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<p>19</p> <p>AK9853 74 T98 43</p> <p>T2 AJ3 64 JT8752</p> <p>7 6 15 12</p> <p>QJ7 QT982 QJ AK6</p> <p>64 K65 AK7532 Q9</p> <p>N - 3 - 2 - S - 3 - 2 - E 2 - 3 - 2 W 2 - 3 - 2</p> <p>Dir: S Vul: EW</p>	<p>20</p> <p>AJ4 98 63 KJ9842</p> <p>T7532 A6 JT Q765</p> <p>9 7 12 12</p> <p>8 K753 KQ7542 AT</p> <p>KQ96 QJT42 A98 3</p> <p>N 2 2 - - - S 2 2 - - - E - - 1 3 1 W - - 1 3 -</p> <p>Dir: W Vul: All</p>	<p>21</p> <p>QT53 9742 A92 KQ</p> <p>J4 AJ J543 JT764</p> <p>11 8 4 17</p> <p>AK KQ853 KQ76 93</p> <p>98762 T6 T8 A852</p> <p>N - 4 5 3 2 S - 4 5 3 2 E 1 - - - - W 1 - - - -</p> <p>Dir: N Vul: NS</p>
<p>22</p> <p>Q9742 AK8 J84 92</p> <p>JT83 97432 9 T74</p> <p>10 1 20 9</p> <p>A QT5 QT75 J8653</p> <p>K65 J6 AK632 AKQ</p> <p>N - - - - - S - - - - - E - 1 2 1 - W - 1 2 1 -</p> <p>Dir: E Vul: EW</p>	<p>23</p> <p>JT85 JT86 986 95</p> <p>A94 K92 K5 QT432</p> <p>2 12 13 13</p> <p>73 3 AJ72 AKJ876</p> <p>KQ62 AQ754 QT43</p> <p>N - - - - - S - - - - - E 1 2 5 3 3 W 1 2 5 3 2</p> <p>Dir: S Vul: All</p>	<p>24</p> <p>9 Q84 Q7532 Q653</p> <p>AJ53 A32 KT9 T87</p> <p>6 12 7 15</p> <p>Q72 T7 AJ6 AKJ92</p> <p>KT864 KJ965 84 4</p> <p>N 3 3 - - - S 3 3 - - - E - - 5 5 1 W - - 5 5 1</p> <p>Dir: W Vul: None</p>
<p>25</p> <p>762 853 632 KT62</p> <p>AKJ85 Q94 J7 J74</p> <p>3 12 16 9</p> <p>4 T72 K9854 AQ63</p> <p>QT93 AKJ6 AQT 98</p> <p>N - - - - - S - - - - - E - 1 4 5 3 W - 1 4 5 3</p> <p>Dir: N Vul: EW</p>	<p>26</p> <p>AQ9 Q976 754 Q72</p> <p>763 8 AJ AKJT643</p> <p>10 13 16 1</p> <p>JT84 532 9832 95</p> <p>K52 AKJT4 KQT6 8</p> <p>N - - - - - S - - - - - E 5 5 5 4 5 W 5 5 5 4 5</p> <p>Dir: E Vul: All</p>	<p>27</p> <p>KQ9832 4 764 J65</p> <p>T65 AQT5 AK9 982</p> <p>6 13 6 15</p> <p>AJ4 J62 83 AKQ74</p> <p>7 K9873 QJT52 T3</p> <p>N 4 - - 4 - S 4 - - 4 - E - 4 4 - - W - 4 4 - -</p> <p>Dir: S Vul: None</p>

HCP for N/S/E/W - Avg HCP: 8.85 / 10.93 / 11.00 / 9.22, Voids: 0 / 1 / 1 / 1, Singletons: 9 / 7 / 8 / 3, 7+ card suits: 1 / 0 / 1 / 1