North hands (Practice Page)

Board: 1 Dealer: S Vul: None HCP: 9	★ K1064♥ 7◆ J985◆ KQ83	The opponents are silent. Partner bids first.
Board: 2 Dealer: N Vul: Both HCP: 15	♣ Q1032♥ QJ◆ AKJ4♣ Q84	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: EW HCP: 9	♣ QJ73♥ J987♦ 7♣ KQ73	The opponents are silent. Partner bids first.
Board: 4 Dealer: N Vul: None HCP: 17	★ KJ5♥ QJ32◆ AJ6◆ AJ7	West Doubles 3♥ if possible. You bid first.
Board: 5 Dealer: S Vul: EW HCP: 10	★ K1032♥ 9◆ Q852◆ AJ83	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	AJ82✓ AK102✓ 32✓ A74	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: Both HCP: 13	♣ AJ94♥ A872◆ 5♣ A952	The opponents are silent. Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 16	★ AK95★ KQ◆ KJ983★ 98	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: None HCP: 9	★ A1043★ 5★ K1042★ Q862	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	★ K94♥ Q1075◆ AQ7◆ KQ8	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: None HCP: 14	★ AK106♥ 5★ K1052★ A963	The opponents are silent. Partner bids first.
Board: 8 Dealer: N Vul: Both HCP: 16	♣ QJ8♥ AQ6◆ A63♣ K985	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: None HCP: 14	♣— ▼ K854 ◆ AK95 ♣ A9842	The opponents are silent. Partner bids first.
Board: 10 Dealer: N Vul: EW HCP: 17	♠ Q94♥ AK2♦ Q95♠ KQJ4	The opponents are silent. You bid first.
Board: 11 Dealer: S Vul: EW HCP: 12	◆ 9♥ Q642◆ AK98◆ K652	The opponents are silent. Partner bids first.

Board: 6 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 \(\varphi \) 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:	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♥¹ 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	♦ Q9 ♥ AKJ109 ♦ AJ4 ♣ 1054	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: Both HCP: 11	★ AK95▼ 4◆ J984◆ QJ107	The opponents are silent. Partner bids first.
Board: 9 Dealer: S Vul: None HCP: 15	★ AK865★ A2★ J73★ K105	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: EW HCP: 10		The opponents are silent. Partner bids first.
Board: 11 Dealer: S Vul: EW HCP: 15	★ AK76▼ AKJ10◆ 106◆ 1093	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 \(\varphi \) 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:	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♥¹ 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	◆ QJ95◆ A62◆ AQ43◆ A3	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: NS HCP: 14	★3★ AK54★ KQ107★ Q986	The opponents are silent. Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 16	♣ QJ2♥ AK95◆ J5♣ AJ62	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: EW HCP: 11	♣—✓ J874◆ QJ52◆ AK652	The opponents are silent. Partner bids first.
Board: 16 Dealer: N Vul: None HCP: 17	▲ A954✔ AK7◆ A97♣ Q65	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: None HCP: 9	10✓ A1087✓ KQ94✓ 10653	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♥¹ 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	♣ 3 ♥ KQJ8 ♦ KJ65 ♣ Q1062	The opponents are silent. Partner bids first.
Board: 13 Dealer: S Vul: NS HCP: 15	★ A1092♥ Q8◆ A86◆ AJ32	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: None HCP: 14	109876AKQ9KQ74	The opponents are silent. Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 16	AQ92AK52K9784	The opponents are silent. You bid first.
Board: 16 Dealer: N Vul: None HCP: 9	♣ Q732♥ 8653♦ 6♣ AK74	The opponents are silent. Partner bids first.
Board: 17 Dealer: S Vul: None HCP: 15	★ A87★ KQJ64★ J2★ KJ9	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♥¹ 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	♠ AKJ42♥ 62♦ Q103♠ AJ3	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: NS HCP: 14	★—KQ53AK54Q7643	The opponents are silent. Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 16	AQ6✓ AJ543✓ A64✓ J3	The opponents are silent. You bid first.
Board: 21 Dealer: S Vul: Both HCP: 11	★ KJ97▼ J952◆ 2★ AQ82	The opponents are silent. Partner bids first.
Board: 22 Dealer: N Vul: NS HCP: 17	▲ A96♥ AKJ9◆ J75▲ A107	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 9	♣—▼ J1053◆ AJ1054♣ QJ73	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:	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	♦ 5 ♥ K943 ♦ AK76 ♣ Q876	The opponents are silent. Partner bids first.
Board: 19 Dealer: S Vul: NS HCP: 15	★ AK962▼ AJ◆ 983◆ K102	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: EW HCP: 9	↑7543↑6↑Q953↑AK86	The opponents are silent. Partner bids first.
Board: 21 Dealer: S Vul: Both HCP: 16	♠ AQ53♥ AK3♦ 964♠ K73	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: NS HCP: 15	★ KQ73▼ 4◆ AK62◆ QJ85	The opponents are silent. Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 15	★ AKQ92★ K9★ K93★ 1062	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:	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	▲ A109✔ AQ763◆ 1094♣ KQ	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 11	★ K876★ 4★ A953★ KJ32	The opponents are silent. Partner bids first.
Board: 26 Dealer: N Vul: NS HCP: 15	▲ A65✓ AKJ64◆ K65▲ 86	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 12	107432AK86KQ94	The opponents are silent. Partner bids first.
Board: 28 Dealer: N Vul: NS HCP: 15	1094✓ AKQ82✓ Q6✓ A75	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: Both HCP: 10	AQ92Q765Q10987	The opponents are silent. Partner bids first.

Board: 24 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ A109 ♥ AQ763 ♦ 1094 ♣ KQ	South: ♠ KJ87 ♥ 2 ♠ AKJ8 ♣ J1032		1NT 3NT	East Pass AP	South 3 ^{▶1}
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 Pass AP 1. Splint		East Pass	1NT
Board: 26 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ A65 ♥ AKJ64 ♠ K65 ♣ 86	South: ♠ KJ84 ▼ — ♠ AQ742 ♣ KJ53		North 1NT 3NT ter	East Pass AP	
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		North 3♥¹ ter	East Pass	South 1NT 3NT
Board: 28 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: • 1094 • AKQ82 • Q6 • A75	South: ♠ KQJ6 ♥ 10 ♦ J932 ♣ KQ43		North 1NT 3NT ter	East Pass AP	

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	★ KJ87♥ 2◆ AKJ8◆ J1032	The opponents are silent. Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 17	★ A42★ AK85★ Q108★ A75	The opponents are silent. You bid first.
Board: 26 Dealer: N Vul: NS HCP: 14	★ KJ84▼ —★ AQ742★ KJ53	The opponents are silent. Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 16	♣ A96♥ AQ53◆ Q943♣ A3	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: NS HCP: 12	★ KQJ6▼ 10◆ J932◆ KQ43	The opponents are silent. Partner bids first.
Board: 29 Dealer: S Vul: Both HCP: 17	★ KJ85★ A93★ AKJ2♣ J5	The opponents are silent. You bid first.

Board: 24 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ A109 ♥ AQ763 ♦ 1094 ♣ KQ	South: ♠ KJ87 ♥ 2 ♠ AKJ8 ♣ J1032		1NT 3NT	East Pass AP	South 3 ^{▶1}
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 Pass AP 1. Splint		East Pass	1NT
Board: 26 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ A65 ♥ AKJ64 ♠ K65 ♣ 86	South: ♠ KJ84 ▼ — ♠ AQ742 ♣ KJ53		North 1NT 3NT ter	East Pass AP	
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		North 3♥¹ ter	East Pass	South 1NT 3NT
Board: 28 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: • 1094 • AKQ82 • Q6 • A75	South: ♠ KQJ6 ♥ 10 ♦ J932 ♣ KQ43		North 1NT 3NT ter	East Pass AP	

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	◆ 962♥ AKQ10◆ K64◆ KQ2	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	★ K765★ AKQ10★ K62★ 108	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: None HCP: 9	▲ A1094✓ —♦ 109642♣ KQ107	The opponents are silent. Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 16	♣ QJ10♥ AK93◆ Q83♣ KJ10	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: None HCP: 9	J1052KQJ38Q963	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 Pass 1. Splin	North 1NT 3NT atter	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		North 3♣¹ nter		South 1NT 3NT
Board: 32 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 \(\mathbb{V} \) N	North: ♠ K765 ♥ AKQ10 ♠ K62 ♠ 108	South: ♠ 8 ♥ 6432 ♠ AQ74 ♠ KQ54	West Pass 1. Splin	North 1NT 4♥ ater	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 Pass AP 1. Splin	North 3♥¹ nter		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 Pass 1. Splin	North 1NT 3NT ater	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	♠ AKJ4♥ 7♦ QJ83♠ A975	The opponents are silent. Partner bids first.
Board: 31 Dealer: S Vul: Both HCP: 15	★ AKJ76▼ K97◆ 72◆ A82	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: None HCP: 11	♦ 8	The opponents are silent. Partner bids first.
Board: 33 Dealer: S Vul: None HCP: 15	★ KQ6▼ AQJ103◆ QJ3◆ 93	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 9	◆ 9754♥ 6◆ AK75◆ Q532	The opponents are silent. Partner bids first.
Board: 35 Dealer: S Vul: None HCP: 17	AQ97✓ A74AK3274	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 Pass 1. Splin	North 1NT 3NT atter	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		North 3♣¹ nter		South 1NT 3NT
Board: 32 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 \(\mathbb{V} \) N	North: ♠ K765 ♥ AKQ10 ♠ K62 ♠ 108	South: ♠ 8 ♥ 6432 ♠ AQ74 ♠ KQ54	West Pass 1. Splin	North 1NT 4♥ ater	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 Pass AP 1. Splin	North 3♥¹ nter		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 Pass 1. Splin	North 1NT 3NT ater	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	▲ AJ93♥ K98◆ KQ▲ K964	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: Both HCP: 16	♠ 10♥ AJ87♠ A862♠ AK87	The opponents are silent. Partner bids first.
Board: 38 Dealer: N Vul: None HCP: 15	★ K102▼ AQJ83◆ J9◆ KJ3	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: EW HCP: 11		The opponents are silent. Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 16	★ KJ6▼ AKJ106◆ KJ2◆ 98	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: Both HCP: 9	AQ107♥ 9◆ 9643◆ QJ105	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	West North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
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	West North East South 1NT Pass 3♣¹ Pass 3NT Pass 6NT AP 1. Splinter
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 North East South 1NT Pass 3♥¹ Pass 3NT Pass 5NT Pass 6NT AP 1. Splinter
Board: 39 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♥ S	North:	South: ♠ K5 ♥ K942 ♠ KQJ3 ♣ A98	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4•² Pass 4♥ AP 1. Stayman 2. Splinter
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 North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter

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	★ AK854♥ KQ◆ QJ7◆ 962	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: None HCP: 19	AQ93✓ 4AKQ5A1065	The opponents are silent. Partner bids first.
Board: 39 Dealer: S Vul: EW HCP: 16	★ K5▼ K942◆ KQJ3◆ A98	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 10	♦ 8542♥ 5♦ AQ74♠ A654	The opponents are silent. Partner bids first.
Board: 41 Dealer: S Vul: Both HCP: 17	★ K85▼ AQ4◆ J102◆ AK76	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	,	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	, ◆ A862 • AK87	South: ♠ AK854 ♥ KQ ♠ QJ7 ♣ 962		North 3♠¹ 6NT ter	East Pass AP	1NT
Board: 38 Dealer: N Vul: None North HCP: 15 South HCP: 19 Contract: 6N N	,	South: ♠ AQ93 ♥ 4 ♠ AKQ5 ♣ A1065	West Pass Pass 1. Splin	North 1NT 3NT 6NT ter	Pass	
Board: 39 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4 S	• 2 • OI53	South: ♠ K5 ♥ K942 ♠ KQJ3 ♣ A98	Pass		East Pass Pass	1NT 2♥
Board: 40 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	◆ KJ2 ▲ 98	South: ◆ 8542 ▼ 5 ◆ AQ74 ◆ A654		North 1NT 3NT ter	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	★ AKJ10★ K1084★ Q53★ Q8	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: EW HCP: 10	★ 10864▼ —★ K1062★ AK872	The opponents are silent. Partner bids first.
Board: 44 Dealer: N Vul: Both HCP: 16	A62✓ A654A1082A2	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: None HCP: 9	◆ Q864▼ 5◆ Q1086◆ KQ96	The opponents are silent. Partner bids first.
Board: 46 Dealer: N Vul: EW HCP: 15	AQ63✓ AQ109Q6✓ J74	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 11	♣ QJ54♥ J♦ KJ74♣ K542	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: ♠ 9 ♥ A932 ♦ K1092 ♣ AK104	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	★ KJ3★ K9854◆ AQ5◆ Q3	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: Both HCP: 10	◆ QJ109◆ QJ98◆ 3◆ KJ95	The opponents are silent. Partner bids first.
Board: 45 Dealer: S Vul: None HCP: 15	♠ AKJ♥ AQJ64♦ 932♠ 84	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: EW HCP: 14	◆ 9▼ KJ86◆ AK93◆ K532	The opponents are silent. Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 16	★ K1062★ AK104◆ AQ8★ 83	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: ♠ 9 ♥ A932 ♦ K1092 ♣ AK104	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	AQ4✓ A1082✓ K964✓ Q4	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: NS HCP: 11	♠ 6♥ K643♦ KJ102♠ KJ85	The opponents are silent. Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 16	♣ QJ9♥ AJ◆ AJ1063♣ K43	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	★ K97★ A72★ AQ105★ A97	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 9	♦ 8742▼ 10♦ AK87♠ Q972	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 4NT² 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:	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 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	★ K732▼ 3◆ AQ87◆ AK98	The opponents are silent. Partner bids first.
Board: 49 Dealer: S Vul: NS HCP: 16	AJ752✓ AJA87Q96	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: Both HCP: 9	♦ 8 ♥ 8765 ♦ KQ72 ♣ A865	The opponents are silent. Partner bids first.
Board: 51 Dealer: S Vul: None HCP: 15	A863✓ A86✓ K954A5	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: NS HCP: 11	AJ64♥ 9★ K764★ K1053	The opponents are silent. Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 17	★ AK109♥ QJ63◆ 52◆ AK4	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 4NT² 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:	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 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	★ KJ5♥ QJ43◆ AKJ4◆ 43	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: Both HCP: 11	♣ J763♥ J1043◆ Q♣ AK54	The opponents are silent. Partner bids first.
Board: 56 Dealer: N Vul: Both HCP: 15	▲ AJ843♥ AJ6◆ 106♣ AJ6	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	♣976♥ KQJ◆ AQ876♣ K3	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 9	★ A954♥ 7♦ K1086♠ Q1098	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	North 1NT 3NT tter	East Pass AP	
Board: 55 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4 S	North: ▲ J763 ▼ J1043 ◆ Q ♣ AK54	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		East Pass Pass	1NT 2♠
Board: 58 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ 976 ♥ KQJ • AQ876 ♣ K3	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	A982♥ 9◆ Q1073◆ A976	The opponents are silent. Partner bids first.
Board: 55 Dealer: S Vul: Both HCP: 17	A95✓ AQ76AJ3Q63	The opponents are silent. You bid first.
Board: 56 Dealer: N Vul: Both HCP: 11	★—KQ87KJ974Q1093	The opponents are silent. Partner bids first.
Board: 57 Dealer: S Vul: None HCP: 16	♠ AK83♥ Q5♠ AK52♠ 975	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	♣ J102♥ AQJ3♦ AJ53♣ K5	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	North 1NT 3NT tter	East Pass AP	
Board: 55 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4 S	North: ▲ J763 ▼ J1043 ◆ Q ♣ AK54	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		East Pass Pass	1NT 2♠
Board: 58 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ 976 ♥ KQJ • AQ876 ♣ K3	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	♣ AJ853♥ 109◆ AJ2♣ AJ2	The opponents are silent. You bid first.
Board: 61 Dealer: S Vul: NS HCP: 11	♣ 3 ♥ AJ42 ♦ AQ87 ♣ 10852	The opponents are silent. Partner bids first.
Board: 62 Dealer: N Vul: NS HCP: 16	★ AK1063▼ AJ10◆ KJ3◆ 62	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 14		The opponents are silent. Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 16	★ A842▼ A105◆ AK106♣ J2	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: EW HCP: 10	★ K953♥ 9◆ J1096◆ KQJ5	The opponents are silent. Partner bids first.

Board: 6 Dealer: 1 Vul: No North H South H Contrac	N ne CP: 15 CP: 9	North: ♠ AJ853 ♥ 109 ♠ AJ2 ♣ AJ2	South: ♠ 10 ♥ A652 ♠ K854 ♣ Q743	West Pass 1. Splin	North 1NT 3NT ter		
Board: 6 Dealer: 5 Vul: NS North H South H Contrac	CP: 11 CP: 15	North:	South: ♠ QJ107 ♥ K105 ♦ 52 ♠ AKQ9		North 3♣¹ tter		South 1NT 3NT
Board: 6 Dealer: 1 Vul: NS North H South H Contrac	N CP: 16 CP: 15	North: ♠ AK1063 ♥ AJ10 ♠ KJ3 ♣ 62	South: ◆ — ▼ Q532 ◆ AQ76 ♣ AK874	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	South 3♠¹
Board: 6 Dealer: 9 Vul: EW North H South H Contrac	S CP: 14 CP: 16	North: ◆ J876 ◆ 2 ◆ AKQ8 ◆ KJ62	South: ♠ AQ5 ♥ AQ54 ♠ 762 ♣ A94		North 3♥¹ ter		South 1NT 3NT
Board: 6 Dealer: 1 Vul: Nor North H South H Contrac	N ne CP: 16 CP: 10	North: ♠ A842 ♥ A105 ♠ AK106 ♣ J2	South: ♠ KJ53 ♥ Q983 ♦ 9 ♣ A985	Pass Pass 1. Stay 2. Splin		East Pass Pass AP	2 ♣ ¹

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

Board: 6 Dealer: 1 Vul: No North H South H Contrac	N ne CP: 15 CP: 9	North: ♠ AJ853 ♥ 109 ♠ AJ2 ♣ AJ2	South: ♠ 10 ♥ A652 ♠ K854 ♣ Q743	West Pass 1. Splin	North 1NT 3NT ter		
Board: 6 Dealer: 5 Vul: NS North H South H Contrac	CP: 11 CP: 15	North:	South: ♠ QJ107 ♥ K105 ♦ 52 ♠ AKQ9		North 3♣¹ tter		South 1NT 3NT
Board: 6 Dealer: 1 Vul: NS North H South H Contrac	N CP: 16 CP: 15	North: ♠ AK1063 ♥ AJ10 ♠ KJ3 ♣ 62	South: ◆ — ▼ Q532 ◆ AQ76 ♣ AK874	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	South 3♠¹
Board: 6 Dealer: 9 Vul: EW North H South H Contrac	S CP: 14 CP: 16	North: ◆ J876 ◆ 2 ◆ AKQ8 ◆ KJ62	South: ♠ AQ5 ♥ AQ54 ♠ 762 ♣ A94		North 3♥¹ ter		South 1NT 3NT
Board: 6 Dealer: 1 Vul: Nor North H South H Contrac	N ne CP: 16 CP: 10	North: ♠ A842 ♥ A105 ♠ AK106 ♣ J2	South: ♠ KJ53 ♥ Q983 ♦ 9 ♣ A985	Pass Pass 1. Stay 2. Splin		East Pass Pass AP	2 ♣ ¹

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	AQ94AQ4J9K865	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: None HCP: 13	▲ 10✔ A1093◆ AKQ3♣ 9864	The opponents are silent. Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 15	★ AKQ2▼ A109◆ 9832♣ Q7	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	♠ AQJ3♥ Q4♦ Q75♠ KJ92	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: EW HCP: 11	♠ Q ♥ 10843 ♦ Q1098 ♠ 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 North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
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 North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
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 North East South 1NT Pass 3♥¹ Pass 4♠ AP 1. Splinter
Board: 69 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4♥ S	North: ♣ — ▼ A1093 • K10852 • AJ74	South: ♠ AJ72 ♥ KJ75 ♠ AQ ♠ 863	West North East South 1NT Pass 3♠¹ Pass 4♥ AP 1. Splinter
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 North East South 1NT Pass 3♣¹ Pass 3NT Pass 5NT Pass 6NT AP 1. Splinter

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	♠ AK53♥ J4♦ 54♠ AKJ73	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 9	★ 7653▼ 7◆ AQ105◆ K852	The opponents are silent. Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 15	▲ AJ72♥ KJ75◆ AQ♣ 863	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: None HCP: 18	♣ 7♥ AJ103♦ AK103♣ AQ107	The opponents are silent. Partner bids first.
Board: 71 Dealer: S Vul: EW HCP: 16	★ A1042★ A975★ AJ4★ QJ	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 North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
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 North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
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 North East South 1NT Pass 3♥¹ Pass 4♠ AP 1. Splinter
Board: 69 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4♥ S	North: ♣ — ▼ A1093 • K10852 • AJ74	South: ♠ AJ72 ♥ KJ75 ♠ AQ ♠ 863	West North East South 1NT Pass 3♠¹ Pass 4♥ AP 1. Splinter
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 North East South 1NT Pass 3♣¹ Pass 3NT Pass 5NT Pass 6NT AP 1. Splinter

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	♥ K52 → 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	♥ AQJ • K10753	••
Dealer: N ♥ QJ32 Vul: NS ♦ J92 You bid first	Dealer: S Vul: None	♥ KJ94 ♦ 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 v 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	★ K87★ A973★ AK7★ K102	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: None HCP: 14	♠ AK76♥ 9♠ A984♠ QJ83	The opponents are silent. Partner bids first.
Board: 75 Dealer: S Vul: None HCP: 16	♣875♥ AQ107♦ AK52♣ K6	The opponents are silent. You bid first.
Board: 76 Dealer: N Vul: NS HCP: 15	♠ Q432♥ 5♦ AKQ6♠ A1093	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: ♠ 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 v ¹ 4NT² 6♠
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Board: 77 Dealer: S Vul: EW HCP: 9	♠ 6♥ QJ98♦ KJ74♠ Q953	The opponents are silent. Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 16	AQ5AKQ2J631092	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 9	♣— V KQ107 • A10942 • 10752	The opponents are silent. Partner bids first.
Board: 80 Dealer: N Vul: NS HCP: 16	★ K6▼ AKQJ7◆ K94◆ 854	The opponents are silent. You bid first.
Board: 81 Dealer: S Vul: EW HCP: 9	♠ A762♥ 5♦ QJ72♠ Q1087	The opponents are silent. Partner bids first.
Board: 82 Dealer: N Vul: None HCP: 16	★ AK65★ A52★ KQ3★ 763	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		North 3♣¹ tter		South 1NT 3NT
Board: 78 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AQ5 ♥ AKQ2 ♦ J63 ♣ 1092	South:	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		South 1NT 3NT
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	West Pass Pass 1. Splin	North 1NT 3NT 6NT tter	Pass	_
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	North 3♥¹ uter	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	★ KJ94★ K3★ AQ85★ A84	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: NS HCP: 11	J987✓ —A10984AQ74	The opponents are silent. Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 16	★ AK732♥ J4◆ J83◆ AK8	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: NS HCP: 18	♠ AQJ10♥ 3♦ Q1032♠ AKQ3	The opponents are silent. Partner bids first.
Board: 81 Dealer: S Vul: EW HCP: 16	★ KJ5★ 643★ AK105★ AJ3	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: None HCP: 9	◆ Q943♥ KJ109◆ 10◆ K1042	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		North 3♣¹ tter		South 1NT 3NT
Board: 78 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AQ5 ♥ AKQ2 ♦ J63 ♣ 1092	South:	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		South 1NT 3NT
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	West Pass Pass 1. Splin	North 1NT 3NT 6NT tter	Pass	_
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	North 3♥¹ uter	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	♣—✓ AJ42◆ A986◆ KQ732	The opponents are silent. Partner bids first.
Board: 84 Dealer: N Vul: NS HCP: 15	▲ AJ73✔ AQ2◆ J873▲ K4	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: Both HCP: 11	♣ 8 ♥ AKJ6 ♦ Q974 ♣ J1075	The opponents are silent. Partner bids first.
Board: 86 Dealer: N Vul: None HCP: 15	AK82J7972AK96	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: EW HCP: 11	◆ QJ97♥ 7◆ A986◆ A1064	The opponents are silent. Partner bids first.
Board: 88 Dealer: N Vul: EW HCP: 15	♠ AK♥ Q532♦ AQ84♠ 862	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 South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
Board: 84 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4♠ 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: 83 Dealer: S Vul: Both HCP: 16	★ KQJ75▼ 1097◆ KQ5◆ AJ	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: NS HCP: 10	★ K984♥ 9653◆ —◆ AQJ106	The opponents are silent. Partner bids first.
Board: 85 Dealer: S Vul: Both HCP: 15	♣ Q10753♥ 103♦ AK8♣ AQ4	The opponents are silent. You bid first.
Board: 86 Dealer: N Vul: None HCP: 14	♣ J♥ AQ52♦ AQ53♣ J1085	The opponents are silent. Partner bids first.
Board: 87 Dealer: S Vul: EW HCP: 16	★ A8▼ A54★ KQ104★ QJ82	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: EW HCP: 9	♠ 6532♥ A764♦ 9♠ AJ93	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 Sou 1N Pass 3♠¹ Pass 3N AP 1. Splinter	T
Board: 84 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4♠ N	North: ♠ AJ73 ♥ AQ2 ♠ J873 ♠ K4	South: ♠ K984 ♥ 9653 ←— ♠ AQJ106	West North East Son 1NT Pass 2♣ Pass 2♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. Splinter	1
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 Sou 1N Pass 3♠¹ Pass 3N AP 1. Splinter	T
Board: 86 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ AK82 ♥ J7 ♦ 972 ♣ AK96	South:	West North East Sor 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 Sou 1N Pass 3♥¹ Pass 3N AP 1. Splinter	T

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	♠ AKJ6♥ 5♠ QJ65♠ A1062	The opponents are silent. Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 15	♣ AJ76♥ 765◆ QJ3♣ AQJ	The opponents are silent. You bid first.
Board: 91 Dealer: S Vul: Both HCP: 12	◆ 5♥ QJ107◆ KQ94◆ KJ72	The opponents are silent. Partner bids first.
Board: 92 Dealer: N Vul: NS HCP: 15	★ AK65♥ 32◆ Q87★ AQ63	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: None HCP: 15	A1052✓ A543✓ 5AK63	The opponents are silent. Partner bids first.
Board: 94 Dealer: N Vul: EW HCP: 15	AQ852♥ Q52A92K9	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 So 11 Pass 3 12 AP 1. Splinter	NT
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 So 1NT Pass 39 Pass 3NT AP 1. Splinter	
Board: 91 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North: ◆ 5 ▼ QJ107 ◆ KQ94 ◆ KJ72	South: ♠ AK103 ♥ 864 ♠ AJ ♣ A1084	West North East So 11 Pass 3•1 Pass 31 AP 1. Splinter	NT
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 So 1NT Pass 3 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 So 11 Pass 2•1 Pass 2• Pass 4•2 Pass 4NT³ Pass 5• Pass 6• AP 1. Stayman 2. Splinter 3. Blackwood 0314, for	NT V

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	♣ Q54♥ A962♦ K98♣ KQJ	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	★ AK103▼ 864◆ AJ★ A1084	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: NS HCP: 10	◆— ♥ Q1098 ◆ A1054 ◆ KJ875	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	♣—✓ J963◆ KQ874◆ A832	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 So 11 Pass 3 12 AP 1. Splinter	NT
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 So 1NT Pass 39 Pass 3NT AP 1. Splinter	
Board: 91 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North: ◆ 5 ▼ QJ107 ◆ KQ94 ◆ KJ72	South: ♠ AK103 ♥ 864 ♠ AJ ♣ A1084	West North East So 11 Pass 3•1 Pass 31 AP 1. Splinter	NT
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 So 1NT Pass 3 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 So 11 Pass 2•1 Pass 2• Pass 4•2 Pass 4NT³ Pass 5• Pass 6• AP 1. Stayman 2. Splinter 3. Blackwood 0314, for	NT V

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	♣ Q953♥ 2♦ KQJ3♣ QJ102	The opponents are silent. Partner bids first.
Board: 96 Dealer: N Vul: NS HCP: 16		The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: Both HCP: 11	★ KQJ9▼ 4◆ QJ75◆ Q862	The opponents are silent. Partner bids first.
Board: 98 Dealer: N Vul: None HCP: 16	★ A10852★ AK5★ Q102★ K9	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: None HCP: 16	◆ 9♥ Q1084◆ AK32◆ AK93	The opponents are silent. Partner bids first.
Board: 100 Dealer: N Vul: NS HCP: 16	1054✓ AKJ9✓ AK8✓ J72	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 East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 96 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North:	South: ♠ A1085 ♥ 8 ♠ A986 ♣ J1075	West North East South 1NT Pass 3▼¹ Pass 3NT AP 1. Splinter
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 East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
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 East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
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 East South 1NT Pass 3♣¹ Pass 3NT Pass 6NT AP 1. Splinter
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 East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter

Board: 95 Dealer: S Vul: Both HCP: 17	▲ A107✔ AKQ10◆ A106♣ 753	The opponents are silent. You bid first.
Board: 96 Dealer: N Vul: NS HCP: 9	★ A1085♥ 8★ A986★ J1075	The opponents are silent. Partner bids first.
Board: 97 Dealer: S Vul: Both HCP: 16	▲ A75▼ KJ953◆ A4▲ A53	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	♠ AK753♥ A7♦ Q64♠ Q105	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: NS HCP: 13	AQJ710J976KQ94	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 East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 96 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North:	South: ♠ A1085 ♥ 8 ♠ A986 ♣ J1075	West North East South 1NT Pass 3▼¹ Pass 3NT AP 1. Splinter
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 East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
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 East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
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 East South 1NT Pass 3♣¹ Pass 3NT Pass 6NT AP 1. Splinter
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 East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter

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	★ AK87♥ J9◆ KJ1062★ A5	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: EW HCP: 12	♣ Q1094♥ —♦ AK97♣ K9653	The opponents are silent. Partner bids first.
Board: 104 Dealer: N Vul: EW HCP: 16	★ AKQ8▼ AK52◆ 1097◆ 74	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: Both HCP: 10	★ KQ108▼ 10◆ J986◆ A853	The opponents are silent. Partner bids first.
Board: 106 Dealer: N Vul: EW HCP: 15		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	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
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	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. Splinter
Board: 103 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ Q1094 ♥ — ♠ AK97 ♣ K9653	South: ♠ AKJ ♥ A7532 • 1062 ♣ QJ	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 104 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 N	North:	South: ♣ J ♥ Q643 ♦ K653 ♣ QJ82	West North East South 1NT Pass 3♣¹ Pass 4♥ AP 1. Splinter
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	West North East South 1NT Pass 3 1 Pass 3NT AP 1. Splinter

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	▲ AJ105▼ 75◆ KQJ◆ KQ43	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: NS HCP: 8	♣ QJ93♥ 10732◆ 8♣ KQ72	The opponents are silent. Partner bids first.
Board: 103 Dealer: S Vul: EW HCP: 15	♠ AKJ♥ A7532♦ 1062♠ QJ	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: EW HCP: 9	♣ J ♥ Q643 ♦ K653 ♣ QJ82	The opponents are silent. Partner bids first.
Board: 105 Dealer: S Vul: Both HCP: 15	♣ J76♥ AJ98◆ A5♣ KQ102	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: EW HCP: 19	★ A1053★ 6★ AKJ8★ AK103	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	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
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	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. Splinter
Board: 103 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ Q1094 ♥ — ♠ AK97 ♣ K9653	South: ♠ AKJ ♥ A7532 • 1062 ♣ QJ	West North East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 104 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 N	North:	South: ♣ J ♥ Q643 ♦ K653 ♣ QJ82	West North East South 1NT Pass 3♣¹ Pass 4♥ AP 1. Splinter
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	West North East South 1NT Pass 3 1 Pass 3NT AP 1. Splinter

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	★ KQ85▼ —◆ J9643◆ QJ76	The opponents are silent. Partner bids first.
Board: 108 Dealer: N Vul: NS HCP: 17	♠ AKQ♥ QJ94♠ KQ5♠ 876	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: None HCP: 12	AQ62✓ AJ526✓ J1082	The opponents are silent. Partner bids first.
Board: 110 Dealer: N Vul: None HCP: 16	♠ AK9♥ A74♠ QJ754♠ Q5	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: Both HCP: 13	♣ 7 ♥ 10763 ♦ AQJ3 ♣ AQ54	The opponents are silent. Partner bids first.
Board: 112 Dealer: N Vul: None HCP: 17	★ KQ42★ K9★ A1094★ KQ3	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: • 1074 • KJ752 • KQ • AK2			East Pass	1NT
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		North 1NT 3NT tter	East Pass AP	
Board: 109 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4♥ S	North: ♠ AQ62 ♥ AJ52 ♠ 6 ♣ J1082	South: ♠ 973 ♥ KQ94 ♠ AKJ3 ♣ K9	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		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

Board: 107 Dealer: S Vul: None HCP: 16	1074KJ752KQAK2	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: NS HCP: 9		The opponents are silent. Partner bids first.
Board: 109 Dealer: S Vul: None HCP: 16	♠ 973♥ KQ94♦ AKJ3♠ K9	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: None HCP: 19	★ 2★ KQ106★ AK103★ AK42	The opponents are silent. Partner bids first.
Board: 111 Dealer: S Vul: Both HCP: 15	★ A543▼ AJ★ K86★ K1063	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: None HCP: 9	★ A1073★ A853★ J★ 8742	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			East Pass	1NT
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		North 1NT 3NT tter	East Pass AP	
Board: 109 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4 S	North: ♠ AQ62 ♥ AJ52 ♠ 6 ♣ J1082	South: ♠ 973 ♥ KQ94 ♠ AKJ3 ♣ K9	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		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

North hands (Practice Page)

Board: 113 Dealer: S Vul: EW HCP: 12	♠ Q1082♥ 7♦ AK54♠ K764	The opponents are silent. Partner bids first.
Board: 114 Dealer: N Vul: Both HCP: 16	♣ J5♥ KQJ3♦ KJ42♣ KQ6	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: Both HCP: 12	♣ Q985♥ —♦ AQ954♣ A1073	The opponents are silent. Partner bids first.
Board: 116 Dealer: N Vul: None HCP: 16	♣ AJ532♥ A83◆ Q5♣ KQ7	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: None HCP: 11	♣ 9♥ KQJ5◆ KQ76♣ 10963	The opponents are silent. Partner bids first.
Board: 118 Dealer: N Vul: NS HCP: 16	★ K4✓ AKQ86◆ A107◆ 1053	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 Pass 3♥¹ AP 1. Splinter	East South 1NT Pass 3NT
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 1NT Pass 3NT 1. Splinter	East South Pass 3♥¹ AP
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 Pass 3♥¹ AP 1. Splinter	East South 1NT Pass 3NT
Board: 116 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ AJ532 ♥ A83 ♠ Q5 ♣ KQ7	South:	West North 1NT Pass 3NT 1. Splinter	East South Pass 3♠¹ AP
Board: 117 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ 9 ♥ KQJ5 ♦ KQ76 ♠ 10963	South: ♠ AQJ6 ♥ 42 ♠ 98 ♣ AKQ74	West North Pass 3♠¹ AP 1. Splinter	East South 1NT Pass 3NT
Board: 118 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ K4 ▼ AKQ86 ♠ A107 ♣ 1053	South:	West North 1NT Pass 3NT 1. Splinter	East South Pass 3♥¹ AP

South hands (Practice Page)

Board: 113 Dealer: S Vul: EW HCP: 17	▲ A64♥ KQJ5◆ QJ87▲ A2	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: Both HCP: 12	AQ98♥8Q853A1084	The opponents are silent. Partner bids first.
Board: 115 Dealer: S Vul: Both HCP: 16	★ A3▼ AK96◆ 763◆ KQ98	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: None HCP: 9	♣ — ♥ 10752 ♦ KJ876 ♣ AJ108	The opponents are silent. Partner bids first.
Board: 117 Dealer: S Vul: None HCP: 16	AQJ6✓ 42✓ 98AKQ74	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: NS HCP: 10		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 Pass 3♥¹ AP 1. Splinter	East South 1NT Pass 3NT
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 1NT Pass 3NT 1. Splinter	East South Pass 3♥¹ AP
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 Pass 3♥¹ AP 1. Splinter	East South 1NT Pass 3NT
Board: 116 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ AJ532 ♥ A83 ♠ Q5 ♣ KQ7	South:	West North 1NT Pass 3NT 1. Splinter	East South Pass 3♠¹ AP
Board: 117 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ 9 ♥ KQJ5 ♦ KQ76 ♠ 10963	South: ♠ AQJ6 ♥ 42 ♠ 98 ♣ AKQ74	West North Pass 3♠¹ AP 1. Splinter	East South 1NT Pass 3NT
Board: 118 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ K4 ▼ AKQ86 ♠ A107 ♣ 1053	South:	West North 1NT Pass 3NT 1. Splinter	East South Pass 3♥¹ AP

North hands (Practice Page)

ı			
	Board: 119 Dealer: S Vul: EW HCP: 13	★3★ KQ72★ A874★ KJ54	The opponents are silent. Partner bids first.
	Board: 120 Dealer: N Vul: None HCP: 15	★ KQ8▼ J832◆ Q7★ AK106	The opponents are silent. You bid first.
	Board: 121 Dealer: S Vul: EW HCP: 11	AQ87♥ Q1076♦ 9♣ QJ83	The opponents are silent. Partner bids first.
	Board: 122 Dealer: N Vul: Both HCP: 15	★ AK92★ AK83◆ J5★ 1053	The opponents are silent. You bid first.
	Board: 123 Dealer: S Vul: NS HCP: 12	♠ AK92♥ 8753♦ Q♠ K1082	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	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
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	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: 121 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 S	North: ♠ AQ87 ♥ Q1076 ♦ 9 ♠ QJ83	South: ♠ K642 ♥ 82 ♠ AKJ4 ♣ A97	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. Splinter
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 North East South 1NT Pass 3♥¹ Pass 4♠ AP 1. Splinter
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	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♣² Pass 4♥ AP 1. Stayman 2. Splinter

South hands (Practice Page)

Board: 119 Dealer: S Vul: EW HCP: 15	AJ864✓ A64✓ KJ✓ Q76	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: None HCP: 12	♠ A♥ KQ106♦ 10985♠ QJ74	The opponents are silent. Partner bids first.
Board: 121 Dealer: S Vul: EW HCP: 15	★ K642★ 82◆ AKJ4★ A97	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: Both HCP: 12	♣ J1075♥ 6♦ AQ62♣ AJ84	The opponents are silent. Partner bids first.
Board: 123 Dealer: S Vul: NS HCP: 17	♣ Q10♥ KQJ10◆ AKJ2♣ J95	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	West North East South 1NT Pass 3♠¹ Pass 3NT AP 1. Splinter
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	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: 121 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 S	North: ♠ AQ87 ♥ Q1076 ♦ 9 ♠ QJ83	South: ♠ K642 ♥ 82 ♠ AKJ4 ♣ A97	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. Splinter
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 North East South 1NT Pass 3♥¹ Pass 4♠ AP 1. Splinter
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	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♣² Pass 4♥ AP 1. Stayman 2. Splinter

North hands (Practice Page)

Board: 124 Dealer: N Vul: None HCP: 15	♣ QJ82♥ AK3◆ Q85♣ K64	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: NS HCP: 13	★ KQJ10♥ J◆ KJ64◆ Q874	The opponents are silent. Partner bids first.
Board: 126 Dealer: N Vul: None HCP: 16	★ A93★ AK87★ A832★ J2	The opponents are silent. You bid first.
Board: 127 Dealer: S Vul: Both HCP: 12	▲ 10♥ AK53◆ AJ104♣ 9875	The opponents are silent. Partner bids first.
Board: 128 Dealer: N Vul: None HCP: 15	★ A652★ K106★ AJ63★ K8	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.

Board: 124 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ QJ82 ♥ AK3 ♠ Q85 ♣ K64	South: ◆ — ▼ 9865 ◆ AKJ102 ◆ J1052	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	
Board: 125 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4♠ S	North: ♠ KQJ10 ♥ J ♠ KJ64 ♣ Q874	South: ♠ A7543 ♥ A9 ♠ A52 ♣ K53	West Pass AP 1. Splin	North 3♥¹ tter	East Pass	1NT
Board: 126 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 4♥ N	North: ♠ A93 ♥ AK87 ♠ A832 ♣ J2	South: ♠ KQ87 ▼ 10643 ♠ J ♣ AKQ4	Pass Pass 1. Stay 2. Splin		East Pass Pass AP	2♣ ¹
Board: 127 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 4♥ S	North: ♠ 10 ♥ AK53 ♠ AJ104 ♣ 9875	South: ♠ AKQ5 ♥ 8742 ♠ K2 ♣ KJ10	West Pass AP 1. Splin	North 3♣¹ tter	East Pass	1NT
Board: 128 Dealer: N Vul: None North HCP: 15 South HCP: 16 Contract: 7♠ N	North: ♠ A652 ♥ K106 ♠ AJ63 ♣ K8	South: ♠ KQ84 ♥ AQ83 ♦ — ♣ AJ953	Pass Pass Pass AP 1. Stayı 2. Splin		Pass Pass Pass Pass	2♣¹ 4♠² 5♠³

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	♠ A7543♥ A9♠ A52♠ K53	The opponents are silent. You bid first.
Board: 126 Dealer: N Vul: None HCP: 15	★ KQ87▼ 10643◆ J◆ AKQ4	The opponents are silent. Partner bids first.
Board: 127 Dealer: S Vul: Both HCP: 16	★ AKQ5▼ 8742◆ K2◆ KJ10	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: None HCP: 16	★ KQ84▼ AQ83◆ —◆ AJ953	The opponents are silent. Partner bids first.
Board: 129 Dealer: S Vul: Both HCP: 17	AJ52✓ K107664AKQ	The opponents are silent. You bid first.

Board: 124 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ QJ82 ♥ AK3 ♠ Q85 ♣ K64	South: ◆ — ▼ 9865 ◆ AKJ102 ◆ J1052	West Pass 1. Splin	North 1NT 3NT tter	East Pass AP	
Board: 125 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4♠ S	North: ♠ KQJ10 ♥ J ♠ KJ64 ♣ Q874	South: ♠ A7543 ♥ A9 ♠ A52 ♣ K53	West Pass AP 1. Splin	North 3♥¹ tter	East Pass	1NT
Board: 126 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 4♥ N	North: ♠ A93 ♥ AK87 ♠ A832 ♣ J2	South: ♠ KQ87 ▼ 10643 ♠ J ♣ AKQ4	Pass Pass 1. Stay 2. Splin		East Pass Pass AP	2♣ ¹
Board: 127 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 4♥ S	North: ♠ 10 ♥ AK53 ♠ AJ104 ♣ 9875	South: ♠ AKQ5 ♥ 8742 ♠ K2 ♣ KJ10	West Pass AP 1. Splin	North 3♣¹ tter	East Pass	1NT
Board: 128 Dealer: N Vul: None North HCP: 15 South HCP: 16 Contract: 7♠ N	North: ♠ A652 ♥ K106 ♠ AJ63 ♣ K8	South: ♠ KQ84 ♥ AQ83 ♦ — ♣ AJ953	Pass Pass Pass AP 1. Stayı 2. Splin		Pass Pass Pass Pass	2♣¹ 4♠² 5♠³

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

Board: 130 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 4♥ N	North: ♠ A2 ♥ A984 ♠ AJ73 ♣ A42	South: ♠ KQ65 ♥ KQJ7 ♠ 2 ♣ J853	West North 1NT Pass 2♥ Pass 4♥ 1. Stayman 2. Splinter	East South Pass 2♣¹ Pass 4♠² AP
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 North Pass 3♥¹ AP 1. Splinter	East South 1NT Pass 3♠
Board: 132 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ A1072 ♥ AK ♦ J1072 ♣ AJ3	South:	West North 1NT Pass 3NT 1. Splinter	East South Pass 3♠¹ 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	West North Pass 3♣¹ AP 1. Splinter	East South 1NT Pass 4♥
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 North 1NT Pass 3NT 1. Splinter	East South Pass 3♥¹ 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	★ KQ65▼ KQJ7◆ 2◆ J853	The opponents are silent. Partner bids first.
Board: 131 Dealer: S Vul: None HCP: 16	♠ AKJ♥ 943♠ K93♠ KQ95	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: NS HCP: 9	◆ 5▼ 10964◆ AQ95◆ K954	The opponents are silent. Partner bids first.
Board: 133 Dealer: S Vul: EW HCP: 16	AQ2AQ9892A1083	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: None HCP: 13	♣ AJ103♥ 10♦ AQ96♣ Q765	The opponents are silent. Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 16	♣ J72♥ AK87♦ AK63♣ J2	The opponents are silent. You bid first.

Board: 130 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 4♥ N	North: ♠ A2 ♥ A984 ♠ AJ73 ♣ A42	South: ♠ KQ65 ♥ KQJ7 ♠ 2 ♣ J853	West North 1NT Pass 2♥ Pass 4♥ 1. Stayman 2. Splinter	East South Pass 2♣¹ Pass 4♠² AP
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 North Pass 3♥¹ AP 1. Splinter	East South 1NT Pass 3♠
Board: 132 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ A1072 ♥ AK ♦ J1072 ♣ AJ3	South:	West North 1NT Pass 3NT 1. Splinter	East South Pass 3♠¹ 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	West North Pass 3♣¹ AP 1. Splinter	East South 1NT Pass 4♥
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 North 1NT Pass 3NT 1. Splinter	East South Pass 3♥¹ 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	★ K9▼ AJ75◆ AJ42◆ A52	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: None HCP: 15	♠ Q ♥ AQJ5 ♦ KJ105 ♣ Q964	The opponents are silent. Partner bids first.
Board: 138 Dealer: N Vul: EW HCP: 15	AJ54✓ K10✓ KQ9✓ Q642	The opponents are silent. You bid first.
Board: 139 Dealer: S Vul: None HCP: 10	♣ Q1097♥ 10♦ AQ105♣ Q873	The opponents are silent. Partner bids first.
Board: 140 Dealer: N Vul: None HCP: 16	♠ AK75♥ QJ7♦ J4♠ AJ106	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	West North East South 1NT Pass 3▼¹ Pass 3NT AP 1. Splinter
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	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: 138 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AJ54 ♥ K10 ♠ KQ9 ♠ Q642	South: ♣ 7 ▼ Q753 ♠ AJ107 ♣ KJ85	West North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
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 East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 140 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 3N N	North: ♠ AK75 ♥ QJ7 ♦ J4 ♣ AJ106	South: ♣ — ▼ A1054 ◆ AK105 ♣ K9854	West North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter

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	AK42₹7432A82KJ	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	AJ✓ K9653◆ 843◆ AK9	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	West North East South 1NT Pass 3▼¹ Pass 3NT AP 1. Splinter
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	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: 138 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AJ54 ♥ K10 ♠ KQ9 ♠ Q642	South: ♣ 7 ▼ Q753 ♠ AJ107 ♣ KJ85	West North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
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 East South 1NT Pass 3♥¹ Pass 3NT AP 1. Splinter
Board: 140 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 3N N	North: ♠ AK75 ♥ QJ7 ♦ J4 ♣ AJ106	South: ♣ — ▼ A1054 ◆ AK105 ♣ K9854	West North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter

North hands (Practice Page)

Board: 141 Dealer: S Vul: NS HCP: 16	▲ J843♥ AK74◆ J▲ AQJ3	The opponents are silent. Partner bids first.
Board: 142 Dealer: N Vul: EW HCP: 17	AQ84✓ AQ3Q65K82	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: Both HCP: 10	♦ 8 ♥ 9742 ♦ KQ95 ♣ KQ73	The opponents are silent. Partner bids first.
Board: 144 Dealer: N Vul: EW HCP: 16	♠ AKJ5♥ J73♦ K1064♠ A2	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: Both HCP: 11	◆ Q1072◆ 9◆ Q532◆ AK72	The opponents are silent. Partner bids first.
Board: 146 Dealer: N Vul: None HCP: 16	★ KQ95♥ Q743◆ Q5◆ AK7	The opponents are silent. You bid first.

Board: 141 Dealer: S Vul: NS North HCP: 16 South HCP: 16 Contract: 6♠ S	North: ♠ J843 ♥ AK74 ♠ J ♠ AQJ3	South: ♠ AKQ10 ♥ 985 ♠ AK105 ♣ 75	West North East Pass 2♣¹ Pass Pass 4♠² Pass Pass 4NT³ Pass Pass 5♠ Pass Pass 6♠ AP 1. Stayman 2. Splinter 3. Blackwood 0314, for	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:	West North East 1NT Pass Pass 3NT AP 1. Splinter	
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 North East Pass 3♠¹ Pass AP 1. Splinter	1NT
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	West North East 1NT Pass Pass 2♠ Pass Pass 4♠ AP 1. Stayman 2. Splinter	
Board: 145 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ Q1072 ♥ 9 ♠ Q532 ♣ AK72	South:	West North East Pass 3♥¹ Pass AP 1. Splinter	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	AKQ10♥ 985AK105₹ 75	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: EW HCP: 11	★ 3★ 9842★ A1042★ AQJ9	The opponents are silent. Partner bids first.
Board: 143 Dealer: S Vul: Both HCP: 15	★ KJ105♥ QJ3◆ A32◆ A96	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: EW HCP: 12	♣ Q1084♥ AQ85♦ Q♣ Q864	The opponents are silent. Partner bids first.
Board: 145 Dealer: S Vul: Both HCP: 16	♠ 653♥ AK64♠ AK10♠ Q83	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: None HCP: 9	↓ J742↓ J↓ AK73♠ 6543	The opponents are silent. Partner bids first.

Board: 141 Dealer: S Vul: NS North HCP: 16 South HCP: 16 Contract: 6♠ S	North: ♠ J843 ♥ AK74 ♠ J ♠ AQJ3	South: ♠ AKQ10 ♥ 985 ♠ AK105 ♣ 75	West North East S Pass 2♣¹ Pass 2 Pass 4♠² Pass 4 Pass 4NT³ Pass 5 Pass 5♠ Pass 6 Pass 6♠ AP 1. Stayman 2. Splinter 3. Blackwood 0314, for	NT A A A A A A A A A A A A A A A A A A A
Board: 142 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AQ84 ♥ AQ3 ♠ Q65 ♠ K82	South:	West North East S 1NT Pass 3 Pass 3NT AP 1. Splinter	South •≜1
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		South NT SNT
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	West North East S 1NT Pass 2 Pass 2 Pass 4 Pass 4 AP 1. Stayman 2. Splinter	
Board: 145 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ Q1072 ♥ 9 ♠ Q532 ♣ AK72	South:		South NT SNT

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	★ A974♥ 6♦ K654★ AQ92	The opponents are silent. Partner bids first.
Board: 148 Dealer: N Vul: EW HCP: 15	★ AK843★ AK4★ J10★ 1086	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: None HCP: 13	AJ108₹ 7A652A964	The opponents are silent. Partner bids first.
Board: 150 Dealer: N Vul: NS HCP: 15	AQ86✓ J94AKJ872	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: EW HCP: 9	♣ J ♥ KQ72 ♦ J974 ♣ Q542	The opponents are silent. Partner bids first.
Board: 152 Dealer: N Vul: Both HCP: 16	★ AK764▼ 102◆ AQ8◆ K72	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	♥ 6	♥ AK109	Pass	3 ♥ ¹	Pass	3NT
	South HCP: 15	♦ K654 • AQ92	1092★ K54	AP			
	Contract: 3N S	₽ //Q92	¥ IXJ4	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 ter	East Pass AP	
	Dealer S	North: ♠ AJ108	South: ♠ K73	West	North	East	South 1NT
	Vul: None North HCP: 13	♥ 7	♥ AK83	Pass	3 ♥ ¹	Pass	3NT
	South HCP: 16	♦ A652	◆ KQ	AP			
	Contract: 3N S	♣ A964	♣ J852	1. Splinter			
				West	North	East	South
	Board: 150 Dealer: N	North:			1NT	Pass	2 ♣¹
			South: ♠ J742 ♥ AK82	Pass	2♠	Pass	
	Vul: NS	♠ AQ86 ♥ J94		Pass	4 ♠		4NT ³
	North HCP: 15 South HCP: 14	↓ J94♦ AKJ8	◆ 10	Pass AP	5♠	Pass	6 ♠
	Contract: 6♠ N	♣ 72	♣ AQ63	1. Stayı	man		
				2. Splin		214	C A
				3. Black	cwood (J S 14, 1	IOI. 🏕
	Board: 151 Dealer: S Vul: EW North HCP: 9 South HCP: 16	North: ♠ J ♥ KQ72 ♠ J974 ♣ Q542	South: ♠ A75	West	North	East	South 1NT
			♥ A1098 ♦ K3		3 ♠ ¹	Pass	4♥
			◆ AJ103	AP 1. Splin	ter		
	Contract: 4♥ S	•		1. Брші	ici		

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	★ KQ3 ♥ AK109 ♦ 1092 ♣ K54	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: EW HCP: 15	♣—♥ Q973♦ AQ75♣ AQJ75	The opponents are silent. Partner bids first.
Board: 149 Dealer: S Vul: None HCP: 16	★ K73★ AK83★ KQ★ J852	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: NS HCP: 14	♣ J742♥ AK82♦ 10♣ AQ63	The opponents are silent. Partner bids first.
Board: 151 Dealer: S Vul: EW HCP: 16	★ A75★ A1098★ K3★ AJ103	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: Both HCP: 10	♠ 9♥ KJ76♦ J972♠ AJ108	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	♥ 6	♥ AK109	Pass	3 ♥ ¹	Pass	3NT
South HCP: 15	♦ K654 • AQ92	1092★ K54	AP			
Contract: 3N S	₽ //Q92	¥ IXJ4	1. Splin	ter		
Board: 148 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 3N N	North: ♠ AK843 ♥ AK4 ♦ J10 ♣ 1086	South:		North 1NT 3NT ter	East Pass AP	
Board: 149 Dealer: S	North: ♠ AJ108	South: ♠ K73	West	North	East	South 1NT
Vul: None	♥ 7	♥ AK83	Pass	3 ♥ ¹	Pass	3NT
North HCP: 13 South HCP: 16	♦ A652	◆ KQ	AP			
Contract: 3N S	♣ A964	♣ J852	1. Splin	ter		
			West	North	East	South
				1NT	Pass	2 ♣¹
Board: 150 Dealer: N	North:	South:	Pass	2♠	Pass	
Vul: NS	♠ AQ86 ♥ J94	♦ J742 ♥ AK82	Pass	4 ♠		4NT ³
North HCP: 15 South HCP: 14	↓ J94♦ AKJ8	◆ 10	Pass AP	5♠	Pass	6 ♠
Contract: 6♠ N	♣ 72	♣ AQ63	1. Stayı	man		
			2. Splin		214	C A
			3. Black	cwood (J S 14, 1	IOI. 🏕
Board: 151 Dealer: S Vul: EW	North: ♠ J	South: ♠ A75	West	North	East	South 1NT
North HCP: 9	♥ KQ72	♥ A1098		3 ♠ ¹	Pass	4♥
South HCP: 16	J974♣ Q542	★ K3★ AJ103	AP 1. Splin	ter		
Contract: 4♥ S	-		т. Эрш			

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	★ KJ75▼ J◆ AKQ7◆ Q1092	East Doubles Pass if possible. Partner bids first.
Board: 154 Dealer: N Vul: None HCP: 16	★ KQ9★ KJ75★ KQ3★ Q107	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	★ KQ96★ AK8★ A106★ 975	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: NS HCP: 13	★ KQJ3▼ 9◆ AK94◆ 8654	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 \(\neq \) 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: 4♠ 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	♣ Q92★ KQ73◆ J95♣ AK3	East Doubles Pass if possible. You bid first.
Board: 154 Dealer: N Vul: None HCP: 15	AJ63✓ Q432JAK94	The opponents are silent. Partner bids first.
Board: 155 Dealer: S Vul: EW HCP: 15	★ A74★ K652★ KQ75★ K7	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: None HCP: 13	★ A1083★ 4★ K972★ AQ32	The opponents are silent. Partner bids first.
Board: 157 Dealer: S Vul: NS HCP: 17	★ A64▼ AJ63◆ QJ8★ AJ10	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 \(\neq \) 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: 4♠ 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	★ K864★ A6★ A76★ KQ109	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: NS HCP: 12	♣ J765♥ 7♦ AQ105♣ KQ64	The opponents are silent. Partner bids first.
Board: 160 Dealer: N Vul: None HCP: 17	♣ Q1087♥ AKJ4◆ Q73♣ KQ	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: EW HCP: 11	★ KQJ8▼ 10◆ K764◆ Q1084	The opponents are silent. Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 15	★ AK975▼ KJ9★ A42★ 62	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: Both HCP: 10	♣ QJ42♥ 2◆ QJ107♣ A752	The opponents are silent. Partner bids first.

Board: 1 Dealer: N Vul: Nor North H South H Contract	N e CP: 16 CP: 9	North: ♠ K864 ♥ A6 ♠ A76 ♣ KQ109	South: ♠ 7 ♥ Q982 ♠ Q843 ♣ AJ63	West Pass 1. Splin	East Pass AP	
Board: 1 Dealer: S Vul: NS North Ho South Ho Contract	CP: 12 CP: 15	North: ♠ J765 ♥ 7 • AQ105 ♣ KQ64	South: ♠ Q2 ♥ AQ965 ♠ K63 ♣ A107	West Pass AP 1. Splin		South 1NT 3NT
Board: 1 Dealer: N Vul: Nor North H South H Contract	N e CP: 17 CP: 12	North: ♠ Q1087 ♥ AKJ4 ♠ Q73 ♣ KQ	South: ♠ KJ32 ♥ 2 ♠ A1052 ♣ A642	West Pass 1. Splin	East Pass AP	
Board: 1 Dealer: S Vul: EW North Ho South Ho Contract	CP: 11 CP: 15	North: ♠ KQJ8 ♥ 10 ♠ K764 ♣ Q1084	South: • 1092 • AKJ • QJ98 • KJ2	West Pass AP 1. Splin		South 1NT 3NT
Board: 1 Dealer: N Vul: EW North H South H Contract	CP: 15 CP: 13	North: ♠ AK975 ♥ KJ9 ♠ A42 ♣ 62	South: ◆ J843 ▼ 4 ◆ KQJ5 ◆ AQ105	West Pass 1. Splin	East Pass AP	
Board: 1 Dealer: S Vul: Both North Ho South Ho Contract	n CP: 10 CP: 16	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	♣ 7	The opponents are silent. Partner bids first.
Board: 159 Dealer: S Vul: NS HCP: 15	Q2✓ AQ965✓ K63✓ A107	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: None HCP: 12	★ KJ32▼ 2◆ A1052◆ A642	The opponents are silent. Partner bids first.
Board: 161 Dealer: S Vul: EW HCP: 15	1092✓ AKJ✓ QJ98✓ KJ2	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: EW HCP: 13	 J843 ✓ 4 KQJ5 AQ105	The opponents are silent. Partner bids first.
Board: 163 Dealer: S Vul: Both HCP: 16	♠ AK75♥ 653♦ AK5♠ Q108	The opponents are silent. You bid first.

Board: 1 Dealer: N Vul: Nor North H South H Contract	N e CP: 16 CP: 9	North: ♠ K864 ♥ A6 ♠ A76 ♣ KQ109	South: ♠ 7 ♥ Q982 ♠ Q843 ♣ AJ63	West Pass 1. Splin	East Pass AP	
Board: 1 Dealer: S Vul: NS North Ho South Ho Contract	CP: 12 CP: 15	North: ♠ J765 ♥ 7 • AQ105 ♣ KQ64	South: ♠ Q2 ♥ AQ965 ♠ K63 ♣ A107	West Pass AP 1. Splin		South 1NT 3NT
Board: 1 Dealer: N Vul: Nor North H South H Contract	N e CP: 17 CP: 12	North: ♠ Q1087 ♥ AKJ4 ♠ Q73 ♣ KQ	South: ♠ KJ32 ♥ 2 ♠ A1052 ♣ A642	West Pass 1. Splin	East Pass AP	
Board: 1 Dealer: S Vul: EW North Ho South Ho Contract	CP: 11 CP: 15	North: ♠ KQJ8 ♥ 10 ♠ K764 ♣ Q1084	South: • 1092 • AKJ • QJ98 • KJ2	West Pass AP 1. Splin		South 1NT 3NT
Board: 1 Dealer: N Vul: EW North H South H Contract	CP: 15 CP: 13	North: ♠ AK975 ♥ KJ9 ♠ A42 ♣ 62	South: ◆ J843 ▼ 4 ◆ KQJ5 ◆ AQ105	West Pass 1. Splin	East Pass AP	
Board: 1 Dealer: S Vul: Both North Ho South Ho Contract	n CP: 10 CP: 16	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	★ A876★ K53★ A63★ A82	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: Both HCP: 12	★ 8643♥ Q★ AQJ2★ K974	The opponents are silent. Partner bids first.
Board: 166 Dealer: N Vul: Both HCP: 15	★ A107★ AJ864◆ Q103★ A7	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: NS HCP: 16	★ A1053★ K1094★ 2★ AKQ2	The opponents are silent. Partner bids first.
Board: 168 Dealer: N Vul: EW HCP: 15	♣ Q652♥ AK62◆ Q8♣ KJ2	The opponents are silent. You bid first.

Doord, 164						
Board: 164 Dealer: N	North:	South:	West	North	East	South
Vul: None	♦ A876	♠ 2		1NT	Pass	
North HCP: 15	♥ K53	♥ AQ106	Pass		AP	<i>3</i> 1
South HCP: 13	♦ A63	♦ KJ94	1. Splir		<i>1</i> 11	
Contract: 3N N	♣ A82	♣ QJ96	1. Орш	iiCi		
			West	North	East	South
Board: 165	North:	South:				1NT
Dealer: S	★ 8643	♠ AJ109	Pass	2 ♣ ¹	Pass	2♠
Vul: Both North HCP: 12	♥ Q	♥ AJ10	Pass	4 y 2	Pass	4♠
South HCP: 17	♦ AQJ2	♦ K95	AP	• •		
Contract: 4♠ S	♣ K974	♣ A105	1. Stay	man		
			2. Splir			
Board: 166	North:	South:				
Dealer: N	• A107	♦ 9543	West	North		
Vul: Both	♥ AJ864	♥ 3		1NT	Pass	3 ∀ ¹
North HCP: 15	◆ Q103	♦ AK72	Pass	3NT	AP	
South HCP: 11 Contract: 3N N	♣ A7	♣ KJ42	1. Splir	nter		
			West	North	East	South 1NT
D 1.167			Pass	2 . 1	Pass	2 🗸
Board: 167 Dealer: S	North:	South:	Pass		Pass	
Vul: NS	♦ A1053	♠ KJ7				
North HCP: 16	♥ K1094	♥ J732	Pass			5 •
South HCP: 15	• 2 • AWO2	♦ AKQJ	Pass	6♥	AP	
Contract: 6♥ S	♣ AKQ2	♣ 104	1. Stay			
			2. Splir 3. Blac	ner kwood (0314 -	for 🕶
			J. DIAC	is vi OOU '	оо т т , .	I ⊘ 1 ▼
Board: 168						
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♠ Q652	♦ K943		1NT	Pass	3 ♥ ¹
North HCP: 15	♥ AK62	♥ 8 • 151	Pass	4♠	AP	
South HCP: 10	◆ Q8 ◆ KJ2	◆ AJ54 ♣ Q963	1. Splir			
Contract: 4♠ N	¥ IXJ∠	* 6303	- I -			

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	▲ AJ109✔ AJ10◆ K95▲ A105	The opponents are silent. You bid first.
Board: 166 Dealer: N Vul: Both HCP: 11	♦ 9543♥ 3♦ AK72♠ KJ42	The opponents are silent. Partner bids first.
Board: 167 Dealer: S Vul: NS HCP: 15	★ KJ7♥ J732◆ AKQJ◆ 104	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 10	★ K943▼ 8◆ AJ54◆ Q963	The opponents are silent. Partner bids first.

Doord, 164						
Board: 164 Dealer: N	North:	South:	West	North	East	South
Vul: None	♦ A876	♠ 2		1NT	Pass	
North HCP: 15	♥ K53	♥ AQ106	Pass		AP	<i>3</i> 1
South HCP: 13	♦ A63	♦ KJ94	1. Splir		<i>1</i> 11	
Contract: 3N N	♣ A82	♣ QJ96	1. Орш	iiCi		
			West	North	East	South
Board: 165	North:	South:				1NT
Dealer: S	★ 8643	♠ AJ109	Pass	2 ♣ ¹	Pass	2♠
Vul: Both North HCP: 12	♥ Q	♥ AJ10	Pass	4 y 2	Pass	4♠
South HCP: 17	♦ AQJ2	♦ K95	AP	• •		
Contract: 4♠ S	♣ K974	♣ A105	1. Stay	man		
			2. Splir			
Board: 166	North:	South:				
Dealer: N	• A107	♦ 9543	West	North		
Vul: Both	♥ AJ864	♥ 3		1NT	Pass	3 ∀ ¹
North HCP: 15	◆ Q103	♦ AK72	Pass	3NT	AP	
South HCP: 11 Contract: 3N N	♣ A7	♣ KJ42	1. Splir	nter		
			West	North	East	South 1NT
D 1.167			Pass	2 . 1	Pass	2 🗸
Board: 167 Dealer: S	North:	South:	Pass		Pass	
Vul: NS	♦ A1053	♠ KJ7				
North HCP: 16	♥ K1094	♥ J732	Pass			5 •
South HCP: 15	• 2 • AWO2	♦ AKQJ	Pass	6♥	AP	
Contract: 6♥ S	♣ AKQ2	♣ 104	1. Stay			
			2. Splir 3. Blac	ner kwood (0314 -	for 🕶
			J. DIAC	is vi OOU '	оо т т , .	I ⊘ 1 ▼
Board: 168						
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♠ Q652	♦ K943		1NT	Pass	3 ♥ ¹
North HCP: 15	♥ AK62	♥ 8 • 151	Pass	4♠	AP	
South HCP: 10	◆ Q8 ◆ KJ2	◆ AJ54 ♣ Q963	1. Splir			
Contract: 4♠ N	¥ IXJ∠	* 6303	- I -			

Board: 169 Dealer: S Vul: NS HCP: 13	J1074✓ AKJ4✓ QQ853	The opponents are silent. Partner bids first.
Board: 170 Dealer: N Vul: EW HCP: 16	AQ54106AKJ5Q108	The opponents are silent. You bid first.
Board: 171 Dealer: S Vul: None HCP: 9	★ AJ76▼ 10◆ A742◆ 9732	The opponents are silent. Partner bids first.
Board: 172 Dealer: N Vul: NS HCP: 16	★ A43▼ AQJ8◆ 1098◆ AJ9	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: Both HCP: 12	10✓ AQJ8✓ Q973✓ K984	The opponents are silent. Partner bids first.
Board: 174 Dealer: N Vul: None HCP: 16	AQ6♥ QJ42★ K1043A6	The opponents are silent. You bid first.

Board: 169 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4 S	North: ♣ J1074 ♥ AKJ4 ♦ Q ♣ Q853	South: ♠ AKQ9 ♥ Q1076 ♠ K107 ♣ J7	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♠² Pass 4♥ AP 1. Stayman
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♥¹ 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	★ AKQ9♥ Q1076◆ K107◆ J7	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: EW HCP: 17	★ K987★ AKQ5★ 6★ AJ53	The opponents are silent. Partner bids first.
Board: 171 Dealer: S Vul: None HCP: 15	★ K32▼ A754★ K9★ AJ106	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: NS HCP: 11	♣ KQJ8 ♥ 3 ♦ K764 ♣ Q1074	The opponents are silent. Partner bids first.
Board: 173 Dealer: S Vul: Both HCP: 15	★ KQJ74▼ 1042◆ AJ8◆ A3	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: None HCP: 9	★ K854★ K1093★ J★ Q932	The opponents are silent. Partner bids first.

Board: 169 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4 S	North: ♣ J1074 ♥ AKJ4 • Q ♣ Q853	South: ♠ AKQ9 ♥ Q1076 ♠ K107 ♣ J7	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♠² Pass 4♥ AP 1. Stayman
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♥¹ 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	★ A643♥ 7♦ A763♠ KQ62	The opponents are silent. Partner bids first.
Board: 176 Dealer: N Vul: NS HCP: 15	★ A1087★ KQ6★ AQ85★ 82	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: EW HCP: 9	♣ Q543♥ KJ96◆ 8♣ K1096	The opponents are silent. Partner bids first.
Board: 178 Dealer: N Vul: Both HCP: 15	AQ54✓ A873✓ 96△ AJ4	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: None HCP: 12	★ KQJ6♥ 2◆ J763◆ AJ85	The opponents are silent. Partner bids first.
Board: 180 Dealer: N Vul: NS HCP: 15	AQ53✓ A107✓ Q10✓ K952	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	Pass AP 1. Splin			South 1NT 3NT
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 \(\mathbb{N} \) 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	West Pass AP 1. Splin	North 3♥¹ tter		South 1NT 3NT

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 ♠ man		2 ♣ ¹
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Board: 175 Dealer: S Vul: None HCP: 15	♠ KQ ♥ Q1043 ♦ K42 ♣ AJ85	The opponents are silent. You bid first.
Board: 176 Dealer: N Vul: NS HCP: 12	♣ 2♥ J952♦ K1042♣ AKJ9	The opponents are silent. Partner bids first.
Board: 177 Dealer: S Vul: EW HCP: 15	★ AK76▼ A83◆ QJ6◆ J83	The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: Both HCP: 9	10✓ Q1064✓ KQ54✓ Q1065	The opponents are silent. Partner bids first.
Board: 179 Dealer: S Vul: None HCP: 15	★ A72▼ AKJ8★ K4★ 10942	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: NS HCP: 14	★ K1074▼ KQ84◆ J◆ AJ63	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	Pass AP 1. Splin			South 1NT 3NT
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 \(\mathbb{N} \) 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	West Pass AP 1. Splin	North 3♥¹ tter		South 1NT 3NT

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 ♠ man		2 ♣ 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	★ A10732★ AQ5★ 109★ AJ3	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: EW HCP: 13	★ KJ53♥ Q732◆ 10◆ AQJ10	The opponents are silent. Partner bids first.
Board: 184 Dealer: N Vul: Both HCP: 15	★ AJ1083★ K10★ A94★ K65	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: NS HCP: 15	AQ65♥ Q954◆ 2◆ AK105	The opponents are silent. Partner bids first.
Board: 186 Dealer: N Vul: Both HCP: 15	♣ 875♥ AQ3♦ AK65♣ Q63	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	Pass AP 1. Splin			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		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	Pass		East Pass Pass	South 1NT 2♥ 4♥
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	Pass Pass AP 1. Stayı 2. Splin	4♦²	East Pass Pass	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	▲ A964♥ J74◆ A5▲ AKJ4	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: NS HCP: 10		The opponents are silent. Partner bids first.
Board: 183 Dealer: S Vul: EW HCP: 16	1042✓ A1094✓ AKQ3✓ K9	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	1097✓ AKJ6AK8J63	The opponents are silent. You bid first.
Board: 186 Dealer: N Vul: Both HCP: 13	♠ AKJ6♥ 4♦ J983♠ KJ108	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	Pass AP 1. Splin			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		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	Pass		East Pass Pass	South 1NT 2♥ 4♥
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	Pass Pass AP 1. Stayı 2. Splin	4♦²	East Pass Pass	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	♣ 75♥ AK975♦ KQJ♣ K72	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: NS HCP: 9	♦ 8543♥ 8♦ A954♠ AJ65	The opponents are silent. Partner bids first.
Board: 190 Dealer: N Vul: None HCP: 15	★ KQ106♥ QJ2◆ QJ8◆ A105	The opponents are silent. You bid first.
Board: 191 Dealer: S Vul: EW HCP: 11	▲ AJ98♥ Q972◆ —▲ A7432	The opponents are silent. Partner bids first.
Board: 192 Dealer: N Vul: None HCP: 15	★ KQ53♥ QJ3◆ A65◆ K43	The opponents are silent. You bid first.

Board: 187 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♥ S	North:	South: ♠ AQ103 ♥ A842 ♠ K9 ♠ Q73	West North East S Pass 3♠¹ Pass 4 AP 1. Splinter	NT
Board: 188 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North: ♣ 75 ▼ AK975 ◆ KQJ ♣ K72	South: ♠ K1093 ▼ — ♦ A842 ♣ QJ953	West North East S 1NT Pass 3 Pass 3NT AP 1. Splinter	
Board: 189 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3N S	North:	South: ♠ K97 ▼ A973 ♠ KJ107 ♣ KQ	1	South INT BNT
Board: 190 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4♠ N	North: ♠ KQ106 ♥ QJ2 ♠ QJ8 ♣ A105	South: ♣ J972 ♥ AK74 ♦ 3 ♣ Q432	West North East S 1NT Pass 2 Pass 2♠ Pass 4 Pass 4♠ AP 1. Stayman 2. Splinter	2♣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		INT 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	AQ103✓ A842✓ K9♠ Q73	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: None HCP: 10	★K1093★ —★ A842★ QJ953	The opponents are silent. Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 16	★ K97▼ A973◆ KJ107◆ KQ	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: None HCP: 10	♣ J972♥ AK74♦ 3♣ Q432	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	AJ76♥ 9842JAQJ7	The opponents are silent. Partner bids first.

Board: 187 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♥ S	North:	South: ♠ AQ103 ♥ A842 ♠ K9 ♠ Q73	West North East So 1N Pass 3♠¹ Pass 4♥ AP 1. Splinter	T
Board: 188 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North: ♣ 75 ▼ AK975 ◆ KQJ ♣ K72	South: ♠ K1093 ▼ — ♠ A842 ♠ QJ953	West North East So 1NT Pass 3♥ Pass 3NT AP 1. Splinter	
Board: 189 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3N S	North:	South: ♠ K97 ▼ A973 ♠ KJ107 ♣ KQ	West North East So 1N Pass 3♥¹ Pass 3N AP 1. Splinter	T
Board: 190 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4♠ N	North: ♠ KQ106 ♥ QJ2 ♠ QJ8 ♣ A105	South: ♣ J972 ✔ AK74 ♣ 3 ♣ Q432	West North East So 1NT Pass 2♣ Pass 2♠ Pass 4♠ Pass 4♠ AP 1. Stayman 2. Splinter	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	West North East So 1N Pass 2♣¹ Pass 2♥ Pass 4♦² Pass 4♥ Pass 5♦³ Pass 5♠ Pass 6♥ AP 1. Stayman 2. Splinter 3. Exclusion, for ♥	T

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		The opponents are silent. Partner bids first.
Board: 194 Dealer: N Vul: NS HCP: 16	AQ107AQ7A107864	The opponents are silent. You bid first.
Board: 195 Dealer: S Vul: EW HCP: 9	♣ Q ♥ KQ72 ♦ J752 ♣ J743	The opponents are silent. Partner bids first.
Board: 196 Dealer: N Vul: Both HCP: 15	★ A64▼ AJ105◆ QJ73★ K7	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: None HCP: 13	♠ Q ♥ KJ84 ♦ J1076 ♠ AQ108	The opponents are silent. Partner bids first.
Board: 198 Dealer: N Vul: None HCP: 17	AQ52✓ A106AK54◆ 93	The opponents are silent. You bid first.

Board: 193 Dealer: S	North:	South:	West	North	East	
Vul: NS	♦ J973	♠ AQ6				1NT
North HCP: 10	♥ J	♥ K102	Pass	3 ♥ ¹	Pass	3NT
South HCP: 16	♦ A765	♦ KQ1084	AP			
Contract: 3N S	♣ A854	♣ Q7	1. Splir	nter		
Contract. 31v S			1. ~p			
Board: 194						
Dealer: N	North:	South:	West	North	East	South
Vul: NS	♠ AQ107	♠ 6542		1NT	Pass	3v 1
North HCP: 16	♥ AQ7	♥ 6	Pass		AP	<i>5</i> •
South HCP: 10	◆ A107	♦ QJ65			All	
Contract: 4♠ N	♣ 864	♣ AQJ9	1. Splir	ner		
			West	North	East	
Board: 195	Mouth	South:				1NT
Dealer: S	North: ♠ Q	Soum: ♠ A95	Pass	2 ♣ ¹	Pass	2♥
Vul: EW	♥ KQ72	♥ A1086	Pass	3 ♠ ²	Pass	4 ♣ ³
North HCP: 9	◆ J752	◆ K843	Pass	4 ♥	AP	
South HCP: 17	♣ J743	♣ AQ	1. Stay	man		
Contract: 4♥ S	2 37 13	1110	2. Splir			
			_	bid, a ♣	stopp	er
					• • •	
Board: 196			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 . 1
Vul: Both	♠ A64	♠ QJ109	Pass		Pass	
North HCP: 15	♥ AJ105	♥ K973				4♥⁻
South HCP: 12	◆ QJ73	♦ A	Pass		AP	
Contract: 4♥ N	♣ K7	♣ Q1086	1. Stay			
			2. Splir	iter		
			West	North	Fact	South
D 1.40=			West	rvorur	Last	1NT
Board: 197	North:	South:	D	a - 1	D	
Dealer: S	♠ Q	♦ J95	Pass		Pass	
Vul: None	♥ KJ84	♥ AQ103	Pass	3 ♠ ²	Pass	4 ♦ ³
North HCP: 13	♦ J1076	♦ AK9	Pass	4♥	AP	
South HCP: 15	♣ AQ108	♣ J92	1. Stay	man		
	11Q1 00					
Contract: 4♥ S	1110100		2. Splir	nter		

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	AQ6K102KQ1084Q7	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: NS HCP: 10	♠ 6542♥ 6♦ QJ65♠ AQJ9	The opponents are silent. Partner bids first.
Board: 195 Dealer: S Vul: EW HCP: 17	♣ A95♥ A1086♦ K843♣ AQ	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	♣ J95♥ AQ103◆ AK9♣ J92	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: None HCP: 12	◆ 9▼ J742◆ QJ103◆ AKJ2	The opponents are silent. Partner bids first.

Board: 193 Dealer: S	North:	South:	West	North	East	
Vul: NS	♦ J973	♠ AQ6				1NT
North HCP: 10	♥ J	♥ K102	Pass	3 ♥ ¹	Pass	3NT
South HCP: 16	♦ A765	♦ KQ1084	AP			
Contract: 3N S	♣ A854	♣ Q7	1. Splir	nter		
Contract. 31v S			1. ~p			
Board: 194						
Dealer: N	North:	South:	West	North	East	South
Vul: NS	♠ AQ107	♠ 6542		1NT	Pass	3v 1
North HCP: 16	♥ AQ7	♥ 6	Pass		AP	<i>5</i> •
South HCP: 10	◆ A107	♦ QJ65			All	
Contract: 4♠ N	♣ 864	♣ AQJ9	1. Splir	ner		
			West	North	East	
Board: 195	Mouth	South:				1NT
Dealer: S	North: ♠ Q	Soum: ♠ A95	Pass	2 ♣ ¹	Pass	2♥
Vul: EW	♥ KQ72	♥ A1086	Pass	3 ♠ ²	Pass	4 ♣ ³
North HCP: 9	◆ J752	◆ K843	Pass	4 ♥	AP	
South HCP: 17	♣ J743	♣ AQ	1. Stay	man		
Contract: 4♥ S	2 37 13	1110	2. Splir			
			_	bid, a ♣	stopp	er
					• • •	
Board: 196			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 . 1
Vul: Both	♠ A64	♠ QJ109	Pass		Pass	
North HCP: 15	♥ AJ105	♥ K973				4♥⁻
South HCP: 12	◆ QJ73	♦ A	Pass		AP	
Contract: 4♥ N	♣ K7	♣ Q1086	1. Stay			
			2. Splir	iter		
			West	North	Fact	South
D 1.40=			West	rvorur	Last	1NT
Board: 197	North:	South:	D	a - 1	D	
Dealer: S	♠ Q	♦ J95	Pass		Pass	
Vul: None	♥ KJ84	♥ AQ103	Pass	3 ♠ ²	Pass	4 ♦ ³
North HCP: 13	♦ J1076	♦ AK9	Pass	4♥	AP	
South HCP: 15	♣ AQ108	♣ J92	1. Stay	man		
	11Q1 00					
Contract: 4♥ S	1110100		2. Splir	nter		

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

Board: 199 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♥ S	North: ♠ KQ75 ♥ 9853 • 10 ♣ KQ95	South: ♣ J4 ♥ AQJ10 ♠ AK64 ♣ J107	West North East Sout 1NT Pass 2♣¹ Pass 2♥ Pass 4♠² Pass 4♥ AP 1. Stayman 2. Splinter
Board: 200 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ K862 ♥ Q92 ♠ AK6 ♣ KQ7	South: ♣ J ♥ K753 ♦ Q432 ♣ AJ43	West North East Sout 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
Board: 201 Dealer: S Vul: EW North HCP: 18 South HCP: 16 Contract: 6N S	North: ♣ 7 ♥ AQJ5 ♠ AK42 ♣ A1096	South: ♠ AQ6 ♥ K86 ♠ QJ5 ♠ KJ83	West North East Sout 1NT Pass 3♣¹ Pass 3NT Pass 5NT Pass 6NT AP 1. Splinter
Board: 202 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ KQJ3 ♥ A3 ♠ Q863 ♠ K52	South:	West North East Sout 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
Board: 203 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ S	North: ♠ 7543 ♥ AJ43 ♦ 3 ♣ A975	South: ♠ A982 ♥ K7 ♠ AQJ96 ♣ J4	West North East Sout 1NT Pass 2♣¹ Pass 2♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. Splinter

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

Board: 199 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♥ S	North: ♠ KQ75 ♥ 9853 • 10 ♣ KQ95	South: ♣ J4 ♥ AQJ10 ♠ AK64 ♣ J107	West North East Sout 1NT Pass 2♣¹ Pass 2♥ Pass 4♠² Pass 4♥ AP 1. Stayman 2. Splinter
Board: 200 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ K862 ♥ Q92 ♠ AK6 ♣ KQ7	South: ♣ J ♥ K753 ♦ Q432 ♣ AJ43	West North East Sout 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
Board: 201 Dealer: S Vul: EW North HCP: 18 South HCP: 16 Contract: 6N S	North: ♣ 7 ♥ AQJ5 ♠ AK42 ♣ A1096	South: ♠ AQ6 ♥ K86 ♠ QJ5 ♠ KJ83	West North East Sout 1NT Pass 3♣¹ Pass 3NT Pass 5NT Pass 6NT AP 1. Splinter
Board: 202 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ KQJ3 ♥ A3 ♠ Q863 ♠ K52	South:	West North East Sout 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
Board: 203 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ S	North: ♠ 7543 ♥ AJ43 ♦ 3 ♣ A975	South: ♠ A982 ♥ K7 ♠ AQJ96 ♣ J4	West North East Sout 1NT Pass 2♣¹ Pass 2♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. Splinter

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	◆ 5♥ J754◆ QJ75◆ AKQ7	The opponents are silent. Partner bids first.
Board: 206 Dealer: N Vul: EW HCP: 17	★ AQ96★ KQ8★ AQ64★ 103	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: NS HCP: 9	♣ J1074♥ 9♦ AJ93♣ QJ72	The opponents are silent. Partner bids first.
Board: 208 Dealer: N Vul: None HCP: 16	♣97✔ AK52◆ AJ105♣ A42	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: None HCP: 9	♣6 ♥ K1052 ♦ 10975 ♣ AQ54	The opponents are silent. Partner bids first.
Board: 210 Dealer: N Vul: NS HCP: 17	▲ A973♥ A2◆ QJ9◆ KQJ9	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 Pass AP 1. Splin			South 1NT 3NT
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	Pass Pass 1. Stayı 2. Splin		East Pass Pass AP	2 ♣ ¹
Board: 207 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3N S	North: ♣ J1074 ♥ 9 • AJ93 ♣ QJ72	South: ♠ AQ3 ♥ AQ73 ♠ 8764 ♣ K5	West Pass AP 1. Splin	- '		South 1NT 3NT
Board: 208 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4 \(\neq \) N	North: ◆ 97 ▼ AK52 ◆ AJ105 ◆ A42	South: ♠ AQ32 ♥ QJ63 ♦ 9 ♠ Q763	Pass Pass 1. Stayı 2. Splin			2 ♣ ¹
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 Pass AP 1. Splin	North 3♣¹ tter		South 1NT 3NT

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	AK108✓ AK6✓ K6№ 8632	The opponents are silent. You bid first.
Board: 206 Dealer: N Vul: EW HCP: 14	★ KJ84▼ 10752◆ J◆ AKQ7	The opponents are silent. Partner bids first.
Board: 207 Dealer: S Vul: NS HCP: 15	AQ3AQ738764K5	The opponents are silent. You bid first.
Board: 208 Dealer: N Vul: None HCP: 11	AQ32QJ639Q763	The opponents are silent. Partner bids first.
Board: 209 Dealer: S Vul: None HCP: 16	★ AK854♥ 86★ AQ2★ K107	The opponents are silent. You bid first.
Board: 210 Dealer: N Vul: NS HCP: 12	★ KQ102 ♥ K943 ♦ 8 ♣ A1032	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 Pass AP 1. Splin			South 1NT 3NT
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	Pass Pass 1. Stayı 2. Splin		East Pass Pass AP	2 ♣ ¹
Board: 207 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3N S	North: ♣ J1074 ♥ 9 • AJ93 ♣ QJ72	South: ♠ AQ3 ♥ AQ73 ♠ 8764 ♣ K5	West Pass AP 1. Splin	- '		South 1NT 3NT
Board: 208 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4 \(\neq \) N	North: ◆ 97 ▼ AK52 ◆ AJ105 ◆ A42	South: ♠ AQ32 ♥ QJ63 ♦ 9 ♠ Q763	Pass Pass 1. Stayı 2. Splin			2 ♣ ¹
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 Pass AP 1. Splin	North 3♣¹ tter		South 1NT 3NT

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	★ KQJ9♥ J◆ J652◆ KQ94	The opponents are silent. Partner bids first.
Board: 212 Dealer: N Vul: EW HCP: 16	★ KJ2★ A6543★ A63★ A9	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: EW HCP: 12	★ KQ62▼ AJ74◆ J◆ J432	The opponents are silent. Partner bids first.
Board: 214 Dealer: N Vul: Both HCP: 15	★832★K1052★A10★AKJ2	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	AQ64✓ AKJ2✓ Q10✓ 942	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		North 1NT 3NT tter	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	A532✓ AQ32AK1086	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: EW HCP: 11	★ A985▼ —★ KQ972★ Q742	The opponents are silent. Partner bids first.
Board: 213 Dealer: S Vul: EW HCP: 15	★ A1084★ K103★ AQ7★ Q96	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: Both HCP: 9	★ AK97▼ 3◆ 8632◆ Q854	The opponents are silent. Partner bids first.
Board: 215 Dealer: S Vul: None HCP: 16	AK75✓ AJ631076A7	The opponents are silent. You bid first.
Board: 216 Dealer: N Vul: None HCP: 11	♣ 7 ♥ 10864 ♦ AK97 ♣ 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		North 1NT 3NT tter	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	♠ 2♥ Q1043♠ AJ86♠ KQJ7	The opponents are silent. Partner bids first.
Board: 218 Dealer: N Vul: Both HCP: 17	♠ AKJ♥ Q954♠ A42♠ QJ3	The opponents are silent. You bid first.
Board: 219 Dealer: S Vul: None HCP: 9	♦ 8 ♥ AK98 ♦ 10983 ♣ Q987	The opponents are silent. Partner bids first.
Board: 220 Dealer: N Vul: None HCP: 16	★ AK108♥ J64★ AQ5★ Q74	The opponents are silent. You bid first.
Board: 221 Dealer: S Vul: Both HCP: 14	♠ AK53♥ 5♠ AK95♠ 10953	The opponents are silent. Partner bids first.
Board: 222 Dealer: N Vul: None HCP: 17	♣ Q1084♥ AKQ7◆ A3♣ Q102	The opponents are silent. You bid first.

5 1 2 4 5						
Board: 217 Dealer: S	North: ♠ 2	South:	West	North	East	South 1NT
Vul: NS	♥ Q1043	♠ AK73 ♥ K9	Pass	3 ♠¹	Pass	3NT
North HCP: 13 South HCP: 15	◆ AJ86	♦ KQ105	AP			
Contract: 3N S	♣ KQJ7	♣ 842	1. Splin	ter		
Board: 218	NI d	G d				
Dealer: N	North: ♠ AKJ	South: ♠ 9874	West	North		
Vul: Both	♥ Q954	♥ —		1NT	Pass	3 ♥¹
North HCP: 17 South HCP: 11	♦ A42	♦ KJ975	Pass	3NT	AP	
Contract: 3N N	♣ QJ3	♣ AK54	1. Splin	ter		
Board: 219	North:	South:	West	North	East	South
Dealer: S Vul: None	♠ 8	♦ AK1094				1NT
North HCP: 9	♥ AK98	♥ J42	Pass	3 ♠¹	Pass	3NT
South HCP: 16	10983♠ 0087	♦ K4	AP			
Contract: 3N S	♣ Q987	♣ AJ3	1. Splin	ter		
Board: 220	North:	South:	West	North	East	South
Dealer: N Vul: None	♦ AK108	♠ 6		1NT	Pass	3 ♠ ¹
North HCP: 16	♥ J64	♥ AK103	Pass	3NT	AP	
South HCP: 13 Contract: 3N N	◆ AQ5 ◆ Q74	◆ K842 ◆ K1063	1. Splin	ter		
Contract. 31V IV						
Board: 221 Dealer: S	North:	South:	West	North	East	
Vul: Both	♦ AK53	♠ Q72	D	2001	Dage	1NT
North HCP: 14	♥ 5 ♦ AK95	♥ AKJ3 ♦ Q43	Pass AP	3 ♥ ¹	rass	3NT
South HCP: 15	♣ 10953	♦ K86	AP 1. Splin	ter		
Contract: 3N S			т. Брш			
Board: 222	North:	South:	West	North	Fast	South
Dealer: N Vul: None	♦ Q1084	♠ AJ97	VV CSI	1NT	Pass	
North HCP: 17	♥ AKQ7	♥ 6	Pass		AP	J V
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South HCP: 12 Contract: 4♠ N	◆ A3 ♣ Q102	★ KJ82★ K753	1. Splin	ter		

South hands (Practice Page)

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

5 1 2 4 5						
Board: 217 Dealer: S	North: ♠ 2	South:	West	North	East	South 1NT
Vul: NS	♥ Q1043	♠ AK73 ♥ K9	Pass	3 ♠¹	Pass	3NT
North HCP: 13 South HCP: 15	◆ AJ86	♦ KQ105	AP			
Contract: 3N S	♣ KQJ7	♣ 842	1. Splin	ter		
Board: 218	NI d	G d				
Dealer: N	North: ♠ AKJ	South: ♠ 9874	West	North		
Vul: Both	♥ Q954	♥ —		1NT	Pass	3 ♥¹
North HCP: 17 South HCP: 11	♦ A42	♦ KJ975	Pass	3NT	AP	
Contract: 3N N	♣ QJ3	♣ AK54	1. Splin	ter		
Board: 219	North:	South:	West	North	East	South
Dealer: S Vul: None	♠ 8	♦ AK1094				1NT
North HCP: 9	♥ AK98	♥ J42	Pass	3 ♠¹	Pass	3NT
South HCP: 16	10983♠ 0087	♦ K4	AP			
Contract: 3N S	♣ Q987	♣ AJ3	1. Splin	ter		
Board: 220	North:	South:	West	North	East	South
Dealer: N Vul: None	♦ AK108	♠ 6		1NT	Pass	3 ♠ ¹
North HCP: 16	♥ J64	♥ AK103	Pass	3NT	AP	
South HCP: 13 Contract: 3N N	◆ AQ5 ◆ Q74	◆ K842 ◆ K1063	1. Splin	ter		
Contract. 31V IV						
Board: 221 Dealer: S	North:	South:	West	North	East	
Vul: Both	♦ AK53	♠ Q72	D	2001	Dage	1NT
North HCP: 14	♥ 5 ♦ AK95	♥ AKJ3 ♦ Q43	Pass AP	3 ♥ ¹	rass	3NT
South HCP: 15	♣ 10953	♦ K86	AP 1. Splin	ter		
Contract: 3N S			т. Брш	iiCi		
Board: 222	North:	South:	West	North	Fast	South
Dealer: N Vul: None	♦ Q1084	♠ AJ97	VV CSI	1NT	Pass	
North HCP: 17	♥ AKQ7	♥ 6	Pass		AP	J V
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South HCP: 12 Contract: 4♠ N	◆ A3 ♣ Q102	★ KJ82★ K753	1. Splin	ter		

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	AJ3✓ AK1084✓ J93✓ K3	The opponents are silent. You bid first.
Board: 225 Dealer: S Vul: NS HCP: 12	↓ J↓ J965↓ A753♠ AQ86	The opponents are silent. Partner bids first.
Board: 226 Dealer: N Vul: Both HCP: 15	AQ96KQ5A106543	The opponents are silent. You bid first.
Board: 227 Dealer: S Vul: None HCP: 9	4✓ AQJ6✓ 9852✓ Q1065	The opponents are silent. Partner bids first.
Board: 228 Dealer: N Vul: EW HCP: 16	♣ A75♥ AK85◆ KQ95♣ 106	The opponents are silent. You bid first.

Board: 223 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ 9 ♥ A864 ♦ QJ62 ♠ K932	South: ♠ KQ63 ♥ K7 ♠ A987 ♣ AJ5	West North Pass 3♠¹ AP 1. Splinter		South 1NT 3NT
Board: 224 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 3N N	North: ♠ AJ3 ♥ AK1084 ♦ J93 ♠ K3	South: ♠ K765 ♦ 6 ♠ A765 ♣ AQ62	West North 1NT Pass 3NT 1. Splinter	East Pass AP	
Board: 225 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	North: ♣ J ♥ J965 ♠ A753 ♣ AQ86	South: ♠ AK 53 ♥ AK ♦ J64 ♣ J943	West North Pass 3♣¹ AP 1. Splinter		South 1NT 3NT
Board: 226 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 44 N	North: ♠ AQ96 ♥ KQ5 ♠ A1065 ♣ 43	South: ♠ K743 ✔ A1063 ♠ 8 ♣ AQ105	West North 1NT Pass 2♣ Pass 4♣ 1. Stayman 2. Splinter	East Pass Pass AP	2 ♣ ¹
Board: 227 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4♥ S	North: ♠ 4 ♥ AQJ6 ♦ 9852 ♠ Q1065	South: ♠ AJ8 ♥ K954 ♠ KQ ♠ KJ94	West North Pass 3♠¹ AP 1. Splinter	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	★ KQ63★ K7★ A987★ AJ5	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: None HCP: 13	★ K765★ 6★ A765★ AQ62	The opponents are silent. Partner bids first.
Board: 225 Dealer: S Vul: NS HCP: 16	★ AK53★ AK◆ J64★ J943	The opponents are silent. You bid first.
Board: 226 Dealer: N Vul: Both HCP: 13	★ K743★ A1063★ 8★ AQ105	The opponents are silent. Partner bids first.
Board: 227 Dealer: S Vul: None HCP: 17	▲ AJ8▼ K954◆ KQ▲ KJ94	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: EW HCP: 12	★ KQ102▼ J◆ J1087◆ KQ75	The opponents are silent. Partner bids first.

Board: 223 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North: ◆ 9 ▼ A864 ◆ QJ62 ◆ K932	South: ♠ KQ63 ♥ K7 ♠ A987 ♣ AJ5	West North Pass 3♣¹ AP 1. Splinter		South 1NT 3NT
Board: 224 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 3N N	North: ♠ AJ3 ♥ AK1084 ♦ J93 ♠ K3	South: ♠ K765 ♦ 6 ♠ A765 ♣ AQ62	West North 1NT Pass 3NT 1. Splinter	East Pass AP	
Board: 225 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	North: ♣ J ♥ J965 ♠ A753 ♣ AQ86	South: ♠ AK 53 ♥ AK ♦ J64 ♣ J943	West North Pass 3♠¹ AP 1. Splinter		South 1NT 3NT
Board: 226 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 44 N	North: ♠ AQ96 ♥ KQ5 ♠ A1065 ♣ 43	South: ♠ K743 ✔ A1063 ♠ 8 ♣ AQ105	West North 1NT Pass 2♠ Pass 4♠ 1. Stayman 2. Splinter	East Pass Pass AP	2 ♣ ¹
Board: 227 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4♥ S	North: ♠ 4 ♥ AQJ6 ♦ 9852 ♠ Q1065	South: ♠ AJ8 ♥ K954 ♠ KQ ♠ KJ94	West North Pass 3♣¹ AP 1. Splinter	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