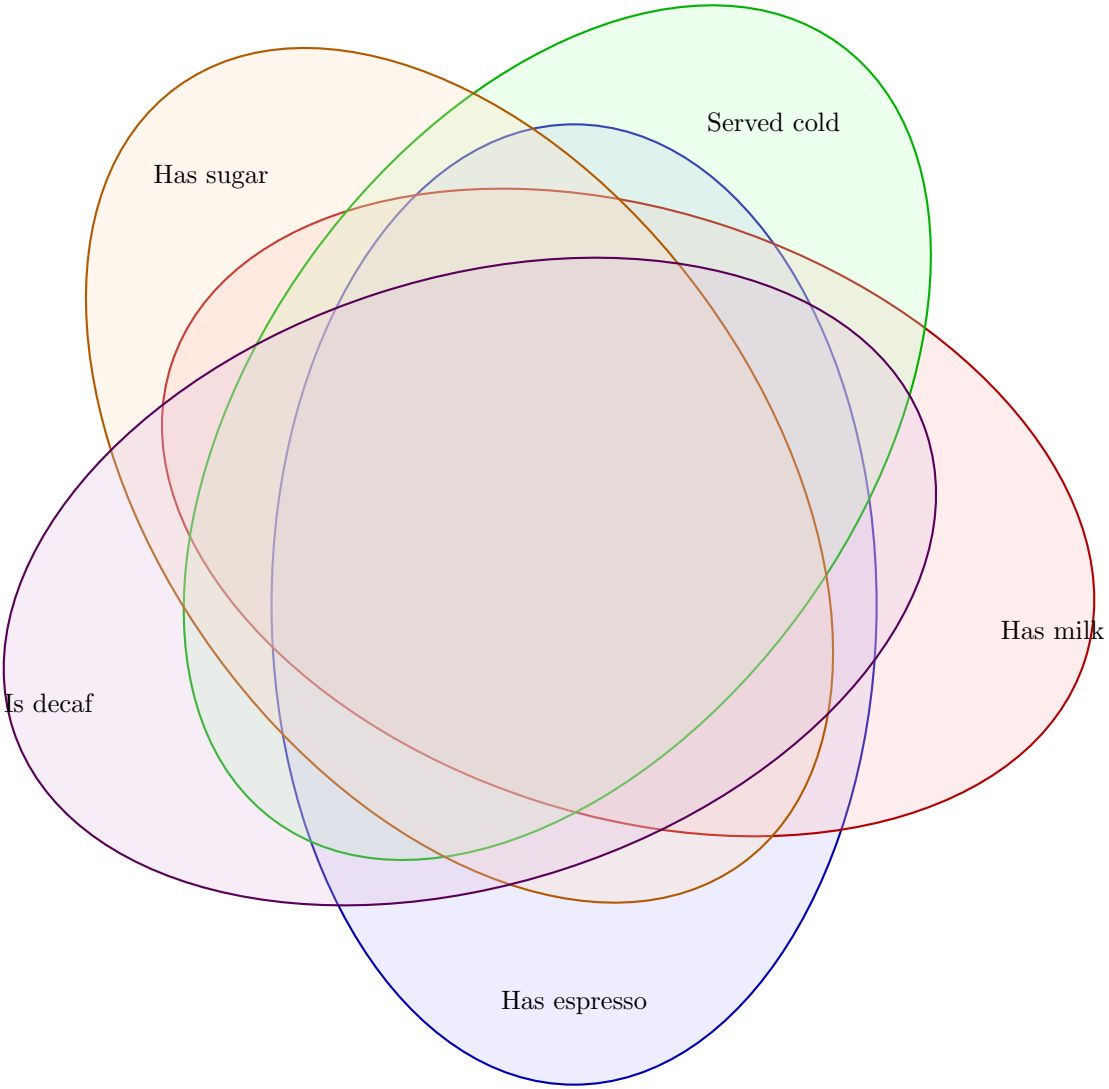


Five circles can produce at most 22 regions.
This five-set Venn diagram uses five ellipses to show all 31 regions.