

## North hands

## Exclusion\_After\_Sta\_Jac

**Board: 1**      ♠ 92      You are dealer.

Dealer: North      ♥ Q842      The opponents are silent.

Vul: E-W      ♦ AKQ

HCP: 16      ♣ KQ97

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**Board: 2**      ♠ K6      You are dealer.

Dealer: North      ♥ AQ32      The opponents are silent.

Vul: E-W      ♦ KT3

HCP: 15      ♣ KT75

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**Board: 3**      ♠ K2      You are dealer.

Dealer: North      ♥ QJ9      The opponents are silent.

Vul: None      ♦ AQ72

HCP: 17      ♣ KQT4

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 92	♠ AQJ7543		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ Q842	♥ AKT9	Pass	4♦	Pass	5♦ <sup>2</sup>
North HCP: 16	♦ AKQ	♦ -	Pass	5♥ <sup>3</sup>	Pass	6♠
South HCP: 14+3	♣ KQ97	♣ 65	All Pass			
Contract: 6♠ South						

1. Texas
  2. Exclusion, for !S
  3. 0 out of 4
- 

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K6	♠ -		1NT	Pass	2♦
Vul: E-W	♥ AQ32	♥ KJT96	Pass	2♠ <sup>1</sup>	Pass	5♠ <sup>2</sup>
North HCP: 15	♦ KT3	♦ AJ8764	Pass	6♣ <sup>3</sup>	Pass	6♥
South HCP: 14+3	♣ KT75	♣ AJ	All Pass			
Contract: 6♥ South						

1. Extended acceptance after NT
  2. Exclusion, for !H
  3. 1 out of 4
- 

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K2	♠ AQJ873		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ QJ9	♥ AK752	Pass	4♦	Pass	5♣ <sup>2</sup>
North HCP: 17	♦ AQ72	♦ 53	Pass	5♠ <sup>3</sup>	Pass	7♠
South HCP: 14+3	♣ KQT4	♣ -	All Pass			
Contract: 7♠ South						

1. Texas
2. Exclusion, for !S
3. 2 out of 4

**South hands****Exclusion\_After\_Sta\_Jac**

<b>Board: 1</b>	♠ AQJ7543	Partner is dealer.
Dealer: North	♥ AKT9	The opponents are silent.
Vul: E-W	♦ -	
HCP: 14+3	♣ 65	

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<b>Board: 2</b>	♠ -	Partner is dealer.
Dealer: North	♥ KJT96	The opponents are silent.
Vul: E-W	♦ AJ8764	
HCP: 14+3	♣ AJ	

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<b>Board: 3</b>	♠ AQJ873	Partner is dealer.
Dealer: North	♥ AK752	The opponents are silent.
Vul: None	♦ 53	
HCP: 14+3	♣ -	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 92	♠ AQJ7543		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ Q842	♥ AKT9	Pass	4♦	Pass	5♦ <sup>2</sup>
North HCP: 16	♦ AKQ	♦ -	Pass	5♥ <sup>3</sup>	Pass	6♠
South HCP: 14+3	♣ KQ97	♣ 65	All Pass			
Contract: 6♠ South						

1. Texas
  2. Exclusion, for !S
  3. 0 out of 4
- 

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K6	♠ -		1NT	Pass	2♦
Vul: E-W	♥ AQ32	♥ KJT96	Pass	2♠ <sup>1</sup>	Pass	5♠ <sup>2</sup>
North HCP: 15	♦ KT3	♦ AJ8764	Pass	6♣ <sup>3</sup>	Pass	6♥
South HCP: 14+3	♣ KT75	♣ AJ	All Pass			
Contract: 6♥ South						

1. Extended acceptance after NT
  2. Exclusion, for !H
  3. 1 out of 4
- 

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K2	♠ AQJ873		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ QJ9	♥ AK752	Pass	4♦	Pass	5♣ <sup>2</sup>
North HCP: 17	♦ AQ72	♦ 53	Pass	5♠ <sup>3</sup>	Pass	7♠
South HCP: 14+3	♣ KQT4	♣ -	All Pass			
Contract: 7♠ South						

1. Texas
2. Exclusion, for !S
3. 2 out of 4

## North hands

## Exclusion\_After\_Sta\_Jac

<b>Board: 4</b>	♠ AQ82	Partner is dealer.
Dealer: South	♥ AQ9652	The opponents are silent.
Vul: N-S	♦ -	
HCP: 14+2	♣ QT8	

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<b>Board: 5</b>	♠ AQT9	You are dealer.
Dealer: North	♥ K5	East (LHO) Doubles 7♥ if possible.
Vul: E-W	♦ A653	
HCP: 16	♣ K87	

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<b>Board: 6</b>	♠ AK943	Partner is dealer.
Dealer: South	♥ AQ9876	The opponents are silent.
Vul: E-W	♦ J3	
HCP: 14+3	♣ -	

## Both hands (Answers Page)

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ82	♠ J975				1NT
Vul: N-S	♥ AQ9652	♥ K73	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14+2	♦ -	♦ AJ9	Pass	5♦ <sup>2</sup>	Pass	5NT <sup>3</sup>
South HCP: 16	♣ QT8	♣ AK5	Pass	6♥	All Pass	

Contract: 6♥ North

1. Texas
2. Exclusion, for !H
3. 2 out of 4

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT9	♠ KJ52		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ K5	♥ AQJT72	Pass	4♥	Pass	5♣ <sup>2</sup>
North HCP: 16	♦ A653	♦ KJ2	Pass	5NT <sup>3</sup>	Pass	7♥
South HCP: 15+2	♣ K87	♣ -	Pass	Pass	X	All Pass

Contract: 7♥X South

1. Texas
2. Exclusion, for !H
3. 3 out of 4

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK943	♠ JT6				1NT
Vul: E-W	♥ AQ9876	♥ KJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14+3	♦ J3	♦ AQ972	Pass	5♣ <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 15+1	♣ -	♣ A52	Pass	7♥	All Pass	

Contract: 7♥ North

1. Texas
2. Exclusion, for !H
3. 2 out of 4

**South hands****Exclusion\_After\_Sta\_Jac****Board: 4**      ♠ J975

You are dealer.

Dealer: South      ♥ K73

The opponents are silent.

Vul: N-S      ♦ AJ9

HCP: 16      ♣ AK5

**Board: 5**      ♠ KJ52

Partner is dealer.

Dealer: North      ♥ AQJT72

East (RHO) Doubles 7♥ if possible.

Vul: E-W      ♦ KJ2

HCP: 15+2      ♣ -

**Board: 6**      ♠ JT6

You are dealer.

Dealer: South      ♥ KJ

The opponents are silent.

Vul: E-W      ♦ AQ972

HCP: 15+1      ♣ A52

## Both hands (Answers Page)

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ82	♠ J975				1NT
Vul: N-S	♥ AQ9652	♥ K73	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14+2	♦ -	♦ AJ9	Pass	5♦ <sup>2</sup>	Pass	5NT <sup>3</sup>
South HCP: 16	♣ QT8	♣ AK5	Pass	6♥	All Pass	

Contract: 6♥ North

1. Texas
2. Exclusion, for !H
3. 2 out of 4

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT9	♠ KJ52		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ K5	♥ AQJT72	Pass	4♥	Pass	5♣ <sup>2</sup>
North HCP: 16	♦ A653	♦ KJ2	Pass	5NT <sup>3</sup>	Pass	7♥
South HCP: 15+2	♣ K87	♣ -	Pass	Pass	X	All Pass

Contract: 7♥X South

1. Texas
2. Exclusion, for !H
3. 3 out of 4

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK943	♠ JT6				1NT
Vul: E-W	♥ AQ9876	♥ KJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 14+3	♦ J3	♦ AQ972	Pass	5♣ <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 15+1	♣ -	♣ A52	Pass	7♥	All Pass	

Contract: 7♥ North

1. Texas
2. Exclusion, for !H
3. 2 out of 4

## North hands

## Exclusion\_After\_Sta\_Jac

<b>Board: 7</b>	♠ AQJ6	You are dealer.
Dealer: North	♥ 73	The opponents are silent.
Vul: Both	♦ AJ95	
HCP: 15	♣ K52	

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<b>Board: 8</b>	♠ K63	You are dealer.
Dealer: North	♥ AKT	East (LHO) bids 3♥ if possible.
Vul: E-W	♦ A9865	
HCP: 16+1	♣ Q9	

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<b>Board: 9</b>	♠ A3	You are dealer.
Dealer: North	♥ AT72	The opponents are silent.
Vul: Both	♦ AQJ75	
HCP: 15+1	♣ 73	

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<b>Board: 10</b>	♠ Q762	You are dealer.
Dealer: North	♥ AQ96	East (LHO) bids 3♦ if possible.
Vul: None	♦ QT	
HCP: 16	♣ KQJ	

## Both hands (Answers Page)

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ6	♠ K983		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 73	♥ AKQT82	Pass	4♥	Pass	5♣ <sup>2</sup>
North HCP: 15	♦ AJ95	♦ Q63	Pass	5♠ <sup>3</sup>	Pass	6♥
South HCP: 14+2	♣ K52	♣ -	All Pass			
Contract: 6♥ South						
			1. Texas			
			2. Exclusion, for !H			
			3. 2 out of 4			

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K63	♠ AQT98		1NT	3♥	3♠
Vul: E-W	♥ AKT	♥ -	Pass	4♠	Pass	5♥ <sup>1</sup>
North HCP: 16+1	♦ A9865	♦ Q42	Pass	6♣ <sup>2</sup>	Pass	6♠
South HCP: 16+2	♣ Q9	♣ AKJ42	All Pass			
Contract: 6♠ South						
			1. Exclusion, for !S			
			2. 2 out of 4			

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A3	♠ J4		1NT	Pass	2♦
Vul: Both	♥ AT72	♥ K9654	Pass	2♠ <sup>1</sup>	Pass	5♦ <sup>2</sup>
North HCP: 15+1	♦ AQJ75	♦ -	Pass	5NT <sup>3</sup>	Pass	6♣
South HCP: 14+3	♣ 73	♣ AKQJ42	Pass	6♥ <sup>4</sup>	All Pass	
Contract: 6♥ North						
			1. Extended acceptance after NT			
			2. Exclusion, for !H			
			3. 2 out of 4			
			4. no !H queen			

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q762	♠ AKT94		1NT	3♦	3♠
Vul: None	♥ AQ96	♥ K85	Pass	4♠	Pass	5♦ <sup>1</sup>
North HCP: 16	♦ QT	♦ -	Pass	5♠ <sup>2</sup>	Pass	6♠
South HCP: 14+2	♣ KQJ	♣ AT943	All Pass			
Contract: 6♠ South						
			1. Exclusion, for !S			
			2. 1 out of 4			

**South hands****Exclusion\_After\_Sta\_Jac**

<b>Board: 7</b>	♠ K983	Partner is dealer.
Dealer: North	♥ AKQT82	The opponents are silent.
Vul: Both	♦ Q63	
HCP: 14+2	♣ -	

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<b>Board: 8</b>	♠ AQT98	Partner is dealer.
Dealer: North	♥ -	East (RHO) bids 3♥ if possible.
Vul: E-W	♦ Q42	
HCP: 16+2	♣ AKJ42	

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<b>Board: 9</b>	♠ J4	Partner is dealer.
Dealer: North	♥ K9654	The opponents are silent.
Vul: Both	♦ -	
HCP: 14+3	♣ AKQJ42	

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<b>Board: 10</b>	♠ AKT94	Partner is dealer.
Dealer: North	♥ K85	East (RHO) bids 3♦ if possible.
Vul: None	♦ -	
HCP: 14+2	♣ AT943	

## Both hands (Answers Page)

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ6	♠ K983		1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 73	♥ AKQT82	Pass	4♥	Pass	5♣ <sup>2</sup>
North HCP: 15	♦ AJ95	♦ Q63	Pass	5♠ <sup>3</sup>	Pass	6♥
South HCP: 14+2	♣ K52	♣ -	All Pass			
Contract: 6♥ South						
			1. Texas			
			2. Exclusion, for !H			
			3. 2 out of 4			

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K63	♠ AQT98		1NT	3♥	3♠
Vul: E-W	♥ AKT	♥ -	Pass	4♠	Pass	5♥ <sup>1</sup>
North HCP: 16+1	♦ A9865	♦ Q42	Pass	6♣ <sup>2</sup>	Pass	6♠
South HCP: 16+2	♣ Q9	♣ AKJ42	All Pass			
Contract: 6♠ South						
			1. Exclusion, for !S			
			2. 2 out of 4			

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A3	♠ J4		1NT	Pass	2♦
Vul: Both	♥ AT72	♥ K9654	Pass	2♠ <sup>1</sup>	Pass	5♦ <sup>2</sup>
North HCP: 15+1	♦ AQJ75	♦ -	Pass	5NT <sup>3</sup>	Pass	6♣
South HCP: 14+3	♣ 73	♣ AKQJ42	Pass	6♥ <sup>4</sup>	All Pass	
Contract: 6♥ North						
			1. Extended acceptance after NT			
			2. Exclusion, for !H			
			3. 2 out of 4			
			4. no !H queen			

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q762	♠ AKT94		1NT	3♦	3♠
Vul: None	♥ AQ96	♥ K85	Pass	4♠	Pass	5♦ <sup>1</sup>
North HCP: 16	♦ QT	♦ -	Pass	5♠ <sup>2</sup>	Pass	6♠
South HCP: 14+2	♣ KQJ	♣ AT943	All Pass			
Contract: 6♠ South						
			1. Exclusion, for !S			
			2. 1 out of 4			

## North hands

## Exclusion\_After\_Sta\_Jac

**Board: 11**      ♠ KQ6      You are dealer.

Dealer: North      ♥ QJ93      West (RHO) Doubles 2♥ if possible.

Vul: E-W      ♦ AK85

HCP: 15      ♣ 84

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**Board: 12**      ♠ AQJ742      Partner is dealer.

Dealer: South      ♥ AKQ2      The opponents are silent.

Vul: E-W      ♦ T43

HCP: 16+2      ♣ -

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**Board: 13**      ♠ K32      You are dealer.

Dealer: North      ♥ QJ53      The opponents are silent.

Vul: E-W      ♦ AKQ

HCP: 15      ♣ T72

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ6	♠ AJT54		1NT	Pass	2♥
Vul: E-W	♥ QJ93	♥ -	X	2♦	Pass	5♦ <sup>1</sup>
North HCP: 15	♦ AK85	♦ Q3	Pass	6♣ <sup>2</sup>	Pass	6♦
South HCP: 17+3	♣ 84	♣ AKQJ62	Pass	6NT <sup>3</sup>	Pass	7♠
Contract: 7♠ South			All Pass			

- 1. Exclusion, for !S
- 2. 2 out of 4
- 3. !S queen no !H king

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQJ742	♠ KT				1NT
Vul: E-W	♥ AKQ2	♥ JT93	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 16+2	♦ T43	♦ A72	Pass	5♣ <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 15	♣ -	♣ AK98	Pass	7♠	All Pass	
Contract: 7♠ North			1. Texas			

- 2. Exclusion, for !S
- 3. 2 out of 4

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K32	♠ AJT865		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ QJ53	♥ AT72	Pass	4♠	Pass	5♦ <sup>2</sup>
North HCP: 15	♦ AKQ	♦ -	Pass	5♣ <sup>3</sup>	Pass	6♠
South HCP: 14+2	♣ T72	♣ AJ5	All Pass			
Contract: 6♠ South			1. Texas			

- 2. Exclusion, for !S
- 3. 1 out of 4

**South hands****Exclusion\_After\_Sta\_Jac**

**Board: 11**      ♠ AJT54      Partner is dealer.

Dealer: North      ♥ -      West (LHO) Doubles 2♥ if possible.

Vul: E-W      ♦ Q3

HCP: 17+3      ♣ AKQJ62

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**Board: 12**      ♠ KT      You are dealer.

Dealer: South      ♥ JT93      The opponents are silent.

Vul: E-W      ♦ A72

HCP: 15      ♣ AK98

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**Board: 13**      ♠ AJT865      Partner is dealer.

Dealer: North      ♥ AT72      The opponents are silent.

Vul: E-W      ♦ -

HCP: 14+2      ♣ AJ5

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ6	♠ AJT54		1NT	Pass	2♥
Vul: E-W	♥ QJ93	♥ -	X	2♦	Pass	5♦ <sup>1</sup>
North HCP: 15	♦ AK85	♦ Q3	Pass	6♣ <sup>2</sup>	Pass	6♦
South HCP: 17+3	♣ 84	♣ AKQJ62	Pass	6NT <sup>3</sup>	Pass	7♠
Contract: 7♠ South			All Pass			

- 1. Exclusion, for !S
- 2. 2 out of 4
- 3. !S queen no !H king

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQJ742	♠ KT				1NT
Vul: E-W	♥ AKQ2	♥ JT93	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 16+2	♦ T43	♦ A72	Pass	5♣ <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 15	♣ -	♣ AK98	Pass	7♠	All Pass	
Contract: 7♠ North			1. Texas			

- 2. Exclusion, for !S
- 3. 2 out of 4

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K32	♠ AJT865		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ QJ53	♥ AT72	Pass	4♠	Pass	5♦ <sup>2</sup>
North HCP: 15	♦ AKQ	♦ -	Pass	5♣ <sup>3</sup>	Pass	6♠
South HCP: 14+2	♣ T72	♣ AJ5	All Pass			
Contract: 6♠ South			1. Texas			

- 2. Exclusion, for !S
- 3. 1 out of 4

## North hands

## Exclusion\_After\_Sta\_Jac

<b>Board: 14</b>	♠ AKT8	Partner is dealer.
Dealer: South	♥ AK52	The opponents are silent.
Vul: Both	♦ -	
HCP: 16+1	♣ QT652	

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<b>Board: 15</b>	♠ KQT87	Partner is dealer.
Dealer: South	♥ A75	West (RHO) bids 3♣ if possible.
Vul: None	♦ KQ973	
HCP: 14+2	♣ -	

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<b>Board: 16</b>	♠ A6	You are dealer.
Dealer: North	♥ Q872	The opponents are silent.
Vul: E-W	♦ AT65	
HCP: 17	♣ AK8	

## Both hands (Answers Page)

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT8	♠ Q4				1♦
Vul: Both	♥ AK52	♥ 9876	Pass	2♣	Pass	2♥
North HCP: 16+1	♦ -	♦ AKQJ8	Pass	5♦ <sup>1</sup>	Pass	5♥ <sup>2</sup>
South HCP: 15+1	♣ QT652	♣ K4	Pass	5♠	Pass	6♥ <sup>3</sup>
Contract: 6♥ South			All Pass			

1. Exclusion, for !H

2. 0 out of 4

3. no !H queen

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQT87	♠ A53				1NT
Vul: None	♥ A75	♥ QJ8	3♣	3♠	Pass	4♠
North HCP: 14+2	♦ KQ973	♦ AT42	Pass	5♣ <sup>1</sup>	Pass	5♠ <sup>2</sup>
South HCP: 15	♣ -	♣ A53	Pass	6♠	All Pass	
Contract: 6♠ North			1. Exclusion, for !S			
			2. 2 out of 4			

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A6	♠ KT		1NT	Pass	2♦
Vul: E-W	♥ Q872	♥ AKJT6	Pass	2♠ <sup>1</sup>	Pass	5♣ <sup>2</sup>
North HCP: 17	♦ AT65	♦ KQJ932	Pass	5♠ <sup>3</sup>	Pass	5NT
South HCP: 17+3	♣ AK8	♣ -	Pass	6♣ <sup>4</sup>	Pass	7♥
Contract: 7♥ South			All Pass			

1. Extended acceptance after NT

2. Exclusion, for !H

3. 2 out of 4

4. !H queen and !C king

**South hands****Exclusion\_After\_Sta\_Jac**

**Board: 14**      ♠ Q4      You are dealer.

Dealer: South      ♥ 9876      The opponents are silent.

Vul: Both      ♦ AKQJ8

HCP: 15+1      ♣ K4

---

**Board: 15**      ♠ A53      You are dealer.

Dealer: South      ♥ QJ8      West (LHO) bids 3♣ if possible.

Vul: None      ♦ AT42

HCP: 15      ♣ A53

---

**Board: 16**      ♠ KT      Partner is dealer.

Dealer: North      ♥ AKJT6      The opponents are silent.

Vul: E-W      ♦ KQJ932

HCP: 17+3      ♣ -

## Both hands (Answers Page)

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT8	♠ Q4				1♦
Vul: Both	♥ AK52	♥ 9876	Pass	2♣	Pass	2♥
North HCP: 16+1	♦ -	♦ AKQJ8	Pass	5♦ <sup>1</sup>	Pass	5♥ <sup>2</sup>
South HCP: 15+1	♣ QT652	♣ K4	Pass	5♠	Pass	6♥ <sup>3</sup>
Contract: 6♥ South			All Pass			

1. Exclusion, for !H

2. 0 out of 4

3. no !H queen

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQT87	♠ A53				1NT
Vul: None	♥ A75	♥ QJ8	3♣	3♠	Pass	4♠
North HCP: 14+2	♦ KQ973	♦ AT42	Pass	5♣ <sup>1</sup>	Pass	5♠ <sup>2</sup>
South HCP: 15	♣ -	♣ A53	Pass	6♠	All Pass	
Contract: 6♠ North			1. Exclusion, for !S			
			2. 2 out of 4			

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A6	♠ KT		1NT	Pass	2♦
Vul: E-W	♥ Q872	♥ AKJT6	Pass	2♠ <sup>1</sup>	Pass	5♣ <sup>2</sup>
North HCP: 17	♦ AT65	♦ KQJ932	Pass	5♠ <sup>3</sup>	Pass	5NT
South HCP: 17+3	♣ AK8	♣ -	Pass	6♣ <sup>4</sup>	Pass	7♥
Contract: 7♥ South			All Pass			

1. Extended acceptance after NT

2. Exclusion, for !H

3. 2 out of 4

4. !H queen and !C king

## North hands

## Exclusion\_After\_Sta\_Jac

**Board: 17**      ♠ AKT      You are dealer.

Dealer: North      ♥ A84      West (RHO) Doubles 2♥ if possible.

Vul: Both      ♦ KJ654

HCP: 16+1      ♣ J7

---

**Board: 18**      ♠ -      Partner is dealer.

Dealer: South      ♥ A6543      The opponents are silent.

Vul: None      ♦ AKT832

HCP: 14+3      ♣ K2

---

**Board: 19**      ♠ Q64      You are dealer.

Dealer: North      ♥ KJ32      The opponents are silent.

Vul: E-W      ♦ J3

HCP: 16      ♣ AKQT

## Both hands (Answers Page)

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT	♠ Q8743		1NT	Pass	2♥
Vul: Both	♥ A84	♥ -	X	2♠	Pass	5♥ <sup>1</sup>
North HCP: 16+1	♦ KJ654	♦ AQ2	Pass	6♣ <sup>2</sup>	Pass	6♠
South HCP: 14+2	♣ J7	♣ AQT86	All Pass			
Contract: 6♠ South			1. Exclusion, for !S			
			2. 2 out of 4			

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ K2				1NT
Vul: None	♥ A6543	♥ KQ98	Pass	2♦	Pass	2♠ <sup>1</sup>
North HCP: 14+3	♦ AKT832	♦ QJ64	Pass	5♣ <sup>2</sup>	Pass	6♦ <sup>3</sup>
South HCP: 15	♣ K2	♣ AT3	Pass	6♠	Pass	7♠ <sup>4</sup>
Contract: 7♠ South			All Pass			
			1. Extended acceptance after NT			
			2. Exclusion, for !H			
			3. 2 out of 4			
			4. !H queen and !S king			

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q64	♠ AKJ832		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ KJ32	♥ QT98	Pass	4♠	Pass	5♣ <sup>2</sup>
North HCP: 16	♦ J3	♦ KQT	Pass	5♦ <sup>3</sup>	Pass	5♠
South HCP: 15+2	♣ AKQT	♣ -	All Pass			
Contract: 5♠ South			1. Texas			
			2. Exclusion, for !S			
			3. 0 out of 4			

**South hands****Exclusion\_After\_Sta\_Jac**

**Board: 17**      ♠ Q8743      Partner is dealer.

Dealer: North      ♥ -      West (LHO) Doubles 2♥ if possible.

Vul: Both      ♦ AQ2

HCP: 14+2      ♣ AQT86

---

**Board: 18**      ♠ K2      You are dealer.

Dealer: South      ♥ KQ98      The opponents are silent.

Vul: None      ♦ QJ64

HCP: 15      ♣ AT3

---

**Board: 19**      ♠ AKJ832      Partner is dealer.

Dealer: North      ♥ QT98      The opponents are silent.

Vul: E-W      ♦ KQT

HCP: 15+2      ♣ -

## Both hands (Answers Page)

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT	♠ Q8743		1NT	Pass	2♥
Vul: Both	♥ A84	♥ -	X	2♦	Pass	5♥ <sup>1</sup>
North HCP: 16+1	♦ KJ654	♦ AQ2	Pass	6♣ <sup>2</sup>	Pass	6♦
South HCP: 14+2	♣ J7	♣ AQT86	All Pass			
Contract: 6♦ South			1. Exclusion, for !S			
			2. 2 out of 4			

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ K2				1NT
Vul: None	♥ A6543	♥ KQ98	Pass	2♦	Pass	2♦ <sup>1</sup>
North HCP: 14+3	♦ AKT832	♦ QJ64	Pass	5♣ <sup>2</sup>	Pass	6♦ <sup>3</sup>
South HCP: 15	♣ K2	♣ AT3	Pass	6♦	Pass	7♦ <sup>4</sup>
Contract: 7♦ South			All Pass			
			1. Extended acceptance after NT			
			2. Exclusion, for !H			
			3. 2 out of 4			
			4. !H queen and !S king			

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q64	♠ AKJ832		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ KJ32	♥ QT98	Pass	4♦	Pass	5♣ <sup>2</sup>
North HCP: 16	♦ J3	♦ KQT	Pass	5♦ <sup>3</sup>	Pass	5♦
South HCP: 15+2	♣ AKQT	♣ -	All Pass			
Contract: 5♦ South			1. Texas			
			2. Exclusion, for !S			
			3. 0 out of 4			

## North hands

## Exclusion\_After\_Sta\_Jac

<b>Board: 20</b>	♠ AKQT94	Partner is dealer.
Dealer: South	♥ K743	The opponents are silent.
Vul: N-S	♦ QT6	
HCP: 14+2	♣ -	

---

<b>Board: 21</b>	♠ J86	Partner is dealer.
Dealer: South	♥ AKQJ8	The opponents are silent.
Vul: N-S	♦ -	
HCP: 16+2	♣ KQ532	

---

<b>Board: 22</b>	♠ K6	You are dealer.
Dealer: North	♥ KJ3	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ AK987	
HCP: 15+1	♣ J82	

## Both hands (Answers Page)

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKQT94	♠ 76				1NT
Vul: N-S	♥ K743	♥ AQ86	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 14+2	♦ QT6	♦ AK8	Pass	5♣ <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 15	♣ -	♣ Q943	Pass	6♠	All Pass	
Contract: 6♠ North						
			1. Texas			
			2. Exclusion, for !S			
			3. 2 out of 4			

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J86	♠ AK				1NT
Vul: N-S	♥ AKQJ8	♥ T962	Pass	2♦	Pass	2♠ <sup>1</sup>
North HCP: 16+2	♦ -	♦ AJ54	Pass	5♦ <sup>2</sup>	Pass	5NT <sup>3</sup>
South HCP: 17	♣ KQ532	♣ AJ9	Pass	7♥	All Pass	
Contract: 7♥ North						
			1. Extended acceptance after NT			
			2. Exclusion, for !H			
			3. 2 out of 4			

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K6	♠ A83		1NT	2♠ <sup>1</sup>	3♥
Vul: N-S	♥ KJ3	♥ Q8765	Pass	4♥	Pass	5♦ <sup>2</sup>
North HCP: 15+1	♦ AK987	♦ -	Pass	5♠ <sup>3</sup>	Pass	6♥
South HCP: 15+2	♣ J82	♣ AKQ93	All Pass			
Contract: 6♥ South						
			1. Cappelletti, 5M-4m			
			2. Exclusion, for !H			
			3. 1 out of 4			

**South hands****Exclusion\_After\_Sta\_Jac**

**Board: 20**      ♠ 76      You are dealer.

Dealer: South      ♥ AQ86      The opponents are silent.

Vul: N-S      ♦ AK8

HCP: 15      ♣ Q943

---

**Board: 21**      ♠ AK      You are dealer.

Dealer: South      ♥ T962      The opponents are silent.

Vul: N-S      ♦ AJ54

HCP: 17      ♣ AJ9

---

**Board: 22**      ♠ A83      Partner is dealer.

Dealer: North      ♥ Q8765      East (RHO) bids 2♠ if possible.

Vul: N-S      ♦ -

HCP: 15+2      ♣ AKQ93

## Both hands (Answers Page)

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKQT94	♠ 76				1NT
Vul: N-S	♥ K743	♥ AQ86	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 14+2	♦ QT6	♦ AK8	Pass	5♣ <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 15	♣ -	♣ Q943	Pass	6♠	All Pass	
Contract: 6♠ North						
			1. Texas			
			2. Exclusion, for !S			
			3. 2 out of 4			

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J86	♠ AK				1NT
Vul: N-S	♥ AKQJ8	♥ T962	Pass	2♦	Pass	2♠ <sup>1</sup>
North HCP: 16+2	♦ -	♦ AJ54	Pass	5♦ <sup>2</sup>	Pass	5NT <sup>3</sup>
South HCP: 17	♣ KQ532	♣ AJ9	Pass	7♥	All Pass	
Contract: 7♥ North						
			1. Extended acceptance after NT			
			2. Exclusion, for !H			
			3. 2 out of 4			

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K6	♠ A83		1NT	2♠ <sup>1</sup>	3♥
Vul: N-S	♥ KJ3	♥ Q8765	Pass	4♥	Pass	5♦ <sup>2</sup>
North HCP: 15+1	♦ AK987	♦ -	Pass	5♠ <sup>3</sup>	Pass	6♥
South HCP: 15+2	♣ J82	♣ AKQ93	All Pass			
Contract: 6♥ South						
			1. Cappelletti, 5M-4m			
			2. Exclusion, for !H			
			3. 1 out of 4			

## North hands

## Exclusion\_After\_Sta\_Jac

<b>Board: 23</b>	♠ AT8653	Partner is dealer.
Dealer: South	♥ AKJ53	The opponents are silent.
Vul: N-S	♦ -	
HCP: 14+3	♣ Q2	

---

<b>Board: 24</b>	♠ AKJ64	Partner is dealer.
Dealer: South	♥ -	East (LHO) Doubles 2♥ if possible.
Vul: Both	♦ 432	
HCP: 14+2	♣ AQ962	

---

<b>Board: 25</b>	♠ Q63	You are dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: None	♦ AJ92	
HCP: 15	♣ AK53	

---

<b>Board: 26</b>	♠ AQJT75	Partner is dealer.
Dealer: South	♥ AJT9	East (LHO) Doubles 5♦ if possible.
Vul: N-S	♦ -	
HCP: 17+2	♣ KQ6	

## Both hands (Answers Page)

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT8653	♠ KQJ74				1NT
Vul: N-S	♥ AKJ53	♥ QT2	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 14+3	♦ -	♦ AK9	Pass	5♦ <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 15+1	♣ Q2	♣ 93	Pass	6♥	All Pass	
Contract: 6♥ North						
			1. Texas			
			2. Exclusion, for !S			
			3. 1 out of 4			

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKJ64	♠ 875				1NT
Vul: Both	♥ -	♥ AJT8	Pass	2♥	X	2♠
North HCP: 14+2	♦ 432	♦ AKT6	Pass	5♥ <sup>1</sup>	Pass	5NT <sup>2</sup>
South HCP: 15	♣ AQ962	♣ K7	Pass	6♠	All Pass	
Contract: 6♠ North						
			1. Exclusion, for !S			
			2. 1 out of 4			

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q63	♠ AJ942		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ J6	♥ AKQ742	Pass	4♥	Pass	5♦ <sup>2</sup>
North HCP: 15	♦ AJ92	♦ -	Pass	5♠ <sup>3</sup>	Pass	6♥
South HCP: 14+3	♣ AK53	♣ 84	All Pass			
Contract: 6♥ South						
			1. Texas			
			2. Exclusion, for !H			
			3. 1 out of 4			

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQJT75	♠ K832				1NT
Vul: N-S	♥ AJT9	♥ KQ74	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 17+2	♦ -	♦ K6	Pass	5♦ <sup>2</sup>	X	5♥ <sup>3</sup>
South HCP: 15	♣ KQ6	♣ A53	Pass	7♠	All Pass	
Contract: 7♠ North						
			1. Texas			
			2. Exclusion, for !S			
			3. 2 out of 4			

**South hands****Exclusion\_After\_Sta\_Jac**

**Board: 23**      ♠ KQJ74      You are dealer.

Dealer: South      ♥ QT2      The opponents are silent.

Vul: N-S      ♦ AK9

HCP: 15+1      ♣ 93

---

**Board: 24**      ♠ 875      You are dealer.

Dealer: South      ♥ AJT8      East (RHO) Doubles 2♥ if possible.

Vul: Both      ♦ AKT6

HCP: 15      ♣ K7

---

**Board: 25**      ♠ AJ942      Partner is dealer.

Dealer: North      ♥ AKQ742      The opponents are silent.

Vul: None      ♦ -

HCP: 14+3      ♣ 84

---

**Board: 26**      ♠ K832      You are dealer.

Dealer: South      ♥ KQ74      East (RHO) Doubles 5♦ if possible.

Vul: N-S      ♦ K6

HCP: 15      ♣ A53

## Both hands (Answers Page)

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT8653	♠ KQJ74				1NT
Vul: N-S	♥ AKJ53	♥ QT2	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 14+3	♦ -	♦ AK9	Pass	5♦ <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 15+1	♣ Q2	♣ 93	Pass	6♥	All Pass	
Contract: 6♥ North			1. Texas			
			2. Exclusion, for !S			
			3. 1 out of 4			

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKJ64	♠ 875				1NT
Vul: Both	♥ -	♥ AJT8	Pass	2♥	X	2♠
North HCP: 14+2	♦ 432	♦ AKT6	Pass	5♥ <sup>1</sup>	Pass	5NT <sup>2</sup>
South HCP: 15	♣ AQ962	♣ K7	Pass	6♠	All Pass	
Contract: 6♠ North			1. Exclusion, for !S			
			2. 1 out of 4			

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q63	♠ AJ942		1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ J6	♥ AKQ742	Pass	4♥	Pass	5♦ <sup>2</sup>
North HCP: 15	♦ AJ92	♦ -	Pass	5♠ <sup>3</sup>	Pass	6♥
South HCP: 14+3	♣ AK53	♣ 84	All Pass			
Contract: 6♥ South			1. Texas			
			2. Exclusion, for !H			
			3. 1 out of 4			

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQJT75	♠ K832				1NT
Vul: N-S	♥ AJT9	♥ KQ74	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 17+2	♦ -	♦ K6	Pass	5♦ <sup>2</sup>	X	5♥ <sup>3</sup>
South HCP: 15	♣ KQ6	♣ A53	Pass	7♠	All Pass	
Contract: 7♠ North			1. Texas			
			2. Exclusion, for !S			
			3. 2 out of 4			

## North hands

## Exclusion\_After\_Sta\_Jac

**Board: 27**      ♠ A83      Partner is dealer.

Dealer: South      ♥ KJT43      West (RHO) bids 3♦ if possible.

Vul: E-W      ♦ -

HCP: 15+2      ♣ AQJ52

---

**Board: 28**      ♠ K987      Partner is dealer.

Dealer: South      ♥ AQJ865      The opponents are silent.

Vul: Both      ♦ -

HCP: 15+2      ♣ KQ8

---

**Board: 29**      ♠ 62      You are dealer.

Dealer: North      ♥ 9864      The opponents are silent.

Vul: E-W      ♦ AKJ

HCP: 15      ♣ AK87

---

**Board: 30**      ♠ AQJT      Partner is dealer.

Dealer: South      ♥ AQ9865      The opponents are silent.

Vul: None      ♦ -

HCP: 15+2      ♣ QT7

## Both hands (Answers Page)

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A83	♠ JT65				1NT
Vul: E-W	♥ KJT43	♥ AQ2	3♦	3♥	Pass	4♥
North HCP: 15+2	♦ -	♦ KQ	Pass	5♦ <sup>1</sup>	Pass	5♠ <sup>2</sup>
South HCP: 15	♣ AQJ52	♣ KT64	Pass	6♥	All Pass	
Contract: 6♥ North			1. Exclusion, for !H			
			2. 1 out of 4			

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K987	♠ AJ432				1NT
Vul: Both	♥ AQJ865	♥ 94	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15+2	♦ -	♦ KQ9	Pass	5♦ <sup>2</sup>	Pass	5NT <sup>3</sup>
South HCP: 15+1	♣ KQ8	♣ AJ3	Pass	6♥	All Pass	
Contract: 6♥ North			1. Texas			
			2. Exclusion, for !H			
			3. 2 out of 4			

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 62	♠ KQJ985		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ 9864	♥ AQT5	Pass	4♠	Pass	5♣ <sup>2</sup>
North HCP: 15	♦ AKJ	♦ Q62	Pass	5♥ <sup>3</sup>	Pass	6♠
South HCP: 14+2	♣ AK87	♣ -	All Pass			
Contract: 6♠ South			1. Texas			
			2. Exclusion, for !S			
			3. 1 out of 4			

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQJT	♠ K632				1NT
Vul: None	♥ AQ9865	♥ 74	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15+2	♦ -	♦ AQ86	Pass	5♦ <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 16	♣ QT7	♣ AK5	Pass	6♥	All Pass	
Contract: 6♥ North			1. Texas			
			2. Exclusion, for !H			
			3. 1 out of 4			

**South hands****Exclusion\_After\_Sta\_Jac**

**Board: 27**      ♠ JT65      You are dealer.

Dealer: South      ♥ AQ2      West (LHO) bids 3♦ if possible.

Vul: E-W      ♦ KQ

HCP: 15      ♣ KT64

---

**Board: 28**      ♠ AJ432      You are dealer.

Dealer: South      ♥ 94      The opponents are silent.

Vul: Both      ♦ KQ9

HCP: 15+1      ♣ AJ3

---

**Board: 29**      ♠ KQJ985      Partner is dealer.

Dealer: North      ♥ AQT5      The opponents are silent.

Vul: E-W      ♦ Q62

HCP: 14+2      ♣ -

---

**Board: 30**      ♠ K632      You are dealer.

Dealer: South      ♥ 74      The opponents are silent.

Vul: None      ♦ AQ86

HCP: 16      ♣ AK5

## Both hands (Answers Page)

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A83	♠ JT65				1NT
Vul: E-W	♥ KJT43	♥ AQ2	3♦	3♥	Pass	4♥
North HCP: 15+2	♦ -	♦ KQ	Pass	5♦ <sup>1</sup>	Pass	5♠ <sup>2</sup>
South HCP: 15	♣ AQJ52	♣ KT64	Pass	6♥	All Pass	
Contract: 6♥ North			1. Exclusion, for !H			
			2. 1 out of 4			

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K987	♠ AJ432				1NT
Vul: Both	♥ AQJ865	♥ 94	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15+2	♦ -	♦ KQ9	Pass	5♦ <sup>2</sup>	Pass	5NT <sup>3</sup>
South HCP: 15+1	♣ KQ8	♣ AJ3	Pass	6♥	All Pass	
Contract: 6♥ North			1. Texas			
			2. Exclusion, for !H			
			3. 2 out of 4			

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 62	♠ KQJ985		1NT	Pass	4♥ <sup>1</sup>
Vul: E-W	♥ 9864	♥ AQT5	Pass	4♠	Pass	5♣ <sup>2</sup>
North HCP: 15	♦ AKJ	♦ Q62	Pass	5♥ <sup>3</sup>	Pass	6♠
South HCP: 14+2	♣ AK87	♣ -	All Pass			
Contract: 6♠ South			1. Texas			
			2. Exclusion, for !S			
			3. 1 out of 4			

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQJT	♠ K632				1NT
Vul: None	♥ AQ9865	♥ 74	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15+2	♦ -	♦ AQ86	Pass	5♦ <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 16	♣ QT7	♣ AK5	Pass	6♥	All Pass	
Contract: 6♥ North			1. Texas			
			2. Exclusion, for !H			
			3. 1 out of 4			

## North hands

## Exclusion\_After\_Sta\_Jac

**Board: 31**      ♠ 32      You are dealer.

Dealer: North      ♥ AT952      The opponents are silent.

Vul: Both      ♦ AQT

HCP: 16+1      ♣ AQ2

---

**Board: 32**      ♠ -      Partner is dealer.

Dealer: South      ♥ AQJ96      East (LHO) Doubles 2♦ if possible.

Vul: None      ♦ Q94

HCP: 14+2      ♣ KQ932

---

**Board: 33**      ♠ QT3      You are dealer.

Dealer: North      ♥ J532      The opponents are silent.

Vul: None      ♦ Q7

HCP: 15      ♣ AKQJ

---

**Board: 34**      ♠ AKQ852      Partner is dealer.

Dealer: South      ♥ A765      The opponents are silent.

Vul: None      ♦ -

HCP: 17+2      ♣ KJ7

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 32	♠ AKQJT854		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AT952	♥ KQ76	Pass	4♦	Pass	5♣ <sup>2</sup>
North HCP: 16+1	♦ AQT	♦ K	Pass	5♠ <sup>3</sup>	Pass	7♠
South HCP: 18+4	♣ AQ2	♣ -	All Pass			
Contract: 7♠ South						
			1. Texas			
			2. Exclusion, for !S			
			3. 2 out of 4			

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AKQT9				1NT
Vul: None	♥ AJQ96	♥ KT8	Pass	2♦	X	2♥
North HCP: 14+2	♦ Q94	♦ 53	Pass	5♠ <sup>1</sup>	Pass	6♦ <sup>2</sup>
South HCP: 16+1	♣ KQ932	♣ A54	Pass	6♥	All Pass	
Contract: 6♥ North						
			1. Exclusion, for !H			
			2. 2 out of 4			

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT3	♠ AK87642		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ J532	♥ KQT97	Pass	4♦	Pass	5♣ <sup>2</sup>
North HCP: 15	♦ Q7	♦ K	Pass	5♦ <sup>3</sup>	Pass	5♠
South HCP: 15+4	♣ AKQJ	♣ -	All Pass			
Contract: 5♠ South						
			1. Texas			
			2. Exclusion, for !S			
			3. 0 out of 4			

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKQ852	♠ J6				1NT
Vul: None	♥ A765	♥ KQJ8	Pass	4♥ <sup>1</sup>	Pass	4♦
North HCP: 17+2	♦ -	♦ AK865	Pass	5♦ <sup>2</sup>	Pass	5♥ <sup>3</sup>
South HCP: 16+1	♣ KJ7	♣ Q5	Pass	6♠	All Pass	
Contract: 6♠ North						
			1. Texas			
			2. Exclusion, for !S			
			3. 0 out of 4			

## South hands

## Exclusion\_After\_Sta\_Jac

**Board: 31**      ♠ AKQJT854 Partner is dealer.

Dealer: North      ♥ KQ76      The opponents are silent.

Vul: Both      ♦ K

HCP: 18+4      ♣ -

---

**Board: 32**      ♠ AKQT9      You are dealer.

Dealer: South      ♥ KT8      East (RHO) Doubles 2♦ if possible.

Vul: None      ♦ 53

HCP: 16+1      ♣ A54

---

**Board: 33**      ♠ AK87642      Partner is dealer.

Dealer: North      ♥ KQT97      The opponents are silent.

Vul: None      ♦ K

HCP: 15+4      ♣ -

---

**Board: 34**      ♠ J6      You are dealer.

Dealer: South      ♥ KQJ8      The opponents are silent.

Vul: None      ♦ AK865

HCP: 16+1      ♣ Q5

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 32	♠ AKQJT854		1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AT952	♥ KQ76	Pass	4♦	Pass	5♣ <sup>2</sup>
North HCP: 16+1	♦ AQT	♦ K	Pass	5♠ <sup>3</sup>	Pass	7♠
South HCP: 18+4	♣ AQ2	♣ -	All Pass			
Contract: 7♠ South						
			1. Texas			
			2. Exclusion, for !S			
			3. 2 out of 4			

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AKQT9				1NT
Vul: None	♥ AJQ96	♥ KT8	Pass	2♦	X	2♥
North HCP: 14+2	♦ Q94	♦ 53	Pass	5♠ <sup>1</sup>	Pass	6♦ <sup>2</sup>
South HCP: 16+1	♣ KQ932	♣ A54	Pass	6♥	All Pass	
Contract: 6♥ North						
			1. Exclusion, for !H			
			2. 2 out of 4			

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT3	♠ AK87642		1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ J532	♥ KQT97	Pass	4♦	Pass	5♣ <sup>2</sup>
North HCP: 15	♦ Q7	♦ K	Pass	5♦ <sup>3</sup>	Pass	5♠
South HCP: 15+4	♣ AKQJ	♣ -	All Pass			
Contract: 5♠ South						
			1. Texas			
			2. Exclusion, for !S			
			3. 0 out of 4			

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKQ852	♠ J6				1NT
Vul: None	♥ A765	♥ KQJ8	Pass	4♥ <sup>1</sup>	Pass	4♦
North HCP: 17+2	♦ -	♦ AK865	Pass	5♦ <sup>2</sup>	Pass	5♥ <sup>3</sup>
South HCP: 16+1	♣ KJ7	♣ Q5	Pass	6♠	All Pass	
Contract: 6♠ North						
			1. Texas			
			2. Exclusion, for !S			
			3. 0 out of 4			

## North hands

## Exclusion\_After\_Sta\_Jac

<b>Board: 35</b>	♠ A43	You are dealer.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: Both	♦ Q9654	
HCP: 16+1	♣ A6	

---

<b>Board: 36</b>	♠ T9862	Partner is dealer.
Dealer: South	♥ AQJ632	The opponents are silent.
Vul: Both	♦ AK	
HCP: 14+3	♣ -	

---

<b>Board: 37</b>	♠ KT72	You are dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 17	♣ QJ73	

## Both hands (Answers Page)

**Board: 35**

Dealer: North  
Vul: Both  
North HCP: 16+1  
South HCP: 14+3  
Contract: 6♥ South

**North:**

♠ A43  
♥ KQJ  
♦ Q9654  
♣ A6

**South:**

♠ KQ862  
♥ AT9765  
♦ -  
♣ KQ

**W N E S**

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 5♦<sup>2</sup>

Pass 6♣<sup>3</sup> Pass 6♥

All Pass

1. Texas

2. Exclusion, for !H

3. 3 out of 4

---

**Board: 36**

Dealer: South  
Vul: Both  
North HCP: 14+3  
South HCP: 15  
Contract: 6♥ North

**North:**

♠ T9862  
♥ AQJ632  
♦ AK  
♣ -

**South:**

♠ AQ74  
♥ K97  
♦ T92  
♣ AQ6

**W N E S**

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 5♣<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 6♥ All Pass

1. Texas

2. Exclusion, for !H

3. 2 out of 4

---

**Board: 37**

Dealer: North  
Vul: N-S  
North HCP: 17  
South HCP: 14+2  
Contract: 6♥ South

**North:**

♠ KT72  
♥ K3  
♦ AKJ  
♣ QJ73

**South:**

♠ A653  
♥ AQ8764  
♦ -  
♣ A62

**W N E S**

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 5♦<sup>2</sup>

Pass 5♠<sup>3</sup> Pass 6♥

All Pass

1. Texas

2. Exclusion, for !H

3. 1 out of 4

**South hands****Exclusion\_After\_Sta\_Jac**

<b>Board: 35</b>	♠ KQ862	Partner is dealer.
Dealer: North	♥ AT9765	The opponents are silent.
Vul: Both	♦ -	
HCP: 14+3	♣ KQ	

---

<b>Board: 36</b>	♠ AQ74	You are dealer.
Dealer: South	♥ K97	The opponents are silent.
Vul: Both	♦ T92	
HCP: 15	♣ AQ6	

---

<b>Board: 37</b>	♠ A653	Partner is dealer.
Dealer: North	♥ AQ8764	The opponents are silent.
Vul: N-S	♦ -	
HCP: 14+2	♣ A62	

## Both hands (Answers Page)

**Board: 35**

Dealer: North  
Vul: Both  
North HCP: 16+1  
South HCP: 14+3  
Contract: 6♥ South

**North:**

♠ A43  
♥ KQJ  
♦ Q9654  
♣ A6

**South:**

♠ KQ862  
♥ AT9765  
♦ -  
♣ KQ

**W N E S**

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 5♦<sup>2</sup>

Pass 6♣<sup>3</sup> Pass 6♥

All Pass

1. Texas

2. Exclusion, for !H

3. 3 out of 4

---

**Board: 36**

Dealer: South  
Vul: Both  
North HCP: 14+3  
South HCP: 15  
Contract: 6♥ North

**North:**

♠ T9862  
♥ AQJ632  
♦ AK  
♣ -

**South:**

♠ AQ74  
♥ K97  
♦ T92  
♣ AQ6

**W N E S**

1NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 5♣<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 6♥ All Pass

1. Texas

2. Exclusion, for !H

3. 2 out of 4

---

**Board: 37**

Dealer: North  
Vul: N-S  
North HCP: 17  
South HCP: 14+2  
Contract: 6♥ South

**North:**

♠ KT72  
♥ K3  
♦ AKJ  
♣ QJ73

**South:**

♠ A653  
♥ AQ8764  
♦ -  
♣ A62

**W N E S**

1NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 5♦<sup>2</sup>

Pass 5♠<sup>3</sup> Pass 6♥

All Pass

1. Texas

2. Exclusion, for !H

3. 1 out of 4

## North hands

## Exclusion\_After\_Sta\_Jac

<b>Board:</b> 38	♠ AQJ72	Partner is dealer.
Dealer: South	♥ AK8432	The opponents are silent.
Vul: Both	♦ -	
HCP: 17+3	♣ QJ	

---

<b>Board:</b> 39	♠ K943	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ J74	
HCP: 15	♣ AK62	

---

<b>Board:</b> 40	♠ T964	You are dealer.
Dealer: North	♥ A92	East (LHO) bids 3♣ if possible.
Vul: Both	♦ AJ	
HCP: 17	♣ AKJ2	

## Both hands (Answers Page)

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQJ72	♠ K53				1NT
Vul: Both	♥ AK8432	♥ Q76	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 17+3	♦ -	♦ AQ32	Pass	5♦ <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 15	♣ QJ	♣ A75	Pass	6♥	All Pass	
Contract: 6♥ North			1. Texas			
			2. Exclusion, for !H			
			3. 1 out of 4			

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K943	♠ AQT5		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ A2	♥ K97543	Pass	4♥	Pass	5♣ <sup>2</sup>
North HCP: 15	♦ J74	♦ KQ6	Pass	5♥ <sup>3</sup>	Pass	5♠
South HCP: 14+2	♣ AK62	♣ -	Pass	6♥ <sup>4</sup>	All Pass	
Contract: 6♥ North			1. Texas			
			2. Exclusion, for !H			
			3. 1 out of 4			
			4. no !H queen			

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T964	♠ AK72		1NT	3♣	3♥
Vul: Both	♥ A92	♥ QT865	Pass	4♥	Pass	5♣ <sup>1</sup>
North HCP: 17	♦ AJ	♦ KQ54	Pass	5♠ <sup>2</sup>	Pass	6♥
South HCP: 14+1	♣ AKJ2	♣ -	All Pass			
Contract: 6♥ South			1. Exclusion, for !H			
			2. 2 out of 4			

**South hands****Exclusion\_After\_Sta\_Jac****Board: 38**      ♠ K53      You are dealer.

Dealer: South      ♥ Q76      The opponents are silent.

Vul: Both      ♦ AQ32

HCP: 15      ♣ A75

**Board: 39**      ♠ AQT5      Partner is dealer.

Dealer: North      ♥ K97543      The opponents are silent.

Vul: E-W      ♦ KQ6

HCP: 14+2      ♣ -

**Board: 40**      ♠ AK72      Partner is dealer.

Dealer: North      ♥ QT865      East (RHO) bids 3♣ if possible.

Vul: Both      ♦ KQ54

HCP: 14+1      ♣ -

## Both hands (Answers Page)

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQJ72	♠ K53				1NT
Vul: Both	♥ AK8432	♥ Q76	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 17+3	♦ -	♦ AQ32	Pass	5♦ <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 15	♣ QJ	♣ A75	Pass	6♥	All Pass	
Contract: 6♥ North			1. Texas			
			2. Exclusion, for !H			
			3. 1 out of 4			

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K943	♠ AQT5		1NT	Pass	4♦ <sup>1</sup>
Vul: E-W	♥ A2	♥ K97543	Pass	4♥	Pass	5♣ <sup>2</sup>
North HCP: 15	♦ J74	♦ KQ6	Pass	5♥ <sup>3</sup>	Pass	5♠
South HCP: 14+2	♣ AK62	♣ -	Pass	6♥ <sup>4</sup>	All Pass	
Contract: 6♥ North			1. Texas			
			2. Exclusion, for !H			
			3. 1 out of 4			
			4. no !H queen			

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T964	♠ AK72		1NT	3♣	3♥
Vul: Both	♥ A92	♥ QT865	Pass	4♥	Pass	5♣ <sup>1</sup>
North HCP: 17	♦ AJ	♦ KQ54	Pass	5♠ <sup>2</sup>	Pass	6♥
South HCP: 14+1	♣ AKJ2	♣ -	All Pass			
Contract: 6♥ South			1. Exclusion, for !H			
			2. 2 out of 4			

## North hands

## Exclusion\_After\_Sta\_Jac

**Board: 41**      ♠ A865      You are dealer.

Dealer: North      ♥ Q7      The opponents are silent.

Vul: N-S      ♦ A53

HCP: 15      ♣ KQT2

---

**Board: 42**      ♠ QJ84      You are dealer.

Dealer: North      ♥ 72      East (LHO) bids 2NT if possible.

Vul: None      ♦ AQT6

HCP: 16      ♣ AK4

---

**Board: 43**      ♠ KJT9      You are dealer.

Dealer: North      ♥ AQ92      The opponents are silent.

Vul: N-S      ♦ A73

HCP: 16      ♣ Q9

## Both hands (Answers Page)

**Board: 41**

Dealer: North  
Vul: N-S  
North HCP: 15  
South HCP: 16+3  
Contract: 7♥ South

**North:**

♠ A865  
♥ Q7  
♦ A53  
♣ KQT2

**South:**

♠ KQJT2  
♥ AKT864  
♦ K8  
♣ -

**W    N    E    S**

	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	5♣ <sup>2</sup>
Pass	5♠ <sup>3</sup>	Pass	5NT
Pass	6♣ <sup>4</sup>	Pass	7♥
All Pass			

1. Texas
2. Exclusion, for !H
3. 2 out of 4
4. !H queen and !C king

**Board: 42**

Dealer: North  
Vul: None  
North HCP: 16  
South HCP: 14+3  
Contract: 6♥ South

**North:**

♠ QJ84  
♥ 72  
♦ AQT6  
♣ AK4

**South:**

♠ AK96  
♥ AQJT864  
♦ 98  
♣ -

**W    N    E    S**

	1NT	2NT <sup>1</sup>	3♥
Pass	3NT	Pass	5♣ <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♥
All Pass			

1. Unusual 2NT
2. Exclusion, for !H
3. 1 out of 4

**Board: 43**

Dealer: North  
Vul: N-S  
North HCP: 16  
South HCP: 14+2  
Contract: 6♠ South

**North:**

♠ KJT9  
♥ AQ92  
♦ A73  
♣ Q9

**South:**

♠ AQ7632  
♥ JT75  
♦ -  
♣ AK8

**W    N    E    S**

	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	5♦ <sup>2</sup>
Pass	5NT <sup>3</sup>	Pass	6♠
All Pass			

1. Texas
2. Exclusion, for !S
3. 2 out of 4

**South hands****Exclusion\_After\_Sta\_Jac**

<b>Board: 41</b>	♠ KQJT2	Partner is dealer.
Dealer: North	♥ AKT864	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 16+3	♣ -	

---

<b>Board: 42</b>	♠ AK96	Partner is dealer.
Dealer: North	♥ AQJT864	East (RHO) bids 2NT if possible.
Vul: None	♦ 98	
HCP: 14+3	♣ -	

---

<b>Board: 43</b>	♠ AQ7632	Partner is dealer.
Dealer: North	♥ JT75	The opponents are silent.
Vul: N-S	♦ -	
HCP: 14+2	♣ AK8	

## Both hands (Answers Page)

**Board: 41**

Dealer: North  
Vul: N-S  
North HCP: 15  
South HCP: 16+3  
Contract: 7♥ South

**North:**

♠ A865  
♥ Q7  
♦ A53  
♣ KQT2

**South:**

♠ KQJT2  
♥ AKT864  
♦ K8  
♣ -

**W    N    E    S**

1NT	Pass	4♦ <sup>1</sup>	
Pass	4♥	Pass	5♣ <sup>2</sup>
Pass	5♠ <sup>3</sup>	Pass	5NT
Pass	6♣ <sup>4</sup>	Pass	7♥
All Pass			

1. Texas
2. Exclusion, for !H
3. 2 out of 4
4. !H queen and !C king

**Board: 42**

Dealer: North  
Vul: None  
North HCP: 16  
South HCP: 14+3  
Contract: 6♥ South

**North:**

♠ QJ84  
♥ 72  
♦ AQT6  
♣ AK4

**South:**

♠ AK96  
♥ AQJT864  
♦ 98  
♣ -

**W    N    E    S**

1NT	2NT <sup>1</sup>	3♥	
Pass	3NT	Pass	5♣ <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	6♥
All Pass			

1. Unusual 2NT
2. Exclusion, for !H
3. 1 out of 4

**Board: 43**

Dealer: North  
Vul: N-S  
North HCP: 16  
South HCP: 14+2  
Contract: 6♠ South

**North:**

♠ KJT9  
♥ AQ92  
♦ A73  
♣ Q9

**South:**

♠ AQ7632  
♥ JT75  
♦ -  
♣ AK8

**W    N    E    S**

1NT	Pass	4♥ <sup>1</sup>	
Pass	4♠	Pass	5♦ <sup>2</sup>
Pass	5NT <sup>3</sup>	Pass	6♠
All Pass			

1. Texas
2. Exclusion, for !S
3. 2 out of 4

## North hands

## Exclusion\_After\_Sta\_Jac

<b>Board: 44</b>	♠ AKT976	Partner is dealer.
Dealer: South	♥ AK754	The opponents are silent.
Vul: Both	♦ -	
HCP: 19+3	♣ KQ	

---

<b>Board: 45</b>	♠ A932	You are dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: None	♦ Q74	
HCP: 16	♣ AQ8	

---

<b>Board: 46</b>	♠ AJ52	Partner is dealer.
Dealer: South	♥ AQJ962	The opponents are silent.
Vul: None	♦ Q85	
HCP: 14+2	♣ -	

## Both hands (Answers Page)

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT976	♠ QJ				1NT
Vul: Both	♥ AK754	♥ Q63	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 19+3	♦ -	♦ AKT82	Pass	5 ♦ <sup>2</sup>	Pass	5 ♠ <sup>3</sup>
South HCP: 16+1	♣ KQ	♣ A75	Pass	5NT	Pass	6 ♦ <sup>4</sup>
Contract: 7 ♠ North			Pass	7 ♠	All Pass	

1. Texas
2. Exclusion, for !S
3. 1 out of 4
4. !S queen and !D king

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A932	♠ KJT65		1NT	Pass	4 ♦ <sup>1</sup>
Vul: None	♥ KJ9	♥ AQT832	Pass	4 ♥	Pass	5 ♣ <sup>2</sup>
North HCP: 16	♦ Q74	♦ A9	Pass	5 ♠ <sup>3</sup>	Pass	6 ♥
South HCP: 14+3	♣ AQ8	♣ -	All Pass			
Contract: 6 ♥ South			1. Texas			

1. Texas
2. Exclusion, for !H
3. 2 out of 4

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ52	♠ KT96				1NT
Vul: None	♥ AQJ962	♥ K8	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 14+2	♦ Q85	♦ AKT4	Pass	5 ♣ <sup>2</sup>	Pass	5 ♠ <sup>3</sup>
South HCP: 16	♣ -	♣ K52	Pass	6 ♥	All Pass	
Contract: 6 ♥ North			1. Texas			

1. Texas
2. Exclusion, for !H
3. 2 out of 4

**South hands****Exclusion\_After\_Sta\_Jac**

**Board: 44**      ♠ QJ      You are dealer.

Dealer: South      ♥ Q63      The opponents are silent.

Vul: Both      ♦ AKT82

HCP: 16+1      ♣ A75

---

**Board: 45**      ♠ KJT65      Partner is dealer.

Dealer: North      ♥ AQT832      The opponents are silent.

Vul: None      ♦ A9

HCP: 14+3      ♣ -

---

**Board: 46**      ♠ KT96      You are dealer.

Dealer: South      ♥ K8      The opponents are silent.

Vul: None      ♦ AKT4

HCP: 16      ♣ K52

## Both hands (Answers Page)

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT976	♠ QJ				1NT
Vul: Both	♥ AK754	♥ Q63	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 19+3	♦ -	♦ AKT82	Pass	5 ♦ <sup>2</sup>	Pass	5 ♠ <sup>3</sup>
South HCP: 16+1	♣ KQ	♣ A75	Pass	5NT	Pass	6 ♦ <sup>4</sup>
Contract: 7 ♠ North			Pass	7 ♠	All Pass	

1. Texas
2. Exclusion, for !S
3. 1 out of 4
4. !S queen and !D king

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A932	♠ KJT65		1NT	Pass	4 ♦ <sup>1</sup>
Vul: None	♥ KJ9	♥ AQT832	Pass	4 ♥	Pass	5 ♣ <sup>2</sup>
North HCP: 16	♦ Q74	♦ A9	Pass	5 ♠ <sup>3</sup>	Pass	6 ♥
South HCP: 14+3	♣ AQ8	♣ -	All Pass			
Contract: 6 ♥ South			1. Texas			

1. Texas
2. Exclusion, for !H
3. 2 out of 4

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ52	♠ KT96				1NT
Vul: None	♥ AQJ962	♥ K8	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 14+2	♦ Q85	♦ AKT4	Pass	5 ♣ <sup>2</sup>	Pass	5 ♠ <sup>3</sup>
South HCP: 16	♣ -	♣ K52	Pass	6 ♥	All Pass	
Contract: 6 ♥ North			1. Texas			

1. Texas
2. Exclusion, for !H
3. 2 out of 4

## North hands

## Exclusion\_After\_Sta\_Jac

<b>Board: 47</b>	♠ AKJT82	Partner is dealer.
Dealer: South	♥ AQJT5	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 17+3	♣ -	

---

<b>Board: 48</b>	♠ AK92	Partner is dealer.
Dealer: South	♥ AQJ965	The opponents are silent.
Vul: N-S	♦ -	
HCP: 18+2	♣ A62	

---

<b>Board: 49</b>	♠ Q8	You are dealer.
Dealer: North	♥ K974	The opponents are silent.
Vul: None	♦ AQ65	
HCP: 15	♣ A72	

## Both hands (Answers Page)

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKJT82	♠ 93				1NT
Vul: Both	♥ AQJT5	♥ K864	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 17+3	♦ Q8	♦ A32	Pass	5 ♣ <sup>2</sup>	Pass	5 ♥ <sup>3</sup>
South HCP: 16	♣ -	♣ AKQ8	Pass	5NT	Pass	6 ♠ <sup>4</sup>
Contract: 7 ♥ North			Pass	7 ♥	All Pass	

1. Texas
2. Exclusion, for !S
3. 1 out of 4
4. no !S queen

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK92	♠ Q863				1NT
Vul: N-S	♥ AQJ965	♥ K4	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 18+2	♦ -	♦ AK87	Pass	5 ♦ <sup>2</sup>	Pass	5 ♠ <sup>3</sup>
South HCP: 16	♣ A62	♣ KJ9	Pass	7 ♥	All Pass	
Contract: 7 ♥ North			1. Texas			

1. Texas
2. Exclusion, for !H
3. 1 out of 4

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q8	♠ AKJ742		1NT	Pass	4 ♥ <sup>1</sup>
Vul: None	♥ K974	♥ AQ65	Pass	4 ♠	Pass	5 ♣ <sup>2</sup>
North HCP: 15	♦ AQ65	♦ 972	Pass	5 ♥ <sup>3</sup>	Pass	5NT
South HCP: 14+2	♣ A72	♣ -	Pass	6 ♥ <sup>4</sup>	Pass	7 ♠
Contract: 7 ♠ South			All Pass			

1. Texas
2. Exclusion, for !S
3. 1 out of 4
4. !S queen and !H king

**South hands****Exclusion\_After\_Sta\_Jac**

**Board: 47**      ♠ 93      You are dealer.

Dealer: South      ♥ K864      The opponents are silent.

Vul: Both      ♦ A32

HCP: 16      ♣ AKQ8

---

**Board: 48**      ♠ Q863      You are dealer.

Dealer: South      ♥ K4      The opponents are silent.

Vul: N-S      ♦ AK87

HCP: 16      ♣ KJ9

---

**Board: 49**      ♠ AKJ742      Partner is dealer.

Dealer: North      ♥ AQ65      The opponents are silent.

Vul: None      ♦ 972

HCP: 14+2      ♣ -

## Both hands (Answers Page)

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKJT82	♠ 93				1NT
Vul: Both	♥ AQJT5	♥ K864	Pass	4 ♥ <sup>1</sup>	Pass	4 ♠
North HCP: 17+3	♦ Q8	♦ A32	Pass	5 ♣ <sup>2</sup>	Pass	5 ♥ <sup>3</sup>
South HCP: 16	♣ -	♣ AKQ8	Pass	5NT	Pass	6 ♠ <sup>4</sup>
Contract: 7 ♥ North			Pass	7 ♥	All Pass	

1. Texas
2. Exclusion, for !S
3. 1 out of 4
4. no !S queen

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK92	♠ Q863				1NT
Vul: N-S	♥ AQJ965	♥ K4	Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 18+2	♦ -	♦ AK87	Pass	5 ♦ <sup>2</sup>	Pass	5 ♠ <sup>3</sup>
South HCP: 16	♣ A62	♣ KJ9	Pass	7 ♥	All Pass	
Contract: 7 ♥ North			1. Texas			

1. Texas
2. Exclusion, for !H
3. 1 out of 4

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q8	♠ AKJ742		1NT	Pass	4 ♥ <sup>1</sup>
Vul: None	♥ K974	♥ AQ65	Pass	4 ♠	Pass	5 ♣ <sup>2</sup>
North HCP: 15	♦ AQ65	♦ 972	Pass	5 ♥ <sup>3</sup>	Pass	5NT
South HCP: 14+2	♣ A72	♣ -	Pass	6 ♥ <sup>4</sup>	Pass	7 ♠
Contract: 7 ♠ South			All Pass			

1. Texas
2. Exclusion, for !S
3. 1 out of 4
4. !S queen and !H king

## North hands

## Exclusion\_After\_Sta\_Jac

<b>Board:</b> 50	♠ QJ8	You are dealer.
Dealer: North	♥ QJ53	East (LHO) bids 3♦ if possible.
Vul: E-W	♦ KQ	
HCP: 15	♣ A973	

## Both hands (Answers Page)

**Board: 50**

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 16+2

Contract: 6♠ South

**North:**

♠ QJ8

♥ QJ53

♦ KQ

♣ A973

**South:**

♠ AK432

♥ A96

♦ -

♣ KQT42

**W**

**N**

**E**

**S**

1NT 3♦ 3♠

Pass 4♠ Pass 5♦<sup>1</sup>

Pass 5♠<sup>2</sup> Pass 5NT

Pass 6♦<sup>3</sup> Pass 6♠

All Pass

1. Exclusion, for !S

2. 1 out of 4

3. !S queen and !D king

**South hands****Exclusion\_After\_Sta\_Jac**

<b>Board: 50</b>	♠ AK432	Partner is dealer.
Dealer: North	♥ A96	East (RHO) bids 3♦ if possible.
Vul: E-W	♦ -	
HCP: 16+2	♣ KQT42	

## Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ AK432		1NT	3♦	3♠
Vul: E-W	♥ QJ53	♥ A96	Pass	4♠	Pass	5♦ <sup>1</sup>
North HCP: 15	♦ KQ	♦ -	Pass	5♠ <sup>2</sup>	Pass	5NT
South HCP: 16+2	♣ A973	♣ KQT42	Pass	6♦ <sup>3</sup>	Pass	6♠
Contract: 6♠ South			All Pass			

1. Exclusion, for !S

2. 1 out of 4

3. !S queen and !D king