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<p>19</p> <p>T96 K96 Q972 AJ3</p> <p>32 A72 J83 KQT97</p> <p>10 10 15 5</p> <p>J8754 J54 KT65 5</p> <p>AKQ QT83 A4 8642</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>1</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>E</td><td>3</td><td>-</td><td>2</td><td>-</td><td>2</td><td></td></tr> <tr><td>W</td><td>3</td><td>-</td><td>2</td><td>-</td><td>2</td><td></td></tr> </table> <p>Dir: S Vul: EW</p>	N	-	1	-	1	-	N	S	-	1	-	1	-		E	3	-	2	-	2		W	3	-	2	-	2		<p>20</p> <p>A7 A864 AKJ4 K75</p> <p>64 97 T8653 QT63</p> <p>19 2 6 13</p> <p>KJ95 QJ32 Q2 A92</p> <p>QT832 KT5 97 J84</p> <table border="1"> <tr><td>N</td><td>4</td><td>4</td><td>6</td><td>4</td><td>6</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>4</td><td>6</td><td>4</td><td>6</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> <p>Dir: W Vul: All</p>	N	4	4	6	4	6	N	S	4	4	6	4	6		E	-	-	-	-	-		W	-	-	-	-	-		<p>21</p> <p>4 963 KQ9532 JT4</p> <p>T62 KT84</p> <p>A98653</p> <p>6 7 11 16</p> <p>AKQ53 A JT876 Q2</p> <p>J987 QJ752 A4 K7</p> <table border="1"> <tr><td>N</td><td>-</td><td>4</td><td>-</td><td>2</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>E</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td><td></td></tr> </table> <p>Dir: N Vul: NS</p>	N	-	4	-	2	-	N	S	-	4	-	2	-		E	1	-	2	-	-		W	1	-	2	-	-	
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<p>22</p> <p>J9 KT4 J7542 A92</p> <p>K752 J93 K9 J863</p> <p>9 8 11 12</p> <p>AQT864 82 AQT6 4</p> <p>3 AQ765 83 KQT75</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>-</td><td>3</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>3</td><td>-</td><td></td></tr> <tr><td>E</td><td>4</td><td>-</td><td>3</td><td>-</td><td>-</td><td></td></tr> <tr><td>W</td><td>4</td><td>-</td><td>3</td><td>-</td><td>-</td><td></td></tr> </table> <p>Dir: E Vul: EW</p>	N	-	3	-	3	-	N	S	-	3	-	3	-		E	4	-	3	-	-		W	4	-	3	-	-		<p>23</p> <p>KQ92 AJT8742 85</p> <p>7543 9 Q972 J842</p> <p>10 3 19 8</p> <p>86 K5 JT63 A9765</p> <p>AJT Q63 AK4 KQT3</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>3</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>2</td><td>1</td><td>-</td><td>1</td><td>-</td><td></td></tr> <tr><td>W</td><td>3</td><td>2</td><td>-</td><td>1</td><td>-</td><td></td></tr> </table> <p>Dir: S Vul: All</p>	N	-	-	3	-	-	N	S	-	-	3	-	-		E	2	1	-	1	-		W	3	2	-	1	-		<p>24</p> <p>A4 T9542 93 8742</p> <p>73 AQ8 AQJ AQT95</p> <p>4 19 7 10</p> <p>K5 63 KT864 KJ63</p> <p>J987 QJ752 A4 K7</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>2</td><td>2</td><td>5</td><td>5</td><td></td></tr> <tr><td>W</td><td>2</td><td>2</td><td>2</td><td>5</td><td>5</td><td></td></tr> </table> <p>Dir: W Vul: None</p>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	2	2	2	5	5		W	2	2	2	5	5	
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<p>25</p> <p>T853 A4 62 KJ982</p> <p>AKJ64 3 K97 A754</p> <p>8 15 10 7</p> <p>2 QJ9765 AT83 T3</p> <p>Q97 KT82 QJ54 Q6</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>1</td><td>3</td><td>-</td><td>4</td><td>1</td><td></td></tr> <tr><td>W</td><td>1</td><td>3</td><td>-</td><td>4</td><td>1</td><td></td></tr> </table> <p>Dir: N Vul: EW</p>	N	-	-	1	-	-	N	S	-	-	1	-	-		E	1	3	-	4	1		W	1	3	-	4	1		<p>26</p> <p>AQ KQJ9 K4 AQJT9</p> <p>T842 AT52 T5 653</p> <p>22 4 7 7</p> <p>J75 43 QJ9763 K4</p> <p>K963 876 A82 872</p> <table border="1"> <tr><td>N</td><td>4</td><td>5</td><td>4</td><td>2</td><td>4</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>4</td><td>4</td><td>2</td><td>4</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> <p>Dir: E Vul: All</p>	N	4	5	4	2	4	N	S	4	4	4	2	4		E	-	-	-	-	-		W	-	-	-	-	-		<p>27</p> <p>Q974 J KQJ7 T543</p> <p>KT3 AKT3 AT3 A97</p> <p>9 18 10 3</p> <p>J862 Q9542 984 2</p> <p>A5 876 652 KQJ86</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>3</td><td>3</td><td>1</td><td>5</td><td></td></tr> <tr><td>W</td><td>5</td><td>3</td><td>3</td><td>1</td><td>5</td><td></td></tr> </table> <p>Dir: S Vul: None</p>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	5	3	3	1	5		W	5	3	3	1	5	
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HCP for N/S/E/W - Avg HCP: 10.44 / 9.48 / 9.78 / 10.30, Voids: 3 / 2 / 1 / 4, Singletons: 7 / 9 / 4 / 4, 7+ card suits: 1 / 0 / 1 / 1