

<p>19</p> <p>♠ T87 ♥ K976 ♦ A98 ♣ K65</p> <p>♠ KJ53 ♥ J53 ♦ ♣ QJT432</p> <p>10 8 7 15</p> <p>♠ A92 ♥ AT ♦ QJT764 ♣ A8</p> <p>Dir: S Vul: EW</p> <table border="1"> <tr><td>♠</td><td>♠</td><td>♠</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>4</td><td>1</td><td>1</td><td>4</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>1</td><td>1</td><td>4</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	N	-	4	1	1	4	S	-	4	1	1	4	E	1	-	-	-	-	W	1	-	-	-	-	<p>20</p> <p>♠ 65 ♥ AQJ9 ♦ K7 ♣ AT987</p> <p>♠ KT874 ♥ T864 ♦ 964 ♣ 2</p> <p>14 3 11 12</p> <p>♠ A93 ♥ K72 ♦ 85 ♣ KQ654</p> <p>Dir: W Vul: All</p> <table border="1"> <tr><td>♠</td><td>♠</td><td>♠</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>5</td><td>-</td><td>4</td><td>-</td><td>4</td></tr> <tr><td>S</td><td>4</td><td>-</td><td>4</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>-</td><td>1</td><td>-</td></tr> </table>	♠	♠	♠	♠	N	N	5	-	4	-	4	S	4	-	4	-	1	E	-	3	-	1	-	W	-	3	-	1	-	<p>21</p> <p>♠ J ♥ T42 ♦ JT32 ♣ K9842</p> <p>♠ A732 ♥ 986 ♦ AK64 ♣ Q3</p> <p>5 13 14 8</p> <p>♠ QT94 ♥ KQ7 ♦ 87 ♣ JT75</p> <p>Dir: N Vul: NS</p> <table border="1"> <tr><td>♠</td><td>♠</td><td>♠</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>2</td><td>3</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>2</td><td>2</td><td>1</td></tr> </table>	♠	♠	♠	♠	N	N	2	-	-	-	-	S	2	-	-	-	-	E	-	2	2	3	1	W	-	2	2	2	1
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<p>22</p> <p>♠ Q62 ♥ Q9842 ♦ 532 ♣ 54</p> <p>♠ J973 ♥ AJ75 ♦ AT4 ♣ J6</p> <p>4 11 9 16</p> <p>♠ A8 ♥ KT6 ♦ QJ87 ♣ AQT9</p> <p>Dir: E Vul: EW</p> <table border="1"> <tr><td>♠</td><td>♠</td><td>♠</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>3</td><td>1</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> </table>	♠	♠	♠	♠	N	N	-	1	2	-	-	S	-	1	2	-	-	E	2	-	-	3	1	W	2	-	-	2	-	<p>23</p> <p>♠ Q652 ♥ K976 ♦ 76 ♣ KT8</p> <p>♠ JT74 ♥ Q3 ♦ KT8 ♣ AJ52</p> <p>8 11 12 9</p> <p>♠ A98 ♥ 54 ♦ AJ9432 ♣ 64</p> <p>Dir: S Vul: All</p> <table border="1"> <tr><td>♠</td><td>♠</td><td>♠</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>-</td><td>3</td><td>2</td><td>3</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>3</td><td>2</td><td>3</td></tr> </table>	♠	♠	♠	♠	N	N	-	1	-	-	-	S	-	1	-	-	-	E	4	-	3	2	3	W	4	-	3	2	3	<p>24</p> <p>♠ T63 ♥ T54 ♦ AQ6 ♣ JT62</p> <p>♠ K985 ♥ A2 ♦ KT842 ♣ 85</p> <p>7 10 13 10</p> <p>♠ 74 ♥ 3 ♦ J9753 ♣ AKQ97</p> <p>Dir: W Vul: None</p> <table border="1"> <tr><td>♠</td><td>♠</td><td>♠</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>5</td><td>5</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>5</td><td>5</td><td>-</td></tr> </table>	♠	♠	♠	♠	N	N	2	1	-	-	-	S	2	1	-	-	-	E	-	-	5	5	-	W	-	-	5	5	-
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HCP for N/S/E/W - Avg HCP: 9.38 / 10.71 / 9.58 / 10.33, Voids: 1 / 2 / 1 / 1, Singletons: 5 / 4 / 4 / 4, 7+ card suits: 0 / 0 / 1 / 1