p>
<p><b>28</b></p> <p>963 Q98652 T2 97</p> <p>K742 J AJ976 862</p> <p>2 9 13 16</p> <p>J8 A43 K8 AKJT43</p> <p>Dir: W Vul: NS</p> <p>AQT5 KT7 Q543 Q5</p> <p>N 1 - 1 - - S 1 - 1 - - E - 4 - 4 - W - 4 - 4 -</p>		

HCP for N/S/E/W - Avg HCP: 8.43 / 10.86 / 10.57 / 10.14, Voids: 3 / 4 / 2 / 1, Singletons: 9 / 7 / 3 / 7, 7+ card suits: 1 / 1 / 0 / 1