

Board: 1 ♠ K9 You bid first.

Dealer: North ♥ A432 The opponents are silent.

Vul: N-S ♦ A5

HCP: 15+1 ♣ KJT86

Board: 2 ♠ Q642 Partner bids first.

Dealer: South ♥ AK96 The opponents are silent.

Vul: E-W ♦ 6

HCP: 13 ♣ AT85

Board: 3 ♠ AKT You bid first.

Dealer: North ♥ K3 The opponents are silent.

Vul: Both ♦ AJ983

HCP: 17+1 ♣ Q43

Board: 4 ♠ 2 Partner bids first.

Dealer: South ♥ KQ63 The opponents are silent.

Vul: N-S ♦ T652

HCP: 10 ♣ KQ75

Board: 5 ♠ A95 You bid first.

Dealer: North ♥ AQ7 The opponents are silent.

Vul: E-W ♦ JT97

HCP: 15 ♣ A96

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ QT65		1NT	Pass	3♥ ¹
Vul: N-S	♥ A432	♥ 8	Pass	4♣	Pass	5♣
North HCP: 15+1	♦ A5	♦ KQT8	All Pass			
South HCP: 11	♣ KJT86	♣ A943				
Contract: 5♣ South			1.	1N-3M splinter		

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ Q642	♠ AKJ8				1NT
Vul: E-W	♥ AK96	♥ Q85	Pass	3♦ ¹	Pass	4♠
North HCP: 13	♦ 6	♦ AJ54	All Pass			
South HCP: 17	♣ AT85	♣ Q3				1. 1N-3D splinter
Contract: 4♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ QJ96		1NT	Pass	3♦ ¹
Vul: Both	♥ K3	♥ A987	Pass	3NT	All Pass	
North HCP: 17+1	♦ AJ983	♦ 7				1. 1N-3D splinter
South HCP: 14	♣ Q43	♣ AKT6				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ A843				1NT
Vul: N-S	♥ KQ63	♥ 42	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ T652	♦ AQ84	All Pass			
South HCP: 15	♣ KQ75	♣ AJ9				1. 1N-3M splinter
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ KJT6		1NT	Pass	3♥ ¹
Vul: E-W	♥ AQ7	♥ 3	Pass	3NT	Pass	4NT
North HCP: 15	♦ JT97	♦ AK52	All Pass			
South HCP: 15	♣ A96	♣ KJT8				1. 1N-3M splinter
Contract: 4NT South						

South hands

NT_Splinter

Board: 1	♠ QT65	Partner bids first.
Dealer: North	♥ 8	The opponents are silent.
Vul: N-S	♦ KQT8	
HCP: 11	♣ A943	

Board: 2	♠ AKJ8	You bid first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: E-W	♦ AJ54	
HCP: 17	♣ Q3	

Board: 3	♠ QJ96	Partner bids first.
Dealer: North	♥ A987	The opponents are silent.
Vul: Both	♦ 7	
HCP: 14	♣ AKT6	

Board: 4	♠ A843	You bid first.
Dealer: South	♥ 42	The opponents are silent.
Vul: N-S	♦ AQ84	
HCP: 15	♣ AJ9	

Board: 5	♠ KJT6	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: E-W	♦ AK52	
HCP: 15	♣ KJT8	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ QT65		1NT	Pass	3♥ ¹
Vul: N-S	♥ A432	♥ 8	Pass	4♣	Pass	5♣
North HCP: 15+1	♦ A5	♦ KQT8	All Pass			
South HCP: 11	♣ KJT86	♣ A943				
Contract: 5♣ South			1.	1N-3M splinter		

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ Q642	♠ AKJ8				1NT
Vul: E-W	♥ AK96	♥ Q85	Pass	3♦ ¹	Pass	4♠
North HCP: 13	♦ 6	♦ AJ54	All Pass			
South HCP: 17	♣ AT85	♣ Q3				1. 1N-3D splinter
Contract: 4♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ QJ96		1NT	Pass	3♦ ¹
Vul: Both	♥ K3	♥ A987	Pass	3NT	All Pass	
North HCP: 17+1	♦ AJ983	♦ 7				1. 1N-3D splinter
South HCP: 14	♣ Q43	♣ AKT6				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ A843				1NT
Vul: N-S	♥ KQ63	♥ 42	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ T652	♦ AQ84	All Pass			
South HCP: 15	♣ KQ75	♣ AJ9				1. 1N-3M splinter
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ KJT6		1NT	Pass	3♥ ¹
Vul: E-W	♥ AQ7	♥ 3	Pass	3NT	Pass	4NT
North HCP: 15	♦ JT97	♦ AK52	All Pass			
South HCP: 15	♣ A96	♣ KJT8				1. 1N-3M splinter
Contract: 4NT South						

Board: 6	♠ -	Partner bids first.
Dealer: South	♥ K964	The opponents are silent.
Vul: None	♦ A875	
HCP: 12+1	♣ KQT52	

Board: 7	♠ Q862	You bid first.
Dealer: North	♥ AK54	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 15	♣ Q9	

Board: 8	♠ 4	Partner bids first.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: Both	♦ KQ65	
HCP: 12	♣ 8742	

Board: 9	♠ QT98	You bid first.
Dealer: North	♥ AQ87	The opponents are silent.
Vul: None	♦ AK6	
HCP: 15	♣ 65	

Board: 10	♠ Q852	Partner bids first.
Dealer: South	♥ KJ96	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 10	♣ AT65	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K875				1NT
Vul: None	♥ K964	♥ AQ8	Pass	3♦ ¹	Pass	3NT
North HCP: 12+1	♦ A875	♦ KJ2			All Pass	
South HCP: 17	♣ KQT52	♣ A83				1. 1N-3M splinter
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ Q862	♠ 3		1NT	Pass	3♦ ¹
Vul: E-W	♥ AK54	♥ J732	Pass	4♥	All Pass	
North HCP: 15	♦ A63	♦ KQT2				1. 1N-3M splinter
South HCP: 13	♣ Q9	♣ AK72				
Contract: 4♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AJT9				1NT
Vul: Both	♥ AQJ2	♥ K75	Pass	3♦ ¹	Pass	3NT
North HCP: 12	♦ KQ65	♦ JT2		All Pass		
South HCP: 16	♣ 8742	♣ AQJ				1. 1N-3M splinter
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ QT98	♠ A762		1NT	Pass	3♥ ¹
Vul: None	♥ AQ87	♥ -	Pass	4♦	All Pass	
North HCP: 15	♦ AK6	♦ QT83				1. 1N-3M splinter
South HCP: 11+1	♣ 65	♣ AJT82				
Contract: 4♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ Q852	♠ K3				1NT
Vul: N-S	♥ KJ96	♥ A842	Pass	3♦ ¹	Pass	4♥
North HCP: 10	♦ 2	♦ AK94		All Pass		
South HCP: 17	♣ AT65	♣ K74				1. 1N-3D splinter
Contract: 4♥ South						

South hands

NT_Splinter

Board: 6	♠ K875	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: None	♦ KJ2	
HCP: 17	♣ A83	

Board: 7	♠ 3	Partner bids first.
Dealer: North	♥ J732	The opponents are silent.
Vul: E-W	♦ KQT2	
HCP: 13	♣ AK72	

Board: 8	♠ AJT9	You bid first.
Dealer: South	♥ K75	The opponents are silent.
Vul: Both	♦ JT2	
HCP: 16	♣ AQJ	

Board: 9	♠ A762	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ QT83	
HCP: 11+1	♣ AJT82	

Board: 10	♠ K3	You bid first.
Dealer: South	♥ A842	The opponents are silent.
Vul: N-S	♦ AK94	
HCP: 17	♣ K74	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K875				1NT
Vul: None	♥ K964	♥ AQ8	Pass	3♦ ¹	Pass	3NT
North HCP: 12+1	♦ A875	♦ KJ2		All Pass		
South HCP: 17	♣ KQT52	♣ A83				1. 1N-3M splinter
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ Q862	♠ 3		1NT	Pass	3♦ ¹
Vul: E-W	♥ AK54	♥ J732	Pass	4♥	All Pass	
North HCP: 15	♦ A63	♦ KQT2				1. 1N-3M splinter
South HCP: 13	♣ Q9	♣ AK72				
Contract: 4♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AJT9				1NT
Vul: Both	♥ AQJ2	♥ K75	Pass	3♦ ¹	Pass	3NT
North HCP: 12	♦ KQ65	♦ JT2		All Pass		
South HCP: 16	♣ 8742	♣ AQJ				1. 1N-3M splinter
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ QT98	♠ A762		1NT	Pass	3♥ ¹
Vul: None	♥ AQ87	♥ -	Pass	4♦	All Pass	
North HCP: 15	♦ AK6	♦ QT83				1. 1N-3M splinter
South HCP: 11+1	♣ 65	♣ AJT82				
Contract: 4♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ Q852	♠ K3				1NT
Vul: N-S	♥ KJ96	♥ A842	Pass	3♦ ¹	Pass	4♥
North HCP: 10	♦ 2	♦ AK94		All Pass		
South HCP: 17	♣ AT65	♣ K74				1. 1N-3D splinter
Contract: 4♥ South						

Board: 11 ♠ J95 You bid first.

Dealer: North ♥ T654 The opponents are silent.

Vul: Both ♦ AKJ

HCP: 16 ♣ AK4

Board: 12 ♠ KQ54 Partner bids first.

Dealer: South ♥ QT72 The opponents are silent.

Vul: None ♦ -

HCP: 12+1 ♣ KQ865

Board: 13 ♠ AK43 You bid first.

Dealer: North ♥ K94 The opponents are silent.

Vul: N-S ♦ KQ9

HCP: 17 ♣ Q73

Board: 14 ♠ 6 Partner bids first.

Dealer: South ♥ KJ83 The opponents are silent.

Vul: None ♦ KQJ7

HCP: 10 ♣ T863

Board: 15 ♠ A64 You bid first.

Dealer: North ♥ KQJT The opponents are silent.

Vul: E-W ♦ A76

HCP: 17 ♣ K93

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ J95	♠ T		1NT	Pass	3♠ ¹
Vul: Both	♥ T654	♥ AKQ3	Pass	4♥	All Pass	
North HCP: 16	♦ AKJ	♦ 7642				
South HCP: 12	♣ AK4	♣ QJT8	1.	1N-3M splinter		
Contract: 4♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ KQ54	♠ J32				1NT
Vul: None	♥ QT72	♥ A5	Pass	3♦ ¹	Pass	3NT
North HCP: 12+1	♦ -	♦ KQT98	All Pass			
South HCP: 15+1	♣ KQ865	♣ AJ2	1.	1N-3D splinter		
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AK43	♠ 9		1NT	Pass	3♠ ¹
Vul: N-S	♥ K94	♥ AT32	Pass	3NT	All Pass	
North HCP: 17	♦ KQ9	♦ JT87	1.	1N-3M splinter		
South HCP: 12	♣ Q73	♣ AK86				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AK43				1NT
Vul: None	♥ KJ83	♥ A65	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ KQJ7	♦ A93	All Pass			
South HCP: 15	♣ T863	♣ 542	1.	1N-3M splinter		
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ KQJ5		1NT	Pass	3♥ ¹
Vul: E-W	♥ KQJT	♥ 8	Pass	3NT	All Pass	
North HCP: 17	♦ A76	♦ KJ95	1.	1N-3M splinter		
South HCP: 11	♣ K93	♣ JT42				
Contract: 3NT North						

South hands

NT_Splinter

Board: 11	♠ T	Partner bids first.
Dealer: North	♥ AKQ3	The opponents are silent.
Vul: Both	♦ 7642	
HCP: 12	♣ QJT8	

Board: 12	♠ J32	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ KQT98	
HCP: 15+1	♣ AJ2	

Board: 13	♠ 9	Partner bids first.
Dealer: North	♥ AT32	The opponents are silent.
Vul: N-S	♦ JT87	
HCP: 12	♣ AK86	

Board: 14	♠ AK43	You bid first.
Dealer: South	♥ A65	The opponents are silent.
Vul: None	♦ A93	
HCP: 15	♣ 542	

Board: 15	♠ KQJ5	Partner bids first.
Dealer: North	♥ 8	The opponents are silent.
Vul: E-W	♦ KJ95	
HCP: 11	♣ JT42	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ J95	♠ T		1NT	Pass	3♠ ¹
Vul: Both	♥ T654	♥ AKQ3	Pass	4♥	All Pass	
North HCP: 16	♦ AKJ	♦ 7642				
South HCP: 12	♣ AK4	♣ QJT8	1.	1N-3M splinter		
Contract: 4♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ KQ54	♠ J32				1NT
Vul: None	♥ QT72	♥ A5	Pass	3♦ ¹	Pass	3NT
North HCP: 12+1	♦ -	♦ KQT98	All Pass			
South HCP: 15+1	♣ KQ865	♣ AJ2	1.	1N-3D splinter		
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AK43	♠ 9		1NT	Pass	3♠ ¹
Vul: N-S	♥ K94	♥ AT32	Pass	3NT	All Pass	
North HCP: 17	♦ KQ9	♦ JT87	1.	1N-3M splinter		
South HCP: 12	♣ Q73	♣ AK86				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AK43				1NT
Vul: None	♥ KJ83	♥ A65	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ KQJ7	♦ A93	All Pass			
South HCP: 15	♣ T863	♣ 542	1.	1N-3M splinter		
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ KQJ5		1NT	Pass	3♥ ¹
Vul: E-W	♥ KQJT	♥ 8	Pass	3NT	All Pass	
North HCP: 17	♦ A76	♦ KJ95	1.	1N-3M splinter		
South HCP: 11	♣ K93	♣ JT42				
Contract: 3NT North						

Board: 16	♠ KQ42	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: Both	♦ KQJ5	
HCP: 18	♣ AK63	

Board: 17	♠ AKQJ	You bid first.
Dealer: North	♥ K95	The opponents are silent.
Vul: E-W	♦ T7	
HCP: 16	♣ KT93	

Board: 18	♠ AK97	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ K743	
HCP: 12	♣ Q963	

Board: 19	♠ AKT93	You bid first.
Dealer: North	♥ A74	The opponents are silent.
Vul: None	♦ A4	
HCP: 15+1	♣ 874	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KQ42	♠ AJ76				1NT
Vul: Both	♥ 4	♥ AT8	Pass	3 ♥ ¹	Pass	4 ♠
North HCP: 18	♦ KQJ5	♦ A7	Pass	4NT	Pass	5 ♣ ²
South HCP: 16	♣ AK63	♣ QJT8	Pass	5NT ³	Pass	6 ♣ ⁴
Contract: 7 ♠ North			Pass	7 ♠	All Pass	

1. 1N-3M splinter

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=0

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ	♠ 8642		1NT	Pass	3 ♥ ¹
Vul: E-W	♥ K95	♥ 8	Pass	4 ♠	All Pass	
North HCP: 16	♦ T7	♦ KQ42				
South HCP: 11	♣ KT93	♣ AQ72				1. 1N-3M splinter
Contract: 4 ♠ North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ AK97	♠ T42				1NT
Vul: Both	♥ 2	♥ A75	Pass	3 ♥ ¹	Pass	3NT
North HCP: 12	♦ K743	♦ AQJ5	All Pass			
South HCP: 15	♣ Q963	♣ AT5				1. 1N-3M splinter
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AKT93	♠ 4		1NT	Pass	3 ♠ ¹
Vul: None	♥ A74	♥ KJ63	Pass	3NT	All Pass	
North HCP: 15+1	♦ A4	♦ K753				
South HCP: 10	♣ 874	♣ K952				1. 1N-3M splinter
Contract: 3NT North						

South hands

NT_Splinter

Board: 16 ♠ AJ76 You bid first.

Dealer: South ♥ AT8 The opponents are silent.

Vul: Both ♦ A7

HCP: 16 ♣ QJT8

Board: 17 ♠ 8642 Partner bids first.

Dealer: North ♥ 8 The opponents are silent.

Vul: E-W ♦ KQ42

HCP: 11 ♣ AQ72

Board: 18 ♠ T42 You bid first.

Dealer: South ♥ A75 The opponents are silent.

Vul: Both ♦ AQJ5

HCP: 15 ♣ AT5

Board: 19 ♠ 4 Partner bids first.

Dealer: North ♥ KJ63 The opponents are silent.

Vul: None ♦ K753

HCP: 10 ♣ K952

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KQ42	♠ AJ76				1NT
Vul: Both	♥ 4	♥ AT8	Pass	3 ♥ ¹	Pass	4 ♠
North HCP: 18	♦ KQJ5	♦ A7	Pass	4NT	Pass	5 ♣ ²
South HCP: 16	♣ AK63	♣ QJT8	Pass	5NT ³	Pass	6 ♣ ⁴
Contract: 7 ♠ North			Pass	7 ♠	All Pass	

1. 1N-3M splinter

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=0

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ	♠ 8642		1NT	Pass	3 ♥ ¹
Vul: E-W	♥ K95	♥ 8	Pass	4 ♠	All Pass	
North HCP: 16	♦ T7	♦ KQ42				
South HCP: 11	♣ KT93	♣ AQ72				1. 1N-3M splinter
Contract: 4 ♠ North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ AK97	♠ T42				1NT
Vul: Both	♥ 2	♥ A75	Pass	3 ♥ ¹	Pass	3NT
North HCP: 12	♦ K743	♦ AQJ5	All Pass			
South HCP: 15	♣ Q963	♣ AT5				1. 1N-3M splinter
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AKT93	♠ 4		1NT	Pass	3 ♠ ¹
Vul: None	♥ A74	♥ KJ63	Pass	3NT	All Pass	
North HCP: 15+1	♦ A4	♦ K753				
South HCP: 10	♣ 874	♣ K952				1. 1N-3M splinter
Contract: 3NT North						

Board: 20	♠ AK74	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ KT94	
HCP: 10	♣ T862	

Board: 21	♠ AK98	You bid first.
Dealer: North	♥ KQJ2	The opponents are silent.
Vul: Both	♦ 32	
HCP: 16	♣ K96	

Board: 22	♠ 6	Partner bids first.
Dealer: South	♥ AQ84	The opponents are silent.
Vul: None	♦ QJ53	
HCP: 13	♣ AT52	

Board: 23	♠ A7	You bid first.
Dealer: North	♥ 432	The opponents are silent.
Vul: N-S	♦ AQ862	
HCP: 17+1	♣ AK9	

Board: 24	♠ 9642	Partner bids first.
Dealer: South	♥ K764	The opponents are silent.
Vul: Both	♦ 7	
HCP: 10	♣ AK86	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ AK74	♠ 632				1NT
Vul: E-W	♥ 2	♥ KQ764	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ KT94	♦ A3		All Pass		
South HCP: 16+1	♣ T862	♣ AK4				1. 1N-3M splinter
Contract: 3NT South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK98	♠ T		1NT	Pass	3♠ ¹
Vul: Both	♥ KQJ2	♥ 9864	Pass	4♥	All Pass	
North HCP: 16	♦ 32	♦ A865				1. 1N-3M splinter
South HCP: 10	♣ K96	♣ AQ54				
Contract: 4♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KQ73				1NT
Vul: None	♥ AQ84	♥ K753	Pass	3♠ ¹	Pass	4♥
North HCP: 13	♦ QJ53	♦ A87		All Pass		
South HCP: 17	♣ AT52	♣ KQ				1. 1N-3M splinter
Contract: 4♥ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KQT6		1NT	Pass	3♦ ¹
Vul: N-S	♥ 432	♥ QT96	Pass	3NT	All Pass	
North HCP: 17+1	♦ AQ862	♦ T				1. 1N-3D splinter
South HCP: 10	♣ AK9	♣ QJ75				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 9642	♠ AK8				1NT
Vul: Both	♥ K764	♥ T985	Pass	3♦ ¹	Pass	4♥
North HCP: 10	♦ 7	♦ AKQ3		All Pass		
South HCP: 16	♣ AK86	♣ 73				1. 1N-3D splinter
Contract: 4♥ South						

Board: 20	♠ 632	You bid first.
Dealer: South	♥ KQ764	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 16+1	♣ AK4	

Board: 21	♠ T	Partner bids first.
Dealer: North	♥ 9864	The opponents are silent.
Vul: Both	♦ A865	
HCP: 10	♣ AQ54	

Board: 22	♠ KQ73	You bid first.
Dealer: South	♥ K753	The opponents are silent.
Vul: None	♦ A87	
HCP: 17	♣ KQ	

Board: 23	♠ KQT6	Partner bids first.
Dealer: North	♥ QT96	The opponents are silent.
Vul: N-S	♦ T	
HCP: 10	♣ QJ75	

Board: 24	♠ AK8	You bid first.
Dealer: South	♥ T985	The opponents are silent.
Vul: Both	♦ AKQ3	
HCP: 16	♣ 73	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ AK74	♠ 632				1NT
Vul: E-W	♥ 2	♥ KQ764	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ KT94	♦ A3		All Pass		
South HCP: 16+1	♣ T862	♣ AK4				1. 1N-3M splinter
Contract: 3NT South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK98	♠ T		1NT	Pass	3♠ ¹
Vul: Both	♥ KQJ2	♥ 9864	Pass	4♥	All Pass	
North HCP: 16	♦ 32	♦ A865				1. 1N-3M splinter
South HCP: 10	♣ K96	♣ AQ54				
Contract: 4♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KQ73				1NT
Vul: None	♥ AQ84	♥ K753	Pass	3♠ ¹	Pass	4♥
North HCP: 13	♦ QJ53	♦ A87		All Pass		
South HCP: 17	♣ AT52	♣ KQ				1. 1N-3M splinter
Contract: 4♥ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KQT6		1NT	Pass	3♦ ¹
Vul: N-S	♥ 432	♥ QT96	Pass	3NT	All Pass	
North HCP: 17+1	♦ AQ862	♦ T				1. 1N-3D splinter
South HCP: 10	♣ AK9	♣ QJ75				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 9642	♠ AK8				1NT
Vul: Both	♥ K764	♥ T985	Pass	3♦ ¹	Pass	4♥
North HCP: 10	♦ 7	♦ AKQ3		All Pass		
South HCP: 16	♣ AK86	♣ 73				1. 1N-3D splinter
Contract: 4♥ South						

Board: 25 ♠ AQJ62 You bid first.

Dealer: North ♥ J3 The opponents are silent.

Vul: None ♦ QJ9

HCP: 15+1 ♣ A43

Board: 26 ♠ QJ42 Partner bids first.

Dealer: South ♥ 6 The opponents are silent.

Vul: N-S ♦ KQ85

HCP: 12 ♣ A976

Board: 27 ♠ KJ94 You bid first.

Dealer: North ♥ K85 The opponents are silent.

Vul: None ♦ AQT

HCP: 17 ♣ A42

Board: 28 ♠ QJT2 Partner bids first.

Dealer: South ♥ 2 The opponents are silent.

Vul: N-S ♦ Q632

HCP: 14 ♣ AKQ9

Board: 29 ♠ AT You bid first.

Dealer: North ♥ KJ62 The opponents are silent.

Vul: E-W ♦ KQJ3

HCP: 17 ♣ QJ8

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AQJ62	♠ 8		1NT	Pass	3♠ ¹
Vul: None	♥ J3	♥ AK76	Pass	3NT	All Pass	
North HCP: 15+1	♦ QJ9	♦ KT87				
South HCP: 14	♣ A43	♣ KJ97				1. 1N-3M splinter
Contract: 3NT North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ QJ42	♠ A983				1NT
Vul: N-S	♥ 6	♥ AKT9	Pass	3♥ ¹	Pass	4♠
North HCP: 12	♦ KQ85	♦ AT3				All Pass
South HCP: 15	♣ A976	♣ T8				1. 1N-3M splinter
Contract: 4♠ South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KJ94	♠ -		1NT	Pass	3♠ ¹
Vul: None	♥ K85	♥ AJ97	Pass	3NT	All Pass	
North HCP: 17	♦ AQT	♦ KJ862				
South HCP: 13+1	♣ A42	♣ KJ75				1. 1N-3M splinter
Contract: 3NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ QJT2	♠ AK73				1NT
Vul: N-S	♥ 2	♥ AK93	Pass	3♥ ¹	Pass	4♠
North HCP: 14	♦ Q632	♦ K54				All Pass
South HCP: 17	♣ AKQ9	♣ T7				1. 1N-3M splinter
Contract: 4♠ South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQ74		1NT	Pass	3♦ ¹
Vul: E-W	♥ KJ62	♥ A854	Pass	4♥	All Pass	
North HCP: 17	♦ KQJ3	♦ 7				
South HCP: 12	♣ QJ8	♣ K964				1. 1N-3D splinter
Contract: 4♥ North						

South hands

NT_Splinter

Board: 25	♠ 8	Partner bids first.
Dealer: North	♥ AK76	The opponents are silent.
Vul: None	♦ KT87	
HCP: 14	♣ KJ97	

Board: 26	♠ A983	You bid first.
Dealer: South	♥ AKT9	The opponents are silent.
Vul: N-S	♦ AT3	
HCP: 15	♣ T8	

Board: 27	♠ -	Partner bids first.
Dealer: North	♥ AJ97	The opponents are silent.
Vul: None	♦ KJ862	
HCP: 13+1	♣ KJ75	

Board: 28	♠ AK73	You bid first.
Dealer: South	♥ AK93	The opponents are silent.
Vul: N-S	♦ K54	
HCP: 17	♣ T7	

Board: 29	♠ KQ74	Partner bids first.
Dealer: North	♥ A854	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 12	♣ K964	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AQJ62	♠ 8		1NT	Pass	3♠ ¹
Vul: None	♥ J3	♥ AK76	Pass	3NT	All Pass	
North HCP: 15+1	♦ QJ9	♦ KT87				
South HCP: 14	♣ A43	♣ KJ97				1. 1N-3M splinter
Contract: 3NT North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ QJ42	♠ A983				1NT
Vul: N-S	♥ 6	♥ AKT9	Pass	3♥ ¹	Pass	4♠
North HCP: 12	♦ KQ85	♦ AT3				All Pass
South HCP: 15	♣ A976	♣ T8				1. 1N-3M splinter
Contract: 4♠ South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KJ94	♠ -		1NT	Pass	3♠ ¹
Vul: None	♥ K85	♥ AJ97	Pass	3NT	All Pass	
North HCP: 17	♦ AQT	♦ KJ862				
South HCP: 13+1	♣ A42	♣ KJ75				1. 1N-3M splinter
Contract: 3NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ QJT2	♠ AK73				1NT
Vul: N-S	♥ 2	♥ AK93	Pass	3♥ ¹	Pass	4♠
North HCP: 14	♦ Q632	♦ K54				All Pass
South HCP: 17	♣ AKQ9	♣ T7				1. 1N-3M splinter
Contract: 4♠ South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQ74		1NT	Pass	3♦ ¹
Vul: E-W	♥ KJ62	♥ A854	Pass	4♥	All Pass	
North HCP: 17	♦ KQJ3	♦ 7				
South HCP: 12	♣ QJ8	♣ K964				1. 1N-3D splinter
Contract: 4♥ North						

Board: 30	♠ JT63	Partner bids first.
Dealer: South	♥ AQJ9	The opponents are silent.
Vul: E-W	♦ -	
HCP: 13+1	♣ KQT87	

Board: 31	♠ A76	You bid first.
Dealer: North	♥ AJ973	The opponents are silent.
Vul: None	♦ 73	
HCP: 15+1	♣ AQ5	

Board: 32	♠ 7	Partner bids first.
Dealer: South	♥ KT65	The opponents are silent.
Vul: Both	♦ A765	
HCP: 10	♣ K984	

Board: 33	♠ AKQ2	You bid first.
Dealer: North	♥ J86	The opponents are silent.
Vul: None	♦ J3	
HCP: 15	♣ AT52	

Board: 34	♠ Q432	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: None	♦ K543	
HCP: 10	♣ KQ96	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ JT63	♠ A4				1NT
Vul: E-W	♥ AQJ9	♥ 8654	Pass	3♦ ¹	Pass	4♥
North HCP: 13+1	♦ -	♦ AQJ9	Pass	4NT	Pass	5♣ ²
South HCP: 15	♣ KQT87	♣ A63	Pass	6♥	All Pass	
Contract: 6♥ North			1. 1N-3D splinter			
			2. A=0/5 or 3/5			

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ KQ93		1NT	Pass	3♥ ¹
Vul: None	♥ AJ973	♥ 8	Pass	3NT	All Pass	
North HCP: 15+1	♦ 73	♦ KJ52				1. 1N-3M splinter
South HCP: 10	♣ AQ5	♣ JT74				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AQ62				1NT
Vul: Both	♥ KT65	♥ A83	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ A765	♦ KQ83	All Pass			
South HCP: 17	♣ K984	♣ Q5		1. 1N-3M splinter		
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AKQ2	♠ 5		1NT	Pass	3♠ ¹
Vul: None	♥ J86	♥ A972	Pass	3NT	All Pass	
North HCP: 15	♦ J3	♦ AQ72				1. 1N-3M splinter
South HCP: 11	♣ AT52	♣ J984				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ Q432	♠ A8				1NT
Vul: None	♥ 2	♥ KQJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ K543	♦ J2	All Pass			
South HCP: 16+1	♣ KQ96	♣ AJT72		1. 1N-3M splinter		
Contract: 3NT South						

South hands

NT_Splinter

Board: 30 ♠ A4 You bid first.

Dealer: South ♥ 8654 The opponents are silent.

Vul: E-W ♦ AQJ9

HCP: 15 ♣ A63

Board: 31 ♠ KQ93 Partner bids first.

Dealer: North ♥ 8 The opponents are silent.

Vul: None ♦ KJ52

HCP: 10 ♣ JT74

Board: 32 ♠ AQ62 You bid first.

Dealer: South ♥ A83 The opponents are silent.

Vul: Both ♦ KQ83

HCP: 17 ♣ Q5

Board: 33 ♠ 5 Partner bids first.

Dealer: North ♥ A972 The opponents are silent.

Vul: None ♦ AQ72

HCP: 11 ♣ J984

Board: 34 ♠ A8 You bid first.

Dealer: South ♥ KQJ3 The opponents are silent.

Vul: None ♦ J2

HCP: 16+1 ♣ AJT72

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ JT63	♠ A4				1NT
Vul: E-W	♥ AQJ9	♥ 8654	Pass	3♦ ¹	Pass	4♥
North HCP: 13+1	♦ -	♦ AQJ9	Pass	4NT	Pass	5♣ ²
South HCP: 15	♣ KQT87	♣ A63	Pass	6♥	All Pass	
Contract: 6♥ North			1. 1N-3D splinter			
			2. A=0/5 or 3/5			

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ KQ93		1NT	Pass	3♥ ¹
Vul: None	♥ AJ973	♥ 8	Pass	3NT	All Pass	
North HCP: 15+1	♦ 73	♦ KJ52				1. 1N-3M splinter
South HCP: 10	♣ AQ5	♣ JT74				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AQ62				1NT
Vul: Both	♥ KT65	♥ A83	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ A765	♦ KQ83	All Pass			
South HCP: 17	♣ K984	♣ Q5		1. 1N-3M splinter		
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AKQ2	♠ 5		1NT	Pass	3♠ ¹
Vul: None	♥ J86	♥ A972	Pass	3NT	All Pass	
North HCP: 15	♦ J3	♦ AQ72				1. 1N-3M splinter
South HCP: 11	♣ AT52	♣ J984				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ Q432	♠ A8				1NT
Vul: None	♥ 2	♥ KQJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ K543	♦ J2	All Pass			
South HCP: 16+1	♣ KQ96	♣ AJT72		1. 1N-3M splinter		
Contract: 3NT South						

Board: 35 ♠ AKJ4 You bid first.

Dealer: North ♥ T4 The opponents are silent.

Vul: N-S ♦ QJ95

HCP: 15 ♣ AT5

Board: 36 ♠ AK96 Partner bids first.

Dealer: South ♥ A863 The opponents are silent.

Vul: None ♦ 3

HCP: 17 ♣ AQ32

Board: 37 ♠ A2 You bid first.

Dealer: North ♥ Q873 The opponents are silent.

Vul: N-S ♦ AKQ6

HCP: 15 ♣ 853

Board: 38 ♠ K852 Partner bids first.

Dealer: South ♥ T The opponents are silent.

Vul: Both ♦ KT97

HCP: 11 ♣ KQT7

Board: 39 ♠ KT2 You bid first.

Dealer: North ♥ 83 The opponents are silent.

Vul: N-S ♦ AK95

HCP: 17 ♣ AK94

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ 6		1NT	Pass	3♠ ¹
Vul: N-S	♥ T4	♥ AK98	Pass	3NT	All Pass	
North HCP: 15	♦ QJ95	♦ AT42				
South HCP: 14	♣ AT5	♣ K942				1. 1N-3M splinter
Contract: 3NT North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AK96	♠ J7				1NT
Vul: None	♥ A863	♥ KQT	Pass	3♦ ¹	Pass	3NT
North HCP: 17	♦ 3	♦ AKQ64	Pass	6NT	All Pass	
South HCP: 15+1	♣ AQ32	♣ 765				1. 1N-3D splinter
Contract: 6NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KQT5		1NT	Pass	3♥ ¹
Vul: N-S	♥ Q873	♥ -	Pass	3NT	All Pass	
North HCP: 15	♦ AKQ6	♦ 75432				
South HCP: 12+1	♣ 853	♣ AQJT				1. 1N-3M splinter
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K852	♠ AQ74				1NT
Vul: Both	♥ T	♥ AJ7	Pass	3♥ ¹	Pass	4♠
North HCP: 11	♦ KT97	♦ Q32				All Pass
South HCP: 15	♣ KQT7	♣ 82				1. 1N-3M splinter
Contract: 4♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ AJ63		1NT	Pass	3♦ ¹
Vul: N-S	♥ 83	♥ KQJ5	Pass	3NT	All Pass	
North HCP: 17	♦ AK95	♦ -				
South HCP: 13+1	♣ AK94	♣ Q8765				1. 1N-3D splinter
Contract: 3NT North						

South hands

NT_Splinter

Board: 35	♠ 6	Partner bids first.
Dealer: North	♥ AK98	The opponents are silent.
Vul: N-S	♦ AT42	
HCP: 14	♣ K942	

Board: 36	♠ J7	You bid first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: None	♦ AKQ64	
HCP: 15+1	♣ 765	

Board: 37	♠ KQT5	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ 75432	
HCP: 12+1	♣ AQJT	

Board: 38	♠ AQ74	You bid first.
Dealer: South	♥ AQJ7	The opponents are silent.
Vul: Both	♦ Q32	
HCP: 15	♣ 82	

Board: 39	♠ AJ63	Partner bids first.
Dealer: North	♥ KQJ5	The opponents are silent.
Vul: N-S	♦ -	
HCP: 13+1	♣ Q8765	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ 6		1NT	Pass	3♠ ¹
Vul: N-S	♥ T4	♥ AK98	Pass	3NT	All Pass	
North HCP: 15	♦ QJ95	♦ AT42				
South HCP: 14	♣ AT5	♣ K942	1.	1N-3M splinter		
Contract: 3NT North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AK96	♠ J7				1NT
Vul: None	♥ A863	♥ KQT	Pass	3♦ ¹	Pass	3NT
North HCP: 17	♦ 3	♦ AKQ64	Pass	6NT	All Pass	
South HCP: 15+1	♣ AQ32	♣ 765	1.	1N-3D splinter		
Contract: 6NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KQT5		1NT	Pass	3♥ ¹
Vul: N-S	♥ Q873	♥ -	Pass	3NT	All Pass	
North HCP: 15	♦ AKQ6	♦ 75432				
South HCP: 12+1	♣ 853	♣ AQJT	1.	1N-3M splinter		
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K852	♠ AQ74				1NT
Vul: Both	♥ T	♥ AJ7	Pass	3♥ ¹	Pass	4♠
North HCP: 11	♦ KT97	♦ Q32	All Pass			
South HCP: 15	♣ KQT7	♣ 82	1.	1N-3M splinter		
Contract: 4♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ AJ63		1NT	Pass	3♦ ¹
Vul: N-S	♥ 83	♥ KQJ5	Pass	3NT	All Pass	
North HCP: 17	♦ AK95	♦ -				
South HCP: 13+1	♣ AK94	♣ Q8765	1.	1N-3D splinter		
Contract: 3NT North						

Board: 40	♠ KQ92	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: Both	♦ QT53	
HCP: 12	♣ AJ84	

Board: 41	♠ 87	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: None	♦ KQJ84	
HCP: 15+1	♣ A875	

Board: 42	♠ AQ84	Partner bids first.
Dealer: South	♥ A863	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 14	♣ KJT6	

Board: 43	♠ AK854	You bid first.
Dealer: North	♥ A83	The opponents are silent.
Vul: None	♦ 732	
HCP: 15+1	♣ A3	

Board: 44	♠ Q862	Partner bids first.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 13	♣ KJ73	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ KQ92	♠ AT4				1NT
Vul: Both	♥ 9	♥ A7543	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ QT53	♦ AK4		All Pass		
South HCP: 15+1	♣ AJ84	♣ 96				1. 1N-3M splinter
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ KJ92		1NT	Pass	3♦ ¹
Vul: None	♥ AJ	♥ KT92	Pass	3NT	All Pass	
North HCP: 15+1	♦ KQJ84	♦ -				1. 1N-3D splinter
South HCP: 9+1	♣ A875	♣ QT642				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ AQ84	♠ K53				1NT
Vul: E-W	♥ A863	♥ QT	Pass	3♦ ¹	Pass	3NT
North HCP: 14	♦ 2	♦ AK53		All Pass		
South HCP: 16	♣ KJT6	♣ A974				1. 1N-3D splinter
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AK854	♠ 9		1NT	Pass	3♠ ¹
Vul: None	♥ A83	♥ J542	Pass	3NT	All Pass	
North HCP: 15+1	♦ 732	♦ AQ65				1. 1N-3M splinter
South HCP: 10	♣ A3	♣ QJ94				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ Q862	♠ A94				1NT
Vul: N-S	♥ AKT3	♥ 62	Pass	3♦ ¹	Pass	3NT
North HCP: 13	♦ 5	♦ AKQJ6		All Pass		
South HCP: 16+1	♣ KJ73	♣ Q64				1. 1N-3D splinter
Contract: 3NT South						

South hands

NT_Splinter

Board: 40 ♠ AT4 You bid first.

Dealer: South ♥ A7543 The opponents are silent.

Vul: Both ♦ AK4

HCP: 15+1 ♣ 96

Board: 41 ♠ KJ92 Partner bids first.

Dealer: North ♥ KT92 The opponents are silent.

Vul: None ♦ -

HCP: 9+1 ♣ QT642

Board: 42 ♠ K53 You bid first.

Dealer: South ♥ QT The opponents are silent.

Vul: E-W ♦ AK53

HCP: 16 ♣ A974

Board: 43 ♠ 9 Partner bids first.

Dealer: North ♥ J542 The opponents are silent.

Vul: None ♦ AQ65

HCP: 10 ♣ QJ94

Board: 44 ♠ A94 You bid first.

Dealer: South ♥ 62 The opponents are silent.

Vul: N-S ♦ AKQJ6

HCP: 16+1 ♣ Q64

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ KQ92	♠ AT4				1NT
Vul: Both	♥ 9	♥ A7543	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ QT53	♦ AK4		All Pass		
South HCP: 15+1	♣ AJ84	♣ 96				1. 1N-3M splinter
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ KJ92		1NT	Pass	3♦ ¹
Vul: None	♥ AJ	♥ KT92	Pass	3NT	All Pass	
North HCP: 15+1	♦ KQJ84	♦ -				1. 1N-3D splinter
South HCP: 9+1	♣ A875	♣ QT642				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ AQ84	♠ K53				1NT
Vul: E-W	♥ A863	♥ QT	Pass	3♦ ¹	Pass	3NT
North HCP: 14	♦ 2	♦ AK53		All Pass		
South HCP: 16	♣ KJT6	♣ A974				1. 1N-3D splinter
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AK854	♠ 9		1NT	Pass	3♠ ¹
Vul: None	♥ A83	♥ J542	Pass	3NT	All Pass	
North HCP: 15+1	♦ 732	♦ AQ65				1. 1N-3M splinter
South HCP: 10	♣ A3	♣ QJ94				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ Q862	♠ A94				1NT
Vul: N-S	♥ AKT3	♥ 62	Pass	3♦ ¹	Pass	3NT
North HCP: 13	♦ 5	♦ AKQJ6		All Pass		
South HCP: 16+1	♣ KJ73	♣ Q64				1. 1N-3D splinter
Contract: 3NT South						

Board: 45 ♠ 86 You bid first.

Dealer: North ♥ A83 The opponents are silent.

Vul: Both ♦ AK86

HCP: 15 ♣ AT73

Board: 46 ♠ AJ92 Partner bids first.

Dealer: South ♥ 7 The opponents are silent.

Vul: None ♦ AQJ2

HCP: 17 ♣ AJ62

Board: 47 ♠ QT854 You bid first.

Dealer: North ♥ QJ3 The opponents are silent.

Vul: N-S ♦ AK

HCP: 16+1 ♣ A74

Board: 48 ♠ AQ93 Partner bids first.

Dealer: South ♥ JT63 The opponents are silent.

Vul: E-W ♦ 7

HCP: 13 ♣ AQ95

Board: 49 ♠ 873 You bid first.

Dealer: North ♥ AT The opponents are silent.

Vul: N-S ♦ AT54

HCP: 15 ♣ AKT8

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ KT95		1NT	Pass	3♦ ¹
Vul: Both	♥ A83	♥ KQ97	Pass	3NT	All Pass	
North HCP: 15	♦ AK86	♦ T				
South HCP: 12	♣ AT73	♣ KJ52				1. 1N-3D splinter
Contract: 3NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ AJ92	♠ K64				1NT
Vul: None	♥ 7	♥ AKQ4	Pass	3♥ ¹	Pass	3NT
North HCP: 17	♦ AQJ2	♦ K64	Pass	6NT	All Pass	
South HCP: 17	♣ AJ62	♣ QT5				1. 1N-3M splinter
Contract: 6NT North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ QT854	♠ 3		1NT	Pass	3♠ ¹
Vul: N-S	♥ QJ3	♥ AKT9	Pass	3NT	All Pass	
North HCP: 16+1	♦ AK	♦ Q952				
South HCP: 11	♣ A74	♣ Q952				1. 1N-3M splinter
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ AQ93	♠ JT4				1NT
Vul: E-W	♥ JT63	♥ KQ82	Pass	3♦ ¹	Pass	4♥
North HCP: 13	♦ 7	♦ KQ3				All Pass
South HCP: 15	♣ AQ95	♣ KJ3				1. 1N-3D splinter
Contract: 4♥ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ 873	♠ KQ64		1NT	Pass	3♦ ¹
Vul: N-S	♥ AT	♥ KJ82	Pass	3NT	All Pass	
North HCP: 15	♦ AT54	♦ J				
South HCP: 11	♣ AKT8	♣ J943				1. 1N-3D splinter
Contract: 3NT North						

South hands

NT_Splinter

Board: 45	♠ KT95	Partner bids first.
Dealer: North	♥ KQ97	The opponents are silent.
Vul: Both	♦ T	
HCP: 12	♣ KJ52	

Board: 46	♠ K64	You bid first.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: None	♦ K64	
HCP: 17	♣ QT5	

Board: 47	♠ 3	Partner bids first.
Dealer: North	♥ AKT9	The opponents are silent.
Vul: N-S	♦ Q952	
HCP: 11	♣ Q952	

Board: 48	♠ JT4	You bid first.
Dealer: South	♥ KQ82	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 15	♣ KJ3	

Board: 49	♠ KQ64	Partner bids first.
Dealer: North	♥ KJ82	The opponents are silent.
Vul: N-S	♦ J	
HCP: 11	♣ J943	

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ KT95		1NT	Pass	3♦ ¹
Vul: Both	♥ A83	♥ KQ97	Pass	3NT	All Pass	
North HCP: 15	♦ AK86	♦ T				
South HCP: 12	♣ AT73	♣ KJ52				1. 1N-3D splinter
Contract: 3NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ AJ92	♠ K64				1NT
Vul: None	♥ 7	♥ AKQ4	Pass	3♥ ¹	Pass	3NT
North HCP: 17	♦ AQJ2	♦ K64	Pass	6NT	All Pass	
South HCP: 17	♣ AJ62	♣ QT5				1. 1N-3M splinter
Contract: 6NT North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ QT854	♠ 3		1NT	Pass	3♠ ¹
Vul: N-S	♥ QJ3	♥ AKT9	Pass	3NT	All Pass	
North HCP: 16+1	♦ AK	♦ Q952				
South HCP: 11	♣ A74	♣ Q952				1. 1N-3M splinter
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ AQ93	♠ JT4				1NT
Vul: E-W	♥ JT63	♥ KQ82	Pass	3♦ ¹	Pass	4♥
North HCP: 13	♦ 7	♦ KQ3				All Pass
South HCP: 15	♣ AQ95	♣ KJ3				1. 1N-3D splinter
Contract: 4♥ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ 873	♠ KQ64		1NT	Pass	3♦ ¹
Vul: N-S	♥ AT	♥ KJ82	Pass	3NT	All Pass	
North HCP: 15	♦ AT54	♦ J				
South HCP: 11	♣ AKT8	♣ J943				1. 1N-3D splinter
Contract: 3NT North						

North hands

NT_Splinter

Board: 50 ♠ KJT3
Dealer: South ♥ 8
Vul: Both ♦ KJ64
HCP: 13 ♣ AJ86

Partner bids first.

The opponents are silent.

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ KJT3	♠ AQ2				1NT
Vul: Both	♥ 8	♥ AK52	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ KJ64	♦ QT	All Pass			
South HCP: 15	♣ AJ86	♣ T743				1. 1N-3M splinter
Contract: 3NT South						

South hands

NT_Splinter

Board: 50 ♠ AQ2 You bid first.

Dealer: South ♥ AK52 The opponents are silent.

Vul: Both ♦ QT

HCP: 15 ♣ T743

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ KJT3	♠ AQ2				1NT
Vul: Both	♥ 8	♥ AK52	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ KJ64	♦ QT	All Pass			
South HCP: 15	♣ AJ86	♣ T743				1. 1N-3M splinter
Contract: 3NT South						