# North hands (Practice Page)

Board: 1 Dealer: S Vul: None HCP: 9	<b>★</b> K1064 <b>♥</b> 7 <b>♦</b> J985 <b>♣</b> KQ83	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q1032</li><li>♥ QJ</li><li>♦ AKJ4</li><li>♣ Q84</li></ul>	The opponents are silent.  You bid first.
Board: 3 Dealer: S Vul: EW HCP: 9	<ul><li>♣ QJ73</li><li>♥ J987</li><li>♦ 7</li><li>♣ KQ73</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: None HCP: 17	<ul><li>★ KJ5</li><li>♥ QJ32</li><li>◆ AJ6</li><li>◆ AJ7</li></ul>	West Doubles 3♥ if possible.  You bid first.
Board: 5 Dealer: S Vul: EW HCP: 10	<ul><li>★ K1032</li><li>♥ 9</li><li>◆ Q852</li><li>◆ AJ83</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ K1064  ♥ 7  ♦ J985  ♣ KQ83	South:  ♠ AJ82  ♥ AK102  ♦ 32  ♠ A74	West North East South 1NT Pass 3♥¹ Pass 4♠ AP 1. Splinter
Board: 2 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 6♠ N	North:  ♠ Q1032  ♥ QJ  ♠ AKJ4  ♣ Q84	South:  ♠ AJ94  ♥ A872  ♦ 5  ♣ A952	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♠²  Pass 4♠ Pass 4NT³  Pass 5♠ Pass 6♠  AP  1. Stayman 2. Splinter 3. Blackwood 0314, for ♠
Board: 3 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ QJ73  ♥ J987  ♠ 7  ♠ KQ73	South:  ♠ AK95  ♥ KQ  ♠ KJ983  ♣ 98	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 4♠² Pass 4♠  AP  1. Stayman  2. Splinter
Board: 4 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ KJ5  ♥ QJ32  ♠ AJ6  ♣ AJ7	South:  ♠ A1043  ♥ 5  ♠ K1042  ♣ Q862	West North East South 1NT Pass 3♥¹ X 3NT AP 1. Splinter
Board: 5 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K1032  ♥ 9  • Q852  ♣ AJ83	South:  ♠ QJ  ♥ KQ62  ♠ A643  ♠ K102	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter

## South hands (Practice Page)

Board: 1 Dealer: S Vul: None HCP: 16	<ul><li>AJ82</li><li>✓ AK102</li><li>✓ 32</li><li>▲ A74</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: Both HCP: 13	<ul><li>★ AJ94</li><li>★ A872</li><li>★ 5</li><li>★ A952</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 16	<ul><li>★ AK95</li><li>★ KQ</li><li>◆ KJ983</li><li>★ 98</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: None HCP: 9	<ul><li>★ A1043</li><li>★ 5</li><li>★ K1042</li><li>★ Q862</li></ul>	West Doubles 3♥ if possible.  Partner bids first.
Board: 5 Dealer: S Vul: EW HCP: 15	◆ QJ ▼ KQ62 ◆ A643 ◆ K102	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ K1064  ♥ 7  ♦ J985  ♣ KQ83	South:  ♠ AJ82  ♥ AK102  ♦ 32  ♠ A74	West North East South 1NT Pass 3♥¹ Pass 4♠ AP 1. Splinter
Board: 2 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 6♠ N	North:  ♠ Q1032  ♥ QJ  ♠ AKJ4  ♣ Q84	South:  ♠ AJ94  ♥ A872  ♦ 5  ♣ A952	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♠²  Pass 4♠ Pass 4NT³  Pass 5♠ Pass 6♠  AP  1. Stayman 2. Splinter 3. Blackwood 0314, for ♠
Board: 3 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ QJ73  ♥ J987  ♠ 7  ♠ KQ73	South:  ♠ AK95  ♥ KQ  ♠ KJ983  ♣ 98	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 4♠² Pass 4♠  AP  1. Stayman  2. Splinter
Board: 4 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ KJ5  ♥ QJ32  ♠ AJ6  ♣ AJ7	South:  ♠ A1043  ♥ 5  ♠ K1042  ♣ Q862	West North East South 1NT Pass 3♥¹ X 3NT AP 1. Splinter
Board: 5 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K1032  ♥ 9  • Q852  ♣ AJ83	South:  ♠ QJ  ♥ KQ62  ♠ A643  ♠ K102	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter

# North hands (Practice Page)

Board: 6 Dealer: N Vul: Both HCP: 16	<ul><li>★ K94</li><li>♥ Q1075</li><li>◆ AQ7</li><li>◆ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: None HCP: 14	<ul><li>★ AK106</li><li>▼ 5</li><li>★ K1052</li><li>★ A963</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: Both HCP: 16	<ul><li>♣ QJ8</li><li>♥ AQ6</li><li>◆ A63</li><li>♣ K985</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: None HCP: 14	<ul><li>★—</li><li>★ K854</li><li>★ AK95</li><li>★ A9842</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: EW HCP: 17	<ul><li>♣ Q94</li><li>♥ AK2</li><li>◆ Q95</li><li>♣ KQJ4</li></ul>	The opponents are silent. You bid first.
Board: 11 Dealer: S Vul: EW HCP: 12	<ul><li>◆ 9</li><li>♥ Q642</li><li>◆ AK98</li><li>◆ K652</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 N	North:  ♠ K94  ♥ Q1075  ♠ AQ7  ♣ KQ8	South:  ♠ Q  ♥ A964  ♦ J982  ♠ A1052	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3♠²  Pass 4♣³ Pass 4♥  AP  1. Stayman  2. Splinter  3. Cue bid, a ♣ stopper
Board: 7 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ AK106  ♥ 5  ♠ K1052  ♣ A963	South:  ♠ Q9  ♥ AKJ109  ♠ AJ4  ♣ 1054	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 8 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ QJ8  ♥ AQ6  ♠ A63  ♣ K985	South:  ♠ AK95  ♥ 4  ♦ J984  ♣ QJ107	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter
Board: 9 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♣ —  ▼ K854  ◆ AK95  ♣ A9842	South:  ♠ AK865  ♥ A2  ♦ J73  ♠ K105	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 10 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ Q94  ♥ AK2  ♠ Q95  ♣ KQJ4	South:	West North East South  1NT Pass 3  Pass 3NT AP  1. Splinter

Board: 11 West North East South North: South: Dealer: S 1NT **♠**9 **♠** AK76 Vul: EW **♥** Q642 Pass 4♥ **♥** AKJ10 Pass 3♠¹ North HCP: 12 **♦** AK98 **♦** 106 AP South HCP: 15 **4** 1093 **♣** K652 1. Splinter Contract: 4♥ S

## South hands (Practice Page)

Board: 6 Dealer: N Vul: Both HCP: 11	♣ Q ▼ A964 ◆ J982 ♣ A1052	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: None HCP: 15	<ul><li>♠ Q9</li><li>♥ AKJ109</li><li>♠ AJ4</li><li>♠ 1054</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: Both HCP: 11	<ul><li>★ AK95</li><li>▼ 4</li><li>◆ J984</li><li>◆ QJ107</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: None HCP: 15	<ul><li>★ AK865</li><li>★ A2</li><li>★ J73</li><li>★ K105</li></ul>	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: EW HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 11 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK76</li><li>★ AKJ10</li><li>★ 106</li><li>★ 1093</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 N	North:  ♠ K94  ♥ Q1075  ♠ AQ7  ♣ KQ8	South:  ♠ Q  ♥ A964  ♦ J982  ♠ A1052	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3♠²  Pass 4♣³ Pass 4♥  AP  1. Stayman  2. Splinter  3. Cue bid, a ♣ stopper
Board: 7 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ AK106  ♥ 5  ♠ K1052  ♣ A963	South:  ♠ Q9  ♥ AKJ109  ♠ AJ4  ♣ 1054	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 8 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ QJ8  ♥ AQ6  ♠ A63  ♣ K985	South:  ♠ AK95  ♥ 4  ♦ J984  ♣ QJ107	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter
Board: 9 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♣ —  ▼ K854  ◆ AK95  ♣ A9842	South:  ♠ AK865  ♥ A2  ♦ J73  ♠ K105	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 10 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ Q94  ♥ AK2  ♠ Q95  ♣ KQJ4	South:	West North East South  1NT Pass 3  Pass 3NT AP  1. Splinter

Board: 11 West North East South North: South: Dealer: S 1NT **♠**9 **♠** AK76 Vul: EW **♥** Q642 Pass 4♥ **♥** AKJ10 Pass 3♠¹ North HCP: 12 **♦** AK98 **♦** 106 AP South HCP: 15 **4** 1093 **♣** K652 1. Splinter Contract: 4♥ S

## North hands (Practice Page)

Board: 12 Dealer: N Vul: Both HCP: 17	<ul><li>♣ QJ95</li><li>♥ A62</li><li>◆ AQ43</li><li>♣ A3</li></ul>	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: NS HCP: 14	<ul><li>★3</li><li>★ AK54</li><li>★ KQ107</li><li>★ Q986</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 16	<ul><li>♣ QJ2</li><li>▼ AK95</li><li>◆ J5</li><li>♣ AJ62</li></ul>	The opponents are silent.  You bid first.
Board: 15 Dealer: S Vul: EW HCP: 11	<ul><li>♣—</li><li>▼ J874</li><li>◆ QJ52</li><li>◆ AK652</li></ul>	The opponents are silent.  Partner bids first.
Board: 16 Dealer: N Vul: None HCP: 17	<ul><li>♠ A954</li><li>♥ AK7</li><li>♠ A97</li><li>♠ Q65</li></ul>	The opponents are silent.  You bid first.
Board: 17 Dealer: S Vul: None HCP: 9	<ul><li>♠ 10</li><li>♥ A1087</li><li>♦ KQ94</li><li>♠ 10653</li></ul>	The opponents are silent.  Partner bids first.

Board: 12 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ QJ95  ♥ A62  ♠ AQ43  ♠ A3	South:  ♣ 3  ♥ KQJ8  ♠ KJ65  ♣ Q1062	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 13 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ 3  ♥ AK54  ♠ KQ107  ♠ Q986	South:  ♠ A1092  ♥ Q8  ♠ A86  ♠ AJ32	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 14 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ QJ2  ♥ AK95  ♦ J5  ♠ AJ62	South:  • 10987  • 6  • AKQ9  • KQ74	West North East South  1NT Pass 3  Pass 3NT AP  1. Splinter
Board: 15 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♥ S	North:  ♣ —  ▼ J874  ◆ QJ52  ♣ AK652	South:  ♠ AQ92  ♥ AK52  ♠ K97  ♣ 84	West North East South 1NT Pass 3♣¹ Pass 4♥ AP 1. Splinter
Board: 16 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4♠ N	North:  ♠ A954  ♥ AK7  ♠ A97  ♣ Q65	South:  ♠ Q732  ♥ 8653  ♠ 6  ♠ AK74	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♠²  Pass 4♠ AP  1. Stayman  2. Splinter

Board: 17 West North East South South: North: Dealer: S 1NT **♠** 10 **♠** A87 Vul: None Pass 4♥ **♥** A1087 ♥ KQJ64 Pass 3♠¹ North HCP: 9 **♦** KQ94 **♦** J2 AP South HCP: 15 **♣** 10653 **♣** KJ9 1. Splinter Contract: 4♥ S

## South hands (Practice Page)

Board: 12 Dealer: N Vul: Both HCP: 12	<ul><li>★3</li><li>★ KQJ8</li><li>★ KJ65</li><li>★ Q1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: NS HCP: 15	<ul><li>★ A1092</li><li>♥ Q8</li><li>◆ A86</li><li>◆ AJ32</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: None HCP: 14	<ul><li>10987</li><li>6</li><li>AKQ9</li><li>KQ74</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 16	<ul><li>AQ92</li><li>AK52</li><li>K97</li><li>84</li></ul>	The opponents are silent. You bid first.
Board: 16 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q732</li><li>♥ 8653</li><li>♦ 6</li><li>♣ AK74</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: None HCP: 15	<ul><li>★ A87</li><li>▼ KQJ64</li><li>◆ J2</li><li>◆ KJ9</li></ul>	The opponents are silent. You bid first.

Board: 12 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 3N N	North:  ♠ QJ95  ♥ A62  ♠ AQ43  ♠ A3	South:  ♣ 3  ♥ KQJ8  ♠ KJ65  ♣ Q1062	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 13 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ 3  ♥ AK54  ♠ KQ107  ♠ Q986	South:  ♠ A1092  ♥ Q8  ♠ A86  ♠ AJ32	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 14 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ QJ2  ♥ AK95  ♦ J5  ♠ AJ62	South:  • 10987  • 6  • AKQ9  • KQ74	West North East South  1NT Pass 3  Pass 3NT AP  1. Splinter
Board: 15 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♥ S	North:  ♣ —  ▼ J874  ◆ QJ52  ♣ AK652	South:  ♠ AQ92  ♥ AK52  ♠ K97  ♣ 84	West North East South 1NT Pass 3♣¹ Pass 4♥ AP 1. Splinter
Board: 16 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4♠ N	North:  ♠ A954  ♥ AK7  ♠ A97  ♣ Q65	South:  ♠ Q732  ♥ 8653  ♠ 6  ♠ AK74	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♠²  Pass 4♠ AP  1. Stayman  2. Splinter

Board: 17 West North East South South: North: Dealer: S 1NT **♠** 10 **♠** A87 Vul: None Pass 4♥ **♥** A1087 ♥ KQJ64 Pass 3♠¹ North HCP: 9 **♦** KQ94 **♦** J2 AP South HCP: 15 **♣** 10653 **♣** KJ9 1. Splinter Contract: 4♥ S

# North hands (Practice Page)

Board: 18 Dealer: N Vul: NS HCP: 15	<ul><li>♠ AKJ42</li><li>♥ 62</li><li>♦ Q103</li><li>♠ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: NS HCP: 14	<ul><li>★—</li><li>KQ53</li><li>AK54</li><li>Q7643</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 16	<ul><li>AQ6</li><li>✓ AJ543</li><li>✓ A64</li><li>✓ J3</li></ul>	The opponents are silent. You bid first.
Board: 21 Dealer: S Vul: Both HCP: 11	<ul><li>★ KJ97</li><li>▼ J952</li><li>◆ 2</li><li>★ AQ82</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: NS HCP: 17	<ul><li>▲ A96</li><li>♥ AKJ9</li><li>◆ J75</li><li>▲ A107</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 9	<ul><li>♣—</li><li>▼ J1053</li><li>◆ AJ1054</li><li>♣ QJ73</li></ul>	The opponents are silent.  Partner bids first.

Board: 18 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AKJ42  ♥ 62  ♠ Q103  ♣ AJ3	South:  ♣ 5  ▼ K943  ♦ AK76  ♣ Q876	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 19 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♣—  ▼ KQ53  ◆ AK54  ♣ Q7643	South:  ♠ AK962  ♥ AJ  ♦ 983  ♣ K102	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 20 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ AQ6  ♥ AJ543  ♠ A64  ♣ J3	South:  ♣ 7543  ♥ 6  ♦ Q953  ♣ AK86	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter
Board: 21 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ KJ97  ♥ J952  ♠ 2  ♣ AQ82	South:  ♠ AQ53  ♥ AK3  ♦ 964  ♣ K73	West North East South  1NT  Pass 2♣¹ Pass 2♠  Pass 4♠² Pass 4♠  AP  1. Stayman  2. Splinter
Board: 22 Dealer: N Vul: NS North HCP: 17 South HCP: 15 Contract: 3N N	North:  ♠ A96  ♥ AKJ9  ♦ J75  ♣ A107	South:  ♠ KQ73  ♥ 4  ♠ AK62  ♣ QJ85	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter

Board: 23 West North East South South: North: Dealer: S 1NT **\_**\_\_\_ ♠ AKQ92 Vul: EW Pass 3NT **♥** J1053 **♥** K9 Pass 3♠¹ North HCP: 9 ◆ AJ1054 **♦** K93 AP South HCP: 15 **♣** 1062 **♣** QJ73 1. Splinter Contract: 3N S

## South hands (Practice Page)

Board: 18 Dealer: N Vul: NS HCP: 12	<b>♦</b> 5 <b>♥</b> K943 <b>♦</b> AK76 <b>♣</b> Q876	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: NS HCP: 15	<ul><li>★ AK962</li><li>★ AJ</li><li>◆ 983</li><li>★ K102</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: EW HCP: 9	<ul><li>↑7543</li><li>↑6</li><li>↑Q953</li><li>↑AK86</li></ul>	The opponents are silent.  Partner bids first.
Board: 21 Dealer: S Vul: Both HCP: 16	<ul><li>AQ53</li><li>✓ AK3</li><li>◆ 964</li><li>♠ K73</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ73</li><li>▼ 4</li><li>◆ AK62</li><li>◆ QJ85</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 15	<ul><li>★ AKQ92</li><li>★ K9</li><li>★ K93</li><li>★ 1062</li></ul>	The opponents are silent. You bid first.

Board: 18 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AKJ42  ♥ 62  ♠ Q103  ♣ AJ3	South:  ♣ 5  ▼ K943  ♦ AK76  ♣ Q876	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 19 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♣—  ▼ KQ53  ◆ AK54  ♣ Q7643	South:  ♠ AK962  ♥ AJ  ♦ 983  ♣ K102	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 20 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ AQ6  ♥ AJ543  ♠ A64  ♣ J3	South:  ♣ 7543  ♥ 6  ♦ Q953  ♣ AK86	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter
Board: 21 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ KJ97  ♥ J952  ♠ 2  ♣ AQ82	South:  ♠ AQ53  ♥ AK3  ♦ 964  ♣ K73	West North East South  1NT  Pass 2♣¹ Pass 2♠  Pass 4♠² Pass 4♠  AP  1. Stayman  2. Splinter
Board: 22 Dealer: N Vul: NS North HCP: 17 South HCP: 15 Contract: 3N N	North:  ♠ A96  ♥ AKJ9  ♦ J75  ♣ A107	South:  ♠ KQ73  ♥ 4  ♠ AK62  ♣ QJ85	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter

Board: 23 West North East South South: North: Dealer: S 1NT **\_**\_\_\_ ♠ AKQ92 Vul: EW Pass 3NT **♥** J1053 **♥** K9 Pass 3♠¹ North HCP: 9 ◆ AJ1054 **♦** K93 AP South HCP: 15 **♣** 1062 **♣** QJ73 1. Splinter Contract: 3N S

# North hands (Practice Page)

Board: 24 Dealer: N Vul: None HCP: 15	<ul><li>▲ A109</li><li>✔ AQ763</li><li>◆ 1094</li><li>♣ KQ</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 11	<ul><li>★ K876</li><li>★ 4</li><li>★ A953</li><li>★ KJ32</li></ul>	The opponents are silent.  Partner bids first.
Board: 26 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A65</li><li>♥ AKJ64</li><li>♦ K65</li><li>♣ 86</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 12	<ul><li>10743</li><li>2</li><li>AK86</li><li>KQ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: NS HCP: 15	<ul><li>1094</li><li>✓ AKQ82</li><li>✓ Q6</li><li>✓ A75</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: Both HCP: 10	<ul><li>AQ92</li><li>Q765</li><li>Q</li><li>10987</li></ul>	The opponents are silent.  Partner bids first.

Board: 24 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	♦ 1094 ♣ KO	South:  ♠ KJ87  ♥ 2  ♠ AKJ8  ♣ J1032	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter
Board: 25 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ K876  ♥ 4  ♠ A953  ♣ KJ32	South:  ♠ A42  ♥ AK85  ♠ Q108  ♠ A75	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 26 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	♦ K65 ♠ 86	South:  ♠ KJ84  ♥ —  ♠ AQ742  ♠ KJ53	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter
Board: 27 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  • 10743  • 2  • AK86 • KQ94	South:  ♠ A96  ♥ AQ53  ♠ Q943  ♠ A3	West North East South 1NT Pass 3♥¹ Pass 3NT AP  1. Splinter
Board: 28 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	◆ Q6 <b>♣</b> A75	South:  ♠ KQJ6  ♥ 10  ♦ J932  ♣ KQ43	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter

West North East South Board: 29 1NT North: South: Dealer: S Pass 2♠ Pass 2♣¹ **♠** AQ92 **♠** KJ85 Vul: Both **Q**765 **♥** A93 Pass 4♠ Pass  $4 \stackrel{?}{•}^2$ North HCP: 10 **♦** Q ♦ AKJ2 AP South HCP: 17 **♣** 10987 **♣** J5 Contract: 4♠ S 1. Stayman 2. Splinter

## South hands (Practice Page)

Board: 24 Dealer: N Vul: None HCP: 13	<ul><li>★ KJ87</li><li>♥ 2</li><li>◆ AKJ8</li><li>◆ J1032</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 17	<ul><li>A42</li><li>✓ AK85</li><li>✓ Q108</li><li>A75</li></ul>	The opponents are silent. You bid first.
Board: 26 Dealer: N Vul: NS HCP: 14	<ul><li>★ KJ84</li><li>✓ —</li><li>★ AQ742</li><li>★ KJ53</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 16	<ul><li>▲ A96</li><li>✓ AQ53</li><li>◆ Q943</li><li>▲ A3</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: NS HCP: 12	<b>♣</b> KQJ6 <b>♥</b> 10 <b>♦</b> J932 <b>♣</b> KQ43	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: Both HCP: 17	<ul><li>★ KJ85</li><li>★ A93</li><li>★ AKJ2</li><li>♣ J5</li></ul>	The opponents are silent.  You bid first.

Board: 24 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	♦ 1094 ♣ KO	South:  ♠ KJ87  ♥ 2  ♠ AKJ8  ♣ J1032	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter
Board: 25 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ K876  ♥ 4  ♠ A953  ♣ KJ32	South:  ♠ A42  ♥ AK85  ♠ Q108  ♠ A75	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 26 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	♦ K65 ♠ 86	South:  ♠ KJ84  ♥ —  ♠ AQ742  ♠ KJ53	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter
Board: 27 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  • 10743  • 2  • AK86 • KQ94	South:  ♠ A96  ♥ AQ53  ♠ Q943  ♠ A3	West North East South 1NT Pass 3♥¹ Pass 3NT AP  1. Splinter
Board: 28 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	◆ Q6 <b>♣</b> A75	South:  ♠ KQJ6  ♥ 10  ♦ J932  ♣ KQ43	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter

West North East South Board: 29 1NT North: South: Dealer: S Pass 2♠ Pass 2♣¹ **♠** AQ92 **♠** KJ85 Vul: Both **Q**765 **♥** A93 Pass 4♠ Pass  $4 \stackrel{?}{•}^2$ North HCP: 10 **♦** Q ♦ AKJ2 AP South HCP: 17 **♣** 10987 **♣** J5 Contract: 4♠ S 1. Stayman 2. Splinter

# North hands (Practice Page)

Board: 30 Dealer: N Vul: None HCP: 17	<ul><li>♦ 962</li><li>♥ AKQ10</li><li>♦ K64</li><li>♦ KQ2</li></ul>	The opponents are silent. You bid first.
Board: 31 Dealer: S Vul: Both HCP: 10	♦ 8 ▼ A432 ◆ K1054 ♣ K743	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: None HCP: 15	<ul><li>★ K765</li><li>★ AKQ10</li><li>★ K62</li><li>★ 108</li></ul>	The opponents are silent.  You bid first.
Board: 33 Dealer: S Vul: None HCP: 9	<ul><li>★ A1094</li><li>▼ —</li><li>★ 109642</li><li>★ KQ107</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 16	<ul><li>♣ QJ10</li><li>♥ AK93</li><li>◆ Q83</li><li>♣ KJ10</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: None HCP: 9	<ul><li>♣ J1052</li><li>♥ KQJ3</li><li>◆ 8</li><li>♣ Q963</li></ul>	The opponents are silent.  Partner bids first.

Board: 30 Dealer: N Vul: None North HCP: 17 South HCP: 15 Contract: 3N N	North:	South:  ♠ AKJ4  ♥ 7  • QJ83  ♣ A975	West North 1NT Pass 3NT 1. Splinter	East Pass AP	
Board: 31 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ 8  ♥ A432  ♠ K1054  ♠ K743	South:  ♠ AKJ76  ♥ K97  ♠ 72  ♣ A82	West North  Pass 3♠¹  AP  1. Splinter		South 1NT 3NT
Board: 32 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 N	North:  ♠ K765  ♥ AKQ10  ♠ K62  ♣ 108	South:	West North 1NT Pass 4♥ 1. Splinter	East Pass AP	
Board: 33 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ A1094  ♥ —  • 109642  ♣ KQ107	South:  ♠ KQ6  ♥ AQJ103  • QJ3  ♣ 93	West North  Pass 3♥¹  AP  1. Splinter		South 1NT 3NT
Board: 34 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ QJ10  ♥ AK93  ♠ Q83  ♠ KJ10	South:	West North 1NT Pass 3NT 1. Splinter	East Pass AP	

West North East South Board: 35 1NT North: South: Dealer: S Pass 2♠ Pass 2♣¹ **♦** J1052 **♠** AQ97 Vul: None **♥** A74 **♥** KQJ3 Pass 4♠ Pass  $4 \stackrel{?}{•}^2$ North HCP: 9 **♦**8 **♦** AK32 AP South HCP: 17 **♣** Q963 **♣** 74 Contract: 4♠ S 1. Stayman 2. Splinter

## South hands (Practice Page)

Board: 30 Dealer: N Vul: None HCP: 15	<ul><li>♠ AKJ4</li><li>♥ 7</li><li>♦ QJ83</li><li>♠ A975</li></ul>	The opponents are silent.  Partner bids first.
Board: 31 Dealer: S Vul: Both HCP: 15	<ul><li>★ AKJ76</li><li>▼ K97</li><li>◆ 72</li><li>★ A82</li></ul>	The opponents are silent.  You bid first.
Board: 32 Dealer: N Vul: None HCP: 11	<ul><li>♠ 8</li><li>♥ 6432</li><li>♠ AQ74</li><li>♠ KQ54</li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ6</li><li>▼ AQJ103</li><li>◆ QJ3</li><li>◆ 93</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 9	<ul><li>♦ 9754</li><li>♥ 6</li><li>♦ AK75</li><li>♠ Q532</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: None HCP: 17	<ul><li>AQ97</li><li>✓ A74</li><li>AK32</li><li>74</li></ul>	The opponents are silent. You bid first.

Board: 30 Dealer: N Vul: None North HCP: 17 South HCP: 15 Contract: 3N N	North:	South:  ♠ AKJ4  ♥ 7  • QJ83  ♣ A975	West North 1NT Pass 3NT 1. Splinter	East Pass AP	
Board: 31 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ 8  ♥ A432  ♠ K1054  ♠ K743	South:  ♠ AKJ76  ♥ K97  ♠ 72  ♣ A82	West North  Pass 3♠¹  AP  1. Splinter		South 1NT 3NT
Board: 32 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 N	North:  ♠ K765  ♥ AKQ10  ♠ K62  ♣ 108	South:	West North 1NT Pass 4♥ 1. Splinter	East Pass AP	
Board: 33 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ A1094  ♥ —  • 109642  ♣ KQ107	South:  ♠ KQ6  ♥ AQJ103  • QJ3  ♣ 93	West North  Pass 3♥¹  AP  1. Splinter		South 1NT 3NT
Board: 34 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ QJ10  ♥ AK93  ♠ Q83  ♠ KJ10	South:	West North 1NT Pass 3NT 1. Splinter	East Pass AP	

West North East South Board: 35 1NT North: South: Dealer: S Pass 2♠ Pass 2♣¹ **♦** J1052 **♠** AQ97 Vul: None **♥** A74 **♥** KQJ3 Pass 4♠ Pass  $4 \stackrel{?}{•}^2$ North HCP: 9 **♦**8 **♦** AK32 AP South HCP: 17 **♣** Q963 **♣** 74 Contract: 4♠ S 1. Stayman 2. Splinter

# North hands (Practice Page)

Board: 36 Dealer: N Vul: NS HCP: 16	<ul><li>▲ AJ93</li><li>♥ K98</li><li>◆ KQ</li><li>▲ K964</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: Both HCP: 16	<ul><li>▲ 10</li><li>♥ AJ87</li><li>◆ A862</li><li>▲ AK87</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: None HCP: 15	<ul><li>★ K102</li><li>▼ AQJ83</li><li>◆ J9</li><li>◆ KJ3</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: EW HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 16	<ul><li>★ KJ6</li><li>▼ AKJ106</li><li>◆ KJ2</li><li>◆ 98</li></ul>	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: Both HCP: 9	<ul><li>AQ107</li><li>♥ 9</li><li>◆ 9643</li><li>◆ QJ105</li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ AJ93  ♥ K98  ♠ KQ  ♠ K964	South:  ♠ 2  ♥ AQJ6  ♠ 7543  ♠ AJ73		North 1NT 3NT ter	East Pass AP	
Board: 37 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 6N S	North:  ♠ 10  ♥ AJ87  ♠ A862  ♣ AK87	South:  ♠ AK854  ♥ KQ  ♠ QJ7  ♣ 962		North 3♠¹ 6NT ter	East Pass AP	South 1NT 3NT
Board: 38 Dealer: N Vul: None North HCP: 15 South HCP: 19 Contract: 6N N	North:  ♠ K102  ♥ AQJ83  ♦ J9  ♣ KJ3	South:  ♠ AQ93  ♥ 4  ♠ AKQ5  ♠ A1065	West Pass Pass 1. Splin	North 1NT 3NT 6NT tter	Pass	
Board: 39 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♥ S	North:	South:  ♠ K5  ♥ K942  ♠ KQJ3  ♣ A98	Pass Pass AP 1. Stayı 2. Splin		East Pass Pass	1NT 2♥
Board: 40 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ KJ6  ♥ AKJ106  ♠ KJ2  ♣ 98	South:  ◆ 8542  ▼ 5  ◆ AQ74  ◆ A654	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	

Board: 41 Dealer: S	North: ♠ AQ107	South: ♠ K85	West	North	East	South 1NT
Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	♥ 9 ♦ 9643 ♣ QJ105	✓ AQ4 ✓ J102 ✓ AK76	Pass AP 1. Splint		Pass	3NT

### South hands (Practice Page)

Board: 36 Dealer: N Vul: NS HCP: 12	♣2 ♥ AQJ6 ♦ 7543 ♣ AJ73	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK854</li><li>★ KQ</li><li>◆ QJ7</li><li>◆ 962</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: None HCP: 19	<ul><li>AQ93</li><li>✓ 4</li><li>AKQ5</li><li>A1065</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: EW HCP: 16	<ul><li>★ K5</li><li>▼ K942</li><li>◆ KQJ3</li><li>◆ A98</li></ul>	The opponents are silent.  You bid first.
Board: 40 Dealer: N Vul: Both HCP: 10	<ul><li>♦ 8542</li><li>♥ 5</li><li>♦ AQ74</li><li>♠ A654</li></ul>	The opponents are silent.  Partner bids first.
Board: 41 Dealer: S Vul: Both HCP: 17	<ul><li>★ K85</li><li>▼ AQ4</li><li>◆ J102</li><li>◆ AK76</li></ul>	The opponents are silent.  You bid first.

Board: 36 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ AJ93  ♥ K98  ♠ KQ  ♠ K964	South:  ♠ 2  ♥ AQJ6  ♠ 7543  ♠ AJ73		North 1NT 3NT ter	East Pass AP	
Board: 37 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 6N S	North:  ♠ 10  ♥ AJ87  ♠ A862  ♠ AK87	South:  ♠ AK854  ♥ KQ  ♠ QJ7  ♣ 962		North 3♠¹ 6NT ter	East Pass AP	South 1NT 3NT
Board: 38 Dealer: N Vul: None North HCP: 15 South HCP: 19 Contract: 6N N	North:  ♠ K102  ♥ AQJ83  ♦ J9  ♣ KJ3	South:  ♠ AQ93  ♥ 4  ♠ AKQ5  ♠ A1065	West Pass Pass 1. Splin	North 1NT 3NT 6NT tter	Pass	
Board: 39 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♥ S	North:	South:  ♠ K5  ♥ K942  ♠ KQJ3  ♣ A98	Pass Pass AP 1. Stayı 2. Splin		East Pass Pass	1NT 2♥
Board: 40 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ KJ6  ♥ AKJ106  ♠ KJ2  ♣ 98	South:  ◆ 8542  ▼ 5  ◆ AQ74  ◆ A654	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	

Board: 41 Dealer: S	North: ♠ AQ107	South: ♠ K85	West	North	East	South 1NT
Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	♥ 9 ♦ 9643 ♣ QJ105	✓ AQ4 ✓ J102 ✓ AK76	Pass AP 1. Splint		Pass	3NT

### North hands (Practice Page)

Board: 42 Dealer: N Vul: None HCP: 15	<ul><li>★ AKJ10</li><li>★ K1084</li><li>◆ Q53</li><li>★ Q8</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: EW HCP: 10	<ul><li>10864</li><li>✓ —</li><li>K1062</li><li>AK872</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: Both HCP: 16	<ul><li>A62</li><li>✓ A654</li><li>A1082</li><li>A2</li></ul>	The opponents are silent.  You bid first.
Board: 45 Dealer: S Vul: None HCP: 9	<ul><li>♣ Q864</li><li>♥ 5</li><li>◆ Q1086</li><li>♣ KQ96</li></ul>	The opponents are silent.  Partner bids first.
Board: 46 Dealer: N Vul: EW HCP: 15	<ul><li>AQ63</li><li>✓ AQ109</li><li>Q6</li><li>J74</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 11	<ul><li>♣ QJ54</li><li>♥ J</li><li>♦ KJ74</li><li>♣ K542</li></ul>	The opponents are silent.  Partner bids first.

Board: 42 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 4♥ N	North:  ♠ AKJ10  ♥ K1084  ♦ Q53  ♠ Q8	South:	West North East South  1NT Pass 3♣¹  Pass 4♥ AP  1. Splinter
Board: 43 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ 10864  ♥ —  ♦ K1062  ♣ AK872	South:  ♠ KJ3  ♥ K9854  ♠ AQ5  ♣ Q3	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 44 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4♥ N	North:  ♠ A62  ♥ A654  ♠ A1082  ♠ A2	South:  ♠ QJ109  ♥ QJ98  ♦ 3  ♣ KJ95	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 4♠²  Pass 4♥ AP  1. Stayman  2. Splinter
Board: 45 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ Q864  ♥ 5  ♦ Q1086  ♣ KQ96	South:  ♠ AKJ  ♥ AQJ64  • 932  ♣ 84	West North East South 1NT Pass 3♥¹ Pass 3NT AP  1. Splinter
Board: 46 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 4♥ N	North:  ♠ AQ63  ♥ AQ109  ♠ Q6  ♣ J74	South:	West North East South  1NT Pass 3♣¹  Pass 4♥ AP  1. Splinter

Board: 47 West North East South North: South: Dealer: S 1NT **♦** K1062 **♦** QJ54 Vul: NS Pass 3♥¹ Pass 4♠ **♥** J **♥** AK104 North HCP: 11 **♦** KJ74 ♦ AQ8 AP South HCP: 16 **♣** 83 **♣** K542 1. Splinter Contract: 4♠ S

### South hands (Practice Page)

Board: 42 Dealer: N Vul: None HCP: 14	♣ 9 ▼ A932 ◆ K1092 ♣ AK104	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ3</li><li>★ K9854</li><li>★ AQ5</li><li>★ Q3</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: Both HCP: 10	<ul><li>♣ QJ109</li><li>♥ QJ98</li><li>◆ 3</li><li>♣ KJ95</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: None HCP: 15	<ul><li>♠ AKJ</li><li>♥ AQJ64</li><li>♦ 932</li><li>♠ 84</li></ul>	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: EW HCP: 14	<ul><li>♠ 9</li><li>♥ KJ86</li><li>♦ AK93</li><li>♠ K532</li></ul>	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 16	<ul><li>★ K1062</li><li>★ AK104</li><li>★ AQ8</li><li>★ 83</li></ul>	The opponents are silent.  You bid first.

Board: 42 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 4♥ N	North:  ♠ AKJ10  ♥ K1084  ♦ Q53  ♠ Q8	South:	West North East South  1NT Pass 3♣¹  Pass 4♥ AP  1. Splinter
Board: 43 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ 10864  ♥ —  ♦ K1062  ♣ AK872	South:  ♠ KJ3  ♥ K9854  ♠ AQ5  ♣ Q3	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 44 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4♥ N	North:  ♠ A62  ♥ A654  ♠ A1082  ♠ A2	South:  ♠ QJ109  ♥ QJ98  ♦ 3  ♣ KJ95	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 4♠²  Pass 4♥ AP  1. Stayman  2. Splinter
Board: 45 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ Q864  ♥ 5  ♦ Q1086  ♣ KQ96	South:  ♠ AKJ  ♥ AQJ64  • 932  ♣ 84	West North East South 1NT Pass 3♥¹ Pass 3NT AP  1. Splinter
Board: 46 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 4♥ N	North:  ♠ AQ63  ♥ AQ109  ♠ Q6  ♣ J74	South:	West North East South  1NT Pass 3♣¹  Pass 4♥ AP  1. Splinter

Board: 47 West North East South North: South: Dealer: S 1NT **♦** K1062 **♦** QJ54 Vul: NS Pass 3♥¹ Pass 4♠ **♥** J **♥** AK104 North HCP: 11 **♦** KJ74 ♦ AQ8 AP South HCP: 16 **♣** 83 **♣** K542 1. Splinter Contract: 4♠ S

### North hands (Practice Page)

Board: 48 Dealer: N Vul: Both HCP: 15	<ul><li>AQ4</li><li>✓ A1082</li><li>✓ K964</li><li>✓ Q4</li></ul>	The opponents are silent.  You bid first.
Board: 49 Dealer: S Vul: NS HCP: 11	<ul><li>♠ 6</li><li>♥ K643</li><li>♦ KJ102</li><li>♠ KJ85</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 16	<ul><li>♣ QJ9</li><li>♥ AJ</li><li>◆ AJ1063</li><li>♣ K43</li></ul>	The opponents are silent. You bid first.
Board: 51 Dealer: S Vul: None HCP: 9	♣ J ♥ K954 ♦ Q863 ♣ K1084	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: NS HCP: 17	<ul><li>★ K97</li><li>★ A72</li><li>★ AQ105</li><li>★ A97</li></ul>	The opponents are silent.  You bid first.
Board: 53 Dealer: S Vul: Both	♦ 8742 ♥ 10 ♦ AK87	The opponents are silent.  Partner bids first.

Board: 48 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ AQ4  ♥ A1082  ♠ K964  ♣ Q4	South:  ♠ K732  ♥ 3  ♠ AQ87  ♣ AK98	West North East South  1NT Pass 3  1 Pass 3NT Pass 4NT  Pass 6NT AP  1. Splinter  2. Quantitative 4NT
Board: 49 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ 6  ♥ K643  ♠ KJ102  ♠ KJ85	South:  ♠ AJ752  ♥ AJ  ♠ A87  ♠ Q96	West North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
Board: 50 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ QJ9  ♥ AJ  ♠ AJ1063  ♠ K43	South:  ♣ 8  ♥ 8765  ♠ KQ72  ♣ A865	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 51 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♣ J  ♥ K954  ♦ Q863  ♣ K1084	South:  ♠ A863  ♥ A86  ♠ K954  ♠ A5	West North East South 1NT Pass 3♠¹ Pass 3NT AP  1. Splinter
Board: 52 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ K97  ▼ A72  ♠ AQ105  ♣ A97	South:  ♠ AJ64  ♥ 9  ♠ K764  ♣ K1053	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter

Board: 53 West North East South North: South: Dealer: S 1NT **★** 8742 **♦** AK109 Vul: Both Pass 3♥¹ Pass 4♠ **v** 10 **♥** QJ63 North HCP: 9 **♦** 52 **♦** AK87 AP South HCP: 17 **♣** Q972 ♣ AK4 1. Splinter Contract: 4♠ S

### South hands (Practice Page)

Board: 48 Dealer: N Vul: Both HCP: 16	<ul><li>★ K732</li><li>▼ 3</li><li>◆ AQ87</li><li>◆ AK98</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: NS HCP: 16	<ul><li>AJ752</li><li>✓ AJ</li><li>A87</li><li>Q96</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: Both HCP: 9	<b>♦</b> 8 <b>♥</b> 8765 <b>♦</b> KQ72 <b>♣</b> A865	The opponents are silent.  Partner bids first.
Board: 51 Dealer: S Vul: None HCP: 15	<ul><li>★ A863</li><li>★ A86</li><li>★ K954</li><li>★ A5</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: NS HCP: 11	<ul><li>AJ64</li><li>♥ 9</li><li>★ K764</li><li>★ K1053</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 17	<ul><li>★ AK109</li><li>♥ QJ63</li><li>◆ 52</li><li>★ AK4</li></ul>	The opponents are silent. You bid first.

Board: 48 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ AQ4  ♥ A1082  ♠ K964  ♣ Q4	South:  ♠ K732  ♥ 3  ♠ AQ87  ♣ AK98	West North East South  1NT Pass 3  1 Pass 3NT Pass 4NT  Pass 6NT AP  1. Splinter  2. Quantitative 4NT
Board: 49 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ 6  ♥ K643  ♠ KJ102  ♠ KJ85	South:  ♠ AJ752  ♥ AJ  ♠ A87  ♠ Q96	West North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
Board: 50 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ QJ9  ♥ AJ  ♠ AJ1063  ♠ K43	South:  ♣ 8  ♥ 8765  ♠ KQ72  ♣ A865	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 51 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♣ J  ♥ K954  ♦ Q863  ♣ K1084	South:  ♠ A863  ♥ A86  ♠ K954  ♠ A5	West North East South 1NT Pass 3♠¹ Pass 3NT AP  1. Splinter
Board: 52 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ K97  ▼ A72  ♠ AQ105  ♣ A97	South:  ♠ AJ64  ♥ 9  ♠ K764  ♣ K1053	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter

Board: 53 West North East South North: South: Dealer: S 1NT **★** 8742 **♦** AK109 Vul: Both Pass 3♥¹ Pass 4♠ **v** 10 **♥** QJ63 North HCP: 9 **♦** 52 **♦** AK87 AP South HCP: 17 **♣** Q972 ♣ AK4 1. Splinter Contract: 4♠ S

### North hands (Practice Page)

Board: 54 Dealer: N Vul: EW HCP: 15	<ul><li>★ KJ5</li><li>♥ QJ43</li><li>◆ AKJ4</li><li>◆ 43</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: Both HCP: 11	<ul><li>♣ J763</li><li>♥ J1043</li><li>♦ Q</li><li>♣ AK54</li></ul>	The opponents are silent.  Partner bids first.
Board: 56 Dealer: N Vul: Both HCP: 15	<ul><li>★ AJ843</li><li>★ AJ6</li><li>★ 106</li><li>★ AJ6</li></ul>	The opponents are silent.  You bid first.
Board: 57 Dealer: S Vul: None HCP: 9	◆ Q1094 ▼ 10876 ◆ — ◆ AQJ62	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: NS HCP: 15	<ul><li>♣976</li><li>♥ KQJ</li><li>◆ AQ876</li><li>♣ K3</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 9	<ul><li>▲ A954</li><li>▼ 7</li><li>◆ K1086</li><li>▲ Q1098</li></ul>	The opponents are silent.  Partner bids first.

Board: 54 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ KJ5  ♥ QJ43  ♠ AKJ4  ♣ 43	South:  ♠ A982  ♥ 9  ♠ Q1073  ♣ A976	West Pass 1. Splin		East Pass AP	
Board: 55 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4 S	North:	South:  ♠ A95  ♥ AQ76  ♠ AJ3  ♣ Q63	Pass		East Pass Pass	1NT 2♥
Board: 56 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AJ843  ♥ AJ6  ♠ 106  ♠ AJ6	South:  ♣ —  ▼ KQ87  • KJ974  • Q1093	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	_
Board: 57 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ Q1094  ♥ 10876  ←—  ♣ AQJ62	South:  ♠ AK83  ♥ Q5  ♠ AK52  ♣ 975	Pass Pass AP  1. Stayı 2. Splin	man	East Pass Pass	1NT 2♠
Board: 58 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3N N	North:	South:  ♣ J  ♥ A542  ♠ K1042  ♣ J962	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	

Board: 59 West North East South North: South: Dealer: S 1NT **♠** A954 **♦** J102 Vul: NS Pass  $3 \checkmark 1$ Pass 3NT **v** 7 **♥** AQJ3 North HCP: 9 **♦** K1086 **♦** AJ53 AP South HCP: 16 **♣** K5 ♣ Q1098 1. Splinter Contract: 3N S

### South hands (Practice Page)

Board: 54 Dealer: N Vul: EW HCP: 10	<ul><li>A982</li><li>♥ 9</li><li>◆ Q1073</li><li>◆ A976</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: Both HCP: 17	<ul><li>A95</li><li>✓ AQ76</li><li>AJ3</li><li>Q63</li></ul>	The opponents are silent. You bid first.
Board: 56 Dealer: N Vul: Both HCP: 11	♣— ▼ KQ87 • KJ974 • Q1093	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: None HCP: 16	<ul><li>♠ AK83</li><li>♥ Q5</li><li>♦ AK52</li><li>♠ 975</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: NS HCP: 9	♣ J ♥ A542 ♦ K1042 ♣ J962	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 16	<ul><li>♣ J102</li><li>♥ AQJ3</li><li>♦ AJ53</li><li>♣ K5</li></ul>	The opponents are silent. You bid first.

Board: 54 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ KJ5  ♥ QJ43  ♠ AKJ4  ♣ 43	South:  ♠ A982  ♥ 9  ♠ Q1073  ♣ A976	West Pass 1. Splin		East Pass AP	
Board: 55 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4 S	North:	South:  ♠ A95  ♥ AQ76  ♠ AJ3  ♣ Q63	Pass		East Pass Pass	1NT 2♥
Board: 56 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AJ843  ♥ AJ6  ♠ 106  ♠ AJ6	South:  ♣ —  ▼ KQ87  • KJ974  • Q1093	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	_
Board: 57 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ Q1094  ♥ 10876  ←—  ♣ AQJ62	South:  ♠ AK83  ♥ Q5  ♠ AK52  ♣ 975	Pass Pass AP  1. Stayı 2. Splin	man	East Pass Pass	1NT 2♠
Board: 58 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3N N	North:	South:  ♣ J  ♥ A542  ♠ K1042  ♣ J962	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	

Board: 59 West North East South North: South: Dealer: S 1NT **♠** A954 **♦** J102 Vul: NS Pass  $3 \checkmark 1$ Pass 3NT **v** 7 **♥** AQJ3 North HCP: 9 **♦** K1086 **♦** AJ53 AP South HCP: 16 **♣** K5 ♣ Q1098 1. Splinter Contract: 3N S

# North hands (Practice Page)

Board: 60 Dealer: N Vul: None HCP: 15	<ul><li>♣ AJ853</li><li>♥ 109</li><li>◆ AJ2</li><li>♣ AJ2</li></ul>	The opponents are silent. You bid first.
Board: 61 Dealer: S Vul: NS HCP: 11	<b>♣</b> 3 <b>♥</b> AJ42 <b>♦</b> AQ87 <b>♣</b> 10852	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK1063</li><li>★ AJ10</li><li>★ KJ3</li><li>★ 62</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 14	<ul><li>▶ J876</li><li>♥ 2</li><li>♦ AKQ8</li><li>♣ KJ62</li></ul>	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 16	<ul><li>★ A842</li><li>▼ A105</li><li>◆ AK106</li><li>♣ J2</li></ul>	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: EW HCP: 10	<ul><li>★ K953</li><li>♥ 9</li><li>◆ J1096</li><li>◆ KQJ5</li></ul>	The opponents are silent.  Partner bids first.

Board: 60 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ AJ853  ♥ 109  ♠ AJ2  ♣ AJ2	South:  ♠ 10  ♥ A652  ♠ K854  ♣ Q743	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 61 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ 3  ♥ AJ42  ♠ AQ87  ♣ 10852	South:  ♠ QJ107  ♥ K105  ♦ 52  ♠ AKQ9	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 62 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♠ AK1063  ♥ AJ10  ♠ KJ3  ♣ 62	South:  ♣ —  ♥ Q532  • AQ76  • AK874	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 63 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 3N S	North: <b>♠</b> J876 <b>♥</b> 2 <b>♠</b> AKQ8 <b>♣</b> KJ62	South:  ♠ AQ5  ♥ AQ54  ♦ 762  ♣ A94	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 64 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4♠ N	North:  ♠ A842  ♥ A105  ♠ AK106  ♣ J2	South:  ♠ KJ53  ♥ Q983  ♦ 9  ♣ A985	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♠²  Pass 4♠ AP  1. Stayman  2. Splinter

Board: 65 West North East South North: South: Dealer: S 1NT **★** K953 **♦** Q842 Vul: EW Pass 4♠ **y** 9 **♥** KJ107 Pass 3♥¹ North HCP: 10 **♦** J1096 **♦** KQ8 AP South HCP: 15 **♣** A6 **♣** KQJ5 1. Splinter Contract: 4♠ S

### South hands (Practice Page)

Board: 60 Dealer: N Vul: None HCP: 9	<ul><li>10</li><li>★ A652</li><li>★ K854</li><li>★ Q743</li></ul>	The opponents are silent.  Partner bids first.
Board: 61 Dealer: S Vul: NS HCP: 15	<ul><li>♣ QJ107</li><li>♥ K105</li><li>◆ 52</li><li>♣ AKQ9</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: NS HCP: 15	<ul><li>♣—</li><li>♥ Q532</li><li>♦ AQ76</li><li>♣ AK874</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 16	<ul><li>AQ5</li><li>AQ54</li><li>762</li><li>A94</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: None HCP: 10	<ul><li>★ KJ53</li><li>♥ Q983</li><li>◆ 9</li><li>◆ A985</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: EW HCP: 15	<ul><li>◆ Q842</li><li>◆ KJ107</li><li>◆ KQ8</li><li>◆ A6</li></ul>	The opponents are silent.  You bid first.

Board: 60 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ AJ853  ♥ 109  ♠ AJ2  ♣ AJ2	South:  ♠ 10  ♥ A652  ♠ K854  ♣ Q743	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 61 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ 3  ♥ AJ42  ♠ AQ87  ♣ 10852	South:  ♠ QJ107  ♥ K105  ♦ 52  ♠ AKQ9	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 62 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♠ AK1063  ♥ AJ10  ♠ KJ3  ♣ 62	South:  ♣ —  ♥ Q532  • AQ76  • AK874	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 63 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 3N S	North: <b>♠</b> J876 <b>♥</b> 2 <b>♠</b> AKQ8 <b>♣</b> KJ62	South:  ♠ AQ5  ♥ AQ54  ♦ 762  ♣ A94	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 64 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4♠ N	North:  ♠ A842  ♥ A105  ♠ AK106  ♣ J2	South:  ♠ KJ53  ♥ Q983  ♦ 9  ♣ A985	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♠²  Pass 4♠ AP  1. Stayman  2. Splinter

Board: 65 West North East South North: South: Dealer: S 1NT **★** K953 **♦** Q842 Vul: EW Pass 4♠ **y** 9 **♥** KJ107 Pass 3♥¹ North HCP: 10 **♦** J1096 **♦** KQ8 AP South HCP: 15 **♣** A6 **♣** KQJ5 1. Splinter Contract: 4♠ S

# North hands (Practice Page)

Board: 66 Dealer: N Vul: Both HCP: 16	<ul><li>AQ94</li><li>AQ4</li><li>J9</li><li>K865</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: None HCP: 13	<ul><li>10</li><li>✓ A1093</li><li>✓ AKQ3</li><li>✓ 9864</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 15	<ul><li>AKQ2</li><li>✓ A109</li><li>✓ 9832</li><li>✓ Q7</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: Both HCP: 12	◆— ▼ A1093 ◆ K10852 ◆ AJ74	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: None HCP: 15	<ul><li>♠ AQJ3</li><li>♥ Q4</li><li>♦ Q75</li><li>♠ KJ92</li></ul>	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: EW HCP: 11	<b>♠</b> Q <b>♥</b> 10843 <b>♦</b> Q1098 <b>♠</b> AK94	The opponents are silent.  Partner bids first.

Board: 66 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ AQ94  ♥ AQ4  ♦ J9  ♣ K865	South:  ♠ 7  ♥ J1032  ♠ A865  ♣ A1072	West Pass 1. Splin	North 1NT 3NT ter	East Pass AP	
Board: 67 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ 10  ♥ A1093  ♠ AKQ3  ♣ 9864	South:  ♠ AK53  ♥ J4  ♦ 54  ♣ AKJ73	West Pass AP 1. Splin			South 1NT 3NT
Board: 68 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ AKQ2  ♥ A109  ♦ 9832  ♠ Q7	South:  ♠ 7653  ♥ 7  ♠ AQ105  ♠ K852	West Pass 1. Splin	North 1NT 4  ter	East Pass AP	
Board: 69 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♣—  ▼ A1093  • K10852  • AJ74	South:  ♠ AJ72  ♥ KJ75  ♠ AQ  ♣ 863		North 3♣¹ ter	East Pass	1NT
Board: 70 Dealer: N Vul: None North HCP: 15 South HCP: 18 Contract: 6N N	North:  ♠ AQJ3  ♥ Q4  ♠ Q75  ♣ KJ92	South:  ♣ 7  ▼ AJ103  ♣ AK103  ♣ AQ107	West Pass Pass 1. Splin	North 1NT 3NT 6NT ter	East Pass Pass AP	<b>3</b> ♠¹

West North East South 1NT Board: 71 North: South: Pass 2♣¹ Pass 2♥ Dealer: S **♦** A1042 ♠Q Vul: EW Pass  $3 \stackrel{?}{•}^2$ Pass  $4 \stackrel{3}{•}$ **v** 10843 **♥** A975 North HCP: 11 Pass 4♥ AP ◆ Q1098 **♦** AJ4 South HCP: 16 1. Stayman **♣** AK94 **♣** QJ Contract: 4♥ S 2. Splinter 3. Cue bid, a ♦ stopper

### South hands (Practice Page)

Board: 66 Dealer: N Vul: Both HCP: 9	♣ 7 ♥ J1032 ♦ A865 ♣ A1072	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: None HCP: 16	<ul><li>★ AK53</li><li>▼ J4</li><li>◆ 54</li><li>★ AKJ73</li></ul>	The opponents are silent.  You bid first.
Board: 68 Dealer: N Vul: NS HCP: 9	<ul><li>★ 7653</li><li>▼ 7</li><li>◆ AQ105</li><li>◆ K852</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 15	<ul><li>♣ AJ72</li><li>♥ KJ75</li><li>◆ AQ</li><li>♣ 863</li></ul>	The opponents are silent.  You bid first.
Board: 70 Dealer: N Vul: None HCP: 18	<ul><li>♣ 7</li><li>♥ AJ103</li><li>◆ AK103</li><li>♣ AQ107</li></ul>	The opponents are silent.  Partner bids first.
Board: 71 Dealer: S Vul: EW HCP: 16	<ul><li>★ A1042</li><li>★ A975</li><li>★ AJ4</li><li>♣ QJ</li></ul>	The opponents are silent.  You bid first.

Board: 66 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ AQ94  ♥ AQ4  ♦ J9  ♣ K865	South:  ♠ 7  ♥ J1032  ♠ A865  ♣ A1072	West Pass 1. Splin	North 1NT 3NT ter	East Pass AP	
Board: 67 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ 10  ♥ A1093  ♠ AKQ3  ♣ 9864	South:  ♠ AK53  ♥ J4  ♦ 54  ♣ AKJ73	West Pass AP 1. Splin			South 1NT 3NT
Board: 68 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ AKQ2  ♥ A109  ♦ 9832  ♠ Q7	South:  ♠ 7653  ♥ 7  ♠ AQ105  ♠ K852	West Pass 1. Splin	North 1NT 4  ter	East Pass AP	
Board: 69 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♣—  ▼ A1093  • K10852  • AJ74	South:  ♠ AJ72  ♥ KJ75  ♠ AQ  ♣ 863		North 3♣¹ ter	East Pass	1NT
Board: 70 Dealer: N Vul: None North HCP: 15 South HCP: 18 Contract: 6N N	North:  ♠ AQJ3  ♥ Q4  ♠ Q75  ♣ KJ92	South:  ♣ 7  ▼ AJ103  ♣ AK103  ♣ AQ107	West Pass Pass 1. Splin	North 1NT 3NT 6NT ter	East Pass Pass AP	<b>3</b> ♠¹

West North East South 1NT Board: 71 North: South: Pass 2♣¹ Pass 2♥ Dealer: S **♦** A1042 ♠Q Vul: EW Pass  $3 \stackrel{?}{•}^2$ Pass  $4 \stackrel{3}{•}$ **v** 10843 **♥** A975 North HCP: 11 Pass 4♥ AP ◆ Q1098 **♦** AJ4 South HCP: 16 1. Stayman **♣** AK94 **♣** QJ Contract: 4♥ S 2. Splinter 3. Cue bid, a ♦ stopper

# North hands (Practice Page)

Board: 72 Dealer: N VK52 Vul: None HCP: 16 Q102  Board: 73 Dealer: S Vk864 Vul: Both HCP: 15 AQJ3  Board: 74 Dealer: N Val: None HCP: 17 AK10  Board: 75 Dealer: S VKJ94 Vul: None HCP: 12 AK10  Board: 75 Dealer: S VKJ94 Vul: None HCP: 12 AK10  Board: 75 Dealer: S VKJ94 Vul: None HCP: 12 AKJ5 Dealer: N VQJ32 Vul: NS VQJ32 V			
Dealer: S	Dealer: N Vul: None	<b>♥</b> K52 <b>→</b> J10	••
Dealer: N Vul: None HCP: 17  AK10  Board: 75 Dealer: S VkJ94  Vul: None HCP: 12  AK10  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  You bid first.	Dealer: S Vul: Both	▼ K864 ◆ J982	••
Dealer: S	Dealer: N Vul: None	<b>♥</b> AQJ <b>•</b> K10753	••
Dealer: N ♥ QJ32  Vul: NS ♦ J92  You bid first	Dealer: S Vul: None	<b>♥</b> KJ94 <b>♦</b> 8	11
	Dealer: N Vul: NS	♥ QJ32 ♦ J92	••

Board: 72 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ AKQJ10  ♥ K52  ♦ J10  ♣ Q102	South:	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 73 Dealer: S Vul: Both North HCP: 15 South HCP: 17 Contract: 4♥ S	North:  ♠ A  ♥ K864  ♦ J982  ♠ AQJ3	South:  ♠ K87  ▼ A973  ♠ AK7  ♣ K102	West North East South  1NT  Pass 2♣¹ Pass 2♥  Pass 3♣² Pass 4♣³  Pass 4♣⁴ Pass 4♥  AP  1. Stayman  2. Splinter  3. Cue bid, a ♣ stopper  4. Cue bid, surplus
Board: 74 Dealer: N Vul: None North HCP: 17 South HCP: 14 Contract: 3N N	North:  ◆ 93  ▼ AQJ  ◆ K10753  ◆ AK10	South:  ♠ AK76  ♥ 9  ♠ A984  ♣ QJ83	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter
Board: 75 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4♥ S	North:  ♠ AK 103  ♥ KJ94  ♠ 8  ♣ J1085	South:  ♠ 875  ♥ AQ107  ♠ AK52  ♣ K6	West North East South  1NT  Pass 2♣¹ Pass 2♥  Pass 4♦² Pass 4♥  AP  1. Stayman  2. Splinter

Board: 76 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 6♠ N	North:  ♠ AKJ5  ♥ QJ32  ♠ J92  ♠ KJ	South:  ♠ Q432  ▼ 5  ♠ AKQ6  ♠ A1093	Pass Pass AP 1. Splir	North 1NT 4♠ 5♥ nter kwood	Pass Pass Pass	3 <b>v</b> ¹ 4NT² 6♠
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Board: 72 Dealer: N Vul: None HCP: 13	♣3 ♥ AQ107 ♦ AQ43 ♣ J976	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: Both HCP: 17	<ul><li>★ K87</li><li>▼ A973</li><li>◆ AK7</li><li>◆ K102</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: None HCP: 14	<ul><li>♠ AK76</li><li>♥ 9</li><li>♠ A984</li><li>♠ QJ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: None HCP: 16	<ul><li>♣875</li><li>♥ AQ107</li><li>♦ AK52</li><li>♣ K6</li></ul>	The opponents are silent. You bid first.
Board: 76 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q432</li><li>♥ 5</li><li>♦ AKQ6</li><li>♣ A1093</li></ul>	The opponents are silent.  Partner bids first.

Board: 72 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ AKQJ10  ♥ K52  ♠ J10  ♠ Q102	South:	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 73 Dealer: S Vul: Both North HCP: 15 South HCP: 17 Contract: 4 S	North:  ♠ A  ♥ K864  ♦ J982  ♠ AQJ3	South:  ♠ K87  ▼ A973  ♠ AK7  ♣ K102	West North East South  1NT  Pass 2♣¹ Pass 2♥  Pass 3♠² Pass 4♣³  Pass 4♠⁴ Pass 4♥  AP  1. Stayman  2. Splinter  3. Cue bid, a ♣ stopper  4. Cue bid, surplus
Board: 74 Dealer: N Vul: None North HCP: 17 South HCP: 14 Contract: 3N N	North:  ◆ 93  ▼ AQJ  • K10753  • AK10	South:  ♠ AK76  ♥ 9  ♠ A984  ♣ QJ83	West North East South  1NT Pass 3♥¹  Pass 3NT AP  1. Splinter
Board: 75 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4♥ S	North:  ♠ AK103  ♥ KJ94  ♠ 8  ♣ J1085	South:  ♠ 875  ♥ AQ107  ♠ AK52  ♣ K6	West North East South 1NT  Pass 2♣¹ Pass 2♥  Pass 4♠² Pass 4♥  AP  1. Stayman  2. Splinter

Board: 76 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 6♠ N	North:  ♠ AKJ5  ♥ QJ32  ♠ J92  ♠ KJ	South:  ♠ Q432  ▼ 5  ♠ AKQ6  ♠ A1093	Pass Pass AP 1. Splir	North 1NT 4♠ 5♥ nter kwood	Pass Pass Pass	3 <b>v</b> ¹ 4NT² 6♠
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Board: 77 Dealer: S Vul: EW HCP: 9	<ul><li>♠ 6</li><li>♥ QJ98</li><li>♦ KJ74</li><li>♠ Q953</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 16	<ul><li>AQ5</li><li>AKQ2</li><li>J63</li><li>1092</li></ul>	The opponents are silent.  You bid first.
Board: 79 Dealer: S Vul: EW HCP: 9	♣— <b>V</b> KQ107 <b>•</b> A10942 <b>•</b> 10752	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: NS HCP: 16	<ul><li>★ K6</li><li>▼ AKQJ7</li><li>◆ K94</li><li>◆ 854</li></ul>	The opponents are silent. You bid first.
Board: 81 Dealer: S Vul: EW HCP: 9	<ul><li>♠ A762</li><li>♥ 5</li><li>♦ QJ72</li><li>♠ Q1087</li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: None HCP: 16	<ul><li>★ AK65</li><li>▼ A52</li><li>★ KQ3</li><li>★ 763</li></ul>	The opponents are silent. You bid first.

Board: 77 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ 6  ♥ QJ98  ♠ KJ74  ♠ Q953	South:  ♠ KJ94  ♥ K3  ♠ AQ85  ♣ A84	West Pass AP 1. Splin			South 1NT 3NT
Board: 78 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ AQ5  ♥ AKQ2  ♦ J63  ♣ 1092	South:  ◆ J987  ▼ —  • A10984  • AQ74	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	
Board: 79 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ —  ▼ KQ107  • A10942  • 10752	South:  ♠ AK732  ♥ J4  ♦ J83  ♣ AK8		North 3♣¹ ater	East Pass	1NT
Board: 80 Dealer: N Vul: NS North HCP: 16 South HCP: 18 Contract: 6N N	North:  ♠ K6  ▼ AKQJ7  ◆ K94  ♣ 854	South:  ♠ AQJ10  ♥ 3  ♠ Q1032  ♠ AKQ3		6NT	East Pass Pass AP	<b>3</b> ♥ <sup>1</sup>
Board: 81 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3♠ S	North:  ♠ A762  ♥ 5  • QJ72  ♣ Q1087	South:  ♠ KJ5  ♥ 643  ♠ AK105  ♣ AJ3	West Pass AP 1. Splin		East Pass	1NT

West North East South Board: 82 South: North: 1NT Pass 2♣¹ Dealer: N **♦** AK65 **♦** Q943 Vul: None Pass 2♠ Pass  $4 \stackrel{?}{\bullet}^2$ **♥** A52 **♥** KJ109 North HCP: 16 Pass 4♠ AP ♦ KQ3 **•** 10 South HCP: 9 1. Stayman **♣** 763 **♣** K1042 Contract: 4♠ N 2. Splinter

Board: 77 Dealer: S Vul: EW HCP: 17	<ul><li>★ KJ94</li><li>★ K3</li><li>★ AQ85</li><li>★ A84</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: NS HCP: 11	<ul><li>J987</li><li>✓ —</li><li>A10984</li><li>AQ74</li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 16	<ul><li>★ AK732</li><li>♥ J4</li><li>◆ J83</li><li>◆ AK8</li></ul>	The opponents are silent.  You bid first.
Board: 80 Dealer: N Vul: NS HCP: 18	<ul><li>♣ AQJ10</li><li>♥ 3</li><li>◆ Q1032</li><li>♣ AKQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 81 Dealer: S Vul: EW HCP: 16	<ul><li>★ KJ5</li><li>★ 643</li><li>◆ AK105</li><li>★ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: None HCP: 9	<ul><li>◆ Q943</li><li>♥ KJ109</li><li>◆ 10</li><li>◆ K1042</li></ul>	The opponents are silent.  Partner bids first.

Board: 77 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ 6  ♥ QJ98  ♠ KJ74  ♠ Q953	South:  ♠ KJ94  ♥ K3  ♠ AQ85  ♣ A84	West Pass AP 1. Splin			South 1NT 3NT
Board: 78 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ AQ5  ♥ AKQ2  ♦ J63  ♣ 1092	South:  ◆ J987  ▼ —  • A10984  • AQ74	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	
Board: 79 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ —  ▼ KQ107  • A10942  • 10752	South:  ♠ AK732  ♥ J4  ♦ J83  ♣ AK8		North 3♣¹ ater	East Pass	1NT
Board: 80 Dealer: N Vul: NS North HCP: 16 South HCP: 18 Contract: 6N N	North:  ♠ K6  ▼ AKQJ7  ◆ K94  ♣ 854	South:  ♠ AQJ10  ♥ 3  ♠ Q1032  ♠ AKQ3		6NT	East Pass Pass AP	<b>3</b> ♥ <sup>1</sup>
Board: 81 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3♠ S	North:  ♠ A762  ♥ 5  • QJ72  ♣ Q1087	South:  ♠ KJ5  ♥ 643  ♠ AK105  ♣ AJ3	West Pass AP 1. Splin		East Pass	1NT

West North East South Board: 82 South: North: 1NT Pass 2♣¹ Dealer: N **♦** AK65 **♦** Q943 Vul: None Pass 2♠ Pass  $4 \stackrel{?}{\bullet}^2$ **♥** A52 **♥** KJ109 North HCP: 16 Pass 4♠ AP ♦ KQ3 **•** 10 South HCP: 9 1. Stayman **♣** 763 **♣** K1042 Contract: 4♠ N 2. Splinter

Board: 83 Dealer: S Vul: Both HCP: 14	<ul><li>♣—</li><li>✓ AJ42</li><li>◆ A986</li><li>◆ KQ732</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: NS HCP: 15	<ul><li>▲ AJ73</li><li>✔ AQ2</li><li>◆ J873</li><li>▲ K4</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: Both HCP: 11	<b>♣</b> 8 <b>♥</b> AKJ6 <b>♦</b> Q974 <b>♣</b> J1075	The opponents are silent.  Partner bids first.
Board: 86 Dealer: N Vul: None HCP: 15	<ul><li>AK82</li><li>J7</li><li>972</li><li>AK96</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: EW HCP: 11	<ul><li>◆ QJ97</li><li>♥ 7</li><li>◆ A986</li><li>◆ A1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AK</li><li>♥ Q532</li><li>♦ AQ84</li><li>♠ 862</li></ul>	The opponents are silent. You bid first.

Board: 83 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♣—  ▼ AJ42  ◆ A986  ♣ KQ732	South:  ♠ KQJ75  ♥ 1097  ♠ KQ5  ♣ AJ	West North East Pass 3♠¹ Past AP 1. Splinter	st South 1NT ss 3NT
Board: 84 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ AJ73  ♥ AQ2  ♦ J873  ♣ K4	South:  ♠ K984  ♥ 9653  ←—  ♠ AQJ106		ss $2 \clubsuit^1$ ss $4 \clubsuit^2$
Board: 85 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ 8  ♥ AKJ6  ♠ Q974  ♣ J1075	South:  ♠ Q10753  ♥ 103  ♠ AK8  ♣ AQ4	West North East Pass 3♣¹ Past AP 1. Splinter	st South 1NT ss 3NT
Board: 86 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ AK82  ♥ J7  ♦ 972  ♣ AK96	South:  ◆ J  ◆ AQ52  ◆ AQ53  ◆ J1085	West North East 1NT Past Pass 3NT AP 1. Splinter	ss 3 <b>♠</b> ¹
Board: 87 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ QJ97  ♥ 7  ♠ A986  ♠ A1064	South:  ♠ A8  ♥ A54  ♠ KQ104  ♠ QJ82	West North East Pass 3♥¹ Pass AP 1. Splinter	1NT

West North East South Board: 88 North: South: 1NT Pass 2♣¹ Dealer: N **♠** AK **♦** 6532 Vul: EW Pass  $4 \stackrel{?}{\bullet}^2$ Pass 2♥ **♥** Q532 **♥** A764 North HCP: 15 Pass 4♥ AP **♦** AQ84 **♦**9 South HCP: 9 1. Stayman **♣** 862 ♣ AJ93 Contract: 4♥ N 2. Splinter

Board: 83 Dealer: S Vul: Both HCP: 16	<ul><li>★ KQJ75</li><li>▼ 1097</li><li>◆ KQ5</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: NS HCP: 10	<ul><li>★ K984</li><li>♥ 9653</li><li>◆ —</li><li>◆ AQJ106</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q10753</li><li>♥ 103</li><li>♦ AK8</li><li>♣ AQ4</li></ul>	The opponents are silent. You bid first.
Board: 86 Dealer: N Vul: None HCP: 14	<ul><li>♣ J</li><li>♥ AQ52</li><li>♦ AQ53</li><li>♣ J1085</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: EW HCP: 16	<ul><li>★ A8</li><li>▼ A54</li><li>★ KQ104</li><li>★ QJ82</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: EW HCP: 9	<ul><li>♠ 6532</li><li>♥ A764</li><li>♦ 9</li><li>♠ AJ93</li></ul>	The opponents are silent.  Partner bids first.

Board: 83 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♣ —  ▼ AJ42  ◆ A986  ♣ KQ732	South:  ♠ KQJ75  ♥ 1097  ♠ KQ5  ♣ AJ	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 84 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 44 N	North:  ♠ AJ73  ♥ AQ2  ♠ J873  ♠ K4	South:  ♠ K984  ♥ 9653  ←—  ♣ AQJ106	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♠²  Pass 4♠ AP  1. Stayman  2. Splinter
Board: 85 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♣ 8  ✔ AKJ6  ♠ Q974  ♣ J1075	South:  ♠ Q10753  ♥ 103  ♠ AK8  ♠ AQ4	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 86 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ AK82  ♥ J7  ♦ 972  ♣ AK96	South:  ♣ J  ♥ AQ52  ♠ AQ53  ♣ J1085	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 87 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ QJ97  ♥ 7  ♠ A986  ♠ A1064	South:  ♠ A8  ♥ A54  ♠ KQ104  ♠ QJ82	West North East South 1NT Pass 3 1 Pass 3NT AP 1. Splinter

West North East South Board: 88 North: South: 1NT Pass 2♣¹ Dealer: N **♠** AK **♦** 6532 Vul: EW Pass  $4 \stackrel{?}{\bullet}^2$ Pass 2♥ **♥** Q532 **♥** A764 North HCP: 15 Pass 4♥ AP **♦** AQ84 **♦**9 South HCP: 9 1. Stayman **♣** 862 ♣ AJ93 Contract: 4♥ N 2. Splinter

Board: 89 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AKJ6</li><li>♥ 5</li><li>♠ QJ65</li><li>♠ A1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 15	<ul><li>♣ AJ76</li><li>♥ 765</li><li>◆ QJ3</li><li>♣ AQJ</li></ul>	The opponents are silent. You bid first.
Board: 91 Dealer: S Vul: Both HCP: 12	<ul><li>★ 5</li><li>♥ QJ107</li><li>♦ KQ94</li><li>♣ KJ72</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK65</li><li>▼ 32</li><li>◆ Q87</li><li>★ AQ63</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: None HCP: 15	<ul><li>▲ A1052</li><li>✔ A543</li><li>◆ 5</li><li>♣ AK63</li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: EW HCP: 15	<ul><li>AQ852</li><li>Q52</li><li>A92</li><li>K9</li></ul>	The opponents are silent. You bid first.

Board: 89 Dealer: S Vul: NS North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ AKJ6  ♥ 5  ♠ QJ65  ♣ A1062	South:  ♠ Q54  ♥ A962  ♠ K98  ♠ KQJ	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 90 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AJ76  ♥ 765  ♦ QJ3  ♠ AQJ	South:  ♣—  ▼ AKQ4  ◆ A10654  ♣ 9764	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 91 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:	South:  ◆ AK103  ▼ 864  ◆ AJ  ◆ A1084	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 92 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ AK65  ♥ 32  ♠ Q87  ♣ AQ63	South:  ♣—  ▼ Q1098  ◆ A1054  ♣ KJ875	West North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
Board: 93 Dealer: S Vul: None North HCP: 15 South HCP: 17 Contract: 6♥ S	North:  ♠ A1052  ♥ A543  ♦ 5  ♣ AK63	South:  ♠ QJ  ♥ KJ76  ♠ AKQ10  ♣ J87	West North East South  1NT  Pass 2♣¹ Pass 2♥  Pass 4♠² Pass 4♥  Pass 4NT³ Pass 5♥  Pass 6♥ AP  1. Stayman  2. Splinter  3. Blackwood 0314, for ♥

Board: 94 Dealer: N Vul: EW North HCP: 15 South HCP: 10

Contract: 3N N

North: **♠** AQ852 **♥** Q52

South: **♠ y** J963

West North East South 1NT Pass 3♠¹ Pass 3NT AP

♦ A92 **♦** KQ874

♣ A832

1. Splinter

**♣** K9

Board: 89 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q54</li><li>♥ A962</li><li>♦ K98</li><li>♣ KQJ</li></ul>	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: None HCP: 13	♣— ♥ AKQ4 ♦ A10654 ♣ 9764	The opponents are silent.  Partner bids first.
Board: 91 Dealer: S Vul: Both HCP: 16	<ul><li>★ AK103</li><li>▼ 864</li><li>★ AJ</li><li>★ A1084</li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: NS HCP: 10	<ul><li>♣—</li><li>♥ Q1098</li><li>♦ A1054</li><li>♣ KJ875</li></ul>	The opponents are silent.  Partner bids first.
Board: 93 Dealer: S Vul: None HCP: 17	♣ QJ ♥ KJ76 ♦ AKQ10 ♣ J87	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: EW HCP: 10	<ul><li>♣—</li><li>▼ J963</li><li>◆ KQ874</li><li>◆ A832</li></ul>	The opponents are silent.  Partner bids first.

Board: 89 Dealer: S Vul: NS North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ AKJ6  ♥ 5  ♠ QJ65  ♣ A1062	South:  ♠ Q54  ♥ A962  ♠ K98  ♠ KQJ	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 90 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AJ76  ♥ 765  ♦ QJ3  ♠ AQJ	South:  ♣—  ▼ AKQ4  ◆ A10654  ♣ 9764	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 91 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:	South:  ◆ AK103  ▼ 864  ◆ AJ  ◆ A1084	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 92 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ AK65  ♥ 32  ♠ Q87  ♣ AQ63	South:  ♣—  ▼ Q1098  ◆ A1054  ♣ KJ875	West North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
Board: 93 Dealer: S Vul: None North HCP: 15 South HCP: 17 Contract: 6♥ S	North:  ♠ A1052  ♥ A543  ♦ 5  ♣ AK63	South:  ♠ QJ  ♥ KJ76  ♠ AKQ10  ♣ J87	West North East South  1NT  Pass 2♣¹ Pass 2♥  Pass 4♠² Pass 4♥  Pass 4NT³ Pass 5♥  Pass 6♥ AP  1. Stayman  2. Splinter  3. Blackwood 0314, for ♥

Board: 94 Dealer: N Vul: EW North HCP: 15 South HCP: 10

Contract: 3N N

North: **♠** AQ852 **♥** Q52

South: **♠ y** J963

West North East South 1NT Pass 3♠¹ Pass 3NT AP

♦ A92 **♦** KQ874

♣ A832

1. Splinter

**♣** K9

Board: 95 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q953</li><li>♥ 2</li><li>♦ KQJ3</li><li>♣ QJ102</li></ul>	The opponents are silent.  Partner bids first.
Board: 96 Dealer: N Vul: NS HCP: 16	<ul><li>J92</li><li>KQ1065</li><li>K7</li><li>AK2</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: Both HCP: 11	<ul><li>★ KQJ9</li><li>▼ 4</li><li>◆ QJ75</li><li>◆ Q862</li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: None HCP: 16	<ul><li>★ A10852</li><li>★ AK5</li><li>◆ Q102</li><li>★ K9</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: None HCP: 16	<ul><li>◆ 9</li><li>♥ Q1084</li><li>◆ AK32</li><li>◆ AK93</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: NS HCP: 16	<ul><li>1054</li><li>✓ AKJ9</li><li>✓ AK8</li><li>✓ J72</li></ul>	The opponents are silent.  You bid first.

Board: 95 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ Q953  ♥ 2  ♠ KQJ3  ♣ QJ102	South:  ♠ A107  ♥ AKQ10  ♠ A106  ♣ 753	West North Eas  Pass 3♥¹ Pas  AP  1. Splinter	1NT
Board: 96 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♣ J92  ♥ KQ1065  ♠ K7  ♣ AK2	South:  ♠ A1085  ♥ 8  ♠ A986  ♣ J1075	West North Eas 1NT Pas Pass 3NT AP 1. Splinter	t South s 3♥¹
Board: 97 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ KQJ9  ♥ 4  ♠ QJ75  ♣ Q862	South:  ♣ A75  ♥ KJ953  ♣ A4  ♣ A53	West North Eas  Pass 3♥¹ Pas  AP  1. Splinter	1NT
Board: 98 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ A10852  ♥ AK5  ♠ Q102  ♠ K9	South:  ♣ —  ▼ J982  ◆ AK87  ♣ AJ1087	West North Eas 1NT Pas Pass 3NT AP 1. Splinter	t South s 3♠¹
Board: 99 Dealer: S Vul: None North HCP: 16 South HCP: 15 Contract: 6N S	North:  ♣ 9  ♥ Q1084  ♠ AK32  ♣ AK93	South:  ♠ AK753  ♥ A7  • Q64  ♣ Q105	West North Eas  Pass 3♣¹ Pas  Pass 6NT AP  1. Splinter	1NT
Board: 100 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 3N N	North:  • 1054  • AKJ9  • AK8  • J72	South:  ♠ AQJ7  ♥ 10  • J976  ♣ KQ94	West North Eas 1NT Pas Pass 3NT AP 1. Splinter	t South s 3♥¹

Board: 95 Dealer: S Vul: Both HCP: 17	<ul><li>▲ A107</li><li>✔ AKQ10</li><li>◆ A106</li><li>♣ 753</li></ul>	The opponents are silent.  You bid first.
Board: 96 Dealer: N Vul: NS HCP: 9	<ul><li>★ A1085</li><li>♥ 8</li><li>★ A986</li><li>★ J1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: S Vul: Both HCP: 16	<ul><li>▲ A75</li><li>▼ KJ953</li><li>◆ A4</li><li>▲ A53</li></ul>	The opponents are silent.  You bid first.
Board: 98 Dealer: N Vul: None HCP: 13	♣— ▼ J982 ◆ AK87 ♣ AJ1087	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: None HCP: 15	<ul><li>♠ AK753</li><li>♥ A7</li><li>♦ Q64</li><li>♠ Q105</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: NS HCP: 13	<ul><li>AQJ7</li><li>10</li><li>J976</li><li>KQ94</li></ul>	The opponents are silent.  Partner bids first.

Board: 95 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ Q953  ♥ 2  ♠ KQJ3  ♣ QJ102	South:  ♠ A107  ♥ AKQ10  ♠ A106  ♣ 753	West North Eas  Pass 3♥¹ Pas  AP  1. Splinter	1NT
Board: 96 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♣ J92  ♥ KQ1065  ♠ K7  ♣ AK2	South:  ♠ A1085  ♥ 8  ♠ A986  ♣ J1075	West North Eas 1NT Pas Pass 3NT AP 1. Splinter	t South s 3♥¹
Board: 97 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ KQJ9  ♥ 4  ♠ QJ75  ♣ Q862	South:  ♣ A75  ♥ KJ953  ♣ A4  ♣ A53	West North Eas  Pass 3♥¹ Pas  AP  1. Splinter	1NT
Board: 98 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ A10852  ♥ AK5  ♠ Q102  ♠ K9	South:  ♣ —  ▼ J982  ◆ AK87  ♣ AJ1087	West North Eas 1NT Pas Pass 3NT AP 1. Splinter	t South s 3♠¹
Board: 99 Dealer: S Vul: None North HCP: 16 South HCP: 15 Contract: 6N S	North:  ♣ 9  ♥ Q1084  ♠ AK32  ♣ AK93	South:  ♠ AK753  ♥ A7  • Q64  ♣ Q105	West North Eas  Pass 3♣¹ Pas  Pass 6NT AP  1. Splinter	1NT
Board: 100 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 3N N	North:  • 1054  • AKJ9  • AK8  • J72	South:  ♠ AQJ7  ♥ 10  • J976  ♣ KQ94	West North Eas 1NT Pas Pass 3NT AP 1. Splinter	t South s 3♥¹

Board: 101 Dealer: S Vul: EW HCP: 10	◆ 8 ▼ Q1064 ◆ A1065 ◆ A865	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: NS HCP: 16	<ul><li>♠ AK87</li><li>♥ J9</li><li>♦ KJ1062</li><li>♠ A5</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q1094</li><li>♥ —</li><li>♦ AK97</li><li>♣ K9653</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: EW HCP: 16	<ul><li>AKQ8</li><li>✓ AK52</li><li>✓ 1097</li><li>✓ 74</li></ul>	The opponents are silent.  You bid first.
Board: 105 Dealer: S Vul: Both HCP: 10	<ul><li>★ KQ108</li><li>▼ 10</li><li>◆ J986</li><li>◆ A853</li></ul>	The opponents are silent.  Partner bids first.
Board: 106 Dealer: N Vul: EW HCP: 15	<ul><li> ♣ J62</li><li> ♥ AKQ3</li><li> ♦ Q3</li><li> ♣ QJ72</li></ul>	The opponents are silent.  You bid first.

Board: 101 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ 8  ♥ Q1064  ♠ A1065  ♣ A865	South:  ♠ AJ105  ♥ 75  ♠ KQJ  ♣ KQ43		North 3♣¹ ster		1NT
Board: 102 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4♠ N	North:  ♠ AK87  ▼ J9  ♠ KJ1062  ♣ A5	South: ♠ QJ93 ♥ 10732 ♠ 8 ♣ KQ72	Pass Pass 1. Stay 2. Splin		East Pass Pass AP	<b>2♣</b> ¹
Board: 103 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ Q1094  ♥ —  ♠ AK97  ♠ K9653	South:  ♠ AKJ  ♥ A7532  ♦ 1062  ♣ QJ		North 3♥¹ ater	East Pass	South 1NT 3NT
Board: 104 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AKQ8  ♥ AK52  ♦ 1097  ♣ 74	South:  ♣ J  ♥ Q643  ♠ K653  ♣ QJ82	West Pass 1. Splin	North 1NT 4♥ tter		_
Board: 105 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ KQ108  ▼ 10  ◆ J986  ♠ A853	South:  ♠ J76  ♥ AJ98  ♠ A5  ♠ KQ102		North 3♥¹ tter	East Pass	South 1NT 3NT

Board: 106 West North East South South: North: Dealer: N 1NT Pass 3♥¹ **♦** J62 **♠** A1053 Vul: EW Pass 5NT ♥ AKQ3 **7** 6 Pass 3♠ North HCP: 15 **♦** Q3 ♦ AKJ8 Pass 6NT AP South HCP: 19 **♣** QJ72 ♣ AK103 1. Splinter Contract: 6N N

Board: 101 Dealer: S Vul: EW HCP: 16	<ul><li>▲ AJ105</li><li>▼ 75</li><li>◆ KQJ</li><li>◆ KQ43</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: NS HCP: 8	<ul><li>♣ QJ93</li><li>♥ 10732</li><li>◆ 8</li><li>♣ KQ72</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: EW HCP: 15	<ul><li>♠ AKJ</li><li>♥ A7532</li><li>♦ 1062</li><li>♠ QJ</li></ul>	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: EW HCP: 9	<ul><li>↓ J</li><li>♥ Q643</li><li>♦ K653</li><li>♠ QJ82</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: Both HCP: 15	<ul><li>♣ J76</li><li>♥ AJ98</li><li>◆ A5</li><li>♣ KQ102</li></ul>	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: EW HCP: 19	<ul><li>★ A1053</li><li>♥ 6</li><li>♦ AKJ8</li><li>★ AK103</li></ul>	The opponents are silent.  Partner bids first.

Board: 101 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ 8  ♥ Q1064  ♠ A1065  ♣ A865	South:  ♠ AJ105  ♥ 75  ♠ KQJ  ♣ KQ43		North 3♣¹ ster		1NT
Board: 102 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4♠ N	North:  ♠ AK87  ▼ J9  ♠ KJ1062  ♣ A5	South: ♠ QJ93 ♥ 10732 ♠ 8 ♣ KQ72	Pass Pass 1. Stay 2. Splin		East Pass Pass AP	<b>2♣</b> ¹
Board: 103 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ Q1094  ♥ —  ♠ AK97  ♠ K9653	South:  ♠ AKJ  ♥ A7532  ♦ 1062  ♣ QJ		North 3♥¹ ater	East Pass	South 1NT 3NT
Board: 104 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AKQ8  ♥ AK52  ♦ 1097  ♣ 74	South:  ♣ J  ♥ Q643  ♠ K653  ♣ QJ82	West Pass 1. Splin	North 1NT 4♥ tter		_
Board: 105 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ KQ108  ▼ 10  ◆ J986  ♠ A853	South:  ♠ J76  ♥ AJ98  ♠ A5  ♠ KQ102		North 3♥¹ tter	East Pass	South 1NT 3NT

Board: 106 West North East South South: North: Dealer: N 1NT Pass 3♥¹ **♦** J62 **♠** A1053 Vul: EW Pass 5NT ♥ AKQ3 **7** 6 Pass 3♠ North HCP: 15 **♦** Q3 ♦ AKJ8 Pass 6NT AP South HCP: 19 **♣** QJ72 ♣ AK103 1. Splinter Contract: 6N N

Board: 107 Dealer: S Vul: None HCP: 9	<ul><li>★ KQ85</li><li>▼ —</li><li>◆ J9643</li><li>◆ QJ76</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: NS HCP: 17	<ul><li>♠ AKQ</li><li>♥ QJ94</li><li>♠ KQ5</li><li>♠ 876</li></ul>	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: None HCP: 12	<ul><li>AQ62</li><li>✓ AJ52</li><li>6</li><li>✓ J1082</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: None HCP: 16	<ul><li>♠ AK9</li><li>♥ A74</li><li>♦ QJ754</li><li>♠ Q5</li></ul>	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: Both HCP: 13	<ul><li>♣ 7</li><li>♥ 10763</li><li>♦ AQJ3</li><li>♣ AQ54</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: None HCP: 17	<ul><li>★ KQ42</li><li>★ K9</li><li>★ A1094</li><li>★ KQ3</li></ul>	The opponents are silent. You bid first.

Board: 107 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ KQ85  ▼ —  ♦ J9643  ♠ QJ76	South:	West Pass AP 1. Splin			South 1NT 3NT
Board: 108 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ AKQ  ♥ QJ94  ♠ KQ5  ♣ 876	South:  ♠ J1095  ♥ 2  ♠ AJ106  ♠ K532	West Pass 1. Splin	North 1NT 3NT atter	East Pass AP	
Board: 109 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4 S	North:  ♠ AQ62  ♥ AJ52  ♦ 6  ♣ J1082	South:	Pass	4◆²	East Pass Pass	1NT 2♥
Board: 110 Dealer: N Vul: None North HCP: 16 South HCP: 19 Contract: 6N N	North:  ♠ AK9  ♥ A74  ♦ QJ754  ♠ Q5	South:  ♠ 2  ♥ KQ106  ♠ AK103  ♠ AK42	West Pass Pass 1. Splin	North 1NT 3NT 6NT ater	East Pass Pass AP	
Board: 111 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ 7 ♥ 10763 ♠ AQJ3 ♣ AQ54	South:  ♠ A543  ♥ AJ  ♠ K86  ♠ K1063	West Pass AP 1. Splin			South 1NT 3NT

West North East South Board: 112 North: South: 1NT Pass 2♣¹ Dealer: N **★** KQ42 **♠** A1073 Pass 2♠ Pass  $4 \stackrel{?}{\bullet}^2$ Vul: None **♥** K9 **♥** A853 North HCP: 17 Pass 4♠ AP ♦ A1094 **♦** J South HCP: 9 1. Stayman **♣** KQ3 **♣** 8742 Contract: 4♠ N 2. Splinter

Board: 107 Dealer: S Vul: None HCP: 16	<ul><li>1074</li><li>KJ752</li><li>KQ</li><li>AK2</li></ul>	The opponents are silent.  You bid first.
Board: 108 Dealer: N Vul: NS HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 109 Dealer: S Vul: None HCP: 16	<ul><li>♣973</li><li>★ KQ94</li><li>◆ AKJ3</li><li>♣ K9</li></ul>	The opponents are silent.  You bid first.
Board: 110 Dealer: N Vul: None HCP: 19	<ul><li>★2</li><li>★ KQ106</li><li>★ AK103</li><li>★ AK42</li></ul>	The opponents are silent.  Partner bids first.
Board: 111 Dealer: S Vul: Both HCP: 15	<ul><li>A543</li><li>✓ AJ</li><li>✓ K86</li><li>✓ K1063</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: None HCP: 9	<ul><li>★ A1073</li><li>★ A853</li><li>★ J</li><li>★ 8742</li></ul>	The opponents are silent.  Partner bids first.

Board: 107 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ KQ85  ▼ —  ♦ J9643  ♠ QJ76	South:  ♠ 1074  ♥ KJ752  ♠ KQ  ♣ AK2	West Pass AP 1. Splin			South 1NT 3NT
Board: 108 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ AKQ  ♥ QJ94  ♠ KQ5  ♣ 876	South:  ♣ J1095  ♥ 2  ♠ AJ106  ♣ K532	West Pass 1. Splin	North 1NT 3NT nter	East Pass AP	
Board: 109 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4 S	North:  ♠ AQ62  ♥ AJ52  ♠ 6  ♣ J1082	South:	Pass	4◆² man	East Pass Pass	1NT 2♥
Board: 110 Dealer: N Vul: None North HCP: 16 South HCP: 19 Contract: 6N N	North:  ♠ AK9  ♥ A74  ♠ QJ754  ♠ Q5	South:  ♠ 2  ♥ KQ106  ♠ AK103  ♣ AK42	West Pass Pass 1. Splin	North 1NT 3NT 6NT atter	East Pass Pass AP	
Board: 111 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North: ♣ 7 ▼ 10763 ◆ AQJ3 ♣ AQ54	South:  ♠ A543  ♥ AJ  ♠ K86  ♠ K1063	West Pass AP 1. Splin			South 1NT 3NT

West North East South Board: 112 North: South: 1NT Pass 2♣¹ Dealer: N **★** KQ42 **♠** A1073 Pass 2♠ Pass  $4 \stackrel{2}{•}^2$ Vul: None **♥** K9 **♥** A853 North HCP: 17 Pass 4♠ AP ♦ A1094 **♦** J South HCP: 9 1. Stayman **♣** KQ3 **♣** 8742 Contract: 4♠ N 2. Splinter

# North hands (Practice Page)

Board: 113 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q1082</li><li>♥ 7</li><li>♦ AK54</li><li>♣ K764</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: Both HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q985</li><li>♥ —</li><li>♦ AQ954</li><li>♣ A1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 116 Dealer: N Vul: None HCP: 16	<ul><li>♣ AJ532</li><li>♥ A83</li><li>◆ Q5</li><li>♣ KQ7</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: None HCP: 11	<ul><li>♠ 9</li><li>♥ KQJ5</li><li>♦ KQ76</li><li>♠ 10963</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: NS HCP: 16	<ul><li>★ K4</li><li>✓ AKQ86</li><li>◆ A107</li><li>◆ 1053</li></ul>	The opponents are silent.  You bid first.

Board: 113 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ Q1082  ♥ 7  ♠ AK54  ♣ K764	South:  ♠ A64  ♥ KQJ5  ♠ QJ87  ♠ A2	West North East South 1NT Pass 3 1 Pass 3NT AP 1. Splinter
Board: 114 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♣ J5  ♥ KQJ3  ♠ KJ42  ♣ KQ6	South:  ♠ AQ98  ♥ 8  ♠ Q853  ♣ A1084	West North East South  1NT Pass 3  Pass 3NT AP  1. Splinter
Board: 115 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ Q985  ♥ —  ♠ AQ954  ♣ A1073	South:  ♠ A3  ♥ AK96  ♠ 763  ♣ KQ98	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 116 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ AJ532  ♥ A83  ♠ Q5  ♣ KQ7	South:  ♣ —  ▼ 10752  • KJ876  ♣ AJ108	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 117 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:	South:  ♠ AQJ6  ♥ 42  ♦ 98  ♣ AKQ74	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 118 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ K4  ▼ AKQ86  ◆ A107  ♣ 1053	South:	West North East South  1NT Pass 3  Pass 3NT AP  1. Splinter

### South hands (Practice Page)

Board: 113 Dealer: S Vul: EW HCP: 17	<ul><li>▲ A64</li><li>♥ KQJ5</li><li>◆ QJ87</li><li>▲ A2</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: Both HCP: 12	<ul><li>AQ98</li><li>♥8</li><li>Q853</li><li>A1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: Both HCP: 16	<ul><li>▲ A3</li><li>✓ AK96</li><li>◆ 763</li><li>♣ KQ98</li></ul>	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: None HCP: 9	<ul><li>♣—</li><li>▼ 10752</li><li>◆ KJ876</li><li>♣ AJ108</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: None HCP: 16	<ul><li>AQJ6</li><li>42</li><li>98</li><li>AKQ74</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: NS HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 113 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ Q1082  ♥ 7  ♠ AK54  ♣ K764	South:  ♠ A64  ♥ KQJ5  ♠ QJ87  ♠ A2	West North East South 1NT Pass 3 1 Pass 3NT AP 1. Splinter
Board: 114 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♣ J5  ♥ KQJ3  ♠ KJ42  ♣ KQ6	South:  ♠ AQ98  ♥ 8  ♠ Q853  ♣ A1084	West North East South  1NT Pass 3  Pass 3NT AP  1. Splinter
Board: 115 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ Q985  ♥ —  ♠ AQ954  ♣ A1073	South:  ♠ A3  ♥ AK96  ♠ 763  ♣ KQ98	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 116 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ AJ532  ♥ A83  ♠ Q5  ♣ KQ7	South:  ♣ —  ▼ 10752  • KJ876  ♣ AJ108	West North East South  1NT Pass 3♣¹  Pass 3NT AP  1. Splinter
Board: 117 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:	South:  ♠ AQJ6  ♥ 42  ♦ 98  ♣ AKQ74	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 118 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ K4  ▼ AKQ86  ◆ A107  ♣ 1053	South:	West North East South  1NT Pass 3  Pass 3NT AP  1. Splinter

# North hands (Practice Page)

Board: 119 Dealer: S Vul: EW HCP: 13	<b>♣</b> 3 <b>♥</b> KQ72 <b>♦</b> A874 <b>♣</b> KJ54	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: None HCP: 15	<ul><li>★ KQ8</li><li>▼ J832</li><li>◆ Q7</li><li>◆ AK106</li></ul>	The opponents are silent. You bid first.
Board: 121 Dealer: S Vul: EW HCP: 11	<ul><li>AQ87</li><li>♥ Q1076</li><li>♦ 9</li><li>♣ QJ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: Both HCP: 15	<ul><li>♠ AK92</li><li>♥ AK83</li><li>♦ J5</li><li>♠ 1053</li></ul>	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: NS HCP: 12	<ul><li>★ AK92</li><li>▼ 8753</li><li>◆ Q</li><li>◆ K1082</li></ul>	The opponents are silent.  Partner bids first.

Board: 119 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ 3  ♥ KQ72  ♠ A874  ♣ KJ54	South:  ♠ AJ864  ♥ A64  ♠ KJ  ♣ Q76		North 3♣¹ ater	East Pass	1NT
Board: 120 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 4♥ N	North:  ♠ KQ8  ♥ J832  • Q7  ♣ AK106	South:  ♠ A  ♥ KQ106  • 10985  ♠ QJ74	Pass Pass Pass 1. Stay 2. Splin 3. Cue	2♥ 4♣³ 4♥ man	Pass Pass Pass AP	2♣¹ 3♠² 4♠⁴
Board: 121 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ AQ87  ♥ Q1076  ♦ 9  ♠ QJ83	South:  ♠ K642  ♥ 82  ♠ AKJ4  ♣ A97	Pass	4♦²	East Pass Pass	1NT 2♠
Board: 122 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ♠ AK92  ♥ AK83  ♦ J5  ♣ 1053	South:  ◆ J1075  ◆ 6  ◆ AQ62  ◆ AJ84	West Pass 1. Splin	4♠	East Pass AP	
Board: 123 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 4♥ S	North:  ♠ AK92  ♥ 8753  • Q  ♠ K1082	South:  ♠ Q10  ♥ KQJ10  ♠ AKJ2  ♣ J95	Pass		East Pass Pass	1NT 2♥

## South hands (Practice Page)

Board: 119	The opponents are silent. You bid first.
Board: 120	The opponents are silent.  Partner bids first.
Board: 121	The opponents are silent. You bid first.
Board: 122	The opponents are silent.  Partner bids first.
Board: 123	The opponents are silent. You bid first.

Board: 119 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ 3  ♥ KQ72  ♠ A874  ♣ KJ54	South:  ♠ AJ864  ♥ A64  ♠ KJ  ♣ Q76		North 3♣¹ ater	East Pass	1NT
Board: 120 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 4♥ N	North:  ♠ KQ8  ♥ J832  • Q7  ♣ AK106	South:  ♠ A  ♥ KQ106  • 10985  ♠ QJ74	Pass Pass Pass 1. Stay 2. Splin 3. Cue	2♥ 4♣³ 4♥ man	Pass Pass Pass AP	2♣¹ 3♠² 4♠⁴
Board: 121 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ AQ87  ♥ Q1076  ♦ 9  ♠ QJ83	South:  ♠ K642  ♥ 82  ♠ AKJ4  ♣ A97	Pass	4♦²	East Pass Pass	1NT 2♠
Board: 122 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ♠ AK92  ♥ AK83  ♦ J5  ♣ 1053	South:  ◆ J1075  ◆ 6  ◆ AQ62  ◆ AJ84	West Pass 1. Splin	4♠	East Pass AP	
Board: 123 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 4♥ S	North:  ♠ AK92  ♥ 8753  • Q  ♠ K1082	South:  ♠ Q10  ♥ KQJ10  ♠ AKJ2  ♣ J95	Pass		East Pass Pass	1NT 2♥

## North hands (Practice Page)

Board: 124 Dealer: N Vul: None HCP: 15	<ul><li>◆ QJ82</li><li>◆ AK3</li><li>◆ Q85</li><li>◆ K64</li></ul>	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: NS HCP: 13	<ul><li>★ KQJ10</li><li>♥ J</li><li>◆ KJ64</li><li>◆ Q874</li></ul>	The opponents are silent.  Partner bids first.
Board: 126 Dealer: N Vul: None HCP: 16	<ul><li>▲ A93</li><li>✔ AK87</li><li>◆ A832</li><li>♣ J2</li></ul>	The opponents are silent. You bid first.
Board: 127 Dealer: S Vul: Both HCP: 12	<ul><li>♠ 10</li><li>♥ AK53</li><li>♠ AJ104</li><li>♠ 9875</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: None HCP: 15	<ul><li>★ A652</li><li>★ K106</li><li>★ AJ63</li><li>★ K8</li></ul>	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: Both HCP: 9	♣3 ♥ AJ53 ♦ A752 ♣ 10986	The opponents are silent.  Partner bids first.

Dealer: N  Vul: None  North: South: West North  QJ82  — 1NT		South
		_
× AK3 ▼ 9865		3 <b>♠</b> ¹
North HCP: 15 South HCP: 9  AKJ102 Pass 3NT	AP	
South HCP: 9 Contract: 3N N  ♣ K64 ♣ J1052 1. Splinter		
Board: 125 North: South: West North	ı Fast	South
Dealer: S  AKOII0  A7543	1 2000	1NT
Vul: NS North HCP: 13  Vul: NS  VI  VA9  Pass 3♥1	Pass	4♠
South HCP: 15    ◆ KJ64    ◆ A52    AP		
Contract: $4 \triangleq S$ $2874 \triangleq K53$ 1. Splinter		
Board: 126 West North	n East	South
Dealer: N North: South: 1NT	Pass	2 <b>♣</b> ¹
Vul: None	Pass	<b>4</b> ◆ <sup>2</sup>
North HCP: 16 $\triangle 832$ $\triangle 1$ Pass 4 $\checkmark$	AP	
South HCP: 15 Contract: 4 V N  AKQ4  1. Stayman		
Contract. 4 V N  2. Splinter		
West Nort	1 East	South
Board: 127 North: South:		1NT
Vul Roth Pass 3♠¹	Pass	4♥
North HCP: 12		
South HCP: 16 ♣ 9875 ♣ KJ10		
Contract: 4♥ S  1. Splinter		
West Nort	n East	South
Doord: 129	Pass	2 <b>♣</b> ¹
Board: 128  Dealer: N  North: South: Pass 2	Pass	<b>4</b> ◆ <sup>2</sup>
Vul: None	Pass	5 <b>♦</b> <sup>3</sup>
North HCP: 15  North HCP: 15  AJ63  AR  AR  AR  AR  AR  AR  AR  AR  AR  A	Pass	7♠
South HCP: 16		
Contract: 7♠ N  1. Stayman  2. Splinter		
3. Exclusion,	for <b>♠</b>	

Board: 129 West North East South North: South: Dealer: S 1NT **♠**3 **♠** AJ52 Vul: Both Pass 4♥ **♥** AJ53 **♥** K1076 Pass 3♠¹ North HCP: 9 ◆ A752 **♦** 64 AP South HCP: 17 **♣** 10986 **♣** AKQ 1. Splinter Contract: 4♥ S

### South hands (Practice Page)

Board: 124 Dealer: N Vul: None HCP: 9	♣— ♥ 9865 ♦ AKJ102 ♣ J1052	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: NS HCP: 15	<ul><li>♠ A7543</li><li>♥ A9</li><li>♦ A52</li><li>♠ K53</li></ul>	The opponents are silent. You bid first.
Board: 126 Dealer: N Vul: None HCP: 15	<ul><li>★ KQ87</li><li>▼ 10643</li><li>◆ J</li><li>◆ AKQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 127 Dealer: S Vul: Both HCP: 16	<ul><li>★ AKQ5</li><li>▼ 8742</li><li>★ K2</li><li>★ KJ10</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: None HCP: 16	<ul><li>★ KQ84</li><li>▼ AQ83</li><li>◆ —</li><li>◆ AJ953</li></ul>	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: Both HCP: 17	<ul><li>AJ52</li><li>✓ K1076</li><li>♦ 64</li><li>♠ AKQ</li></ul>	The opponents are silent. You bid first.

Dealer: N  Vul: None  North: South: West North  QJ82  — 1NT		South
		_
× AK3 ▼ 9865		3 <b>♠</b> ¹
North HCP: 15 South HCP: 9  AKJ102 Pass 3NT	AP	
South HCP: 9 Contract: 3N N  ♣ K64 ♣ J1052 1. Splinter		
Board: 125 North: South: West North	ı Fast	South
Dealer: S  AKOII0  A7543	1 2000	1NT
Vul: NS North HCP: 13  Vul: NS  VI  VA9  Pass 3♥1	Pass	4♠
South HCP: 15    ◆ KJ64    ◆ A52    AP		
Contract: $4 \triangleq S$ $2874 \triangleq K53$ 1. Splinter		
Board: 126 West North	n East	South
Dealer: N North: South: 1NT	Pass	2 <b>♣</b> ¹
Vul: None	Pass	<b>4</b> ◆ <sup>2</sup>
North HCP: 16 $\triangle 832$ $\triangle 1$ Pass 4 $\checkmark$	AP	
South HCP: 15 Contract: 4 V N  AKQ4  1. Stayman		
Contract. 4 V N  2. Splinter		
West Nort	1 East	South
Board: 127 North: South:		1NT
Vul Roth Pass 3♠¹	Pass	4♥
North HCP: 12		
South HCP: 16 ♣ 9875 ♣ KJ10		
Contract: 4♥ S  1. Splinter		
West Nort	n East	South
Doord: 129	Pass	2 <b>♣</b> ¹
Board: 128  Dealer: N  North: South: Pass 2	Pass	<b>4</b> ◆ <sup>2</sup>
Vul: None	Pass	5 <b>♦</b> <sup>3</sup>
North HCP: 15  North HCP: 15  AJ63  AR  AR  AR  AR  AR  AR  AR  AR  AR  A	Pass	7♠
South HCP: 16		
Contract: 7♠ N  1. Stayman  2. Splinter		
3. Exclusion,	for <b>♠</b>	

Board: 129 West North East South North: South: Dealer: S 1NT **♠**3 **♠** AJ52 Vul: Both Pass 4♥ **♥** AJ53 **♥** K1076 Pass 3♠¹ North HCP: 9 ◆ A752 **♦** 64 AP South HCP: 17 **♣** 10986 **♣** AKQ 1. Splinter Contract: 4♥ S

# North hands (Practice Page)

Board: 130 Dealer: N Vul: Both HCP: 17	<ul><li>A2</li><li>✓ A984</li><li>✓ AJ73</li><li>▲ A42</li></ul>	The opponents are silent.  You bid first.
Board: 131 Dealer: S Vul: None HCP: 9	<ul><li>♦ 8763</li><li>♥ 5</li><li>♦ AJ82</li><li>♠ A832</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: NS HCP: 17	<ul><li>▲ A1072</li><li>✓ AK</li><li>◆ J1072</li><li>▲ AJ3</li></ul>	The opponents are silent.  You bid first.
Board: 133 Dealer: S Vul: EW HCP: 15	<ul><li>★—</li><li>K652</li><li>AKQ10</li><li>QJ765</li></ul>	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: None HCP: 15	<ul><li>★ K64</li><li>★ A72</li><li>★ 1085</li><li>★ AKJ2</li></ul>	The opponents are silent.  You bid first.
Board: 135 Dealer: S Vul: NS HCP: 11	<ul><li>AK93</li><li>✓ 4</li><li>✓ 9874</li><li>▲ A764</li></ul>	The opponents are silent.  Partner bids first.

Board: 130 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 4 \( \varphi \) N	North:  ♠ A2  ♥ A984  ♠ AJ73  ♣ A42	South:  ♠ KQ65  ♥ KQJ7  ♠ 2  ♣ J853	Pass Pass 1. Stay 2. Splin			2 <b>♣</b> ¹
Board: 131 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3♠ S	North:  ♦ 8763  ▼ 5  • AJ82  ♣ A832	South:  ♠ AKJ  ♥ 943  ♠ K93  ♣ KQ95	West Pass AP 1. Splin		East Pass	1NT
Board: 132 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ A1072  ♥ AK  ♦ J1072  ♣ AJ3	South:	West Pass 1. Splin	North 1NT 3NT atter	East Pass AP	
Board: 133 Dealer: S Vul: EW North HCP: 15 South HCP: 16 Contract: 4 S	North:  ♣ —  ▼ K652  ◆ AKQ10  ♣ QJ765	South:  ♠ AQ2  ♥ AQ98  ♦ 92  ♠ A1083		North 3♣¹ ater	East Pass	1NT
Board: 134 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ K64  ♥ A72  • 1085  ♣ AKJ2	South:  ♠ AJ103  ♥ 10  ♠ AQ96  ♠ Q765	West Pass 1. Splin	North 1NT 3NT atter	East Pass AP	

Board: 135 West North East South North: South: Dealer: S 1NT **♠** AK93 **♦** J72 Vul: NS Pass  $3 \checkmark 1$ Pass 3NT **¥**4 **♥** AK87 North HCP: 11 **♦** 9874 **♦** AK63 AP South HCP: 16 **♣** J2 ♣ A764 1. Splinter Contract: 3N S

## South hands (Practice Page)

Board: 130 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQ65</li><li>★ KQJ7</li><li>★ 2</li><li>★ J853</li></ul>	The opponents are silent.  Partner bids first.
Board: 131 Dealer: S Vul: None HCP: 16	<ul><li>♠ AKJ</li><li>♥ 943</li><li>♠ K93</li><li>♠ KQ95</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: NS HCP: 9	<ul><li>★ 5</li><li>▼ 10964</li><li>◆ AQ95</li><li>◆ K954</li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: EW HCP: 16	<ul><li>AQ2</li><li>AQ98</li><li>92</li><li>A1083</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: None HCP: 13	<ul><li>♣ AJ103</li><li>♥ 10</li><li>♦ AQ96</li><li>♣ Q765</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 16	<ul><li>♣ J72</li><li>♥ AK87</li><li>◆ AK63</li><li>♣ J2</li></ul>	The opponents are silent. You bid first.

Board: 130 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 4 \( \varphi \) N	North:  ♠ A2  ♥ A984  ♠ AJ73  ♣ A42	South:  ♠ KQ65  ♥ KQJ7  ♠ 2  ♣ J853	Pass Pass 1. Stay 2. Splin			2 <b>♣</b> ¹
Board: 131 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3♠ S	North:  ♦ 8763  ▼ 5  • AJ82  ♣ A832	South:  ♠ AKJ  ♥ 943  ♠ K93  ♣ KQ95	West Pass AP 1. Splin		East Pass	1NT
Board: 132 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ A1072  ♥ AK  ♦ J1072  ♣ AJ3	South:	West Pass 1. Splin	North 1NT 3NT atter	East Pass AP	
Board: 133 Dealer: S Vul: EW North HCP: 15 South HCP: 16 Contract: 4 S	North:  ♣ —  ▼ K652  ◆ AKQ10  ♣ QJ765	South:  ♠ AQ2  ♥ AQ98  ♦ 92  ♠ A1083		North 3♣¹ ater	East Pass	1NT
Board: 134 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ K64  ♥ A72  • 1085  ♣ AKJ2	South:  ♠ AJ103  ♥ 10  ♠ AQ96  ♠ Q765	West Pass 1. Splin	North 1NT 3NT atter	East Pass AP	

Board: 135 West North East South North: South: Dealer: S 1NT **♠** AK93 **♦** J72 Vul: NS Pass  $3 \checkmark 1$ Pass 3NT **¥**4 **♥** AK87 North HCP: 11 **♦** 9874 **♦** AK63 AP South HCP: 16 **♣** J2 ♣ A764 1. Splinter Contract: 3N S

# North hands (Practice Page)

Board: 136 Dealer: N Vul: EW HCP: 17	<ul><li>★ K9</li><li>★ AJ75</li><li>★ AJ42</li><li>★ A52</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: None HCP: 15	<b>♠</b> Q	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: EW HCP: 15	<ul><li>AJ54</li><li>✓ K10</li><li>✓ KQ9</li><li>✓ Q642</li></ul>	The opponents are silent. You bid first.
Board: 139 Dealer: S Vul: None HCP: 10	<ul><li>♣ Q1097</li><li>♥ 10</li><li>♦ AQ105</li><li>♣ Q873</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: None HCP: 16	<ul><li>AK75</li><li>♥ QJ7</li><li>J4</li><li>AJ106</li></ul>	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ K9  ♥ AJ75  ♠ AJ42  ♣ A52	South:  ♠ QJ103  ♥ 8  ♠ KQ107  ♠ J764		East South Pass 3♥¹ AP
Board: 137 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 4♥ S	North: ♠ Q ♥ AQJ5 ♠ KJ105 ♠ Q964	South:  ♠ AK42  ♥ 7432  ♠ A82  ♠ KJ	Pass $3 \stackrel{2}{•}^2$	1NT Pass 2♥ Pass 4♣³ Pass 4♥
Board: 138 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AJ54  ♥ K10  ♠ KQ9  ♠ Q642	South:  ♣ 7  ♥ Q753  ♠ AJ107  ♣ KJ85		East South Pass 3♠¹ AP
Board: 139 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ Q1097  ♥ 10  ♠ AQ105  ♠ Q873	South:  ♠ AJ  ♥ K9653  ♠ 843  ♠ AK9	West North  Pass 3♥¹  AP  1. Splinter	East South 1NT Pass 3NT
Board: 140 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ AK75  ♥ QJ7  ♦ J4  ♣ AJ106	South:  ♣ —  ▼ A1054  ◆ AK105  ♣ K9854		East South Pass 3♠¹ AP

## South hands (Practice Page)

Board: 136 Dealer: N Vul: EW HCP: 9	♣ QJ103 ♥ 8 ♦ KQ107 ♣ J764	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: None HCP: 15	<ul><li>AK42</li><li>▼7432</li><li>A82</li><li>KJ</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: EW HCP: 11	♣7 ♥ Q753 ♦ AJ107 ♣ KJ85	The opponents are silent.  Partner bids first.
Board: 139 Dealer: S Vul: None HCP: 15	<ul><li>AJ</li><li>✓ K9653</li><li>◆ 843</li><li>◆ AK9</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: None HCP: 14	◆— ▼ A1054 ◆ AK105 ◆ K9854	The opponents are silent.  Partner bids first.

Board: 136 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ K9  ♥ AJ75  ♠ AJ42  ♣ A52	South:  ♠ QJ103  ♥ 8  ♠ KQ107  ♠ J764		East South Pass 3♥¹ AP
Board: 137 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 4♥ S	North: ♠ Q ♥ AQJ5 ♠ KJ105 ♠ Q964	South:  ♠ AK42  ♥ 7432  ♠ A82  ♠ KJ	Pass $3 \stackrel{2}{•}^2$	1NT Pass 2♥ Pass 4♣³ Pass 4♥
Board: 138 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AJ54  ♥ K10  ♠ KQ9  ♠ Q642	South:  ♣ 7  ♥ Q753  ♠ AJ107  ♣ KJ85		East South Pass 3♠¹ AP
Board: 139 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ Q1097  ♥ 10  ♠ AQ105  ♠ Q873	South:  ♠ AJ  ♥ K9653  ♠ 843  ♠ AK9	West North  Pass 3♥¹  AP  1. Splinter	East South 1NT Pass 3NT
Board: 140 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ AK75  ♥ QJ7  ♦ J4  ♣ AJ106	South:  ♣ —  ▼ A1054  ◆ AK105  ♣ K9854		East South Pass 3♠¹ AP

## North hands (Practice Page)

Board: 141 Dealer: S Vul: NS HCP: 16	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: EW HCP: 17	<ul><li>AQ84</li><li>✓ AQ3</li><li>Q65</li><li>K82</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: Both HCP: 10	<b>♦</b> 8 <b>♥</b> 9742 <b>♦</b> KQ95 <b>♣</b> KQ73	The opponents are silent.  Partner bids first.
Board: 144 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AKJ5</li><li>♥ J73</li><li>♦ K1064</li><li>♠ A2</li></ul>	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: Both HCP: 11	<ul><li>◆ Q1072</li><li>◆ 9</li><li>◆ Q532</li><li>◆ AK72</li></ul>	The opponents are silent.  Partner bids first.
Board: 146 Dealer: N Vul: None HCP: 16	<ul><li>★ KQ95</li><li>♥ Q743</li><li>◆ Q5</li><li>◆ AK7</li></ul>	The opponents are silent.  You bid first.

Board: 141 Dealer: S Vul: NS North HCP: 16 South HCP: 16 Contract: 6♠ S	North:	South:  ♠ AKQ10  ♥ 985  ♠ AK105  ♣ 75	Pass Pass Pass Pass Pass 1. Stay		Pass Pass Pass Pass AP	1NT 2♠ 4♠ 5♠ 6♦
Board: 142 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AQ84  ♥ AQ3  ♠ Q65  ♣ K82	South:  ♣ 3  ♥ 9842  ♠ A1042  ♣ AQJ9		North 1NT 3NT atter	East Pass AP	
Board: 143 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ 8  ♥ 9742  ♠ KQ95  ♣ KQ73	South:  ♠ KJ105  ♥ QJ3  ♠ A32  ♣ A96	West Pass AP 1. Splin	-		South 1NT 3NT
Board: 144 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 4♠ N	North:  ♠ AKJ5  ♥ J73  ♠ K1064  ♠ A2	South:  ♠ Q1084  ♥ AQ85  ♠ Q  ♠ Q864	Pass Pass 1. Stay 2. Splin		East Pass Pass AP	<b>2♣</b> ¹
Board: 145 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ Q1072  ♥ 9  ♠ Q532  ♣ AK72	South:	West Pass AP 1. Splin			South 1NT 3NT

Board: 146 North: South: West North East South Dealer: N **♠** KQ95 **♦** J742 1NT Pass 3♥¹ Vul: None **♥** Q743 **♥** J North HCP: 16 Pass 4♠ AP **♦** Q5 **♦** AK73 South HCP: 9 1. Splinter ♣ AK7 **♣** 6543 Contract: 4♠ N

## South hands (Practice Page)

Board: 141 Dealer: S Vul: NS HCP: 16	<ul><li>AKQ10</li><li>♥ 985</li><li>AK105</li><li>₹ 75</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: EW HCP: 11	<b>♣</b> 3 <b>♥</b> 9842 <b>♦</b> A1042 <b>♣</b> AQJ9	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ105</li><li>♥ QJ3</li><li>★ A32</li><li>★ A96</li></ul>	The opponents are silent.  You bid first.
Board: 144 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q1084</li><li>♥ AQ85</li><li>◆ Q</li><li>♣ Q864</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: Both HCP: 16	<ul><li>♠ 653</li><li>♥ AK64</li><li>♠ AK10</li><li>♠ Q83</li></ul>	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: None HCP: 9	<ul><li>↓ J742</li><li>↓ J</li><li>↓ AK73</li><li>♠ 6543</li></ul>	The opponents are silent.  Partner bids first.

Board: 141 Dealer: S Vul: NS North HCP: 16 South HCP: 16 Contract: 6♠ S	North:	South:  ♠ AKQ10  ♥ 985  ♠ AK105  ♣ 75	Pass Pass Pass Pass Pass 1. Stay		Pass Pass Pass Pass AP	1NT 2♠ 4♠ 5♠ 6♦
Board: 142 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AQ84  ♥ AQ3  ♠ Q65  ♣ K82	South:  ♣ 3  ♥ 9842  ♠ A1042  ♣ AQJ9		North 1NT 3NT atter	East Pass AP	
Board: 143 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ 8  ♥ 9742  ♠ KQ95  ♣ KQ73	South:  ♠ KJ105  ♥ QJ3  ♠ A32  ♣ A96	West Pass AP 1. Splin	-		South 1NT 3NT
Board: 144 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 4♠ N	North:  ♠ AKJ5  ♥ J73  ♠ K1064  ♠ A2	South:  ♠ Q1084  ♥ AQ85  ♠ Q  ♠ Q864	Pass Pass 1. Stay 2. Splin		East Pass Pass AP	<b>2♣</b> ¹
Board: 145 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ Q1072  ♥ 9  ♠ Q532  ♣ AK72	South:	West Pass AP 1. Splin			South 1NT 3NT

Board: 146 North: South: West North East South Dealer: N **♠** KQ95 **♦** J742 1NT Pass 3♥¹ Vul: None **♥** Q743 **♥** J North HCP: 16 Pass 4♠ AP **♦** Q5 **♦** AK73 South HCP: 9 1. Splinter ♣ AK7 **♣** 6543 Contract: 4♠ N

# North hands (Practice Page)

Board: 147 Dealer: S Vul: NS HCP: 13	<ul><li>★ A974</li><li>♥ 6</li><li>♦ K654</li><li>★ AQ92</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK843</li><li>★ AK4</li><li>★ J10</li><li>★ 1086</li></ul>	The opponents are silent.  You bid first.
Board: 149 Dealer: S Vul: None HCP: 13	<ul><li>♣ AJ108</li><li>♥ 7</li><li>♦ A652</li><li>♣ A964</li></ul>	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: NS HCP: 15	<ul><li>AQ86</li><li>✓ J94</li><li>AKJ8</li><li>72</li></ul>	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: EW HCP: 9	<ul><li>♣ J</li><li>♥ KQ72</li><li>◆ J974</li><li>♣ Q542</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK764</li><li>▼ 102</li><li>◆ AQ8</li><li>◆ K72</li></ul>	The opponents are silent.  You bid first.

Board: 147 Dealer: S	North: ♠ A974	South: ♠ KQ3	West	North	East	South 1NT
Vul: NS North HCP: 13	<b>♥</b> 6	▼ AK109	Pass	<b>3</b> ♥ <sup>1</sup>	Pass	3NT
South HCP: 15	♦ K654	♦ 1092 • 1054	AP			
Contract: 3N S	♣ AQ92	<b>♣</b> K54	1. Splin	ter		
Board: 148 Dealer: N Vul: EW North HCP: 15 South HCP: 15	North:  ♠ AK843  ♥ AK4  ♦ J10  ♣ 1086	South:  ♣ —  ♥ Q973  • AQ75  • AQJ75		North 1NT 3NT tter	East Pass AP	
Contract: 3N N						
Board: 149 Dealer: S	North: ♠ AJ108	South: ♠ K73	West	North	East	South 1NT
Vul: None North HCP: 13	<b>♥</b> 7	<b>▼</b> AK83	Pass	<b>3</b> ♥ <sup>1</sup>	Pass	3NT
South HCP: 16	♦ A652 • A964	◆ KQ ◆ J852	AP			
Contract: 3N S	11001	1 3002	1. Splin	iter		
			West	North	Fast	South
			*** <b>C</b> St	1NT	Pass	
Board: 150	North:	South:	Pass	2♠	Pass	<b>4</b> ♦ <sup>2</sup>
Dealer: N Vul: NS	♠ AQ86	<b>♦</b> J742	Pass	4♠	Pass	4NT <sup>3</sup>
North HCP: 15	<ul><li>✓ J94</li><li>◆ AKJ8</li></ul>	<b>∨</b> AK82 <b>→</b> 10	Pass	5♠	Pass	6♠
South HCP: 14 Contract: 6♠ N	<b>♣</b> 72	♣ AQ63	AP 1. Stayman 2. Splinter 3. Blackwood 0314, for ♠			
Board: 151 Dealer: S Vul: EW	North: ♠ J	South: ♠ A75	West	North	East	South 1NT
North HCP: 9	♥ KQ72	▼ A1098	Pass	<b>3</b> ♠¹	Pass	4♥
South HCP: 16	<ul><li>→ J974</li><li>◆ Q542</li></ul>	<ul><li>★ K3</li><li>★ AJ103</li></ul>	AP 1. Splin	ıter		
Contract: 4♥ S	-		т. орш	1		

Board: 152 North: South: West North East South Dealer: N **♦** AK764 **♠**9 1NT Pass 3♠¹ Vul: Both **v** 102 **♥** KJ76 North HCP: 16 Pass 3NT AP **♦** AQ8 **♦** J972 South HCP: 10 1. Splinter **♣** K72 ♣ AJ108 Contract: 3N N

### South hands (Practice Page)

Board: 147 Dealer: S Vul: NS HCP: 15	<b>♣</b> KQ3 <b>♥</b> AK109 <b>♦</b> 1092 <b>♣</b> K54	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: EW HCP: 15	<ul><li>♣—</li><li>♥ Q973</li><li>♦ AQ75</li><li>♣ AQJ75</li></ul>	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: None HCP: 16	<ul><li>★ K73</li><li>▼ AK83</li><li>◆ KQ</li><li>◆ J852</li></ul>	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: NS HCP: 14	<ul><li>♣ J742</li><li>♥ AK82</li><li>♦ 10</li><li>♣ AQ63</li></ul>	The opponents are silent.  Partner bids first.
Board: 151 Dealer: S Vul: EW HCP: 16	<ul><li>A75</li><li>✓ A1098</li><li>✓ K3</li><li>▲ AJ103</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: Both HCP: 10	<ul><li>♠ 9</li><li>♥ KJ76</li><li>♦ J972</li><li>♠ AJ108</li></ul>	The opponents are silent.  Partner bids first.

Board: 147 Dealer: S	North: ♠ A974	South: ♠ KQ3	West	North	East	South 1NT
Vul: NS North HCP: 13	<b>♥</b> 6	▼ AK109	Pass	<b>3</b> ♥ <sup>1</sup>	Pass	3NT
South HCP: 15	♦ K654	♦ 1092 • 1054	AP			
Contract: 3N S	♣ AQ92	<b>♣</b> K54	1. Splin	ter		
Board: 148 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ AK843  ♥ AK4  ♦ J10  ♣ 1086	South:  ♣ —  ♥ Q973  • AQ75  • AQJ75		North 1NT 3NT tter	East Pass AP	
Contract. 31v 1v						
Board: 149 Dealer: S	North: ♠ AJ108	South: ♠ K73	West	North	East	South 1NT
Vul: None North HCP: 13	<b>♥</b> 7	<b>▼</b> AK83	Pass	<b>3</b> ♥ <sup>1</sup>	Pass	3NT
South HCP: 16	♦ A652 • A964	◆ KQ ◆ J852	AP			
Contract: 3N S	11001	1 3002	1. Splin	iter		
			West	North	Fast	South
			*** <b>C</b> St	1NT	Pass	
Board: 150	North:	South:	Pass	2♠	Pass	<b>4</b> ♦ <sup>2</sup>
Dealer: N Vul: NS	♠ AQ86	<b>♦</b> J742	Pass	4♠	Pass	4NT <sup>3</sup>
North HCP: 15	<ul><li>✓ J94</li><li>◆ AKJ8</li></ul>	<b>∨</b> AK82 <b>→</b> 10	Pass	5♠	Pass	6♠
South HCP: 14 Contract: 6♠ N	<b>♣</b> 72	♣ AQ63	AP 1. Stayı 2. Splin 3. Blacl		0314, t	for <b>◆</b>
Board: 151 Dealer: S Vul: EW	North: ♠ J	South: ♠ A75	West	North	East	South 1NT
North HCP: 9	♥ KQ72	▼ A1098	Pass	<b>3</b> ♠¹	Pass	4♥
South HCP: 16	<ul><li>→ J974</li><li>◆ Q542</li></ul>	<ul><li>★ K3</li><li>★ AJ103</li></ul>	AP 1. Splin	ıter		
Contract: 4♥ S	-		т. орш	II.		

Board: 152 North: South: West North East South Dealer: N **♦** AK764 **♠**9 1NT Pass 3♠¹ Vul: Both **v** 102 **♥** KJ76 North HCP: 16 Pass 3NT AP **♦** AQ8 **♦** J972 South HCP: 10 1. Splinter **♣** K72 ♣ AJ108 Contract: 3N N

Board: 153 Dealer: S Vul: EW HCP: 16	<ul><li>★ KJ75</li><li>♥ J</li><li>◆ AKQ7</li><li>◆ Q1092</li></ul>	East Doubles Pass if possible.  Partner bids first.
Board: 154 Dealer: N Vul: None HCP: 16	<ul><li>★ KQ9</li><li>★ KJ75</li><li>★ KQ3</li><li>★ Q107</li></ul>	The opponents are silent. You bid first.
Board: 155 Dealer: S Vul: EW HCP: 9	♣ QJ62 ♥ AQ108 ♦ 4 ♣ 10943	The opponents are silent.  Partner bids first.
Board: 156 Dealer: N Vul: None HCP: 16	<ul><li>★ KQ96</li><li>★ AK8</li><li>★ A106</li><li>★ 975</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: NS HCP: 13	<ul><li>★ KQJ3</li><li>♥ 9</li><li>◆ AK94</li><li>◆ 8654</li></ul>	The opponents are silent.  Partner bids first.

Board: 153 Dealer: S Vul: EW North HCP: 16 South HCP: 15 Contract: 6NX S	North:  ♠ KJ75  ♥ J  ♠ AKQ7  ♣ Q1092	South:  ♠ Q92  ♥ KQ73  ♦ J95  ♣ AK3	West North East South 1NT Pass 3♥¹ Pass 3NT Pass 4NT² Pass 6NT Pass Pass X AP 1. Splinter 2. Quantitative 4NT
Board: 154 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 5 \( \mathbf{N} \) N	North:  ♠ KQ9  ♥ KJ75  ♠ KQ3  ♣ Q107	South:  ♠ AJ63  ♥ Q432  ♦ J  ♠ AK94	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 4♠²  Pass 4♥ Pass 4NT³  Pass 5♦ Pass 5♥  AP  1. Stayman 2. Splinter 3. Blackwood 0314, for ♥
Board: 155 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♠ QJ62  ♥ AQ108  ♦ 4  ♣ 10943	South:  ♠ A74  ♥ K652  ♠ KQ75  ♣ K7	West North East South 1NT  Pass 2♣¹ Pass 2♥  Pass 4♠² Pass 4♥  AP  1. Stayman 2. Splinter
Board: 156 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 44 N	North:  ♠ KQ96  ♥ AK8  ♠ A106  ♣ 975	South:  ♠ A1083  ♥ 4  ♠ K972  ♠ AQ32	West North East South  1NT Pass 3  Pass 4  AP  1. Splinter
Board: 157 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 3N S	North:  ♠ KQJ3  ♥ 9  ♠ AK94  ♣ 8654	South:  ♠ A64  ♥ AJ63  ♠ QJ8  ♣ AJ10	West North East South 1NT Pass 3 1 Pass 3NT AP 1. Splinter

Board: 153 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q92</li><li>♥ KQ73</li><li>◆ J95</li><li>♣ AK3</li></ul>	East Doubles Pass if possible. You bid first.
Board: 154 Dealer: N Vul: None HCP: 15	<ul><li>AJ63</li><li>♥ Q432</li><li>J</li><li>AK94</li></ul>	The opponents are silent.  Partner bids first.
Board: 155 Dealer: S Vul: EW HCP: 15	<ul><li>★ A74</li><li>▼ K652</li><li>◆ KQ75</li><li>★ K7</li></ul>	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: None HCP: 13	<ul><li>★ A1083</li><li>★ 4</li><li>★ K972</li><li>★ AQ32</li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: NS HCP: 17	<ul><li>★ A64</li><li>★ AJ63</li><li>◆ QJ8</li><li>★ AJ10</li></ul>	The opponents are silent. You bid first.

Board: 153 Dealer: S Vul: EW North HCP: 16 South HCP: 15 Contract: 6NX S	North:  ♠ KJ75  ♥ J  ♠ AKQ7  ♣ Q1092	South:  ♠ Q92  ♥ KQ73  ♦ J95  ♣ AK3	West North East South 1NT Pass 3♥¹ Pass 3NT Pass 4NT² Pass 6NT Pass Pass X AP 1. Splinter 2. Quantitative 4NT
Board: 154 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 5 \( \mathbf{N} \) N	North:  ♠ KQ9  ♥ KJ75  ♠ KQ3  ♣ Q107	South:  ♠ AJ63  ♥ Q432  ♦ J  ♠ AK94	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 4♠²  Pass 4♥ Pass 4NT³  Pass 5♦ Pass 5♥  AP  1. Stayman 2. Splinter 3. Blackwood 0314, for ♥
Board: 155 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♠ QJ62  ♥ AQ108  ♦ 4  ♣ 10943	South:  ♠ A74  ♥ K652  ♠ KQ75  ♣ K7	West North East South 1NT  Pass 2♣¹ Pass 2♥  Pass 4♠² Pass 4♥  AP  1. Stayman 2. Splinter
Board: 156 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 44 N	North:  ♠ KQ96  ♥ AK8  ♠ A106  ♣ 975	South:  ♠ A1083  ♥ 4  ♠ K972  ♠ AQ32	West North East South  1NT Pass 3  Pass 4  AP  1. Splinter
Board: 157 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 3N S	North:  ♠ KQJ3  ♥ 9  ♠ AK94  ♣ 8654	South:  ♠ A64  ♥ AJ63  ♠ QJ8  ♣ AJ10	West North East South 1NT Pass 3 1 Pass 3NT AP 1. Splinter

Board: 158 Dealer: N Vul: None HCP: 16	<ul><li>★ K864</li><li>★ A6</li><li>★ A76</li><li>★ KQ109</li></ul>	The opponents are silent.  You bid first.
Board: 159 Dealer: S Vul: NS HCP: 12	<ul><li>♣ J765</li><li>♥ 7</li><li>♦ AQ105</li><li>♣ KQ64</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: None HCP: 17	<ul><li>♣ Q1087</li><li>♥ AKJ4</li><li>◆ Q73</li><li>♣ KQ</li></ul>	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: EW HCP: 11	<ul><li>★ KQJ8</li><li>▼ 10</li><li>◆ K764</li><li>◆ Q1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AK975</li><li>♥ KJ9</li><li>♠ A42</li><li>♠ 62</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: Both HCP: 10	<ul><li>◆ QJ42</li><li>♥ 2</li><li>◆ QJ107</li><li>◆ A752</li></ul>	The opponents are silent.  Partner bids first.

Board: 158 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ K864  ♥ A6  ♠ A76  ♠ KQ109	South:  ♣ 7  ▼ Q982  • Q843  ♣ AJ63	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	
Board: 159 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North:  ◆ J765  ▼ 7  ◆ AQ105  ◆ KQ64	South:  ♠ Q2  ♥ AQ965  ♦ K63  ♠ A107	West Pass AP 1. Splin			South 1NT 3NT
Board: 160 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 44 N	North:  ♠ Q1087  ▼ AKJ4  ♠ Q73  ♣ KQ	South:  ♠ KJ32  ♥ 2  ♠ A1052  ♣ A642	West Pass 1. Splin	North 1NT 4♠ ter	East Pass AP	
Board: 161 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ KQJ8 ♥ 10 ♠ K764 ♠ Q1084	South:  • 1092  • AKJ  • QJ98  • KJ2		North 3♥¹ ter		South 1NT 3NT
Board: 162 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 44 N	North:  ♠ AK975  ♥ KJ9  ♠ A42  ♣ 62	South:	West Pass 1. Splin		East Pass AP	
Board: 163 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4♠ S	North:  ♠ QJ42  ♥ 2  • QJ107  ♣ A752	South:  ♠ AK75  ♥ 653  ♠ AK5  ♣ Q108	West Pass AP 1. Splin		East Pass	1NT

Board: 158 Dealer: N Vul: None HCP: 9	<ul><li>◆ 7</li><li>♥ Q982</li><li>◆ Q843</li><li>◆ AJ63</li></ul>	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: NS HCP: 15	<ul><li>Q2</li><li>✓ AQ965</li><li>✓ K63</li><li>✓ A107</li></ul>	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: None HCP: 12	<ul><li>★ KJ32</li><li>♥ 2</li><li>◆ A1052</li><li>◆ A642</li></ul>	The opponents are silent.  Partner bids first.
Board: 161 Dealer: S Vul: EW HCP: 15	<ul><li>1092</li><li>✓ AKJ</li><li>✓ QJ98</li><li>✓ KJ2</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: EW HCP: 13	<ul><li> J843</li><li> ✓ 4</li><li> KQJ5</li><li> AQ105</li></ul>	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AK75</li><li>♥ 653</li><li>♦ AK5</li><li>♠ Q108</li></ul>	The opponents are silent.  You bid first.

Board: 158 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ K864  ♥ A6  ♠ A76  ♠ KQ109	South:  ♣ 7  ▼ Q982  • Q843  ♣ AJ63	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	
Board: 159 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North:  ◆ J765  ▼ 7  ◆ AQ105  ◆ KQ64	South:  ♠ Q2  ♥ AQ965  ♦ K63  ♠ A107	West Pass AP 1. Splin			South 1NT 3NT
Board: 160 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 44 N	North:  ♠ Q1087  ▼ AKJ4  ♠ Q73  ♣ KQ	South:  ♠ KJ32  ♥ 2  ♠ A1052  ♣ A642	West Pass 1. Splin	North 1NT 4♠ ter	East Pass AP	
Board: 161 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ KQJ8 ♥ 10 ♠ K764 ♠ Q1084	South:  • 1092  • AKJ  • QJ98  • KJ2		North 3♥¹ ter		South 1NT 3NT
Board: 162 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 44 N	North:  ♠ AK975  ♥ KJ9  ♠ A42  ♣ 62	South:	West Pass 1. Splin		East Pass AP	
Board: 163 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4♠ S	North:  ♠ QJ42  ♥ 2  • QJ107  ♣ A752	South:  ♠ AK75  ♥ 653  ♠ AK5  ♣ Q108	West Pass AP 1. Splin		East Pass	1NT

Board: 164 Dealer: N Vul: None HCP: 15	<ul><li>★ A876</li><li>★ K53</li><li>★ A63</li><li>★ A82</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: Both HCP: 12	<ul><li>♦ 8643</li><li>♥ Q</li><li>♦ AQJ2</li><li>♠ K974</li></ul>	The opponents are silent.  Partner bids first.
Board: 166 Dealer: N Vul: Both HCP: 15	<ul><li>★ A107</li><li>★ AJ864</li><li>◆ Q103</li><li>★ A7</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: NS HCP: 16	<ul><li>★ A1053</li><li>★ K1094</li><li>★ 2</li><li>★ AKQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q652</li><li>♥ AK62</li><li>◆ Q8</li><li>♣ KJ2</li></ul>	The opponents are silent. You bid first.

Board: 164 Dealer: N Vul: None North HCP: 1 South HCP: 15	3	South:  ♠ 2  ♥ AQ106  ♠ KJ94  ♠ QJ96	West North 1NT Pass 3NT 1. Splinter	n East South Pass 3♣¹ AP
Board: 165 Dealer: S Vul: Both North HCP: 1: South HCP: 1 Contract: 4 S	7	South:  ♠ AJ109  ♥ AJ10  ♠ K95  ♣ A105	West North  Pass 2♣¹  Pass 4♥²  AP  1. Stayman  2. Splinter	1NT Pass 2♠
Board: 166 Dealer: N Vul: Both North HCP: 1 South HCP: 1 Contract: 3N 1	1 • Q103 • A7	South:  ◆ 9543  ▼ 3  ◆ AK72  ◆ KJ42	West North 1NT Pass 3NT 1. Splinter	n East South Pass 3♥¹ AP
Board: 167 Dealer: S Vul: NS North HCP: 1: South HCP: 1: Contract: 6♥ S	5	South:  ♠ KJ7  ♥ J732  ♠ AKQJ  ♣ 104	West North  Pass 2♣¹  Pass 4♠²  Pass 4NT³  Pass 6♥  1. Stayman  2. Splinter  3. Blackwood	1NT Pass 2♥ Pass 4♥ Pass 5♦ AP
Board: 168 Dealer: N Vul: EW North HCP: 1 South HCP: 1 Contract: 4♠ N	0 <b>♦</b> K 12	South:  ♠ K943  ♥ 8  ♠ AJ54  ♣ Q963	West North  1NT  Pass 4  1. Splinter	n East South Pass 3♥¹ AP

Board: 164 Dealer: N Vul: None HCP: 13	♣2 ♥ AQ106 • KJ94 ♣ QJ96	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: Both HCP: 17	<ul><li>AJ109</li><li>✓ AJ10</li><li>✓ K95</li><li>◆ A105</li></ul>	The opponents are silent. You bid first.
Board: 166 Dealer: N Vul: Both HCP: 11	<ul><li>♦ 9543</li><li>♥ 3</li><li>♦ AK72</li><li>♠ KJ42</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ7</li><li>▼ J732</li><li>◆ AKQJ</li><li>★ 104</li></ul>	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 10	<ul><li>★ K943</li><li>★ 8</li><li>◆ AJ54</li><li>◆ Q963</li></ul>	The opponents are silent.  Partner bids first.

Board: 164 Dealer: N Vul: None North HCP: 1 South HCP: 15	3	South:  ♠ 2  ♥ AQ106  ♠ KJ94  ♠ QJ96	West North 1NT Pass 3NT 1. Splinter	n East South Pass 3♣¹ AP
Board: 165 Dealer: S Vul: Both North HCP: 1: South HCP: 1 Contract: 4 S	7	South:  ♠ AJ109  ♥ AJ10  ♠ K95  ♣ A105	West North  Pass 2♣¹  Pass 4♥²  AP  1. Stayman  2. Splinter	1NT Pass 2♠
Board: 166 Dealer: N Vul: Both North HCP: 1 South HCP: 1 Contract: 3N 1	1 • Q103 • A7	South:  ◆ 9543  ▼ 3  ◆ AK72  ◆ KJ42	West North 1NT Pass 3NT 1. Splinter	n East South Pass 3♥¹ AP
Board: 167 Dealer: S Vul: NS North HCP: 1: South HCP: 1: Contract: 6♥ S	5	South:  ♠ KJ7  ♥ J732  ♠ AKQJ  ♣ 104	West North  Pass 2♣¹  Pass 4♠²  Pass 4NT³  Pass 6♥  1. Stayman  2. Splinter  3. Blackwood	1NT Pass 2♥ Pass 4♥ Pass 5♦ AP
Board: 168 Dealer: N Vul: EW North HCP: 1 South HCP: 1 Contract: 4♠ N	0 <b>♦</b> K 12	South:  ♠ K943  ♥ 8  ♠ AJ54  ♣ Q963	West North  1NT  Pass 4  1. Splinter	n East South Pass 3♥¹ AP

Board: 169 Dealer: S Vul: NS HCP: 13	<ul><li>J1074</li><li>✓ AKJ4</li><li>✓ Q</li><li>✓ Q853</li></ul>	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: EW HCP: 16	<ul><li>AQ54</li><li>✓ 106</li><li>AKJ5</li><li>Q108</li></ul>	The opponents are silent. You bid first.
Board: 171 Dealer: S Vul: None HCP: 9	<ul><li>▲ AJ76</li><li>▼ 10</li><li>◆ A742</li><li>♣ 9732</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: NS HCP: 16	<ul><li>★ A43</li><li>▼ AQJ8</li><li>★ 1098</li><li>★ AJ9</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: Both HCP: 12	<ul><li>♠ 10</li><li>♥ AQJ8</li><li>♠ Q973</li><li>♠ K984</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: None HCP: 16	<ul><li>AQ6</li><li>✓ QJ42</li><li>✓ K1043</li><li>A6</li></ul>	The opponents are silent. You bid first.

Board: 169 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4 S	North:	South:  ♠ AKQ9  ♥ Q1076  ♠ K107  ♣ J7	West North East South 1NT  Pass 2♣¹ Pass 2♥  Pass 4•² Pass 4♥  AP  1. Stayman 2. Splinter
Board: 170 Dealer: N Vul: EW North HCP: 16 South HCP: 17 Contract: 6♠ N	North:  ♠ AQ54  ♥ 106  ♠ AKJ5  ♠ Q108	South:  ♠ K987  ▼ AKQ5  ♠ 6  ♠ AJ53	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♠²  Pass 4♠ Pass 4NT³  Pass 5♠ Pass 6♠  AP  1. Stayman  2. Splinter  3. Blackwood 0314, for ♠
Board: 171 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ AJ76  ♥ 10  ♠ A742  ♣ 9732	South:  ♠ K32  ♥ A754  ♠ K9  ♣ AJ106	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 172 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ A43  ♥ AQJ8  ♦ 1098  ♣ AJ9	South:  ♠ KQJ8  ♥ 3  ♠ K764  ♣ Q1074	West North East South  1NT Pass 3  Pass 3NT AP  1. Splinter
Board: 173 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North:  • 10  • AQJ8  • Q973  • K984	South:  ♠ KQJ74  ▼ 1042  ♠ AJ8  ♣ A3	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter

West North East South Board: 174 North: South: 1NT Pass 2♣¹ Dealer: N **♠** AQ6 **♦** K854 Pass 2♥ Pass  $4 \stackrel{?}{\bullet}^2$ Vul: None **♥** QJ42 **♥** K1093 North HCP: 16 Pass 4♥ AP ♦ K1043 **♦** J South HCP: 9 1. Stayman **♣** Q932 **♣** A6 Contract: 4♥ N 2. Splinter

Board: 169 Dealer: S Vul: NS HCP: 15	<ul><li>AKQ9</li><li>♥Q1076</li><li>★K107</li><li>♣J7</li></ul>	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: EW HCP: 17	<ul><li>★ K987</li><li>★ AKQ5</li><li>★ 6</li><li>★ AJ53</li></ul>	The opponents are silent.  Partner bids first.
Board: 171 Dealer: S Vul: None HCP: 15	<ul><li>★ K32</li><li>▼ A754</li><li>★ K9</li><li>★ AJ106</li></ul>	The opponents are silent.  You bid first.
Board: 172 Dealer: N Vul: NS HCP: 11	<ul><li>★ KQJ8</li><li>▼ 3</li><li>◆ K764</li><li>◆ Q1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQJ74</li><li>▼ 1042</li><li>◆ AJ8</li><li>◆ A3</li></ul>	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: None HCP: 9	<b>★</b> K854 <b>★</b> K1093 <b>♦</b> J <b>♣</b> Q932	The opponents are silent.  Partner bids first.

Board: 169 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4 S	North:	South:  ♠ AKQ9  ♥ Q1076  ♠ K107  ♣ J7	West North East South 1NT  Pass 2♣¹ Pass 2♥  Pass 4•² Pass 4♥  AP  1. Stayman 2. Splinter
Board: 170 Dealer: N Vul: EW North HCP: 16 South HCP: 17 Contract: 6♠ N	North:  ♠ AQ54  ♥ 106  ♠ AKJ5  ♠ Q108	South:  ♠ K987  ▼ AKQ5  ♠ 6  ♠ AJ53	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 4♠²  Pass 4♠ Pass 4NT³  Pass 5♠ Pass 6♠  AP  1. Stayman  2. Splinter  3. Blackwood 0314, for ♠
Board: 171 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ AJ76  ♥ 10  ♠ A742  ♣ 9732	South:  ♠ K32  ♥ A754  ♠ K9  ♣ AJ106	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 172 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ A43  ♥ AQJ8  ♦ 1098  ♣ AJ9	South:  ♠ KQJ8  ♥ 3  ♠ K764  ♣ Q1074	West North East South  1NT Pass 3  Pass 3NT AP  1. Splinter
Board: 173 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North:  • 10  • AQJ8  • Q973  • K984	South:  ♠ KQJ74  ▼ 1042  ♠ AJ8  ♣ A3	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter

West North East South Board: 174 North: South: 1NT Pass 2♣¹ Dealer: N **♠** AQ6 **♦** K854 Pass 2♥ Pass  $4 \stackrel{?}{\bullet}^2$ Vul: None **♥** QJ42 **♥** K1093 North HCP: 16 Pass 4♥ AP ♦ K1043 **♦** J South HCP: 9 1. Stayman **♣** Q932 **♣** A6 Contract: 4♥ N 2. Splinter

Board: 175 Dealer: S Vul: None HCP: 13	<ul><li>★ A643</li><li>♥ 7</li><li>★ A763</li><li>★ KQ62</li></ul>	The opponents are silent.  Partner bids first.
Board: 176 Dealer: N Vul: NS HCP: 15	<ul><li>★ A1087</li><li>★ KQ6</li><li>★ AQ85</li><li>★ 82</li></ul>	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q543</li><li>♥ KJ96</li><li>◆ 8</li><li>♣ K1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: Both HCP: 15	<ul><li>AQ54</li><li>✓ A873</li><li>✓ 96</li><li>△ AJ4</li></ul>	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: None HCP: 12	<ul><li>★ KQJ6</li><li>♥ 2</li><li>♦ J763</li><li>♣ AJ85</li></ul>	The opponents are silent.  Partner bids first.
Board: 180 Dealer: N Vul: NS HCP: 15	<ul><li>AQ53</li><li>✓ A107</li><li>✓ Q10</li><li>✓ K952</li></ul>	The opponents are silent. You bid first.

Board: 175 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ A643  ♥ 7  ♠ A763  ♣ KQ62	South:  ♠ KQ  ♥ Q1043  ♠ K42  ♣ AJ85	West Pass AP 1. Splin		East Pass	1NT
Board: 176 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A1087  ♥ KQ6  ♠ AQ85  ♣ 82	South:  ♠ 2  ♥ J952  ♠ K1042  ♣ AKJ9	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	
Board: 177 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♠ S	North:  ♠ Q543  ♥ KJ96  ♠ 8  ♣ K1096	South:  ♠ AK76  ♥ A83  ♠ QJ6  ♣ J83	Pass		East Pass Pass	1NT 2♠
Board: 178 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4 \( \varphi \) N	North:  ♠ AQ54  ♥ A873  ♦ 96  ♠ AJ4	South:  ♠ 10  ♥ Q1064  ♠ KQ54  ♣ Q1065	West Pass 1. Splin	North 1NT 4♥ tter	East Pass AP	_
Board: 179 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ KQJ6  ♥ 2  ♦ J763  ♣ AJ85	South:  ♠ A72  ♥ AKJ8  ♠ K4  ♣ 10942		North 3♥¹ ter	East Pass	1NT

Board: 180 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 4♠ N	North:  ♠ AQ53  ♥ A107  ♠ Q10  ♠ K952	South:  ♠ K1074  ♥ KQ84  ♠ J  ♠ AJ63	Pass Pass 1. Stay 2. Splir	4 <b>♠</b> man		2 <b>♣</b> ¹
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Board: 175 Dealer: S Vul: None HCP: 15	<b>♣</b> KQ <b>♥</b> Q1043 <b>♦</b> K42 <b>♣</b> AJ85	The opponents are silent. You bid first.
Board: 176 Dealer: N Vul: NS HCP: 12	<ul><li>★ 2</li><li>▼ J952</li><li>◆ K1042</li><li>◆ AKJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 177 Dealer: S Vul: EW HCP: 15	<ul><li>♠ AK76</li><li>♥ A83</li><li>♦ QJ6</li><li>♠ J83</li></ul>	The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: Both HCP: 9	<ul><li>10</li><li>✓ Q1064</li><li>✓ KQ54</li><li>✓ Q1065</li></ul>	The opponents are silent.  Partner bids first.
Board: 179 Dealer: S Vul: None HCP: 15	<ul><li>♣ A72</li><li>♥ AKJ8</li><li>♦ K4</li><li>♣ 10942</li></ul>	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: NS HCP: 14	<ul><li>★ K1074</li><li>★ KQ84</li><li>◆ J</li><li>◆ AJ63</li></ul>	The opponents are silent.  Partner bids first.

Board: 175 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ A643  ♥ 7  ♠ A763  ♣ KQ62	South:  ♠ KQ  ♥ Q1043  ♠ K42  ♣ AJ85	West Pass AP 1. Splin		East Pass	1NT
Board: 176 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A1087  ♥ KQ6  ♠ AQ85  ♣ 82	South:  ♠ 2  ♥ J952  ♠ K1042  ♣ AKJ9	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	
Board: 177 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♠ S	North:  ♠ Q543  ♥ KJ96  ♠ 8  ♣ K1096	South:  ♠ AK76  ♥ A83  ♠ QJ6  ♣ J83	Pass		East Pass Pass	1NT 2♠
Board: 178 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4 \( \varphi \) N	North:  ♠ AQ54  ♥ A873  ♦ 96  ♠ AJ4	South:  ♠ 10  ♥ Q1064  ♠ KQ54  ♣ Q1065	West Pass 1. Splin	North 1NT 4♥ tter	East Pass AP	_
Board: 179 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ KQJ6  ♥ 2  ♦ J763  ♣ AJ85	South:  ♠ A72  ♥ AKJ8  ♠ K4  ♣ 10942		North 3♥¹ ter	East Pass	1NT

Board: 180 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 4♠ N	North:  ♠ AQ53  ♥ A107  ♠ Q10  ♠ K952	South:  ♠ K1074  ♥ KQ84  ♠ J  ♠ AJ63	Pass Pass 1. Stay 2. Splir	4 <b>♠</b> man		2 <b>♣</b> ¹
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Board: 181 Dealer: S Vul: EW HCP: 9	♣3 ♥ AQ83 ♦ J876 ♣ Q1062	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: NS HCP: 15	<ul><li>A10732</li><li>✓ AQ5</li><li>109</li><li>AJ3</li></ul>	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: EW HCP: 13	<ul><li>★ KJ53</li><li>♥ Q732</li><li>◆ 10</li><li>◆ AQJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: N Vul: Both HCP: 15	<ul><li>▲ AJ1083</li><li>♥ K10</li><li>◆ A94</li><li>▲ K65</li></ul>	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: NS HCP: 15	<ul><li>AQ65</li><li>Q954</li><li>2</li><li>AK105</li></ul>	The opponents are silent.  Partner bids first.
Board: 186 Dealer: N Vul: Both HCP: 15	<ul><li>♣875</li><li>♥ AQ3</li><li>♦ AK65</li><li>♣ Q63</li></ul>	The opponents are silent. You bid first.

Board: 181 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♣ 3  ♥ AQ83  ♦ J876  ♣ Q1062	South:  ♠ A964  ♥ J74  ♠ A5  ♣ AKJ4	West Pass AP 1. Splin		East Pass	South 1NT 3NT
Board: 182 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ A10732  ♥ AQ5  ♦ 109  ♠ AJ3	South:  ◆ J  ▼ J963  ◆ AQ87  ◆ Q975	West Pass 1. Splin	North 1NT 3NT ter	East Pass AP	
Board: 183 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4♥ S	North:  ♠ KJ53  ♥ Q732  ♦ 10  ♣ AQJ10	South:  ♠ 1042  ♥ A1094  ♠ AKQ3  ♣ K9		man		1NT 2♥
Board: 184 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ AJ1083  ♥ K10  ♠ A94  ♣ K65	South:  ♠ 2  ♥ A943  ♠ K1083  ♣ Q1087	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	
Board: 185 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 4♥ S	North:  ♠ AQ65  ♥ Q954  ♠ 2  ♠ AK105	South:  • 1097  • AKJ6  • AK8  • J63		man		1NT 2♥

Board: 186 North: South: West North East South Dealer: N **♦**875 **♠** AKJ6 1NT Pass 3♥¹ Vul: Both ♥ AQ3 **¥** 4 North HCP: 15 Pass 3NT AP **♦** AK65 **♦** J983 South HCP: 13 1. Splinter **♣** Q63 **♣** KJ108 Contract: 3N N

Board: 181 Dealer: S Vul: EW HCP: 17	<ul><li>▲ A964</li><li>♥ J74</li><li>◆ A5</li><li>▲ AKJ4</li></ul>	The opponents are silent.  You bid first.
Board: 182 Dealer: N Vul: NS HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 183 Dealer: S Vul: EW HCP: 16	<ul><li>1042</li><li>✓ A1094</li><li>✓ AKQ3</li><li>✓ K9</li></ul>	The opponents are silent.  You bid first.
Board: 184 Dealer: N Vul: Both HCP: 9	♣2 ♥ A943 ♦ K1083 ♣ Q1087	The opponents are silent.  Partner bids first.
Board: 185 Dealer: S Vul: NS HCP: 16	<ul><li>▲ 1097</li><li>♥ AKJ6</li><li>◆ AK8</li><li>♣ J63</li></ul>	The opponents are silent.  You bid first.
Board: 186 Dealer: N Vul: Both HCP: 13	<ul><li>♠ AKJ6</li><li>♥ 4</li><li>♦ J983</li><li>♠ KJ108</li></ul>	The opponents are silent.  Partner bids first.

Board: 181 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♣ 3  ♥ AQ83  ♦ J876  ♣ Q1062	South:  ♠ A964  ♥ J74  ♠ A5  ♣ AKJ4	West Pass AP 1. Splin		East Pass	South 1NT 3NT
Board: 182 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ A10732  ♥ AQ5  ♦ 109  ♠ AJ3	South:  ◆ J  ▼ J963  ◆ AQ87  ◆ Q975	West Pass 1. Splin	North 1NT 3NT ter	East Pass AP	
Board: 183 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4♥ S	North:  ♠ KJ53  ♥ Q732  ♦ 10  ♣ AQJ10	South:  ♠ 1042  ♥ A1094  ♠ AKQ3  ♣ K9		man		1NT 2♥
Board: 184 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ AJ1083  ♥ K10  ♠ A94  ♣ K65	South:  ♠ 2  ♥ A943  ♠ K1083  ♣ Q1087	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	
Board: 185 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 4♥ S	North:  ♠ AQ65  ♥ Q954  ♠ 2  ♠ AK105	South:  • 1097  • AKJ6  • AK8  • J63		man		1NT 2♥

Board: 186 North: South: West North East South Dealer: N **♦**875 **♠** AKJ6 1NT Pass 3♥¹ Vul: Both ♥ AQ3 **¥** 4 North HCP: 15 Pass 3NT AP **♦** AK65 **♦** J983 South HCP: 13 1. Splinter **♣** Q63 **♣** KJ108 Contract: 3N N

Board: 187 Dealer: S Vul: EW HCP: 13	♣ 5 ♥ K1063 ♦ AJ42 ♣ AJ85	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 16	<ul><li>↑75</li><li>↑ AK975</li><li>↑ KQJ</li><li>↑ K72</li></ul>	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: NS HCP: 9	<ul><li>♦ 8543</li><li>♥ 8</li><li>♦ A954</li><li>♠ AJ65</li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: N Vul: None HCP: 15	<ul><li>★ KQ106</li><li>♥ QJ2</li><li>◆ QJ8</li><li>◆ A105</li></ul>	The opponents are silent. You bid first.
Board: 191 Dealer: S Vul: EW HCP: 11	<ul><li>▲ AJ98</li><li>♥ Q972</li><li>◆ —</li><li>▲ A7432</li></ul>	The opponents are silent.  Partner bids first.
Board: 192 Dealer: N Vul: None HCP: 15	<ul><li>★ KQ53</li><li>♥ QJ3</li><li>◆ A65</li><li>◆ K43</li></ul>	The opponents are silent. You bid first.

Board: 187 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4 S	North:  ◆ 5  ▼ K1063  ◆ AJ42  ◆ AJ85	South:  ♠ AQ103  ♥ A842  ♠ K9  ♣ Q73	West Pass AP 1. Splint		East Pass	1NT
Board: 188 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ 75  ▼ AK975  ◆ KQJ  ♣ K72	South:  ♠ K1093  ▼ —  ◆ A842  ♣ QJ953		North 1NT 3NT	East Pass AP	
Board: 189 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ 8543  ♥ 8  ♠ A954  ♣ AJ65	South: ♠ K97 ♥ A973 ♠ KJ107 ♣ KQ	West Pass AP 1. Splint		East Pass	South 1NT 3NT
Board: 190 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ KQ106  ♥ QJ2  ♠ QJ8  ♣ A105	South:	Pass		East Pass Pass AP	2 <b>♣</b> ¹
Board: 191 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 6♥ S	North:  ♠ AJ98  ♥ Q972  ←—  ♣ A7432	South:  ♠ Q7  ♥ AJ103  ♠ AK82  ♠ K105	Pass Pass Pass	4•² 5•³ 6♥ man eer	Pass Pass Pass AP	1NT 2♥ 4♥

Board: 192 Dealer: N  Vul: None North HCP: 15 South HCP: 13 Contract: 4♠ N  North:  ♠ KQ53  ♠ AJ70  ♠ AJ70  ♠ A45  ♠ A43  ♠ A43  ♠ AQ.	Pass $2 \spadesuit$ Pass $4 \spadesuit^2$ Pass $4 \spadesuit$ AP
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Board: 187 Dealer: S Vul: EW HCP: 15	<ul><li>AQ103</li><li>✓ A842</li><li>✓ K9</li><li>♠ Q73</li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: None HCP: 10	<ul><li>★K1093</li><li>★ —</li><li>★ A842</li><li>★ QJ953</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 16	<ul><li>★ K97</li><li>★ A973</li><li>★ KJ107</li><li>★ KQ</li></ul>	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: None HCP: 10	<ul><li>♣ J972</li><li>♥ AK74</li><li>♦ 3</li><li>♣ Q432</li></ul>	The opponents are silent.  Partner bids first.
Board: 191 Dealer: S Vul: EW HCP: 17	♣ Q7 ♥ AJ103 ♦ AK82 ♣ K105	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: None HCP: 13	<ul><li>♣ AJ76</li><li>♥ 9842</li><li>♦ J</li><li>♣ AQJ7</li></ul>	The opponents are silent.  Partner bids first.

Board: 187 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4 S	North:  ◆ 5  ▼ K1063  ◆ AJ42  ◆ AJ85	South:  ♠ AQ103  ♥ A842  ♠ K9  ♣ Q73	West Pass AP 1. Splint		East Pass	1NT
Board: 188 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ 75  ▼ AK975  ◆ KQJ  ♣ K72	South:  ♠ K1093  ▼ —  ◆ A842  ♣ QJ953		North 1NT 3NT	East Pass AP	
Board: 189 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ 8543  ♥ 8  ♠ A954  ♣ AJ65	South: ♠ K97 ♥ A973 ♠ KJ107 ♣ KQ	West Pass AP 1. Splint		East Pass	South 1NT 3NT
Board: 190 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ KQ106  ♥ QJ2  ♠ QJ8  ♣ A105	South:	Pass		East Pass Pass AP	2 <b>♣</b> ¹
Board: 191 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 6♥ S	North:  ♠ AJ98  ♥ Q972  ←—  ♣ A7432	South:  ♠ Q7  ♥ AJ103  ♠ AK82  ♠ K105	Pass Pass Pass	4•² 5•³ 6♥ man eer	Pass Pass Pass AP	1NT 2♥ 4♥

Board: 192 Dealer: N  Vul: None North HCP: 15 South HCP: 13 Contract: 4♠ N  North:  ♠ KQ53  ♠ AJ70  ♠ VQJ3  ♠ A65  ♠ J  ♠ K43  ♠ AQ.	Pass $2 \stackrel{\bullet}{\bullet}$ Pass $4 \stackrel{\bullet}{\bullet}^2$ Pass $4 \stackrel{\bullet}{\bullet}$ AP
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# North hands (Practice Page)

Board: 193 Dealer: S Vul: NS HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 194 Dealer: N Vul: NS HCP: 16	<ul><li>AQ107</li><li>AQ7</li><li>A107</li><li>864</li></ul>	The opponents are silent. You bid first.
Board: 195 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q</li><li>♥ KQ72</li><li>◆ J752</li><li>♣ J743</li></ul>	The opponents are silent.  Partner bids first.
Board: 196 Dealer: N Vul: Both HCP: 15	<ul><li>★ A64</li><li>✓ AJ105</li><li>◆ QJ73</li><li>◆ K7</li></ul>	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: None HCP: 13	<b>♠</b> Q <b>♥</b> KJ84 <b>♦</b> J1076 <b>♣</b> AQ108	The opponents are silent.  Partner bids first.
Board: 198 Dealer: N Vul: None HCP: 17	<ul><li>AQ52</li><li>✓ A106</li><li>AK54</li><li>✓ 93</li></ul>	The opponents are silent. You bid first.

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Board: 193 Dealer: S Vul: NS North HCP: 1 South HCP: 1 Contract: 3N	6 A/65	South:  ♠ AQ6  ♥ K102  ♠ KQ1084  ♣ Q7	West North  Pass 3♥¹  AP  1. Splinter	East South 1NT Pass 3NT
Board: 194 Dealer: N Vul: NS North HCP: 1 South HCP: 1	0 *A107	South:	West North 1NT Pass 4♠ 1. Splinter	East South Pass 3♥¹ AP
Board: 195 Dealer: S Vul: EW North HCP: 9 South HCP: 1 Contract: 4♥	.7 • J/52	South:  ♠ A95  ♥ A1086  ♠ K843  ♣ AQ		1NT Pass 2♥ Pass 4♣³ AP
Board: 196 Dealer: N Vul: Both North HCP: 1 South HCP: 1 Contract: 4♥	2	South:  ♠ QJ109  ♥ K973  ♠ A  ♣ Q1086		East South Pass 2♣¹ Pass 4♠² AP
Board: 197 Dealer: S Vul: None North HCP: 1 South HCP: 1 Contract: 4♥	5 • J10/6 • AO108	South:  ◆ J95  ▼ AQ103  • AK9  ◆ J92	West North  Pass 2♣¹  Pass 3♠²  Pass 4♥  1. Stayman  2. Splinter  3. Cue bid, a ♦	1NT Pass 2♥ Pass 4•³ AP

Board: 198 Dealer: N Vul: None North HCP: 17 South HCP: 12

Contract: 3N N

North:

♠ AQ52

♥ A106

♠ AK54

♠ 93

South: ♠ 9 ♥ J742 ♦ QJ103 ♣ AKJ2 West North East South
1NT Pass 3♣¹
Pass 3NT AP

1. Splinter

### South hands (Practice Page)

Board: 193 Dealer: S Vul: NS HCP: 16	<ul><li>AQ6</li><li>K102</li><li>KQ1084</li><li>Q7</li></ul>	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: NS HCP: 10	<ul><li>♠ 6542</li><li>♥ 6</li><li>♦ QJ65</li><li>♠ AQJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 195 Dealer: S Vul: EW HCP: 17	<ul><li>★ A95</li><li>▼ A1086</li><li>◆ K843</li><li>◆ AQ</li></ul>	The opponents are silent. You bid first.
Board: 196 Dealer: N Vul: Both HCP: 12	♣ QJ109 ♥ K973 ♦ A ♣ Q1086	The opponents are silent.  Partner bids first.
Board: 197 Dealer: S Vul: None HCP: 15	<ul><li>♣ J95</li><li>♥ AQ103</li><li>◆ AK9</li><li>♣ J92</li></ul>	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: None HCP: 12	<ul><li>◆ 9</li><li>♥ J742</li><li>◆ QJ103</li><li>◆ AKJ2</li></ul>	The opponents are silent.  Partner bids first.

				-
Board: 193 Dealer: S Vul: NS North HCP: 1 South HCP: 1 Contract: 3N	6 A/65	South:  ♠ AQ6  ♥ K102  ♠ KQ1084  ♣ Q7	West North  Pass 3♥¹  AP  1. Splinter	East South 1NT Pass 3NT
Board: 194 Dealer: N Vul: NS North HCP: 1 South HCP: 1	0 *A107	South:	West North 1NT Pass 4♠ 1. Splinter	East South Pass 3♥¹ AP
Board: 195 Dealer: S Vul: EW North HCP: 9 South HCP: 1 Contract: 4♥	.7 • J/52	South:  ♠ A95  ♥ A1086  ♠ K843  ♣ AQ		1NT Pass 2♥ Pass 4♣³ AP
Board: 196 Dealer: N Vul: Both North HCP: 1 South HCP: 1 Contract: 4♥	2	South:  ♠ QJ109  ♥ K973  ♠ A  ♣ Q1086		East South Pass 2♣¹ Pass 4♠² AP
Board: 197 Dealer: S Vul: None North HCP: 1 South HCP: 1 Contract: 4♥	5 • J10/6 • AO108	South:  ◆ J95  ▼ AQ103  • AK9  ◆ J92	West North  Pass 2♣¹  Pass 3♠²  Pass 4♥  1. Stayman  2. Splinter  3. Cue bid, a ♦	1NT Pass 2♥ Pass 4•³ AP

Board: 198 Dealer: N Vul: None North HCP: 17 South HCP: 12

Contract: 3N N

North:

♠ AQ52

♥ A106

♠ AK54

♠ 93

South: ♠ 9 ♥ J742 ♦ QJ103 ♣ AKJ2 West North East South
1NT Pass 3♣¹
Pass 3NT AP

1. Splinter

### North hands (Practice Page)

Board: 199 Dealer: S Vul: EW HCP: 10	<b>♦</b> KQ75 <b>♥</b> 9853 <b>♦</b> 10 <b>♣</b> KQ95	The opponents are silent.  Partner bids first.
Board: 200 Dealer: N Vul: NS HCP: 17	<ul><li>★ K862</li><li>♥ Q92</li><li>◆ AK6</li><li>◆ KQ7</li></ul>	The opponents are silent. You bid first.
Board: 201 Dealer: S Vul: EW HCP: 18	<ul><li>♣ 7</li><li>♥ AQJ5</li><li>♦ AK42</li><li>♣ A1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 202 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQJ3</li><li>★ A3</li><li>◆ Q863</li><li>◆ K52</li></ul>	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: None HCP: 9	<ul><li>★ 7543</li><li>★ AJ43</li><li>★ 3</li><li>★ A975</li></ul>	The opponents are silent.  Partner bids first.
Board: 204 Dealer: N Vul: NS HCP: 15	<b>♣</b> KQJ <b>♥</b> AQ5 <b>♦</b> J1076 <b>♣</b> Q104	The opponents are silent. You bid first.

			West	North	East	South
Board: 199 Dealer: S	North:	South:				1NT
Vul: EW	<b>★</b> KQ75	<b>♦</b> J4	Pass			2♥
North HCP: 10	♥ 9853 ♦ 10	<b>♥</b> AQJ10 <b>♦</b> AK64		<b>4</b> ♦ <sup>2</sup>	Pass	4♥
South HCP: 16	• KQ95	<ul><li>✓ AR04</li><li>♣ J107</li></ul>	AP			
Contract: 4♥ S	111400	20107	1. Stay			
			2. Splin	llei		
Board: 200	NT 4	Q 4				
Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>★</b> K862 <b>♥</b> Q92	<b>♠</b> J <b>♥</b> K753		1NT	Pass	3 <b>♠</b> ¹
North HCP: 17	• AK6	◆ Q432	Pass	3NT	AP	
South HCP: 11	♣ KQ7	♣ AJ43	1. Splin	nter		
Contract: 3N N						
Board: 201			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	<b>♦</b> 7	♠ AQ6	Pass	<b>3</b> ♠¹	Pass	3NT
North HCP: 18	<b>♥</b> AQJ5 <b>♦</b> AK42	<b>♥</b> K86 <b>♦</b> QJ5	Pass	5NT	Pass	6NT
South HCP: 16	<b>♦</b> A1096	<b>♦</b> KJ83	AP			
Contract: 6N S	1111000	1 1100	1. Splin	nter		
Board: 202						
Dealer: N	North:	South:	West	North	East	South
Vul: Both	♠ KQJ3	<b>♦</b> 9		1NT	Pass	<b>3</b> ♠ <sup>1</sup>
North HCP: 15	<b>♥</b> A3	♥ QJ65	Pass	3NT	AP	
South HCP: 13	◆ Q863 <b>♣</b> K52	◆ KJ102 <b>♣</b> AQ74	1. Splin			
Contract: 3N N	<b>4</b> K32	₹ AQ/+	1			
			West	North	East	South
Board: 203	North:	South:				1NT
Dealer: S	<b>↑</b> 7543	♣ A982	Pass	2 <b>♣</b> ¹	Pass	2♠
Vul: None	<b>♥</b> AJ43	<b>♥</b> K7	Pass		Pass	
North HCP: 9 South HCP: 15	<b>♦</b> 3	<b>♦</b> AQJ96	AP	• •		
Contract: 4♠ S	♣ A975	<b>♣</b> J4	1. Stay	man		
C SIMMON II D			2. Splin			

Board: 204 North: South: West North East South Dealer: N **♠** KQJ **♠**3 1NT Pass 3♠¹ Vul: NS **♥** J987 ♥ AQ5 North HCP: 15 Pass 3NT AP **♦** J1076 ♦ AKQ3 South HCP: 11 1. Splinter **♣** Q104 **♣** J763 Contract: 3N N

### South hands (Practice Page)

Board: 199 Dealer: S Vul: EW HCP: 16	<ul><li>▲ J4</li><li>✓ AQJ10</li><li>◆ AK64</li><li>♣ J107</li></ul>	The opponents are silent.  You bid first.
Board: 200 Dealer: N Vul: NS HCP: 11	<ul><li>↓ J</li><li>↓ K753</li><li>↓ Q432</li><li>♠ AJ43</li></ul>	The opponents are silent.  Partner bids first.
Board: 201 Dealer: S Vul: EW HCP: 16	<ul><li>AQ6</li><li>K86</li><li>QJ5</li><li>KJ83</li></ul>	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: Both HCP: 13	<ul><li>♠ 9</li><li>♥ QJ65</li><li>♦ KJ102</li><li>♠ AQ74</li></ul>	The opponents are silent.  Partner bids first.
Board: 203 Dealer: S Vul: None HCP: 15	<ul><li>★ A982</li><li>★ K7</li><li>★ AQJ96</li><li>★ J4</li></ul>	The opponents are silent.  You bid first.
Board: 204 Dealer: N Vul: NS HCP: 11	<b>♣</b> 3 <b>♥</b> J987 <b>♦</b> AKQ3 <b>♣</b> J763	The opponents are silent.  Partner bids first.

			West	North	East	South
Board: 199 Dealer: S	North:	South:				1NT
Vul: EW	<b>★</b> KQ75	<b>♦</b> J4	Pass			2♥
North HCP: 10	♥ 9853 ♦ 10	<b>♥</b> AQJ10 <b>♦</b> AK64		<b>4</b> ♦ <sup>2</sup>	Pass	4♥
South HCP: 16	• KQ95	<ul><li>✓ AR04</li><li>♣ J107</li></ul>	AP			
Contract: 4♥ S	111400	20107	1. Stay			
			2. Splin	llei		
Board: 200	NT 4	Q 4				
Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>★</b> K862 <b>♥</b> Q92	<b>♠</b> J <b>♥</b> K753		1NT	Pass	3 <b>♠</b> ¹
North HCP: 17	• AK6	◆ Q432	Pass	3NT	AP	
South HCP: 11	♣ KQ7	♣ AJ43	1. Splin	nter		
Contract: 3N N						
Board: 201			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	<b>♦</b> 7	♠ AQ6	Pass	<b>3</b> ♠¹	Pass	3NT
North HCP: 18	<b>♥</b> AQJ5 <b>♦</b> AK42	<b>♥</b> K86 <b>♦</b> QJ5	Pass	5NT	Pass	6NT
South HCP: 16	<b>♦</b> A1096	<b>♦</b> KJ83	AP			
Contract: 6N S	1111000	1 1100	1. Splin	nter		
Board: 202						
Dealer: N	North:	South:	West	North	East	South
Vul: Both	♠ KQJ3	<b>♦</b> 9		1NT	Pass	<b>3</b> ♠ <sup>1</sup>
North HCP: 15	<b>♥</b> A3	♥ QJ65	Pass	3NT	AP	
South HCP: 13	◆ Q863 <b>♣</b> K52	◆ KJ102 <b>♣</b> AQ74	1. Splin			
Contract: 3N N	<b>4</b> K32	₹ AQ/+	1			
			West	North	East	South
Board: 203	North:	South:				1NT
Dealer: S	<b>↑</b> 7543	♣ A982	Pass	2 <b>♣</b> ¹	Pass	2♠
Vul: None	<b>♥</b> AJ43	<b>♥</b> K7	Pass		Pass	
North HCP: 9 South HCP: 15	<b>♦</b> 3	<b>♦</b> AQJ96	AP	• •		
Contract: 4♠ S	♣ A975	<b>♣</b> J4	1. Stay	man		
C SIMMON II D			2. Splin			

Board: 204 North: South: West North East South Dealer: N **♠** KQJ **♠**3 1NT Pass 3♠¹ Vul: NS **♥** J987 ♥ AQ5 North HCP: 15 Pass 3NT AP **♦** J1076 ♦ AKQ3 South HCP: 11 1. Splinter **♣** Q104 **♣** J763 Contract: 3N N

# North hands (Practice Page)

Board: 205 Dealer: S Vul: None HCP: 13	<ul><li>◆ 5</li><li>♥ J754</li><li>◆ QJ75</li><li>◆ AKQ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 206 Dealer: N Vul: EW HCP: 17	<ul><li>AQ96</li><li>KQ8</li><li>AQ64</li><li>103</li></ul>	The opponents are silent.  You bid first.
Board: 207 Dealer: S Vul: NS HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 208 Dealer: N Vul: None HCP: 16	<ul><li>♣97</li><li>✔AK52</li><li>◆AJ105</li><li>♣A42</li></ul>	The opponents are silent.  You bid first.
Board: 209 Dealer: S Vul: None HCP: 9	<b>♦</b> 6 <b>♥</b> K1052 <b>♦</b> 10975 <b>♣</b> AQ54	The opponents are silent.  Partner bids first.
Board: 210 Dealer: N Vul: NS HCP: 17	<ul><li>▲ A973</li><li>✓ A2</li><li>◆ QJ9</li><li>▲ KQJ9</li></ul>	The opponents are silent.  You bid first.

Board: 205 Dealer: S Vul: None North HCP: 13 South HCP: 17 Contract: 3N S	North:	South:  ♠ AK108  ♥ AK6  ♠ K6  ♣ 8632	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 206 Dealer: N Vul: EW North HCP: 17 South HCP: 14 Contract: 4 N	North:  ♠ AQ96  ♥ KQ8  ♠ AQ64  ♣ 103	South:  ♠ KJ84  ▼ 10752  ♠ J  ♣ AKQ7	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. Splinter
Board: 207 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3N S	North:	South:  ♠ AQ3  ♥ AQ73  ♠ 8764  ♠ K5	West North East South 1NT Pass 3 1 Pass 3NT AP 1. Splinter
Board: 208 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ♠ 97  ✔ AK52  ♠ AJ105  ♣ A42	South:  ♠ AQ32  ♥ QJ63  ♦ 9  ♣ Q763	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 4♠²  Pass 4♥ AP  1. Stayman  2. Splinter
Board: 209 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ 6  ♥ K1052  ♦ 10975  ♣ AQ54	South:  ♠ AK854  ♥ 86  ♠ AQ2  ♣ K107	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter

West North East South Board: 210 North: South: 1NT Pass 2♣¹ Dealer: N **♠** A973 **♦** KQ102 Vul: NS Pass 2♠ Pass  $4 \stackrel{?}{\bullet}^2$ **♥** A2 **♥** K943 North HCP: 17 Pass 4♠ AP **♦** QJ9 **♦**8 South HCP: 12 1. Stayman **♣** KQJ9 ♣ A1032 Contract: 4♠ N 2. Splinter

### South hands (Practice Page)

Board: 205 Dealer: S Vul: None HCP: 17	<ul><li>AK108</li><li>✓ AK6</li><li>✓ K6</li><li>◆ 8632</li></ul>	The opponents are silent. You bid first.
Board: 206 Dealer: N Vul: EW HCP: 14	<ul><li>★ KJ84</li><li>▼ 10752</li><li>◆ J</li><li>◆ AKQ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 207 Dealer: S Vul: NS HCP: 15	<ul><li>AQ3</li><li>AQ73</li><li>8764</li><li>K5</li></ul>	The opponents are silent.  You bid first.
Board: 208 Dealer: N Vul: None HCP: 11	<ul><li>AQ32</li><li>QJ63</li><li>9</li><li>Q763</li></ul>	The opponents are silent.  Partner bids first.
Board: 209 Dealer: S Vul: None HCP: 16	<ul><li>★ AK854</li><li>★ 86</li><li>★ AQ2</li><li>★ K107</li></ul>	The opponents are silent. You bid first.
Board: 210 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ102</li><li>★ K943</li><li>◆ 8</li><li>◆ A1032</li></ul>	The opponents are silent.  Partner bids first.

Board: 205 Dealer: S Vul: None North HCP: 13 South HCP: 17 Contract: 3N S	North:	South:  ♠ AK108  ♥ AK6  ♠ K6  ♣ 8632	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 206 Dealer: N Vul: EW North HCP: 17 South HCP: 14 Contract: 4 N	North:  ♠ AQ96  ♥ KQ8  ♠ AQ64  ♣ 103	South:  ♠ KJ84  ▼ 10752  ♠ J  ♣ AKQ7	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. Splinter
Board: 207 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3N S	North:	South:  ♠ AQ3  ♥ AQ73  ♠ 8764  ♠ K5	West North East South 1NT Pass 3 1 Pass 3NT AP 1. Splinter
Board: 208 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ♠ 97  ✔ AK52  ♠ AJ105  ♣ A42	South:  ♠ AQ32  ♥ QJ63  ♦ 9  ♣ Q763	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 4♠²  Pass 4♥ AP  1. Stayman  2. Splinter
Board: 209 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ 6  ♥ K1052  ♦ 10975  ♣ AQ54	South:  ♠ AK854  ♥ 86  ♠ AQ2  ♣ K107	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter

West North East South Board: 210 North: South: 1NT Pass 2♣¹ Dealer: N **♠** A973 **♦** KQ102 Vul: NS Pass 2♠ Pass  $4 \stackrel{?}{\bullet}^2$ **♥** A2 **♥** K943 North HCP: 17 Pass 4♠ AP **♦** QJ9 **♦**8 South HCP: 12 1. Stayman **♣** KQJ9 ♣ A1032 Contract: 4♠ N 2. Splinter

# North hands (Practice Page)

Board: 211 Dealer: S Vul: Both HCP: 13	<ul><li>★ KQJ9</li><li>♥ J</li><li>◆ J652</li><li>◆ KQ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 212 Dealer: N Vul: EW HCP: 16	<ul><li>★ KJ2</li><li>★ A6543</li><li>★ A63</li><li>★ A9</li></ul>	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: EW HCP: 12	<ul><li>★ KQ62</li><li>▼ AJ74</li><li>◆ J</li><li>◆ J432</li></ul>	The opponents are silent.  Partner bids first.
Board: 214 Dealer: N Vul: Both HCP: 15	<ul><li>★832</li><li>★K1052</li><li>★A10</li><li>★AKJ2</li></ul>	The opponents are silent. You bid first.
Board: 215 Dealer: S Vul: None HCP: 10	♦ 8 ♥ K1095 ♦ AJ43 ♣ Q965	The opponents are silent.  Partner bids first.
Board: 216 Dealer: N Vul: None HCP: 16	<ul><li>★ AQ64</li><li>▼ AKJ2</li><li>◆ Q10</li><li>◆ 942</li></ul>	The opponents are silent.  You bid first.

Board: 211 Dealer: S Vul: Both North HCP: 13 South HCP: 17 Contract: 4♠ S	North:  ♠ KQJ9  ♥ J  • J652  ♣ KQ94	South:  ♠ A532  ♥ AQ32  ♠ AK10  ♠ 86			East Pass	1NT
Board: 212 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ KJ2  ♥ A6543  ♠ A63  ♠ A9	South:  ♠ A985  ♥ —  ♠ KQ972  ♠ Q742			East Pass AP	
Board: 213 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ KQ62  ♥ AJ74  ♦ J  ♣ J432	South:  ♠ A1084  ♥ K103  ♠ AQ7  ♣ Q96	Pass		East Pass Pass	1NT 2♠
Board: 214 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:  ◆ 832  ▼ K1052  ◆ A10  ♣ AKJ2	South:  ♠ AK97  ♥ 3  ♦ 8632  ♣ Q854	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	
Board: 215 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4 S	North:  ♠ 8  ♥ K1095  ♠ AJ43  ♠ Q965	South:  ♠ AK75  ♥ AJ63  ♠ 1076  ♠ A7	West Pass AP 1. Splin		East Pass	1NT

Board: 216 North: South: West North East South Dealer: N **♠** AQ64 **♠**7 1NT Pass 3♠¹ Vul: None **v** 10864 ♥ AKJ2 North HCP: 16 Pass 4 AP **♦** AK97 **♦** Q10 South HCP: 11 1. Splinter **♣** 942 **♣** KJ87 Contract: 4♥ N

### South hands (Practice Page)

Board: 211 Dealer: S Vul: Both HCP: 17	<ul><li>A532</li><li>✓ AQ32</li><li>AK10</li><li>86</li></ul>	The opponents are silent.  You bid first.
Board: 212 Dealer: N Vul: EW HCP: 11	<ul><li>★ A985</li><li>▼ —</li><li>★ KQ972</li><li>★ Q742</li></ul>	The opponents are silent.  Partner bids first.
Board: 213 Dealer: S Vul: EW HCP: 15	<ul><li>★ A1084</li><li>▼ K103</li><li>◆ AQ7</li><li>◆ Q96</li></ul>	The opponents are silent.  You bid first.
Board: 214 Dealer: N Vul: Both HCP: 9	<ul><li>★ AK97</li><li>▼ 3</li><li>◆ 8632</li><li>◆ Q854</li></ul>	The opponents are silent.  Partner bids first.
Board: 215 Dealer: S Vul: None HCP: 16	<ul><li>♠ AK75</li><li>♥ AJ63</li><li>♦ 1076</li><li>♠ A7</li></ul>	The opponents are silent. You bid first.
Board: 216 Dealer: N Vul: None HCP: 11	<b>♣</b> 7 <b>♥</b> 10864 <b>♦</b> AK97 <b>♣</b> KJ87	The opponents are silent.  Partner bids first.

Board: 211 Dealer: S Vul: Both North HCP: 13 South HCP: 17 Contract: 4♠ S	North:  ♠ KQJ9  ♥ J  • J652  ♣ KQ94	South:  ♠ A532  ♥ AQ32  ♠ AK10  ♠ 86			East Pass	1NT
Board: 212 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ KJ2  ♥ A6543  ♠ A63  ♠ A9	South:  ♠ A985  ♥ —  ♠ KQ972  ♠ Q742			East Pass AP	
Board: 213 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ KQ62  ♥ AJ74  ♦ J  ♣ J432	South:  ♠ A1084  ♥ K103  ♠ AQ7  ♣ Q96	Pass		East Pass Pass	1NT 2♠
Board: 214 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:  ◆ 832  ▼ K1052  ◆ A10  ♣ AKJ2	South:  ♠ AK97  ♥ 3  ♦ 8632  ♣ Q854	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	
Board: 215 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4 S	North:  ♠ 8  ♥ K1095  ♠ AJ43  ♠ Q965	South:  ♠ AK75  ♥ AJ63  ♠ 1076  ♠ A7	West Pass AP 1. Splin		East Pass	1NT

Board: 216 North: South: West North East South Dealer: N **♠** AQ64 **♠**7 1NT Pass 3♠¹ Vul: None **v** 10864 ♥ AKJ2 North HCP: 16 Pass 4 AP **♦** AK97 **♦** Q10 South HCP: 11 1. Splinter **♣** 942 **♣** KJ87 Contract: 4♥ N

# North hands (Practice Page)

Board: 217 Dealer: S Vul: NS HCP: 13	<ul><li>♣ 2</li><li>♥ Q1043</li><li>♦ AJ86</li><li>♣ KQJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 218 Dealer: N Vul: Both HCP: 17	<ul><li>♠ AKJ</li><li>♥ Q954</li><li>♠ A42</li><li>♠ QJ3</li></ul>	The opponents are silent. You bid first.
Board: 219 Dealer: S Vul: None HCP: 9	<b>♦</b> 8 <b>♥</b> AK98 <b>♦</b> 10983 <b>♣</b> Q987	The opponents are silent.  Partner bids first.
Board: 220 Dealer: N Vul: None HCP: 16	<ul><li>AK108</li><li>✓ J64</li><li>AQ5</li><li>Q74</li></ul>	The opponents are silent. You bid first.
Board: 221 Dealer: S Vul: Both HCP: 14	<ul><li>♠ AK53</li><li>♥ 5</li><li>♠ AK95</li><li>♠ 10953</li></ul>	The opponents are silent.  Partner bids first.
Board: 222 Dealer: N Vul: None HCP: 17	<ul><li>♣ Q1084</li><li>♥ AKQ7</li><li>◆ A3</li><li>♣ Q102</li></ul>	The opponents are silent.  You bid first.

Board: 217 Dealer: S Vul: NS North HCI South HCI Contract: 3	North:	<b>♦</b> KQ105	West Pass AP 1. Splin		East Pass	1NT
Board: 218 Dealer: N Vul: Both North HCI South HCI Contract: 3	North:  ♠ AKJ  ♥ Q954  ♠ A42  ♠ Q13	South:	West Pass 1. Splin	3NT	East Pass AP	
Board: 219 Dealer: S Vul: None North HCI South HCI Contract: 3	North:	3 <b>♦</b> K4			East Pass	1NT
Board: 220 Dealer: N Vul: None North HCI South HCI Contract: 3	North:  ♠ AK10  ♥ J64  ♠ AQ5  ♠ O74	South:  08		3NT	East Pass AP	
Board: 221 Dealer: S Vul: Both North HCI South HCI Contract: 3	North:  ♠ AK5:  ♥ 5  ♦ AK9:  ↑ AK9:  ♣ 1095	<b>♥</b> AKJ3 <b>♦</b> Q43	West Pass AP 1. Splin		East Pass	1NT
Board: 222 Dealer: N Vul: None North HCI South HCI Contract: 4	North:  ♠ Q108  ♥ AKQ  ↑ A3  ♠ Q100	07	West Pass 1. Splin	4♠	East Pass AP	

### South hands (Practice Page)

Board: 217 Dealer: S Vul: NS HCP: 15	<ul><li>★ AK73</li><li>★ K9</li><li>★ KQ105</li><li>★ 842</li></ul>	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: Both HCP: 11	<ul><li>◆ 9874</li><li>♥ —</li><li>◆ KJ975</li><li>◆ AK54</li></ul>	The opponents are silent.  Partner bids first.
Board: 219 Dealer: S Vul: None HCP: 16	<ul><li>★ AK1094</li><li>♥ J42</li><li>◆ K4</li><li>★ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 220 Dealer: N Vul: None HCP: 13	♣6 ▼ AK103 ◆ K842 ♣ K1063	The opponents are silent.  Partner bids first.
Board: 221 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q72</li><li>♥ AKJ3</li><li>◆ Q43</li><li>♣ K86</li></ul>	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: None HCP: 12	<ul><li>▲ AJ97</li><li>♥ 6</li><li>♦ KJ82</li><li>♣ K753</li></ul>	The opponents are silent.  Partner bids first.

Board: 217 Dealer: S Vul: NS North HCI South HCI Contract: 3	North:	<b>♦</b> KQ105	West Pass AP 1. Splin		East Pass	1NT
Board: 218 Dealer: N Vul: Both North HCI South HCI Contract: 3	North:  ♠ AKJ  ♥ Q954  ♠ A42  ♠ Q13	South:	West Pass 1. Splin	3NT	East Pass AP	
Board: 219 Dealer: S Vul: None North HCI South HCI Contract: 3	North:	3 <b>♦</b> K4			East Pass	1NT
Board: 220 Dealer: N Vul: None North HCI South HCI Contract: 3	North:  ♠ AK10  ♥ J64  ♠ AQ5  ♠ O74	South:  08		3NT	East Pass AP	
Board: 221 Dealer: S Vul: Both North HCI South HCI Contract: 3	North:  ♠ AK5:  ♥ 5  ♦ AK9:  ↑ AK9:  ♣ 1095	<b>♥</b> AKJ3 <b>♦</b> Q43	West Pass AP 1. Splin		East Pass	1NT
Board: 222 Dealer: N Vul: None North HCI South HCI Contract: 4	North:  ♠ Q108  ♥ AKQ  ↑ A3  ♠ Q100	07	West Pass 1. Splin	4♠	East Pass AP	

# North hands (Practice Page)

Board: 223 Dealer: S Vul: Both HCP: 10	♣9 ♥ A864 ♦ QJ62 ♣ K932	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: None HCP: 16	<ul><li>AJ3</li><li>✓ AK1084</li><li>✓ J93</li><li>✓ K3</li></ul>	The opponents are silent. You bid first.
Board: 225 Dealer: S Vul: NS HCP: 12	<ul><li>↓ J</li><li>↓ J965</li><li>↓ A753</li><li>♠ AQ86</li></ul>	The opponents are silent.  Partner bids first.
Board: 226 Dealer: N Vul: Both HCP: 15	<ul><li>AQ96</li><li>KQ5</li><li>A1065</li><li>43</li></ul>	The opponents are silent. You bid first.
Board: 227 Dealer: S Vul: None HCP: 9	<ul><li>4</li><li>✓ AQJ6</li><li>✓ 9852</li><li>✓ Q1065</li></ul>	The opponents are silent.  Partner bids first.
Board: 228 Dealer: N Vul: EW HCP: 16	<ul><li>A75</li><li>✓ AK85</li><li>✓ KQ95</li><li>№ 106</li></ul>	The opponents are silent. You bid first.

Deal Vul: Nort Sout	rd: 223 er: S Both th HCP: 10 th HCP: 17 tract: 3N S	North:  ♠ 9  ♥ A864  ♠ QJ62  ♣ K932	South:  ♠ KQ63  ♥ K7  ♠ A987  ♣ AJ5	West Pass AP 1. Splin		South 1NT 3NT
Deal Vul: Nort Sout	rd: 224 er: N None h HCP: 16 h HCP: 13 tract: 3N N	North:  ♠ AJ3  ♥ AK1084  ♠ J93  ♣ K3	South:  ♠ K765  ♥ 6  ♠ A765  ♣ AQ62	West Pass 1. Splin	East Pass AP	
Deal Vul: Nort Sout		North:  ♣ J  ♥ J965  ♠ A753  ♣ AQ86	South:  ♠ AK53  ♥ AK  ♦ J64  ♣ J943	West Pass AP 1. Splin	East Pass	1NT
Deal Vul: Nort Sout	rd: 226 er: N Both th HCP: 15 th HCP: 13 tract: 4 N	North:  ♠ AQ96  ♥ KQ5  ♠ A1065  ♣ 43	South:  ♠ K743  ♥ A1063  ♠ 8  ♣ AQ105	Pass Pass 1. Stay 2. Splin	East Pass Pass AP	2 <b>♣</b> ¹
Deal Vul: Nort Sout	rd: 227 er: S None rh HCP: 9 h HCP: 17 tract: 4♥ S	North:  ♠ 4  ▼ AQJ6  ◆ 9852  ♠ Q1065	South:  ♠ AJ8  ♥ K954  ♠ KQ  ♠ KJ94	West Pass AP 1. Splin	East Pass	1NT

Board: 228 Dealer: N Vul: EW North HCP: 16 South HCP: 12

Contract: 3N N

North:

♠ A75

♥ AK85

♠ KQ95

♣ 106

South:

♠ KQ102

♥ J

• J1087

♣ KQ75

West North East South
1NT Pass 3

Pass 3NT AP

1. Splinter

### South hands (Practice Page)

Board: 223 Dealer: S Vul: Both HCP: 17	<ul><li>★ KQ63</li><li>★ K7</li><li>★ A987</li><li>★ AJ5</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: None HCP: 13	<ul><li>★ K765</li><li>★ 6</li><li>★ A765</li><li>★ AQ62</li></ul>	The opponents are silent.  Partner bids first.
Board: 225 Dealer: S Vul: NS HCP: 16	<ul><li>♠ AK53</li><li>♥ AK</li><li>♦ J64</li><li>♠ J943</li></ul>	The opponents are silent. You bid first.
Board: 226 Dealer: N Vul: Both HCP: 13	<ul><li>★ K743</li><li>★ A1063</li><li>★ 8</li><li>★ AQ105</li></ul>	The opponents are silent.  Partner bids first.
Board: 227 Dealer: S Vul: None HCP: 17	<ul><li>AJ8</li><li>✓ K954</li><li>✓ KQ</li><li>✓ KJ94</li></ul>	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQ102</li><li>▼ J</li><li>◆ J1087</li><li>◆ KQ75</li></ul>	The opponents are silent.  Partner bids first.

Deak Vul: 1 Nortl Soutl	North:  ♠ 9  ♥ A864  ♠ QJ62  ♣ K932	South:  ♠ KQ63  ♥ K7  ♠ A987  ♣ AJ5	West Pass AP 1. Splin		South 1NT 3NT
Deak Vul: 1 North South	North:  ♠ AJ3  ♥ AK1084  ♠ J93  ♣ K3	South:  ♠ K765  ♥ 6  ♠ A765  ♣ AQ62	West Pass 1. Splin	East Pass AP	
Deak Vul: 1 Nortl Soutl	North:  ♣ J  ♥ J965  ♠ A753  ♣ AQ86	South:  ♠ AK53  ♥ AK  ♦ J64  ♣ J943	West Pass AP 1. Splin	East Pass	1NT
Deak Vul: 1 Nortl Soutl	North:  ♠ AQ96  ♥ KQ5  ♠ A1065  ♣ 43	South:  ♠ K743  ♥ A1063  ♠ 8  ♣ AQ105	Pass Pass 1. Stay 2. Splin	East Pass Pass AP	2 <b>♣</b> ¹
Deak Vul: 1 Nortl Soutl	North:	South:  ♠ AJ8  ♥ K954  ♠ KQ  ♠ KJ94	West Pass AP 1. Splin	East Pass	1NT

Board: 228 Dealer: N Vul: EW North HCP: 10

North HCP: 16 South HCP: 12 Contract: 3N N North: ♠ A75 ♥ AK85 ♠ KQ95

**♣** 106

South: ♠ KQ102 ♥ J ♦ J1087

**♣** KQ75

West North East South
1NT Pass 3♥¹

Pass 3NT AP

1. Splinter