



<p><b>19</b></p> <p>AKT5 KJT4</p> <p><i>Dir: S</i> <i>Vul: EW</i></p> <p>JT532</p> <p>Q642 A652 QJT8 8</p> <p>12 9 8 11</p> <p>Q87 AK975432 Q9</p> <p>J9873 93 6 AK764</p> <table border="1"> <tr><td>N</td><td>2</td><td>2</td><td>2</td><td>-</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>2</td><td>-</td><td>1</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> </table>	N	2	2	2	-	2	N	S	2	2	2	-	1		E	-	-	-	2	-		W	-	-	-	2	-		<p><b>20</b></p> <p>KJ9 K54 AJ4 JT84</p> <p><i>Dir: W</i> <i>Vul: All</i></p> <p>AT82 AJ3 853 932</p> <p>754 QT62 62 AK75</p> <p>13 9 9 9</p> <p>Q63 987 KQT97 Q6</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>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>1</td><td>-</td><td>1</td><td>2</td><td>1</td><td></td></tr> <tr><td>W</td><td>1</td><td>-</td><td>1</td><td>2</td><td>1</td><td></td></tr> </table>	N	-	1	-	-	-	N	S	-	1	-	-	-		E	1	-	1	2	1		W	1	-	1	2	1		<p><b>21</b></p> <p>T874 J53 AK86 43</p> <p><i>Dir: N</i> <i>Vul: NS</i></p> <p>A963</p> <p>JT2 AKT876</p> <p>8 12 11 9</p> <p>QJ A97642 Q63 92</p> <p>K52 KQT8 974 QJ5</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>4</td><td>1</td><td>-</td><td>1</td><td>2</td><td></td></tr> <tr><td>W</td><td>4</td><td>1</td><td>-</td><td>1</td><td>2</td><td></td></tr> </table>	N	-	-	1	-	-	N	S	-	-	1	-	-		E	4	1	-	1	2		W	4	1	-	1	2	
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<p><b>22</b></p> <p>K7 T93 A942 T852</p> <p><i>Dir: E</i> <i>Vul: EW</i></p> <p>AJT4 A8642 J5 A6</p> <p>7 14 7 12</p> <p>Q986532 KQ 86 KQ</p> <p>J75 KQT73 J9743</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>E</td><td>3</td><td>3</td><td>3</td><td>-</td><td>3</td><td></td></tr> <tr><td>W</td><td>3</td><td>3</td><td>3</td><td>-</td><td>3</td><td></td></tr> </table>	N	-	-	-	2	-	N	S	-	-	-	2	-		E	3	3	3	-	3		W	3	3	3	-	3		<p><b>23</b></p> <p>J84</p> <p><i>Dir: S</i> <i>Vul: All</i></p> <p>K62 QT865 843 87</p> <p>Q975 A7 AQ9 KQ65</p> <p>10 17 5 8</p> <p>AT3 KJ9432 2 943</p> <table border="1"> <tr><td>N</td><td>1</td><td>1</td><td>-</td><td>-</td><td>1</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>1</td><td>-</td><td>-</td><td>1</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>1</td><td>-</td><td>-</td><td></td></tr> </table>	N	1	1	-	-	1	N	S	1	1	-	-	1		E	-	-	-	-	-		W	-	-	1	-	-		<p><b>24</b></p> <p>AT985 A95 96 875</p> <p><i>Dir: W</i> <i>Vul: None</i></p> <p>742 T QT53 AQT62</p> <p>8 8 13 11</p> <p>KJ862 AK872 943</p> <p>KQJ63 Q743 J4 KJ</p> <table border="1"> <tr><td>N</td><td>-</td><td>1</td><td>2</td><td>-</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>2</td><td>-</td><td>2</td><td></td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>2</td><td>-</td><td></td></tr> </table>	N	-	1	2	-	2	N	S	-	1	2	-	2		E	2	-	-	2	-		W	1	-	-	2	-	
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<p><b>28</b></p> <p>T4 8432 AQT8 Q65</p> <p><i>Dir: W</i> <i>Vul: NS</i></p> <p>J98 Q75 95 AKT82</p> <p>8 10 7 15</p> <p>AK62 AT9 KJ64 43</p> <p>Q753 KJ6 732 J97</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>3</td><td>1</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>3</td><td>1</td><td>2</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>	N	-	3	3	1	2	N	S	-	3	3	1	2		E	-	-	-	-	-		W	-	-	-	-	-																																																											
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HCP for N/S/E/W - Avg HCP: 9.75 / 10.71 / 8.79 / 10.75, Voids: 2 / 3 / 1 / 3, Singletons: 4 / 7 / 7 / 9, 7+ card suits: 0 / 2 / 0 / 2