

## 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)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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)

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ2	♠ T		1 ♣	Pass	3 ♠ <sup>1</sup>
Vul: None	♥ K986	♥ QJ	Pass	4 ♥	Pass	4 NT
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	

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			1. Splinter	
Contract: 5 ♦ North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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		1. Splinter		
Contract: 5 ♣ North						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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		1. Splinter		
Contract: 5 ♦ North						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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		1. Splinter		
Contract: 5 ♣ North						

## 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)

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ2	♠ T		1 ♣	Pass	3 ♠ <sup>1</sup>
Vul: None	♥ K986	♥ QJ	Pass	4 ♥	Pass	4 NT
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	

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			1. Splinter	
Contract: 5 ♦ North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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		1. Splinter		
Contract: 5 ♣ North						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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		1. Splinter		
Contract: 5 ♦ North						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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		1. Splinter		
Contract: 5 ♣ North						

## 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)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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

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**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)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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)

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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

---

**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

---

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

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

Vul: N-S      ♦ AKT86

HCP: 10+3      ♣ QJT843

## Both hands (Answers Page)

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 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			

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

## 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

---

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

Dealer: North      ♥ K76      The opponents are silent.

Vul: N-S      ♦ Q9854

HCP: 17+1      ♣ K

---

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

Dealer: South      ♥ AT      The opponents are silent.

Vul: Both      ♦ QJ87

HCP: 14+2      ♣ AK7654

---

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

Dealer: North      ♥ K963      The opponents are silent.

Vul: None      ♦ J6

HCP: 12      ♣ J97

## Both hands (Answers Page)

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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)

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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)

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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

<b>Board: 22</b>	♠ AKJ7	You bid first.
Dealer: South	♥ T53	The opponents are silent.
Vul: Both	♦ K987	
HCP: 13	♣ Q9	
<b>Board: 23</b>	♠ 8	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: E-W	♦ Q9632	
HCP: 10+3	♣ AKJ972	
<b>Board: 24</b>	♠ J5	You bid first.
Dealer: South	♥ AT65	East (RHO) Doubles 3♠ if possible.
Vul: Both	♦ JT95	
HCP: 12	♣ AQ2	
<b>Board: 25</b>	♠ 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)

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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)

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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)

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

## 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)**

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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		

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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				
Contract: 5♦ South			1. Splinter			

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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)**

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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		

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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				
Contract: 5♦ South			1. Splinter			

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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

**Board: 38**      ♠ Q93      Partner bids first.

Dealer: South      ♥ Q      The opponents are silent.

Vul: N-S      ♦ 63

HCP: 14+3      ♣ AKQJ764

---

**Board: 39**      ♠ AJ8      You bid first.

Dealer: North      ♥ AT3      West (RHO) Doubles 3♦ if possible.

Vul: E-W      ♦ Q43

HCP: 14      ♣ QJ98

---

**Board: 40**      ♠ QJ6      Partner bids first.

Dealer: South      ♥ Q      The opponents are silent.

Vul: None      ♦ A85

HCP: 15+2      ♣ AQ8743

---

**Board: 41**      ♠ Q732      You bid first.

Dealer: North      ♥ AK      The opponents are silent.

Vul: Both      ♦ 9865

HCP: 12      ♣ QJT

---

**Board: 42**      ♠ T      Partner bids first.

Dealer: South      ♥ K7      The opponents are silent.

Vul: Both      ♦ AJT542

HCP: 14+2      ♣ AQ74

## Both hands (Answers Page)

**Board: 38**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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				
Contract: 5♣ North			1. Splinter			

**Board: 39**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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				
Contract: 5♣ South			1. Splinter			

**Board: 40**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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				
Contract: 5♣ North			1. Splinter			

**Board: 41**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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				
Contract: 5♦ North			1. Splinter			
			2. A=1/5 or 4/5			

**Board: 42**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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				
Contract: 5♦ North			1. Splinter			

**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**

Dealer: South

Vul: N-S

North HCP: 14+3

South HCP: 14

Contract: 5♣ North

**North:**

♠ Q93

♥ Q

♦ 63

♣ AKQJ764

**South:**

♠ AT62

♥ KJ87

♦ AQ

♣ 832

**W**

**N**

**E**

**S**

1♣

Pass 3♥<sup>1</sup> Pass 4♦

Pass 5♣ All Pass

1. Splinter

**Board: 39**

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+3

Contract: 5♣ South

**North:**

♠ AJ8

♥ AT3

♦ Q43

♣ QJ98

**South:**

♠ QT4

♥ Q72

♦ -

♣ AKT6432

**W**

**N**

**E**

**S**

1♣

Pass 3♦<sup>1</sup> Pass 5♣

All Pass

1. Splinter

**Board: 40**

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 12

Contract: 5♣ North

**North:**

♠ QJ6

♥ Q

♦ A85

♣ AQ8743

**South:**

♠ K4

♥ KT84

♦ QT2

♣ KJT2

**W**

**N**

**E**

**S**

1♣

Pass 3♥<sup>1</sup> Pass 4♥

Pass 5♣ All Pass

1. Splinter

**Board: 41**

Dealer: North

Vul: Both

North HCP: 12

South HCP: 15+2

Contract: 5♦ North

**North:**

♠ Q732

♥ AK

♦ 9865

♣ QJT

**South:**

♠ A

♥ 643

♦ AQJT73

♣ A97

**W**

**N**

**E**

**S**

1♦

Pass 4♥ Pass 4NT

Pass 5♦<sup>2</sup> All Pass

1. Splinter

2. A=1/5 or 4/5

**Board: 42**

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 14

Contract: 5♦ North

**North:**

♠ T

♥ K7

♦ AJT542

♣ AQ74

**South:**

♠ KQ63

♥ AT

♦ KQ93

♣ T93

**W**

**N**

**E**

**S**

1♦

Pass 3♠<sup>1</sup> Pass 4♥

Pass 5♦ All Pass

1. Splinter

## 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)

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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)

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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

**Board: 47**      ♠ AJ      You bid first.

Dealer: North      ♥ KQ3      The opponents are silent.

Vul: N-S      ♦ J987

HCP: 12      ♣ JT53

---

**Board: 48**      ♠ -      Partner bids first.

Dealer: South      ♥ AQ3      The opponents are silent.

Vul: E-W      ♦ Q875

HCP: 11+2      ♣ QJ8542

---

**Board: 49**      ♠ AKJ8      You bid first.

Dealer: North      ♥ KJ74      The opponents are silent.

Vul: None      ♦ 982

HCP: 14      ♣ Q8

---

**Board: 50**      ♠ 3      Partner bids first.

Dealer: South      ♥ Q      The opponents are silent.

Vul: Both      ♦ AQJT87

HCP: 13+3      ♣ AT843

## **Both hands (Answers Page)**

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: 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				
Contract: 5♦ South				1. Splinter		

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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		

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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		

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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)**

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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				
Contract: 5♦ South				1. Splinter		

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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		

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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		

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

## North hands

## Splinters\_after\_Minor

**Board: 51**      ♠ K762      You bid first.

Dealer: North      ♥ JT      The opponents are silent.

Vul: None      ♦ Q542

HCP: 14      ♣ AKJ

---

**Board: 52**      ♠ 3      Partner bids first.

Dealer: South      ♥ A5      East (LHO) Doubles 3♠ if possible.

Vul: E-W      ♦ A976

HCP: 15+2      ♣ AK7432

---

**Board: 53**      ♠ KQ2      You bid first.

Dealer: North      ♥ J4      The opponents are silent.

Vul: None      ♦ A963

HCP: 14      ♣ A965

---

**Board: 54**      ♠ Q64      Partner bids first.

Dealer: South      ♥ AT6      The opponents are silent.

Vul: Both      ♦ T

HCP: 13+2      ♣ AKT543

## Both hands (Answers Page)

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K762	♠ -		1♦	Pass	3♠ <sup>1</sup>
Vul: None	♥ JT	♥ K53	Pass	4♣	Pass	4NT
North HCP: 14	♦ Q542	♦ AKJT863	Pass	5♦ <sup>2</sup>	All Pass	
South HCP: 11+3	♣ AKJ	♣ 962				
Contract: 5♦ North			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ QT				1♣
Vul: E-W	♥ A5	♥ KQ86	Pass	3♠ <sup>1</sup>	X	4♣
North HCP: 15+2	♦ A976	♦ K83	Pass	5♣	All Pass	
South HCP: 12	♣ AK7432	♣ Q986				
Contract: 5♣ North			1. Splinter			

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ2	♠ 3		1♦	Pass	3♠ <sup>1</sup>
Vul: None	♥ J4	♥ K5	Pass	4♣	Pass	4♥
North HCP: 14	♦ A963	♦ KJ8742	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 13+2	♣ A965	♣ KQJ3	All Pass			
Contract: 5♦ South			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q64	♠ A987				1♣
Vul: Both	♥ AT6	♥ KJ	Pass	3♦ <sup>1</sup>	Pass	4♦
North HCP: 13+2	♦ T	♦ KQ	Pass	5♣	All Pass	
South HCP: 16+1	♣ AKT543	♣ QJ962				
Contract: 5♣ North			1. Splinter			

## South hands

## Splinters\_after\_Minor

<b>Board: 51</b>	♠ -	Partner bids first.
Dealer: North	♥ K53	The opponents are silent.
Vul: None	♦ AKJT863	
HCP: 11+3	♣ 962	

---

<b>Board: 52</b>	♠ QT	You bid first.
Dealer: South	♥ KQ86	East (RHO) Doubles 3♠ if possible.
Vul: E-W	♦ K83	
HCP: 12	♣ Q986	

---

<b>Board: 53</b>	♠ 3	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ KJ8742	
HCP: 13+2	♣ KQJ3	

---

<b>Board: 54</b>	♠ A987	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 16+1	♣ QJ962	

## Both hands (Answers Page)

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K762	♠ -		1♦	Pass	3♠ <sup>1</sup>
Vul: None	♥ JT	♥ K53	Pass	4♣	Pass	4NT
North HCP: 14	♦ Q542	♦ AKJT863	Pass	5♦ <sup>2</sup>	All Pass	
South HCP: 11+3	♣ AKJ	♣ 962				
Contract: 5♦ North			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ QT				1♣
Vul: E-W	♥ A5	♥ KQ86	Pass	3♠ <sup>1</sup>	X	4♣
North HCP: 15+2	♦ A976	♦ K83	Pass	5♣	All Pass	
South HCP: 12	♣ AK7432	♣ Q986				
Contract: 5♣ North			1. Splinter			

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ2	♠ 3		1♦	Pass	3♠ <sup>1</sup>
Vul: None	♥ J4	♥ K5	Pass	4♣	Pass	4♥
North HCP: 14	♦ A963	♦ KJ8742	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 13+2	♣ A965	♣ KQJ3	All Pass			
Contract: 5♦ South			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q64	♠ A987				1♣
Vul: Both	♥ AT6	♥ KJ	Pass	3♦ <sup>1</sup>	Pass	4♦
North HCP: 13+2	♦ T	♦ KQ	Pass	5♣	All Pass	
South HCP: 16+1	♣ AKT543	♣ QJ962				
Contract: 5♣ North			1. Splinter			

## North hands

## Splinters\_after\_Minor

**Board: 55**      ♠ AQT7      You bid first.

Dealer: North      ♥ A865      The opponents are silent.

Vul: None      ♦ 5

HCP: 14      ♣ A876

---

**Board: 56**      ♠ 3      Partner bids first.

Dealer: South      ♥ A      The opponents are silent.

Vul: N-S      ♦ QJ63

HCP: 13+3      ♣ KQJ7532

---

**Board: 57**      ♠ KT5      You bid first.

Dealer: North      ♥ T732      The opponents are silent.

Vul: E-W      ♦ AQ

HCP: 13      ♣ A732

---

**Board: 58**      ♠ 4      Partner bids first.

Dealer: South      ♥ K85      The opponents are silent.

Vul: Both      ♦ KQJT75

HCP: 13+2      ♣ A95

## Both hands (Answers Page)

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT7	♠ K93		1♣	Pass	3♥ <sup>1</sup>
Vul: None	♥ A865	♥ 3	Pass	4♦	Pass	4♠
North HCP: 14	♦ 5	♦ KQJ	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 14+2	♣ A876	♣ KQT532	Pass	6♣	All Pass	
Contract: 6♣ North			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AQ75				1♣
Vul: N-S	♥ A	♥ KQ52	Pass	3♥ <sup>1</sup>	Pass	4♦
North HCP: 13+3	♦ QJ63	♦ K	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 18	♣ KQJ7532	♣ AT64	Pass	6♣	All Pass	
Contract: 6♣ North			1. Splinter			
			2. A=2/5 or 5/5, Q(C)=1			

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT5	♠ AQ4		1♣	Pass	3♦ <sup>1</sup>
Vul: E-W	♥ T732	♥ Q96	Pass	4♦	Pass	4♠
North HCP: 13	♦ AQ	♦ 6	Pass	5♣	All Pass	
South HCP: 14+2	♣ A732	♣ KQJT65		1. Splinter		
Contract: 5♣ North						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AK3				1♦
Vul: Both	♥ K85	♥ T6	Pass	3♠ <sup>1</sup>	Pass	4♣
North HCP: 13+2	♦ KQJT75	♦ A964	Pass	4♥	Pass	4NT
South HCP: 14	♣ A95	♣ KT63	Pass	5♣ <sup>2</sup>	Pass	6♦
Contract: 6♦ South			All Pass			
			1. Splinter			
			2. A=2/5 or 5/5, Q(D)=1			

## South hands

## Splinters\_after\_Minor

<b>Board: 55</b>	♠ K93	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 14+2	♣ KQT532	

---

<b>Board: 56</b>	♠ AQ75	You bid first.
Dealer: South	♥ KQ52	The opponents are silent.
Vul: N-S	♦ K	
HCP: 18	♣ AT64	

---

<b>Board: 57</b>	♠ AQ4	Partner bids first.
Dealer: North	♥ Q96	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 14+2	♣ KQJT65	

---

<b>Board: 58</b>	♠ AK3	You bid first.
Dealer: South	♥ T6	The opponents are silent.
Vul: Both	♦ A964	
HCP: 14	♣ KT63	

## Both hands (Answers Page)

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT7	♠ K93		1♣	Pass	3♥ <sup>1</sup>
Vul: None	♥ A865	♥ 3	Pass	4♦	Pass	4♠
North HCP: 14	♦ 5	♦ KQJ	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 14+2	♣ A876	♣ KQT532	Pass	6♣	All Pass	
Contract: 6♣ North			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AQ75				1♣
Vul: N-S	♥ A	♥ KQ52	Pass	3♥ <sup>1</sup>	Pass	4♦
North HCP: 13+3	♦ QJ63	♦ K	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 18	♣ KQJ7532	♣ AT64	Pass	6♣	All Pass	
Contract: 6♣ North			1. Splinter			
			2. A=2/5 or 5/5, Q(C)=1			

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT5	♠ AQ4		1♣	Pass	3♦ <sup>1</sup>
Vul: E-W	♥ T732	♥ Q96	Pass	4♦	Pass	4♠
North HCP: 13	♦ AQ	♦ 6	Pass	5♣	All Pass	
South HCP: 14+2	♣ A732	♣ KQJT65		1. Splinter		
Contract: 5♣ North						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AK3				1♦
Vul: Both	♥ K85	♥ T6	Pass	3♠ <sup>1</sup>	Pass	4♣
North HCP: 13+2	♦ KQJT75	♦ A964	Pass	4♥	Pass	4NT
South HCP: 14	♣ A95	♣ KT63	Pass	5♣ <sup>2</sup>	Pass	6♦
Contract: 6♦ South			All Pass			
			1. Splinter			
			2. A=2/5 or 5/5, Q(D)=1			

## North hands

## Splinters\_after\_Minor

**Board: 59**      ♠ KQ76      You bid first.

Dealer: North      ♥ KQ62      The opponents are silent.

Vul: E-W      ♦ 5

HCP: 13      ♣ KT76

---

**Board: 60**      ♠ KT6      Partner bids first.

Dealer: South      ♥ -      The opponents are silent.

Vul: Both      ♦ QJ4

HCP: 14+3      ♣ AKJT764

---

**Board: 61**      ♠ 7543      You bid first.

Dealer: North      ♥ KQ2      West (RHO) Doubles 3♥ if possible.

Vul: None      ♦ J2

HCP: 13      ♣ AK62

---

**Board: 62**      ♠ 97      Partner bids first.

Dealer: South      ♥ Q      The opponents are silent.

Vul: Both      ♦ AT92

HCP: 13+2      ♣ AQJ532

## Both hands (Answers Page)

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ76	♠ A42		1♣	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ KQ62	♥ J	Pass	4♦	Pass	4NT
North HCP: 13	♦ 5	♦ A8	Pass	5♦ <sup>2</sup>	Pass	6♣
South HCP: 14+3	♣ KT76	♣ AJ98432	All Pass			
Contract: 6♣ South			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT6	♠ 9874				1♣
Vul: Both	♥ -	♥ AK92	Pass	3♥ <sup>1</sup>	Pass	4♦
North HCP: 14+3	♦ QJ4	♦ K	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 12	♣ AKJT764	♣ Q932	Pass	6♣	All Pass	
Contract: 6♣ North			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 7543	♠ K98		1♣	Pass	3♥ <sup>1</sup>
Vul: None	♥ KQ2	♥ T	X	4♥	Pass	4NT
North HCP: 13	♦ J2	♦ AKQ	Pass	5♠ <sup>2</sup>	Pass	6♣
South HCP: 15+2	♣ AK62	♣ QJ9873	All Pass			
Contract: 6♣ South			1. Splinter			
			2. A=2/5 or 5/5, Q(C)=1			

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97	♠ AT4				1♣
Vul: Both	♥ Q	♥ J32	Pass	3♥ <sup>1</sup>	Pass	4♦
North HCP: 13+2	♦ AT92	♦ KJ5	Pass	5♣	All Pass	
South HCP: 12	♣ AQJ532	♣ KT96	1. Splinter			
Contract: 5♣ North						

## South hands

## Splinters\_after\_Minor

<b>Board: 59</b>	♠ A42	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 14+3	♣ AJ98432	
<b>Board: 60</b>	♠ 9874	You bid first.
Dealer: South	♥ AK92	The opponents are silent.
Vul: Both	♦ K	
HCP: 12	♣ Q932	
<b>Board: 61</b>	♠ K98	Partner bids first.
Dealer: North	♥ T	West (LHO) Doubles 3♥ if possible.
Vul: None	♦ AKQ	
HCP: 15+2	♣ QJ9873	
<b>Board: 62</b>	♠ AT4	You bid first.
Dealer: South	♥ J32	The opponents are silent.
Vul: Both	♦ KJ5	
HCP: 12	♣ KT96	

## Both hands (Answers Page)

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ76	♠ A42		1♣	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ KQ62	♥ J	Pass	4♦	Pass	4NT
North HCP: 13	♦ 5	♦ A8	Pass	5♦ <sup>2</sup>	Pass	6♣
South HCP: 14+3	♣ KT76	♣ AJ98432	All Pass			
Contract: 6♣ South			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT6	♠ 9874				1♣
Vul: Both	♥ -	♥ AK92	Pass	3♥ <sup>1</sup>	Pass	4♦
North HCP: 14+3	♦ QJ4	♦ K	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 12	♣ AKJT764	♣ Q932	Pass	6♣	All Pass	
Contract: 6♣ North			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 7543	♠ K98		1♣	Pass	3♥ <sup>1</sup>
Vul: None	♥ KQ2	♥ T	X	4♥	Pass	4NT
North HCP: 13	♦ J2	♦ AKQ	Pass	5♠ <sup>2</sup>	Pass	6♣
South HCP: 15+2	♣ AK62	♣ QJ9873	All Pass			
Contract: 6♣ South			1. Splinter			
			2. A=2/5 or 5/5, Q(C)=1			

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97	♠ AT4				1♣
Vul: Both	♥ Q	♥ J32	Pass	3♥ <sup>1</sup>	Pass	4♦
North HCP: 13+2	♦ AT92	♦ KJ5	Pass	5♣	All Pass	
South HCP: 12	♣ AQJ532	♣ KT96	1. Splinter			
Contract: 5♣ North						

## North hands

## Splinters\_after\_Minor

**Board: 63**      ♠ AKJ7      You bid first.

Dealer: North      ♥ Q      The opponents are silent.

Vul: E-W      ♦ KJT95

HCP: 19+1      ♣ KQ5

---

**Board: 64**      ♠ 3      Partner bids first.

Dealer: South      ♥ 96      The opponents are silent.

Vul: Both      ♦ AKJ5

HCP: 13+2      ♣ KQT764

---

**Board: 65**      ♠ JT64      You bid first.

Dealer: North      ♥ KQ83      The opponents are silent.

Vul: N-S      ♦ 43

HCP: 12      ♣ AQ7

---

**Board: 66**      ♠ AQ3      Partner bids first.

Dealer: South      ♥ 3      The opponents are silent.

Vul: Both      ♦ KQ7

HCP: 14+2      ♣ QJT763

---

**Board: 67**      ♠ KQJ7      You bid first.

Dealer: North      ♥ AJ7      The opponents are silent.

Vul: None      ♦ 54

HCP: 14      ♣ K982

## Both hands (Answers Page)

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ7	♠ 5		1♦	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ Q	♥ T	Pass	4♣	Pass	5♦
North HCP: 19+1	♦ KJT95	♦ AQ8432	Pass	6♦	All Pass	
South HCP: 10+3	♣ KQ5	♣ AT963				1. Splinter
Contract: 6♦ North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AQT4				1♣
Vul: Both	♥ 96	♥ AJQ	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 13+2	♦ AKJ5	♦ 87	Pass	4NT	Pass	5♣ <sup>2</sup>
South HCP: 18	♣ KQT764	♣ AJ82			All Pass	
Contract: 5♣ South						1. Splinter
						2. A=0/5 or 3/5

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT64	♠ K92		1♣	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ KQ83	♥ A	Pass	4♥	Pass	4♠
North HCP: 12	♦ 43	♦ K97	Pass	5♣	All Pass	
South HCP: 14+2	♣ AQ7	♣ KJT863				1. Splinter
Contract: 5♣ North						

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ3	♠ J842				1♣
Vul: Both	♥ 3	♥ AQ	Pass	3♥ <sup>1</sup>	Pass	4♦
North HCP: 14+2	♦ KQ7	♦ A84	Pass	4♠	Pass	5♣
South HCP: 14	♣ QJT763	♣ K985			All Pass	
Contract: 5♣ South						1. Splinter

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ7	♠ A82		1♣	Pass	3♥ <sup>1</sup>
Vul: None	♥ AJ7	♥ 3	Pass	4♥	Pass	5♣
North HCP: 14	♦ 54	♦ QT	Pass	6♣	All Pass	
South HCP: 13+3	♣ K982	♣ AQJ7643				1. Splinter
Contract: 6♣ North						

## South hands

## Splinters\_after\_Minor

<b>Board:</b> 63	♠ 5	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: E-W	♦ AQ8432	
HCP: 10+3	♣ AT963	

---

<b>Board:</b> 64	♠ AQT4	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: Both	♦ 87	
HCP: 18	♣ AJ82	

---

<b>Board:</b> 65	♠ K92	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: N-S	♦ K97	
HCP: 14+2	♣ KJT863	

---

<b>Board:</b> 66	♠ J842	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ A84	
HCP: 14	♣ K985	

---

<b>Board:</b> 67	♠ A82	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ QT	
HCP: 13+3	♣ AQJ7643	

## Both hands (Answers Page)

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ7	♠ 5		1♦	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ Q	♥ T	Pass	4♣	Pass	5♦
North HCP: 19+1	♦ KJT95	♦ AQ8432	Pass	6♦	All Pass	
South HCP: 10+3	♣ KQ5	♣ AT963				1. Splinter
Contract: 6♦ North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AQT4				1♣
Vul: Both	♥ 96	♥ AJQ	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 13+2	♦ AKJ5	♦ 87	Pass	4NT	Pass	5♣ <sup>2</sup>
South HCP: 18	♣ KQT764	♣ AJ82			All Pass	
Contract: 5♣ South						1. Splinter
						2. A=0/5 or 3/5

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT64	♠ K92		1♣	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ KQ83	♥ A	Pass	4♥	Pass	4♠
North HCP: 12	♦ 43	♦ K97	Pass	5♣	All Pass	
South HCP: 14+2	♣ AQ7	♣ KJT863				1. Splinter
Contract: 5♣ North						

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ3	♠ J842				1♣
Vul: Both	♥ 3	♥ AQ	Pass	3♥ <sup>1</sup>	Pass	4♦
North HCP: 14+2	♦ KQ7	♦ A84	Pass	4♠	Pass	5♣
South HCP: 14	♣ QJT763	♣ K985			All Pass	
Contract: 5♣ South						1. Splinter

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ7	♠ A82		1♣	Pass	3♥ <sup>1</sup>
Vul: None	♥ AJ7	♥ 3	Pass	4♥	Pass	5♣
North HCP: 14	♦ 54	♦ QT	Pass	6♣	All Pass	
South HCP: 13+3	♣ K982	♣ AQJ7643				1. Splinter
Contract: 6♣ North						

## North hands

## Splinters\_after\_Minor

<b>Board:</b> 68	♠ J75	Partner bids first.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: E-W	♦ AQ9763	
HCP: 14+2	♣ Q	

---

<b>Board:</b> 69	♠ K86	You bid first.
Dealer: North	♥ A54	West (RHO) Doubles 3♠ if possible.
Vul: Both	♦ AT6	
HCP: 12	♣ J932	

---

<b>Board:</b> 70	♠ Q	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ K632	
HCP: 16+2	♣ AK6542	

---

<b>Board:</b> 71	♠ AQ86	You bid first.
Dealer: North	♥ AJ96	West (RHO) Doubles 3♠ if possible.
Vul: None	♦ 76	
HCP: 12	♣ J87	

## Both hands (Answers Page)

**Board: 68**

Dealer: South

Vul: E-W

North HCP: 14+2

South HCP: 18

Contract: 5♦ North

**North:**

♠ J75

♥ KQ6

♦ AQ9763

♣ Q

**South:**

♠ AK2

♥ 432

♦ KJT5

♣ AK9

**W**

**N**

**E**

**S**

1♦

Pass 4♣<sup>1</sup> Pass 4♠

Pass 5♦ All Pass

1. Splinter

**Board: 69**

Dealer: North

Vul: Both

North HCP: 12

South HCP: 14+2

Contract: 5♣ South

**North:**

♠ K86

♥ A54

♦ AT6

♣ J932

**South:**

♠ J

♥ J7

♦ QJ43

♣ AKQT54

**W**

**N**

**E**

**S**

1♣ Pass 3♠<sup>1</sup>

X 4♦ Pass 5♣

All Pass

1. Splinter

**Board: 70**

Dealer: South

Vul: Both

North HCP: 16+2

South HCP: 13

Contract: 6♣ North

**North:**

♠ Q

♥ A4

♦ K632

♣ AK6542

**South:**

♠ A642

♥ K852

♦ A

♣ QT73

**W**

**N**

**E**

**S**

1♣

Pass 3♠<sup>1</sup> Pass 4♦

Pass 4NT Pass 5♠<sup>2</sup>

Pass 6♣ All Pass

1. Splinter

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

**Board: 71**

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+2

Contract: 6♣ South

**North:**

♠ AQ86

♥ AJ96

♦ 76

♣ J87

**South:**

♠ -

♥ T54

♦ K843

♣ AKQT54

**W**

**N**

**E**

**S**

1♣ Pass 3♠<sup>1</sup>

X 4♥ Pass 4NT

Pass 5♥<sup>2</sup> Pass 6♣

All Pass

1. Splinter

2. A=2/5 or 5/5, Q(C)=0

## South hands

## Splinters\_after\_Minor

**Board: 68**      ♠ AK2      You bid first.

Dealer: South      ♥ 432      The opponents are silent.

Vul: E-W      ♦ KJT5

HCP: 18      ♣ AK9

---

**Board: 69**      ♠ J      Partner bids first.

Dealer: North      ♥ J7      West (LHO) Doubles 3♠ if possible.

Vul: Both      ♦ QJ43

HCP: 14+2      ♣ AKQT54

---

**Board: 70**      ♠ A642      You bid first.

Dealer: South      ♥ K852      The opponents are silent.

Vul: Both      ♦ A

HCP: 13      ♣ QT73

---

**Board: 71**      ♠ -      Partner bids first.

Dealer: North      ♥ T54      West (LHO) Doubles 3♠ if possible.

Vul: None      ♦ K843

HCP: 12+2      ♣ AKQT54

## Both hands (Answers Page)

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J75	♠ AK2				1♦
Vul: E-W	♥ KQ6	♥ 432	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 14+2	♦ AQ9763	♦ KJT5	Pass	5♦	All Pass	
South HCP: 18	♣ Q	♣ AK9				1. Splinter
Contract: 5♦ North						

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K86	♠ J		1♣	Pass	3♠ <sup>1</sup>
Vul: Both	♥ A54	♥ J7	X	4♦	Pass	5♣
North HCP: 12	♦ AT6	♦ QJ43		All Pass		
South HCP: 14+2	♣ J932	♣ AKQT54				1. Splinter
Contract: 5♣ South						

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ A642				1♣
Vul: Both	♥ A4	♥ K852	Pass	3♠ <sup>1</sup>	Pass	4♦
North HCP: 16+2	♦ K632	♦ A	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 13	♣ AK6542	♣ QT73	Pass	6♣	All Pass	
Contract: 6♣ North						1. Splinter
						2. A=2/5 or 5/5, Q(C)=1

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ86	♠ -		1♣	Pass	3♠ <sup>1</sup>
Vul: None	♥ AJ96	♥ T54	X	4♥	Pass	4NT
North HCP: 12	♦ 76	♦ K843	Pass	5♥ <sup>2</sup>	Pass	6♣
South HCP: 12+2	♣ J87	♣ AKQT54	All Pass			
Contract: 6♣ South						1. Splinter
						2. A=2/5 or 5/5, Q(C)=0

## North hands

## Splinters\_after\_Minor

<b>Board:</b> 72	♠ QJ6	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ QT8742	
HCP: 13+2	♣ KJ6	

---

<b>Board:</b> 73	♠ KQ6	You bid first.
Dealer: North	♥ 965	The opponents are silent.
Vul: N-S	♦ K764	
HCP: 12	♣ KJ3	

---

<b>Board:</b> 74	♠ -	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ AQ9643	
HCP: 13+3	♣ QJ653	

---

<b>Board:</b> 75	♠ KQT4	You bid first.
Dealer: North	♥ K873	The opponents are silent.
Vul: Both	♦ 76	
HCP: 12	♣ KJ8	

## Both hands (Answers Page)

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ6	♠ AT7				1♦
Vul: N-S	♥ A	♥ KJ97	Pass	3♥ <sup>1</sup>	Pass	4♥
North HCP: 13+2	♦ QT8742	♦ A953	Pass	5♦	All Pass	
South HCP: 14	♣ KJ6	♣ QT				1. Splinter
Contract: 5♦ North						

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ6	♠ 9		1♦	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ 965	♥ AJ8	Pass	4♣	Pass	4NT
North HCP: 12	♦ K764	♦ AQJ953	Pass	5♦ <sup>2</sup>	All Pass	
South HCP: 14+2	♣ KJ3	♣ QT5				1. Splinter
Contract: 5♦ North						2. A=1/5 or 4/5

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AJ72				1♦
Vul: E-W	♥ A4	♥ K985	Pass	3♠ <sup>1</sup>	Pass	4♣
North HCP: 13+3	♦ AQ9643	♦ J75	Pass	4NT	Pass	5♥ <sup>2</sup>
South HCP: 13	♣ QJ653	♣ A2	Pass	6♦	All Pass	
Contract: 6♦ North						1. Splinter
						2. A=2/5 or 5/5, Q(D)=0

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT4	♠ 83		1♣	Pass	3♥ <sup>1</sup>
Vul: Both	♥ K873	♥ -	Pass	4♥	Pass	5♣
North HCP: 12	♦ 76	♦ KQJ95	All Pass			
South HCP: 12+3	♣ KJ8	♣ AQT943				1. Splinter
Contract: 5♣ South						

## South hands

## Splinters\_after\_Minor

**Board:** 72      ♠ AT7      You bid first.

**Dealer:** South      ♥ KJ97      The opponents are silent.

**Vul:** N-S      ♦ A953

**HCP:** 14      ♣ QT

---

**Board:** 73      ♠ 9      Partner bids first.

**Dealer:** North      ♥ AJ8      The opponents are silent.

**Vul:** N-S      ♦ AQJ953

**HCP:** 14+2      ♣ QT5

---

**Board:** 74      ♠ AJ72      You bid first.

**Dealer:** South      ♥ K985      The opponents are silent.

**Vul:** E-W      ♦ J75

**HCP:** 13      ♣ A2

---

**Board:** 75      ♠ 83      Partner bids first.

**Dealer:** North      ♥ -      The opponents are silent.

**Vul:** Both      ♦ KQJ95

**HCP:** 12+3      ♣ AQT943

## Both hands (Answers Page)

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ6	♠ AT7				1♦
Vul: N-S	♥ A	♥ KJ97	Pass	3♥ <sup>1</sup>	Pass	4♥
North HCP: 13+2	♦ QT8742	♦ A953	Pass	5♦	All Pass	
South HCP: 14	♣ KJ6	♣ QT				1. Splinter
Contract: 5♦ North						

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ6	♠ 9		1♦	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ 965	♥ AJ8	Pass	4♣	Pass	4NT
North HCP: 12	♦ K764	♦ AQJ953	Pass	5♦ <sup>2</sup>	All Pass	
South HCP: 14+2	♣ KJ3	♣ QT5				1. Splinter
Contract: 5♦ North						2. A=1/5 or 4/5

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AJ72				1♦
Vul: E-W	♥ A4	♥ K985	Pass	3♠ <sup>1</sup>	Pass	4♣
North HCP: 13+3	♦ AQ9643	♦ J75	Pass	4NT	Pass	5♥ <sup>2</sup>
South HCP: 13	♣ QJ653	♣ A2	Pass	6♦	All Pass	
Contract: 6♦ North						1. Splinter
						2. A=2/5 or 5/5, Q(D)=0

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT4	♠ 83		1♣	Pass	3♥ <sup>1</sup>
Vul: Both	♥ K873	♥ -	Pass	4♥	Pass	5♣
North HCP: 12	♦ 76	♦ KQJ95	All Pass			
South HCP: 12+3	♣ KJ8	♣ AQT943				1. Splinter
Contract: 5♣ South						

## North hands

## Splinters\_after\_Minor

<b>Board:</b> 76	♠ A	Partner bids first.
Dealer: South	♥ AT	The opponents are silent.
Vul: None	♦ T76532	
HCP: 14+2	♣ AQ73	

---

<b>Board:</b> 77	♠ K986	You bid first.
Dealer: North	♥ T976	The opponents are silent.
Vul: E-W	♦ A	
HCP: 14	♣ AK96	

---

<b>Board:</b> 78	♠ T86	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ AQJT82	
HCP: 12+2	♣ KQ96	

---

<b>Board:</b> 79	♠ AJ98	You bid first.
Dealer: North	♥ AQ53	West (RHO) Doubles 3♥ if possible.
Vul: Both	♦ 8	
HCP: 12	♣ JT42	

## Both hands (Answers Page)

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A	♠ K93				1♦
Vul: None	♥ AT	♥ J82	Pass	3♠ <sup>1</sup>	Pass	4♠
North HCP: 14+2	♦ T76532	♦ AKQ9	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 14	♣ AQ73	♣ J84	Pass	6♦	All Pass	
Contract: 6♦ North			1. Splinter			
			2. A=2/5 or 5/5, Q(D)=1			

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K986	♠ 7		1♣	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ T976	♥ AJ	Pass	4♦	Pass	4♥
North HCP: 14	♦ A	♦ KQT6	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 13+2	♣ AK96	♣ QJT753	Pass	6♣	All Pass	
Contract: 6♣ North			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T86	♠ AQ52				1♦
Vul: Both	♥ -	♥ A963	Pass	3♥ <sup>1</sup>	Pass	4♥
North HCP: 12+2	♦ AQJT82	♦ K97	Pass	5♦	Pass	6♦
South HCP: 13	♣ KQ96	♣ 42	All Pass			
Contract: 6♦ South			1. Splinter			

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ98	♠ 743		1♣	Pass	3♥ <sup>1</sup>
Vul: Both	♥ AQ53	♥ -	X	4♦	Pass	5♣
North HCP: 12	♦ 8	♦ A742	All Pass			
South HCP: 11+2	♣ JT42	♣ AK8763	1. Splinter			
Contract: 5♣ South						

## South hands

## Splinters\_after\_Minor

**Board: 76**      ♠ K93      You bid first.

Dealer: South      ♥ J82      The opponents are silent.

Vul: None      ♦ AKQ9

HCP: 14      ♣ J84

---

**Board: 77**      ♠ 7      Partner bids first.

Dealer: North      ♥ AJ      The opponents are silent.

Vul: E-W      ♦ KQT6

HCP: 13+2      ♣ QJT753

---

**Board: 78**      ♠ AQ52      You bid first.

Dealer: South      ♥ A963      The opponents are silent.

Vul: Both      ♦ K97

HCP: 13      ♣ 42

---

**Board: 79**      ♠ 743      Partner bids first.

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

Vul: Both      ♦ A742

HCP: 11+2      ♣ AK8763

## Both hands (Answers Page)

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A	♠ K93				1♦
Vul: None	♥ AT	♥ J82	Pass	3♠ <sup>1</sup>	Pass	4♠
North HCP: 14+2	♦ T76532	♦ AKQ9	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 14	♣ AQ73	♣ J84	Pass	6♦	All Pass	
Contract: 6♦ North			1. Splinter			
			2. A=2/5 or 5/5, Q(D)=1			

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K986	♠ 7		1♣	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ T976	♥ AJ	Pass	4♦	Pass	4♥
North HCP: 14	♦ A	♦ KQT6	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 13+2	♣ AK96	♣ QJT753	Pass	6♣	All Pass	
Contract: 6♣ North			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T86	♠ AQ52				1♦
Vul: Both	♥ -	♥ A963	Pass	3♥ <sup>1</sup>	Pass	4♥
North HCP: 12+2	♦ AQJT82	♦ K97	Pass	5♦	Pass	6♦
South HCP: 13	♣ KQ96	♣ 42	All Pass			
Contract: 6♦ South			1. Splinter			

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ98	♠ 743		1♣	Pass	3♥ <sup>1</sup>
Vul: Both	♥ AQ53	♥ -	X	4♦	Pass	5♣
North HCP: 12	♦ 8	♦ A742	All Pass			
South HCP: 11+2	♣ JT42	♣ AK8763	1. Splinter			
Contract: 5♣ South						

## North hands

## Splinters\_after\_Minor

<b>Board: 80</b>	♠ -	Partner bids first.
Dealer: South	♥ 83	The opponents are silent.
Vul: None	♦ AKJT65	
HCP: 12+3	♣ AT943	

---

<b>Board: 81</b>	♠ AT84	You bid first.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ AK98	
HCP: 14+1	♣ K9543	

---

<b>Board: 82</b>	♠ A	Partner bids first.
Dealer: South	♥ J53	East (LHO) Doubles 3♠ if possible.
Vul: N-S	♦ AQJ874	
HCP: 15+2	♣ K43	

---

<b>Board: 83</b>	♠ K732	You bid first.
Dealer: North	♥ QJ54	The opponents are silent.
Vul: E-W	♦ A54	
HCP: 12	♣ Q2	

## Both hands (Answers Page)

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AQ76				1♦
Vul: None	♥ 83	♥ KJ52	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 12+3	♦ AKJT65	♦ Q82	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 13	♣ AT943	♣ J5	Pass	6♦	All Pass	
Contract: 6♦ North			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT84	♠ KQ6		1♣	Pass	3♦ <sup>1</sup>
Vul: N-S	♥ -	♥ AJ5	Pass	4♦	Pass	5♣
North HCP: 14+1	♦ AK98	♦ 3	Pass	7♣	All Pass	
South HCP: 13+2	♣ K9543	♣ QJT872	1. Splinter			
Contract: 7♣ North						

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A	♠ T962				1♦
Vul: N-S	♥ J53	♥ KQ76	Pass	3♠ <sup>1</sup>	X	4♣
North HCP: 15+2	♦ AQJ874	♦ KT53	Pass	4♠	Pass	4NT
South HCP: 12	♣ K43	♣ A	Pass	5♠ <sup>2</sup>	Pass	6♦
Contract: 6♦ South			All Pass			
			1. Splinter			
			2. A=2/5 or 5/5, Q(D)=1			

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K732	♠ QJ6		1♦	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ QJ54	♥ -	Pass	4♠	Pass	5♦
North HCP: 12	♦ A54	♦ KJ9832	All Pass			
South HCP: 11+2	♣ Q2	♣ KJ86	1. Splinter			
Contract: 5♦ South						

## South hands

## Splinters\_after\_Minor

<b>Board: 80</b>	♠ AQ76	You bid first.
Dealer: South	♥ KJ52	The opponents are silent.
Vul: None	♦ Q82	
HCP: 13	♣ J5	
<b>Board: 81</b>	♠ KQ6	Partner bids first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 13+2	♣ QJT872	
<b>Board: 82</b>	♠ T962	You bid first.
Dealer: South	♥ KQ76	East (RHO) Doubles 3♠ if possible.
Vul: N-S	♦ KT53	
HCP: 12	♣ A	
<b>Board: 83</b>	♠ QJ6	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ KJ9832	
HCP: 11+2	♣ KJ86	

## Both hands (Answers Page)

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AQ76				1♦
Vul: None	♥ 83	♥ KJ52	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 12+3	♦ AKJT65	♦ Q82	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 13	♣ AT943	♣ J5	Pass	6♦	All Pass	
Contract: 6♦ North			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT84	♠ KQ6		1♣	Pass	3♦ <sup>1</sup>
Vul: N-S	♥ -	♥ AJ5	Pass	4♦	Pass	5♣
North HCP: 14+1	♦ AK98	♦ 3	Pass	7♣	All Pass	
South HCP: 13+2	♣ K9543	♣ QJT872	1. Splinter			
Contract: 7♣ North						

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A	♠ T962				1♦
Vul: N-S	♥ J53	♥ KQ76	Pass	3♠ <sup>1</sup>	X	4♣
North HCP: 15+2	♦ AQJ874	♦ KT53	Pass	4♠	Pass	4NT
South HCP: 12	♣ K43	♣ A	Pass	5♠ <sup>2</sup>	Pass	6♦
Contract: 6♦ South			All Pass			
			1. Splinter			
			2. A=2/5 or 5/5, Q(D)=1			

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K732	♠ QJ6		1♦	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ QJ54	♥ -	Pass	4♠	Pass	5♦
North HCP: 12	♦ A54	♦ KJ9832	All Pass			
South HCP: 11+2	♣ Q2	♣ KJ86	1. Splinter			
Contract: 5♦ South						

## North hands

## Splinters\_after\_Minor

<b>Board: 84</b>	♠ KJ9	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ QT93	
HCP: 11+2	♣ KQT742	

---

<b>Board: 85</b>	♠ AQJ3	You bid first.
Dealer: North	♥ T632	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 12	♣ K54	

---

<b>Board: 86</b>	♠ AT6	Partner bids first.
Dealer: South	♥ 6	East (LHO) Doubles 3♥ if possible.
Vul: Both	♦ KQ8752	
HCP: 13+2	♣ A52	

---

<b>Board: 87</b>	♠ AQ53	You bid first.
Dealer: North	♥ AJ6	West (RHO) bids 4♥ if possible.
Vul: None	♦ 8	
HCP: 14+1	♣ K6542	

## Both hands (Answers Page)

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ9	♠ T64				1 ♣
Vul: None	♥ -	♥ AKJ8	Pass	3 ♥ <sup>1</sup>	Pass	4 ♦
North HCP: 11+2	♦ QT93	♦ 2	Pass	4 ♥	Pass	4NT
South HCP: 13+1	♣ KQT742	♣ AJ963	Pass	5 ♦ <sup>2</sup>	Pass	6 ♣
Contract: 6 ♣ South			All Pass			
			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ3	♠ 8		1 ♣	Pass	3 ♠ <sup>1</sup>
Vul: N-S	♥ T632	♥ AQ8	Pass	4 ♠	Pass	5 ♣
North HCP: 12	♦ Q7	♦ AT3	All Pass			
South HCP: 14+2	♣ K54	♣ A98763	1. Splinter			
Contract: 5 ♣ South						

<b>Board: 86</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT6	♠ KJ7				1 ♦
Vul: Both	♥ 6	♥ 982	Pass	3 ♥ <sup>1</sup>	X	4 ♣
North HCP: 13+2	♦ KQ8752	♦ AJ64	Pass	4 ♠	Pass	4NT
South HCP: 14	♣ A52	♣ KQT	Pass	5 ♣ <sup>2</sup>	Pass	6 ♦
Contract: 6 ♦ South			All Pass			
			1. Splinter			
			2. A=0/5 or 3/5			

<b>Board: 87</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ53	♠ J8		1 ♣	Pass	3 ♥ <sup>1</sup>
Vul: None	♥ AJ6	♥ -	4 ♥	4 ♠	Pass	4NT
North HCP: 14+1	♦ 8	♦ AQJT9	Pass	5 ♣ <sup>2</sup>	All Pass	
South HCP: 13+3	♣ K6542	♣ AJT973	1. Splinter			
Contract: 5 ♣ North			2. A=0/5 or 3/5			

## South hands

## Splinters\_after\_Minor

**Board: 84**      ♠ T64      You bid first.

Dealer: South      ♥ AKJ8      The opponents are silent.

Vul: None      ♦ 2

HCP: 13+1      ♣ AJ963

---

**Board: 85**      ♠ 8      Partner bids first.

Dealer: North      ♥ AQ8      The opponents are silent.

Vul: N-S      ♦ AT3

HCP: 14+2      ♣ A98763

---

**Board: 86**      ♠ KJ7      You bid first.

Dealer: South      ♥ 982      East (RHO) Doubles 3♥ if possible.

Vul: Both      ♦ AJ64

HCP: 14      ♣ KQT

---

**Board: 87**      ♠ J8      Partner bids first.

Dealer: North      ♥ -      West (LHO) bids 4♥ if possible.

Vul: None      ♦ AQJT9

HCP: 13+3      ♣ AJT973

## Both hands (Answers Page)

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ9	♠ T64				1 ♣
Vul: None	♥ -	♥ AKJ8	Pass	3 ♥ <sup>1</sup>	Pass	4 ♦
North HCP: 11+2	♦ QT93	♦ 2	Pass	4 ♥	Pass	4NT
South HCP: 13+1	♣ KQT742	♣ AJ963	Pass	5 ♦ <sup>2</sup>	Pass	6 ♣
Contract: 6 ♣ South			All Pass			
				1. Splinter		
				2. A=1/5 or 4/5		

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ3	♠ 8		1 ♣	Pass	3 ♠ <sup>1</sup>
Vul: N-S	♥ T632	♥ AQ8	Pass	4 ♠	Pass	5 ♣
North HCP: 12	♦ Q7	♦ AT3	All Pass			
South HCP: 14+2	♣ K54	♣ A98763		1. Splinter		
Contract: 5 ♣ South						

<b>Board: 86</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT6	♠ KJ7				1 ♦
Vul: Both	♥ 6	♥ 982	Pass	3 ♥ <sup>1</sup>	X	4 ♣
North HCP: 13+2	♦ KQ8752	♦ AJ64	Pass	4 ♠	Pass	4NT
South HCP: 14	♣ A52	♣ KQT	Pass	5 ♣ <sup>2</sup>	Pass	6 ♦
Contract: 6 ♦ South			All Pass			
				1. Splinter		
				2. A=0/5 or 3/5		

<b>Board: 87</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ53	♠ J8		1 ♣	Pass	3 ♥ <sup>1</sup>
Vul: None	♥ AJ6	♥ -	4 ♥	4 ♠	Pass	4NT
North HCP: 14+1	♦ 8	♦ AQJT9	Pass	5 ♣ <sup>2</sup>	All Pass	
South HCP: 13+3	♣ K6542	♣ AJT973		1. Splinter		
Contract: 5 ♣ North				2. A=0/5 or 3/5		

## North hands

## Splinters\_after\_Minor

**Board: 88**      ♠ A      Partner bids first.

Dealer: South      ♥ 62      East (LHO) Doubles 3♠ if possible.

Vul: N-S      ♦ AT4

HCP: 13+3      ♣ KQT8643

---

**Board: 89**      ♠ K632      You bid first.

Dealer: North      ♥ KQ64      The opponents are silent.

Vul: Both      ♦ Q76

HCP: 14      ♣ A4

---

**Board: 90**      ♠ KQ6      Partner bids first.

Dealer: South      ♥ KJ6      The opponents are silent.

Vul: None      ♦ KJ7543

HCP: 13+2      ♣ 2

---

**Board: 91**      ♠ Q984      You bid first.

Dealer: North      ♥ T2      West (RHO) Doubles 3♠ if possible.

Vul: E-W      ♦ AJ52

HCP: 12      ♣ KQ6

## Both hands (Answers Page)

<b>Board: 88</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A	♠ T93				1 ♣
Vul: N-S	♥ 62	♥ K7	Pass	3 ♠ <sup>1</sup>	X	4 ♦
North HCP: 13+3	♦ AT4	♦ KQ7	Pass	4 ♠	Pass	5 ♣
South HCP: 13+1	♣ KQT8643	♣ AJ975	All Pass			
Contract: 5 ♣ South			1. Splinter			

<b>Board: 89</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K632	♠ T		1 ♦	Pass	3 ♥ <sup>1</sup>
Vul: Both	♥ KQ64	♥ 5	Pass	4 ♣	Pass	4 ♦
North HCP: 14	♦ Q76	♦ AJ8543	Pass	5 ♣	Pass	5 ♦
South HCP: 10+3	♣ A4	♣ KQT87	All Pass			
Contract: 5 ♦ South			1. Splinter			

<b>Board: 90</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ6	♠ AJT4				1 ♦
Vul: None	♥ KJ6	♥ A875	Pass	4 ♣ <sup>1</sup>	Pass	4 ♥
North HCP: 13+2	♦ KJ7543	♦ T62	Pass	5 ♦	Pass	6 ♦
South HCP: 13	♣ 2	♣ A4	All Pass			
Contract: 6 ♦ South			1. Splinter			

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q984	♠ J		1 ♦	Pass	3 ♠ <sup>1</sup>
Vul: E-W	♥ T2	♥ AQ8	X	4 ♣	Pass	4 ♥
North HCP: 12	♦ AJ52	♦ QT9863	Pass	5 ♦	All Pass	
South HCP: 13+2	♣ KQ6	♣ AT9		1. Splinter		
Contract: 5 ♦ North						

## South hands

## Splinters\_after\_Minor

<b>Board:</b> 88	♠ T93	You bid first.
Dealer: South	♥ K7	East (RHO) Doubles 3♠ if possible.
Vul: N-S	♦ KQ7	
HCP: 13+1	♣ AJ975	

---

<b>Board:</b> 89	♠ T	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ AJ8543	
HCP: 10+3	♣ KQT87	

---

<b>Board:</b> 90	♠ AJT4	You bid first.
Dealer: South	♥ A875	The opponents are silent.
Vul: None	♦ T62	
HCP: 13	♣ A4	

---

<b>Board:</b> 91	♠ J	Partner bids first.
Dealer: North	♥ AQ8	West (LHO) Doubles 3♠ if possible.
Vul: E-W	♦ QT9863	
HCP: 13+2	♣ AT9	

## Both hands (Answers Page)

<b>Board: 88</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A	♠ T93				1 ♣
Vul: N-S	♥ 62	♥ K7	Pass	3 ♠ <sup>1</sup>	X	4 ♦
North HCP: 13+3	♦ AT4	♦ KQ7	Pass	4 ♠	Pass	5 ♣
South HCP: 13+1	♣ KQT8643	♣ AJ975	All Pass			
Contract: 5 ♣ South			1. Splinter			

<b>Board: 89</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K632	♠ T		1 ♦	Pass	3 ♥ <sup>1</sup>
Vul: Both	♥ KQ64	♥ 5	Pass	4 ♣	Pass	4 ♦
North HCP: 14	♦ Q76	♦ AJ8543	Pass	5 ♣	Pass	5 ♦
South HCP: 10+3	♣ A4	♣ KQT87	All Pass			
Contract: 5 ♦ South			1. Splinter			

<b>Board: 90</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ6	♠ AJT4				1 ♦
Vul: None	♥ KJ6	♥ A875	Pass	4 ♣ <sup>1</sup>	Pass	4 ♥
North HCP: 13+2	♦ KJ7543	♦ T62	Pass	5 ♦	Pass	6 ♦
South HCP: 13	♣ 2	♣ A4	All Pass			
Contract: 6 ♦ South			1. Splinter			

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q984	♠ J		1 ♦	Pass	3 ♠ <sup>1</sup>
Vul: E-W	♥ T2	♥ AQ8	X	4 ♣	Pass	4 ♥
North HCP: 12	♦ AJ52	♦ QT9863	Pass	5 ♦	All Pass	
South HCP: 13+2	♣ KQ6	♣ AT9		1. Splinter		
Contract: 5 ♦ North						

## North hands

## Splinters\_after\_Minor

<b>Board:</b> 92	♠ Q	Partner bids first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ JT54	
HCP: 14+2	♣ KQT754	

---

<b>Board:</b> 93	♠ A983	You bid first.
Dealer: North	♥ AQJ4	The opponents are silent.
Vul: N-S	♦ Q76	
HCP: 14	♣ J6	

---

<b>Board:</b> 94	♠ 4	Partner bids first.
Dealer: South	♥ 95	The opponents are silent.
Vul: None	♦ KJ43	
HCP: 13+2	♣ AKQT83	

---

<b>Board:</b> 95	♠ K82	You bid first.
Dealer: North	♥ A64	The opponents are silent.
Vul: N-S	♦ 873	
HCP: 12	♣ AJ96	

## Both hands (Answers Page)

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ J87				1♣
Vul: Both	♥ AQ	♥ K	Pass	3♠ <sup>1</sup>	Pass	4♦
North HCP: 14+2	♦ JT54	♦ AK2	Pass	4♥	Pass	4NT
South HCP: 16+2	♣ KQT754	♣ AJ9632	Pass	5♠ <sup>2</sup>	Pass	6♣
Contract: 6♣ South			All Pass			
				1. Splinter		
				2. A=2/5 or 5/5, Q(C)=1		

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A983	♠ Q2		1♦	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ AQJ4	♥ -	Pass	4♥	Pass	5♦
North HCP: 14	♦ Q76	♦ AJ98432	All Pass			
South HCP: 12+3	♣ J6	♣ KQ94		1. Splinter		
Contract: 5♦ South						

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AQJ3				1♣
Vul: None	♥ 95	♥ KQ	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 13+2	♦ KJ43	♦ Q98	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 14	♣ AKQT83	♣ 9764	Pass	6♣	All Pass	
Contract: 6♣ North				1. Splinter		
				2. A=1/5 or 4/5		

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K82	♠ A		1♣	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ A64	♥ K9	Pass	4♥	Pass	4NT
North HCP: 12	♦ 873	♦ AJ42	Pass	5♠ <sup>2</sup>	Pass	6♣
South HCP: 14+2	♣ AJ96	♣ Q75432	All Pass			
Contract: 6♣ South				1. Splinter		
				2. A=2/5 or 5/5, Q(C)=1		

## South hands

## Splinters\_after\_Minor

**Board: 92**      ♠ J87      You bid first.

Dealer: South      ♥ K      The opponents are silent.

Vul: Both      ♦ AK2

HCP: 16+2      ♣ AJ9632

---

**Board: 93**      ♠ Q2      Partner bids first.

Dealer: North      ♥ -      The opponents are silent.

Vul: N-S      ♦ AJ98432

HCP: 12+3      ♣ KQ94

---

**Board: 94**      ♠ AQJ3      You bid first.

Dealer: South      ♥ KQ      The opponents are silent.

Vul: None      ♦ Q98

HCP: 14      ♣ 9764

---

**Board: 95**      ♠ A      Partner bids first.

Dealer: North      ♥ K9      The opponents are silent.

Vul: N-S      ♦ AJ42

HCP: 14+2      ♣ Q75432

## Both hands (Answers Page)

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ J87				1♣
Vul: Both	♥ AQ	♥ K	Pass	3♠ <sup>1</sup>	Pass	4♦
North HCP: 14+2	♦ JT54	♦ AK2	Pass	4♥	Pass	4NT
South HCP: 16+2	♣ KQT754	♣ AJ9632	Pass	5♠ <sup>2</sup>	Pass	6♣
Contract: 6♣ South			All Pass			
				1. Splinter		
				2. A=2/5 or 5/5, Q(C)=1		

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A983	♠ Q2		1♦	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ AQJ4	♥ -	Pass	4♥	Pass	5♦
North HCP: 14	♦ Q76	♦ AJ98432	All Pass			
South HCP: 12+3	♣ J6	♣ KQ94		1. Splinter		
Contract: 5♦ South						

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AQJ3				1♣
Vul: None	♥ 95	♥ KQ	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 13+2	♦ KJ43	♦ Q98	Pass	4NT	Pass	5♦ <sup>2</sup>
South HCP: 14	♣ AKQT83	♣ 9764	Pass	6♣	All Pass	
Contract: 6♣ North				1. Splinter		
				2. A=1/5 or 4/5		

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K82	♠ A		1♣	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ A64	♥ K9	Pass	4♥	Pass	4NT
North HCP: 12	♦ 873	♦ AJ42	Pass	5♠ <sup>2</sup>	Pass	6♣
South HCP: 14+2	♣ AJ96	♣ Q75432	All Pass			
Contract: 6♣ South				1. Splinter		
				2. A=2/5 or 5/5, Q(C)=1		

## North hands

## Splinters\_after\_Minor

<b>Board: 96</b>	♠ 4	Partner bids first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: None	♦ AQJ3	
HCP: 14+2	♣ AJT763	

---

<b>Board: 97</b>	♠ AK73	You bid first.
Dealer: North	♥ A5	West (RHO) Doubles 3♦ if possible.
Vul: N-S	♦ J94	
HCP: 12	♣ 9543	

---

<b>Board: 98</b>	♠ KT3	Partner bids first.
Dealer: South	♥ K63	East (LHO) Doubles 3♦ if possible.
Vul: E-W	♦ -	
HCP: 11+3	♣ KQ98763	

---

<b>Board: 99</b>	♠ K653	You bid first.
Dealer: North	♥ 72	West (RHO) Doubles 3♥ if possible.
Vul: N-S	♦ AK2	
HCP: 12	♣ Q943	

---

<b>Board: 100</b>	♠ Q	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: E-W	♦ KQJ762	
HCP: 13+2	♣ Q83	

## Both hands (Answers Page)

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AT86				1 ♣
Vul: None	♥ Q6	♥ A9	Pass	3 ♠ <sup>1</sup>	Pass	4 ♥
North HCP: 14+2	♦ AQJ3	♦ 98	Pass	5 ♣	All Pass	
South HCP: 13+1	♣ AJT763	♣ KQ952				
Contract: 5 ♣ North			1. Splinter			

<b>Board: 97</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK73	♠ JT6		1 ♣	Pass	3 ♦ <sup>1</sup>
Vul: N-S	♥ A5	♥ KJ4	X	4 ♠	Pass	5 ♣
North HCP: 12	♦ J94	♦ Q	All Pass			
South HCP: 13+2	♣ 9543	♣ KQJT82		1. Splinter		
Contract: 5 ♣ South						

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT3	♠ A6				1 ♣
Vul: E-W	♥ K63	♥ Q942	Pass	3 ♦ <sup>1</sup>	X	4 ♦
North HCP: 11+3	♦ -	♦ K64	Pass	5 ♣	All Pass	
South HCP: 14	♣ KQ98763	♣ AJ52		1. Splinter		
Contract: 5 ♣ North						

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K653	♠ AQ2		1 ♣	Pass	3 ♥ <sup>1</sup>
Vul: N-S	♥ 72	♥ Q	X	4 ♦	Pass	4 ♠
North HCP: 12	♦ AK2	♦ QJ6	Pass	5 ♣	All Pass	
South HCP: 14+2	♣ Q943	♣ KT8652		1. Splinter		
Contract: 5 ♣ North						

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ K32				1 ♦
Vul: E-W	♥ K83	♥ AJT	Pass	3 ♠ <sup>1</sup>	Pass	4 ♥
North HCP: 13+2	♦ KQJ762	♦ A983	Pass	5 ♦	All Pass	
South HCP: 13	♣ Q83	♣ J62		1. Splinter		
Contract: 5 ♦ North						

## South hands

## Splinters\_after\_Minor

<b>Board: 96</b>	♠ AT86	You bid first.
Dealer: South	♥ A9	The opponents are silent.
Vul: None	♦ 98	
HCP: 13+1	♣ KQ952	
<b>Board: 97</b>	♠ JT6	Partner bids first.
Dealer: North	♥ KJ4	West (LHO) Doubles 3♦ if possible.
Vul: N-S	♦ Q	
HCP: 13+2	♣ KQJT82	
<b>Board: 98</b>	♠ A6	You bid first.
Dealer: South	♥ Q942	East (RHO) Doubles 3♦ if possible.
Vul: E-W	♦ K64	
HCP: 14	♣ AJ52	
<b>Board: 99</b>	♠ AQ2	Partner bids first.
Dealer: North	♥ Q	West (LHO) Doubles 3♥ if possible.
Vul: N-S	♦ QJ6	
HCP: 14+2	♣ KT8652	
<b>Board: 100</b>	♠ K32	You bid first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: E-W	♦ A983	
HCP: 13	♣ J62	

## Both hands (Answers Page)

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AT86				1 ♣
Vul: None	♥ Q6	♥ A9	Pass	3 ♠ <sup>1</sup>	Pass	4 ♥
North HCP: 14+2	♦ AQJ3	♦ 98	Pass	5 ♣	All Pass	
South HCP: 13+1	♣ AJT763	♣ KQ952				
Contract: 5 ♣ North			1. Splinter			

<b>Board: 97</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK73	♠ JT6		1 ♣	Pass	3 ♦ <sup>1</sup>
Vul: N-S	♥ A5	♥ KJ4	X	4 ♠	Pass	5 ♣
North HCP: 12	♦ J94	♦ Q	All Pass			
South HCP: 13+2	♣ 9543	♣ KQJT82		1. Splinter		
Contract: 5 ♣ South						

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT3	♠ A6				1 ♣
Vul: E-W	♥ K63	♥ Q942	Pass	3 ♦ <sup>1</sup>	X	4 ♦
North HCP: 11+3	♦ -	♦ K64	Pass	5 ♣	All Pass	
South HCP: 14	♣ KQ98763	♣ AJ52		1. Splinter		
Contract: 5 ♣ North						

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K653	♠ AQ2		1 ♣	Pass	3 ♥ <sup>1</sup>
Vul: N-S	♥ 72	♥ Q	X	4 ♦	Pass	4 ♠
North HCP: 12	♦ AK2	♦ QJ6	Pass	5 ♣	All Pass	
South HCP: 14+2	♣ Q943	♣ KT8652		1. Splinter		
Contract: 5 ♣ North						

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ K32				1 ♦
Vul: E-W	♥ K83	♥ AJT	Pass	3 ♠ <sup>1</sup>	Pass	4 ♥
North HCP: 13+2	♦ KQJ762	♦ A983	Pass	5 ♦	All Pass	
South HCP: 13	♣ Q83	♣ J62		1. Splinter		
Contract: 5 ♦ North						

## North hands

## Splinters\_after\_Minor

<b>Board: 101</b>	♠ K962	You bid first.
Dealer: North	♥ K82	West (RHO) Doubles 3♥ if possible.
Vul: E-W	♦ K9	
HCP: 13	♣ A963	

---

<b>Board: 102</b>	♠ KJ8	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ A43	
HCP: 13+2	♣ QJT952	

---

<b>Board: 103</b>	♠ KQT	You bid first.
Dealer: North	♥ AK42	The opponents are silent.
Vul: None	♦ QJ93	
HCP: 19	♣ A6	

---

<b>Board: 104</b>	♠ Q64	Partner bids first.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: Both	♦ AT87643	
HCP: 11+3	♣ -	

## Both hands (Answers Page)

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K962	♠ AJT		1♣	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ K82	♥ -	X	4♦	Pass	4♥
North HCP: 13	♦ K9	♦ Q765	Pass	5♣	All Pass	
South HCP: 11+2	♣ A963	♣ KJ7542				1. Splinter
Contract: 5♣ North						

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ8	♠ AQT5				1♣
Vul: Both	♥ Q	♥ AT84	Pass	3♥ <sup>1</sup>	Pass	4♥
North HCP: 13+2	♦ A43	♦ 62	Pass	4♠	Pass	5♣
South HCP: 13	♣ QJT952	♣ K84		All Pass		
Contract: 5♣ South						1. Splinter

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT	♠ -		1♦	Pass	3♠ <sup>1</sup>
Vul: None	♥ AK42	♥ QJ	Pass	4♣	Pass	4♠
North HCP: 19	♦ QJ93	♦ AK87654	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 11+3	♣ A6	♣ J985	Pass	6♦	All Pass	
Contract: 6♦ North						1. Splinter
						2. A=2/5 or 5/5, Q(D)=1

<b>Board: 104</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q64	♠ AK97				1♦
Vul: Both	♥ KQ9	♥ AJ84	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 11+3	♦ AT87643	♦ QJ5	Pass	5♦	Pass	6♦
South HCP: 19	♣ -	♣ A6		All Pass		
Contract: 6♦ South						1. Splinter

## South hands

## Splinters\_after\_Minor

**Board: 101**      ♠ AJT      Partner bids first.

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

Vul: E-W      ♦ Q765

HCP: 11+2      ♣ KJ7542

---

**Board: 102**      ♠ AQT5      You bid first.

Dealer: South      ♥ AT84      The opponents are silent.

Vul: Both      ♦ 62

HCP: 13      ♣ K84

---

**Board: 103**      ♠ -      Partner bids first.

Dealer: North      ♥ QJ      The opponents are silent.

Vul: None      ♦ AK87654

HCP: 11+3      ♣ J985

---

**Board: 104**      ♠ AK97      You bid first.

Dealer: South      ♥ AJ84      The opponents are silent.

Vul: Both      ♦ QJ5

HCP: 19      ♣ A6

## Both hands (Answers Page)

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K962	♠ AJT		1♣	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ K82	♥ -	X	4♦	Pass	4♥
North HCP: 13	♦ K9	♦ Q765	Pass	5♣	All Pass	
South HCP: 11+2	♣ A963	♣ KJ7542				1. Splinter
Contract: 5♣ North						

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ8	♠ AQT5				1♣
Vul: Both	♥ Q	♥ AT84	Pass	3♥ <sup>1</sup>	Pass	4♥
North HCP: 13+2	♦ A43	♦ 62	Pass	4♠	Pass	5♣
South HCP: 13	♣ QJT952	♣ K84		All Pass		
Contract: 5♣ South						1. Splinter

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT	♠ -		1♦	Pass	3♠ <sup>1</sup>
Vul: None	♥ AK42	♥ QJ	Pass	4♣	Pass	4♠
North HCP: 19	♦ QJ93	♦ AK87654	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 11+3	♣ A6	♣ J985	Pass	6♦	All Pass	
Contract: 6♦ North						1. Splinter
						2. A=2/5 or 5/5, Q(D)=1

<b>Board: 104</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q64	♠ AK97				1♦
Vul: Both	♥ KQ9	♥ AJ84	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 11+3	♦ AT87643	♦ QJ5	Pass	5♦	Pass	6♦
South HCP: 19	♣ -	♣ A6		All Pass		
Contract: 6♦ South						1. Splinter

## North hands

## Splinters\_after\_Minor

**Board: 105**      ♠ A9      You bid first.

Dealer: North      ♥ KQ72      The opponents are silent.

Vul: Both      ♦ T832

HCP: 12      ♣ QJ3

---

**Board: 106**      ♠ K2      Partner bids first.

Dealer: South      ♥ KQ      The opponents are silent.

Vul: E-W      ♦ 7

HCP: 13+4      ♣ AJT65432

---

**Board: 107**      ♠ KQ52      You bid first.

Dealer: North      ♥ KJ98      The opponents are silent.

Vul: Both      ♦ A9

HCP: 13      ♣ 965

---

**Board: 108**      ♠ 3      Partner bids first.

Dealer: South      ♥ 95      East (LHO) Doubles 3♠ if possible.

Vul: None      ♦ KQJ9

HCP: 13+2      ♣ AKT642

---

**Board: 109**      ♠ AQT9      You bid first.

Dealer: North      ♥ KJ52      The opponents are silent.

Vul: N-S      ♦ 94

HCP: 12      ♣ Q65

## Both hands (Answers Page)

<b>Board: 105</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A9	♠ 3		1♦	Pass	3♠ <sup>1</sup>
Vul: Both	♥ KQ72	♥ A4	Pass	4♥	Pass	5♦
North HCP: 12	♦ T832	♦ KQ9654	All Pass			
South HCP: 13+2	♣ QJ3	♣ A985				1. Splinter
Contract: 5♦ South						

<b>Board: 106</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K2	♠ Q743				1♣
Vul: E-W	♥ KQ	♥ J854	Pass	3♦ <sup>1</sup>	Pass	4♦
North HCP: 13+4	♦ 7	♦ AJ	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 13	♣ AJT65432	♣ KQ9	Pass	6♣	All Pass	
Contract: 6♣ North						1. Splinter
						2. A=2/5 or 5/5, Q(C)=1

<b>Board: 107</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ52	♠ J		1♣	Pass	3♠ <sup>1</sup>
Vul: Both	♥ KJ98	♥ Q2	Pass	4♦	Pass	5♣
North HCP: 13	♦ A9	♦ K53	All Pass			
South HCP: 13+3	♣ 965	♣ AQJT832				1. Splinter
Contract: 5♣ South						

<b>Board: 108</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ K986				1♣
Vul: None	♥ 95	♥ A42	Pass	3♠ <sup>1</sup>	X	4♦
North HCP: 13+2	♦ KQJ9	♦ AT	Pass	5♣	All Pass	
South HCP: 13	♣ AKT642	♣ Q853				1. Splinter
Contract: 5♣ North						

<b>Board: 109</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT9	♠ 8		1♣	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ KJ52	♥ A76	Pass	4♥	Pass	5♣
North HCP: 12	♦ 94	♦ KJT	All Pass			
South HCP: 13+2	♣ Q65	♣ AJ8732				1. Splinter
Contract: 5♣ South						

## South hands

## Splinters\_after\_Minor

<b>Board: 105</b>	♠ 3	Partner bids first.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ KQ9654	
HCP: 13+2	♣ A985	

---

<b>Board: 106</b>	♠ Q743	You bid first.
Dealer: South	♥ J854	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 13	♣ KQ9	

---

<b>Board: 107</b>	♠ J	Partner bids first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ K53	
HCP: 13+3	♣ AQJT832	

---

<b>Board: 108</b>	♠ K986	You bid first.
Dealer: South	♥ A42	East (RHO) Doubles 3♠ if possible.
Vul: None	♦ AT	
HCP: 13	♣ Q853	

---

<b>Board: 109</b>	♠ 8	Partner bids first.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 13+2	♣ AJ8732	

## Both hands (Answers Page)

<b>Board: 105</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A9	♠ 3		1♦	Pass	3♠ <sup>1</sup>
Vul: Both	♥ KQ72	♥ A4	Pass	4♥	Pass	5♦
North HCP: 12	♦ T832	♦ KQ9654	All Pass			
South HCP: 13+2	♣ QJ3	♣ A985				1. Splinter
Contract: 5♦ South						

<b>Board: 106</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K2	♠ Q743				1♣
Vul: E-W	♥ KQ	♥ J854	Pass	3♦ <sup>1</sup>	Pass	4♦
North HCP: 13+4	♦ 7	♦ AJ	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 13	♣ AJT65432	♣ KQ9	Pass	6♣	All Pass	
Contract: 6♣ North						1. Splinter
						2. A=2/5 or 5/5, Q(C)=1

<b>Board: 107</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ52	♠ J		1♣	Pass	3♠ <sup>1</sup>
Vul: Both	♥ KJ98	♥ Q2	Pass	4♦	Pass	5♣
North HCP: 13	♦ A9	♦ K53	All Pass			
South HCP: 13+3	♣ 965	♣ AQJT832				1. Splinter
Contract: 5♣ South						

<b>Board: 108</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ K986				1♣
Vul: None	♥ 95	♥ A42	Pass	3♠ <sup>1</sup>	X	4♦
North HCP: 13+2	♦ KQJ9	♦ AT	Pass	5♣	All Pass	
South HCP: 13	♣ AKT642	♣ Q853				1. Splinter
Contract: 5♣ North						

<b>Board: 109</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT9	♠ 8		1♣	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ KJ52	♥ A76	Pass	4♥	Pass	5♣
North HCP: 12	♦ 94	♦ KJT	All Pass			
South HCP: 13+2	♣ Q65	♣ AJ8732				1. Splinter
Contract: 5♣ South						

## North hands

## Splinters\_after\_Minor

<b>Board: 110</b>	♠ A43	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ KQJ953	
HCP: 14+2	♣ QT2	

---

<b>Board: 111</b>	♠ Q962	You bid first.
Dealer: North	♥ 42	West (RHO) Doubles 3♥ if possible.
Vul: Both	♦ KQ2	
HCP: 12	♣ KQ52	

---

<b>Board: 112</b>	♠ AT5	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ A95	
HCP: 13+3	♣ KQT9743	

---

<b>Board: 113</b>	♠ A74	You bid first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: Both	♦ A743	
HCP: 19	♣ QT4	

## Both hands (Answers Page)

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A43	♠ 9762				1♦
Vul: E-W	♥ Q	♥ AJT3	Pass	3♥ <sup>1</sup>	Pass	4♣
North HCP: 14+2	♦ KQJ953	♦ A64	Pass	4♠	Pass	5♦
South HCP: 13	♣ QT2	♣ A8	All Pass			
Contract: 5♦ South			1. Splinter			

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q962	♠ 7		1♣	Pass	3♥ <sup>1</sup>
Vul: Both	♥ 42	♥ 6	X	4♦	Pass	5♣
North HCP: 12	♦ KQ2	♦ AJT7	All Pass			
South HCP: 10+3	♣ KQ52	♣ AJT8743	1. Splinter			
Contract: 5♣ South						

<b>Board: 112</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT5	♠ 732				1♣
Vul: E-W	♥ -	♥ AQJ8	Pass	3♥ <sup>1</sup>	Pass	4♥
North HCP: 13+3	♦ A95	♦ QT	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 14	♣ KQT9743	♣ AJ62	Pass	6♣	All Pass	
Contract: 6♣ North			1. Splinter			
			2. A=2/5 or 5/5, Q(C)=1			

<b>Board: 113</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A74	♠ 9		1♦	Pass	3♠ <sup>1</sup>
Vul: Both	♥ AKQ	♥ 93	Pass	4♥	Pass	4NT
North HCP: 19	♦ A743	♦ KQT985	Pass	5♣ <sup>2</sup>	Pass	5♦
South HCP: 13+2	♣ QT4	♣ AKJ8	Pass	6♦	All Pass	
Contract: 6♦ North			1. Splinter			
			2. A=0/5 or 3/5			

## South hands

## Splinters\_after\_Minor

**Board: 110**      ♠ 9762      You bid first.

Dealer: South      ♥ AJT3      The opponents are silent.

Vul: E-W      ♦ A64

HCP: 13      ♣ A8

---

**Board: 111**      ♠ 7      Partner bids first.

Dealer: North      ♥ 6      West (LHO) Doubles 3♥ if possible.

Vul: Both      ♦ AJT7

HCP: 10+3      ♣ AJT8743

---

**Board: 112**      ♠ 732      You bid first.

Dealer: South      ♥ AQJ8      The opponents are silent.

Vul: E-W      ♦ QT

HCP: 14      ♣ AJ62

---

**Board: 113**      ♠ 9      Partner bids first.

Dealer: North      ♥ 93      The opponents are silent.

Vul: Both      ♦ KQT985

HCP: 13+2      ♣ AKJ8

## Both hands (Answers Page)

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A43	♠ 9762				1♦
Vul: E-W	♥ Q	♥ AJT3	Pass	3♥ <sup>1</sup>	Pass	4♣
North HCP: 14+2	♦ KQJ953	♦ A64	Pass	4♠	Pass	5♦
South HCP: 13	♣ QT2	♣ A8	All Pass			
Contract: 5♦ South			1. Splinter			

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q962	♠ 7		1♣	Pass	3♥ <sup>1</sup>
Vul: Both	♥ 42	♥ 6	X	4♦	Pass	5♣
North HCP: 12	♦ KQ2	♦ AJT7	All Pass			
South HCP: 10+3	♣ KQ52	♣ AJT8743	1. Splinter			
Contract: 5♣ South						

<b>Board: 112</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT5	♠ 732				1♣
Vul: E-W	♥ -	♥ AQJ8	Pass	3♥ <sup>1</sup>	Pass	4♥
North HCP: 13+3	♦ A95	♦ QT	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 14	♣ KQT9743	♣ AJ62	Pass	6♣	All Pass	
Contract: 6♣ North			1. Splinter			
			2. A=2/5 or 5/5, Q(C)=1			

<b>Board: 113</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A74	♠ 9		1♦	Pass	3♠ <sup>1</sup>
Vul: Both	♥ AKQ	♥ 93	Pass	4♥	Pass	4NT
North HCP: 19	♦ A743	♦ KQT985	Pass	5♣ <sup>2</sup>	Pass	5♦
South HCP: 13+2	♣ QT4	♣ AKJ8	Pass	6♦	All Pass	
Contract: 6♦ North			1. Splinter			
			2. A=0/5 or 3/5			

## North hands

## Splinters\_after\_Minor

<b>Board: 114</b>	♠ -	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: N-S	♦ J987	
HCP: 11+2	♣ AKJ964	

---

<b>Board: 115</b>	♠ AJ97	You bid first.
Dealer: North	♥ AKT9	The opponents are silent.
Vul: Both	♦ T2	
HCP: 14	♣ QT4	

---

<b>Board: 116</b>	♠ -	Partner bids first.
Dealer: South	♥ 93	The opponents are silent.
Vul: E-W	♦ AKQT872	
HCP: 10+3	♣ J954	

---

<b>Board: 117</b>	♠ QJ4	You bid first.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: None	♦ J9854	
HCP: 14+1	♣ AJ	

---

<b>Board: 118</b>	♠ 7	Partner bids first.
Dealer: South	♥ JT3	The opponents are silent.
Vul: E-W	♦ KQT	
HCP: 13+2	♣ AQJ942	

## Both hands (Answers Page)

<b>Board: 114</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AJ65				1 ♣
Vul: N-S	♥ Q98	♥ A653	Pass	3 ♠ <sup>1</sup>	Pass	4 ♦
North HCP: 11+2	♦ J987	♦ A2	Pass	4 ♠	Pass	5 ♣
South HCP: 13	♣ AKJ964	♣ T73	All Pass			
Contract: 5 ♣ South			1. Splinter			

<b>Board: 115</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ97	♠ -		1 ♣	Pass	3 ♠ <sup>1</sup>
Vul: Both	♥ AKT9	♥ Q54	Pass	4 ♥	Pass	4 ♠
North HCP: 14	♦ T2	♦ QJ75	Pass	5 ♣	All Pass	
South HCP: 13+2	♣ QT4	♣ AKJ653	1. Splinter			
Contract: 5 ♣ North						

<b>Board: 116</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ QT92				1 ♦
Vul: E-W	♥ 93	♥ AQ74	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣
North HCP: 10+3	♦ AKQT872	♦ J64	Pass	5 ♦	All Pass	
South HCP: 12	♣ J954	♣ KT	1. Splinter			
Contract: 5 ♦ North						

<b>Board: 117</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ4	♠ A		1 ♦	Pass	3 ♠ <sup>1</sup>
Vul: None	♥ KQ7	♥ T83	Pass	4 ♣	Pass	4 ♠
North HCP: 14+1	♦ J9854	♦ AKQ763	Pass	5 ♦	All Pass	
South HCP: 13+2	♣ AJ	♣ 962	1. Splinter			
Contract: 5 ♦ North						

<b>Board: 118</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ KT95				1 ♣
Vul: E-W	♥ JT3	♥ AK4	Pass	3 ♠ <sup>1</sup>	Pass	4 ♥
North HCP: 13+2	♦ KQT	♦ J2	Pass	5 ♣	All Pass	
South HCP: 14	♣ AQJ942	♣ KT63	1. Splinter			
Contract: 5 ♣ North						

**South hands****Splinters\_after\_Minor****Board: 114**      ♠ AJ65      You bid first.

Dealer: South      ♥ A653      The opponents are silent.

Vul: N-S      ♦ A2

HCP: 13      ♣ T73

**Board: 115**      ♠ -      Partner bids first.

Dealer: North      ♥ Q54      The opponents are silent.

Vul: Both      ♦ QJ75

HCP: 13+2      ♣ AKJ653

**Board: 116**      ♠ QT92      You bid first.

Dealer: South      ♥ AQ74      The opponents are silent.

Vul: E-W      ♦ J64

HCP: 12      ♣ KT

**Board: 117**      ♠ A      Partner bids first.

Dealer: North      ♥ T83      The opponents are silent.

Vul: None      ♦ AKQ763

HCP: 13+2      ♣ 962

**Board: 118**      ♠ KT95      You bid first.

Dealer: South      ♥ AK4      The opponents are silent.

Vul: E-W      ♦ J2

HCP: 14      ♣ KT63

## Both hands (Answers Page)

<b>Board: 114</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AJ65				1 ♣
Vul: N-S	♥ Q98	♥ A653	Pass	3 ♠ <sup>1</sup>	Pass	4 ♦
North HCP: 11+2	♦ J987	♦ A2	Pass	4 ♠	Pass	5 ♣
South HCP: 13	♣ AKJ964	♣ T73	All Pass			
Contract: 5 ♣ South			1. Splinter			

<b>Board: 115</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ97	♠ -		1 ♣	Pass	3 ♠ <sup>1</sup>
Vul: Both	♥ AKT9	♥ Q54	Pass	4 ♥	Pass	4 ♠
North HCP: 14	♦ T2	♦ QJ75	Pass	5 ♣	All Pass	
South HCP: 13+2	♣ QT4	♣ AKJ653	1. Splinter			
Contract: 5 ♣ North						

<b>Board: 116</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ QT92				1 ♦
Vul: E-W	♥ 93	♥ AQ74	Pass	3 ♠ <sup>1</sup>	Pass	4 ♣
North HCP: 10+3	♦ AKQT872	♦ J64	Pass	5 ♦	All Pass	
South HCP: 12	♣ J954	♣ KT	1. Splinter			
Contract: 5 ♦ North						

<b>Board: 117</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ4	♠ A		1 ♦	Pass	3 ♠ <sup>1</sup>
Vul: None	♥ KQ7	♥ T83	Pass	4 ♣	Pass	4 ♠
North HCP: 14+1	♦ J9854	♦ AKQ763	Pass	5 ♦	All Pass	
South HCP: 13+2	♣ AJ	♣ 962	1. Splinter			
Contract: 5 ♦ North						

<b>Board: 118</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ KT95				1 ♣
Vul: E-W	♥ JT3	♥ AK4	Pass	3 ♠ <sup>1</sup>	Pass	4 ♥
North HCP: 13+2	♦ KQT	♦ J2	Pass	5 ♣	All Pass	
South HCP: 14	♣ AQJ942	♣ KT63	1. Splinter			
Contract: 5 ♣ North						

## North hands

## Splinters\_after\_Minor

**Board: 119**      ♠ AK63      You bid first.

Dealer: North      ♥ AQ54      The opponents are silent.

Vul: Both      ♦ 3

HCP: 15      ♣ QT93

---

**Board: 120**      ♠ A96      Partner bids first.

Dealer: South      ♥ 9      East (LHO) Doubles 3♥ if possible.

Vul: Both      ♦ Q96432

HCP: 13+2      ♣ AK8

---

**Board: 121**      ♠ K763      You bid first.

Dealer: North      ♥ KJ93      The opponents are silent.

Vul: N-S      ♦ A

HCP: 16      ♣ AJ92

---

**Board: 122**      ♠ T9      Partner bids first.

Dealer: South      ♥ -      The opponents are silent.

Vul: Both      ♦ AQT985

HCP: 11+3      ♣ AJT72

## Both hands (Answers Page)

<b>Board: 119</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK63	♠ 4		1 ♣	Pass	3 ♠ <sup>1</sup>
Vul: Both	♥ AQ54	♥ K6	Pass	4 ♦	Pass	4 ♥
North HCP: 15	♦ 3	♦ KQJ6	Pass	4NT	Pass	5 ♦ <sup>2</sup>
South HCP: 14+2	♣ QT93	♣ AJ8752	Pass	6 ♣	All Pass	
Contract: 6 ♣ North			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A96	♠ Q852				1 ♦
Vul: Both	♥ 9	♥ AJ8	Pass	3 ♥ <sup>1</sup>	X	4 ♥
North HCP: 13+2	♦ Q96432	♦ KJ85	Pass	5 ♦	All Pass	
South HCP: 12	♣ AK8	♣ J6	1. Splinter			
Contract: 5 ♦ North						

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K763	♠ 95		1 ♣	Pass	3 ♥ <sup>1</sup>
Vul: N-S	♥ KJ93	♥ -	Pass	4 ♦	Pass	5 ♣
North HCP: 16	♦ A	♦ KQ962	All Pass			
South HCP: 10+3	♣ AJ92	♣ KQT753	1. Splinter			
Contract: 5 ♣ South						

<b>Board: 122</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T9	♠ AK6				1 ♦
Vul: Both	♥ -	♥ QJT6	Pass	3 ♥ <sup>1</sup>	Pass	4 ♣
North HCP: 11+3	♦ AQT985	♦ KJ732	Pass	4 ♥	Pass	4NT
South HCP: 14+1	♣ AJT72	♣ 3	Pass	5 ♠ <sup>2</sup>	Pass	6 ♦
Contract: 6 ♦ South			All Pass			
			1. Splinter			
			2. A=2/5 or 5/5, Q(D)=1			

## South hands

## Splinters\_after\_Minor

<b>Board: 119</b>	♠ 4	Partner bids first.
Dealer: North	♥ K6	The opponents are silent.
Vul: Both	♦ KQJ6	
HCP: 14+2	♣ AJ8752	

---

<b>Board: 120</b>	♠ Q852	You bid first.
Dealer: South	♥ AJ8	East (RHO) Doubles 3♥ if possible.
Vul: Both	♦ KJ85	
HCP: 12	♣ J6	

---

<b>Board: 121</b>	♠ 95	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ KQ962	
HCP: 10+3	♣ KQT753	

---

<b>Board: 122</b>	♠ AK6	You bid first.
Dealer: South	♥ QJT6	The opponents are silent.
Vul: Both	♦ KJ732	
HCP: 14+1	♣ 3	

## Both hands (Answers Page)

<b>Board: 119</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK63	♠ 4		1 ♣	Pass	3 ♠ <sup>1</sup>
Vul: Both	♥ AQ54	♥ K6	Pass	4 ♦	Pass	4 ♥
North HCP: 15	♦ 3	♦ KQJ6	Pass	4NT	Pass	5 ♦ <sup>2</sup>
South HCP: 14+2	♣ QT93	♣ AJ8752	Pass	6 ♣	All Pass	
Contract: 6 ♣ North			1. Splinter			
			2. A=1/5 or 4/5			

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A96	♠ Q852				1 ♦
Vul: Both	♥ 9	♥ AJ8	Pass	3 ♥ <sup>1</sup>	X	4 ♥
North HCP: 13+2	♦ Q96432	♦ KJ85	Pass	5 ♦	All Pass	
South HCP: 12	♣ AK8	♣ J6	1. Splinter			
Contract: 5 ♦ North						

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K763	♠ 95		1 ♣	Pass	3 ♥ <sup>1</sup>
Vul: N-S	♥ KJ93	♥ -	Pass	4 ♦	Pass	5 ♣
North HCP: 16	♦ A	♦ KQ962	All Pass			
South HCP: 10+3	♣ AJ92	♣ KQT753	1. Splinter			
Contract: 5 ♣ South						

<b>Board: 122</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T9	♠ AK6				1 ♦
Vul: Both	♥ -	♥ QJT6	Pass	3 ♥ <sup>1</sup>	Pass	4 ♣
North HCP: 11+3	♦ AQT985	♦ KJ732	Pass	4 ♥	Pass	4NT
South HCP: 14+1	♣ AJT72	♣ 3	Pass	5 ♠ <sup>2</sup>	Pass	6 ♦
Contract: 6 ♦ South			All Pass			
			1. Splinter			
			2. A=2/5 or 5/5, Q(D)=1			

## North hands

## Splinters\_after\_Minor

**Board: 123**      ♠ AKT6      You bid first.

Dealer: North      ♥ AJ7      The opponents are silent.

Vul: None      ♦ 7

HCP: 19+1      ♣ AKT96

---

**Board: 124**      ♠ AT      Partner bids first.

Dealer: South      ♥ 9      East (LHO) Doubles 3♥ if possible.

Vul: E-W      ♦ AKQ862

HCP: 13+2      ♣ 7532

---

**Board: 125**      ♠ Q832      You bid first.

Dealer: North      ♥ AK5      The opponents are silent.

Vul: Both      ♦ KJ

HCP: 14      ♣ J853

---

**Board: 126**      ♠ A      Partner bids first.

Dealer: South      ♥ A6      East (LHO) Doubles 3♠ if possible.

Vul: None      ♦ KJT2

HCP: 15+2      ♣ QJ9852

## Both hands (Answers Page)

<b>Board: 123</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT6	♠ -		1 ♣	Pass	3 ♠ <sup>1</sup>
Vul: None	♥ AJ7	♥ K65	Pass	4 ♦	Pass	4 ♥
North HCP: 19+1	♦ 7	♦ AJ84	Pass	4NT	Pass	5 ♦ <sup>2</sup>
South HCP: 11+2	♣ AKT96	♣ QJ8543	Pass	5NT <sup>3</sup>	Pass	6 ♦ <sup>4</sup>
Contract: 7 ♣ North			Pass	7 ♣	All Pass	

1. Splinter
2. A=1/5 or 4/5
3. King ask by 5NT
4. K=1

<b>Board: 124</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT	♠ KQ82				1 ♦
Vul: E-W	♥ 9	♥ K	Pass	3 ♥ <sup>1</sup>	X	4 ♣
North HCP: 13+2	♦ AKQ862	♦ JT54	Pass	4NT	Pass	5 ♦ <sup>2</sup>
South HCP: 18	♣ 7532	♣ AKQ6	All Pass			
Contract: 5 ♦ South						

1. Splinter
2. A=1/5 or 4/5

<b>Board: 125</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q832	♠ J75		1 ♣	Pass	3 ♥ <sup>1</sup>
Vul: Both	♥ AK5	♥ -	Pass	4 ♦	Pass	5 ♣
North HCP: 14	♦ KJ	♦ A62	All Pass			
South HCP: 12+3	♣ J853	♣ AKT9742				
Contract: 5 ♣ South						

1. Splinter

<b>Board: 126</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A	♠ J3				1 ♣
Vul: None	♥ A6	♥ JT9	Pass	3 ♠ <sup>1</sup>	X	4 ♦
North HCP: 15+2	♦ KJT2	♦ AQ5	Pass	4 ♥	Pass	5 ♣
South HCP: 12+1	♣ QJ9852	♣ AT743	All Pass			
Contract: 5 ♣ South						

1. Splinter

## South hands

## Splinters\_after\_Minor

<b>Board: 123</b>	♠ -	Partner bids first.
Dealer: North	♥ K65	The opponents are silent.
Vul: None	♦ AJ84	
HCP: 11+2	♣ QJ8543	
<b>Board: 124</b>	♠ KQ82	You bid first.
Dealer: South	♥ K	East (RHO) Doubles 3♥ if possible.
Vul: E-W	♦ JT54	
HCP: 18	♣ AKQ6	
<b>Board: 125</b>	♠ J75	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ A62	
HCP: 12+3	♣ AKT9742	
<b>Board: 126</b>	♠ J3	You bid first.
Dealer: South	♥ JT9	East (RHO) Doubles 3♠ if possible.
Vul: None	♦ AQ5	
HCP: 12+1	♣ AT743	

## Both hands (Answers Page)

<b>Board: 123</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT6	♠ -		1 ♣	Pass	3 ♠ <sup>1</sup>
Vul: None	♥ AJ7	♥ K65	Pass	4 ♦	Pass	4 ♥
North HCP: 19+1	♦ 7	♦ AJ84	Pass	4NT	Pass	5 ♦ <sup>2</sup>
South HCP: 11+2	♣ AKT96	♣ QJ8543	Pass	5NT <sup>3</sup>	Pass	6 ♦ <sup>4</sup>
Contract: 7 ♣ North			Pass	7 ♣	All Pass	

1. Splinter
2. A=1/5 or 4/5
3. King ask by 5NT
4. K=1

<b>Board: 124</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT	♠ KQ82				1 ♦
Vul: E-W	♥ 9	♥ K	Pass	3 ♥ <sup>1</sup>	X	4 ♣
North HCP: 13+2	♦ AKQ862	♦ JT54	Pass	4NT	Pass	5 ♦ <sup>2</sup>
South HCP: 18	♣ 7532	♣ AKQ6	All Pass			
Contract: 5 ♦ South						

1. Splinter
2. A=1/5 or 4/5

<b>Board: 125</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q832	♠ J75		1 ♣	Pass	3 ♥ <sup>1</sup>
Vul: Both	♥ AK5	♥ -	Pass	4 ♦	Pass	5 ♣
North HCP: 14	♦ KJ	♦ A62	All Pass			
South HCP: 12+3	♣ J853	♣ AKT9742				
Contract: 5 ♣ South						

1. Splinter

<b>Board: 126</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A	♠ J3				1 ♣
Vul: None	♥ A6	♥ JT9	Pass	3 ♠ <sup>1</sup>	X	4 ♦
North HCP: 15+2	♦ KJT2	♦ AQ5	Pass	4 ♥	Pass	5 ♣
South HCP: 12+1	♣ QJ9852	♣ AT743	All Pass			
Contract: 5 ♣ South						

1. Splinter

## North hands

## Splinters\_after\_Minor

**Board: 127**      ♠ AKQ5      You bid first.

Dealer: North      ♥ A5      The opponents are silent.

Vul: Both      ♦ 74

HCP: 17+1      ♣ KJ764

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**Board: 128**      ♠ A52      Partner bids first.

Dealer: South      ♥ K5      East (LHO) Doubles 3♦ if possible.

Vul: None      ♦ 7

HCP: 13+3      ♣ KQJ7543

---

**Board: 129**      ♠ AQ52      You bid first.

Dealer: North      ♥ KT85      The opponents are silent.

Vul: N-S      ♦ Q65

HCP: 12      ♣ J6

## Both hands (Answers Page)

<b>Board: 127</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ5	♠ 2		1 ♣	Pass	3 ♠ <sup>1</sup>
Vul: Both	♥ A5	♥ K97	Pass	4 ♥	Pass	5 ♣
North HCP: 17+1	♦ 74	♦ A98	All Pass			
South HCP: 13+2	♣ KJ764	♣ AQT853				1. Splinter
Contract: 5 ♣ South						

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<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A52	♠ J987				1 ♣
Vul: None	♥ K5	♥ AJ96	Pass	3 ♦ <sup>1</sup>	X	Pass
North HCP: 13+3	♦ 7	♦ Q5	Pass	5 ♣	All Pass	
South HCP: 12	♣ KQJ7543	♣ A82				1. Splinter
Contract: 5 ♣ North						

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<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ52	♠ 8		1 ♦	Pass	3 ♥ <sup>1</sup>
Vul: N-S	♥ KT85	♥ A	Pass	4 ♥	Pass	4 ♠
North HCP: 12	♦ Q65	♦ AKT9732	Pass	5 ♦	All Pass	
South HCP: 13+3	♣ J6	♣ Q874				1. Splinter
Contract: 5 ♦ North						

## South hands

## Splinters\_after\_Minor

<b>Board: 127</b>	♠ 2	Partner bids first.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ A98	
HCP: 13+2	♣ AQT853	

---

<b>Board: 128</b>	♠ J987	You bid first.
Dealer: South	♥ AJ96	East (RHO) Doubles 3♦ if possible.
Vul: None	♦ Q5	
HCP: 12	♣ A82	

---

<b>Board: 129</b>	♠ 8	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: N-S	♦ AKT9732	
HCP: 13+3	♣ Q874	

## Both hands (Answers Page)

<b>Board: 127</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ5	♠ 2		1 ♣	Pass	3 ♠ <sup>1</sup>
Vul: Both	♥ A5	♥ K97	Pass	4 ♥	Pass	5 ♣
North HCP: 17+1	♦ 74	♦ A98	All Pass			
South HCP: 13+2	♣ KJ764	♣ AQT853				1. Splinter
Contract: 5 ♣ South						

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<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A52	♠ J987				1 ♣
Vul: None	♥ K5	♥ AJ96	Pass	3 ♦ <sup>1</sup>	X	Pass
North HCP: 13+3	♦ 7	♦ Q5	Pass	5 ♣	All Pass	
South HCP: 12	♣ KQJ7543	♣ A82				1. Splinter
Contract: 5 ♣ North						

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<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ52	♠ 8		1 ♦	Pass	3 ♥ <sup>1</sup>
Vul: N-S	♥ KT85	♥ A	Pass	4 ♥	Pass	4 ♠
North HCP: 12	♦ Q65	♦ AKT9732	Pass	5 ♦	All Pass	
South HCP: 13+3	♣ J6	♣ Q874				1. Splinter
Contract: 5 ♦ North						