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<p><b>22</b></p> <p>J432 A97 A9 Q743</p> <p>A765 4 KQ63 AJT2</p> <p>11 14 10 5</p> <p>T8 JT82 JT87 K98</p> <p>Q9 KQ653 542 65</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>2</td><td>1</td><td>3</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>2</td><td>2</td><td>3</td><td>2</td></tr> </table> <p>Dir: E Vul: EW</p>	N	-	-	-	-	N	S	-	-	-	-	-	E	2	2	1	3	2	W	2	2	2	3	2	<p><b>23</b></p> <p>6 J9432 T872 Q97</p> <p>T842 Q6 AK53 843</p> <p>3 9 10 18</p> <p>AKQ5 KT75 Q4 KJ5</p> <p>J973 A8 J96 AT62</p> <table border="1"> <tr><td>N</td><td>1</td><td>1</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>1</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>Dir: S Vul: All</p>	N	1	1	3	-	-	S	1	1	3	-	-	E	-	-	1	-	-	W	-	-	-	-	-	<p><b>24</b></p> <p>Q5 QJT K952 AQJ8</p> <p>AKT73 K952 64 63</p> <p>15 10 8 7</p> <p>842 A3 QJT73 542</p> <p>J96 8764 A8 KT97</p> <table border="1"> <tr><td>N</td><td>1</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>3</td><td>3</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>3</td><td>3</td><td>1</td></tr> </table> <p>Dir: W Vul: None</p>	N	1	2	-	-	-	S	1	2	-	-	-	E	-	-	3	3	1	W	-	-	3	3	1
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<p><b>25</b></p> <p>AKT32 J A654 AKT</p> <p>4 K98632 32 J743</p> <p>19 4 7 10</p> <p>Q975 AT54 Q7 Q86</p> <p>J86 Q7 KJT98 952</p> <table border="1"> <tr><td>N</td><td>4</td><td>3</td><td>1</td><td>6</td><td>5</td></tr> <tr><td>S</td><td>4</td><td>3</td><td>1</td><td>6</td><td>5</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> <p>Dir: N Vul: EW</p>	N	4	3	1	6	5	S	4	3	1	6	5	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>26</b></p> <p>94 KT76 862 A742</p> <p>KT85 A84 J93 K53</p> <p>7 11 7 15</p> <p>A7 J953 AKQ4 J86</p> <p>QJ632 Q2 T75 QT9</p> <table border="1"> <tr><td>N</td><td>2</td><td>2</td><td>3</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>3</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> </table> <p>Dir: E Vul: All</p>	N	2	2	3	-	1	S	2	2	3	-	1	E	-	-	1	-	-	W	-	-	-	1	-	<p><b>27</b></p> <p>96 76 AQ864 AJ95</p> <p>QJ KQ82 T2 KQ764</p> <p>11 13 9 7</p> <p>KT832 AT9 975 T2</p> <p>A754 J543 KJ3 83</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> </table> <p>Dir: S Vul: None</p>	N	-	2	-	-	-	S	-	2	-	-	-	E	1	-	2	-	1	W	1	-	2	-	1
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HCP for N/S/E/W - Avg HCP: 11.07 / 10.30 / 10.33 / 8.30, Voids: 3 / 1 / 1 / 2, Singletons: 11 / 3 / 3 / 10, 7+ card suits: 1 / 1 / 2 / 2