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<p><b>13</b></p> <p>T86 Q6 QJ74 QJT3</p> <p>Dir: N Vul: All</p> <p>J752 J985</p> <p>A9762</p> <p>8 6 16 10</p> <p>93 AT4 KT9652 K4</p> <p>AKQ4 K732 A83 85</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>4</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>4</td><td>4</td><td>-</td><td>-</td></tr> </table>	N	-	2	-	-	1	N	S	-	2	-	-	1	-	E	1	-	4	4	-	-	W	1	-	4	4	-	-	<p><b>14</b></p> <p>Q94 Q92 A42 QT32</p> <p>Dir: E Vul: None</p> <p>AJ83 T875 8 9854</p> <p>10 5 16 9</p> <p>62 KJ643 Q9653 K</p> <p>KT75 A KJT7 AJ76</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>1</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>-</td><td>-</td><td>4</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>-</td><td>4</td><td>1</td><td>-</td></tr> </table>	N	-	1	1	-	-	N	S	-	1	1	-	-	-	E	4	-	-	4	1	-	W	4	-	-	4	1	-	<p><b>15</b></p> <p>6432 95 43 AKQT2</p> <p>Dir: S Vul: NS</p> <p>A8 QJ6 QJT87 J74</p> <p>9 11 12 8</p> <p>KJT975 T874 A96</p> <p>Q AK32 K52 98653</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>4</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>4</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	-	-	-	3	-	N	S	-	-	-	3	-	-	E	1	4	1	-	-	-	W	1	4	1	-	-	-
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<p><b>19</b></p> <p>KQJ763 8432 9 A6</p> <p>AT982 J95 AQ 975</p> <p>54 Q7 KJT874 KQJ</p> <p>Dir: S Vul: EW</p> <p>AKT6 6532 T8432</p> <p>N N - 1 - 1 - S - 1 - 1 - E 3 - 2 - 1 W 3 - 2 - 1</p>	<p><b>20</b></p> <p>KJ63 KJT4 AT65 5</p> <p>872 A62 8 AKT987</p> <p>12 11 10 7</p> <p>54 75 KQJ942 J42</p> <p>Dir: W Vul: All</p> <p>AQT9 Q983 73 Q63</p> <p>N N - 3 - - - S - 3 - - - E 5 - 3 3 1 W 5 - 3 4 1</p>	<p><b>21</b></p> <p>KJ8 K74 KJ8643 T</p> <p>QT5432 93 A97 64</p> <p>11 6 14 9</p> <p>6 AQ8 52 QJ98732</p> <p>Dir: N Vul: NS</p> <p>A97 JT652 QT AK5</p> <p>N N 3 3 - - 1 S 3 2 - - - E - - 1 2 - W - - 1 2 -</p>
<p><b>22</b></p> <p>9 QT9 Q42 A87654</p> <p>QJ43 A6 KT5 QJT3</p> <p>8 13 1 18</p> <p>Dir: E Vul: EW</p> <p>T75 J8532 976 92</p> <p>N N 3 4 3 3 3 S 4 4 3 3 3 E - - - - - W - - - - -</p>	<p><b>23</b></p> <p>T9 J52 KT974 985</p> <p>82 AQ77 QJ5 KT74</p> <p>4 12 7 17</p> <p>AJ7653 K3 A2 AJ3</p> <p>Dir: S Vul: All</p> <p>KQ4 9864 863 Q62</p> <p>N N - 1 - 2 1 S - 1 - 2 1 E - - 1 - - W - - 1 - -</p>	<p><b>24</b></p> <p>AKT84 K974 96 K9</p> <p>QJ2 Q8532 KT54 4</p> <p>13 8 11 8</p> <p>9753 T6 AQ72 Q63</p> <p>Dir: W Vul: None</p> <p>6 AJ J83 AJT8762</p> <p>N N - - - 2 1 S - - - 2 1 E 3 1 1 - - W 3 1 1 - -</p>
<p><b>25</b></p> <p>K93</p> <p>AQJ52 J9632</p> <p>J74 A9872 K974 7</p> <p>11 8 7 14</p> <p>Dir: N Vul: EW</p> <p>QT86 K6543 T Q64</p> <p>N N 6 5 - 2 4 S 6 5 - 2 4 E - - 2 - - W - - 2 - -</p>	<p><b>26</b></p> <p>KJ KJ9762 A75 97</p> <p>Q9862 Q 83 65432</p> <p>12 4 15 9</p> <p>T754 AT3 T964 AJ</p> <p>Dir: E Vul: All</p> <p>A3 854 KQJ2 KQT8</p> <p>N N - 1 3 - 3 S - 1 3 - 3 E 3 - - 2 - W 3 - - 2 -</p>	<p><b>27</b></p> <p>QJ942 7 AT843 J8</p> <p>87 AKJ63 KQ AK53</p> <p>8 20 10 2</p> <p>T QT982 975 T764</p> <p>Dir: S Vul: None</p> <p>AK653 54 J62 Q92</p> <p>N N - - - - - S - - - - - E 5 1 4 3 5 W 5 1 4 3 5</p>

HCP for N/S/E/W - Avg HCP: 8.81 / 10.48 / 10.78 / 9.93, Voids: 1 / 1 / 2 / 4, Singletons: 7 / 13 / 7 / 13, 7+ card suits: 1 / 3 / 2 / 0