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<p><b>19</b></p> <p>7632 65 Q987 652</p> <p>J8 AQJ2 A542 Q98</p> <p>2 14 12 12</p> <p>4 K74 KJT3 AJT74</p> <p>AKQT95 T983 6 K3</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>6</td><td>6</td><td>5</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>6</td><td>6</td><td>5</td><td>-</td></tr> </table>	N	-	1	-	-	-	N	S	-	1	-	-	-	-	E	1	-	6	6	5	-	W	1	-	6	6	5	-	<p><b>20</b></p> <p>T62 K7654 AJ8 J6</p> <p>AQ87 Q8 Q765432</p> <p>9 JT82 KT KT9432</p> <p>9 KJ543 A9 9 AQ875</p> <p>10 7 14</p> <p>Dir: W Vul: All</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>1</td><td>2</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>1</td><td>2</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	2	-	1	2	2	N	S	2	-	1	2	1	-	E	-	2	-	-	-	-	W	-	2	-	-	-	-	<p><b>21</b></p> <p>JT54 QJ6 543 T92</p> <p>AQ AT975 Q82 J87</p> <p>4 13 11 12</p> <p>K873 42 AJT76 A3</p> <p>962 K83 K9 KC654</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>1</td><td>4</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>4</td><td>-</td><td>2</td><td>-</td></tr> </table> <p>Dir: N Vul: NS</p>	N	-	-	-	-	-	N	S	-	-	-	-	-	-	E	4	1	4	-	3	-	W	4	-	4	-	2	-
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<p><b>22</b></p> <p>T65 J52 AJ76 K92</p> <p>KQ842 864 Q54 AT</p> <p>9 11 8 12</p> <p>AJ73 AKT73 T 865</p> <p>9 Q9 K9832 QJ743</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>3</td><td>2</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>3</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>Dir: E Vul: EW</p>	N	-	-	3	2	2	N	S	-	-	3	3	2	-	E	1	1	-	-	-	-	W	1	1	-	-	-	-	<p><b>23</b></p> <p>84 82 JT95 J9632</p> <p>KT953 J654 AK84</p> <p>2 11 22 5</p> <p>AJ72 73 7632 T87</p> <p>84 Q6 AKQT9 Q AKQ54</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>5</td><td>6</td><td>6</td><td>6</td><td>6</td></tr> <tr><td>W</td><td>4</td><td>5</td><td>6</td><td>6</td><td>6</td><td>6</td></tr> </table> <p>Dir: S Vul: All</p>	N	-	-	-	-	-	N	S	-	-	-	-	-	-	E	4	5	6	6	6	6	W	4	5	6	6	6	6	<p><b>24</b></p> <p>Q6 J9432 A82 K92</p> <p>T9 KT86 T74 T743</p> <p>10 3 15 12</p> <p>AJ753 Q7 KC5 865</p> <p>K842 A5 J963 AQJ</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>2</td><td>1</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>1</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>Dir: W Vul: None</p>	N	-	1	2	1	1	N	S	-	-	1	1	1	-	E	1	-	-	-	-	-	W	1	-	-	-	-	-
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<p><b>25</b></p> <p>AQ843 92 Q953 Q9</p> <p>J7 AKQJ KJ A7642</p> <p>10 19 8 3</p> <p>T96 7543 762 K53</p> <p>K52 T86 AT84 JT8</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>5</td><td>3</td><td>4</td><td>2</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>5</td><td>3</td><td>4</td><td>2</td><td>3</td><td>-</td></tr> </table> <p>Dir: N Vul: EW</p>	N	-	-	-	-	-	N	S	-	-	-	-	-	-	E	5	3	4	2	3	-	W	5	3	4	2	3	-	<p><b>26</b></p> <p>A96 8763 73 Q953</p> <p>72 K AQ6542 AT72</p> <p>6 13 9 12</p> <p>KQT85 AJT42 J J4</p> <p>J43 Q95 KT98 K86</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>3</td><td>3</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>3</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>3</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> </table> <p>Dir: E Vul: All</p>	N	-	-	3	3	-	N	S	-	-	3	3	-	-	E	2	3	-	-	1	-	W	2	3	-	-	1	-	<p><b>27</b></p> <p>J8732 JT763 94 6</p> <p>T64 8 JT AQT9874</p> <p>2 7 17 14</p> <p>K5 A9 A87632 K53</p> <p>AQ9 KC542 KC5 J2</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>5</td><td>-</td><td>1</td><td>1</td><td>5</td><td>-</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>1</td><td>-</td><td>4</td><td>-</td></tr> </table> <p>Dir: S Vul: None</p>	N	-	-	-	-	-	N	S	-	-	-	-	-	-	E	5	-	1	1	5	-	W	4	-	1	-	4	-
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HCP for N/S/E/W - Avg HCP: 8.78 / 10.26 / 11.44 / 9.52, Voids: 2 / 1 / 2 / 3, Singletons: 7 / 10 / 8 / 4, 7+ card suits: 1 / 0 / 1 / 2