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<p><b>19</b></p> <p>KJ964 Q7 K42 985</p> <p>AK65432 J5 KQT4</p> <p>9 13 11 7</p> <p>T872 J8 Q9763 A3</p> <p>AC63 T9 AT8 J762</p> <p>N - - - - N S - - - - - E 6 1 6 1 5 W 6 1 6 1 5</p>	<p><b>20</b></p> <p>AK96 7 QJT3 J854</p> <p>Q85 KJ963 76 K72</p> <p>11 9 11 9</p> <p>73 QT52 K9854 A9</p> <p>JT42 A84 A2 QT63</p> <p>N - 3 - - - N S - 3 - - - E 1 - 3 1 - W 1 - 3 1 -</p>	<p><b>21</b></p> <p>Q87 J73 KT65 K74</p> <p>65 KT98 QJ QJT32</p> <p>9 9 9 13</p> <p>AK3 Q542 7432 A6</p> <p>JT942 A6 A98 985</p> <p>N - 2 1 - - N S - 2 1 - - E 2 - - 1 - W 2 - - 1 -</p>
<p><b>22</b></p> <p>QJT AJ82 93 T984</p> <p>A4 T976 AQT A762</p> <p>8 14 9 9</p> <p>K975 53 J72 KQ63</p> <p>Dir: E Vul: EW</p> <p>8632 KQ4 K8654 J</p> <p>N 1 - - - - N S 1 - - - - E - 3 2 2 3 W - 3 2 2 3</p>	<p><b>23</b></p> <p>K852 964 J543 K9</p> <p>QT43 AJ72 Q AT84</p> <p>7 13 14 6</p> <p>J6 T3 K976 Q7652</p> <p>Dir: S Vul: All</p> <p>A97 KQ85 AT82 J3</p> <p>N - - - - - N S - - - - - E 3 2 5 4 4 W 3 2 5 4 4</p>	<p><b>24</b></p> <p>QJ842 542 72 832</p> <p>AK J73 AQ3 KJ976</p> <p>3 18 7 12</p> <p>T6 AKT9 KT9865 Q</p> <p>Dir: W Vul: None</p> <p>9753 Q86 J4 AT54</p> <p>N - - - - - N S - - - - - E 5 1 3 3 4 W 5 - 2 2 3</p>
<p><b>25</b></p> <p>JT9853 63 K5 J63</p> <p>A6 AQ5 94 KQT854</p> <p>5 15 6 14</p> <p>KQ42 T8 AJ87 A92</p> <p>Dir: N Vul: EW</p> <p>7 KJ9742 QT632 7</p> <p>N - - - - 2 - N S - - - - 2 - E 2 2 4 - 1 W 2 2 4 - 1</p>	<p><b>26</b></p> <p>AK43 KT543 T9 J3</p> <p>65 AJ986 AQ6 Q85</p> <p>11 13 11 5</p> <p>JT98 72 KJ872 97</p> <p>Dir: E Vul: All</p> <p>Q72 Q 543 AKT642</p> <p>N - - - - - N S - - - - - E 5 1 2 1 4 W 5 1 2 1 4</p>	<p><b>27</b></p> <p>QJ3 AK2 KJ965 83</p> <p>K98 9863 QT3 KJ6</p> <p>14 9 10 7</p> <p>AT7642 J4 84 QT2</p> <p>Dir: S Vul: None</p> <p>5 QT75 A72 A9754</p> <p>N - 1 - 3 - N S - 1 - 3 - E 2 - 2 - 1 W 2 - 2 - 1</p>
<p><b>28</b></p> <p>Q6 Q32 KQJT52 KT</p> <p>J94 AK75 A4 A765</p> <p>13 16 4 7</p> <p>AT832 T6 63 QJ92</p> <p>Dir: W Vul: NS</p> <p>K75 J984 987 843</p> <p>N - 2 - 1 1 N S - 2 - 1 1 E - - 1 - - W - - 1 - -</p>		

HCP for N/S/E/W - Avg HCP: 11.11 / 9.29 / 8.89 / 10.71, Voids: 2 / 0 / 2 / 2, Singletons: 2 / 4 / 9 / 10, 7+ card suits: 0 / 0 / 0 / 1