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<p>19</p> <p>AKQ93 K54 Q7 732</p> <p>J754 73 KJ963 T6</p> <p>T6 AQJ AT52 A854</p> <p>N 3 3 2 4 4 S 3 3 2 4 4 E - - - - - W - - - - -</p> <p>82 T9862 84 KQJ9</p> <p>14 6 5 15</p>	<p>20</p> <p>86 KJ652 KQ42 32</p> <p>J9543 A4 A7 KQJ8</p> <p>AQT72 QT7 JT 654</p> <p>K 983 98653 AT97</p> <p>N - - 2 - 1 S - - 2 - 1 E 2 1 - 1 - W 2 1 - 1 -</p> <p>9 15 7 9</p>	<p>21</p> <p>AJT92 94 QJ97 97</p> <p>865 K7632 A84 65</p> <p>8 7 15 10</p> <p>K JT5 632 KQJ832</p> <p>Q743 AQB KT5 AT4</p> <p>N 1 - - - S 1 - - - E - 1 3 1 2 W - 1 3 1 2</p>
<p>22</p> <p>A96 AKJT864 KT4</p> <p>KQJ4 752 65 QJ65</p> <p>T732 93 AJ83 K73</p> <p>N - 6 6 4 6 S - 6 6 3 6 E 2 - - - - W 2 - - - -</p> <p>85 Q Q972 AT9842</p> <p>Dir: E Vul: EW</p>	<p>23</p> <p>984 9854 K642 Q6</p> <p>K32 AK QJ7 A7542</p> <p>AQT765 Q A83 93</p> <p>Dir: S Vul: All</p> <p>5 17 13 5</p> <p>JT7632 T95 KJT8</p>	<p>24</p> <p>3 JT987 J9743 52</p> <p>KJ KQ652 Q QJ763</p> <p>2 14 11 13</p> <p>QT864 43 A2 AKT8</p> <p>Dir: W Vul: None</p> <p>A9752 A KT865 94</p> <p>N - - - - S - - - - E 2 - 1 2 2 W 2 - 1 2 2</p>
<p>25</p> <p>KQ985 K3 KQ8 J43</p> <p>J2 J976 9743 KQT</p> <p>AT64 2 AJ62 A965</p> <p>N 4 4 - 5 4 S 3 4 - 5 1 E - - 2 - - W - - 2 - -</p> <p>73 AQT854 T5 872</p> <p>Dir: N Vul: EW</p>	<p>26</p> <p>QJ98 Q932 KQ9 73</p> <p>73 AK5 7432 A865</p> <p>AT54 J4 AT85 KT4</p> <p>Dir: E Vul: All</p> <p>10 11 12 7</p> <p>K62 T876 J6 QJ92</p>	<p>27</p> <p>J932 KJ7 J53 AK4</p> <p>QT54 AT 97 J8752</p> <p>13 7 15 5</p> <p>K87 985 QT42 963</p> <p>Dir: S Vul: None</p> <p>A6 Q6432 AK86 QT</p> <p>N - - - - S - - - - E 3 1 1 2 1 W 3 1 2 2 1</p>

HCP for N/S/E/W - Avg HCP: 10.15 / 9.15 / 10.19 / 10.52, Voids: 2 / 1 / 0 / 1, Singletons: 6 / 9 / 9 / 5, 7+ card suits: 1 / 2 / 3 / 1