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<p><b>19</b></p> <p>KT963 97 6 KQJ86</p> <p>ACB74 KJ J743 72</p> <p>9 11 11 9</p> <p>J2 A85 AT5 T9543</p> <p>5 QT6432 KQ82 A</p> <p>N 4 - - 1 - S 4 - - 1 - E - 5 4 - 1 W - 5 4 - 1</p> <p>Dir: S Vul: EW</p>	<p><b>20</b></p> <p>KQJ AJT752 QJ8 5</p> <p>A54 Q94 T53 J986</p> <p>14 7 13 6</p> <p>T83 83 K642 KT42</p> <p>9762 K6 A97 AQ73</p> <p>N 1 3 - 1 S 1 3 - 1 E 1 - - - W 1 - - -</p> <p>Dir: W Vul: All</p>	<p><b>21</b></p> <p>KQJT87 J KT93 42</p> <p>A63 T2 AQ65 QJ87</p> <p>4 Q9864 J872 A95</p> <p>10 7 13 10</p> <p>952 AK753 4 KT63</p> <p>N - - - 2 - S - - - 2 - E 2 3 2 - 1 W 2 3 2 - 1</p> <p>Dir: N Vul: NS</p>
<p><b>22</b></p> <p>ACB76 AJ2 AT 762</p> <p>52 KT74 Q74 9853</p> <p>15 5 12 8</p> <p>T94 98 K98532 KQ</p> <p>KJ3 Q653 J6 AJT4</p> <p>N - 2 - 3 - S - 2 - 3 - E 2 - 1 - - W 2 - 1 - -</p> <p>Dir: E Vul: EW</p>	<p><b>23</b></p> <p>KJ8763 65 Q87 AJ</p> <p>QT94 KJ82 A3 632</p> <p>11 10 6 13</p> <p>A2 AT7 K96 QT854</p> <p>5 Q943 JT542 K97</p> <p>N 3 1 - 3 2 S 3 1 - 3 2 E - 1 - - W - 1 - -</p> <p>Dir: S Vul: All</p>	<p><b>24</b></p> <p>932 A765 2 QJT87</p> <p>AK QT8 KT743 A96</p> <p>JT8654 J9 Q865 5</p> <p>7 4 16 13</p> <p>Q7 K432 AJ9 K432</p> <p>N 3 - 1 - - S 3 - 1 - - E - 3 - 2 - W - 3 - 2 -</p> <p>Dir: W Vul: None</p>

HCP for N/S/E/W - Avg HCP: 10.04 / 10.88 / 11.08 / 8.00, Voids: 0 / 0 / 1 / 1, Singletons: 9 / 4 / 8 / 7, 7+ card suits: 1 / 0 / 0 / 0