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<p><b>19</b></p> <p>JT943 86 A65 JT2</p> <p>Q7 AJ754 K74 954</p> <p>6 10 11 13</p> <p>A865 Q JT2 AQ763</p> <p>K2 KT932 Q983 K8</p> <p>N 4 - - 4 1 S 4 - - 4 1 E - 2 2 - - W - 1 2 - -</p> <p>Dir: S Vul: EW</p>	<p><b>20</b></p> <p>975 T97632 T5 T9</p> <p>KJ62 K8 Q743 QJ8</p> <p>0 12 16 12</p> <p>Q84 Q54 KJ9 A643</p> <p>AT3 AJ A862 K752</p> <p>N - - - - N S - - - - - E 4 5 1 5 4 W 4 5 1 5 4</p> <p>Dir: W Vul: All</p>	<p><b>21</b></p> <p>T2 75 K3 AQJT953</p> <p>KQ98 AKQJ9 Q97 6</p> <p>10 17 4 9</p> <p>AJ4 T863 A642 87</p> <p>7653 42 JT85 K42</p> <p>N 3 - - - N S 3 - - - - E - 2 1 2 - W - 2 1 2 -</p> <p>Dir: N Vul: NS</p>
<p><b>22</b></p> <p>7 KQ76 KQT AK943</p> <p>A5 AJ95 AJ9865 8</p> <p>17 14 8 1</p> <p>J84 T82 742 7652</p> <p>KQT9632 43 3 QJT</p> <p>N 2 - - - N S 2 - - - - E - 2 1 5 3 W - 3 1 5 3</p> <p>Dir: E Vul: EW</p>	<p><b>23</b></p> <p>A QJ AJ65 AJT864</p> <p>T52 853 K8732 K9</p> <p>17 6 10 7</p> <p>8743 K97 QT94 Q5</p> <p>A QJ96 AT642</p> <p>732</p> <p>N 5 4 - - 2 S 4 4 - - 2 E - - - 1 - W - - 2 2 -</p> <p>Dir: S Vul: All</p>	<p><b>24</b></p> <p>KJT84 T KQ986 K7</p> <p>9 AJ962 75 AJ532</p> <p>12 10 15 3</p> <p>Q763 854 JT42 T6</p> <p>A52 KQ73 A3 Q984</p> <p>N - 1 - 3 - S - 1 - 3 - E 5 - 5 - 2 W 5 - 5 - 2</p> <p>Dir: W Vul: None</p>
<p><b>25</b></p> <p>84 K85 A8652 KQ9</p> <p>AKJ9 Q97 T9 T742</p> <p>12 10 8 10</p> <p>T32 J643 KJ AJ85</p> <p>Q765 AT2 Q743 63</p> <p>N 1 2 1 - 1 S 1 2 1 - 1 E - - - 2 - W - - - 2 -</p> <p>Dir: N Vul: EW</p>	<p><b>26</b></p> <p>Q964 64 KT7 QT43</p> <p>AK875 A7 Q865 J9</p> <p>7 14 7 12</p> <p>T32 KT95 AJ3 A82</p> <p>J QJ832 942 K765</p> <p>N 1 - 1 1 2 S 1 - 1 1 2 E - - - - - W - - - - -</p> <p>Dir: E Vul: All</p>	<p><b>27</b></p> <p>A2 AQ96 T9 K8532</p> <p>KQ98764 T J64 A4</p> <p>13 10 9 8</p> <p>JT5 J8743 A853 Q</p> <p>3 K52 KQ72 JT976</p> <p>N - - 3 - 1 S - - 3 - 1 E 1 1 - 2 - W 1 1 - 2 -</p> <p>Dir: S Vul: None</p>
<p><b>28</b></p> <p>4 AQJ853 A4 QT85</p> <p>J2 KT64 QT93 KJ9</p> <p>13 10 6 11</p> <p>AK63 7 KJ8765 42</p> <p>QT9875 92 2 A763</p> <p>N 2 4 3 1 1 S 2 4 3 1 1 E - - - - - W - - - - -</p> <p>Dir: W Vul: NS</p>		

HCP for N/S/E/W - Avg HCP: 9.57 / 10.54 / 9.00 / 10.89, Voids: 0 / 1 / 1 / 1, Singletons: 7 / 7 / 12 / 12, 7+ card suits: 1 / 0 / 2 / 4