

## North hands (Practice Page)

### Splinters after NT

Board: 1	♠ AK74	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ Q974	Partner bids first.
HCP: 16	♣ AQ62	

Board: 2	♠ K6	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: NS	♦ QJ63	You bid first.
HCP: 17	♣ A98	

Board: 3	♠ 6	The opponents are silent.
Dealer: S	♥ J987	
Vul: Both	♦ AJ97	Partner bids first.
HCP: 11	♣ KQ65	

Board: 4	♠ AK2	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ KJ83	You bid first.
HCP: 15	♣ Q973	

Board: 5	♠ 4	The opponents are silent.
Dealer: S	♥ KQ105	
Vul: Both	♦ KJ65	Partner bids first.
HCP: 9	♣ 9765	

Board: 6	♠ A764	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ KJ96	You bid first.
HCP: 16	♣ A95	

## Splinters after NT Both hands (Answers Page)

Board: 1			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ AK74	♠ Q9	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 16	♥ J	♥ K642	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 15	♦ Q974	♦ AK65	AP			
Contract: 6N S	♣ AQ62	♣ K94	1. Splinter			
			2. Quantitative 4NT			

Board: 2			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♠ K6	♠ A1072	Pass	2♥	Pass	4♦ <sup>2</sup>
North HCP: 17	♥ AQJ8	♥ 9654	Pass	4♥	AP	
South HCP: 9	♦ QJ63	♦ A	1. Stayman			
Contract: 4♥ N	♣ A98	♣ J1062	2. Splinter			

Board: 3			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 6	♠ QJ4	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 11	♥ J987	♥ AQ532	AP			
South HCP: 16	♦ AJ97	♦ K4	1. Splinter			
Contract: 4♥ S	♣ KQ65	♣ A103				

Board: 4			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♠ AK2	♠ 9874	Pass	3NT	AP	
North HCP: 15	♥ Q6	♥ K975	1. Splinter	1N-3D		
South HCP: 11	♦ KJ83	♦ 10				
Contract: 3N N	♣ Q973	♣ AKJ4				

Board: 5			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 4	♠ KQ73	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 9	♥ KQ105	♥ AJ	AP			
South HCP: 17	♦ KJ65	♦ 1074	1. Splinter			
Contract: 3N S	♣ 9765	♣ AK32				

Board: 6			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♠ A764	♠ K985	Pass	2♣	Pass	4♦ <sup>2</sup>
North HCP: 16	♥ A4	♥ K1052	Pass	4♣	AP	
South HCP: 13	♦ KJ96	♦ A	1. Stayman			
Contract: 4♠ N	♣ A95	♣ QJ106	2. Splinter			

## South hands (Practice Page)

### Splinters after NT

Board: 1	♠ Q9	The opponents are silent.
Dealer: S	♥ K642	
Vul: None	♦ AK65	You bid first.
HCP: 15	♣ K94	

Board: 2	♠ A1072	The opponents are silent.
Dealer: N	♥ 9654	
Vul: NS	♦ A	Partner bids first.
HCP: 9	♣ J1062	

Board: 3	♠ QJ4	The opponents are silent.
Dealer: S	♥ AQ532	
Vul: Both	♦ K4	You bid first.
HCP: 16	♣ A103	

Board: 4	♠ 9874	The opponents are silent.
Dealer: N	♥ K975	
Vul: NS	♦ 10	Partner bids first.
HCP: 11	♣ AKJ4	

Board: 5	♠ KQ73	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ 1074	You bid first.
HCP: 17	♣ AK32	

Board: 6	♠ K985	The opponents are silent.
Dealer: N	♥ K1052	
Vul: Both	♦ A	Partner bids first.
HCP: 13	♣ QJ106	

## Splinters after NT Both hands (Answers Page)

Board: 1			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ AK74	♠ Q9	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 16	♥ J	♥ K642	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 15	♦ Q974	♦ AK65	AP			
Contract: 6N S	♣ AQ62	♣ K94	1. Splinter			
			2. Quantitative 4NT			

Board: 2			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♠ K6	♠ A1072	Pass	2♥	Pass	4♦ <sup>2</sup>
North HCP: 17	♥ AQJ8	♥ 9654	Pass	4♥	AP	
South HCP: 9	♦ QJ63	♦ A	1. Stayman			
Contract: 4♥ N	♣ A98	♣ J1062	2. Splinter			

Board: 3			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 6	♠ QJ4	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 11	♥ J987	♥ AQ532	AP			
South HCP: 16	♦ AJ97	♦ K4	1. Splinter			
Contract: 4♥ S	♣ KQ65	♣ A103				

Board: 4			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♠ AK2	♠ 9874	Pass	3NT	AP	
North HCP: 15	♥ Q6	♥ K975	1. Splinter	1N-3D		
South HCP: 11	♦ KJ83	♦ 10				
Contract: 3N N	♣ Q973	♣ AKJ4				

Board: 5			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 4	♠ KQ73	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 9	♥ KQ105	♥ AJ	AP			
South HCP: 17	♦ KJ65	♦ 1074	1. Splinter			
Contract: 3N S	♣ 9765	♣ AK32				

Board: 6			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♠ A764	♠ K985	Pass	2♣	Pass	4♦ <sup>2</sup>
North HCP: 16	♥ A4	♥ K1052	Pass	4♣	AP	
South HCP: 13	♦ KJ96	♦ A	1. Stayman			
Contract: 4♠ N	♣ A95	♣ QJ106	2. Splinter			

## North hands (Practice Page)

### Splinters after NT

Board: 7	♠ J864	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: None	♦ 9	Partner bids first.
HCP: 8	♣ 10932	

Board: 8	♠ AQJ2	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ K87	You bid first.
HCP: 15	♣ K843	

Board: 9	♠ AJ76	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ Q986	Partner bids first.
HCP: 10	♣ QJ82	

Board: 10	♠ 1087	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ AK92	You bid first.
HCP: 16	♣ AJ54	

Board: 11	♠ 9	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: NS	♦ A965	Partner bids first.
HCP: 13	♣ K952	

Board: 12	♠ AQ1073	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ K54	You bid first.
HCP: 16	♣ A72	

## Splinters after NT Both hands (Answers Page)

Board: 7			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ J864	♠ K73	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♥ AQJ5	♥ 8762	Pass	4♦ <sup>2</sup>	Pass	4♥
South HCP: 16	♦ 9	♦ AKQ2	AP			
Contract: 4♥ S	♣ 10932	♣ A7	1. Stayman			
			2. Splinter			

Board: 8			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AQJ2	♠ 5		1NT	Pass	3♠ <sup>1</sup>
North HCP: 15	♥ Q8	♥ K975	Pass	3NT	AP	
South HCP: 11	♦ K87	♦ AQ32	1. Splinter			
Contract: 3N N	♣ K843	♣ Q1075				

Board: 9			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AJ76	♠ K54	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 10	♥ 6	♥ A873	AP			
South HCP: 16	♦ Q986	♦ AJ103	1. Splinter			
Contract: 3N S	♣ QJ82	♣ A3				

Board: 10			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ 1087	♠ KJ42		1NT	Pass	3♦ <sup>1</sup>
North HCP: 16	♥ A8	♥ Q752	Pass	3NT	AP	
South HCP: 9	♦ AK92	♦ 8	1. Splinter	1N-3D		
Contract: 3N N	♣ AJ54	♣ K1063				

Board: 11			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 9	♠ KQJ8	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 13	♥ AQ82	♥ K65	AP			
South HCP: 15	♦ A965	♦ KQ10	1. Splinter			
Contract: 3N S	♣ K952	♣ J76				

Board: 12			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ1073	♠ —		1NT	Pass	3♠ <sup>1</sup>
North HCP: 16	♥ K6	♥ AJ75	Pass	3NT	AP	
South HCP: 11	♦ K54	♦ QJ862	1. Splinter			
Contract: 3N N	♣ A72	♣ K1043				

## South hands (Practice Page)

### Splinters after NT

Board: 7	♠ K73	The opponents are silent.
Dealer: S	♥ 8762	
Vul: None	♦ AKQ2	You bid first.
HCP: 16	♣ A7	

Board: 8	♠ 5	The opponents are silent.
Dealer: N	♥ K975	
Vul: NS	♦ AQ32	Partner bids first.
HCP: 11	♣ Q1075	

Board: 9	♠ K54	The opponents are silent.
Dealer: S	♥ A873	
Vul: Both	♦ AJ103	You bid first.
HCP: 16	♣ A3	

Board: 10	♠ KJ42	The opponents are silent.
Dealer: N	♥ Q752	
Vul: None	♦ 8	Partner bids first.
HCP: 9	♣ K1063	

Board: 11	♠ KQJ8	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ KQ10	You bid first.
HCP: 15	♣ J76	

Board: 12	♠ —	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: Both	♦ QJ862	Partner bids first.
HCP: 11	♣ K1043	

## Splinters after NT Both hands (Answers Page)

Board: 7			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ J864	♠ K73	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♥ AQJ5	♥ 8762	Pass	4♦ <sup>2</sup>	Pass	4♥
South HCP: 16	♦ 9	♦ AKQ2	AP			
Contract: 4♥ S	♣ 10932	♣ A7	1. Stayman			
			2. Splinter			

Board: 8			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AQJ2	♠ 5		1NT	Pass	3♠ <sup>1</sup>
North HCP: 15	♥ Q8	♥ K975	Pass	3NT	AP	
South HCP: 11	♦ K87	♦ AQ32	1. Splinter			
Contract: 3N N	♣ K843	♣ Q1075				

Board: 9			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AJ76	♠ K54	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 10	♥ 6	♥ A873	AP			
South HCP: 16	♦ Q986	♦ AJ103	1. Splinter			
Contract: 3N S	♣ QJ82	♣ A3				

Board: 10			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ 1087	♠ KJ42		1NT	Pass	3♦ <sup>1</sup>
North HCP: 16	♥ A8	♥ Q752	Pass	3NT	AP	
South HCP: 9	♦ AK92	♦ 8	1. Splinter	1N-3D		
Contract: 3N N	♣ AJ54	♣ K1063				

Board: 11			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 9	♠ KQJ8	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 13	♥ AQ82	♥ K65	AP			
South HCP: 15	♦ A965	♦ KQ10	1. Splinter			
Contract: 3N S	♣ K952	♣ J76				

Board: 12			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ1073	♠ —		1NT	Pass	3♠ <sup>1</sup>
North HCP: 16	♥ K6	♥ AJ75	Pass	3NT	AP	
South HCP: 11	♦ K54	♦ QJ862	1. Splinter			
Contract: 3N N	♣ A72	♣ K1043				



## North hands (Practice Page)

### Splinters after NT

Board: 13	♠ —	The opponents are silent.
Dealer: S	♥ 9753	
Vul: NS	♦ A10832	Partner bids first.
HCP: 10	♣ AQ97	

Board: 14	♠ AQJ93	The opponents are silent.
Dealer: N	♥ J43	
Vul: EW	♦ 82	You bid first.
HCP: 16	♣ AKJ	

Board: 15	♠ 7653	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: Both	♦ 7	Partner bids first.
HCP: 9	♣ K1093	

Board: 16	♠ KQ43	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: None	♦ Q102	You bid first.
HCP: 16	♣ A6	

Board: 17	♠ 2	The opponents are silent.
Dealer: S	♥ Q752	
Vul: Both	♦ AJ106	Partner bids first.
HCP: 11	♣ KJ95	

Board: 18	♠ AQ6	The opponents are silent.
Dealer: N	♥ 105	
Vul: None	♦ AQ72	You bid first.
HCP: 16	♣ KJ85	

## Splinters after NT Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK854				1NT
Vul: NS	♥ 9753	♥ K102	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ A10832	♦ K75	AP			
South HCP: 16	♣ AQ97	♣ K3				
Contract: 3N S			1. Splinter			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ93	♠ 6		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ J43	♥ AK98	Pass	3NT	AP	
North HCP: 16	♦ 82	♦ Q1076				
South HCP: 11	♣ AKJ	♣ Q1085	1. Splinter			
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 7653	♠ KJ4				1NT
Vul: Both	♥ AQ98	♥ KJ104	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 7	♦ AK43	AP			
South HCP: 16	♣ K1093	♣ J2				
Contract: 3N S			1. Splinter 1N-3D			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ 7		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ KQ95	♥ A843	Pass	4♥	AP	
North HCP: 16	♦ Q102	♦ A754				
South HCP: 13	♣ A6	♣ KQ53	1. Splinter			
Contract: 4♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KJ94				1NT
Vul: Both	♥ Q752	♥ AKJ	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ AJ106	♦ K53	AP			
South HCP: 15	♣ KJ95	♣ 843				
Contract: 3N S			1. Splinter			

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K1072		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ 105	♥ AJ42	Pass	3NT	AP	
North HCP: 16	♦ AQ72	♦ J				
South HCP: 15	♣ KJ85	♣ AQ74	1. Splinter 1N-3D			
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 13	♠ AK854	The opponents are silent.
Dealer: S	♥ K102	
Vul: NS	♦ K75	You bid first.
HCP: 16	♣ K3	

Board: 14	♠ 6	The opponents are silent.
Dealer: N	♥ AK98	
Vul: EW	♦ Q1076	Partner bids first.
HCP: 11	♣ Q1085	

Board: 15	♠ KJ4	The opponents are silent.
Dealer: S	♥ KJ104	
Vul: Both	♦ AK43	You bid first.
HCP: 16	♣ J2	

Board: 16	♠ 7	The opponents are silent.
Dealer: N	♥ A843	
Vul: None	♦ A754	Partner bids first.
HCP: 13	♣ KQ53	

Board: 17	♠ KJ94	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ K53	You bid first.
HCP: 15	♣ 843	

Board: 18	♠ K1072	The opponents are silent.
Dealer: N	♥ AJ42	
Vul: None	♦ J	Partner bids first.
HCP: 15	♣ AQ74	

## Splinters after NT Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK854				1NT
Vul: NS	♥ 9753	♥ K102	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ A10832	♦ K75	AP			
South HCP: 16	♣ AQ97	♣ K3				
Contract: 3N S			1. Splinter			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ93	♠ 6		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ J43	♥ AK98	Pass	3NT	AP	
North HCP: 16	♦ 82	♦ Q1076				
South HCP: 11	♣ AKJ	♣ Q1085	1. Splinter			
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 7653	♠ KJ4				1NT
Vul: Both	♥ AQ98	♥ KJ104	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 7	♦ AK43	AP			
South HCP: 16	♣ K1093	♣ J2				
Contract: 3N S			1. Splinter 1N-3D			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ 7		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ KQ95	♥ A843	Pass	4♥	AP	
North HCP: 16	♦ Q102	♦ A754				
South HCP: 13	♣ A6	♣ KQ53	1. Splinter			
Contract: 4♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KJ94				1NT
Vul: Both	♥ Q752	♥ AKJ	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ AJ106	♦ K53	AP			
South HCP: 15	♣ KJ95	♣ 843				
Contract: 3N S			1. Splinter			

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K1072		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ 105	♥ AJ42	Pass	3NT	AP	
North HCP: 16	♦ AQ72	♦ J				
South HCP: 15	♣ KJ85	♣ AQ74	1. Splinter 1N-3D			
Contract: 3N N						

## North hands (Practice Page)

### Splinters after NT

Board: 19	♠ 10853	The opponents are silent.
Dealer: S	♥ AQ92	
Vul: NS	♦ 10	Partner bids first.
HCP: 10	♣ A986	

Board: 20	♠ K104	The opponents are silent.
Dealer: N	♥ A96	
Vul: Both	♦ KQ52	You bid first.
HCP: 16	♣ A83	

Board: 21	♠ K1053	The opponents are silent.
Dealer: S	♥ K764	
Vul: None	♦ 4	Partner bids first.
HCP: 9	♣ QJ53	

Board: 22	♠ AKQ108	The opponents are silent.
Dealer: N	♥ J7	
Vul: None	♦ J92	You bid first.
HCP: 16	♣ KQ3	

Board: 23	♠ 8	The opponents are silent.
Dealer: S	♥ AK108	
Vul: NS	♦ 10863	Partner bids first.
HCP: 11	♣ A1096	

Board: 24	♠ AK7	The opponents are silent.
Dealer: N	♥ 10987	
Vul: EW	♦ K963	You bid first.
HCP: 15	♣ AJ	

## Splinters after NT Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 10853	♠ AKJ4				1NT
Vul: NS	♥ AQ92	♥ 74	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 10	♦ KQJ	AP			
South HCP: 17	♣ A986	♣ K753				
Contract: 3N S			1. Splinter 1N-3D			

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ A96	♥ KJ104	Pass	3NT	AP	
North HCP: 16	♦ KQ52	♦ A963				
South HCP: 12	♣ A83	♣ K1075				
Contract: 3N N			1. Splinter			

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ K1053	♠ AQ6				1NT
Vul: None	♥ K764	♥ J93	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 4	♦ AJ105	AP			
South HCP: 15	♣ QJ53	♣ K104				
Contract: 3N S			1. Splinter 1N-3D			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AKQ108	♠ 4		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ J7	♥ AK92	Pass	3NT	AP	
North HCP: 16	♦ J92	♦ A853				
South HCP: 11	♣ KQ3	♣ 9876				
Contract: 3N N			1. Splinter			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ6				1NT
Vul: NS	♥ AK108	♥ Q42	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 10863	♦ KQJ5	AP			
South HCP: 17	♣ A1096	♣ QJ2				
Contract: 3N S			1. Splinter			

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J962		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ 10987	♥ —	Pass	3♠	Pass	3NT
North HCP: 15	♦ K963	♦ AQ75	AP			
South HCP: 10	♣ AJ	♣ K7642				
Contract: 3N N			1. Splinter			

## South hands (Practice Page)

### Splinters after NT

Board: 19	♠ AKJ4	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ KQJ	You bid first.
HCP: 17	♣ K753	

Board: 20	♠ J	The opponents are silent.
Dealer: N	♥ KJ104	
Vul: Both	♦ A963	Partner bids first.
HCP: 12	♣ K1075	

Board: 21	♠ AQ6	The opponents are silent.
Dealer: S	♥ J93	
Vul: None	♦ AJ105	You bid first.
HCP: 15	♣ K104	

Board: 22	♠ 4	The opponents are silent.
Dealer: N	♥ AK92	
Vul: None	♦ A853	Partner bids first.
HCP: 11	♣ 9876	

Board: 23	♠ AQ6	The opponents are silent.
Dealer: S	♥ Q42	
Vul: NS	♦ KQJ5	You bid first.
HCP: 17	♣ QJ2	

Board: 24	♠ J962	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ AQ75	Partner bids first.
HCP: 10	♣ K7642	

## Splinters after NT Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 10853	♠ AKJ4				1NT
Vul: NS	♥ AQ92	♥ 74	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 10	♦ KQJ	AP			
South HCP: 17	♣ A986	♣ K753				
Contract: 3N S			1. Splinter 1N-3D			

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ A96	♥ KJ104	Pass	3NT	AP	
North HCP: 16	♦ KQ52	♦ A963				
South HCP: 12	♣ A83	♣ K1075				
Contract: 3N N			1. Splinter			

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ K1053	♠ AQ6				1NT
Vul: None	♥ K764	♥ J93	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 4	♦ AJ105	AP			
South HCP: 15	♣ QJ53	♣ K104				
Contract: 3N S			1. Splinter 1N-3D			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AKQ108	♠ 4		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ J7	♥ AK92	Pass	3NT	AP	
North HCP: 16	♦ J92	♦ A853				
South HCP: 11	♣ KQ3	♣ 9876				
Contract: 3N N			1. Splinter			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ6				1NT
Vul: NS	♥ AK108	♥ Q42	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 10863	♦ KQJ5	AP			
South HCP: 17	♣ A1096	♣ QJ2				
Contract: 3N S			1. Splinter			

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J962		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ 10987	♥ —	Pass	3♠	Pass	3NT
North HCP: 15	♦ K963	♦ AQ75	AP			
South HCP: 10	♣ AJ	♣ K7642				
Contract: 3N N			1. Splinter			



## North hands (Practice Page)

### Splinters after NT

Board: 25	♠ 4	The opponents are silent.
Dealer: S	♥ K1042	
Vul: NS	♦ A985	Partner bids first.
HCP: 9	♣ Q982	

Board: 26	♠ K1042	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: EW	♦ J5	You bid first.
HCP: 15	♣ K92	

Board: 27	♠ J	The opponents are silent.
Dealer: S	♥ AJ82	
Vul: None	♦ 10976	Partner bids first.
HCP: 11	♣ KQ93	

Board: 28	♠ AQJ10	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: EW	♦ 1096	You bid first.
HCP: 16	♣ A4	

Board: 29	♠ —	The opponents are silent.
Dealer: S	♥ KJ62	
Vul: Both	♦ A10854	Partner bids first.
HCP: 12	♣ A872	

Board: 30	♠ Q932	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: None	♦ KJ92	You bid first.
HCP: 15	♣ A6	

## Splinters after NT Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ653				1NT
Vul: NS	♥ K1042	♥ AJ7	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ A985	♦ Q64	AP			
South HCP: 16	♣ Q982	♣ A3	1. Splinter			
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ K1042	♠ A873		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AKJ4	♥ —	Pass	4♣	Pass	5♥ <sup>2</sup>
North HCP: 15	♦ J5	♦ AKQ103	Pass	5NT	Pass	6♣
South HCP: 17	♣ K92	♣ A753	Pass	6♣	AP	
Contract: 6♣ N			1. Splinter			
			2. Exclusion, for ♣			

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ7				1NT
Vul: None	♥ AJ82	♥ Q109	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 10976	♦ KJ2	AP			
South HCP: 16	♣ KQ93	♣ J64	1. Splinter			
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 9875		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AJ75	♥ 6	Pass	4♣	AP	
North HCP: 16	♦ 1096	♦ AKQ3	1. Splinter			
South HCP: 13	♣ A4	♣ KJ109				
Contract: 4♣ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ108				1NT
Vul: Both	♥ KJ62	♥ Q954	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ A10854	♦ J2	AP			
South HCP: 15	♣ A872	♣ KQJ	1. Splinter			
Contract: 4♥ S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ Q932	♠ K1087		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ3	♥ Q874	Pass	2♣	Pass	4♦ <sup>2</sup>
North HCP: 15	♦ KJ92	♦ A	Pass	4♣	AP	
South HCP: 12	♣ A6	♣ K873	1. Stayman			
Contract: 4♣ N			2. Splinter			

## South hands (Practice Page)

### Splinters after NT

Board: 25	♠ AJ653	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: NS	♦ Q64	You bid first.
HCP: 16	♣ A3	

Board: 26	♠ A873	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ AKQ103	Partner bids first.
HCP: 17	♣ A753	

Board: 27	♠ AKQ7	The opponents are silent.
Dealer: S	♥ Q109	
Vul: None	♦ KJ2	You bid first.
HCP: 16	♣ J64	

Board: 28	♠ 9875	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ AKQ3	Partner bids first.
HCP: 13	♣ KJ109	

Board: 29	♠ AQ108	The opponents are silent.
Dealer: S	♥ Q954	
Vul: Both	♦ J2	You bid first.
HCP: 15	♣ KQJ	

Board: 30	♠ K1087	The opponents are silent.
Dealer: N	♥ Q874	
Vul: None	♦ A	Partner bids first.
HCP: 12	♣ K873	

## Splinters after NT Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ653				1NT
Vul: NS	♥ K1042	♥ AJ7	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ A985	♦ Q64	AP			
South HCP: 16	♣ Q982	♣ A3	1. Splinter			
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ K1042	♠ A873		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AKJ4	♥ —	Pass	4♣	Pass	5♥ <sup>2</sup>
North HCP: 15	♦ J5	♦ AKQ103	Pass	5NT	Pass	6♣
South HCP: 17	♣ K92	♣ A753	Pass	6♣	AP	
Contract: 6♣ N			1. Splinter			
			2. Exclusion, for ♣			

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ7				1NT
Vul: None	♥ AJ82	♥ Q109	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 10976	♦ KJ2	AP			
South HCP: 16	♣ KQ93	♣ J64	1. Splinter			
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 9875		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AJ75	♥ 6	Pass	4♣	AP	
North HCP: 16	♦ 1096	♦ AKQ3	1. Splinter			
South HCP: 13	♣ A4	♣ KJ109				
Contract: 4♣ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ108				1NT
Vul: Both	♥ KJ62	♥ Q954	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ A10854	♦ J2	AP			
South HCP: 15	♣ A872	♣ KQJ	1. Splinter			
Contract: 4♥ S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ Q932	♠ K1087		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ3	♥ Q874	Pass	2♣	Pass	4♦ <sup>2</sup>
North HCP: 15	♦ KJ92	♦ A	Pass	4♣	AP	
South HCP: 12	♣ A6	♣ K873	1. Stayman			
Contract: 4♣ N			2. Splinter			

## North hands (Practice Page)

### Splinters after NT

Board: 31	♠ A1087	The opponents are silent.
Dealer: S	♥ AK42	
Vul: NS	♦ Q	Partner bids first.
HCP: 13	♣ 10875	

Board: 32	♠ J642	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ AQ95	You bid first.
HCP: 15	♣ A85	

Board: 33	♠ K743	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ AJ75	Partner bids first.
HCP: 12	♣ KJ65	

Board: 34	♠ KJ2	The opponents are silent.
Dealer: N	♥ AJ52	
Vul: EW	♦ AJ8	You bid first.
HCP: 16	♣ Q108	

Board: 35	♠ AQJ3	The opponents are silent.
Dealer: S	♥ 10764	
Vul: NS	♦ 9	Partner bids first.
HCP: 8	♣ J1086	

Board: 36	♠ A73	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ KQ1085	You bid first.
HCP: 16	♣ 102	

## Splinters after NT Both hands (Answers Page)

Board: 31			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ A1087	♠ KQ65	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 13	♥ AK42	♥ 76	Pass	4♦ <sup>2</sup>	Pass	4♠
South HCP: 16	♦ Q	♦ AKJ102	AP			
Contract: 4♠ S	♣ 10875	♣ K4	1. Stayman			
			2. Splinter			

Board: 32			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ J642	♠ A1073		1NT	Pass	3♦ <sup>1</sup>
North HCP: 15	♥ A9	♥ QJ102	Pass	3NT	AP	
South HCP: 10	♦ AQ95	♦ 10	1. Splinter 1N-3D			
Contract: 3N N	♣ A85	♣ K742				

Board: 33			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ K743	♠ Q96	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12	♥ 4	♥ AK10	AP			
South HCP: 15	♦ AJ75	♦ Q1064	1. Splinter			
Contract: 3N S	♣ KJ65	♣ A97				

Board: 34			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ KJ2	♠ A864		1NT	Pass	3♥ <sup>1</sup>
North HCP: 16	♥ AJ52	♥ 4	Pass	3NT	AP	
South HCP: 13	♦ AJ8	♦ Q963	1. Splinter			
Contract: 3N N	♣ Q108	♣ AK32				

Board: 35			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AQJ3	♠ K1086	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♥ 10764	♥ A9	Pass	4♦ <sup>2</sup>	Pass	4♠
South HCP: 17	♦ 9	♦ QJ107	AP			
Contract: 4♠ S	♣ J1086	♣ AK9	1. Stayman			
			2. Splinter			

Board: 36			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ A73	♠ KQJ10		1NT	Pass	3♦ <sup>1</sup>
North HCP: 16	♥ AK2	♥ 8754	Pass	3NT	AP	
South HCP: 11	♦ KQ1085	♦ —	1. Splinter 1N-3D			
Contract: 3N N	♣ 102	♣ AJ986				

## South hands (Practice Page)

### Splinters after NT

Board: 31	♠ KQ65	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ AKJ102	You bid first.
HCP: 16	♣ K4	

Board: 32	♠ A1073	The opponents are silent.
Dealer: N	♥ QJ102	
Vul: Both	♦ 10	Partner bids first.
HCP: 10	♣ K742	

Board: 33	♠ Q96	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ Q1064	You bid first.
HCP: 15	♣ A97	

Board: 34	♠ A864	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ Q963	Partner bids first.
HCP: 13	♣ AK32	

Board: 35	♠ K1086	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ QJ107	You bid first.
HCP: 17	♣ AK9	

Board: 36	♠ KQJ10	The opponents are silent.
Dealer: N	♥ 8754	
Vul: EW	♦ —	Partner bids first.
HCP: 11	♣ AJ986	

## Splinters after NT Both hands (Answers Page)

Board: 31			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ A1087	♠ KQ65	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 13	♥ AK42	♥ 76	Pass	4♦ <sup>2</sup>	Pass	4♠
South HCP: 16	♦ Q	♦ AKJ102	AP			
Contract: 4♠ S	♣ 10875	♣ K4	1. Stayman			
			2. Splinter			

Board: 32			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ J642	♠ A1073		1NT	Pass	3♦ <sup>1</sup>
North HCP: 15	♥ A9	♥ QJ102	Pass	3NT	AP	
South HCP: 10	♦ AQ95	♦ 10	1. Splinter 1N-3D			
Contract: 3N N	♣ A85	♣ K742				

Board: 33			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ K743	♠ Q96	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12	♥ 4	♥ AK10	AP			
South HCP: 15	♦ AJ75	♦ Q1064	1. Splinter			
Contract: 3N S	♣ KJ65	♣ A97				

Board: 34			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ KJ2	♠ A864		1NT	Pass	3♥ <sup>1</sup>
North HCP: 16	♥ AJ52	♥ 4	Pass	3NT	AP	
South HCP: 13	♦ AJ8	♦ Q963	1. Splinter			
Contract: 3N N	♣ Q108	♣ AK32				

Board: 35			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ AQJ3	♠ K1086	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♥ 10764	♥ A9	Pass	4♦ <sup>2</sup>	Pass	4♠
South HCP: 17	♦ 9	♦ QJ107	AP			
Contract: 4♠ S	♣ J1086	♣ AK9	1. Stayman			
			2. Splinter			

Board: 36			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ A73	♠ KQJ10		1NT	Pass	3♦ <sup>1</sup>
North HCP: 16	♥ AK2	♥ 8754	Pass	3NT	AP	
South HCP: 11	♦ KQ1085	♦ —	1. Splinter 1N-3D			
Contract: 3N N	♣ 102	♣ AJ986				



## North hands (Practice Page)

### Splinters after NT

Board: 37	♠ AQ63	The opponents are silent.
Dealer: S	♥ J873	
Vul: Both	♦ J	Partner bids first.
HCP: 12	♣ A974	

Board: 38	♠ KQ4	The opponents are silent.
Dealer: N	♥ AK73	
Vul: None	♦ Q953	You bid first.
HCP: 17	♣ QJ	

Board: 39	♠ J	The opponents are silent.
Dealer: S	♥ J965	
Vul: EW	♦ KQ62	Partner bids first.
HCP: 10	♣ K1095	

Board: 40	♠ AQJ54	The opponents are silent.
Dealer: N	♥ Q75	
Vul: Both	♦ 109	You bid first.
HCP: 16	♣ AK6	

Board: 41	♠ KJ107	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ KQ64	Partner bids first.
HCP: 9	♣ 10542	

Board: 42	♠ AKQ2	The opponents are silent.
Dealer: N	♥ J5	
Vul: Both	♦ Q3	You bid first.
HCP: 15	♣ K9654	

## Splinters after NT Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ AQ63	♠ K9				1NT
Vul: Both	♥ J873	♥ AQ	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ J	♦ KQ642	AP			
South HCP: 16	♣ A974	♣ Q1083				
Contract: 3N S						1. Splinter 1N-3D

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 9				
Vul: None	♥ AK73	♥ J965		1NT	Pass	3♠ <sup>1</sup>
North HCP: 17	♦ Q953	♦ A1042	Pass	4♥	AP	
South HCP: 12	♣ QJ	♣ AK52				
Contract: 4♥ N						1. Splinter

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK85				1NT
Vul: EW	♥ J965	♥ K43	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ KQ62	♦ J4	AP			
South HCP: 16	♣ K1095	♣ AJ83				
Contract: 3N S						1. Splinter

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQJ54	♠ K632				
Vul: Both	♥ Q75	♥ 6		1NT	Pass	3♥ <sup>1</sup>
North HCP: 16	♦ 109	♦ AK86	Pass	4♠	AP	
South HCP: 13	♣ AK6	♣ QJ85				
Contract: 4♠ N						1. Splinter

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ KJ107	♠ Q96				1NT
Vul: None	♥ 10	♥ AQJ2	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ KQ64	♦ J72	AP			
South HCP: 15	♣ 10542	♣ AJ9				
Contract: 3N S						1. Splinter

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 3				
Vul: Both	♥ J5	♥ AKQ9		1NT	Pass	3♠ <sup>1</sup>
North HCP: 15	♦ Q3	♦ AK98	Pass	3NT	Pass	6NT
South HCP: 16	♣ K9654	♣ 10873	AP			
Contract: 6N N						1. Splinter

## South hands (Practice Page)

### Splinters after NT

Board: 37	♠ K9	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ KQ642	You bid first.
HCP: 16	♣ Q1083	

Board: 38	♠ 9	The opponents are silent.
Dealer: N	♥ J965	
Vul: None	♦ A1042	Partner bids first.
HCP: 12	♣ AK52	

Board: 39	♠ AK85	The opponents are silent.
Dealer: S	♥ K43	
Vul: EW	♦ J4	You bid first.
HCP: 16	♣ AJ83	

Board: 40	♠ K632	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ AK86	Partner bids first.
HCP: 13	♣ QJ85	

Board: 41	♠ Q96	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: None	♦ J72	You bid first.
HCP: 15	♣ AJ9	

Board: 42	♠ 3	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: Both	♦ AK98	Partner bids first.
HCP: 16	♣ 10873	

## Splinters after NT Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ AQ63	♠ K9				1NT
Vul: Both	♥ J873	♥ AQ	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ J	♦ KQ642	AP			
South HCP: 16	♣ A974	♣ Q1083				
Contract: 3N S			1. Splinter 1N-3D			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 9		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ AK73	♥ J965	Pass	4♥	AP	
North HCP: 17	♦ Q953	♦ A1042				
South HCP: 12	♣ QJ	♣ AK52	1. Splinter			
Contract: 4♥ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK85				1NT
Vul: EW	♥ J965	♥ K43	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ KQ62	♦ J4	AP			
South HCP: 16	♣ K1095	♣ AJ83	1. Splinter			
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQJ54	♠ K632		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ Q75	♥ 6	Pass	4♠	AP	
North HCP: 16	♦ 109	♦ AK86	1. Splinter			
South HCP: 13	♣ AK6	♣ QJ85				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ KJ107	♠ Q96				1NT
Vul: None	♥ 10	♥ AQJ2	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ KQ64	♦ J72	AP			
South HCP: 15	♣ 10542	♣ AJ9	1. Splinter			
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 3		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ J5	♥ AKQ9	Pass	3NT	Pass	6NT
North HCP: 15	♦ Q3	♦ AK98	AP			
South HCP: 16	♣ K9654	♣ 10873	1. Splinter			
Contract: 6N N						

## North hands (Practice Page)

### Splinters after NT

Board: 43	♠ 3	The opponents are silent.
Dealer: S	♥ A943	
Vul: None	♦ K985	Partner bids first.
HCP: 11	♣ A1065	

Board: 44	♠ AJ106	The opponents are silent.
Dealer: N	♥ AK64	
Vul: NS	♦ KJ3	You bid first.
HCP: 16	♣ 108	

Board: 45	♠ AK63	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ 8754	Partner bids first.
HCP: 14	♣ AQJ98	

Board: 46	♠ A9	The opponents are silent.
Dealer: N	♥ A109	
Vul: Both	♦ A8654	You bid first.
HCP: 17	♣ AJ9	

Board: 47	♠ A642	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ AK73	Partner bids first.
HCP: 16	♣ AJ763	

Board: 48	♠ K32	The opponents are silent.
Dealer: N	♥ A532	
Vul: EW	♦ A74	You bid first.
HCP: 16	♣ AJ3	

## Splinters after NT Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KJ106				1NT
Vul: None	♥ A943	♥ KJ86	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ K985	♦ A63	AP			
South HCP: 16	♣ A1065	♣ KJ				
Contract: 4♥ S			1. Splinter			

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AJ106	♠ KQ82		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ AK64	♥ 10	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 16	♦ KJ3	♦ A1096	Pass	5♥	Pass	7♠
South HCP: 17	♣ 108	♣ AKJ7	AP			
Contract: 7♠ N			1. Splinter			
			2. Blackwood 1430, for ♠			

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ AK63	♠ QJ7				1NT
Vul: Both	♥ —	♥ K763	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 14	♦ 8754	♦ AKQ	AP			
South HCP: 15	♣ AQJ98	♣ 1063				
Contract: 3N S			1. Splinter			

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KJ74		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ A109	♥ 8	Pass	3NT	AP	
North HCP: 17	♦ A8654	♦ Q1092				
South HCP: 9	♣ AJ9	♣ K1063	1. Splinter			
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ A642	♠ KQ3				1NT
Vul: None	♥ —	♥ AQ109	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 16	♦ AK73	♦ Q94	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 15	♣ AJ763	♣ Q54	AP			
Contract: 6N S			1. Splinter			
			2. Quantitative 4NT			

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ AQ109		1NT	Pass	3♦ <sup>1</sup>
Vul: EW	♥ A532	♥ KJ98	Pass	3NT	AP	
North HCP: 16	♦ A74	♦ 8				
South HCP: 10	♣ AJ3	♣ 10542	1. Splinter	1N-3D		
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 43	♠ KJ106	The opponents are silent.
Dealer: S	♥ KJ86	
Vul: None	♦ A63	You bid first.
HCP: 16	♣ KJ	

Board: 44	♠ KQ82	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ A1096	Partner bids first.
HCP: 17	♣ AKJ7	

Board: 45	♠ QJ7	The opponents are silent.
Dealer: S	♥ K763	
Vul: Both	♦ AKQ	You bid first.
HCP: 15	♣ 1063	

Board: 46	♠ KJ74	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ Q1092	Partner bids first.
HCP: 9	♣ K1063	

Board: 47	♠ KQ3	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: None	♦ Q94	You bid first.
HCP: 15	♣ Q54	

Board: 48	♠ AQ109	The opponents are silent.
Dealer: N	♥ KJ98	
Vul: EW	♦ 8	Partner bids first.
HCP: 10	♣ 10542	

## Splinters after NT Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KJ106				1NT
Vul: None	♥ A943	♥ KJ86	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ K985	♦ A63	AP			
South HCP: 16	♣ A1065	♣ KJ				
Contract: 4♥ S			1. Splinter			

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AJ106	♠ KQ82		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ AK64	♥ 10	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 16	♦ KJ3	♦ A1096	Pass	5♥	Pass	7♠
South HCP: 17	♣ 108	♣ AKJ7	AP			
Contract: 7♠ N			1. Splinter			
			2. Blackwood 1430, for ♠			

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ AK63	♠ QJ7				1NT
Vul: Both	♥ —	♥ K763	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 14	♦ 8754	♦ AKQ	AP			
South HCP: 15	♣ AQJ98	♣ 1063				
Contract: 3N S			1. Splinter			

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KJ74		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ A109	♥ 8	Pass	3NT	AP	
North HCP: 17	♦ A8654	♦ Q1092				
South HCP: 9	♣ AJ9	♣ K1063	1. Splinter			
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ A642	♠ KQ3				1NT
Vul: None	♥ —	♥ AQ109	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 16	♦ AK73	♦ Q94	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 15	♣ AJ763	♣ Q54	AP			
Contract: 6N S			1. Splinter			
			2. Quantitative 4NT			

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ AQ109		1NT	Pass	3♦ <sup>1</sup>
Vul: EW	♥ A532	♥ KJ98	Pass	3NT	AP	
North HCP: 16	♦ A74	♦ 8				
South HCP: 10	♣ AJ3	♣ 10542	1. Splinter	1N-3D		
Contract: 3N N						



## North hands (Practice Page)

### Splinters after NT

Board: 49	♠ Q1072	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: Both	♦ 3	Partner bids first.
HCP: 11	♣ QJ98	

Board: 50	♠ AK104	The opponents are silent.
Dealer: N	♥ KQ53	
Vul: None	♦ 972	You bid first.
HCP: 15	♣ K4	

Board: 51	♠ J	The opponents are silent.
Dealer: S	♥ KJ107	
Vul: NS	♦ Q1094	Partner bids first.
HCP: 11	♣ A1087	

Board: 52	♠ A6	The opponents are silent.
Dealer: N	♥ 10863	
Vul: EW	♦ KJ10	You bid first.
HCP: 17	♣ AKQ7	

Board: 53	♠ AQJ8	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ J1072	Partner bids first.
HCP: 10	♣ Q1098	

Board: 54	♠ K76	The opponents are silent.
Dealer: N	♥ A7652	
Vul: NS	♦ AQ7	You bid first.
HCP: 16	♣ K9	

## Splinters after NT Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q1072	♠ K86				1NT
Vul: Both	♥ AQ72	♥ K1053	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 3	♦ AKQ	AP			
South HCP: 15	♣ QJ98	♣ 543				
Contract: 3N S						1. Splinter 1N-3D

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ 5				
Vul: None	♥ KQ53	♥ 9764		1NT	Pass	3♠ <sup>1</sup>
North HCP: 15	♦ 972	♦ AK63	Pass	4♥	AP	
South HCP: 11	♣ K4	♣ A1072				
Contract: 4♥ N						1. Splinter

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ KQ2				1NT
Vul: NS	♥ KJ107	♥ AQ53	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ Q1094	♦ KJ7	AP			
South HCP: 16	♣ A1087	♣ J95				
Contract: 4♥ S						1. Splinter

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ QJ42				
Vul: EW	♥ 10863	♥ AQ52		1NT	Pass	3♦ <sup>1</sup>
North HCP: 17	♦ KJ10	♦ 3	Pass	3NT	AP	
South HCP: 10	♣ AKQ7	♣ J983				
Contract: 3N N						1. Splinter 1N-3D

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ AQJ8	♠ K76				1NT
Vul: None	♥ 3	♥ Q94	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ J1072	♦ Q3	AP			
South HCP: 15	♣ Q1098	♣ AKJ53				
Contract: 3N S						1. Splinter

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ AJ95				
Vul: NS	♥ A7652	♥ 9		1NT	Pass	3♥ <sup>1</sup>
North HCP: 16	♦ AQ7	♦ J1062	Pass	3NT	AP	
South HCP: 11	♣ K9	♣ AJ76				
Contract: 3N N						1. Splinter

## South hands (Practice Page)

### Splinters after NT

Board: 49	♠ K86	The opponents are silent.
Dealer: S	♥ K1053	
Vul: Both	♦ AKQ	You bid first.
HCP: 15	♣ 543	

Board: 50	♠ 5	The opponents are silent.
Dealer: N	♥ 9764	
Vul: None	♦ AK63	Partner bids first.
HCP: 11	♣ A1072	

Board: 51	♠ KQ2	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: NS	♦ KJ7	You bid first.
HCP: 16	♣ J95	

Board: 52	♠ QJ42	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: EW	♦ 3	Partner bids first.
HCP: 10	♣ J983	

Board: 53	♠ K76	The opponents are silent.
Dealer: S	♥ Q94	
Vul: None	♦ Q3	You bid first.
HCP: 15	♣ AKJ53	

Board: 54	♠ AJ95	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ J1062	Partner bids first.
HCP: 11	♣ AJ76	

## Splinters after NT Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q1072	♠ K86				1NT
Vul: Both	♥ AQ72	♥ K1053	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 3	♦ AKQ	AP			
South HCP: 15	♣ QJ98	♣ 543				
Contract: 3N S						1. Splinter 1N-3D

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ 5				
Vul: None	♥ KQ53	♥ 9764		1NT	Pass	3♠ <sup>1</sup>
North HCP: 15	♦ 972	♦ AK63	Pass	4♥	AP	
South HCP: 11	♣ K4	♣ A1072				
Contract: 4♥ N						1. Splinter

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ KQ2				1NT
Vul: NS	♥ KJ107	♥ AQ53	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ Q1094	♦ KJ7	AP			
South HCP: 16	♣ A1087	♣ J95				
Contract: 4♥ S						1. Splinter

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ QJ42				
Vul: EW	♥ 10863	♥ AQ52		1NT	Pass	3♦ <sup>1</sup>
North HCP: 17	♦ KJ10	♦ 3	Pass	3NT	AP	
South HCP: 10	♣ AKQ7	♣ J983				
Contract: 3N N						1. Splinter 1N-3D

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ AQJ8	♠ K76				1NT
Vul: None	♥ 3	♥ Q94	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ J1072	♦ Q3	AP			
South HCP: 15	♣ Q1098	♣ AKJ53				
Contract: 3N S						1. Splinter

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ AJ95				
Vul: NS	♥ A7652	♥ 9		1NT	Pass	3♥ <sup>1</sup>
North HCP: 16	♦ AQ7	♦ J1062	Pass	3NT	AP	
South HCP: 11	♣ K9	♣ AJ76				
Contract: 3N N						1. Splinter

## North hands (Practice Page)

### Splinters after NT

Board: 55	♠ AQ32	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ J865	Partner bids first.
HCP: 12	♣ KQ106	

Board: 56	♠ 52	The opponents are silent.
Dealer: N	♥ Q92	
Vul: EW	♦ AKQJ8	You bid first.
HCP: 16	♣ A93	

Board: 57	♠ 6	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: Both	♦ 9754	Partner bids first.
HCP: 12	♣ AK83	

Board: 58	♠ KQ3	The opponents are silent.
Dealer: N	♥ 102	
Vul: None	♦ AQ42	You bid first.
HCP: 15	♣ KJ62	

Board: 59	♠ KQ32	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ KQ97	Partner bids first.
HCP: 12	♣ Q732	

Board: 60	♠ KQ84	The opponents are silent.
Dealer: N	♥ KQ96	
Vul: None	♦ K5	You bid first.
HCP: 15	♣ Q32	

## Splinters after NT Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AQ32	♠ 874				1NT
Vul: Both	♥ 10	♥ AKQ4	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ J865	♦ K732	AP			
South HCP: 16	♣ KQ106	♣ A9	1. Splinter			
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ 10764		1NT	Pass	3♦ <sup>1</sup>
Vul: EW	♥ Q92	♥ K863	Pass	3NT	AP	
North HCP: 16	♦ AKQJ8	♦ 7	1. Splinter	1N-3D		
South HCP: 9	♣ A93	♣ KQJ4				
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A873				1NT
Vul: Both	♥ KQ75	♥ AJ9	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ 9754	♦ AQJ	AP			
South HCP: 16	♣ AK83	♣ 942	1. Splinter			
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ 102	♥ AK98	Pass	3NT	Pass	6NT
North HCP: 15	♦ AQ42	♦ KJ65	AP			
South HCP: 16	♣ KJ62	♣ A753	1. Splinter			
Contract: 6N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ KQ32	♠ 1074				1NT
Vul: Both	♥ 10	♥ AK864	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ KQ97	♦ A42	AP			
South HCP: 15	♣ Q732	♣ KJ	1. Splinter			
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KQ84	♠ A732		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ KQ96	♥ 7	Pass	4♠	AP	
North HCP: 15	♦ K5	♦ J1087	1. Splinter			
South HCP: 10	♣ Q32	♣ AJ104				
Contract: 4♠ N						

## South hands (Practice Page)

### Splinters after NT

Board: 55	♠ 874	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: Both	♦ K732	You bid first.
HCP: 16	♣ A9	

Board: 56	♠ 10764	The opponents are silent.
Dealer: N	♥ K863	
Vul: EW	♦ 7	Partner bids first.
HCP: 9	♣ KQJ4	

Board: 57	♠ A873	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ AQJ	You bid first.
HCP: 16	♣ 942	

Board: 58	♠ J	The opponents are silent.
Dealer: N	♥ AK98	
Vul: None	♦ KJ65	Partner bids first.
HCP: 16	♣ A753	

Board: 59	♠ 1074	The opponents are silent.
Dealer: S	♥ AK864	
Vul: Both	♦ A42	You bid first.
HCP: 15	♣ KJ	

Board: 60	♠ A732	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ J1087	Partner bids first.
HCP: 10	♣ AJ104	

## Splinters after NT Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AQ32	♠ 874				1NT
Vul: Both	♥ 10	♥ AKQ4	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ J865	♦ K732	AP			
South HCP: 16	♣ KQ106	♣ A9	1. Splinter			
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ 10764		1NT	Pass	3♦ <sup>1</sup>
Vul: EW	♥ Q92	♥ K863	Pass	3NT	AP	
North HCP: 16	♦ AKQJ8	♦ 7	1. Splinter	1N-3D		
South HCP: 9	♣ A93	♣ KQJ4				
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A873				1NT
Vul: Both	♥ KQ75	♥ AJ9	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ 9754	♦ AQJ	AP			
South HCP: 16	♣ AK83	♣ 942	1. Splinter			
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ 102	♥ AK98	Pass	3NT	Pass	6NT
North HCP: 15	♦ AQ42	♦ KJ65	AP			
South HCP: 16	♣ KJ62	♣ A753	1. Splinter			
Contract: 6N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ KQ32	♠ 1074				1NT
Vul: Both	♥ 10	♥ AK864	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ KQ97	♦ A42	AP			
South HCP: 15	♣ Q732	♣ KJ	1. Splinter			
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KQ84	♠ A732		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ KQ96	♥ 7	Pass	4♠	AP	
North HCP: 15	♦ K5	♦ J1087	1. Splinter			
South HCP: 10	♣ Q32	♣ AJ104				
Contract: 4♠ N						



## North hands (Practice Page)

### Splinters after NT

Board: 61	♠ Q943	The opponents are silent.
Dealer: S	♥ K865	
Vul: None	♦ 3	Partner bids first.
HCP: 11	♣ AQ72	
Board: 62	♠ K7	The opponents are silent.
Dealer: N	♥ K1094	
Vul: Both	♦ AQJ9	You bid first.
HCP: 17	♣ A96	
Board: 63	♠ 9654	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: NS	♦ J	Partner bids first.
HCP: 15	♣ KQ32	
Board: 64	♠ K642	The opponents are silent.
Dealer: N	♥ Q98	
Vul: EW	♦ AQ3	You bid first.
HCP: 15	♣ A43	
Board: 65	♠ —	The opponents are silent.
Dealer: S	♥ A1098	
Vul: Both	♦ KJ1083	Partner bids first.
HCP: 14	♣ KQJ7	
Board: 66	♠ AQ5	West Doubles 3♠ if possible.
Dealer: N	♥ K8	
Vul: None	♦ KQJ53	You bid first.
HCP: 15	♣ 752	

## Splinters after NT Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ Q943	♠ J76				1NT
Vul: None	♥ K865	♥ AQ	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 3	♦ AK82	AP			
South HCP: 15	♣ AQ72	♣ J984				
Contract: 3N S						1. Splinter 1N-3D

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ AJ32		1NT	Pass	3♦ <sup>1</sup>
Vul: Both	♥ K1094	♥ AQJ6	Pass	3NT	AP	
North HCP: 17	♦ AQJ9	♦ 3				
South HCP: 15	♣ A96	♣ K854				
Contract: 3N N						1. Splinter 1N-3D

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 9654	♠ AKJ				1NT
Vul: NS	♥ AKQ10	♥ 8754	Pass	3♦ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ J	♦ K954	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 15	♣ KQ32	♣ A8	Pass	6♥	AP	
Contract: 6♥ S						1. Splinter 1N-3D
						2. Blackwood 1430, for ♥

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ K642	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ Q98	♥ A762	Pass	3NT	AP	
North HCP: 15	♦ AQ3	♦ J1052				
South HCP: 10	♣ A43	♣ KJ109				
Contract: 3N N						1. Splinter

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQJ6				1NT
Vul: Both	♥ A1098	♥ J43	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 14	♦ KJ1083	♦ A62	AP			
South HCP: 15	♣ KQJ7	♣ 43				
Contract: 3N S						1. Splinter

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 8		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ K8	♥ 10764	X	3NT	AP	
North HCP: 15	♦ KQJ53	♦ 9742				
South HCP: 10	♣ 752	♣ AKQJ				
Contract: 3N N						1. Splinter

## South hands (Practice Page)

### Splinters after NT

Board: 61	♠ J76	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ AK82	You bid first.
HCP: 15	♣ J984	
Board: 62	♠ AJ32	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: Both	♦ 3	Partner bids first.
HCP: 15	♣ K854	
Board: 63	♠ AKJ	The opponents are silent.
Dealer: S	♥ 8754	
Vul: NS	♦ K954	You bid first.
HCP: 15	♣ A8	
Board: 64	♠ J	The opponents are silent.
Dealer: N	♥ A762	
Vul: EW	♦ J1052	Partner bids first.
HCP: 10	♣ KJ109	
Board: 65	♠ AKQJ6	The opponents are silent.
Dealer: S	♥ J43	
Vul: Both	♦ A62	You bid first.
HCP: 15	♣ 43	
Board: 66	♠ 8	West Doubles 3♠ if possible.
Dealer: N	♥ 10764	
Vul: None	♦ 9742	Partner bids first.
HCP: 10	♣ AKQJ	

## Splinters after NT Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ Q943	♠ J76				1NT
Vul: None	♥ K865	♥ AQ	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 3	♦ AK82	AP			
South HCP: 15	♣ AQ72	♣ J984				
Contract: 3N S						1. Splinter 1N-3D

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ AJ32		1NT	Pass	3♦ <sup>1</sup>
Vul: Both	♥ K1094	♥ AQJ6	Pass	3NT	AP	
North HCP: 17	♦ AQJ9	♦ 3				
South HCP: 15	♣ A96	♣ K854				
Contract: 3N N						1. Splinter 1N-3D

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 9654	♠ AKJ				1NT
Vul: NS	♥ AKQ10	♥ 8754	Pass	3♦ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ J	♦ K954	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 15	♣ KQ32	♣ A8	Pass	6♥	AP	
Contract: 6♥ S						1. Splinter 1N-3D
						2. Blackwood 1430, for ♥

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ K642	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ Q98	♥ A762	Pass	3NT	AP	
North HCP: 15	♦ AQ3	♦ J1052				
South HCP: 10	♣ A43	♣ KJ109				
Contract: 3N N						1. Splinter

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQJ6				1NT
Vul: Both	♥ A1098	♥ J43	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 14	♦ KJ1083	♦ A62	AP			
South HCP: 15	♣ KQJ7	♣ 43				
Contract: 3N S						1. Splinter

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 8		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ K8	♥ 10764	X	3NT	AP	
North HCP: 15	♦ KQJ53	♦ 9742				
South HCP: 10	♣ 752	♣ AKQJ				
Contract: 3N N						1. Splinter

## North hands (Practice Page)

### Splinters after NT

Board: 67	♠ A765	The opponents are silent.
Dealer: S	♥ AK32	
Vul: Both	♦ 8	Partner bids first.
HCP: 11	♣ 10853	

Board: 68	♠ AKQ32	The opponents are silent.
Dealer: N	♥ 973	
Vul: None	♦ A32	You bid first.
HCP: 15	♣ Q10	

Board: 69	♠ K1098	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ K1062	Partner bids first.
HCP: 10	♣ A1087	

Board: 70	♠ A642	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ AJ1072	You bid first.
HCP: 15	♣ K5	

Board: 71	♠ KJ87	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ AJ75	Partner bids first.
HCP: 12	♣ K1054	

Board: 72	♠ K96	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ AK762	You bid first.
HCP: 17	♣ K108	

## Splinters after NT Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ A765	♠ J2				1NT
Vul: Both	♥ AK32	♥ QJ109	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 8	♦ KJ6	AP			
South HCP: 16	♣ 10853	♣ AKJ6	1. Splinter	1N-3D		
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AKQ32	♠ 8		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ 973	♥ AKQ6	Pass	3NT	AP	
North HCP: 15	♦ A32	♦ QJ65	1. Splinter			
South HCP: 15	♣ Q10	♣ K642				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ Q6				1NT
Vul: NS	♥ 2	♥ AK103	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ K1062	♦ Q943	AP			
South HCP: 16	♣ A1087	♣ KQ6	1. Splinter			
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ A642	♠ KJ108		1NT	Pass	3♦ <sup>1</sup>
Vul: EW	♥ K7	♥ A982	Pass	3NT	AP	
North HCP: 15	♦ AJ1072	♦ 4	1. Splinter	1N-3D		
South HCP: 14	♣ K5	♣ AQ93				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ KJ87	♠ AQ32				1NT
Vul: None	♥ 8	♥ AKQ2	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ AJ75	♦ 1093	AP			
South HCP: 15	♣ K1054	♣ 96	1. Splinter			
Contract: 4♠ S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ J842		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ KJ	♥ AQ94	Pass	3NT	AP	
North HCP: 17	♦ AK762	♦ 9	1. Splinter	1N-3D		
South HCP: 13	♣ K108	♣ AQ92				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 67	♠ J2	The opponents are silent.
Dealer: S	♥ QJ109	
Vul: Both	♦ KJ6	You bid first.
HCP: 16	♣ AKJ6	

Board: 68	♠ 8	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: None	♦ QJ65	Partner bids first.
HCP: 15	♣ K642	

Board: 69	♠ Q6	The opponents are silent.
Dealer: S	♥ AK103	
Vul: NS	♦ Q943	You bid first.
HCP: 16	♣ KQ6	

Board: 70	♠ KJ108	The opponents are silent.
Dealer: N	♥ A982	
Vul: EW	♦ 4	Partner bids first.
HCP: 14	♣ AQ93	

Board: 71	♠ AQ32	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: None	♦ 1093	You bid first.
HCP: 15	♣ 96	

Board: 72	♠ J842	The opponents are silent.
Dealer: N	♥ AQ94	
Vul: NS	♦ 9	Partner bids first.
HCP: 13	♣ AQ92	

## Splinters after NT Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ A765	♠ J2				1NT
Vul: Both	♥ AK32	♥ QJ109	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 8	♦ KJ6	AP			
South HCP: 16	♣ 10853	♣ AKJ6	1. Splinter	1N-3D		
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AKQ32	♠ 8		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ 973	♥ AKQ6	Pass	3NT	AP	
North HCP: 15	♦ A32	♦ QJ65	1. Splinter			
South HCP: 15	♣ Q10	♣ K642				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ Q6				1NT
Vul: NS	♥ 2	♥ AK103	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ K1062	♦ Q943	AP			
South HCP: 16	♣ A1087	♣ KQ6	1. Splinter			
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ A642	♠ KJ108		1NT	Pass	3♦ <sup>1</sup>
Vul: EW	♥ K7	♥ A982	Pass	3NT	AP	
North HCP: 15	♦ AJ1072	♦ 4	1. Splinter	1N-3D		
South HCP: 14	♣ K5	♣ AQ93				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ KJ87	♠ AQ32				1NT
Vul: None	♥ 8	♥ AKQ2	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ AJ75	♦ 1093	AP			
South HCP: 15	♣ K1054	♣ 96	1. Splinter			
Contract: 4♠ S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ J842		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ KJ	♥ AQ94	Pass	3NT	AP	
North HCP: 17	♦ AK762	♦ 9	1. Splinter	1N-3D		
South HCP: 13	♣ K108	♣ AQ92				
Contract: 3N N						



## North hands (Practice Page)

### Splinters after NT

Board: 73	♠ 5	The opponents are silent.
Dealer: S	♥ AK65	
Vul: Both	♦ KQ108	Partner bids first.
HCP: 15	♣ K1085	

Board: 74	♠ AQ8	The opponents are silent.
Dealer: N	♥ AJ1098	
Vul: NS	♦ KJ7	You bid first.
HCP: 15	♣ 107	

Board: 75	♠ KJ62	The opponents are silent.
Dealer: S	♥ J853	
Vul: EW	♦ 6	Partner bids first.
HCP: 10	♣ AJ65	

Board: 76	♠ 1083	The opponents are silent.
Dealer: N	♥ AKQ103	
Vul: Both	♦ K72	You bid first.
HCP: 16	♣ A8	

Board: 77	♠ A1087	The opponents are silent.
Dealer: S	♥ Q975	
Vul: EW	♦ —	Partner bids first.
HCP: 10	♣ A10976	

Board: 78	♠ KQ10	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ KQ76	You bid first.
HCP: 16	♣ Q1043	

## Splinters after NT Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQ932				1NT
Vul: Both	♥ AK65	♥ J9	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 15	♦ KQ108	♦ A92	AP			
South HCP: 15	♣ K1085	♣ A76	1. Splinter			
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 3		1NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ AJ1098	♥ Q763	Pass	4♥	AP	
North HCP: 15	♦ KJ7	♦ AQ83	1. Splinter			
South HCP: 16	♣ 107	♣ AKJ4				
Contract: 4♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ KJ62	♠ A73				1NT
Vul: EW	♥ J853	♥ 109	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 6	♦ AKQ2	AP			
South HCP: 16	♣ AJ65	♣ K873	1. Splinter 1N-3D			
Contract: 3N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ 1083	♠ KQ74		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ AKQ103	♥ 6	Pass	3NT	AP	
North HCP: 16	♦ K72	♦ AQ83	1. Splinter			
South HCP: 12	♣ A8	♣ J976				
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ A1087	♠ Q96				1NT
Vul: EW	♥ Q975	♥ KJ1083	Pass	3♦ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ —	♦ AK9	Pass	5♦ <sup>2</sup>	Pass	5♠
South HCP: 16	♣ A10976	♣ K3	Pass	6♥	AP	
Contract: 6♥ S			1. Splinter 1N-3D			
			2. Exclusion, for ♥			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 8642		1NT	Pass	3♦ <sup>1</sup>
Vul: Both	♥ A6	♥ KQJ10	Pass	3NT	AP	
North HCP: 16	♦ KQ76	♦ 9	1. Splinter 1N-3D			
South HCP: 9	♣ Q1043	♣ K972				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 73	♠ AQ932	The opponents are silent.
Dealer: S	♥ J9	
Vul: Both	♦ A92	You bid first.
HCP: 15	♣ A76	

Board: 74	♠ 3	The opponents are silent.
Dealer: N	♥ Q763	
Vul: NS	♦ AQ83	Partner bids first.
HCP: 16	♣ AKJ4	

Board: 75	♠ A73	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ AKQ2	You bid first.
HCP: 16	♣ K873	

Board: 76	♠ KQ74	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ AQ83	Partner bids first.
HCP: 12	♣ J976	

Board: 77	♠ Q96	The opponents are silent.
Dealer: S	♥ KJ1083	
Vul: EW	♦ AK9	You bid first.
HCP: 16	♣ K3	

Board: 78	♠ 8642	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: Both	♦ 9	Partner bids first.
HCP: 9	♣ K972	

## Splinters after NT Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQ932				1NT
Vul: Both	♥ AK65	♥ J9	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 15	♦ KQ108	♦ A92	AP			
South HCP: 15	♣ K1085	♣ A76	1. Splinter			
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 3		1NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ AJ1098	♥ Q763	Pass	4♥	AP	
North HCP: 15	♦ KJ7	♦ AQ83	1. Splinter			
South HCP: 16	♣ 107	♣ AKJ4				
Contract: 4♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ KJ62	♠ A73				1NT
Vul: EW	♥ J853	♥ 109	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 6	♦ AKQ2	AP			
South HCP: 16	♣ AJ65	♣ K873	1. Splinter 1N-3D			
Contract: 3N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ 1083	♠ KQ74		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ AKQ103	♥ 6	Pass	3NT	AP	
North HCP: 16	♦ K72	♦ AQ83	1. Splinter			
South HCP: 12	♣ A8	♣ J976				
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ A1087	♠ Q96				1NT
Vul: EW	♥ Q975	♥ KJ1083	Pass	3♦ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ —	♦ AK9	Pass	5♦ <sup>2</sup>	Pass	5♠
South HCP: 16	♣ A10976	♣ K3	Pass	6♥	AP	
Contract: 6♥ S			1. Splinter 1N-3D			
			2. Exclusion, for ♥			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 8642		1NT	Pass	3♦ <sup>1</sup>
Vul: Both	♥ A6	♥ KQJ10	Pass	3NT	AP	
North HCP: 16	♦ KQ76	♦ 9	1. Splinter 1N-3D			
South HCP: 9	♣ Q1043	♣ K972				
Contract: 3N N						

## North hands (Practice Page)

### Splinters after NT

Board: 79	♠ Q975	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ KJ65	Partner bids first.
HCP: 11	♣ AJ65	

Board: 80	♠ AJ10	The opponents are silent.
Dealer: N	♥ AK96	
Vul: NS	♦ AJ6	You bid first.
HCP: 17	♣ 1098	

Board: 81	♠ AKJ10	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ Q1072	Partner bids first.
HCP: 11	♣ J863	

Board: 82	♠ K1092	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ Q98	You bid first.
HCP: 17	♣ AJ4	

Board: 83	♠ —	The opponents are silent.
Dealer: S	♥ J1086	
Vul: EW	♦ AKJ104	Partner bids first.
HCP: 13	♣ A754	

Board: 84	♠ K2	The opponents are silent.
Dealer: N	♥ AJ65	
Vul: Both	♦ K105	You bid first.
HCP: 15	♣ KJ96	

## Splinters after NT Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ A10				1NT
Vul: None	♥ 8	♥ AJ103	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KJ65	♦ A983	AP			
South HCP: 16	♣ AJ65	♣ K108				
Contract: 3N S			1. Splinter			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ AK96	♥ 10543	Pass	2♥	Pass	3♠ <sup>2</sup>
North HCP: 17	♦ AJ6	♦ Q1042	Pass	4♦ <sup>3</sup>	Pass	4♥
South HCP: 13	♣ 1098	♣ AKQ2	AP			
Contract: 4♥ N			1. Stayman			
			2. Splinter			
			3. Cue bid, a ♦ stopper			

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ AKJ10	♠ Q95				1NT
Vul: EW	♥ 6	♥ QJ92	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ Q1072	♦ A43	AP			
South HCP: 16	♣ J863	♣ AK5				
Contract: 3N S			1. Splinter			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K1092	♠ AQ64		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AK6	♥ —	Pass	4♠	AP	
North HCP: 17	♦ Q98	♦ J10764				
South HCP: 9	♣ AJ4	♣ Q1096	1. Splinter			
Contract: 4♠ N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AJ5				1NT
Vul: EW	♥ J1086	♥ AQ9	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ AKJ104	♦ Q932	AP			
South HCP: 15	♣ A754	♣ Q96				
Contract: 3N S			1. Splinter			

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ QJ64		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AJ65	♥ Q732	Pass	2♥	Pass	4♦ <sup>2</sup>
North HCP: 15	♦ K105	♦ A	Pass	4♥	AP	
South HCP: 13	♣ KJ96	♣ A1085				
Contract: 4♥ N			1. Stayman			
			2. Splinter			

## South hands (Practice Page)

### Splinters after NT

Board: 79	♠ A10	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: None	♦ A983	You bid first.
HCP: 16	♣ K108	

Board: 80	♠ Q	The opponents are silent.
Dealer: N	♥ 10543	
Vul: NS	♦ Q1042	Partner bids first.
HCP: 13	♣ AKQ2	

Board: 81	♠ Q95	The opponents are silent.
Dealer: S	♥ QJ92	
Vul: EW	♦ A43	You bid first.
HCP: 16	♣ AK5	

Board: 82	♠ AQ64	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ J10764	Partner bids first.
HCP: 9	♣ Q1096	

Board: 83	♠ AJ5	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ Q932	You bid first.
HCP: 15	♣ Q96	

Board: 84	♠ QJ64	The opponents are silent.
Dealer: N	♥ Q732	
Vul: Both	♦ A	Partner bids first.
HCP: 13	♣ A1085	

## Splinters after NT Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q975	♠ A10				1NT
Vul: None	♥ 8	♥ AJ103	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KJ65	♦ A983	AP			
South HCP: 16	♣ AJ65	♣ K108				
Contract: 3N S			1. Splinter			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ AK96	♥ 10543	Pass	2♥	Pass	3♠ <sup>2</sup>
North HCP: 17	♦ AJ6	♦ Q1042	Pass	4♦ <sup>3</sup>	Pass	4♥
South HCP: 13	♣ 1098	♣ AKQ2	AP			
Contract: 4♥ N			1. Stayman			
			2. Splinter			
			3. Cue bid, a ♦ stopper			

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ AKJ10	♠ Q95				1NT
Vul: EW	♥ 6	♥ QJ92	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ Q1072	♦ A43	AP			
South HCP: 16	♣ J863	♣ AK5				
Contract: 3N S			1. Splinter			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K1092	♠ AQ64		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AK6	♥ —	Pass	4♠	AP	
North HCP: 17	♦ Q98	♦ J10764				
South HCP: 9	♣ AJ4	♣ Q1096	1. Splinter			
Contract: 4♠ N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AJ5				1NT
Vul: EW	♥ J1086	♥ AQ9	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ AKJ104	♦ Q932	AP			
South HCP: 15	♣ A754	♣ Q96				
Contract: 3N S			1. Splinter			

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ QJ64		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AJ65	♥ Q732	Pass	2♥	Pass	4♦ <sup>2</sup>
North HCP: 15	♦ K105	♦ A	Pass	4♥	AP	
South HCP: 13	♣ KJ96	♣ A1085				
Contract: 4♥ N			1. Stayman			
			2. Splinter			



## North hands (Practice Page)

### Splinters after NT

Board: 85	♠ A	The opponents are silent.
Dealer: S	♥ AK54	
Vul: NS	♦ Q1062	Partner bids first.
HCP: 15	♣ Q986	

Board: 86	♠ Q753	The opponents are silent.
Dealer: N	♥ A74	
Vul: EW	♦ AJ	You bid first.
HCP: 16	♣ AJ82	

Board: 87	♠ QJ106	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ AJ85	Partner bids first.
HCP: 14	♣ AQ94	

Board: 88	♠ AQ1063	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ K52	You bid first.
HCP: 15	♣ K53	

Board: 89	♠ AQ65	The opponents are silent.
Dealer: S	♥ KJ105	
Vul: EW	♦ 8	Partner bids first.
HCP: 11	♣ J743	

## Splinters after NT Both hands (Answers Page)

Board: 85			West	North	East	South
Dealer: S						1NT
Vul: NS			Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 15	North:	South:	Pass	3♠ <sup>2</sup>	Pass	4♣ <sup>3</sup>
South HCP: 17	♠ A	♠ K963	Pass	4♦ <sup>4</sup>	Pass	4♥
Contract: 6♥ S	♥ AK54	♥ Q1097	Pass	4NT <sup>5</sup>	Pass	5♠
	♦ Q1062	♦ AJ	Pass	6♥	AP	
	♣ Q986	♣ AK5				
			1. Stayman			
			2. Splinter			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, surplus			
			5. Blackwood 1430, for ♥			

Board: 86			West	North	East	South
Dealer: N				1NT	Pass	3♠ <sup>1</sup>
Vul: EW			Pass	3NT	AP	
North HCP: 16	North:	South:	1. Splinter			
South HCP: 13	♠ Q753	♠ 9				
Contract: 3N N	♥ A74	♥ KQ83				
	♦ AJ	♦ K1087				
	♣ AJ82	♣ KQ54				

Board: 87			West	North	East	South
Dealer: S						1NT
Vul: Both			Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 14	North:	South:	AP			
South HCP: 16	♠ QJ106	♠ K92	1. Splinter			
Contract: 3N S	♥ 7	♥ AKQJ3				
	♦ AJ85	♦ K76				
	♣ AQ94	♣ 62				

Board: 88			West	North	East	South
Dealer: N				1NT	Pass	3♠ <sup>1</sup>
Vul: None			Pass	3NT	Pass	5NT
North HCP: 15	North:	South:	Pass	6NT	AP	
South HCP: 19	♠ AQ1063	♠ 4	1. Splinter			
Contract: 6N N	♥ K3	♥ AQJ8				
	♦ K52	♦ AJ63				
	♣ K53	♣ AQJ2				

Board: 89			West	North	East	South
Dealer: S						1NT
Vul: EW			Pass	3♦ <sup>1</sup>	Pass	3♠
North HCP: 11	North:	South:	Pass	4♠	AP	
South HCP: 16	♠ AQ65	♠ J10843	1. Splinter	1N-3D		
Contract: 4♠ S	♥ KJ105	♥ AQ4				
	♦ 8	♦ AJ4				
	♣ J743	♣ A6				

## South hands (Practice Page)

### Splinters after NT

Board: 85	♠ K963	The opponents are silent.
Dealer: S	♥ Q1097	
Vul: NS	♦ AJ	You bid first.
HCP: 17	♣ AK5	

Board: 86	♠ 9	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: EW	♦ K1087	Partner bids first.
HCP: 13	♣ KQ54	

Board: 87	♠ K92	The opponents are silent.
Dealer: S	♥ AKQJ3	
Vul: Both	♦ K76	You bid first.
HCP: 16	♣ 62	

Board: 88	♠ 4	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: None	♦ AJ63	Partner bids first.
HCP: 19	♣ AQJ2	

Board: 89	♠ J10843	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: EW	♦ AJ4	You bid first.
HCP: 16	♣ A6	

## Splinters after NT Both hands (Answers Page)

Board: 85			West	North	East	South
Dealer: S						1NT
Vul: NS			Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 15	North:	South:	Pass	3♠ <sup>2</sup>	Pass	4♣ <sup>3</sup>
South HCP: 17	♠ A	♠ K963	Pass	4♦ <sup>4</sup>	Pass	4♥
Contract: 6♥ S	♥ AK54	♥ Q1097	Pass	4NT <sup>5</sup>	Pass	5♠
	♦ Q1062	♦ AJ	Pass	6♥	AP	
	♣ Q986	♣ AK5				
			1. Stayman			
			2. Splinter			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, surplus			
			5. Blackwood 1430, for ♥			

Board: 86			West	North	East	South
Dealer: N				1NT	Pass	3♠ <sup>1</sup>
Vul: EW			Pass	3NT	AP	
North HCP: 16	North:	South:	1. Splinter			
South HCP: 13	♠ Q753	♠ 9				
Contract: 3N N	♥ A74	♥ KQ83				
	♦ AJ	♦ K1087				
	♣ AJ82	♣ KQ54				

Board: 87			West	North	East	South
Dealer: S						1NT
Vul: Both			Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 14	North:	South:	AP			
South HCP: 16	♠ QJ106	♠ K92	1. Splinter			
Contract: 3N S	♥ 7	♥ AKQJ3				
	♦ AJ85	♦ K76				
	♣ AQ94	♣ 62				

Board: 88			West	North	East	South
Dealer: N				1NT	Pass	3♠ <sup>1</sup>
Vul: None			Pass	3NT	Pass	5NT
North HCP: 15	North:	South:	Pass	6NT	AP	
South HCP: 19	♠ AQ1063	♠ 4	1. Splinter			
Contract: 6N N	♥ K3	♥ AQJ8				
	♦ K52	♦ AJ63				
	♣ K53	♣ AQJ2				

Board: 89			West	North	East	South
Dealer: S						1NT
Vul: EW			Pass	3♦ <sup>1</sup>	Pass	3♠
North HCP: 11	North:	South:	Pass	4♠	AP	
South HCP: 16	♠ AQ65	♠ J10843	1. Splinter	1N-3D		
Contract: 4♠ S	♥ KJ105	♥ AQ4				
	♦ 8	♦ AJ4				
	♣ J743	♣ A6				

## North hands (Practice Page)

### Splinters after NT

Board: 90      ♠ AQ742      The opponents are silent.  
Dealer: N      ♥ 86  
Vul: Both      ♦ A42      You bid first.  
HCP: 15      ♣ AJ2

Board: 91      ♠ KJ73      The opponents are silent.  
Dealer: S      ♥ Q1095  
Vul: None      ♦ —      Partner bids first.  
HCP: 11      ♣ KQ862

Board: 92      ♠ J76      The opponents are silent.  
Dealer: N      ♥ AKJ2  
Vul: NS      ♦ K32      You bid first.  
HCP: 16      ♣ KJ2

Board: 93      ♠ 10      The opponents are silent.  
Dealer: S      ♥ AJ84  
Vul: Both      ♦ A1083      Partner bids first.  
HCP: 11      ♣ Q1073

Board: 94      ♠ A1095      West Doubles 3♦ if possible.  
Dealer: N      ♥ J105  
Vul: None      ♦ KQJ      You bid first.  
HCP: 15      ♣ A103

Board: 95      ♠ AJ76      The opponents are silent.  
Dealer: S      ♥ AKQ7  
Vul: NS      ♦ 3      Partner bids first.  
HCP: 16      ♣ Q1074

## Splinters after NT Both hands (Answers Page)

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AQ742	♠ 10		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ 86	♥ K1053				
North HCP: 15	♦ A42	♦ KQJ8	Pass	3NT	AP	
South HCP: 9	♣ AJ2	♣ 10974	1. Splinter			
Contract: 3N N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ KJ73	♠ 10985				1NT
Vul: None	♥ Q1095	♥ AJ	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ —	♦ AKJ8	AP			
South HCP: 17	♣ KQ862	♣ A95	1. Splinter 1N-3D			
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ 3		1NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ AKJ2	♥ Q974	Pass	4♥	AP	
North HCP: 16	♦ K32	♦ A976	1. Splinter			
South HCP: 12	♣ KJ2	♣ AQ96				
Contract: 4♥ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ K752				1NT
Vul: Both	♥ AJ84	♥ KQ3	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ A1083	♦ K654	AP			
South HCP: 15	♣ Q1073	♣ KJ	1. Splinter			
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A1095	♠ K743		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ J105	♥ KQ93	X	3NT	AP	
North HCP: 15	♦ KQJ	♦ 7	1. Splinter 1N-3D			
South HCP: 9	♣ A103	♣ J874				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ AJ76	♠ KQ92				1NT
Vul: NS	♥ AKQ7	♥ 1093	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 16	♦ 3	♦ KQ96	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 15	♣ Q1074	♣ AJ	AP			
Contract: 6N S			1. Splinter 1N-3D			
			2. Quantitative 4NT			

## South hands (Practice Page)

### Splinters after NT

Board: 90	♠ 10	The opponents are silent.
Dealer: N	♥ K1053	
Vul: Both	♦ KQJ8	Partner bids first.
HCP: 9	♣ 10974	
Board: 91	♠ 10985	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ AKJ8	You bid first.
HCP: 17	♣ A95	
Board: 92	♠ 3	The opponents are silent.
Dealer: N	♥ Q974	
Vul: NS	♦ A976	Partner bids first.
HCP: 12	♣ AQ96	
Board: 93	♠ K752	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: Both	♦ K654	You bid first.
HCP: 15	♣ KJ	
Board: 94	♠ K743	West Doubles 3♦ if possible.
Dealer: N	♥ KQ93	
Vul: None	♦ 7	Partner bids first.
HCP: 9	♣ J874	
Board: 95	♠ KQ92	The opponents are silent.
Dealer: S	♥ 1093	
Vul: NS	♦ KQ96	You bid first.
HCP: 15	♣ AJ	

## Splinters after NT Both hands (Answers Page)

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AQ742	♠ 10		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ 86	♥ K1053				
North HCP: 15	♦ A42	♦ KQJ8	Pass	3NT	AP	
South HCP: 9	♣ AJ2	♣ 10974	1. Splinter			
Contract: 3N N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ KJ73	♠ 10985				1NT
Vul: None	♥ Q1095	♥ AJ	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ —	♦ AKJ8	AP			
South HCP: 17	♣ KQ862	♣ A95	1. Splinter 1N-3D			
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ 3		1NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ AKJ2	♥ Q974	Pass	4♥	AP	
North HCP: 16	♦ K32	♦ A976	1. Splinter			
South HCP: 12	♣ KJ2	♣ AQ96				
Contract: 4♥ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ K752				1NT
Vul: Both	♥ AJ84	♥ KQ3	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ A1083	♦ K654	AP			
South HCP: 15	♣ Q1073	♣ KJ	1. Splinter			
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A1095	♠ K743		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ J105	♥ KQ93	X	3NT	AP	
North HCP: 15	♦ KQJ	♦ 7	1. Splinter 1N-3D			
South HCP: 9	♣ A103	♣ J874				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ AJ76	♠ KQ92				1NT
Vul: NS	♥ AKQ7	♥ 1093	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 16	♦ 3	♦ KQ96	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 15	♣ Q1074	♣ AJ	AP			
Contract: 6N S			1. Splinter 1N-3D			
			2. Quantitative 4NT			



## North hands (Practice Page)

### Splinters after NT

Board: 96	♠ KQ82	The opponents are silent.
Dealer: N	♥ KQ86	
Vul: EW	♦ Q84	You bid first.
HCP: 15	♣ K2	

Board: 97	♠ AQ32	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ A872	Partner bids first.
HCP: 10	♣ 7653	

Board: 98	♠ AJ1062	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ Q76	You bid first.
HCP: 16	♣ AJ3	

Board: 99	♠ A	The opponents are silent.
Dealer: S	♥ K1094	
Vul: NS	♦ J854	Partner bids first.
HCP: 14	♣ AQ108	

Board: 100	♠ A754	The opponents are silent.
Dealer: N	♥ A4	
Vul: EW	♦ KJ9	You bid first.
HCP: 15	♣ K1072	

## Splinters after NT Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ AJ75		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ KQ86	♥ 4	Pass	4♠	AP	
North HCP: 15	♦ Q84	♦ K632				
South HCP: 11	♣ K2	♣ QJ64	1. Splinter			
Contract: 4♠ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AQ32	♠ K965				1NT
Vul: None	♥ 10	♥ AQ2	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ A872	♦ Q1063	AP			
South HCP: 15	♣ 7653	♣ A2	1. Splinter			
Contract: 4♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AJ1062	♠ —		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ A7	♥ KJ63	Pass	3NT	AP	
North HCP: 16	♦ Q76	♦ AK1032	1. Splinter			
South HCP: 11	♣ AJ3	♣ 10986				
Contract: 3N N						

			West	North	East	South
						1NT
Board: 99	North:	South:	Pass	2♣ <sup>1</sup>	Pass	2♥
Dealer: S	♠ A	♠ KJ86	Pass	3♠ <sup>2</sup>	Pass	4♣ <sup>3</sup>
Vul: NS	♥ K1094	♥ A863	Pass	4♦ <sup>4</sup>	Pass	4♥
North HCP: 14	♦ J854	♦ KQ	AP			
South HCP: 16	♣ AQ108	♣ K94	1. Stayman			
Contract: 4♥ S			2. Splinter			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, surplus			

			West	North	East	South
				1NT	Pass	2♣ <sup>1</sup>
Board: 100	North:	South:	Pass	2♠	Pass	4♦ <sup>2</sup>
Dealer: N	♠ A754	♠ KJ63	Pass	4♠	Pass	4NT <sup>3</sup>
Vul: EW	♥ A4	♥ Q953	Pass	5♥	Pass	6♠
North HCP: 15	♦ KJ9	♦ A	AP			
South HCP: 16	♣ K1072	♣ AQ86	1. Stayman			
Contract: 6♠ N			2. Splinter			
			3. Blackwood 1430, for ♠			

## South hands (Practice Page)

### Splinters after NT

Board: 96	♠ AJ75	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ K632	Partner bids first.
HCP: 11	♣ QJ64	

Board: 97	♠ K965	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ Q1063	You bid first.
HCP: 15	♣ A2	

Board: 98	♠ —	The opponents are silent.
Dealer: N	♥ KJ63	
Vul: EW	♦ AK1032	Partner bids first.
HCP: 11	♣ 10986	

Board: 99	♠ KJ86	The opponents are silent.
Dealer: S	♥ A863	
Vul: NS	♦ KQ	You bid first.
HCP: 16	♣ K94	

Board: 100	♠ KJ63	The opponents are silent.
Dealer: N	♥ Q953	
Vul: EW	♦ A	Partner bids first.
HCP: 16	♣ AQ86	

## Splinters after NT Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ AJ75		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ KQ86	♥ 4	Pass	4♠	AP	
North HCP: 15	♦ Q84	♦ K632				
South HCP: 11	♣ K2	♣ QJ64	1. Splinter			
Contract: 4♠ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AQ32	♠ K965				1NT
Vul: None	♥ 10	♥ AQ2	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ A872	♦ Q1063	AP			
South HCP: 15	♣ 7653	♣ A2	1. Splinter			
Contract: 4♠ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AJ1062	♠ —		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ A7	♥ KJ63	Pass	3NT	AP	
North HCP: 16	♦ Q76	♦ AK1032	1. Splinter			
South HCP: 11	♣ AJ3	♣ 10986				
Contract: 3N N						

			West	North	East	South
						1NT
Board: 99	North:	South:	Pass	2♣ <sup>1</sup>	Pass	2♥
Dealer: S	♠ A	♠ KJ86	Pass	3♠ <sup>2</sup>	Pass	4♣ <sup>3</sup>
Vul: NS	♥ K1094	♥ A863	Pass	4♦ <sup>4</sup>	Pass	4♥
North HCP: 14	♦ J854	♦ KQ	AP			
South HCP: 16	♣ AQ108	♣ K94	1. Stayman			
Contract: 4♥ S			2. Splinter			
			3. Cue bid, a ♣ stopper			
			4. Cue bid, surplus			

			West	North	East	South
				1NT	Pass	2♣ <sup>1</sup>
Board: 100	North:	South:	Pass	2♠	Pass	4♦ <sup>2</sup>
Dealer: N	♠ A754	♠ KJ63	Pass	4♠	Pass	4NT <sup>3</sup>
Vul: EW	♥ A4	♥ Q953	Pass	5♥	Pass	6♠
North HCP: 15	♦ KJ9	♦ A	AP			
South HCP: 16	♣ K1072	♣ AQ86	1. Stayman			
Contract: 6♠ N			2. Splinter			
			3. Blackwood 1430, for ♠			

## North hands (Practice Page)

### Splinters after NT

Board: 101	♠ —	The opponents are silent.
Dealer: S	♥ AK62	
Vul: Both	♦ K10654	Partner bids first.
HCP: 15	♣ KQ83	

Board: 102	♠ KQ	The opponents are silent.
Dealer: N	♥ A974	
Vul: None	♦ J109	You bid first.
HCP: 15	♣ AJ85	

Board: 103	♠ K542	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ AQ94	Partner bids first.
HCP: 9	♣ 9842	

Board: 104	♠ AQ4	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ KQ7	You bid first.
HCP: 16	♣ KJ1094	

Board: 105	♠ 3	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: Both	♦ AJ104	Partner bids first.
HCP: 11	♣ 10874	

Board: 106	♠ A102	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ KQ53	You bid first.
HCP: 15	♣ A954	

## Splinters after NT Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ94				1NT
Vul: Both	♥ AK62	♥ Q54	Pass	3♣ <sup>1</sup>	Pass	3NT
North HCP: 15	♦ K10654	♦ AJ3	AP			
South HCP: 15	♣ KQ83	♣ A92	1. Splinter			
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A975		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ A974	♥ 10	Pass	3NT	AP	
North HCP: 15	♦ J109	♦ KQ73	1. Splinter			
South HCP: 12	♣ AJ85	♣ K432				
Contract: 3N N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ K542	♠ Q863				1NT
Vul: None	♥ 9	♥ AQ3	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ AQ94	♦ J3	AP			
South HCP: 15	♣ 9842	♣ AQ53	1. Splinter			
Contract: 4♠ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 7		1NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ J2	♥ K1064	Pass	3NT	AP	
North HCP: 16	♦ KQ7	♦ AJ85	1. Splinter			
South HCP: 12	♣ KJ1094	♣ A853				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK965				1NT
Vul: Both	♥ AQ86	♥ K74	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ AJ104	♦ KQ2	AP			
South HCP: 15	♣ 10874	♣ 53	1. Splinter			
Contract: 3N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ65		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ Q6	♥ J1052	Pass	3NT	AP	
North HCP: 15	♦ KQ53	♦ 7	1. Splinter	1N-3D		
South HCP: 9	♣ A954	♣ K1072				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 101	♠ KJ94	The opponents are silent.
Dealer: S	♥ Q54	
Vul: Both	♦ AJ3	You bid first.
HCP: 15	♣ A92	

Board: 102	♠ A975	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ KQ73	Partner bids first.
HCP: 12	♣ K432	

Board: 103	♠ Q863	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ J3	You bid first.
HCP: 15	♣ AQ53	

Board: 104	♠ 7	The opponents are silent.
Dealer: N	♥ K1064	
Vul: NS	♦ AJ85	Partner bids first.
HCP: 12	♣ A853	

Board: 105	♠ AK965	The opponents are silent.
Dealer: S	♥ K74	
Vul: Both	♦ KQ2	You bid first.
HCP: 15	♣ 53	

Board: 106	♠ KQ65	The opponents are silent.
Dealer: N	♥ J1052	
Vul: NS	♦ 7	Partner bids first.
HCP: 9	♣ K1072	

## Splinters after NT Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ94				1NT
Vul: Both	♥ AK62	♥ Q54	Pass	3♣ <sup>1</sup>	Pass	3NT
North HCP: 15	♦ K10654	♦ AJ3	AP			
South HCP: 15	♣ KQ83	♣ A92	1. Splinter			
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A975		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ A974	♥ 10	Pass	3NT	AP	
North HCP: 15	♦ J109	♦ KQ73	1. Splinter			
South HCP: 12	♣ AJ85	♣ K432				
Contract: 3N N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ K542	♠ Q863				1NT
Vul: None	♥ 9	♥ AQ3	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ AQ94	♦ J3	AP			
South HCP: 15	♣ 9842	♣ AQ53	1. Splinter			
Contract: 4♠ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 7		1NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ J2	♥ K1064	Pass	3NT	AP	
North HCP: 16	♦ KQ7	♦ AJ85	1. Splinter			
South HCP: 12	♣ KJ1094	♣ A853				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK965				1NT
Vul: Both	♥ AQ86	♥ K74	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ AJ104	♦ KQ2	AP			
South HCP: 15	♣ 10874	♣ 53	1. Splinter			
Contract: 3N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ65		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ Q6	♥ J1052	Pass	3NT	AP	
North HCP: 15	♦ KQ53	♦ 7	1. Splinter	1N-3D		
South HCP: 9	♣ A954	♣ K1072				
Contract: 3N N						



## North hands (Practice Page)

### Splinters after NT

Board: 107	♠ 7	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: EW	♦ K862	Partner bids first.
HCP: 12	♣ A952	

Board: 108	♠ A8	The opponents are silent.
Dealer: N	♥ J43	
Vul: None	♦ A872	You bid first.
HCP: 15	♣ AQ105	

Board: 109	♠ 5	The opponents are silent.
Dealer: S	♥ A1098	
Vul: EW	♦ KQJ5	Partner bids first.
HCP: 11	♣ J875	

Board: 110	♠ KQ2	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ A643	You bid first.
HCP: 16	♣ AQ32	

Board: 111	♠ KQ72	The opponents are silent.
Dealer: S	♥ J1087	
Vul: Both	♦ J	Partner bids first.
HCP: 12	♣ AJ87	

Board: 112	♠ A72	The opponents are silent.
Dealer: N	♥ AQ854	
Vul: None	♦ KJ3	You bid first.
HCP: 16	♣ Q7	

## Splinters after NT Both hands (Answers Page)

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KJ1043				1NT
Vul: EW	♥ KQ106	♥ A73	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ K862	♦ A9	AP			
South HCP: 15	♣ A952	♣ QJ4	1. Splinter			
Contract: 3N S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ52		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ J43	♥ AK106	Pass	3NT	AP	
North HCP: 15	♦ A872	♦ 10	1. Splinter	1N-3D		
South HCP: 12	♣ AQ105	♣ J743				
Contract: 3N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ J1084				1NT
Vul: EW	♥ A1098	♥ K54	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KQJ5	♦ A6	AP			
South HCP: 15	♣ J875	♣ AK109	1. Splinter			
Contract: 3N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A964		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ J6	♥ A1082	Pass	3NT	AP	
North HCP: 16	♦ A643	♦ 2	1. Splinter	1N-3D		
South HCP: 9	♣ AQ32	♣ J954				
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ KQ72	♠ A95				1NT
Vul: Both	♥ J1087	♥ Q63	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ J	♦ AK832	AP			
South HCP: 15	♣ AJ87	♣ Q9	1. Splinter	1N-3D		
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ KJ53		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AQ854	♥ —	Pass	3NT	AP	
North HCP: 16	♦ KJ3	♦ 9765	1. Splinter			
South HCP: 11	♣ Q7	♣ AK1086				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 107	♠ KJ1043	The opponents are silent.
Dealer: S	♥ A73	
Vul: EW	♦ A9	You bid first.
HCP: 15	♣ QJ4	

Board: 108	♠ KJ52	The opponents are silent.
Dealer: N	♥ AK106	
Vul: None	♦ 10	Partner bids first.
HCP: 12	♣ J743	

Board: 109	♠ J1084	The opponents are silent.
Dealer: S	♥ K54	
Vul: EW	♦ A6	You bid first.
HCP: 15	♣ AK109	

Board: 110	♠ A964	The opponents are silent.
Dealer: N	♥ A1082	
Vul: NS	♦ 2	Partner bids first.
HCP: 9	♣ J954	

Board: 111	♠ A95	The opponents are silent.
Dealer: S	♥ Q63	
Vul: Both	♦ AK832	You bid first.
HCP: 15	♣ Q9	

Board: 112	♠ KJ53	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ 9765	Partner bids first.
HCP: 11	♣ AK1086	

## Splinters after NT Both hands (Answers Page)

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KJ1043				1NT
Vul: EW	♥ KQ106	♥ A73	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ K862	♦ A9	AP			
South HCP: 15	♣ A952	♣ QJ4	1. Splinter			
Contract: 3N S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ52		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ J43	♥ AK106	Pass	3NT	AP	
North HCP: 15	♦ A872	♦ 10	1. Splinter	1N-3D		
South HCP: 12	♣ AQ105	♣ J743				
Contract: 3N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ J1084				1NT
Vul: EW	♥ A1098	♥ K54	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KQJ5	♦ A6	AP			
South HCP: 15	♣ J875	♣ AK109	1. Splinter			
Contract: 3N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A964		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ J6	♥ A1082	Pass	3NT	AP	
North HCP: 16	♦ A643	♦ 2	1. Splinter	1N-3D		
South HCP: 9	♣ AQ32	♣ J954				
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ KQ72	♠ A95				1NT
Vul: Both	♥ J1087	♥ Q63	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ J	♦ AK832	AP			
South HCP: 15	♣ AJ87	♣ Q9	1. Splinter	1N-3D		
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ KJ53		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AQ854	♥ —	Pass	3NT	AP	
North HCP: 16	♦ KJ3	♦ 9765	1. Splinter			
South HCP: 11	♣ Q7	♣ AK1086				
Contract: 3N N						

## North hands (Practice Page)

### Splinters after NT

Board: 113	♠ 3	The opponents are silent.
Dealer: S	♥ AK92	
Vul: Both	♦ A1082	Partner bids first.
HCP: 16	♣ AJ106	

Board: 114	♠ AQ107	The opponents are silent.
Dealer: N	♥ A1097	
Vul: None	♦ QJ	You bid first.
HCP: 15	♣ Q53	

Board: 115	♠ AQ103	The opponents are silent.
Dealer: S	♥ AJ54	
Vul: NS	♦ J	Partner bids first.
HCP: 15	♣ K862	

Board: 116	♠ AK854	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ A52	You bid first.
HCP: 15	♣ J53	

Board: 117	♠ QJ87	The opponents are silent.
Dealer: S	♥ A1086	
Vul: None	♦ 8	Partner bids first.
HCP: 11	♣ A1062	

Board: 118	♠ AKQ8	The opponents are silent.
Dealer: N	♥ K1063	
Vul: EW	♦ KJ7	You bid first.
HCP: 16	♣ 96	

## Splinters after NT Both hands (Answers Page)

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK972				1NT
Vul: Both	♥ AK92	♥ J84	Pass	3♣ <sup>1</sup>	Pass	3NT
North HCP: 16	♦ A1082	♦ QJ3	Pass	6NT	AP	
South HCP: 16	♣ AJ106	♣ KQ				
Contract: 6N S			1. Splinter			

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AQ107	♠ J832		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ A1097	♥ 2	Pass	4♣	AP	
North HCP: 15	♦ QJ	♦ A754				
South HCP: 9	♣ Q53	♣ A764	1. Splinter			
Contract: 4♠ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AQ103	♠ K6				1NT
Vul: NS	♥ AJ54	♥ KQ9	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 15	♦ J	♦ AQ954	AP			
South HCP: 15	♣ K862	♣ J104	1. Splinter 1N-3D			
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AK854	♠ 3		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ K3	♥ AQJ9	Pass	3NT	AP	
North HCP: 15	♦ A52	♦ K974				
South HCP: 15	♣ J53	♣ KQ92	1. Splinter			
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ QJ87	♠ A96				1NT
Vul: None	♥ A1086	♥ Q5	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 8	♦ KQJ5	AP			
South HCP: 15	♣ A1062	♣ K943	1. Splinter 1N-3D			
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ —		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ K1063	♥ AQJ8	Pass	4♥	AP	
North HCP: 16	♦ KJ7	♦ A532				
South HCP: 14	♣ 96	♣ QJ1032	1. Splinter			
Contract: 4♥ N						

## South hands (Practice Page)

### Splinters after NT

Board: 113	♠ AK972	The opponents are silent.
Dealer: S	♥ J84	
Vul: Both	♦ QJ3	You bid first.
HCP: 16	♣ KQ	

Board: 114	♠ J832	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ A754	Partner bids first.
HCP: 9	♣ A764	

Board: 115	♠ K6	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: NS	♦ AQ954	You bid first.
HCP: 15	♣ J104	

Board: 116	♠ 3	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: Both	♦ K974	Partner bids first.
HCP: 15	♣ KQ92	

Board: 117	♠ A96	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ KQJ5	You bid first.
HCP: 15	♣ K943	

Board: 118	♠ —	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: EW	♦ A532	Partner bids first.
HCP: 14	♣ QJ1032	

## Splinters after NT Both hands (Answers Page)

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK972				1NT
Vul: Both	♥ AK92	♥ J84	Pass	3♣ <sup>1</sup>	Pass	3NT
North HCP: 16	♦ A1082	♦ QJ3	Pass	6NT	AP	
South HCP: 16	♣ AJ106	♣ KQ				
Contract: 6N S			1. Splinter			

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AQ107	♠ J832		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ A1097	♥ 2	Pass	4♣	AP	
North HCP: 15	♦ QJ	♦ A754				
South HCP: 9	♣ Q53	♣ A764	1. Splinter			
Contract: 4♠ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AQ103	♠ K6				1NT
Vul: NS	♥ AJ54	♥ KQ9	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 15	♦ J	♦ AQ954	AP			
South HCP: 15	♣ K862	♣ J104	1. Splinter 1N-3D			
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AK854	♠ 3		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ K3	♥ AQJ9	Pass	3NT	AP	
North HCP: 15	♦ A52	♦ K974	1. Splinter			
South HCP: 15	♣ J53	♣ KQ92				
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ QJ87	♠ A96				1NT
Vul: None	♥ A1086	♥ Q5	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 8	♦ KQJ5	AP			
South HCP: 15	♣ A1062	♣ K943	1. Splinter 1N-3D			
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ —		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ K1063	♥ AQJ8	Pass	4♥	AP	
North HCP: 16	♦ KJ7	♦ A532	1. Splinter			
South HCP: 14	♣ 96	♣ QJ1032				
Contract: 4♥ N						



## North hands (Practice Page)

### Splinters after NT

Board: 119	♠ 8654	The opponents are silent.
Dealer: S	♥ AJ94	
Vul: None	♦ 4	Partner bids first.
HCP: 10	♣ KQ65	

Board: 120	♠ AK7	The opponents are silent.
Dealer: N	♥ A10964	
Vul: NS	♦ A93	You bid first.
HCP: 16	♣ J7	

Board: 121	♠ K865	The opponents are silent.
Dealer: S	♥ Q1096	
Vul: EW	♦ 6	Partner bids first.
HCP: 12	♣ AK96	

Board: 122	♠ AJ7	The opponents are silent.
Dealer: N	♥ K976	
Vul: NS	♦ AJ3	You bid first.
HCP: 16	♣ QJ7	

Board: 123	♠ QJ95	The opponents are silent.
Dealer: S	♥ KQ64	
Vul: EW	♦ A	Partner bids first.
HCP: 12	♣ 8542	

Board: 124	♠ J93	The opponents are silent.
Dealer: N	♥ K1094	
Vul: Both	♦ AK104	You bid first.
HCP: 15	♣ A9	

## Splinters after NT Both hands (Answers Page)

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 8654	♠ 1032				1NT
Vul: None	♥ AJ94	♥ K8	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 4	♦ AKQ85	AP			
South HCP: 16	♣ KQ65	♣ A32				
Contract: 3N S						1. Splinter 1N-3D

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 9843		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ A10964	♥ KJ87	Pass	3♥	Pass	4♥
North HCP: 16	♦ A93	♦ 6	AP			
South HCP: 10	♣ J7	♣ AQ102				
Contract: 4♥ N						1. Splinter 1N-3D

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K865	♠ A10				1NT
Vul: EW	♥ Q1096	♥ A843	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ 6	♦ AQ84	AP			
South HCP: 16	♣ AK96	♣ Q108				
Contract: 3N S						1. Splinter 1N-3D

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ K963		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ K976	♥ 3	Pass	3NT	AP	
North HCP: 16	♦ AJ3	♦ Q974				
South HCP: 12	♣ QJ7	♣ AK85				
Contract: 3N N						1. Splinter

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ QJ95	♠ K2				1NT
Vul: EW	♥ KQ64	♥ AJ107	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ A	♦ KQ95	Pass	4♦ <sup>2</sup>	Pass	4♥
South HCP: 17	♣ 8542	♣ A97	AP			
Contract: 4♥ S						1. Stayman
						2. Splinter

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ AK87		1NT	Pass	3♦ <sup>1</sup>
Vul: Both	♥ K1094	♥ QJ53	Pass	3NT	AP	
North HCP: 15	♦ AK104	♦ 6				
South HCP: 13	♣ A9	♣ K653				
Contract: 3N N						1. Splinter 1N-3D

## South hands (Practice Page)

### Splinters after NT

Board: 119	♠ 1032	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ AKQ85	You bid first.
HCP: 16	♣ A32	

Board: 120	♠ 9843	The opponents are silent.
Dealer: N	♥ KJ87	
Vul: NS	♦ 6	Partner bids first.
HCP: 10	♣ AQ102	

Board: 121	♠ A10	The opponents are silent.
Dealer: S	♥ A843	
Vul: EW	♦ AQ84	You bid first.
HCP: 16	♣ Q108	

Board: 122	♠ K963	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ Q974	Partner bids first.
HCP: 12	♣ AK85	

Board: 123	♠ K2	The opponents are silent.
Dealer: S	♥ AJ107	
Vul: EW	♦ KQ95	You bid first.
HCP: 17	♣ A97	

Board: 124	♠ AK87	The opponents are silent.
Dealer: N	♥ QJ53	
Vul: Both	♦ 6	Partner bids first.
HCP: 13	♣ K653	

## Splinters after NT Both hands (Answers Page)

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 8654	♠ 1032				1NT
Vul: None	♥ AJ94	♥ K8	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 4	♦ AKQ85	AP			
South HCP: 16	♣ KQ65	♣ A32	1. Splinter 1N-3D			
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 9843		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ A10964	♥ KJ87	Pass	3♥	Pass	4♥
North HCP: 16	♦ A93	♦ 6	AP			
South HCP: 10	♣ J7	♣ AQ102	1. Splinter 1N-3D			
Contract: 4♥ N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K865	♠ A10				1NT
Vul: EW	♥ Q1096	♥ A843	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ 6	♦ AQ84	AP			
South HCP: 16	♣ AK96	♣ Q108	1. Splinter 1N-3D			
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ K963		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ K976	♥ 3	Pass	3NT	AP	
North HCP: 16	♦ AJ3	♦ Q974	1. Splinter			
South HCP: 12	♣ QJ7	♣ AK85				
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ QJ95	♠ K2				1NT
Vul: EW	♥ KQ64	♥ AJ107	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ A	♦ KQ95	Pass	4♦ <sup>2</sup>	Pass	4♥
South HCP: 17	♣ 8542	♣ A97	AP			
Contract: 4♥ S			1. Stayman			
			2. Splinter			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ AK87		1NT	Pass	3♦ <sup>1</sup>
Vul: Both	♥ K1094	♥ QJ53	Pass	3NT	AP	
North HCP: 15	♦ AK104	♦ 6	1. Splinter 1N-3D			
South HCP: 13	♣ A9	♣ K653				
Contract: 3N N						

## North hands (Practice Page)

### Splinters after NT

Board: 125	♠ AQ85	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: None	♦ J	Partner bids first.
HCP: 21	♣ KJ65	

Board: 126	♠ AK42	The opponents are silent.
Dealer: N	♥ 94	
Vul: Both	♦ AKJ10	You bid first.
HCP: 15	♣ 952	

Board: 127	♠ AJ73	The opponents are silent.
Dealer: S	♥ KJ97	
Vul: EW	♦ 2	Partner bids first.
HCP: 12	♣ K653	

Board: 128	♠ AJ1062	The opponents are silent.
Dealer: N	♥ K32	
Vul: NS	♦ J102	You bid first.
HCP: 15	♣ AQ	

Board: 129	♠ K954	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ AK106	Partner bids first.
HCP: 10	♣ 9654	

Board: 130	♠ J105	The opponents are silent.
Dealer: N	♥ AQ742	
Vul: Both	♦ A3	You bid first.
HCP: 15	♣ A82	

## Splinters after NT Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ AQ85	♠ K72				1NT
Vul: None	♥ AKQJ	♥ 972	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 21	♦ J	♦ AKQ42	Pass	5NT	Pass	6NT
South HCP: 16	♣ KJ65	♣ A8	AP			
Contract: 6N S			1. Splinter 1N-3D			

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ 8		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ 94	♥ AK107	Pass	3NT	AP	
North HCP: 15	♦ AKJ10	♦ 9654	1. Splinter			
South HCP: 15	♣ 952	♣ AKJ7				
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ AJ73	♠ Q1084				1NT
Vul: EW	♥ KJ97	♥ 84	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ 2	♦ AKQ74	AP			
South HCP: 15	♣ K653	♣ A8	1. Splinter 1N-3D			
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AJ1062	♠ —		1NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ K32	♥ AQ65	Pass	3NT	AP	
North HCP: 15	♦ J102	♦ AK65	1. Splinter			
South HCP: 13	♣ AQ	♣ 87543				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ K954	♠ AQ6				1NT
Vul: EW	♥ 6	♥ KQ542	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ AK106	♦ J42	AP			
South HCP: 15	♣ 9654	♣ QJ	1. Splinter			
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ J105	♠ 7		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ AQ742	♥ KJ105	Pass	4NT <sup>2</sup>	Pass	5♣
North HCP: 15	♦ A3	♦ KQJ10	Pass	5♥	AP	
South HCP: 12	♣ A82	♣ Q974	1. Splinter			
Contract: 5♥ N			2. Blackwood 1430, for ♥			

## South hands (Practice Page)

### Splinters after NT

Board: 125	♠ K72	The opponents are silent.
Dealer: S	♥ 972	
Vul: None	♦ AKQ42	You bid first.
HCP: 16	♣ A8	

Board: 126	♠ 8	The opponents are silent.
Dealer: N	♥ AK107	
Vul: Both	♦ 9654	Partner bids first.
HCP: 15	♣ AKJ7	

Board: 127	♠ Q1084	The opponents are silent.
Dealer: S	♥ 84	
Vul: EW	♦ AKQ74	You bid first.
HCP: 15	♣ A8	

Board: 128	♠ —	The opponents are silent.
Dealer: N	♥ AQ65	
Vul: NS	♦ AK65	Partner bids first.
HCP: 13	♣ 87543	

Board: 129	♠ AQ6	The opponents are silent.
Dealer: S	♥ KQ542	
Vul: EW	♦ J42	You bid first.
HCP: 15	♣ QJ	

Board: 130	♠ 7	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: Both	♦ KQJ10	Partner bids first.
HCP: 12	♣ Q974	

## Splinters after NT Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ AQ85	♠ K72				1NT
Vul: None	♥ AKQJ	♥ 972	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 21	♦ J	♦ AKQ42	Pass	5NT	Pass	6NT
South HCP: 16	♣ KJ65	♣ A8	AP			
Contract: 6N S			1. Splinter 1N-3D			

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ 8			1NT	Pass 3♠ <sup>1</sup>
Vul: Both	♥ 94	♥ AK107	Pass	3NT	AP	
North HCP: 15	♦ AKJ10	♦ 9654	1. Splinter			
South HCP: 15	♣ 952	♣ AKJ7				
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ AJ73	♠ Q1084				1NT
Vul: EW	♥ KJ97	♥ 84	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ 2	♦ AKQ74	AP			
South HCP: 15	♣ K653	♣ A8	1. Splinter 1N-3D			
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AJ1062	♠ —			1NT	Pass 3♠ <sup>1</sup>
Vul: NS	♥ K32	♥ AQ65	Pass	3NT	AP	
North HCP: 15	♦ J102	♦ AK65	1. Splinter			
South HCP: 13	♣ AQ	♣ 87543				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ K954	♠ AQ6				1NT
Vul: EW	♥ 6	♥ KQ542	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ AK106	♦ J42	AP			
South HCP: 15	♣ 9654	♣ QJ	1. Splinter			
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ J105	♠ 7			1NT	Pass 3♠ <sup>1</sup>
Vul: Both	♥ AQ742	♥ KJ105	Pass	4NT <sup>2</sup>	Pass	5♣
North HCP: 15	♦ A3	♦ KQJ10	Pass	5♥	AP	
South HCP: 12	♣ A82	♣ Q974	1. Splinter			
Contract: 5♥ N			2. Blackwood 1430, for ♥			



## North hands (Practice Page)

### Splinters after NT

Board: 131	♠ —	The opponents are silent.
Dealer: S	♥ AK83	
Vul: EW	♦ K7532	Partner bids first.
HCP: 13	♣ K972	

Board: 132	♠ K2	The opponents are silent.
Dealer: N	♥ A754	
Vul: None	♦ KQ84	You bid first.
HCP: 15	♣ K63	

Board: 133	♠ 4	The opponents are silent.
Dealer: S	♥ A1094	
Vul: Both	♦ AKJ9	Partner bids first.
HCP: 18	♣ AQ105	

Board: 134	♠ AKQJ6	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ K8	You bid first.
HCP: 16	♣ 732	

Board: 135	♠ KQ95	The opponents are silent.
Dealer: S	♥ A1073	
Vul: NS	♦ —	Partner bids first.
HCP: 13	♣ KJ1087	

Board: 136	♠ AK5	The opponents are silent.
Dealer: N	♥ J95	
Vul: None	♦ AJ3	You bid first.
HCP: 16	♣ K1032	

## Splinters after NT Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK98				1NT
Vul: EW	♥ AK83	♥ J952	Pass	3♣ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ K7532	♦ A9	AP			
South HCP: 16	♣ K972	♣ A84	1. Splinter			
Contract: 4♥ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 9654		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ A754	♥ 9	Pass	3NT	AP	
North HCP: 15	♦ KQ84	♦ A632	1. Splinter			
South HCP: 11	♣ K63	♣ AQJ2				
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK96				1NT
Vul: Both	♥ A1094	♥ KQ86	Pass	3♣ <sup>1</sup>	Pass	4♥
North HCP: 18	♦ AKJ9	♦ Q75	Pass	5NT	Pass	7♥
South HCP: 17	♣ AQ105	♣ K8	AP			
Contract: 7♥ S			1. Splinter			

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ6	♠ —		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K72	♥ J986	Pass	3NT	AP	
North HCP: 16	♦ K8	♦ AJ62	1. Splinter			
South HCP: 12	♣ 732	♣ KQJ109				
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ KQ95	♠ A3				1NT
Vul: NS	♥ A1073	♥ KQ9	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ —	♦ AK962	AP			
South HCP: 16	♣ KJ1087	♣ 642	1. Splinter	1N-3D		
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 9743		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ J95	♥ AKQ7	Pass	3NT	AP	
North HCP: 16	♦ AJ3	♦ 4	1. Splinter	1N-3D		
South HCP: 12	♣ K1032	♣ QJ86				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 131	♠ AK98	The opponents are silent.
Dealer: S	♥ J952	
Vul: EW	♦ A9	You bid first.
HCP: 16	♣ A84	

Board: 132	♠ 9654	The opponents are silent.
Dealer: N	♥ 9	
Vul: None	♦ A632	Partner bids first.
HCP: 11	♣ AQJ2	

Board: 133	♠ AK96	The opponents are silent.
Dealer: S	♥ KQ86	
Vul: Both	♦ Q75	You bid first.
HCP: 17	♣ K8	

Board: 134	♠ —	The opponents are silent.
Dealer: N	♥ J986	
Vul: None	♦ AJ62	Partner bids first.
HCP: 12	♣ KQJ109	

Board: 135	♠ A3	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: NS	♦ AK962	You bid first.
HCP: 16	♣ 642	

Board: 136	♠ 9743	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: None	♦ 4	Partner bids first.
HCP: 12	♣ QJ86	

## Splinters after NT Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK98				1NT
Vul: EW	♥ AK83	♥ J952	Pass	3♣ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ K7532	♦ A9	AP			
South HCP: 16	♣ K972	♣ A84	1. Splinter			
Contract: 4♥ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 9654		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ A754	♥ 9	Pass	3NT	AP	
North HCP: 15	♦ KQ84	♦ A632	1. Splinter			
South HCP: 11	♣ K63	♣ AQJ2				
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK96				1NT
Vul: Both	♥ A1094	♥ KQ86	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 18	♦ AKJ9	♦ Q75	Pass	5NT	Pass	7♥
South HCP: 17	♣ AQ105	♣ K8	AP			
Contract: 7♥ S			1. Splinter			

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ6	♠ —		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ K72	♥ J986	Pass	3NT	AP	
North HCP: 16	♦ K8	♦ AJ62	1. Splinter			
South HCP: 12	♣ 732	♣ KQJ109				
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ KQ95	♠ A3				1NT
Vul: NS	♥ A1073	♥ KQ9	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ —	♦ AK962	AP			
South HCP: 16	♣ KJ1087	♣ 642	1. Splinter	1N-3D		
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 9743		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ J95	♥ AKQ7	Pass	3NT	AP	
North HCP: 16	♦ AJ3	♦ 4	1. Splinter	1N-3D		
South HCP: 12	♣ K1032	♣ QJ86				
Contract: 3N N						

## North hands (Practice Page)

### Splinters after NT

Board: 137	♠ 9	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: NS	♦ AK103	Partner bids first.
HCP: 16	♣ QJ108	

Board: 138	♠ 932	The opponents are silent.
Dealer: N	♥ AKQ84	
Vul: EW	♦ 64	You bid first.
HCP: 15	♣ AQ2	

Board: 139	♠ QJ84	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ AQ86	Partner bids first.
HCP: 9	♣ 10984	

Board: 140	♠ K985	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ A95	You bid first.
HCP: 17	♣ AQ74	

Board: 141	♠ 8	The opponents are silent.
Dealer: S	♥ AQ62	
Vul: Both	♦ K1084	Partner bids first.
HCP: 13	♣ KJ72	

Board: 142	♠ J104	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ AQ98	You bid first.
HCP: 16	♣ Q32	

## Splinters after NT Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQJ84				1NT
Vul: NS	♥ AQ52	♥ K10	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 16	♦ AK103	♦ QJ2	Pass	6NT	AP	
South HCP: 16	♣ QJ108	♣ A72				
Contract: 6N S			1. Splinter			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ 932	♠ AKQ10		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AKQ84	♥ 10	Pass	3NT	AP	
North HCP: 15	♦ 64	♦ QJ108				
South HCP: 13	♣ AQ2	♣ J753	1. Splinter			
Contract: 3N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ QJ84	♠ A6				1NT
Vul: NS	♥ 6	♥ 10853	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ AQ86	♦ KJ3	AP			
South HCP: 15	♣ 10984	♣ AK72	1. Splinter			
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K985	♠ AQ76		1NT	Pass	3♦ <sup>1</sup>
Vul: EW	♥ A10	♥ Q852	Pass	3NT	AP	
North HCP: 17	♦ A95	♦ 7	1. Splinter 1N-3D			
South HCP: 11	♣ AQ74	♣ K865				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K965				1NT
Vul: Both	♥ AQ62	♥ 1073	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ K1084	♦ AQ	AP			
South HCP: 15	♣ KJ72	♣ AQ94	1. Splinter			
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ J104	♠ AQ92		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ AK3	♥ Q854	Pass	3NT	AP	
North HCP: 16	♦ AQ98	♦ —	1. Splinter 1N-3D			
South HCP: 12	♣ Q32	♣ KJ1087				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 137	♠ KQJ84	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ QJ2	You bid first.
HCP: 16	♣ A72	

Board: 138	♠ AKQ10	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ QJ108	Partner bids first.
HCP: 13	♣ J753	

Board: 139	♠ A6	The opponents are silent.
Dealer: S	♥ 10853	
Vul: NS	♦ KJ3	You bid first.
HCP: 15	♣ AK72	

Board: 140	♠ AQ76	The opponents are silent.
Dealer: N	♥ Q852	
Vul: EW	♦ 7	Partner bids first.
HCP: 11	♣ K865	

Board: 141	♠ K965	The opponents are silent.
Dealer: S	♥ 1073	
Vul: Both	♦ AQ	You bid first.
HCP: 15	♣ AQ94	

Board: 142	♠ AQ92	The opponents are silent.
Dealer: N	♥ Q854	
Vul: NS	♦ —	Partner bids first.
HCP: 12	♣ KJ1087	

## Splinters after NT Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQJ84				1NT
Vul: NS	♥ AQ52	♥ K10	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 16	♦ AK103	♦ QJ2	Pass	6NT	AP	
South HCP: 16	♣ QJ108	♣ A72				
Contract: 6N S			1. Splinter			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ 932	♠ AKQ10		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AKQ84	♥ 10	Pass	3NT	AP	
North HCP: 15	♦ 64	♦ QJ108				
South HCP: 13	♣ AQ2	♣ J753				
Contract: 3N N			1. Splinter			

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ QJ84	♠ A6				1NT
Vul: NS	♥ 6	♥ 10853	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ AQ86	♦ KJ3	AP			
South HCP: 15	♣ 10984	♣ AK72				
Contract: 3N S			1. Splinter			

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K985	♠ AQ76		1NT	Pass	3♦ <sup>1</sup>
Vul: EW	♥ A10	♥ Q852	Pass	3NT	AP	
North HCP: 17	♦ A95	♦ 7				
South HCP: 11	♣ AQ74	♣ K865				
Contract: 3N N			1. Splinter 1N-3D			

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K965				1NT
Vul: Both	♥ AQ62	♥ 1073	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ K1084	♦ AQ	AP			
South HCP: 15	♣ KJ72	♣ AQ94				
Contract: 3N S			1. Splinter			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ J104	♠ AQ92		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ AK3	♥ Q854	Pass	3NT	AP	
North HCP: 16	♦ AQ98	♦ —				
South HCP: 12	♣ Q32	♣ KJ1087				
Contract: 3N N			1. Splinter 1N-3D			



## North hands (Practice Page)

### Splinters after NT

Board: 143	♠ 3	The opponents are silent.
Dealer: S	♥ Q1085	
Vul: Both	♦ AQ93	Partner bids first.
HCP: 10	♣ Q1085	

Board: 144	♠ KQ106	The opponents are silent.
Dealer: N	♥ AK53	
Vul: Both	♦ A95	You bid first.
HCP: 16	♣ 94	

Board: 145	♠ 6	The opponents are silent.
Dealer: S	♥ A984	
Vul: NS	♦ J1062	Partner bids first.
HCP: 9	♣ A873	

Board: 146	♠ AQ8	The opponents are silent.
Dealer: N	♥ AJ532	
Vul: None	♦ 1096	You bid first.
HCP: 15	♣ A5	

Board: 147	♠ Q1086	The opponents are silent.
Dealer: S	♥ KQ53	
Vul: EW	♦ 6	Partner bids first.
HCP: 11	♣ KJ64	

Board: 148	♠ KQ9	The opponents are silent.
Dealer: N	♥ A104	
Vul: EW	♦ Q86	You bid first.
HCP: 17	♣ AQ95	

## Splinters after NT Both hands (Answers Page)

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ94				1NT
Vul: Both	♥ Q1085	♥ AK93	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ AQ93	♦ KJ8	AP			
South HCP: 17	♣ Q1085	♣ 43	1. Splinter			
Contract: 4♥ S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ KQ106	♠ A542		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ AK53	♥ 7	Pass	4♠	AP	
North HCP: 16	♦ A95	♦ Q1087	1. Splinter			
South HCP: 11	♣ 94	♣ KQ86				
Contract: 4♠ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ J985				1NT
Vul: NS	♥ A984	♥ K3	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ J1062	♦ AK95	AP			
South HCP: 16	♣ A873	♣ KQ10	1. Splinter			
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ KJ107		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AJ532	♥ —	Pass	3NT	AP	
North HCP: 15	♦ 1096	♦ A732	1. Splinter			
South HCP: 11	♣ A5	♣ QJ1074				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q1086	♠ AK7				1NT
Vul: EW	♥ KQ53	♥ A6	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 6	♦ QJ97	AP			
South HCP: 16	♣ KJ64	♣ Q1083	1. Splinter	1N-3D		
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 7		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ A104	♥ KQ32	Pass	3NT	AP	
North HCP: 17	♦ Q86	♦ K1072	1. Splinter			
South HCP: 11	♣ AQ95	♣ K1062				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 143	♠ AQ94	The opponents are silent.
Dealer: S	♥ AK93	
Vul: Both	♦ KJ8	You bid first.
HCP: 17	♣ 43	

Board: 144	♠ A542	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ Q1087	Partner bids first.
HCP: 11	♣ KQ86	

Board: 145	♠ J985	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ AK95	You bid first.
HCP: 16	♣ KQ10	

Board: 146	♠ KJ107	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ A732	Partner bids first.
HCP: 11	♣ QJ1074	

Board: 147	♠ AK7	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ QJ97	You bid first.
HCP: 16	♣ Q1083	

Board: 148	♠ 7	The opponents are silent.
Dealer: N	♥ KQ32	
Vul: EW	♦ K1072	Partner bids first.
HCP: 11	♣ K1062	

## Splinters after NT Both hands (Answers Page)

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ94				1NT
Vul: Both	♥ Q1085	♥ AK93	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ AQ93	♦ KJ8	AP			
South HCP: 17	♣ Q1085	♣ 43	1. Splinter			
Contract: 4♥ S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ KQ106	♠ A542		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ AK53	♥ 7	Pass	4♠	AP	
North HCP: 16	♦ A95	♦ Q1087	1. Splinter			
South HCP: 11	♣ 94	♣ KQ86				
Contract: 4♠ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ J985				1NT
Vul: NS	♥ A984	♥ K3	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ J1062	♦ AK95	AP			
South HCP: 16	♣ A873	♣ KQ10	1. Splinter			
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ KJ107		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AJ532	♥ —	Pass	3NT	AP	
North HCP: 15	♦ 1096	♦ A732	1. Splinter			
South HCP: 11	♣ A5	♣ QJ1074				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q1086	♠ AK7				1NT
Vul: EW	♥ KQ53	♥ A6	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 6	♦ QJ97	AP			
South HCP: 16	♣ KJ64	♣ Q1083	1. Splinter	1N-3D		
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 7		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ A104	♥ KQ32	Pass	3NT	AP	
North HCP: 17	♦ Q86	♦ K1072	1. Splinter			
South HCP: 11	♣ AQ95	♣ K1062				
Contract: 3N N						

## North hands (Practice Page)

### Splinters after NT

Board: 149	♠ J	The opponents are silent.
Dealer: S	♥ AJ64	
Vul: None	♦ 9752	Partner bids first.
HCP: 9	♣ K964	

Board: 150	♠ AQ92	The opponents are silent.
Dealer: N	♥ A752	
Vul: EW	♦ K2	You bid first.
HCP: 17	♣ KJ8	

Board: 151	♠ K1075	The opponents are silent.
Dealer: S	♥ AK52	
Vul: None	♦ 10	Partner bids first.
HCP: 11	♣ J1085	

Board: 152	♠ Q62	The opponents are silent.
Dealer: N	♥ AQJ75	
Vul: NS	♦ A32	You bid first.
HCP: 16	♣ QJ	

Board: 153	♠ A762	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: Both	♦ —	Partner bids first.
HCP: 11	♣ J8753	

Board: 154	♠ A753	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ AQ852	You bid first.
HCP: 16	♣ 85	

## Splinters after NT Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK964				1NT
Vul: None	♥ AJ64	♥ 753	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 9752	♦ A63	AP			
South HCP: 15	♣ K964	♣ A2	1. Splinter			
Contract: 3N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AQ92	♠ J1063		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ A752	♥ J	Pass	4NT <sup>2</sup>	Pass	5♣
North HCP: 17	♦ K2	♦ QJ75	Pass	5♠	AP	
South HCP: 11	♣ KJ8	♣ AQ95	1. Splinter			
Contract: 5♠ N			2. Blackwood 1430, for ♠			

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ K1075	♠ Q82				1NT
Vul: None	♥ AK52	♥ Q4	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 10	♦ AKJ64	AP			
South HCP: 16	♣ J1085	♣ A76	1. Splinter 1N-3D			
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ KJ109		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ AQJ75	♥ 9	Pass	3NT	AP	
North HCP: 16	♦ A32	♦ K984	1. Splinter			
South HCP: 14	♣ QJ	♣ AK72				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ KQ8				1NT
Vul: Both	♥ AQ105	♥ K92	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ —	♦ AK1093	AP			
South HCP: 15	♣ J8753	♣ 42	1. Splinter 1N-3D			
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ A753	♠ KJ108		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ AQ	♥ J984	Pass	3NT	AP	
North HCP: 16	♦ AQ852	♦ 3	1. Splinter 1N-3D			
South HCP: 13	♣ 85	♣ AKJ6				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 149	♠ AK964	The opponents are silent.
Dealer: S	♥ 753	
Vul: None	♦ A63	You bid first.
HCP: 15	♣ A2	

Board: 150	♠ J1063	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ QJ75	Partner bids first.
HCP: 11	♣ AQ95	

Board: 151	♠ Q82	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ AKJ64	You bid first.
HCP: 16	♣ A76	

Board: 152	♠ KJ109	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ K984	Partner bids first.
HCP: 14	♣ AK72	

Board: 153	♠ KQ8	The opponents are silent.
Dealer: S	♥ K92	
Vul: Both	♦ AK1093	You bid first.
HCP: 15	♣ 42	

Board: 154	♠ KJ108	The opponents are silent.
Dealer: N	♥ J984	
Vul: None	♦ 3	Partner bids first.
HCP: 13	♣ AKJ6	

## Splinters after NT Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK964				1NT
Vul: None	♥ AJ64	♥ 753	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 9752	♦ A63	AP			
South HCP: 15	♣ K964	♣ A2	1. Splinter			
Contract: 3N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AQ92	♠ J1063		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ A752	♥ J	Pass	4NT <sup>2</sup>	Pass	5♣
North HCP: 17	♦ K2	♦ QJ75	Pass	5♠	AP	
South HCP: 11	♣ KJ8	♣ AQ95	1. Splinter			
Contract: 5♠ N			2. Blackwood 1430, for ♠			

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ K1075	♠ Q82				1NT
Vul: None	♥ AK52	♥ Q4	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 10	♦ AKJ64	AP			
South HCP: 16	♣ J1085	♣ A76	1. Splinter 1N-3D			
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ KJ109		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ AQJ75	♥ 9	Pass	3NT	AP	
North HCP: 16	♦ A32	♦ K984	1. Splinter			
South HCP: 14	♣ QJ	♣ AK72				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ KQ8				1NT
Vul: Both	♥ AQ105	♥ K92	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ —	♦ AK1093	AP			
South HCP: 15	♣ J8753	♣ 42	1. Splinter 1N-3D			
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ A753	♠ KJ108		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ AQ	♥ J984	Pass	3NT	AP	
North HCP: 16	♦ AQ852	♦ 3	1. Splinter 1N-3D			
South HCP: 13	♣ 85	♣ AKJ6				
Contract: 3N N						



## North hands (Practice Page)

### Splinters after NT

Board: 155	♠ J732	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ A1072	Partner bids first.
HCP: 11	♣ AQ95	

Board: 156	♠ J932	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ A3	You bid first.
HCP: 16	♣ AK1075	

Board: 157	♠ Q532	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ KJ43	Partner bids first.
HCP: 11	♣ KQ96	

Board: 158	♠ AQ98	The opponents are silent.
Dealer: N	♥ A97	
Vul: NS	♦ QJ	You bid first.
HCP: 15	♣ Q973	

Board: 159	♠ A1043	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: EW	♦ 10	Partner bids first.
HCP: 18	♣ AKJ6	

Board: 160	♠ AKQ	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: NS	♦ 852	You bid first.
HCP: 15	♣ J109	

## Splinters after NT Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ J732	♠ AQ8				1NT
Vul: NS	♥ 5	♥ AK98	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ A1072	♦ Q96	AP			
South HCP: 16	♣ AQ95	♣ J107	1. Splinter			
Contract: 3N S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ J932	♠ 8		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ A2	♥ KJ106	Pass	3NT	AP	
North HCP: 16	♦ A3	♦ KQ62	1. Splinter			
South HCP: 11	♣ AK1075	♣ Q643				
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ Q532	♠ A74				1NT
Vul: None	♥ 7	♥ QJ82	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KJ43	♦ A5	AP			
South HCP: 15	♣ KQ96	♣ A743	1. Splinter			
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ 5		1NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ A97	♥ Q1086	Pass	3NT	AP	
North HCP: 15	♦ QJ	♦ A953	1. Splinter			
South HCP: 11	♣ Q973	♣ AJ62				
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ A1043	♠ K6				1NT
Vul: EW	♥ AQ86	♥ K42	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 18	♦ 10	♦ AKQ32	Pass	5NT	Pass	6NT
South HCP: 15	♣ AKJ6	♣ 1093	AP			
Contract: 6N S			1. Splinter	1N-3D		

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J532		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ AJ107	♥ 6	Pass	3NT	AP	
North HCP: 15	♦ 852	♦ KQ109	1. Splinter			
South HCP: 12	♣ J109	♣ AQ43				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 155	♠ AQ8	The opponents are silent.
Dealer: S	♥ AK98	
Vul: NS	♦ Q96	You bid first.
HCP: 16	♣ J107	

Board: 156	♠ 8	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: EW	♦ KQ62	Partner bids first.
HCP: 11	♣ Q643	

Board: 157	♠ A74	The opponents are silent.
Dealer: S	♥ QJ82	
Vul: None	♦ A5	You bid first.
HCP: 15	♣ A743	

Board: 158	♠ 5	The opponents are silent.
Dealer: N	♥ Q1086	
Vul: NS	♦ A953	Partner bids first.
HCP: 11	♣ AJ62	

Board: 159	♠ K6	The opponents are silent.
Dealer: S	♥ K42	
Vul: EW	♦ AKQ32	You bid first.
HCP: 15	♣ 1093	

Board: 160	♠ J532	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ KQ109	Partner bids first.
HCP: 12	♣ AQ43	

## Splinters after NT Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ J732	♠ AQ8				1NT
Vul: NS	♥ 5	♥ AK98	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ A1072	♦ Q96	AP			
South HCP: 16	♣ AQ95	♣ J107	1. Splinter			
Contract: 3N S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ J932	♠ 8		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ A2	♥ KJ106	Pass	3NT	AP	
North HCP: 16	♦ A3	♦ KQ62	1. Splinter			
South HCP: 11	♣ AK1075	♣ Q643				
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ Q532	♠ A74				1NT
Vul: None	♥ 7	♥ QJ82	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KJ43	♦ A5	AP			
South HCP: 15	♣ KQ96	♣ A743	1. Splinter			
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ 5		1NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ A97	♥ Q1086	Pass	3NT	AP	
North HCP: 15	♦ QJ	♦ A953	1. Splinter			
South HCP: 11	♣ Q973	♣ AJ62				
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ A1043	♠ K6				1NT
Vul: EW	♥ AQ86	♥ K42	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 18	♦ 10	♦ AKQ32	Pass	5NT	Pass	6NT
South HCP: 15	♣ AKJ6	♣ 1093	AP			
Contract: 6N S			1. Splinter 1N-3D			

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J532		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ AJ107	♥ 6	Pass	3NT	AP	
North HCP: 15	♦ 852	♦ KQ109	1. Splinter			
South HCP: 12	♣ J109	♣ AQ43				
Contract: 3N N						

## North hands (Practice Page)

### Splinters after NT

Board: 161	♠ 10	The opponents are silent.
Dealer: S	♥ A1098	
Vul: Both	♦ A732	Partner bids first.
HCP: 9	♣ J1052	

Board: 162	♠ KJ82	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ A854	You bid first.
HCP: 16	♣ 76	

Board: 163	♠ AJ95	The opponents are silent.
Dealer: S	♥ Q1084	
Vul: EW	♦ 5	Partner bids first.
HCP: 10	♣ QJ109	

Board: 164	♠ AJ53	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ KJ93	You bid first.
HCP: 17	♣ AQJ	

Board: 165	♠ 9	The opponents are silent.
Dealer: S	♥ A1082	
Vul: EW	♦ AQ43	Partner bids first.
HCP: 11	♣ J1053	

Board: 166	♠ AQ103	The opponents are silent.
Dealer: N	♥ KJ75	
Vul: None	♦ Q62	You bid first.
HCP: 16	♣ A4	

## Splinters after NT Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ82				1NT
Vul: Both	♥ A1098	♥ KJ	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ A732	♦ 64	AP			
South HCP: 15	♣ J1052	♣ KQ763	1. Splinter			
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ KJ82	♠ Q964		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ AKJ	♥ 7653	Pass	3NT	AP	
North HCP: 16	♦ A854	♦ 9	1. Splinter	1N-3D		
South HCP: 9	♣ 76	♣ AK95				
Contract: 3N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ AJ95	♠ K6				1NT
Vul: EW	♥ Q1084	♥ AK93	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 5	♦ J732	AP			
South HCP: 15	♣ QJ109	♣ A84	1. Splinter	1N-3D		
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AJ53	♠ 10		1NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ J6	♥ K752	Pass	3NT	AP	
North HCP: 17	♦ KJ93	♦ A654	1. Splinter			
South HCP: 10	♣ AQJ	♣ K975				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A1042				1NT
Vul: EW	♥ A1082	♥ K543	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ AQ43	♦ KJ7	AP			
South HCP: 15	♣ J1053	♣ A9	1. Splinter			
Contract: 4♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ K975		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ KJ75	♥ —	Pass	4♠	AP	
North HCP: 16	♦ Q62	♦ AJ83	1. Splinter			
South HCP: 12	♣ A4	♣ KJ982				
Contract: 4♠ N						

## South hands (Practice Page)

### Splinters after NT

Board: 161	♠ AQ82	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ 64	You bid first.
HCP: 15	♣ KQ763	

Board: 162	♠ Q964	The opponents are silent.
Dealer: N	♥ 7653	
Vul: None	♦ 9	Partner bids first.
HCP: 9	♣ AK95	

Board: 163	♠ K6	The opponents are silent.
Dealer: S	♥ AK93	
Vul: EW	♦ J732	You bid first.
HCP: 15	♣ A84	

Board: 164	♠ 10	The opponents are silent.
Dealer: N	♥ K752	
Vul: NS	♦ A654	Partner bids first.
HCP: 10	♣ K975	

Board: 165	♠ A1042	The opponents are silent.
Dealer: S	♥ K543	
Vul: EW	♦ KJ7	You bid first.
HCP: 15	♣ A9	

Board: 166	♠ K975	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ AJ83	Partner bids first.
HCP: 12	♣ KJ982	

## Splinters after NT Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ82				1NT
Vul: Both	♥ A1098	♥ KJ	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ A732	♦ 64	AP			
South HCP: 15	♣ J1052	♣ KQ763	1. Splinter			
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ KJ82	♠ Q964		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ AKJ	♥ 7653	Pass	3NT	AP	
North HCP: 16	♦ A854	♦ 9	1. Splinter	1N-3D		
South HCP: 9	♣ 76	♣ AK95				
Contract: 3N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ AJ95	♠ K6				1NT
Vul: EW	♥ Q1084	♥ AK93	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 5	♦ J732	AP			
South HCP: 15	♣ QJ109	♣ A84	1. Splinter	1N-3D		
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AJ53	♠ 10		1NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ J6	♥ K752	Pass	3NT	AP	
North HCP: 17	♦ KJ93	♦ A654	1. Splinter			
South HCP: 10	♣ AQJ	♣ K975				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A1042				1NT
Vul: EW	♥ A1082	♥ K543	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ AQ43	♦ KJ7	AP			
South HCP: 15	♣ J1053	♣ A9	1. Splinter			
Contract: 4♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ K975		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ KJ75	♥ —	Pass	4♠	AP	
North HCP: 16	♦ Q62	♦ AJ83	1. Splinter			
South HCP: 12	♣ A4	♣ KJ982				
Contract: 4♠ N						



## North hands (Practice Page)

### Splinters after NT

Board: 167	♠ K973	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ AK95	Partner bids first.
HCP: 13	♣ K643	

Board: 168	♠ AKQ95	The opponents are silent.
Dealer: N	♥ K93	
Vul: EW	♦ 85	You bid first.
HCP: 15	♣ QJ8	

Board: 169	♠ K982	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ AJ42	Partner bids first.
HCP: 10	♣ Q1052	

Board: 170	♠ J852	The opponents are silent.
Dealer: N	♥ 52	
Vul: NS	♦ AQJ9	You bid first.
HCP: 17	♣ AKQ	

Board: 171	♠ J	The opponents are silent.
Dealer: S	♥ J987	
Vul: Both	♦ J862	Partner bids first.
HCP: 10	♣ AQJ9	

Board: 172	♠ 102	The opponents are silent.
Dealer: N	♥ KQJ98	
Vul: EW	♦ KQJ	You bid first.
HCP: 16	♣ A53	

## Splinters after NT Both hands (Answers Page)

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ K973	♠ AQJ2				1NT
Vul: Both	♥ 8	♥ KQ7	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ AK95	♦ 842	AP			
South HCP: 16	♣ K643	♣ A82	1. Splinter			
Contract: 4♠ S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AKQ95	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ K93	♥ AJ74	Pass	3NT	AP	
North HCP: 15	♦ 85	♦ Q1073	1. Splinter			
South HCP: 15	♣ QJ8	♣ AK109				
Contract: 3N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K982	♠ AJ				1NT
Vul: None	♥ 5	♥ KJ843	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ AJ42	♦ KQ7	AP			
South HCP: 15	♣ Q1052	♣ J87	1. Splinter			
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ J852	♠ AQ103		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ 52	♥ AKQ4	Pass	3NT	AP	
North HCP: 17	♦ AQJ9	♦ 4	1. Splinter	1N-3D		
South HCP: 15	♣ AKQ	♣ 9642				
Contract: 3N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ5				1NT
Vul: Both	♥ J987	♥ Q63	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ J862	♦ A97	AP			
South HCP: 15	♣ AQJ9	♣ K1063	1. Splinter			
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ A986		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ KQJ98	♥ 2	Pass	3NT	AP	
North HCP: 16	♦ KQJ	♦ A985	1. Splinter			
South HCP: 9	♣ A53	♣ J864				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 167	♠ AQJ2	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: Both	♦ 842	You bid first.
HCP: 16	♣ A82	

Board: 168	♠ J	The opponents are silent.
Dealer: N	♥ AJ74	
Vul: EW	♦ Q1073	Partner bids first.
HCP: 15	♣ AK109	

Board: 169	♠ AJ	The opponents are silent.
Dealer: S	♥ KJ843	
Vul: None	♦ KQ7	You bid first.
HCP: 15	♣ J87	

Board: 170	♠ AQ103	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: NS	♦ 4	Partner bids first.
HCP: 15	♣ 9642	

Board: 171	♠ AQ5	The opponents are silent.
Dealer: S	♥ Q63	
Vul: Both	♦ A97	You bid first.
HCP: 15	♣ K1063	

Board: 172	♠ A986	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ A985	Partner bids first.
HCP: 9	♣ J864	

## Splinters after NT Both hands (Answers Page)

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ K973	♠ AQJ2				1NT
Vul: Both	♥ 8	♥ KQ7	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ AK95	♦ 842	AP			
South HCP: 16	♣ K643	♣ A82	1. Splinter			
Contract: 4♠ S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AKQ95	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ K93	♥ AJ74	Pass	3NT	AP	
North HCP: 15	♦ 85	♦ Q1073	1. Splinter			
South HCP: 15	♣ QJ8	♣ AK109				
Contract: 3N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K982	♠ AJ				1NT
Vul: None	♥ 5	♥ KJ843	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ AJ42	♦ KQ7	AP			
South HCP: 15	♣ Q1052	♣ J87	1. Splinter			
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ J852	♠ AQ103		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ 52	♥ AKQ4	Pass	3NT	AP	
North HCP: 17	♦ AQJ9	♦ 4	1. Splinter	1N-3D		
South HCP: 15	♣ AKQ	♣ 9642				
Contract: 3N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ5				1NT
Vul: Both	♥ J987	♥ Q63	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ J862	♦ A97	AP			
South HCP: 15	♣ AQJ9	♣ K1063	1. Splinter			
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ A986		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ KQJ98	♥ 2	Pass	3NT	AP	
North HCP: 16	♦ KQJ	♦ A985	1. Splinter			
South HCP: 9	♣ A53	♣ J864				
Contract: 3N N						

## North hands (Practice Page)

### Splinters after NT

Board: 173	♠ AJ96	The opponents are silent.
Dealer: S	♥ 9843	
Vul: EW	♦ 6	Partner bids first.
HCP: 9	♣ A864	

Board: 174	♠ AK7	The opponents are silent.
Dealer: N	♥ 873	
Vul: NS	♦ AKJ76	You bid first.
HCP: 15	♣ 43	

Board: 175	♠ 4	The opponents are silent.
Dealer: S	♥ AK86	
Vul: EW	♦ KJ92	Partner bids first.
HCP: 14	♣ K754	

Board: 176	♠ AKQJ	The opponents are silent.
Dealer: N	♥ J2	
Vul: Both	♦ AQ107	You bid first.
HCP: 17	♣ 982	

Board: 177	♠ —	The opponents are silent.
Dealer: S	♥ K973	
Vul: EW	♦ AJ763	Partner bids first.
HCP: 12	♣ A1092	

Board: 178	♠ J853	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ KJ85	You bid first.
HCP: 15	♣ A105	

## Splinters after NT Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ AJ96	♠ K2				1NT
Vul: EW	♥ 9843	♥ AK5	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 6	♦ A10974	AP			
South HCP: 17	♣ A864	♣ QJ3				
Contract: 3N S			1. Splinter 1N-3D			

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ QJ104		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ 873	♥ QJ52	Pass	3NT	AP	
North HCP: 15	♦ AKJ76	♦ 4				
South HCP: 10	♣ 43	♣ A1098	1. Splinter 1N-3D			
Contract: 3N N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ82				1NT
Vul: EW	♥ AK86	♥ Q107	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 14	♦ KJ92	♦ A1053	AP			
South HCP: 15	♣ K754	♣ QJ	1. Splinter			
Contract: 3N S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 10		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ J2	♥ AQ108	Pass	3NT	AP	
North HCP: 17	♦ AQ107	♦ K985	1. Splinter			
South HCP: 13	♣ 982	♣ KJ64				
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ103				1NT
Vul: EW	♥ K973	♥ AQ4	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ AJ763	♦ 104	AP			
South HCP: 16	♣ A1092	♣ KJ73	1. Splinter			
Contract: 3N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ J853	♠ A1062		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ AQ	♥ J985	Pass	2♠	Pass	4♦ <sup>2</sup>
North HCP: 15	♦ KJ85	♦ Q	Pass	4♠	AP	
South HCP: 9	♣ A105	♣ Q642	1. Stayman			
Contract: 4♠ N			2. Splinter			

## South hands (Practice Page)

### Splinters after NT

Board: 173	♠ K2	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ A10974	You bid first.
HCP: 17	♣ QJ3	

Board: 174	♠ QJ104	The opponents are silent.
Dealer: N	♥ QJ52	
Vul: NS	♦ 4	Partner bids first.
HCP: 10	♣ A1098	

Board: 175	♠ AQ82	The opponents are silent.
Dealer: S	♥ Q107	
Vul: EW	♦ A1053	You bid first.
HCP: 15	♣ QJ	

Board: 176	♠ 10	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: Both	♦ K985	Partner bids first.
HCP: 13	♣ KJ64	

Board: 177	♠ AQ103	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: EW	♦ 104	You bid first.
HCP: 16	♣ KJ73	

Board: 178	♠ A1062	The opponents are silent.
Dealer: N	♥ J985	
Vul: NS	♦ Q	Partner bids first.
HCP: 9	♣ Q642	

## Splinters after NT Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ AJ96	♠ K2				1NT
Vul: EW	♥ 9843	♥ AK5	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 6	♦ A10974	AP			
South HCP: 17	♣ A864	♣ QJ3				
Contract: 3N S						1. Splinter 1N-3D

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ QJ104		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ 873	♥ QJ52	Pass	3NT	AP	
North HCP: 15	♦ AKJ76	♦ 4				
South HCP: 10	♣ 43	♣ A1098				
Contract: 3N N						1. Splinter 1N-3D

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ82				1NT
Vul: EW	♥ AK86	♥ Q107	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 14	♦ KJ92	♦ A1053	AP			
South HCP: 15	♣ K754	♣ QJ				
Contract: 3N S						1. Splinter

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 10		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ J2	♥ AQ108	Pass	3NT	AP	
North HCP: 17	♦ AQ107	♦ K985				
South HCP: 13	♣ 982	♣ KJ64				
Contract: 3N N						1. Splinter

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ103				1NT
Vul: EW	♥ K973	♥ AQ4	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ AJ763	♦ 104	AP			
South HCP: 16	♣ A1092	♣ KJ73				
Contract: 3N S						1. Splinter

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ J853	♠ A1062		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ AQ	♥ J985	Pass	2♠	Pass	4♦ <sup>2</sup>
North HCP: 15	♦ KJ85	♦ Q	Pass	4♠	AP	
South HCP: 9	♣ A105	♣ Q642				
Contract: 4♠ N						1. Stayman 2. Splinter



## North hands (Practice Page)

### Splinters after NT

Board: 179	♠ 9	The opponents are silent.
Dealer: S	♥ A732	
Vul: None	♦ Q1082	Partner bids first.
HCP: 11	♣ AJ94	
Board: 180	♠ Q7	The opponents are silent.
Dealer: N	♥ A43	
Vul: NS	♦ QJ1097	You bid first.
HCP: 15	♣ KQJ	
Board: 181	♠ A1073	East Doubles 3♥ if possible.
Dealer: S	♥ —	
Vul: EW	♦ J932	Partner bids first.
HCP: 10	♣ KQ1075	
Board: 182	♠ K104	The opponents are silent.
Dealer: N	♥ K98	
Vul: NS	♦ AQ104	You bid first.
HCP: 16	♣ A52	
Board: 183	♠ A986	The opponents are silent.
Dealer: S	♥ 10652	
Vul: EW	♦ J	Partner bids first.
HCP: 12	♣ AK64	
Board: 184	♠ Q832	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: Both	♦ Q4	You bid first.
HCP: 17	♣ A102	

## Splinters after NT Both hands (Answers Page)

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ103				1NT
Vul: None	♥ A732	♥ KQ5	Pass	3♣ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ Q1082	♦ K3	AP			
South HCP: 15	♣ AJ94	♣ Q753				
Contract: 3N S						1. Splinter

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ K843		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ A43	♥ J	Pass	3NT	AP	
North HCP: 15	♦ QJ1097	♦ AK52				
South HCP: 11	♣ KQJ	♣ 10986				
Contract: 3N N						1. Splinter

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ A1073	♠ KQJ8				1NT
Vul: EW	♥ —	♥ KQ52	Pass	3♥ <sup>1</sup>	X	4♥ <sup>2</sup>
North HCP: 10	♦ J932	♦ AQ6	Pass	5♥ <sup>3</sup>	Pass	6♣
South HCP: 17	♣ KQ1075	♣ 92	Pass	6♣	AP	
Contract: 6♣ N						1. Splinter
						2. limit raise or better in ♣
						3. Exclusion, for ♠

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ AQ95		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ K98	♥ AQ72	Pass	3NT	Pass	5NT
North HCP: 16	♦ AQ104	♦ 8	Pass	6NT	AP	
South HCP: 17	♣ A52	♣ KQ93				
Contract: 6N N						1. Splinter 1N-3D

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ A986	♠ Q4				1NT
Vul: EW	♥ 10652	♥ K87	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ J	♦ AKQ86	AP			
South HCP: 16	♣ AK64	♣ Q102				
Contract: 3N S						1. Splinter 1N-3D

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ Q832	♠ A765		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ AKQ5	♥ 4	Pass	4♣	AP	
North HCP: 17	♦ Q4	♦ AK92				
South HCP: 14	♣ A102	♣ K853				
Contract: 4♣ N						1. Splinter

## South hands (Practice Page)

### Splinters after NT

Board: 179	♠ AJ103	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ K3	You bid first.
HCP: 15	♣ Q753	
Board: 180	♠ K843	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ AK52	Partner bids first.
HCP: 11	♣ 10986	
Board: 181	♠ KQJ8	East Doubles 3♥ if possible.
Dealer: S	♥ KQ52	
Vul: EW	♦ AQ6	You bid first.
HCP: 17	♣ 92	
Board: 182	♠ AQ95	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: NS	♦ 8	Partner bids first.
HCP: 17	♣ KQ93	
Board: 183	♠ Q4	The opponents are silent.
Dealer: S	♥ K87	
Vul: EW	♦ AKQ86	You bid first.
HCP: 16	♣ Q102	
Board: 184	♠ A765	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ AK92	Partner bids first.
HCP: 14	♣ K853	

## Splinters after NT Both hands (Answers Page)

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ103				1NT
Vul: None	♥ A732	♥ KQ5	Pass	3♣ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ Q1082	♦ K3	AP			
South HCP: 15	♣ AJ94	♣ Q753				
Contract: 3N S						1. Splinter

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ K843		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ A43	♥ J	Pass	3NT	AP	
North HCP: 15	♦ QJ1097	♦ AK52				
South HCP: 11	♣ KQJ	♣ 10986				
Contract: 3N N						1. Splinter

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ A1073	♠ KQJ8				1NT
Vul: EW	♥ —	♥ KQ52	Pass	3♥ <sup>1</sup>	X	4♥ <sup>2</sup>
North HCP: 10	♦ J932	♦ AQ6	Pass	5♥ <sup>3</sup>	Pass	6♣
South HCP: 17	♣ KQ1075	♣ 92	Pass	6♣	AP	
Contract: 6♣ N						1. Splinter
						2. limit raise or better in ♣
						3. Exclusion, for ♣

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ AQ95		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ K98	♥ AQ72	Pass	3NT	Pass	5NT
North HCP: 16	♦ AQ104	♦ 8	Pass	6NT	AP	
South HCP: 17	♣ A52	♣ KQ93				
Contract: 6N N						1. Splinter 1N-3D

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ A986	♠ Q4				1NT
Vul: EW	♥ 10652	♥ K87	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ J	♦ AKQ86	AP			
South HCP: 16	♣ AK64	♣ Q102				
Contract: 3N S						1. Splinter 1N-3D

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ Q832	♠ A765		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ AKQ5	♥ 4	Pass	4♣	AP	
North HCP: 17	♦ Q4	♦ AK92				
South HCP: 14	♣ A102	♣ K853				
Contract: 4♣ N						1. Splinter

## North hands (Practice Page)

### Splinters after NT

Board: 185	♠ A1083	The opponents are silent.
Dealer: S	♥ KQ92	
Vul: NS	♦ 3	Partner bids first.
HCP: 16	♣ AK92	

Board: 186	♠ J953	The opponents are silent.
Dealer: N	♥ Q1074	
Vul: EW	♦ AKQ	You bid first.
HCP: 16	♣ A4	

Board: 187	♠ —	The opponents are silent.
Dealer: S	♥ AQ62	
Vul: None	♦ A7652	Partner bids first.
HCP: 14	♣ KJ83	

Board: 188	♠ J8	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ AK5	You bid first.
HCP: 17	♣ A9653	

Board: 189	♠ 9	The opponents are silent.
Dealer: S	♥ 10753	
Vul: NS	♦ A532	Partner bids first.
HCP: 10	♣ AQ42	

Board: 190	♠ K10	The opponents are silent.
Dealer: N	♥ AK432	
Vul: EW	♦ 954	You bid first.
HCP: 15	♣ AJ8	

## Splinters after NT Both hands (Answers Page)

Board: 185			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ A1083	♠ K95	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 16	♥ KQ92	♥ 43	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 15	♦ 3	♦ AKQ104	AP			
Contract: 6N S	♣ AK92	♣ QJ10	1. Splinter 1N-3D			
			2. Quantitative 4NT			

Board: 186			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ J953	♠ 8		1NT	Pass	3♠ <sup>1</sup>
North HCP: 16	♥ Q1074	♥ AJ95	Pass	4♥	AP	
South HCP: 10	♦ AKQ	♦ 10873	1. Splinter			
Contract: 4♥ N	♣ A4	♣ KQ106				

Board: 187			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ —	♠ AKQ83	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 14	♥ AQ62	♥ J8	AP			
South HCP: 16	♦ A7652	♦ Q93	1. Splinter			
Contract: 3N S	♣ KJ83	♣ A72				

Board: 188			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ J8	♠ AQ95		1NT	Pass	3♦ <sup>1</sup>
North HCP: 17	♥ KQ4	♥ J1073	Pass	3NT	AP	
South HCP: 10	♦ AK5	♦ 10	1. Splinter 1N-3D			
Contract: 3N N	♣ A9653	♣ QJ72				

Board: 189			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 9	♠ AJ1072	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10	♥ 10753	♥ KQJ	AP			
South HCP: 15	♦ A532	♦ K97	1. Splinter			
Contract: 3N S	♣ AQ42	♣ J6				

Board: 190			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ K10	♠ AQ87		1NT	Pass	3♥ <sup>1</sup>
North HCP: 15	♥ AK432	♥ —	Pass	3NT	AP	
South HCP: 11	♦ 954	♦ Q1086	1. Splinter			
Contract: 3N N	♣ AJ8	♣ K10432				

## South hands (Practice Page)

### Splinters after NT

Board: 185	♠ K95	The opponents are silent.
Dealer: S	♥ 43	
Vul: NS	♦ AKQ104	You bid first.
HCP: 15	♣ QJ10	

Board: 186	♠ 8	The opponents are silent.
Dealer: N	♥ AJ95	
Vul: EW	♦ 10873	Partner bids first.
HCP: 10	♣ KQ106	

Board: 187	♠ AKQ83	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ Q93	You bid first.
HCP: 16	♣ A72	

Board: 188	♠ AQ95	The opponents are silent.
Dealer: N	♥ J1073	
Vul: NS	♦ 10	Partner bids first.
HCP: 10	♣ QJ72	

Board: 189	♠ AJ1072	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: NS	♦ K97	You bid first.
HCP: 15	♣ J6	

Board: 190	♠ AQ87	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ Q1086	Partner bids first.
HCP: 11	♣ K10432	

## Splinters after NT Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ A1083	♠ K95	Pass	3♦ <sup>1</sup>	Pass	1NT
Vul: NS	♥ KQ92	♥ 43	Pass	4NT <sup>2</sup>	Pass	3NT
North HCP: 16	♦ 3	♦ AKQ104	AP			6NT
South HCP: 15	♣ AK92	♣ QJ10	1. Splinter 1N-3D			
Contract: 6N S			2. Quantitative 4NT			

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ J953	♠ 8		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ Q1074	♥ AJ95	Pass	4♥	AP	
North HCP: 16	♦ AKQ	♦ 10873	1. Splinter			
South HCP: 10	♣ A4	♣ KQ106				
Contract: 4♥ N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ83				1NT
Vul: None	♥ AQ62	♥ J8	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 14	♦ A7652	♦ Q93	AP			
South HCP: 16	♣ KJ83	♣ A72	1. Splinter			
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AQ95		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ KQ4	♥ J1073	Pass	3NT	AP	
North HCP: 17	♦ AK5	♦ 10	1. Splinter 1N-3D			
South HCP: 10	♣ A9653	♣ QJ72				
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ1072				1NT
Vul: NS	♥ 10753	♥ KQJ	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ A532	♦ K97	AP			
South HCP: 15	♣ AQ42	♣ J6	1. Splinter			
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AQ87		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AK432	♥ —	Pass	3NT	AP	
North HCP: 15	♦ 954	♦ Q1086	1. Splinter			
South HCP: 11	♣ AJ8	♣ K10432				
Contract: 3N N						



## North hands (Practice Page)

### Splinters after NT

Board: 191	♠ 3	The opponents are silent.
Dealer: S	♥ Q962	
Vul: None	♦ KQ62	Partner bids first.
HCP: 11	♣ A1076	

Board: 192	♠ AQ87	The opponents are silent.
Dealer: N	♥ 1032	
Vul: NS	♦ K93	You bid first.
HCP: 15	♣ AQ7	

Board: 193	♠ 7532	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ AJ87	Partner bids first.
HCP: 15	♣ AKJ10	

Board: 194	♠ A104	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ A963	You bid first.
HCP: 17	♣ 1087	

Board: 195	♠ A832	The opponents are silent.
Dealer: S	♥ K632	
Vul: Both	♦ 5	Partner bids first.
HCP: 12	♣ KQ97	

Board: 196	♠ AKQ	The opponents are silent.
Dealer: N	♥ A106	
Vul: None	♦ KJ75	You bid first.
HCP: 17	♣ 754	

## Splinters after NT Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ865				1NT
Vul: None	♥ Q962	♥ AJ	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KQ62	♦ AJ4	AP			
South HCP: 15	♣ A1076	♣ 942				
Contract: 3N S			1. Splinter			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ 3		1NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ 1032	♥ AK65	Pass	3NT	Pass	5NT
North HCP: 15	♦ K93	♦ AQ76	Pass	6NT	AP	
South HCP: 17	♣ AQ7	♣ KJ93				
Contract: 6N N			1. Splinter			

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 7532	♠ AKJ4				1NT
Vul: EW	♥ Q	♥ A5	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 15	♦ AJ87	♦ K62	Pass	4♥ <sup>2</sup>	Pass	4♠
South HCP: 15	♣ AKJ10	♣ 8763	AP			
Contract: 4♠ S			1. Stayman			
			2. Splinter			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KQ95				
Vul: EW	♥ AKQ	♥ 10432		1NT	Pass	3♦ <sup>1</sup>
North HCP: 17	♦ A963	♦ 8	Pass	3NT	AP	
South HCP: 11	♣ 1087	♣ KQJ2				
Contract: 3N N			1. Splinter	1N-3D		

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ A832	♠ K95				1NT
Vul: Both	♥ K632	♥ AQ987	Pass	3♦ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ 5	♦ K62	Pass	4♥	AP	
South HCP: 16	♣ KQ97	♣ A2				
Contract: 4♥ S			1. Splinter	1N-3D		

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J				
Vul: None	♥ A106	♥ K943		1NT	Pass	3♠ <sup>1</sup>
North HCP: 17	♦ KJ75	♦ Q1032	Pass	3NT	AP	
South HCP: 12	♣ 754	♣ KQJ2				
Contract: 3N N			1. Splinter			

## South hands (Practice Page)

### Splinters after NT

Board: 191	♠ AJ865	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ AJ4	You bid first.
HCP: 15	♣ 942	

Board: 192	♠ 3	The opponents are silent.
Dealer: N	♥ AK65	
Vul: NS	♦ AQ76	Partner bids first.
HCP: 17	♣ KJ93	

Board: 193	♠ AKJ4	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ K62	You bid first.
HCP: 15	♣ 8763	

Board: 194	♠ KQ95	The opponents are silent.
Dealer: N	♥ 10432	
Vul: EW	♦ 8	Partner bids first.
HCP: 11	♣ KQJ2	

Board: 195	♠ K95	The opponents are silent.
Dealer: S	♥ AQ987	
Vul: Both	♦ K62	You bid first.
HCP: 16	♣ A2	

Board: 196	♠ J	The opponents are silent.
Dealer: N	♥ K943	
Vul: None	♦ Q1032	Partner bids first.
HCP: 12	♣ KQJ2	

## Splinters after NT Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ865				1NT
Vul: None	♥ Q962	♥ AJ	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KQ62	♦ AJ4	AP			
South HCP: 15	♣ A1076	♣ 942				
Contract: 3N S			1. Splinter			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ 3		1NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ 1032	♥ AK65	Pass	3NT	Pass	5NT
North HCP: 15	♦ K93	♦ AQ76	Pass	6NT	AP	
South HCP: 17	♣ AQ7	♣ KJ93				
Contract: 6N N			1. Splinter			

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 7532	♠ AKJ4				1NT
Vul: EW	♥ Q	♥ A5	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 15	♦ AJ87	♦ K62	Pass	4♥ <sup>2</sup>	Pass	4♠
South HCP: 15	♣ AKJ10	♣ 8763	AP			
Contract: 4♠ S			1. Stayman			
			2. Splinter			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KQ95				
Vul: EW	♥ AKQ	♥ 10432		1NT	Pass	3♦ <sup>1</sup>
North HCP: 17	♦ A963	♦ 8	Pass	3NT	AP	
South HCP: 11	♣ 1087	♣ KQJ2				
Contract: 3N N			1. Splinter	1N-3D		

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ A832	♠ K95				1NT
Vul: Both	♥ K632	♥ AQ987	Pass	3♦ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ 5	♦ K62	Pass	4♥	AP	
South HCP: 16	♣ KQ97	♣ A2				
Contract: 4♥ S			1. Splinter	1N-3D		

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J				
Vul: None	♥ A106	♥ K943		1NT	Pass	3♠ <sup>1</sup>
North HCP: 17	♦ KJ75	♦ Q1032	Pass	3NT	AP	
South HCP: 12	♣ 754	♣ KQJ2				
Contract: 3N N			1. Splinter			

## North hands (Practice Page)

### Splinters after NT

Board: 197	♠ 9653	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: EW	♦ 10	Partner bids first.
HCP: 9	♣ K952	

Board: 198	♠ KQ94	The opponents are silent.
Dealer: N	♥ 932	
Vul: None	♦ K8	You bid first.
HCP: 15	♣ AK85	

Board: 199	♠ —	The opponents are silent.
Dealer: S	♥ AJ96	
Vul: NS	♦ KJ753	Partner bids first.
HCP: 11	♣ Q1098	

Board: 200	♠ J8	The opponents are silent.
Dealer: N	♥ AK84	
Vul: EW	♦ K86	You bid first.
HCP: 15	♣ A1076	

Board: 201	♠ KQJ6	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ J743	Partner bids first.
HCP: 11	♣ A942	

Board: 202	♠ KQJ9	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ KJ10	You bid first.
HCP: 16	♣ Q763	

## Splinters after NT Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 9653	♠ AQ107				1NT
Vul: EW	♥ AQ82	♥ KJ5	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 10	♦ AJ32	AP			
South HCP: 15	♣ K952	♣ 107				
Contract: 3N S						1. Splinter 1N-3D

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ KQ94	♠ —		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ 932	♥ AQ76	Pass	3NT	AP	
North HCP: 15	♦ K8	♦ AJ1042				
South HCP: 14	♣ AK85	♣ QJ42				
Contract: 3N N						1. Splinter

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A10542				1NT
Vul: NS	♥ AJ96	♥ K75	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KJ753	♦ 86	AP			
South HCP: 15	♣ Q1098	♣ AKJ				
Contract: 3N S						1. Splinter

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AK107		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AK84	♥ 3	Pass	3NT	Pass	5NT
North HCP: 15	♦ K86	♦ AQ75	Pass	7NT	AP	
South HCP: 18	♣ A1076	♣ KQ84				
Contract: 7N N						1. Splinter

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ KQJ6	♠ 74				1NT
Vul: None	♥ 7	♥ AK43	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ J743	♦ A965	AP			
South HCP: 16	♣ A942	♣ KQ3				
Contract: 3N S						1. Splinter

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ 3		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ A10	♥ KQ97	Pass	3NT	AP	
North HCP: 16	♦ KJ10	♦ 9632				
South HCP: 12	♣ Q763	♣ AK42				
Contract: 3N N						1. Splinter

## South hands (Practice Page)

### Splinters after NT

Board: 197	♠ AQ107	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: EW	♦ AJ32	You bid first.
HCP: 15	♣ 107	

Board: 198	♠ —	The opponents are silent.
Dealer: N	♥ AQ76	
Vul: None	♦ AJ1042	Partner bids first.
HCP: 14	♣ QJ42	

Board: 199	♠ A10542	The opponents are silent.
Dealer: S	♥ K75	
Vul: NS	♦ 86	You bid first.
HCP: 15	♣ AKJ	

Board: 200	♠ AK107	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ AQ75	Partner bids first.
HCP: 18	♣ KQ84	

Board: 201	♠ 74	The opponents are silent.
Dealer: S	♥ AK43	
Vul: None	♦ A965	You bid first.
HCP: 16	♣ KQ3	

Board: 202	♠ 3	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: EW	♦ 9632	Partner bids first.
HCP: 12	♣ AK42	

## Splinters after NT Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 9653	♠ AQ107				1NT
Vul: EW	♥ AQ82	♥ KJ5	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 10	♦ AJ32	AP			
South HCP: 15	♣ K952	♣ 107				
Contract: 3N S						1. Splinter 1N-3D

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ KQ94	♠ —		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ 932	♥ AQ76	Pass	3NT	AP	
North HCP: 15	♦ K8	♦ AJ1042				
South HCP: 14	♣ AK85	♣ QJ42				
Contract: 3N N						1. Splinter

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A10542				1NT
Vul: NS	♥ AJ96	♥ K75	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KJ753	♦ 86	AP			
South HCP: 15	♣ Q1098	♣ AKJ				
Contract: 3N S						1. Splinter

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AK107		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AK84	♥ 3	Pass	3NT	Pass	5NT
North HCP: 15	♦ K86	♦ AQ75	Pass	7NT	AP	
South HCP: 18	♣ A1076	♣ KQ84				
Contract: 7N N						1. Splinter

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ KQJ6	♠ 74				1NT
Vul: None	♥ 7	♥ AK43	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ J743	♦ A965	AP			
South HCP: 16	♣ A942	♣ KQ3				
Contract: 3N S						1. Splinter

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ 3		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ A10	♥ KQ97	Pass	3NT	AP	
North HCP: 16	♦ KJ10	♦ 9632				
South HCP: 12	♣ Q763	♣ AK42				
Contract: 3N N						1. Splinter



## North hands (Practice Page)

### Splinters after NT

Board: 203	♠ A985	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ A983	Partner bids first.
HCP: 9	♣ J542	

Board: 204	♠ K10	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: NS	♦ QJ32	You bid first.
HCP: 17	♣ Q92	

Board: 205	♠ 3	The opponents are silent.
Dealer: S	♥ A952	
Vul: EW	♦ A954	Partner bids first.
HCP: 11	♣ QJ103	

Board: 206	♠ A86	The opponents are silent.
Dealer: N	♥ K53	
Vul: Both	♦ AQ62	You bid first.
HCP: 16	♣ QJ4	

Board: 207	♠ —	The opponents are silent.
Dealer: S	♥ K972	
Vul: Both	♦ A9542	Partner bids first.
HCP: 10	♣ K973	

Board: 208	♠ KQ8	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ 652	You bid first.
HCP: 16	♣ AJ83	

## Splinters after NT Both hands (Answers Page)

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A985	♠ KJ74				1NT
Vul: Both	♥ 4	♥ J1096	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ A983	♦ K42	AP			
South HCP: 15	♣ J542	♣ AK	1. Splinter			
Contract: 4♠ S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AQ42		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ AKQ5	♥ 8	Pass	3NT	AP	
North HCP: 17	♦ QJ32	♦ K865	1. Splinter			
South HCP: 13	♣ Q92	♣ A863				
Contract: 3N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ A108	Pass	3♠ <sup>1</sup>	Pass	4NT <sup>2</sup>
Vul: EW	♥ A952	♥ KQJ108	Pass	5♥	Pass	6♥
North HCP: 11	♦ A954	♦ Q7	AP			
South HCP: 16	♣ QJ103	♣ A87	1. Splinter			
Contract: 6♥ N			2. Blackwood 1430, for ♥			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ KQ94		1NT	Pass	3♦ <sup>1</sup>
Vul: Both	♥ K53	♥ A642	Pass	3NT	AP	
North HCP: 16	♦ AQ62	♦ 8	1. Splinter	1N-3D		
South HCP: 12	♣ QJ4	♣ K1075				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ52				1NT
Vul: Both	♥ K972	♥ AQ84	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ A9542	♦ KJ	AP			
South HCP: 16	♣ K973	♣ Q105	1. Splinter			
Contract: 4♥ S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ J632		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AQ2	♥ 9	Pass	3NT	AP	
North HCP: 16	♦ 652	♦ AK104	1. Splinter			
South HCP: 11	♣ AJ83	♣ K1052				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 203	♠ KJ74	The opponents are silent.
Dealer: S	♥ J1096	
Vul: Both	♦ K42	You bid first.
HCP: 15	♣ AK	

Board: 204	♠ AQ42	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ K865	Partner bids first.
HCP: 13	♣ A863	

Board: 205	♠ A108	The opponents are silent.
Dealer: S	♥ KQJ108	
Vul: EW	♦ Q7	You bid first.
HCP: 16	♣ A87	

Board: 206	♠ KQ94	The opponents are silent.
Dealer: N	♥ A642	
Vul: Both	♦ 8	Partner bids first.
HCP: 12	♣ K1075	

Board: 207	♠ KJ52	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: Both	♦ KJ	You bid first.
HCP: 16	♣ Q105	

Board: 208	♠ J632	The opponents are silent.
Dealer: N	♥ 9	
Vul: None	♦ AK104	Partner bids first.
HCP: 11	♣ K1052	

## Splinters after NT Both hands (Answers Page)

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A985	♠ KJ74				1NT
Vul: Both	♥ 4	♥ J1096	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ A983	♦ K42	AP			
South HCP: 15	♣ J542	♣ AK	1. Splinter			
Contract: 4♠ S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AQ42				
Vul: NS	♥ AKQ5	♥ 8		1NT	Pass	3♥ <sup>1</sup>
North HCP: 17	♦ QJ32	♦ K865	Pass	3NT	AP	
South HCP: 13	♣ Q92	♣ A863	1. Splinter			
Contract: 3N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ A108				1NT
Vul: EW	♥ A952	♥ KQJ108	Pass	3♠ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 11	♦ A954	♦ Q7	Pass	5♥	Pass	6♥
South HCP: 16	♣ QJ103	♣ A87	AP			
Contract: 6♥ N			1. Splinter			
			2. Blackwood 1430, for ♥			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ KQ94				
Vul: Both	♥ K53	♥ A642		1NT	Pass	3♦ <sup>1</sup>
North HCP: 16	♦ AQ62	♦ 8	Pass	3NT	AP	
South HCP: 12	♣ QJ4	♣ K1075	1. Splinter	1N-3D		
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ52				1NT
Vul: Both	♥ K972	♥ AQ84	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ A9542	♦ KJ	AP			
South HCP: 16	♣ K973	♣ Q105	1. Splinter			
Contract: 4♥ S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ J632				
Vul: None	♥ AQ2	♥ 9		1NT	Pass	3♥ <sup>1</sup>
North HCP: 16	♦ 652	♦ AK104	Pass	3NT	AP	
South HCP: 11	♣ AJ83	♣ K1052	1. Splinter			
Contract: 3N N						

## North hands (Practice Page)

### Splinters after NT

Board: 209	♠ AJ63	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: NS	♦ 9	Partner bids first.
HCP: 15	♣ J1043	

Board: 210	♠ 94	The opponents are silent.
Dealer: N	♥ Q1095	
Vul: Both	♦ AKJ10	You bid first.
HCP: 15	♣ KQ10	

Board: 211	♠ KJ76	The opponents are silent.
Dealer: S	♥ KQ96	
Vul: NS	♦ 9	Partner bids first.
HCP: 15	♣ AQ65	

Board: 212	♠ AKQ3	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ KJ865	You bid first.
HCP: 16	♣ 52	

Board: 213	♠ 10754	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ AK53	Partner bids first.
HCP: 12	♣ AJ752	

Board: 214	♠ QJ4	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ AQ2	You bid first.
HCP: 16	♣ 8765	

## Splinters after NT Both hands (Answers Page)

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ AJ63	♠ 92				1NT
Vul: NS	♥ AKQ2	♥ J109	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 15	♦ 9	♦ AK762	AP			
South HCP: 15	♣ J1043	♣ AK2	1. Splinter 1N-3D			
Contract: 3N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ Q872		1NT	Pass	3♦ <sup>1</sup>
Vul: Both	♥ Q1095	♥ AK63	Pass	3NT	AP	
North HCP: 15	♦ AKJ10	♦ 9	1. Splinter 1N-3D			
South HCP: 13	♣ KQ10	♣ A862				
Contract: 3N N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ KJ76	♠ Q92				1NT
Vul: NS	♥ KQ96	♥ A108	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 15	♦ 9	♦ AJ10	AP			
South HCP: 15	♣ AQ65	♣ KJ107	1. Splinter 1N-3D			
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ J962		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ K3	♥ AJ87	Pass	2♠	Pass	4♦ <sup>2</sup>
North HCP: 16	♦ KJ865	♦ Q	Pass	4♠	AP	
South HCP: 13	♣ 52	♣ AJ73	1. Stayman			
Contract: 4♠ N			2. Splinter			

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ 10754	♠ J96				1NT
Vul: None	♥ —	♥ AKQ104	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ AK53	♦ Q98	AP			
South HCP: 15	♣ AJ752	♣ K6	1. Splinter			
Contract: 3N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ AK98		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AK4	♥ 6	Pass	3NT	AP	
North HCP: 16	♦ AQ2	♦ KJ98	1. Splinter			
South HCP: 12	♣ 8765	♣ J1093				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 209	♠ 92	The opponents are silent.
Dealer: S	♥ J109	
Vul: NS	♦ AK762	You bid first.
HCP: 15	♣ AK2	

Board: 210	♠ Q872	The opponents are silent.
Dealer: N	♥ AK63	
Vul: Both	♦ 9	Partner bids first.
HCP: 13	♣ A862	

Board: 211	♠ Q92	The opponents are silent.
Dealer: S	♥ A108	
Vul: NS	♦ AJ10	You bid first.
HCP: 15	♣ KJ107	

Board: 212	♠ J962	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: NS	♦ Q	Partner bids first.
HCP: 13	♣ AJ73	

Board: 213	♠ J96	The opponents are silent.
Dealer: S	♥ AKQ104	
Vul: None	♦ Q98	You bid first.
HCP: 15	♣ K6	

Board: 214	♠ AK98	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ KJ98	Partner bids first.
HCP: 12	♣ J1093	

## Splinters after NT Both hands (Answers Page)

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ AJ63	♠ 92				1NT
Vul: NS	♥ AKQ2	♥ J109	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 15	♦ 9	♦ AK762	AP			
South HCP: 15	♣ J1043	♣ AK2	1. Splinter 1N-3D			
Contract: 3N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ Q872		1NT	Pass	3♦ <sup>1</sup>
Vul: Both	♥ Q1095	♥ AK63	Pass	3NT	AP	
North HCP: 15	♦ AKJ10	♦ 9	1. Splinter 1N-3D			
South HCP: 13	♣ KQ10	♣ A862				
Contract: 3N N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ KJ76	♠ Q92				1NT
Vul: NS	♥ KQ96	♥ A108	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 15	♦ 9	♦ AJ10	AP			
South HCP: 15	♣ AQ65	♣ KJ107	1. Splinter 1N-3D			
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ J962		1NT	Pass	2♣ <sup>1</sup>
Vul: NS	♥ K3	♥ AJ87	Pass	2♠	Pass	4♦ <sup>2</sup>
North HCP: 16	♦ KJ865	♦ Q	Pass	4♠	AP	
South HCP: 13	♣ 52	♣ AJ73	1. Stayman			
Contract: 4♠ N			2. Splinter			

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ 10754	♠ J96				1NT
Vul: None	♥ —	♥ AKQ104	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ AK53	♦ Q98	AP			
South HCP: 15	♣ AJ752	♣ K6	1. Splinter			
Contract: 3N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ AK98		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AK4	♥ 6	Pass	3NT	AP	
North HCP: 16	♦ AQ2	♦ KJ98	1. Splinter			
South HCP: 12	♣ 8765	♣ J1093				
Contract: 3N N						



## North hands (Practice Page)

### Splinters after NT

Board: 215	♠ KQ97	The opponents are silent.
Dealer: S	♥ AK105	
Vul: None	♦ 8	Partner bids first.
HCP: 16	♣ A852	

Board: 216	♠ A105	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ AK103	You bid first.
HCP: 17	♣ Q1052	

Board: 217	♠ KQJ7	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ K653	Partner bids first.
HCP: 13	♣ KJ76	

Board: 218	♠ J10	The opponents are silent.
Dealer: N	♥ KQ64	
Vul: EW	♦ AK3	You bid first.
HCP: 15	♣ Q973	

Board: 219	♠ 2	The opponents are silent.
Dealer: S	♥ AJ82	
Vul: NS	♦ KJ74	Partner bids first.
HCP: 9	♣ 6542	

Board: 220	♠ 62	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ AK753	You bid first.
HCP: 17	♣ K84	

## Splinters after NT Both hands (Answers Page)

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ KQ97	♠ A62	Pass	3♦ <sup>1</sup>	Pass	3NT
Vul: None	♥ AK105	♥ J84	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 16	♦ 8	♦ AKQ62	AP			
South HCP: 17	♣ A852	♣ K3	1. Splinter 1N-3D			
Contract: 6N S			2. Quantitative 4NT			

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ 4		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ A5	♥ Q843	Pass	3NT	AP	
North HCP: 17	♦ AK103	♦ 9762	1. Splinter			
South HCP: 9	♣ Q1052	♣ AK96				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ KQJ7	♠ 1086				1NT
Vul: None	♥ 4	♥ AQ1073	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ K653	♦ A87	AP			
South HCP: 16	♣ KJ76	♣ AQ	1. Splinter			
Contract: 3N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AQ53		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ KQ64	♥ J	Pass	3NT	AP	
North HCP: 15	♦ AK3	♦ Q1076	1. Splinter			
South HCP: 10	♣ Q973	♣ J1082				
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ98				1NT
Vul: NS	♥ AJ82	♥ Q93	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ KJ74	♦ A108	AP			
South HCP: 17	♣ 6542	♣ KQ7	1. Splinter			
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ KQJ9		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ AK3	♥ Q752	Pass	3NT	AP	
North HCP: 17	♦ AK753	♦ —	1. Splinter 1N-3D			
South HCP: 14	♣ K84	♣ AQ732				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 215	♠ A62	The opponents are silent.
Dealer: S	♥ J84	
Vul: None	♦ AKQ62	You bid first.
HCP: 17	♣ K3	

Board: 216	♠ 4	The opponents are silent.
Dealer: N	♥ Q843	
Vul: Both	♦ 9762	Partner bids first.
HCP: 9	♣ AK96	

Board: 217	♠ 1086	The opponents are silent.
Dealer: S	♥ AQ1073	
Vul: None	♦ A87	You bid first.
HCP: 16	♣ AQ	

Board: 218	♠ AQ53	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ Q1076	Partner bids first.
HCP: 10	♣ J1082	

Board: 219	♠ AQ98	The opponents are silent.
Dealer: S	♥ Q93	
Vul: NS	♦ A108	You bid first.
HCP: 17	♣ KQ7	

Board: 220	♠ KQJ9	The opponents are silent.
Dealer: N	♥ Q752	
Vul: NS	♦ —	Partner bids first.
HCP: 14	♣ AQ732	

## Splinters after NT Both hands (Answers Page)

Board: 215			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ KQ97	♠ A62	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 16	♥ AK105	♥ J84	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 17	♦ 8	♦ AKQ62	AP			
Contract: 6N S	♣ A852	♣ K3	1. Splinter 1N-3D			
			2. Quantitative 4NT			

Board: 216			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ A105	♠ 4		1NT	Pass	3♠ <sup>1</sup>
North HCP: 17	♥ A5	♥ Q843	Pass	3NT	AP	
South HCP: 9	♦ AK103	♦ 9762	1. Splinter			
Contract: 3N N	♣ Q1052	♣ AK96				

Board: 217			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ KQJ7	♠ 1086	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 13	♥ 4	♥ AQ1073	AP			
South HCP: 16	♦ K653	♦ A87	1. Splinter			
Contract: 3N S	♣ KJ76	♣ AQ				

Board: 218			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ J10	♠ AQ53		1NT	Pass	3♥ <sup>1</sup>
North HCP: 15	♥ KQ64	♥ J	Pass	3NT	AP	
South HCP: 10	♦ AK3	♦ Q1076	1. Splinter			
Contract: 3N N	♣ Q973	♣ J1082				

Board: 219			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 2	♠ AQ98	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 9	♥ AJ82	♥ Q93	AP			
South HCP: 17	♦ KJ74	♦ A108	1. Splinter			
Contract: 3N S	♣ 6542	♣ KQ7				

Board: 220			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ 62	♠ KQJ9		1NT	Pass	3♦ <sup>1</sup>
North HCP: 17	♥ AK3	♥ Q752	Pass	3NT	AP	
South HCP: 14	♦ AK753	♦ —	1. Splinter 1N-3D			
Contract: 3N N	♣ K84	♣ AQ732				

## North hands (Practice Page)

### Splinters after NT

Board: 221	♠ 8654	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ KJ83	Partner bids first.
HCP: 11	♣ KQ42	

Board: 222	♠ KQ1084	The opponents are silent.
Dealer: N	♥ K84	
Vul: None	♦ A6	You bid first.
HCP: 16	♣ A53	

Board: 223	♠ 10943	The opponents are silent.
Dealer: S	♥ QJ94	
Vul: Both	♦ 4	Partner bids first.
HCP: 9	♣ AQ73	

Board: 224	♠ KQ2	The opponents are silent.
Dealer: N	♥ Q83	
Vul: EW	♦ A652	You bid first.
HCP: 15	♣ A83	

Board: 225	♠ QJ97	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ K964	Partner bids first.
HCP: 10	♣ A963	

Board: 226	♠ AJ9	The opponents are silent.
Dealer: N	♥ AK986	
Vul: NS	♦ 95	You bid first.
HCP: 15	♣ K84	

## Splinters after NT Both hands (Answers Page)

	West	North	East	South
Board: 221				1NT
Dealer: S	Pass	2♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Vul: Both	Pass	4♥ <sup>3</sup>	Pass	4♠
North HCP: 11	AP			
South HCP: 16	1. Stayman			
Contract: 4♠ S	2. artificial			
	3. Splinter			

	West	North	East	South
Board: 222				
Dealer: N			1NT	Pass 3♠ <sup>1</sup>
Vul: None	Pass	3NT	AP	
North HCP: 16	1. Splinter			
South HCP: 9				
Contract: 3N N				

	West	North	East	South
Board: 223				1NT
Dealer: S	Pass	3♦ <sup>1</sup>	Pass	3NT
Vul: Both	AP			
North HCP: 9	1. Splinter 1N-3D			
South HCP: 17				
Contract: 3N S				

	West	North	East	South
Board: 224				
Dealer: N			1NT	Pass 3♦ <sup>1</sup>
Vul: EW	Pass	3NT	AP	
North HCP: 15	1. Splinter 1N-3D			
South HCP: 13				
Contract: 3N N				

	West	North	East	South
Board: 225				1NT
Dealer: S	Pass	3♥ <sup>1</sup>	Pass	4♠
Vul: None	AP			
North HCP: 10	1. Splinter			
South HCP: 16				
Contract: 4♠ S				

	West	North	East	South
Board: 226				
Dealer: N			1NT	Pass 3♥ <sup>1</sup>
Vul: NS	Pass	3NT	AP	
North HCP: 15	1. Splinter			
South HCP: 9				
Contract: 3N N				

## South hands (Practice Page)

### Splinters after NT

Board: 221	♠ AKQ102	The opponents are silent.
Dealer: S	♥ A97	
Vul: Both	♦ Q6	You bid first.
HCP: 16	♣ J76	

Board: 222	♠ 7	The opponents are silent.
Dealer: N	♥ AJ73	
Vul: None	♦ Q842	Partner bids first.
HCP: 9	♣ Q982	

Board: 223	♠ A2	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ KQ1053	You bid first.
HCP: 17	♣ J105	

Board: 224	♠ AJ87	The opponents are silent.
Dealer: N	♥ AK107	
Vul: EW	♦ 10	Partner bids first.
HCP: 13	♣ J1095	

Board: 225	♠ K842	The opponents are silent.
Dealer: S	♥ KJ42	
Vul: None	♦ AQ2	You bid first.
HCP: 16	♣ QJ	

Board: 226	♠ Q1072	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ QJ42	Partner bids first.
HCP: 9	♣ A652	

## Splinters after NT Both hands (Answers Page)

Board: 221			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 8654	♠ AKQ102	Pass	2♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 11	♥ Q	♥ A97	Pass	4♥ <sup>3</sup>	Pass	4♠
South HCP: 16	♦ KJ83	♦ Q6	AP			
Contract: 4♠ S	♣ KQ42	♣ J76	1. Stayman			
			2. artificial			
			3. Splinter			

Board: 222			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ KQ1084	♠ 7		1NT	Pass	3♠ <sup>1</sup>
North HCP: 16	♥ K84	♥ AJ73	Pass	3NT	AP	
South HCP: 9	♦ A6	♦ Q842	1. Splinter			
Contract: 3N N	♣ A53	♣ Q982				

Board: 223			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 10943	♠ A2	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♥ QJ94	♥ AK10	AP			
South HCP: 17	♦ 4	♦ KQ1053	1. Splinter 1N-3D			
Contract: 3N S	♣ AQ73	♣ J105				

Board: 224			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ KQ2	♠ AJ87		1NT	Pass	3♦ <sup>1</sup>
North HCP: 15	♥ Q83	♥ AK107	Pass	3NT	AP	
South HCP: 13	♦ A652	♦ 10	1. Splinter 1N-3D			
Contract: 3N N	♣ A83	♣ J1095				

Board: 225			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ QJ97	♠ K842	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ 7	♥ KJ42	AP			
South HCP: 16	♦ K964	♦ AQ2	1. Splinter			
Contract: 4♠ S	♣ A963	♣ QJ				

Board: 226			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AJ9	♠ Q1072		1NT	Pass	3♥ <sup>1</sup>
North HCP: 15	♥ AK986	♥ 2	Pass	3NT	AP	
South HCP: 9	♦ 95	♦ QJ42	1. Splinter			
Contract: 3N N	♣ K84	♣ A652				



## North hands (Practice Page)

### Splinters after NT

Board: 227	♠ Q1063	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: NS	♦ 7	Partner bids first.
HCP: 11	♣ K753	

Board: 228	♠ AK532	The opponents are silent.
Dealer: N	♥ A108	
Vul: Both	♦ 52	You bid first.
HCP: 16	♣ AJ7	

Board: 229	♠ K943	The opponents are silent.
Dealer: S	♥ KQ52	
Vul: None	♦ 6	Partner bids first.
HCP: 10	♣ Q984	

Board: 230	♠ K93	The opponents are silent.
Dealer: N	♥ 865	
Vul: None	♦ A1053	You bid first.
HCP: 15	♣ AKJ	

Board: 231	♠ 2	The opponents are silent.
Dealer: S	♥ K1096	
Vul: Both	♦ KQ95	Partner bids first.
HCP: 11	♣ K875	

Board: 232	♠ A762	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: None	♦ K8	You bid first.
HCP: 17	♣ A73	

## Splinters after NT Both hands (Answers Page)

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ Q1063	♠ K75				1NT
Vul: NS	♥ AQ84	♥ 72	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 7	♦ AKJ103	AP			
South HCP: 15	♣ K753	♣ A86	1. Splinter 1N-3D			
Contract: 3N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AK532	♠ 6		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ A108	♥ Q542	Pass	3NT	AP	
North HCP: 16	♦ 52	♦ AK83	1. Splinter			
South HCP: 9	♣ AJ7	♣ 10984				
Contract: 3N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ K943	♠ A76				1NT
Vul: None	♥ KQ52	♥ 98	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 6	♦ AK1085	AP			
South HCP: 15	♣ Q984	♣ A52	1. Splinter 1N-3D			
Contract: 3N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ 5		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ 865	♥ AJ103	Pass	3NT	AP	
North HCP: 15	♦ A1053	♦ KJ72	1. Splinter			
South HCP: 11	♣ AKJ	♣ Q1097				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ QJ1086				1NT
Vul: Both	♥ K1096	♥ AQ4	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KQ95	♦ 63	AP			
South HCP: 15	♣ K875	♣ AQ10	1. Splinter			
Contract: 3N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ 9		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ KQJ7	♥ A1095	Pass	4♥	AP	
North HCP: 17	♦ K8	♦ AQJ6	1. Splinter			
South HCP: 11	♣ A73	♣ 10954				
Contract: 4♥ N						

## South hands (Practice Page)

### Splinters after NT

Board: 227	♠ K75	The opponents are silent.
Dealer: S	♥ 72	
Vul: NS	♦ AKJ103	You bid first.
HCP: 15	♣ A86	

Board: 228	♠ 6	The opponents are silent.
Dealer: N	♥ Q542	
Vul: Both	♦ AK83	Partner bids first.
HCP: 9	♣ 10984	

Board: 229	♠ A76	The opponents are silent.
Dealer: S	♥ 98	
Vul: None	♦ AK1085	You bid first.
HCP: 15	♣ A52	

Board: 230	♠ 5	The opponents are silent.
Dealer: N	♥ AJ103	
Vul: None	♦ KJ72	Partner bids first.
HCP: 11	♣ Q1097	

Board: 231	♠ QJ1086	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ 63	You bid first.
HCP: 15	♣ AQ10	

Board: 232	♠ 9	The opponents are silent.
Dealer: N	♥ A1095	
Vul: None	♦ AQJ6	Partner bids first.
HCP: 11	♣ 10954	

## Splinters after NT Both hands (Answers Page)

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ Q1063	♠ K75				1NT
Vul: NS	♥ AQ84	♥ 72	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ 7	♦ AKJ103	AP			
South HCP: 15	♣ K753	♣ A86	1. Splinter 1N-3D			
Contract: 3N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AK532	♠ 6		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ A108	♥ Q542	Pass	3NT	AP	
North HCP: 16	♦ 52	♦ AK83	1. Splinter			
South HCP: 9	♣ AJ7	♣ 10984				
Contract: 3N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ K943	♠ A76				1NT
Vul: None	♥ KQ52	♥ 98	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 6	♦ AK1085	AP			
South HCP: 15	♣ Q984	♣ A52	1. Splinter 1N-3D			
Contract: 3N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ 5		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ 865	♥ AJ103	Pass	3NT	AP	
North HCP: 15	♦ A1053	♦ KJ72	1. Splinter			
South HCP: 11	♣ AKJ	♣ Q1097				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ QJ1086				1NT
Vul: Both	♥ K1096	♥ AQ4	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KQ95	♦ 63	AP			
South HCP: 15	♣ K875	♣ AQ10	1. Splinter			
Contract: 3N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ 9		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ KQJ7	♥ A1095	Pass	4♥	AP	
North HCP: 17	♦ K8	♦ AQJ6	1. Splinter			
South HCP: 11	♣ A73	♣ 10954				
Contract: 4♥ N						

## North hands (Practice Page)

### Splinters after NT

Board: 233	♠ K862	The opponents are silent.
Dealer: S	♥ Q1032	
Vul: NS	♦ 10	Partner bids first.
HCP: 10	♣ AJ103	

Board: 234	♠ 9842	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ Q9	You bid first.
HCP: 15	♣ KQJ6	

Board: 235	♠ Q	The opponents are silent.
Dealer: S	♥ 10863	
Vul: None	♦ KJ104	Partner bids first.
HCP: 9	♣ K765	

Board: 236	♠ AQJ43	The opponents are silent.
Dealer: N	♥ Q109	
Vul: EW	♦ K10	You bid first.
HCP: 16	♣ A98	

Board: 237	♠ AJ94	The opponents are silent.
Dealer: S	♥ J1087	
Vul: Both	♦ 3	Partner bids first.
HCP: 9	♣ QJ73	

Board: 238	♠ A742	The opponents are silent.
Dealer: N	♥ 932	
Vul: EW	♦ AKJ	You bid first.
HCP: 16	♣ A84	

## Splinters after NT Both hands (Answers Page)

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ K862	♠ AJ7				1NT
Vul: NS	♥ Q1032	♥ K9	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 10	♦ KQ652	AP			
South HCP: 15	♣ AJ103	♣ Q84				
Contract: 3N S						1. Splinter 1N-3D

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ 9842	♠ AKJ7				
Vul: EW	♥ AK4	♥ 6		1NT	Pass	3♥ <sup>1</sup>
North HCP: 15	♦ Q9	♦ A754	Pass	4♠	AP	
South HCP: 12	♣ KQJ6	♣ 9843				
Contract: 4♠ N						1. Splinter

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A873				1NT
Vul: None	♥ 10863	♥ AKQ5	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ KJ104	♦ Q52	Pass	3♠ <sup>2</sup>	Pass	4♥
South HCP: 15	♣ K765	♣ 109	AP			
Contract: 4♥ S						1. Stayman 2. Splinter

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AQJ43	♠ 5				
Vul: EW	♥ Q109	♥ AJ75		1NT	Pass	3♠ <sup>1</sup>
North HCP: 16	♦ K10	♦ A642	Pass	3NT	AP	
South HCP: 15	♣ A98	♣ KQJ4				
Contract: 3N N						1. Splinter

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ AJ94	♠ K83				1NT
Vul: Both	♥ J1087	♥ A6	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 3	♦ AK108	AP			
South HCP: 17	♣ QJ73	♣ K642				
Contract: 3N S						1. Splinter 1N-3D

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ —				
Vul: EW	♥ 932	♥ AJ84		1NT	Pass	3♠ <sup>1</sup>
North HCP: 16	♦ AKJ	♦ 107654	Pass	3NT	AP	
South HCP: 10	♣ A84	♣ KQ107				
Contract: 3N N						1. Splinter

## South hands (Practice Page)

### Splinters after NT

Board: 233	♠ AJ7	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ KQ652	You bid first.
HCP: 15	♣ Q84	

Board: 234	♠ AKJ7	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ A754	Partner bids first.
HCP: 12	♣ 9843	

Board: 235	♠ A873	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: None	♦ Q52	You bid first.
HCP: 15	♣ 109	

Board: 236	♠ 5	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: EW	♦ A642	Partner bids first.
HCP: 15	♣ KQJ4	

Board: 237	♠ K83	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ AK108	You bid first.
HCP: 17	♣ K642	

Board: 238	♠ —	The opponents are silent.
Dealer: N	♥ AJ84	
Vul: EW	♦ 107654	Partner bids first.
HCP: 10	♣ KQ107	

## Splinters after NT Both hands (Answers Page)

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ K862	♠ AJ7				1NT
Vul: NS	♥ Q1032	♥ K9	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 10	♦ KQ652	AP			
South HCP: 15	♣ AJ103	♣ Q84				
Contract: 3N S						1. Splinter 1N-3D

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ 9842	♠ AKJ7				
Vul: EW	♥ AK4	♥ 6		1NT	Pass	3♥ <sup>1</sup>
North HCP: 15	♦ Q9	♦ A754	Pass	4♠	AP	
South HCP: 12	♣ KQJ6	♣ 9843				
Contract: 4♠ N						1. Splinter

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A873				1NT
Vul: None	♥ 10863	♥ AKQ5	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ KJ104	♦ Q52	Pass	3♠ <sup>2</sup>	Pass	4♥
South HCP: 15	♣ K765	♣ 109	AP			
Contract: 4♥ S						1. Stayman 2. Splinter

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AQJ43	♠ 5				
Vul: EW	♥ Q109	♥ AJ75		1NT	Pass	3♠ <sup>1</sup>
North HCP: 16	♦ K10	♦ A642	Pass	3NT	AP	
South HCP: 15	♣ A98	♣ KQJ4				
Contract: 3N N						1. Splinter

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ AJ94	♠ K83				1NT
Vul: Both	♥ J1087	♥ A6	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 3	♦ AK108	AP			
South HCP: 17	♣ QJ73	♣ K642				
Contract: 3N S						1. Splinter 1N-3D

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ —				
Vul: EW	♥ 932	♥ AJ84		1NT	Pass	3♠ <sup>1</sup>
North HCP: 16	♦ AKJ	♦ 107654	Pass	3NT	AP	
South HCP: 10	♣ A84	♣ KQ107				
Contract: 3N N						1. Splinter



## North hands (Practice Page)

### Splinters after NT

Board: 239	♠ J1096	The opponents are silent.
Dealer: S	♥ AK65	
Vul: Both	♦ 10	Partner bids first.
HCP: 8	♣ 9754	

Board: 240	♠ AJ	The opponents are silent.
Dealer: N	♥ J107	
Vul: None	♦ KQ75	You bid first.
HCP: 17	♣ AQ105	

Board: 241	♠ AQ62	The opponents are silent.
Dealer: S	♥ QJ75	
Vul: Both	♦ 10	Partner bids first.
HCP: 13	♣ A754	

Board: 242	♠ K10	The opponents are silent.
Dealer: N	♥ AKQ107	
Vul: NS	♦ 432	You bid first.
HCP: 16	♣ A75	

Board: 243	♠ KQ98	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ K763	Partner bids first.
HCP: 11	♣ K643	

Board: 244	♠ AKQ8	The opponents are silent.
Dealer: N	♥ 973	
Vul: NS	♦ K105	You bid first.
HCP: 17	♣ KQ3	

## Splinters after NT Both hands (Answers Page)

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ J1096	♠ AK8	Pass	2♣ <sup>1</sup>	Pass	1NT
Vul: Both	♥ AK65	♥ Q1042	Pass	4♦ <sup>2</sup>	Pass	2♥
North HCP: 8	♦ 10	♦ A984	AP			4♥
South HCP: 15	♣ 9754	♣ Q3	1. Stayman			
Contract: 4♥ S			2. Splinter			

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ74		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ J107	♥ AKQ2	Pass	3NT	AP	
North HCP: 17	♦ KQ75	♦ —	1. Splinter	1N-3D		
South HCP: 14	♣ AQ105	♣ 97432				
Contract: 3N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ AQ62	♠ KJ3				1NT
Vul: Both	♥ QJ75	♥ A43	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ 10	♦ AKJ7	AP			
South HCP: 17	♣ A754	♣ J86	1. Splinter	1N-3D		
Contract: 3N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ 9875		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ AKQ107	♥ 6	Pass	3NT	AP	
North HCP: 16	♦ 432	♦ AQ65	1. Splinter			
South HCP: 9	♣ A75	♣ K1083				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ KQ98	♠ A106				1NT
Vul: None	♥ 3	♥ KJ1076	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ K763	♦ AQ10	AP			
South HCP: 15	♣ K643	♣ J5	1. Splinter			
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 10		1NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ 973	♥ KQJ5	Pass	3NT	AP	
North HCP: 17	♦ K105	♦ A976	1. Splinter			
South HCP: 10	♣ KQ3	♣ 7642				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 239	♠ AK8	The opponents are silent.
Dealer: S	♥ Q1042	
Vul: Both	♦ A984	You bid first.
HCP: 15	♣ Q3	

Board: 240	♠ KQ74	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: None	♦ —	Partner bids first.
HCP: 14	♣ 97432	

Board: 241	♠ KJ3	The opponents are silent.
Dealer: S	♥ A43	
Vul: Both	♦ AKJ7	You bid first.
HCP: 17	♣ J86	

Board: 242	♠ 9875	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ AQ65	Partner bids first.
HCP: 9	♣ K1083	

Board: 243	♠ A106	The opponents are silent.
Dealer: S	♥ KJ1076	
Vul: None	♦ AQ10	You bid first.
HCP: 15	♣ J5	

Board: 244	♠ 10	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: NS	♦ A976	Partner bids first.
HCP: 10	♣ 7642	

## Splinters after NT Both hands (Answers Page)

Board: 239			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ J1096	♠ AK8	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♥ AK65	♥ Q1042	Pass	4♦ <sup>2</sup>	Pass	4♥
South HCP: 15	♦ 10	♦ A984	AP			
Contract: 4♥ S	♣ 9754	♣ Q3	1. Stayman			
			2. Splinter			

Board: 240			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AJ	♠ KQ74		1NT	Pass	3♦ <sup>1</sup>
North HCP: 17	♥ J107	♥ AKQ2	Pass	3NT	AP	
South HCP: 14	♦ KQ75	♦ —	1. Splinter	1N-3D		
Contract: 3N N	♣ AQ105	♣ 97432				

Board: 241			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AQ62	♠ KJ3	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 13	♥ QJ75	♥ A43	AP			
South HCP: 17	♦ 10	♦ AKJ7	1. Splinter	1N-3D		
Contract: 3N S	♣ A754	♣ J86				

Board: 242			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ K10	♠ 9875		1NT	Pass	3♥ <sup>1</sup>
North HCP: 16	♥ AKQ107	♥ 6	Pass	3NT	AP	
South HCP: 9	♦ 432	♦ AQ65	1. Splinter			
Contract: 3N N	♣ A75	♣ K1083				

Board: 243			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ KQ98	♠ A106	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♥ 3	♥ KJ1076	AP			
South HCP: 15	♦ K763	♦ AQ10	1. Splinter			
Contract: 3N S	♣ K643	♣ J5				

Board: 244			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AKQ8	♠ 10		1NT	Pass	3♠ <sup>1</sup>
North HCP: 17	♥ 973	♥ KQJ5	Pass	3NT	AP	
South HCP: 10	♦ K105	♦ A976	1. Splinter			
Contract: 3N N	♣ KQ3	♣ 7642				

## North hands (Practice Page)

### Splinters after NT

Board: 245	♠ 9853	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: None	♦ 6	Partner bids first.
HCP: 14	♣ AKJ5	

Board: 246	♠ A2	The opponents are silent.
Dealer: N	♥ KQ62	
Vul: EW	♦ K107	You bid first.
HCP: 15	♣ K1082	

Board: 247	♠ 4	The opponents are silent.
Dealer: S	♥ AK86	
Vul: Both	♦ 6532	Partner bids first.
HCP: 10	♣ QJ108	

Board: 248	♠ QJ9	The opponents are silent.
Dealer: N	♥ A765	
Vul: EW	♦ 64	You bid first.
HCP: 15	♣ AKJ5	

Board: 249	♠ AQJ8	The opponents are silent.
Dealer: S	♥ A1064	
Vul: Both	♦ 8	Partner bids first.
HCP: 15	♣ KJ92	

Board: 250	♠ 75	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: EW	♦ AQ92	You bid first.
HCP: 15	♣ A102	

## Splinters after NT Both hands (Answers Page)

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 9853	♠ KQ6	Pass	3♦ <sup>1</sup>	Pass	3♥
Vul: None	♥ AQ63	♥ KJ982	Pass	4NT <sup>2</sup>	Pass	5♥
North HCP: 14	♦ 6	♦ AJ	AP			
South HCP: 16	♣ AKJ5	♣ Q102	1. Splinter 1N-3D			
Contract: 5♥ S			2. Blackwood 1430, for ♥			

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KJ109		1NT	Pass	3♦ <sup>1</sup>
Vul: EW	♥ KQ62	♥ AJ87	Pass	3NT	AP	
North HCP: 15	♦ K107	♦ J	1. Splinter 1N-3D			
South HCP: 14	♣ K1082	♣ A743				
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ102				1NT
Vul: Both	♥ AK86	♥ 43	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 6532	♦ KQ109	AP			
South HCP: 17	♣ QJ108	♣ AK5	1. Splinter			
Contract: 3N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ K1062		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ A765	♥ 8	Pass	3NT	AP	
North HCP: 15	♦ 64	♦ KQ98	1. Splinter			
South HCP: 10	♣ AKJ5	♣ Q984				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ AQJ8	♠ K65				1NT
Vul: Both	♥ A1064	♥ KJ5	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 15	♦ 8	♦ AKQ102	AP			
South HCP: 16	♣ KJ92	♣ 43	1. Splinter 1N-3D			
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ AJ82		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ KQ83	♥ 4	Pass	3NT	AP	
North HCP: 15	♦ AQ92	♦ J1083	1. Splinter			
South HCP: 10	♣ A102	♣ KJ87				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 245	♠ KQ6	The opponents are silent.
Dealer: S	♥ KJ982	
Vul: None	♦ AJ	You bid first.
HCP: 16	♣ Q102	

Board: 246	♠ KJ109	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: EW	♦ J	Partner bids first.
HCP: 14	♣ A743	

Board: 247	♠ AJ102	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ KQ109	You bid first.
HCP: 17	♣ AK5	

Board: 248	♠ K1062	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ KQ98	Partner bids first.
HCP: 10	♣ Q984	

Board: 249	♠ K65	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: Both	♦ AKQ102	You bid first.
HCP: 16	♣ 43	

Board: 250	♠ AJ82	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ J1083	Partner bids first.
HCP: 10	♣ KJ87	

## Splinters after NT Both hands (Answers Page)

Board: 245			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 9853	♠ KQ6	Pass	3♦ <sup>1</sup>	Pass	3♥
North HCP: 14	♥ AQ63	♥ KJ982	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 16	♦ 6	♦ AJ	AP			
Contract: 5♥ S	♣ AKJ5	♣ Q102	1. Splinter 1N-3D			
			2. Blackwood 1430, for ♥			

Board: 246			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ A2	♠ KJ109		1NT	Pass	3♦ <sup>1</sup>
North HCP: 15	♥ KQ62	♥ AJ87	Pass	3NT	AP	
South HCP: 14	♦ K107	♦ J	1. Splinter 1N-3D			
Contract: 3N N	♣ K1082	♣ A743				

Board: 247			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 4	♠ AJ102	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10	♥ AK86	♥ 43	AP			
South HCP: 17	♦ 6532	♦ KQ109	1. Splinter			
Contract: 3N S	♣ QJ108	♣ AK5				

Board: 248			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ QJ9	♠ K1062		1NT	Pass	3♥ <sup>1</sup>
North HCP: 15	♥ A765	♥ 8	Pass	3NT	AP	
South HCP: 10	♦ 64	♦ KQ98	1. Splinter			
Contract: 3N N	♣ AKJ5	♣ Q984				

Board: 249			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ AQJ8	♠ K65	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 15	♥ A1064	♥ KJ5	AP			
South HCP: 16	♦ 8	♦ AKQ102	1. Splinter 1N-3D			
Contract: 3N S	♣ KJ92	♣ 43				

Board: 250			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ 75	♠ AJ82		1NT	Pass	3♥ <sup>1</sup>
North HCP: 15	♥ KQ83	♥ 4	Pass	3NT	AP	
South HCP: 10	♦ AQ92	♦ J1083	1. Splinter			
Contract: 3N N	♣ A102	♣ KJ87				



## North hands (Practice Page)

### Splinters after NT

Board: 251	♠ A842	The opponents are silent.
Dealer: S	♥ J762	
Vul: Both	♦ 10	Partner bids first.
HCP: 10	♣ KQ86	

Board: 252	♠ A9	The opponents are silent.
Dealer: N	♥ AQ94	
Vul: None	♦ J86	You bid first.
HCP: 16	♣ AJ94	

Board: 253	♠ 9	The opponents are silent.
Dealer: S	♥ K1092	
Vul: NS	♦ AQ63	Partner bids first.
HCP: 16	♣ AQJ9	

Board: 254	♠ AJ4	The opponents are silent.
Dealer: N	♥ 532	
Vul: None	♦ AK98	You bid first.
HCP: 15	♣ QJ8	

Board: 255	♠ Q742	The opponents are silent.
Dealer: S	♥ A875	
Vul: NS	♦ 10	Partner bids first.
HCP: 9	♣ K832	

Board: 256	♠ K108	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ AKQ104	You bid first.
HCP: 16	♣ 942	

## Splinters after NT Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ A842	♠ K965				1NT
Vul: Both	♥ J762	♥ A853	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 10	♦ AK2	AP			
South HCP: 15	♣ KQ86	♣ J5				
Contract: 3N S						1. Splinter 1N-3D

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQ108				
Vul: None	♥ AQ94	♥ —		1NT	Pass	3♥ <sup>1</sup>
North HCP: 16	♦ J86	♦ K753	Pass	3NT	AP	
South HCP: 11	♣ AJ94	♣ K10875				
Contract: 3N N						1. Splinter

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK8				1NT
Vul: NS	♥ K1092	♥ AJ3	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 16	♦ AQ63	♦ 42	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 15	♣ AQJ9	♣ K7532	AP			
Contract: 6N S						1. Splinter
						2. Quantitative 4NT

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 6				
Vul: None	♥ 532	♥ AKJ4		1NT	Pass	3♠ <sup>1</sup>
North HCP: 15	♦ AK98	♦ Q1064	Pass	3NT	AP	
South HCP: 13	♣ QJ8	♣ K652				
Contract: 3N N						1. Splinter

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ Q742	♠ KJ				1NT
Vul: NS	♥ A875	♥ J93	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 10	♦ AQ82	AP			
South HCP: 16	♣ K832	♣ AJ97				
Contract: 3N S						1. Splinter 1N-3D

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ A976				
Vul: None	♥ A8	♥ 7652		1NT	Pass	3♦ <sup>1</sup>
North HCP: 16	♦ AKQ104	♦ 7	Pass	3NT	AP	
South HCP: 9	♣ 942	♣ AJ76				
Contract: 3N N						1. Splinter 1N-3D

## South hands (Practice Page)

### Splinters after NT

Board: 251	♠ K965	The opponents are silent.
Dealer: S	♥ A853	
Vul: Both	♦ AK2	You bid first.
HCP: 15	♣ J5	

Board: 252	♠ KQ108	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ K753	Partner bids first.
HCP: 11	♣ K10875	

Board: 253	♠ AK8	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ 42	You bid first.
HCP: 15	♣ K7532	

Board: 254	♠ 6	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: None	♦ Q1064	Partner bids first.
HCP: 13	♣ K652	

Board: 255	♠ KJ	The opponents are silent.
Dealer: S	♥ J93	
Vul: NS	♦ AQ82	You bid first.
HCP: 16	♣ AJ97	

Board: 256	♠ A976	The opponents are silent.
Dealer: N	♥ 7652	
Vul: None	♦ 7	Partner bids first.
HCP: 9	♣ AJ76	

## Splinters after NT Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ A842	♠ K965				1NT
Vul: Both	♥ J762	♥ A853	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ 10	♦ AK2	AP			
South HCP: 15	♣ KQ86	♣ J5				
Contract: 3N S						1. Splinter 1N-3D

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQ108				
Vul: None	♥ AQ94	♥ —		1NT	Pass	3♥ <sup>1</sup>
North HCP: 16	♦ J86	♦ K753	Pass	3NT	AP	
South HCP: 11	♣ AJ94	♣ K10875				
Contract: 3N N						1. Splinter

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK8				1NT
Vul: NS	♥ K1092	♥ AJ3	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 16	♦ AQ63	♦ 42	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 15	♣ AQJ9	♣ K7532	AP			
Contract: 6N S						1. Splinter
						2. Quantitative 4NT

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 6				
Vul: None	♥ 532	♥ AKJ4		1NT	Pass	3♠ <sup>1</sup>
North HCP: 15	♦ AK98	♦ Q1064	Pass	3NT	AP	
South HCP: 13	♣ QJ8	♣ K652				
Contract: 3N N						1. Splinter

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ Q742	♠ KJ				1NT
Vul: NS	♥ A875	♥ J93	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 10	♦ AQ82	AP			
South HCP: 16	♣ K832	♣ AJ97				
Contract: 3N S						1. Splinter 1N-3D

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ A976				
Vul: None	♥ A8	♥ 7652		1NT	Pass	3♦ <sup>1</sup>
North HCP: 16	♦ AKQ104	♦ 7	Pass	3NT	AP	
South HCP: 9	♣ 942	♣ AJ76				
Contract: 3N N						1. Splinter 1N-3D

## North hands (Practice Page)

### Splinters after NT

Board: 257	♠ 9	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: NS	♦ AJ65	Partner bids first.
HCP: 12	♣ J1042	

Board: 258	♠ AKQJ	The opponents are silent.
Dealer: N	♥ QJ84	
Vul: EW	♦ 64	You bid first.
HCP: 17	♣ A94	

Board: 259	♠ Q875	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ KQ976	Partner bids first.
HCP: 13	♣ AQ62	

Board: 260	♠ KJ108	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: None	♦ K87	You bid first.
HCP: 15	♣ AJ5	

Board: 261	♠ K1075	The opponents are silent.
Dealer: S	♥ KQ42	
Vul: EW	♦ 4	Partner bids first.
HCP: 13	♣ AJ53	

Board: 262	♠ AKQ2	The opponents are silent.
Dealer: N	♥ 105	
Vul: Both	♦ AQ106	You bid first.
HCP: 15	♣ 964	

## Splinters after NT Both hands (Answers Page)

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ QJ765				1NT
Vul: NS	♥ AQ75	♥ K4	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ AJ65	♦ Q72	AP			
South HCP: 15	♣ J1042	♣ AK8	1. Splinter			
Contract: 3N S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 3		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ QJ84	♥ AK62	Pass	4♥	Pass	5NT
North HCP: 17	♦ 64	♦ AKJ2	Pass	6♥	AP	
South HCP: 18	♣ A94	♣ K532	1. Splinter			
Contract: 6♥ N						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ Q875	♠ A642				1NT
Vul: Both	♥ —	♥ AQJ7	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ KQ976	♦ J2	Pass	5♥ <sup>2</sup>	Pass	5NT
South HCP: 16	♣ AQ62	♣ KJ8	Pass	6♠	AP	
Contract: 6♠ S			1. Splinter			
			2. Exclusion, for ♠			

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ KJ108	♠ Q653		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ QJ3	♥ A975	Pass	3NT	AP	
North HCP: 15	♦ K87	♦ 10	1. Splinter	1N-3D		
South HCP: 9	♣ AJ5	♣ K932				
Contract: 3N N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ K1075	♠ AQJ				1NT
Vul: EW	♥ KQ42	♥ 103	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ 4	♦ AJ72	AP			
South HCP: 17	♣ AJ53	♣ KQ82	1. Splinter	1N-3D		
Contract: 3N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 10		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ 105	♥ AQ32	Pass	3NT	AP	
North HCP: 15	♦ AQ106	♦ KJ52	1. Splinter			
South HCP: 15	♣ 964	♣ AJ73				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 257	♠ QJ765	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ Q72	You bid first.
HCP: 15	♣ AK8	

Board: 258	♠ 3	The opponents are silent.
Dealer: N	♥ AK62	
Vul: EW	♦ AKJ2	Partner bids first.
HCP: 18	♣ K532	

Board: 259	♠ A642	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: Both	♦ J2	You bid first.
HCP: 16	♣ KJ8	

Board: 260	♠ Q653	The opponents are silent.
Dealer: N	♥ A975	
Vul: None	♦ 10	Partner bids first.
HCP: 9	♣ K932	

Board: 261	♠ AQJ	The opponents are silent.
Dealer: S	♥ 103	
Vul: EW	♦ AJ72	You bid first.
HCP: 17	♣ KQ82	

Board: 262	♠ 10	The opponents are silent.
Dealer: N	♥ AQ32	
Vul: Both	♦ KJ52	Partner bids first.
HCP: 15	♣ AJ73	

## Splinters after NT Both hands (Answers Page)

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ QJ765				1NT
Vul: NS	♥ AQ75	♥ K4	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ AJ65	♦ Q72	AP			
South HCP: 15	♣ J1042	♣ AK8	1. Splinter			
Contract: 3N S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 3		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ QJ84	♥ AK62	Pass	4♥	Pass	5NT
North HCP: 17	♦ 64	♦ AKJ2	Pass	6♥	AP	
South HCP: 18	♣ A94	♣ K532	1. Splinter			
Contract: 6♥ N						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ Q875	♠ A642				1NT
Vul: Both	♥ —	♥ AQJ7	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ KQ976	♦ J2	Pass	5♥ <sup>2</sup>	Pass	5NT
South HCP: 16	♣ AQ62	♣ KJ8	Pass	6♠	AP	
Contract: 6♠ S			1. Splinter			
			2. Exclusion, for ♠			

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ KJ108	♠ Q653				
Vul: None	♥ QJ3	♥ A975		1NT	Pass	3♦ <sup>1</sup>
North HCP: 15	♦ K87	♦ 10	Pass	3NT	AP	
South HCP: 9	♣ AJ5	♣ K932	1. Splinter	1N-3D		
Contract: 3N N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ K1075	♠ AQJ				1NT
Vul: EW	♥ KQ42	♥ 103	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ 4	♦ AJ72	AP			
South HCP: 17	♣ AJ53	♣ KQ82	1. Splinter	1N-3D		
Contract: 3N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 10				
Vul: Both	♥ 105	♥ AQ32		1NT	Pass	3♠ <sup>1</sup>
North HCP: 15	♦ AQ106	♦ KJ52	Pass	3NT	AP	
South HCP: 15	♣ 964	♣ AJ73	1. Splinter			
Contract: 3N N						



## North hands (Practice Page)

### Splinters after NT

Board: 263	♠ K1054	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ AQ96	Partner bids first.
HCP: 13	♣ A972	

Board: 264	♠ AKQ	The opponents are silent.
Dealer: N	♥ 9762	
Vul: None	♦ J103	You bid first.
HCP: 17	♣ AK7	

Board: 265	♠ 9	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: EW	♦ Q982	Partner bids first.
HCP: 12	♣ KQ93	

Board: 266	♠ Q1063	The opponents are silent.
Dealer: N	♥ A842	
Vul: None	♦ Q2	You bid first.
HCP: 15	♣ AK9	

Board: 267	♠ 5	The opponents are silent.
Dealer: S	♥ AQ42	
Vul: EW	♦ AKQ10	Partner bids first.
HCP: 19	♣ A1084	

Board: 268	♠ Q1043	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ AK1083	You bid first.
HCP: 16	♣ A3	

## Splinters after NT Both hands (Answers Page)

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ K1054	♠ J97				1NT
Vul: Both	♥ 2	♥ KQJ	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ AQ96	♦ KJ74	AP			
South HCP: 15	♣ A972	♣ KJ4				
Contract: 3N S			1. Splinter			

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 6		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ 9762	♥ AQ54	Pass	4♥	AP	
North HCP: 17	♦ J103	♦ K954				
South HCP: 10	♣ AK7	♣ J1042	1. Splinter			
Contract: 4♥ N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ732				1NT
Vul: EW	♥ KQ43	♥ 1092	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ Q982	♦ AJ5	AP			
South HCP: 15	♣ KQ93	♣ A5	1. Splinter			
Contract: 3N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ Q1063	♠ —		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A842	♥ Q973	Pass	2♥	Pass	3♠ <sup>2</sup>
North HCP: 15	♦ Q2	♦ AJ765	Pass	4♣ <sup>3</sup>	Pass	4♥
South HCP: 8	♣ AK9	♣ J872	AP			
Contract: 4♥ N			1. Stayman			
			2. Splinter			
			3. Cue bid, a ♣ stopper			

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK				1NT
Vul: EW	♥ AQ42	♥ K6	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 19	♦ AKQ10	♦ 9643	Pass	5NT	Pass	6NT
South HCP: 15	♣ A1084	♣ KQ732	AP			
Contract: 6N S			1. Splinter			

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ Q1043	♠ AJ75		1NT	Pass	3♦ <sup>1</sup>
Vul: Both	♥ K2	♥ QJ65	Pass	3NT	AP	
North HCP: 16	♦ AK1083	♦ J				
South HCP: 14	♣ A3	♣ KQ65	1. Splinter	1N-3D		
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 263	♠ J97	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ KJ74	You bid first.
HCP: 15	♣ KJ4	

Board: 264	♠ 6	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: None	♦ K954	Partner bids first.
HCP: 10	♣ J1042	

Board: 265	♠ AQ732	The opponents are silent.
Dealer: S	♥ 1092	
Vul: EW	♦ AJ5	You bid first.
HCP: 15	♣ A5	

Board: 266	♠ —	The opponents are silent.
Dealer: N	♥ Q973	
Vul: None	♦ AJ765	Partner bids first.
HCP: 8	♣ J872	

Board: 267	♠ AK	The opponents are silent.
Dealer: S	♥ K6	
Vul: EW	♦ 9643	You bid first.
HCP: 15	♣ KQ732	

Board: 268	♠ AJ75	The opponents are silent.
Dealer: N	♥ QJ65	
Vul: Both	♦ J	Partner bids first.
HCP: 14	♣ KQ65	

## Splinters after NT Both hands (Answers Page)

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ K1054	♠ J97				1NT
Vul: Both	♥ 2	♥ KQJ	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ AQ96	♦ KJ74	AP			
South HCP: 15	♣ A972	♣ KJ4				
Contract: 3N S			1. Splinter			

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 6		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ 9762	♥ AQ54	Pass	4♥	AP	
North HCP: 17	♦ J103	♦ K954				
South HCP: 10	♣ AK7	♣ J1042	1. Splinter			
Contract: 4♥ N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ732				1NT
Vul: EW	♥ KQ43	♥ 1092	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ Q982	♦ AJ5	AP			
South HCP: 15	♣ KQ93	♣ A5	1. Splinter			
Contract: 3N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ Q1063	♠ —		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A842	♥ Q973	Pass	2♥	Pass	3♠ <sup>2</sup>
North HCP: 15	♦ Q2	♦ AJ765	Pass	4♣ <sup>3</sup>	Pass	4♥
South HCP: 8	♣ AK9	♣ J872	AP			
Contract: 4♥ N			1. Stayman			
			2. Splinter			
			3. Cue bid, a ♣ stopper			

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK				1NT
Vul: EW	♥ AQ42	♥ K6	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 19	♦ AKQ10	♦ 9643	Pass	5NT	Pass	6NT
South HCP: 15	♣ A1084	♣ KQ732	AP			
Contract: 6N S			1. Splinter			

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ Q1043	♠ AJ75		1NT	Pass	3♦ <sup>1</sup>
Vul: Both	♥ K2	♥ QJ65	Pass	3NT	AP	
North HCP: 16	♦ AK1083	♦ J				
South HCP: 14	♣ A3	♣ KQ65	1. Splinter	1N-3D		
Contract: 3N N						

## North hands (Practice Page)

### Splinters after NT

Board: 269	♠ 4	The opponents are silent.
Dealer: S	♥ A876	
Vul: NS	♦ A654	Partner bids first.
HCP: 10	♣ Q1032	

Board: 270	♠ AK62	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: EW	♦ A92	You bid first.
HCP: 16	♣ 64	

Board: 271	♠ 9542	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ J1093	Partner bids first.
HCP: 10	♣ KQ92	

Board: 272	♠ K1082	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ K104	You bid first.
HCP: 16	♣ QJ6	

Board: 273	♠ 8	The opponents are silent.
Dealer: S	♥ 10763	
Vul: EW	♦ KJ54	Partner bids first.
HCP: 9	♣ AJ65	

Board: 274	♠ K82	The opponents are silent.
Dealer: N	♥ AKQ74	
Vul: Both	♦ Q7	You bid first.
HCP: 15	♣ J43	

## Splinters after NT Both hands (Answers Page)

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK1093				1NT
Vul: NS	♥ A876	♥ J102	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ A654	♦ 72	AP			
South HCP: 16	♣ Q1032	♣ AKJ	1. Splinter			
Contract: 3N S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ AJ107	♥ 8542	Pass	4♥	AP	
North HCP: 16	♦ A92	♦ KQJ3	1. Splinter			
South HCP: 11	♣ 64	♣ A985				
Contract: 4♥ N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 9542	♠ KJ106				1NT
Vul: Both	♥ A	♥ Q95	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ J1093	♦ AK7	Pass	4♥ <sup>2</sup>	Pass	4♠
South HCP: 17	♣ KQ92	♣ A65	AP			
Contract: 4♠ S			1. Stayman			
			2. Splinter			

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ K1082	♠ 7		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ AK9	♥ QJ108	Pass	3NT	AP	
North HCP: 16	♦ K104	♦ AJ96	1. Splinter			
South HCP: 15	♣ QJ6	♣ AK95				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQ103				1NT
Vul: EW	♥ 10763	♥ KJ8	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ KJ54	♦ Q7	AP			
South HCP: 15	♣ AJ65	♣ 943	1. Splinter			
Contract: 3N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ J965		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ AKQ74	♥ —	Pass	3NT	Pass	5NT
North HCP: 15	♦ Q7	♦ AKJ84	Pass	6NT	AP	
South HCP: 18	♣ J43	♣ AKQ6	1. Splinter			
Contract: 6N N						

## South hands (Practice Page)

### Splinters after NT

Board: 269	♠ AK1093	The opponents are silent.
Dealer: S	♥ J102	
Vul: NS	♦ 72	You bid first.
HCP: 16	♣ AKJ	

Board: 270	♠ J	The opponents are silent.
Dealer: N	♥ 8542	
Vul: EW	♦ KQJ3	Partner bids first.
HCP: 11	♣ A985	

Board: 271	♠ KJ106	The opponents are silent.
Dealer: S	♥ Q95	
Vul: Both	♦ AK7	You bid first.
HCP: 17	♣ A65	

Board: 272	♠ 7	The opponents are silent.
Dealer: N	♥ QJ108	
Vul: None	♦ AJ96	Partner bids first.
HCP: 15	♣ AK95	

Board: 273	♠ AKQ103	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: EW	♦ Q7	You bid first.
HCP: 15	♣ 943	

Board: 274	♠ J965	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ AKJ84	Partner bids first.
HCP: 18	♣ AKQ6	

## Splinters after NT Both hands (Answers Page)

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK1093				1NT
Vul: NS	♥ A876	♥ J102	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ A654	♦ 72	AP			
South HCP: 16	♣ Q1032	♣ AKJ	1. Splinter			
Contract: 3N S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ AJ107	♥ 8542	Pass	4♥	AP	
North HCP: 16	♦ A92	♦ KQJ3	1. Splinter			
South HCP: 11	♣ 64	♣ A985				
Contract: 4♥ N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 9542	♠ KJ106				1NT
Vul: Both	♥ A	♥ Q95	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ J1093	♦ AK7	Pass	4♥ <sup>2</sup>	Pass	4♠
South HCP: 17	♣ KQ92	♣ A65	AP			
Contract: 4♠ S			1. Stayman			
			2. Splinter			

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ K1082	♠ 7		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ AK9	♥ QJ108	Pass	3NT	AP	
North HCP: 16	♦ K104	♦ AJ96	1. Splinter			
South HCP: 15	♣ QJ6	♣ AK95				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQ103				1NT
Vul: EW	♥ 10763	♥ KJ8	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ KJ54	♦ Q7	AP			
South HCP: 15	♣ AJ65	♣ 943	1. Splinter			
Contract: 3N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ J965		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ AKQ74	♥ —	Pass	3NT	Pass	5NT
North HCP: 15	♦ Q7	♦ AKJ84	Pass	6NT	AP	
South HCP: 18	♣ J43	♣ AKQ6	1. Splinter			
Contract: 6N N						



## North hands (Practice Page)

### Splinters after NT

Board: 275	♠ 7	The opponents are silent.
Dealer: S	♥ KQ62	
Vul: Both	♦ KQ72	Partner bids first.
HCP: 13	♣ K832	

Board: 276	♠ AKJ108	The opponents are silent.
Dealer: N	♥ J9	
Vul: None	♦ J52	You bid first.
HCP: 15	♣ KQ7	

Board: 277	♠ J1065	The opponents are silent.
Dealer: S	♥ AK105	
Vul: EW	♦ 7	Partner bids first.
HCP: 8	♣ 10874	

Board: 278	♠ AK43	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ KQ53	You bid first.
HCP: 15	♣ 654	

Board: 279	♠ AK98	The opponents are silent.
Dealer: S	♥ K532	
Vul: NS	♦ —	Partner bids first.
HCP: 16	♣ AQ874	

Board: 280	♠ K9	The opponents are silent.
Dealer: N	♥ KQ986	
Vul: EW	♦ AQ5	You bid first.
HCP: 15	♣ J102	

## Splinters after NT Both hands (Answers Page)

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKQ109				1NT
Vul: Both	♥ KQ62	♥ J7	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ KQ72	♦ A86	AP			
South HCP: 16	♣ K832	♣ Q107	1. Splinter			
Contract: 3N S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AKJ108	♠ 4		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ J9	♥ A1076	Pass	3NT	AP	
North HCP: 15	♦ J52	♦ AQ43	1. Splinter			
South HCP: 11	♣ KQ7	♣ J942				
Contract: 3N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ J1065	♠ A97				1NT
Vul: EW	♥ AK105	♥ QJ97	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ 7	♦ KJ102	Pass	4♦ <sup>2</sup>	Pass	4♥
South HCP: 17	♣ 10874	♣ AQ	AP			
Contract: 4♥ S			1. Stayman			
			2. Splinter			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ J862		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ QJ	♥ 8653	Pass	3NT	AP	
North HCP: 15	♦ KQ53	♦ 9	1. Splinter	1N-3D		
South HCP: 9	♣ 654	♣ AKJ2				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AK98	♠ J32				1NT
Vul: NS	♥ K532	♥ AQJ	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 16	♦ —	♦ AQJ4	Pass	6NT	AP	
South HCP: 15	♣ AQ874	♣ 1032	1. Splinter	1N-3D		
Contract: 6N S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AQ73		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ KQ986	♥ J	Pass	3NT	AP	
North HCP: 15	♦ AQ5	♦ J983	1. Splinter			
South HCP: 15	♣ J102	♣ AK95				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 275	♠ AKQ109	The opponents are silent.
Dealer: S	♥ J7	
Vul: Both	♦ A86	You bid first.
HCP: 16	♣ Q107	

Board: 276	♠ 4	The opponents are silent.
Dealer: N	♥ A1076	
Vul: None	♦ AQ43	Partner bids first.
HCP: 11	♣ J942	

Board: 277	♠ A97	The opponents are silent.
Dealer: S	♥ QJ97	
Vul: EW	♦ KJ102	You bid first.
HCP: 17	♣ AQ	

Board: 278	♠ J862	The opponents are silent.
Dealer: N	♥ 8653	
Vul: None	♦ 9	Partner bids first.
HCP: 9	♣ AKJ2	

Board: 279	♠ J32	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ AQJ4	You bid first.
HCP: 15	♣ 1032	

Board: 280	♠ AQ73	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ J983	Partner bids first.
HCP: 15	♣ AK95	

## Splinters after NT Both hands (Answers Page)

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKQ109				1NT
Vul: Both	♥ KQ62	♥ J7	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ KQ72	♦ A86	AP			
South HCP: 16	♣ K832	♣ Q107	1. Splinter			
Contract: 3N S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AKJ108	♠ 4		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ J9	♥ A1076	Pass	3NT	AP	
North HCP: 15	♦ J52	♦ AQ43	1. Splinter			
South HCP: 11	♣ KQ7	♣ J942				
Contract: 3N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ J1065	♠ A97				1NT
Vul: EW	♥ AK105	♥ QJ97	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ 7	♦ KJ102	Pass	4♦ <sup>2</sup>	Pass	4♥
South HCP: 17	♣ 10874	♣ AQ	AP			
Contract: 4♥ S			1. Stayman			
			2. Splinter			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ J862		1NT	Pass	3♦ <sup>1</sup>
Vul: None	♥ QJ	♥ 8653	Pass	3NT	AP	
North HCP: 15	♦ KQ53	♦ 9	1. Splinter	1N-3D		
South HCP: 9	♣ 654	♣ AKJ2				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AK98	♠ J32				1NT
Vul: NS	♥ K532	♥ AQJ	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 16	♦ —	♦ AQJ4	Pass	6NT	AP	
South HCP: 15	♣ AQ874	♣ 1032	1. Splinter	1N-3D		
Contract: 6N S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AQ73		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ KQ986	♥ J	Pass	3NT	AP	
North HCP: 15	♦ AQ5	♦ J983	1. Splinter			
South HCP: 15	♣ J102	♣ AK95				
Contract: 3N N						

## North hands (Practice Page)

### Splinters after NT

Board: 281	♠ —	The opponents are silent.
Dealer: S	♥ K1074	
Vul: Both	♦ KJ1096	Partner bids first.
HCP: 10	♣ K1032	

Board: 282	♠ A64	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: EW	♦ QJ4	You bid first.
HCP: 17	♣ A42	

Board: 283	♠ KJ72	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ AQ95	Partner bids first.
HCP: 12	♣ Q973	

Board: 284	♠ KJ54	The opponents are silent.
Dealer: N	♥ KJ42	
Vul: Both	♦ KJ8	You bid first.
HCP: 16	♣ A6	

Board: 285	♠ 6532	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ AK85	Partner bids first.
HCP: 13	♣ AQ94	

Board: 286	♠ Q7	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ A752	You bid first.
HCP: 15	♣ A542	

## Splinters after NT Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK975				1NT
Vul: Both	♥ K1074	♥ 62	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ KJ1096	♦ Q75	AP			
South HCP: 15	♣ K1032	♣ AQ4	1. Splinter			
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ KQJ8		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AQ83	♥ 10	Pass	3NT	AP	
North HCP: 17	♦ QJ4	♦ K1063	1. Splinter			
South HCP: 10	♣ A42	♣ J1063				
Contract: 3N N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ KJ72	♠ A93				1NT
Vul: Both	♥ 8	♥ AQ1097	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ AQ95	♦ J62	AP			
South HCP: 15	♣ Q973	♣ KJ	1. Splinter			
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ KJ54	♠ 8632		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ KJ42	♥ A865	Pass	2♥	Pass	4♦ <sup>2</sup>
North HCP: 16	♦ KJ8	♦ A	Pass	4♥	AP	
South HCP: 11	♣ A6	♣ K873	1. Stayman			
Contract: 4♥ N			2. Splinter			

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ 6532	♠ AQ94				1NT
Vul: None	♥ 8	♥ K1092	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ AK85	♦ Q73	AP			
South HCP: 15	♣ AQ94	♣ KJ	1. Splinter			
Contract: 4♠ S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ AK96		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ AJ10	♥ 5	Pass	3NT	AP	
North HCP: 15	♦ A752	♦ K963	1. Splinter			
South HCP: 12	♣ A542	♣ Q986				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 281	♠ AK975	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ Q75	You bid first.
HCP: 15	♣ AQ4	

Board: 282	♠ KQJ8	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ K1063	Partner bids first.
HCP: 10	♣ J1063	

Board: 283	♠ A93	The opponents are silent.
Dealer: S	♥ AQ1097	
Vul: Both	♦ J62	You bid first.
HCP: 15	♣ KJ	

Board: 284	♠ 8632	The opponents are silent.
Dealer: N	♥ A865	
Vul: Both	♦ A	Partner bids first.
HCP: 11	♣ K873	

Board: 285	♠ AQ94	The opponents are silent.
Dealer: S	♥ K1092	
Vul: None	♦ Q73	You bid first.
HCP: 15	♣ KJ	

Board: 286	♠ AK96	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ K963	Partner bids first.
HCP: 12	♣ Q986	

## Splinters after NT Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK975				1NT
Vul: Both	♥ K1074	♥ 62	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10	♦ KJ1096	♦ Q75	AP			
South HCP: 15	♣ K1032	♣ AQ4	1. Splinter			
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ KQJ8		1NT	Pass	3♥ <sup>1</sup>
Vul: EW	♥ AQ83	♥ 10	Pass	3NT	AP	
North HCP: 17	♦ QJ4	♦ K1063	1. Splinter			
South HCP: 10	♣ A42	♣ J1063				
Contract: 3N N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ KJ72	♠ A93				1NT
Vul: Both	♥ 8	♥ AQ1097	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ AQ95	♦ J62	AP			
South HCP: 15	♣ Q973	♣ KJ	1. Splinter			
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ KJ54	♠ 8632		1NT	Pass	2♠ <sup>1</sup>
Vul: Both	♥ KJ42	♥ A865	Pass	2♥	Pass	4♦ <sup>2</sup>
North HCP: 16	♦ KJ8	♦ A	Pass	4♥	AP	
South HCP: 11	♣ A6	♣ K873	1. Stayman			
Contract: 4♥ N			2. Splinter			

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ 6532	♠ AQ94				1NT
Vul: None	♥ 8	♥ K1092	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ AK85	♦ Q73	AP			
South HCP: 15	♣ AQ94	♣ KJ	1. Splinter			
Contract: 4♠ S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ AK96		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ AJ10	♥ 5	Pass	3NT	AP	
North HCP: 15	♦ A752	♦ K963	1. Splinter			
South HCP: 12	♣ A542	♣ Q986				
Contract: 3N N						



## North hands (Practice Page)

### Splinters after NT

Board: 287	♠ J	The opponents are silent.
Dealer: S	♥ KJ32	
Vul: None	♦ K982	Partner bids first.
HCP: 12	♣ A632	

Board: 288	♠ A106	The opponents are silent.
Dealer: N	♥ A1096	
Vul: NS	♦ AQJ6	You bid first.
HCP: 15	♣ 64	

Board: 289	♠ A643	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ Q873	Partner bids first.
HCP: 12	♣ AQ63	

Board: 290	♠ 86	The opponents are silent.
Dealer: N	♥ AK942	
Vul: Both	♦ AJ9	You bid first.
HCP: 15	♣ K97	

Board: 291	♠ —	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: NS	♦ A874	Partner bids first.
HCP: 14	♣ AJ1063	

Board: 292	♠ AJ1062	The opponents are silent.
Dealer: N	♥ J32	
Vul: EW	♦ A107	You bid first.
HCP: 15	♣ AJ	

## Splinters after NT Both hands (Answers Page)

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK84				1NT
Vul: None	♥ KJ32	♥ A84	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ K982	♦ 63	AP			
South HCP: 16	♣ A632	♣ KQ97	1. Splinter			
Contract: 3N S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ K984		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ A1096	♥ QJ82	Pass	3NT	AP	
North HCP: 15	♦ AQJ6	♦ 10	1. Splinter	1N-3D		
South HCP: 13	♣ 64	♣ AQJ2				
Contract: 3N N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ A643	♠ 108				1NT
Vul: EW	♥ 7	♥ AQJ3	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ Q873	♦ AK42	AP			
South HCP: 15	♣ AQ63	♣ J75	1. Splinter			
Contract: 3N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ KQJ3		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ AK942	♥ —	Pass	3NT	AP	
North HCP: 15	♦ AJ9	♦ Q10843	1. Splinter			
South HCP: 12	♣ K97	♣ A862				
Contract: 3N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ3				1NT
Vul: NS	♥ KQ75	♥ A63	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 14	♦ A874	♦ K653	AP			
South HCP: 16	♣ AJ1063	♣ 85	1. Splinter			
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AJ1062	♠ 5		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ J32	♥ AK54	Pass	3NT	AP	
North HCP: 15	♦ A107	♦ KQ94	1. Splinter			
South HCP: 14	♣ AJ	♣ Q764				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 287	♠ AK84	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ 63	You bid first.
HCP: 16	♣ KQ97	

Board: 288	♠ K984	The opponents are silent.
Dealer: N	♥ QJ82	
Vul: NS	♦ 10	Partner bids first.
HCP: 13	♣ AQJ2	

Board: 289	♠ 108	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: EW	♦ AK42	You bid first.
HCP: 15	♣ J75	

Board: 290	♠ KQJ3	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ Q10843	Partner bids first.
HCP: 12	♣ A862	

Board: 291	♠ AKQ3	The opponents are silent.
Dealer: S	♥ A63	
Vul: NS	♦ K653	You bid first.
HCP: 16	♣ 85	

Board: 292	♠ 5	The opponents are silent.
Dealer: N	♥ AK54	
Vul: EW	♦ KQ94	Partner bids first.
HCP: 14	♣ Q764	

## Splinters after NT Both hands (Answers Page)

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK84				1NT
Vul: None	♥ KJ32	♥ A84	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ K982	♦ 63	AP			
South HCP: 16	♣ A632	♣ KQ97	1. Splinter			
Contract: 3N S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ K984		1NT	Pass	3♦ <sup>1</sup>
Vul: NS	♥ A1096	♥ QJ82	Pass	3NT	AP	
North HCP: 15	♦ AQJ6	♦ 10	1. Splinter	1N-3D		
South HCP: 13	♣ 64	♣ AQJ2				
Contract: 3N N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ A643	♠ 108				1NT
Vul: EW	♥ 7	♥ AQJ3	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ Q873	♦ AK42	AP			
South HCP: 15	♣ AQ63	♣ J75	1. Splinter			
Contract: 3N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ KQJ3		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ AK942	♥ —	Pass	3NT	AP	
North HCP: 15	♦ AJ9	♦ Q10843	1. Splinter			
South HCP: 12	♣ K97	♣ A862				
Contract: 3N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ3				1NT
Vul: NS	♥ KQ75	♥ A63	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 14	♦ A874	♦ K653	AP			
South HCP: 16	♣ AJ1063	♣ 85	1. Splinter			
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AJ1062	♠ 5		1NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ J32	♥ AK54	Pass	3NT	AP	
North HCP: 15	♦ A107	♦ KQ94	1. Splinter			
South HCP: 14	♣ AJ	♣ Q764				
Contract: 3N N						

## North hands (Practice Page)

### Splinters after NT

Board: 293	♠ 6543	The opponents are silent.
Dealer: S	♥ KJ42	
Vul: Both	♦ 6	Partner bids first.
HCP: 10	♣ AQ83	

Board: 294	♠ J42	The opponents are silent.
Dealer: N	♥ AK85	
Vul: None	♦ AJ2	You bid first.
HCP: 16	♣ K103	

Board: 295	♠ A763	The opponents are silent.
Dealer: S	♥ KQ32	
Vul: Both	♦ 6	Partner bids first.
HCP: 13	♣ A1084	

Board: 296	♠ K104	The opponents are silent.
Dealer: N	♥ A102	
Vul: None	♦ Q98	You bid first.
HCP: 15	♣ AQ95	

Board: 297	♠ 7	The opponents are silent.
Dealer: S	♥ A1093	
Vul: NS	♦ A742	Partner bids first.
HCP: 12	♣ A974	

Board: 298	♠ K84	The opponents are silent.
Dealer: N	♥ J42	
Vul: None	♦ KJ6	You bid first.
HCP: 15	♣ AQJ9	

## Splinters after NT Both hands (Answers Page)

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 6543	♠ AJ				1NT
Vul: Both	♥ KJ42	♥ AQ1093	Pass	3♦ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ 6	♦ KQ10	Pass	4♥	AP	
South HCP: 16	♣ AQ83	♣ 974	1. Splinter 1N-3D			
Contract: 4♥ S						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ AQ97		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AK85	♥ 4	Pass	3NT	AP	
North HCP: 16	♦ AJ2	♦ Q876	1. Splinter			
South HCP: 14	♣ K103	♣ AQ95				
Contract: 3N N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ A763	♠ 95				1NT
Vul: Both	♥ KQ32	♥ A10	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ 6	♦ AK832	AP			
South HCP: 15	♣ A1084	♣ KJ63	1. Splinter 1N-3D			
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ AQJ9		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ A102	♥ J	Pass	3NT	AP	
North HCP: 15	♦ Q98	♦ A1075	1. Splinter			
South HCP: 13	♣ AQ95	♣ J874				
Contract: 3N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KQ85				1NT
Vul: NS	♥ A1093	♥ KQJ4	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ A742	♦ Q109	AP			
South HCP: 17	♣ A974	♣ KJ	1. Splinter			
Contract: 4♥ S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ 9653		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ J42	♥ 5	Pass	3♠	AP	
North HCP: 15	♦ KJ6	♦ AQ94	1. Splinter			
South HCP: 9	♣ AQJ9	♣ K743				
Contract: 3♠ N						

## South hands (Practice Page)

### Splinters after NT

Board: 293	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ1093	
Vul: Both	♦ KQ10	You bid first.
HCP: 16	♣ 974	
Board: 294	♠ AQ97	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ Q876	Partner bids first.
HCP: 14	♣ AQ95	
Board: 295	♠ 95	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ AK832	You bid first.
HCP: 15	♣ KJ63	
Board: 296	♠ AQJ9	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ A1075	Partner bids first.
HCP: 13	♣ J874	
Board: 297	♠ KQ85	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: NS	♦ Q109	You bid first.
HCP: 17	♣ KJ	
Board: 298	♠ 9653	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ AQ94	Partner bids first.
HCP: 9	♣ K743	

## Splinters after NT Both hands (Answers Page)

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 6543	♠ AJ				1NT
Vul: Both	♥ KJ42	♥ AQ1093	Pass	3♦ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ 6	♦ KQ10	Pass	4♥	AP	
South HCP: 16	♣ AQ83	♣ 974	1. Splinter 1N-3D			
Contract: 4♥ S						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ AQ97		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AK85	♥ 4	Pass	3NT	AP	
North HCP: 16	♦ AJ2	♦ Q876	1. Splinter			
South HCP: 14	♣ K103	♣ AQ95				
Contract: 3N N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ A763	♠ 95				1NT
Vul: Both	♥ KQ32	♥ A10	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ 6	♦ AK832	AP			
South HCP: 15	♣ A1084	♣ KJ63	1. Splinter 1N-3D			
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ AQJ9		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ A102	♥ J	Pass	3NT	AP	
North HCP: 15	♦ Q98	♦ A1075	1. Splinter			
South HCP: 13	♣ AQ95	♣ J874				
Contract: 3N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KQ85				1NT
Vul: NS	♥ A1093	♥ KQJ4	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ A742	♦ Q109	AP			
South HCP: 17	♣ A974	♣ KJ	1. Splinter			
Contract: 4♥ S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ 9653		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ J42	♥ 5	Pass	3♠	AP	
North HCP: 15	♦ KJ6	♦ AQ94	1. Splinter			
South HCP: 9	♣ AQJ9	♣ K743				
Contract: 3♠ N						



## North hands (Practice Page)

### Splinters after NT

Board: 299	♠ AQ108	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ A943	Partner bids first.
HCP: 11	♣ 9754	

Board: 300	♠ AQJ83	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ 93	You bid first.
HCP: 16	♣ A93	

Board: 301	♠ AK107	The opponents are silent.
Dealer: S	♥ KQ107	
Vul: EW	♦ J	Partner bids first.
HCP: 15	♣ Q753	

Board: 302	♠ AKQ52	The opponents are silent.
Dealer: N	♥ 1096	
Vul: Both	♦ A94	You bid first.
HCP: 16	♣ K5	

Board: 303	♠ 8752	The opponents are silent.
Dealer: S	♥ KQ65	
Vul: EW	♦ 2	Partner bids first.
HCP: 9	♣ KJ72	

Board: 304	♠ KJ95	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ A873	You bid first.
HCP: 17	♣ A102	

## Splinters after NT Both hands (Answers Page)

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ AQ108	♠ K64				1NT
Vul: NS	♥ J	♥ AQ102	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ A943	♦ Q65	AP			
South HCP: 16	♣ 9754	♣ KQ6	1. Splinter			
Contract: 3N S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AQJ83	♠ —		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ KQ5	♥ AJ74	Pass	3NT	AP	
North HCP: 16	♦ 93	♦ QJ1062	1. Splinter			
South HCP: 12	♣ A93	♣ KJ104				
Contract: 3N N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ AK107	♠ J854				1NT
Vul: EW	♥ KQ107	♥ A6	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 15	♦ J	♦ AK4	AP			
South HCP: 16	♣ Q753	♣ KJ94	1. Splinter 1N-3D			
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AKQ52	♠ 4		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ 1096	♥ AQ74	Pass	3NT	AP	
North HCP: 16	♦ A94	♦ J762	1. Splinter			
South HCP: 10	♣ K5	♣ QJ109				
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 8752	♠ AQ3				1NT
Vul: EW	♥ KQ65	♥ J832	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 2	♦ AKQ6	AP			
South HCP: 16	♣ KJ72	♣ 64	1. Splinter 1N-3D			
Contract: 3N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ KJ95	♠ 8		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ AJ	♥ KQ95	Pass	3NT	AP	
North HCP: 17	♦ A873	♦ K1052	1. Splinter			
South HCP: 10	♣ A102	♣ Q987				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 299	♠ K64	The opponents are silent.
Dealer: S	♥ AQ102	
Vul: NS	♦ Q65	You bid first.
HCP: 16	♣ KQ6	

Board: 300	♠ —	The opponents are silent.
Dealer: N	♥ AJ74	
Vul: None	♦ QJ1062	Partner bids first.
HCP: 12	♣ KJ104	

Board: 301	♠ J854	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ AK4	You bid first.
HCP: 16	♣ KJ94	

Board: 302	♠ 4	The opponents are silent.
Dealer: N	♥ AQ74	
Vul: Both	♦ J762	Partner bids first.
HCP: 10	♣ QJ109	

Board: 303	♠ AQ3	The opponents are silent.
Dealer: S	♥ J832	
Vul: EW	♦ AKQ6	You bid first.
HCP: 16	♣ 64	

Board: 304	♠ 8	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: Both	♦ K1052	Partner bids first.
HCP: 10	♣ Q987	

## Splinters after NT Both hands (Answers Page)

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ AQ108	♠ K64				1NT
Vul: NS	♥ J	♥ AQ102	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ A943	♦ Q65	AP			
South HCP: 16	♣ 9754	♣ KQ6	1. Splinter			
Contract: 3N S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AQJ83	♠ —		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ5	♥ AJ74	Pass	3NT	AP	
North HCP: 16	♦ 93	♦ QJ1062	1. Splinter			
South HCP: 12	♣ A93	♣ KJ104				
Contract: 3N N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ AK107	♠ J854				1NT
Vul: EW	♥ KQ107	♥ A6	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 15	♦ J	♦ AK4	AP			
South HCP: 16	♣ Q753	♣ KJ94	1. Splinter 1N-3D			
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AKQ52	♠ 4		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ 1096	♥ AQ74	Pass	3NT	AP	
North HCP: 16	♦ A94	♦ J762	1. Splinter			
South HCP: 10	♣ K5	♣ QJ109				
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 8752	♠ AQ3				1NT
Vul: EW	♥ KQ65	♥ J832	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9	♦ 2	♦ AKQ6	AP			
South HCP: 16	♣ KJ72	♣ 64	1. Splinter 1N-3D			
Contract: 3N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ KJ95	♠ 8		1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ	♥ KQ95	Pass	3NT	AP	
North HCP: 17	♦ A873	♦ K1052	1. Splinter			
South HCP: 10	♣ A102	♣ Q987				
Contract: 3N N						

## North hands (Practice Page)

### Splinters after NT

Board: 305	♠ AQ87	The opponents are silent.
Dealer: S	♥ AJ63	
Vul: None	♦ 6	Partner bids first.
HCP: 13	♣ Q1086	

Board: 306	♠ AQ2	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ AJ1092	You bid first.
HCP: 16	♣ J95	

Board: 307	♠ 10	The opponents are silent.
Dealer: S	♥ 10943	
Vul: Both	♦ KJ82	Partner bids first.
HCP: 11	♣ AQJ8	

Board: 308	♠ AK7	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: None	♦ 1082	You bid first.
HCP: 17	♣ AQ32	

Board: 309	♠ AQ65	The opponents are silent.
Dealer: S	♥ 9732	
Vul: EW	♦ 10	Partner bids first.
HCP: 12	♣ AQ103	

Board: 310	♠ Q8	The opponents are silent.
Dealer: N	♥ Q952	
Vul: NS	♦ Q53	You bid first.
HCP: 15	♣ AKQ2	

## Splinters after NT Both hands (Answers Page)

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ AQ87	♠ J1064				1NT
Vul: None	♥ AJ63	♥ K54	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ 6	♦ AKQ10	AP			
South HCP: 17	♣ Q1086	♣ KJ	1. Splinter	1N-3D		
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 8		1NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A5	♥ KQJ2	Pass	3NT	AP	
North HCP: 16	♦ AJ1092	♦ KQ53	1. Splinter			
South HCP: 14	♣ J95	♣ K843				
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KQ532				1NT
Vul: Both	♥ 10943	♥ K5	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KJ82	♦ A75	AP			
South HCP: 15	♣ AQJ8	♣ K76	1. Splinter			
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 9		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KJ5	♥ 9874	Pass	3NT	AP	
North HCP: 17	♦ 1082	♦ AKJ9	1. Splinter			
South HCP: 9	♣ AQ32	♣ J854				
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ AQ65	♠ KJ				1NT
Vul: EW	♥ 9732	♥ AQ4	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ 10	♦ A7543	AP			
South HCP: 15	♣ AQ103	♣ J87	1. Splinter	1N-3D		
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ KJ93		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ Q952	♥ 3	Pass	3NT	AP	
North HCP: 15	♦ Q53	♦ AKJ7	1. Splinter			
South HCP: 12	♣ AKQ2	♣ 8654				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 305	♠ J1064	The opponents are silent.
Dealer: S	♥ K54	
Vul: None	♦ AKQ10	You bid first.
HCP: 17	♣ KJ	

Board: 306	♠ 8	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: NS	♦ KQ53	Partner bids first.
HCP: 14	♣ K843	

Board: 307	♠ KQ532	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ A75	You bid first.
HCP: 15	♣ K76	

Board: 308	♠ 9	The opponents are silent.
Dealer: N	♥ 9874	
Vul: None	♦ AKJ9	Partner bids first.
HCP: 9	♣ J854	

Board: 309	♠ KJ	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: EW	♦ A7543	You bid first.
HCP: 15	♣ J87	

Board: 310	♠ KJ93	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ AKJ7	Partner bids first.
HCP: 12	♣ 8654	

## Splinters after NT Both hands (Answers Page)

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ AQ87	♠ J1064				1NT
Vul: None	♥ AJ63	♥ K54	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 13	♦ 6	♦ AKQ10	AP			
South HCP: 17	♣ Q1086	♣ KJ	1. Splinter	1N-3D		
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 8		1NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A5	♥ KQJ2	Pass	3NT	AP	
North HCP: 16	♦ AJ1092	♦ KQ53	1. Splinter			
South HCP: 14	♣ J95	♣ K843				
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KQ532				1NT
Vul: Both	♥ 10943	♥ K5	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KJ82	♦ A75	AP			
South HCP: 15	♣ AQJ8	♣ K76	1. Splinter			
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 9		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KJ5	♥ 9874	Pass	3NT	AP	
North HCP: 17	♦ 1082	♦ AKJ9	1. Splinter			
South HCP: 9	♣ AQ32	♣ J854				
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ AQ65	♠ KJ				1NT
Vul: EW	♥ 9732	♥ AQ4	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ 10	♦ A7543	AP			
South HCP: 15	♣ AQ103	♣ J87	1. Splinter	1N-3D		
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ KJ93		1NT	Pass	3♥ <sup>1</sup>
Vul: NS	♥ Q952	♥ 3	Pass	3NT	AP	
North HCP: 15	♦ Q53	♦ AKJ7	1. Splinter			
South HCP: 12	♣ AKQ2	♣ 8654				
Contract: 3N N						



### Splinters after NT

Board: 311	♠ KJ93	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ Q964	Partner bids first.
HCP: 10	♣ A542	

Board: 312	♠ KQ75	The opponents are silent.
Dealer: N	♥ A105	
Vul: Both	♦ K7	You bid first.
HCP: 15	♣ QJ92	

## Splinters after NT Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ A754				1NT
Vul: EW	♥ 4	♥ AKJ2	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ Q964	♦ 1073	AP			
South HCP: 15	♣ A542	♣ K10	1. Splinter			
Contract: 4♠ S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ —		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ A105	♥ KQ82	Pass	3NT	AP	
North HCP: 15	♦ K7	♦ J1092	1. Splinter			
South HCP: 10	♣ QJ92	♣ A7643				
Contract: 3N N						

## South hands (Practice Page)

### Splinters after NT

Board: 311	♠ A754	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: EW	♦ 1073	You bid first.
HCP: 15	♣ K10	

Board: 312	♠ —	The opponents are silent.
Dealer: N	♥ KQ82	
Vul: Both	♦ J1092	Partner bids first.
HCP: 10	♣ A7643	

## Splinters after NT Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ A754				1NT
Vul: EW	♥ 4	♥ AKJ2	Pass	3♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ Q964	♦ 1073	AP			
South HCP: 15	♣ A542	♣ K10	1. Splinter			
Contract: 4♠ S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ —		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ A105	♥ KQ82	Pass	3NT	AP	
North HCP: 15	♦ K7	♦ J1092	1. Splinter			
South HCP: 10	♣ QJ92	♣ A7643				
Contract: 3N N						