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<p><b>19</b></p> <p>AKJT A4 K987 QJT</p> <p>Q6 KQ9 QJT4 7542</p> <p>18 10 7 5</p> <p>9432 J853 A62 83</p> <p>875 T762 53 AK96</p> <p>N N - 2 2 4 2 S - 2 2 4 2 E 1 - - - - W 1 - - - -</p>	<p><b>20</b></p> <p>A75 983 Q75 Q932</p> <p>KQJ94 65 AJ9 T87</p> <p>8 11 7 14</p> <p>T KQJ74 K863 AJ5</p> <p>8632 AT2 T42 K64</p> <p>N N 2 3 3 - 1 S 2 3 3 - 1 E - - - 1 - W - - - 1 -</p>	<p><b>21</b></p> <p>AJ AQ97532 2 J92</p> <p>KT432 8 Q63 AQT4</p> <p>12 11 9 8</p> <p>Q765 KT6 K7 8765</p> <p>Dir: N Vul: NS</p> <p>98 J4 AJT9854 K3</p> <p>N N 1 - 3 - 2 S 1 - 3 - 2 E - 3 - 2 - W - 3 - 2 -</p>
<p><b>22</b></p> <p>JT752 KT963 3 86</p> <p>8 Q5 AKJ42 QJ753</p> <p>4 13 13 10</p> <p>A4 J742 Q8765 KT</p> <p>Dir: E Vul: EW</p> <p>KQ963 A8 T9 A942</p> <p>N N - - 2 - - S - - 2 - - E 4 2 - 1 1 W 5 3 - 1 1</p>	<p><b>23</b></p> <p>K832 QJ6 AK3 A75</p> <p>AQ5 K87 QJ94 T98</p> <p>17 12 0 11</p> <p>J764 A5 62 KQJ63</p> <p>Dir: S Vul: All</p> <p>T9 T9432 T875 42</p> <p>N N 4 1 2 4 4 S 4 1 2 5 4 E - - - - - W - - - - -</p>	<p><b>24</b></p> <p>K5 KQ752 T54 AT4</p> <p>Q92 J93 K8732 87</p> <p>12 6 13 9</p> <p>J873 AT Q Q96532</p> <p>Dir: W Vul: None</p> <p>AT64 864 AJ96 KJ</p> <p>N N 4 - 3 1 - S 4 - 3 1 - E - 2 - - 1 W - 2 - - 1</p>
<p><b>25</b></p> <p>KT8762 95 98 J54</p> <p>943 T87 K6 AKQ72</p> <p>4 12 19 5</p> <p>QJ J642 JT2 T863</p> <p>Dir: N Vul: EW</p> <p>A5 AKQ3 AQ7543 9</p> <p>N N - - - - - S - - - - - E 6 7 6 2 7 W 6 7 6 2 7</p>	<p><b>26</b></p> <p>AQ96 KQ64 KQ754</p> <p>432 AT7 A832 KJ4</p> <p>16 12 2 10</p> <p>KJ J832 J9 A9876</p> <p>Dir: E Vul: All</p> <p>T875 95 T6 QT532</p> <p>N N 1 4 5 3 3 S 1 4 5 3 3 E - - - - - W - - - - -</p>	<p><b>27</b></p> <p>Q643 J83</p> <p>JT9643</p> <p>7 KQT76 KJT86 K7</p> <p>4 12 11 13</p> <p>AKT985 94 Q32 A2</p> <p>Dir: S Vul: None</p> <p>J2 A52 A9754 Q85</p> <p>N N 2 - - 4 - S 2 - - 4 - E - 5 2 - - W - 5 3 - -</p>
<p><b>28</b></p> <p>J954 954 QJ6 Q32</p> <p>AQ73 AQ32 T42 85</p> <p>6 12 10 12</p> <p>T62 7 AK3 AJT964</p> <p>Dir: W Vul: NS</p> <p>K8 KJT86 9875 K7</p> <p>N N 3 - - - - S 3 - - - - E - 1 2 1 - W - 1 2 1 -</p>		

HCP for N/S/E/W - Avg HCP: 9.75 / 10.36 / 9.68 / 10.21, Voids: 4 / 0 / 1 / 1, Singletons: 6 / 10 / 11 / 7, 7+ card suits: 1 / 1 / 3 / 0