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<p><b>19</b></p> <p>652 AJ2 JT64 J84</p> <p>KQJ983 4 8 QT975</p> <p>7 8 9 16</p> <p>T7 KQ865 A972 AK</p> <p>A4 T973 KQ53 632</p> <p>N - 4 4 - 1 S - 4 4 - 1 E 2 - - 2 - W 2 - - 2 -</p> <p>Dir: S Vul: EW</p>	<p><b>20</b></p> <p>J5 AT987 AKQT A7</p> <p>KQ87 J52 982 J65</p> <p>18 7 10 5</p> <p>T62 K643 76 Q943</p> <p>A943 Q J543 KT82</p> <p>N 1 2 4 - 3 S 1 2 4 - 3 E - - 1 - W - - 1 -</p> <p>Dir: W Vul: All</p>	<p><b>21</b></p> <p>A985 T8754 7 J76</p> <p>T7642 A AKJ5 T82</p> <p>5 12 13 10</p> <p>Q3 KQ32 T963 K95</p> <p>KJ J96 Q842 AQ43</p> <p>N - - 2 - - S - - 2 - - E 2 3 - 2 1 W 2 3 - 2 1</p> <p>Dir: N Vul: NS</p>
<p><b>22</b></p> <p>J762 KT3 T74 QJ8</p> <p>A85 984 AK95 A64</p> <p>7 15 8 10</p> <p>QT9 A62 J2 KT932</p> <p>K43 QJ75 Q863 75</p> <p>N 1 - - - S 1 - - - E - 3 2 1 1 W - 3 2 1 1</p> <p>Dir: E Vul: EW</p>	<p><b>23</b></p> <p>J8653 AKQ4 A854</p> <p>T4 T93 JT76 AJ32</p> <p>14 6 15 5</p> <p>KQ92 872 92 T874</p> <p>A7 J65 KQ3 KQ965</p> <p>N - - 2 5 - S - - 2 5 - E 2 - - - W 2 1 - - -</p> <p>Dir: S Vul: All</p>	<p><b>24</b></p> <p>QJ762 T973 A T53</p> <p>T943 Q6 65 KJ984</p> <p>7 6 15 12</p> <p>A5 2 KQJ8432 Q76</p> <p>K8 AKJ854 T97 A2</p> <p>N - 2 - - - S - 2 - - - E 2 - 2 - - W 2 - 2 - -</p> <p>Dir: W Vul: None</p>
<p><b>25</b></p> <p>J42 AKQ9842 J4 T</p> <p>KQT65 J6 932 A62</p> <p>11 10 7 12</p> <p>A97 AQ865 Q8753</p> <p>83 T753 KT7 KJ94</p> <p>N 1 2 4 - - S 1 2 4 - - E - - - 1 W - - - -</p> <p>Dir: N Vul: EW</p>	<p><b>26</b></p> <p>AKJT3 QJ9 Q98 84</p> <p>Q76</p> <p>A62 AKJT976</p> <p>13 14 3 10</p> <p>942 A8753 KJ74 Q</p> <p>85 KT642 T53 532</p> <p>N - 4 3 4 - S - 4 3 5 - E 3 - - - W 3 - - -</p> <p>Dir: E Vul: All</p>	<p><b>27</b></p> <p>984 K97 AK J8765</p> <p>K5 J3 QJ943 AK32</p> <p>11 14 9 6</p> <p>QT2 Q54 8762 QT4</p> <p>AJ763 AT862 T5 9</p> <p>N - - - - - S - - - - - E 1 4 3 3 2 W 1 4 3 3 2</p> <p>Dir: S Vul: None</p>

HCP for N/S/E/W - Avg HCP: 9.63 / 9.37 / 10.48 / 10.52, Voids: 3 / 1 / 1 / 1, Singletons: 11 / 8 / 9 / 13, 7+ card suits: 2 / 1 / 1 / 2