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<p><b>19</b></p> <p>A75 Q974 QT3 J52</p> <p>KJ AKJ5 J7 A7643</p> <p>9 17 10 4</p> <p>T9863 6 A98652 T</p> <p>Q42 T832 K4 KQ98</p> <p>N N - 2 - 1 - S - 2 - 1 - E 4 - 4 - 2 W 4 - 4 - 2</p>	<p><b>20</b></p> <p>Q854 A3 KQJ8632</p> <p>962 T872 T95 AK8</p> <p>12 7 10 11</p> <p>AJ3 Q5 A74 T7643</p> <p>KT7 KJ964</p> <p>QJ952</p> <p>N N - 5 - 5 3 S - 5 - 5 3 E 1 - 2 - - W 1 - 2 - -</p>	<p><b>21</b></p> <p>KJ72 K73 543 J62</p> <p>A5 8 AQJT92 T753</p> <p>8 11 10 11</p> <p>T AQT9654 K8 Q98</p> <p>Q98643 J2 76 AK4</p> <p>N N - - 2 - - S - - 2 - - E 4 4 - 4 - W 4 4 - 4 -</p>
<p><b>22</b></p> <p>T9832 T432</p> <p>A874</p> <p>7654 AKJ8 A52 T2</p> <p>4 12 13 11</p> <p>Q 75 KQJT63 QJ93</p> <p>AKJ Q96 9874 K65</p> <p>N N 2 - - - - S 2 - - - - E - - 2 2 3 W - - 3 3 3</p>	<p><b>23</b></p> <p>85 KT3 JT86 K843</p> <p>KT62 Q8654 Q3 72</p> <p>7 7 14 12</p> <p>97 A97 K97542 AJ</p> <p>AQJ43 J2 A QT965</p> <p>N N - 4 - - 1 S - 4 - - 1 E 1 - 1 3 - W 1 - 1 3 -</p>	<p><b>24</b></p> <p>KJ53 85 65 JT753</p> <p>T42 96 KJ7432 82</p> <p>5 4 20 11</p> <p>A987 KT72 Q8 Q94</p> <p>Q6 AQJ43 AT9 AK6</p> <p>N N 1 - - 1 - S 1 - - 1 - E - 4 3 - 3 W - 4 3 - 3</p>
<p><b>25</b></p> <p>K854 J83 T83 874</p> <p>AT7 AT76 42 A932</p> <p>4 12 16 8</p> <p>QJ63 K54 J9 JT65</p> <p>Dir: N Vul: EW</p> <p>92 Q92 AKQ765 KQ</p> <p>N N - - - - - S - - - - - E 4 6 5 3 6 W 4 6 5 3 6</p>	<p><b>26</b></p> <p>K765 A764</p> <p>K9842</p> <p>T9 JT93 A5 AJ765</p> <p>10 10 11 9</p> <p>32 K KQJT8763 T3</p> <p>Dir: E Vul: All</p> <p>AQJ84 Q852 942 Q</p> <p>N N - 2 - - - S - 2 - - - E - - 3 - - W - - 3 - 3</p>	<p><b>27</b></p> <p>T9863 KQ KQJ7 54</p> <p>2 J92 AT852 AJT9</p> <p>11 10 6 13</p> <p>AQ64 A865 43 K83</p> <p>Dir: S Vul: None</p> <p>KJ7 T743 96 Q762</p> <p>N N - 1 1 4 2 S 1 2 2 5 3 E - - - - - W - - - - -</p>
<p><b>28</b></p> <p>QJ964 K72 J743 4</p> <p>K753 JT8 AK6 T83</p> <p>7 11 8 14</p> <p>A953 Q82 AKJ965</p> <p>Dir: W Vul: NS</p> <p>AT82 Q64 T95 Q72</p> <p>N N 4 3 3 2 2 S 4 3 3 2 2 E - - - - - W - - - - -</p>		

HCP for N/S/E/W - Avg HCP: 7.54 / 10.46 / 10.93 / 11.07, Voids: 4 / 3 / 2 / 0, Singletons: 8 / 12 / 7 / 9, 7+ card suits: 1 / 3 / 0 / 1