

<p>19</p> <p>98 AT864 Q AQ743</p> <p>AJT6532 95 KT6 8</p> <p>4 J32 AJ8752 KJT</p> <p>Dir: S Vul: EW</p> <p>KQ7 KQ7 943 9652</p> <table border="1"> <tr><td>N</td><td>3</td><td>3</td><td>3</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>3</td><td>3</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> </table>	N	3	3	3	-	-	N	S	3	3	3	-	-		E	-	-	-	2	-		W	-	-	-	2	-		<p>20</p> <p>AQT3 J96 T87 643</p> <p>KJ92 A74 2 AKJT5</p> <p>Dir: W Vul: All</p> <p>4 QT532 AQ93 Q82</p> <p>8765 K8 KJ654 97</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>1</td><td>5</td><td>1</td><td>2</td><td></td></tr> <tr><td>W</td><td>5</td><td>-</td><td>5</td><td>1</td><td>2</td><td></td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	5	1	5	1	2		W	5	-	5	1	2		<p>21</p> <p>Q82 Q AJ95 AKQ82</p> <p>KJT864 T973 6 T7</p> <p>Dir: N Vul: NS</p> <p>A J86 T872 J9653</p> <p>975 AK542 KQ43 4</p> <table border="1"> <tr><td>N</td><td>4</td><td>6</td><td>4</td><td>2</td><td>5</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>6</td><td>4</td><td>2</td><td>5</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table>	N	4	6	4	2	5	N	S	4	6	4	2	5		E	-	-	-	-	-		W	-	-	-	-	-	
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<p>22</p> <p>K65 A98 AT73 J63</p> <p>Q82 642 Q86 Q852</p> <p>Dir: E Vul: EW</p> <p>JT4 KT5 KJ42 AT7</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>2</td><td>2</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>2</td><td>2</td><td>1</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td></td></tr> </table>	N	-	1	2	2	1	N	S	-	1	2	2	1		E	-	-	-	-	-		W	-	-	-	-	-		<p>23</p> <p>J76 K952 AQ8 QT4</p> <p>KT2 T86 J742 AK9</p> <p>Dir: S Vul: All</p> <p>AQ953 QJ KT3 652</p> <p>84 A743 965 J873</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>2</td><td>4</td><td>1</td><td>3</td><td>3</td><td></td></tr> <tr><td>W</td><td>2</td><td>4</td><td>1</td><td>3</td><td>3</td><td></td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	2	4	1	3	3		W	2	4	1	3	3		<p>24</p> <p>T8 632 J954 8743</p> <p>QJ73 T7 Q86 AKQJ</p> <p>Dir: W Vul: None</p> <p>9652 AK8 72 T652</p> <p>AK4 QJ954 AKT3 9</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>2</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>2</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>3</td><td>-</td><td></td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>3</td><td>-</td><td></td></tr> </table>	N	-	2	2	-	-	N	S	-	2	2	-	-		E	2	-	-	3	-		W	2	-	-	3	-	
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HCP for N/S/E/W - Avg HCP: 9.79 / 10.04 / 10.04 / 10.12, Voids: 0 / 1 / 1 / 1, Singletons: 8 / 4 / 6 / 11, 7+ card suits: 0 / 0 / 0 / 2