



<p><b>19</b> ♠ 9 ♥ Q93 ♦ 7542 ♣ A8762</p> <p>Dir: S Vul: EW</p> <p>♠ T62 ♥ AK82 ♦ KJT9 ♣ 43</p> <p>6 11 9 14</p> <p>♠ AKQJ873 ♥ ♦ 63 ♣ KJT9</p> <p>♠ 54 ♥ JT7654 ♦ AQ8 ♣ Q5</p> <table border="1"> <tr><td>♠</td><td>5</td><td>♦</td><td>♥</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>5</td><td>1</td></tr> <tr><td>S</td><td>5</td><td>-</td><td>-</td><td>5</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> </table>	♠	5	♦	♥	♠	N	N	-	-	-	5	1	S	5	-	-	5	1	E	-	1	2	-	-	W	-	1	2	-	-	<p><b>20</b> ♠ A7532 ♥ A83 ♦ A2 ♣ A94</p> <p>Dir: W Vul: All</p> <p>♠ QT ♥ QJ ♦ K7654 ♣ KT87</p> <p>16 11 11 2</p> <p>♠ 984 ♥ T542 ♦ J93 ♣ J52</p> <p>♠ KJ6 ♥ K976 ♦ QT8 ♣ Q63</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>3</td><td>1</td><td>1</td></tr> <tr><td>W</td><td>3</td><td>3</td><td>1</td><td>1</td></tr> </table>	♠	♥	♦	♠	N	N	-	-	-	-	S	-	-	-	-	E	3	3	1	1	W	3	3	1	1	<p><b>21</b> ♠ Q54 ♥ K3 ♦ 74 ♣ QT7532</p> <p>Dir: N Vul: NS</p> <p>♠ AKJ763 ♥ T96 ♦ Q986 ♣</p> <p>7 10 6 17</p> <p>♠ T98 ♥ A84 ♦ AKJ3 ♣ AJ9</p> <p>♠ 2 ♥ QJ752 ♦ T52 ♣ K864</p> <table border="1"> <tr><td>♠</td><td>♥</td><td>♦</td><td>♠</td><td>N</td></tr> <tr><td>N</td><td>4</td><td>1</td><td>-</td><td>3</td></tr> <tr><td>S</td><td>4</td><td>1</td><td>-</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>1</td></tr> </table>	♠	♥	♦	♠	N	N	4	1	-	3	S	4	1	-	3	E	-	-	1	1	W	-	-	1	1
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HCP for N/S/E/W - Avg HCP: 9.93 / 8.80 / 10.73 / 10.53, Voids: 0 / 1 / 0 / 2, Singletons: 6 / 7 / 7 / 10, 7+ card suits: 0 / 2 / 0 / 0