

Board: 1 ♠ Q4 You bid first.

Dealer: North ♥ A9763 West (RHO) Doubles 4♣ if possible.

Vul: None ♦ K83

HCP: 13+1 ♣ A73

Board: 2 ♠ AQT3 Partner bids first.

Dealer: South ♥ K432 The opponents are silent.

Vul: N-S ♦ Q

HCP: 14 ♣ QJ76

Board: 3 ♠ J7 You bid first.

Dealer: North ♥ AJT74 The opponents are silent.

Vul: E-W ♦ AK98

HCP: 13+1 ♣ T5

Board: 4 ♠ KQ93 Partner bids first.

Dealer: South ♥ T The opponents are silent.

Vul: E-W ♦ QJ98

HCP: 11 ♣ K873

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ AK9		1 ♥	Pass	4 ♣ ¹
Vul: None	♥ A9763	♥ KJT5	X	Pass	Pass	4 ♥
North HCP: 13+1	♦ K83	♦ JT542		All Pass		
South HCP: 12+1	♣ A73	♣ 4				1. Splinter
Contract: 4 ♥ South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQT3	♠ K				1 ♥
Vul: N-S	♥ K432	♥ AQJT65	Pass	4 ♦ ¹	Pass	4 NT
North HCP: 14	♦ Q	♦ AK7	Pass	5 ♥ ²	Pass	6 ♥
South HCP: 17+2	♣ QJ76	♣ 984		All Pass		
Contract: 6 ♥ South						1. Splinter
						2. A=2/5 or 5/5, Q(H)=0

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ KQ9652		1 ♥	Pass	4 ♦ ¹
Vul: E-W	♥ AJT74	♥ Q652	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ AK98	♦ Q				
South HCP: 13+2	♣ T5	♣ A4				1. Splinter
Contract: 4 ♥ North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ KQ93	♠ AT875				1 ♠
Vul: E-W	♥ T	♥ AQJ3	Pass	4 ♥ ¹	Pass	4 NT
North HCP: 11	♦ QJ98	♦ A2	Pass	5 ♦ ²	Pass	5 ♥
South HCP: 21+1	♣ K873	♣ AQ	Pass	6 ♣ ³	Pass	6 ♠
Contract: 6 ♠ South				All Pass		
						1. Splinter
						2. A=1/5 or 4/5
						3. !S queen and !C king

Board: 1 ♠ AK9 Partner bids first.

Dealer: North ♥ KJT5 West (LHO) Doubles 4♣ if possible.

Vul: None ♦ JT542

HCP: 12+1 ♣ 4

Board: 2 ♠ K You bid first.

Dealer: South ♥ AQJT65 The opponents are silent.

Vul: N-S ♦ AK7

HCP: 17+2 ♣ 984

Board: 3 ♠ KQ9652 Partner bids first.

Dealer: North ♥ Q652 The opponents are silent.

Vul: E-W ♦ Q

HCP: 13+2 ♣ A4

Board: 4 ♠ AT875 You bid first.

Dealer: South ♥ AQJ3 The opponents are silent.

Vul: E-W ♦ A2

HCP: 21+1 ♣ AQ

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ AK9		1 ♥	Pass	4 ♣ ¹
Vul: None	♥ A9763	♥ KJT5	X	Pass	Pass	4 ♥
North HCP: 13+1	♦ K83	♦ JT542		All Pass		
South HCP: 12+1	♣ A73	♣ 4				1. Splinter
Contract: 4 ♥ South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQT3	♠ K				1 ♥
Vul: N-S	♥ K432	♥ AQJT65	Pass	4 ♦ ¹	Pass	4 NT
North HCP: 14	♦ Q	♦ AK7	Pass	5 ♥ ²	Pass	6 ♥
South HCP: 17+2	♣ QJ76	♣ 984		All Pass		
Contract: 6 ♥ South						1. Splinter
						2. A=2/5 or 5/5, Q(H)=0

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ KQ9652		1 ♥	Pass	4 ♦ ¹
Vul: E-W	♥ AJT74	♥ Q652	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ AK98	♦ Q				
South HCP: 13+2	♣ T5	♣ A4				1. Splinter
Contract: 4 ♥ North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ KQ93	♠ AT875				1 ♠
Vul: E-W	♥ T	♥ AQJ3	Pass	4 ♥ ¹	Pass	4 NT
North HCP: 11	♦ QJ98	♦ A2	Pass	5 ♦ ²	Pass	5 ♥
South HCP: 21+1	♣ K873	♣ AQ	Pass	6 ♣ ³	Pass	6 ♠
Contract: 6 ♠ South				All Pass		
						1. Splinter
						2. A=1/5 or 4/5
						3. !S queen and !C king

Board: 5 ♠ AQT87 You bid first.

Dealer: North ♥ K9 The opponents are silent.

Vul: Both ♦ AJ

HCP: 17+1 ♣ K874

Board: 6 ♠ AT74 Partner bids first.

Dealer: South ♥ QT963 The opponents are silent.

Vul: None ♦ AT73

HCP: 10+1 ♣ -

Board: 7 ♠ 84 You bid first.

Dealer: North ♥ AKQ32 West (RHO) Doubles 3♠ if possible.

Vul: Both ♦ Q62

HCP: 12+1 ♣ J53

Board: 8 ♠ 2 Partner bids first.

Dealer: South ♥ KQJ9 The opponents are silent.

Vul: None ♦ QT52

HCP: 11 ♣ QJ84

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AQT87	♠ KJ42		1 ♠	Pass	4 ♣ ¹
Vul: Both	♥ K9	♥ QJT74	Pass	4 ♥	Pass	4 NT
North HCP: 17+1	♦ AJ	♦ KQT6	Pass	5 ♠ ²	All Pass	
South HCP: 12+1	♣ K874	♣ -				
Contract: 5 ♠ North				1. Splinter		
				2. A=2/5 or 5/5, Q(S)=1		

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AT74	♠ KQ963				1 ♠
Vul: None	♥ QT963	♥ 4	Pass	4 ♣ ¹	Pass	4 ♥
North HCP: 10+1	♦ AT73	♦ QJ	Pass	4 NT	Pass	5 ♠ ²
South HCP: 15+2	♣ -	♣ AKT82	All Pass			
Contract: 5 ♠ South				1. Splinter		
				2. A=2/5 or 5/5, Q(S)=1		

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ 6		1 ♥	Pass	3 ♠ ¹
Vul: Both	♥ AKQ32	♥ 9865	X	Pass	Pass	4 ♥
North HCP: 12+1	♦ Q62	♦ K94	All Pass			
South HCP: 12+1	♣ J53	♣ AKQT4		1. Splinter		
Contract: 4 ♥ South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ A4				1 ♥
Vul: None	♥ KQJ9	♥ 65432	Pass	3 ♠ ¹	Pass	4 ♣
North HCP: 11	♦ QT52	♦ AKJ97	Pass	4 ♥	Pass	4 NT
South HCP: 12+2	♣ QJ84	♣ 9	Pass	5 ♦ ²	Pass	5 ♥
Contract: 5 ♥ South			All Pass			
				1. Splinter		
				2. A=1/5 or 4/5		

Board: 5	♠ KJ42	Partner bids first.
Dealer: North	♥ QJT74	The opponents are silent.
Vul: Both	♦ KQT6	
HCP: 12+1	♣ -	

Board: 6	♠ KQ963	You bid first.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ QJ	
HCP: 15+2	♣ AKT82	

Board: 7	♠ 6	Partner bids first.
Dealer: North	♥ 9865	West (LHO) Doubles 3♠ if possible.
Vul: Both	♦ K94	
HCP: 12+1	♣ AKQT4	

Board: 8	♠ A4	You bid first.
Dealer: South	♥ 65432	The opponents are silent.
Vul: None	♦ AKJ97	
HCP: 12+2	♣ 9	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AQT87	♠ KJ42		1 ♠	Pass	4 ♣ ¹
Vul: Both	♥ K9	♥ QJT74	Pass	4 ♥	Pass	4 NT
North HCP: 17+1	♦ AJ	♦ KQT6	Pass	5 ♠ ²	All Pass	
South HCP: 12+1	♣ K874	♣ -				
Contract: 5 ♠ North					1. Splinter	
					2. A=2/5 or 5/5, Q(S)=1	

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AT74	♠ KQ963				1 ♠
Vul: None	♥ QT963	♥ 4	Pass	4 ♣ ¹	Pass	4 ♥
North HCP: 10+1	♦ AT73	♦ QJ	Pass	4 NT	Pass	5 ♠ ²
South HCP: 15+2	♣ -	♣ AKT82	All Pass			
Contract: 5 ♠ South					1. Splinter	
					2. A=2/5 or 5/5, Q(S)=1	

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ 6		1 ♥	Pass	3 ♠ ¹
Vul: Both	♥ AKQ32	♥ 9865	X	Pass	Pass	4 ♥
North HCP: 12+1	♦ Q62	♦ K94	All Pass			
South HCP: 12+1	♣ J53	♣ AKQT4			1. Splinter	
Contract: 4 ♥ South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ A4				1 ♥
Vul: None	♥ KQJ9	♥ 65432	Pass	3 ♠ ¹	Pass	4 ♣
North HCP: 11	♦ QT52	♦ AKJ97	Pass	4 ♥	Pass	4 NT
South HCP: 12+2	♣ QJ84	♣ 9	Pass	5 ♦ ²	Pass	5 ♥
Contract: 5 ♥ South			All Pass			
					1. Splinter	
					2. A=1/5 or 4/5	

Board: 9 ♠ AKT9853 You bid first.

Dealer: North ♥ KJ9 West (RHO) Doubles 4♦ if possible.

Vul: N-S ♦ K

HCP: 15+3 ♣ J9

Board: 10 ♠ 7642 Partner bids first.

Dealer: South ♥ AKJT97 The opponents are silent.

Vul: E-W ♦ K3

HCP: 11+2 ♣ 7

Board: 11 ♠ 94 You bid first.

Dealer: North ♥ AKT98 The opponents are silent.

Vul: None ♦ K4

HCP: 13+1 ♣ K987

Board: 12 ♠ KQ53 Partner bids first.

Dealer: South ♥ 9643 The opponents are silent.

Vul: N-S ♦ AKJ2

HCP: 13 ♣ 7

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AKT9853	♠ Q642		1 ♠	Pass	4 ♦ ¹
Vul: N-S	♥ KJ9	♥ AT62	X	4NT	Pass	5 ♠ ²
North HCP: 15+3	♦ K	♦ 5	Pass	6 ♠	All Pass	
South HCP: 13	♣ J9	♣ AKT5				
Contract: 6 ♠ North			1. Splinter			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 7642	♠ AT9853				1 ♠
Vul: E-W	♥ AKJT97	♥ Q32	Pass	4 ♣ ¹	Pass	4 ♠
North HCP: 11+2	♦ K3	♦ QJ	All Pass			
South HCP: 12+2	♣ 7	♣ K8				
Contract: 4 ♠ South			1. Splinter			

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AQJ8		1 ♥	Pass	4 ♣ ¹
Vul: None	♥ AKT98	♥ Q743	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ K4	♦ Q852				
South HCP: 11	♣ K987	♣ 4	1. Splinter			
Contract: 4 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ KQ53	♠ A4				1 ♥
Vul: N-S	♥ 9643	♥ AKQJ2	Pass	4 ♣ ¹	Pass	4 ♦
North HCP: 13	♦ AKJ2	♦ Q4	Pass	4NT	Pass	5 ♣ ²
South HCP: 19+1	♣ 7	♣ K953	Pass	5 ♥	Pass	6 ♥
Contract: 6 ♥ South			All Pass			
			1. Splinter			
			2. A=0/5 or 3/5			

Board: 9 ♠ Q642 Partner bids first.

Dealer: North ♥ AT62 West (LHO) Doubles 4♦ if possible.

Vul: N-S ♦ 5

HCP: 13 ♣ AKT5

Board: 10 ♠ AT9853 You bid first.

Dealer: South ♥ Q32 The opponents are silent.

Vul: E-W ♦ QJ

HCP: 12+2 ♣ K8

Board: 11 ♠ AQJ8 Partner bids first.

Dealer: North ♥ Q743 The opponents are silent.

Vul: None ♦ Q852

HCP: 11 ♣ 4

Board: 12 ♠ A4 You bid first.

Dealer: South ♥ AKQJ2 The opponents are silent.

Vul: N-S ♦ Q4

HCP: 19+1 ♣ K953

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AKT9853	♠ Q642		1 ♠	Pass	4 ♦ ¹
Vul: N-S	♥ KJ9	♥ AT62	X	4NT	Pass	5 ♠ ²
North HCP: 15+3	♦ K	♦ 5	Pass	6 ♠	All Pass	
South HCP: 13	♣ J9	♣ AKT5				
Contract: 6 ♠ North			1. Splinter			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 7642	♠ AT9853				1 ♠
Vul: E-W	♥ AKJT97	♥ Q32	Pass	4 ♣ ¹	Pass	4 ♠
North HCP: 11+2	♦ K3	♦ QJ	All Pass			
South HCP: 12+2	♣ 7	♣ K8				
Contract: 4 ♠ South			1. Splinter			

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AQJ8		1 ♥	Pass	4 ♣ ¹
Vul: None	♥ AKT98	♥ Q743	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ K4	♦ Q852				
South HCP: 11	♣ K987	♣ 4	1. Splinter			
Contract: 4 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ KQ53	♠ A4				1 ♥
Vul: N-S	♥ 9643	♥ AKQJ2	Pass	4 ♣ ¹	Pass	4 ♦
North HCP: 13	♦ AKJ2	♦ Q4	Pass	4NT	Pass	5 ♣ ²
South HCP: 19+1	♣ 7	♣ K953	Pass	5 ♥	Pass	6 ♥
Contract: 6 ♥ South			All Pass			
			1. Splinter			
			2. A=0/5 or 3/5			

Board: 13 ♠ A3 You bid first.

Dealer: North ♥ KQ543 West (RHO) Doubles 4♦ if possible.

Vul: E-W ♦ J863

HCP: 15+1 ♣ KQ

Board: 14 ♠ AQT3 Partner bids first.

Dealer: South ♥ QJ94 East (LHO) Doubles 4♣ if possible.

Vul: Both ♦ K752

HCP: 12 ♣ 8

Board: 15 ♠ AJ862 You bid first.

Dealer: North ♥ AKQJ The opponents are silent.

Vul: N-S ♦ 3

HCP: 16+1 ♣ J87

Board: 16 ♠ QT92 Partner bids first.

Dealer: South ♥ KJ83 East (LHO) Doubles 4♦ if possible.

Vul: Both ♦ 8

HCP: 13 ♣ AK73

Board: 17 ♠ AT643 You bid first.

Dealer: North ♥ K53 The opponents are silent.

Vul: None ♦ AT

HCP: 14+1 ♣ KT6

Both hands (Answers Page)

Board: 13

Dealer: North

North:

♠ A3

South:

♠ KJ642

W
N
E
S

Vul: E-W

♥ KQ543

♥ AT86

1 ♥

Pass

 4 ♦¹

North HCP: 15+1

♦ J863

♦ 4

X

4NT

Pass

 5 ♥²

South HCP: 13+1

♣ KQ

♣ AJ8

Pass

6 ♥

All Pass

Contract: 6 ♥ North

1. Splinter

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

Board: 14

Dealer: South

North:

♠ AQT3

South:

♠ 87

W
N
E
S

Vul: Both

♥ QJ94

♥ AKT532

Pass

 4 ♣¹

X 4 ♥

North HCP: 12

♦ K752

♦ AT43

All Pass

South HCP: 11+2

♣ 8

♣ 9

1. Splinter

Contract: 4 ♥ South

Board: 15

Dealer: North

North:

♠ AJ862

South:

♠ K743

W
N
E
S

Vul: N-S

♥ AKQJ

♥ 6

Pass

4NT

Pass

 5 ♦²

North HCP: 16+1

♦ 3

♦ K7652

Pass

5 ♠

All Pass

South HCP: 11+1

♣ J87

♣ KQ6

1. Splinter

2. A=1/5 or 4/5

Board: 16

Dealer: South

North:

♠ QT92

South:

♠ A7654

W
N
E
S

Vul: Both

♥ KJ83

♥ QT5

Pass

 4 ♦¹

X Pass

North HCP: 13

♦ 8

♦ AJ93

Pass

4 ♠

All Pass

South HCP: 11+1

♣ AK73

♣ 4

1. Splinter

Contract: 4 ♠ North

Board: 17

Dealer: North

North:

♠ AT643

South:

♠ KJ95

W
N
E
S

Vul: None

♥ K53

♥ AT982

1 ♠

Pass

 4 ♣¹

North HCP: 14+1

♦ AT

♦ KJ43

All Pass

South HCP: 12+1

♣ KT6

♣ -

1. Splinter

Contract: 4 ♠ South

Board: 13	♠ KJ642	Partner bids first.
Dealer: North	♥ AT86	West (LHO) Doubles 4♦ if possible.
Vul: E-W	♦ 4	
HCP: 13+1	♣ AJ8	

Board: 14	♠ 87	You bid first.
Dealer: South	♥ AKT532	East (RHO) Doubles 4♣ if possible.
Vul: Both	♦ AT43	
HCP: 11+2	♣ 9	

Board: 15	♠ K743	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ K7652	
HCP: 11+1	♣ KQ6	

Board: 16	♠ A7654	You bid first.
Dealer: South	♥ QT5	East (RHO) Doubles 4♦ if possible.
Vul: Both	♦ AJ93	
HCP: 11+1	♣ 4	

Board: 17	♠ KJ95	Partner bids first.
Dealer: North	♥ AT982	The opponents are silent.
Vul: None	♦ KJ43	
HCP: 12+1	♣ -	

Both hands (Answers Page)

Board: 13

Dealer: North

North:

♠ A3

South:

♠ KJ642

W
N
E
S

Vul: E-W

♥ KQ543

♥ AT86

1 ♥

Pass

 4 ♦¹

North HCP: 15+1

♦ J863

♦ 4

X

4NT

Pass

 5 ♥²

South HCP: 13+1

♣ KQ

♣ AJ8

Pass

6 ♥

All Pass

Contract: 6 ♥ North

1. Splinter

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

Board: 14

Dealer: South

North:

♠ AQT3

South:

♠ 87

W
N
E
S

Vul: Both

♥ QJ94

♥ AKT532

Pass

 4 ♣¹

X

4 ♥

North HCP: 12

♦ K752

♦ AT43

All Pass

South HCP: 11+2

♣ 8

♣ 9

1. Splinter

Contract: 4 ♥ South

Board: 15

Dealer: North

North:

♠ AJ862

South:

♠ K743

W
N
E
S

Vul: N-S

♥ AKQJ

♥ 6

1 ♠

Pass

 4 ♥¹

North HCP: 16+1

♦ 3

♦ K7652

Pass

5 ♠

All Pass

South HCP: 11+1

♣ J87

♣ KQ6

1. Splinter

2. A=1/5 or 4/5

Board: 16

Dealer: South

North:

♠ QT92

South:

♠ A7654

W
N
E
S

Vul: Both

♥ KJ83

♥ QT5

Pass

 4 ♦¹

X

Pass

North HCP: 13

♦ 8

♦ AJ93

Pass

4 ♠

All Pass

South HCP: 11+1

♣ AK73

♣ 4

1. Splinter

Contract: 4 ♠ North

Board: 17

Dealer: North

North:

♠ AT643

South:

♠ KJ95

W
N
E
S

Vul: None

♥ K53

♥ AT982

1 ♠

Pass

 4 ♣¹

North HCP: 14+1

♦ AT

♦ KJ43

All Pass

South HCP: 12+1

♣ KT6

♣ -

1. Splinter

Contract: 4 ♠ South

Board: 18	♠ 7543	Partner bids first.
Dealer: South	♥ AKQ52	The opponents are silent.
Vul: E-W	♦ QJ5	
HCP: 13+1	♣ J	

Board: 19	♠ KT82	You bid first.
Dealer: North	♥ AKJT2	West (RHO) Doubles 4♣ if possible.
Vul: Both	♦ KQ2	
HCP: 16+1	♣ 3	

Board: 20	♠ A75	Partner bids first.
Dealer: South	♥ AJ95	East (LHO) Doubles 4♦ if possible.
Vul: None	♦ 3	
HCP: 13+1	♣ KJT73	

Board: 21	♠ T2	You bid first.
Dealer: North	♥ AQ432	The opponents are silent.
Vul: Both	♦ T9	
HCP: 11+1	♣ KQ96	

Both hands (Answers Page)

Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ 7543	♠ KQJT86				1 ♠
Vul: E-W	♥ AKQ52	♥ 84	Pass	4 ♣ ¹	Pass	4 ♦
North HCP: 13+1	♦ QJ5	♦ 8	Pass	4 ♠	Pass	4NT
South HCP: 12+2	♣ J	♣ AQ84	Pass	5 ♦ ²	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

1. Splinter

2. A=1/5 or 4/5

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ KT82	♠ AQ943		1 ♥	Pass	4 ♣ ¹
Vul: Both	♥ AKJT2	♥ Q743	X	4 ♦	Pass	4NT
North HCP: 16+1	♦ KQ2	♦ A94	Pass	5 ♥ ²	Pass	6 ♥
South HCP: 12+1	♣ 3	♣ 9	All Pass			
Contract: 6 ♥ South			1. Splinter			

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

Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ A75	♠ KQ86				1 ♥
Vul: None	♥ AJ95	♥ KQ864	Pass	4 ♦ ¹	X	Pass
North HCP: 13+1	♦ 3	♦ J94	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ KJT73	♣ 6	1. Splinter			
Contract: 4 ♥ North						

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ T2	♠ 98		1 ♥	Pass	4 ♣ ¹
Vul: Both	♥ AQ432	♥ J975	Pass	4 ♥	All Pass	
North HCP: 11+1	♦ T9	♦ AKQJ63	1. Splinter			
South HCP: 11+2	♣ KQ96	♣ 8				
Contract: 4 ♥ North						

Board: 18 ♠ KQJT86 You bid first.

Dealer: South ♥ 84 The opponents are silent.

Vul: E-W ♦ 8

HCP: 12+2 ♣ AQ84

Board: 19 ♠ AQ943 Partner bids first.

Dealer: North ♥ Q743 West (LHO) Doubles 4♣ if possible.

Vul: Both ♦ A94

HCP: 12+1 ♣ 9

Board: 20 ♠ KQ86 You bid first.

Dealer: South ♥ KQ864 East (RHO) Doubles 4♦ if possible.

Vul: None ♦ J94

HCP: 11+1 ♣ 6

Board: 21 ♠ 98 Partner bids first.

Dealer: North ♥ J975 The opponents are silent.

Vul: Both ♦ AKQJ63

HCP: 11+2 ♣ 8

Both hands (Answers Page)

Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ 7543	♠ KQJT86				1 ♠
Vul: E-W	♥ AKQ52	♥ 84	Pass	4 ♣ ¹	Pass	4 ♦
North HCP: 13+1	♦ QJ5	♦ 8	Pass	4 ♠	Pass	4NT
South HCP: 12+2	♣ J	♣ AQ84	Pass	5 ♦ ²	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

1. Splinter

2. A=1/5 or 4/5

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ KT82	♠ AQ943		1 ♥	Pass	4 ♣ ¹
Vul: Both	♥ AKJT2	♥ Q743	X	4 ♦	Pass	4NT
North HCP: 16+1	♦ KQ2	♦ A94	Pass	5 ♥ ²	Pass	6 ♥
South HCP: 12+1	♣ 3	♣ 9	All Pass			
Contract: 6 ♥ South			1. Splinter			

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

Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ A75	♠ KQ86				1 ♥
Vul: None	♥ AJ95	♥ KQ864	Pass	4 ♦ ¹	X	Pass
North HCP: 13+1	♦ 3	♦ J94	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ KJT73	♣ 6	1. Splinter			
Contract: 4 ♥ North						

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ T2	♠ 98		1 ♥	Pass	4 ♣ ¹
Vul: Both	♥ AQ432	♥ J975	Pass	4 ♥	All Pass	
North HCP: 11+1	♦ T9	♦ AKQJ63	1. Splinter			
South HCP: 11+2	♣ KQ96	♣ 8				
Contract: 4 ♥ North						

Board: 22 ♠ AK54 Partner bids first.

Dealer: South ♥ QT East (LHO) Doubles 4♣ if possible.

Vul: None ♦ QJT763

HCP: 12+2 ♣ 3

Board: 23 ♠ K7 You bid first.

Dealer: North ♥ AKT87 The opponents are silent.

Vul: N-S ♦ A7543

HCP: 14+2 ♣ 6

Board: 24 ♠ KT5 Partner bids first.

Dealer: South ♥ KJ93 The opponents are silent.

Vul: Both ♦ -

HCP: 10+2 ♣ KT8543

Both hands (Answers Page)

Board: 22

Dealer: South
Vul: None
North HCP: 12+2
South HCP: 13+1
Contract: 6♠ South

North:

♠ AK54
♥ QT
♦ QJT763
♣ 3

South:

♠ J8762
♥ AK84
♦ A
♣ J76

W N E S

Pass 4♣¹ X 4♦
Pass 4♠ Pass 4NT
Pass 5♥² Pass 6♠
All Pass

1. Splinter
2. A=2/5 or 5/5, Q(S)=0

Board: 23

Dealer: North
Vul: N-S
North HCP: 14+2
South HCP: 13+1
Contract: 7♥ South

North:

♠ K7
♥ AKT87
♦ A7543
♣ 6

South:

♠ A
♥ Q954
♦ T92
♣ AKT95

W N E S

1♥ Pass 3♠¹
Pass 3NT Pass 4♣
Pass 4♦ Pass 4NT
Pass 5♣² Pass 5NT³
Pass 6♦⁴ Pass 7♥
All Pass

1. Splinter
2. A=0/5 or 3/5
3. King ask by 5NT
4. K=1

Board: 24

Dealer: South
Vul: Both
North HCP: 10+2
South HCP: 17+1
Contract: 5♥ South

North:

♠ KT5
♥ KJ93
♦ -
♣ KT8543

South:

♠ 98
♥ QT875
♦ AKQ2
♣ AQ

W N E S

1♥
Pass 4♦¹ Pass 4NT
Pass 5♦² Pass 5♥
All Pass

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

Board: 22 ♠ J8762 You bid first.

Dealer: South ♥ AK84 East (RHO) Doubles 4♣ if possible.

Vul: None ♦ A

HCP: 13+1 ♣ J76

Board: 23 ♠ A Partner bids first.

Dealer: North ♥ Q954 The opponents are silent.

Vul: N-S ♦ T92

HCP: 13+1 ♣ AKT95

Board: 24 ♠ 98 You bid first.

Dealer: South ♥ QT875 The opponents are silent.

Vul: Both ♦ AKQ2

HCP: 17+1 ♣ AQ

Both hands (Answers Page)

Board: 22

Dealer: South
Vul: None
North HCP: 12+2
South HCP: 13+1
Contract: 6♠ South

North:

♠ AK54
♥ QT
♦ QJT763
♣ 3

South:

♠ J8762
♥ AK84
♦ A
♣ J76

W N E S

Pass 4♣¹ X 4♦
Pass 4♠ Pass 4NT
Pass 5♥² Pass 6♠
All Pass

1. Splinter
2. A=2/5 or 5/5, Q(S)=0

Board: 23

Dealer: North
Vul: N-S
North HCP: 14+2
South HCP: 13+1
Contract: 7♥ South

North:

♠ K7
♥ AKT87
♦ A7543
♣ 6

South:

♠ A
♥ Q954
♦ T92
♣ AKT95

W N E S

1♥ Pass 3♠¹
Pass 3NT Pass 4♣
Pass 4♦ Pass 4NT
Pass 5♣² Pass 5NT³
Pass 6♦⁴ Pass 7♥
All Pass

1. Splinter
2. A=0/5 or 3/5
3. King ask by 5NT
4. K=1

Board: 24

Dealer: South
Vul: Both
North HCP: 10+2
South HCP: 17+1
Contract: 5♥ South

North:

♠ KT5
♥ KJ93
♦ -
♣ KT8543

South:

♠ 98
♥ QT875
♦ AKQ2
♣ AQ

W N E S

1♥
Pass 4♦¹ Pass 4NT
Pass 5♦² Pass 5♥
All Pass

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

Board: 25 ♠ AT9 You bid first.

Dealer: North ♥ AKQT9 West (RHO) Doubles 3♠ if possible.

Vul: E-W ♦ J653

HCP: 14+1 ♣ T

Board: 26 ♠ JT62 Partner bids first.

Dealer: South ♥ 4 The opponents are silent.

Vul: None ♦ KQ976

HCP: 13+1 ♣ AK3

Board: 27 ♠ J9632 You bid first.

Dealer: North ♥ Q West (RHO) Doubles 4♦ if possible.

Vul: E-W ♦ 85

HCP: 12+2 ♣ AKQT7

Board: 28 ♠ 9876 Partner bids first.

Dealer: South ♥ KT6 The opponents are silent.

Vul: None ♦ AKQ97

HCP: 12+1 ♣ 9

Both hands (Answers Page)

Board: 25

Dealer: North

North:

♠ AT9

South:

♠ 8

W

N

E

S

1 ♥ Pass 3 ♠¹

Vul: E-W

♥ AKQT9

♥ 8742

X

4 ♦

Pass

4 ♥

North HCP: 14+1

♦ J653

♦ AQ2

Pass

4NT

Pass

5 ♥²

South HCP: 12+1

♣ T

♣ AQ765

Pass

6 ♥

All Pass

Contract: 6 ♥ North

1. Splinter

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

Board: 26

Dealer: South

North:

♠ JT62

South:

♠ AKQ74

W

N

E

S

1 ♠

Vul: None

♥ 4

♥ AK93

Pass

4 ♥¹

Pass

4NT

North HCP: 13+1

♦ KQ976

♦ JT

Pass

5 ♦²

Pass

6 ♠

South HCP: 17+1

♣ AK3

♣ T4

All Pass

Contract: 6 ♠ South

1. Splinter

2. A=1/5 or 4/5

Board: 27

Dealer: North

North:

♠ J9632

South:

♠ AQT5

W

N

E

S

1 ♠ Pass 4 ♦¹

Vul: E-W

♥ Q

♥ A976

X

4NT

Pass

5 ♠²

North HCP: 12+2

♦ 85

♦ 4

All Pass

South HCP: 11

♣ AKQT7

♣ J853

1. Splinter

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

Board: 28

Dealer: South

North:

♠ 9876

South:

♠ AKQJ3

W

N

E

S

1 ♠

Vul: None

♥ KT6

♥ A

Pass

4 ♣¹

Pass

4 ♥

North HCP: 12+1

♦ AKQ97

♦ 84

Pass

4NT

Pass

5 ♣²

South HCP: 15+2

♣ 9

♣ JT843

Pass

5 ♠

Pass

6 ♠

Contract: 6 ♠ South

All Pass

1. Splinter

2. A=0/5 or 3/5

Board: 25 ♠ 8 Partner bids first.

Dealer: North ♥ 8742 West (LHO) Doubles 3♠ if possible.

Vul: E-W ♦ AQ2

HCP: 12+1 ♣ AQ765

Board: 26 ♠ AKQ74 You bid first.

Dealer: South ♥ AK93 The opponents are silent.

Vul: None ♦ JT

HCP: 17+1 ♣ T4

Board: 27 ♠ AQT5 Partner bids first.

Dealer: North ♥ A976 West (LHO) Doubles 4♦ if possible.

Vul: E-W ♦ 4

HCP: 11 ♣ J853

Board: 28 ♠ AKQJ3 You bid first.

Dealer: South ♥ A The opponents are silent.

Vul: None ♦ 84

HCP: 15+2 ♣ JT843

Both hands (Answers Page)

Board: 25

Dealer: North

North:

♠ AT9

South:

♠ 8

W

N

E

S

1 ♥ Pass 3 ♠¹

Vul: E-W

♥ AKQT9

♥ 8742

X

4 ♦

Pass

4 ♥

North HCP: 14+1

♦ J653

♦ AQ2

Pass

4NT

Pass

5 ♥²

South HCP: 12+1

♣ T

♣ AQ765

Pass

6 ♥

All Pass

Contract: 6 ♥ North

1. Splinter

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

Board: 26

Dealer: South

North:

♠ JT62

South:

♠ AKQ74

W

N

E

S

1 ♠

Vul: None

♥ 4

♥ AK93

Pass

4 ♥¹

Pass

4NT

North HCP: 13+1

♦ KQ976

♦ JT

Pass

5 ♦²

Pass

6 ♠

South HCP: 17+1

♣ AK3

♣ T4

All Pass

Contract: 6 ♠ South

1. Splinter

2. A=1/5 or 4/5

Board: 27

Dealer: North

North:

♠ J9632

South:

♠ AQT5

W

N

E

S

1 ♠ Pass 4 ♦¹

Vul: E-W

♥ Q

♥ A976

X

4NT

Pass

5 ♠²

North HCP: 12+2

♦ 85

♦ 4

All Pass

South HCP: 11

♣ AKQT7

♣ J853

1. Splinter

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

Board: 28

Dealer: South

North:

♠ 9876

South:

♠ AKQJ3

W

N

E

S

1 ♠

Vul: None

♥ KT6

♥ A

Pass

4 ♣¹

Pass

4 ♥

North HCP: 12+1

♦ AKQ97

♦ 84

Pass

4NT

Pass

5 ♣²

South HCP: 15+2

♣ 9

♣ JT843

Pass

5 ♠

Pass

6 ♠

Contract: 6 ♠ South

All Pass

1. Splinter

2. A=0/5 or 3/5

Board: 29 ♠ AQ5 You bid first.

Dealer: North ♥ QJ852 The opponents are silent.

Vul: N-S ♦ AT63

HCP: 13+1 ♣ 6

Board: 30 ♠ Q987 Partner bids first.

Dealer: South ♥ K2 The opponents are silent.

Vul: Both ♦ AK7642

HCP: 12+2 ♣ T

Board: 31 ♠ KQJ54 You bid first.

Dealer: North ♥ AKQJ The opponents are silent.

Vul: None ♦ 42

HCP: 16+1 ♣ 53

Board: 32 ♠ QT2 Partner bids first.

Dealer: South ♥ KT84 The opponents are silent.

Vul: None ♦ AT743

HCP: 13+1 ♣ A

Both hands (Answers Page)

Board: 29

Dealer: North

North:

♠ AQ5

South:

♠ 2

W N E S

1 ♥ Pass 3 ♠¹

Vul: N-S

♥ QJ852

♥ AT74

Pass 4 ♣ Pass 4 ♥

North HCP: 13+1

♦ AT63

♦ KQ9

Pass 4NT Pass 5 ♦²

South HCP: 12+1

♣ 6

♣ KT975

Pass 5 ♥ All Pass

Contract: 5 ♥ North

1. Splinter

2. A=1/5 or 4/5

Board: 30

Dealer: South

North:

♠ Q987

South:

♠ AJT52

W N E S

1 ♠

Vul: Both

♥ K2

♥ A9

Pass 4 ♣¹ Pass 4 ♥

North HCP: 12+2

♦ AK7642

♦ 5

Pass 4NT Pass 5 ♣²

South HCP: 14+2

♣ T

♣ AJ765

Pass 6 ♠ All Pass

Contract: 6 ♠ North

1. Splinter

2. A=0/5 or 3/5

Board: 31

Dealer: North

North:

♠ KQJ54

South:

♠ 8763

W N E S

1 ♠

Vul: None

♥ AKQJ

♥ T

Pass 4NT Pass 5 ♦²

North HCP: 16+1

♦ 42

♦ AKQJ6

Pass 5 ♠ All Pass

South HCP: 13+1

♣ 53

♣ K98

1. Splinter

2. A=1/5 or 4/5

Board: 32

Dealer: South

North:

♠ QT2

South:

♠ K8

W N E S

1 ♥

Vul: None

♥ KT84

♥ AQ653

Pass 4 ♣¹ Pass 4 ♥

North HCP: 13+1

♦ AT743

♦ KJ

All Pass

South HCP: 13+1

♣ A

♣ 8763

1. Splinter

Contract: 4 ♥ South

Board: 29	♠ 2	Partner bids first.
Dealer: North	♥ AT74	The opponents are silent.
Vul: N-S	♦ KQ9	
HCP: 12+1	♣ KT975	

Board: 30	♠ AJT52	You bid first.
Dealer: South	♥ A9	The opponents are silent.
Vul: Both	♦ 5	
HCP: 14+2	♣ AJ765	

Board: 31	♠ 8763	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ AKQJ6	
HCP: 13+1	♣ K98	

Board: 32	♠ K8	You bid first.
Dealer: South	♥ AQ653	The opponents are silent.
Vul: None	♦ KJ	
HCP: 13+1	♣ 8763	

Both hands (Answers Page)

Board: 29

Dealer: North

North:

♠ AQ5

South:

♠ 2

W N E S

1 ♥ Pass 3 ♠¹

Vul: N-S

♥ QJ852

♥ AT74

Pass 4 ♣ Pass 4 ♥

North HCP: 13+1

♦ AT63

♦ KQ9

Pass 4NT Pass 5 ♦²

South HCP: 12+1

♣ 6

♣ KT975

Pass 5 ♥ All Pass

Contract: 5 ♥ North

1. Splinter

2. A=1/5 or 4/5

Board: 30

Dealer: South

North:

♠ Q987

South:

♠ AJT52

W N E S

1 ♠

Vul: Both

♥ K2

♥ A9

Pass 4 ♣¹ Pass 4 ♥

North HCP: 12+2

♦ AK7642

♦ 5

Pass 4NT Pass 5 ♣²

South HCP: 14+2

♣ T

♣ AJ765

Pass 6 ♠ All Pass

Contract: 6 ♠ North

1. Splinter

2. A=0/5 or 3/5

Board: 31

Dealer: North

North:

♠ KQJ54

South:

♠ 8763

W N E S

1 ♠

Vul: None

♥ AKQJ

♥ T

Pass 4NT Pass 5 ♦²

North HCP: 16+1

♦ 42

♦ AKQJ6

Pass 5 ♠ All Pass

South HCP: 13+1

♣ 53

♣ K98

1. Splinter

2. A=1/5 or 4/5

Board: 32

Dealer: South

North:

♠ QT2

South:

♠ K8

W N E S

1 ♥

Vul: None

♥ KT84

♥ AQ653

Pass 4 ♣¹ Pass 4 ♥

North HCP: 13+1

♦ AT743

♦ KJ

All Pass

South HCP: 13+1

♣ A

♣ 8763

1. Splinter

Contract: 4 ♥ South

Board: 33 ♠ JT You bid first.

Dealer: North ♥ AKQ93 West (RHO) Doubles 5♦ if possible.

Vul: Both ♦ 85

HCP: 15+1 ♣ KQ96

Board: 34 ♠ 4 Partner bids first.

Dealer: South ♥ 8542 East (LHO) bids 4♠ if possible.

Vul: N-S ♦ AK952

HCP: 11+1 ♣ KJ6

Board: 35 ♠ 5 You bid first.

Dealer: North ♥ AK843 The opponents are silent.

Vul: None ♦ K83

HCP: 14+1 ♣ A986

Board: 36 ♠ K864 Partner bids first.

Dealer: South ♥ AJ75 East (LHO) Doubles 4♣ if possible.

Vul: E-W ♦ QJ52

HCP: 11 ♣ 5

Both hands (Answers Page)

Board: 33

Dealer: North

North:

♠ JT

South:

♠ AKQ962

W

N

E

S

1 ♥ Pass 4 ♣¹

Vul: Both

♥ AKQ93

♥ JT62

Pass

4 ♦

Pass

4 ♥

North HCP: 15+1

♦ 85

♦ Q9

Pass

4NT

Pass

5 ♦²

South HCP: 12+2

♣ KQ96

♣ 4

X

5 ♥

All Pass

Contract: 5 ♥ North

1. Splinter

2. A=1/5 or 4/5

Board: 34

Dealer: South

North:

♠ 4

South:

♠ A7

W

N

E

S

1 ♥

Vul: N-S

♥ 8542

♥ AKQ63

Pass

3 ♠¹

4 ♠

4NT

North HCP: 11+1

♦ AK952

♦ 76

Pass

5 ♦²

Pass 6 ♥

South HCP: 15+1

♣ KJ6

♣ QT83

All Pass

Contract: 6 ♥ South

1. Splinter

2. A=1/5 or 4/5

Board: 35

Dealer: North

North:

♠ 5

South:

♠ AQ74

W

N

E

S

1 ♥

Pass

4 ♦¹

Vul: None

♥ AK843

♥ QT75

Pass

4NT

Pass

5 ♦²

North HCP: 14+1

♦ K83

♦ 5

Pass

6 ♥

All Pass

South HCP: 11

♣ A986

♣ QJ43

1. Splinter

2. A=1/5 or 4/5

Board: 36

Dealer: South

North:

♠ K864

South:

♠ Q

W

N

E

S

1 ♥

Vul: E-W

♥ AJ75

♥ KQ632

Pass

4 ♣¹

X

4 ♦

North HCP: 11

♦ QJ52

♦ AK64

Pass

4 ♥

Pass

4NT

South HCP: 14+1

♣ 5

♣ T84

Pass

5 ♦²

Pass 5 ♥

Contract: 5 ♥ South

All Pass

1. Splinter

2. A=1/5 or 4/5

Board: 33 ♠ AKQ962 Partner bids first.

Dealer: North ♥ JT62 West (LHO) Doubles 5♦ if possible.

Vul: Both ♦ Q9

HCP: 12+2 ♣ 4

Board: 34 ♠ A7 You bid first.

Dealer: South ♥ AKQ63 East (RHO) bids 4♠ if possible.

Vul: N-S ♦ 76

HCP: 15+1 ♣ QT83

Board: 35 ♠ AQ74 Partner bids first.

Dealer: North ♥ QT75 The opponents are silent.

Vul: None ♦ 5

HCP: 11 ♣ QJ43

Board: 36 ♠ Q You bid first.

Dealer: South ♥ KQ632 East (RHO) Doubles 4♣ if possible.

Vul: E-W ♦ AK64

HCP: 14+1 ♣ T84

Both hands (Answers Page)

Board: 33

Dealer: North

North:

♠ JT

South:

♠ AKQ962

W

N

E

S

1 ♥ Pass 4 ♣¹

Vul: Both

♥ AKQ93

♥ JT62

Pass

4 ♦

Pass

4 ♥

North HCP: 15+1

♦ 85

♦ Q9

Pass

4NT

Pass

5 ♦²

South HCP: 12+2

♣ KQ96

♣ 4

X

5 ♥

All Pass

Contract: 5 ♥ North

1. Splinter

2. A=1/5 or 4/5

Board: 34

Dealer: South

North:

♠ 4

South:

♠ A7

W

N

E

S

1 ♥

Vul: N-S

♥ 8542

♥ AKQ63

Pass

3 ♠¹

4 ♠

4NT

North HCP: 11+1

♦ AK952

♦ 76

Pass

5 ♦²

Pass 6 ♥

South HCP: 15+1

♣ KJ6

♣ QT83

All Pass

Contract: 6 ♥ South

1. Splinter

2. A=1/5 or 4/5

Board: 35

Dealer: North

North:

♠ 5

South:

♠ AQ74

W

N

E

S

1 ♥ Pass 4 ♦¹

Vul: None

♥ AK843

♥ QT75

Pass

4NT

Pass 5 ♦²

North HCP: 14+1

♦ K83

♦ 5

Pass

6 ♥

All Pass

South HCP: 11

♣ A986

♣ QJ43

1. Splinter

2. A=1/5 or 4/5

Board: 36

Dealer: South

North:

♠ K864

South:

♠ Q

W

N

E

S

1 ♥

Vul: E-W

♥ AJ75

♥ KQ632

Pass

4 ♣¹

X

4 ♦

North HCP: 11

♦ QJ52

♦ AK64

Pass

4 ♥

Pass

4NT

South HCP: 14+1

♣ 5

♣ T84

Pass

5 ♦²

Pass 5 ♥

Contract: 5 ♥ South

All Pass

1. Splinter

2. A=1/5 or 4/5

Board: 37	♠ KQT98	You bid first.
Dealer: North	♥ J953	West (RHO) Doubles 4♥ if possible.
Vul: Both	♦ AK3	
HCP: 13+1	♣ 8	

Board: 38	♠ 8432	Partner bids first.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: None	♦ K874	
HCP: 11	♣ 3	

Board: 39	♠ Q7	You bid first.
Dealer: North	♥ QJT62	The opponents are silent.
Vul: Both	♦ K	
HCP: 15+2	♣ AKT87	

Board: 40	♠ Q83	Partner bids first.
Dealer: South	♥ KQJ7	The opponents are silent.
Vul: N-S	♦ KQT32	
HCP: 13+1	♣ 5	

Board: 41	♠ AQ632	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ QJT53	
HCP: 14+2	♣ KQ	

Both hands (Answers Page)

Board: 37

Dealer: North

North:

♠ KQT98

South:

♠ J654

W
N
E
S

Vul: Both

♥ J953

♥ -

X

4NT

Pass

 4♥¹

North HCP: 13+1

♦ AK3

♦ QJ42

Pass

5♠

All Pass

South HCP: 11+1

♣ 8

♣ AKT94

1. Splinter

Contract: 5♠ North

2. A=1/5 or 4/5

Board: 38

Dealer: South

North:

♠ 8432

South:

♠ AJ976

W
N
E
S

Vul: None

♥ AKJT

♥ 86

Pass

 4♣¹

Pass 4♦

North HCP: 11

♦ K874

♦ AQT

Pass

4♠

All Pass

South HCP: 13+1

♣ 3

♣ Q54

1. Splinter

Contract: 4♠ North

Board: 39

Dealer: North

North:

♠ Q7

South:

♠ A652

W
N
E
S

Vul: Both

♥ QJT62

♥ 9874

Pass

4♦

Pass 4♥

North HCP: 15+2

♦ K

♦ AQJ2

All Pass

South HCP: 11

♣ AKT87

♣ 6

1. Splinter

Contract: 4♥ South

Board: 40

Dealer: South

North:

♠ Q83

South:

♠ AJ74

W
N
E
S

Vul: N-S

♥ KQJ7

♥ T6532

Pass

 4♣¹

Pass 4♥

North HCP: 13+1

♦ KQT32

♦ 5

All Pass

South HCP: 12+1

♣ 5

♣ AK6

1. Splinter

Contract: 4♥ South

Board: 41

Dealer: North

North:

♠ AQ632

South:

♠ KT74

W
N
E
S

Vul: E-W

♥ 6

♥ KT753

Pass

4♥

Pass 4NT

North HCP: 14+2

♦ QJT53

♦ -

Pass

 5♦²

Pass 6♠

South HCP: 10+1

♣ KQ

♣ AT93

All Pass

Contract: 6♠ South

1. Splinter

2. A=1/5 or 4/5

Board: 37 ♠ J654 Partner bids first.

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

Vul: Both ♦ QJ42

HCP: 11+1 ♣ AKT94

Board: 38 ♠ AJ976 You bid first.

Dealer: South ♥ 86 The opponents are silent.

Vul: None ♦ AQT

HCP: 13+1 ♣ Q54

Board: 39 ♠ A652 Partner bids first.

Dealer: North ♥ 9874 The opponents are silent.

Vul: Both ♦ AQJ2

HCP: 11 ♣ 6

Board: 40 ♠ AJ74 You bid first.

Dealer: South ♥ T6532 The opponents are silent.

Vul: N-S ♦ 5

HCP: 12+1 ♣ AK6

Board: 41 ♠ KT74 Partner bids first.

Dealer: North ♥ KT753 The opponents are silent.

Vul: E-W ♦ -

HCP: 10+1 ♣ AT93

Both hands (Answers Page)

Board: 37

Dealer: North

North:

♠ KQT98

South:

♠ J654

W
N
E
S

Vul: Both

♥ J953

♥ -

1 ♠

Pass

 4 ♥¹

North HCP: 13+1

♦ AK3

♦ QJ42

X

4NT

Pass

 5 ♦²

South HCP: 11+1

♣ 8

♣ AKT94

Pass

5 ♠

All Pass

Contract: 5 ♠ North

1. Splinter

2. A=1/5 or 4/5

Board: 38

Dealer: South

North:

♠ 8432

South:

♠ AJ976

W
N
E
S

Vul: None

♥ AKJT

♥ 86

Pass

 4 ♣¹

Pass 4 ♦

North HCP: 11

♦ K874

♦ AQT

Pass

4 ♠

All Pass

South HCP: 13+1

♣ 3

♣ Q54

1. Splinter

Contract: 4 ♠ North

Board: 39

Dealer: North

North:

♠ Q7

South:

♠ A652

W
N
E
S

Vul: Both

♥ QJT62

♥ 9874

Pass

4 ♦

Pass 4 ♥

North HCP: 15+2

♦ K

♦ AQJ2

All Pass

South HCP: 11

♣ AKT87

♣ 6

1. Splinter

Contract: 4 ♥ South

Board: 40

Dealer: South

North:

♠ Q83

South:

♠ AJ74

W
N
E
S

Vul: N-S

♥ KQJ7

♥ T6532

Pass

 4 ♣¹

Pass 4 ♥

North HCP: 13+1

♦ KQT32

♦ 5

All Pass

South HCP: 12+1

♣ 5

♣ AK6

1. Splinter

Contract: 4 ♥ South

Board: 41

Dealer: North

North:

♠ AQ632

South:

♠ KT74

W
N
E
S

Vul: E-W

♥ 6

♥ KT753

Pass

4 ♥

Pass 4NT

North HCP: 14+2

♦ QJT53

♦ -

Pass

 5 ♦²

Pass 6 ♠

South HCP: 10+1

♣ KQ

♣ AT93

All Pass

Contract: 6 ♠ South

1. Splinter

2. A=1/5 or 4/5

Board: 42	♠ AT8	Partner bids first.
Dealer: South	♥ J753	The opponents are silent.
Vul: None	♦ A	
HCP: 14+1	♣ KQ983	

Board: 43	♠ 4	You bid first.
Dealer: North	♥ AQJ52	The opponents are silent.
Vul: Both	♦ KJT6	
HCP: 14+1	♣ QJ5	

Board: 44	♠ J62	Partner bids first.
Dealer: South	♥ A832	The opponents are silent.
Vul: N-S	♦ KQJT9	
HCP: 13+1	♣ Q	

Board: 45	♠ A	You bid first.
Dealer: North	♥ AJ852	The opponents are silent.
Vul: Both	♦ 952	
HCP: 18+1	♣ AKQ5	

Both hands (Answers Page)

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ Q42				1 ♥
Vul: None	♥ J753	♥ AQ964	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 14+1	♦ A	♦ K972		All Pass		
South HCP: 11+1	♣ KQ983	♣ 6				1. Splinter
Contract: 4 ♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AT872		1 ♥	Pass	4 ♣ ¹
Vul: Both	♥ AQJ52	♥ K873	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ KJT6	♦ A73				1. Splinter
South HCP: 11+1	♣ QJ5	♣ 7				
Contract: 4 ♥ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ J62	♠ QT				1 ♥
Vul: N-S	♥ A832	♥ KQJ95	Pass	4 ♣ ¹	Pass	4 ♥
North HCP: 13+1	♦ KQJT9	♦ A5		All Pass		
South HCP: 12+1	♣ Q	♣ T743				1. Splinter
Contract: 4 ♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QT982		1 ♥	Pass	4 ♣ ¹
Vul: Both	♥ AJ852	♥ K974	Pass	4 ♦	Pass	4 ♥
North HCP: 18+1	♦ 952	♦ AQ6	Pass	4NT	Pass	5 ♥ ²
South HCP: 11+1	♣ AKQ5	♣ 9	Pass	5NT ³	Pass	6 ♣ ⁴
Contract: 7 ♥ North			Pass	7 ♥	All Pass	

1. Splinter

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

3. King ask by 5NT

4. K=0

Board: 42 ♠ Q42 You bid first.

Dealer: South ♥ AQ964 The opponents are silent.

Vul: None ♦ K972

HCP: 11+1 ♣ 6

Board: 43 ♠ AT872 Partner bids first.

Dealer: North ♥ K873 The opponents are silent.

Vul: Both ♦ A73

HCP: 11+1 ♣ 7

Board: 44 ♠ QT You bid first.

Dealer: South ♥ KQJ95 The opponents are silent.

Vul: N-S ♦ A5

HCP: 12+1 ♣ T743

Board: 45 ♠ QT982 Partner bids first.

Dealer: North ♥ K974 The opponents are silent.

Vul: Both ♦ AQ6

HCP: 11+1 ♣ 9

Both hands (Answers Page)

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ Q42				1 ♥
Vul: None	♥ J753	♥ AQ964	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 14+1	♦ A	♦ K972			All Pass	
South HCP: 11+1	♣ KQ983	♣ 6				1. Splinter
Contract: 4 ♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AT872		1 ♥	Pass	4 ♣ ¹
Vul: Both	♥ AQJ52	♥ K873	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ KJT6	♦ A73				1. Splinter
South HCP: 11+1	♣ QJ5	♣ 7				
Contract: 4 ♥ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ J62	♠ QT				1 ♥
Vul: N-S	♥ A832	♥ KQJ95	Pass	4 ♣ ¹	Pass	4 ♥
North HCP: 13+1	♦ KQJT9	♦ A5			All Pass	
South HCP: 12+1	♣ Q	♣ T743				1. Splinter
Contract: 4 ♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QT982		1 ♥	Pass	4 ♣ ¹
Vul: Both	♥ AJ852	♥ K974	Pass	4 ♦	Pass	4 ♥
North HCP: 18+1	♦ 952	♦ AQ6	Pass	4NT	Pass	5 ♥ ²
South HCP: 11+1	♣ AKQ5	♣ 9	Pass	5NT ³	Pass	6 ♣ ⁴
Contract: 7 ♥ North			Pass	7 ♥	All Pass	

1. Splinter

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

3. King ask by 5NT

4. K=0

Board: 46	♠ J	Partner bids first.
Dealer: South	♥ Q732	The opponents are silent.
Vul: None	♦ AQ9	
HCP: 14+1	♣ KQT96	

Board: 47	♠ 63	You bid first.
Dealer: North	♥ AQJT52	The opponents are silent.
Vul: Both	♦ AK75	
HCP: 15+2	♣ J	

Board: 48	♠ AT63	Partner bids first.
Dealer: South	♥ Q853	East (LHO) Doubles 4♦ if possible.
Vul: None	♦ -	
HCP: 10+1	♣ A9843	

Board: 49	♠ AKT53	You bid first.
Dealer: North	♥ T97	The opponents are silent.
Vul: N-S	♦ QJ74	
HCP: 12+1	♣ Q	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AKQ4				1 ♥
Vul: None	♥ Q732	♥ AT985	Pass	3 ♠ ¹	Pass	3NT
North HCP: 14+1	♦ AQ9	♦ K4	Pass	4 ♣	Pass	4 ♦
South HCP: 16+1	♣ KQT96	♣ 87	Pass	4NT	Pass	5 ♥ ²
Contract: 5 ♥ South			All Pass			
			1. Splinter			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 47	North:	South:	W	N	E	S			
Dealer: North	♠ 63	♠ AQ84		1 ♥	Pass	4 ♦ ¹			
Vul: Both	♥ AQJT52	♥ K973	Pass	4NT	Pass	5 ♥ ²			
North HCP: 15+2	♦ AK75	♦ J	Pass	6 ♥	All Pass				
South HCP: 13	♣ J	♣ K654		1. Splinter					
Contract: 6 ♥ North			2. A=2/5 or 5/5, Q(H)=0						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ AT63	♠ KJ98				1 ♥
Vul: None	♥ Q853	♥ AKJT9	Pass	4 ♦ ¹	X	4NT
North HCP: 10+1	♦ -	♦ Q3	Pass	5 ♣ ²	Pass	6 ♥
South HCP: 17+1	♣ A9843	♣ K5	All Pass			
Contract: 6 ♥ South			1. Splinter			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 49	North:	South:	W	N	E	S			
Dealer: North	♠ AKT53	♠ Q986		1 ♠	Pass	4 ♥ ¹			
Vul: N-S	♥ T97	♥ A	Pass	4 ♠	All Pass				
North HCP: 12+1	♦ QJ74	♦ AKT93		1. Splinter					
South HCP: 14+1	♣ Q	♣ J53							
Contract: 4 ♠ North									

Board: 46 ♠ AKQ4 You bid first.

Dealer: South ♥ AT985 The opponents are silent.

Vul: None ♦ K4

HCP: 16+1 ♣ 87

Board: 47 ♠ AQ84 Partner bids first.

Dealer: North ♥ K973 The opponents are silent.

Vul: Both ♦ J

HCP: 13 ♣ K654

Board: 48 ♠ KJ98 You bid first.

Dealer: South ♥ AKJT9 East (RHO) Doubles 4♦ if possible.

Vul: None ♦ Q3

HCP: 17+1 ♣ K5

Board: 49 ♠ Q986 Partner bids first.

Dealer: North ♥ A The opponents are silent.

Vul: N-S ♦ AKT93

HCP: 14+1 ♣ J53

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AKQ4				1♥
Vul: None	♥ Q732	♥ AT985	Pass	3♠ ¹	Pass	3NT
North HCP: 14+1	♦ AQ9	♦ K4	Pass	4♣	Pass	4♦
South HCP: 16+1	♣ KQT96	♣ 87	Pass	4NT	Pass	5♥ ²
Contract: 5♥ South			All Pass			
			1. Splinter			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 47	North:	South:	W	N	E	S		
Dealer: North	♠ 63	♠ AQ84		1♥	Pass	4♦ ¹		
Vul: Both	♥ AQJT52	♥ K973	Pass	4NT	Pass	5♥ ²		
North HCP: 15+2	♦ AK75	♦ J	Pass	6♥	All Pass			
South HCP: 13	♣ J	♣ K654	1. Splinter					
Contract: 6♥ North			2. A=2/5 or 5/5, Q(H)=0					

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ AT63	♠ KJ98				1♥
Vul: None	♥ Q853	♥ AKJT9	Pass	4♦ ¹	X	4NT
North HCP: 10+1	♦ -	♦ Q3	Pass	5♠ ²	Pass	6♥
South HCP: 17+1	♣ A9843	♣ K5	All Pass			
Contract: 6♥ South			1. Splinter			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AKT53	♠ Q986		1♠	Pass	4♥ ¹
Vul: N-S	♥ T97	♥ A	Pass	4♠	All Pass	
North HCP: 12+1	♦ QJ74	♦ AKT93	1. Splinter			
South HCP: 14+1	♣ Q	♣ J53				
Contract: 4♠ North						

Board: 50	♠ Q62	Partner bids first.
Dealer: South	♥ K974	The opponents are silent.
Vul: Both	♦ AQT94	
HCP: 13+1	♣ Q	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ K94				1 ♥
Vul: Both	♥ K974	♥ AQJ63	Pass	4 ♣ ¹	Pass	4 ♥
North HCP: 13+1	♦ AQT94	♦ 6		All Pass		
South HCP: 11+1	♣ Q	♣ J964				1. Splinter
Contract: 4 ♥ South						

Board: 50 ♠ K94 You bid first.

Dealer: South ♥ AQJ63 The opponents are silent.

Vul: Both ♦ 6

HCP: 11+1 ♣ J964

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ K94				1 ♥
Vul: Both	♥ K974	♥ AQJ63	Pass	4 ♣ ¹	Pass	4 ♥
North HCP: 13+1	♦ AQT94	♦ 6		All Pass		
South HCP: 11+1	♣ Q	♣ J964				1. Splinter
Contract: 4 ♥ South						