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<p><b>19</b></p> <p>QT962 4 AK9 9854</p> <p>A87 KT653 T5 AQ2</p> <p>9 13 7 11</p> <p>J AQJ87 QJ7432 3</p> <p>K543 92 86 KJT76</p> <p>N - 4 1 - - S - 4 1 - - E 2 - - 1 - W 2 - - 1 -</p> <p>Dir: S Vul: EW</p>	<p><b>20</b></p> <p>AK853 Q6 64 QT85</p> <p>QJ974 2 KJ9 KJ72</p> <p>11 11 5 13</p> <p>T AJ753 AT82 A96</p> <p>62 KT984 Q753 43</p> <p>N 2 1 2 2 3 S 3 2 2 2 3 E - - - - - W - - - - -</p> <p>Dir: W Vul: All</p>	<p><b>21</b></p> <p>A953 KQ75 AT 742</p> <p>KQ84 AT98 K87 Q8</p> <p>13 14 3 10</p> <p>T7 J64 J42 AKJT5</p> <p>J62 32 Q9653 963</p> <p>N 4 - 3 1 3 S 4 - 3 1 3 E - 1 - - - W - 1 - - -</p> <p>Dir: N Vul: NS</p>
<p><b>22</b></p> <p>86543 974 A65 54</p> <p>AQ9 KT8 T4 QT986</p> <p>4 11 11 14</p> <p>KJ Q5 KJ832 KJ32</p> <p>T72 AJ632 Q97 A7</p> <p>N - - - - - S - - - - - E 3 1 4 2 2 W 3 1 4 2 2</p> <p>Dir: E Vul: EW</p>	<p><b>23</b></p> <p>KJ842 A J8432 T5</p> <p>Q 974 KQ6 QJ8632</p> <p>9 10 9 12</p> <p>AT6 T865 AT7 A97</p> <p>9753 KQJ32 95 K4</p> <p>N - 4 - 3 2 S - 4 - 3 2 E 1 - 1 - - W 1 - 1 - -</p> <p>Dir: S Vul: All</p>	<p><b>24</b></p> <p>QJ9 KQJ953 AKJ Q</p> <p>T876 Q98 AKT732</p> <p>19 9 4 8</p> <p>AKT543 4 T62 J64</p> <p>8762 A2 7543 985</p> <p>N - 2 3 5 - S - 2 4 5 - E 1 - - - - W 1 - - - -</p> <p>Dir: W Vul: None</p>
<p><b>25</b></p> <p>J93 J974 53 Q985</p> <p>A764</p> <p>J962 AKT64</p> <p>4 12 16 8</p> <p>QT5 653 KQT4 J72</p> <p>K82 AKQT82 A87 3</p> <p>N - - - - - S - - - - - E 4 5 5 5 4 W 4 5 5 5 4</p> <p>Dir: N Vul: EW</p>	<p><b>26</b></p> <p>A654 KT9 KJ98 74</p> <p>KQ9 653 532 KJ63</p> <p>11 9 12 8</p> <p>J83 QJ7 A76 T985</p> <p>T72 A842 QT4 AQ2</p> <p>N - 1 - - - S - 1 - - - E 2 - 1 1 2 W 2 - 1 1 2</p> <p>Dir: E Vul: All</p>	<p><b>27</b></p> <p>AQ7 A53 QT732 A8</p> <p>KT532 T98 A 9432</p> <p>16 7 7 10</p> <p>J6 KJ62 KJ965 JT</p> <p>984 Q74 84 KQ765</p> <p>N 1 5 5 - 2 S 1 5 5 - 2 E - - - 1 - W - - - 1 -</p> <p>Dir: S Vul: None</p>
<p><b>28</b></p> <p>J854 QJ8643 K5 2</p> <p>K76 9 J AKQ98764</p> <p>7 13 12 8</p> <p>T92 AK2 T873 JT5</p> <p>AQ3 T75 AQ9642 3</p> <p>N - - 1 - - S - - 1 - - E 6 3 - 2 1 W 6 3 - 2 1</p> <p>Dir: W Vul: NS</p>		

HCP for N/S/E/W - Avg HCP: 11.14 / 10.46 / 8.54 / 9.86, Voids: 0 / 0 / 1 / 2, Singletons: 12 / 9 / 9 / 13, 7+ card suits: 0 / 2 / 3 / 2