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<p><b>22</b></p> <p>A63 93 A976 A652</p> <p>QT954 QT2 QJ4 94</p> <p>12 7 5 16</p> <p>KJ72 AK75 T2 KQ8</p> <p><i>Dir: E</i> <i>Vul: EW</i></p> <p>8 J864 K853 JT87</p> <table border="1"> <tr><td>N</td><td>4</td><td>3</td><td>3</td><td>4</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>3</td><td>3</td><td>4</td><td>3</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	4	3	3	4	3	N	S	4	3	3	4	3	-	E	-	-	-	-	-	-	W	-	-	-	-	-	-	<p><b>23</b></p> <p>AK63 62 AT986 T2</p> <p>QJT K84 K532 K97</p> <p>11 12 6 11</p> <p>98754 AQT3 Q7 QJ</p> <p><i>Dir: S</i> <i>Vul: All</i></p> <p>2 J975 J4 A86543</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>2</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>3</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> </table>	N	-	2	-	2	-	N	S	-	2	-	2	-	-	E	3	-	-	-	1	-	W	3	-	-	-	1	-	<p><b>24</b></p> <p>653 AQT974 96 Q6</p> <p>AC984 832 KJT8 J</p> <p>8 11 6 15</p> <p>KJT7 6 A54 AK942</p> <p><i>Dir: W</i> <i>Vul: None</i></p> <p>2 KJ5 Q732 T8753</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>1</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>1</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	2	-	1	-	-	N	S	2	-	1	1	-	-	E	-	1	-	-	-	-	W	-	1	-	-	-	-
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<p><b>25</b></p> <p>K862 AKJT64 K T9</p> <p>J93 93 A43 A8764</p> <p>14 9 10 7</p> <p>AQT7 8752 986 J5</p> <p><i>Dir: N</i> <i>Vul: EW</i></p> <p>54 Q QJT752 KQ82</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>4</td><td>4</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>4</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>4</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>4</td><td>4</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	-	-	4	4	-	N	S	-	-	4	4	-	-	E	4	4	-	-	-	-	W	4	4	-	-	-	-	<p><b>26</b></p> <p>Q9 A854 AT83 AT4</p> <p>865432 92 J42 Q5</p> <p>14 3 12 11</p> <p>KJT QT6 KQ7 9862</p> <p><i>Dir: E</i> <i>Vul: All</i></p> <p>A7 KJ73 965 KJ73</p> <table border="1"> <tr><td>N</td><td>3</td><td>3</td><td>2</td><td>1</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>2</td><td>3</td><td>2</td><td>1</td><td>3</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	2	1	3	N	S	2	3	2	1	3	-	E	-	-	-	-	-	-	W	-	-	-	-	-	-	<p><b>27</b></p> <p>KQ943 J83 AT9 A4</p> <p>JT52 A75 QJ32 Q6</p> <p>14 10 7 9</p> <p>A7 KQT942 65 T98</p> <p><i>Dir: S</i> <i>Vul: None</i></p> <p>86 6 K874 KJ7532</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>5</td><td>2</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>5</td><td>2</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	-	-	5	2	2	N	S	-	-	5	2	2	-	E	2	1	-	-	-	-	W	2	1	-	-	-	-
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<p><b>28</b></p> <p>Q965 T93 KT4 Q43</p> <p>K7 6 87653 KT865</p> <p>7 6 10 17</p> <p>AT8432 KQJ AQJ 9</p> <p><i>Dir: W</i> <i>Vul: NS</i></p> <p>J A87542 92 AJ72</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>2</td><td>1</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>4</td><td>2</td><td>1</td><td>-</td><td>1</td><td>-</td></tr> </table>	N	-	-	-	3	-	N	S	-	-	-	3	-	-	E	4	2	1	-	1	-	W	4	2	1	-	1	-	<p><b>29</b></p> <p>J AT643 KQ5 K872</p> <p>AKQ5 J8752 J32 3</p> <p>13 11 7 9</p> <p>42 Q 976 AQJT954</p> <p><i>Dir: N</i> <i>Vul: All</i></p> <p>T98763 K9 AT84 6</p> <table border="1"> <tr><td>N</td><td>4</td><td>-</td><td>-</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>1</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>1</td><td>3</td><td>-</td><td>-</td></tr> </table>	N	4	-	-	-	-	N	S	4	-	-	-	-	-	E	-	2	1	3	-	-	W	-	2	1	3	-	-	<p><b>30</b></p> <p>T7543 Q95 Q864 5</p> <p>62 AK32 KT2 KQ87</p> <p>4 15 12 9</p> <p>K8 J8764 AJ5 T96</p> <p><i>Dir: E</i> <i>Vul: None</i></p> <p>AQJ9 T 973 AJ432</p> <table border="1"> <tr><td>N</td><td>-</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><td>-</td></tr> <tr><td>E</td><td>5</td><td>2</td><td>1</td><td>2</td><td>4</td><td>-</td></tr> <tr><td>W</td><td>5</td><td>2</td><td>1</td><td>2</td><td>4</td><td>-</td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-	-	E	5	2	1	2	4	-	W	5	2	1	2	4	-
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<p><b>31</b></p> <p>AQJ954 Q752 42 5</p> <p>KT72 A4 8653 A76</p> <p>9 11 8 12</p> <p>3 K96 AQJ7 KT983</p> <p><i>Dir: S</i> <i>Vul: NS</i></p> <p>86 JT83 KJ9 QJ42</p> <table border="1"> <tr><td>N</td><td>3</td><td>2</td><td>3</td><td>4</td><td>2</td><td>N</td></tr> <tr><td>S</td><td>3</td><td>2</td><td>3</td><td>4</td><td>3</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	2	3	4	2	N	S	3	2	3	4	3	-	E	-	-	-	-	-	-	W	-	-	-	-	-	-	<p><b>32</b></p> <p>642 KQ7543 8 A98</p> <p>A83 AT Q9652 K54</p> <p>9 13 10 8</p> <p>Q7 J962 KJ7 J763</p> <p><i>Dir: W</i> <i>Vul: EW</i></p> <p>KJT95 8 AT43 QT2</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>2</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>5</td><td>-</td><td>5</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>5</td><td>-</td><td>5</td><td>1</td><td>-</td></tr> </table>	N	-	-	2	-	-	N	S	-	-	2	-	-	-	E	1	5	-	5	1	-	W	1	5	-	5	1	-	<p><b>33</b></p> <p>AJ 875 QJT843 84</p> <p>AKJ9632 2 AJT63</p> <p>8 13 8 11</p> <p>QT965 T AK6 Q952</p> <p><i>Dir: N</i> <i>Vul: None</i></p> <p>K87432 Q4 975 K7</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>1</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>5</td><td>-</td><td>6</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>5</td><td>-</td><td>6</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	-	2	-	1	-	N	S	-	3	-	1	-	-	E	5	-	6	-	-	-	W	5	-	6	-	-	-
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<b>37</b>	J9875 983 Q8 AK4	<i>Dir: N</i> <i>Vul: NS</i>	<b>38</b>	5 952 JT542 JT52	<i>Dir: E</i> <i>Vul: EW</i>	<b>39</b>	Q8643 A3 JT3 J97	<i>Dir: S</i> <i>Vul: All</i>	
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HCP for N/S/E/W - Avg HCP: 9.74 / 10.31 / 10.10 / 9.85, Voids: 0 / 1 / 1 / 3, Singletons: 13 / 13 / 14 / 11, 7+ card suits: 0 / 2 / 1 / 2