

## North hands

## Splinters\_after\_Minor

<b>Board: 1</b>	♠ KT6	You bid first.
Dealer: North	♥ K7	West (RHO) Doubles 3♠ if possible.
Vul: N-S	♦ K874	
HCP: 13	♣ KJ63	
 <b>Board: 2</b>	 ♠ 9	 Partner bids first.
Dealer: South	♥ A54	The opponents are silent.
Vul: E-W	♦ AKJ	
HCP: 14+2	♣ QT9832	
 <b>Board: 3</b>	 ♠ J7	 You bid first.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: N-S	♦ 974	
HCP: 12+1	♣ KQ974	
 <b>Board: 4</b>	 ♠ KJ	 Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ A764	
HCP: 14+2	♣ KJT982	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ 8		1♦	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ K7	♥ A62	X	4♣	Pass	4♥
North HCP: 13	♦ K874	♦ AQJ952	Pass	5♦	All Pass	
South HCP: 13+2	♣ KJ63	♣ Q94				1. Splinter
Contract: 5♦ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AJT3				1♣
Vul: E-W	♥ A54	♥ QT98	Pass	3♠ <sup>1</sup>	Pass	4♠
North HCP: 14+2	♦ AKJ	♦ 62	Pass	5♣	All Pass	
South HCP: 14	♣ QT9832	♣ AK4				1. Splinter
Contract: 5♣ North						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ AQ8		1♣	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ KQJ	♥ T	Pass	4♣	Pass	5♣
North HCP: 12+1	♦ 974	♦ A65		All Pass		
South HCP: 15+2	♣ KQ974	♣ AJT832				1. Splinter
Contract: 5♣ South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ A876				1♣
Vul: E-W	♥ Q	♥ A953	Pass	3♥ <sup>1</sup>	Pass	4♦
North HCP: 14+2	♦ A764	♦ KJ	Pass	4NT	Pass	5♥ <sup>2</sup>
South HCP: 12	♣ KJT982	♣ 643	Pass	6♣	All Pass	
Contract: 6♣ North						1. Splinter
						2. A=2/5 or 5/5, Q(C)=0

## South hands

## Splinters\_after\_Minor

**Board: 1**      ♠ 8      Partner bids first.

Dealer: North      ♥ A62      West (LHO) Doubles 3♠ if possible.

Vul: N-S      ♦ AQJ952

HCP: 13+2      ♣ Q94

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**Board: 2**      ♠ AJT3      You bid first.

Dealer: South      ♥ QT98      The opponents are silent.

Vul: E-W      ♦ 62

HCP: 14      ♣ AK4

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**Board: 3**      ♠ AQ8      Partner bids first.

Dealer: North      ♥ T      The opponents are silent.

Vul: N-S      ♦ A65

HCP: 15+2      ♣ AJT832

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**Board: 4**      ♠ A876      You bid first.

Dealer: South      ♥ A953      The opponents are silent.

Vul: E-W      ♦ KJ

HCP: 12      ♣ 643

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ 8		1♦	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ K7	♥ A62	X	4♣	Pass	4♥
North HCP: 13	♦ K874	♦ AQJ952	Pass	5♦	All Pass	
South HCP: 13+2	♣ KJ63	♣ Q94				1. Splinter
Contract: 5♦ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AJT3				1♣
Vul: E-W	♥ A54	♥ QT98	Pass	3♠ <sup>1</sup>	Pass	4♠
North HCP: 14+2	♦ AKJ	♦ 62	Pass	5♣	All Pass	
South HCP: 14	♣ QT9832	♣ AK4				1. Splinter
Contract: 5♣ North						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ AQ8		1♣	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ KQJ	♥ T	Pass	4♣	Pass	5♣
North HCP: 12+1	♦ 974	♦ A65		All Pass		
South HCP: 15+2	♣ KQ974	♣ AJT832				1. Splinter
Contract: 5♣ South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ A876				1♣
Vul: E-W	♥ Q	♥ A953	Pass	3♥ <sup>1</sup>	Pass	4♦
North HCP: 14+2	♦ A764	♦ KJ	Pass	4NT	Pass	5♥ <sup>2</sup>
South HCP: 12	♣ KJT982	♣ 643	Pass	6♣	All Pass	
Contract: 6♣ North						1. Splinter
						2. A=2/5 or 5/5, Q(C)=0

## North hands

## Splinters\_after\_Minor

**Board: 5**      ♠ KJ2      You bid first.

Dealer: North      ♥ K986      East (LHO) Doubles 6♣ if possible.

Vul: None      ♦ J4

HCP: 12      ♣ A863

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**Board: 6**      ♠ J      Partner bids first.

Dealer: South      ♥ J75      East (LHO) Doubles 3♠ if possible.

Vul: Both      ♦ AKJ752

HCP: 13+2      ♣ QJ9

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**Board: 7**      ♠ 52      You bid first.

Dealer: North      ♥ KJT9      West (RHO) Doubles 3♠ if possible.

Vul: E-W      ♦ AT5

HCP: 13      ♣ KQ96

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**Board: 8**      ♠ Q3      Partner bids first.

Dealer: South      ♥ 5      The opponents are silent.

Vul: Both      ♦ AQJ732

HCP: 13+2      ♣ A964

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**Board: 9**      ♠ A962      You bid first.

Dealer: North      ♥ KJT8      The opponents are silent.

Vul: E-W      ♦ K5

HCP: 13      ♣ Q92

## Both hands (Answers Page)

### Board: 5

	North:	South:	W	N	E	S
Dealer: North	♠ KJ2	♠ T		1♣	Pass	3♠ <sup>1</sup>
Vul: None	♥ K986	♥ QJ	Pass	4♥	Pass	4NT
North HCP: 12	♦ J4	♦ AKQ2	Pass	5♦ <sup>2</sup>	Pass	6♣
South HCP: 18+2	♣ A863	♣ KQJT52	Pass	Pass	X	All Pass
Contract: 6♣X South						

1. Splinter

2. A=1/5 or 4/5

### Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ 862				1♦
Vul: Both	♥ J75	♥ A2	Pass	3♠ <sup>1</sup>	X	4♣
North HCP: 13+2	♦ AKJ752	♦ QT43	Pass	5♦	All Pass	
South HCP: 13	♣ QJ9	♣ AK32				
Contract: 5♦ North						

1. Splinter

### Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ A		1♣	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ KJT9	♥ A2	X	4♦	Pass	4♥
North HCP: 13	♦ AT5	♦ KJ72	Pass	5♣	All Pass	
South HCP: 13+2	♣ KQ96	♣ JT8543				
Contract: 5♣ North						

1. Splinter

### Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AK84				1♦
Vul: Both	♥ 5	♥ 9872	Pass	3♥ <sup>1</sup>	Pass	4♣
North HCP: 13+2	♦ AQJ732	♦ KT54	Pass	5♦	All Pass	
South HCP: 12	♣ A964	♣ Q				
Contract: 5♦ North						

1. Splinter

### Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ A962	♠ QJ3		1♣	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ KJT8	♥ -	Pass	4♦	Pass	4♥
North HCP: 13	♦ K5	♦ Q764	Pass	5♣	All Pass	
South HCP: 13+2	♣ Q92	♣ AKJT85				
Contract: 5♣ North						

1. Splinter

## South hands

## Splinters\_after\_Minor

**Board: 5**      ♠ T      Partner bids first.

Dealer: North      ♥ QJ      East (RHO) Doubles 6♣ if possible.

Vul: None      ♦ AKQ2

HCP: 18+2      ♣ KQJT52

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**Board: 6**      ♠ 862      You bid first.

Dealer: South      ♥ A2      East (RHO) Doubles 3♠ if possible.

Vul: Both      ♦ QT43

HCP: 13      ♣ AK32

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**Board: 7**      ♠ A      Partner bids first.

Dealer: North      ♥ A2      West (LHO) Doubles 3♠ if possible.

Vul: E-W      ♦ KJ72

HCP: 13+2      ♣ JT8543

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**Board: 8**      ♠ AK84      You bid first.

Dealer: South      ♥ 9872      The opponents are silent.

Vul: Both      ♦ KT54

HCP: 12      ♣ Q

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**Board: 9**      ♠ QJ3      Partner bids first.

Dealer: North      ♥ -      The opponents are silent.

Vul: E-W      ♦ Q764

HCP: 13+2      ♣ AKJT85

## Both hands (Answers Page)

### Board: 5

	North:	South:	W	N	E	S
Dealer: North	♠ KJ2	♠ T		1♣	Pass	3♠ <sup>1</sup>
Vul: None	♥ K986	♥ QJ	Pass	4♥	Pass	4NT
North HCP: 12	♦ J4	♦ AKQ2	Pass	5♦ <sup>2</sup>	Pass	6♣
South HCP: 18+2	♣ A863	♣ KQJT52	Pass	Pass	X	All Pass
Contract: 6♣X South						

1. Splinter

2. A=1/5 or 4/5

### Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ 862				1♦
Vul: Both	♥ J75	♥ A2	Pass	3♠ <sup>1</sup>	X	4♣
North HCP: 13+2	♦ AKJ752	♦ QT43	Pass	5♦	All Pass	
South HCP: 13	♣ QJ9	♣ AK32				
Contract: 5♦ North						

1. Splinter

### Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ A		1♣	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ KJT9	♥ A2	X	4♦	Pass	4♥
North HCP: 13	♦ AT5	♦ KJ72	Pass	5♣	All Pass	
South HCP: 13+2	♣ KQ96	♣ JT8543				
Contract: 5♣ North						

1. Splinter

### Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AK84				1♦
Vul: Both	♥ 5	♥ 9872	Pass	3♥ <sup>1</sup>	Pass	4♣
North HCP: 13+2	♦ AQJ732	♦ KT54	Pass	5♦	All Pass	
South HCP: 12	♣ A964	♣ Q				
Contract: 5♦ North						

1. Splinter

### Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ A962	♠ QJ3		1♣	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ KJT8	♥ -	Pass	4♦	Pass	4♥
North HCP: 13	♦ K5	♦ Q764	Pass	5♣	All Pass	
South HCP: 13+2	♣ Q92	♣ AKJT85				
Contract: 5♣ North						

1. Splinter

## North hands

## Splinters\_after\_Minor

<b>Board: 10</b>	♠ 943	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AQJ853	
HCP: 12+2	♣ KQ86	

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<b>Board: 11</b>	♠ AK6	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ 64	
HCP: 12+3	♣ A976532	

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<b>Board: 12</b>	♠ 6	Partner bids first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: None	♦ AQJ3	
HCP: 13+2	♣ A76543	

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<b>Board: 13</b>	♠ KQ3	You bid first.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: Both	♦ 875	
HCP: 13	♣ K754	

## Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 943	♠ KJ8				1♦
Vul: N-S	♥ -	♥ AQJ9	Pass	3♥ <sup>1</sup>	Pass	4♣
North HCP: 12+2	♦ AQJ853	♦ T7642	Pass	4♦	Pass	4♥
South HCP: 12+1	♣ KQ86	♣ J	Pass	5♦	All Pass	
Contract: 5♦ North			1. Splinter			

Board: 11	North:	South:	W	N	E	S	
Dealer: North	♠ AK6	♠ 2		1♣	Pass	3♠ <sup>1</sup>	
Vul: Both	♥ J	♥ Q83	Pass	4♥	Pass	5♣	
North HCP: 12+3	♦ 64	♦ KQ8	All Pass				
South HCP: 13+2	♣ A976532	♣ KQJT84		1. Splinter			
Contract: 5♣ South			1. Splinter				

Board: 12	North:	South:	W	N	E	S	
Dealer: South	♠ 6	♠ KQ74				1♣	
Vul: None	♥ Q6	♥ KT93	Pass	3♠ <sup>1</sup>	Pass	4♦	
North HCP: 13+2	♦ AQJ3	♦ K5	Pass	5♣	All Pass		
South HCP: 13	♣ A76543	♣ QT9		1. Splinter			
Contract: 5♣ North			1. Splinter				

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ 4		1♣	Pass	3♠ <sup>1</sup>
Vul: Both	♥ KQ6	♥ 72	Pass	4♥	Pass	4NT
North HCP: 13	♦ 875	♦ AKT3	Pass	5♦ <sup>2</sup>	Pass	6♣
South HCP: 14+2	♣ K754	♣ AQJ983	All Pass			
Contract: 6♣ South			1. Splinter			
			2. A=1/5 or 4/5			

## South hands

## Splinters\_after\_Minor

**Board: 10**      ♠ KJ8      You bid first.

Dealer: South      ♥ AQJ9      The opponents are silent.

Vul: N-S      ♦ T7642

HCP: 12+1      ♣ J

---

**Board: 11**      ♠ 2      Partner bids first.

Dealer: North      ♥ Q83      The opponents are silent.

Vul: Both      ♦ KQ8

HCP: 13+2      ♣ KQJT84

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**Board: 12**      ♠ KQ74      You bid first.

Dealer: South      ♥ KT93      The opponents are silent.

Vul: None      ♦ K5

HCP: 13      ♣ QT9

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**Board: 13**      ♠ 4      Partner bids first.

Dealer: North      ♥ 72      The opponents are silent.

Vul: Both      ♦ AKT3

HCP: 14+2      ♣ AQJ983

## Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 943	♠ KJ8				1♦
Vul: N-S	♥ -	♥ AQJ9	Pass	3♥ <sup>1</sup>	Pass	4♣
North HCP: 12+2	♦ AQJ853	♦ T7642	Pass	4♦	Pass	4♥
South HCP: 12+1	♣ KQ86	♣ J	Pass	5♦	All Pass	
Contract: 5♦ North			1. Splinter			

Board: 11	North:	South:	W	N	E	S	
Dealer: North	♠ AK6	♠ 2		1♣	Pass	3♠ <sup>1</sup>	
Vul: Both	♥ J	♥ Q83	Pass	4♥	Pass	5♣	
North HCP: 12+3	♦ 64	♦ KQ8	All Pass				
South HCP: 13+2	♣ A976532	♣ KQJT84		1. Splinter			
Contract: 5♣ South			1. Splinter				

Board: 12	North:	South:	W	N	E	S	
Dealer: South	♠ 6	♠ KQ74				1♣	
Vul: None	♥ Q6	♥ KT93	Pass	3♠ <sup>1</sup>	Pass	4♦	
North HCP: 13+2	♦ AQJ3	♦ K5	Pass	5♣	All Pass		
South HCP: 13	♣ A76543	♣ QT9		1. Splinter			
Contract: 5♣ North			1. Splinter				

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ 4		1♣	Pass	3♠ <sup>1</sup>
Vul: Both	♥ KQ6	♥ 72	Pass	4♥	Pass	4NT
North HCP: 13	♦ 875	♦ AKT3	Pass	5♦ <sup>2</sup>	Pass	6♣
South HCP: 14+2	♣ K754	♣ AQJ983	All Pass			
Contract: 6♣ South			1. Splinter			
			2. A=1/5 or 4/5			

## North hands

## Splinters\_after\_Minor

**Board: 14**      ♠ 2      Partner bids first.

Dealer: South      ♥ KQT      East (LHO) Doubles 3♠ if possible.

Vul: None      ♦ QJT862

HCP: 14+2      ♣ AQ3

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**Board: 15**      ♠ K9      You bid first.

Dealer: North      ♥ A9      The opponents are silent.

Vul: None      ♦ A9852

HCP: 14+1      ♣ K875

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**Board: 16**      ♠ Q82      Partner bids first.

Dealer: South      ♥ AK6      The opponents are silent.

Vul: Both      ♦ 6

HCP: 13+2      ♣ AT9862

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**Board: 17**      ♠ AQ53      You bid first.

Dealer: North      ♥ A752      West (RHO) Doubles 3♥ if possible.

Vul: N-S      ♦ 53

HCP: 13      ♣ K76

## Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AT65				1♦
Vul: None	♥ KQT	♥ J	Pass	3♠ <sup>1</sup>	X	4♣
North HCP: 14+2	♦ QJT862	♦ AK74	Pass	4♥	Pass	4NT
South HCP: 15	♣ AQ3	♣ KT75	Pass	5♦ <sup>2</sup>	Pass	6♦
Contract: 6♦ South			All Pass			

1. Splinter

2. A=1/5 or 4/5

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ A		1♦	Pass	3♠ <sup>1</sup>
Vul: None	♥ A9	♥ Q84	Pass	4♣	Pass	4♠
North HCP: 14+1	♦ A9852	♦ KQJ743	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 13+2	♣ K875	♣ J32	Pass	6♦	All Pass	
Contract: 6♦ North			1. Splinter			

2. A=2/5 or 5/5, Q(D)=1

Board: 16	North:	South:	W	N	E	S		
Dealer: South	♠ Q82	♠ AT5				1♣		
Vul: Both	♥ AK6	♥ Q53	Pass	3♦ <sup>1</sup>	Pass	4♠		
North HCP: 13+2	♦ 6	♦ QJ8	Pass	5♣	All Pass			
South HCP: 14	♣ AT9862	♣ KQ53	1. Splinter					
Contract: 5♣ North								

Board: 17	North:	South:	W	N	E	S		
Dealer: North	♠ AQ53	♠ 7		1♣	Pass	3♥ <sup>1</sup>		
Vul: N-S	♥ A752	♥ 8	X	4♥	Pass	5♣		
North HCP: 13	♦ 53	♦ AKT86	Pass	6♣	All Pass			
South HCP: 10+3	♣ K76	♣ QJT843	1. Splinter					
Contract: 6♣ North								

## South hands

## Splinters\_after\_Minor

**Board: 14**      ♠ AT65      You bid first.

Dealer: South      ♥ J      East (RHO) Doubles 3♠ if possible.

Vul: None      ♦ AK74

HCP: 15      ♣ KT75

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**Board: 15**      ♠ A      Partner bids first.

Dealer: North      ♥ Q84      The opponents are silent.

Vul: None      ♦ KQJ743

HCP: 13+2      ♣ J32

---

**Board: 16**      ♠ AT5      You bid first.

Dealer: South      ♥ Q53      The opponents are silent.

Vul: Both      ♦ QJ8

HCP: 14      ♣ KQ53

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**Board: 17**      ♠ 7      Partner bids first.

Dealer: North      ♥ 8      West (LHO) Doubles 3♥ if possible.

Vul: N-S      ♦ AKT86

HCP: 10+3      ♣ QJT843



## North hands

## Splinters\_after\_Minor

**Board: 18**      ♠ 73      Partner bids first.

Dealer: South      ♥ -      East (LHO) Doubles 3♥ if possible.

Vul: N-S      ♦ KQJT874

HCP: 12+3      ♣ AQT9

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**Board: 19**      ♠ AKQ6      You bid first.

Dealer: North      ♥ K76      The opponents are silent.

Vul: N-S      ♦ Q9854

HCP: 17+1      ♣ K

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**Board: 20**      ♠ T      Partner bids first.

Dealer: South      ♥ AT      The opponents are silent.

Vul: Both      ♦ QJ87

HCP: 14+2      ♣ AK7654

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**Board: 21**      ♠ AK84      You bid first.

Dealer: North      ♥ K963      The opponents are silent.

Vul: None      ♦ J6

HCP: 12      ♣ J97

## Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ K964				1♦
Vul: N-S	♥ -	♥ KQT4	Pass	3♥ <sup>1</sup>	X	4♣
North HCP: 12+3	♦ KQJT874	♦ A962	Pass	4♥	Pass	5♦
South HCP: 13	♣ AQT9	♣ J	All Pass			
Contract: 5♦ South			1. Splinter			

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ 975		1♦	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ K76	♥ Q	Pass	4♣	Pass	4♦
North HCP: 17+1	♦ Q9854	♦ AKJ632	Pass	4NT	Pass	5♥ <sup>2</sup>
South HCP: 13+2	♣ K	♣ QJ6	Pass	6♦	All Pass	
Contract: 6♦ North			1. Splinter			
			2. A=2/5 or 5/5, Q(D)=0			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AQ83				1♣
Vul: Both	♥ AT	♥ K876	Pass	3♠ <sup>1</sup>	Pass	4♦
North HCP: 14+2	♦ QJ87	♦ K5	Pass	4♥	Pass	5♣
South HCP: 12	♣ AK7654	♣ 832	All Pass			
Contract: 5♣ South			1. Splinter			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK84	♠ 5		1♣	Pass	3♠ <sup>1</sup>
Vul: None	♥ K963	♥ QJ8	Pass	4♥	Pass	5♣
North HCP: 12	♦ J6	♦ A93	All Pass			
South HCP: 14+2	♣ J97	♣ AKT532	1. Splinter			
Contract: 5♣ South						

## South hands

## Splinters\_after\_Minor

**Board: 18**      ♠ K964      You bid first.

Dealer: South      ♥ KQT4      East (RHO) Doubles 3♥ if possible.

Vul: N-S      ♦ A962

HCP: 13      ♣ J

---

**Board: 19**      ♠ 975      Partner bids first.

Dealer: North      ♥ Q      The opponents are silent.

Vul: N-S      ♦ AKJ632

HCP: 13+2      ♣ QJ6

---

**Board: 20**      ♠ AQ83      You bid first.

Dealer: South      ♥ K876      The opponents are silent.

Vul: Both      ♦ K5

HCP: 12      ♣ 832

---

**Board: 21**      ♠ 5      Partner bids first.

Dealer: North      ♥ QJ8      The opponents are silent.

Vul: None      ♦ A93

HCP: 14+2      ♣ AKT532

## Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ K964				1♦
Vul: N-S	♥ -	♥ KQT4	Pass	3♥ <sup>1</sup>	X	4♣
North HCP: 12+3	♦ KQJT874	♦ A962	Pass	4♥	Pass	5♦
South HCP: 13	♣ AQT9	♣ J	All Pass			
Contract: 5♦ South			1. Splinter			

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ 975		1♦	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ K76	♥ Q	Pass	4♣	Pass	4♦
North HCP: 17+1	♦ Q9854	♦ AKJ632	Pass	4NT	Pass	5♥ <sup>2</sup>
South HCP: 13+2	♣ K	♣ QJ6	Pass	6♦	All Pass	
Contract: 6♦ North			1. Splinter			
			2. A=2/5 or 5/5, Q(D)=0			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AQ83				1♣
Vul: Both	♥ AT	♥ K876	Pass	3♠ <sup>1</sup>	Pass	4♦
North HCP: 14+2	♦ QJ87	♦ K5	Pass	4♥	Pass	5♣
South HCP: 12	♣ AK7654	♣ 832	All Pass			
Contract: 5♣ South			1. Splinter			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK84	♠ 5		1♣	Pass	3♠ <sup>1</sup>
Vul: None	♥ K963	♥ QJ8	Pass	4♥	Pass	5♣
North HCP: 12	♦ J6	♦ A93	All Pass			
South HCP: 14+2	♣ J97	♣ AKT532	1. Splinter			
Contract: 5♣ South						

## North hands

## Splinters\_after\_Minor

<b>Board: 22</b>	♠ -	Partner bids first.
Dealer: South	♥ 94	The opponents are silent.
Vul: Both	♦ QJT652	
HCP: 10+3	♣ AKT42	

---

<b>Board: 23</b>	♠ 32	You bid first.
Dealer: North	♥ AKJ9	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 17+1	♣ Q8543	

---

<b>Board: 24</b>	♠ Q	Partner bids first.
Dealer: South	♥ K93	East (LHO) Doubles 3♠ if possible.
Vul: Both	♦ AK8432	
HCP: 13+2	♣ J63	

---

<b>Board: 25</b>	♠ Q94	RHO opens the bidding 1♣.
Dealer: West	♥ 6532	You bid next.
Vul: E-W	♦ 754	East (LHO) bids 3♥ if possible.
HCP: 2	♣ T72	West (RHO) Doubles 4♣ if possible.
		West (RHO) Doubles 4♥ if possible.

## Both hands (Answers Page)

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKJ7				1♦
Vul: Both	♥ 94	♥ T53	Pass	3♠ <sup>1</sup>	Pass	4♠
North HCP: 10+3	♦ QJT652	♦ K987	Pass	5♦	All Pass	
South HCP: 13	♣ AKT42	♣ Q9				1. Splinter
Contract: 5♦ North						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ 8		1♣	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ AKJ9	♥ 7	Pass	4♦	Pass	5♣
North HCP: 17+1	♦ AK	♦ Q9632	All Pass			
South HCP: 10+3	♣ Q8543	♣ AKJ972				1. Splinter
Contract: 5♣ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ J5				1♦
Vul: Both	♥ K93	♥ AT65	Pass	3♠ <sup>1</sup>	X	4♣
North HCP: 13+2	♦ AK8432	♦ JT95	Pass	4♥	Pass	5♦
South HCP: 12	♣ J63	♣ AQ2	All Pass			
Contract: 5♦ South						1. Splinter

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ Q94	♠ AJT63	1♣	Pass	3♥ <sup>1</sup>	4♣ <sup>2</sup>
Vul: E-W	♥ 6532	♥ AQJT7	X	4♥	Pass	Pass
North HCP: 2	♦ 754	♦ K98	X	All Pass		
South HCP: 15+2	♣ T72	♣ -				1. Splinter
Contract: 4♥X North						2. Michaels Cuebid

## South hands

## Splinters\_after\_Minor

**Board: 22**      ♠ AKJ7      You bid first.

Dealer: South      ♥ T53      The opponents are silent.

Vul: Both      ♦ K987

HCP: 13      ♣ Q9

---

**Board: 23**      ♠ 8      Partner bids first.

Dealer: North      ♥ 7      The opponents are silent.

Vul: E-W      ♦ Q9632

HCP: 10+3      ♣ AKJ972

---

**Board: 24**      ♠ J5      You bid first.

Dealer: South      ♥ AT65      East (RHO) Doubles 3♠ if possible.

Vul: Both      ♦ JT95

HCP: 12      ♣ AQ2

---

**Board: 25**      ♠ AJT63      LHO opens the bidding 1♣.

Dealer: West      ♥ AQJT7      Partner bids next.

Vul: E-W      ♦ K98      East (RHO) bids 3♥ if possible.

HCP: 15+2      ♣ -      West (LHO) Doubles 4♣ if possible.

West (LHO) Doubles 4♥ if possible.

## Both hands (Answers Page)

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKJ7				1♦
Vul: Both	♥ 94	♥ T53	Pass	3♠ <sup>1</sup>	Pass	4♠
North HCP: 10+3	♦ QJT652	♦ K987	Pass	5♦	All Pass	
South HCP: 13	♣ AKT42	♣ Q9				1. Splinter
Contract: 5♦ North						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ 8		1♣	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ AKJ9	♥ 7	Pass	4♦	Pass	5♣
North HCP: 17+1	♦ AK	♦ Q9632	All Pass			
South HCP: 10+3	♣ Q8543	♣ AKJ972				1. Splinter
Contract: 5♣ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ J5				1♦
Vul: Both	♥ K93	♥ AT65	Pass	3♠ <sup>1</sup>	X	4♣
North HCP: 13+2	♦ AK8432	♦ JT95	Pass	4♥	Pass	5♦
South HCP: 12	♣ J63	♣ AQ2	All Pass			
Contract: 5♦ South						1. Splinter

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ Q94	♠ AJT63	1♣	Pass	3♥ <sup>1</sup>	4♣ <sup>2</sup>
Vul: E-W	♥ 6532	♥ AQJT7	X	4♥	Pass	Pass
North HCP: 2	♦ 754	♦ K98	X	All Pass		
South HCP: 15+2	♣ T72	♣ -				1. Splinter
Contract: 4♥X North						2. Michaels Cuebid

## North hands

## Splinters\_after\_Minor

<b>Board: 26</b>	♠ -	Partner bids first.
Dealer: South	♥ K93	The opponents are silent.
Vul: None	♦ AK9654	
HCP: 12+2	♣ Q652	

---

<b>Board: 27</b>	♠ KQJ4	You bid first.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ Q984	
HCP: 13	♣ KT9	

---

<b>Board: 28</b>	♠ Q	Partner bids first.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ AJ7642	
HCP: 15+2	♣ KJT2	

---

<b>Board: 29</b>	♠ A4	You bid first.
Dealer: North	♥ AJ75	The opponents are silent.
Vul: Both	♦ A85	
HCP: 13	♣ 8753	

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A954				1♦
Vul: None	♥ K93	♥ AQ	Pass	3♠ <sup>1</sup>	Pass	4♣
North HCP: 12+2	♦ AK9654	♦ JT732	Pass	4NT	Pass	5♣ <sup>2</sup>
South HCP: 16+1	♣ Q652	♣ AJ	Pass	5♦	Pass	6♦
Contract: 6♦ South			All Pass			
			1. Splinter			
			2. A=0/5 or 3/5			

Board: 27	North:	South:	W	N	E	S		
Dealer: North	♠ KQJ4	♠ -		1♦	Pass	3♠ <sup>1</sup>		
Vul: E-W	♥ QT	♥ AJ9	Pass	4♣	Pass	4♥		
North HCP: 13	♦ Q984	♦ AJ6532	Pass	5♦	All Pass			
South HCP: 11+2	♣ KT9	♣ J852	1. Splinter					
Contract: 5♦ North			2. A=0/5 or 3/5					

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ A74				1♦
Vul: E-W	♥ A6	♥ 8	Pass	3♠ <sup>1</sup>	Pass	4♣
North HCP: 15+2	♦ AJ7642	♦ KQ853	Pass	4NT	Pass	5♣ <sup>2</sup>
South HCP: 13+1	♣ KJT2	♣ A853	Pass	5♦	Pass	6♦
Contract: 6♦ South			All Pass			
			1. Splinter			
			2. A=0/5 or 3/5			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ Q		1♣	Pass	3♠ <sup>1</sup>
Vul: Both	♥ AJ75	♥ K9	Pass	4♦	Pass	4♥
North HCP: 13	♦ A85	♦ QJ74	Pass	4♠	Pass	5♣
South HCP: 14+2	♣ 8753	♣ AQ9642	All Pass			
Contract: 5♣ South			1. Splinter			

## South hands

## Splinters\_after\_Minor

**Board: 26**      ♠ A954      You bid first.

Dealer: South      ♥ AQ      The opponents are silent.

Vul: None      ♦ JT732

HCP: 16+1      ♣ AJ

---

**Board: 27**      ♠ -      Partner bids first.

Dealer: North      ♥ AJ9      The opponents are silent.

Vul: E-W      ♦ AJ6532

HCP: 11+2      ♣ J852

---

**Board: 28**      ♠ A74      You bid first.

Dealer: South      ♥ 8      The opponents are silent.

Vul: E-W      ♦ KQ853

HCP: 13+1      ♣ A853

---

**Board: 29**      ♠ Q      Partner bids first.

Dealer: North      ♥ K9      The opponents are silent.

Vul: Both      ♦ QJ74

HCP: 14+2      ♣ AQ9642

## Both hands (Answers Page)

### Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A954				1♦
Vul: None	♥ K93	♥ AQ	Pass	3♠ <sup>1</sup>	Pass	4♣
North HCP: 12+2	♦ AK9654	♦ JT732	Pass	4NT	Pass	5♣ <sup>2</sup>
South HCP: 16+1	♣ Q652	♣ AJ	Pass	5♦	Pass	6♦
Contract: 6♦ South			All Pass			
			1. Splinter			
			2. A=0/5 or 3/5			

### Board: 27

	North:	South:	W	N	E	S		
Dealer: North	♠ KQJ4	♠ -		1♦	Pass	3♠ <sup>1</sup>		
Vul: E-W	♥ QT	♥ AJ9	Pass	4♣	Pass	4♥		
North HCP: 13	♦ Q984	♦ AJ6532	Pass	5♦	All Pass			
South HCP: 11+2	♣ KT9	♣ J852	1. Splinter					
Contract: 5♦ North								

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ A74				1♦
Vul: E-W	♥ A6	♥ 8	Pass	3♠ <sup>1</sup>	Pass	4♣
North HCP: 15+2	♦ AJ7642	♦ KQ853	Pass	4NT	Pass	5♣ <sup>2</sup>
South HCP: 13+1	♣ KJT2	♣ A853	Pass	5♦	Pass	6♦
Contract: 6♦ South			All Pass			
			1. Splinter			
			2. A=0/5 or 3/5			

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ Q		1♣	Pass	3♠ <sup>1</sup>
Vul: Both	♥ AJ75	♥ K9	Pass	4♦	Pass	4♥
North HCP: 13	♦ A85	♦ QJ74	Pass	4♠	Pass	5♣
South HCP: 14+2	♣ 8753	♣ AQ9642	All Pass			
Contract: 5♣ South			1. Splinter			

## North hands

## Splinters\_after\_Minor

<b>Board: 30</b>	♠ K	Partner bids first.
Dealer: South	♥ 8	East (LHO) Doubles 3♥ if possible.
Vul: Both	♦ AK864	
HCP: 13+3	♣ QJ5432	

---

<b>Board: 31</b>	♠ KJ76	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ JT5	
HCP: 14	♣ AQ32	

---

<b>Board: 32</b>	♠ 63	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ A92	
HCP: 14+3	♣ KQJT754	

---

<b>Board: 33</b>	♠ AQT9752	LHO opens the bidding 1♣.
Dealer: East	♥ AKQ7	Partner bids next.
Vul: Both	♦ J	West (RHO) bids 3♠ if possible.
HCP: 16+3	♣ 7	East (LHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♦ K	♦ A972				1 ♣
Vul: Both	♥ 8	♥ K432	Pass	3 ♥ <sup>1</sup>	X	4 ♦
North HCP: 13+3	♦ AK864	♦ 2	Pass	4 ♠	Pass	4NT
South HCP: 14	♣ QJ5432	♣ AK97	Pass	5 ♦ <sup>2</sup>	Pass	6 ♣
Contract: 6 ♣ South			All Pass			
			1. Splinter			
			2. A=1/5 or 4/5			

Board: 31	North:	South:	W	N	E	S
Dealer: North	♦ KJ76	♦ 9		1 ♣	Pass	3 ♠ <sup>1</sup>
Vul: None	♥ K7	♥ A4	Pass	4 ♥	Pass	5 ♣
North HCP: 14	♦ JT5	♦ KQ93	All Pass			
South HCP: 13+2	♣ AQ32	♣ KJ9765	1. Splinter			
Contract: 5 ♣ South						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♦ 63	♦ K972				1 ♣
Vul: N-S	♥ A	♥ KJ2	Pass	3 ♥ <sup>1</sup>	Pass	4 ♥
North HCP: 14+3	♦ A92	♦ Q5	Pass	5 ♣	All Pass	
South HCP: 13	♣ KQJT754	♣ A983	1. Splinter			
Contract: 5 ♣ North						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♦ AQT9752	♦ 643			1 ♣	Pass
Vul: Both	♥ AKQ7	♥ J965	3 ♠ <sup>1</sup>	4 ♠	X	All Pass
North HCP: 16+3	♦ J	♦ T642				
South HCP: 2	♣ 7	♣ J8	1. Splinter			
Contract: 4 ♠ X North						

## South hands

## Splinters\_after\_Minor

<b>Board: 30</b>	♠ A972	You bid first.
Dealer: South	♥ K432	East (RHO) Doubles 3♥ if possible.
Vul: Both	♦ 2	
HCP: 14	♣ AK97	

---

<b>Board: 31</b>	♠ 9	Partner bids first.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ KQ93	
HCP: 13+2	♣ KJ9765	

---

<b>Board: 32</b>	♠ K972	You bid first.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 13	♣ A983	

---

<b>Board: 33</b>	♠ 643	RHO opens the bidding 1♣.
Dealer: East	♥ J965	You bid next.
Vul: Both	♦ T642	West (LHO) bids 3♠ if possible.
HCP: 2	♣ J8	East (RHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♦ K	♦ A972				1 ♣
Vul: Both	♥ 8	♥ K432	Pass	3 ♥ <sup>1</sup>	X	4 ♦
North HCP: 13+3	♦ AK864	♦ 2	Pass	4 ♠	Pass	4NT
South HCP: 14	♣ QJ5432	♣ AK97	Pass	5 ♦ <sup>2</sup>	Pass	6 ♣
Contract: 6 ♣ South			All Pass			
			1. Splinter			
			2. A=1/5 or 4/5			

Board: 31	North:	South:	W	N	E	S
Dealer: North	♦ KJ76	♦ 9		1 ♣	Pass	3 ♠ <sup>1</sup>
Vul: None	♥ K7	♥ A4	Pass	4 ♥	Pass	5 ♣
North HCP: 14	♦ JT5	♦ KQ93	All Pass			
South HCP: 13+2	♣ AQ32	♣ KJ9765	1. Splinter			
Contract: 5 ♣ South						

Board: 32	North:	South:	W	N	E	S		
Dealer: South	♦ 63	♦ K972				1 ♣		
Vul: N-S	♥ A	♥ KJ2	Pass	3 ♥ <sup>1</sup>	Pass	4 ♥		
North HCP: 14+3	♦ A92	♦ Q5	Pass	5 ♣	All Pass			
South HCP: 13	♣ KQJT754	♣ A983	1. Splinter					
Contract: 5 ♣ North								

Board: 33	North:	South:	W	N	E	S
Dealer: East	♦ AQT9752	♦ 643		1 ♣	Pass	
Vul: Both	♥ AKQ7	♥ J965	3 ♠ <sup>1</sup>	4 ♠	X	All Pass
North HCP: 16+3	♦ J	♦ T642	1. Splinter			
South HCP: 2	♣ 7	♣ J8				
Contract: 4 ♠ X North						

## North hands

## Splinters\_after\_Minor

<b>Board: 34</b>	♠ 9	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: Both	♦ AKT52	
HCP: 10+3	♣ QJ7653	

---

<b>Board: 35</b>	♠ AQ53	You bid first.
Dealer: North	♥ T843	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 13	♣ Q4	

---

<b>Board: 36</b>	♠ 4	Partner bids first.
Dealer: South	♥ T7	The opponents are silent.
Vul: N-S	♦ AKT3	
HCP: 15+2	♣ AKJT43	

---

<b>Board: 37</b>	♠ KQ4	You bid first.
Dealer: North	♥ 92	The opponents are silent.
Vul: None	♦ KT42	
HCP: 13	♣ AJ97	

## Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ J54				1 ♣
Vul: Both	♥ T	♥ A64	Pass	3 ♥ <sup>1</sup>	Pass	4 ♥
North HCP: 10+3	♦ AKT52	♦ QJ7	Pass	5 ♣	All Pass	
South HCP: 12	♣ QJ7653	♣ A842				
Contract: 5 ♣ North				1. Splinter		

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQ53	♠ -		1♦	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ T843	♥ AJ7	Pass	4♠	Pass	5♦
North HCP: 13	♦ AJ4	♦ Q97532	All Pass			
South HCP: 11+2	♣ Q4	♣ A986				1. Splinter
Contract: 5♦ South						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ A97				1 ♣
Vul: N-S	♥ T7	♥ AQ2	Pass	3 ♠ <sup>1</sup>	Pass	4 ♥
North HCP: 15+2	♦ AKT3	♦ J7	Pass	4NT	Pass	5 ♠ <sup>2</sup>
South HCP: 13+1	♣ AKJT43	♣ Q8652	Pass	6 ♣	All Pass	
Contract: 6 ♣ North			1. Splinter			
			2. A=2/5 or 5/5, Q(C)=1			

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AT2		1♦	Pass	3♥ <sup>1</sup>
Vul: None	♥ 92	♥ A	Pass	4♣	Pass	4♦
North HCP: 13	♦ KT42	♦ AQ7653	Pass	4NT	Pass	5♣ <sup>2</sup>
South HCP: 14+2	♣ AJ97	♣ T63	Pass	6♦	All Pass	
Contract: 6♦ North			1. Splinter			
			2. A=0/5 or 3/5			

## South hands

## Splinters\_after\_Minor

**Board: 34**      ♠ J54      You bid first.

Dealer: South      ♥ A64      The opponents are silent.

Vul: Both      ♦ QJ7

HCP: 12      ♣ A842

---

**Board: 35**      ♠ -      Partner bids first.

Dealer: North      ♥ AJ7      The opponents are silent.

Vul: E-W      ♦ Q97532

HCP: 11+2      ♣ A986

---

**Board: 36**      ♠ A97      You bid first.

Dealer: South      ♥ AQ2      The opponents are silent.

Vul: N-S      ♦ J7

HCP: 13+1      ♣ Q8652

---

**Board: 37**      ♠ AT2      Partner bids first.

Dealer: North      ♥ A      The opponents are silent.

Vul: None      ♦ AQ7653

HCP: 14+2      ♣ T63

## Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ J54				1 ♣
Vul: Both	♥ T	♥ A64	Pass	3 ♥ <sup>1</sup>	Pass	4 ♥
North HCP: 10+3	♦ AKT52	♦ QJ7	Pass	5 ♣	All Pass	
South HCP: 12	♣ QJ7653	♣ A842				
Contract: 5 ♣ North				1. Splinter		

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQ53	♠ -		1♦	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ T843	♥ AJ7	Pass	4♠	Pass	5♦
North HCP: 13	♦ AJ4	♦ Q97532	All Pass			
South HCP: 11+2	♣ Q4	♣ A986				1. Splinter
Contract: 5♦ South						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ A97				1 ♣
Vul: N-S	♥ T7	♥ AQ2	Pass	3 ♠ <sup>1</sup>	Pass	4 ♥
North HCP: 15+2	♦ AKT3	♦ J7	Pass	4NT	Pass	5 ♠ <sup>2</sup>
South HCP: 13+1	♣ AKJT43	♣ Q8652	Pass	6 ♣	All Pass	
Contract: 6 ♣ North			1. Splinter			
			2. A=2/5 or 5/5, Q(C)=1			

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AT2		1♦	Pass	3♥ <sup>1</sup>
Vul: None	♥ 92	♥ A	Pass	4♣	Pass	4♦
North HCP: 13	♦ KT42	♦ AQ7653	Pass	4NT	Pass	5♣ <sup>2</sup>
South HCP: 14+2	♣ AJ97	♣ T63	Pass	6♦	All Pass	
Contract: 6♦ North			1. Splinter			
			2. A=0/5 or 3/5			

## North hands

## Splinters\_after\_Minor

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<b>Board: 38</b>	♠ Q93	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: N-S	♦ 63	
HCP: 14+3	♣ AKQJ764	

---

<b>Board: 39</b>	♠ AJ8	You bid first.
Dealer: North	♥ AT3	West (RHO) Doubles 3♦ if possible.
Vul: E-W	♦ Q43	
HCP: 14	♣ QJ98	

---

<b>Board: 40</b>	♠ QJ6	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ A85	
HCP: 15+2	♣ AQ8743	

---

<b>Board: 41</b>	♠ Q732	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ 9865	
HCP: 12	♣ QJT	

---

<b>Board: 42</b>	♠ T	Partner bids first.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ AJT542	
HCP: 14+2	♣ AQ74	

## Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ AT62				1♣
Vul: N-S	♥ Q	♥ KJ87	Pass	3♥ <sup>1</sup>	Pass	4♦
North HCP: 14+3	♦ 63	♦ AQ	Pass	5♣	All Pass	
South HCP: 14	♣ AKQJ764	♣ 832				1. Splinter
Contract: 5♣ North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ QT4		1♣	Pass	3♦ <sup>1</sup>
Vul: E-W	♥ AT3	♥ Q72	X	4♠	Pass	5♣
North HCP: 14	♦ Q43	♦ -		All Pass		
South HCP: 11+3	♣ QJ98	♣ AKT6432				1. Splinter
Contract: 5♣ South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ K4				1♣
Vul: None	♥ Q	♥ KT84	Pass	3♥ <sup>1</sup>	Pass	4♥
North HCP: 15+2	♦ A85	♦ QT2	Pass	5♣	All Pass	
South HCP: 12	♣ AQ8743	♣ KJT2				1. Splinter
Contract: 5♣ North						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ Q732	♠ A		1♦	Pass	3♠ <sup>1</sup>
Vul: Both	♥ AK	♥ 643	Pass	4♥	Pass	4NT
North HCP: 12	♦ 9865	♦ AQJT73	Pass	5♦ <sup>2</sup>	All Pass	
South HCP: 15+2	♣ QJT	♣ A97				1. Splinter
Contract: 5♦ North						2. A=1/5 or 4/5

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ KQ63				1♦
Vul: Both	♥ K7	♥ AT	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 14+2	♦ AJT542	♦ KQ93	Pass	5♦	All Pass	
South HCP: 14	♣ AQ74	♣ T93				1. Splinter
Contract: 5♦ North						

**South hands****Splinters\_after\_Minor****Board: 38**      ♠ AT62      You bid first.

Dealer: South      ♥ KJ87      The opponents are silent.

Vul: N-S      ♦ AQ

HCP: 14      ♣ 832

**Board: 39**      ♠ QT4      Partner bids first.

Dealer: North      ♥ Q72      West (LHO) Doubles 3♦ if possible.

Vul: E-W      ♦ -

HCP: 11+3      ♣ AKT6432

**Board: 40**      ♠ K4      You bid first.

Dealer: South      ♥ KT84      The opponents are silent.

Vul: None      ♦ QT2

HCP: 12      ♣ KJT2

**Board: 41**      ♠ A      Partner bids first.

Dealer: North      ♥ 643      The opponents are silent.

Vul: Both      ♦ AQJT73

HCP: 15+2      ♣ A97

**Board: 42**      ♠ KQ63      You bid first.

Dealer: South      ♥ AT      The opponents are silent.

Vul: Both      ♦ KQ93

HCP: 14      ♣ T93

## Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ AT62				1♣
Vul: N-S	♥ Q	♥ KJ87	Pass	3♥ <sup>1</sup>	Pass	4♦
North HCP: 14+3	♦ 63	♦ AQ	Pass	5♣	All Pass	
South HCP: 14	♣ AKQJ764	♣ 832				1. Splinter
Contract: 5♣ North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ QT4		1♣	Pass	3♦ <sup>1</sup>
Vul: E-W	♥ AT3	♥ Q72	X	4♠	Pass	5♣
North HCP: 14	♦ Q43	♦ -		All Pass		
South HCP: 11+3	♣ QJ98	♣ AKT6432				1. Splinter
Contract: 5♣ South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ K4				1♣
Vul: None	♥ Q	♥ KT84	Pass	3♥ <sup>1</sup>	Pass	4♥
North HCP: 15+2	♦ A85	♦ QT2	Pass	5♣	All Pass	
South HCP: 12	♣ AQ8743	♣ KJT2				1. Splinter
Contract: 5♣ North						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ Q732	♠ A		1♦	Pass	3♠ <sup>1</sup>
Vul: Both	♥ AK	♥ 643	Pass	4♥	Pass	4NT
North HCP: 12	♦ 9865	♦ AQJT73	Pass	5♦ <sup>2</sup>	All Pass	
South HCP: 15+2	♣ QJT	♣ A97				1. Splinter
Contract: 5♦ North						2. A=1/5 or 4/5

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ KQ63				1♦
Vul: Both	♥ K7	♥ AT	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 14+2	♦ AJT542	♦ KQ93	Pass	5♦	All Pass	
South HCP: 14	♣ AQ74	♣ T93				1. Splinter
Contract: 5♦ North						

## North hands

## Splinters\_after\_Minor

**Board: 43**      ♠ AT54      You bid first.

Dealer: North      ♥ AQ97      The opponents are silent.

Vul: None      ♦ AT6

HCP: 14      ♣ 62

---

**Board: 44**      ♠ -      Partner bids first.

Dealer: South      ♥ J62      The opponents are silent.

Vul: E-W      ♦ QT84

HCP: 12+2      ♣ AKQ963

---

**Board: 45**      ♠ AQ54      You bid first.

Dealer: North      ♥ Q9      The opponents are silent.

Vul: Both      ♦ AQ72

HCP: 18      ♣ A76

---

**Board: 46**      ♠ A65      Partner bids first.

Dealer: South      ♥ 9      The opponents are silent.

Vul: None      ♦ KQ9

HCP: 14+2      ♣ AJT743

## Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AT54	♠ KQJ		1♦	Pass	3♥ <sup>1</sup>
Vul: None	♥ AQ97	♥ J	Pass	4♥	Pass	5♦
North HCP: 14	♦ AT6	♦ KQJ742	All Pass			
South HCP: 14+2	♣ 62	♣ J93				1. Splinter
Contract: 5♦ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQJT				1♣
Vul: E-W	♥ J62	♥ AQ97	Pass	3♠ <sup>1</sup>	Pass	4♦
North HCP: 12+2	♦ QT84	♦ J	Pass	5♣	All Pass	
South HCP: 13	♣ AKQ963	♣ 7542				1. Splinter
Contract: 5♣ North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ KT9		1♦	Pass	3♥ <sup>1</sup>
Vul: Both	♥ Q9	♥ A	Pass	4♣	Pass	4♦
North HCP: 18	♦ AQ72	♦ KT98643	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 13+3	♣ A76	♣ K3	Pass	5NT <sup>3</sup>	Pass	6♥ <sup>4</sup>
Contract: 7♦ North			Pass	7♦	All Pass	
						1. Splinter
						2. A=2/5 or 5/5, Q(D)=1
						3. King ask by 5NT
						4. K=2

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ A65	♠ KJ92				1♣
Vul: None	♥ 9	♥ Q653	Pass	3♥ <sup>1</sup>	Pass	4♦
North HCP: 14+2	♦ KQ9	♦ A2	Pass	4♠	Pass	5♣
South HCP: 13	♣ AJT743	♣ K62	All Pass			
Contract: 5♣ South						1. Splinter

## South hands

## Splinters\_after\_Minor

<b>Board: 43</b>	♠ KQJ	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ KQJ742	
HCP: 14+2	♣ J93	

---

<b>Board: 44</b>	♠ KQJT	You bid first.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: E-W	♦ J	
HCP: 13	♣ 7542	

---

<b>Board: 45</b>	♠ KT9	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ KT98643	
HCP: 13+3	♣ K3	

---

<b>Board: 46</b>	♠ KJ92	You bid first.
Dealer: South	♥ Q653	The opponents are silent.
Vul: None	♦ A2	
HCP: 13	♣ K62	

## Both hands (Answers Page)

**Board: 43**

	North:	South:	W	N	E	S
Dealer: North	♠ AT54	♠ KQJ		1♦	Pass	3♥ <sup>1</sup>
Vul: None	♥ AQ97	♥ J	Pass	4♥	Pass	5♦
North HCP: 14	♦ AT6	♦ KQJ742	All Pass			
South HCP: 14+2	♣ 62	♣ J93				1. Splinter
Contract: 5♦ South						

**Board: 44**

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQJT				1♣
Vul: E-W	♥ J62	♥ AQ97	Pass	3♠ <sup>1</sup>	Pass	4♦
North HCP: 12+2	♦ QT84	♦ J	Pass	5♣	All Pass	
South HCP: 13	♣ AKQ963	♣ 7542				1. Splinter
Contract: 5♣ North						

**Board: 45**

	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ KT9		1♦	Pass	3♥ <sup>1</sup>
Vul: Both	♥ Q9	♥ A	Pass	4♣	Pass	4♦
North HCP: 18	♦ AQ72	♦ KT98643	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 13+3	♣ A76	♣ K3	Pass	5NT <sup>3</sup>	Pass	6♥ <sup>4</sup>
Contract: 7♦ North			Pass	7♦	All Pass	
						1. Splinter
						2. A=2/5 or 5/5, Q(D)=1
						3. King ask by 5NT
						4. K=2

**Board: 46**

	North:	South:	W	N	E	S
Dealer: South	♠ A65	♠ KJ92				1♣
Vul: None	♥ 9	♥ Q653	Pass	3♥ <sup>1</sup>	Pass	4♦
North HCP: 14+2	♦ KQ9	♦ A2	Pass	4♠	Pass	5♣
South HCP: 13	♣ AJT743	♣ K62	All Pass			
Contract: 5♣ South						1. Splinter

## North hands

## Splinters\_after\_Minor

<b>Board: 47</b>	♠ AJ	You bid first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: N-S	♦ J987	
HCP: 12	♣ JT53	

---

<b>Board: 48</b>	♠ -	Partner bids first.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: E-W	♦ Q875	
HCP: 11+2	♣ QJ8542	

---

<b>Board: 49</b>	♠ AKJ8	You bid first.
Dealer: North	♥ KJ74	The opponents are silent.
Vul: None	♦ 982	
HCP: 14	♣ Q8	

---

<b>Board: 50</b>	♠ 3	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ AQJT87	
HCP: 13+3	♣ AT843	

## Both hands (Answers Page)

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q94		1♦	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ KQ3	♥ J	Pass	4♥	Pass	5♦
North HCP: 12	♦ J987	♦ AKQT62	All Pass			
South HCP: 14+2	♣ JT53	♣ Q87				1. Splinter
Contract: 5♦ South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ85				1 ♣
Vul: E-W	♥ AQ3	♥ 9876	Pass	3 ♠ <sup>1</sup>	Pass	4 ♦
North HCP: 11+2	♦ Q875	♦ KT	Pass	4 ♥	Pass	4 ♠
South HCP: 12	♣ QJ8542	♣ AT9	Pass	5 ♣	All Pass	
Contract: 5 ♣ North			1. Splinter			

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AKJ8	♠ -		1♦	Pass	3♠ <sup>1</sup>
Vul: None	♥ KJ74	♥ 63	Pass	4♥	Pass	5♦
North HCP: 14	♦ 982	♦ AKQJT643	All Pass			
South HCP: 10+4	♣ Q8	♣ 954				
Contract: 5♦ South				1. Splinter		

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ A976				1 ♦
Vul: Both	♥ Q	♥ AK62	Pass	3 ♥ <sup>1</sup>	Pass	4 ♣
North HCP: 13+3	♦ AQJT87	♦ K654	Pass	4NT	Pass	5 ♣ <sup>2</sup>
South HCP: 17	♣ AT843	♣ K	Pass	5 ♦	Pass	6 ♦
Contract: 6 ♦ South			All Pass			
			1. Splinter			
			2. A=0/5 or 3/5			

## South hands

## Splinters\_after\_Minor

<b>Board: 47</b>	♠ Q94	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ AKQT62	
HCP: 14+2	♣ Q87	

---

<b>Board: 48</b>	♠ AJ85	You bid first.
Dealer: South	♥ 9876	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 12	♣ AT9	

---

<b>Board: 49</b>	♠ -	Partner bids first.
Dealer: North	♥ 63	The opponents are silent.
Vul: None	♦ AKQJT643	
HCP: 10+4	♣ 954	

---

<b>Board: 50</b>	♠ A976	You bid first.
Dealer: South	♥ AK62	The opponents are silent.
Vul: Both	♦ K654	
HCP: 17	♣ K	

## Both hands (Answers Page)

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q94		1♦	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ KQ3	♥ J	Pass	4♥	Pass	5♦
North HCP: 12	♦ J987	♦ AKQT62	All Pass			
South HCP: 14+2	♣ JT53	♣ Q87				1. Splinter
Contract: 5♦ South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ85				1 ♣
Vul: E-W	♥ AQ3	♥ 9876	Pass	3 ♠ <sup>1</sup>	Pass	4 ♦
North HCP: 11+2	♦ Q875	♦ KT	Pass	4 ♥	Pass	4 ♠
South HCP: 12	♣ QJ8542	♣ AT9	Pass	5 ♣	All Pass	
Contract: 5 ♣ North			1. Splinter			

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AKJ8	♠ -		1♦	Pass	3♠ <sup>1</sup>
Vul: None	♥ KJ74	♥ 63	Pass	4♥	Pass	5♦
North HCP: 14	♦ 982	♦ AKQJT643	All Pass			
South HCP: 10+4	♣ Q8	♣ 954				1. Splinter
Contract: 5♦ South						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ A976				1 ♦
Vul: Both	♥ Q	♥ AK62	Pass	3 ♥ <sup>1</sup>	Pass	4 ♣
North HCP: 13+3	♦ AQJT87	♦ K654	Pass	4NT	Pass	5 ♣ <sup>2</sup>
South HCP: 17	♣ AT843	♣ K	Pass	5 ♦	Pass	6 ♦
Contract: 6 ♦ South			All Pass			
			1. Splinter			
			2. A=0/5 or 3/5			