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<p><b>22</b></p> <p>JT642 J 752 KQ53</p> <p>98 KT754 93 T987</p> <p>7 3 16 14</p> <p>K73 AQ62 A84 J64</p> <p>Dir: E Vul: EW</p> <p>AQ5 983 KQJT6 A2</p> <table border="1"> <tr><td>N</td><td>1</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> </table>	N	1	-	-	2	-	S	1	-	-	2	-	E	-	1	2	-	1	W	-	1	2	-	-	<p><b>23</b></p> <p>AT J73 AK842 Q53</p> <p>Q A64 QJT95 J987</p> <p>14 10 12 4</p> <p>J7532 KT95 76 T2</p> <p>Dir: S Vul: All</p> <p>K9864 Q82 3 AK64</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>1</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>-</td><td>-</td><td>1</td></tr> </table>	N	-	-	-	1	-	S	-	-	-	1	-	E	3	1	-	-	1	W	2	1	-	-	1	<p><b>24</b></p> <p>Q832 J54 KQJ97 5</p> <p>A6 9 8543 AKT864</p> <p>9 11 8 12</p> <p>KT94 AKQ732 T 32</p> <p>Dir: W Vul: None</p> <p>J75 T86 A62 QJ97</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>4</td><td>3</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>4</td><td>3</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>3</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> </table>	N	-	2	4	3	-	S	-	2	4	3	-	E	3	-	-	-	1	W	3	-	-	-	1
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HCP for N/S/E/W - Avg HCP: 10.21 / 10.92 / 9.46 / 9.42, Voids: 0 / 2 / 1 / 0, Singletons: 9 / 3 / 4 / 10, 7+ card suits: 1 / 1 / 0 / 1