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<p><b>22</b></p> <p>Q J75 KQ62 K9642</p> <p>642 T3 AJ9843 75</p> <p>11 5 6 18</p> <p>KJ98 AKQ964</p> <p>AJT</p> <p>AT753 82 T75 Q83</p> <table border="1"> <tr><td>N</td><td>5</td><td>2</td><td>6</td><td>3</td><td>5</td></tr> <tr><td>S</td><td>6</td><td>2</td><td>6</td><td>3</td><td>5</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>Dir: E Vul: EW</p>	N	5	2	6	3	5	S	6	2	6	3	5	E	-	-	1	-	-	W	-	-	-	-	-	<p><b>23</b></p> <p>J964 KT987 9765</p> <p>KQT7 Q62 QT8 653</p> <p>4 9 10 17</p> <p>A2 J53 AKJ2 KJ84</p> <p>853 A4 43 AQT972</p> <table border="1"> <tr><td>N</td><td>-</td><td>4</td><td>3</td><td>1</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>3</td><td>1</td><td>2</td></tr> <tr><td>E</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></tr> </table> <p>Dir: S Vul: All</p>	N	-	4	3	1	2	S	-	4	3	1	2	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>24</b></p> <p>K8 54 JT864 K765</p> <p>Q62 AQJ98 5 Q983</p> <p>7 11 9 13</p> <p>A74 T2 AKQ932 T4</p> <p>JT953 K763 7 AJ2</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>3</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>3</td><td>3</td><td>-</td></tr> </table> <p>Dir: W Vul: None</p>	N	-	3	-	-	-	S	-	3	-	-	-	E	2	-	3	3	-	W	2	-	3	3	-
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<p><b>25</b></p> <p>654 KQ8 T964 JT3</p> <p>AK T84 K52 Q9652</p> <p>6 12 6 16</p> <p>JT97 A2 A83 AK74</p> <p>Q832 J9765 QJ7 8</p> <table border="1"> <tr><td>N</td><td>2</td><td>1</td><td>-</td><td>1</td><td>2</td></tr> <tr><td>S</td><td>2</td><td>1</td><td>-</td><td>1</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table> <p>Dir: N Vul: EW</p>	N	2	1	-	1	2	S	2	1	-	1	2	E	-	-	1	-	-	W	-	-	1	-	-	<p><b>26</b></p> <p>864 KT843 QJ8 Q7</p> <p>KQT52 AJ7 A4 K85</p> <p>8 17 7 8</p> <p>J 65 K9632 AT963</p> <p>A973 Q92 T75 J42</p> <table border="1"> <tr><td>N</td><td>1</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>3</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>3</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>3</td><td>2</td></tr> </table> <p>Dir: E Vul: All</p>	N	1	3	-	-	-	S	1	3	-	-	-	E	-	-	1	3	2	W	-	-	1	3	2	<p><b>27</b></p> <p>A42 KQ885 Q52 A9</p> <p>763 72 KT43 KQ63</p> <p>15 8 7 10</p> <p>QJ5 J AJ9876 JT2</p> <p>KT98 AT643</p> <p>8754</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>2</td><td>1</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>2</td><td>1</td><td>2</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>Dir: S Vul: None</p>	N	-	3	2	1	2	S	-	3	2	1	2	E	1	-	-	-	-	W	1	-	-	-	-
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<p><b>28</b></p> <p>AQT52 AQ8 A74 T2</p> <p>J86 762 J9865 J3</p> <p>16 3 12 9</p> <p>974 JT9 KT2 KQ96</p> <p>K3 K543 Q8 A8754</p> <table border="1"> <tr><td>N</td><td>3</td><td>1</td><td>3</td><td>4</td><td>4</td></tr> <tr><td>S</td><td>2</td><td>1</td><td>2</td><td>4</td><td>3</td></tr> <tr><td>E</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></tr> </table> <p>Dir: W Vul: NS</p>	N	3	1	3	4	4	S	2	1	2	4	3	E	-	-	-	-	-	W	-	-	-	-	-																																																		
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HCP for N/S/E/W - Avg HCP: 9.75 / 11.29 / 9.21 / 9.75, Voids: 3 / 3 / 4 / 2, Singletons: 3 / 9 / 7 / 3, 7+ card suits: 0 / 1 / 1 / 0