

**Board: 1**

♠ 92

You are dealer.

Dealer: North

♥ Q842

The opponents are silent.

Vul: E-W

♦ AKQ

HCP: 16

♣ KQ97

**Board: 2**

♠ K6

You are dealer.

Dealer: North

♥ AQ32

The opponents are silent.

Vul: E-W

♦ KT3

HCP: 15

♣ KT75

**Board: 3**

♠ K2

You are dealer.

Dealer: North

♥ QJ9

The opponents are silent.

Vul: None

♦ AQ72

HCP: 17

♣ KQT4

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 14+3

Contract: 6 ♠ South

North:

♠ 92

♥ Q842

♦ AKQ

♣ KQ97

South:

♠ AQJ7543

♥ AKT9

♦ -

♣ 65

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 !S
3. 0 out of 4

### Board: 2

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+3

Contract: 6 ♥ South

North:

♠ K6

♥ AQ32

♦ KT3

♣ KT75

South:

♠ -

♥ KJT96

♦ AJ8764

♣ AJ

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♠ <sup>1</sup>	Pass	5 ♠ <sup>2</sup>
Pass	6 ♣ <sup>3</sup>	Pass	6 ♥
All Pass			

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

### Board: 3

Dealer: North

Vul: None

North HCP: 17

South HCP: 14+3

Contract: 7 ♠ South

North:

♠ K2

♥ QJ9

♦ AQ72

♣ KQT4

South:

♠ AQJ873

♥ AK752

♦ 53

♣ -

W	N	E	S
	1NT	Pass	4 ♥ <sup>1</sup>
Pass	4 ♠	Pass	5 ♣ <sup>2</sup>
Pass	5 ♠ <sup>3</sup>	Pass	7 ♠
All Pass			

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

<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)

### Board: 1

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 14+3

Contract: 6 ♠ South

North:

♠ 92

♥ Q842

♦ AKQ

♣ KQ97

South:

♠ AQJ7543

♥ AKT9

♦ -

♣ 65

W	N	E	S
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	1NT	Pass	4 ♥ <sup>1</sup>
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Pass	4 ♠	Pass	5 ♦ <sup>2</sup>
------	-----	------	------------------

Pass	5 ♥ <sup>3</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Texas

2. Exclusion, for !S

3. 0 out of 4

### Board: 2

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+3

Contract: 6 ♥ South

North:

♠ K6

♥ AQ32

♦ KT3

♣ KT75

South:

♠ -

♥ KJT96

♦ AJ8764

♣ AJ

W	N	E	S
---	---	---	---

	1NT	Pass	2 ♦
--	-----	------	-----

Pass	2 ♠ <sup>1</sup>	Pass	5 ♠ <sup>2</sup>
------	------------------	------	------------------

Pass	6 ♣ <sup>3</sup>	Pass	6 ♥
------	------------------	------	-----

All Pass

1. Extended acceptance after NT

2. Exclusion, for !H

3. 1 out of 4

### Board: 3

Dealer: North

Vul: None

North HCP: 17

South HCP: 14+3

Contract: 7 ♠ South

North:

♠ K2

♥ QJ9

♦ AQ72

♣ KQT4

South:

♠ AQJ873

♥ AK752

♦ 53

♣ -

W	N	E	S
---	---	---	---

	1NT	Pass	4 ♥ <sup>1</sup>
--	-----	------	------------------

Pass	4 ♠	Pass	5 ♣ <sup>2</sup>
------	-----	------	------------------

Pass	5 ♠ <sup>3</sup>	Pass	7 ♠
------	------------------	------	-----

All Pass

1. Texas

2. Exclusion, for !S

3. 2 out of 4

**North hands****Exclusion\_After\_Sta\_Jac****Board: 4**

♠ AQ82

Partner is dealer.

Dealer: South

♥ AQ9652

The opponents are silent.

Vul: N-S

♦ -

HCP: 14+2

♣ QT8

**Board: 5**

♠ AQT9

You are dealer.

Dealer: North

♥ K5

East (LHO) Doubles 7♥ if possible.

Vul: E-W

♦ A653

HCP: 16

♣ K87

**Board: 6**

♠ AK943

Partner is dealer.

Dealer: South

♥ AQ9876

The opponents are silent.

Vul: E-W

♦ J3

HCP: 14+3

♣ -

## Both hands (Answers Page)

### Board: 4

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 16

Contract: 6♥ North

North:

♠ AQ82

♥ AQ9652

♦ -

♣ QT8

South:

♠ J975

♥ K73

♦ AJ9

♣ AK5

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 !H
3. 2 out of 4

### Board: 5

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 15+2

Contract: 7♥X South

North:

♠ AQT9

♥ K5

♦ A653

♣ K87

South:

♠ KJ52

♥ AQJT72

♦ KJ2

♣ -

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	5♣ <sup>2</sup>
Pass	5NT <sup>3</sup>	Pass	7♥
Pass	Pass	X	All Pass

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

### Board: 6

Dealer: South

Vul: E-W

North HCP: 14+3

South HCP: 15+1

Contract: 7♥ North

North:

♠ AK943

♥ AQ9876

♦ J3

♣ -

South:

♠ JT6

♥ KJ

♦ AQ972

♣ A52

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	5♣ <sup>2</sup>	Pass	5♠ <sup>3</sup>
Pass	7♥	All Pass	

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)

### Board: 4

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 16

Contract: 6♥ North

North:

♠ AQ82

♥ AQ9652

♦ -

♣ QT8

South:

♠ J975

♥ K73

♦ AJ9

♣ AK5

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 !H
3. 2 out of 4

### Board: 5

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 15+2

Contract: 7♥X South

North:

♠ AQT9

♥ K5

♦ A653

♣ K87

South:

♠ KJ52

♥ AQJT72

♦ KJ2

♣ -

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	5♣ <sup>2</sup>
Pass	5NT <sup>3</sup>	Pass	7♥
Pass	Pass	X	All Pass

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

### Board: 6

Dealer: South

Vul: E-W

North HCP: 14+3

South HCP: 15+1

Contract: 7♥ North

North:

♠ AK943

♥ AQ9876

♦ J3

♣ -

South:

♠ JT6

♥ KJ

♦ AQ972

♣ A52

W	N	E	S
			1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	5♣ <sup>2</sup>	Pass	5♠ <sup>3</sup>
Pass	7♥	All Pass	

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



## North hands

## Exclusion\_After\_Sta\_Jac

### Board: 7

♠ AQJ6

You are dealer.

Dealer: North

♥ 73

The opponents are silent.

Vul: Both

♦ AJ95

HCP: 15

♣ K52

---

### Board: 8

♠ K63

You are dealer.

Dealer: North

♥ AKT

East (LHO) bids 3♥ if possible.

Vul: E-W

♦ A9865

HCP: 16+1

♣ Q9

---

### Board: 9

♠ A3

You are dealer.

Dealer: North

♥ AT72

The opponents are silent.

Vul: Both

♦ AQJ75

HCP: 15+1

♣ 73

---

### Board: 10

♠ Q762

You are dealer.

Dealer: North

♥ AQ96

East (LHO) bids 3♦ if possible.

Vul: None

♦ QT

HCP: 16

♣ KQJ

## Both hands (Answers Page)

### Board: 7

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+2

Contract: 6♥ South

North:

♠ AQJ6

♥ 73

♦ AJ95

♣ K52

South:

♠ K983

♥ AKQT82

♦ Q63

♣ -

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: 8

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 16+2

Contract: 6♠ South

North:

♠ K63

♥ AKT

♦ A9865

♣ Q9

South:

♠ AQT98

♥ -

♦ Q42

♣ AKJ42

W N E S

1NT 3♥ 3♠

Pass 4♠ Pass 5♥<sup>1</sup>

Pass 6♣<sup>2</sup> Pass 6♠

All Pass

1. Exclusion, for !S

2. 2 out of 4

### Board: 9

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 14+3

Contract: 6♥ North

North:

♠ A3

♥ AT72

♦ AQJ75

♣ 73

South:

♠ J4

♥ K9654

♦ -

♣ AKQJ42

W N E S

1NT Pass 2♦

Pass 2♠<sup>1</sup> Pass 5♦<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♣

Pass 6♥<sup>4</sup> All Pass

1. Extended acceptance after NT

2. Exclusion, for !H

3. 2 out of 4

4. no !H queen

### Board: 10

Dealer: North

Vul: None

North HCP: 16

South HCP: 14+2

Contract: 6♠ South

North:

♠ Q762

♥ AQ96

♦ QT

♣ KQJ

South:

♠ AKT94

♥ K85

♦ -

♣ AT943

W N E S

1NT 3♦ 3♠

Pass 4♠ Pass 5♦<sup>1</sup>

Pass 5♠<sup>2</sup> Pass 6♠

All Pass

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	♣ -	
<hr/>		
<b>Board: 8</b>	♠ AQT98	Partner is dealer.
Dealer: North	♥ -	East (RHO) bids 3♥ if possible.
Vul: E-W	♦ Q42	
HCP: 16+2	♣ AKJ42	
<hr/>		
<b>Board: 9</b>	♠ J4	Partner is dealer.
Dealer: North	♥ K9654	The opponents are silent.
Vul: Both	♦ -	
HCP: 14+3	♣ AKQJ42	
<hr/>		
<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)

### Board: 7

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+2

Contract: 6♥ South

North:

♠ AQJ6

♥ 73

♦ AJ95

♣ K52

South:

♠ K983

♥ AKQT82

♦ Q63

♣ -

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: 8

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 16+2

Contract: 6♠ South

North:

♠ K63

♥ AKT

♦ A9865

♣ Q9

South:

♠ AQT98

♥ -

♦ Q42

♣ AKJ42

W	N	E	S
---	---	---	---

	1NT	3♥	3♠
--	-----	----	----

Pass	4♠	Pass	5♥ <sup>1</sup>
------	----	------	-----------------

Pass	6♣ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Exclusion, for !S

2. 2 out of 4

### Board: 9

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 14+3

Contract: 6♥ North

North:

♠ A3

♥ AT72

♦ AQJ75

♣ 73

South:

♠ J4

♥ K9654

♦ -

♣ AKQJ42

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2♠ <sup>1</sup>	Pass	5♦ <sup>2</sup>
------	-----------------	------	-----------------

Pass	5NT <sup>3</sup>	Pass	6♣
------	------------------	------	----

Pass	6♥ <sup>4</sup>	All Pass	
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1. Extended acceptance after NT

2. Exclusion, for !H

3. 2 out of 4

4. no !H queen

### Board: 10

Dealer: North

Vul: None

North HCP: 16

South HCP: 14+2

Contract: 6♠ South

North:

♠ Q762

♥ AQ96

♦ QT

♣ KQJ

South:

♠ AKT94

♥ K85

♦ -

♣ AT943

W	N	E	S
---	---	---	---

	1NT	3♦	3♠
--	-----	----	----

Pass	4♠	Pass	5♦ <sup>1</sup>
------	----	------	-----------------

Pass	5♠ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Exclusion, for !S

2. 1 out of 4

**Board: 11**

♠ KQ6

You are dealer.

Dealer: North

♥ QJ93

West (RHO) Doubles 2♥ if possible.

Vul: E-W

♦ AK85

HCP: 15

♣ 84

**Board: 12**

♠ AQJ742

Partner is dealer.

Dealer: South

♥ AKQ2

The opponents are silent.

Vul: E-W

♦ T43

HCP: 16+2

♣ -

**Board: 13**

♠ K32

You are dealer.

Dealer: North

♥ QJ53

The opponents are silent.

Vul: E-W

♦ AKQ

HCP: 15

♣ T72

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 17+3

Contract: 7 ♠ South

North:

♠ KQ6

♥ QJ93

♦ AK85

♣ 84

South:

♠ AJT54

♥ -

♦ Q3

♣ AKQJ62

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	5♥ <sup>1</sup>
Pass	6♣ <sup>2</sup>	Pass	6♦
Pass	6NT <sup>3</sup>	Pass	7♠
All Pass			

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

### Board: 12

Dealer: South

Vul: E-W

North HCP: 16+2

South HCP: 15

Contract: 7 ♠ North

North:

♠ AQJ742

♥ AKQ2

♦ T43

♣ -

South:

♠ KT

♥ JT93

♦ A72

♣ AK98

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	5♣ <sup>2</sup>	Pass	5♠ <sup>3</sup>
Pass	7♠	All Pass	

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

### Board: 13

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+2

Contract: 6 ♠ South

North:

♠ K32

♥ QJ53

♦ AKQ

♣ T72

South:

♠ AJT865

♥ AT72

♦ -

♣ AJ5

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 !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

---

**Board: 12**      ♠ KT      You are dealer.  
Dealer: South      ♥ JT93      The opponents are silent.  
Vul: E-W      ♦ A72  
HCP: 15      ♣ AK98

---

**Board: 13**      ♠ AJT865      Partner is dealer.  
Dealer: North      ♥ AT72      The opponents are silent.  
Vul: E-W      ♦ -  
HCP: 14+2      ♣ AJ5

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 17+3

Contract: 7 ♠ South

North:

♠ KQ6

♥ QJ93

♦ AK85

♣ 84

South:

♠ AJT54

♥ -

♦ Q3

♣ AKQJ62

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	5♥ <sup>1</sup>
Pass	6♣ <sup>2</sup>	Pass	6♦
Pass	6NT <sup>3</sup>	Pass	7♠
All Pass			

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

### Board: 12

Dealer: South

Vul: E-W

North HCP: 16+2

South HCP: 15

Contract: 7 ♠ North

North:

♠ AQJ742

♥ AKQ2

♦ T43

♣ -

South:

♠ KT

♥ JT93

♦ A72

♣ AK98

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	5♣ <sup>2</sup>	Pass	5♠ <sup>3</sup>
Pass	7♠	All Pass	

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

### Board: 13

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+2

Contract: 6 ♠ South

North:

♠ K32

♥ QJ53

♦ AKQ

♣ T72

South:

♠ AJT865

♥ AT72

♦ -

♣ AJ5

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 !S
3. 1 out of 4



**Board: 14**

♠ AKT8

Partner is dealer.

Dealer: South

♥ AK52

The opponents are silent.

Vul: Both

♦ -

HCP: 16+1

♣ QT652

**Board: 15**

♠ KQT87

Partner is dealer.

Dealer: South

♥ A75

West (RHO) bids 3♣ if possible.

Vul: None

♦ KQ973

HCP: 14+2

♣ -

**Board: 16**

♠ A6

You are dealer.

Dealer: North

♥ Q872

The opponents are silent.

Vul: E-W

♦ AT65

HCP: 17

♣ AK8

## Both hands (Answers Page)

### Board: 14

Dealer: South

Vul: Both

North HCP: 16+1

South HCP: 15+1

Contract: 6♥ South

North:

♠ AKT8

♥ AK52

♦ -

♣ QT652

South:

♠ Q4

♥ 9876

♦ AKQJ8

♣ K4

W N E S

1♦

Pass 2♣ Pass 2♥

Pass 5♦<sup>1</sup> Pass 5♥<sup>2</sup>

Pass 5♠ Pass 6♥<sup>3</sup>

All Pass

1. Exclusion, for !H

2. 0 out of 4

3. no !H queen

### Board: 15

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 15

Contract: 6♠ North

North:

♠ KQT87

♥ A75

♦ KQ973

♣ -

South:

♠ A53

♥ QJ8

♦ AT42

♣ A53

W N E S

1NT

3♣ 3♠ Pass 4♠

Pass 5♣<sup>1</sup> Pass 5♠<sup>2</sup>

Pass 6♠ All Pass

1. Exclusion, for !S

2. 2 out of 4

### Board: 16

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 17+3

Contract: 7♥ South

North:

♠ A6

♥ Q872

♦ AT65

♣ AK8

South:

♠ KT

♥ AKJT6

♦ KQJ932

♣ -

W N E S

1NT Pass 2♦

Pass 2♠<sup>1</sup> Pass 5♣<sup>2</sup>

Pass 5♠<sup>3</sup> Pass 5NT

Pass 6♣<sup>4</sup> Pass 7♥

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)

### Board: 14

Dealer: South

Vul: Both

North HCP: 16+1

South HCP: 15+1

Contract: 6♥ South

North:

♠ AKT8

♥ AK52

♦ -

♣ QT652

South:

♠ Q4

♥ 9876

♦ AKQJ8

♣ K4

W N E S

1♦

Pass 2♣ Pass 2♥

Pass 5♦<sup>1</sup> Pass 5♥<sup>2</sup>

Pass 5♠ Pass 6♥<sup>3</sup>

All Pass

1. Exclusion, for !H

2. 0 out of 4

3. no !H queen

### Board: 15

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 15

Contract: 6♠ North

North:

♠ KQT87

♥ A75

♦ KQ973

♣ -

South:

♠ A53

♥ QJ8

♦ AT42

♣ A53

W N E S

1NT

3♣ 3♠ Pass 4♠

Pass 5♣<sup>1</sup> Pass 5♠<sup>2</sup>

Pass 6♠ All Pass

1. Exclusion, for !S

2. 2 out of 4

### Board: 16

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 17+3

Contract: 7♥ South

North:

♠ A6

♥ Q872

♦ AT65

♣ AK8

South:

♠ KT

♥ AKJT6

♦ KQJ932

♣ -

W N E S

1NT Pass 2♦

Pass 2♠<sup>1</sup> Pass 5♣<sup>2</sup>

Pass 5♠<sup>3</sup> Pass 5NT

Pass 6♣<sup>4</sup> Pass 7♥

All Pass

1. Extended acceptance after NT

2. Exclusion, for !H

3. 2 out of 4

4. !H queen and !C king

**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)

### Board: 17

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 14+2

Contract: 6 ♠ South

North:

♠ AKT

♥ A84

♦ KJ654

♣ J7

South:

♠ Q8743

♥ -

♦ AQ2

♣ AQT86

W	N	E	S
	1NT	Pass	2♥ <sup>1</sup>
X	2♠	Pass	5♥ <sup>1</sup>
Pass	6♣ <sup>2</sup>	Pass	6♠
All Pass			

1. Exclusion, for !S

2. 2 out of 4

### Board: 18

Dealer: South

Vul: None

North HCP: 14+3

South HCP: 15

Contract: 7 ♠ South

North:

♠ -

♥ A6543

♦ AKT832

♣ K2

South:

♠ K2

♥ KQ98

♦ QJ64

♣ AT3

W	N	E	S
			1NT
Pass	2♦	Pass	2♠ <sup>1</sup>
Pass	5♠ <sup>2</sup>	Pass	6♦ <sup>3</sup>
Pass	6♠	Pass	7♠ <sup>4</sup>
All Pass			

1. Extended acceptance after NT

2. Exclusion, for !H

3. 2 out of 4

4. !H queen and !S king

### Board: 19

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 15+2

Contract: 5 ♠ South

North:

♠ Q64

♥ KJ32

♦ J3

♣ AKQT

South:

♠ AKJ832

♥ QT98

♦ KQT

♣ -

W	N	E	S
	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	5♣ <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	5♠
All Pass			

1. Texas

2. Exclusion, for !S

3. 0 out of 4

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

<b>Board: 17</b>	♠ Q8743	Partner is dealer.
Dealer: North	♥ -	West (LHO) Doubles 2♥ if possible.
Vul: Both	♦ AQ2	
HCP: 14+2	♣ AQT86	

---

<b>Board: 18</b>	♠ K2	You are dealer.
Dealer: South	♥ KQ98	The opponents are silent.
Vul: None	♦ QJ64	
HCP: 15	♣ AT3	

---

<b>Board: 19</b>	♠ AKJ832	Partner is dealer.
Dealer: North	♥ QT98	The opponents are silent.
Vul: E-W	♦ KQT	
HCP: 15+2	♣ -	

## Both hands (Answers Page)

### Board: 17

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 14+2

Contract: 6 ♠ South

North:

♠ AKT

♥ A84

♦ KJ654

♣ J7

South:

♠ Q8743

♥ -

♦ AQ2

♣ AQT86

W	N	E	S
---	---	---	---

	1NT	Pass	2 ♥ <sup>1</sup>
--	-----	------	------------------

X	2 ♠	Pass	5 ♥ <sup>1</sup>
---	-----	------	------------------

Pass	6 ♣ <sup>2</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Exclusion, for !S

2. 2 out of 4

### Board: 18

Dealer: South

Vul: None

North HCP: 14+3

South HCP: 15

Contract: 7 ♠ South

North:

♠ -

♥ A6543

♦ AKT832

♣ K2

South:

♠ K2

♥ KQ98

♦ QJ64

♣ AT3

W	N	E	S
---	---	---	---

1NT

Pass	2 ♦	Pass	2 ♠ <sup>1</sup>
------	-----	------	------------------

Pass	5 ♠ <sup>2</sup>	Pass	6 ♦ <sup>3</sup>
------	------------------	------	------------------

Pass	6 ♠	Pass	7 ♠ <sup>4</sup>
------	-----	------	------------------

All Pass

1. Extended acceptance after NT

2. Exclusion, for !H

3. 2 out of 4

4. !H queen and !S king

### Board: 19

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 15+2

Contract: 5 ♠ South

North:

♠ Q64

♥ KJ32

♦ J3

♣ AKQT

South:

♠ AKJ832

♥ QT98

♦ KQT

♣ -

W	N	E	S
---	---	---	---

	1NT	Pass	4 ♥ <sup>1</sup>
--	-----	------	------------------

Pass	4 ♠	Pass	5 ♣ <sup>2</sup>
------	-----	------	------------------

Pass	5 ♦ <sup>3</sup>	Pass	5 ♠
------	------------------	------	-----

All Pass

1. Texas

2. Exclusion, for !S

3. 0 out of 4



## North hands

## Exclusion\_After\_Sta\_Jac

**Board: 20**

♠ AKQT94

Partner is dealer.

Dealer: South

♥ K743

The opponents are silent.

Vul: N-S

♦ QT6

HCP: 14+2

♣ -

**Board: 21**

♠ J86

Partner is dealer.

Dealer: South

♥ AKQJ8

The opponents are silent.

Vul: N-S

♦ -

HCP: 16+2

♣ KQ532

**Board: 22**

♠ 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)

### Board: 20

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 15

Contract: 6 ♠ North

North:

♠ AKQT94

♥ K743

♦ QT6

♣ -

South:

♠ 76

♥ AQ86

♦ AK8

♣ Q943

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 !S
3. 2 out of 4

### Board: 21

Dealer: South

Vul: N-S

North HCP: 16+2

South HCP: 17

Contract: 7 ♥ North

North:

♠ J86

♥ AKQJ8

♦ -

♣ KQ532

South:

♠ AK

♥ T962

♦ AJ54

♣ AJ9

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♠ <sup>1</sup>
Pass	5 ♦ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	7 ♥	All Pass	

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

### Board: 22

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 15+2

Contract: 6 ♥ South

North:

♠ K6

♥ KJ3

♦ AK987

♣ J82

South:

♠ A83

♥ Q8765

♦ -

♣ AKQ93

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

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)

### Board: 20

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 15

Contract: 6 ♠ North

North:

♠ AKQT94

♥ K743

♦ QT6

♣ -

South:

♠ 76

♥ AQ86

♦ AK8

♣ Q943

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 !S
3. 2 out of 4

### Board: 21

Dealer: South

Vul: N-S

North HCP: 16+2

South HCP: 17

Contract: 7 ♥ North

North:

♠ J86

♥ AKQJ8

♦ -

♣ KQ532

South:

♠ AK

♥ T962

♦ AJ54

♣ AJ9

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♠ <sup>1</sup>
Pass	5 ♦ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	7 ♥	All Pass	

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

### Board: 22

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 15+2

Contract: 6 ♥ South

North:

♠ K6

♥ KJ3

♦ AK987

♣ J82

South:

♠ A83

♥ Q8765

♦ -

♣ AKQ93

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

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)

### Board: 23

Dealer: South

Vul: N-S

North HCP: 14+3

South HCP: 15+1

Contract: 6♥ North

North:

♠ AT8653

♥ AKJ53

♦ -

♣ Q2

South:

♠ KQJ74

♥ QT2

♦ AK9

♣ 93

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 !S
3. 1 out of 4

### Board: 24

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 15

Contract: 6♠ North

North:

♠ AKJ64

♥ -

♦ 432

♣ AQ962

South:

♠ 875

♥ AJT8

♦ AKT6

♣ K7

W	N	E	S
			1NT
Pass	2♥	X	2♠
Pass	5♥ <sup>1</sup>	Pass	5NT <sup>2</sup>
Pass	6♠	All Pass	

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

### Board: 25

Dealer: North

Vul: None

North HCP: 15

South HCP: 14+3

Contract: 6♥ South

North:

♠ Q63

♥ J6

♦ AJ92

♣ AK53

South:

♠ AJ942

♥ AKQ742

♦ -

♣ 84

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

### Board: 26

Dealer: South

Vul: N-S

North HCP: 17+2

South HCP: 15

Contract: 7♠ North

North:

♠ AQJT75

♥ AJT9

♦ -

♣ KQ6

South:

♠ K832

♥ KQ74

♦ K6

♣ A53

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	5♦ <sup>2</sup>	X	5♥ <sup>3</sup>
Pass	7♠	All Pass	

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

## South hands

## Exclusion\_After\_Sta\_Jac

<b>Board: 23</b>	♠ KQJ74	You are dealer.
Dealer: South	♥ QT2	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 15+1	♣ 93	
<hr/>		
<b>Board: 24</b>	♠ 875	You are dealer.
Dealer: South	♥ AJT8	East (RHO) Doubles 2♥ if possible.
Vul: Both	♦ AKT6	
HCP: 15	♣ K7	
<hr/>		
<b>Board: 25</b>	♠ AJ942	Partner is dealer.
Dealer: North	♥ AKQ742	The opponents are silent.
Vul: None	♦ -	
HCP: 14+3	♣ 84	
<hr/>		
<b>Board: 26</b>	♠ K832	You are dealer.
Dealer: South	♥ KQ74	East (RHO) Doubles 5♦ if possible.
Vul: N-S	♦ K6	
HCP: 15	♣ A53	

## Both hands (Answers Page)

### Board: 23

Dealer: South

Vul: N-S

North HCP: 14+3

South HCP: 15+1

Contract: 6♥ North

North:

♠ AT8653

♥ AKJ53

♦ -

♣ Q2

South:

♠ KQJ74

♥ QT2

♦ AK9

♣ 93

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 !S
3. 1 out of 4

### Board: 24

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 15

Contract: 6♠ North

North:

♠ AKJ64

♥ -

♦ 432

♣ AQ962

South:

♠ 875

♥ AJT8

♦ AKT6

♣ K7

W	N	E	S
			1NT
Pass	2♥	X	2♠
Pass	5♥ <sup>1</sup>	Pass	5NT <sup>2</sup>
Pass	6♠	All Pass	

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

### Board: 25

Dealer: North

Vul: None

North HCP: 15

South HCP: 14+3

Contract: 6♥ South

North:

♠ Q63

♥ J6

♦ AJ92

♣ AK53

South:

♠ AJ942

♥ AKQ742

♦ -

♣ 84

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

### Board: 26

Dealer: South

Vul: N-S

North HCP: 17+2

South HCP: 15

Contract: 7♠ North

North:

♠ AQJT75

♥ AJT9

♦ -

♣ KQ6

South:

♠ K832

♥ KQ74

♦ K6

♣ A53

W	N	E	S
			1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	5♦ <sup>2</sup>	X	5♥ <sup>3</sup>
Pass	7♠	All Pass	

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)

### Board: 27

Dealer: South

Vul: E-W

North HCP: 15+2

South HCP: 15

Contract: 6♥ North

North:

♠ A83

♥ KJT43

♦ -

♣ AQJ52

South:

♠ JT65

♥ AQ2

♦ KQ

♣ KT64

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

1. Exclusion, for !H

2. 1 out of 4

### Board: 28

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 15+1

Contract: 6♥ North

North:

♠ K987

♥ AQJ865

♦ -

♣ KQ8

South:

♠ AJ432

♥ 94

♦ KQ9

♣ AJ3

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 !H

3. 2 out of 4

### Board: 29

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+2

Contract: 6♠ South

North:

♠ 62

♥ 9864

♦ AKJ

♣ AK87

South:

♠ KQJ985

♥ AQT5

♦ Q62

♣ -

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 !S

3. 1 out of 4

### Board: 30

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 16

Contract: 6♥ North

North:

♠ AQJT

♥ AQ9865

♦ -

♣ QT7

South:

♠ K632

♥ 74

♦ AQ86

♣ AK5

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: 27</b>	♠ JT65	You are dealer.
Dealer: South	♥ AQ2	West (LHO) bids 3 ♦ if possible.
Vul: E-W	♦ KQ	
HCP: 15	♣ KT64	

---

<b>Board: 28</b>	♠ AJ432	You are dealer.
Dealer: South	♥ 94	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 15+1	♣ AJ3	

---

<b>Board: 29</b>	♠ KQJ985	Partner is dealer.
Dealer: North	♥ AQT5	The opponents are silent.
Vul: E-W	♦ Q62	
HCP: 14+2	♣ -	

---

<b>Board: 30</b>	♠ K632	You are dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: None	♦ AQ86	
HCP: 16	♣ AK5	

## Both hands (Answers Page)

### Board: 27

Dealer: South

Vul: E-W

North HCP: 15+2

South HCP: 15

Contract: 6♥ North

North:

♠ A83

♥ KJT43

♦ -

♣ AQJ52

South:

♠ JT65

♥ AQ2

♦ KQ

♣ KT64

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

1. Exclusion, for !H

2. 1 out of 4

### Board: 28

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 15+1

Contract: 6♥ North

North:

♠ K987

♥ AQJ865

♦ -

♣ KQ8

South:

♠ AJ432

♥ 94

♦ KQ9

♣ AJ3

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 !H

3. 2 out of 4

### Board: 29

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+2

Contract: 6♠ South

North:

♠ 62

♥ 9864

♦ AKJ

♣ AK87

South:

♠ KQJ985

♥ AQT5

♦ Q62

♣ -

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 !S

3. 1 out of 4

### Board: 30

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 16

Contract: 6♥ North

North:

♠ AQJT

♥ AQ9865

♦ -

♣ QT7

South:

♠ K632

♥ 74

♦ AQ86

♣ AK5

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

### 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)

### Board: 31

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 18+4

Contract: 7 ♠ South

North:

♠ 32

♥ AT952

♦ AQT

♣ AQ2

South:

♠ AKQJT854

♥ KQ76

♦ K

♣ -

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ Pass 5 ♣<sup>2</sup>

Pass 5 ♠<sup>3</sup> Pass 7 ♠

All Pass

1. Texas

2. Exclusion, for !S

3. 2 out of 4

### Board: 32

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 16+1

Contract: 6 ♥ North

North:

♠ -

♥ AQJ96

♦ Q94

♣ KQ932

South:

♠ AKQT9

♥ KT8

♦ 53

♣ A54

W N E S

1NT

Pass 2 ♦ X 2 ♥

Pass 5 ♠<sup>1</sup> Pass 6 ♦<sup>2</sup>

Pass 6 ♥ All Pass

1. Exclusion, for !H

2. 2 out of 4

### Board: 33

Dealer: North

Vul: None

North HCP: 15

South HCP: 15+4

Contract: 5 ♠ South

North:

♠ QT3

♥ J532

♦ Q7

♣ AKQJ

South:

♠ AK87642

♥ KQT97

♦ K

♣ -

W N E S

1NT Pass 4 ♥<sup>1</sup>

Pass 4 ♠ Pass 5 ♣<sup>2</sup>

Pass 5 ♦<sup>3</sup> Pass 5 ♠

All Pass

1. Texas

2. Exclusion, for !S

3. 0 out of 4

### Board: 34

Dealer: South

Vul: None

North HCP: 17+2

South HCP: 16+1

Contract: 6 ♠ North

North:

♠ AKQ852

♥ A765

♦ -

♣ KJ7

South:

♠ J6

♥ KQJ8

♦ AK865

♣ Q5

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 !S

3. 0 out of 4

**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)

### Board: 31

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 18+4

Contract: 7 ♠ South

North:

♠ 32

♥ AT952

♦ AQT

♣ AQ2

South:

♠ AKQJT854

♥ KQ76

♦ K

♣ -

W	N	E	S
---	---	---	---

	1NT	Pass	4 ♥ <sup>1</sup>
--	-----	------	------------------

Pass	4 ♠	Pass	5 ♣ <sup>2</sup>
------	-----	------	------------------

Pass	5 ♠ <sup>3</sup>	Pass	7 ♠
------	------------------	------	-----

All Pass

1. Texas

2. Exclusion, for !S

3. 2 out of 4

### Board: 32

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 16+1

Contract: 6 ♥ North

North:

♠ -

♥ AQJ96

♦ Q94

♣ KQ932

South:

♠ AKQT9

♥ KT8

♦ 53

♣ A54

W	N	E	S
---	---	---	---

1NT

Pass	2 ♦	X	2 ♥
------	-----	---	-----

Pass	5 ♠ <sup>1</sup>	Pass	6 ♦ <sup>2</sup>
------	------------------	------	------------------

Pass	6 ♥	All Pass	
------	-----	----------	--

1. Exclusion, for !H

2. 2 out of 4

### Board: 33

Dealer: North

Vul: None

North HCP: 15

South HCP: 15+4

Contract: 5 ♠ South

North:

♠ QT3

♥ J532

♦ Q7

♣ AKQJ

South:

♠ AK87642

♥ KQT97

♦ K

♣ -

W	N	E	S
---	---	---	---

	1NT	Pass	4 ♥ <sup>1</sup>
--	-----	------	------------------

Pass	4 ♠	Pass	5 ♣ <sup>2</sup>
------	-----	------	------------------

Pass	5 ♦ <sup>3</sup>	Pass	5 ♠
------	------------------	------	-----

All Pass

1. Texas

2. Exclusion, for !S

3. 0 out of 4

### Board: 34

Dealer: South

Vul: None

North HCP: 17+2

South HCP: 16+1

Contract: 6 ♠ North

North:

♠ AKQ852

♥ A765

♦ -

♣ KJ7

South:

♠ J6

♥ KQJ8

♦ AK865

♣ Q5

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 !S

3. 0 out of 4



**Board: 35**

♠ A43

You are dealer.

Dealer: North

♥ KQJ

The opponents are silent.

Vul: Both

♦ Q9654

HCP: 16+1

♣ A6

**Board: 36**

♠ T9862

Partner is dealer.

Dealer: South

♥ AQJ632

The opponents are silent.

Vul: Both

♦ AK

HCP: 14+3

♣ -

**Board: 37**

♠ 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**

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

---

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

---

**Board: 37**      ♠ 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

### Board: 38

♠ AQJ72

Partner is dealer.

Dealer: South

♥ AK8432

The opponents are silent.

Vul: Both

♦ -

HCP: 17+3

♣ QJ

---

### Board: 39

♠ K943

You are dealer.

Dealer: North

♥ A2

The opponents are silent.

Vul: E-W

♦ J74

HCP: 15

♣ AK62

---

### Board: 40

♠ T964

You are dealer.

Dealer: North

♥ A92

East (LHO) bids 3♣ if possible.

Vul: Both

♦ AJ

HCP: 17

♣ AKJ2

## Both hands (Answers Page)

### Board: 38

Dealer: South

Vul: Both

North HCP: 17+3

South HCP: 15

Contract: 6♥ North

North:

♠ AQJ72

♥ AK8432

♦ -

♣ QJ

South:

♠ K53

♥ Q76

♦ AQ32

♣ A75

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

### Board: 39

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+2

Contract: 6♥ North

North:

♠ K943

♥ A2

♦ J74

♣ AK62

South:

♠ AQT5

♥ K97543

♦ KQ6

♣ -

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	5♣ <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	5♠
Pass	6♥ <sup>4</sup>	All Pass	

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

### Board: 40

Dealer: North

Vul: Both

North HCP: 17

South HCP: 14+1

Contract: 6♥ South

North:

♠ T964

♥ A92

♦ AJ

♣ AKJ2

South:

♠ AK72

♥ QT865

♦ KQ54

♣ -

W	N	E	S
	1NT	3♣	3♥
Pass	4♥	Pass	5♣ <sup>1</sup>
Pass	5♠ <sup>2</sup>	Pass	6♥
All Pass			

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)

### Board: 38

Dealer: South

Vul: Both

North HCP: 17+3

South HCP: 15

Contract: 6♥ North

North:

♠ AQJ72

♥ AK8432

♦ -

♣ QJ

South:

♠ K53

♥ Q76

♦ AQ32

♣ A75

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

### Board: 39

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+2

Contract: 6♥ North

North:

♠ K943

♥ A2

♦ J74

♣ AK62

South:

♠ AQT5

♥ K97543

♦ KQ6

♣ -

W	N	E	S
	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	5♣ <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	5♠
Pass	6♥ <sup>4</sup>	All Pass	

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

### Board: 40

Dealer: North

Vul: Both

North HCP: 17

South HCP: 14+1

Contract: 6♥ South

North:

♠ T964

♥ A92

♦ AJ

♣ AKJ2

South:

♠ AK72

♥ QT865

♦ KQ54

♣ -

W	N	E	S
	1NT	3♣	3♥
Pass	4♥	Pass	5♣ <sup>1</sup>
Pass	5♠ <sup>2</sup>	Pass	6♥
All Pass			

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

**Board: 41**

♠ KQJT2

Partner is dealer.

Dealer: North

♥ AKT864

The opponents are silent.

Vul: N-S

♦ K8

HCP: 16+3

♣ -

**Board: 42**

♠ AK96

Partner is dealer.

Dealer: North

♥ AQJT864

East (RHO) bids 2NT if possible.

Vul: None

♦ 98

HCP: 14+3

♣ -

**Board: 43**

♠ 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

<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)

### Board: 44

Dealer: South

Vul: Both

North HCP: 19+3

South HCP: 16+1

Contract: 7 ♠ North

North:

♠ AKT976

♥ AK754

♦ -

♣ KQ

South:

♠ QJ

♥ Q63

♦ AKT82

♣ A75

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 !S
3. 1 out of 4
4. !S queen and !D king

### Board: 45

Dealer: North

Vul: None

North HCP: 16

South HCP: 14+3

Contract: 6 ♥ South

North:

♠ A932

♥ KJ9

♦ Q74

♣ AQ8

South:

♠ KJT65

♥ AQT832

♦ A9

♣ -

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: 46

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 16

Contract: 6 ♥ North

North:

♠ AJ52

♥ AQJ962

♦ Q85

♣ -

South:

♠ KT96

♥ K8

♦ AKT4

♣ K52

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

**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)

### Board: 44

Dealer: South

Vul: Both

North HCP: 19+3

South HCP: 16+1

Contract: 7 ♠ North

North:

♠ AKT976

♥ AK754

♦ -

♣ KQ

South:

♠ QJ

♥ Q63

♦ AKT82

♣ A75

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 !S
3. 1 out of 4
4. !S queen and !D king

### Board: 45

Dealer: North

Vul: None

North HCP: 16

South HCP: 14+3

Contract: 6 ♥ South

North:

♠ A932

♥ KJ9

♦ Q74

♣ AQ8

South:

♠ KJT65

♥ AQT832

♦ A9

♣ -

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: 46

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 16

Contract: 6 ♥ North

North:

♠ AJ52

♥ AQJ962

♦ Q85

♣ -

South:

♠ KT96

♥ K8

♦ AKT4

♣ K52

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



<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)

### Board: 47

Dealer: South

Vul: Both

North HCP: 17+3

South HCP: 16

Contract: 7♥ North

North:

♠ AKJT82

♥ AQJT5

♦ Q8

♣ -

South:

♠ 93

♥ K864

♦ A32

♣ AKQ8

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 !S

3. 1 out of 4

4. no !S queen

### Board: 48

Dealer: South

Vul: N-S

North HCP: 18+2

South HCP: 16

Contract: 7♥ North

North:

♠ AK92

♥ AQJ965

♦ -

♣ A62

South:

♠ Q863

♥ K4

♦ AK87

♣ KJ9

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

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

Pass 7♥ All Pass

1. Texas

2. Exclusion, for !H

3. 1 out of 4

### Board: 49

Dealer: North

Vul: None

North HCP: 15

South HCP: 14+2

Contract: 7♠ South

North:

♠ Q8

♥ K974

♦ AQ65

♣ A72

South:

♠ AKJ742

♥ AQ65

♦ 972

♣ -

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 !S

3. 1 out of 4

4. !S queen and !H king

## South hands

## Exclusion\_After\_Sta\_Jac

<b>Board: 47</b>	♠ 93	You are dealer.
Dealer: South	♥ K864	The opponents are silent.
Vul: Both	♦ A32	
HCP: 16	♣ AKQ8	

---

<b>Board: 48</b>	♠ Q863	You are dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: N-S	♦ AK87	
HCP: 16	♣ KJ9	

---

<b>Board: 49</b>	♠ AKJ742	Partner is dealer.
Dealer: North	♥ AQ65	The opponents are silent.
Vul: None	♦ 972	
HCP: 14+2	♣ -	

## Both hands (Answers Page)

### Board: 47

Dealer: South

Vul: Both

North HCP: 17+3

South HCP: 16

Contract: 7♥ North

North:

♠ AKJT82

♥ AQJT5

♦ Q8

♣ -

South:

♠ 93

♥ K864

♦ A32

♣ AKQ8

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 !S

3. 1 out of 4

4. no !S queen

### Board: 48

Dealer: South

Vul: N-S

North HCP: 18+2

South HCP: 16

Contract: 7♥ North

North:

♠ AK92

♥ AQJ965

♦ -

♣ A62

South:

♠ Q863

♥ K4

♦ AK87

♣ KJ9

W N E S

1NT

Pass 4♦<sup>1</sup> Pass 4♥

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

Pass 7♥ All Pass

1. Texas

2. Exclusion, for !H

3. 1 out of 4

### Board: 49

Dealer: North

Vul: None

North HCP: 15

South HCP: 14+2

Contract: 7♠ South

North:

♠ Q8

♥ K974

♦ AQ65

♣ A72

South:

♠ AKJ742

♥ AQ65

♦ 972

♣ -

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 !S

3. 1 out of 4

4. !S queen and !H king

**Board: 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

**Board: 50**

♠ 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**

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