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<p><b>19</b></p> <p>84 A863 T92 AJ83</p> <p>AK52 KT95 J7 974</p> <p>9 11 4 16</p> <p>Q96 7 AKQ53 KQ65</p> <p>Dir: S Vul: EW</p> <p>JT73 QJ42 864 T2</p> <p>N 5 4 - - 3 S 5 4 - - 4 E - - 1 - - W - - 1 - -</p>	<p><b>20</b></p> <p>A86 J632</p> <p>AQJ632</p> <p>K9532 AQ4 QT82 4</p> <p>12 11 10 7</p> <p>74 KT95 A97643 T</p> <p>Dir: W Vul: All</p> <p>QJT 87 KJ5 K9875</p> <p>N 1 - 2 - - S 1 - 2 - - E - 1 - 3 2 W - 1 - 4 2</p>	<p><b>21</b></p> <p>QJ5 K873 AT53 Q7</p> <p>KT4 T9 Q742 T962</p> <p>12 5 11 12</p> <p>A8732 J2 KJ8 K43</p> <p>Dir: N Vul: NS</p> <p>96 AQ654 96 AJ85</p> <p>N - 2 1 3 3 S - 2 - 2 1 E 2 - - - W 2 - - -</p>
<p><b>22</b></p> <p>T43 972 JT8 QJ74</p> <p>QJ976 K654 6 A98</p> <p>4 10 7 19</p> <p>K2 AT3 AKQ432 K2</p> <p>Dir: E Vul: EW</p> <p>A85 QJ8 975 T653</p> <p>N 1 3 - - 2 S 1 3 - - 2 E - - 1 2 - W - - 1 2 -</p>	<p><b>23</b></p> <p>T95 Q7 KQ42 AT64</p> <p>872 6532 J53 873</p> <p>11 1 13 15</p> <p>Q643 AJT94 A KJ9</p> <p>Dir: S Vul: All</p> <p>AKJ K8 T9876 Q52</p> <p>N 4 3 5 4 5 S 4 3 5 4 5 E - - - - W - - - -</p>	<p><b>24</b></p> <p>T6 764 J532 AQ87</p> <p>AKJ98 AJ2 AK64 3</p> <p>7 20 6 7</p> <p>3 QT98 QT8 KT542</p> <p>Dir: W Vul: None</p> <p>Q7542 K53 97 J96</p> <p>N - - - - S - - - - E - 2 2 6 2 W - 2 2 6 2</p>
<p><b>25</b></p> <p>J85 QT8 AQT7542</p> <p>K86 K932 J9632 9</p> <p>9 7 12 12</p> <p>AQT52 Q76 K74 J6</p> <p>Dir: N Vul: EW</p> <p>J9743 AT4 A5 K83</p> <p>N 2 - - - 1 S 2 - - - 1 E - 1 1 1 - W - 1 1 2 -</p>	<p><b>26</b></p> <p>KQJ 87 9863 Q852</p> <p>T975 AQ3 AJ5 T74</p> <p>8 11 16 5</p> <p>8632 T9654 Q K63</p> <p>Dir: E Vul: All</p> <p>A4 KJ2 KT742 AJ9</p> <p>N - - - - - S - - - - - E 3 5 3 3 5 W 3 5 3 3 5</p>	<p><b>27</b></p> <p>7 J652 J985 AJ32</p> <p>J642 A43 A643 K4</p> <p>7 12 14 7</p> <p>AT85 T KT72 9875</p> <p>Dir: S Vul: None</p> <p>KQ93 KQ987 Q QT6</p> <p>N 1 - - - - S 1 - - - - E - - 4 4 2 W - - 4 4 2</p>
<p><b>28</b></p> <p>AQ43 92 A83 KT97</p> <p>62 AT43 KQ64 A65</p> <p>13 13 8 6</p> <p>KT5 J875 JT5 J82</p> <p>Dir: W Vul: NS</p> <p>J987 KQ6 972 Q43</p> <p>N 1 - - 1 - S 1 - - 1 - E - 2 1 - 1 W - 2 1 - -</p>		

HCP for N/S/E/W - Avg HCP: 10.82 / 8.50 / 10.86 / 9.82, Voids: 5 / 2 / 0 / 1, Singletons: 8 / 12 / 13 / 12, 7+ card suits: 1 / 0 / 0 / 0