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<p>19</p> <p>JT9 AQJ97 73 JT4</p> <p>763 T KT6542 AQ6</p> <p>9 9 6 16</p> <p>A82 K652 AQ9 K98</p> <p>KQ64 843 J8 7532</p> <p>N N 1 - 3 - 2 S 1 - 3 1 3 E - 1 - - - W - 1 - - -</p> <p>Dir: S Vul: EW</p>	<p>20</p> <p>K7 QJ82 JT95 J85</p> <p>T863 543 7632 K6</p> <p>8 3 13 16</p> <p>42 AKT976 K4 AQT</p> <p>AQJ95 AQ8 97432</p> <p>N N - - 3 - 1 S - - 3 - - E 2 1 - 5 - W 2 1 - 5 -</p> <p>Dir: W Vul: All</p>	<p>21</p> <p>764 T984 J3 K963</p> <p>K9 QJ73 962 AT72</p> <p>4 10 13 13</p> <p>2 AK5 KQT875 J85</p> <p>AQJT853 62 A4 Q4</p> <p>N N - 2 - - - S - 2 - - - E - - 1 3 3 W - - 1 3 3</p> <p>Dir: N Vul: NS</p>
<p>22</p> <p>K732 KJT93 KJ 85</p> <p>96 Q Q9643 QJ732</p> <p>11 7 10 12</p> <p>85 A872 AT82 AT6</p> <p>AQJT4 654 75 K94</p> <p>N N - - 4 1 3 S - - 4 1 3 E 1 - - - - W 1 - - - -</p> <p>Dir: E Vul: EW</p>	<p>23</p> <p>94 A983 AQT632 A</p> <p>A7 T2 J974 Q9652</p> <p>14 7 10 9</p> <p>JT52 Q764 K5 K87</p> <p>KQ863 KJ5 8 JT43</p> <p>N N - 4 3 - 3 S - 4 3 - 3 E 3 - - - - W 3 - - - -</p> <p>Dir: S Vul: All</p>	<p>24</p> <p>K98 73 7632 K643</p> <p>A54 JT982 AJ8 75</p> <p>6 10 9 15</p> <p>QJT6 6 KQ5 AQJ98</p> <p>732 AKQ64 T94 T2</p> <p>N N 3 2 - 3 - S 3 2 - 3 - E - - 2 - 1 W - - 2 - 1</p> <p>Dir: W Vul: None</p>
<p>25</p> <p>AKT63</p> <p>J86 AT964</p> <p>QJ854 AK52 T Q82</p> <p>12 12 12 4</p> <p>J9876 K97432 75</p> <p>972 QT43 AQ5 KJ3</p> <p>N N 2 3 - - - S 2 3 - - - E - - 1 1 1 W - - 1 1 -</p> <p>Dir: N Vul: EW</p>	<p>26</p> <p>Q62 AJ73 A972 A6</p> <p>T9 T962 KJ4 T753</p> <p>15 4 7 14</p> <p>AK875 Q8 83 KQ98</p> <p>J43 K54 QT65 J42</p> <p>N N 4 3 4 5 4 S 4 3 4 5 4 E - - - - - W - - - - -</p> <p>Dir: E Vul: All</p>	<p>27</p> <p>T98 JT K7654 632</p> <p>A42 KQ9864 83 98</p> <p>4 9 13 14</p> <p>J653 3 AQJ9 AKT4</p> <p>KQ7 A752 J2 QJ75</p> <p>N N 1 3 - 1 - S 1 3 - 1 - E - - 3 - - W - - 3 - -</p> <p>Dir: S Vul: None</p>

HCP for N/S/E/W - Avg HCP: 8.96 / 11.56 / 9.74 / 9.74, Voids: 1 / 1 / 1 / 3, Singletons: 8 / 6 / 7 / 5, 7+ card suits: 0 / 2 / 2 / 1