

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 1	♠ 93	The opponents are silent.
Dealer: N	♥ K1072	
Vul: None	♦ AK43	You bid first.
HCP: 15	♣ KQ3	

Board: 2	♠ K1098	The opponents are silent.
Dealer: S	♥ Q7	
Vul: NS	♦ A1085	Partner bids first.
HCP: 9	♣ 1064	

Board: 3	♠ 1074	The opponents are silent.
Dealer: N	♥ AK86	
Vul: EW	♦ AQ76	You bid first.
HCP: 15	♣ Q7	

Board: 4	♠ 1087	The opponents are silent.
Dealer: S	♥ 109	
Vul: Both	♦ AKJ98	Partner bids first.
HCP: 8	♣ 964	

Board: 5	♠ K95	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AJ874	You bid first.
HCP: 15	♣ A103	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ A10		1NT	Pass	2NT
Vul: None	♥ K1072	♥ QJ9				
North HCP: 15	♦ AK43	♦ J108	AP			
South HCP: 8	♣ KQ3	♣ 108764				
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ QJ53				1NT
Vul: NS	♥ Q7	♥ A52	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A1085	♦ K2	Pass	4♠	AP	
South HCP: 15	♣ 1064	♣ KQ98	1. Stayman			
Contract: 4♠ S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ 1074	♠ KQ8		1NT	Pass	2NT
Vul: EW	♥ AK86	♥ Q10				
North HCP: 15	♦ AQ76	♦ J108	AP			
South HCP: 8	♣ Q7	♣ 98642				
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ A632				1NT
Vul: Both	♥ 109	♥ Q2				
North HCP: 8	♦ AKJ98	♦ 1042	Pass	2NT	AP	
South HCP: 15	♣ 964	♣ AKQ10				
Contract: 2N S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ QJ		1NT	Pass	3NT
Vul: NS	♥ K7	♥ J85				
North HCP: 15	♦ AJ874	♦ Q102	AP			
South HCP: 9	♣ A103	♣ K9874				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 1	♠ A10	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: None	♦ J108	Partner bids first.
HCP: 8	♣ 108764	

Board: 2	♠ QJ53	The opponents are silent.
Dealer: S	♥ A52	
Vul: NS	♦ K2	You bid first.
HCP: 15	♣ KQ98	

Board: 3	♠ KQ8	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ J108	Partner bids first.
HCP: 8	♣ 98642	

Board: 4	♠ A632	The opponents are silent.
Dealer: S	♥ Q2	
Vul: Both	♦ 1042	You bid first.
HCP: 15	♣ AKQ10	

Board: 5	♠ QJ	The opponents are silent.
Dealer: N	♥ J85	
Vul: NS	♦ Q102	Partner bids first.
HCP: 9	♣ K9874	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ A10		1NT	Pass	2NT
Vul: None	♥ K1072	♥ QJ9				
North HCP: 15	♦ AK43	♦ J108	AP			
South HCP: 8	♣ KQ3	♣ 108764				
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ QJ53				1NT
Vul: NS	♥ Q7	♥ A52	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A1085	♦ K2	Pass	4♠	AP	
South HCP: 15	♣ 1064	♣ KQ98	1. Stayman			
Contract: 4♠ S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ 1074	♠ KQ8		1NT	Pass	2NT
Vul: EW	♥ AK86	♥ Q10				
North HCP: 15	♦ AQ76	♦ J108	AP			
South HCP: 8	♣ Q7	♣ 98642				
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ A632				1NT
Vul: Both	♥ 109	♥ Q2				
North HCP: 8	♦ AKJ98	♦ 1042	Pass	2NT	AP	
South HCP: 15	♣ 964	♣ AKQ10				
Contract: 2N S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ QJ		1NT	Pass	3NT
Vul: NS	♥ K7	♥ J85				
North HCP: 15	♦ AJ874	♦ Q102	AP			
South HCP: 9	♣ A103	♣ K9874				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 6	♠ J106	The opponents are silent.
Dealer: S	♥ KJ104	
Vul: EW	♦ 1097	Partner bids first.
HCP: 9	♣ KJ4	

Board: 7	♠ KJ3	The opponents are silent.
Dealer: N	♥ A102	
Vul: Both	♦ QJ632	You bid first.
HCP: 15	♣ A10	

Board: 8	♠ 109	The opponents are silent.
Dealer: S	♥ K105	
Vul: None	♦ A1086	Partner bids first.
HCP: 8	♣ J1094	

Board: 9	♠ AQ98	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: EW	♦ A104	You bid first.
HCP: 15	♣ 63	

Board: 10	♠ 98	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: Both	♦ KJ10	Partner bids first.
HCP: 8	♣ 109874	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ K93				1NT
Vul: EW	♥ KJ104	♥ Q863	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1097	♦ AQ8	Pass	3♥	AP	
South HCP: 15	♣ KJ4	♣ A82				
Contract: 3♥ S			1. Stayman			

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 1098				
Vul: Both	♥ A102	♥ Q94		1NT	Pass	2NT
North HCP: 15	♦ QJ632	♦ A8	AP			
South HCP: 9	♣ A10	♣ K9764				
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ A643				1NT
Vul: None	♥ K105	♥ QJ9				
North HCP: 8	♦ A1086	♦ KQ94	Pass	3NT	AP	
South HCP: 15	♣ J1094	♣ K3				
Contract: 3N S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ K106			Pass	2♣ ¹
Vul: EW	♥ KQ84	♥ J1092	Pass	2♥	Pass	3♥
North HCP: 15	♦ A104	♦ K97	AP			
South HCP: 9	♣ 63	♣ Q94				
Contract: 3♥ N			1. Stayman			

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ 752				1NT
Vul: Both	♥ KJ5	♥ AQ43				
North HCP: 8	♦ KJ10	♦ A986	Pass	3NT	AP	
South HCP: 15	♣ 109874	♣ KQ				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 6	♠ K93	The opponents are silent.
Dealer: S	♥ Q863	
Vul: EW	♦ AQ8	You bid first.
HCP: 15	♣ A82	

Board: 7	♠ 1098	The opponents are silent.
Dealer: N	♥ Q94	
Vul: Both	♦ A8	Partner bids first.
HCP: 9	♣ K9764	

Board: 8	♠ A643	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: None	♦ KQ94	You bid first.
HCP: 15	♣ K3	

Board: 9	♠ K106	The opponents are silent.
Dealer: N	♥ J1092	
Vul: EW	♦ K97	Partner bids first.
HCP: 9	♣ Q94	

Board: 10	♠ 752	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: Both	♦ A986	You bid first.
HCP: 15	♣ KQ	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ K93				1NT
Vul: EW	♥ KJ104	♥ Q863	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1097	♦ AQ8	Pass	3♥	AP	
South HCP: 15	♣ KJ4	♣ A82				
Contract: 3♥ S			1. Stayman			

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 1098				
Vul: Both	♥ A102	♥ Q94		1NT	Pass	2NT
North HCP: 15	♦ QJ632	♦ A8	AP			
South HCP: 9	♣ A10	♣ K9764				
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ A643				1NT
Vul: None	♥ K105	♥ QJ9				
North HCP: 8	♦ A1086	♦ KQ94	Pass	3NT	AP	
South HCP: 15	♣ J1094	♣ K3				
Contract: 3N S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ K106			1NT	Pass 2♣ ¹
Vul: EW	♥ KQ84	♥ J1092	Pass	2♥	Pass	3♥
North HCP: 15	♦ A104	♦ K97	AP			
South HCP: 9	♣ 63	♣ Q94				
Contract: 3♥ N			1. Stayman			

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ 752				1NT
Vul: Both	♥ KJ5	♥ AQ43				
North HCP: 8	♦ KJ10	♦ A986	Pass	3NT	AP	
South HCP: 15	♣ 109874	♣ KQ				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 11	♠ KJ3	The opponents are silent.
Dealer: N	♥ A752	
Vul: None	♦ KQ65	You bid first.
HCP: 15	♣ Q7	

Board: 12	♠ 98	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ KJ98	Partner bids first.
HCP: 9	♣ 6543	

Board: 13	♠ 985	The opponents are silent.
Dealer: N	♥ A53	
Vul: Both	♦ AKJ75	You bid first.
HCP: 15	♣ QJ	

Board: 14	♠ J103	The opponents are silent.
Dealer: S	♥ J932	
Vul: NS	♦ KJ9	Partner bids first.
HCP: 9	♣ K94	

Board: 15	♠ A96	The opponents are silent.
Dealer: N	♥ AQ74	
Vul: EW	♦ A87	You bid first.
HCP: 15	♣ J107	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 10984		1NT	Pass	2♣ ¹
Vul: None	♥ A752	♥ QJ	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ65	♦ J83	AP			
South HCP: 9	♣ Q7	♣ AJ64	1. Stayman			
Contract: 2N N						

Board: 12	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K43				1NT
Vul: NS	♥ AJ9	♥ Q1087	Pass	2NT	AP	
North HCP: 9	♦ KJ98	♦ AQ6				
South HCP: 15	♣ 6543	♣ A72				
Contract: 2N S						

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ 985	♠ AK10		1NT	Pass	2♣ ¹
Vul: Both	♥ A53	♥ Q1076	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ75	♦ 1098	AP			
South HCP: 9	♣ QJ	♣ 1043	1. Stayman			
Contract: 2N N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ A752				1NT
Vul: NS	♥ J932	♥ 106	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ9	♦ AQ2	Pass	2NT	AP	
South HCP: 15	♣ K94	♣ AJ73	1. Stayman			
Contract: 2N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ KQ8		1NT	Pass	3NT
Vul: EW	♥ AQ74	♥ 1093	AP			
North HCP: 15	♦ A87	♦ J103				
South HCP: 9	♣ J107	♣ K843				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 11	♠ 10984	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ J83	Partner bids first.
HCP: 9	♣ AJ64	

Board: 12	♠ K43	The opponents are silent.
Dealer: S	♥ Q1087	
Vul: NS	♦ AQ6	You bid first.
HCP: 15	♣ A72	

Board: 13	♠ AK10	The opponents are silent.
Dealer: N	♥ Q1076	
Vul: Both	♦ 1098	Partner bids first.
HCP: 9	♣ 1043	

Board: 14	♠ A752	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ AQ2	You bid first.
HCP: 15	♣ AJ73	

Board: 15	♠ KQ8	The opponents are silent.
Dealer: N	♥ 1093	
Vul: EW	♦ J103	Partner bids first.
HCP: 9	♣ K843	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 10984		1NT	Pass	2♣ ¹
Vul: None	♥ A752	♥ QJ	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ65	♦ J83	AP			
South HCP: 9	♣ Q7	♣ AJ64	1. Stayman			
Contract: 2N N						

Board: 12	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K43				1NT
Vul: NS	♥ AJ9	♥ Q1087	Pass	2NT	AP	
North HCP: 9	♦ KJ98	♦ AQ6				
South HCP: 15	♣ 6543	♣ A72				
Contract: 2N S						

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ 985	♠ AK10		1NT	Pass	2♣ ¹
Vul: Both	♥ A53	♥ Q1076	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ75	♦ 1098	AP			
South HCP: 9	♣ QJ	♣ 1043	1. Stayman			
Contract: 2N N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ A752				1NT
Vul: NS	♥ J932	♥ 106	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ9	♦ AQ2	Pass	2NT	AP	
South HCP: 15	♣ K94	♣ AJ73	1. Stayman			
Contract: 2N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ KQ8		1NT	Pass	3NT
Vul: EW	♥ AQ74	♥ 1093	AP			
North HCP: 15	♦ A87	♦ J103				
South HCP: 9	♣ J107	♣ K843				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 16	♠ KJ98	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ 9852	Partner bids first.
HCP: 9	♣ J42	

Board: 17	♠ KQJ8	The opponents are silent.
Dealer: N	♥ K742	
Vul: EW	♦ Q82	You bid first.
HCP: 15	♣ A2	

Board: 18	♠ 94	East Doubles 2♣ if possible.
Dealer: S	♥ KJ98	
Vul: Both	♦ A984	Partner bids first.
HCP: 8	♣ 984	

Board: 19	♠ AKQ6	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ J1075	You bid first.
HCP: 15	♣ A93	

Board: 20	♠ KQ98	The opponents are silent.
Dealer: S	♥ K982	
Vul: EW	♦ J7	Partner bids first.
HCP: 9	♣ 954	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ KJ98	♠ AQ75				1NT
Vul: None	♥ A8	♥ K43	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 9852	♦ 107	Pass	3♠	AP	
South HCP: 15	♣ J42	♣ AQ109	1. Stayman			
Contract: 3♠ S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ KQJ8	♠ A10		1NT	Pass	2♣ ¹
Vul: EW	♥ K742	♥ Q1086	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q82	♦ K103	AP			
South HCP: 9	♣ A2	♣ 10874	1. Stayman			
Contract: 4♥ N						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AKQ				1NT
Vul: Both	♥ KJ98	♥ Q63	Pass	2♣ ¹	X	2♦
North HCP: 8	♦ A984	♦ KJ107	Pass	3♦	AP	
South HCP: 15	♣ 984	♣ 1053	1. Stayman			
Contract: 3♦ S						

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 985		1NT	Pass	2NT
Vul: NS	♥ J2	♥ Q97	AP			
North HCP: 15	♦ J1075	♦ A96				
South HCP: 9	♣ A93	♣ QJ84				
Contract: 2N N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ KQ98	♠ 105				1NT
Vul: EW	♥ K982	♥ AQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J7	♦ AQ62	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ QJ87	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 16	♠ AQ75	The opponents are silent.
Dealer: S	♥ K43	
Vul: None	♦ 107	You bid first.
HCP: 15	♣ AQ109	
Board: 17	♠ A10	The opponents are silent.
Dealer: N	♥ Q1086	
Vul: EW	♦ K103	Partner bids first.
HCP: 9	♣ 10874	
Board: 18	♠ AKQ	East Doubles 2♣ if possible.
Dealer: S	♥ Q63	
Vul: Both	♦ KJ107	You bid first.
HCP: 15	♣ 1053	
Board: 19	♠ 985	The opponents are silent.
Dealer: N	♥ Q97	
Vul: NS	♦ A96	Partner bids first.
HCP: 9	♣ QJ84	
Board: 20	♠ 105	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ AQ62	You bid first.
HCP: 15	♣ QJ87	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ KJ98	♠ AQ75				1NT
Vul: None	♥ A8	♥ K43	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 9852	♦ 107	Pass	3♠	AP	
South HCP: 15	♣ J42	♣ AQ109	1. Stayman			
Contract: 3♠ S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ KQJ8	♠ A10		1NT	Pass	2♣ ¹
Vul: EW	♥ K742	♥ Q1086	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q82	♦ K103	AP			
South HCP: 9	♣ A2	♣ 10874	1. Stayman			
Contract: 4♥ N						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AKQ				1NT
Vul: Both	♥ KJ98	♥ Q63	Pass	2♣ ¹	X	2♦
North HCP: 8	♦ A984	♦ KJ107	Pass	3♦	AP	
South HCP: 15	♣ 984	♣ 1053	1. Stayman			
Contract: 3♦ S						

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 985		1NT	Pass	2NT
Vul: NS	♥ J2	♥ Q97	AP			
North HCP: 15	♦ J1075	♦ A96				
South HCP: 9	♣ A93	♣ QJ84				
Contract: 2N N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ KQ98	♠ 105				1NT
Vul: EW	♥ K982	♥ AQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J7	♦ AQ62	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ QJ87	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 21	♠ J72	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ Q954	You bid first.
HCP: 15	♣ AJ6	

Board: 22	♠ 10986	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ KQ103	Partner bids first.
HCP: 9	♣ Q84	

Board: 23	♠ Q32	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: EW	♦ A3	You bid first.
HCP: 15	♣ KQ63	

Board: 24	♠ 107	The opponents are silent.
Dealer: S	♥ K1097	
Vul: Both	♦ J9	Partner bids first.
HCP: 9	♣ KQ1074	

Board: 25	♠ 86	The opponents are silent.
Dealer: N	♥ AQ32	
Vul: None	♦ 6432	You bid first.
HCP: 15	♣ AKQ	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ J72	♠ KQ8		1NT	Pass	2NT
Vul: Both	♥ AK9	♥ J84				
North HCP: 15	♦ Q954	♦ K86	AP			
South HCP: 9	♣ AJ6	♣ 9843				
Contract: 2N N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ 10986	♠ AQJ				1NT
Vul: None	♥ Q4	♥ AK10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ103	♦ 95	Pass	2NT	AP	
South HCP: 15	♣ Q84	♣ J10765	1. Stayman			
Contract: 2N S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ J8		1NT	Pass	3NT
Vul: EW	♥ KJ106	♥ Q32				
North HCP: 15	♦ A3	♦ Q1098	AP			
South HCP: 9	♣ KQ63	♣ A1074				
Contract: 3N N						

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ KJ52				1NT
Vul: Both	♥ K1097	♥ A63	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J9	♦ K843	Pass	2NT	AP	
South HCP: 15	♣ KQ1074	♣ A8	1. Stayman			
Contract: 2N S						

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ J1094		1NT	Pass	2♣ ¹
Vul: None	♥ AQ32	♥ KJ85	Pass	2♥	Pass	4♥
North HCP: 15	♦ 6432	♦ K9	AP			
South HCP: 9	♣ AKQ	♣ J42	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 21	♠ KQ8	The opponents are silent.
Dealer: N	♥ J84	
Vul: Both	♦ K86	Partner bids first.
HCP: 9	♣ 9843	

Board: 22	♠ AQJ	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ 95	You bid first.
HCP: 15	♣ J10765	

Board: 23	♠ J8	The opponents are silent.
Dealer: N	♥ Q32	
Vul: EW	♦ Q1098	Partner bids first.
HCP: 9	♣ A1074	

Board: 24	♠ KJ52	The opponents are silent.
Dealer: S	♥ A63	
Vul: Both	♦ K843	You bid first.
HCP: 15	♣ A8	

Board: 25	♠ J1094	The opponents are silent.
Dealer: N	♥ KJ85	
Vul: None	♦ K9	Partner bids first.
HCP: 9	♣ J42	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ J72	♠ KQ8		1NT	Pass	2NT
Vul: Both	♥ AK9	♥ J84				
North HCP: 15	♦ Q954	♦ K86	AP			
South HCP: 9	♣ AJ6	♣ 9843				
Contract: 2N N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ 10986	♠ AQJ				1NT
Vul: None	♥ Q4	♥ AK10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ103	♦ 95	Pass	2NT	AP	
South HCP: 15	♣ Q84	♣ J10765	1. Stayman			
Contract: 2N S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ J8		1NT	Pass	3NT
Vul: EW	♥ KJ106	♥ Q32				
North HCP: 15	♦ A3	♦ Q1098	AP			
South HCP: 9	♣ KQ63	♣ A1074				
Contract: 3N N						

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ KJ52				1NT
Vul: Both	♥ K1097	♥ A63	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J9	♦ K843	Pass	2NT	AP	
South HCP: 15	♣ KQ1074	♣ A8	1. Stayman			
Contract: 2N S						

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ J1094		1NT	Pass	2♣ ¹
Vul: None	♥ AQ32	♥ KJ85	Pass	2♥	Pass	4♥
North HCP: 15	♦ 6432	♦ K9	AP			
South HCP: 9	♣ AKQ	♣ J42	1. Stayman			
Contract: 4♥ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 26	♠ J102	The opponents are silent.
Dealer: S	♥ A983	
Vul: NS	♦ J97	Partner bids first.
HCP: 9	♣ K94	

Board: 27	♠ A8	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: Both	♦ J632	You bid first.
HCP: 15	♣ A95	

Board: 28	♠ J1093	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ KJ103	Partner bids first.
HCP: 9	♣ 1064	

Board: 29	♠ AK97	The opponents are silent.
Dealer: N	♥ A1097	
Vul: NS	♦ A94	You bid first.
HCP: 15	♣ 103	

Board: 30	♠ 82	The opponents are silent.
Dealer: S	♥ A986	
Vul: EW	♦ J98	Partner bids first.
HCP: 8	♣ QJ94	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ Q97				1NT
Vul: NS	♥ A983	♥ Q105	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J97	♦ AKQ6	Pass	2NT	AP	
South HCP: 15	♣ K94	♣ Q62	1. Stayman			
Contract: 2N S						

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ96		1NT	Pass	2♣ ¹
Vul: Both	♥ KQJ4	♥ 82	Pass	2♥	Pass	2NT
North HCP: 15	♦ J632	♦ A1097	AP			
South HCP: 9	♣ A95	♣ J104	1. Stayman			
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ Q76				1NT
Vul: None	♥ A10	♥ KQ75	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ103	♦ A62	Pass	2NT	AP	
South HCP: 15	♣ 1064	♣ A52	1. Stayman			
Contract: 2N S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ 104		1NT	Pass	2♣ ¹
Vul: NS	♥ A1097	♥ KQJ6	Pass	2♥	Pass	3♥
North HCP: 15	♦ A94	♦ Q108	AP			
South HCP: 9	♣ 103	♣ J964	1. Stayman			
Contract: 3♥ N						

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ K76				1NT
Vul: EW	♥ A986	♥ Q7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J98	♦ AQ42	Pass	2NT	AP	
South HCP: 15	♣ QJ94	♣ A1085	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 26	♠ Q97	The opponents are silent.
Dealer: S	♥ Q105	
Vul: NS	♦ AKQ6	You bid first.
HCP: 15	♣ Q62	

Board: 27	♠ KJ96	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ A1097	Partner bids first.
HCP: 9	♣ J104	

Board: 28	♠ Q76	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: None	♦ A62	You bid first.
HCP: 15	♣ A52	

Board: 29	♠ 104	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: NS	♦ Q108	Partner bids first.
HCP: 9	♣ J964	

Board: 30	♠ K76	The opponents are silent.
Dealer: S	♥ Q7	
Vul: EW	♦ AQ42	You bid first.
HCP: 15	♣ A1085	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ Q97				1NT
Vul: NS	♥ A983	♥ Q105	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J97	♦ AKQ6	Pass	2NT	AP	
South HCP: 15	♣ K94	♣ Q62	1. Stayman			
Contract: 2N S						

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ96		1NT	Pass	2♣ ¹
Vul: Both	♥ KQJ4	♥ 82	Pass	2♥	Pass	2NT
North HCP: 15	♦ J632	♦ A1097	AP			
South HCP: 9	♣ A95	♣ J104	1. Stayman			
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ Q76				1NT
Vul: None	♥ A10	♥ KQ75	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ103	♦ A62	Pass	2NT	AP	
South HCP: 15	♣ 1064	♣ A52	1. Stayman			
Contract: 2N S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ 104		1NT	Pass	2♣ ¹
Vul: NS	♥ A1097	♥ KQJ6	Pass	2♥	Pass	3♥
North HCP: 15	♦ A94	♦ Q108	AP			
South HCP: 9	♣ 103	♣ J964	1. Stayman			
Contract: 3♥ N						

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ K76				1NT
Vul: EW	♥ A986	♥ Q7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J98	♦ AQ42	Pass	2NT	AP	
South HCP: 15	♣ QJ94	♣ A1085	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 31 ♠ AKJ8
Dealer: N ♥ K64
Vul: None ♦ 83
HCP: 15 ♣ A765

The opponents are silent.

You bid first.

Board: 32 ♠ J108
Dealer: S ♥ AJ96
Vul: NS ♦ Q75
HCP: 9 ♣ J94

The opponents are silent.

Partner bids first.

Board: 33 ♠ A84
Dealer: N ♥ A632
Vul: EW ♦ AK105
HCP: 15 ♣ 62

The opponents are silent.

You bid first.

Board: 34 ♠ J95
Dealer: S ♥ 92
Vul: Both ♦ KQJ5
HCP: 9 ♣ Q1094

The opponents are silent.

Partner bids first.

Board: 35 ♠ K9
Dealer: N ♥ AK106
Vul: NS ♦ K753
HCP: 15 ♣ Q85

The opponents are silent.

You bid first.

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 964		1NT	Pass	3NT
Vul: None	♥ K64	♥ Q109				
North HCP: 15	♦ 83	♦ AQ1094	AP			
South HCP: 9	♣ A765	♣ J4				
Contract: 3N N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ KQ93				1NT
Vul: NS	♥ AJ96	♥ K103	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q75	♦ A983	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ K6	1. Stayman			
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ Q965		1NT	Pass	2♣ ¹
Vul: EW	♥ A632	♥ 98	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK105	♦ 93	AP			
South HCP: 9	♣ 62	♣ AK1094	1. Stayman			
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ 1087				1NT
Vul: Both	♥ 92	♥ KJ105				
North HCP: 9	♦ KQJ5	♦ A10	Pass	2NT	AP	
South HCP: 15	♣ Q1094	♣ AK32				
Contract: 2N S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ Q102		1NT	Pass	3NT
Vul: NS	♥ AK106	♥ 983				
North HCP: 15	♦ K753	♦ AQ98	AP			
South HCP: 9	♣ Q85	♣ J42				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 31	♠ 964	The opponents are silent.
Dealer: N	♥ Q109	
Vul: None	♦ AQ1094	Partner bids first.
HCP: 9	♣ J4	

Board: 32	♠ KQ93	The opponents are silent.
Dealer: S	♥ K103	
Vul: NS	♦ A983	You bid first.
HCP: 15	♣ K6	

Board: 33	♠ Q965	The opponents are silent.
Dealer: N	♥ 98	
Vul: EW	♦ 93	Partner bids first.
HCP: 9	♣ AK1094	

Board: 34	♠ 1087	The opponents are silent.
Dealer: S	♥ KJ105	
Vul: Both	♦ A10	You bid first.
HCP: 15	♣ AK32	

Board: 35	♠ Q102	The opponents are silent.
Dealer: N	♥ 983	
Vul: NS	♦ AQ98	Partner bids first.
HCP: 9	♣ J42	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 964		1NT	Pass	3NT
Vul: None	♥ K64	♥ Q109				
North HCP: 15	♦ 83	♦ AQ1094	AP			
South HCP: 9	♣ A765	♣ J4				
Contract: 3N N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ KQ93				1NT
Vul: NS	♥ AJ96	♥ K103	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q75	♦ A983	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ K6	1. Stayman			
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ Q965		1NT	Pass	2♣ ¹
Vul: EW	♥ A632	♥ 98	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK105	♦ 93	AP			
South HCP: 9	♣ 62	♣ AK1094	1. Stayman			
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ 1087				1NT
Vul: Both	♥ 92	♥ KJ105				
North HCP: 9	♦ KQJ5	♦ A10	Pass	2NT	AP	
South HCP: 15	♣ Q1094	♣ AK32				
Contract: 2N S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ Q102		1NT	Pass	3NT
Vul: NS	♥ AK106	♥ 983				
North HCP: 15	♦ K753	♦ AQ98	AP			
South HCP: 9	♣ Q85	♣ J42				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 36	♠ Q2	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ K1098	Partner bids first.
HCP: 8	♣ QJ1054	

Board: 37	♠ AK3	The opponents are silent.
Dealer: N	♥ Q1062	
Vul: Both	♦ 1092	You bid first.
HCP: 15	♣ AQ5	

Board: 38	♠ Q9	East Bids 3♠ if possible.
Dealer: S	♥ 983	
Vul: None	♦ Q1097	Partner bids first.
HCP: 9	♣ AJ43	

Board: 39	♠ K42	West Bids 2♦ if possible.
Dealer: N	♥ A743	
Vul: EW	♦ KJ93	You bid first.
HCP: 15	♣ A7	

Board: 40	♠ A1075	East Doubles 2♣ if possible.
Dealer: S	♥ 1083	
Vul: Both	♦ K98	Partner bids first.
HCP: 9	♣ Q104	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ 1095				1NT
Vul: EW	♥ 109	♥ A5				
North HCP: 8	♦ K1098	♦ A7532	Pass	3NT	AP	
South HCP: 15	♣ QJ1054	♣ AK6				
Contract: 3N S						

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J85				
Vul: Both	♥ Q1062	♥ 98		1NT	Pass	3NT
North HCP: 15	♦ 1092	♦ AQJ	AP			
South HCP: 9	♣ AQ5	♣ J10764				
Contract: 3N N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K8				1NT
Vul: None	♥ 983	♥ Q1072				
North HCP: 9	♦ Q1097	♦ AJ8	Pass	2NT	3♠	AP
South HCP: 15	♣ AJ43	♣ KQ109				
Contract: 3♠ E						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ AJ86		1NT	Pass	2♣ ¹
Vul: EW	♥ A743	♥ KJ8	2♦	Pass	Pass	X
North HCP: 15	♦ KJ93	♦ 85	AP			
South HCP: 9	♣ A7	♣ 10942				
Contract: 2♦ X W						

1. Stayman

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ A1075	♠ K84				1NT
Vul: Both	♥ 1083	♥ A62	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ K98	♦ A10765	Pass	2NT	AP	
South HCP: 15	♣ Q104	♣ A8				
Contract: 2N S						

1. Stayman

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 36	♠ 1095	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ A7532	You bid first.
HCP: 15	♣ AK6	

Board: 37	♠ J85	The opponents are silent.
Dealer: N	♥ 98	
Vul: Both	♦ AQJ	Partner bids first.
HCP: 9	♣ J10764	

Board: 38	♠ K8	East Bids 3♠ if possible.
Dealer: S	♥ Q1072	
Vul: None	♦ AJ8	You bid first.
HCP: 15	♣ KQ109	

Board: 39	♠ AJ86	West Bids 2♦ if possible.
Dealer: N	♥ KJ8	
Vul: EW	♦ 85	Partner bids first.
HCP: 9	♣ 10942	

Board: 40	♠ K84	East Doubles 2♣ if possible.
Dealer: S	♥ A62	
Vul: Both	♦ A10765	You bid first.
HCP: 15	♣ A8	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ 1095				1NT
Vul: EW	♥ 109	♥ A5				
North HCP: 8	♦ K1098	♦ A7532	Pass	3NT	AP	
South HCP: 15	♣ QJ1054	♣ AK6				
Contract: 3N S						

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J85				
Vul: Both	♥ Q1062	♥ 98		1NT	Pass	3NT
North HCP: 15	♦ 1092	♦ AQJ	AP			
South HCP: 9	♣ AQ5	♣ J10764				
Contract: 3N N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K8				1NT
Vul: None	♥ 983	♥ Q1072				
North HCP: 9	♦ Q1097	♦ AJ8	Pass	2NT	3♠	AP
South HCP: 15	♣ AJ43	♣ KQ109				
Contract: 3♠ E						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ AJ86		1NT	Pass	2♣ ¹
Vul: EW	♥ A743	♥ KJ8	2♦	Pass	Pass	X
North HCP: 15	♦ KJ93	♦ 85	AP			
South HCP: 9	♣ A7	♣ 10942				
Contract: 2♦ X W			1. Stayman			

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ A1075	♠ K84				1NT
Vul: Both	♥ 1083	♥ A62	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ K98	♦ A10765	Pass	2NT	AP	
South HCP: 15	♣ Q104	♣ A8				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 41 ♠ A752
Dealer: N ♥ A54
Vul: None ♦ K1062
HCP: 15 ♣ A10

The opponents are silent.

You bid first.

Board: 42 ♠ J1093
Dealer: S ♥ A1098
Vul: NS ♦ 43
HCP: 9 ♣ A104

The opponents are silent.

Partner bids first.

Board: 43 ♠ AKJ7
Dealer: N ♥ 943
Vul: Both ♦ AK76
HCP: 15 ♣ 62

West Doubles 2♣ if possible.

You bid first.

Board: 44 ♠ 98
Dealer: S ♥ A8
Vul: None ♦ QJ754
HCP: 9 ♣ Q1094

The opponents are silent.

Partner bids first.

Board: 45 ♠ A43
Dealer: N ♥ AJ3
Vul: NS ♦ Q963
HCP: 15 ♣ KJ5

The opponents are silent.

You bid first.

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ A752	♠ Q84		1NT	Pass	2NT
Vul: None	♥ A54	♥ QJ8				
North HCP: 15	♦ K1062	♦ J84	AP			
South HCP: 9	♣ A10	♣ K964				
Contract: 2N N						

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ 742				1NT
Vul: NS	♥ A1098	♥ KQ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 43	♦ A105	Pass	2NT	AP	
South HCP: 15	♣ A104	♣ KQJ6	1. Stayman			
Contract: 2N S						

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q1054		1NT	Pass	2♣ ¹
Vul: Both	♥ 943	♥ K107	X	2♠	Pass	4♠
North HCP: 15	♦ AK76	♦ Q1098	AP			
South HCP: 9	♣ 62	♣ Q4	1. Stayman			
Contract: 4♠ N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AQ54				1NT
Vul: None	♥ A8	♥ Q94				
North HCP: 9	♦ QJ754	♦ K1086	Pass	3NT	AP	
South HCP: 15	♣ Q1094	♣ A2				
Contract: 3N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ J98		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ3	♥ 10975	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q963	♦ KJ5	AP			
South HCP: 9	♣ KJ5	♣ A94	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 41	♠ Q84	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: None	♦ J84	Partner bids first.
HCP: 9	♣ K964	
Board: 42	♠ 742	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: NS	♦ A105	You bid first.
HCP: 15	♣ KQJ6	
Board: 43	♠ Q1054	West Doubles 2♣ if possible.
Dealer: N	♥ K107	
Vul: Both	♦ Q1098	Partner bids first.
HCP: 9	♣ Q4	
Board: 44	♠ AQ54	The opponents are silent.
Dealer: S	♥ Q94	
Vul: None	♦ K1086	You bid first.
HCP: 15	♣ A2	
Board: 45	♠ J98	The opponents are silent.
Dealer: N	♥ 10975	
Vul: NS	♦ KJ5	Partner bids first.
HCP: 9	♣ A94	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ A752	♠ Q84		1NT	Pass	2NT
Vul: None	♥ A54	♥ QJ8				
North HCP: 15	♦ K1062	♦ J84	AP			
South HCP: 9	♣ A10	♣ K964				
Contract: 2N N						

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ 742				1NT
Vul: NS	♥ A1098	♥ KQ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 43	♦ A105	Pass	2NT	AP	
South HCP: 15	♣ A104	♣ KQJ6	1. Stayman			
Contract: 2N S						

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q1054		1NT	Pass	2♣ ¹
Vul: Both	♥ 943	♥ K107	X	2♠	Pass	4♠
North HCP: 15	♦ AK76	♦ Q1098	AP			
South HCP: 9	♣ 62	♣ Q4	1. Stayman			
Contract: 4♠ N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AQ54				1NT
Vul: None	♥ A8	♥ Q94				
North HCP: 9	♦ QJ754	♦ K1086	Pass	3NT	AP	
South HCP: 15	♣ Q1094	♣ A2				
Contract: 3N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ J98		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ3	♥ 10975	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q963	♦ KJ5	AP			
South HCP: 9	♣ KJ5	♣ A94	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 46	♠ 82	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: EW	♦ KJ98	Partner bids first.
HCP: 9	♣ J942	

Board: 47	♠ K72	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ A1072	You bid first.
HCP: 15	♣ AQ63	

Board: 48	♠ Q4	The opponents are silent.
Dealer: S	♥ A1098	
Vul: NS	♦ QJ952	Partner bids first.
HCP: 9	♣ 84	

Board: 49	♠ KQ73	The opponents are silent.
Dealer: N	♥ A42	
Vul: EW	♦ Q42	You bid first.
HCP: 15	♣ A76	

Board: 50	♠ Q8	The opponents are silent.
Dealer: S	♥ Q982	
Vul: Both	♦ K9862	Partner bids first.
HCP: 9	♣ Q4	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AJ95				1NT
Vul: EW	♥ KJ5	♥ AQ82				
North HCP: 9	♦ KJ98	♦ A102	Pass	3NT	AP	
South HCP: 15	♣ J942	♣ 106				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ QJ9		1NT	Pass	3NT
Vul: None	♥ Q5	♥ J3				
North HCP: 15	♦ A1072	♦ KQ5	AP			
South HCP: 9	♣ AQ63	♣ 109842				
Contract: 3N N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ K1062				1NT
Vul: NS	♥ A1098	♥ KQJ4	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ952	♦ K73	Pass	4♥	AP	
South HCP: 15	♣ 84	♣ K2	1. Stayman			
Contract: 4♥ S						

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ KQ73	♠ J94		1NT	Pass	2NT
Vul: EW	♥ A42	♥ 87				
North HCP: 15	♦ Q42	♦ K983	AP			
South HCP: 9	♣ A76	♣ KQ84				
Contract: 2N N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ KJ97				1NT
Vul: Both	♥ Q982	♥ AJ5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K9862	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ J965	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 46	♠ AJ95	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: EW	♦ A102	You bid first.
HCP: 15	♣ 106	

Board: 47	♠ QJ9	The opponents are silent.
Dealer: N	♥ J3	
Vul: None	♦ KQ5	Partner bids first.
HCP: 9	♣ 109842	

Board: 48	♠ K1062	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: NS	♦ K73	You bid first.
HCP: 15	♣ K2	

Board: 49	♠ J94	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ K983	Partner bids first.
HCP: 9	♣ KQ84	

Board: 50	♠ KJ97	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ AJ	You bid first.
HCP: 15	♣ J965	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AJ95				1NT
Vul: EW	♥ KJ5	♥ AQ82				
North HCP: 9	♦ KJ98	♦ A102	Pass	3NT	AP	
South HCP: 15	♣ J942	♣ 106				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ QJ9		1NT	Pass	3NT
Vul: None	♥ Q5	♥ J3				
North HCP: 15	♦ A1072	♦ KQ5	AP			
South HCP: 9	♣ AQ63	♣ 109842				
Contract: 3N N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ K1062				1NT
Vul: NS	♥ A1098	♥ KQJ4	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ952	♦ K73	Pass	4♥	AP	
South HCP: 15	♣ 84	♣ K2	1. Stayman			
Contract: 4♥ S						

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ KQ73	♠ J94		1NT	Pass	2NT
Vul: EW	♥ A42	♥ 87				
North HCP: 15	♦ Q42	♦ K983	AP			
South HCP: 9	♣ A76	♣ KQ84				
Contract: 2N N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ KJ97				1NT
Vul: Both	♥ Q982	♥ AJ5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K9862	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ J965	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 51	♠ KJ6	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ K642	You bid first.
HCP: 15	♣ KQ102	

Board: 52	♠ AJ9	The opponents are silent.
Dealer: S	♥ Q1096	
Vul: EW	♦ Q9	Partner bids first.
HCP: 9	♣ 10654	

Board: 53	♠ J642	West Bids 2♦ if possible.
Dealer: N	♥ AQ65	
Vul: Both	♦ A3	You bid first.
HCP: 15	♣ A73	

Board: 54	♠ K94	The opponents are silent.
Dealer: S	♥ J943	
Vul: None	♦ 108	Partner bids first.
HCP: 9	♣ KQ104	

Board: 55	♠ 753	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: EW	♦ A832	You bid first.
HCP: 15	♣ AK2	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ A10		1NT	Pass	2♣ ¹
Vul: NS	♥ K5	♥ J1083	Pass	2♦	Pass	3♣
North HCP: 15	♦ K642	♦ A8	Pass	3NT	AP	
South HCP: 9	♣ KQ102	♣ 98643	1. Stayman			
Contract: 3N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ Q5				1NT
Vul: EW	♥ Q1096	♥ AKJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q9	♦ 10854	Pass	2NT	AP	
South HCP: 15	♣ 10654	♣ KQ97	1. Stayman			
Contract: 2N S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ J642	♠ KQ109		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ65	♥ J93	2♦	Pass	Pass	X
North HCP: 15	♦ A3	♦ 86	Pass	2NT	Pass	3NT
South HCP: 9	♣ A73	♣ K864	AP			
Contract: 3N N			1. Stayman			

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ AJ65				1NT
Vul: None	♥ J943	♥ A75	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 108	♦ AQ	Pass	2NT	AP	
South HCP: 15	♣ KQ104	♣ 8752	1. Stayman			
Contract: 2N S						

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ 753	♠ QJ6		1NT	Pass	3NT
Vul: EW	♥ KJ9	♥ Q102	AP			
North HCP: 15	♦ A832	♦ K94				
South HCP: 9	♣ AK2	♣ J1084				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 51	♠ A10	The opponents are silent.
Dealer: N	♥ J1083	
Vul: NS	♦ A8	Partner bids first.
HCP: 9	♣ 98643	

Board: 52	♠ Q5	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ 10854	You bid first.
HCP: 15	♣ KQ97	

Board: 53	♠ KQ109	West Bids 2♦ if possible.
Dealer: N	♥ J93	
Vul: Both	♦ 86	Partner bids first.
HCP: 9	♣ K864	

Board: 54	♠ AJ65	The opponents are silent.
Dealer: S	♥ A75	
Vul: None	♦ AQ	You bid first.
HCP: 15	♣ 8752	

Board: 55	♠ QJ6	The opponents are silent.
Dealer: N	♥ Q102	
Vul: EW	♦ K94	Partner bids first.
HCP: 9	♣ J1084	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ A10		1NT	Pass	2♣ ¹
Vul: NS	♥ K5	♥ J1083	Pass	2♦	Pass	3♣
North HCP: 15	♦ K642	♦ A8	Pass	3NT	AP	
South HCP: 9	♣ KQ102	♣ 98643	1. Stayman			
Contract: 3N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ Q5				1NT
Vul: EW	♥ Q1096	♥ AKJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q9	♦ 10854	Pass	2NT	AP	
South HCP: 15	♣ 10654	♣ KQ97	1. Stayman			
Contract: 2N S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ J642	♠ KQ109		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ65	♥ J93	2♦	Pass	Pass	X
North HCP: 15	♦ A3	♦ 86	Pass	2NT	Pass	3NT
South HCP: 9	♣ A73	♣ K864	AP			
Contract: 3N N			1. Stayman			

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ AJ65				1NT
Vul: None	♥ J943	♥ A75	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 108	♦ AQ	Pass	2NT	AP	
South HCP: 15	♣ KQ104	♣ 8752	1. Stayman			
Contract: 2N S						

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ 753	♠ QJ6		1NT	Pass	3NT
Vul: EW	♥ KJ9	♥ Q102	AP			
North HCP: 15	♦ A832	♦ K94				
South HCP: 9	♣ AK2	♣ J1084				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 56	♠ 10985	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ K108	Partner bids first.
HCP: 9	♣ A1054	

Board: 57	♠ A1097	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ AQ105	You bid first.
HCP: 15	♣ QJ9	

Board: 58	♠ QJ98	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ J109	Partner bids first.
HCP: 9	♣ J74	

Board: 59	♠ 964	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ AKQ	You bid first.
HCP: 15	♣ AJ962	

Board: 60	♠ 108	The opponents are silent.
Dealer: S	♥ K93	
Vul: None	♦ KJ93	Partner bids first.
HCP: 9	♣ Q842	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ 10985	♠ AK				1NT
Vul: Both	♥ Q4	♥ KJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K108	♦ J9432	Pass	2NT	AP	
South HCP: 15	♣ A1054	♣ QJ6				
Contract: 2N S			1. Stayman			

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ A1097	♠ K8		1NT	Pass	2♣ ¹
Vul: None	♥ Q7	♥ K1043	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ105	♦ 98	AP			
South HCP: 9	♣ QJ9	♣ K10843				
Contract: 2N N			1. Stayman			

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ QJ98	♠ A105				1NT
Vul: NS	♥ A73	♥ KQ10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J109	♦ A65	Pass	2NT	AP	
South HCP: 15	♣ J74	♣ Q1085				
Contract: 2N S			1. Stayman			

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ 964	♠ AJ10		1NT	Pass	3NT
Vul: Both	♥ J6	♥ K94				
North HCP: 15	♦ AKQ	♦ J83	AP			
South HCP: 9	♣ AJ962	♣ 10874				
Contract: 3N N						

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ K62				1NT
Vul: None	♥ K93	♥ AJ105				
North HCP: 9	♦ KJ93	♦ AQ7	Pass	3NT	AP	
South HCP: 15	♣ Q842	♣ J105				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 56	♠ AK	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: Both	♦ J9432	You bid first.
HCP: 15	♣ QJ6	

Board: 57	♠ K8	The opponents are silent.
Dealer: N	♥ K1043	
Vul: None	♦ 98	Partner bids first.
HCP: 9	♣ K10843	

Board: 58	♠ A105	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ A65	You bid first.
HCP: 15	♣ Q1085	

Board: 59	♠ AJ10	The opponents are silent.
Dealer: N	♥ K94	
Vul: Both	♦ J83	Partner bids first.
HCP: 9	♣ 10874	

Board: 60	♠ K62	The opponents are silent.
Dealer: S	♥ AJ105	
Vul: None	♦ AQ7	You bid first.
HCP: 15	♣ J105	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ 10985	♠ AK				1NT
Vul: Both	♥ Q4	♥ KJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K108	♦ J9432	Pass	2NT	AP	
South HCP: 15	♣ A1054	♣ QJ6				
Contract: 2N S			1. Stayman			

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ A1097	♠ K8		1NT	Pass	2♣ ¹
Vul: None	♥ Q7	♥ K1043	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ105	♦ 98	AP			
South HCP: 9	♣ QJ9	♣ K10843				
Contract: 2N N			1. Stayman			

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ QJ98	♠ A105				1NT
Vul: NS	♥ A73	♥ KQ10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J109	♦ A65	Pass	2NT	AP	
South HCP: 15	♣ J74	♣ Q1085				
Contract: 2N S			1. Stayman			

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ 964	♠ AJ10		1NT	Pass	3NT
Vul: Both	♥ J6	♥ K94				
North HCP: 15	♦ AKQ	♦ J83	AP			
South HCP: 9	♣ AJ962	♣ 10874				
Contract: 3N N						

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ K62				1NT
Vul: None	♥ K93	♥ AJ105				
North HCP: 9	♦ KJ93	♦ AQ7	Pass	3NT	AP	
South HCP: 15	♣ Q842	♣ J105				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 61	♠ AJ8	The opponents are silent.
Dealer: N	♥ K54	
Vul: NS	♦ 53	You bid first.
HCP: 15	♣ AK985	

Board: 62	♠ AQ84	The opponents are silent.
Dealer: S	♥ QJ109	
Vul: EW	♦ 852	Partner bids first.
HCP: 9	♣ 84	

Board: 63	♠ AQ84	The opponents are silent.
Dealer: N	♥ 973	
Vul: None	♦ AJ82	You bid first.
HCP: 15	♣ A5	

Board: 64	♠ Q109	The opponents are silent.
Dealer: S	♥ AQ76	
Vul: NS	♦ J1092	Partner bids first.
HCP: 9	♣ 84	

Board: 65	♠ A42	The opponents are silent.
Dealer: N	♥ A953	
Vul: EW	♦ 7542	You bid first.
HCP: 15	♣ AK	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ K109		1NT	Pass	3NT
Vul: NS	♥ K54	♥ J8				
North HCP: 15	♦ 53	♦ QJ72	AP			
South HCP: 9	♣ AK985	♣ Q1043				
Contract: 3N N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ AQ84	♠ 96				1NT
Vul: EW	♥ QJ109	♥ A54	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 852	♦ KJ1073	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ AK9	1. Stayman			
Contract: 2N S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ AQ84	♠ K103		1NT	Pass	2♣ ¹
Vul: None	♥ 973	♥ J865	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ82	♦ Q9	AP			
South HCP: 9	♣ A5	♣ QJ94	1. Stayman			
Contract: 2N N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ A4				1NT
Vul: NS	♥ AQ76	♥ KJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J1092	♦ K76	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ A10965	1. Stayman			
Contract: 2N S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ J85		1NT	Pass	2♣ ¹
Vul: EW	♥ A953	♥ KQ108	Pass	2♥	Pass	4♥
North HCP: 15	♦ 7542	♦ Q6	AP			
South HCP: 9	♣ AK	♣ J1054	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 61	♠ K109	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ QJ72	Partner bids first.
HCP: 9	♣ Q1043	

Board: 62	♠ 96	The opponents are silent.
Dealer: S	♥ A54	
Vul: EW	♦ KJ1073	You bid first.
HCP: 15	♣ AK9	

Board: 63	♠ K103	The opponents are silent.
Dealer: N	♥ J865	
Vul: None	♦ Q9	Partner bids first.
HCP: 9	♣ QJ94	

Board: 64	♠ A4	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: NS	♦ K76	You bid first.
HCP: 15	♣ A10965	

Board: 65	♠ J85	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: EW	♦ Q6	Partner bids first.
HCP: 9	♣ J1054	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ K109		1NT	Pass	3NT
Vul: NS	♥ K54	♥ J8				
North HCP: 15	♦ 53	♦ QJ72	AP			
South HCP: 9	♣ AK985	♣ Q1043				
Contract: 3N N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ AQ84	♠ 96				1NT
Vul: EW	♥ QJ109	♥ A54	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 852	♦ KJ1073	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ AK9	1. Stayman			
Contract: 2N S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ AQ84	♠ K103		1NT	Pass	2♣ ¹
Vul: None	♥ 973	♥ J865	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ82	♦ Q9	AP			
South HCP: 9	♣ A5	♣ QJ94	1. Stayman			
Contract: 2N N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ A4				1NT
Vul: NS	♥ AQ76	♥ KJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J1092	♦ K76	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ A10965	1. Stayman			
Contract: 2N S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ J85		1NT	Pass	2♣ ¹
Vul: EW	♥ A953	♥ KQ108	Pass	2♥	Pass	4♥
North HCP: 15	♦ 7542	♦ Q6	AP			
South HCP: 9	♣ AK	♣ J1054	1. Stayman			
Contract: 4♥ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 66	♠ QJ10	The opponents are silent.
Dealer: S	♥ J98	
Vul: Both	♦ 9842	Partner bids first.
HCP: 8	♣ A104	
Board: 67	♠ A10	The opponents are silent.
Dealer: N	♥ 1032	
Vul: NS	♦ AK63	You bid first.
HCP: 15	♣ KJ83	
Board: 68	♠ J95	The opponents are silent.
Dealer: S	♥ Q76	
Vul: EW	♦ K9	Partner bids first.
HCP: 9	♣ QJ984	
Board: 69	♠ A1052	The opponents are silent.
Dealer: N	♥ AQ75	
Vul: Both	♦ A7	You bid first.
HCP: 15	♣ J108	
Board: 70	♠ A8	East Doubles 2♣ if possible.
Dealer: S	♥ Q1054	
Vul: None	♦ Q1094	Partner bids first.
HCP: 9	♣ J84	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ A954				1NT
Vul: Both	♥ J98	♥ K743				
North HCP: 8	♦ 9842	♦ K5	Pass	3NT	AP	
South HCP: 15	♣ A104	♣ KQ7				
Contract: 3N S						

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ52		1NT	Pass	2♣ ¹
Vul: NS	♥ 1032	♥ K8	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK63	♦ J97	AP			
South HCP: 9	♣ KJ83	♣ Q1094	1. Stayman			
Contract: 2N N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AK32				1NT
Vul: EW	♥ Q76	♥ 53				
North HCP: 9	♦ K9	♦ J102	Pass	3NT	AP	
South HCP: 15	♣ QJ984	♣ AK65				
Contract: 3N S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ A1052	♠ J93		1NT	Pass	2NT
Vul: Both	♥ AQ75	♥ KJ8				
North HCP: 15	♦ A7	♦ Q9	AP			
South HCP: 9	♣ J108	♣ Q9764				
Contract: 2N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ K1073				1NT
Vul: None	♥ Q1054	♥ AK87	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ Q1094	♦ K87	Pass	4♥	AP	
South HCP: 15	♣ J84	♣ Q7	1. Stayman			
Contract: 4♥ S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 66	♠ A954	The opponents are silent.
Dealer: S	♥ K743	
Vul: Both	♦ K5	You bid first.
HCP: 15	♣ KQ7	
Board: 67	♠ QJ52	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ J97	Partner bids first.
HCP: 9	♣ Q1094	
Board: 68	♠ AK32	The opponents are silent.
Dealer: S	♥ 53	
Vul: EW	♦ J102	You bid first.
HCP: 15	♣ AK65	
Board: 69	♠ J93	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: Both	♦ Q9	Partner bids first.
HCP: 9	♣ Q9764	
Board: 70	♠ K1073	East Doubles 2♣ if possible.
Dealer: S	♥ AK87	
Vul: None	♦ K87	You bid first.
HCP: 15	♣ Q7	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ A954				1NT
Vul: Both	♥ J98	♥ K743				
North HCP: 8	♦ 9842	♦ K5	Pass	3NT	AP	
South HCP: 15	♣ A104	♣ KQ7				
Contract: 3N S						

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ52		1NT	Pass	2♣ ¹
Vul: NS	♥ 1032	♥ K8	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK63	♦ J97	AP			
South HCP: 9	♣ KJ83	♣ Q1094	1. Stayman			
Contract: 2N N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AK32				1NT
Vul: EW	♥ Q76	♥ 53				
North HCP: 9	♦ K9	♦ J102	Pass	3NT	AP	
South HCP: 15	♣ QJ984	♣ AK65				
Contract: 3N S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ A1052	♠ J93		1NT	Pass	2NT
Vul: Both	♥ AQ75	♥ KJ8				
North HCP: 15	♦ A7	♦ Q9	AP			
South HCP: 9	♣ J108	♣ Q9764				
Contract: 2N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ K1073				1NT
Vul: None	♥ Q1054	♥ AK87	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ Q1094	♦ K87	Pass	4♥	AP	
South HCP: 15	♣ J84	♣ Q7	1. Stayman			
Contract: 4♥ S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 71	♠ K64	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ KQ53	You bid first.
HCP: 15	♣ AQ93	

Board: 72	♠ J102	The opponents are silent.
Dealer: S	♥ AJ96	
Vul: Both	♦ Q3	Partner bids first.
HCP: 9	♣ J984	

Board: 73	♠ K53	The opponents are silent.
Dealer: N	♥ AQ103	
Vul: None	♦ 653	You bid first.
HCP: 15	♣ AQ8	

Board: 74	♠ A1084	The opponents are silent.
Dealer: S	♥ J10	
Vul: NS	♦ A8	Partner bids first.
HCP: 9	♣ 109764	

Board: 75	♠ A1032	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ AQ32	You bid first.
HCP: 15	♣ J106	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ AQ93		1NT	Pass	2♣ ¹
Vul: EW	♥ J6	♥ K109	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ53	♦ 1087	AP			
South HCP: 9	♣ AQ93	♣ 1064	1. Stayman			
Contract: 2N N						

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ A8				1NT
Vul: Both	♥ AJ96	♥ KQ73	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q3	♦ K1076	Pass	4♥	AP	
South HCP: 15	♣ J984	♣ K62	1. Stayman			
Contract: 4♥ S						

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ QJ94		1NT	Pass	2♣ ¹
Vul: None	♥ AQ103	♥ K982	Pass	2♥	Pass	4♥
North HCP: 15	♦ 653	♦ 109	AP			
South HCP: 9	♣ AQ8	♣ K74	1. Stayman			
Contract: 4♥ N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ A1084	♠ 65				1NT
Vul: NS	♥ J10	♥ KQ96	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A8	♦ KQJ2	Pass	2NT	AP	
South HCP: 15	♣ 109764	♣ KJ5	1. Stayman			
Contract: 2N S						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ A1032	♠ KJ98		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ Q108	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ32	♦ J76	AP			
South HCP: 9	♣ J106	♣ Q42	1. Stayman			
Contract: 3♠ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 71	♠ AQ93	The opponents are silent.
Dealer: N	♥ K109	
Vul: EW	♦ 1087	Partner bids first.
HCP: 9	♣ 1064	

Board: 72	♠ A8	The opponents are silent.
Dealer: S	♥ KQ73	
Vul: Both	♦ K1076	You bid first.
HCP: 15	♣ K62	

Board: 73	♠ QJ94	The opponents are silent.
Dealer: N	♥ K982	
Vul: None	♦ 109	Partner bids first.
HCP: 9	♣ K74	

Board: 74	♠ 65	The opponents are silent.
Dealer: S	♥ KQ96	
Vul: NS	♦ KQJ2	You bid first.
HCP: 15	♣ KJ5	

Board: 75	♠ KJ98	The opponents are silent.
Dealer: N	♥ Q108	
Vul: Both	♦ J76	Partner bids first.
HCP: 9	♣ Q42	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ AQ93		1NT	Pass	2♣ ¹
Vul: EW	♥ J6	♥ K109	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ53	♦ 1087	AP			
South HCP: 9	♣ AQ93	♣ 1064	1. Stayman			
Contract: 2N N						

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ A8				1NT
Vul: Both	♥ AJ96	♥ KQ73	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q3	♦ K1076	Pass	4♥	AP	
South HCP: 15	♣ J984	♣ K62	1. Stayman			
Contract: 4♥ S						

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ QJ94		1NT	Pass	2♣ ¹
Vul: None	♥ AQ103	♥ K982	Pass	2♥	Pass	4♥
North HCP: 15	♦ 653	♦ 109	AP			
South HCP: 9	♣ AQ8	♣ K74	1. Stayman			
Contract: 4♥ N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ A1084	♠ 65				1NT
Vul: NS	♥ J10	♥ KQ96	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A8	♦ KQJ2	Pass	2NT	AP	
South HCP: 15	♣ 109764	♣ KJ5	1. Stayman			
Contract: 2N S						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ A1032	♠ KJ98		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ Q108	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ32	♦ J76	AP			
South HCP: 9	♣ J106	♣ Q42	1. Stayman			
Contract: 3♠ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 76	♠ J1093	The opponents are silent.
Dealer: S	♥ 1073	
Vul: None	♦ Q9	Partner bids first.
HCP: 9	♣ KQJ4	

Board: 77	♠ KQ	The opponents are silent.
Dealer: N	♥ QJ52	
Vul: NS	♦ A943	You bid first.
HCP: 15	♣ K75	

Board: 78	♠ Q85	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ KQ1097	Partner bids first.
HCP: 9	♣ J84	

Board: 79	♠ A1072	The opponents are silent.
Dealer: N	♥ 632	
Vul: NS	♦ AK93	You bid first.
HCP: 15	♣ A7	

Board: 80	♠ A8	The opponents are silent.
Dealer: S	♥ Q86	
Vul: EW	♦ K108	Partner bids first.
HCP: 9	♣ 108642	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ A872				1NT
Vul: None	♥ 1073	♥ K95	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q9	♦ A84	Pass	4♠	AP	
South HCP: 15	♣ KQJ4	♣ A108				
Contract: 4♠ S			1. Stayman			

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J1043		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ52	♥ 10983	Pass	2♥	Pass	4♥
North HCP: 15	♦ A943	♦ KJ	AP			
South HCP: 9	♣ K75	♣ A84				
Contract: 4♥ N			1. Stayman			

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ KJ3				1NT
Vul: EW	♥ J6	♥ AK3	Pass	2NT	AP	
North HCP: 9	♦ KQ1097	♦ A543				
South HCP: 15	♣ J84	♣ 1032				
Contract: 2N S						

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ K543		1NT	Pass	2♣ ¹
Vul: NS	♥ 632	♥ AJ109	Pass	2♠	Pass	4♠
North HCP: 15	♦ AK93	♦ 108	AP			
South HCP: 9	♣ A7	♣ J94				
Contract: 4♠ N			1. Stayman			

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ J1095				1NT
Vul: EW	♥ Q86	♥ J103	Pass	2NT	AP	
North HCP: 9	♦ K108	♦ AQJ3				
South HCP: 15	♣ 108642	♣ AQ				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 76	♠ A872	The opponents are silent.
Dealer: S	♥ K95	
Vul: None	♦ A84	You bid first.
HCP: 15	♣ A108	

Board: 77	♠ J1043	The opponents are silent.
Dealer: N	♥ 10983	
Vul: NS	♦ KJ	Partner bids first.
HCP: 9	♣ A84	

Board: 78	♠ KJ3	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ A543	You bid first.
HCP: 15	♣ 1032	

Board: 79	♠ K543	The opponents are silent.
Dealer: N	♥ AJ109	
Vul: NS	♦ 108	Partner bids first.
HCP: 9	♣ J94	

Board: 80	♠ J1095	The opponents are silent.
Dealer: S	♥ J103	
Vul: EW	♦ AQJ3	You bid first.
HCP: 15	♣ AQ	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ A872				1NT
Vul: None	♥ 1073	♥ K95	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q9	♦ A84	Pass	4♠	AP	
South HCP: 15	♣ KQJ4	♣ A108				
Contract: 4♠ S			1. Stayman			

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J1043		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ52	♥ 10983	Pass	2♥	Pass	4♥
North HCP: 15	♦ A943	♦ KJ	AP			
South HCP: 9	♣ K75	♣ A84				
Contract: 4♥ N			1. Stayman			

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ KJ3				1NT
Vul: EW	♥ J6	♥ AK3	Pass	2NT	AP	
North HCP: 9	♦ KQ1097	♦ A543				
South HCP: 15	♣ J84	♣ 1032				
Contract: 2N S						

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ K543		1NT	Pass	2♣ ¹
Vul: NS	♥ 632	♥ AJ109	Pass	2♠	Pass	4♠
North HCP: 15	♦ AK93	♦ 108	AP			
South HCP: 9	♣ A7	♣ J94				
Contract: 4♠ N			1. Stayman			

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ J1095				1NT
Vul: EW	♥ Q86	♥ J103	Pass	2NT	AP	
North HCP: 9	♦ K108	♦ AQJ3				
South HCP: 15	♣ 108642	♣ AQ				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 81	♠ A96	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ KJ7	You bid first.
HCP: 15	♣ QJ532	

Board: 82	♠ A982	The opponents are silent.
Dealer: S	♥ 1092	
Vul: NS	♦ J93	Partner bids first.
HCP: 9	♣ A104	

Board: 83	♠ A872	The opponents are silent.
Dealer: N	♥ A85	
Vul: EW	♦ A65	You bid first.
HCP: 15	♣ K106	

Board: 84	♠ Q983	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: Both	♦ Q107	Partner bids first.
HCP: 9	♣ 42	

Board: 85	♠ A75	The opponents are silent.
Dealer: N	♥ A1053	
Vul: None	♦ A3	You bid first.
HCP: 15	♣ QJ85	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ J73		1NT	Pass	3NT
Vul: Both	♥ A5	♥ Q93				
North HCP: 15	♦ KJ7	♦ Q108	AP			
South HCP: 9	♣ QJ532	♣ A984				
Contract: 3N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ A982	♠ J63				1NT
Vul: NS	♥ 1092	♥ AQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J93	♦ A105	Pass	2NT	AP	
South HCP: 15	♣ A104	♣ K986	1. Stayman			
Contract: 2N S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ A872	♠ KQ93		1NT	Pass	2♣ ¹
Vul: EW	♥ A85	♥ K1096	Pass	2♠	Pass	4♠
North HCP: 15	♦ A65	♦ 97	AP			
South HCP: 9	♣ K106	♣ J94	1. Stayman			
Contract: 4♠ N						

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ Q983	♠ KJ				1NT
Vul: Both	♥ AJ109	♥ K832	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q107	♦ J85	Pass	4♥	AP	
South HCP: 15	♣ 42	♣ AK86	1. Stayman			
Contract: 4♥ S						

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ KJ108		1NT	Pass	2♣ ¹
Vul: None	♥ A1053	♥ KJ8	Pass	2♥	Pass	2NT
North HCP: 15	♦ A3	♦ J76	AP			
South HCP: 9	♣ QJ85	♣ 964	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 81	♠ J73	The opponents are silent.
Dealer: N	♥ Q93	
Vul: Both	♦ Q108	Partner bids first.
HCP: 9	♣ A984	

Board: 82	♠ J63	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ A105	You bid first.
HCP: 15	♣ K986	

Board: 83	♠ KQ93	The opponents are silent.
Dealer: N	♥ K1096	
Vul: EW	♦ 97	Partner bids first.
HCP: 9	♣ J94	

Board: 84	♠ KJ	The opponents are silent.
Dealer: S	♥ K832	
Vul: Both	♦ J85	You bid first.
HCP: 15	♣ AK86	

Board: 85	♠ KJ108	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: None	♦ J76	Partner bids first.
HCP: 9	♣ 964	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ J73		1NT	Pass	3NT
Vul: Both	♥ A5	♥ Q93				
North HCP: 15	♦ KJ7	♦ Q108	AP			
South HCP: 9	♣ QJ532	♣ A984				
Contract: 3N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ A982	♠ J63				1NT
Vul: NS	♥ 1092	♥ AQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J93	♦ A105	Pass	2NT	AP	
South HCP: 15	♣ A104	♣ K986	1. Stayman			
Contract: 2N S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ A872	♠ KQ93		1NT	Pass	2♣ ¹
Vul: EW	♥ A85	♥ K1096	Pass	2♠	Pass	4♠
North HCP: 15	♦ A65	♦ 97	AP			
South HCP: 9	♣ K106	♣ J94	1. Stayman			
Contract: 4♠ N						

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ Q983	♠ KJ				1NT
Vul: Both	♥ AJ109	♥ K832	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q107	♦ J85	Pass	4♥	AP	
South HCP: 15	♣ 42	♣ AK86	1. Stayman			
Contract: 4♥ S						

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ KJ108		1NT	Pass	2♣ ¹
Vul: None	♥ A1053	♥ KJ8	Pass	2♥	Pass	2NT
North HCP: 15	♦ A3	♦ J76	AP			
South HCP: 9	♣ QJ85	♣ 964	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 86	♠ AK10	The opponents are silent.
Dealer: S	♥ J842	
Vul: EW	♦ 1095	Partner bids first.
HCP: 9	♣ J94	

Board: 87	♠ K42	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ Q9754	You bid first.
HCP: 15	♣ KQ7	

Board: 88	♠ 953	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: None	♦ J103	Partner bids first.
HCP: 9	♣ QJ84	

Board: 89	♠ Q98	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: NS	♦ A3	You bid first.
HCP: 15	♣ A10753	

Board: 90	♠ K98	The opponents are silent.
Dealer: S	♥ J98	
Vul: Both	♦ A84	Partner bids first.
HCP: 8	♣ 10974	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ 952				1NT
Vul: EW	♥ J842	♥ K1063	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1095	♦ AKQ3	Pass	3♥	AP	
South HCP: 15	♣ J94	♣ K6	1. Stayman			
Contract: 3♥ S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ Q87		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ	♥ Q1097	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q9754	♦ J10	AP			
South HCP: 9	♣ KQ7	♣ A1054	1. Stayman			
Contract: 2N N						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A842				1NT
Vul: None	♥ KQ9	♥ A1064	Pass	3NT	AP	
North HCP: 9	♦ J103	♦ 54				
South HCP: 15	♣ QJ84	♣ AK9				
Contract: 3N S						

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ KJ10		1NT	Pass	3NT
Vul: NS	♥ KQ5	♥ J9	AP			
North HCP: 15	♦ A3	♦ K8542				
South HCP: 9	♣ A10753	♣ J94				
Contract: 3N N						

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AQ7				1NT
Vul: Both	♥ J98	♥ A54	Pass	2NT	AP	
North HCP: 8	♦ A84	♦ KQ975				
South HCP: 15	♣ 10974	♣ 83				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 86	♠ 952	The opponents are silent.
Dealer: S	♥ K1063	
Vul: EW	♦ AKQ3	You bid first.
HCP: 15	♣ K6	

Board: 87	♠ Q87	The opponents are silent.
Dealer: N	♥ Q1097	
Vul: Both	♦ J10	Partner bids first.
HCP: 9	♣ A1054	

Board: 88	♠ A842	The opponents are silent.
Dealer: S	♥ A1064	
Vul: None	♦ 54	You bid first.
HCP: 15	♣ AK9	

Board: 89	♠ KJ10	The opponents are silent.
Dealer: N	♥ J9	
Vul: NS	♦ K8542	Partner bids first.
HCP: 9	♣ J94	

Board: 90	♠ AQ7	The opponents are silent.
Dealer: S	♥ A54	
Vul: Both	♦ KQ975	You bid first.
HCP: 15	♣ 83	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ 952				1NT
Vul: EW	♥ J842	♥ K1063	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1095	♦ AKQ3	Pass	3♥	AP	
South HCP: 15	♣ J94	♣ K6	1. Stayman			
Contract: 3♥ S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ Q87		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ	♥ Q1097	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q9754	♦ J10	AP			
South HCP: 9	♣ KQ7	♣ A1054	1. Stayman			
Contract: 2N N						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A842				1NT
Vul: None	♥ KQ9	♥ A1064	Pass	3NT	AP	
North HCP: 9	♦ J103	♦ 54				
South HCP: 15	♣ QJ84	♣ AK9				
Contract: 3N S						

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ KJ10		1NT	Pass	3NT
Vul: NS	♥ KQ5	♥ J9	AP			
North HCP: 15	♦ A3	♦ K8542				
South HCP: 9	♣ A10753	♣ J94				
Contract: 3N N						

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AQ7				1NT
Vul: Both	♥ J98	♥ A54	Pass	2NT	AP	
North HCP: 8	♦ A84	♦ KQ975				
South HCP: 15	♣ 10974	♣ 83				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 91	♠ K72	The opponents are silent.
Dealer: N	♥ A653	
Vul: None	♦ A106	You bid first.
HCP: 15	♣ A98	

Board: 92	♠ J982	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ 82	Partner bids first.
HCP: 9	♣ J1043	

Board: 93	♠ K9	The opponents are silent.
Dealer: N	♥ A984	
Vul: EW	♦ AK96	You bid first.
HCP: 15	♣ J97	

Board: 94	♠ A9	The opponents are silent.
Dealer: S	♥ J1086	
Vul: None	♦ J9	Partner bids first.
HCP: 8	♣ Q10943	

Board: 95	♠ Q108	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ AJ654	You bid first.
HCP: 15	♣ AQ3	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ 10843		1NT	Pass	2♣ ¹
Vul: None	♥ A653	♥ Q8	Pass	2♥	Pass	2NT
North HCP: 15	♦ A106	♦ KQJ8	AP			
South HCP: 9	♣ A98	♣ J43				
Contract: 2N N						

1. Stayman

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ J982	♠ K1043				1NT
Vul: NS	♥ AK8	♥ Q5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 82	♦ KJ75	Pass	4♠	AP	
South HCP: 15	♣ J1043	♣ AQ8				
Contract: 4♠ S						

1. Stayman

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ J10		1NT	Pass	3NT
Vul: EW	♥ A984	♥ Q63				
North HCP: 15	♦ AK96	♦ J1083	AP			
South HCP: 9	♣ J97	♣ KQ104				
Contract: 3N N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ K86				1NT
Vul: None	♥ J1086	♥ A52	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J9	♦ AK1062	Pass	2NT	AP	
South HCP: 15	♣ Q10943	♣ J5				
Contract: 2N S						

1. Stayman

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ 64		1NT	Pass	2NT
Vul: NS	♥ Q10	♥ K96				
North HCP: 15	♦ AJ654	♦ Q98	AP			
South HCP: 9	♣ AQ3	♣ KJ984				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 91	♠ 10843	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ KQJ8	Partner bids first.
HCP: 9	♣ J43	

Board: 92	♠ K1043	The opponents are silent.
Dealer: S	♥ Q5	
Vul: NS	♦ KJ75	You bid first.
HCP: 15	♣ AQ8	

Board: 93	♠ J10	The opponents are silent.
Dealer: N	♥ Q63	
Vul: EW	♦ J1083	Partner bids first.
HCP: 9	♣ KQ104	

Board: 94	♠ K86	The opponents are silent.
Dealer: S	♥ A52	
Vul: None	♦ AK1062	You bid first.
HCP: 15	♣ J5	

Board: 95	♠ 64	The opponents are silent.
Dealer: N	♥ K96	
Vul: NS	♦ Q98	Partner bids first.
HCP: 9	♣ KJ984	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ 10843		1NT	Pass	2♣ ¹
Vul: None	♥ A653	♥ Q8	Pass	2♥	Pass	2NT
North HCP: 15	♦ A106	♦ KQJ8	AP			
South HCP: 9	♣ A98	♣ J43				
Contract: 2N N						

1. Stayman

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ J982	♠ K1043				1NT
Vul: NS	♥ AK8	♥ Q5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 82	♦ KJ75	Pass	4♠	AP	
South HCP: 15	♣ J1043	♣ AQ8				
Contract: 4♠ S						

1. Stayman

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ J10		1NT	Pass	3NT
Vul: EW	♥ A984	♥ Q63				
North HCP: 15	♦ AK96	♦ J1083	AP			
South HCP: 9	♣ J97	♣ KQ104				
Contract: 3N N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ K86				1NT
Vul: None	♥ J1086	♥ A52	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J9	♦ AK1062	Pass	2NT	AP	
South HCP: 15	♣ Q10943	♣ J5				
Contract: 2N S						

1. Stayman

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ 64		1NT	Pass	2NT
Vul: NS	♥ Q10	♥ K96				
North HCP: 15	♦ AJ654	♦ Q98	AP			
South HCP: 9	♣ AQ3	♣ KJ984				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 96	♠ KJ8	The opponents are silent.
Dealer: S	♥ K95	
Vul: EW	♦ Q105	Partner bids first.
HCP: 9	♣ 9874	

Board: 97	♠ 95	The opponents are silent.
Dealer: N	♥ AK65	
Vul: Both	♦ KQ86	You bid first.
HCP: 15	♣ K107	

Board: 98	♠ Q109	The opponents are silent.
Dealer: S	♥ Q752	
Vul: NS	♦ J10	Partner bids first.
HCP: 9	♣ A1084	

Board: 99	♠ AK9	The opponents are silent.
Dealer: N	♥ 542	
Vul: EW	♦ A103	You bid first.
HCP: 15	♣ A1082	

Board: 100	♠ Q82	The opponents are silent.
Dealer: S	♥ QJ53	
Vul: Both	♦ K10	Partner bids first.
HCP: 9	♣ J984	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ Q52				1NT
Vul: EW	♥ K95	♥ AJ74				
North HCP: 9	♦ Q105	♦ 74	Pass	3NT	AP	
South HCP: 15	♣ 9874	♣ AKJ3				
Contract: 3N S						

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ K106		1NT	Pass	3NT
Vul: Both	♥ AK65	♥ Q108				
North HCP: 15	♦ KQ86	♦ A1093	AP			
South HCP: 9	♣ K107	♣ 854				
Contract: 3N N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ AK42				1NT
Vul: NS	♥ Q752	♥ K6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J10	♦ 865	Pass	2NT	AP	
South HCP: 15	♣ A1084	♣ KQ95	1. Stayman			
Contract: 2N S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ QJ85		1NT	Pass	2♣ ¹
Vul: EW	♥ 542	♥ 1083	Pass	2♦	Pass	2NT
North HCP: 15	♦ A103	♦ Q84	AP			
South HCP: 9	♣ A1082	♣ KJ4	1. Stayman			
Contract: 2N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ KJ3				1NT
Vul: Both	♥ QJ53	♥ 10972	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K10	♦ AQ74	Pass	3♥	AP	
South HCP: 15	♣ J984	♣ KQ	1. Stayman			
Contract: 3♥ S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 96	♠ Q52	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: EW	♦ 74	You bid first.
HCP: 15	♣ AKJ3	

Board: 97	♠ K106	The opponents are silent.
Dealer: N	♥ Q108	
Vul: Both	♦ A1093	Partner bids first.
HCP: 9	♣ 854	

Board: 98	♠ AK42	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ 865	You bid first.
HCP: 15	♣ KQ95	

Board: 99	♠ QJ85	The opponents are silent.
Dealer: N	♥ 1083	
Vul: EW	♦ Q84	Partner bids first.
HCP: 9	♣ KJ4	

Board: 100	♠ KJ3	The opponents are silent.
Dealer: S	♥ 10972	
Vul: Both	♦ AQ74	You bid first.
HCP: 15	♣ KQ	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ Q52				1NT
Vul: EW	♥ K95	♥ AJ74				
North HCP: 9	♦ Q105	♦ 74	Pass	3NT	AP	
South HCP: 15	♣ 9874	♣ AKJ3				
Contract: 3N S						

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ K106		1NT	Pass	3NT
Vul: Both	♥ AK65	♥ Q108				
North HCP: 15	♦ KQ86	♦ A1093	AP			
South HCP: 9	♣ K107	♣ 854				
Contract: 3N N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ AK42				1NT
Vul: NS	♥ Q752	♥ K6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J10	♦ 865	Pass	2NT	AP	
South HCP: 15	♣ A1084	♣ KQ95	1. Stayman			
Contract: 2N S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ QJ85		1NT	Pass	2♣ ¹
Vul: EW	♥ 542	♥ 1083	Pass	2♦	Pass	2NT
North HCP: 15	♦ A103	♦ Q84	AP			
South HCP: 9	♣ A1082	♣ KJ4	1. Stayman			
Contract: 2N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ KJ3				1NT
Vul: Both	♥ QJ53	♥ 10972	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K10	♦ AQ74	Pass	3♥	AP	
South HCP: 15	♣ J984	♣ KQ	1. Stayman			
Contract: 3♥ S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 101 ♠ AQJ3
Dealer: N ♥ Q653
Vul: None ♦ 107
HCP: 15 ♣ AQ6

The opponents are silent.

You bid first.

Board: 102 ♠ AK6
Dealer: S ♥ J84
Vul: EW ♦ 1098
HCP: 9 ♣ J943

The opponents are silent.

Partner bids first.

Board: 103 ♠ A86
Dealer: N ♥ A96
Vul: Both ♦ 32
HCP: 15 ♣ AK763

East Doubles 2♦ if possible.

You bid first.

Board: 104 ♠ 104
Dealer: S ♥ J8
Vul: None ♦ KQ1093
HCP: 9 ♣ K1064

The opponents are silent.

Partner bids first.

Board: 105 ♠ K3
Dealer: N ♥ AJ72
Vul: NS ♦ J65
HCP: 15 ♣ KQJ9

The opponents are silent.

You bid first.

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ 97		1NT	Pass	3NT
Vul: None	♥ Q653	♥ AK9				
North HCP: 15	♦ 107	♦ Q983	AP			
South HCP: 9	♣ AQ6	♣ 10942				
Contract: 3N N						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ AK6	♠ Q105				1NT
Vul: EW	♥ J84	♥ A7				
North HCP: 9	♦ 1098	♦ 7632	Pass	3NT	AP	
South HCP: 15	♣ J943	♣ AKQ10				
Contract: 3N S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ Q1054		1NT	Pass	2♣ ¹
Vul: Both	♥ A96	♥ Q8	Pass	2♦	X	2NT
North HCP: 15	♦ 32	♦ QJ	AP			
South HCP: 9	♣ AK763	♣ Q10854	1. Stayman			
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AJ98				1NT
Vul: None	♥ J8	♥ A4				
North HCP: 9	♦ KQ1093	♦ AJ82	Pass	2NT	AP	
South HCP: 15	♣ K1064	♣ J95				
Contract: 2N S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ QJ87		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ72	♥ K109	Pass	2♥	Pass	2NT
North HCP: 15	♦ J65	♦ Q98	AP			
South HCP: 8	♣ KQJ9	♣ 1064	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 101	♠ 97	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ Q983	Partner bids first.
HCP: 9	♣ 10942	
Board: 102	♠ Q105	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ 7632	You bid first.
HCP: 15	♣ AKQ10	
Board: 103	♠ Q1054	East Doubles 2♦ if possible.
Dealer: N	♥ Q8	
Vul: Both	♦ QJ	Partner bids first.
HCP: 9	♣ Q10854	
Board: 104	♠ AJ98	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ AJ82	You bid first.
HCP: 15	♣ J95	
Board: 105	♠ QJ87	The opponents are silent.
Dealer: N	♥ K109	
Vul: NS	♦ Q98	Partner bids first.
HCP: 8	♣ 1064	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ 97		1NT	Pass	3NT
Vul: None	♥ Q653	♥ AK9				
North HCP: 15	♦ 107	♦ Q983	AP			
South HCP: 9	♣ AQ6	♣ 10942				
Contract: 3N N						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ AK6	♠ Q105				1NT
Vul: EW	♥ J84	♥ A7				
North HCP: 9	♦ 1098	♦ 7632	Pass	3NT	AP	
South HCP: 15	♣ J943	♣ AKQ10				
Contract: 3N S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ Q1054		1NT	Pass	2♣ ¹
Vul: Both	♥ A96	♥ Q8	Pass	2♦	X	2NT
North HCP: 15	♦ 32	♦ QJ	AP			
South HCP: 9	♣ AK763	♣ Q10854	1. Stayman			
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AJ98				1NT
Vul: None	♥ J8	♥ A4				
North HCP: 9	♦ KQ1093	♦ AJ82	Pass	2NT	AP	
South HCP: 15	♣ K1064	♣ J95				
Contract: 2N S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ QJ87		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ72	♥ K109	Pass	2♥	Pass	2NT
North HCP: 15	♦ J65	♦ Q98	AP			
South HCP: 8	♣ KQJ9	♣ 1064	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 106	♠ QJ98	The opponents are silent.
Dealer: S	♥ K75	
Vul: Both	♦ K9	Partner bids first.
HCP: 9	♣ 9854	

Board: 107	♠ A543	The opponents are silent.
Dealer: N	♥ A102	
Vul: None	♦ 973	You bid first.
HCP: 15	♣ AK2	

Board: 108	♠ 1098	The opponents are silent.
Dealer: S	♥ 95	
Vul: NS	♦ A1042	Partner bids first.
HCP: 9	♣ AJ94	

Board: 109	♠ 32	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: EW	♦ K86	You bid first.
HCP: 15	♣ AKJ97	

Board: 110	♠ 10987	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ QJ87	Partner bids first.
HCP: 8	♣ Q94	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ QJ98	♠ A72				1NT
Vul: Both	♥ K75	♥ AQ86	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K9	♦ Q8	Pass	2NT	AP	
South HCP: 15	♣ 9854	♣ K1076				
Contract: 2N S			1. Stayman			

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ A543	♠ QJ		1NT	Pass	2♣ ¹
Vul: None	♥ A102	♥ Q983	Pass	2♠	Pass	2NT
North HCP: 15	♦ 973	♦ A1042	AP			
South HCP: 9	♣ AK2	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AJ3				1NT
Vul: NS	♥ 95	♥ KJ7	Pass	3NT	AP	
North HCP: 9	♦ A1042	♦ K865				
South HCP: 15	♣ AJ94	♣ K103				
Contract: 3N S						

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ 1084		1NT	Pass	2NT
Vul: EW	♥ KJ7	♥ AQ8	AP			
North HCP: 15	♦ K86	♦ J973				
South HCP: 9	♣ AKJ97	♣ Q84				
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ 10987	♠ KJ6				1NT
Vul: None	♥ K10	♥ A932	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJ87	♦ 1065	Pass	2NT	AP	
South HCP: 15	♣ Q94	♣ AK7	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 106	♠ A72	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: Both	♦ Q8	You bid first.
HCP: 15	♣ K1076	

Board: 107	♠ QJ	The opponents are silent.
Dealer: N	♥ Q983	
Vul: None	♦ A1042	Partner bids first.
HCP: 9	♣ 1084	

Board: 108	♠ AJ3	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: NS	♦ K865	You bid first.
HCP: 15	♣ K103	

Board: 109	♠ 1084	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: EW	♦ J973	Partner bids first.
HCP: 9	♣ Q84	

Board: 110	♠ KJ6	The opponents are silent.
Dealer: S	♥ A932	
Vul: None	♦ 1065	You bid first.
HCP: 15	♣ AK7	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ QJ98	♠ A72				1NT
Vul: Both	♥ K75	♥ AQ86	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K9	♦ Q8	Pass	2NT	AP	
South HCP: 15	♣ 9854	♣ K1076				
Contract: 2N S			1. Stayman			

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ A543	♠ QJ		1NT	Pass	2♣ ¹
Vul: None	♥ A102	♥ Q983	Pass	2♠	Pass	2NT
North HCP: 15	♦ 973	♦ A1042	AP			
South HCP: 9	♣ AK2	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AJ3				1NT
Vul: NS	♥ 95	♥ KJ7	Pass	3NT	AP	
North HCP: 9	♦ A1042	♦ K865				
South HCP: 15	♣ AJ94	♣ K103				
Contract: 3N S						

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ 1084		1NT	Pass	2NT
Vul: EW	♥ KJ7	♥ AQ8	AP			
North HCP: 15	♦ K86	♦ J973				
South HCP: 9	♣ AKJ97	♣ Q84				
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ 10987	♠ KJ6				1NT
Vul: None	♥ K10	♥ A932	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJ87	♦ 1065	Pass	2NT	AP	
South HCP: 15	♣ Q94	♣ AK7	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 111	♠ Q1063	The opponents are silent.
Dealer: N	♥ A2	
Vul: NS	♦ K743	You bid first.
HCP: 15	♣ AQ2	

Board: 112	♠ Q93	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: EW	♦ 964	Partner bids first.
HCP: 9	♣ J104	

Board: 113	♠ AJ2	The opponents are silent.
Dealer: N	♥ A83	
Vul: Both	♦ J932	You bid first.
HCP: 15	♣ AJ7	

Board: 114	♠ K98	The opponents are silent.
Dealer: S	♥ 92	
Vul: NS	♦ J1084	Partner bids first.
HCP: 9	♣ KQ42	

Board: 115	♠ KJ52	The opponents are silent.
Dealer: N	♥ 764	
Vul: EW	♦ AQ	You bid first.
HCP: 15	♣ AJ65	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ Q1063	♠ 92		1NT	Pass	2NT
Vul: NS	♥ A2	♥ Q108				
North HCP: 15	♦ K743	♦ QJ8	AP			
South HCP: 8	♣ AQ2	♣ K9843				
Contract: 2N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ A874				1NT
Vul: EW	♥ AQ98	♥ KJ106	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 964	♦ KJ	Pass	3♥	AP	
South HCP: 15	♣ J104	♣ K65	1. Stayman			
Contract: 3♥ S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 83		1NT	Pass	2♣ ¹
Vul: Both	♥ A83	♥ Q1096	Pass	2♦	Pass	3♣
North HCP: 15	♦ J932	♦ KQ	Pass	3NT	AP	
South HCP: 9	♣ AJ7	♣ Q9854	1. Stayman			
Contract: 3N N						

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ Q432				1NT
Vul: NS	♥ 92	♥ AJ10				
North HCP: 9	♦ J1084	♦ K75	Pass	3NT	AP	
South HCP: 15	♣ KQ42	♣ AJ10				
Contract: 3N S						

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ AQ109		1NT	Pass	2♣ ¹
Vul: EW	♥ 764	♥ J5	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ	♦ J109	AP			
South HCP: 8	♣ AJ65	♣ 10974	1. Stayman			
Contract: 3♠ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 111	♠ 92	The opponents are silent.
Dealer: N	♥ Q108	
Vul: NS	♦ QJ8	Partner bids first.
HCP: 8	♣ K9843	

Board: 112	♠ A874	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: EW	♦ KJ	You bid first.
HCP: 15	♣ K65	

Board: 113	♠ 83	The opponents are silent.
Dealer: N	♥ Q1096	
Vul: Both	♦ KQ	Partner bids first.
HCP: 9	♣ Q9854	

Board: 114	♠ Q432	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: NS	♦ K75	You bid first.
HCP: 15	♣ AJ10	

Board: 115	♠ AQ109	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ J109	Partner bids first.
HCP: 8	♣ 10974	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ Q1063	♠ 92		1NT	Pass	2NT
Vul: NS	♥ A2	♥ Q108				
North HCP: 15	♦ K743	♦ QJ8	AP			
South HCP: 8	♣ AQ2	♣ K9843				
Contract: 2N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ A874				1NT
Vul: EW	♥ AQ98	♥ KJ106	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 964	♦ KJ	Pass	3♥	AP	
South HCP: 15	♣ J104	♣ K65	1. Stayman			
Contract: 3♥ S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 83		1NT	Pass	2♣ ¹
Vul: Both	♥ A83	♥ Q1096	Pass	2♦	Pass	3♣
North HCP: 15	♦ J932	♦ KQ	Pass	3NT	AP	
South HCP: 9	♣ AJ7	♣ Q9854	1. Stayman			
Contract: 3N N						

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ Q432				1NT
Vul: NS	♥ 92	♥ AJ10				
North HCP: 9	♦ J1084	♦ K75	Pass	3NT	AP	
South HCP: 15	♣ KQ42	♣ AJ10				
Contract: 3N S						

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ AQ109		1NT	Pass	2♣ ¹
Vul: EW	♥ 764	♥ J5	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ	♦ J109	AP			
South HCP: 8	♣ AJ65	♣ 10974	1. Stayman			
Contract: 3♠ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 116	♠ J103	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: Both	♦ 105	Partner bids first.
HCP: 9	♣ Q843	

Board: 117	♠ A5	The opponents are silent.
Dealer: N	♥ Q65	
Vul: None	♦ KQ4	You bid first.
HCP: 15	♣ A10853	

Board: 118	♠ Q96	The opponents are silent.
Dealer: S	♥ J986	
Vul: EW	♦ Q8	Partner bids first.
HCP: 9	♣ A942	

Board: 119	♠ A9	The opponents are silent.
Dealer: N	♥ AK103	
Vul: Both	♦ Q107	You bid first.
HCP: 15	♣ Q732	

Board: 120	♠ J104	The opponents are silent.
Dealer: S	♥ QJ109	
Vul: None	♦ KQ86	Partner bids first.
HCP: 9	♣ 43	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ AQ52				1NT
Vul: Both	♥ KQJ10	♥ A75	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 105	♦ A974	Pass	2NT	AP	
South HCP: 15	♣ Q843	♣ J7				
Contract: 2N S			1. Stayman			

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K1087		1NT	Pass	2♣ ¹
Vul: None	♥ Q65	♥ A84	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ4	♦ 1086	AP			
South HCP: 9	♣ A10853	♣ Q94				
Contract: 2N N			1. Stayman			

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ AJ102				1NT
Vul: EW	♥ J986	♥ K107	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q8	♦ A62	Pass	2NT	AP	
South HCP: 15	♣ A942	♣ K73				
Contract: 2N S			1. Stayman			

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KJ10		1NT	Pass	2♣ ¹
Vul: Both	♥ AK103	♥ Q942	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q107	♦ 95	AP			
South HCP: 9	♣ Q732	♣ K1084				
Contract: 4♥ N			1. Stayman			

Board: 120	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ AQ3				1NT
Vul: None	♥ QJ109	♥ A54	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ86	♦ 73	Pass	2NT	AP	
South HCP: 15	♣ 43	♣ KQ1096				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 116	♠ AQ52	The opponents are silent.
Dealer: S	♥ A75	
Vul: Both	♦ A974	You bid first.
HCP: 15	♣ J7	

Board: 117	♠ K1087	The opponents are silent.
Dealer: N	♥ A84	
Vul: None	♦ 1086	Partner bids first.
HCP: 9	♣ Q94	

Board: 118	♠ AJ102	The opponents are silent.
Dealer: S	♥ K107	
Vul: EW	♦ A62	You bid first.
HCP: 15	♣ K73	

Board: 119	♠ KJ10	The opponents are silent.
Dealer: N	♥ Q942	
Vul: Both	♦ 95	Partner bids first.
HCP: 9	♣ K1084	

Board: 120	♠ AQ3	The opponents are silent.
Dealer: S	♥ A54	
Vul: None	♦ 73	You bid first.
HCP: 15	♣ KQ1096	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ AQ52				1NT
Vul: Both	♥ KQJ10	♥ A75	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 105	♦ A974	Pass	2NT	AP	
South HCP: 15	♣ Q843	♣ J7				
Contract: 2N S			1. Stayman			

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K1087		1NT	Pass	2♣ ¹
Vul: None	♥ Q65	♥ A84	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ4	♦ 1086	AP			
South HCP: 9	♣ A10853	♣ Q94				
Contract: 2N N			1. Stayman			

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ AJ102				1NT
Vul: EW	♥ J986	♥ K107	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q8	♦ A62	Pass	2NT	AP	
South HCP: 15	♣ A942	♣ K73				
Contract: 2N S			1. Stayman			

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KJ10		1NT	Pass	2♣ ¹
Vul: Both	♥ AK103	♥ Q942	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q107	♦ 95	AP			
South HCP: 9	♣ Q732	♣ K1084				
Contract: 4♥ N			1. Stayman			

Board: 120	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ AQ3				1NT
Vul: None	♥ QJ109	♥ A54	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ86	♦ 73	Pass	2NT	AP	
South HCP: 15	♣ 43	♣ KQ1096				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 121	♠ A5	The opponents are silent.
Dealer: N	♥ KJ98	
Vul: NS	♦ AK75	You bid first.
HCP: 15	♣ 852	

Board: 122	♠ 42	The opponents are silent.
Dealer: S	♥ KJ92	
Vul: Both	♦ KJ8	Partner bids first.
HCP: 9	♣ J1094	

Board: 123	♠ KQ74	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ K62	You bid first.
HCP: 15	♣ 852	

Board: 124	♠ 1086	The opponents are silent.
Dealer: S	♥ 84	
Vul: NS	♦ KQ8	Partner bids first.
HCP: 9	♣ KJ974	

Board: 125	♠ AQ62	The opponents are silent.
Dealer: N	♥ K1093	
Vul: EW	♦ Q6	You bid first.
HCP: 15	♣ A62	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K1073		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ98	♥ 104	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK75	♦ Q8	AP			
South HCP: 9	♣ 852	♣ KJ1094	1. Stayman			
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AK107				1NT
Vul: Both	♥ KJ92	♥ 10653	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ8	♦ A106	Pass	3♥	AP	
South HCP: 15	♣ J1094	♣ A3	1. Stayman			
Contract: 3♥ S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ 1098		1NT	Pass	3NT
Vul: None	♥ AK8	♥ QJ4	AP			
North HCP: 15	♦ K62	♦ Q97				
South HCP: 8	♣ 852	♣ QJ104				
Contract: 3N N						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ A754				1NT
Vul: NS	♥ 84	♥ AK105	Pass	2NT	AP	
North HCP: 9	♦ KQ8	♦ A94				
South HCP: 15	♣ KJ974	♣ 103				
Contract: 2N S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ J8		1NT	Pass	3NT
Vul: EW	♥ K1093	♥ 72	AP			
North HCP: 15	♦ Q6	♦ AJ1097				
South HCP: 9	♣ A62	♣ K984				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 121	♠ K1073	The opponents are silent.
Dealer: N	♥ 104	
Vul: NS	♦ Q8	Partner bids first.
HCP: 9	♣ KJ1094	

Board: 122	♠ AK107	The opponents are silent.
Dealer: S	♥ 10653	
Vul: Both	♦ A106	You bid first.
HCP: 15	♣ A3	

Board: 123	♠ 1098	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: None	♦ Q97	Partner bids first.
HCP: 8	♣ QJ104	

Board: 124	♠ A754	The opponents are silent.
Dealer: S	♥ AK105	
Vul: NS	♦ A94	You bid first.
HCP: 15	♣ 103	

Board: 125	♠ J8	The opponents are silent.
Dealer: N	♥ 72	
Vul: EW	♦ AJ1097	Partner bids first.
HCP: 9	♣ K984	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K1073		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ98	♥ 104	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK75	♦ Q8	AP			
South HCP: 9	♣ 852	♣ KJ1094	1. Stayman			
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AK107				1NT
Vul: Both	♥ KJ92	♥ 10653	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ8	♦ A106	Pass	3♥	AP	
South HCP: 15	♣ J1094	♣ A3	1. Stayman			
Contract: 3♥ S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ 1098		1NT	Pass	3NT
Vul: None	♥ AK8	♥ QJ4	AP			
North HCP: 15	♦ K62	♦ Q97				
South HCP: 8	♣ 852	♣ QJ104				
Contract: 3N N						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ A754				1NT
Vul: NS	♥ 84	♥ AK105	Pass	2NT	AP	
North HCP: 9	♦ KQ8	♦ A94				
South HCP: 15	♣ KJ974	♣ 103				
Contract: 2N S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ J8		1NT	Pass	3NT
Vul: EW	♥ K1093	♥ 72	AP			
North HCP: 15	♦ Q6	♦ AJ1097				
South HCP: 9	♣ A62	♣ K984				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 126	♠ Q10	The opponents are silent.
Dealer: S	♥ 9864	
Vul: None	♦ 95	Partner bids first.
HCP: 9	♣ AK1084	

Board: 127	♠ K52	The opponents are silent.
Dealer: N	♥ J52	
Vul: NS	♦ A2	You bid first.
HCP: 15	♣ AK753	

Board: 128	♠ 986	The opponents are silent.
Dealer: S	♥ K82	
Vul: EW	♦ A7	Partner bids first.
HCP: 9	♣ Q10984	

Board: 129	♠ Q4	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: Both	♦ AK1065	You bid first.
HCP: 15	♣ J32	

Board: 130	♠ Q10	The opponents are silent.
Dealer: S	♥ 1098	
Vul: NS	♦ AQ95	Partner bids first.
HCP: 9	♣ J754	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ J943				1NT
Vul: None	♥ 9864	♥ AQJ7	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 95	♦ AK6	Pass	4♥	AP	
South HCP: 15	♣ AK1084	♣ 92				
Contract: 4♥ S			1. Stayman			

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ A109				
Vul: NS	♥ J52	♥ 74		1NT	Pass	3NT
North HCP: 15	♦ A2	♦ Q85	AP			
South HCP: 9	♣ AK753	♣ QJ984				
Contract: 3N N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ K75				1NT
Vul: EW	♥ K82	♥ A104				
North HCP: 9	♦ A7	♦ KQ1062	Pass	2NT	AP	
South HCP: 15	♣ Q10984	♣ K3				
Contract: 2N S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ KJ62		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ3	♥ 1098	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK1065	♦ J84	AP			
South HCP: 9	♣ J32	♣ A94				
Contract: 2N N			1. Stayman			

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ A864				1NT
Vul: NS	♥ 1098	♥ AQ52				
North HCP: 9	♦ AQ95	♦ 63	Pass	2NT	AP	
South HCP: 15	♣ J754	♣ KQ2				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 126	♠ J943	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: None	♦ AK6	You bid first.
HCP: 15	♣ 92	

Board: 127	♠ A109	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ Q85	Partner bids first.
HCP: 9	♣ QJ984	

Board: 128	♠ K75	The opponents are silent.
Dealer: S	♥ A104	
Vul: EW	♦ KQ1062	You bid first.
HCP: 15	♣ K3	

Board: 129	♠ KJ62	The opponents are silent.
Dealer: N	♥ 1098	
Vul: Both	♦ J84	Partner bids first.
HCP: 9	♣ A94	

Board: 130	♠ A864	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: NS	♦ 63	You bid first.
HCP: 15	♣ KQ2	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ J943				1NT
Vul: None	♥ 9864	♥ AQJ7	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 95	♦ AK6	Pass	4♥	AP	
South HCP: 15	♣ AK1084	♣ 92				
Contract: 4♥ S			1. Stayman			

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ A109				
Vul: NS	♥ J52	♥ 74		1NT	Pass	3NT
North HCP: 15	♦ A2	♦ Q85	AP			
South HCP: 9	♣ AK753	♣ QJ984				
Contract: 3N N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ K75				1NT
Vul: EW	♥ K82	♥ A104				
North HCP: 9	♦ A7	♦ KQ1062	Pass	2NT	AP	
South HCP: 15	♣ Q10984	♣ K3				
Contract: 2N S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ KJ62		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ3	♥ 1098	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK1065	♦ J84	AP			
South HCP: 9	♣ J32	♣ A94				
Contract: 2N N			1. Stayman			

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ A864				1NT
Vul: NS	♥ 1098	♥ AQ52				
North HCP: 9	♦ AQ95	♦ 63	Pass	2NT	AP	
South HCP: 15	♣ J754	♣ KQ2				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 131	♠ A32	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: EW	♦ Q104	You bid first.
HCP: 15	♣ AQ96	

Board: 132	♠ J2	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: Both	♦ J106	Partner bids first.
HCP: 9	♣ K9864	

Board: 133	♠ A43	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ AK86	You bid first.
HCP: 15	♣ K765	

Board: 134	♠ J1075	The opponents are silent.
Dealer: S	♥ A108	
Vul: EW	♦ K10	Partner bids first.
HCP: 9	♣ J943	

Board: 135	♠ KQ52	The opponents are silent.
Dealer: N	♥ Q6	
Vul: Both	♦ A43	You bid first.
HCP: 15	♣ KJ95	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ KJ75		1NT	Pass	2♣ ¹
Vul: EW	♥ QJ2	♥ 1083	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q104	♦ J8	AP			
South HCP: 9	♣ AQ96	♣ KJ84	1. Stayman			
Contract: 2N N						

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A973				1NT
Vul: Both	♥ KJ8	♥ A6	Pass	2NT	AP	
North HCP: 9	♦ J106	♦ K742				
South HCP: 15	♣ K9864	♣ A73				
Contract: 2N S						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ KJ107		1NT	Pass	2♣ ¹
Vul: None	♥ J8	♥ Q2	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK86	♦ J97	AP			
South HCP: 9	♣ K765	♣ Q1084	1. Stayman			
Contract: 2N N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ J1075	♠ AKQ2				1NT
Vul: EW	♥ A108	♥ J6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K10	♦ 6432	Pass	4♠	AP	
South HCP: 15	♣ J943	♣ KQ10	1. Stayman			
Contract: 4♠ S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ KQ52	♠ 98		1NT	Pass	2♣ ¹
Vul: Both	♥ Q6	♥ K985	Pass	2♠	Pass	2NT
North HCP: 15	♦ A43	♦ 952	AP			
South HCP: 9	♣ KJ95	♣ AQ84	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 131	♠ KJ75	The opponents are silent.
Dealer: N	♥ 1083	
Vul: EW	♦ J8	Partner bids first.
HCP: 9	♣ KJ84	

Board: 132	♠ A973	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ K742	You bid first.
HCP: 15	♣ A73	

Board: 133	♠ KJ107	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ J97	Partner bids first.
HCP: 9	♣ Q1084	

Board: 134	♠ AKQ2	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ 6432	You bid first.
HCP: 15	♣ KQ10	

Board: 135	♠ 98	The opponents are silent.
Dealer: N	♥ K985	
Vul: Both	♦ 952	Partner bids first.
HCP: 9	♣ AQ84	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ KJ75		1NT	Pass	2♣ ¹
Vul: EW	♥ QJ2	♥ 1083	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q104	♦ J8	AP			
South HCP: 9	♣ AQ96	♣ KJ84	1. Stayman			
Contract: 2N N						

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A973				1NT
Vul: Both	♥ KJ8	♥ A6	Pass	2NT	AP	
North HCP: 9	♦ J106	♦ K742				
South HCP: 15	♣ K9864	♣ A73				
Contract: 2N S						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ KJ107		1NT	Pass	2♣ ¹
Vul: None	♥ J8	♥ Q2	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK86	♦ J97	AP			
South HCP: 9	♣ K765	♣ Q1084	1. Stayman			
Contract: 2N N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ J1075	♠ AKQ2				1NT
Vul: EW	♥ A108	♥ J6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K10	♦ 6432	Pass	4♠	AP	
South HCP: 15	♣ J943	♣ KQ10	1. Stayman			
Contract: 4♠ S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ KQ52	♠ 98		1NT	Pass	2♣ ¹
Vul: Both	♥ Q6	♥ K985	Pass	2♠	Pass	2NT
North HCP: 15	♦ A43	♦ 952	AP			
South HCP: 9	♣ KJ95	♣ AQ84	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 136	♠ A84	The opponents are silent.
Dealer: S	♥ Q1094	
Vul: None	♦ 106	Partner bids first.
HCP: 9	♣ K1094	

Board: 137	♠ AQJ4	The opponents are silent.
Dealer: N	♥ 92	
Vul: NS	♦ K63	You bid first.
HCP: 15	♣ AJ87	

Board: 138	♠ QJ108	The opponents are silent.
Dealer: S	♥ J6	
Vul: Both	♦ AJ987	Partner bids first.
HCP: 9	♣ 74	

Board: 139	♠ Q10	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ A732	You bid first.
HCP: 15	♣ A752	

Board: 140	♠ K8	The opponents are silent.
Dealer: S	♥ 864	
Vul: NS	♦ A105	Partner bids first.
HCP: 9	♣ Q10984	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ KQJ				1NT
Vul: None	♥ Q1094	♥ AJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 106	♦ Q87	Pass	2NT	AP	
South HCP: 15	♣ K1094	♣ Q832				
Contract: 2N S			1. Stayman			

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ 98		1NT	Pass	2♣ ¹
Vul: NS	♥ 92	♥ QJ105	Pass	2♠	Pass	2NT
North HCP: 15	♦ K63	♦ A107	AP			
South HCP: 9	♣ AJ87	♣ Q1064				
Contract: 2N N			1. Stayman			

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ QJ108	♠ 652				1NT
Vul: Both	♥ J6	♥ K85	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ987	♦ KQ	Pass	2NT	AP	
South HCP: 15	♣ 74	♣ AK1086				
Contract: 2N S			1. Stayman			

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ AJ4		1NT	Pass	3NT
Vul: None	♥ AJ7	♥ Q5				
North HCP: 15	♦ A732	♦ J1095	AP			
South HCP: 9	♣ A752	♣ J1084				
Contract: 3N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q94				1NT
Vul: NS	♥ 864	♥ KQ95				
North HCP: 9	♦ A105	♦ 86	Pass	2NT	AP	
South HCP: 15	♣ Q10984	♣ AKJ5				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 136	♠ KQJ	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ Q87	You bid first.
HCP: 15	♣ Q832	

Board: 137	♠ 98	The opponents are silent.
Dealer: N	♥ QJ105	
Vul: NS	♦ A107	Partner bids first.
HCP: 9	♣ Q1064	

Board: 138	♠ 652	The opponents are silent.
Dealer: S	♥ K85	
Vul: Both	♦ KQ	You bid first.
HCP: 15	♣ AK1086	

Board: 139	♠ AJ4	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ J1095	Partner bids first.
HCP: 9	♣ J1084	

Board: 140	♠ Q94	The opponents are silent.
Dealer: S	♥ KQ95	
Vul: NS	♦ 86	You bid first.
HCP: 15	♣ AKJ5	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ KQJ				1NT
Vul: None	♥ Q1094	♥ AJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 106	♦ Q87	Pass	2NT	AP	
South HCP: 15	♣ K1094	♣ Q832				
Contract: 2N S			1. Stayman			

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ 98		1NT	Pass	2♣ ¹
Vul: NS	♥ 92	♥ QJ105	Pass	2♠	Pass	2NT
North HCP: 15	♦ K63	♦ A107	AP			
South HCP: 9	♣ AJ87	♣ Q1064				
Contract: 2N N			1. Stayman			

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ QJ108	♠ 652				1NT
Vul: Both	♥ J6	♥ K85	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ987	♦ KQ	Pass	2NT	AP	
South HCP: 15	♣ 74	♣ AK1086				
Contract: 2N S			1. Stayman			

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ AJ4		1NT	Pass	3NT
Vul: None	♥ AJ7	♥ Q5				
North HCP: 15	♦ A732	♦ J1095	AP			
South HCP: 9	♣ A752	♣ J1084				
Contract: 3N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q94				1NT
Vul: NS	♥ 864	♥ KQ95				
North HCP: 9	♦ A105	♦ 86	Pass	2NT	AP	
South HCP: 15	♣ Q10984	♣ AKJ5				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 141	♠ AQ62	The opponents are silent.
Dealer: N	♥ K84	
Vul: EW	♦ K96	You bid first.
HCP: 15	♣ K86	

Board: 142	♠ 986	The opponents are silent.
Dealer: S	♥ Q95	
Vul: None	♦ KJ83	Partner bids first.
HCP: 9	♣ K104	

Board: 143	♠ A72	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: NS	♦ J2	You bid first.
HCP: 15	♣ A10652	

Board: 144	♠ A9	The opponents are silent.
Dealer: S	♥ 1098	
Vul: EW	♦ QJ107	Partner bids first.
HCP: 9	♣ Q754	

Board: 145	♠ A5	The opponents are silent.
Dealer: N	♥ K53	
Vul: Both	♦ K942	You bid first.
HCP: 15	♣ KQ72	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ KJ108		1NT	Pass	2♣ ¹
Vul: EW	♥ K84	♥ J52	Pass	2♠	Pass	3♠
North HCP: 15	♦ K96	♦ J103	AP			
South HCP: 9	♣ K86	♣ QJ4	1. Stayman			
Contract: 3♠ N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AK42				1NT
Vul: None	♥ Q95	♥ J76	Pass	3NT	AP	
North HCP: 9	♦ KJ83	♦ 109				
South HCP: 15	♣ K104	♣ AQJ3				
Contract: 3N S						

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ Q84		1NT	Pass	3NT
Vul: NS	♥ AQ3	♥ K109	AP			
North HCP: 15	♦ J2	♦ K1074				
South HCP: 9	♣ A10652	♣ J94				
Contract: 3N N						

Board: 144	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ KQ106				1NT
Vul: EW	♥ 1098	♥ Q752	Pass	3NT	AP	
North HCP: 9	♦ QJ107	♦ AK				
South HCP: 15	♣ Q754	♣ J108				
Contract: 3N S						

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ Q9		1NT	Pass	2♣ ¹
Vul: Both	♥ K53	♥ 10874	Pass	2♦	Pass	2NT
North HCP: 15	♦ K942	♦ AQJ86	AP			
South HCP: 9	♣ KQ72	♣ 94	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 141	♠ KJ108	The opponents are silent.
Dealer: N	♥ J52	
Vul: EW	♦ J103	Partner bids first.
HCP: 9	♣ QJ4	

Board: 142	♠ AK42	The opponents are silent.
Dealer: S	♥ J76	
Vul: None	♦ 109	You bid first.
HCP: 15	♣ AQJ3	

Board: 143	♠ Q84	The opponents are silent.
Dealer: N	♥ K109	
Vul: NS	♦ K1074	Partner bids first.
HCP: 9	♣ J94	

Board: 144	♠ KQ106	The opponents are silent.
Dealer: S	♥ Q752	
Vul: EW	♦ AK	You bid first.
HCP: 15	♣ J108	

Board: 145	♠ Q9	The opponents are silent.
Dealer: N	♥ 10874	
Vul: Both	♦ AQJ86	Partner bids first.
HCP: 9	♣ 94	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ KJ108		1NT	Pass	2♣ ¹
Vul: EW	♥ K84	♥ J52	Pass	2♠	Pass	3♠
North HCP: 15	♦ K96	♦ J103	AP			
South HCP: 9	♣ K86	♣ QJ4	1. Stayman			
Contract: 3♠ N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AK42				1NT
Vul: None	♥ Q95	♥ J76	Pass	3NT	AP	
North HCP: 9	♦ KJ83	♦ 109				
South HCP: 15	♣ K104	♣ AQJ3				
Contract: 3N S						

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ Q84		1NT	Pass	3NT
Vul: NS	♥ AQ3	♥ K109	AP			
North HCP: 15	♦ J2	♦ K1074				
South HCP: 9	♣ A10652	♣ J94				
Contract: 3N N						

Board: 144	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ KQ106				1NT
Vul: EW	♥ 1098	♥ Q752	Pass	3NT	AP	
North HCP: 9	♦ QJ107	♦ AK				
South HCP: 15	♣ Q754	♣ J108				
Contract: 3N S						

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ Q9		1NT	Pass	2♣ ¹
Vul: Both	♥ K53	♥ 10874	Pass	2♦	Pass	2NT
North HCP: 15	♦ K942	♦ AQJ86	AP			
South HCP: 9	♣ KQ72	♣ 94	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 146	♠ K2	The opponents are silent.
Dealer: S	♥ J985	
Vul: NS	♦ AJ1087	Partner bids first.
HCP: 9	♣ 94	

Board: 147	♠ 1072	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: EW	♦ J4	You bid first.
HCP: 15	♣ AJ52	

Board: 148	♠ QJ10	The opponents are silent.
Dealer: S	♥ KJ94	
Vul: Both	♦ 54	Partner bids first.
HCP: 9	♣ Q1084	

Board: 149	♠ Q94	West Bids 4♥ if possible.
Dealer: N	♥ K9	
Vul: None	♦ AK65	You bid first.
HCP: 15	♣ K953	

Board: 150	♠ J95	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ KJ106	Partner bids first.
HCP: 9	♣ K1054	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ Q1084				1NT
Vul: NS	♥ J985	♥ K7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AJ1087	♦ KQ95	Pass	2NT	AP	
South HCP: 15	♣ 94	♣ AJ8				
Contract: 2N S			1. Stayman			

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ QJ98		1NT	Pass	2♣ ¹
Vul: EW	♥ AKQ5	♥ 98	Pass	2♥	Pass	2NT
North HCP: 15	♦ J4	♦ 87	AP			
South HCP: 8	♣ AJ52	♣ KQ1064	1. Stayman			
Contract: 2N N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ K72				1NT
Vul: Both	♥ KJ94	♥ A653	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 54	♦ K6	Pass	4♥	AP	
South HCP: 15	♣ Q1084	♣ AJ52	1. Stayman			
Contract: 4♥ S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ J83		1NT	Pass	2NT
Vul: None	♥ K9	♥ Q10	4♥	Pass	Pass	X
North HCP: 15	♦ AK65	♦ Q1084	AP			
South HCP: 9	♣ K953	♣ A864				
Contract: 4♥ X W						

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AK73				1NT
Vul: EW	♥ J10	♥ A7				
North HCP: 9	♦ KJ106	♦ Q73	Pass	2NT	AP	
South HCP: 15	♣ K1054	♣ Q872				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 146	♠ Q1084	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ KQ95	You bid first.
HCP: 15	♣ AJ8	

Board: 147	♠ QJ98	The opponents are silent.
Dealer: N	♥ 98	
Vul: EW	♦ 87	Partner bids first.
HCP: 8	♣ KQ1064	

Board: 148	♠ K72	The opponents are silent.
Dealer: S	♥ A653	
Vul: Both	♦ K6	You bid first.
HCP: 15	♣ AJ52	

Board: 149	♠ J83	West Bids 4♥ if possible.
Dealer: N	♥ Q10	
Vul: None	♦ Q1084	Partner bids first.
HCP: 9	♣ A864	

Board: 150	♠ AK73	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ Q73	You bid first.
HCP: 15	♣ Q872	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ Q1084				1NT
Vul: NS	♥ J985	♥ K7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AJ1087	♦ KQ95	Pass	2NT	AP	
South HCP: 15	♣ 94	♣ AJ8				
Contract: 2N S			1. Stayman			

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ QJ98		1NT	Pass	2♣ ¹
Vul: EW	♥ AKQ5	♥ 98	Pass	2♥	Pass	2NT
North HCP: 15	♦ J4	♦ 87	AP			
South HCP: 8	♣ AJ52	♣ KQ1064				
Contract: 2N N			1. Stayman			

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ K72				1NT
Vul: Both	♥ KJ94	♥ A653	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 54	♦ K6	Pass	4♥	AP	
South HCP: 15	♣ Q1084	♣ AJ52				
Contract: 4♥ S			1. Stayman			

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ J83		1NT	Pass	2NT
Vul: None	♥ K9	♥ Q10	4♥	Pass	Pass	X
North HCP: 15	♦ AK65	♦ Q1084	AP			
South HCP: 9	♣ K953	♣ A864				
Contract: 4♥ X W						

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AK73				1NT
Vul: EW	♥ J10	♥ A7				
North HCP: 9	♦ KJ106	♦ Q73	Pass	2NT	AP	
South HCP: 15	♣ K1054	♣ Q872				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 151	♠ Q1054	The opponents are silent.
Dealer: N	♥ J104	
Vul: Both	♦ A105	You bid first.
HCP: 15	♣ AKJ	

Board: 152	♠ J8	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: None	♦ J10963	Partner bids first.
HCP: 9	♣ K43	

Board: 153	♠ K1082	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: NS	♦ K104	You bid first.
HCP: 15	♣ 62	

Board: 154	♠ J3	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ KJ965	Partner bids first.
HCP: 9	♣ J984	

Board: 155	♠ AK86	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ 942	You bid first.
HCP: 15	♣ AQ72	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ KJ87		1NT	Pass	2♣ ¹
Vul: Both	♥ J104	♥ A62	Pass	2♠	Pass	4♠
North HCP: 15	♦ A105	♦ J98	AP			
South HCP: 9	♣ AKJ	♣ 984	1. Stayman			
Contract: 4♠ N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ A63				1NT
Vul: None	♥ KJ9	♥ 763	Pass	3NT	AP	
North HCP: 9	♦ J10963	♦ KQ85				
South HCP: 15	♣ K43	♣ AQ10				
Contract: 3N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ K1082	♠ AQJ5		1NT	Pass	2♣ ¹
Vul: NS	♥ AKQ4	♥ 102	Pass	2♥	Pass	2NT
North HCP: 15	♦ K104	♦ J97	Pass	3♠	Pass	4♠
South HCP: 9	♣ 62	♣ J984	AP			
Contract: 4♠ N			1. Stayman			

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AK84				1NT
Vul: Both	♥ K8	♥ 95	Pass	3NT	AP	
North HCP: 9	♦ KJ965	♦ Q74				
South HCP: 15	♣ J984	♣ AQ75				
Contract: 3N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ J1097		1NT	Pass	2♣ ¹
Vul: None	♥ Q8	♥ J62	Pass	2♠	Pass	4♠
North HCP: 15	♦ 942	♦ A10	AP			
South HCP: 9	♣ AQ72	♣ K1094	1. Stayman			
Contract: 4♠ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 151	♠ KJ87	The opponents are silent.
Dealer: N	♥ A62	
Vul: Both	♦ J98	Partner bids first.
HCP: 9	♣ 984	

Board: 152	♠ A63	The opponents are silent.
Dealer: S	♥ 763	
Vul: None	♦ KQ85	You bid first.
HCP: 15	♣ AQ10	

Board: 153	♠ AQJ5	The opponents are silent.
Dealer: N	♥ 102	
Vul: NS	♦ J97	Partner bids first.
HCP: 9	♣ J984	

Board: 154	♠ AK84	The opponents are silent.
Dealer: S	♥ 95	
Vul: Both	♦ Q74	You bid first.
HCP: 15	♣ AQ75	

Board: 155	♠ J1097	The opponents are silent.
Dealer: N	♥ J62	
Vul: None	♦ A10	Partner bids first.
HCP: 9	♣ K1094	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ KJ87		1NT	Pass	2♣ ¹
Vul: Both	♥ J104	♥ A62	Pass	2♠	Pass	4♠
North HCP: 15	♦ A105	♦ J98	AP			
South HCP: 9	♣ AKJ	♣ 984	1. Stayman			
Contract: 4♠ N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ A63				1NT
Vul: None	♥ KJ9	♥ 763	Pass	3NT	AP	
North HCP: 9	♦ J10963	♦ KQ85				
South HCP: 15	♣ K43	♣ AQ10				
Contract: 3N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ K1082	♠ AQJ5		1NT	Pass	2♣ ¹
Vul: NS	♥ AKQ4	♥ 102	Pass	2♥	Pass	2NT
North HCP: 15	♦ K104	♦ J97	Pass	3♠	Pass	4♠
South HCP: 9	♣ 62	♣ J984	AP			
Contract: 4♠ N			1. Stayman			

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AK84				1NT
Vul: Both	♥ K8	♥ 95	Pass	3NT	AP	
North HCP: 9	♦ KJ965	♦ Q74				
South HCP: 15	♣ J984	♣ AQ75				
Contract: 3N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ J1097		1NT	Pass	2♣ ¹
Vul: None	♥ Q8	♥ J62	Pass	2♠	Pass	4♠
North HCP: 15	♦ 942	♦ A10	AP			
South HCP: 9	♣ AQ72	♣ K1094	1. Stayman			
Contract: 4♠ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 156	♠ 106	The opponents are silent.
Dealer: S	♥ QJ108	
Vul: NS	♦ A10852	Partner bids first.
HCP: 9	♣ Q4	

Board: 157	♠ K4	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: EW	♦ K976	You bid first.
HCP: 15	♣ AQ63	

Board: 158	♠ J109	The opponents are silent.
Dealer: S	♥ K103	
Vul: None	♦ Q8	Partner bids first.
HCP: 8	♣ Q10842	

Board: 159	♠ K43	The opponents are silent.
Dealer: N	♥ A974	
Vul: NS	♦ A74	You bid first.
HCP: 15	♣ A97	

Board: 160	♠ J632	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: EW	♦ J109	Partner bids first.
HCP: 9	♣ K84	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ A952				1NT
Vul: NS	♥ QJ108	♥ 76	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A10852	♦ K76	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ AKJ9				
Contract: 2N S			1. Stayman			

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q109				
Vul: EW	♥ QJ4	♥ 108		1NT	Pass	3NT
North HCP: 15	♦ K976	♦ Q105	AP			
South HCP: 8	♣ AQ63	♣ KJ874				
Contract: 3N N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ AQ32				1NT
Vul: None	♥ K103	♥ J82				
North HCP: 8	♦ Q8	♦ J972	Pass	2NT	AP	
South HCP: 15	♣ Q10842	♣ AK				
Contract: 2N S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ 985				
Vul: NS	♥ A974	♥ J10		1NT	Pass	2NT
North HCP: 15	♦ A74	♦ KQ6	AP			
South HCP: 9	♣ A97	♣ QJ1054				
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ J632	♠ K9				1NT
Vul: EW	♥ KJ10	♥ AQ43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J109	♦ A76	Pass	2NT	AP	
South HCP: 15	♣ K84	♣ Q1063				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 156	♠ A952	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ K76	You bid first.
HCP: 15	♣ AKJ9	

Board: 157	♠ Q109	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ Q105	Partner bids first.
HCP: 8	♣ KJ874	

Board: 158	♠ AQ32	The opponents are silent.
Dealer: S	♥ J82	
Vul: None	♦ J972	You bid first.
HCP: 15	♣ AK	

Board: 159	♠ 985	The opponents are silent.
Dealer: N	♥ J10	
Vul: NS	♦ KQ6	Partner bids first.
HCP: 9	♣ QJ1054	

Board: 160	♠ K9	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: EW	♦ A76	You bid first.
HCP: 15	♣ Q1063	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ A952				1NT
Vul: NS	♥ QJ108	♥ 76	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A10852	♦ K76	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ AKJ9				
Contract: 2N S			1. Stayman			

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q109				
Vul: EW	♥ QJ4	♥ 108		1NT	Pass	3NT
North HCP: 15	♦ K976	♦ Q105	AP			
South HCP: 8	♣ AQ63	♣ KJ874				
Contract: 3N N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ AQ32				1NT
Vul: None	♥ K103	♥ J82				
North HCP: 8	♦ Q8	♦ J972	Pass	2NT	AP	
South HCP: 15	♣ Q10842	♣ AK				
Contract: 2N S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ 985				
Vul: NS	♥ A974	♥ J10		1NT	Pass	2NT
North HCP: 15	♦ A74	♦ KQ6	AP			
South HCP: 9	♣ A97	♣ QJ1054				
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ J632	♠ K9				1NT
Vul: EW	♥ KJ10	♥ AQ43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J109	♦ A76	Pass	2NT	AP	
South HCP: 15	♣ K84	♣ Q1063				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 161	♠ A95	The opponents are silent.
Dealer: N	♥ J53	
Vul: Both	♦ AK863	You bid first.
HCP: 15	♣ K5	
Board: 162	♠ J9	The opponents are silent.
Dealer: S	♥ 10875	
Vul: NS	♦ Q109	Partner bids first.
HCP: 8	♣ KQ104	
Board: 163	♠ A754	The opponents are silent.
Dealer: N	♥ 654	
Vul: EW	♦ AK75	You bid first.
HCP: 15	♣ A2	
Board: 164	♠ K3	East Doubles 2♣ if possible.
Dealer: S	♥ KJ98	
Vul: Both	♦ J7	Partner bids first.
HCP: 9	♣ J10843	
Board: 165	♠ K764	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ K108	You bid first.
HCP: 15	♣ AQJ5	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ Q1042		1NT	Pass	2♣ ¹
Vul: Both	♥ J53	♥ A108	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK863	♦ Q10	AP			
South HCP: 9	♣ K5	♣ J864	1. Stayman			
Contract: 2N N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ KQ43				1NT
Vul: NS	♥ 10875	♥ AJ4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q109	♦ AJ76	Pass	2NT	AP	
South HCP: 15	♣ KQ104	♣ 85	1. Stayman			
Contract: 2N S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ A754	♠ Q106		1NT	Pass	3NT
Vul: EW	♥ 654	♥ K108	AP			
North HCP: 15	♦ AK75	♦ Q864				
South HCP: 9	♣ A2	♣ Q84				
Contract: 3N N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ J1086				1NT
Vul: Both	♥ KJ98	♥ AQ2	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ J7	♦ A954	Pass	2NT	AP	
South HCP: 15	♣ J10843	♣ A2	1. Stayman			
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ K764	♠ Q9		1NT	Pass	2♣ ¹
Vul: None	♥ Q9	♥ A1084	Pass	2♠	Pass	2NT
North HCP: 15	♦ K108	♦ QJ943	AP			
South HCP: 9	♣ AQJ5	♣ 94	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 161 ♠ Q1042
Dealer: N ♥ A108
Vul: Both ♦ Q10
HCP: 9 ♣ J864

The opponents are silent.

Partner bids first.

Board: 162 ♠ KQ43
Dealer: S ♥ AJ4
Vul: NS ♦ AJ76
HCP: 15 ♣ 85

The opponents are silent.

You bid first.

Board: 163 ♠ Q106
Dealer: N ♥ K108
Vul: EW ♦ Q864
HCP: 9 ♣ Q84

The opponents are silent.

Partner bids first.

Board: 164 ♠ J1086
Dealer: S ♥ AQ2
Vul: Both ♦ A954
HCP: 15 ♣ A2

East Doubles 2♣ if possible.

You bid first.

Board: 165 ♠ Q9
Dealer: N ♥ A1084
Vul: None ♦ QJ943
HCP: 9 ♣ 94

The opponents are silent.

Partner bids first.

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ Q1042		1NT	Pass	2♣ ¹
Vul: Both	♥ J53	♥ A108	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK863	♦ Q10	AP			
South HCP: 9	♣ K5	♣ J864	1. Stayman			
Contract: 2N N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ KQ43				1NT
Vul: NS	♥ 10875	♥ AJ4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q109	♦ AJ76	Pass	2NT	AP	
South HCP: 15	♣ KQ104	♣ 85	1. Stayman			
Contract: 2N S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ A754	♠ Q106		1NT	Pass	3NT
Vul: EW	♥ 654	♥ K108	AP			
North HCP: 15	♦ AK75	♦ Q864				
South HCP: 9	♣ A2	♣ Q84				
Contract: 3N N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ J1086				1NT
Vul: Both	♥ KJ98	♥ AQ2	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ J7	♦ A954	Pass	2NT	AP	
South HCP: 15	♣ J10843	♣ A2	1. Stayman			
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ K764	♠ Q9		1NT	Pass	2♣ ¹
Vul: None	♥ Q9	♥ A1084	Pass	2♠	Pass	2NT
North HCP: 15	♦ K108	♦ QJ943	AP			
South HCP: 9	♣ AQJ5	♣ 94	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 166 ♠ K86
Dealer: S ♥ A983
Vul: EW ♦ Q87
HCP: 9 ♣ 1094

The opponents are silent.

Partner bids first.

Board: 167 ♠ 82
Dealer: N ♥ K63
Vul: Both ♦ AJ42
HCP: 15 ♣ AK98

The opponents are silent.

You bid first.

Board: 168 ♠ J8
Dealer: S ♥ QJ108
Vul: None ♦ QJ52
HCP: 9 ♣ Q54

The opponents are silent.

Partner bids first.

Board: 169 ♠ 983
Dealer: N ♥ A106
Vul: NS ♦ AK
HCP: 15 ♣ A9652

The opponents are silent.

You bid first.

Board: 170 ♠ KJ4
Dealer: S ♥ 9852
Vul: Both ♦ K8
HCP: 9 ♣ Q984

East Doubles 2♣ if possible.

Partner bids first.

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ J97				1NT
Vul: EW	♥ A983	♥ J76	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q87	♦ A1093	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ AKQ	1. Stayman			
Contract: 2N S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ K104		1NT	Pass	3NT
Vul: Both	♥ K63	♥ J92	AP			
North HCP: 15	♦ AJ42	♦ Q1093				
South HCP: 9	♣ AK98	♣ QJ4				
Contract: 3N N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ K52				1NT
Vul: None	♥ QJ108	♥ A632	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ52	♦ A108	Pass	3♥	AP	
South HCP: 15	♣ Q54	♣ KJ7	1. Stayman			
Contract: 3♥ S						

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ 983	♠ 1065		1NT	Pass	3NT
Vul: NS	♥ A106	♥ K93	AP			
North HCP: 15	♦ AK	♦ QJ10				
South HCP: 9	♣ A9652	♣ QJ84				
Contract: 3N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ A3				1NT
Vul: Both	♥ 9852	♥ KJ106	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ K8	♦ A1053	Pass	4♥	AP	
South HCP: 15	♣ Q984	♣ K105	1. Stayman			
Contract: 4♥ S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 166	♠ J97	The opponents are silent.
Dealer: S	♥ J76	
Vul: EW	♦ A1093	You bid first.
HCP: 15	♣ AKQ	
Board: 167	♠ K104	The opponents are silent.
Dealer: N	♥ J92	
Vul: Both	♦ Q1093	Partner bids first.
HCP: 9	♣ QJ4	
Board: 168	♠ K52	The opponents are silent.
Dealer: S	♥ A632	
Vul: None	♦ A108	You bid first.
HCP: 15	♣ KJ7	
Board: 169	♠ 1065	The opponents are silent.
Dealer: N	♥ K93	
Vul: NS	♦ QJ10	Partner bids first.
HCP: 9	♣ QJ84	
Board: 170	♠ A3	East Doubles 2♣ if possible.
Dealer: S	♥ KJ106	
Vul: Both	♦ A1053	You bid first.
HCP: 15	♣ K105	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ J97				1NT
Vul: EW	♥ A983	♥ J76	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q87	♦ A1093	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ AKQ	1. Stayman			
Contract: 2N S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ K104		1NT	Pass	3NT
Vul: Both	♥ K63	♥ J92	AP			
North HCP: 15	♦ AJ42	♦ Q1093				
South HCP: 9	♣ AK98	♣ QJ4				
Contract: 3N N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ K52				1NT
Vul: None	♥ QJ108	♥ A632	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ52	♦ A108	Pass	3♥	AP	
South HCP: 15	♣ Q54	♣ KJ7	1. Stayman			
Contract: 3♥ S						

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ 983	♠ 1065		1NT	Pass	3NT
Vul: NS	♥ A106	♥ K93	AP			
North HCP: 15	♦ AK	♦ QJ10				
South HCP: 9	♣ A9652	♣ QJ84				
Contract: 3N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ A3				1NT
Vul: Both	♥ 9852	♥ KJ106	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ K8	♦ A1053	Pass	4♥	AP	
South HCP: 15	♣ Q984	♣ K105	1. Stayman			
Contract: 4♥ S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 171	♠ KJ6	The opponents are silent.
Dealer: N	♥ QJ105	
Vul: None	♦ A54	You bid first.
HCP: 15	♣ A85	

Board: 172	♠ Q9	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ J9743	Partner bids first.
HCP: 9	♣ K984	

Board: 173	♠ K954	The opponents are silent.
Dealer: N	♥ AK106	
Vul: EW	♦ A74	You bid first.
HCP: 15	♣ J6	

Board: 174	♠ KQJ	The opponents are silent.
Dealer: S	♥ J5	
Vul: None	♦ Q10872	Partner bids first.
HCP: 9	♣ 984	

Board: 175	♠ KQ86	The opponents are silent.
Dealer: N	♥ Q54	
Vul: NS	♦ K6	You bid first.
HCP: 15	♣ KQ106	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ A108		1NT	Pass	2NT
Vul: None	♥ QJ105	♥ A87				
North HCP: 15	♦ A54	♦ 82	AP			
South HCP: 9	♣ A85	♣ J10974				
Contract: 2N N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ 10875				1NT
Vul: NS	♥ QJ	♥ A84				
North HCP: 9	♦ J9743	♦ AKQ10	Pass	3NT	AP	
South HCP: 15	♣ K984	♣ Q10				
Contract: 3N S						

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ K954	♠ Q7		1NT	Pass	3NT
Vul: EW	♥ AK106	♥ QJ9				
North HCP: 15	♦ A74	♦ J10832	AP			
South HCP: 9	♣ J6	♣ K94				
Contract: 3N N						

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A103				1NT
Vul: None	♥ J5	♥ K43				
North HCP: 9	♦ Q10872	♦ K95	Pass	3NT	AP	
South HCP: 15	♣ 984	♣ AJ107				
Contract: 3N S						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ KQ86	♠ A95		1NT	Pass	2♣ ¹
Vul: NS	♥ Q54	♥ A986	Pass	2♠	Pass	2NT
North HCP: 15	♦ K6	♦ J98	AP			
South HCP: 9	♣ KQ106	♣ 842	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 171	♠ A108	The opponents are silent.
Dealer: N	♥ A87	
Vul: None	♦ 82	Partner bids first.
HCP: 9	♣ J10974	

Board: 172	♠ 10875	The opponents are silent.
Dealer: S	♥ A84	
Vul: NS	♦ AKQ10	You bid first.
HCP: 15	♣ Q10	

Board: 173	♠ Q7	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: EW	♦ J10832	Partner bids first.
HCP: 9	♣ K94	

Board: 174	♠ A103	The opponents are silent.
Dealer: S	♥ K43	
Vul: None	♦ K95	You bid first.
HCP: 15	♣ AJ107	

Board: 175	♠ A95	The opponents are silent.
Dealer: N	♥ A986	
Vul: NS	♦ J98	Partner bids first.
HCP: 9	♣ 842	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ A108		1NT	Pass	2NT
Vul: None	♥ QJ105	♥ A87				
North HCP: 15	♦ A54	♦ 82	AP			
South HCP: 9	♣ A85	♣ J10974				
Contract: 2N N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ 10875				1NT
Vul: NS	♥ QJ	♥ A84				
North HCP: 9	♦ J9743	♦ AKQ10	Pass	3NT	AP	
South HCP: 15	♣ K984	♣ Q10				
Contract: 3N S						

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ K954	♠ Q7		1NT	Pass	3NT
Vul: EW	♥ AK106	♥ QJ9				
North HCP: 15	♦ A74	♦ J10832	AP			
South HCP: 9	♣ J6	♣ K94				
Contract: 3N N						

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A103				1NT
Vul: None	♥ J5	♥ K43				
North HCP: 9	♦ Q10872	♦ K95	Pass	3NT	AP	
South HCP: 15	♣ 984	♣ AJ107				
Contract: 3N S						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ KQ86	♠ A95		1NT	Pass	2♣ ¹
Vul: NS	♥ Q54	♥ A986	Pass	2♠	Pass	2NT
North HCP: 15	♦ K6	♦ J98	AP			
South HCP: 9	♣ KQ106	♣ 842	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 176	♠ 10984	The opponents are silent.
Dealer: S	♥ QJ86	
Vul: EW	♦ J9	Partner bids first.
HCP: 8	♣ A94	

Board: 177	♠ 42	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ AK832	You bid first.
HCP: 15	♣ K102	

Board: 178	♠ Q932	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: NS	♦ J9	Partner bids first.
HCP: 9	♣ 10854	

Board: 179	♠ A104	The opponents are silent.
Dealer: N	♥ A4	
Vul: EW	♦ K10865	You bid first.
HCP: 15	♣ KJ3	

Board: 180	♠ J98	The opponents are silent.
Dealer: S	♥ 82	
Vul: Both	♦ QJ108	Partner bids first.
HCP: 8	♣ A1043	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ 10984	♠ Q532				1NT
Vul: EW	♥ QJ86	♥ K2	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J9	♦ AK83	Pass	3♠	AP	
South HCP: 15	♣ A94	♣ QJ7	1. Stayman			
Contract: 3♠ S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ KJ6		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ3	♥ J1098	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK832	♦ Q10	AP			
South HCP: 9	♣ K102	♣ Q764	1. Stayman			
Contract: 2N N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ Q932	♠ K104				1NT
Vul: NS	♥ AQ9	♥ K653	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J9	♦ KQ63	Pass	2NT	AP	
South HCP: 15	♣ 10854	♣ A2	1. Stayman			
Contract: 2N S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ 9872		1NT	Pass	2♣ ¹
Vul: EW	♥ A4	♥ Q8	Pass	2♦	Pass	2NT
North HCP: 15	♦ K10865	♦ AJ9	AP			
South HCP: 9	♣ KJ3	♣ Q1054	1. Stayman			
Contract: 2N N						

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ Q1074				1NT
Vul: Both	♥ 82	♥ AQ7				
North HCP: 8	♦ QJ108	♦ A4	Pass	2NT	AP	
South HCP: 15	♣ A1043	♣ K985				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 176	♠ Q532	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ AK83	You bid first.
HCP: 15	♣ QJ7	

Board: 177	♠ KJ6	The opponents are silent.
Dealer: N	♥ J1098	
Vul: Both	♦ Q10	Partner bids first.
HCP: 9	♣ Q764	

Board: 178	♠ K104	The opponents are silent.
Dealer: S	♥ K653	
Vul: NS	♦ KQ63	You bid first.
HCP: 15	♣ A2	

Board: 179	♠ 9872	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ AJ9	Partner bids first.
HCP: 9	♣ Q1054	

Board: 180	♠ Q1074	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ A4	You bid first.
HCP: 15	♣ K985	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ 10984	♠ Q532				1NT
Vul: EW	♥ QJ86	♥ K2	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J9	♦ AK83	Pass	3♠	AP	
South HCP: 15	♣ A94	♣ QJ7	1. Stayman			
Contract: 3♠ S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ KJ6		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ3	♥ J1098	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK832	♦ Q10	AP			
South HCP: 9	♣ K102	♣ Q764	1. Stayman			
Contract: 2N N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ Q932	♠ K104				1NT
Vul: NS	♥ AQ9	♥ K653	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J9	♦ KQ63	Pass	2NT	AP	
South HCP: 15	♣ 10854	♣ A2	1. Stayman			
Contract: 2N S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ 9872		1NT	Pass	2♣ ¹
Vul: EW	♥ A4	♥ Q8	Pass	2♦	Pass	2NT
North HCP: 15	♦ K10865	♦ AJ9	AP			
South HCP: 9	♣ KJ3	♣ Q1054	1. Stayman			
Contract: 2N N						

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ Q1074				1NT
Vul: Both	♥ 82	♥ AQ7				
North HCP: 8	♦ QJ108	♦ A4	Pass	2NT	AP	
South HCP: 15	♣ A1043	♣ K985				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 181	♠ AQJ5	The opponents are silent.
Dealer: N	♥ A105	
Vul: None	♦ 754	You bid first.
HCP: 15	♣ A53	

Board: 182	♠ Q1076	The opponents are silent.
Dealer: S	♥ Q6	
Vul: EW	♦ 98	Partner bids first.
HCP: 9	♣ AJ1094	

Board: 183	♠ KQ9	The opponents are silent.
Dealer: N	♥ J108	
Vul: Both	♦ Q97	You bid first.
HCP: 15	♣ AQJ5	

Board: 184	♠ K106	The opponents are silent.
Dealer: S	♥ A109	
Vul: None	♦ 853	Partner bids first.
HCP: 9	♣ Q1084	

Board: 185	♠ A86	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: NS	♦ AJ3	You bid first.
HCP: 15	♣ Q863	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ 972		1NT	Pass	2♣ ¹
Vul: None	♥ A105	♥ QJ86	Pass	2♠	Pass	2NT
North HCP: 15	♦ 754	♦ AJ8	AP			
South HCP: 9	♣ A53	♣ J94				
Contract: 2N N				1. Stayman		

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ Q1076	♠ 43				1NT
Vul: EW	♥ Q6	♥ AKJ4	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 98	♦ AQJ2	Pass	2NT	AP	
South HCP: 15	♣ AJ1094	♣ 875				
Contract: 2N S				1. Stayman		

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J108		1NT	Pass	3NT
Vul: Both	♥ J108	♥ 92				
North HCP: 15	♦ Q97	♦ AJ4	AP			
South HCP: 9	♣ AQJ5	♣ K9874				
Contract: 3N N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ A52				1NT
Vul: None	♥ A109	♥ K876				
North HCP: 9	♦ 853	♦ AJ97	Pass	3NT	AP	
South HCP: 15	♣ Q1084	♣ K7				
Contract: 3N S						

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ J10		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ2	♥ AQ108	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ3	♦ 1084	AP			
South HCP: 8	♣ Q863	♣ J954				
Contract: 2N N				1. Stayman		

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 181	♠ 972	The opponents are silent.
Dealer: N	♥ QJ86	
Vul: None	♦ AJ8	Partner bids first.
HCP: 9	♣ J94	

Board: 182	♠ 43	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: EW	♦ AQJ2	You bid first.
HCP: 15	♣ 875	

Board: 183	♠ J108	The opponents are silent.
Dealer: N	♥ 92	
Vul: Both	♦ AJ4	Partner bids first.
HCP: 9	♣ K9874	

Board: 184	♠ A52	The opponents are silent.
Dealer: S	♥ K876	
Vul: None	♦ AJ97	You bid first.
HCP: 15	♣ K7	

Board: 185	♠ J10	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: NS	♦ 1084	Partner bids first.
HCP: 8	♣ J954	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ 972		1NT	Pass	2♣ ¹
Vul: None	♥ A105	♥ QJ86	Pass	2♠	Pass	2NT
North HCP: 15	♦ 754	♦ AJ8	AP			
South HCP: 9	♣ A53	♣ J94				
Contract: 2N N				1. Stayman		

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ Q1076	♠ 43				1NT
Vul: EW	♥ Q6	♥ AKJ4	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 98	♦ AQJ2	Pass	2NT	AP	
South HCP: 15	♣ AJ1094	♣ 875				
Contract: 2N S				1. Stayman		

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J108		1NT	Pass	3NT
Vul: Both	♥ J108	♥ 92				
North HCP: 15	♦ Q97	♦ AJ4	AP			
South HCP: 9	♣ AQJ5	♣ K9874				
Contract: 3N N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ A52				1NT
Vul: None	♥ A109	♥ K876				
North HCP: 9	♦ 853	♦ AJ97	Pass	3NT	AP	
South HCP: 15	♣ Q1084	♣ K7				
Contract: 3N S						

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ J10		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ2	♥ AQ108	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ3	♦ 1084	AP			
South HCP: 8	♣ Q863	♣ J954				
Contract: 2N N				1. Stayman		

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 186	♠ K984	The opponents are silent.
Dealer: S	♥ 983	
Vul: Both	♦ AQ	Partner bids first.
HCP: 9	♣ 9843	

Board: 187	♠ J5	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ K842	You bid first.
HCP: 15	♣ A982	

Board: 188	♠ Q6	The opponents are silent.
Dealer: S	♥ J85	
Vul: NS	♦ QJ109	Partner bids first.
HCP: 9	♣ K854	

Board: 189	♠ J73	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: EW	♦ 107	You bid first.
HCP: 15	♣ AK86	

Board: 190	♠ 1053	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ Q10984	Partner bids first.
HCP: 9	♣ 104	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ K984	♠ Q53				1NT
Vul: Both	♥ 983	♥ AQJ4	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ	♦ K865	Pass	2NT	AP	
South HCP: 15	♣ 9843	♣ K10				
Contract: 2N S			1. Stayman			

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ K984		1NT	Pass	2♣ ¹
Vul: None	♥ AK2	♥ Q1098	Pass	2♦	Pass	2NT
North HCP: 15	♦ K842	♦ A103	AP			
South HCP: 9	♣ A982	♣ 43				
Contract: 2N N			1. Stayman			

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ 542				1NT
Vul: NS	♥ J85	♥ AKQ6	Pass	3NT	AP	
North HCP: 9	♦ QJ109	♦ A63				
South HCP: 15	♣ K854	♣ Q107				
Contract: 3N S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ J73	♠ Q95		1NT	Pass	2♣ ¹
Vul: EW	♥ AQJ3	♥ K1076	Pass	2♥	Pass	3♥
North HCP: 15	♦ 107	♦ KJ9	AP			
South HCP: 9	♣ AK86	♣ 1094				
Contract: 3♥ N			1. Stayman			

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ AK4				1NT
Vul: None	♥ AK8	♥ 1075	Pass	3NT	AP	
North HCP: 9	♦ Q10984	♦ K65				
South HCP: 15	♣ 104	♣ AJ62				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 186	♠ Q53	The opponents are silent.
Dealer: S	♥ AQJ4	
Vul: Both	♦ K865	You bid first.
HCP: 15	♣ K10	

Board: 187	♠ K984	The opponents are silent.
Dealer: N	♥ Q1098	
Vul: None	♦ A103	Partner bids first.
HCP: 9	♣ 43	

Board: 188	♠ 542	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: NS	♦ A63	You bid first.
HCP: 15	♣ Q107	

Board: 189	♠ Q95	The opponents are silent.
Dealer: N	♥ K1076	
Vul: EW	♦ KJ9	Partner bids first.
HCP: 9	♣ 1094	

Board: 190	♠ AK4	The opponents are silent.
Dealer: S	♥ 1075	
Vul: None	♦ K65	You bid first.
HCP: 15	♣ AJ62	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ K984	♠ Q53				1NT
Vul: Both	♥ 983	♥ AQJ4	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ	♦ K865	Pass	2NT	AP	
South HCP: 15	♣ 9843	♣ K10				
Contract: 2N S			1. Stayman			

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ K984		1NT	Pass	2♣ ¹
Vul: None	♥ AK2	♥ Q1098	Pass	2♦	Pass	2NT
North HCP: 15	♦ K842	♦ A103	AP			
South HCP: 9	♣ A982	♣ 43				
Contract: 2N N			1. Stayman			

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ 542				1NT
Vul: NS	♥ J85	♥ AKQ6	Pass	3NT	AP	
North HCP: 9	♦ QJ109	♦ A63				
South HCP: 15	♣ K854	♣ Q107				
Contract: 3N S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ J73	♠ Q95		1NT	Pass	2♣ ¹
Vul: EW	♥ AQJ3	♥ K1076	Pass	2♥	Pass	3♥
North HCP: 15	♦ 107	♦ KJ9	AP			
South HCP: 9	♣ AK86	♣ 1094				
Contract: 3♥ N			1. Stayman			

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ AK4				1NT
Vul: None	♥ AK8	♥ 1075	Pass	3NT	AP	
North HCP: 9	♦ Q10984	♦ K65				
South HCP: 15	♣ 104	♣ AJ62				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 191	♠ AJ8	The opponents are silent.
Dealer: N	♥ J62	
Vul: NS	♦ A876	You bid first.
HCP: 15	♣ AJ9	

Board: 192	♠ J83	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: EW	♦ K96	Partner bids first.
HCP: 9	♣ 9854	

Board: 193	♠ J8	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: Both	♦ AJ82	You bid first.
HCP: 15	♣ AJ73	

Board: 194	♠ QJ108	The opponents are silent.
Dealer: S	♥ 976	
Vul: NS	♦ A4	Partner bids first.
HCP: 9	♣ Q1084	

Board: 195	♠ AJ42	The opponents are silent.
Dealer: N	♥ AK73	
Vul: EW	♦ K5	You bid first.
HCP: 15	♣ 763	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q93		1NT	Pass	3NT
Vul: NS	♥ J62	♥ AQ9				
North HCP: 15	♦ A876	♦ J94	AP			
South HCP: 9	♣ AJ9	♣ 10854				
Contract: 3N N						

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ K102				1NT
Vul: EW	♥ AJ8	♥ Q103				
North HCP: 9	♦ K96	♦ Q8	Pass	2NT	AP	
South HCP: 15	♣ 9854	♣ AKJ106				
Contract: 2N S						

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ K9		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ2	♥ AQ86	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ82	♦ 10975	AP			
South HCP: 9	♣ AJ73	♣ 1094	1. Stayman			
Contract: 2N N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ QJ108	♠ AK75				1NT
Vul: NS	♥ 976	♥ A85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A4	♦ K76	Pass	3♠	AP	
South HCP: 15	♣ Q1084	♣ J75	1. Stayman			
Contract: 3♠ S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ K8		1NT	Pass	2♣ ¹
Vul: EW	♥ AK73	♥ 9854	Pass	2♥	Pass	4♥
North HCP: 15	♦ K5	♦ A1092	AP			
South HCP: 9	♣ 763	♣ Q104	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 191	♠ Q93	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ J94	Partner bids first.
HCP: 9	♣ 10854	

Board: 192	♠ K102	The opponents are silent.
Dealer: S	♥ Q103	
Vul: EW	♦ Q8	You bid first.
HCP: 15	♣ AKJ106	

Board: 193	♠ K9	The opponents are silent.
Dealer: N	♥ AQ86	
Vul: Both	♦ 10975	Partner bids first.
HCP: 9	♣ 1094	

Board: 194	♠ AK75	The opponents are silent.
Dealer: S	♥ A85	
Vul: NS	♦ K76	You bid first.
HCP: 15	♣ J75	

Board: 195	♠ K8	The opponents are silent.
Dealer: N	♥ 9854	
Vul: EW	♦ A1092	Partner bids first.
HCP: 9	♣ Q104	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q93		1NT	Pass	3NT
Vul: NS	♥ J62	♥ AQ9				
North HCP: 15	♦ A876	♦ J94	AP			
South HCP: 9	♣ AJ9	♣ 10854				
Contract: 3N N						

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ K102				1NT
Vul: EW	♥ AJ8	♥ Q103				
North HCP: 9	♦ K96	♦ Q8	Pass	2NT	AP	
South HCP: 15	♣ 9854	♣ AKJ106				
Contract: 2N S						

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ K9		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ2	♥ AQ86	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ82	♦ 10975	AP			
South HCP: 9	♣ AJ73	♣ 1094	1. Stayman			
Contract: 2N N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ QJ108	♠ AK75				1NT
Vul: NS	♥ 976	♥ A85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A4	♦ K76	Pass	3♠	AP	
South HCP: 15	♣ Q1084	♣ J75	1. Stayman			
Contract: 3♠ S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ K8		1NT	Pass	2♣ ¹
Vul: EW	♥ AK73	♥ 9854	Pass	2♥	Pass	4♥
North HCP: 15	♦ K5	♦ A1092	AP			
South HCP: 9	♣ 763	♣ Q104	1. Stayman			
Contract: 4♥ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 196	♠ QJ9	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: Both	♦ J8	Partner bids first.
HCP: 8	♣ 108764	

Board: 197	♠ AQJ2	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: None	♦ K108	You bid first.
HCP: 15	♣ 865	

Board: 198	♠ AQ10	The opponents are silent.
Dealer: S	♥ J1087	
Vul: EW	♦ Q94	Partner bids first.
HCP: 9	♣ 843	

Board: 199	♠ Q4	The opponents are silent.
Dealer: N	♥ K93	
Vul: Both	♦ AK75	You bid first.
HCP: 15	♣ QJ53	

Board: 200	♠ Q984	The opponents are silent.
Dealer: S	♥ 1098	
Vul: None	♦ AK3	Partner bids first.
HCP: 9	♣ 974	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ AK72				1NT
Vul: Both	♥ KJ9	♥ 1087				
North HCP: 8	♦ J8	♦ K32	Pass	2NT	AP	
South HCP: 15	♣ 108764	♣ AJ2				
Contract: 2N S						

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ 10987		1NT	Pass	2♣ ¹
Vul: None	♥ AJ10	♥ Q9	Pass	2♠	Pass	3♠
North HCP: 15	♦ K108	♦ AQ94	AP			
South HCP: 9	♣ 865	♣ J42	1. Stayman			
Contract: 3♠ N						

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ 942				1NT
Vul: EW	♥ J1087	♥ AQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q94	♦ A7	Pass	2NT	AP	
South HCP: 15	♣ 843	♣ KQ1096	1. Stayman			
Contract: 2N S						

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ 1097				
Vul: Both	♥ K93	♥ Q82		1NT	Pass	3NT
North HCP: 15	♦ AK75	♦ QJ1094	AP			
South HCP: 9	♣ QJ53	♣ A4				
Contract: 3N N						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ Q984	♠ A76				1NT
Vul: None	♥ 1098	♥ AQJ3	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AK3	♦ 87	Pass	2NT	AP	
South HCP: 15	♣ 974	♣ KJ86	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 196	♠ AK72	The opponents are silent.
Dealer: S	♥ 1087	
Vul: Both	♦ K32	You bid first.
HCP: 15	♣ AJ2	

Board: 197	♠ 10987	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ AQ94	Partner bids first.
HCP: 9	♣ J42	

Board: 198	♠ 942	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ A7	You bid first.
HCP: 15	♣ KQ1096	

Board: 199	♠ 1097	The opponents are silent.
Dealer: N	♥ Q82	
Vul: Both	♦ QJ1094	Partner bids first.
HCP: 9	♣ A4	

Board: 200	♠ A76	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: None	♦ 87	You bid first.
HCP: 15	♣ KJ86	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ AK72				1NT
Vul: Both	♥ KJ9	♥ 1087				
North HCP: 8	♦ J8	♦ K32	Pass	2NT	AP	
South HCP: 15	♣ 108764	♣ AJ2				
Contract: 2N S						

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ 10987		1NT	Pass	2♣ ¹
Vul: None	♥ AJ10	♥ Q9	Pass	2♠	Pass	3♠
North HCP: 15	♦ K108	♦ AQ94	AP			
South HCP: 9	♣ 865	♣ J42	1. Stayman			
Contract: 3♠ N						

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ 942				1NT
Vul: EW	♥ J1087	♥ AQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q94	♦ A7	Pass	2NT	AP	
South HCP: 15	♣ 843	♣ KQ1096	1. Stayman			
Contract: 2N S						

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ 1097				
Vul: Both	♥ K93	♥ Q82		1NT	Pass	3NT
North HCP: 15	♦ AK75	♦ QJ1094	AP			
South HCP: 9	♣ QJ53	♣ A4				
Contract: 3N N						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ Q984	♠ A76				1NT
Vul: None	♥ 1098	♥ AQJ3	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AK3	♦ 87	Pass	2NT	AP	
South HCP: 15	♣ 974	♣ KJ86	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 201	♠ A82	The opponents are silent.
Dealer: N	♥ KQ106	
Vul: NS	♦ A53	You bid first.
HCP: 15	♣ Q87	

Board: 202	♠ Q1096	The opponents are silent.
Dealer: S	♥ J96	
Vul: Both	♦ Q1087	Partner bids first.
HCP: 9	♣ A4	

Board: 203	♠ 107	The opponents are silent.
Dealer: N	♥ A74	
Vul: None	♦ AQ6	You bid first.
HCP: 15	♣ KQ985	

Board: 204	♠ K95	The opponents are silent.
Dealer: S	♥ 86	
Vul: NS	♦ Q85	Partner bids first.
HCP: 9	♣ KJ1094	

Board: 205	♠ K6	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ AK82	You bid first.
HCP: 15	♣ 9865	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ J95		1NT	Pass	3NT
Vul: NS	♥ KQ106	♥ 87				
North HCP: 15	♦ A53	♦ KQ109	AP			
South HCP: 9	♣ Q87	♣ K954				
Contract: 3N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ A43				1NT
Vul: Both	♥ J96	♥ AK87	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q1087	♦ K42	Pass	2NT	AP	
South HCP: 15	♣ A4	♣ J103	1. Stayman			
Contract: 2N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ J65		1NT	Pass	2♣ ¹
Vul: None	♥ A74	♥ K1095	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ6	♦ KJ10	AP			
South HCP: 9	♣ KQ985	♣ J104	1. Stayman			
Contract: 2N N						

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ AJ10				1NT
Vul: NS	♥ 86	♥ KJ74				
North HCP: 9	♦ Q85	♦ 102	Pass	3NT	AP	
South HCP: 15	♣ KJ1094	♣ AQ75				
Contract: 3N S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q1085		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ3	♥ 1097	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK82	♦ QJ3	AP			
South HCP: 9	♣ 9865	♣ A104	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 201	♠ J95	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ KQ109	Partner bids first.
HCP: 9	♣ K954	

Board: 202	♠ A43	The opponents are silent.
Dealer: S	♥ AK87	
Vul: Both	♦ K42	You bid first.
HCP: 15	♣ J103	

Board: 203	♠ J65	The opponents are silent.
Dealer: N	♥ K1095	
Vul: None	♦ KJ10	Partner bids first.
HCP: 9	♣ J104	

Board: 204	♠ AJ10	The opponents are silent.
Dealer: S	♥ KJ74	
Vul: NS	♦ 102	You bid first.
HCP: 15	♣ AQ75	

Board: 205	♠ Q1085	The opponents are silent.
Dealer: N	♥ 1097	
Vul: EW	♦ QJ3	Partner bids first.
HCP: 9	♣ A104	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ J95		1NT	Pass	3NT
Vul: NS	♥ KQ106	♥ 87				
North HCP: 15	♦ A53	♦ KQ109	AP			
South HCP: 9	♣ Q87	♣ K954				
Contract: 3N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ A43				1NT
Vul: Both	♥ J96	♥ AK87	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q1087	♦ K42	Pass	2NT	AP	
South HCP: 15	♣ A4	♣ J103	1. Stayman			
Contract: 2N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ J65		1NT	Pass	2♣ ¹
Vul: None	♥ A74	♥ K1095	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ6	♦ KJ10	AP			
South HCP: 9	♣ KQ985	♣ J104	1. Stayman			
Contract: 2N N						

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ AJ10				1NT
Vul: NS	♥ 86	♥ KJ74				
North HCP: 9	♦ Q85	♦ 102	Pass	3NT	AP	
South HCP: 15	♣ KJ1094	♣ AQ75				
Contract: 3N S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q1085		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ3	♥ 1097	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK82	♦ QJ3	AP			
South HCP: 9	♣ 9865	♣ A104	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 206 ♠ J2
Dealer: S ♥ A982
Vul: None ♦ Q108
HCP: 9 ♣ Q874

The opponents are silent.

Partner bids first.

Board: 207 ♠ J3
Dealer: N ♥ AKJ3
Vul: NS ♦ Q72
HCP: 15 ♣ KJ52

The opponents are silent.

You bid first.

Board: 208 ♠ J984
Dealer: S ♥ J107
Vul: EW ♦ Q95
HCP: 9 ♣ KQ4

West Doubles 2♦ if possible.

Partner bids first.

Board: 209 ♠ K93
Dealer: N ♥ AK6
Vul: Both ♦ Q8
HCP: 15 ♣ K10732

The opponents are silent.

You bid first.

Board: 210 ♠ A5
Dealer: S ♥ J98
Vul: NS ♦ 853
HCP: 9 ♣ KJ1084

The opponents are silent.

Partner bids first.

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ K5				1NT
Vul: None	♥ A982	♥ Q65	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q108	♦ K543	Pass	2NT	AP	
South HCP: 15	♣ Q874	♣ AK32				
Contract: 2N S			1. Stayman			

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ 98				
Vul: NS	♥ AKJ3	♥ 1087		1NT	Pass	2NT
North HCP: 15	♦ Q72	♦ AK953	AP			
South HCP: 9	♣ KJ52	♣ Q84				
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ J984	♠ K75				1NT
Vul: EW	♥ J107	♥ AK4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q95	♦ AJ6	X	2NT	AP	
South HCP: 15	♣ KQ4	♣ 10652				
Contract: 2N S			1. Stayman			

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ QJ87		1NT	Pass	2♣ ¹
Vul: Both	♥ AK6	♥ 1097	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q8	♦ J97	AP			
South HCP: 9	♣ K10732	♣ AJ4				
Contract: 2N N			1. Stayman			

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ Q1043				
Vul: NS	♥ J98	♥ A52				1NT
North HCP: 9	♦ 853	♦ AK94	Pass	2NT	AP	
South HCP: 15	♣ KJ1084	♣ Q6				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 206	♠ K5	The opponents are silent.
Dealer: S	♥ Q65	
Vul: None	♦ K543	You bid first.
HCP: 15	♣ AK32	

Board: 207	♠ 98	The opponents are silent.
Dealer: N	♥ 1087	
Vul: NS	♦ AK953	Partner bids first.
HCP: 9	♣ Q84	

Board: 208	♠ K75	West Doubles 2♦ if possible.
Dealer: S	♥ AK4	
Vul: EW	♦ AJ6	You bid first.
HCP: 15	♣ 10652	

Board: 209	♠ QJ87	The opponents are silent.
Dealer: N	♥ 1097	
Vul: Both	♦ J97	Partner bids first.
HCP: 9	♣ AJ4	

Board: 210	♠ Q1043	The opponents are silent.
Dealer: S	♥ A52	
Vul: NS	♦ AK94	You bid first.
HCP: 15	♣ Q6	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ K5				1NT
Vul: None	♥ A982	♥ Q65	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q108	♦ K543	Pass	2NT	AP	
South HCP: 15	♣ Q874	♣ AK32				
Contract: 2N S			1. Stayman			

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ 98				
Vul: NS	♥ AKJ3	♥ 1087		1NT	Pass	2NT
North HCP: 15	♦ Q72	♦ AK953	AP			
South HCP: 9	♣ KJ52	♣ Q84				
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ J984	♠ K75				1NT
Vul: EW	♥ J107	♥ AK4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q95	♦ AJ6	X	2NT	AP	
South HCP: 15	♣ KQ4	♣ 10652				
Contract: 2N S			1. Stayman			

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ QJ87		1NT	Pass	2♣ ¹
Vul: Both	♥ AK6	♥ 1097	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q8	♦ J97	AP			
South HCP: 9	♣ K10732	♣ AJ4				
Contract: 2N N			1. Stayman			

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ Q1043				
Vul: NS	♥ J98	♥ A52				1NT
North HCP: 9	♦ 853	♦ AK94	Pass	2NT	AP	
South HCP: 15	♣ KJ1084	♣ Q6				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 211	♠ K7	The opponents are silent.
Dealer: N	♥ K432	
Vul: EW	♦ AKQ4	You bid first.
HCP: 15	♣ 953	

Board: 212	♠ 983	East Bids 3♦ if possible.
Dealer: S	♥ Q86	
Vul: Both	♦ J108	Partner bids first.
HCP: 9	♣ AQ54	

Board: 213	♠ AJ76	The opponents are silent.
Dealer: N	♥ KJ108	
Vul: None	♦ 65	You bid first.
HCP: 15	♣ AQ3	

Board: 214	♠ KQ109	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ J63	Partner bids first.
HCP: 9	♣ K1084	

Board: 215	♠ Q63	The opponents are silent.
Dealer: N	♥ QJ104	
Vul: Both	♦ AQ74	You bid first.
HCP: 15	♣ A5	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ 10986		1NT	Pass	2♣ ¹
Vul: EW	♥ K432	♥ AQJ	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQ4	♦ 92	AP			
South HCP: 9	♣ 953	♣ Q1074	1. Stayman			
Contract: 2N N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ QJ7				1NT
Vul: Both	♥ Q86	♥ A53	Pass	2NT	3♦	Pass
North HCP: 9	♦ J108	♦ A5	Pass	X	AP	
South HCP: 15	♣ AQ54	♣ KJ1097				
Contract: 3♦ X E						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ KQ3		1NT	Pass	3NT
Vul: None	♥ KJ108	♥ 94	AP			
North HCP: 15	♦ 65	♦ A1098				
South HCP: 9	♣ AQ3	♣ 10874				
Contract: 3N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ KQ109	♠ A876				1NT
Vul: EW	♥ 96	♥ Q85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J63	♦ AKQ5	Pass	3♠	AP	
South HCP: 15	♣ K1084	♣ 93	1. Stayman			
Contract: 3♠ S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ 84		1NT	Pass	3NT
Vul: Both	♥ QJ104	♥ A87	AP			
North HCP: 15	♦ AQ74	♦ J105				
South HCP: 9	♣ A5	♣ KJ1094				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 211	♠ 10986	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ 92	Partner bids first.
HCP: 9	♣ Q1074	

Board: 212	♠ QJ7	East Bids 3♦ if possible.
Dealer: S	♥ A53	
Vul: Both	♦ A5	You bid first.
HCP: 15	♣ KJ1097	

Board: 213	♠ KQ3	The opponents are silent.
Dealer: N	♥ 94	
Vul: None	♦ A1098	Partner bids first.
HCP: 9	♣ 10874	

Board: 214	♠ A876	The opponents are silent.
Dealer: S	♥ Q85	
Vul: EW	♦ AKQ5	You bid first.
HCP: 15	♣ 93	

Board: 215	♠ 84	The opponents are silent.
Dealer: N	♥ A87	
Vul: Both	♦ J105	Partner bids first.
HCP: 9	♣ KJ1094	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ 10986		1NT	Pass	2♣ ¹
Vul: EW	♥ K432	♥ AQJ	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQ4	♦ 92	AP			
South HCP: 9	♣ 953	♣ Q1074	1. Stayman			
Contract: 2N N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ QJ7				1NT
Vul: Both	♥ Q86	♥ A53	Pass	2NT	3♦	Pass
North HCP: 9	♦ J108	♦ A5	Pass	X	AP	
South HCP: 15	♣ AQ54	♣ KJ1097				
Contract: 3♦ X E						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ KQ3		1NT	Pass	3NT
Vul: None	♥ KJ108	♥ 94	AP			
North HCP: 15	♦ 65	♦ A1098				
South HCP: 9	♣ AQ3	♣ 10874				
Contract: 3N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ KQ109	♠ A876				1NT
Vul: EW	♥ 96	♥ Q85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J63	♦ AKQ5	Pass	3♠	AP	
South HCP: 15	♣ K1084	♣ 93	1. Stayman			
Contract: 3♠ S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ 84		1NT	Pass	3NT
Vul: Both	♥ QJ104	♥ A87	AP			
North HCP: 15	♦ AQ74	♦ J105				
South HCP: 9	♣ A5	♣ KJ1094				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 216	♠ Q8	East Bids 2♠ if possible.
Dealer: S	♥ A842	
Vul: None	♦ K10983	Partner bids first.
HCP: 9	♣ 104	

Board: 217	♠ AJ5	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ A72	You bid first.
HCP: 15	♣ KJ986	

Board: 218	♠ Q10	The opponents are silent.
Dealer: S	♥ K974	
Vul: Both	♦ Q9	Partner bids first.
HCP: 9	♣ Q10942	

Board: 219	♠ A65	The opponents are silent.
Dealer: N	♥ Q85	
Vul: None	♦ K43	You bid first.
HCP: 15	♣ AQ73	

Board: 220	♠ KJ9	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: NS	♦ Q9843	Partner bids first.
HCP: 9	♣ 43	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ 1052				1NT
Vul: None	♥ A842	♥ KQ7	Pass	2♣ ¹	2♠	Pass
North HCP: 9	♦ K10983	♦ AJ7	Pass	3♦	AP	
South HCP: 15	♣ 104	♣ KQ52				
Contract: 3♦ N			1. Stayman			

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 1097		1NT	Pass	2♣ ¹
Vul: NS	♥ Q7	♥ AJ98	Pass	2♦	Pass	2NT
North HCP: 15	♦ A72	♦ 108	AP			
South HCP: 9	♣ KJ986	♣ A542				
Contract: 2N N			1. Stayman			

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ A83				1NT
Vul: Both	♥ K974	♥ A1032	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q9	♦ A85	Pass	4♥	AP	
South HCP: 15	♣ Q10942	♣ K83				
Contract: 4♥ S			1. Stayman			

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 97		1NT	Pass	2♣ ¹
Vul: None	♥ Q85	♥ J1097	Pass	2♦	Pass	2NT
North HCP: 15	♦ K43	♦ A8	AP			
South HCP: 8	♣ AQ73	♣ K10984				
Contract: 2N N			1. Stayman			

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ A1082				1NT
Vul: NS	♥ QJ9	♥ A62				
North HCP: 9	♦ Q9843	♦ AK65	Pass	3NT	AP	
South HCP: 15	♣ 43	♣ 108				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 216	♠ 1052	East Bids 2♠ if possible.
Dealer: S	♥ KQ7	
Vul: None	♦ AJ7	
HCP: 15	♣ KQ52	You bid first.

Board: 217	♠ 1097	The opponents are silent.
Dealer: N	♥ AJ98	
Vul: NS	♦ 108	
HCP: 9	♣ A542	Partner bids first.

Board: 218	♠ A83	The opponents are silent.
Dealer: S	♥ A1032	
Vul: Both	♦ A85	
HCP: 15	♣ K83	You bid first.

Board: 219	♠ 97	The opponents are silent.
Dealer: N	♥ J1097	
Vul: None	♦ A8	
HCP: 8	♣ K10984	Partner bids first.

Board: 220	♠ A1082	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ AK65	
HCP: 15	♣ 108	You bid first.

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ 1052				1NT
Vul: None	♥ A842	♥ KQ7	Pass	2♣ ¹	2♠	Pass
North HCP: 9	♦ K10983	♦ AJ7	Pass	3♦	AP	
South HCP: 15	♣ 104	♣ KQ52				
Contract: 3♦ N			1. Stayman			

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 1097		1NT	Pass	2♣ ¹
Vul: NS	♥ Q7	♥ AJ98	Pass	2♦	Pass	2NT
North HCP: 15	♦ A72	♦ 108	AP			
South HCP: 9	♣ KJ986	♣ A542				
Contract: 2N N			1. Stayman			

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ A83				1NT
Vul: Both	♥ K974	♥ A1032	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q9	♦ A85	Pass	4♥	AP	
South HCP: 15	♣ Q10942	♣ K83				
Contract: 4♥ S			1. Stayman			

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 97		1NT	Pass	2♣ ¹
Vul: None	♥ Q85	♥ J1097	Pass	2♦	Pass	2NT
North HCP: 15	♦ K43	♦ A8	AP			
South HCP: 8	♣ AQ73	♣ K10984				
Contract: 2N N			1. Stayman			

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ A1082				1NT
Vul: NS	♥ QJ9	♥ A62				
North HCP: 9	♦ Q9843	♦ AK65	Pass	3NT	AP	
South HCP: 15	♣ 43	♣ 108				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 221
Dealer: N
Vul: EW
HCP: 15

♠ 92
♥ A74
♦ AJ1063
♣ AQ6

West Bids 3♠ if possible.

You bid first.

Board: 222
Dealer: S
Vul: None
HCP: 8

♠ J10
♥ 10982
♦ QJ
♣ A10954

The opponents are silent.

Partner bids first.

Board: 223
Dealer: N
Vul: NS
HCP: 15

♠ Q62
♥ K54
♦ A84
♣ AQ62

The opponents are silent.

You bid first.

Board: 224
Dealer: S
Vul: EW
HCP: 9

♠ J7
♥ Q1082
♦ AJ107
♣ J84

East Doubles 2♣ if possible.

Partner bids first.

Board: 225
Dealer: N
Vul: Both
HCP: 15

♠ A84
♥ A2
♦ 8762
♣ AK65

The opponents are silent.

You bid first.

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ Q8		1NT	Pass	2♣ ¹
Vul: EW	♥ A74	♥ KJ83				
North HCP: 15	♦ AJ1063	♦ Q74	3♠	AP		
South HCP: 9	♣ AQ6	♣ J984	1. Stayman			
Contract: 3♠ W						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ52				1NT
Vul: None	♥ 10982	♥ J5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ QJ	♦ K93	Pass	2NT	AP	
South HCP: 15	♣ A10954	♣ KQ73	1. Stayman			
Contract: 2N S						

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ 1095		1NT	Pass	2♣ ¹
Vul: NS	♥ K54	♥ A1098	Pass	2♦	Pass	2NT
North HCP: 15	♦ A84	♦ KQ	AP			
South HCP: 9	♣ AQ62	♣ 10743	1. Stayman			
Contract: 2N N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AK				1NT
Vul: EW	♥ Q1082	♥ K96	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ AJ107	♦ KQ843	AP			
South HCP: 15	♣ J84	♣ 975	1. Stayman			
Contract: 2♦ S						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ Q107		1NT	Pass	3NT
Vul: Both	♥ A2	♥ J10				
North HCP: 15	♦ 8762	♦ QJ104	AP			
South HCP: 9	♣ AK65	♣ QJ43				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 221	♠ Q8	West Bids 3♠ if possible.
Dealer: N	♥ KJ83	
Vul: EW	♦ Q74	Partner bids first.
HCP: 9	♣ J984	

Board: 222	♠ AQ52	The opponents are silent.
Dealer: S	♥ J5	
Vul: None	♦ K93	You bid first.
HCP: 15	♣ KQ73	

Board: 223	♠ 1095	The opponents are silent.
Dealer: N	♥ A1098	
Vul: NS	♦ KQ	Partner bids first.
HCP: 9	♣ 10743	

Board: 224	♠ AK	East Doubles 2♣ if possible.
Dealer: S	♥ K96	
Vul: EW	♦ KQ843	You bid first.
HCP: 15	♣ 975	

Board: 225	♠ Q107	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ QJ104	Partner bids first.
HCP: 9	♣ QJ43	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ Q8		1NT	Pass	2♣ ¹
Vul: EW	♥ A74	♥ KJ83				
North HCP: 15	♦ AJ1063	♦ Q74	3♠	AP		
South HCP: 9	♣ AQ6	♣ J984	1. Stayman			
Contract: 3♠ W						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ52				1NT
Vul: None	♥ 10982	♥ J5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ QJ	♦ K93	Pass	2NT	AP	
South HCP: 15	♣ A10954	♣ KQ73	1. Stayman			
Contract: 2N S						

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ 1095		1NT	Pass	2♣ ¹
Vul: NS	♥ K54	♥ A1098	Pass	2♦	Pass	2NT
North HCP: 15	♦ A84	♦ KQ	AP			
South HCP: 9	♣ AQ62	♣ 10743	1. Stayman			
Contract: 2N N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AK				1NT
Vul: EW	♥ Q1082	♥ K96	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ AJ107	♦ KQ843	AP			
South HCP: 15	♣ J84	♣ 975	1. Stayman			
Contract: 2♦ S						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ Q107		1NT	Pass	3NT
Vul: Both	♥ A2	♥ J10				
North HCP: 15	♦ 8762	♦ QJ104	AP			
South HCP: 9	♣ AK65	♣ QJ43				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 226	♠ J10	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: NS	♦ J983	Partner bids first.
HCP: 9	♣ J854	

Board: 227	♠ J972	The opponents are silent.
Dealer: N	♥ AK32	
Vul: EW	♦ A72	You bid first.
HCP: 15	♣ K2	

Board: 228	♠ K8	The opponents are silent.
Dealer: S	♥ Q1096	
Vul: Both	♦ 106	Partner bids first.
HCP: 9	♣ KJ974	

Board: 229	♠ 6532	The opponents are silent.
Dealer: N	♥ 104	
Vul: None	♦ AKJ7	You bid first.
HCP: 15	♣ AK7	

Board: 230	♠ 84	The opponents are silent.
Dealer: S	♥ Q86	
Vul: EW	♦ KJ108	Partner bids first.
HCP: 9	♣ K964	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ A85				1NT
Vul: NS	♥ AQ3	♥ K986				
North HCP: 9	♦ J983	♦ AQ	Pass	3NT	AP	
South HCP: 15	♣ J854	♣ Q1097				
Contract: 3N S						

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ J972	♠ 1053		1NT	Pass	2♣ ¹
Vul: EW	♥ AK32	♥ Q1096	Pass	2♥	Pass	3♥
North HCP: 15	♦ A72	♦ K109	AP			
South HCP: 9	♣ K2	♣ A104	1. Stayman			
Contract: 3♥ N						

Board: 228	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ 10643				1NT
Vul: Both	♥ Q1096	♥ K7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 106	♦ AKJ5	Pass	2NT	AP	
South HCP: 15	♣ KJ974	♣ A86	1. Stayman			
Contract: 2N S						

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ 6532	♠ AQ8		1NT	Pass	3NT
Vul: None	♥ 104	♥ J9				
North HCP: 15	♦ AKJ7	♦ 1092	AP			
South HCP: 9	♣ AK7	♣ Q8542				
Contract: 3N N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ KJ2				1NT
Vul: EW	♥ Q86	♥ AJ				
North HCP: 9	♦ KJ108	♦ A96	Pass	2NT	AP	
South HCP: 15	♣ K964	♣ Q10875				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 226	♠ A85	The opponents are silent.
Dealer: S	♥ K986	
Vul: NS	♦ AQ	You bid first.
HCP: 15	♣ Q1097	

Board: 227	♠ 1053	The opponents are silent.
Dealer: N	♥ Q1096	
Vul: EW	♦ K109	Partner bids first.
HCP: 9	♣ A104	

Board: 228	♠ 10643	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ AKJ5	You bid first.
HCP: 15	♣ A86	

Board: 229	♠ AQ8	The opponents are silent.
Dealer: N	♥ J9	
Vul: None	♦ 1092	Partner bids first.
HCP: 9	♣ Q8542	

Board: 230	♠ KJ2	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ A96	You bid first.
HCP: 15	♣ Q10875	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ A85				1NT
Vul: NS	♥ AQ3	♥ K986				
North HCP: 9	♦ J983	♦ AQ	Pass	3NT	AP	
South HCP: 15	♣ J854	♣ Q1097				
Contract: 3N S						

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ J972	♠ 1053		1NT	Pass	2♣ ¹
Vul: EW	♥ AK32	♥ Q1096	Pass	2♥	Pass	3♥
North HCP: 15	♦ A72	♦ K109	AP			
South HCP: 9	♣ K2	♣ A104	1. Stayman			
Contract: 3♥ N						

Board: 228	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ 10643				1NT
Vul: Both	♥ Q1096	♥ K7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 106	♦ AKJ5	Pass	2NT	AP	
South HCP: 15	♣ KJ974	♣ A86	1. Stayman			
Contract: 2N S						

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ 6532	♠ AQ8		1NT	Pass	3NT
Vul: None	♥ 104	♥ J9				
North HCP: 15	♦ AKJ7	♦ 1092	AP			
South HCP: 9	♣ AK7	♣ Q8542				
Contract: 3N N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ KJ2				1NT
Vul: EW	♥ Q86	♥ AJ				
North HCP: 9	♦ KJ108	♦ A96	Pass	2NT	AP	
South HCP: 15	♣ K964	♣ Q10875				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 231	♠ KQ52	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: Both	♦ K96	You bid first.
HCP: 15	♣ Q72	

Board: 232	♠ KQ98	The opponents are silent.
Dealer: S	♥ K985	
Vul: None	♦ 73	Partner bids first.
HCP: 9	♣ J104	

Board: 233	♠ K6	The opponents are silent.
Dealer: N	♥ A76	
Vul: NS	♦ 876	You bid first.
HCP: 15	♣ AKJ92	

Board: 234	♠ Q1072	The opponents are silent.
Dealer: S	♥ J9	
Vul: Both	♦ KQ10	Partner bids first.
HCP: 9	♣ J1043	

Board: 235	♠ K4	The opponents are silent.
Dealer: N	♥ 862	
Vul: None	♦ AKJ5	You bid first.
HCP: 15	♣ A952	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ KQ52	♠ 983		1NT	Pass	3NT
Vul: Both	♥ AJ3	♥ Q98				
North HCP: 15	♦ K96	♦ QJ102	AP			
South HCP: 9	♣ Q72	♣ A64				
Contract: 3N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ KQ98	♠ J53				1NT
Vul: None	♥ K985	♥ A107	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 73	♦ AQ2	Pass	2NT	AP	
South HCP: 15	♣ J104	♣ A982	1. Stayman			
Contract: 2N S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ J107		1NT	Pass	3NT
Vul: NS	♥ A76	♥ K104				
North HCP: 15	♦ 876	♦ KQ109	AP			
South HCP: 9	♣ AKJ92	♣ 1074				
Contract: 3N N						

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ Q1072	♠ J63				1NT
Vul: Both	♥ J9	♥ K62	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ10	♦ A983				
South HCP: 15	♣ J1043	♣ AK7	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ J85		1NT	Pass	2♣ ¹
Vul: None	♥ 862	♥ AQ105	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ5	♦ 1096	AP			
South HCP: 9	♣ A952	♣ Q104	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 231	♠ 983	The opponents are silent.
Dealer: N	♥ Q98	
Vul: Both	♦ QJ102	Partner bids first.
HCP: 9	♣ A64	

Board: 232	♠ J53	The opponents are silent.
Dealer: S	♥ A107	
Vul: None	♦ AQ2	You bid first.
HCP: 15	♣ A982	

Board: 233	♠ J107	The opponents are silent.
Dealer: N	♥ K104	
Vul: NS	♦ KQ109	Partner bids first.
HCP: 9	♣ 1074	

Board: 234	♠ J63	The opponents are silent.
Dealer: S	♥ K62	
Vul: Both	♦ A983	You bid first.
HCP: 15	♣ AK7	

Board: 235	♠ J85	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: None	♦ 1096	Partner bids first.
HCP: 9	♣ Q104	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ KQ52	♠ 983		1NT	Pass	3NT
Vul: Both	♥ AJ3	♥ Q98				
North HCP: 15	♦ K96	♦ QJ102	AP			
South HCP: 9	♣ Q72	♣ A64				
Contract: 3N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ KQ98	♠ J53				1NT
Vul: None	♥ K985	♥ A107	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 73	♦ AQ2	Pass	2NT	AP	
South HCP: 15	♣ J104	♣ A982	1. Stayman			
Contract: 2N S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ J107		1NT	Pass	3NT
Vul: NS	♥ A76	♥ K104				
North HCP: 15	♦ 876	♦ KQ109	AP			
South HCP: 9	♣ AKJ92	♣ 1074				
Contract: 3N N						

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ Q1072	♠ J63				1NT
Vul: Both	♥ J9	♥ K62	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ10	♦ A983				
South HCP: 15	♣ J1043	♣ AK7	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ J85		1NT	Pass	2♣ ¹
Vul: None	♥ 862	♥ AQ105	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ5	♦ 1096	AP			
South HCP: 9	♣ A952	♣ Q104	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 236	♠ QJ109	The opponents are silent.
Dealer: S	♥ 1092	
Vul: NS	♦ A9	Partner bids first.
HCP: 9	♣ Q742	

Board: 237	♠ Q95	The opponents are silent.
Dealer: N	♥ A32	
Vul: EW	♦ KQ1094	You bid first.
HCP: 15	♣ A3	

Board: 238	♠ A1083	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ 1094	Partner bids first.
HCP: 9	♣ Q954	

Board: 239	♠ A102	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ 764	You bid first.
HCP: 15	♣ AQ72	

Board: 240	♠ A9	The opponents are silent.
Dealer: S	♥ Q108	
Vul: EW	♦ K9842	Partner bids first.
HCP: 9	♣ 854	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ QJ109	♠ K643				1NT
Vul: NS	♥ 1092	♥ KQJ7	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A9	♦ J62	Pass	2NT	Pass	3♠
South HCP: 15	♣ Q742	♣ AJ	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ K8				
Vul: EW	♥ A32	♥ K98		1NT	Pass	2NT
North HCP: 15	♦ KQ1094	♦ 852	AP			
South HCP: 9	♣ A3	♣ QJ964				
Contract: 2N N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ A1083	♠ KQ				1NT
Vul: None	♥ K10	♥ AJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1094	♦ 8652	Pass	2NT	AP	
South HCP: 15	♣ Q954	♣ AJ83	1. Stayman			
Contract: 2N S						

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ J983				
Vul: NS	♥ KQ6	♥ J2		1NT	Pass	2♣ ¹
North HCP: 15	♦ 764	♦ AQ85	Pass	2♦	Pass	2NT
South HCP: 9	♣ AQ72	♣ J104	AP			
Contract: 2N N			1. Stayman			

Board: 240	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ 873				
Vul: EW	♥ Q108	♥ J942				1NT
North HCP: 9	♦ K9842	♦ AQ	Pass	2NT	AP	
South HCP: 15	♣ 854	♣ AKJ7				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 236	♠ K643	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: NS	♦ J62	You bid first.
HCP: 15	♣ AJ	

Board: 237	♠ K8	The opponents are silent.
Dealer: N	♥ K98	
Vul: EW	♦ 852	Partner bids first.
HCP: 9	♣ QJ964	

Board: 238	♠ KQ	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ 8652	You bid first.
HCP: 15	♣ AJ83	

Board: 239	♠ J983	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ AQ85	Partner bids first.
HCP: 9	♣ J104	

Board: 240	♠ 873	The opponents are silent.
Dealer: S	♥ J942	
Vul: EW	♦ AQ	You bid first.
HCP: 15	♣ AKJ7	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ QJ109	♠ K643				1NT
Vul: NS	♥ 1092	♥ KQJ7	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A9	♦ J62	Pass	2NT	Pass	3♠
South HCP: 15	♣ Q742	♣ AJ	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ K8				
Vul: EW	♥ A32	♥ K98		1NT	Pass	2NT
North HCP: 15	♦ KQ1094	♦ 852	AP			
South HCP: 9	♣ A3	♣ QJ964				
Contract: 2N N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ A1083	♠ KQ				1NT
Vul: None	♥ K10	♥ AJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1094	♦ 8652	Pass	2NT	AP	
South HCP: 15	♣ Q954	♣ AJ83	1. Stayman			
Contract: 2N S						

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ J983		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ6	♥ J2	Pass	2♦	Pass	2NT
North HCP: 15	♦ 764	♦ AQ85	AP			
South HCP: 9	♣ AQ72	♣ J104	1. Stayman			
Contract: 2N N						

Board: 240	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ 873				1NT
Vul: EW	♥ Q108	♥ J942				
North HCP: 9	♦ K9842	♦ AQ	Pass	2NT	AP	
South HCP: 15	♣ 854	♣ AKJ7				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 241	♠ 102	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ 7653	You bid first.
HCP: 15	♣ AKQ5	

Board: 242	♠ QJ10	The opponents are silent.
Dealer: S	♥ Q105	
Vul: NS	♦ K10	Partner bids first.
HCP: 9	♣ J8543	

Board: 243	♠ Q753	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ K954	You bid first.
HCP: 15	♣ A7	

Board: 244	♠ 1098	The opponents are silent.
Dealer: S	♥ AJ32	
Vul: Both	♦ K109	Partner bids first.
HCP: 8	♣ 1094	

Board: 245	♠ AK107	The opponents are silent.
Dealer: N	♥ A92	
Vul: None	♦ 764	You bid first.
HCP: 15	♣ A107	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ K7		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ9	♥ KJ103	Pass	2♦	Pass	2NT
North HCP: 15	♦ 7653	♦ J1098	AP			
South HCP: 9	♣ AKQ5	♣ J74	1. Stayman			
Contract: 2N N						

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ 53				1NT
Vul: NS	♥ Q105	♥ A62	Pass	3NT	AP	
North HCP: 9	♦ K10	♦ A9763				
South HCP: 15	♣ J8543	♣ AK6				
Contract: 3N S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ Q753	♠ J94		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ9	♥ K842	Pass	2♠	Pass	2NT
North HCP: 15	♦ K954	♦ A10	AP			
South HCP: 9	♣ A7	♣ J1094	1. Stayman			
Contract: 2N N						

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ J52				1NT
Vul: Both	♥ AJ32	♥ K104	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K109	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ AQ865	1. Stayman			
Contract: 2N S						

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ Q92		1NT	Pass	2♣ ¹
Vul: None	♥ A92	♥ QJ108	Pass	2♠	Pass	2NT
North HCP: 15	♦ 764	♦ K2	AP			
South HCP: 9	♣ A107	♣ J864	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 241	♠ K7	The opponents are silent.
Dealer: N	♥ KJ103	
Vul: Both	♦ J1098	Partner bids first.
HCP: 9	♣ J74	

Board: 242	♠ 53	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ A9763	You bid first.
HCP: 15	♣ AK6	

Board: 243	♠ J94	The opponents are silent.
Dealer: N	♥ K842	
Vul: EW	♦ A10	Partner bids first.
HCP: 9	♣ J1094	

Board: 244	♠ J52	The opponents are silent.
Dealer: S	♥ K104	
Vul: Both	♦ AJ	You bid first.
HCP: 15	♣ AQ865	

Board: 245	♠ Q92	The opponents are silent.
Dealer: N	♥ QJ108	
Vul: None	♦ K2	Partner bids first.
HCP: 9	♣ J864	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ K7		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ9	♥ KJ103	Pass	2♦	Pass	2NT
North HCP: 15	♦ 7653	♦ J1098	AP			
South HCP: 9	♣ AKQ5	♣ J74	1. Stayman			
Contract: 2N N						

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ 53				1NT
Vul: NS	♥ Q105	♥ A62	Pass	3NT	AP	
North HCP: 9	♦ K10	♦ A9763				
South HCP: 15	♣ J8543	♣ AK6				
Contract: 3N S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ Q753	♠ J94		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ9	♥ K842	Pass	2♠	Pass	2NT
North HCP: 15	♦ K954	♦ A10	AP			
South HCP: 9	♣ A7	♣ J1094	1. Stayman			
Contract: 2N N						

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ J52				1NT
Vul: Both	♥ AJ32	♥ K104	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K109	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ AQ865	1. Stayman			
Contract: 2N S						

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ Q92		1NT	Pass	2♣ ¹
Vul: None	♥ A92	♥ QJ108	Pass	2♠	Pass	2NT
North HCP: 15	♦ 764	♦ K2	AP			
South HCP: 9	♣ A107	♣ J864	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 246	♠ J1082	The opponents are silent.
Dealer: S	♥ K105	
Vul: EW	♦ J96	Partner bids first.
HCP: 9	♣ A94	

Board: 247	♠ A532	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ QJ2	You bid first.
HCP: 15	♣ A106	

Board: 248	♠ K96	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: None	♦ K8	Partner bids first.
HCP: 9	♣ 8764	

Board: 249	♠ A42	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ A952	You bid first.
HCP: 15	♣ K1073	

Board: 250	♠ 108	The opponents are silent.
Dealer: S	♥ Q87	
Vul: Both	♦ 109865	Partner bids first.
HCP: 9	♣ AK4	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ J1082	♠ AKQ4				1NT
Vul: EW	♥ K105	♥ 82	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J96	♦ A102	Pass	3♠	AP	
South HCP: 15	♣ A94	♣ Q1076				
Contract: 3♠ S			1. Stayman			

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ A532	♠ QJ109		1NT	Pass	2♣ ¹
Vul: Both	♥ A82	♥ QJ10	Pass	2♠	Pass	3♠
North HCP: 15	♦ QJ2	♦ K64	AP			
South HCP: 9	♣ A106	♣ 842				
Contract: 3♠ N			1. Stayman			

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ QJ4				1NT
Vul: None	♥ QJ98	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K8	♦ Q10975	Pass	2NT	AP	
South HCP: 15	♣ 8764	♣ AK5				
Contract: 2N S			1. Stayman			

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K983		1NT	Pass	2♣ ¹
Vul: NS	♥ A10	♥ K954	Pass	2♦	Pass	2NT
North HCP: 15	♦ A952	♦ J108	AP			
South HCP: 9	♣ K1073	♣ Q4				
Contract: 2N N			1. Stayman			

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AK4				1NT
Vul: Both	♥ Q87	♥ A652				
North HCP: 9	♦ 109865	♦ A73	Pass	2NT	AP	
South HCP: 15	♣ AK4	♣ 1096				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 246	♠ AKQ4	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ A102	You bid first.
HCP: 15	♣ Q1076	

Board: 247	♠ QJ109	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: Both	♦ K64	Partner bids first.
HCP: 9	♣ 842	

Board: 248	♠ QJ4	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ Q10975	You bid first.
HCP: 15	♣ AK5	

Board: 249	♠ K983	The opponents are silent.
Dealer: N	♥ K954	
Vul: NS	♦ J108	Partner bids first.
HCP: 9	♣ Q4	

Board: 250	♠ AK4	The opponents are silent.
Dealer: S	♥ A652	
Vul: Both	♦ A73	You bid first.
HCP: 15	♣ 1096	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ J1082	♠ AKQ4				1NT
Vul: EW	♥ K105	♥ 82	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J96	♦ A102	Pass	3♠	AP	
South HCP: 15	♣ A94	♣ Q1076				
Contract: 3♠ S			1. Stayman			

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ A532	♠ QJ109		1NT	Pass	2♣ ¹
Vul: Both	♥ A82	♥ QJ10	Pass	2♠	Pass	3♠
North HCP: 15	♦ QJ2	♦ K64	AP			
South HCP: 9	♣ A106	♣ 842				
Contract: 3♠ N			1. Stayman			

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ QJ4				1NT
Vul: None	♥ QJ98	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K8	♦ Q10975	Pass	2NT	AP	
South HCP: 15	♣ 8764	♣ AK5				
Contract: 2N S			1. Stayman			

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K983		1NT	Pass	2♣ ¹
Vul: NS	♥ A10	♥ K954	Pass	2♦	Pass	2NT
North HCP: 15	♦ A952	♦ J108	AP			
South HCP: 9	♣ K1073	♣ Q4				
Contract: 2N N			1. Stayman			

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AK4				1NT
Vul: Both	♥ Q87	♥ A652				
North HCP: 9	♦ 109865	♦ A73	Pass	2NT	AP	
South HCP: 15	♣ AK4	♣ 1096				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 251
Dealer: N
Vul: None
HCP: 15

♠ 107
♥ 987
♦ AKQ102
♣ AQ6

The opponents are silent.

You bid first.

Board: 252
Dealer: S
Vul: NS
HCP: 9

♠ A102
♥ KQ
♦ 10982
♣ 9854

The opponents are silent.

Partner bids first.

Board: 253
Dealer: N
Vul: EW
HCP: 15

♠ K753
♥ A63
♦ AJ84
♣ K3

West Doubles 2♣ if possible.

You bid first.

Board: 254
Dealer: S
Vul: None
HCP: 8

♠ KJ107
♥ 87
♦ A1098
♣ 1084

The opponents are silent.

Partner bids first.

Board: 255
Dealer: N
Vul: NS
HCP: 15

♠ KJ73
♥ AK9
♦ J853
♣ K7

The opponents are silent.

You bid first.

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ J98		1NT	Pass	2NT
Vul: None	♥ 987	♥ A103				
North HCP: 15	♦ AKQ102	♦ 987	AP			
South HCP: 8	♣ AQ6	♣ K1094				
Contract: 2N N						

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ K5				1NT
Vul: NS	♥ KQ	♥ A964				
North HCP: 9	♦ 10982	♦ AK6	Pass	3NT	AP	
South HCP: 15	♣ 9854	♣ J1076				
Contract: 3N S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ K753	♠ A8		1NT	Pass	2♣ ¹
Vul: EW	♥ A63	♥ K987	X	2♠	Pass	2NT
North HCP: 15	♦ AJ84	♦ Q10972	AP			
South HCP: 9	♣ K3	♣ 94	1. Stayman			
Contract: 2N N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ KJ107	♠ AQ52				1NT
Vul: None	♥ 87	♥ K942	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A1098	♦ 543	Pass	2NT	Pass	3♠
South HCP: 15	♣ 1084	♣ AQ	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ AQ108		1NT	Pass	2♣ ¹
Vul: NS	♥ AK9	♥ Q82	Pass	2♠	Pass	4♠
North HCP: 15	♦ J853	♦ 107	AP			
South HCP: 9	♣ K7	♣ J1064	1. Stayman			
Contract: 4♠ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 251	♠ J98	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ 987	Partner bids first.
HCP: 8	♣ K1094	
Board: 252	♠ K5	The opponents are silent.
Dealer: S	♥ A964	
Vul: NS	♦ AK6	You bid first.
HCP: 15	♣ J1076	
Board: 253	♠ A8	West Doubles 2♣ if possible.
Dealer: N	♥ K987	
Vul: EW	♦ Q10972	Partner bids first.
HCP: 9	♣ 94	
Board: 254	♠ AQ52	The opponents are silent.
Dealer: S	♥ K942	
Vul: None	♦ 543	You bid first.
HCP: 15	♣ AQ	
Board: 255	♠ AQ108	The opponents are silent.
Dealer: N	♥ Q82	
Vul: NS	♦ 107	Partner bids first.
HCP: 9	♣ J1064	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ J98		1NT	Pass	2NT
Vul: None	♥ 987	♥ A103				
North HCP: 15	♦ AKQ102	♦ 987	AP			
South HCP: 8	♣ AQ6	♣ K1094				
Contract: 2N N						

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ K5				1NT
Vul: NS	♥ KQ	♥ A964				
North HCP: 9	♦ 10982	♦ AK6	Pass	3NT	AP	
South HCP: 15	♣ 9854	♣ J1076				
Contract: 3N S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ K753	♠ A8		1NT	Pass	2♣ ¹
Vul: EW	♥ A63	♥ K987	X	2♠	Pass	2NT
North HCP: 15	♦ AJ84	♦ Q10972	AP			
South HCP: 9	♣ K3	♣ 94	1. Stayman			
Contract: 2N N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ KJ107	♠ AQ52				1NT
Vul: None	♥ 87	♥ K942	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A1098	♦ 543	Pass	2NT	Pass	3♠
South HCP: 15	♣ 1084	♣ AQ	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ AQ108		1NT	Pass	2♣ ¹
Vul: NS	♥ AK9	♥ Q82	Pass	2♠	Pass	4♠
North HCP: 15	♦ J853	♦ 107	AP			
South HCP: 9	♣ K7	♣ J1064	1. Stayman			
Contract: 4♠ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 256	♠ A98	The opponents are silent.
Dealer: S	♥ Q1097	
Vul: EW	♦ J103	Partner bids first.
HCP: 8	♣ J94	

Board: 257	♠ Q65	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ 73	You bid first.
HCP: 15	♣ AK952	

Board: 258	♠ J108	The opponents are silent.
Dealer: S	♥ Q93	
Vul: NS	♦ KJ7	Partner bids first.
HCP: 9	♣ Q1042	

Board: 259	♠ AQJ7	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: EW	♦ J8	You bid first.
HCP: 15	♣ K752	

Board: 260	♠ A8	The opponents are silent.
Dealer: S	♥ J862	
Vul: Both	♦ 1085	Partner bids first.
HCP: 9	♣ KJ84	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ KQ5				1NT
Vul: EW	♥ Q1097	♥ K62	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J103	♦ K98	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ A1072				
Contract: 2N S			1. Stayman			

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ 84				
Vul: Both	♥ AQ6	♥ J102		1NT	Pass	3NT
North HCP: 15	♦ 73	♦ AJ1096	AP			
South HCP: 9	♣ AK952	♣ QJ4				
Contract: 3N N						

Board: 258	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ AK9				1NT
Vul: NS	♥ Q93	♥ A52				
North HCP: 9	♦ KJ7	♦ 10532	Pass	3NT	AP	
South HCP: 15	♣ Q1042	♣ A63				
Contract: 3N S						

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K1096		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ7	♥ Q104	Pass	2♠	Pass	4♠
North HCP: 15	♦ J8	♦ A7	AP			
South HCP: 9	♣ K752	♣ 10984				
Contract: 4♠ N			1. Stayman			

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ J54				1NT
Vul: Both	♥ J862	♥ AK94	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1085	♦ AJ	Pass	3♥	AP	
South HCP: 15	♣ KJ84	♣ Q976				
Contract: 3♥ S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 256	♠ KQ5	The opponents are silent.
Dealer: S	♥ K62	
Vul: EW	♦ K98	You bid first.
HCP: 15	♣ A1072	

Board: 257	♠ 84	The opponents are silent.
Dealer: N	♥ J102	
Vul: Both	♦ AJ1096	Partner bids first.
HCP: 9	♣ QJ4	

Board: 258	♠ AK9	The opponents are silent.
Dealer: S	♥ A52	
Vul: NS	♦ 10532	You bid first.
HCP: 15	♣ A63	

Board: 259	♠ K1096	The opponents are silent.
Dealer: N	♥ Q104	
Vul: EW	♦ A7	Partner bids first.
HCP: 9	♣ 10984	

Board: 260	♠ J54	The opponents are silent.
Dealer: S	♥ AK94	
Vul: Both	♦ AJ	You bid first.
HCP: 15	♣ Q976	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ KQ5				1NT
Vul: EW	♥ Q1097	♥ K62	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J103	♦ K98	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ A1072				
Contract: 2N S			1. Stayman			

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ 84				
Vul: Both	♥ AQ6	♥ J102		1NT	Pass	3NT
North HCP: 15	♦ 73	♦ AJ1096	AP			
South HCP: 9	♣ AK952	♣ QJ4				
Contract: 3N N						

Board: 258	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ AK9				1NT
Vul: NS	♥ Q93	♥ A52				
North HCP: 9	♦ KJ7	♦ 10532	Pass	3NT	AP	
South HCP: 15	♣ Q1042	♣ A63				
Contract: 3N S						

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K1096			Pass	2♣ ¹
Vul: EW	♥ KJ7	♥ Q104	Pass	2♠	Pass	4♠
North HCP: 15	♦ J8	♦ A7	AP			
South HCP: 9	♣ K752	♣ 10984	1. Stayman			
Contract: 4♠ N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ J54				1NT
Vul: Both	♥ J862	♥ AK94	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1085	♦ AJ	Pass	3♥	AP	
South HCP: 15	♣ KJ84	♣ Q976	1. Stayman			
Contract: 3♥ S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 261	♠ J2	The opponents are silent.
Dealer: N	♥ AJ84	
Vul: None	♦ KQ54	You bid first.
HCP: 15	♣ A95	

Board: 262	♠ Q1087	East Bids 3♣ if possible.
Dealer: S	♥ KQJ4	
Vul: EW	♦ J104	Partner bids first.
HCP: 9	♣ 84	

Board: 263	♠ K1076	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: Both	♦ AK43	You bid first.
HCP: 15	♣ 96	

Board: 264	♠ K1093	The opponents are silent.
Dealer: S	♥ K103	
Vul: None	♦ Q103	Partner bids first.
HCP: 9	♣ J104	

Board: 265	♠ A107	The opponents are silent.
Dealer: N	♥ 865	
Vul: NS	♦ A54	You bid first.
HCP: 15	♣ AQJ6	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ K1098		1NT	Pass	2♣ ¹
Vul: None	♥ AJ84	♥ 95	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ54	♦ A92	AP			
South HCP: 9	♣ A95	♣ Q1074	1. Stayman			
Contract: 2N N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ AK65				1NT
Vul: EW	♥ KQJ4	♥ 1098	Pass	2♣ ¹	3♣	Pass
North HCP: 9	♦ J104	♦ Q6	Pass	X	AP	
South HCP: 15	♣ 84	♣ KQJ6	1. Stayman			
Contract: 3♣ X E						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ K1076	♠ 83		1NT	Pass	2NT
Vul: Both	♥ KQ10	♥ A87	AP			
North HCP: 15	♦ AK43	♦ Q109				
South HCP: 9	♣ 96	♣ QJ842				
Contract: 2N N						

Board: 264	North:	South:	West	North	East	South
Dealer: S	♠ K1093	♠ AQ72				1NT
Vul: None	♥ K103	♥ A7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q103	♦ K982	Pass	3♠	AP	
South HCP: 15	♣ J104	♣ Q93	1. Stayman			
Contract: 3♠ S						

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 63		1NT	Pass	2♣ ¹
Vul: NS	♥ 865	♥ AQJ10	Pass	2♦	Pass	2NT
North HCP: 15	♦ A54	♦ Q1093	AP			
South HCP: 9	♣ AQJ6	♣ 1094	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 261	♠ K1098	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ A92	Partner bids first.
HCP: 9	♣ Q1074	

Board: 262	♠ AK65	East Bids 3♣ if possible.
Dealer: S	♥ 1098	
Vul: EW	♦ Q6	You bid first.
HCP: 15	♣ KQJ6	

Board: 263	♠ 83	The opponents are silent.
Dealer: N	♥ A87	
Vul: Both	♦ Q109	Partner bids first.
HCP: 9	♣ QJ842	

Board: 264	♠ AQ72	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ K982	You bid first.
HCP: 15	♣ Q93	

Board: 265	♠ 63	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: NS	♦ Q1093	Partner bids first.
HCP: 9	♣ 1094	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ K1098		1NT	Pass	2♣ ¹
Vul: None	♥ AJ84	♥ 95	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ54	♦ A92	AP			
South HCP: 9	♣ A95	♣ Q1074	1. Stayman			
Contract: 2N N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ AK65				1NT
Vul: EW	♥ KQJ4	♥ 1098	Pass	2♣ ¹	3♣	Pass
North HCP: 9	♦ J104	♦ Q6	Pass	X	AP	
South HCP: 15	♣ 84	♣ KQJ6	1. Stayman			
Contract: 3♣X E						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ K1076	♠ 83		1NT	Pass	2NT
Vul: Both	♥ KQ10	♥ A87	AP			
North HCP: 15	♦ AK43	♦ Q109				
South HCP: 9	♣ 96	♣ QJ842				
Contract: 2N N						

Board: 264	North:	South:	West	North	East	South
Dealer: S	♠ K1093	♠ AQ72				1NT
Vul: None	♥ K103	♥ A7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q103	♦ K982	Pass	3♠	AP	
South HCP: 15	♣ J104	♣ Q93	1. Stayman			
Contract: 3♠ S						

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 63		1NT	Pass	2♣ ¹
Vul: NS	♥ 865	♥ AQJ10	Pass	2♦	Pass	2NT
North HCP: 15	♦ A54	♦ Q1093	AP			
South HCP: 9	♣ AQJ6	♣ 1094	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 266	♠ A103	The opponents are silent.
Dealer: S	♥ Q83	
Vul: Both	♦ J1098	Partner bids first.
HCP: 9	♣ Q54	

Board: 267	♠ AK105	The opponents are silent.
Dealer: N	♥ 54	
Vul: None	♦ A102	You bid first.
HCP: 15	♣ A532	

Board: 268	♠ K92	The opponents are silent.
Dealer: S	♥ QJ82	
Vul: NS	♦ Q9	Partner bids first.
HCP: 9	♣ J974	

Board: 269	♠ K1062	The opponents are silent.
Dealer: N	♥ K106	
Vul: EW	♦ K864	You bid first.
HCP: 15	♣ AQ	

Board: 270	♠ QJ84	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: None	♦ 854	Partner bids first.
HCP: 9	♣ 104	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ Q76				1NT
Vul: Both	♥ Q83	♥ A5				
North HCP: 9	♦ J1098	♦ KQ743	Pass	3NT	AP	
South HCP: 15	♣ Q54	♣ KJ3				
Contract: 3N S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ AK105	♠ 873		1NT	Pass	2♣ ¹
Vul: None	♥ 54	♥ A1098	Pass	2♠	Pass	2NT
North HCP: 15	♦ A102	♦ KQ8	AP			
South HCP: 9	♣ A532	♣ 1064	1. Stayman			
Contract: 2N N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ A643				1NT
Vul: NS	♥ QJ82	♥ 97	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q9	♦ A864	Pass	2NT	AP	
South HCP: 15	♣ J974	♣ AK10	1. Stayman			
Contract: 2N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ K1062	♠ J84		1NT	Pass	2♣ ¹
Vul: EW	♥ K106	♥ AJ74	Pass	2♠	Pass	2NT
North HCP: 15	♦ K864	♦ QJ109	AP			
South HCP: 9	♣ AQ	♣ 104	1. Stayman			
Contract: 2N N						

Board: 270	North:	South:	West	North	East	South
Dealer: S	♠ QJ84	♠ AK76				1NT
Vul: None	♥ AQ108	♥ J6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 854	♦ KJ7	Pass	4♠	AP	
South HCP: 15	♣ 104	♣ QJ52	1. Stayman			
Contract: 4♠ S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 266	♠ Q76	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ KQ743	You bid first.
HCP: 15	♣ KJ3	

Board: 267	♠ 873	The opponents are silent.
Dealer: N	♥ A1098	
Vul: None	♦ KQ8	Partner bids first.
HCP: 9	♣ 1064	

Board: 268	♠ A643	The opponents are silent.
Dealer: S	♥ 97	
Vul: NS	♦ A864	You bid first.
HCP: 15	♣ AK10	

Board: 269	♠ J84	The opponents are silent.
Dealer: N	♥ AJ74	
Vul: EW	♦ QJ109	Partner bids first.
HCP: 9	♣ 104	

Board: 270	♠ AK76	The opponents are silent.
Dealer: S	♥ J6	
Vul: None	♦ KJ7	You bid first.
HCP: 15	♣ QJ52	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ Q76				1NT
Vul: Both	♥ Q83	♥ A5				
North HCP: 9	♦ J1098	♦ KQ743	Pass	3NT	AP	
South HCP: 15	♣ Q54	♣ KJ3				
Contract: 3N S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ AK105	♠ 873		1NT	Pass	2♣ ¹
Vul: None	♥ 54	♥ A1098	Pass	2♠	Pass	2NT
North HCP: 15	♦ A102	♦ KQ8	AP			
South HCP: 9	♣ A532	♣ 1064	1. Stayman			
Contract: 2N N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ A643				1NT
Vul: NS	♥ QJ82	♥ 97	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q9	♦ A864	Pass	2NT	AP	
South HCP: 15	♣ J974	♣ AK10	1. Stayman			
Contract: 2N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ K1062	♠ J84		1NT	Pass	2♣ ¹
Vul: EW	♥ K106	♥ AJ74	Pass	2♠	Pass	2NT
North HCP: 15	♦ K864	♦ QJ109	AP			
South HCP: 9	♣ AQ	♣ 104	1. Stayman			
Contract: 2N N						

Board: 270	North:	South:	West	North	East	South
Dealer: S	♠ QJ84	♠ AK76				1NT
Vul: None	♥ AQ108	♥ J6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 854	♦ KJ7	Pass	4♠	AP	
South HCP: 15	♣ 104	♣ QJ52	1. Stayman			
Contract: 4♠ S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 271	♠ AK86	The opponents are silent.
Dealer: N	♥ 76	
Vul: NS	♦ J982	You bid first.
HCP: 15	♣ AK5	

Board: 272	♠ J86	The opponents are silent.
Dealer: S	♥ A954	
Vul: EW	♦ K108	Partner bids first.
HCP: 9	♣ J94	

Board: 273	♠ QJ3	The opponents are silent.
Dealer: N	♥ J54	
Vul: Both	♦ A102	You bid first.
HCP: 15	♣ AK65	

Board: 274	♠ K1086	The opponents are silent.
Dealer: S	♥ J74	
Vul: NS	♦ 1098	Partner bids first.
HCP: 9	♣ KQ4	

Board: 275	♠ Q72	The opponents are silent.
Dealer: N	♥ AJ104	
Vul: EW	♦ A654	You bid first.
HCP: 15	♣ A5	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ 1094		1NT	Pass	2♣ ¹
Vul: NS	♥ 76	♥ K1084	Pass	2♠	Pass	2NT
North HCP: 15	♦ J982	♦ AQ10	AP			
South HCP: 9	♣ AK5	♣ 864	1. Stayman			
Contract: 2N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ Q43				1NT
Vul: EW	♥ A954	♥ KJ73	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K108	♦ AJ4	Pass	3♥	AP	
South HCP: 15	♣ J94	♣ A103	1. Stayman			
Contract: 3♥ S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♠ K1098		1NT	Pass	2♣ ¹
Vul: Both	♥ J54	♥ 962	Pass	2♦	Pass	2NT
North HCP: 15	♦ A102	♦ KQ9	AP			
South HCP: 8	♣ AK65	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ K1086	♠ 53				1NT
Vul: NS	♥ J74	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1098	♦ KQ543	Pass	2NT	AP	
South HCP: 15	♣ KQ4	♣ AJ8	1. Stayman			
Contract: 2N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ A8		1NT	Pass	3NT
Vul: EW	♥ AJ104	♥ 852				
North HCP: 15	♦ A654	♦ KJ109	AP			
South HCP: 9	♣ A5	♣ J1064				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 271	♠ 1094	The opponents are silent.
Dealer: N	♥ K1084	
Vul: NS	♦ AQ10	Partner bids first.
HCP: 9	♣ 864	

Board: 272	♠ Q43	The opponents are silent.
Dealer: S	♥ KJ73	
Vul: EW	♦ AJ4	You bid first.
HCP: 15	♣ A103	

Board: 273	♠ K1098	The opponents are silent.
Dealer: N	♥ 962	
Vul: Both	♦ KQ9	Partner bids first.
HCP: 8	♣ 1084	

Board: 274	♠ 53	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: NS	♦ KQ543	You bid first.
HCP: 15	♣ AJ8	

Board: 275	♠ A8	The opponents are silent.
Dealer: N	♥ 852	
Vul: EW	♦ KJ109	Partner bids first.
HCP: 9	♣ J1064	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ 1094		1NT	Pass	2♣ ¹
Vul: NS	♥ 76	♥ K1084	Pass	2♠	Pass	2NT
North HCP: 15	♦ J982	♦ AQ10	AP			
South HCP: 9	♣ AK5	♣ 864	1. Stayman			
Contract: 2N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ Q43				1NT
Vul: EW	♥ A954	♥ KJ73	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K108	♦ AJ4	Pass	3♥	AP	
South HCP: 15	♣ J94	♣ A103	1. Stayman			
Contract: 3♥ S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♠ K1098		1NT	Pass	2♣ ¹
Vul: Both	♥ J54	♥ 962	Pass	2♦	Pass	2NT
North HCP: 15	♦ A102	♦ KQ9	AP			
South HCP: 8	♣ AK65	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ K1086	♠ 53				1NT
Vul: NS	♥ J74	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1098	♦ KQ543	Pass	2NT	AP	
South HCP: 15	♣ KQ4	♣ AJ8	1. Stayman			
Contract: 2N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ A8		1NT	Pass	3NT
Vul: EW	♥ AJ104	♥ 852				
North HCP: 15	♦ A654	♦ KJ109	AP			
South HCP: 9	♣ A5	♣ J1064				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 276	♠ J3	The opponents are silent.
Dealer: S	♥ 9842	
Vul: Both	♦ A8	Partner bids first.
HCP: 9	♣ A10984	

Board: 277	♠ KJ92	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: None	♦ J5	You bid first.
HCP: 15	♣ KJ5	

Board: 278	♠ 982	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: EW	♦ Q98	Partner bids first.
HCP: 9	♣ J64	

Board: 279	♠ AKQ7	The opponents are silent.
Dealer: N	♥ A762	
Vul: Both	♦ 1092	You bid first.
HCP: 15	♣ Q6	

Board: 280	♠ QJ8	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ QJ1052	Partner bids first.
HCP: 9	♣ 954	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ Q975				1NT
Vul: Both	♥ 9842	♥ AQJ3	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A8	♦ K52	Pass	4♥	AP	
South HCP: 15	♣ A10984	♣ QJ				
Contract: 4♥ S			1. Stayman			

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ KJ92	♠ A85		1NT	Pass	2♣ ¹
Vul: None	♥ KQJ4	♥ 10985	Pass	2♥	Pass	3♥
North HCP: 15	♦ J5	♦ K83	AP			
South HCP: 9	♣ KJ5	♣ Q84	1. Stayman			
Contract: 3♥ N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ J65				1NT
Vul: EW	♥ AQ83	♥ J5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q98	♦ A654	Pass	2NT	AP	
South HCP: 15	♣ J64	♣ AKQ2	1. Stayman			
Contract: 2N S						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J92		1NT	Pass	3NT
Vul: Both	♥ A762	♥ K95	AP			
North HCP: 15	♦ 1092	♦ Q83				
South HCP: 9	♣ Q6	♣ K1084				
Contract: 3N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A54				1NT
Vul: None	♥ K8	♥ A965	Pass	3NT	AP	
North HCP: 9	♦ QJ1052	♦ K83				
South HCP: 15	♣ 954	♣ A73				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 276	♠ Q975	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: Both	♦ K52	You bid first.
HCP: 15	♣ QJ	

Board: 277	♠ A85	The opponents are silent.
Dealer: N	♥ 10985	
Vul: None	♦ K83	Partner bids first.
HCP: 9	♣ Q84	

Board: 278	♠ J65	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ A654	You bid first.
HCP: 15	♣ AKQ2	

Board: 279	♠ J92	The opponents are silent.
Dealer: N	♥ K95	
Vul: Both	♦ Q83	Partner bids first.
HCP: 9	♣ K1084	

Board: 280	♠ A54	The opponents are silent.
Dealer: S	♥ A965	
Vul: None	♦ K83	You bid first.
HCP: 15	♣ A73	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ Q975				1NT
Vul: Both	♥ 9842	♥ AQJ3	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A8	♦ K52	Pass	4♥	AP	
South HCP: 15	♣ A10984	♣ QJ				
Contract: 4♥ S			1. Stayman			

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ KJ92	♠ A85		1NT	Pass	2♣ ¹
Vul: None	♥ KQJ4	♥ 10985	Pass	2♥	Pass	3♥
North HCP: 15	♦ J5	♦ K83	AP			
South HCP: 9	♣ KJ5	♣ Q84	1. Stayman			
Contract: 3♥ N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ J65				1NT
Vul: EW	♥ AQ83	♥ J5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q98	♦ A654	Pass	2NT	AP	
South HCP: 15	♣ J64	♣ AKQ2	1. Stayman			
Contract: 2N S						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J92		1NT	Pass	3NT
Vul: Both	♥ A762	♥ K95	AP			
North HCP: 15	♦ 1092	♦ Q83				
South HCP: 9	♣ Q6	♣ K1084				
Contract: 3N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A54				1NT
Vul: None	♥ K8	♥ A965	Pass	3NT	AP	
North HCP: 9	♦ QJ1052	♦ K83				
South HCP: 15	♣ 954	♣ A73				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 281	♠ A932	The opponents are silent.
Dealer: N	♥ J87	
Vul: NS	♦ AKQ3	You bid first.
HCP: 15	♣ J10	

Board: 282	♠ AQ9	The opponents are silent.
Dealer: S	♥ 987	
Vul: Both	♦ K83	Partner bids first.
HCP: 9	♣ 10842	

Board: 283	♠ K943	The opponents are silent.
Dealer: N	♥ J7	
Vul: None	♦ AK108	You bid first.
HCP: 15	♣ A109	

Board: 284	♠ KQ	The opponents are silent.
Dealer: S	♥ 1082	
Vul: NS	♦ J1083	Partner bids first.
HCP: 9	♣ QJ43	

Board: 285	♠ A1085	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: EW	♦ K83	You bid first.
HCP: 15	♣ QJ7	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ J1074		1NT	Pass	2♣ ¹
Vul: NS	♥ J87	♥ K2	Pass	2♠	Pass	3♠
North HCP: 15	♦ AKQ3	♦ J98	AP			
South HCP: 9	♣ J10	♣ A984	1. Stayman			
Contract: 3♠ N						

Board: 282	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ K1087				1NT
Vul: Both	♥ 987	♥ J10	Pass	2NT	AP	
North HCP: 9	♦ K83	♦ Q74				
South HCP: 15	♣ 10842	♣ AKQ3				
Contract: 2N S						

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ K943	♠ J862		1NT	Pass	2♣ ¹
Vul: None	♥ J7	♥ K1093	Pass	2♠	Pass	4♠
North HCP: 15	♦ AK108	♦ QJ9	AP			
South HCP: 9	♣ A109	♣ Q4	1. Stayman			
Contract: 4♠ N						

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A853				1NT
Vul: NS	♥ 1082	♥ KJ4	Pass	3NT	AP	
North HCP: 9	♦ J1083	♦ A52				
South HCP: 15	♣ QJ43	♣ K72				
Contract: 3N S						

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ A1085	♠ QJ2		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ2	♥ 10987	Pass	2♠	Pass	2NT
North HCP: 15	♦ K83	♦ Q10	AP			
South HCP: 9	♣ QJ7	♣ A1064	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 281	♠ J1074	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ J98	Partner bids first.
HCP: 9	♣ A984	

Board: 282	♠ K1087	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ Q74	You bid first.
HCP: 15	♣ AKQ3	

Board: 283	♠ J862	The opponents are silent.
Dealer: N	♥ K1093	
Vul: None	♦ QJ9	Partner bids first.
HCP: 9	♣ Q4	

Board: 284	♠ A853	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: NS	♦ A52	You bid first.
HCP: 15	♣ K72	

Board: 285	♠ QJ2	The opponents are silent.
Dealer: N	♥ 10987	
Vul: EW	♦ Q10	Partner bids first.
HCP: 9	♣ A1064	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ J1074		1NT	Pass	2♣ ¹
Vul: NS	♥ J87	♥ K2	Pass	2♠	Pass	3♠
North HCP: 15	♦ AKQ3	♦ J98	AP			
South HCP: 9	♣ J10	♣ A984	1. Stayman			
Contract: 3♠ N						

Board: 282	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ K1087				1NT
Vul: Both	♥ 987	♥ J10	Pass	2NT	AP	
North HCP: 9	♦ K83	♦ Q74				
South HCP: 15	♣ 10842	♣ AKQ3				
Contract: 2N S						

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ K943	♠ J862		1NT	Pass	2♣ ¹
Vul: None	♥ J7	♥ K1093	Pass	2♠	Pass	4♠
North HCP: 15	♦ AK108	♦ QJ9	AP			
South HCP: 9	♣ A109	♣ Q4	1. Stayman			
Contract: 4♠ N						

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A853				1NT
Vul: NS	♥ 1082	♥ KJ4	Pass	3NT	AP	
North HCP: 9	♦ J1083	♦ A52				
South HCP: 15	♣ QJ43	♣ K72				
Contract: 3N S						

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ A1085	♠ QJ2		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ2	♥ 10987	Pass	2♠	Pass	2NT
North HCP: 15	♦ K83	♦ Q10	AP			
South HCP: 9	♣ QJ7	♣ A1064	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 286	♠ 83	The opponents are silent.
Dealer: S	♥ A1095	
Vul: None	♦ KQ102	Partner bids first.
HCP: 9	♣ 984	

Board: 287	♠ K76	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ AQ643	You bid first.
HCP: 15	♣ Q107	

Board: 288	♠ QJ8	The opponents are silent.
Dealer: S	♥ J93	
Vul: EW	♦ QJ9	Partner bids first.
HCP: 9	♣ Q743	

Board: 289	♠ AJ7	The opponents are silent.
Dealer: N	♥ Q103	
Vul: Both	♦ AJ1052	You bid first.
HCP: 15	♣ K10	

Board: 290	♠ K108	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ Q103	Partner bids first.
HCP: 9	♣ Q9754	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ KQ7				1NT
Vul: None	♥ A1095	♥ KQ43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ102	♦ J63	Pass	4♥	AP	
South HCP: 15	♣ 984	♣ A103				
Contract: 4♥ S			1. Stayman			

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ Q982		1NT	Pass	2♣ ¹
Vul: NS	♥ A4	♥ 82	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ643	♦ K10987	AP			
South HCP: 9	♣ Q107	♣ A4				
Contract: 2N N			1. Stayman			

Board: 288	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A1074				1NT
Vul: EW	♥ J93	♥ Q2				
North HCP: 9	♦ QJ9	♦ A1083	Pass	2NT	AP	
South HCP: 15	♣ Q743	♣ AJ8				
Contract: 2N S						

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ K108		1NT	Pass	2NT
Vul: Both	♥ Q103	♥ A84				
North HCP: 15	♦ AJ1052	♦ 983	AP			
South HCP: 9	♣ K10	♣ Q954				
Contract: 2N N						

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ J5				1NT
Vul: NS	♥ Q8	♥ K962				
North HCP: 9	♦ Q103	♦ KJ7	Pass	3NT	AP	
South HCP: 15	♣ Q9754	♣ AK106				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 286	♠ KQ7	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: None	♦ J63	You bid first.
HCP: 15	♣ A103	

Board: 287	♠ Q982	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ K10987	Partner bids first.
HCP: 9	♣ A4	

Board: 288	♠ A1074	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ A1083	You bid first.
HCP: 15	♣ AJ8	

Board: 289	♠ K108	The opponents are silent.
Dealer: N	♥ A84	
Vul: Both	♦ 983	Partner bids first.
HCP: 9	♣ Q954	

Board: 290	♠ J5	The opponents are silent.
Dealer: S	♥ K962	
Vul: NS	♦ KJ7	You bid first.
HCP: 15	♣ AK106	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ KQ7				1NT
Vul: None	♥ A1095	♥ KQ43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ102	♦ J63	Pass	4♥	AP	
South HCP: 15	♣ 984	♣ A103				
Contract: 4♥ S			1. Stayman			

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ Q982		1NT	Pass	2♣ ¹
Vul: NS	♥ A4	♥ 82	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ643	♦ K10987	AP			
South HCP: 9	♣ Q107	♣ A4				
Contract: 2N N			1. Stayman			

Board: 288	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A1074				1NT
Vul: EW	♥ J93	♥ Q2				
North HCP: 9	♦ QJ9	♦ A1083	Pass	2NT	AP	
South HCP: 15	♣ Q743	♣ AJ8				
Contract: 2N S						

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ K108		1NT	Pass	2NT
Vul: Both	♥ Q103	♥ A84				
North HCP: 15	♦ AJ1052	♦ 983	AP			
South HCP: 9	♣ K10	♣ Q954				
Contract: 2N N						

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ J5				1NT
Vul: NS	♥ Q8	♥ K962				
North HCP: 9	♦ Q103	♦ KJ7	Pass	3NT	AP	
South HCP: 15	♣ Q9754	♣ AK106				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 291	♠ A94	The opponents are silent.
Dealer: N	♥ A96	
Vul: EW	♦ KJ862	You bid first.
HCP: 15	♣ K3	

Board: 292	♠ K105	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: Both	♦ 1085	Partner bids first.
HCP: 8	♣ Q84	

Board: 293	♠ 732	The opponents are silent.
Dealer: N	♥ A42	
Vul: None	♦ KQ1093	You bid first.
HCP: 15	♣ AQ	

Board: 294	♠ A109	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ 109872	Partner bids first.
HCP: 9	♣ A74	

Board: 295	♠ QJ3	The opponents are silent.
Dealer: N	♥ A1076	
Vul: Both	♦ AK95	You bid first.
HCP: 15	♣ J7	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ K10		1NT	Pass	2♣ ¹
Vul: EW	♥ A96	♥ Q1052	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ862	♦ Q104	AP			
South HCP: 9	♣ K3	♣ Q1094	1. Stayman			
Contract: 2N N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ3				1NT
Vul: Both	♥ QJ98	♥ 32	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1085	♦ KJ43	Pass	2NT	AP	
South HCP: 15	♣ Q84	♣ AJ65	1. Stayman			
Contract: 2N S						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ 732	♠ Q98		1NT	Pass	2NT
Vul: None	♥ A42	♥ Q9				
North HCP: 15	♦ KQ1093	♦ J876	AP			
South HCP: 8	♣ AQ	♣ K984				
Contract: 2N N						

Board: 294	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ 742				1NT
Vul: EW	♥ J10	♥ AK4				
North HCP: 9	♦ 109872	♦ KJ	Pass	3NT	AP	
South HCP: 15	♣ A74	♣ KJ1082				
Contract: 3N S						

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♠ K82		1NT	Pass	2NT
Vul: Both	♥ A1076	♥ K83				
North HCP: 15	♦ AK95	♦ J108	AP			
South HCP: 9	♣ J7	♣ Q943				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 291	♠ K10	The opponents are silent.
Dealer: N	♥ Q1052	
Vul: EW	♦ Q104	Partner bids first.
HCP: 9	♣ Q1094	

Board: 292	♠ AQ3	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ KJ43	You bid first.
HCP: 15	♣ AJ65	

Board: 293	♠ Q98	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ J876	Partner bids first.
HCP: 8	♣ K984	

Board: 294	♠ 742	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ KJ	You bid first.
HCP: 15	♣ KJ1082	

Board: 295	♠ K82	The opponents are silent.
Dealer: N	♥ K83	
Vul: Both	♦ J108	Partner bids first.
HCP: 9	♣ Q943	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ K10		1NT	Pass	2♣ ¹
Vul: EW	♥ A96	♥ Q1052	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ862	♦ Q104	AP			
South HCP: 9	♣ K3	♣ Q1094	1. Stayman			
Contract: 2N N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ3				1NT
Vul: Both	♥ QJ98	♥ 32	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1085	♦ KJ43	Pass	2NT	AP	
South HCP: 15	♣ Q84	♣ AJ65	1. Stayman			
Contract: 2N S						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ 732	♠ Q98		1NT	Pass	2NT
Vul: None	♥ A42	♥ Q9				
North HCP: 15	♦ KQ1093	♦ J876	AP			
South HCP: 8	♣ AQ	♣ K984				
Contract: 2N N						

Board: 294	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ 742				1NT
Vul: EW	♥ J10	♥ AK4				
North HCP: 9	♦ 109872	♦ KJ	Pass	3NT	AP	
South HCP: 15	♣ A74	♣ KJ1082				
Contract: 3N S						

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♠ K82		1NT	Pass	2NT
Vul: Both	♥ A1076	♥ K83				
North HCP: 15	♦ AK95	♦ J108	AP			
South HCP: 9	♣ J7	♣ Q943				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 296	♠ 1098	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ K9752	Partner bids first.
HCP: 9	♣ K104	

Board: 297	♠ KJ103	The opponents are silent.
Dealer: N	♥ Q953	
Vul: NS	♦ A83	You bid first.
HCP: 15	♣ KQ	

Board: 298	♠ 109	The opponents are silent.
Dealer: S	♥ A1097	
Vul: Both	♦ K987	Partner bids first.
HCP: 8	♣ J94	

Board: 299	♠ J985	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: None	♦ 87	You bid first.
HCP: 15	♣ AKQ9	

Board: 300	♠ A103	The opponents are silent.
Dealer: S	♥ 1083	
Vul: NS	♦ 105	Partner bids first.
HCP: 9	♣ AJ1094	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ A2				1NT
Vul: None	♥ K8	♥ A1053				
North HCP: 9	♦ K9752	♦ J43	Pass	3NT	AP	
South HCP: 15	♣ K104	♣ AQ73				
Contract: 3N S						

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ Q9		1NT	Pass	3NT
Vul: NS	♥ Q953	♥ KJ				
North HCP: 15	♦ A83	♦ K9762	AP			
South HCP: 9	♣ KQ	♣ 10984				
Contract: 3N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ KQ52				1NT
Vul: Both	♥ A1097	♥ Q632	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K987	♦ A4	Pass	3♥	AP	
South HCP: 15	♣ J94	♣ A72	1. Stayman			
Contract: 3♥ S						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ J985	♠ AK10		1NT	Pass	2♣ ¹
Vul: None	♥ KQ4	♥ J1085	Pass	2♠	Pass	2NT
North HCP: 15	♦ 87	♦ J92	AP			
South HCP: 9	♣ AKQ9	♣ 842	1. Stayman			
Contract: 2N N						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ J42				1NT
Vul: NS	♥ 1083	♥ K542				
North HCP: 9	♦ 105	♦ KQJ	Pass	3NT	AP	
South HCP: 15	♣ AJ1094	♣ KQ6				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 296	♠ A2	The opponents are silent.
Dealer: S	♥ A1053	
Vul: None	♦ J43	You bid first.
HCP: 15	♣ AQ73	

Board: 297	♠ Q9	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ K9762	Partner bids first.
HCP: 9	♣ 10984	

Board: 298	♠ KQ52	The opponents are silent.
Dealer: S	♥ Q632	
Vul: Both	♦ A4	You bid first.
HCP: 15	♣ A72	

Board: 299	♠ AK10	The opponents are silent.
Dealer: N	♥ J1085	
Vul: None	♦ J92	Partner bids first.
HCP: 9	♣ 842	

Board: 300	♠ J42	The opponents are silent.
Dealer: S	♥ K542	
Vul: NS	♦ KQJ	You bid first.
HCP: 15	♣ KQ6	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ A2				1NT
Vul: None	♥ K8	♥ A1053				
North HCP: 9	♦ K9752	♦ J43	Pass	3NT	AP	
South HCP: 15	♣ K104	♣ AQ73				
Contract: 3N S						

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ Q9		1NT	Pass	3NT
Vul: NS	♥ Q953	♥ KJ				
North HCP: 15	♦ A83	♦ K9762	AP			
South HCP: 9	♣ KQ	♣ 10984				
Contract: 3N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ KQ52				1NT
Vul: Both	♥ A1097	♥ Q632	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K987	♦ A4	Pass	3♥	AP	
South HCP: 15	♣ J94	♣ A72	1. Stayman			
Contract: 3♥ S						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ J985	♠ AK10		1NT	Pass	2♣ ¹
Vul: None	♥ KQ4	♥ J1085	Pass	2♠	Pass	2NT
North HCP: 15	♦ 87	♦ J92	AP			
South HCP: 9	♣ AKQ9	♣ 842	1. Stayman			
Contract: 2N N						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ J42				1NT
Vul: NS	♥ 1083	♥ K542				
North HCP: 9	♦ 105	♦ KQJ	Pass	3NT	AP	
South HCP: 15	♣ AJ1094	♣ KQ6				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 301	♠ K853	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ 632	You bid first.
HCP: 15	♣ AKQ7	

Board: 302	♠ AQ	The opponents are silent.
Dealer: S	♥ J862	
Vul: None	♦ J1098	Partner bids first.
HCP: 8	♣ 984	

Board: 303	♠ 863	The opponents are silent.
Dealer: N	♥ A109	
Vul: NS	♦ AQJ4	You bid first.
HCP: 15	♣ A32	

Board: 304	♠ AQ10	The opponents are silent.
Dealer: S	♥ 103	
Vul: EW	♦ 10932	Partner bids first.
HCP: 9	♣ K1094	

Board: 305	♠ Q86	The opponents are silent.
Dealer: N	♥ J7	
Vul: Both	♦ AKQ107	You bid first.
HCP: 15	♣ K103	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ 976		1NT	Pass	3NT
Vul: EW	♥ K6	♥ J84				
North HCP: 15	♦ 632	♦ AKJ109	AP			
South HCP: 9	♣ AKQ7	♣ 94				
Contract: 3N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ KJ84				1NT
Vul: None	♥ J862	♥ Q10	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J1098	♦ Q43	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ AQJ2	1. Stayman			
Contract: 2N S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ KJ		1NT	Pass	2♣ ¹
Vul: NS	♥ A109	♥ J864	Pass	2♦	Pass	3♣
North HCP: 15	♦ AQJ4	♦ 86	Pass	3NT	AP	
South HCP: 9	♣ A32	♣ KJ1094	1. Stayman			
Contract: 3N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ 42				1NT
Vul: EW	♥ 103	♥ AK9				
North HCP: 9	♦ 10932	♦ AK854	Pass	3NT	AP	
South HCP: 15	♣ K1094	♣ J86				
Contract: 3N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ J1075		1NT	Pass	2♣ ¹
Vul: Both	♥ J7	♥ A10	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ107	♦ J95	AP			
South HCP: 9	♣ K103	♣ QJ94	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 301	♠ 976	The opponents are silent.
Dealer: N	♥ J84	
Vul: EW	♦ AKJ109	Partner bids first.
HCP: 9	♣ 94	

Board: 302	♠ KJ84	The opponents are silent.
Dealer: S	♥ Q10	
Vul: None	♦ Q43	You bid first.
HCP: 15	♣ AQJ2	

Board: 303	♠ KJ	The opponents are silent.
Dealer: N	♥ J864	
Vul: NS	♦ 86	Partner bids first.
HCP: 9	♣ KJ1094	

Board: 304	♠ 42	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ AK854	You bid first.
HCP: 15	♣ J86	

Board: 305	♠ J1075	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ J95	Partner bids first.
HCP: 9	♣ QJ94	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ 976		1NT	Pass	3NT
Vul: EW	♥ K6	♥ J84				
North HCP: 15	♦ 632	♦ AKJ109	AP			
South HCP: 9	♣ AKQ7	♣ 94				
Contract: 3N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ KJ84				1NT
Vul: None	♥ J862	♥ Q10	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J1098	♦ Q43	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ AQJ2	1. Stayman			
Contract: 2N S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ KJ		1NT	Pass	2♣ ¹
Vul: NS	♥ A109	♥ J864	Pass	2♦	Pass	3♣
North HCP: 15	♦ AQJ4	♦ 86	Pass	3NT	AP	
South HCP: 9	♣ A32	♣ KJ1094	1. Stayman			
Contract: 3N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ 42				1NT
Vul: EW	♥ 103	♥ AK9				
North HCP: 9	♦ 10932	♦ AK854	Pass	3NT	AP	
South HCP: 15	♣ K1094	♣ J86				
Contract: 3N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ J1075		1NT	Pass	2♣ ¹
Vul: Both	♥ J7	♥ A10	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ107	♦ J95	AP			
South HCP: 9	♣ K103	♣ QJ94	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 306	♠ KJ9	The opponents are silent.
Dealer: S	♥ A108	
Vul: NS	♦ 105	Partner bids first.
HCP: 9	♣ J10432	

Board: 307	♠ Q3	The opponents are silent.
Dealer: N	♥ K75	
Vul: EW	♦ AJ972	You bid first.
HCP: 15	♣ AJ3	

Board: 308	♠ 74	The opponents are silent.
Dealer: S	♥ K98	
Vul: Both	♦ K109	Partner bids first.
HCP: 9	♣ K10943	

Board: 309	♠ K10	The opponents are silent.
Dealer: N	♥ Q42	
Vul: None	♦ AK72	You bid first.
HCP: 15	♣ K653	

Board: 310	♠ KQ10	The opponents are silent.
Dealer: S	♥ Q3	
Vul: EW	♦ 985	Partner bids first.
HCP: 9	♣ Q9854	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ 75				1NT
Vul: NS	♥ A108	♥ J94				
North HCP: 9	♦ 105	♦ AKJ62	Pass	3NT	AP	
South HCP: 15	♣ J10432	♣ AQ7				
Contract: 3N S						

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ J987		1NT	Pass	2♣ ¹
Vul: EW	♥ K75	♥ AJ98	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ972	♦ 105	AP			
South HCP: 8	♣ AJ3	♣ Q94	1. Stayman			
Contract: 2N N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ KJ98				1NT
Vul: Both	♥ K98	♥ AQ6				
North HCP: 9	♦ K109	♦ A762	Pass	3NT	AP	
South HCP: 15	♣ K10943	♣ J2				
Contract: 3N S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ 943		1NT	Pass	2♣ ¹
Vul: None	♥ Q42	♥ AK106	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK72	♦ 109	AP			
South HCP: 9	♣ K653	♣ Q1084	1. Stayman			
Contract: 2N N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ AJ7				1NT
Vul: EW	♥ Q3	♥ J542				
North HCP: 9	♦ 985	♦ Q106	Pass	3NT	AP	
South HCP: 15	♣ Q9854	♣ AK3				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 306	♠ 75	The opponents are silent.
Dealer: S	♥ J94	
Vul: NS	♦ AKJ62	You bid first.
HCP: 15	♣ AQ7	

Board: 307	♠ J987	The opponents are silent.
Dealer: N	♥ AJ98	
Vul: EW	♦ 105	Partner bids first.
HCP: 8	♣ Q94	

Board: 308	♠ KJ98	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ A762	You bid first.
HCP: 15	♣ J2	

Board: 309	♠ 943	The opponents are silent.
Dealer: N	♥ AK106	
Vul: None	♦ 109	Partner bids first.
HCP: 9	♣ Q1084	

Board: 310	♠ AJ7	The opponents are silent.
Dealer: S	♥ J542	
Vul: EW	♦ Q106	You bid first.
HCP: 15	♣ AK3	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ 75				1NT
Vul: NS	♥ A108	♥ J94				
North HCP: 9	♦ 105	♦ AKJ62	Pass	3NT	AP	
South HCP: 15	♣ J10432	♣ AQ7				
Contract: 3N S						

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ J987		1NT	Pass	2♣ ¹
Vul: EW	♥ K75	♥ AJ98	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ972	♦ 105	AP			
South HCP: 8	♣ AJ3	♣ Q94	1. Stayman			
Contract: 2N N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ KJ98				1NT
Vul: Both	♥ K98	♥ AQ6				
North HCP: 9	♦ K109	♦ A762	Pass	3NT	AP	
South HCP: 15	♣ K10943	♣ J2				
Contract: 3N S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ 943		1NT	Pass	2♣ ¹
Vul: None	♥ Q42	♥ AK106	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK72	♦ 109	AP			
South HCP: 9	♣ K653	♣ Q1084	1. Stayman			
Contract: 2N N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ AJ7				1NT
Vul: EW	♥ Q3	♥ J542				
North HCP: 9	♦ 985	♦ Q106	Pass	3NT	AP	
South HCP: 15	♣ Q9854	♣ AK3				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 311	♠ J42	The opponents are silent.
Dealer: N	♥ Q107	
Vul: Both	♦ AQ94	You bid first.
HCP: 15	♣ KQJ	

Board: 312	♠ AQ104	The opponents are silent.
Dealer: S	♥ Q86	
Vul: None	♦ J103	Partner bids first.
HCP: 9	♣ 1094	

Board: 313	♠ K43	The opponents are silent.
Dealer: N	♥ K42	
Vul: NS	♦ A74	You bid first.
HCP: 15	♣ KQ62	

Board: 314	♠ A8	The opponents are silent.
Dealer: S	♥ Q1053	
Vul: Both	♦ 1096	Partner bids first.
HCP: 9	♣ K984	

Board: 315	♠ AK10	The opponents are silent.
Dealer: N	♥ J962	
Vul: None	♦ 743	You bid first.
HCP: 15	♣ AK3	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ K9		1NT	Pass	2♣ ¹
Vul: Both	♥ Q107	♥ AJ94	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ94	♦ J108	AP			
South HCP: 9	♣ KQJ	♣ 10764	1. Stayman			
Contract: 2N N						

Board: 312	North:	South:	West	North	East	South
Dealer: S	♠ AQ104	♠ K87				1NT
Vul: None	♥ Q86	♥ 10754	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J103	♦ A8	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ AKJ5	1. Stayman			
Contract: 2N S						

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q98		1NT	Pass	2♣ ¹
Vul: NS	♥ K42	♥ A985	Pass	2♦	Pass	2NT
North HCP: 15	♦ A74	♦ Q6	AP			
South HCP: 9	♣ KQ62	♣ J843	1. Stayman			
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ 93				1NT
Vul: Both	♥ Q1053	♥ AJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1096	♦ AK542	Pass	2NT	AP	
South HCP: 15	♣ K984	♣ QJ5	1. Stayman			
Contract: 2N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 93		1NT	Pass	2♣ ¹
Vul: None	♥ J962	♥ AQ84	Pass	2♥	Pass	4♥
North HCP: 15	♦ 743	♦ K98	AP			
South HCP: 9	♣ AK3	♣ 9854	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 311	♠ K9	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: Both	♦ J108	Partner bids first.
HCP: 9	♣ 10764	

Board: 312	♠ K87	The opponents are silent.
Dealer: S	♥ 10754	
Vul: None	♦ A8	You bid first.
HCP: 15	♣ AKJ5	

Board: 313	♠ Q98	The opponents are silent.
Dealer: N	♥ A985	
Vul: NS	♦ Q6	Partner bids first.
HCP: 9	♣ J843	

Board: 314	♠ 93	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ AK542	You bid first.
HCP: 15	♣ QJ5	

Board: 315	♠ 93	The opponents are silent.
Dealer: N	♥ AQ84	
Vul: None	♦ K98	Partner bids first.
HCP: 9	♣ 9854	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ K9		1NT	Pass	2♣ ¹
Vul: Both	♥ Q107	♥ AJ94	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ94	♦ J108	AP			
South HCP: 9	♣ KQJ	♣ 10764	1. Stayman			
Contract: 2N N						

Board: 312	North:	South:	West	North	East	South
Dealer: S	♠ AQ104	♠ K87				1NT
Vul: None	♥ Q86	♥ 10754	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J103	♦ A8	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ AKJ5	1. Stayman			
Contract: 2N S						

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q98		1NT	Pass	2♣ ¹
Vul: NS	♥ K42	♥ A985	Pass	2♦	Pass	2NT
North HCP: 15	♦ A74	♦ Q6	AP			
South HCP: 9	♣ KQ62	♣ J843	1. Stayman			
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ 93				1NT
Vul: Both	♥ Q1053	♥ AJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1096	♦ AK542	Pass	2NT	AP	
South HCP: 15	♣ K984	♣ QJ5	1. Stayman			
Contract: 2N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 93		1NT	Pass	2♣ ¹
Vul: None	♥ J962	♥ AQ84	Pass	2♥	Pass	4♥
North HCP: 15	♦ 743	♦ K98	AP			
South HCP: 9	♣ AK3	♣ 9854	1. Stayman			
Contract: 4♥ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 316	♠ Q109	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: NS	♦ 84	Partner bids first.
HCP: 9	♣ K10943	

Board: 317	♠ A52	The opponents are silent.
Dealer: N	♥ A95	
Vul: EW	♦ AK106	You bid first.
HCP: 15	♣ 1082	

Board: 318	♠ Q986	The opponents are silent.
Dealer: S	♥ J109	
Vul: None	♦ A4	Partner bids first.
HCP: 9	♣ Q874	

Board: 319	♠ A87	The opponents are silent.
Dealer: N	♥ K64	
Vul: NS	♦ AQ96	You bid first.
HCP: 15	♣ Q73	

Board: 320	♠ J9	The opponents are silent.
Dealer: S	♥ K1095	
Vul: EW	♦ KJ93	Partner bids first.
HCP: 9	♣ J64	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ J872				1NT
Vul: NS	♥ KJ7	♥ Q543				
North HCP: 9	♦ 84	♦ AQ5	Pass	3NT	AP	
South HCP: 15	♣ K10943	♣ AQ				
Contract: 3N S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ J107				
Vul: EW	♥ A95	♥ J108		1NT	Pass	2NT
North HCP: 15	♦ AK106	♦ 942	AP			
South HCP: 9	♣ 1082	♣ AQJ4				
Contract: 2N N						

Board: 318	North:	South:	West	North	East	South
Dealer: S	♠ Q986	♠ AJ107				1NT
Vul: None	♥ J109	♥ 74	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A4	♦ K53	Pass	3♠	AP	
South HCP: 15	♣ Q874	♣ AK103	1. Stayman			
Contract: 3♠ S						

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ Q103				
Vul: NS	♥ K64	♥ Q53		1NT	Pass	3NT
North HCP: 15	♦ AQ96	♦ KJ8	AP			
South HCP: 9	♣ Q73	♣ J1094				
Contract: 3N N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AQ62				1NT
Vul: EW	♥ K1095	♥ Q8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ93	♦ A104	Pass	2NT	AP	
South HCP: 15	♣ J64	♣ K1032	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 316	♠ J872	The opponents are silent.
Dealer: S	♥ Q543	
Vul: NS	♦ AQ5	You bid first.
HCP: 15	♣ AQ	

Board: 317	♠ J107	The opponents are silent.
Dealer: N	♥ J108	
Vul: EW	♦ 942	Partner bids first.
HCP: 9	♣ AQJ4	

Board: 318	♠ AJ107	The opponents are silent.
Dealer: S	♥ 74	
Vul: None	♦ K53	You bid first.
HCP: 15	♣ AK103	

Board: 319	♠ Q103	The opponents are silent.
Dealer: N	♥ Q53	
Vul: NS	♦ KJ8	Partner bids first.
HCP: 9	♣ J1094	

Board: 320	♠ AQ62	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ A104	You bid first.
HCP: 15	♣ K1032	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ J872				1NT
Vul: NS	♥ KJ7	♥ Q543				
North HCP: 9	♦ 84	♦ AQ5	Pass	3NT	AP	
South HCP: 15	♣ K10943	♣ AQ				
Contract: 3N S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ J107				
Vul: EW	♥ A95	♥ J108		1NT	Pass	2NT
North HCP: 15	♦ AK106	♦ 942	AP			
South HCP: 9	♣ 1082	♣ AQJ4				
Contract: 2N N						

Board: 318	North:	South:	West	North	East	South
Dealer: S	♠ Q986	♠ AJ107				1NT
Vul: None	♥ J109	♥ 74	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A4	♦ K53	Pass	3♠	AP	
South HCP: 15	♣ Q874	♣ AK103	1. Stayman			
Contract: 3♠ S						

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ Q103				
Vul: NS	♥ K64	♥ Q53		1NT	Pass	3NT
North HCP: 15	♦ AQ96	♦ KJ8	AP			
South HCP: 9	♣ Q73	♣ J1094				
Contract: 3N N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AQ62				1NT
Vul: EW	♥ K1095	♥ Q8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ93	♦ A104	Pass	2NT	AP	
South HCP: 15	♣ J64	♣ K1032	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 321	♠ J4	The opponents are silent.
Dealer: N	♥ K43	
Vul: Both	♦ KQ842	You bid first.
HCP: 15	♣ AQ5	

Board: 322	♠ 9843	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: NS	♦ 1083	Partner bids first.
HCP: 9	♣ A94	

Board: 323	♠ AJ	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: EW	♦ A93	You bid first.
HCP: 15	♣ J8763	

Board: 324	♠ J763	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ KQJ8	Partner bids first.
HCP: 9	♣ J84	

Board: 325	♠ AQ9	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ 10753	You bid first.
HCP: 15	♣ AJ53	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ A962		1NT	Pass	2♣ ¹
Vul: Both	♥ K43	♥ AJ98	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ842	♦ 97	AP			
South HCP: 9	♣ AQ5	♣ 984	1. Stayman			
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ K106				1NT
Vul: NS	♥ KQ9	♥ A76	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1083	♦ AQ94	Pass	2NT	AP	
South HCP: 15	♣ A94	♣ Q62	1. Stayman			
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ9		1NT	Pass	3NT
Vul: EW	♥ AJ6	♥ 1052	AP			
North HCP: 15	♦ A93	♦ KJ108				
South HCP: 9	♣ J8763	♣ 942				
Contract: 3N N						

Board: 324	North:	South:	West	North	East	South
Dealer: S	♠ J763	♠ 85				1NT
Vul: Both	♥ J10	♥ AK42	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQJ8	♦ A1043	Pass	2NT	AP	
South HCP: 15	♣ J84	♣ A103	1. Stayman			
Contract: 2N S						

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 10864		1NT	Pass	2♣ ¹
Vul: None	♥ A7	♥ KQJ10	Pass	2♦	Pass	2NT
North HCP: 15	♦ 10753	♦ K9	AP			
South HCP: 9	♣ AJ53	♣ 964	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 321	♠ A962	The opponents are silent.
Dealer: N	♥ AJ98	
Vul: Both	♦ 97	Partner bids first.
HCP: 9	♣ 984	

Board: 322	♠ K106	The opponents are silent.
Dealer: S	♥ A76	
Vul: NS	♦ AQ94	You bid first.
HCP: 15	♣ Q62	

Board: 323	♠ KQ9	The opponents are silent.
Dealer: N	♥ 1052	
Vul: EW	♦ KJ108	Partner bids first.
HCP: 9	♣ 942	

Board: 324	♠ 85	The opponents are silent.
Dealer: S	♥ AK42	
Vul: Both	♦ A1043	You bid first.
HCP: 15	♣ A103	

Board: 325	♠ 10864	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: None	♦ K9	Partner bids first.
HCP: 9	♣ 964	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ A962		1NT	Pass	2♣ ¹
Vul: Both	♥ K43	♥ AJ98	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ842	♦ 97	AP			
South HCP: 9	♣ AQ5	♣ 984	1. Stayman			
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ K106				1NT
Vul: NS	♥ KQ9	♥ A76	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1083	♦ AQ94	Pass	2NT	AP	
South HCP: 15	♣ A94	♣ Q62	1. Stayman			
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ9		1NT	Pass	3NT
Vul: EW	♥ AJ6	♥ 1052	AP			
North HCP: 15	♦ A93	♦ KJ108				
South HCP: 9	♣ J8763	♣ 942				
Contract: 3N N						

Board: 324	North:	South:	West	North	East	South
Dealer: S	♠ J763	♠ 85				1NT
Vul: Both	♥ J10	♥ AK42	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQJ8	♦ A1043	Pass	2NT	AP	
South HCP: 15	♣ J84	♣ A103	1. Stayman			
Contract: 2N S						

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 10864		1NT	Pass	2♣ ¹
Vul: None	♥ A7	♥ KQJ10	Pass	2♦	Pass	2NT
North HCP: 15	♦ 10753	♦ K9	AP			
South HCP: 9	♣ AJ53	♣ 964	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 326	♠ AJ4	The opponents are silent.
Dealer: S	♥ A1097	
Vul: EW	♦ 987	Partner bids first.
HCP: 9	♣ 1094	

Board: 327	♠ K102	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ AKJ63	You bid first.
HCP: 15	♣ K63	

Board: 328	♠ K109	The opponents are silent.
Dealer: S	♥ K85	
Vul: None	♦ Q854	Partner bids first.
HCP: 9	♣ J94	

Board: 329	♠ A63	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ 764	You bid first.
HCP: 15	♣ A982	

Board: 330	♠ KJ64	The opponents are silent.
Dealer: S	♥ 109	
Vul: Both	♦ QJ107	Partner bids first.
HCP: 9	♣ Q84	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ Q10				1NT
Vul: EW	♥ A1097	♥ 632	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 987	♦ AKQJ4	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ K75				
Contract: 2N S			1. Stayman			

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ 984				
Vul: Both	♥ J10	♥ A98		1NT	Pass	2NT
North HCP: 15	♦ AKJ63	♦ 975	AP			
South HCP: 9	♣ K63	♣ AJ94				
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ K109	♠ A82				1NT
Vul: None	♥ K85	♥ QJ64				
North HCP: 9	♦ Q854	♦ KJ96	Pass	3NT	AP	
South HCP: 15	♣ J94	♣ A8				
Contract: 3N S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ J98				
Vul: NS	♥ AK9	♥ J85		1NT	AP	
North HCP: 15	♦ 764	♦ K9				
South HCP: 8	♣ A982	♣ QJ1074				
Contract: 1N N						

Board: 330	North:	South:	West	North	East	South
Dealer: S	♠ KJ64	♠ 53				1NT
Vul: Both	♥ 109	♥ K753	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ107	♦ A64	Pass	2NT	AP	
South HCP: 15	♣ Q84	♣ AKJ2				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 326	♠ Q10	The opponents are silent.
Dealer: S	♥ 632	
Vul: EW	♦ AKQJ4	You bid first.
HCP: 15	♣ K75	

Board: 327	♠ 984	The opponents are silent.
Dealer: N	♥ A98	
Vul: Both	♦ 975	Partner bids first.
HCP: 9	♣ AJ94	

Board: 328	♠ A82	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: None	♦ KJ96	You bid first.
HCP: 15	♣ A8	

Board: 329	♠ J98	The opponents are silent.
Dealer: N	♥ J85	
Vul: NS	♦ K9	Partner bids first.
HCP: 8	♣ QJ1074	

Board: 330	♠ 53	The opponents are silent.
Dealer: S	♥ K753	
Vul: Both	♦ A64	You bid first.
HCP: 15	♣ AKJ2	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ Q10				1NT
Vul: EW	♥ A1097	♥ 632	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 987	♦ AKQJ4	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ K75				
Contract: 2N S			1. Stayman			

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ 984				
Vul: Both	♥ J10	♥ A98		1NT	Pass	2NT
North HCP: 15	♦ AKJ63	♦ 975	AP			
South HCP: 9	♣ K63	♣ AJ94				
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ K109	♠ A82				1NT
Vul: None	♥ K85	♥ QJ64				
North HCP: 9	♦ Q854	♦ KJ96	Pass	3NT	AP	
South HCP: 15	♣ J94	♣ A8				
Contract: 3N S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ J98				
Vul: NS	♥ AK9	♥ J85		1NT	AP	
North HCP: 15	♦ 764	♦ K9				
South HCP: 8	♣ A982	♣ QJ1074				
Contract: 1N N						

Board: 330	North:	South:	West	North	East	South
Dealer: S	♠ KJ64	♠ 53				1NT
Vul: Both	♥ 109	♥ K753	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ107	♦ A64	Pass	2NT	AP	
South HCP: 15	♣ Q84	♣ AKJ2				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 331	♠ KQ	The opponents are silent.
Dealer: N	♥ AJ73	
Vul: None	♦ J62	You bid first.
HCP: 15	♣ A832	

Board: 332	♠ QJ5	The opponents are silent.
Dealer: S	♥ 1092	
Vul: NS	♦ QJ4	Partner bids first.
HCP: 9	♣ K1084	

Board: 333	♠ AJ84	The opponents are silent.
Dealer: N	♥ 875	
Vul: EW	♦ A4	You bid first.
HCP: 15	♣ AQ65	

Board: 334	♠ K94	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: None	♦ J976	Partner bids first.
HCP: 9	♣ Q104	

Board: 335	♠ 93	The opponents are silent.
Dealer: N	♥ AJ65	
Vul: NS	♦ AQ8	You bid first.
HCP: 15	♣ A753	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A1082		1NT	Pass	2♣ ¹
Vul: None	♥ AJ73	♥ Q1092	Pass	2♥	Pass	4♥
North HCP: 15	♦ J62	♦ K10	AP			
South HCP: 9	♣ A832	♣ 964	1. Stayman			
Contract: 4♥ N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A1062				1NT
Vul: NS	♥ 1092	♥ QJ6	Pass	2NT	AP	
North HCP: 9	♦ QJ4	♦ AK65				
South HCP: 15	♣ K1084	♣ J3				
Contract: 2N S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ AJ84	♠ Q109		1NT	Pass	2♣ ¹
Vul: EW	♥ 875	♥ KQJ4	Pass	2♠	Pass	2NT
North HCP: 15	♦ A4	♦ 1098	AP			
South HCP: 8	♣ AQ65	♣ 943	1. Stayman			
Contract: 2N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ A76				1NT
Vul: None	♥ QJ10	♥ A54	Pass	3NT	AP	
North HCP: 9	♦ J976	♦ 852				
South HCP: 15	♣ Q104	♣ AK95				
Contract: 3N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ J85		1NT	Pass	2NT
Vul: NS	♥ AJ65	♥ 83	Pass	3NT	AP	
North HCP: 15	♦ AQ8	♦ KJ92				
South HCP: 9	♣ A753	♣ KJ104				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 331	♠ A1082	The opponents are silent.
Dealer: N	♥ Q1092	
Vul: None	♦ K10	Partner bids first.
HCP: 9	♣ 964	

Board: 332	♠ A1062	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: NS	♦ AK65	You bid first.
HCP: 15	♣ J3	

Board: 333	♠ Q109	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: EW	♦ 1098	Partner bids first.
HCP: 8	♣ 943	

Board: 334	♠ A76	The opponents are silent.
Dealer: S	♥ A54	
Vul: None	♦ 852	You bid first.
HCP: 15	♣ AK95	

Board: 335	♠ J85	The opponents are silent.
Dealer: N	♥ 83	
Vul: NS	♦ KJ92	Partner bids first.
HCP: 9	♣ KJ104	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A1082		1NT	Pass	2♣ ¹
Vul: None	♥ AJ73	♥ Q1092	Pass	2♥	Pass	4♥
North HCP: 15	♦ J62	♦ K10	AP			
South HCP: 9	♣ A832	♣ 964	1. Stayman			
Contract: 4♥ N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A1062				1NT
Vul: NS	♥ 1092	♥ QJ6	Pass	2NT	AP	
North HCP: 9	♦ QJ4	♦ AK65				
South HCP: 15	♣ K1084	♣ J3				
Contract: 2N S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ AJ84	♠ Q109		1NT	Pass	2♣ ¹
Vul: EW	♥ 875	♥ KQJ4	Pass	2♠	Pass	2NT
North HCP: 15	♦ A4	♦ 1098	AP			
South HCP: 8	♣ AQ65	♣ 943	1. Stayman			
Contract: 2N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ A76				1NT
Vul: None	♥ QJ10	♥ A54	Pass	3NT	AP	
North HCP: 9	♦ J976	♦ 852				
South HCP: 15	♣ Q104	♣ AK95				
Contract: 3N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ J85		1NT	Pass	2NT
Vul: NS	♥ AJ65	♥ 83	Pass	3NT	AP	
North HCP: 15	♦ AQ8	♦ KJ92				
South HCP: 9	♣ A753	♣ KJ104				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 336	♠ QJ8	The opponents are silent.
Dealer: S	♥ KJ74	
Vul: EW	♦ J4	Partner bids first.
HCP: 9	♣ J1084	

Board: 337	♠ AQ3	The opponents are silent.
Dealer: N	♥ KJ103	
Vul: Both	♦ 1074	You bid first.
HCP: 15	♣ KQ3	

Board: 338	♠ J82	The opponents are silent.
Dealer: S	♥ J107	
Vul: NS	♦ Q94	Partner bids first.
HCP: 9	♣ AJ84	

Board: 339	♠ AKJ5	The opponents are silent.
Dealer: N	♥ Q763	
Vul: EW	♦ K43	You bid first.
HCP: 15	♣ Q6	

Board: 340	♠ J84	East Bids 3♦ if possible.
Dealer: S	♥ QJ10	
Vul: Both	♦ J96	Partner bids first.
HCP: 8	♣ QJ94	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A96				1NT
Vul: EW	♥ KJ74	♥ AQ8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J4	♦ 762	Pass	2NT	AP	
South HCP: 15	♣ J1084	♣ KQ52	1. Stayman			
Contract: 2N S						

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ 102		1NT	Pass	3NT
Vul: Both	♥ KJ103	♥ AQ9	AP			
North HCP: 15	♦ 1074	♦ Q986				
South HCP: 9	♣ KQ3	♣ J874				
Contract: 3N N						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ A10				1NT
Vul: NS	♥ J107	♥ Q532	Pass	2NT	AP	
North HCP: 9	♦ Q94	♦ AK82				
South HCP: 15	♣ AJ84	♣ Q92				
Contract: 2N S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q1082		1NT	Pass	2♣ ¹
Vul: EW	♥ Q763	♥ K94	Pass	2♥	Pass	2NT
North HCP: 15	♦ K43	♦ 10982	Pass	3♠	Pass	4♠
South HCP: 9	♣ Q6	♣ A4	AP			
Contract: 4♠ N			1. Stayman			

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ 10763				1NT
Vul: Both	♥ QJ10	♥ A3	Pass	2NT	3♦	AP
North HCP: 8	♦ J96	♦ A74				
South HCP: 15	♣ QJ94	♣ AK76				
Contract: 3♦ E						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 336	♠ A96	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: EW	♦ 762	You bid first.
HCP: 15	♣ KQ52	

Board: 337	♠ 102	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ Q986	Partner bids first.
HCP: 9	♣ J874	

Board: 338	♠ A10	The opponents are silent.
Dealer: S	♥ Q532	
Vul: NS	♦ AK82	You bid first.
HCP: 15	♣ Q92	

Board: 339	♠ Q1082	The opponents are silent.
Dealer: N	♥ K94	
Vul: EW	♦ 10982	Partner bids first.
HCP: 9	♣ A4	

Board: 340	♠ 10763	East Bids 3♦ if possible.
Dealer: S	♥ A3	
Vul: Both	♦ A74	You bid first.
HCP: 15	♣ AK76	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A96				1NT
Vul: EW	♥ KJ74	♥ AQ8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J4	♦ 762	Pass	2NT	AP	
South HCP: 15	♣ J1084	♣ KQ52				
Contract: 2N S			1. Stayman			

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ 102		1NT	Pass	3NT
Vul: Both	♥ KJ103	♥ AQ9				
North HCP: 15	♦ 1074	♦ Q986	AP			
South HCP: 9	♣ KQ3	♣ J874				
Contract: 3N N						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ A10				1NT
Vul: NS	♥ J107	♥ Q532				
North HCP: 9	♦ Q94	♦ AK82	Pass	2NT	AP	
South HCP: 15	♣ AJ84	♣ Q92				
Contract: 2N S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q1082		1NT	Pass	2♣ ¹
Vul: EW	♥ Q763	♥ K94	Pass	2♥	Pass	2NT
North HCP: 15	♦ K43	♦ 10982	Pass	3♠	Pass	4♠
South HCP: 9	♣ Q6	♣ A4	AP			
Contract: 4♠ N			1. Stayman			

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ 10763				1NT
Vul: Both	♥ QJ10	♥ A3				
North HCP: 8	♦ J96	♦ A74	Pass	2NT	3♦	AP
South HCP: 15	♣ QJ94	♣ AK76				
Contract: 3♦ E						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 341	♠ K4	The opponents are silent.
Dealer: N	♥ 9743	
Vul: None	♦ KJ5	You bid first.
HCP: 15	♣ AKJ9	

Board: 342	♠ KQ9	The opponents are silent.
Dealer: S	♥ 1084	
Vul: EW	♦ Q986	Partner bids first.
HCP: 8	♣ J94	

Board: 343	♠ A5	The opponents are silent.
Dealer: N	♥ 1075	
Vul: Both	♦ AK9	You bid first.
HCP: 15	♣ A10732	

Board: 344	♠ 108	The opponents are silent.
Dealer: S	♥ J5	
Vul: None	♦ K10973	Partner bids first.
HCP: 9	♣ AJ94	

Board: 345	♠ KJ7	The opponents are silent.
Dealer: N	♥ A843	
Vul: NS	♦ A652	You bid first.
HCP: 15	♣ K5	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ QJ108		1NT	Pass	2♣ ¹
Vul: None	♥ 9743	♥ A1082	Pass	2♥	Pass	4♥
North HCP: 15	♦ KJ5	♦ Q103	AP			
South HCP: 9	♣ AKJ9	♣ 54	1. Stayman			
Contract: 4♥ N						

Board: 342	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ J86				1NT
Vul: EW	♥ 1084	♥ A93	Pass	2NT	AP	
North HCP: 8	♦ Q986	♦ K3				
South HCP: 15	♣ J94	♣ AK752				
Contract: 2N S						

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ J107		1NT	Pass	2♣ ¹
Vul: Both	♥ 1075	♥ KQ98	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK9	♦ Q1076	AP			
South HCP: 9	♣ A10732	♣ J4	1. Stayman			
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ A942				1NT
Vul: None	♥ J5	♥ Q1076	Pass	3NT	AP	
North HCP: 9	♦ K10973	♦ AQ8				
South HCP: 15	♣ AJ94	♣ K10				
Contract: 3N S						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ A104		1NT	Pass	2♣ ¹
Vul: NS	♥ A843	♥ J1072	Pass	2♥	Pass	3♥
North HCP: 15	♦ A652	♦ J109	AP			
South HCP: 9	♣ K5	♣ QJ4	1. Stayman			
Contract: 3♥ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 341	♠ QJ108	The opponents are silent.
Dealer: N	♥ A1082	
Vul: None	♦ Q103	Partner bids first.
HCP: 9	♣ 54	

Board: 342	♠ J86	The opponents are silent.
Dealer: S	♥ A93	
Vul: EW	♦ K3	You bid first.
HCP: 15	♣ AK752	

Board: 343	♠ J107	The opponents are silent.
Dealer: N	♥ KQ98	
Vul: Both	♦ Q1076	Partner bids first.
HCP: 9	♣ J4	

Board: 344	♠ A942	The opponents are silent.
Dealer: S	♥ Q1076	
Vul: None	♦ AQ8	You bid first.
HCP: 15	♣ K10	

Board: 345	♠ A104	The opponents are silent.
Dealer: N	♥ J1072	
Vul: NS	♦ J109	Partner bids first.
HCP: 9	♣ QJ4	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ QJ108		1NT	Pass	2♣ ¹
Vul: None	♥ 9743	♥ A1082	Pass	2♥	Pass	4♥
North HCP: 15	♦ KJ5	♦ Q103	AP			
South HCP: 9	♣ AKJ9	♣ 54	1. Stayman			
Contract: 4♥ N						

Board: 342	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ J86				1NT
Vul: EW	♥ 1084	♥ A93	Pass	2NT	AP	
North HCP: 8	♦ Q986	♦ K3				
South HCP: 15	♣ J94	♣ AK752				
Contract: 2N S						

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ J107		1NT	Pass	2♣ ¹
Vul: Both	♥ 1075	♥ KQ98	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK9	♦ Q1076	AP			
South HCP: 9	♣ A10732	♣ J4	1. Stayman			
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ A942				1NT
Vul: None	♥ J5	♥ Q1076	Pass	3NT	AP	
North HCP: 9	♦ K10973	♦ AQ8				
South HCP: 15	♣ AJ94	♣ K10				
Contract: 3N S						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ A104		1NT	Pass	2♣ ¹
Vul: NS	♥ A843	♥ J1072	Pass	2♥	Pass	3♥
North HCP: 15	♦ A652	♦ J109	AP			
South HCP: 9	♣ K5	♣ QJ4	1. Stayman			
Contract: 3♥ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 346	♠ K10	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: Both	♦ QJ3	Partner bids first.
HCP: 9	♣ J843	

Board: 347	♠ A1084	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ A984	You bid first.
HCP: 15	♣ K96	

Board: 348	♠ 107	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ A1084	Partner bids first.
HCP: 9	♣ J10974	

Board: 349	♠ AK	The opponents are silent.
Dealer: N	♥ K754	
Vul: EW	♦ Q96	You bid first.
HCP: 15	♣ K875	

Board: 350	♠ J10	The opponents are silent.
Dealer: S	♥ K1094	
Vul: None	♦ QJ93	Partner bids first.
HCP: 9	♣ Q42	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ AQJ3				1NT
Vul: Both	♥ Q1093	♥ 742	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QJ3	♦ K96	Pass	2NT	AP	
South HCP: 15	♣ J843	♣ KQ9				
Contract: 2N S			1. Stayman			

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ A1084	♠ QJ				
Vul: None	♥ A6	♥ 109		1NT	Pass	3NT
North HCP: 15	♦ A984	♦ QJ1065	AP			
South HCP: 9	♣ K96	♣ QJ54				
Contract: 3N N						

Board: 348	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AK82				
Vul: NS	♥ KJ	♥ Q76				1NT
North HCP: 9	♦ A1084	♦ KQJ9	Pass	3NT	AP	
South HCP: 15	♣ J10974	♣ 83				
Contract: 3N S						

Board: 349	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q9				
Vul: EW	♥ K754	♥ 983		1NT	Pass	2NT
North HCP: 15	♦ Q96	♦ 852	AP			
South HCP: 9	♣ K875	♣ AQJ104				
Contract: 2N N						

Board: 350	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ A98				1NT
Vul: None	♥ K1094	♥ QJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QJ93	♦ AK1064	Pass	2NT	AP	
South HCP: 15	♣ Q42	♣ J3				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 346	♠ AQJ3	The opponents are silent.
Dealer: S	♥ 742	
Vul: Both	♦ K96	You bid first.
HCP: 15	♣ KQ9	

Board: 347	♠ QJ	The opponents are silent.
Dealer: N	♥ 109	
Vul: None	♦ QJ1065	Partner bids first.
HCP: 9	♣ QJ54	

Board: 348	♠ AK82	The opponents are silent.
Dealer: S	♥ Q76	
Vul: NS	♦ KQJ9	You bid first.
HCP: 15	♣ 83	

Board: 349	♠ Q9	The opponents are silent.
Dealer: N	♥ 983	
Vul: EW	♦ 852	Partner bids first.
HCP: 9	♣ AQJ104	

Board: 350	♠ A98	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ AK1064	You bid first.
HCP: 15	♣ J3	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ AQJ3				1NT
Vul: Both	♥ Q1093	♥ 742	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QJ3	♦ K96	Pass	2NT	AP	
South HCP: 15	♣ J843	♣ KQ9				
Contract: 2N S			1. Stayman			

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ A1084	♠ QJ		1NT	Pass	3NT
Vul: None	♥ A6	♥ 109				
North HCP: 15	♦ A984	♦ QJ1065	AP			
South HCP: 9	♣ K96	♣ QJ54				
Contract: 3N N						

Board: 348	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AK82				1NT
Vul: NS	♥ KJ	♥ Q76				
North HCP: 9	♦ A1084	♦ KQJ9	Pass	3NT	AP	
South HCP: 15	♣ J10974	♣ 83				
Contract: 3N S						

Board: 349	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q9		1NT	Pass	2NT
Vul: EW	♥ K754	♥ 983				
North HCP: 15	♦ Q96	♦ 852	AP			
South HCP: 9	♣ K875	♣ AQJ104				
Contract: 2N N						

Board: 350	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ A98				1NT
Vul: None	♥ K1094	♥ QJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QJ93	♦ AK1064	Pass	2NT	AP	
South HCP: 15	♣ Q42	♣ J3				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 351	♠ 8532	The opponents are silent.
Dealer: N	♥ A65	
Vul: NS	♦ AK4	You bid first.
HCP: 15	♣ KJ10	

Board: 352	♠ A109	The opponents are silent.
Dealer: S	♥ J32	
Vul: EW	♦ 1083	Partner bids first.
HCP: 9	♣ KJ84	

Board: 353	♠ AK75	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ 8763	You bid first.
HCP: 15	♣ A63	

Board: 354	♠ J1097	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: NS	♦ Q8	Partner bids first.
HCP: 9	♣ K1074	

Board: 355	♠ 863	The opponents are silent.
Dealer: N	♥ AJ98	
Vul: EW	♦ A864	You bid first.
HCP: 15	♣ AQ	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ 8532	♠ 106		1NT	Pass	2♣ ¹
Vul: NS	♥ A65	♥ Q873	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK4	♦ QJ8	AP			
South HCP: 9	♣ KJ10	♣ A984	1. Stayman			
Contract: 2N N						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ Q54				1NT
Vul: EW	♥ J32	♥ AQ105	Pass	3NT	AP	
North HCP: 9	♦ 1083	♦ K9				
South HCP: 15	♣ KJ84	♣ A972				
Contract: 3N S						

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ Q9		1NT	Pass	2♣ ¹
Vul: Both	♥ A10	♥ J963	Pass	2♠	Pass	2NT
North HCP: 15	♦ 8763	♦ Q10	AP			
South HCP: 8	♣ A63	♣ QJ1094	1. Stayman			
Contract: 2N N						

Board: 354	North:	South:	West	North	East	South
Dealer: S	♠ J1097	♠ AK5				1NT
Vul: NS	♥ QJ7	♥ 1083	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q8	♦ KJ10	Pass	2NT	AP	
South HCP: 15	♣ K1074	♣ A983	1. Stayman			
Contract: 2N S						

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ KJ109		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ98	♥ KQ106	Pass	2♥	Pass	4♥
North HCP: 15	♦ A864	♦ 1073	AP			
South HCP: 9	♣ AQ	♣ 94	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 351	♠ 106	The opponents are silent.
Dealer: N	♥ Q873	
Vul: NS	♦ QJ8	Partner bids first.
HCP: 9	♣ A984	

Board: 352	♠ Q54	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: EW	♦ K9	You bid first.
HCP: 15	♣ A972	

Board: 353	♠ Q9	The opponents are silent.
Dealer: N	♥ J963	
Vul: Both	♦ Q10	Partner bids first.
HCP: 8	♣ QJ1094	

Board: 354	♠ AK5	The opponents are silent.
Dealer: S	♥ 1083	
Vul: NS	♦ KJ10	You bid first.
HCP: 15	♣ A983	

Board: 355	♠ KJ109	The opponents are silent.
Dealer: N	♥ KQ106	
Vul: EW	♦ 1073	Partner bids first.
HCP: 9	♣ 94	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ 8532	♠ 106		1NT	Pass	2♣ ¹
Vul: NS	♥ A65	♥ Q873	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK4	♦ QJ8	AP			
South HCP: 9	♣ KJ10	♣ A984	1. Stayman			
Contract: 2N N						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ Q54				1NT
Vul: EW	♥ J32	♥ AQ105	Pass	3NT	AP	
North HCP: 9	♦ 1083	♦ K9				
South HCP: 15	♣ KJ84	♣ A972				
Contract: 3N S						

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ Q9		1NT	Pass	2♣ ¹
Vul: Both	♥ A10	♥ J963	Pass	2♠	Pass	2NT
North HCP: 15	♦ 8763	♦ Q10	AP			
South HCP: 8	♣ A63	♣ QJ1094	1. Stayman			
Contract: 2N N						

Board: 354	North:	South:	West	North	East	South
Dealer: S	♠ J1097	♠ AK5				1NT
Vul: NS	♥ QJ7	♥ 1083	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q8	♦ KJ10	Pass	2NT	AP	
South HCP: 15	♣ K1074	♣ A983	1. Stayman			
Contract: 2N S						

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ KJ109		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ98	♥ KQ106	Pass	2♥	Pass	4♥
North HCP: 15	♦ A864	♦ 1073	AP			
South HCP: 9	♣ AQ	♣ 94	1. Stayman			
Contract: 4♥ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 356	♠ 1098	The opponents are silent.
Dealer: S	♥ K106	
Vul: Both	♦ Q5	Partner bids first.
HCP: 9	♣ KJ842	

Board: 357	♠ A65	The opponents are silent.
Dealer: N	♥ K1053	
Vul: None	♦ J7	You bid first.
HCP: 15	♣ AK92	

Board: 358	♠ 85	The opponents are silent.
Dealer: S	♥ AJ108	
Vul: EW	♦ Q10	Partner bids first.
HCP: 9	♣ Q10542	

Board: 359	♠ AQJ2	The opponents are silent.
Dealer: N	♥ 106	
Vul: Both	♦ A96	You bid first.
HCP: 15	♣ A865	

Board: 360	♠ J10	The opponents are silent.
Dealer: S	♥ 1043	
Vul: None	♦ KQ98	Partner bids first.
HCP: 9	♣ QJ42	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AQJ				1NT
Vul: Both	♥ K106	♥ A97				
North HCP: 9	♦ Q5	♦ 10982	Pass	3NT	AP	
South HCP: 15	♣ KJ842	♣ A76				
Contract: 3N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ J9		1NT	Pass	3NT
Vul: None	♥ K1053	♥ AQ8				
North HCP: 15	♦ J7	♦ 10982	AP			
South HCP: 8	♣ AK92	♣ J1043				
Contract: 3N N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ A432				1NT
Vul: EW	♥ AJ108	♥ K74	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q10	♦ AJ83	Pass	2NT	AP	
South HCP: 15	♣ Q10542	♣ K7	1. Stayman			
Contract: 2N S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ 109		1NT	Pass	3NT
Vul: Both	♥ 106	♥ KQ7				
North HCP: 15	♦ A96	♦ J83	AP			
South HCP: 9	♣ A865	♣ K10943				
Contract: 3N N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ A73				1NT
Vul: None	♥ 1043	♥ Q987				
North HCP: 9	♦ KQ98	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ QJ42	♣ A765				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 356	♠ AQJ	The opponents are silent.
Dealer: S	♥ A97	
Vul: Both	♦ 10982	You bid first.
HCP: 15	♣ A76	

Board: 357	♠ J9	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: None	♦ 10982	Partner bids first.
HCP: 8	♣ J1043	

Board: 358	♠ A432	The opponents are silent.
Dealer: S	♥ K74	
Vul: EW	♦ AJ83	You bid first.
HCP: 15	♣ K7	

Board: 359	♠ 109	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ J83	Partner bids first.
HCP: 9	♣ K10943	

Board: 360	♠ A73	The opponents are silent.
Dealer: S	♥ Q987	
Vul: None	♦ AJ	You bid first.
HCP: 15	♣ A765	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AQJ				1NT
Vul: Both	♥ K106	♥ A97				
North HCP: 9	♦ Q5	♦ 10982	Pass	3NT	AP	
South HCP: 15	♣ KJ842	♣ A76				
Contract: 3N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ J9		1NT	Pass	3NT
Vul: None	♥ K1053	♥ AQ8				
North HCP: 15	♦ J7	♦ 10982	AP			
South HCP: 8	♣ AK92	♣ J1043				
Contract: 3N N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ A432				1NT
Vul: EW	♥ AJ108	♥ K74	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q10	♦ AJ83	Pass	2NT	AP	
South HCP: 15	♣ Q10542	♣ K7	1. Stayman			
Contract: 2N S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ 109		1NT	Pass	3NT
Vul: Both	♥ 106	♥ KQ7				
North HCP: 15	♦ A96	♦ J83	AP			
South HCP: 9	♣ A865	♣ K10943				
Contract: 3N N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ A73				1NT
Vul: None	♥ 1043	♥ Q987				
North HCP: 9	♦ KQ98	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ QJ42	♣ A765				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 361	♠ K4	The opponents are silent.
Dealer: N	♥ 8743	
Vul: NS	♦ A87	You bid first.
HCP: 15	♣ AKJ10	

Board: 362	♠ QJ108	The opponents are silent.
Dealer: S	♥ J9	
Vul: Both	♦ KQ32	Partner bids first.
HCP: 9	♣ 954	

Board: 363	♠ A109	The opponents are silent.
Dealer: N	♥ K73	
Vul: None	♦ A2	You bid first.
HCP: 15	♣ A9876	

Board: 364	♠ AJ8	The opponents are silent.
Dealer: S	♥ J108	
Vul: NS	♦ 87	Partner bids first.
HCP: 9	♣ QJ743	

Board: 365	♠ AJ10	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ A1092	You bid first.
HCP: 15	♣ Q863	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q63		1NT	Pass	3NT
Vul: NS	♥ 8743	♥ K109				
North HCP: 15	♦ A87	♦ Q109	AP			
South HCP: 9	♣ AKJ10	♣ Q864				
Contract: 3N N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ QJ108	♠ A6				1NT
Vul: Both	♥ J9	♥ A104	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ32	♦ 875	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ AK1062	1. Stayman			
Contract: 2N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ KJ		1NT	Pass	2NT
Vul: None	♥ K73	♥ Q105				
North HCP: 15	♦ A2	♦ 109865	AP			
South HCP: 9	♣ A9876	♣ K104				
Contract: 2N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ AJ8	♠ KQ9				1NT
Vul: NS	♥ J108	♥ Q65				
North HCP: 9	♦ 87	♦ A42	Pass	2NT	AP	
South HCP: 15	♣ QJ743	♣ A862				
Contract: 2N S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q98		1NT	Pass	3NT
Vul: EW	♥ KJ	♥ 108				
North HCP: 15	♦ A1092	♦ KJ76	AP			
South HCP: 9	♣ Q863	♣ K1054				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 361	♠ Q63	The opponents are silent.
Dealer: N	♥ K109	
Vul: NS	♦ Q109	Partner bids first.
HCP: 9	♣ Q864	

Board: 362	♠ A6	The opponents are silent.
Dealer: S	♥ A104	
Vul: Both	♦ 875	You bid first.
HCP: 15	♣ AK1062	

Board: 363	♠ KJ	The opponents are silent.
Dealer: N	♥ Q105	
Vul: None	♦ 109865	Partner bids first.
HCP: 9	♣ K104	

Board: 364	♠ KQ9	The opponents are silent.
Dealer: S	♥ Q65	
Vul: NS	♦ A42	You bid first.
HCP: 15	♣ A862	

Board: 365	♠ Q98	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ KJ76	Partner bids first.
HCP: 9	♣ K1054	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q63		1NT	Pass	3NT
Vul: NS	♥ 8743	♥ K109				
North HCP: 15	♦ A87	♦ Q109	AP			
South HCP: 9	♣ AKJ10	♣ Q864				
Contract: 3N N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ QJ108	♠ A6				1NT
Vul: Both	♥ J9	♥ A104	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ32	♦ 875	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ AK1062	1. Stayman			
Contract: 2N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ KJ		1NT	Pass	2NT
Vul: None	♥ K73	♥ Q105				
North HCP: 15	♦ A2	♦ 109865	AP			
South HCP: 9	♣ A9876	♣ K104				
Contract: 2N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ AJ8	♠ KQ9				1NT
Vul: NS	♥ J108	♥ Q65				
North HCP: 9	♦ 87	♦ A42	Pass	2NT	AP	
South HCP: 15	♣ QJ743	♣ A862				
Contract: 2N S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q98		1NT	Pass	3NT
Vul: EW	♥ KJ	♥ 108				
North HCP: 15	♦ A1092	♦ KJ76	AP			
South HCP: 9	♣ Q863	♣ K1054				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 366	♠ AQ8	The opponents are silent.
Dealer: S	♥ K853	
Vul: None	♦ 109	Partner bids first.
HCP: 9	♣ 10854	

Board: 367	♠ KJ63	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ AQ7	You bid first.
HCP: 15	♣ J832	

Board: 368	♠ KJ104	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ 82	Partner bids first.
HCP: 9	♣ QJ974	

Board: 369	♠ K5	The opponents are silent.
Dealer: N	♥ A1042	
Vul: Both	♦ A72	You bid first.
HCP: 15	♣ A763	

Board: 370	♠ K105	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ 102	Partner bids first.
HCP: 9	♣ Q9864	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K953				1NT
Vul: None	♥ K853	♥ AJ107	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 109	♦ AJ2	Pass	4♥	AP	
South HCP: 15	♣ 10854	♣ Q7				
Contract: 4♥ S			1. Stayman			

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ Q85		1NT	Pass	2♣ ¹
Vul: NS	♥ A7	♥ Q1092	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ7	♦ J8	AP			
South HCP: 9	♣ J832	♣ A1074	1. Stayman			
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ KJ104	♠ A832				1NT
Vul: EW	♥ Q8	♥ A975	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 82	♦ 73	Pass	2NT	Pass	4♠
South HCP: 15	♣ QJ974	♣ AK5	AP			
Contract: 4♠ S			1. Stayman			

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ 109				
Vul: Both	♥ A1042	♥ KQ3		1NT	Pass	3NT
North HCP: 15	♦ A72	♦ 9864	AP			
South HCP: 9	♣ A763	♣ KJ84				
Contract: 3N N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ J43				1NT
Vul: NS	♥ KJ9	♥ AQ5				
North HCP: 9	♦ 102	♦ J963	Pass	3NT	AP	
South HCP: 15	♣ Q9864	♣ AK3				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 366	♠ K953	The opponents are silent.
Dealer: S	♥ AJ107	
Vul: None	♦ AJ2	You bid first.
HCP: 15	♣ Q7	

Board: 367	♠ Q85	The opponents are silent.
Dealer: N	♥ Q1092	
Vul: NS	♦ J8	Partner bids first.
HCP: 9	♣ A1074	

Board: 368	♠ A832	The opponents are silent.
Dealer: S	♥ A975	
Vul: EW	♦ 73	You bid first.
HCP: 15	♣ AK5	

Board: 369	♠ 109	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ 9864	Partner bids first.
HCP: 9	♣ KJ84	

Board: 370	♠ J43	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ J963	You bid first.
HCP: 15	♣ AK3	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K953				1NT
Vul: None	♥ K853	♥ AJ107	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 109	♦ AJ2	Pass	4♥	AP	
South HCP: 15	♣ 10854	♣ Q7				
Contract: 4♥ S			1. Stayman			

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ Q85		1NT	Pass	2♣ ¹
Vul: NS	♥ A7	♥ Q1092	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ7	♦ J8	AP			
South HCP: 9	♣ J832	♣ A1074	1. Stayman			
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ KJ104	♠ A832				1NT
Vul: EW	♥ Q8	♥ A975	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 82	♦ 73	Pass	2NT	Pass	4♠
South HCP: 15	♣ QJ974	♣ AK5	AP			
Contract: 4♠ S			1. Stayman			

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ 109				
Vul: Both	♥ A1042	♥ KQ3		1NT	Pass	3NT
North HCP: 15	♦ A72	♦ 9864	AP			
South HCP: 9	♣ A763	♣ KJ84				
Contract: 3N N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ J43				1NT
Vul: NS	♥ KJ9	♥ AQ5				
North HCP: 9	♦ 102	♦ J963	Pass	3NT	AP	
South HCP: 15	♣ Q9864	♣ AK3				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 371	♠ KJ	West Doubles 2♣ if possible.
Dealer: N	♥ Q752	
Vul: EW	♦ AJ84	You bid first.
HCP: 15	♣ A82	

Board: 372	♠ QJ10	The opponents are silent.
Dealer: S	♥ 963	
Vul: Both	♦ AJ	Partner bids first.
HCP: 9	♣ J10943	

Board: 373	♠ Q3	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: None	♦ AK63	You bid first.
HCP: 15	♣ 9752	

Board: 374	♠ QJ85	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ 1082	Partner bids first.
HCP: 9	♣ 942	

Board: 375	♠ A82	The opponents are silent.
Dealer: N	♥ K103	
Vul: Both	♦ A9754	You bid first.
HCP: 15	♣ A2	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q987		1NT	Pass	2♣ ¹
Vul: EW	♥ Q752	♥ KJ	X	2♥	Pass	2NT
North HCP: 15	♦ AJ84	♦ Q105	AP			
South HCP: 9	♣ A82	♣ J1043				
Contract: 2N N			1. Stayman			

Board: 372	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ 32				1NT
Vul: Both	♥ 963	♥ J1052	Pass	2NT	AP	
North HCP: 9	♦ AJ	♦ KQ42				
South HCP: 15	♣ J10943	♣ AKQ				
Contract: 2N S						

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ KJ		1NT	Pass	3NT
Vul: None	♥ AQ3	♥ 1086	AP			
North HCP: 15	♦ AK63	♦ Q10942				
South HCP: 9	♣ 9752	♣ K84				
Contract: 3N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ QJ85	♠ A106				1NT
Vul: EW	♥ AQ10	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1082	♦ KJ4	Pass	2NT	AP	
South HCP: 15	♣ 942	♣ KJ1083				
Contract: 2N S			1. Stayman			

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ J4		1NT	Pass	2♣ ¹
Vul: Both	♥ K103	♥ QJ96	Pass	2♦	Pass	2NT
North HCP: 15	♦ A9754	♦ QJ8	AP			
South HCP: 8	♣ A2	♣ J1084				
Contract: 2N N			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 371	♠ Q987	West Doubles 2♣ if possible.
Dealer: N	♥ KJ	
Vul: EW	♦ Q105	Partner bids first.
HCP: 9	♣ J1043	

Board: 372	♠ 32	The opponents are silent.
Dealer: S	♥ J1052	
Vul: Both	♦ KQ42	You bid first.
HCP: 15	♣ AKQ	

Board: 373	♠ KJ	The opponents are silent.
Dealer: N	♥ 1086	
Vul: None	♦ Q10942	Partner bids first.
HCP: 9	♣ K84	

Board: 374	♠ A106	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ KJ4	You bid first.
HCP: 15	♣ KJ1083	

Board: 375	♠ J4	The opponents are silent.
Dealer: N	♥ QJ96	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 8	♣ J1084	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q987		1NT	Pass	2♣ ¹
Vul: EW	♥ Q752	♥ KJ	X	2♥	Pass	2NT
North HCP: 15	♦ AJ84	♦ Q105	AP			
South HCP: 9	♣ A82	♣ J1043				
Contract: 2N N				1. Stayman		

Board: 372	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ 32				1NT
Vul: Both	♥ 963	♥ J1052				
North HCP: 9	♦ AJ	♦ KQ42	Pass	2NT	AP	
South HCP: 15	♣ J10943	♣ AKQ				
Contract: 2N S						

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ KJ		1NT	Pass	3NT
Vul: None	♥ AQ3	♥ 1086				
North HCP: 15	♦ AK63	♦ Q10942	AP			
South HCP: 9	♣ 9752	♣ K84				
Contract: 3N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ QJ85	♠ A106				1NT
Vul: EW	♥ AQ10	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1082	♦ KJ4	Pass	2NT	AP	
South HCP: 15	♣ 942	♣ KJ1083				
Contract: 2N S				1. Stayman		

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ J4		1NT	Pass	2♣ ¹
Vul: Both	♥ K103	♥ QJ96	Pass	2♦	Pass	2NT
North HCP: 15	♦ A9754	♦ QJ8	AP			
South HCP: 8	♣ A2	♣ J1084				
Contract: 2N N				1. Stayman		

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 376	♠ 107	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ QJ105	Partner bids first.
HCP: 9	♣ KQ874	

Board: 377	♠ K1042	The opponents are silent.
Dealer: N	♥ A108	
Vul: NS	♦ Q4	You bid first.
HCP: 15	♣ AQ97	

Board: 378	♠ A1087	The opponents are silent.
Dealer: S	♥ 1075	
Vul: Both	♦ J8	Partner bids first.
HCP: 9	♣ A1094	

Board: 379	♠ 72	The opponents are silent.
Dealer: N	♥ K87	
Vul: None	♦ K10964	You bid first.
HCP: 15	♣ AKQ	

Board: 380	♠ J9	East Bids 3♦ if possible.
Dealer: S	♥ J985	
Vul: NS	♦ J5	Partner bids first.
HCP: 8	♣ KQ984	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ KJ9				1NT
Vul: None	♥ J8	♥ AK63				
North HCP: 9	♦ QJ105	♦ K96	Pass	2NT	AP	
South HCP: 15	♣ KQ874	♣ J52				
Contract: 2N S						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ K1042	♠ QJ9		1NT	Pass	2♣ ¹
Vul: NS	♥ A108	♥ KQ63	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q4	♦ 108	AP			
South HCP: 9	♣ AQ97	♣ J864	1. Stayman			
Contract: 2N N						

Board: 378	North:	South:	West	North	East	South
Dealer: S	♠ A1087	♠ Q6				1NT
Vul: Both	♥ 1075	♥ AK3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J8	♦ KQ653	Pass	2NT	AP	
South HCP: 15	♣ A1094	♣ J53	1. Stayman			
Contract: 2N S						

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ A108				
Vul: None	♥ K87	♥ 96		1NT	Pass	2NT
North HCP: 15	♦ K10964	♦ QJ8	AP			
South HCP: 8	♣ AKQ	♣ J10874				
Contract: 2N N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ KQ74				1NT
Vul: NS	♥ J985	♥ K43	Pass	2♣ ¹	3♦	Pass
North HCP: 8	♦ J5	♦ K10	Pass	X	AP	
South HCP: 15	♣ KQ984	♣ A1065	1. Stayman			
Contract: 3♦ X E						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 376	♠ KJ9	The opponents are silent.
Dealer: S	♥ AK63	
Vul: None	♦ K96	You bid first.
HCP: 15	♣ J52	

Board: 377	♠ QJ9	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: NS	♦ 108	Partner bids first.
HCP: 9	♣ J864	

Board: 378	♠ Q6	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ KQ653	You bid first.
HCP: 15	♣ J53	

Board: 379	♠ A108	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ QJ8	Partner bids first.
HCP: 8	♣ J10874	

Board: 380	♠ KQ74	East Bids 3♦ if possible.
Dealer: S	♥ K43	
Vul: NS	♦ K10	You bid first.
HCP: 15	♣ A1065	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ KJ9				1NT
Vul: None	♥ J8	♥ AK63				
North HCP: 9	♦ QJ105	♦ K96	Pass	2NT	AP	
South HCP: 15	♣ KQ874	♣ J52				
Contract: 2N S						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ K1042	♠ QJ9		1NT	Pass	2♣ ¹
Vul: NS	♥ A108	♥ KQ63	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q4	♦ 108	AP			
South HCP: 9	♣ AQ97	♣ J864	1. Stayman			
Contract: 2N N						

Board: 378	North:	South:	West	North	East	South
Dealer: S	♠ A1087	♠ Q6				1NT
Vul: Both	♥ 1075	♥ AK3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J8	♦ KQ653	Pass	2NT	AP	
South HCP: 15	♣ A1094	♣ J53	1. Stayman			
Contract: 2N S						

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ A108				
Vul: None	♥ K87	♥ 96		1NT	Pass	2NT
North HCP: 15	♦ K10964	♦ QJ8	AP			
South HCP: 8	♣ AKQ	♣ J10874				
Contract: 2N N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ KQ74				1NT
Vul: NS	♥ J985	♥ K43	Pass	2♣ ¹	3♦	Pass
North HCP: 8	♦ J5	♦ K10	Pass	X	AP	
South HCP: 15	♣ KQ984	♣ A1065	1. Stayman			
Contract: 3♦ X E						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 381	♠ KJ5	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: EW	♦ K106	You bid first.
HCP: 15	♣ A753	
Board: 382	♠ 97	The opponents are silent.
Dealer: S	♥ J93	
Vul: None	♦ QJ984	Partner bids first.
HCP: 9	♣ KQ4	
Board: 383	♠ A108	West Doubles 2♣ if possible.
Dealer: N	♥ A4	
Vul: NS	♦ A10654	You bid first.
HCP: 15	♣ QJ7	
Board: 384	♠ KQ75	The opponents are silent.
Dealer: S	♥ J103	
Vul: EW	♦ Q9	Partner bids first.
HCP: 9	♣ J984	
Board: 385	♠ Q5	The opponents are silent.
Dealer: N	♥ Q76	
Vul: Both	♦ AJ95	You bid first.
HCP: 15	♣ AQ93	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q982		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ2	♥ AQ108	Pass	2♦	Pass	2NT
North HCP: 15	♦ K106	♦ J92	AP			
South HCP: 9	♣ A753	♣ 42				
Contract: 2N N			1. Stayman			

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KJ62				1NT
Vul: None	♥ J93	♥ K42				
North HCP: 9	♦ QJ984	♦ A5	Pass	3NT	AP	
South HCP: 15	♣ KQ4	♣ A532				
Contract: 3N S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ KQ92		1NT	Pass	2♣ ¹
Vul: NS	♥ A4	♥ QJ98	X	2♦	Pass	2NT
North HCP: 15	♦ A10654	♦ J8	AP			
South HCP: 9	♣ QJ7	♣ 643				
Contract: 2N N			1. Stayman			

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ KQ75	♠ AJ8				1NT
Vul: EW	♥ J103	♥ KQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q9	♦ K1042	Pass	2NT	AP	
South HCP: 15	♣ J984	♣ Q105				
Contract: 2N S			1. Stayman			

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J96		1NT	Pass	3NT
Vul: Both	♥ Q76	♥ KJ8				
North HCP: 15	♦ AJ95	♦ K10	AP			
South HCP: 9	♣ AQ93	♣ J8754				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 381	♠ Q982	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: EW	♦ J92	Partner bids first.
HCP: 9	♣ 42	
Board: 382	♠ KJ62	The opponents are silent.
Dealer: S	♥ K42	
Vul: None	♦ A5	You bid first.
HCP: 15	♣ A532	
Board: 383	♠ KQ92	West Doubles 2♣ if possible.
Dealer: N	♥ QJ98	
Vul: NS	♦ J8	Partner bids first.
HCP: 9	♣ 643	
Board: 384	♠ AJ8	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: EW	♦ K1042	You bid first.
HCP: 15	♣ Q105	
Board: 385	♠ J96	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: Both	♦ K10	Partner bids first.
HCP: 9	♣ J8754	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q982		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ2	♥ AQ108	Pass	2♦	Pass	2NT
North HCP: 15	♦ K106	♦ J92	AP			
South HCP: 9	♣ A753	♣ 42				
Contract: 2N N			1. Stayman			

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KJ62				1NT
Vul: None	♥ J93	♥ K42				
North HCP: 9	♦ QJ984	♦ A5	Pass	3NT	AP	
South HCP: 15	♣ KQ4	♣ A532				
Contract: 3N S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ KQ92		1NT	Pass	2♣ ¹
Vul: NS	♥ A4	♥ QJ98	X	2♦	Pass	2NT
North HCP: 15	♦ A10654	♦ J8	AP			
South HCP: 9	♣ QJ7	♣ 643				
Contract: 2N N			1. Stayman			

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ KQ75	♠ AJ8				1NT
Vul: EW	♥ J103	♥ KQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q9	♦ K1042	Pass	2NT	AP	
South HCP: 15	♣ J984	♣ Q105				
Contract: 2N S			1. Stayman			

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J96		1NT	Pass	3NT
Vul: Both	♥ Q76	♥ KJ8				
North HCP: 15	♦ AJ95	♦ K10	AP			
South HCP: 9	♣ AQ93	♣ J8754				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 386	♠ 92	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: NS	♦ A92	Partner bids first.
HCP: 9	♣ J10964	

Board: 387	♠ AQJ5	The opponents are silent.
Dealer: N	♥ Q52	
Vul: EW	♦ K5	You bid first.
HCP: 15	♣ K872	

Board: 388	♠ K853	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: Both	♦ J92	Partner bids first.
HCP: 9	♣ 1094	

Board: 389	♠ K95	The opponents are silent.
Dealer: N	♥ J72	
Vul: None	♦ A53	You bid first.
HCP: 15	♣ AK103	

Board: 390	♠ 109	East Bids 2♦ if possible.
Dealer: S	♥ Q984	
Vul: EW	♦ K10964	Partner bids first.
HCP: 9	♣ A4	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AJ106				1NT
Vul: NS	♥ KJ8	♥ Q4				
North HCP: 9	♦ A92	♦ Q1073	Pass	3NT	AP	
South HCP: 15	♣ J10964	♣ AQ3				
Contract: 3N S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ K1072		1NT	Pass	2♣ ¹
Vul: EW	♥ Q52	♥ AJ108	Pass	2♠	Pass	4♠
North HCP: 15	♦ K5	♦ J83	AP			
South HCP: 9	♣ K872	♣ 94	1. Stayman			
Contract: 4♠ N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ K853	♠ J1097				1NT
Vul: Both	♥ KQ9	♥ A753	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J92	♦ AQ	Pass	2NT	Pass	3♠
South HCP: 15	♣ 1094	♣ A86	AP			
Contract: 3♠ S			1. Stayman			

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ J8		1NT	Pass	2♣ ¹
Vul: None	♥ J72	♥ A983	Pass	2♦	Pass	2NT
North HCP: 15	♦ A53	♦ KJ2	AP			
South HCP: 9	♣ AK103	♣ 9874	1. Stayman			
Contract: 2N N						

Board: 390	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AKJ5				1NT
Vul: EW	♥ Q984	♥ K102				
North HCP: 9	♦ K10964	♦ J8	Pass	2♣ ¹	2♦	AP
South HCP: 15	♣ A4	♣ QJ102	1. Stayman			
Contract: 2♦ E						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 386	♠ AJ106	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ Q1073	You bid first.
HCP: 15	♣ AQ3	

Board: 387	♠ K1072	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: EW	♦ J83	Partner bids first.
HCP: 9	♣ 94	

Board: 388	♠ J1097	The opponents are silent.
Dealer: S	♥ A753	
Vul: Both	♦ AQ	You bid first.
HCP: 15	♣ A86	

Board: 389	♠ J8	The opponents are silent.
Dealer: N	♥ A983	
Vul: None	♦ KJ2	Partner bids first.
HCP: 9	♣ 9874	

Board: 390	♠ AKJ5	East Bids 2♦ if possible.
Dealer: S	♥ K102	
Vul: EW	♦ J8	You bid first.
HCP: 15	♣ QJ102	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AJ106				1NT
Vul: NS	♥ KJ8	♥ Q4				
North HCP: 9	♦ A92	♦ Q1073	Pass	3NT	AP	
South HCP: 15	♣ J10964	♣ AQ3				
Contract: 3N S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ K1072		1NT	Pass	2♣ ¹
Vul: EW	♥ Q52	♥ AJ108	Pass	2♠	Pass	4♠
North HCP: 15	♦ K5	♦ J83	AP			
South HCP: 9	♣ K872	♣ 94	1. Stayman			
Contract: 4♠ N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ K853	♠ J1097				1NT
Vul: Both	♥ KQ9	♥ A753	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J92	♦ AQ	Pass	2NT	Pass	3♠
South HCP: 15	♣ 1094	♣ A86	AP			
Contract: 3♠ S			1. Stayman			

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ J8		1NT	Pass	2♣ ¹
Vul: None	♥ J72	♥ A983	Pass	2♦	Pass	2NT
North HCP: 15	♦ A53	♦ KJ2	AP			
South HCP: 9	♣ AK103	♣ 9874	1. Stayman			
Contract: 2N N						

Board: 390	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AKJ5				1NT
Vul: EW	♥ Q984	♥ K102				
North HCP: 9	♦ K10964	♦ J8	Pass	2♣ ¹	2♦	AP
South HCP: 15	♣ A4	♣ QJ102	1. Stayman			
Contract: 2♦ E						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 391	♠ AQJ2	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ 752	You bid first.
HCP: 15	♣ A965	

Board: 392	♠ QJ10	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ 1083	Partner bids first.
HCP: 9	♣ 9874	

Board: 393	♠ AQ63	The opponents are silent.
Dealer: N	♥ 1072	
Vul: NS	♦ KJ4	You bid first.
HCP: 15	♣ AJ9	

Board: 394	♠ J7	The opponents are silent.
Dealer: S	♥ Q108	
Vul: Both	♦ K1097	Partner bids first.
HCP: 9	♣ K943	

Board: 395	♠ Q109	The opponents are silent.
Dealer: N	♥ QJ94	
Vul: None	♦ A4	You bid first.
HCP: 15	♣ AQ106	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ 843		1NT	Pass	2♣ ¹
Vul: Both	♥ A3	♥ QJ98	Pass	2♠	Pass	2NT
North HCP: 15	♦ 752	♦ KQJ9	AP			
South HCP: 9	♣ A965	♣ 43	1. Stayman			
Contract: 2N N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ K654				1NT
Vul: None	♥ AQ7	♥ KJ4	Pass	3NT	AP	
North HCP: 9	♦ 1083	♦ AKJ9				
South HCP: 15	♣ 9874	♣ 65				
Contract: 3N S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ K4		1NT	Pass	2♣ ¹
Vul: NS	♥ 1072	♥ QJ94	Pass	2♠	Pass	2NT
North HCP: 15	♦ KJ4	♦ 109	AP			
South HCP: 9	♣ AJ9	♣ K10842	1. Stayman			
Contract: 2N N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ A962				1NT
Vul: Both	♥ Q108	♥ KJ	Pass	3NT	AP	
North HCP: 9	♦ K1097	♦ A42				
South HCP: 15	♣ K943	♣ QJ87				
Contract: 3N S						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ Q109	♠ KJ8		1NT	Pass	2♣ ¹
Vul: None	♥ QJ94	♥ A832	Pass	2♥	Pass	3♥
North HCP: 15	♦ A4	♦ J98	AP			
South HCP: 9	♣ AQ106	♣ 954	1. Stayman			
Contract: 3♥ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 391	♠ 843	The opponents are silent.
Dealer: N	♥ QJ98	
Vul: Both	♦ KQJ9	Partner bids first.
HCP: 9	♣ 43	

Board: 392	♠ K654	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: None	♦ AKJ9	You bid first.
HCP: 15	♣ 65	

Board: 393	♠ K4	The opponents are silent.
Dealer: N	♥ QJ94	
Vul: NS	♦ 109	Partner bids first.
HCP: 9	♣ K10842	

Board: 394	♠ A962	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ A42	You bid first.
HCP: 15	♣ QJ87	

Board: 395	♠ KJ8	The opponents are silent.
Dealer: N	♥ A832	
Vul: None	♦ J98	Partner bids first.
HCP: 9	♣ 954	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ 843		1NT	Pass	2♣ ¹
Vul: Both	♥ A3	♥ QJ98	Pass	2♠	Pass	2NT
North HCP: 15	♦ 752	♦ KQJ9	AP			
South HCP: 9	♣ A965	♣ 43	1. Stayman			
Contract: 2N N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ K654				1NT
Vul: None	♥ AQ7	♥ KJ4	Pass	3NT	AP	
North HCP: 9	♦ 1083	♦ AKJ9				
South HCP: 15	♣ 9874	♣ 65				
Contract: 3N S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ K4		1NT	Pass	2♣ ¹
Vul: NS	♥ 1072	♥ QJ94	Pass	2♠	Pass	2NT
North HCP: 15	♦ KJ4	♦ 109	AP			
South HCP: 9	♣ AJ9	♣ K10842	1. Stayman			
Contract: 2N N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ A962				1NT
Vul: Both	♥ Q108	♥ KJ	Pass	3NT	AP	
North HCP: 9	♦ K1097	♦ A42				
South HCP: 15	♣ K943	♣ QJ87				
Contract: 3N S						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ Q109	♠ KJ8		1NT	Pass	2♣ ¹
Vul: None	♥ QJ94	♥ A832	Pass	2♥	Pass	3♥
North HCP: 15	♦ A4	♦ J98	AP			
South HCP: 9	♣ AQ106	♣ 954	1. Stayman			
Contract: 3♥ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 396	♠ K1096	The opponents are silent.
Dealer: S	♥ Q10	
Vul: NS	♦ 972	Partner bids first.
HCP: 9	♣ KJ84	

Board: 397	♠ K106	The opponents are silent.
Dealer: N	♥ K94	
Vul: EW	♦ AQJ62	You bid first.
HCP: 15	♣ Q2	

Board: 398	♠ Q109	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ AJ1065	Partner bids first.
HCP: 9	♣ Q42	

Board: 399	♠ J102	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: NS	♦ A96	You bid first.
HCP: 15	♣ A53	

Board: 400	♠ KQ6	The opponents are silent.
Dealer: S	♥ J109	
Vul: EW	♦ 10953	Partner bids first.
HCP: 9	♣ QJ4	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 396	North:	South:	West	North	East	South
Dealer: S	♠ K1096	♠ A3				1NT
Vul: NS	♥ Q10	♥ K743	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 972	♦ Q105	Pass	2NT	AP	
South HCP: 15	♣ KJ84	♣ AQ72				
Contract: 2N S			1. Stayman			

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ AJ87		1NT	Pass	2♣ ¹
Vul: EW	♥ K94	♥ QJ	Pass	2♦	Pass	3♣
North HCP: 15	♦ AQJ62	♦ 85	Pass	3♦	AP	
South HCP: 9	♣ Q2	♣ J10874				
Contract: 3♦ N			1. Stayman			

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ J865				1NT
Vul: None	♥ 108	♥ KQ62				
North HCP: 9	♦ AJ1065	♦ Q92	Pass	3NT	AP	
South HCP: 15	♣ Q42	♣ AK				
Contract: 3N S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ K9		1NT	Pass	3NT
Vul: NS	♥ AQ43	♥ K106				
North HCP: 15	♦ A96	♦ Q43	AP			
South HCP: 9	♣ A53	♣ J10984				
Contract: 3N N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ 74				1NT
Vul: EW	♥ J109	♥ Q85				
North HCP: 9	♦ 10953	♦ AQ762	Pass	3NT	AP	
South HCP: 15	♣ QJ4	♣ AK5				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 396	♠ A3	The opponents are silent.
Dealer: S	♥ K743	
Vul: NS	♦ Q105	You bid first.
HCP: 15	♣ AQ72	

Board: 397	♠ AJ87	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ 85	Partner bids first.
HCP: 9	♣ J10874	

Board: 398	♠ J865	The opponents are silent.
Dealer: S	♥ KQ62	
Vul: None	♦ Q92	You bid first.
HCP: 15	♣ AK	

Board: 399	♠ K9	The opponents are silent.
Dealer: N	♥ K106	
Vul: NS	♦ Q43	Partner bids first.
HCP: 9	♣ J10984	

Board: 400	♠ 74	The opponents are silent.
Dealer: S	♥ Q85	
Vul: EW	♦ AQ762	You bid first.
HCP: 15	♣ AK5	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 396	North:	South:	West	North	East	South
Dealer: S	♠ K1096	♠ A3				1NT
Vul: NS	♥ Q10	♥ K743	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 972	♦ Q105	Pass	2NT	AP	
South HCP: 15	♣ KJ84	♣ AQ72				
Contract: 2N S			1. Stayman			

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ AJ87		1NT	Pass	2♣ ¹
Vul: EW	♥ K94	♥ QJ	Pass	2♦	Pass	3♣
North HCP: 15	♦ AQJ62	♦ 85	Pass	3♦	AP	
South HCP: 9	♣ Q2	♣ J10874				
Contract: 3♦ N			1. Stayman			

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ J865				1NT
Vul: None	♥ 108	♥ KQ62				
North HCP: 9	♦ AJ1065	♦ Q92	Pass	3NT	AP	
South HCP: 15	♣ Q42	♣ AK				
Contract: 3N S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ K9		1NT	Pass	3NT
Vul: NS	♥ AQ43	♥ K106				
North HCP: 15	♦ A96	♦ Q43	AP			
South HCP: 9	♣ A53	♣ J10984				
Contract: 3N N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ 74				1NT
Vul: EW	♥ J109	♥ Q85				
North HCP: 9	♦ 10953	♦ AQ762	Pass	3NT	AP	
South HCP: 15	♣ QJ4	♣ AK5				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 401	♠ A97	The opponents are silent.
Dealer: N	♥ K1064	
Vul: Both	♦ A1082	You bid first.
HCP: 15	♣ A2	

Board: 402	♠ 108	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: NS	♦ J102	Partner bids first.
HCP: 9	♣ K9432	

Board: 403	♠ 106	The opponents are silent.
Dealer: N	♥ AK75	
Vul: EW	♦ KJ7	You bid first.
HCP: 15	♣ A975	

Board: 404	♠ Q1083	The opponents are silent.
Dealer: S	♥ A108	
Vul: Both	♦ Q1063	Partner bids first.
HCP: 9	♣ J4	

Board: 405	♠ A764	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: None	♦ QJ	You bid first.
HCP: 15	♣ 953	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ QJ108		1NT	Pass	2♣ ¹
Vul: Both	♥ K1064	♥ 982	Pass	2♥	Pass	2NT
North HCP: 15	♦ A1082	♦ QJ4	AP			
South HCP: 9	♣ A2	♣ K64	1. Stayman			
Contract: 2N N						

Board: 402	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AQ72				1NT
Vul: NS	♥ AJ8	♥ 7652	Pass	3NT	AP	
North HCP: 9	♦ J102	♦ AQ5				
South HCP: 15	♣ K9432	♣ QJ				
Contract: 3N S						

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ J97		1NT	Pass	2♣ ¹
Vul: EW	♥ AK75	♥ Q1086	Pass	2♥	Pass	4♥
North HCP: 15	♦ KJ7	♦ 86	AP			
South HCP: 9	♣ A975	♣ KQJ4	1. Stayman			
Contract: 4♥ N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ Q1083	♠ KJ2				1NT
Vul: Both	♥ A108	♥ QJ92	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q1063	♦ J2	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ AK72	1. Stayman			
Contract: 2N S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ A764	♠ K1083		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ3	♥ 987	Pass	2♥	Pass	2NT
North HCP: 15	♦ QJ	♦ 98	Pass	3♠	AP	
South HCP: 8	♣ 953	♣ AJ104	1. Stayman			
Contract: 3♠ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 401	♠ QJ108	The opponents are silent.
Dealer: N	♥ 982	
Vul: Both	♦ QJ4	Partner bids first.
HCP: 9	♣ K64	

Board: 402	♠ AQ72	The opponents are silent.
Dealer: S	♥ 7652	
Vul: NS	♦ AQ5	You bid first.
HCP: 15	♣ QJ	

Board: 403	♠ J97	The opponents are silent.
Dealer: N	♥ Q1086	
Vul: EW	♦ 86	Partner bids first.
HCP: 9	♣ KQJ4	

Board: 404	♠ KJ2	The opponents are silent.
Dealer: S	♥ QJ92	
Vul: Both	♦ J2	You bid first.
HCP: 15	♣ AK72	

Board: 405	♠ K1083	The opponents are silent.
Dealer: N	♥ 987	
Vul: None	♦ 98	Partner bids first.
HCP: 8	♣ AJ104	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ QJ108		1NT	Pass	2♣ ¹
Vul: Both	♥ K1064	♥ 982	Pass	2♥	Pass	2NT
North HCP: 15	♦ A1082	♦ QJ4	AP			
South HCP: 9	♣ A2	♣ K64	1. Stayman			
Contract: 2N N						

Board: 402	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AQ72				1NT
Vul: NS	♥ AJ8	♥ 7652	Pass	3NT	AP	
North HCP: 9	♦ J102	♦ AQ5				
South HCP: 15	♣ K9432	♣ QJ				
Contract: 3N S						

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ J97		1NT	Pass	2♣ ¹
Vul: EW	♥ AK75	♥ Q1086	Pass	2♥	Pass	4♥
North HCP: 15	♦ KJ7	♦ 86	AP			
South HCP: 9	♣ A975	♣ KQJ4	1. Stayman			
Contract: 4♥ N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ Q1083	♠ KJ2				1NT
Vul: Both	♥ A108	♥ QJ92	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q1063	♦ J2	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ AK72	1. Stayman			
Contract: 2N S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ A764	♠ K1083		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ3	♥ 987	Pass	2♥	Pass	2NT
North HCP: 15	♦ QJ	♦ 98	Pass	3♠	AP	
South HCP: 8	♣ 953	♣ AJ104	1. Stayman			
Contract: 3♠ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 406	♠ J102	The opponents are silent.
Dealer: S	♥ 986	
Vul: EW	♦ KJ8	Partner bids first.
HCP: 8	♣ QJ94	

Board: 407	♠ A1062	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ 93	You bid first.
HCP: 15	♣ KQ63	

Board: 408	♠ J8	The opponents are silent.
Dealer: S	♥ 1032	
Vul: None	♦ A1085	Partner bids first.
HCP: 9	♣ A1084	

Board: 409	♠ AK93	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ K532	You bid first.
HCP: 15	♣ K76	

Board: 410	♠ J84	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: Both	♦ 98	Partner bids first.
HCP: 9	♣ QJ54	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ AK8				1NT
Vul: EW	♥ 986	♥ K1072				
North HCP: 8	♦ KJ8	♦ Q75	Pass	2NT	AP	
South HCP: 15	♣ QJ94	♣ K63				
Contract: 2N S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ A1062	♠ KJ8		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ10	♥ 9872	Pass	2♠	Pass	2NT
North HCP: 15	♦ 93	♦ AJ106	AP			
South HCP: 9	♣ KQ63	♣ 94	1. Stayman			
Contract: 2N N						

Board: 408	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AQ106				1NT
Vul: None	♥ 1032	♥ A6				
North HCP: 9	♦ A1085	♦ KQ7	Pass	3NT	AP	
South HCP: 15	♣ A1084	♣ 9765				
Contract: 3N S						

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ 642		1NT	Pass	3NT
Vul: NS	♥ Q7	♥ J109				
North HCP: 15	♦ K532	♦ A108	AP			
South HCP: 9	♣ K76	♣ A1084				
Contract: 3N N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ AK3				1NT
Vul: Both	♥ AJ97	♥ K65	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 98	♦ AJ4	Pass	2NT	AP	
South HCP: 15	♣ QJ54	♣ 10862	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 406	♠ AK8	The opponents are silent.
Dealer: S	♥ K1072	
Vul: EW	♦ Q75	You bid first.
HCP: 15	♣ K63	

Board: 407	♠ KJ8	The opponents are silent.
Dealer: N	♥ 9872	
Vul: Both	♦ AJ106	Partner bids first.
HCP: 9	♣ 94	

Board: 408	♠ AQ106	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ KQ7	You bid first.
HCP: 15	♣ 9765	

Board: 409	♠ 642	The opponents are silent.
Dealer: N	♥ J109	
Vul: NS	♦ A108	Partner bids first.
HCP: 9	♣ A1084	

Board: 410	♠ AK3	The opponents are silent.
Dealer: S	♥ K65	
Vul: Both	♦ AJ4	You bid first.
HCP: 15	♣ 10862	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ AK8				1NT
Vul: EW	♥ 986	♥ K1072				
North HCP: 8	♦ KJ8	♦ Q75	Pass	2NT	AP	
South HCP: 15	♣ QJ94	♣ K63				
Contract: 2N S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ A1062	♠ KJ8		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ10	♥ 9872	Pass	2♠	Pass	2NT
North HCP: 15	♦ 93	♦ AJ106	AP			
South HCP: 9	♣ KQ63	♣ 94	1. Stayman			
Contract: 2N N						

Board: 408	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AQ106				1NT
Vul: None	♥ 1032	♥ A6				
North HCP: 9	♦ A1085	♦ KQ7	Pass	3NT	AP	
South HCP: 15	♣ A1084	♣ 9765				
Contract: 3N S						

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ 642		1NT	Pass	3NT
Vul: NS	♥ Q7	♥ J109				
North HCP: 15	♦ K532	♦ A108	AP			
South HCP: 9	♣ K76	♣ A1084				
Contract: 3N N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ AK3				1NT
Vul: Both	♥ AJ97	♥ K65	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 98	♦ AJ4	Pass	2NT	AP	
South HCP: 15	♣ QJ54	♣ 10862	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 411	♠ J105	The opponents are silent.
Dealer: N	♥ K984	
Vul: None	♦ A8	You bid first.
HCP: 15	♣ AK72	

Board: 412	♠ K54	The opponents are silent.
Dealer: S	♥ J10	
Vul: NS	♦ KQ1085	Partner bids first.
HCP: 9	♣ 1084	

Board: 413	♠ 652	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ A92	You bid first.
HCP: 15	♣ AK1032	

Board: 414	♠ K8	The opponents are silent.
Dealer: S	♥ J1054	
Vul: None	♦ K84	Partner bids first.
HCP: 9	♣ Q984	

Board: 415	♠ 642	The opponents are silent.
Dealer: N	♥ A102	
Vul: NS	♦ AQJ7	You bid first.
HCP: 15	♣ A102	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ J105	♠ Q96		1NT	Pass	3NT
Vul: None	♥ K984	♥ A3				
North HCP: 15	♦ A8	♦ K1096	AP			
South HCP: 9	♣ AK72	♣ 10984				
Contract: 3N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ A108				1NT
Vul: NS	♥ J10	♥ A65				
North HCP: 9	♦ KQ1085	♦ 974	Pass	2NT	AP	
South HCP: 15	♣ 1084	♣ AK72				
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ J9		1NT	Pass	2♣ ¹
Vul: EW	♥ A3	♥ QJ97	Pass	2♦	Pass	2NT
North HCP: 15	♦ A92	♦ KQ86	AP			
South HCP: 9	♣ AK1032	♣ 874	1. Stayman			
Contract: 2N N						

Board: 414	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AJ104				1NT
Vul: None	♥ J1054	♥ AQ7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K84	♦ J1065	Pass	2NT	AP	
South HCP: 15	♣ Q984	♣ K5	1. Stayman			
Contract: 2N S						

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ 642	♠ QJ109		1NT	Pass	2♣ ¹
Vul: NS	♥ A102	♥ 953	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ7	♦ K3	AP			
South HCP: 9	♣ A102	♣ QJ94	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 411	♠ Q96	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ K1096	Partner bids first.
HCP: 9	♣ 10984	

Board: 412	♠ A108	The opponents are silent.
Dealer: S	♥ A65	
Vul: NS	♦ 974	You bid first.
HCP: 15	♣ AK72	

Board: 413	♠ J9	The opponents are silent.
Dealer: N	♥ QJ97	
Vul: EW	♦ KQ86	Partner bids first.
HCP: 9	♣ 874	

Board: 414	♠ AJ104	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ J1065	You bid first.
HCP: 15	♣ K5	

Board: 415	♠ QJ109	The opponents are silent.
Dealer: N	♥ 953	
Vul: NS	♦ K3	Partner bids first.
HCP: 9	♣ QJ94	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ J105	♠ Q96		1NT	Pass	3NT
Vul: None	♥ K984	♥ A3				
North HCP: 15	♦ A8	♦ K1096	AP			
South HCP: 9	♣ AK72	♣ 10984				
Contract: 3N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ A108				1NT
Vul: NS	♥ J10	♥ A65				
North HCP: 9	♦ KQ1085	♦ 974	Pass	2NT	AP	
South HCP: 15	♣ 1084	♣ AK72				
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ J9		1NT	Pass	2♣ ¹
Vul: EW	♥ A3	♥ QJ97	Pass	2♦	Pass	2NT
North HCP: 15	♦ A92	♦ KQ86	AP			
South HCP: 9	♣ AK1032	♣ 874	1. Stayman			
Contract: 2N N						

Board: 414	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AJ104				1NT
Vul: None	♥ J1054	♥ AQ7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K84	♦ J1065	Pass	2NT	AP	
South HCP: 15	♣ Q984	♣ K5	1. Stayman			
Contract: 2N S						

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ 642	♠ QJ109		1NT	Pass	2♣ ¹
Vul: NS	♥ A102	♥ 953	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ7	♦ K3	AP			
South HCP: 9	♣ A102	♣ QJ94	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 416	♠ Q95	The opponents are silent.
Dealer: S	♥ K108	
Vul: EW	♦ KJ1072	Partner bids first.
HCP: 9	♣ 94	

Board: 417	♠ K952	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AQ4	You bid first.
HCP: 15	♣ Q975	

Board: 418	♠ J104	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ J986	Partner bids first.
HCP: 9	♣ K1094	

Board: 419	♠ A984	West Bids 3♣ if possible.
Dealer: N	♥ KQ95	
Vul: EW	♦ KQ3	You bid first.
HCP: 15	♣ J8	

Board: 420	♠ QJ10	East Bids 2♠ if possible.
Dealer: S	♥ QJ84	
Vul: Both	♦ Q97	Partner bids first.
HCP: 9	♣ J64	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 416

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ Q95

♥ K108

♦ KJ1072

♣ 94

South:

♠ KJ103

♥ A4

♦ Q83

♣ KQ75

West	North	East	South
			1NT

Pass	3NT	AP	
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Board: 417

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 4♠ N

North:

♠ K952

♥ KJ

♦ AQ4

♣ Q975

South:

♠ Q1083

♥ Q109

♦ KJ96

♣ 84

West	North	East	South
	1NT	Pass	2♣ ¹

Pass	2♠	Pass	4♠
------	----	------	----

AP

1. Stayman

Board: 418

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ J104

♥ A4

♦ J986

♣ K1094

South:

♠ K32

♥ 1086

♦ AQ7

♣ AQ83

West	North	East	South
			1NT

Pass	3NT	AP	
------	-----	----	--

Board: 419

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♣X W

North:

♠ A984

♥ KQ95

♦ KQ3

♣ J8

South:

♠ K10

♥ 10873

♦ A982

♣ Q94

West	North	East	South
	1NT	Pass	2♣ ¹

3♣	Pass	Pass	X
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AP

1. Stayman

Board: 420

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♥ S

North:

♠ QJ10

♥ QJ84

♦ Q97

♣ J64

South:

♠ 32

♥ AK102

♦ J532

♣ AK3

West	North	East	South
			1NT

Pass	2♣ ¹	Pass	2♥
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Pass	Pass	2♠	Pass
------	------	----	------

Pass	3♥	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 416	♠ KJ103	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ Q83	You bid first.
HCP: 15	♣ KQ75	

Board: 417	♠ Q1083	The opponents are silent.
Dealer: N	♥ Q109	
Vul: Both	♦ KJ96	Partner bids first.
HCP: 8	♣ 84	

Board: 418	♠ K32	The opponents are silent.
Dealer: S	♥ 1086	
Vul: NS	♦ AQ7	You bid first.
HCP: 15	♣ AQ83	

Board: 419	♠ K10	West Bids 3♣ if possible.
Dealer: N	♥ 10873	
Vul: EW	♦ A982	Partner bids first.
HCP: 9	♣ Q94	

Board: 420	♠ 32	East Bids 2♠ if possible.
Dealer: S	♥ AK102	
Vul: Both	♦ J532	You bid first.
HCP: 15	♣ AK3	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 416

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ Q95

♥ K108

♦ KJ1072

♣ 94

South:

♠ KJ103

♥ A4

♦ Q83

♣ KQ75

West	North	East	South
			1NT

Pass	3NT	AP	
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Board: 417

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 4♠ N

North:

♠ K952

♥ KJ

♦ AQ4

♣ Q975

South:

♠ Q1083

♥ Q109

♦ KJ96

♣ 84

West	North	East	South
	1NT	Pass	2♣ ¹

Pass	2♠	Pass	4♠
------	----	------	----

AP

1. Stayman

Board: 418

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ J104

♥ A4

♦ J986

♣ K1094

South:

♠ K32

♥ 1086

♦ AQ7

♣ AQ83

West	North	East	South
			1NT

Pass	3NT	AP	
------	-----	----	--

Board: 419

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♣X W

North:

♠ A984

♥ KQ95

♦ KQ3

♣ J8

South:

♠ K10

♥ 10873

♦ A982

♣ Q94

West	North	East	South
	1NT	Pass	2♣ ¹

3♣	Pass	Pass	X
----	------	------	---

AP

1. Stayman

Board: 420

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♥ S

North:

♠ QJ10

♥ QJ84

♦ Q97

♣ J64

South:

♠ 32

♥ AK102

♦ J532

♣ AK3

West	North	East	South
			1NT

Pass	2♣ ¹	Pass	2♥
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Pass	Pass	2♠	Pass
------	------	----	------

Pass	3♥	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 421	♠ KJ83	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ K102	You bid first.
HCP: 15	♣ J108	

Board: 422	♠ J10	The opponents are silent.
Dealer: S	♥ 104	
Vul: EW	♦ AQ1086	Partner bids first.
HCP: 9	♣ Q843	

Board: 423	♠ K2	The opponents are silent.
Dealer: N	♥ 8764	
Vul: Both	♦ AQ8	You bid first.
HCP: 15	♣ AQ63	

Board: 424	♠ 92	The opponents are silent.
Dealer: S	♥ 1063	
Vul: None	♦ KJ8	Partner bids first.
HCP: 9	♣ AJ984	

Board: 425	♠ KJ7	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: NS	♦ Q6	You bid first.
HCP: 15	♣ A1095	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ KJ83	♠ A94		1NT	Pass	3NT
Vul: None	♥ AK8	♥ Q109				
North HCP: 15	♦ K102	♦ QJ94	AP			
South HCP: 9	♣ J108	♣ 954				
Contract: 3N N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ Q54				1NT
Vul: EW	♥ 104	♥ AK83				
North HCP: 9	♦ AQ1086	♦ K942	Pass	3NT	AP	
South HCP: 15	♣ Q843	♣ K10				
Contract: 3N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AJ		1NT	Pass	3NT
Vul: Both	♥ 8764	♥ 109				
North HCP: 15	♦ AQ8	♦ KJ1075	AP			
South HCP: 9	♣ AQ63	♣ 10974				
Contract: 3N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KJ4				1NT
Vul: None	♥ 1063	♥ Q4				
North HCP: 9	♦ KJ8	♦ A643	Pass	3NT	AP	
South HCP: 15	♣ AJ984	♣ KQ107				
Contract: 3N S						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ A108		1NT	Pass	3NT
Vul: NS	♥ AJ108	♥ K9				
North HCP: 15	♦ Q6	♦ 10952	AP			
South HCP: 9	♣ A1095	♣ Q874				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 421	♠ A94	The opponents are silent.
Dealer: N	♥ Q109	
Vul: None	♦ QJ94	Partner bids first.
HCP: 9	♣ 954	

Board: 422	♠ Q54	The opponents are silent.
Dealer: S	♥ AK83	
Vul: EW	♦ K942	You bid first.
HCP: 15	♣ K10	

Board: 423	♠ AJ	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ KJ1075	Partner bids first.
HCP: 9	♣ 10974	

Board: 424	♠ KJ4	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ A643	You bid first.
HCP: 15	♣ KQ107	

Board: 425	♠ A108	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ 10952	Partner bids first.
HCP: 9	♣ Q874	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ KJ83	♠ A94		1NT	Pass	3NT
Vul: None	♥ AK8	♥ Q109				
North HCP: 15	♦ K102	♦ QJ94	AP			
South HCP: 9	♣ J108	♣ 954				
Contract: 3N N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ Q54				1NT
Vul: EW	♥ 104	♥ AK83				
North HCP: 9	♦ AQ1086	♦ K942	Pass	3NT	AP	
South HCP: 15	♣ Q843	♣ K10				
Contract: 3N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AJ		1NT	Pass	3NT
Vul: Both	♥ 8764	♥ 109				
North HCP: 15	♦ AQ8	♦ KJ1075	AP			
South HCP: 9	♣ AQ63	♣ 10974				
Contract: 3N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KJ4				1NT
Vul: None	♥ 1063	♥ Q4				
North HCP: 9	♦ KJ8	♦ A643	Pass	3NT	AP	
South HCP: 15	♣ AJ984	♣ KQ107				
Contract: 3N S						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ A108		1NT	Pass	3NT
Vul: NS	♥ AJ108	♥ K9				
North HCP: 15	♦ Q6	♦ 10952	AP			
South HCP: 9	♣ A1095	♣ Q874				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 426	♠ AKJ	The opponents are silent.
Dealer: S	♥ 10983	
Vul: Both	♦ J1076	Partner bids first.
HCP: 9	♣ 104	

Board: 427	♠ AJ	The opponents are silent.
Dealer: N	♥ AK92	
Vul: None	♦ J63	You bid first.
HCP: 15	♣ Q962	

Board: 428	♠ K10	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ J109	Partner bids first.
HCP: 9	♣ 109542	

Board: 429	♠ K65	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ AK96	You bid first.
HCP: 15	♣ K762	

Board: 430	♠ Q1087	The opponents are silent.
Dealer: S	♥ KQ108	
Vul: None	♦ J3	Partner bids first.
HCP: 8	♣ 1084	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: S	♠ AKJ	♠ 84				1NT
Vul: Both	♥ 10983	♥ KQ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J1076	♦ AQ5	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ KJ962	1. Stayman			
Contract: 2N S						

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q108		1NT	Pass	2♣ ¹
Vul: None	♥ AK92	♥ 10853	Pass	2♥	Pass	3♥
North HCP: 15	♦ J63	♦ AQ9	AP			
South HCP: 9	♣ Q962	♣ J74	1. Stayman			
Contract: 3♥ N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ J6				1NT
Vul: NS	♥ AJ2	♥ K73	Pass	3NT	AP	
North HCP: 9	♦ J109	♦ AKQ73				
South HCP: 15	♣ 109542	♣ Q83				
Contract: 3N S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ QJ9				
Vul: EW	♥ Q7	♥ J106		1NT	AP	
North HCP: 15	♦ AK96	♦ J7				
South HCP: 8	♣ K762	♣ QJ1084				
Contract: 1N N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ AK52				1NT
Vul: None	♥ KQ108	♥ A65	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J3	♦ Q1095	Pass	3♠	AP	
South HCP: 15	♣ 1084	♣ Q6	1. Stayman			
Contract: 3♠ S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 426	♠ 84	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: Both	♦ AQ5	You bid first.
HCP: 15	♣ KJ962	

Board: 427	♠ Q108	The opponents are silent.
Dealer: N	♥ 10853	
Vul: None	♦ AQ9	Partner bids first.
HCP: 9	♣ J74	

Board: 428	♠ J6	The opponents are silent.
Dealer: S	♥ K73	
Vul: NS	♦ AKQ73	You bid first.
HCP: 15	♣ Q83	

Board: 429	♠ QJ9	The opponents are silent.
Dealer: N	♥ J106	
Vul: EW	♦ J7	Partner bids first.
HCP: 8	♣ QJ1084	

Board: 430	♠ AK52	The opponents are silent.
Dealer: S	♥ A65	
Vul: None	♦ Q1095	You bid first.
HCP: 15	♣ Q6	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: S	♠ AKJ	♠ 84				1NT
Vul: Both	♥ 10983	♥ KQ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J1076	♦ AQ5	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ KJ962				
Contract: 2N S			1. Stayman			

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q108		1NT	Pass	2♣ ¹
Vul: None	♥ AK92	♥ 10853	Pass	2♥	Pass	3♥
North HCP: 15	♦ J63	♦ AQ9	AP			
South HCP: 9	♣ Q962	♣ J74				
Contract: 3♥ N			1. Stayman			

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ J6				1NT
Vul: NS	♥ AJ2	♥ K73				
North HCP: 9	♦ J109	♦ AKQ73	Pass	3NT	AP	
South HCP: 15	♣ 109542	♣ Q83				
Contract: 3N S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ QJ9				
Vul: EW	♥ Q7	♥ J106		1NT	AP	
North HCP: 15	♦ AK96	♦ J7				
South HCP: 8	♣ K762	♣ QJ1084				
Contract: 1N N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ AK52				1NT
Vul: None	♥ KQ108	♥ A65	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J3	♦ Q1095	Pass	3♠	AP	
South HCP: 15	♣ 1084	♣ Q6				
Contract: 3♠ S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 431	♠ 74	The opponents are silent.
Dealer: N	♥ AK52	
Vul: NS	♦ J62	You bid first.
HCP: 15	♣ AK75	

Board: 432	♠ 74	The opponents are silent.
Dealer: S	♥ J987	
Vul: EW	♦ A108	Partner bids first.
HCP: 9	♣ KJ94	

Board: 433	♠ AJ65	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ KQ92	You bid first.
HCP: 15	♣ J2	

Board: 434	♠ A107	The opponents are silent.
Dealer: S	♥ KJ104	
Vul: NS	♦ 108	Partner bids first.
HCP: 9	♣ J964	

Board: 435	♠ 10832	The opponents are silent.
Dealer: N	♥ AK106	
Vul: EW	♦ A4	You bid first.
HCP: 15	♣ A65	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ QJ6		1NT	Pass	3NT
Vul: NS	♥ AK52	♥ 84				
North HCP: 15	♦ J62	♦ AQ107	AP			
South HCP: 9	♣ AK75	♣ 10984				
Contract: 3N N						

Board: 432	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ 963				1NT
Vul: EW	♥ J987	♥ A2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A108	♦ KQ76	Pass	2NT	AP	
South HCP: 15	♣ KJ94	♣ AQ82	1. Stayman			
Contract: 2N S						

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ Q102		1NT	Pass	3NT
Vul: Both	♥ A82	♥ J109				
North HCP: 15	♦ KQ92	♦ A6	AP			
South HCP: 9	♣ J2	♣ Q10854				
Contract: 3N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ J4				1NT
Vul: NS	♥ KJ104	♥ AQ82	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 108	♦ AQ6	Pass	4♥	AP	
South HCP: 15	♣ J964	♣ Q732	1. Stayman			
Contract: 4♥ S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ 10832	♠ QJ94		1NT	Pass	2♣ ¹
Vul: EW	♥ AK106	♥ QJ3	Pass	2♥	Pass	2NT
North HCP: 15	♦ A4	♦ 1082	Pass	3♠	AP	
South HCP: 9	♣ A65	♣ K94	1. Stayman			
Contract: 3♠ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 431	♠ QJ6	The opponents are silent.
Dealer: N	♥ 84	
Vul: NS	♦ AQ107	Partner bids first.
HCP: 9	♣ 10984	

Board: 432	♠ 963	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ KQ76	You bid first.
HCP: 15	♣ AQ82	

Board: 433	♠ Q102	The opponents are silent.
Dealer: N	♥ J109	
Vul: Both	♦ A6	Partner bids first.
HCP: 9	♣ Q10854	

Board: 434	♠ J4	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: NS	♦ AQ6	You bid first.
HCP: 15	♣ Q732	

Board: 435	♠ QJ94	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: EW	♦ 1082	Partner bids first.
HCP: 9	♣ K94	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ QJ6		1NT	Pass	3NT
Vul: NS	♥ AK52	♥ 84				
North HCP: 15	♦ J62	♦ AQ107	AP			
South HCP: 9	♣ AK75	♣ 10984				
Contract: 3N N						

Board: 432	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ 963				1NT
Vul: EW	♥ J987	♥ A2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A108	♦ KQ76	Pass	2NT	AP	
South HCP: 15	♣ KJ94	♣ AQ82	1. Stayman			
Contract: 2N S						

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ Q102		1NT	Pass	3NT
Vul: Both	♥ A82	♥ J109				
North HCP: 15	♦ KQ92	♦ A6	AP			
South HCP: 9	♣ J2	♣ Q10854				
Contract: 3N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ J4				1NT
Vul: NS	♥ KJ104	♥ AQ82	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 108	♦ AQ6	Pass	4♥	AP	
South HCP: 15	♣ J964	♣ Q732	1. Stayman			
Contract: 4♥ S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ 10832	♠ QJ94		1NT	Pass	2♣ ¹
Vul: EW	♥ AK106	♥ QJ3	Pass	2♥	Pass	2NT
North HCP: 15	♦ A4	♦ 1082	Pass	3♠	AP	
South HCP: 9	♣ A65	♣ K94	1. Stayman			
Contract: 3♠ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 436	♠ J9	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ Q862	Partner bids first.
HCP: 9	♣ J874	

Board: 437	♠ 8432	The opponents are silent.
Dealer: N	♥ A105	
Vul: None	♦ A52	You bid first.
HCP: 15	♣ AK6	

Board: 438	♠ Q85	The opponents are silent.
Dealer: S	♥ Q104	
Vul: EW	♦ J8	Partner bids first.
HCP: 9	♣ KJ864	

Board: 439	♠ KQ53	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: Both	♦ J65	You bid first.
HCP: 15	♣ A97	

Board: 440	♠ Q87	The opponents are silent.
Dealer: S	♥ J108	
Vul: None	♦ Q832	Partner bids first.
HCP: 9	♣ A84	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ 1042				1NT
Vul: Both	♥ AJ10	♥ Q65				
North HCP: 9	♦ Q862	♦ AK10	Pass	2NT	AP	
South HCP: 15	♣ J874	♣ AQ65				
Contract: 2N S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ 8432	♠ Q10		1NT	Pass	3NT
Vul: None	♥ A105	♥ Q82				
North HCP: 15	♦ A52	♦ QJ10	AP			
South HCP: 8	♣ AK6	♣ J9874				
Contract: 3N N						

Board: 438	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ A1064				1NT
Vul: EW	♥ Q104	♥ J2				
North HCP: 9	♦ J8	♦ A74	Pass	3NT	AP	
South HCP: 15	♣ KJ864	♣ AQ95				
Contract: 3N S						

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ J1084		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ4	♥ KQ7	Pass	2♠	Pass	3♠
North HCP: 15	♦ J65	♦ Q93	AP			
South HCP: 9	♣ A97	♣ J84				
Contract: 3♠ N			1. Stayman			

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ54				1NT
Vul: None	♥ J108	♥ AK2				
North HCP: 9	♦ Q832	♦ 94	Pass	2NT	AP	
South HCP: 15	♣ A84	♣ KJ103				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 436	♠ 1042	The opponents are silent.
Dealer: S	♥ Q65	
Vul: Both	♦ AK10	You bid first.
HCP: 15	♣ AQ65	

Board: 437	♠ Q10	The opponents are silent.
Dealer: N	♥ Q82	
Vul: None	♦ QJ10	Partner bids first.
HCP: 8	♣ J9874	

Board: 438	♠ A1064	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ A74	You bid first.
HCP: 15	♣ AQ95	

Board: 439	♠ J1084	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ Q93	Partner bids first.
HCP: 9	♣ J84	

Board: 440	♠ KJ54	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ 94	You bid first.
HCP: 15	♣ KJ103	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ 1042				1NT
Vul: Both	♥ AJ10	♥ Q65				
North HCP: 9	♦ Q862	♦ AK10	Pass	2NT	AP	
South HCP: 15	♣ J874	♣ AQ65				
Contract: 2N S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ 8432	♠ Q10		1NT	Pass	3NT
Vul: None	♥ A105	♥ Q82				
North HCP: 15	♦ A52	♦ QJ10	AP			
South HCP: 8	♣ AK6	♣ J9874				
Contract: 3N N						

Board: 438	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ A1064				1NT
Vul: EW	♥ Q104	♥ J2				
North HCP: 9	♦ J8	♦ A74	Pass	3NT	AP	
South HCP: 15	♣ KJ864	♣ AQ95				
Contract: 3N S						

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ J1084		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ4	♥ KQ7	Pass	2♠	Pass	3♠
North HCP: 15	♦ J65	♦ Q93	AP			
South HCP: 9	♣ A97	♣ J84				
Contract: 3♠ N			1. Stayman			

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ54				1NT
Vul: None	♥ J108	♥ AK2				
North HCP: 9	♦ Q832	♦ 94	Pass	2NT	AP	
South HCP: 15	♣ A84	♣ KJ103				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 441	♠ 864	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: NS	♦ K873	You bid first.
HCP: 15	♣ A6	

Board: 442	♠ AJ103	The opponents are silent.
Dealer: S	♥ 98	
Vul: Both	♦ K1054	Partner bids first.
HCP: 9	♣ J84	

Board: 443	♠ K1076	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: None	♦ K1075	You bid first.
HCP: 15	♣ A3	

Board: 444	♠ 873	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ Q1098	Partner bids first.
HCP: 8	♣ J1084	

Board: 445	♠ A84	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: EW	♦ KQ5	You bid first.
HCP: 15	♣ 753	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ 864	♠ AJ95		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ8	♥ 109	Pass	2♥	Pass	2NT
North HCP: 15	♦ K873	♦ J102	AP			
South HCP: 9	♣ A6	♣ QJ54	1. Stayman			
Contract: 2N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ AJ103	♠ 87				1NT
Vul: Both	♥ 98	♥ AQ107	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K1054	♦ A872	Pass	2NT	AP	
South HCP: 15	♣ J84	♣ KQ6	1. Stayman			
Contract: 2N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ K1076	♠ 98		1NT	Pass	3NT
Vul: None	♥ KQ9	♥ A107	AP			
North HCP: 15	♦ K1075	♦ A86				
South HCP: 9	♣ A3	♣ J10942				
Contract: 3N N						

Board: 444	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ Q1095				1NT
Vul: NS	♥ AJ	♥ 963	Pass	2NT	AP	
North HCP: 8	♦ Q1098	♦ AKJ				
South HCP: 15	♣ J1084	♣ KQ9				
Contract: 2N S						

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ J93		1NT	Pass	3NT
Vul: EW	♥ AQ72	♥ K109	AP			
North HCP: 15	♦ KQ5	♦ A87				
South HCP: 9	♣ 753	♣ J942				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 441	♠ AJ95	The opponents are silent.
Dealer: N	♥ 109	
Vul: NS	♦ J102	Partner bids first.
HCP: 9	♣ QJ54	

Board: 442	♠ 87	The opponents are silent.
Dealer: S	♥ AQ107	
Vul: Both	♦ A872	You bid first.
HCP: 15	♣ KQ6	

Board: 443	♠ 98	The opponents are silent.
Dealer: N	♥ A107	
Vul: None	♦ A86	Partner bids first.
HCP: 9	♣ J10942	

Board: 444	♠ Q1095	The opponents are silent.
Dealer: S	♥ 963	
Vul: NS	♦ AKJ	You bid first.
HCP: 15	♣ KQ9	

Board: 445	♠ J93	The opponents are silent.
Dealer: N	♥ K109	
Vul: EW	♦ A87	Partner bids first.
HCP: 9	♣ J942	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ 864	♠ AJ95		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ8	♥ 109	Pass	2♥	Pass	2NT
North HCP: 15	♦ K873	♦ J102	AP			
South HCP: 9	♣ A6	♣ QJ54	1. Stayman			
Contract: 2N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ AJ103	♠ 87				1NT
Vul: Both	♥ 98	♥ AQ107	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K1054	♦ A872	Pass	2NT	AP	
South HCP: 15	♣ J84	♣ KQ6	1. Stayman			
Contract: 2N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ K1076	♠ 98		1NT	Pass	3NT
Vul: None	♥ KQ9	♥ A107	AP			
North HCP: 15	♦ K1075	♦ A86				
South HCP: 9	♣ A3	♣ J10942				
Contract: 3N N						

Board: 444	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ Q1095				1NT
Vul: NS	♥ AJ	♥ 963	Pass	2NT	AP	
North HCP: 8	♦ Q1098	♦ AKJ				
South HCP: 15	♣ J1084	♣ KQ9				
Contract: 2N S						

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ J93		1NT	Pass	3NT
Vul: EW	♥ AQ72	♥ K109	AP			
North HCP: 15	♦ KQ5	♦ A87				
South HCP: 9	♣ 753	♣ J942				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 446	♠ 10984	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ Q86	Partner bids first.
HCP: 9	♣ 954	

Board: 447	♠ AQ9	The opponents are silent.
Dealer: N	♥ A972	
Vul: NS	♦ 98	You bid first.
HCP: 15	♣ AJ95	

Board: 448	♠ QJ5	The opponents are silent.
Dealer: S	♥ 98	
Vul: EW	♦ Q98	Partner bids first.
HCP: 8	♣ K10964	

Board: 449	♠ A105	The opponents are silent.
Dealer: N	♥ K104	
Vul: Both	♦ AQ104	You bid first.
HCP: 15	♣ Q75	

Board: 450	♠ K72	The opponents are silent.
Dealer: S	♥ A108	
Vul: NS	♦ Q1096	Partner bids first.
HCP: 9	♣ 1084	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ 10984	♠ KQJ				1NT
Vul: None	♥ AK9	♥ 107	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q86	♦ K543	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ KQJ7				
Contract: 2N S			1. Stayman			

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ83		1NT	Pass	2♣ ¹
Vul: NS	♥ A972	♥ J1085	Pass	2♥	Pass	4♥
North HCP: 15	♦ 98	♦ KJ	AP			
South HCP: 9	♣ AJ95	♣ 874	1. Stayman			
Contract: 4♥ N						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ K84				1NT
Vul: EW	♥ 98	♥ KQ4	Pass	2NT	AP	
North HCP: 8	♦ Q98	♦ K6543				
South HCP: 15	♣ K10964	♣ A8				
Contract: 2N S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ KJ84		1NT	Pass	2♣ ¹
Vul: Both	♥ K104	♥ J9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ104	♦ J98	AP			
South HCP: 9	♣ Q75	♣ K432	1. Stayman			
Contract: 2N N						

Board: 450	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ J10				1NT
Vul: NS	♥ A108	♥ KJ4	Pass	3NT	AP	
North HCP: 9	♦ Q1096	♦ AJ4				
South HCP: 15	♣ 1084	♣ KQ763				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 446	♠ KQJ	The opponents are silent.
Dealer: S	♥ 107	
Vul: None	♦ K543	You bid first.
HCP: 15	♣ KQJ7	

Board: 447	♠ KJ83	The opponents are silent.
Dealer: N	♥ J1085	
Vul: NS	♦ KJ	Partner bids first.
HCP: 9	♣ 874	

Board: 448	♠ K84	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: EW	♦ K6543	You bid first.
HCP: 15	♣ A8	

Board: 449	♠ KJ84	The opponents are silent.
Dealer: N	♥ J9	
Vul: Both	♦ J98	Partner bids first.
HCP: 9	♣ K432	

Board: 450	♠ J10	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: NS	♦ AJ4	You bid first.
HCP: 15	♣ KQ763	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ 10984	♠ KQJ				1NT
Vul: None	♥ AK9	♥ 107	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q86	♦ K543	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ KQJ7				
Contract: 2N S			1. Stayman			

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ83		1NT	Pass	2♣ ¹
Vul: NS	♥ A972	♥ J1085	Pass	2♥	Pass	4♥
North HCP: 15	♦ 98	♦ KJ	AP			
South HCP: 9	♣ AJ95	♣ 874				
Contract: 4♥ N			1. Stayman			

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ K84				1NT
Vul: EW	♥ 98	♥ KQ4	Pass	2NT	AP	
North HCP: 8	♦ Q98	♦ K6543				
South HCP: 15	♣ K10964	♣ A8				
Contract: 2N S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ KJ84		1NT	Pass	2♣ ¹
Vul: Both	♥ K104	♥ J9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ104	♦ J98	AP			
South HCP: 9	♣ Q75	♣ K432				
Contract: 2N N			1. Stayman			

Board: 450	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ J10				1NT
Vul: NS	♥ A108	♥ KJ4	Pass	3NT	AP	
North HCP: 9	♦ Q1096	♦ AJ4				
South HCP: 15	♣ 1084	♣ KQ763				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 451	♠ A954	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ AJ3	You bid first.
HCP: 15	♣ 1076	

Board: 452	♠ K1083	The opponents are silent.
Dealer: S	♥ K1095	
Vul: Both	♦ Q6	Partner bids first.
HCP: 9	♣ J94	

Board: 453	♠ Q53	The opponents are silent.
Dealer: N	♥ KQ106	
Vul: None	♦ A73	You bid first.
HCP: 15	♣ A95	

Board: 454	♠ Q98	The opponents are silent.
Dealer: S	♥ A843	
Vul: EW	♦ J109	Partner bids first.
HCP: 9	♣ Q74	

Board: 455	♠ Q95	The opponents are silent.
Dealer: N	♥ A743	
Vul: Both	♦ AKJ	You bid first.
HCP: 15	♣ J97	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ A954	♠ K8		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ6	♥ KJ104	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ3	♦ 109872	AP			
South HCP: 9	♣ 1076	♣ Q4	1. Stayman			
Contract: 2N N						

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ K1083	♠ AQ6				1NT
Vul: Both	♥ K1095	♥ 83	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q6	♦ A974	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ KQ65	1. Stayman			
Contract: 2N S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ Q53	♠ K109		1NT	Pass	2NT
Vul: None	♥ KQ106	♥ J74	AP			
North HCP: 15	♦ A73	♦ K9				
South HCP: 9	♣ A95	♣ Q10864				
Contract: 2N N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ J764				1NT
Vul: EW	♥ A843	♥ J10	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J109	♦ AQ83	Pass	2NT	AP	
South HCP: 15	♣ Q74	♣ AK8	1. Stayman			
Contract: 2N S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 10762		1NT	Pass	2♣ ¹
Vul: Both	♥ A743	♥ 1098	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKJ	♦ Q108	AP			
South HCP: 9	♣ J97	♣ AK4	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 451	♠ K8	The opponents are silent.
Dealer: N	♥ KJ104	
Vul: EW	♦ 109872	Partner bids first.
HCP: 9	♣ Q4	

Board: 452	♠ AQ6	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ A974	You bid first.
HCP: 15	♣ KQ65	

Board: 453	♠ K109	The opponents are silent.
Dealer: N	♥ J74	
Vul: None	♦ K9	Partner bids first.
HCP: 9	♣ Q10864	

Board: 454	♠ J764	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ AQ83	You bid first.
HCP: 15	♣ AK8	

Board: 455	♠ 10762	The opponents are silent.
Dealer: N	♥ 1098	
Vul: Both	♦ Q108	Partner bids first.
HCP: 9	♣ AK4	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ A954	♠ K8		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ6	♥ KJ104	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ3	♦ 109872	AP			
South HCP: 9	♣ 1076	♣ Q4				
Contract: 2N N			1. Stayman			

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ K1083	♠ AQ6				1NT
Vul: Both	♥ K1095	♥ 83	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q6	♦ A974	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ KQ65				
Contract: 2N S			1. Stayman			

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ Q53	♠ K109		1NT	Pass	2NT
Vul: None	♥ KQ106	♥ J74				
North HCP: 15	♦ A73	♦ K9	AP			
South HCP: 9	♣ A95	♣ Q10864				
Contract: 2N N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ J764				1NT
Vul: EW	♥ A843	♥ J10	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J109	♦ AQ83	Pass	2NT	AP	
South HCP: 15	♣ Q74	♣ AK8				
Contract: 2N S			1. Stayman			

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 10762		1NT	Pass	2♣ ¹
Vul: Both	♥ A743	♥ 1098	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKJ	♦ Q108	AP			
South HCP: 9	♣ J97	♣ AK4				
Contract: 2N N			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 456	♠ Q10	The opponents are silent.
Dealer: S	♥ A1096	
Vul: None	♦ 983	Partner bids first.
HCP: 9	♣ QJ54	

Board: 457	♠ AQ95	The opponents are silent.
Dealer: N	♥ A97	
Vul: NS	♦ A1082	You bid first.
HCP: 15	♣ J7	

Board: 458	♠ A1064	The opponents are silent.
Dealer: S	♥ A108	
Vul: Both	♦ J1095	Partner bids first.
HCP: 9	♣ 84	

Board: 459	♠ Q87	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ QJ753	You bid first.
HCP: 15	♣ J7	

Board: 460	♠ 109	The opponents are silent.
Dealer: S	♥ J10	
Vul: NS	♦ A987	Partner bids first.
HCP: 8	♣ QJ974	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 456	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK96				1NT
Vul: None	♥ A1096	♥ KJ5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 983	♦ A104	Pass	2NT	AP	
South HCP: 15	♣ QJ54	♣ 1086	1. Stayman			
Contract: 2N S						

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ 1084		1NT	Pass	3NT
Vul: NS	♥ A97	♥ K108				
North HCP: 15	♦ A1082	♦ KJ7	AP			
South HCP: 9	♣ J7	♣ Q954				
Contract: 3N N						

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ A1064	♠ 83				1NT
Vul: Both	♥ A108	♥ Q974	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J1095	♦ AKQ8	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ A103	1. Stayman			
Contract: 2N S						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ Q87	♠ AJ105		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ	♥ 87	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ753	♦ 1098	AP			
South HCP: 9	♣ J7	♣ A854	1. Stayman			
Contract: 2N N						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AJ63				1NT
Vul: NS	♥ J10	♥ A653				
North HCP: 8	♦ A987	♦ Q105	Pass	3NT	AP	
South HCP: 15	♣ QJ974	♣ A8				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 456	♠ AK96	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ A104	You bid first.
HCP: 15	♣ 1086	

Board: 457	♠ 1084	The opponents are silent.
Dealer: N	♥ K108	
Vul: NS	♦ KJ7	Partner bids first.
HCP: 9	♣ Q954	

Board: 458	♠ 83	The opponents are silent.
Dealer: S	♥ Q974	
Vul: Both	♦ AKQ8	You bid first.
HCP: 15	♣ A103	

Board: 459	♠ AJ105	The opponents are silent.
Dealer: N	♥ 87	
Vul: None	♦ 1098	Partner bids first.
HCP: 9	♣ A854	

Board: 460	♠ AJ63	The opponents are silent.
Dealer: S	♥ A653	
Vul: NS	♦ Q105	You bid first.
HCP: 15	♣ A8	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 456	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK96				1NT
Vul: None	♥ A1096	♥ KJ5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 983	♦ A104	Pass	2NT	AP	
South HCP: 15	♣ QJ54	♣ 1086	1. Stayman			
Contract: 2N S						

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ 1084		1NT	Pass	3NT
Vul: NS	♥ A97	♥ K108				
North HCP: 15	♦ A1082	♦ KJ7	AP			
South HCP: 9	♣ J7	♣ Q954				
Contract: 3N N						

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ A1064	♠ 83				1NT
Vul: Both	♥ A108	♥ Q974	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J1095	♦ AKQ8	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ A103	1. Stayman			
Contract: 2N S						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ Q87	♠ AJ105		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ	♥ 87	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ753	♦ 1098	AP			
South HCP: 9	♣ J7	♣ A854	1. Stayman			
Contract: 2N N						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AJ63				1NT
Vul: NS	♥ J10	♥ A653				
North HCP: 8	♦ A987	♦ Q105	Pass	3NT	AP	
South HCP: 15	♣ QJ974	♣ A8				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 461	♠ A73	The opponents are silent.
Dealer: N	♥ Q108	
Vul: EW	♦ AJ1065	You bid first.
HCP: 15	♣ A3	

Board: 462	♠ A1098	The opponents are silent.
Dealer: S	♥ 104	
Vul: None	♦ AJ6	Partner bids first.
HCP: 9	♣ 9864	

Board: 463	♠ K73	The opponents are silent.
Dealer: N	♥ 974	
Vul: NS	♦ AJ2	You bid first.
HCP: 15	♣ AK95	

Board: 464	♠ J1085	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ J6	Partner bids first.
HCP: 9	♣ Q1094	

Board: 465	♠ 954	The opponents are silent.
Dealer: N	♥ K109	
Vul: Both	♦ K1082	You bid first.
HCP: 15	♣ AKQ	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ 10985		1NT	Pass	2♣ ¹
Vul: EW	♥ Q108	♥ K973	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ1065	♦ Q9	AP			
South HCP: 9	♣ A3	♣ KJ4	1. Stayman			
Contract: 2N N						

Board: 462	North:	South:	West	North	East	South
Dealer: S	♠ A1098	♠ Q2				1NT
Vul: None	♥ 104	♥ AQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ6	♦ Q1092	Pass	2NT	AP	
South HCP: 15	♣ 9864	♣ AJ32	1. Stayman			
Contract: 2N S						

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ AQJ8		1NT	Pass	2♣ ¹
Vul: NS	♥ 974	♥ 82	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ2	♦ Q1085	AP			
South HCP: 9	♣ AK95	♣ 864	1. Stayman			
Contract: 2N N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ J1085	♠ KQ92				1NT
Vul: EW	♥ KQ5	♥ A9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J6	♦ K1087	Pass	4♠	AP	
South HCP: 15	♣ Q1094	♣ K62	1. Stayman			
Contract: 4♠ S						

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ 954	♠ AQ108		1NT	Pass	2♣ ¹
Vul: Both	♥ K109	♥ 53	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1082	♦ QJ95	AP			
South HCP: 9	♣ AKQ	♣ 1094	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 461	♠ 10985	The opponents are silent.
Dealer: N	♥ K973	
Vul: EW	♦ Q9	Partner bids first.
HCP: 9	♣ KJ4	

Board: 462	♠ Q2	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ Q1092	You bid first.
HCP: 15	♣ AJ32	

Board: 463	♠ AQJ8	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ Q1085	Partner bids first.
HCP: 9	♣ 864	

Board: 464	♠ KQ92	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ K1087	You bid first.
HCP: 15	♣ K62	

Board: 465	♠ AQ108	The opponents are silent.
Dealer: N	♥ 53	
Vul: Both	♦ QJ95	Partner bids first.
HCP: 9	♣ 1094	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ 10985		1NT	Pass	2♣ ¹
Vul: EW	♥ Q108	♥ K973	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ1065	♦ Q9	AP			
South HCP: 9	♣ A3	♣ KJ4	1. Stayman			
Contract: 2N N						

Board: 462	North:	South:	West	North	East	South
Dealer: S	♠ A1098	♠ Q2				1NT
Vul: None	♥ 104	♥ AQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ6	♦ Q1092	Pass	2NT	AP	
South HCP: 15	♣ 9864	♣ AJ32	1. Stayman			
Contract: 2N S						

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ AQJ8		1NT	Pass	2♣ ¹
Vul: NS	♥ 974	♥ 82	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ2	♦ Q1085	AP			
South HCP: 9	♣ AK95	♣ 864	1. Stayman			
Contract: 2N N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ J1085	♠ KQ92				1NT
Vul: EW	♥ KQ5	♥ A9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J6	♦ K1087	Pass	4♠	AP	
South HCP: 15	♣ Q1094	♣ K62	1. Stayman			
Contract: 4♠ S						

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ 954	♠ AQ108		1NT	Pass	2♣ ¹
Vul: Both	♥ K109	♥ 53	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1082	♦ QJ95	AP			
South HCP: 9	♣ AKQ	♣ 1094	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 466	♠ K84	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ J963	Partner bids first.
HCP: 9	♣ Q1084	

Board: 467	♠ 754	The opponents are silent.
Dealer: N	♥ A105	
Vul: EW	♦ A1053	You bid first.
HCP: 15	♣ AK3	

Board: 468	♠ 109	The opponents are silent.
Dealer: S	♥ KQ82	
Vul: Both	♦ A96	Partner bids first.
HCP: 9	♣ 10843	

Board: 469	♠ A763	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ QJ87	You bid first.
HCP: 15	♣ AJ2	

Board: 470	♠ J4	The opponents are silent.
Dealer: S	♥ 1098	
Vul: EW	♦ AK72	Partner bids first.
HCP: 9	♣ J984	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ J92				1NT
Vul: NS	♥ K9	♥ QJ83				
North HCP: 9	♦ J963	♦ A104	Pass	3NT	AP	
South HCP: 15	♣ Q1084	♣ AK2				
Contract: 3N S						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ A1082		1NT	Pass	2♣ ¹
Vul: EW	♥ A105	♥ KQ87	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1053	♦ 97	AP			
South HCP: 9	♣ AK3	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 468	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ K643				1NT
Vul: Both	♥ KQ82	♥ 96	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A96	♦ KQ4	Pass	2NT	AP	
South HCP: 15	♣ 10843	♣ AK62	1. Stayman			
Contract: 2N S						

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ A763	♠ Q94		1NT	Pass	3NT
Vul: None	♥ K3	♥ J95				
North HCP: 15	♦ QJ87	♦ A6	AP			
South HCP: 9	♣ AJ2	♣ Q10984				
Contract: 3N N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ KQ10				1NT
Vul: EW	♥ 1098	♥ K4				
North HCP: 9	♦ AK72	♦ QJ1053	Pass	3NT	AP	
South HCP: 15	♣ J984	♣ A105				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 466	♠ J92	The opponents are silent.
Dealer: S	♥ QJ83	
Vul: NS	♦ A104	You bid first.
HCP: 15	♣ AK2	

Board: 467	♠ A1082	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: EW	♦ 97	Partner bids first.
HCP: 9	♣ 1084	

Board: 468	♠ K643	The opponents are silent.
Dealer: S	♥ 96	
Vul: Both	♦ KQ4	You bid first.
HCP: 15	♣ AK62	

Board: 469	♠ Q94	The opponents are silent.
Dealer: N	♥ J95	
Vul: None	♦ A6	Partner bids first.
HCP: 9	♣ Q10984	

Board: 470	♠ KQ10	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ QJ1053	You bid first.
HCP: 15	♣ A105	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ J92				1NT
Vul: NS	♥ K9	♥ QJ83				
North HCP: 9	♦ J963	♦ A104	Pass	3NT	AP	
South HCP: 15	♣ Q1084	♣ AK2				
Contract: 3N S						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ A1082		1NT	Pass	2♣ ¹
Vul: EW	♥ A105	♥ KQ87	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1053	♦ 97	AP			
South HCP: 9	♣ AK3	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 468	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ K643				1NT
Vul: Both	♥ KQ82	♥ 96	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A96	♦ KQ4	Pass	2NT	AP	
South HCP: 15	♣ 10843	♣ AK62	1. Stayman			
Contract: 2N S						

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ A763	♠ Q94		1NT	Pass	3NT
Vul: None	♥ K3	♥ J95				
North HCP: 15	♦ QJ87	♦ A6	AP			
South HCP: 9	♣ AJ2	♣ Q10984				
Contract: 3N N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ KQ10				1NT
Vul: EW	♥ 1098	♥ K4				
North HCP: 9	♦ AK72	♦ QJ1053	Pass	3NT	AP	
South HCP: 15	♣ J984	♣ A105				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 471	♠ K5	The opponents are silent.
Dealer: N	♥ K97	
Vul: Both	♦ K103	You bid first.
HCP: 15	♣ KQJ75	

Board: 472	♠ 987	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ J1053	Partner bids first.
HCP: 9	♣ J94	

Board: 473	♠ AQJ4	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: NS	♦ J103	You bid first.
HCP: 15	♣ Q53	

Board: 474	♠ Q5	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: Both	♦ KJ875	Partner bids first.
HCP: 9	♣ 984	

Board: 475	♠ AQ73	The opponents are silent.
Dealer: N	♥ A42	
Vul: None	♦ 87	You bid first.
HCP: 15	♣ AJ63	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ Q87		1NT	Pass	2NT
Vul: Both	♥ K97	♥ QJ5				
North HCP: 15	♦ K103	♦ 98	AP			
South HCP: 9	♣ KQJ75	♣ A10842				
Contract: 2N N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ K63				1NT
Vul: None	♥ AK8	♥ QJ93				
North HCP: 9	♦ J1053	♦ AQ98	Pass	3NT	AP	
South HCP: 15	♣ J94	♣ K6				
Contract: 3N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ K2		1NT	Pass	2NT
Vul: NS	♥ KQ2	♥ 987				
North HCP: 15	♦ J103	♦ Q86	AP			
South HCP: 9	♣ Q53	♣ KJ984				
Contract: 2N N						

Board: 474	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ AKJ2				1NT
Vul: Both	♥ QJ9	♥ K63				
North HCP: 9	♦ KJ875	♦ 1094	Pass	3NT	AP	
South HCP: 15	♣ 984	♣ KJ7				
Contract: 3N S						

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ 98		1NT	Pass	2♣ ¹
Vul: None	♥ A42	♥ QJ103	Pass	2♠	Pass	2NT
North HCP: 15	♦ 87	♦ QJ1062	AP			
South HCP: 9	♣ AJ63	♣ K4	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 471	♠ Q87	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: Both	♦ 98	Partner bids first.
HCP: 9	♣ A10842	

Board: 472	♠ K63	The opponents are silent.
Dealer: S	♥ QJ93	
Vul: None	♦ AQ98	You bid first.
HCP: 15	♣ K6	

Board: 473	♠ K2	The opponents are silent.
Dealer: N	♥ 987	
Vul: NS	♦ Q86	Partner bids first.
HCP: 9	♣ KJ984	

Board: 474	♠ AKJ2	The opponents are silent.
Dealer: S	♥ K63	
Vul: Both	♦ 1094	You bid first.
HCP: 15	♣ KJ7	

Board: 475	♠ 98	The opponents are silent.
Dealer: N	♥ QJ103	
Vul: None	♦ QJ1062	Partner bids first.
HCP: 9	♣ K4	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ Q87		1NT	Pass	2NT
Vul: Both	♥ K97	♥ QJ5				
North HCP: 15	♦ K103	♦ 98	AP			
South HCP: 9	♣ KQJ75	♣ A10842				
Contract: 2N N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ K63				1NT
Vul: None	♥ AK8	♥ QJ93				
North HCP: 9	♦ J1053	♦ AQ98	Pass	3NT	AP	
South HCP: 15	♣ J94	♣ K6				
Contract: 3N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ K2		1NT	Pass	2NT
Vul: NS	♥ KQ2	♥ 987				
North HCP: 15	♦ J103	♦ Q86	AP			
South HCP: 9	♣ Q53	♣ KJ984				
Contract: 2N N						

Board: 474	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ AKJ2				1NT
Vul: Both	♥ QJ9	♥ K63				
North HCP: 9	♦ KJ875	♦ 1094	Pass	3NT	AP	
South HCP: 15	♣ 984	♣ KJ7				
Contract: 3N S						

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ 98		1NT	Pass	2♣ ¹
Vul: None	♥ A42	♥ QJ103	Pass	2♠	Pass	2NT
North HCP: 15	♦ 87	♦ QJ1062	AP			
South HCP: 9	♣ AJ63	♣ K4	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 476	♠ J109	The opponents are silent.
Dealer: S	♥ Q94	
Vul: NS	♦ J87	Partner bids first.
HCP: 8	♣ A984	

Board: 477	♠ KQ72	The opponents are silent.
Dealer: N	♥ A954	
Vul: EW	♦ A2	You bid first.
HCP: 15	♣ Q85	

Board: 478	♠ K8	The opponents are silent.
Dealer: S	♥ 9873	
Vul: None	♦ A92	Partner bids first.
HCP: 9	♣ Q1084	

Board: 479	♠ A7	The opponents are silent.
Dealer: N	♥ Q85	
Vul: NS	♦ 652	You bid first.
HCP: 15	♣ AKQ73	

Board: 480	♠ KJ5	The opponents are silent.
Dealer: S	♥ Q92	
Vul: EW	♦ QJ98	Partner bids first.
HCP: 9	♣ 1064	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ 73				1NT
Vul: NS	♥ Q94	♥ AJ2				
North HCP: 8	♦ J87	♦ AK52	Pass	2NT	AP	
South HCP: 15	♣ A984	♣ K763				
Contract: 2N S						

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ J96		1NT	Pass	3NT
Vul: EW	♥ A954	♥ KJ10				
North HCP: 15	♦ A2	♦ K865	AP			
South HCP: 9	♣ Q85	♣ J94				
Contract: 3N N						

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q64				1NT
Vul: None	♥ 9873	♥ KJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A92	♦ Q654	Pass	2NT	AP	
South HCP: 15	♣ Q1084	♣ AK75	1. Stayman			
Contract: 2N S						

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J96		1NT	Pass	3NT
Vul: NS	♥ Q85	♥ AJ10				
North HCP: 15	♦ 652	♦ Q83	AP			
South HCP: 9	♣ AKQ73	♣ J1064				
Contract: 3N N						

Board: 480	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ Q2				1NT
Vul: EW	♥ Q92	♥ K864				
North HCP: 9	♦ QJ98	♦ AK4	Pass	3NT	AP	
South HCP: 15	♣ 1064	♣ QJ87				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 476	♠ 73	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ AK52	You bid first.
HCP: 15	♣ K763	

Board: 477	♠ J96	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: EW	♦ K865	Partner bids first.
HCP: 9	♣ J94	

Board: 478	♠ Q64	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ Q654	You bid first.
HCP: 15	♣ AK75	

Board: 479	♠ J96	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ Q83	Partner bids first.
HCP: 9	♣ J1064	

Board: 480	♠ Q2	The opponents are silent.
Dealer: S	♥ K864	
Vul: EW	♦ AK4	You bid first.
HCP: 15	♣ QJ87	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ 73				1NT
Vul: NS	♥ Q94	♥ AJ2				
North HCP: 8	♦ J87	♦ AK52	Pass	2NT	AP	
South HCP: 15	♣ A984	♣ K763				
Contract: 2N S						

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ J96		1NT	Pass	3NT
Vul: EW	♥ A954	♥ KJ10				
North HCP: 15	♦ A2	♦ K865	AP			
South HCP: 9	♣ Q85	♣ J94				
Contract: 3N N						

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q64				1NT
Vul: None	♥ 9873	♥ KJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A92	♦ Q654	Pass	2NT	AP	
South HCP: 15	♣ Q1084	♣ AK75	1. Stayman			
Contract: 2N S						

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J96		1NT	Pass	3NT
Vul: NS	♥ Q85	♥ AJ10				
North HCP: 15	♦ 652	♦ Q83	AP			
South HCP: 9	♣ AKQ73	♣ J1064				
Contract: 3N N						

Board: 480	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ Q2				1NT
Vul: EW	♥ Q92	♥ K864				
North HCP: 9	♦ QJ98	♦ AK4	Pass	3NT	AP	
South HCP: 15	♣ 1064	♣ QJ87				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 481	♠ AQ6	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ A103	You bid first.
HCP: 15	♣ 9652	

Board: 482	♠ A1083	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ 1094	Partner bids first.
HCP: 9	♣ AJ94	

Board: 483	♠ AQ9	The opponents are silent.
Dealer: N	♥ A64	
Vul: EW	♦ QJ9	You bid first.
HCP: 15	♣ Q865	

Board: 484	♠ 10952	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ 108	Partner bids first.
HCP: 9	♣ KQJ94	

Board: 485	♠ A843	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ 853	You bid first.
HCP: 15	♣ A53	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 481	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J94		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ5	♥ K984	Pass	2♦	Pass	2NT
North HCP: 15	♦ A103	♦ KJ96	AP			
South HCP: 9	♣ 9652	♣ J4				
Contract: 2N N				1. Stayman		

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ A1083	♠ QJ72				1NT
Vul: NS	♥ 106	♥ A9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 1094	♦ KQ83	Pass	3♠	AP	
South HCP: 15	♣ AJ94	♣ K86				
Contract: 3♠ S				1. Stayman		

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K7		1NT	Pass	2♣ ¹
Vul: EW	♥ A64	♥ 10982	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ9	♦ K1083	AP			
South HCP: 9	♣ Q865	♣ K104				
Contract: 2N N				1. Stayman		

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ 10952	♠ AKQ8				1NT
Vul: Both	♥ K7	♥ 62	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 108	♦ AQ2	Pass	4♠	AP	
South HCP: 15	♣ KQJ94	♣ 10763				
Contract: 4♠ S				1. Stayman		

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ Q96		1NT	Pass	3NT
Vul: None	♥ AK3	♥ Q10				
North HCP: 15	♦ 853	♦ K10974	AP			
South HCP: 9	♣ A53	♣ Q94				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 481	♠ J94	The opponents are silent.
Dealer: N	♥ K984	
Vul: Both	♦ KJ96	Partner bids first.
HCP: 9	♣ J4	

Board: 482	♠ QJ72	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ KQ83	You bid first.
HCP: 15	♣ K86	

Board: 483	♠ K7	The opponents are silent.
Dealer: N	♥ 10982	
Vul: EW	♦ K1083	Partner bids first.
HCP: 9	♣ K104	

Board: 484	♠ AKQ8	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ AQ2	You bid first.
HCP: 15	♣ 10763	

Board: 485	♠ Q96	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ K10974	Partner bids first.
HCP: 9	♣ Q94	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 481	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J94		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ5	♥ K984	Pass	2♦	Pass	2NT
North HCP: 15	♦ A103	♦ KJ96	AP			
South HCP: 9	♣ 9652	♣ J4				
Contract: 2N N				1. Stayman		

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ A1083	♠ QJ72				1NT
Vul: NS	♥ 106	♥ A9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 1094	♦ KQ83	Pass	3♠	AP	
South HCP: 15	♣ AJ94	♣ K86				
Contract: 3♠ S				1. Stayman		

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K7		1NT	Pass	2♣ ¹
Vul: EW	♥ A64	♥ 10982	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ9	♦ K1083	AP			
South HCP: 9	♣ Q865	♣ K104				
Contract: 2N N				1. Stayman		

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ 10952	♠ AKQ8				1NT
Vul: Both	♥ K7	♥ 62	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 108	♦ AQ2	Pass	4♠	AP	
South HCP: 15	♣ KQJ94	♣ 10763				
Contract: 4♠ S				1. Stayman		

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ Q96		1NT	Pass	3NT
Vul: None	♥ AK3	♥ Q10				
North HCP: 15	♦ 853	♦ K10974	AP			
South HCP: 9	♣ A53	♣ Q94				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 486	♠ Q1098	The opponents are silent.
Dealer: S	♥ 95	
Vul: EW	♦ KJ2	Partner bids first.
HCP: 8	♣ Q1094	

Board: 487	♠ Q52	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ AJ53	You bid first.
HCP: 15	♣ A1075	

Board: 488	♠ J85	The opponents are silent.
Dealer: S	♥ J97	
Vul: None	♦ AQ10	Partner bids first.
HCP: 9	♣ J864	

Board: 489	♠ J43	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ AQ52	You bid first.
HCP: 15	♣ KQ109	

Board: 490	♠ 9862	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: Both	♦ Q8	Partner bids first.
HCP: 9	♣ Q1094	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 486	North:	South:	West	North	East	South
Dealer: S	♠ Q1098	♠ J764				1NT
Vul: EW	♥ 95	♥ A10	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KJ2	♦ AQ86	Pass	3♠	AP	
South HCP: 15	♣ Q1094	♣ KJ3	1. Stayman			
Contract: 3♠ S						

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ KJ108		1NT	Pass	2♣ ¹
Vul: Both	♥ A5	♥ Q10	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ53	♦ 876	AP			
South HCP: 9	♣ A1075	♣ K964	1. Stayman			
Contract: 2N N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ Q92				1NT
Vul: None	♥ J97	♥ AQ85	Pass	3NT	AP	
North HCP: 9	♦ AQ10	♦ K7				
South HCP: 15	♣ J864	♣ A1032				
Contract: 3N S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ KQ108		1NT	Pass	2♣ ¹
Vul: NS	♥ K9	♥ QJ108	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ52	♦ 984	AP			
South HCP: 8	♣ KQ109	♣ 74	1. Stayman			
Contract: 2N N						

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ 9862	♠ KQ3				1NT
Vul: Both	♥ AJ2	♥ K107	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q8	♦ K5	Pass	2NT	AP	
South HCP: 15	♣ Q1094	♣ A8752	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 486	♠ J764	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ AQ86	You bid first.
HCP: 15	♣ KJ3	

Board: 487	♠ KJ108	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ 876	Partner bids first.
HCP: 9	♣ K964	

Board: 488	♠ Q92	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: None	♦ K7	You bid first.
HCP: 15	♣ A1032	

Board: 489	♠ KQ108	The opponents are silent.
Dealer: N	♥ QJ108	
Vul: NS	♦ 984	Partner bids first.
HCP: 8	♣ 74	

Board: 490	♠ KQ3	The opponents are silent.
Dealer: S	♥ K107	
Vul: Both	♦ K5	You bid first.
HCP: 15	♣ A8752	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 486	North:	South:	West	North	East	South
Dealer: S	♠ Q1098	♠ J764				1NT
Vul: EW	♥ 95	♥ A10	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KJ2	♦ AQ86	Pass	3♠	AP	
South HCP: 15	♣ Q1094	♣ KJ3	1. Stayman			
Contract: 3♠ S						

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ KJ108		1NT	Pass	2♣ ¹
Vul: Both	♥ A5	♥ Q10	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ53	♦ 876	AP			
South HCP: 9	♣ A1075	♣ K964	1. Stayman			
Contract: 2N N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ Q92				1NT
Vul: None	♥ J97	♥ AQ85	Pass	3NT	AP	
North HCP: 9	♦ AQ10	♦ K7				
South HCP: 15	♣ J864	♣ A1032				
Contract: 3N S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ KQ108		1NT	Pass	2♣ ¹
Vul: NS	♥ K9	♥ QJ108	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ52	♦ 984	AP			
South HCP: 8	♣ KQ109	♣ 74	1. Stayman			
Contract: 2N N						

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ 9862	♠ KQ3				1NT
Vul: Both	♥ AJ2	♥ K107	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q8	♦ K5	Pass	2NT	AP	
South HCP: 15	♣ Q1094	♣ A8752	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 491	♠ K104	West Bids 2♦ if possible.
Dealer: N	♥ AK96	
Vul: None	♦ 975	
HCP: 15	♣ AJ8	You bid first.

Board: 492	♠ QJ84	The opponents are silent.
Dealer: S	♥ 10963	
Vul: NS	♦ KQ8	
HCP: 9	♣ J4	Partner bids first.

Board: 493	♠ A108	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: EW	♦ J1095	
HCP: 15	♣ J6	You bid first.

Board: 494	♠ 1096	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: None	♦ Q985	
HCP: 9	♣ A64	Partner bids first.

Board: 495	♠ QJ74	The opponents are silent.
Dealer: N	♥ K73	
Vul: NS	♦ AJ	
HCP: 15	♣ KJ82	You bid first.

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ QJ95		1NT	Pass	2♣ ¹
Vul: None	♥ AK96	♥ QJ108	2♦	Pass	Pass	3♥
North HCP: 15	♦ 975	♦ 863	AP			
South HCP: 9	♣ AJ8	♣ K4	1. Stayman			
Contract: 3♥ S						

Board: 492	North:	South:	West	North	East	South
Dealer: S	♠ QJ84	♠ A10				1NT
Vul: NS	♥ 10963	♥ Q75	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ8	♦ AJ652	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ A62	1. Stayman			
Contract: 2N S						

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ J7		1NT	Pass	2♣ ¹
Vul: EW	♥ AKQ6	♥ 10983	Pass	2♥	Pass	3♥
North HCP: 15	♦ J1095	♦ A87	AP			
South HCP: 9	♣ J6	♣ A984	1. Stayman			
Contract: 3♥ N						

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ 32				1NT
Vul: None	♥ QJ9	♥ A1085	Pass	3NT	AP	
North HCP: 9	♦ Q985	♦ AK106				
South HCP: 15	♣ A64	♣ KJ7				
Contract: 3N S						

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ QJ74	♠ 10985		1NT	Pass	2♣ ¹
Vul: NS	♥ K73	♥ Q8	Pass	2♠	Pass	4♠
North HCP: 15	♦ AJ	♦ K10972	AP			
South HCP: 9	♣ KJ82	♣ A4	1. Stayman			
Contract: 4♠ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 491	♠ QJ95	West Bids 2♦ if possible.
Dealer: N	♥ QJ108	
Vul: None	♦ 863	Partner bids first.
HCP: 9	♣ K4	

Board: 492	♠ A10	The opponents are silent.
Dealer: S	♥ Q75	
Vul: NS	♦ AJ652	You bid first.
HCP: 15	♣ A62	

Board: 493	♠ J7	The opponents are silent.
Dealer: N	♥ 10983	
Vul: EW	♦ A87	Partner bids first.
HCP: 9	♣ A984	

Board: 494	♠ 32	The opponents are silent.
Dealer: S	♥ A1085	
Vul: None	♦ AK106	You bid first.
HCP: 15	♣ KJ7	

Board: 495	♠ 10985	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ K10972	Partner bids first.
HCP: 9	♣ A4	

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ QJ95		1NT	Pass	2♣ ¹
Vul: None	♥ AK96	♥ QJ108	2♦	Pass	Pass	3♥
North HCP: 15	♦ 975	♦ 863	AP			
South HCP: 9	♣ AJ8	♣ K4	1. Stayman			
Contract: 3♥ S						

Board: 492	North:	South:	West	North	East	South
Dealer: S	♠ QJ84	♠ A10				1NT
Vul: NS	♥ 10963	♥ Q75	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ8	♦ AJ652	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ A62	1. Stayman			
Contract: 2N S						

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ J7		1NT	Pass	2♣ ¹
Vul: EW	♥ AKQ6	♥ 10983	Pass	2♥	Pass	3♥
North HCP: 15	♦ J1095	♦ A87	AP			
South HCP: 9	♣ J6	♣ A984	1. Stayman			
Contract: 3♥ N						

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ 32				1NT
Vul: None	♥ QJ9	♥ A1085	Pass	3NT	AP	
North HCP: 9	♦ Q985	♦ AK106				
South HCP: 15	♣ A64	♣ KJ7				
Contract: 3N S						

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ QJ74	♠ 10985		1NT	Pass	2♣ ¹
Vul: NS	♥ K73	♥ Q8	Pass	2♠	Pass	4♠
North HCP: 15	♦ AJ	♦ K10972	AP			
South HCP: 9	♣ KJ82	♣ A4	1. Stayman			
Contract: 4♠ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 496 ♠ 105
Dealer: S ♥ QJ8
Vul: EW ♦ K96
HCP: 9 ♣ K9864

The opponents are silent.

Partner bids first.

Board: 497 ♠ A82
Dealer: N ♥ AK64
Vul: Both ♦ J74
HCP: 15 ♣ K75

The opponents are silent.

You bid first.

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 496

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ 105

♥ QJ8

♦ K96

♣ K9864

South:

♠ 974

♥ A54

♦ AJ75

♣ AQ5

West North East South

1NT

Pass 3NT AP

Board: 497

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3N N

North:

♠ A82

♥ AK64

♦ J74

♣ K75

South:

♠ KJ9

♥ 95

♦ A92

♣ J10864

West North East South

1NT Pass 3NT

AP

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points.

Board: 496 ♠ 974

Dealer: S ♥ A54

Vul: EW ♦ AJ75

HCP: 15 ♣ AQ5

The opponents are silent.

You bid first.

Board: 497 ♠ KJ9

Dealer: N ♥ 95

Vul: Both ♦ A92

HCP: 9 ♣ J10864

The opponents are silent.

Partner bids first.

The Rule of 16 -- Opener has 15 HCP & responder has 18 R16 points. Both hands (Answers Page)

Board: 496

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ 105

♥ QJ8

♦ K96

♣ K9864

South:

♠ 974

♥ A54

♦ AJ75

♣ AQ5

West North East South

1NT

Pass 3NT AP

Board: 497

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3N N

North:

♠ A82

♥ AK64

♦ J74

♣ K75

South:

♠ KJ9

♥ 95

♦ A92

♣ J10864

West North East South

1NT Pass 3NT

AP