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<p>19</p> <p>J54 865 Q6542 A3</p> <p>AKQT72 A3 A97 J6</p> <p>7 18 5 10</p> <p>83 Q972 K83 KQT7</p> <p>96 KJT4 JT 98542</p> <p>N N - 1 - - - S - 1 - - - E 3 - 1 3 3 W 2 - 1 3 3</p> <p><i>Dir: S</i> <i>Vul: EW</i></p>	<p>20</p> <p>K984 Q8 A83 JT98</p> <p>3 J6542 9754 Q52</p> <p>10 3 13 14</p> <p>JT76 AKT973 KQJ</p> <p>AK52 T62 AK7643</p> <p>N N - - 3 3 2 S - - 3 2 2 E 3 - - - - W 3 - - - -</p> <p><i>Dir: W</i> <i>Vul: All</i></p>	<p>21</p> <p>Q95 K93 J6 AKT63</p> <p>AK8 J8765 732 72</p> <p>13 8 16 3</p> <p>T7632 T2 K984 54</p> <p>J4 AQ4 AQT5 QJ98</p> <p>N N - - - 1 - S - - - 1 - E 1 2 3 - 2 W 1 2 3 - 2</p> <p><i>Dir: N</i> <i>Vul: NS</i></p>
<p>22</p> <p>AC93 AJ7 T96 AT6</p> <p>KT 95 J8754 8543</p> <p>15 4 14 7</p> <p>8652 K843</p> <p>J74 QT62 AKQ32 Q</p> <p>N N 5 - 4 6 2 S 5 - 4 6 2 E - 2 - - - W - 2 - - -</p> <p><i>Dir: E</i> <i>Vul: EW</i></p>	<p>23</p> <p>J53 KJ7 A95 T865</p> <p>KQ96 T53 J863 A2</p> <p>9 10 11 10</p> <p>T74 Q94 KQT K973</p> <p>A82 A862 742 QJ4</p> <p>N N 1 - - - - S 1 - - - - E - 2 2 2 1 W - 2 2 2 1</p> <p><i>Dir: S</i> <i>Vul: All</i></p>	<p>24</p> <p>Q7 A96 KT964 A92</p> <p>AK3 J7 A532 KQJ7</p> <p>13 18 5 4</p> <p>J9542 KT853 7 T5</p> <p>T86 Q42 QJ8 8643</p> <p>N N - - 2 2 - S - - 2 2 - E 1 1 - - 1 W 2 1 - - 1</p> <p><i>Dir: W</i> <i>Vul: None</i></p>

HCP for N/S/E/W - Avg HCP: 10.92 / 9.29 / 9.92 / 9.88, Voids: 2 / 4 / 2 / 0, Singletons: 6 / 6 / 9 / 5, 7+ card suits: 3 / 1 / 2 / 0