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<p><b>19</b></p> <p>JT8532 QJ8 AT8 T</p> <p>AK74 K4 J2 QJ987</p> <p>8 14 6 12</p> <p>Q9 AT953 Q64 A63</p> <p>6 762 K9753 K542</p> <p>N - - 2 2 - N S - - 3 2 - E 4 1 - - 1 W 4 1 - - 1</p> <p><i>Dir: S</i> <i>Vul: EW</i></p>	<p><b>20</b></p> <p>K8 K987542 8 AQ4</p> <p>4 AQT AKT63 J862</p> <p>12 14 4 10</p> <p>AJT9 J J97542 K3</p> <p>Q76532 63 Q T975</p> <p>N - 1 4 2 2 N S - 1 4 2 2 E 1 - - - - W 1 - - - -</p> <p><i>Dir: W</i> <i>Vul: All</i></p>	<p><b>21</b></p> <p>6 A973 QJ65 T632</p> <p>QJ5 KJ52 AK98 A9</p> <p>7 18 1 14</p> <p>AK9743 Q8 T73 KQ</p> <p>T82 T64 42 J8754</p> <p>N - 1 - 1 1 N S - 2 1 1 1 E 2 - - - - W 2 - - - -</p> <p><i>Dir: N</i> <i>Vul: NS</i></p>
<p><b>22</b></p> <p>K742 AK74 85 KJ9</p> <p>T6 T5 JT AQT8764</p> <p>14 7 15 4</p> <p>AQJ983 QJ2 KQ4</p> <p>5 9863 A97632 32</p> <p>N - 2 2 - - N S - 2 2 - - E 2 - - 3 1 W 2 - - 3 1</p> <p><i>Dir: E</i> <i>Vul: EW</i></p>	<p><b>23</b></p> <p>Q73 T64 AKT4 QJ9</p> <p>T4 Q82 Q76 86532</p> <p>12 4 13 11</p> <p>AJ962 KJ93 9 AT7</p> <p>N - 3 - - 2 N S - 3 - - 2 E 1 - 1 1 - W 1 - 1 1 -</p> <p><i>Dir: S</i> <i>Vul: All</i></p>	<p><b>24</b></p> <p>AQT93 A64 T863 A</p> <p>K8764 KJ 7542 T2</p> <p>14 7 4 15</p> <p>J T9832</p> <p>QJ98743</p> <p>N - 7 3 5 6 N S - 7 3 4 6 E 2 - - - - W 2 - - - -</p> <p><i>Dir: W</i> <i>Vul: None</i></p>
<p><b>25</b></p> <p>QJ2 QT872 765 A5</p> <p>K8 A543 KQT43 JT</p> <p>9 13 7 11</p> <p>AT974</p> <p>AJ9 Q8643</p> <p>653 KJ96 82 K972</p> <p>N N 1 - - 3 - S 1 - - 3 - E - 2 3 - 1 W - 2 3 - 1</p> <p><i>Dir: N</i> <i>Vul: EW</i></p>	<p><b>26</b></p> <p>AT AJ6 K2 AKJ952</p> <p>742 K93 AQJ965 8</p> <p>20 10 6 4</p> <p>KJ653 QT872 T7 T</p> <p>N 4 - - - 3 N S 4 - - - 3 E - 2 2 2 - W - 2 2 2 -</p> <p><i>Dir: E</i> <i>Vul: All</i></p>	<p><b>27</b></p> <p>42 AJ532 J8 T542</p> <p>KQT875 T6 AT9 97</p> <p>6 9 7 18</p> <p>AJ K7 K765 AQJ86</p> <p>963 Q984 Q432 K3</p> <p>N 5 1 3 - 2 N S 5 1 3 - 2 E - - - 1 - W - - - 1 -</p> <p><i>Dir: S</i> <i>Vul: None</i></p>
<p><b>28</b></p> <p>QJ8753 865 J KT4</p> <p>A6 Q43 T975 A863</p> <p>7 10 8 15</p> <p>KT942 AK2 K643 Q</p> <p>JT97 AQ82 J9752</p> <p>N - - - 3 1 N S - - - 3 1 E 3 2 1 - - W 2 2 1 - -</p> <p><i>Dir: W</i> <i>Vul: NS</i></p>		

HCP for N/S/E/W - Avg HCP: 10.89 / 10.79 / 9.54 / 8.79, Voids: 1 / 1 / 2 / 0, Singletons: 16 / 12 / 14 / 8, 7+ card suits: 4 / 1 / 3 / 1