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<p>19</p> <p>AKT87 J75 AT KT7</p> <p>9653 A62 92 8532</p> <p>Q42 KQ8 K853 AQ9</p> <p>N 5 3 4 6 6 S 5 3 4 6 6 E - - - - W - - - -</p> <p>J T943 QJ764 J64</p> <p>15 5 4 16</p>	<p>20</p> <p>JT732 K764 K52 2</p> <p>84 85 J8763 K643</p> <p>7 4 13 16</p> <p>K AQJ92 T9 AQT87</p> <p>N 2 - 5 1 1 S - - 4 - - E - 1 - - - W - 1 - - -</p> <p>Dir: W Vul: All</p>	<p>21</p> <p>J432 73 963 AKQJ</p> <p>Q QJ64 A8542 762</p> <p>11 9 14 6</p> <p>T976 A9852 Q T98</p> <p>AK85 KT KJT7 543</p> <p>N - - - - S - - - - E 1 3 1 - 2 W 1 3 1 - 2</p> <p>Dir: N Vul: NS</p>
<p>22</p> <p>9 AQJT8 AK K8653</p> <p>K843 K75 J843 Q4</p> <p>QJ2 93 QT952 T97</p> <p>N 3 2 2 - 1 S 3 2 2 - 1 E - - - 1 - W - - - 1 -</p> <p>AT765 642 76 AJ2</p> <p>17 9 9 5</p> <p>Dir: E Vul: EW</p>	<p>23</p> <p>76 AKJ74 Q965 T2</p> <p>2 9853 T43 KQ983</p> <p>10 5 10 15</p> <p>AKQJT54 Q2 K8 54</p> <p>N - 1 4 4 1 S - 1 4 4 1 E 3 - - - - W 3 - - - -</p> <p>Dir: S Vul: All</p>	<p>24</p> <p>Q KQ8 Q76 QT8752</p> <p>A76 JT98 T984 J9</p> <p>11 6 16 7</p> <p>K98543 542 5 A63</p> <p>JT2 A76 AKJ32 K4</p> <p>N 2 - - 1 - S 2 - - 1 - E - 4 3 - 2 W - 4 3 - 2</p> <p>Dir: W Vul: None</p>
<p>25</p> <p>73 64 QJ9543 J32</p> <p>QJT62 A97 K7 976</p> <p>AK QJT852 AT6 KT</p> <p>N - 3 2 - - S - 3 2 - 1 E 3 - - 3 - W 2 - - 2 -</p> <p>9854 K3 82 AQ854</p> <p>4 9 10 17</p> <p>Dir: N Vul: EW</p>	<p>26</p> <p>J AQ72 JT842 765</p> <p>A9632 J6543 3 K3</p> <p>8 8 10 14</p> <p>QT8754 KT AKQ7 4</p> <p>N - 5 1 2 - S - 5 1 2 - E 2 - - - - W 2 - - - -</p> <p>Dir: E Vul: All</p>	<p>27</p> <p>Q9 J52 J943 KT85</p> <p>AT54 Q976 Q7 942</p> <p>7 8 10 15</p> <p>J762 AK AK65 763</p> <p>K83 T843 T82 AQJ</p> <p>N 1 2 - - - S 1 2 - - - E - - 1 - - W - - 1 - -</p> <p>Dir: S Vul: None</p>

HCP for N/S/E/W - Avg HCP: 10.81 / 9.85 / 10.52 / 8.81, Voids: 0 / 0 / 1 / 0, Singletons: 13 / 9 / 6 / 12, 7+ card suits: 2 / 1 / 1 / 0