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<p><b>19</b></p> <p>J975 KJ2 K86 T74</p> <p>AT2 T985 J32 KQ9</p> <p>8 10 12 10</p> <p>K843 AQ74 75 J65</p> <p>Q6 63 AQT94 A832</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>5</td><td>5</td><td>3</td><td>1</td><td>3</td></tr> <tr><td>W</td><td>5</td><td>5</td><td>3</td><td>1</td><td>3</td></tr> </table> <p>Dir: S Vul: EW</p>	N	-	-	-	-	N	S	-	-	-	-	-	E	5	5	3	1	3	W	5	5	3	1	3	<p><b>20</b></p> <p>AJ975 T82 KQ6 83</p> <p>862 AQJ7 A5 QT94</p> <p>10 13 7 10</p> <p>Q 964 9874 AKJ52</p> <p>KT43 K53 JT32 76</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>1</td><td>-</td></tr> </table> <p>Dir: W Vul: All</p>	N	-	1	-	-	-	N	S	1	1	-	-	-	-	E	-	-	1	-	1	-	W	-	-	1	-	1	-	<p><b>21</b></p> <p>A94 KJ8 542 AKJ9</p> <p>Q6 9765 KQ96 862</p> <p>16 7 4 13</p> <p>K832 A2 AT3 QT75</p> <p>JT75 QT43 J87 43</p> <table border="1"> <tr><td>N</td><td>4</td><td>3</td><td>2</td><td>4</td><td>4</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>3</td><td>2</td><td>4</td><td>4</td><td>-</td></tr> <tr><td>E</td><td>-</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><td>-</td></tr> </table> <p>Dir: N Vul: NS</p>	N	4	3	2	4	4	N	S	4	3	2	4	4	-	E	-	-	-	-	-	-	W	-	-	-	-	-	-
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<p><b>22</b></p> <p>AT72 J 8742 QJ32</p> <p>Q63 KQ765 QT5 A8</p> <p>8 13 13 6</p> <p>J85 982 AJ96 T95</p> <p>Dir: E Vul: EW</p>	<p><b>23</b></p> <p>J AJT7 Q843 AK93</p> <p>6532 95 JT976 T5</p> <p>15 1 13 11</p> <p>KT974 KQ63 K5 82</p> <p>Dir: S Vul: All</p>	<p><b>24</b></p> <p>63 Q9864 AJ82 93</p> <p>T852 AJ5 K54 T52</p> <p>7 8 12 13</p> <p>AC97 KT T976 KJ6</p> <p>Dir: W Vul: None</p>																																																																																
<p><b>25</b></p> <p>Q76 JT732 T6 764</p> <p>JT3 KQ8 AJ75 T53</p> <p>3 11 21 5</p> <p>852 5 Q9832 QJ82</p> <p>Dir: N Vul: EW</p>	<p><b>26</b></p> <p>J7 QJ6 AK62 A963</p> <p>QT92 A97 Q8743 2</p> <p>15 8 8 9</p> <p>54 K85 JT KQT874</p> <p>Dir: E Vul: All</p>	<p><b>27</b></p> <p>T98732</p> <p>AJ864 87</p> <p>A4 KQ7643 T7 653</p> <p>5 9 21 5</p> <p>QJ5 T985 952 Q94</p> <p>Dir: S Vul: None</p>																																																																																

HCP for N/S/E/W - Avg HCP: 9.37 / 10.07 / 11.07 / 9.48, Voids: 1 / 2 / 1 / 1, Singletons: 13 / 6 / 3 / 7, 7+ card suits: 1 / 1 / 1 / 0