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<p><b>19</b></p> <p>A9763 J4 QT72 65</p> <p>85 AT762 J3 A873</p> <p>7 9 14 10</p> <p>KT2 Q93 96 KQT42</p> <p>Dir: S Vul: EW</p> <p>QJ4 K85 AK854 J9</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>2</td><td>3</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>1</td><td>2</td><td>3</td><td>-</td><td>1</td></tr> </table>	N	-	-	-	1	-	S	-	-	-	1	-	E	1	2	3	-	1	W	1	2	3	-	1	<p><b>20</b></p> <p>QJT6 82 QT AT942</p> <p>K87532 7 J3 KQ76</p> <p>9 9 8 14</p> <p>A9 AJ954 A964 J8</p> <p>Dir: W Vul: All</p> <p>4 KQT63 K8752 53</p> <table border="1"> <tr><td>N</td><td>4</td><td>2</td><td>2</td><td>3</td><td>4</td></tr> <tr><td>S</td><td>4</td><td>2</td><td>3</td><td>3</td><td>4</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>	N	4	2	2	3	4	S	4	2	3	3	4	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>21</b></p> <p>983 87632 KT9 J8</p> <p>AJ542 KJ9 632 Q2</p> <p>4 11 14 11</p> <p>QT76 Q4 QJ8 A543</p> <p>Dir: N Vul: NS</p> <p>K AT5 A754 KT976</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>4</td><td>3</td><td>2</td><td>2</td><td>4</td></tr> <tr><td>W</td><td>4</td><td>3</td><td>2</td><td>2</td><td>4</td></tr> </table>	N	-	-	-	-	N	S	-	-	-	-	-	E	4	3	2	2	4	W	4	3	2	2	4
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<p><b>22</b></p> <p>Q9542 86 93 AQJ4</p> <p>AT76 9 KQ75 T962</p> <p>9 9 6 16</p> <p>8 AKJT753 AJ82 K</p> <p>Dir: E Vul: EW</p> <p>KJ3 Q42 T64 8753</p> <table border="1"> <tr><td>N</td><td>1</td><td>1</td><td>5</td><td>2</td><td>4</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>5</td><td>2</td><td>4</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>	N	1	1	5	2	4	S	1	2	5	2	4	E	-	-	-	-	-	W	-	-	-	-	-	<p><b>23</b></p> <p>K93 AJ943 KT JT4</p> <p>AJ2 T5 A743 A862</p> <p>12 13 6 9</p> <p>Q874 K87 J965 K3</p> <p>Dir: S Vul: All</p> <p>T65 Q62 Q82 Q975</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>3</td><td>2</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>3</td><td>2</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>	N	-	1	3	2	1	S	-	1	3	2	2	E	1	-	-	-	-	W	1	-	-	-	-	<p><b>24</b></p> <p>J9 J98 K9643 AQ6</p> <p>AQ865 54 J5 KJT4</p> <p>11 11 9 9</p> <p>742 AKQ76 T 9852</p> <p>Dir: W Vul: None</p> <p>KT3 T32 AQ872 73</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>3</td><td>-</td></tr> </table>	N	1	-	2	-	-	S	1	-	2	-	-	E	-	1	-	3	-	W	-	1	-	3	-
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<p><b>25</b></p> <p>QJ J7653 J AQ765</p> <p>T4 KQT42 K962 84</p> <p>11 8 7 14</p> <p>K9862 A9 AQ6 J32</p> <p>Dir: N Vul: EW</p> <p>A753 8 T8743 KT9</p> <table border="1"> <tr><td>N</td><td>4</td><td>-</td><td>1</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>2</td><td>2</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	4	-	1	3	2	S	4	-	2	2	2	E	-	2	-	-	-	W	-	2	-	-	-	<p><b>26</b></p> <p>75 KT72 72 AJ952</p> <p>T963 QJ8 K5 8764</p> <p>8 6 13 13</p> <p>KQJ8 953 AJT3 Q8</p> <p>Dir: E Vul: All</p> <p>A42 A64 Q9864 KT</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>2</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	2	-	2	-	1	S	2	-	2	-	2	E	-	1	-	1	-	W	-	1	-	-	-																									
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HCP for N/S/E/W - Avg HCP: 9.23 / 10.19 / 9.69 / 10.88, Voids: 0 / 0 / 2 / 0, Singletons: 4 / 9 / 8 / 7, 7+ card suits: 1 / 1 / 1 / 0