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<p>22</p> <p>AJT985 4 AJ J732</p> <p>74 QJ83 9653 QT8</p> <p>11 5 12 12</p> <p>K62 K62 QT872 A9</p> <p>Dir: E Vul: EW</p> <p>Q3 AT975 K4 K654</p> <table border="1"> <tr><td>N</td><td>1</td><td>4</td><td>-</td><td>5</td><td>3</td><td>N</td></tr> <tr><td>S</td><td>1</td><td>4</td><td>-</td><td>5</td><td>3</td><td></td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</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	4	-	5	3	N	S	1	4	-	5	3		E	-	-	1	-	-		W	-	-	1	-	-		<p>23</p> <p>AT K63 AT73 AJ74</p> <p>QJ5 QJT54 J92 Q2</p> <p>16 9 7 8</p> <p>K32 72 KQ8654 T3</p> <p>Dir: S Vul: All</p> <p>98764 A98</p> <p>K9865</p> <table border="1"> <tr><td>N</td><td>-</td><td>4</td><td>-</td><td>-</td><td>4</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>-</td><td>-</td><td>3</td><td></td></tr> <tr><td>E</td><td>1</td><td>-</td><td>1</td><td>1</td><td>-</td><td></td></tr> <tr><td>W</td><td>1</td><td>-</td><td>1</td><td>1</td><td>-</td><td></td></tr> </table>	N	-	4	-	-	4	N	S	-	4	-	-	3		E	1	-	1	1	-		W	1	-	1	1	-		<p>24</p> <p>KJ95 AT7 Q5 AJ84</p> <p>QT874 4 AKJT QT6</p> <p>15 12 10 3</p> <p>632 QJ98652 3 93</p> <p>Dir: W Vul: None</p> <p>A K3 987642 K752</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>3</td><td>-</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>3</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>2</td><td>5</td><td>-</td><td>-</td><td>2</td><td></td></tr> <tr><td>W</td><td>2</td><td>5</td><td>-</td><td>-</td><td>2</td><td></td></tr> </table>	N	-	-	3	-	-	N	S	-	-	3	-	-		E	2	5	-	-	2		W	2	5	-	-	2	
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<p>25</p> <p>86 754 A875 KJ86</p> <p>AT54 AQT Q9 9753</p> <p>8 12 10 10</p> <p>KQJ73 J6 J643 QT</p> <p>Dir: N Vul: EW</p> <p>92 K9832 KT2 A42</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>2</td><td>-</td><td>3</td><td>-</td><td>3</td><td></td></tr> <tr><td>W</td><td>2</td><td>-</td><td>3</td><td>-</td><td>3</td><td></td></tr> </table>	N	-	1	-	-	-	N	S	-	1	-	-	-		E	2	-	3	-	3		W	2	-	3	-	3		<p>26</p> <p>K4 J9 AQT862 92</p> <p>AQT95 43 3 A8654</p> <p>11 10 14 5</p> <p>J87632 A652 754</p> <p>Dir: E Vul: All</p> <p>KQT87 K9 KQJT73</p> <table border="1"> <tr><td>N</td><td>-</td><td>4</td><td>-</td><td>1</td><td>-</td><td>N</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>-</td><td>-</td><td>-</td><td></td></tr> <tr><td>E</td><td>5</td><td>-</td><td>4</td><td>-</td><td>2</td><td></td></tr> <tr><td>W</td><td>5</td><td>-</td><td>3</td><td>-</td><td>2</td><td></td></tr> </table>	N	-	4	-	1	-	N	S	-	4	-	-	-		E	5	-	4	-	2		W	5	-	3	-	2		<p>27</p> <p>KJ4 KJ98742 K 92</p> <p>T AT AT42 AK8643</p> <p>11 15 7 7</p> <p>Q8732 5 Q986 QJT</p> <p>Dir: S Vul: None</p> <p>A965 Q63 J753 75</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>4</td><td>4</td><td>1</td><td>-</td><td>2</td><td></td></tr> <tr><td>W</td><td>4</td><td>4</td><td>1</td><td>1</td><td>2</td><td></td></tr> </table>	N	-	-	-	-	-	N	S	-	-	-	-	-		E	4	4	1	-	2		W	4	4	1	1	2	
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HCP for N/S/E/W - Avg HCP: 10.30 / 9.52 / 9.85 / 10.33, Voids: 0 / 3 / 5 / 2, Singletons: 10 / 10 / 9 / 12, 7+ card suits: 5 / 4 / 1 / 1