

North hands (Practice Page)

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

| | | |
|-----------|--------|---------------------------|
| Board: 1 | ♠ J982 | The opponents are silent. |
| Dealer: N | ♥ A76 | |
| Vul: None | ♦ A3 | You bid first. |
| HCP: 15 | ♣ AQ72 | |

| | | |
|-----------|---------|---------------------------|
| Board: 2 | ♠ Q98 | The opponents are silent. |
| Dealer: S | ♥ K93 | |
| Vul: NS | ♦ J10 | Partner bids first. |
| HCP: 9 | ♣ QJ654 | |

| | | |
|-----------|---------|---------------------------|
| Board: 3 | ♠ AK7 | The opponents are silent. |
| Dealer: N | ♥ K53 | |
| Vul: EW | ♦ A1094 | You bid first. |
| HCP: 15 | ♣ J102 | |

| | | |
|-----------|--------|---------------------------|
| Board: 4 | ♠ A104 | The opponents are silent. |
| Dealer: S | ♥ Q983 | |
| Vul: Both | ♦ K108 | Partner bids first. |
| HCP: 9 | ♣ 864 | |

| | | |
|-----------|---------|---------------------------|
| Board: 5 | ♠ AJ54 | The opponents are silent. |
| Dealer: N | ♥ A32 | |
| Vul: NS | ♦ 52 | You bid first. |
| HCP: 15 | ♣ AQ109 | |

| | | |
|-----------|---------|---------------------------|
| Board: 6 | ♠ KJ97 | The opponents are silent. |
| Dealer: S | ♥ KJ9 | |
| Vul: EW | ♦ J1032 | Partner bids first. |
| HCP: 9 | ♣ 84 | |

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 | ♠ J982 | ♠ A1073 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ A76 | ♥ J2 | Pass | 2♠ | Pass | 3♠ |
| North HCP: 15 | ♦ A3 | ♦ QJ8 | AP | | | |
| South HCP: 9 | ♣ AQ72 | ♣ J1094 | 1. Stayman | | | |
| Contract: 3♠ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 2 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q98 | ♠ AJ10 | | | | 1NT |
| Vul: NS | ♥ K93 | ♥ J85 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ J10 | ♦ KQ652 | | | | |
| South HCP: 15 | ♣ QJ654 | ♣ A3 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 3 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK7 | ♠ J104 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ K53 | ♥ QJ98 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ A1094 | ♦ Q83 | AP | | | |
| South HCP: 9 | ♣ J102 | ♣ K74 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-----------------|------|-------|
| Board: 4 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A104 | ♠ J762 | | | | 1NT |
| Vul: Both | ♥ Q983 | ♥ A7 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ K108 | ♦ AQ52 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 864 | ♣ A109 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 5 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ54 | ♠ K108 | | | | |
| Vul: NS | ♥ A32 | ♥ J84 | | 1NT | Pass | 2NT |
| North HCP: 15 | ♦ 52 | ♦ KJ97 | AP | | | |
| South HCP: 9 | ♣ AQ109 | ♣ J74 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 6 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ97 | ♠ 6542 | | | | 1NT |
| Vul: EW | ♥ KJ9 | ♥ A6 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ J1032 | ♦ AK84 | Pass | 4♠ | AP | |
| South HCP: 15 | ♣ 84 | ♣ KJ2 | 1. Stayman | | | |
| Contract: 4♠ S | | | | | | |

South hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 1 | ♠ A1073 | The opponents are silent. |
| Dealer: N | ♥ J2 | |
| Vul: None | ♦ QJ8 | Partner bids first. |
| HCP: 9 | ♣ J1094 | |

| | | |
|-----------|---------|---------------------------|
| Board: 2 | ♠ AJ10 | The opponents are silent. |
| Dealer: S | ♥ J85 | |
| Vul: NS | ♦ KQ652 | You bid first. |
| HCP: 15 | ♣ A3 | |

| | | |
|-----------|--------|---------------------------|
| Board: 3 | ♠ J104 | The opponents are silent. |
| Dealer: N | ♥ QJ98 | |
| Vul: EW | ♦ Q83 | Partner bids first. |
| HCP: 9 | ♣ K74 | |

| | | |
|-----------|--------|---------------------------|
| Board: 4 | ♠ J762 | The opponents are silent. |
| Dealer: S | ♥ A7 | |
| Vul: Both | ♦ AQ52 | You bid first. |
| HCP: 15 | ♣ A109 | |

| | | |
|-----------|--------|---------------------------|
| Board: 5 | ♠ K108 | The opponents are silent. |
| Dealer: N | ♥ J84 | |
| Vul: NS | ♦ KJ97 | Partner bids first. |
| HCP: 9 | ♣ J74 | |

| | | |
|-----------|--------|---------------------------|
| Board: 6 | ♠ 6542 | The opponents are silent. |
| Dealer: S | ♥ A6 | |
| Vul: EW | ♦ AK84 | You bid first. |
| HCP: 15 | ♣ KJ2 | |

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 | ♠ J982 | ♠ A1073 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ A76 | ♥ J2 | Pass | 2♠ | Pass | 3♠ |
| North HCP: 15 | ♦ A3 | ♦ QJ8 | AP | | | |
| South HCP: 9 | ♣ AQ72 | ♣ J1094 | 1. Stayman | | | |
| Contract: 3♠ N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 2 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q98 | ♠ AJ10 | | | | 1NT |
| Vul: NS | ♥ K93 | ♥ J85 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ J10 | ♦ KQ652 | | | | |
| South HCP: 15 | ♣ QJ654 | ♣ A3 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 3 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK7 | ♠ J104 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ K53 | ♥ QJ98 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ A1094 | ♦ Q83 | AP | | | |
| South HCP: 9 | ♣ J102 | ♣ K74 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-----------------|------|-------|
| Board: 4 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A104 | ♠ J762 | | | | 1NT |
| Vul: Both | ♥ Q983 | ♥ A7 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ K108 | ♦ AQ52 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 864 | ♣ A109 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 5 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ54 | ♠ K108 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ A32 | ♥ J84 | AP | | | |
| North HCP: 15 | ♦ 52 | ♦ KJ97 | | | | |
| South HCP: 9 | ♣ AQ109 | ♣ J74 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 6 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ97 | ♠ 6542 | | | | 1NT |
| Vul: EW | ♥ KJ9 | ♥ A6 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ J1032 | ♦ AK84 | Pass | 4♠ | AP | |
| South HCP: 15 | ♣ 84 | ♣ KJ2 | 1. Stayman | | | |
| Contract: 4♠ S | | | | | | |

North hands (Practice Page)

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

| | | |
|-----------|--------|---------------------------|
| Board: 7 | ♠ A974 | The opponents are silent. |
| Dealer: N | ♥ KQ75 | |
| Vul: Both | ♦ K65 | You bid first. |
| HCP: 15 | ♣ K7 | |

| | | |
|-----------|---------|---------------------------|
| Board: 8 | ♠ A107 | The opponents are silent. |
| Dealer: S | ♥ J97 | |
| Vul: None | ♦ KJ986 | Partner bids first. |
| HCP: 9 | ♣ 84 | |

| | | |
|-----------|--------|---------------------------|
| Board: 9 | ♠ K952 | The opponents are silent. |
| Dealer: N | ♥ Q87 | |
| Vul: EW | ♦ AQ2 | You bid first. |
| HCP: 15 | ♣ A85 | |

| | | |
|-----------|---------|---------------------------|
| Board: 10 | ♠ 98 | The opponents are silent. |
| Dealer: S | ♥ 986 | |
| Vul: Both | ♦ AQ6 | Partner bids first. |
| HCP: 9 | ♣ QJ842 | |

| | | |
|-----------|--------|---------------------------|
| Board: 11 | ♠ 97 | The opponents are silent. |
| Dealer: N | ♥ KJ65 | |
| Vul: None | ♦ KQ63 | You bid first. |
| HCP: 15 | ♣ AQ8 | |

| | | |
|-----------|---------|---------------------------|
| Board: 12 | ♠ K93 | The opponents are silent. |
| Dealer: S | ♥ AJ108 | |
| Vul: NS | ♦ 942 | Partner bids first. |
| HCP: 9 | ♣ J94 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 7 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A974 | ♠ 108 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ KQ75 | ♥ A83 | | | | |
| North HCP: 15 | ♦ K65 | ♦ J9843 | AP | | | |
| South HCP: 9 | ♣ K7 | ♣ A104 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 8 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A107 | ♠ J82 | | | | 1NT |
| Vul: None | ♥ J97 | ♥ AQ5 | | | | |
| North HCP: 9 | ♦ KJ986 | ♦ AQ53 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 84 | ♣ Q106 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 9 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K952 | ♠ Q107 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ Q87 | ♥ 105 | | | | |
| North HCP: 15 | ♦ AQ2 | ♦ KJ1093 | AP | | | |
| South HCP: 9 | ♣ A85 | ♣ QJ4 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 10 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 98 | ♠ AQ10 | | | | 1NT |
| Vul: Both | ♥ 986 | ♥ J54 | | | | |
| North HCP: 9 | ♦ AQ6 | ♦ J953 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ QJ842 | ♣ AK3 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 11 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 97 | ♠ K83 | | 1NT | Pass | 2NT |
| Vul: None | ♥ KJ65 | ♥ A8 | | | | |
| North HCP: 15 | ♦ KQ63 | ♦ J10984 | AP | | | |
| South HCP: 9 | ♣ AQ8 | ♣ J54 | | | | |
| Contract: 2N N | | | | | | |

Board: 12

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K93

♥ AJ108

♦ 942

♣ J94

South:

♠ Q82

♥ K62

♦ AQ1085

♣ A10

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

South hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 7 | ♠ 108 | The opponents are silent. |
| Dealer: N | ♥ A83 | |
| Vul: Both | ♦ J9843 | Partner bids first. |
| HCP: 9 | ♣ A104 | |

| | | |
|-----------|--------|---------------------------|
| Board: 8 | ♠ J82 | The opponents are silent. |
| Dealer: S | ♥ AQ5 | |
| Vul: None | ♦ AQ53 | You bid first. |
| HCP: 15 | ♣ Q106 | |

| | | |
|-----------|----------|---------------------------|
| Board: 9 | ♠ Q107 | The opponents are silent. |
| Dealer: N | ♥ 105 | |
| Vul: EW | ♦ KJ1093 | Partner bids first. |
| HCP: 9 | ♣ QJ4 | |

| | | |
|-----------|--------|---------------------------|
| Board: 10 | ♠ AQ10 | The opponents are silent. |
| Dealer: S | ♥ J54 | |
| Vul: Both | ♦ J953 | You bid first. |
| HCP: 15 | ♣ AK3 | |

| | | |
|-----------|----------|---------------------------|
| Board: 11 | ♠ K83 | The opponents are silent. |
| Dealer: N | ♥ A8 | |
| Vul: None | ♦ J10984 | Partner bids first. |
| HCP: 9 | ♣ J54 | |

| | | |
|-----------|----------|---------------------------|
| Board: 12 | ♠ Q82 | The opponents are silent. |
| Dealer: S | ♥ K62 | |
| Vul: NS | ♦ AQ1085 | You bid first. |
| HCP: 15 | ♣ A10 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 7 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A974 | ♠ 108 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ KQ75 | ♥ A83 | | | | |
| North HCP: 15 | ♦ K65 | ♦ J9843 | AP | | | |
| South HCP: 9 | ♣ K7 | ♣ A104 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 8 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A107 | ♠ J82 | | | | 1NT |
| Vul: None | ♥ J97 | ♥ AQ5 | | | | |
| North HCP: 9 | ♦ KJ986 | ♦ AQ53 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 84 | ♣ Q106 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 9 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K952 | ♠ Q107 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ Q87 | ♥ 105 | | | | |
| North HCP: 15 | ♦ AQ2 | ♦ KJ1093 | AP | | | |
| South HCP: 9 | ♣ A85 | ♣ QJ4 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 10 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 98 | ♠ AQ10 | | | | 1NT |
| Vul: Both | ♥ 986 | ♥ J54 | | | | |
| North HCP: 9 | ♦ AQ6 | ♦ J953 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ QJ842 | ♣ AK3 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 11 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 97 | ♠ K83 | | 1NT | Pass | 2NT |
| Vul: None | ♥ KJ65 | ♥ A8 | | | | |
| North HCP: 15 | ♦ KQ63 | ♦ J10984 | AP | | | |
| South HCP: 9 | ♣ AQ8 | ♣ J54 | | | | |
| Contract: 2N N | | | | | | |

Board: 12

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K93

♥ AJ108

♦ 942

♣ J94

South:

♠ Q82

♥ K62

♦ AQ1085

♣ A10

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

North hands (Practice Page)

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

| | | |
|-----------|--------|---------------------------|
| Board: 13 | ♠ 864 | The opponents are silent. |
| Dealer: N | ♥ AKQ2 | |
| Vul: Both | ♦ AQ7 | You bid first. |
| HCP: 15 | ♣ 763 | |

| | | |
|-----------|---------|---------------------------|
| Board: 14 | ♠ 1095 | The opponents are silent. |
| Dealer: S | ♥ A9 | |
| Vul: None | ♦ J105 | Partner bids first. |
| HCP: 9 | ♣ KJ964 | |

| | | |
|-----------|--------|---------------------------|
| Board: 15 | ♠ 972 | The opponents are silent. |
| Dealer: N | ♥ AK86 | |
| Vul: NS | ♦ K3 | You bid first. |
| HCP: 15 | ♣ KQ32 | |

| | | |
|-----------|--------|---------------------------|
| Board: 16 | ♠ KJ83 | The opponents are silent. |
| Dealer: S | ♥ K107 | |
| Vul: EW | ♦ 1095 | Partner bids first. |
| HCP: 9 | ♣ Q104 | |

| | | |
|-----------|--------|---------------------------|
| Board: 17 | ♠ J83 | The opponents are silent. |
| Dealer: N | ♥ KJ6 | |
| Vul: None | ♦ A62 | You bid first. |
| HCP: 15 | ♣ AQ73 | |

| | | |
|-----------|----------|---------------------------|
| Board: 18 | ♠ QJ9 | The opponents are silent. |
| Dealer: S | ♥ 85 | |
| Vul: NS | ♦ A98 | Partner bids first. |
| HCP: 9 | ♣ Q10654 | |

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

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 13 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 864 | ♠ K9 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ AKQ2 | ♥ 85 | | | | |
| North HCP: 15 | ♦ AQ7 | ♦ KJ1093 | AP | | | |
| South HCP: 8 | ♣ 763 | ♣ J1094 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 14 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1095 | ♠ 63 | | | | 1NT |
| Vul: None | ♥ A9 | ♥ Q53 | | | | |
| North HCP: 9 | ♦ J105 | ♦ AK6 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KJ964 | ♣ AQ853 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 15 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 972 | ♠ QJ86 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ AK86 | ♥ QJ2 | Pass | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ K3 | ♦ Q5 | AP | | | |
| South HCP: 9 | ♣ KQ32 | ♣ J1094 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-----------------|------|-------|
| Board: 16 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ83 | ♠ A76 | | | | 1NT |
| Vul: EW | ♥ K107 | ♥ Q642 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ 1095 | ♦ KQ4 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q104 | ♣ A52 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 17 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J83 | ♠ 974 | | 1NT | Pass | 2NT |
| Vul: None | ♥ KJ6 | ♥ Q83 | | | | |
| North HCP: 15 | ♦ A62 | ♦ K8 | AP | | | |
| South HCP: 9 | ♣ AQ73 | ♣ KJ1084 | | | | |
| Contract: 2N N | | | | | | |

Board: 18

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ9

♥ 85

♦ A98

♣ Q10654

South:

♠ AK85

♥ QJ3

♦ J532

♣ A2

| West | North | East | South |
|------|-------|------|-------|
| | | | 1NT |
| Pass | 2NT | AP | |

South hands (Practice Page)

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

| | | |
|-----------|----------|---------------------------|
| Board: 13 | ♠ K9 | The opponents are silent. |
| Dealer: N | ♥ 85 | |
| Vul: Both | ♦ KJ1093 | Partner bids first. |
| HCP: 8 | ♣ J1094 | |

| | | |
|-----------|---------|---------------------------|
| Board: 14 | ♠ 63 | The opponents are silent. |
| Dealer: S | ♥ Q53 | |
| Vul: None | ♦ AK6 | You bid first. |
| HCP: 15 | ♣ AQ853 | |

| | | |
|-----------|---------|---------------------------|
| Board: 15 | ♠ QJ86 | The opponents are silent. |
| Dealer: N | ♥ QJ2 | |
| Vul: NS | ♦ Q5 | Partner bids first. |
| HCP: 9 | ♣ J1094 | |

| | | |
|-----------|--------|---------------------------|
| Board: 16 | ♠ A76 | The opponents are silent. |
| Dealer: S | ♥ Q642 | |
| Vul: EW | ♦ KQ4 | You bid first. |
| HCP: 15 | ♣ A52 | |

| | | |
|-----------|----------|---------------------------|
| Board: 17 | ♠ 974 | The opponents are silent. |
| Dealer: N | ♥ Q83 | |
| Vul: None | ♦ K8 | Partner bids first. |
| HCP: 9 | ♣ KJ1084 | |

| | | |
|-----------|--------|---------------------------|
| Board: 18 | ♠ AK85 | The opponents are silent. |
| Dealer: S | ♥ QJ3 | |
| Vul: NS | ♦ J532 | You bid first. |
| HCP: 15 | ♣ A2 | |

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

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 13 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 864 | ♠ K9 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ AKQ2 | ♥ 85 | | | | |
| North HCP: 15 | ♦ AQ7 | ♦ KJ1093 | AP | | | |
| South HCP: 8 | ♣ 763 | ♣ J1094 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 14 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1095 | ♠ 63 | | | | 1NT |
| Vul: None | ♥ A9 | ♥ Q53 | | | | |
| North HCP: 9 | ♦ J105 | ♦ AK6 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KJ964 | ♣ AQ853 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 15 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 972 | ♠ QJ86 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ AK86 | ♥ QJ2 | Pass | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ K3 | ♦ Q5 | AP | | | |
| South HCP: 9 | ♣ KQ32 | ♣ J1094 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-----------------|------|-------|
| Board: 16 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ83 | ♠ A76 | | | | 1NT |
| Vul: EW | ♥ K107 | ♥ Q642 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ 1095 | ♦ KQ4 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q104 | ♣ A52 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 17 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J83 | ♠ 974 | | 1NT | Pass | 2NT |
| Vul: None | ♥ KJ6 | ♥ Q83 | | | | |
| North HCP: 15 | ♦ A62 | ♦ K8 | AP | | | |
| South HCP: 9 | ♣ AQ73 | ♣ KJ1084 | | | | |
| Contract: 2N N | | | | | | |

Board: 18

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ9

♥ 85

♦ A98

♣ Q10654

South:

♠ AK85

♥ QJ3

♦ J532

♣ A2

| West | North | East | South |
|------|-------|------|-------|
| | | | 1NT |
| Pass | 2NT | AP | |

North hands (Practice Page)

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

| | | |
|-----------|--------|---------------------------|
| Board: 19 | ♠ Q3 | The opponents are silent. |
| Dealer: N | ♥ A743 | |
| Vul: EW | ♦ KQ32 | You bid first. |
| HCP: 15 | ♣ A75 | |

| | | |
|-----------|---------|---------------------------|
| Board: 20 | ♠ AJ5 | The opponents are silent. |
| Dealer: S | ♥ J1087 | |
| Vul: Both | ♦ K109 | Partner bids first. |
| HCP: 9 | ♣ 964 | |

| | | |
|-----------|--------|------------------------------|
| Board: 21 | ♠ K8 | West Doubles 2♣ if possible. |
| Dealer: N | ♥ K875 | East Bids XA♠♠ if possible. |
| Vul: NS | ♦ A74 | |
| HCP: 15 | ♣ AJ75 | You bid first. |

| | | |
|-----------|---------|---------------------------|
| Board: 22 | ♠ 42 | The opponents are silent. |
| Dealer: S | ♥ AJ109 | |
| Vul: EW | ♦ J9 | Partner bids first. |
| HCP: 9 | ♣ QJ942 | |

| | | |
|-----------|---------|---------------------------|
| Board: 23 | ♠ KQ75 | The opponents are silent. |
| Dealer: N | ♥ 104 | |
| Vul: Both | ♦ AQ10 | You bid first. |
| HCP: 15 | ♣ KJ102 | |

| | | |
|-----------|---------|---------------------------|
| Board: 24 | ♠ 96 | The opponents are silent. |
| Dealer: S | ♥ QJ108 | |
| Vul: None | ♦ AQ42 | Partner bids first. |
| HCP: 9 | ♣ 1084 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 19 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q3 | ♠ 1086 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ A743 | ♥ K6 | | | | |
| North HCP: 15 | ♦ KQ32 | ♦ A1098 | AP | | | |
| South HCP: 9 | ♣ A75 | ♣ Q1064 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 20 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ5 | ♠ K973 | | | | 1NT |
| Vul: Both | ♥ J1087 | ♥ A2 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ K109 | ♦ QJ65 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 964 | ♣ AJ2 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|---------------------|-------|------|-----------------|
| Board: 21 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K8 | ♠ Q1095 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ K875 | ♥ A1096 | X | 2♥ | Pass | 3♣ ² |
| North HCP: 15 | ♦ A74 | ♦ J95 | Pass | 3NT | Pass | 4♥ |
| South HCP: 9 | ♣ AJ75 | ♣ Q4 | Pass | Pass | XA♠♠ | AP |
| Contract: 4♥XN | | | 1. Stayman | | | |
| | | | 2. strength cue bid | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 22 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 42 | ♠ K953 | | | | 1NT |
| Vul: EW | ♥ AJ109 | ♥ K3 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ J9 | ♦ AKQ5 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ QJ942 | ♣ 863 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 23 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ75 | ♠ A96 | | | | |
| Vul: Both | ♥ 104 | ♥ J8 | | 1NT | Pass | 2NT |
| North HCP: 15 | ♦ AQ10 | ♦ KJ98 | AP | | | |
| South HCP: 9 | ♣ KJ102 | ♣ 8654 | | | | |
| Contract: 2N N | | | | | | |

Board: 24

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ 96

♥ QJ108

♦ AQ42

♣ 1084

South:

♠ KJ108

♥ AK93

♦ KJ6

♣ 93

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♥ |
|------|-----------------|------|----|

| | | | |
|------|----|----|--|
| Pass | 4♥ | AP | |
|------|----|----|--|

1. Stayman

South hands (Practice Page)

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

| | | |
|-----------|---------|------------------------------|
| Board: 19 | ♠ 1086 | The opponents are silent. |
| Dealer: N | ♥ K6 | |
| Vul: EW | ♦ A1098 | Partner bids first. |
| HCP: 9 | ♣ Q1064 | |
| Board: 20 | ♠ K973 | The opponents are silent. |
| Dealer: S | ♥ A2 | |
| Vul: Both | ♦ QJ65 | You bid first. |
| HCP: 15 | ♣ AJ2 | |
| Board: 21 | ♠ Q1095 | West Doubles 2♣ if possible. |
| Dealer: N | ♥ A1096 | East Bids XA♠♠ if possible. |
| Vul: NS | ♦ J95 | |
| HCP: 9 | ♣ Q4 | Partner bids first. |
| Board: 22 | ♠ K953 | The opponents are silent. |
| Dealer: S | ♥ K3 | |
| Vul: EW | ♦ AKQ5 | You bid first. |
| HCP: 15 | ♣ 863 | |
| Board: 23 | ♠ A96 | The opponents are silent. |
| Dealer: N | ♥ J8 | |
| Vul: Both | ♦ KJ98 | Partner bids first. |
| HCP: 9 | ♣ 8654 | |
| Board: 24 | ♠ KJ108 | The opponents are silent. |
| Dealer: S | ♥ AK93 | |
| Vul: None | ♦ KJ6 | You bid first. |
| HCP: 15 | ♣ 93 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 19 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q3 | ♠ 1086 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ A743 | ♥ K6 | | | | |
| North HCP: 15 | ♦ KQ32 | ♦ A1098 | AP | | | |
| South HCP: 9 | ♣ A75 | ♣ Q1064 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 20 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ5 | ♠ K973 | | | | 1NT |
| Vul: Both | ♥ J1087 | ♥ A2 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ K109 | ♦ QJ65 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 964 | ♣ AJ2 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|---------------------|-------|------|-----------------|
| Board: 21 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K8 | ♠ Q1095 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ K875 | ♥ A1096 | X | 2♥ | Pass | 3♣ ² |
| North HCP: 15 | ♦ A74 | ♦ J95 | Pass | 3NT | Pass | 4♥ |
| South HCP: 9 | ♣ AJ75 | ♣ Q4 | Pass | Pass | XA♠♠ | AP |
| Contract: 4♥XN | | | 1. Stayman | | | |
| | | | 2. strength cue bid | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 22 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 42 | ♠ K953 | | | | 1NT |
| Vul: EW | ♥ AJ109 | ♥ K3 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ J9 | ♦ AKQ5 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ QJ942 | ♣ 863 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 23 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ75 | ♠ A96 | | | | |
| Vul: Both | ♥ 104 | ♥ J8 | | 1NT | Pass | 2NT |
| North HCP: 15 | ♦ AQ10 | ♦ KJ98 | AP | | | |
| South HCP: 9 | ♣ KJ102 | ♣ 8654 | | | | |
| Contract: 2N N | | | | | | |

Board: 24

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ 96

♥ QJ108

♦ AQ42

♣ 1084

South:

♠ KJ108

♥ AK93

♦ KJ6

♣ 93

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♥ |
|------|-----------------|------|----|

| | | | |
|------|----|----|--|
| Pass | 4♥ | AP | |
|------|----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|-----------|--------|---------------------------|
| Board: 25 | ♠ J53 | The opponents are silent. |
| Dealer: N | ♥ AK3 | |
| Vul: EW | ♦ QJ32 | You bid first. |
| HCP: 15 | ♣ A102 | |

| | | |
|-----------|---------|---------------------------|
| Board: 26 | ♠ KQ | The opponents are silent. |
| Dealer: S | ♥ J1097 | |
| Vul: Both | ♦ 872 | Partner bids first. |
| HCP: 9 | ♣ QJ84 | |

| | | |
|-----------|---------|---------------------------|
| Board: 27 | ♠ A1042 | The opponents are silent. |
| Dealer: N | ♥ AQJ7 | |
| Vul: None | ♦ K103 | You bid first. |
| HCP: 15 | ♣ J3 | |

| | | |
|-----------|---------|---------------------------|
| Board: 28 | ♠ Q2 | The opponents are silent. |
| Dealer: S | ♥ QJ9 | |
| Vul: NS | ♦ KJ987 | Partner bids first. |
| HCP: 9 | ♣ 1064 | |

| | | |
|-----------|--------|---------------------------|
| Board: 29 | ♠ 82 | The opponents are silent. |
| Dealer: N | ♥ A85 | |
| Vul: Both | ♦ KQ82 | You bid first. |
| HCP: 15 | ♣ AQ53 | |

| | | |
|-----------|---------|---------------------------|
| Board: 30 | ♠ AJ8 | The opponents are silent. |
| Dealer: S | ♥ J2 | |
| Vul: None | ♦ 1065 | Partner bids first. |
| HCP: 9 | ♣ QJ984 | |

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

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 25 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J53 | ♠ A10 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ AK3 | ♥ J1087 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ QJ32 | ♦ 985 | AP | | | |
| South HCP: 9 | ♣ A102 | ♣ KJ64 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-----------------|------|-------|
| Board: 26 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ | ♠ 752 | | | | 1NT |
| Vul: Both | ♥ J1097 | ♥ AK5 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ 872 | ♦ J43 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ QJ84 | ♣ AK109 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 27 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A1042 | ♠ KJ8 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ AQJ7 | ♥ K932 | Pass | 2♥ | Pass | 3♥ |
| North HCP: 15 | ♦ K103 | ♦ Q98 | AP | | | |
| South HCP: 9 | ♣ J3 | ♣ 1074 | 1. Stayman | | | |
| Contract: 3♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 28 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q2 | ♠ K107 | | | | 1NT |
| Vul: NS | ♥ QJ9 | ♥ AK63 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ KJ987 | ♦ Q653 | | | | |
| South HCP: 15 | ♣ 1064 | ♣ K8 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|------|-----------------|
| Board: 29 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 82 | ♠ AJ10 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ A85 | ♥ QJ94 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ KQ82 | ♦ J5 | AP | | | |
| South HCP: 9 | ♣ AQ53 | ♣ 9874 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 30

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AJ8

♥ J2

♦ 1065

♣ QJ984

South:

♠ K10

♥ 10863

♦ AKJ2

♣ A65

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1NT

South hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 25 | ♠ A10 | The opponents are silent. |
| Dealer: N | ♥ J1087 | |
| Vul: EW | ♦ 985 | Partner bids first. |
| HCP: 9 | ♣ KJ64 | |

| | | |
|-----------|---------|---------------------------|
| Board: 26 | ♠ 752 | The opponents are silent. |
| Dealer: S | ♥ AK5 | |
| Vul: Both | ♦ J43 | You bid first. |
| HCP: 15 | ♣ AK109 | |

| | | |
|-----------|--------|---------------------------|
| Board: 27 | ♠ KJ8 | The opponents are silent. |
| Dealer: N | ♥ K932 | |
| Vul: None | ♦ Q98 | Partner bids first. |
| HCP: 9 | ♣ 1074 | |

| | | |
|-----------|--------|---------------------------|
| Board: 28 | ♠ K107 | The opponents are silent. |
| Dealer: S | ♥ AK63 | |
| Vul: NS | ♦ Q653 | You bid first. |
| HCP: 15 | ♣ K8 | |

| | | |
|-----------|--------|---------------------------|
| Board: 29 | ♠ AJ10 | The opponents are silent. |
| Dealer: N | ♥ QJ94 | |
| Vul: Both | ♦ J5 | Partner bids first. |
| HCP: 9 | ♣ 9874 | |

| | | |
|-----------|---------|---------------------------|
| Board: 30 | ♠ K10 | The opponents are silent. |
| Dealer: S | ♥ 10863 | |
| Vul: None | ♦ AKJ2 | You bid first. |
| HCP: 15 | ♣ A65 | |

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

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 25 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J53 | ♠ A10 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ AK3 | ♥ J1087 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ QJ32 | ♦ 985 | AP | | | |
| South HCP: 9 | ♣ A102 | ♣ KJ64 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-----------------|------|-------|
| Board: 26 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ | ♠ 752 | | | | 1NT |
| Vul: Both | ♥ J1097 | ♥ AK5 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ 872 | ♦ J43 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ QJ84 | ♣ AK109 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 27 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A1042 | ♠ KJ8 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ AQJ7 | ♥ K932 | Pass | 2♥ | Pass | 3♥ |
| North HCP: 15 | ♦ K103 | ♦ Q98 | AP | | | |
| South HCP: 9 | ♣ J3 | ♣ 1074 | 1. Stayman | | | |
| Contract: 3♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 28 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q2 | ♠ K107 | | | | 1NT |
| Vul: NS | ♥ QJ9 | ♥ AK63 | | | | |
| North HCP: 9 | ♦ KJ987 | ♦ Q653 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 1064 | ♣ K8 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|------|-----------------|
| Board: 29 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 82 | ♠ AJ10 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ A85 | ♥ QJ94 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ KQ82 | ♦ J5 | AP | | | |
| South HCP: 9 | ♣ AQ53 | ♣ 9874 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 30

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AJ8

♥ J2

♦ 1065

♣ QJ984

South:

♠ K10

♥ 10863

♦ AKJ2

♣ A65

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1NT

North hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 31 | ♠ AQ3 | The opponents are silent. |
| Dealer: N | ♥ AQ102 | |
| Vul: NS | ♦ 43 | You bid first. |
| HCP: 15 | ♣ K1052 | |

| | | |
|-----------|---------|---------------------------|
| Board: 32 | ♠ Q85 | The opponents are silent. |
| Dealer: S | ♥ AQ108 | |
| Vul: EW | ♦ 103 | Partner bids first. |
| HCP: 9 | ♣ J1042 | |

| | | |
|-----------|--------|---------------------------|
| Board: 33 | ♠ A75 | The opponents are silent. |
| Dealer: N | ♥ KQ93 | |
| Vul: None | ♦ A10 | You bid first. |
| HCP: 15 | ♣ Q832 | |

| | | |
|-----------|----------|---------------------------|
| Board: 34 | ♠ AJ62 | The opponents are silent. |
| Dealer: S | ♥ Q9 | |
| Vul: NS | ♦ Q10 | Partner bids first. |
| HCP: 9 | ♣ 109854 | |

| | | |
|-----------|--------|---------------------------|
| Board: 35 | ♠ K986 | The opponents are silent. |
| Dealer: N | ♥ AK7 | |
| Vul: EW | ♦ AJ76 | You bid first. |
| HCP: 15 | ♣ 62 | |

| | | |
|-----------|----------|---------------------------|
| Board: 36 | ♠ QJ10 | The opponents are silent. |
| Dealer: S | ♥ K9 | |
| Vul: Both | ♦ 863 | Partner bids first. |
| HCP: 9 | ♣ QJ1042 | |

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 | ♠ AQ3 | ♠ K96 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ AQ102 | ♥ 98 | | | | |
| North HCP: 15 | ♦ 43 | ♦ J1082 | AP | | | |
| South HCP: 9 | ♣ K1052 | ♣ AJ43 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 32 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q85 | ♠ A632 | | | | 1NT |
| Vul: EW | ♥ AQ108 | ♥ KJ | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ 103 | ♦ KQ8 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ J1042 | ♣ Q653 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 33 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A75 | ♠ KJ | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ KQ93 | ♥ J872 | Pass | 2♥ | Pass | 3♥ |
| North HCP: 15 | ♦ A10 | ♦ 984 | AP | | | |
| South HCP: 9 | ♣ Q832 | ♣ KJ104 | 1. Stayman | | | |
| Contract: 3♥ N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 34 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ62 | ♠ K8 | | | | 1NT |
| Vul: NS | ♥ Q9 | ♥ AJ106 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ Q10 | ♦ A742 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 109854 | ♣ QJ7 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 35 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K986 | ♠ AJ52 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ AK7 | ♥ Q98 | Pass | 2♠ | Pass | 4♠ |
| North HCP: 15 | ♦ AJ76 | ♦ 82 | AP | | | |
| South HCP: 9 | ♣ 62 | ♣ Q1084 | 1. Stayman | | | |
| Contract: 4♠ N | | | | | | |

Board: 36

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ10

♥ K9

♦ 863

♣ QJ1042

South:

♠ A542

♥ AQ52

♦ KQ10

♣ 83

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

South hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 31 | ♠ K96 | The opponents are silent. |
| Dealer: N | ♥ 98 | |
| Vul: NS | ♦ J1082 | Partner bids first. |
| HCP: 9 | ♣ AJ43 | |

| | | |
|-----------|--------|---------------------------|
| Board: 32 | ♠ A632 | The opponents are silent. |
| Dealer: S | ♥ KJ | |
| Vul: EW | ♦ KQ8 | You bid first. |
| HCP: 15 | ♣ Q653 | |

| | | |
|-----------|---------|---------------------------|
| Board: 33 | ♠ KJ | The opponents are silent. |
| Dealer: N | ♥ J872 | |
| Vul: None | ♦ 984 | Partner bids first. |
| HCP: 9 | ♣ KJ104 | |

| | | |
|-----------|---------|---------------------------|
| Board: 34 | ♠ K8 | The opponents are silent. |
| Dealer: S | ♥ AJ106 | |
| Vul: NS | ♦ A742 | You bid first. |
| HCP: 15 | ♣ QJ7 | |

| | | |
|-----------|---------|---------------------------|
| Board: 35 | ♠ AJ52 | The opponents are silent. |
| Dealer: N | ♥ Q98 | |
| Vul: EW | ♦ 82 | Partner bids first. |
| HCP: 9 | ♣ Q1084 | |

| | | |
|-----------|--------|---------------------------|
| Board: 36 | ♠ A542 | The opponents are silent. |
| Dealer: S | ♥ AQ52 | |
| Vul: Both | ♦ KQ10 | You bid first. |
| HCP: 15 | ♣ 83 | |

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 | ♠ AQ3 | ♠ K96 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ AQ102 | ♥ 98 | | | | |
| North HCP: 15 | ♦ 43 | ♦ J1082 | AP | | | |
| South HCP: 9 | ♣ K1052 | ♣ AJ43 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 32 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q85 | ♠ A632 | | | | 1NT |
| Vul: EW | ♥ AQ108 | ♥ KJ | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ 103 | ♦ KQ8 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ J1042 | ♣ Q653 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 33 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A75 | ♠ KJ | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ KQ93 | ♥ J872 | Pass | 2♥ | Pass | 3♥ |
| North HCP: 15 | ♦ A10 | ♦ 984 | AP | | | |
| South HCP: 9 | ♣ Q832 | ♣ KJ104 | 1. Stayman | | | |
| Contract: 3♥ N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 34 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ62 | ♠ K8 | | | | 1NT |
| Vul: NS | ♥ Q9 | ♥ AJ106 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ Q10 | ♦ A742 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 109854 | ♣ QJ7 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 35 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K986 | ♠ AJ52 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ AK7 | ♥ Q98 | Pass | 2♠ | Pass | 4♠ |
| North HCP: 15 | ♦ AJ76 | ♦ 82 | AP | | | |
| South HCP: 9 | ♣ 62 | ♣ Q1084 | 1. Stayman | | | |
| Contract: 4♠ N | | | | | | |

Board: 36

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ10

♥ K9

♦ 863

♣ QJ1042

South:

♠ A542

♥ AQ52

♦ KQ10

♣ 83

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

1NT

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

North hands (Practice Page)

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

| | | |
|-----------|--------|---------------------------|
| Board: 37 | ♠ J105 | The opponents are silent. |
| Dealer: N | ♥ AK63 | |
| Vul: NS | ♦ K74 | You bid first. |
| HCP: 15 | ♣ A53 | |

| | | |
|-----------|---------|---------------------------|
| Board: 38 | ♠ 104 | The opponents are silent. |
| Dealer: S | ♥ QJ10 | |
| Vul: EW | ♦ QJ105 | Partner bids first. |
| HCP: 9 | ♣ QJ54 | |

| | | |
|-----------|----------|---------------------------|
| Board: 39 | ♠ K72 | The opponents are silent. |
| Dealer: N | ♥ Q64 | |
| Vul: Both | ♦ J8 | You bid first. |
| HCP: 15 | ♣ AKQ102 | |

| | | |
|-----------|---------|---------------------------|
| Board: 40 | ♠ J9 | The opponents are silent. |
| Dealer: S | ♥ Q1084 | |
| Vul: None | ♦ J6 | Partner bids first. |
| HCP: 9 | ♣ AJ874 | |

| | | |
|-----------|---------|---------------------------|
| Board: 41 | ♠ A102 | The opponents are silent. |
| Dealer: N | ♥ Q1086 | |
| Vul: EW | ♦ J4 | You bid first. |
| HCP: 15 | ♣ AKJ9 | |

| | | |
|-----------|---------|---------------------------|
| Board: 42 | ♠ Q983 | The opponents are silent. |
| Dealer: S | ♥ AQJ10 | |
| Vul: Both | ♦ 104 | Partner bids first. |
| HCP: 9 | ♣ 943 | |

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

| | | | | | | |
|----------------|--------|--------|------------|-------|------|-----------------|
| Board: 37 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J105 | ♠ AK98 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ AK63 | ♥ J982 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ K74 | ♦ 92 | AP | | | |
| South HCP: 9 | ♣ A53 | ♣ J74 | 1. Stayman | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 38 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 104 | ♠ 32 | | | | 1NT |
| Vul: EW | ♥ QJ10 | ♥ A874 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ QJ105 | ♦ A93 | | | | |
| South HCP: 15 | ♣ QJ54 | ♣ AK86 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-------|------|-----------------|
| Board: 39 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K72 | ♠ QJ106 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ Q64 | ♥ K109 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ J8 | ♦ Q6 | AP | | | |
| South HCP: 9 | ♣ AKQ102 | ♣ J843 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-----------------|------|-------|
| Board: 40 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J9 | ♠ A83 | | | | 1NT |
| Vul: None | ♥ Q1084 | ♥ 97 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ J6 | ♦ AKQ3 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ AJ874 | ♣ Q1096 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 41 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A102 | ♠ Q96 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ Q1086 | ♥ A93 | AP | | | |
| North HCP: 15 | ♦ J4 | ♦ K109 | | | | |
| South HCP: 9 | ♣ AKJ9 | ♣ 10864 | | | | |
| Contract: 2N N | | | | | | |

Board: 42

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q983

♥ AQJ10

♦ 104

♣ 943

South:

♠ K7

♥ K85

♦ AJ3

♣ KJ1086

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

South hands (Practice Page)

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

| | | |
|-----------|--------|---------------------------|
| Board: 37 | ♠ AK98 | The opponents are silent. |
| Dealer: N | ♥ J982 | |
| Vul: NS | ♦ 92 | Partner bids first. |
| HCP: 9 | ♣ J74 | |

| | | |
|-----------|--------|---------------------------|
| Board: 38 | ♠ 32 | The opponents are silent. |
| Dealer: S | ♥ A874 | |
| Vul: EW | ♦ A93 | You bid first. |
| HCP: 15 | ♣ AK86 | |

| | | |
|-----------|---------|---------------------------|
| Board: 39 | ♠ QJ106 | The opponents are silent. |
| Dealer: N | ♥ K109 | |
| Vul: Both | ♦ Q6 | Partner bids first. |
| HCP: 9 | ♣ J843 | |

| | | |
|-----------|---------|---------------------------|
| Board: 40 | ♠ A83 | The opponents are silent. |
| Dealer: S | ♥ 97 | |
| Vul: None | ♦ AKQ3 | You bid first. |
| HCP: 15 | ♣ Q1096 | |

| | | |
|-----------|---------|---------------------------|
| Board: 41 | ♠ Q96 | The opponents are silent. |
| Dealer: N | ♥ A93 | |
| Vul: EW | ♦ K109 | Partner bids first. |
| HCP: 9 | ♣ 10864 | |

| | | |
|-----------|----------|---------------------------|
| Board: 42 | ♠ K7 | The opponents are silent. |
| Dealer: S | ♥ K85 | |
| Vul: Both | ♦ AJ3 | You bid first. |
| HCP: 15 | ♣ KJ1086 | |

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

| | | | | | | |
|----------------|--------|--------|------------|-------|------|-----------------|
| Board: 37 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J105 | ♠ AK98 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ AK63 | ♥ J982 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ K74 | ♦ 92 | AP | | | |
| South HCP: 9 | ♣ A53 | ♣ J74 | 1. Stayman | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 38 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 104 | ♠ 32 | | | | 1NT |
| Vul: EW | ♥ QJ10 | ♥ A874 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ QJ105 | ♦ A93 | | | | |
| South HCP: 15 | ♣ QJ54 | ♣ AK86 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-------|------|-----------------|
| Board: 39 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K72 | ♠ QJ106 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ Q64 | ♥ K109 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ J8 | ♦ Q6 | AP | | | |
| South HCP: 9 | ♣ AKQ102 | ♣ J843 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-----------------|------|-------|
| Board: 40 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J9 | ♠ A83 | | | | 1NT |
| Vul: None | ♥ Q1084 | ♥ 97 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ J6 | ♦ AKQ3 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ AJ874 | ♣ Q1096 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 41 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A102 | ♠ Q96 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ Q1086 | ♥ A93 | AP | | | |
| North HCP: 15 | ♦ J4 | ♦ K109 | | | | |
| South HCP: 9 | ♣ AKJ9 | ♣ 10864 | | | | |
| Contract: 2N N | | | | | | |

Board: 42

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q983

♥ AQJ10

♦ 104

♣ 943

South:

♠ K7

♥ K85

♦ AJ3

♣ KJ1086

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 43 | ♠ AQ3 | The opponents are silent. |
| Dealer: N | ♥ AJ52 | |
| Vul: None | ♦ A1054 | You bid first. |
| HCP: 15 | ♣ 86 | |

| | | |
|-----------|----------|---------------------------|
| Board: 44 | ♠ Q982 | The opponents are silent. |
| Dealer: S | ♥ Q9 | |
| Vul: NS | ♦ 108 | Partner bids first. |
| HCP: 8 | ♣ KJ1054 | |

| | | |
|-----------|--------|---------------------------|
| Board: 45 | ♠ AJ87 | The opponents are silent. |
| Dealer: N | ♥ K842 | |
| Vul: Both | ♦ KJ6 | You bid first. |
| HCP: 15 | ♣ K6 | |

| | | |
|-----------|--------|---------------------------|
| Board: 46 | ♠ A985 | The opponents are silent. |
| Dealer: S | ♥ A106 | |
| Vul: None | ♦ 108 | Partner bids first. |
| HCP: 9 | ♣ J854 | |

| | | |
|-----------|--------|---------------------------|
| Board: 47 | ♠ KJ3 | The opponents are silent. |
| Dealer: N | ♥ 98 | |
| Vul: NS | ♦ AQ42 | You bid first. |
| HCP: 15 | ♣ KQ72 | |

| | | |
|-----------|--------|---------------------------|
| Board: 48 | ♠ AJ5 | The opponents are silent. |
| Dealer: S | ♥ QJ62 | |
| Vul: EW | ♦ J98 | Partner bids first. |
| HCP: 9 | ♣ 1084 | |

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

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 43 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ3 | ♠ 87 | | 1NT | Pass | 2NT |
| Vul: None | ♥ AJ52 | ♥ Q9 | | | | |
| North HCP: 15 | ♦ A1054 | ♦ Q983 | AP | | | |
| South HCP: 9 | ♣ 86 | ♣ KQ974 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 44 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q982 | ♠ 643 | | | | 1NT |
| Vul: NS | ♥ Q9 | ♥ K86 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 8 | ♦ 108 | ♦ AQ973 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KJ1054 | ♣ AQ | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 45 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ87 | ♠ 103 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ K842 | ♥ QJ106 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ KJ6 | ♦ Q1085 | AP | | | |
| South HCP: 9 | ♣ K6 | ♣ A104 | 1. Stayman | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-----------------|------|-------|
| Board: 46 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A985 | ♠ K4 | | | | 1NT |
| Vul: None | ♥ A106 | ♥ 9843 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ 108 | ♦ AK6 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ J854 | ♣ KQ102 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|------|-----------------|
| Board: 47 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ3 | ♠ A984 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ 98 | ♥ KJ2 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AQ42 | ♦ J986 | AP | | | |
| South HCP: 9 | ♣ KQ72 | ♣ 84 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 48

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AJ5

♥ QJ62

♦ J98

♣ 1084

South:

♠ Q76

♥ AK

♦ K652

♣ QJ63

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

1NT

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

South hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 43 | ♠ 87 | The opponents are silent. |
| Dealer: N | ♥ Q9 | |
| Vul: None | ♦ Q983 | Partner bids first. |
| HCP: 9 | ♣ KQ974 | |

| | | |
|-----------|---------|---------------------------|
| Board: 44 | ♠ 643 | The opponents are silent. |
| Dealer: S | ♥ K86 | |
| Vul: NS | ♦ AQ973 | You bid first. |
| HCP: 15 | ♣ AQ | |

| | | |
|-----------|---------|---------------------------|
| Board: 45 | ♠ 103 | The opponents are silent. |
| Dealer: N | ♥ QJ106 | |
| Vul: Both | ♦ Q1085 | Partner bids first. |
| HCP: 9 | ♣ A104 | |

| | | |
|-----------|---------|---------------------------|
| Board: 46 | ♠ K4 | The opponents are silent. |
| Dealer: S | ♥ 9843 | |
| Vul: None | ♦ AK6 | You bid first. |
| HCP: 15 | ♣ KQ102 | |

| | | |
|-----------|--------|---------------------------|
| Board: 47 | ♠ A984 | The opponents are silent. |
| Dealer: N | ♥ KJ2 | |
| Vul: NS | ♦ J986 | Partner bids first. |
| HCP: 9 | ♣ 84 | |

| | | |
|-----------|--------|---------------------------|
| Board: 48 | ♠ Q76 | The opponents are silent. |
| Dealer: S | ♥ AK | |
| Vul: EW | ♦ K652 | You bid first. |
| HCP: 15 | ♣ QJ63 | |

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

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 43 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ3 | ♠ 87 | | 1NT | Pass | 2NT |
| Vul: None | ♥ AJ52 | ♥ Q9 | | | | |
| North HCP: 15 | ♦ A1054 | ♦ Q983 | AP | | | |
| South HCP: 9 | ♣ 86 | ♣ KQ974 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 44 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q982 | ♠ 643 | | | | 1NT |
| Vul: NS | ♥ Q9 | ♥ K86 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 8 | ♦ 108 | ♦ AQ973 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KJ1054 | ♣ AQ | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 45 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ87 | ♠ 103 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ K842 | ♥ QJ106 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ KJ6 | ♦ Q1085 | AP | | | |
| South HCP: 9 | ♣ K6 | ♣ A104 | 1. Stayman | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-----------------|------|-------|
| Board: 46 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A985 | ♠ K4 | | | | 1NT |
| Vul: None | ♥ A106 | ♥ 9843 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ 108 | ♦ AK6 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ J854 | ♣ KQ102 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|------|-----------------|
| Board: 47 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ3 | ♠ A984 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ 98 | ♥ KJ2 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AQ42 | ♦ J986 | AP | | | |
| South HCP: 9 | ♣ KQ72 | ♣ 84 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 48

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AJ5

♥ QJ62

♦ J98

♣ 1084

South:

♠ Q76

♥ AK

♦ K652

♣ QJ63

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 49 | ♠ J92 | The opponents are silent. |
| Dealer: N | ♥ A6 | |
| Vul: None | ♦ J86 | You bid first. |
| HCP: 15 | ♣ AKQ83 | |

| | | |
|-----------|---------|---------------------------|
| Board: 50 | ♠ Q975 | The opponents are silent. |
| Dealer: S | ♥ J9 | |
| Vul: NS | ♦ J96 | Partner bids first. |
| HCP: 9 | ♣ AJ104 | |

| | | |
|-----------|---------|---------------------------|
| Board: 51 | ♠ J4 | The opponents are silent. |
| Dealer: N | ♥ K104 | |
| Vul: EW | ♦ KQ952 | You bid first. |
| HCP: 15 | ♣ KQJ | |

| | | |
|-----------|--------|---------------------------|
| Board: 52 | ♠ 1092 | The opponents are silent. |
| Dealer: S | ♥ 1085 | |
| Vul: Both | ♦ KQJ9 | Partner bids first. |
| HCP: 9 | ♣ K43 | |

| | | |
|-----------|--------|---------------------------|
| Board: 53 | ♠ A32 | The opponents are silent. |
| Dealer: N | ♥ K42 | |
| Vul: NS | ♦ KJ94 | You bid first. |
| HCP: 15 | ♣ A86 | |

| | | |
|-----------|---------|---------------------------|
| Board: 54 | ♠ Q10 | The opponents are silent. |
| Dealer: S | ♥ 1084 | |
| Vul: EW | ♦ KQJ64 | Partner bids first. |
| HCP: 9 | ♣ J84 | |

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

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 49 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J92 | ♠ Q106 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ A6 | ♥ QJ108 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ J86 | ♦ A10 | AP | | | |
| South HCP: 9 | ♣ AKQ83 | ♣ 9742 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-----------------|------|-------|
| Board: 50 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q975 | ♠ A86 | | | | 1NT |
| Vul: NS | ♥ J9 | ♥ AQ3 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ J96 | ♦ 73 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ AJ104 | ♣ KQ852 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 51 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J4 | ♠ Q1085 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ K104 | ♥ Q83 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ KQ952 | ♦ J8 | AP | | | |
| South HCP: 9 | ♣ KQJ | ♣ A1042 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 52 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1092 | ♠ KJ7 | | | | 1NT |
| Vul: Both | ♥ 1085 | ♥ KQ76 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ KQJ9 | ♦ A105 | | | | |
| South HCP: 15 | ♣ K43 | ♣ Q96 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 53 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A32 | ♠ 1085 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ K42 | ♥ 108 | AP | | | |
| North HCP: 15 | ♦ KJ94 | ♦ AQ107 | | | | |
| South HCP: 9 | ♣ A86 | ♣ QJ74 | | | | |
| Contract: 2N N | | | | | | |

Board: 54

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q10

♥ 1084

♦ KQJ64

♣ J84

South:

♠ KJ92

♥ AK65

♦ 93

♣ A52

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

South hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 49 | ♠ Q106 | The opponents are silent. |
| Dealer: N | ♥ QJ108 | |
| Vul: None | ♦ A10 | Partner bids first. |
| HCP: 9 | ♣ 9742 | |

| | | |
|-----------|---------|---------------------------|
| Board: 50 | ♠ A86 | The opponents are silent. |
| Dealer: S | ♥ AQ3 | |
| Vul: NS | ♦ 73 | You bid first. |
| HCP: 15 | ♣ KQ852 | |

| | | |
|-----------|---------|---------------------------|
| Board: 51 | ♠ Q1085 | The opponents are silent. |
| Dealer: N | ♥ Q83 | |
| Vul: EW | ♦ J8 | Partner bids first. |
| HCP: 9 | ♣ A1042 | |

| | | |
|-----------|--------|---------------------------|
| Board: 52 | ♠ KJ7 | The opponents are silent. |
| Dealer: S | ♥ KQ76 | |
| Vul: Both | ♦ A105 | You bid first. |
| HCP: 15 | ♣ Q96 | |

| | | |
|-----------|---------|---------------------------|
| Board: 53 | ♠ 1085 | The opponents are silent. |
| Dealer: N | ♥ 108 | |
| Vul: NS | ♦ AQ107 | Partner bids first. |
| HCP: 9 | ♣ QJ74 | |

| | | |
|-----------|--------|---------------------------|
| Board: 54 | ♠ KJ92 | The opponents are silent. |
| Dealer: S | ♥ AK65 | |
| Vul: EW | ♦ 93 | You bid first. |
| HCP: 15 | ♣ A52 | |

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

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 49 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J92 | ♠ Q106 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ A6 | ♥ QJ108 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ J86 | ♦ A10 | AP | | | |
| South HCP: 9 | ♣ AKQ83 | ♣ 9742 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-----------------|------|-------|
| Board: 50 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q975 | ♠ A86 | | | | 1NT |
| Vul: NS | ♥ J9 | ♥ AQ3 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ J96 | ♦ 73 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ AJ104 | ♣ KQ852 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 51 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J4 | ♠ Q1085 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ K104 | ♥ Q83 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ KQ952 | ♦ J8 | AP | | | |
| South HCP: 9 | ♣ KQJ | ♣ A1042 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 52 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1092 | ♠ KJ7 | | | | 1NT |
| Vul: Both | ♥ 1085 | ♥ KQ76 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ KQJ9 | ♦ A105 | | | | |
| South HCP: 15 | ♣ K43 | ♣ Q96 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 53 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A32 | ♠ 1085 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ K42 | ♥ 108 | AP | | | |
| North HCP: 15 | ♦ KJ94 | ♦ AQ107 | | | | |
| South HCP: 9 | ♣ A86 | ♣ QJ74 | | | | |
| Contract: 2N N | | | | | | |

Board: 54

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q10

♥ 1084

♦ KQJ64

♣ J84

South:

♠ KJ92

♥ AK65

♦ 93

♣ A52

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

North hands (Practice Page)

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

| | | |
|-----------|--------|---------------------------|
| Board: 55 | ♠ AQ4 | The opponents are silent. |
| Dealer: N | ♥ K84 | |
| Vul: Both | ♦ A32 | You bid first. |
| HCP: 15 | ♣ Q965 | |

| | | |
|-----------|---------|---------------------------|
| Board: 56 | ♠ 109 | The opponents are silent. |
| Dealer: S | ♥ KQ102 | |
| Vul: None | ♦ A872 | Partner bids first. |
| HCP: 9 | ♣ 984 | |

| | | |
|-----------|---------|---------------------------|
| Board: 57 | ♠ QJ103 | The opponents are silent. |
| Dealer: N | ♥ AQ2 | |
| Vul: EW | ♦ A1093 | You bid first. |
| HCP: 15 | ♣ Q9 | |

| | | |
|-----------|---------|---------------------------|
| Board: 58 | ♠ 10863 | The opponents are silent. |
| Dealer: S | ♥ 98 | |
| Vul: Both | ♦ Q10 | Partner bids first. |
| HCP: 9 | ♣ AQJ54 | |

| | | |
|-----------|---------|---------------------------|
| Board: 59 | ♠ A3 | West Bids 3♠ if possible. |
| Dealer: N | ♥ K52 | |
| Vul: None | ♦ Q1065 | You bid first. |
| HCP: 15 | ♣ KQJ5 | |

| | | |
|-----------|---------|---------------------------|
| Board: 60 | ♠ 1087 | The opponents are silent. |
| Dealer: S | ♥ A84 | |
| Vul: NS | ♦ K1098 | Partner bids first. |
| HCP: 9 | ♣ Q74 | |

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

| | | | | | | |
|----------------|--------|----------|------------|-------|------|-----------------|
| Board: 55 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ4 | ♠ 98 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ K84 | ♥ AJ102 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ A32 | ♦ QJ1094 | AP | | | |
| South HCP: 8 | ♣ Q965 | ♣ 104 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 56 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 109 | ♠ AK5 | | | | 1NT |
| Vul: None | ♥ KQ102 | ♥ AJ | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ A872 | ♦ J963 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 984 | ♣ Q653 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 57 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ103 | ♠ K2 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ AQ2 | ♥ 10984 | Pass | 2♠ | Pass | 2NT |
| North HCP: 15 | ♦ A1093 | ♦ KQJ8 | AP | | | |
| South HCP: 9 | ♣ Q9 | ♣ 1054 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 58 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10863 | ♠ J9 | | | | 1NT |
| Vul: Both | ♥ 98 | ♥ AKJ5 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ Q10 | ♦ K963 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ AQJ54 | ♣ K92 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|-----------------|---------|--------|------|-------|------|-------|
| Board: 59 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A3 | ♠ K98 | | 1NT | Pass | 2NT |
| Vul: None | ♥ K52 | ♥ J108 | 3♠ | Pass | Pass | XA♠♠ |
| North HCP: 15 | ♦ Q1065 | ♦ KJ82 | AP | | | |
| South HCP: 8 | ♣ KQJ5 | ♣ 974 | | | | |
| Contract: 3♠X W | | | | | | |

Board: 60

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1087

♥ A84

♦ K1098

♣ Q74

South:

♠ AK42

♥ QJ76

♦ A73

♣ J5

| West | North | East | South |
|------|-------|------|-------|
| | | | 1NT |
| Pass | 2NT | AP | |

South hands (Practice Page)

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

| | | |
|-----------|----------|---------------------------|
| Board: 55 | ♠ 98 | The opponents are silent. |
| Dealer: N | ♥ AJ102 | |
| Vul: Both | ♦ QJ1094 | Partner bids first. |
| HCP: 8 | ♣ 104 | |

| | | |
|-----------|--------|---------------------------|
| Board: 56 | ♠ AK5 | The opponents are silent. |
| Dealer: S | ♥ AJ | |
| Vul: None | ♦ J963 | You bid first. |
| HCP: 15 | ♣ Q653 | |

| | | |
|-----------|---------|---------------------------|
| Board: 57 | ♠ K2 | The opponents are silent. |
| Dealer: N | ♥ 10984 | |
| Vul: EW | ♦ KQJ8 | Partner bids first. |
| HCP: 9 | ♣ 1054 | |

| | | |
|-----------|--------|---------------------------|
| Board: 58 | ♠ J9 | The opponents are silent. |
| Dealer: S | ♥ AKJ5 | |
| Vul: Both | ♦ K963 | You bid first. |
| HCP: 15 | ♣ K92 | |

| | | |
|-----------|--------|---------------------------|
| Board: 59 | ♠ K98 | West Bids 3♠ if possible. |
| Dealer: N | ♥ J108 | |
| Vul: None | ♦ KJ82 | Partner bids first. |
| HCP: 8 | ♣ 974 | |

| | | |
|-----------|--------|---------------------------|
| Board: 60 | ♠ AK42 | The opponents are silent. |
| Dealer: S | ♥ QJ76 | |
| Vul: NS | ♦ A73 | You bid first. |
| HCP: 15 | ♣ J5 | |

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

| | | | | | | |
|----------------|--------|----------|------------|-------|------|-----------------|
| Board: 55 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ4 | ♠ 98 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ K84 | ♥ AJ102 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ A32 | ♦ QJ1094 | AP | | | |
| South HCP: 8 | ♣ Q965 | ♣ 104 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 56 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 109 | ♠ AK5 | | | | 1NT |
| Vul: None | ♥ KQ102 | ♥ AJ | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ A872 | ♦ J963 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 984 | ♣ Q653 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 57 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ103 | ♠ K2 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ AQ2 | ♥ 10984 | Pass | 2♠ | Pass | 2NT |
| North HCP: 15 | ♦ A1093 | ♦ KQJ8 | AP | | | |
| South HCP: 9 | ♣ Q9 | ♣ 1054 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 58 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10863 | ♠ J9 | | | | 1NT |
| Vul: Both | ♥ 98 | ♥ AKJ5 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ Q10 | ♦ K963 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ AQJ54 | ♣ K92 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|-----------------|---------|--------|------|-------|------|-------|
| Board: 59 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A3 | ♠ K98 | | 1NT | Pass | 2NT |
| Vul: None | ♥ K52 | ♥ J108 | 3♠ | Pass | Pass | XA♠♠ |
| North HCP: 15 | ♦ Q1065 | ♦ KJ82 | AP | | | |
| South HCP: 8 | ♣ KQJ5 | ♣ 974 | | | | |
| Contract: 3♠X W | | | | | | |

Board: 60

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1087

♥ A84

♦ K1098

♣ Q74

South:

♠ AK42

♥ QJ76

♦ A73

♣ J5

| West | North | East | South |
|------|-------|------|-------|
| | | | 1NT |
| Pass | 2NT | AP | |

North hands (Practice Page)

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

| | | |
|-----------|--------|---------------------------|
| Board: 61 | ♠ 976 | The opponents are silent. |
| Dealer: N | ♥ A43 | |
| Vul: Both | ♦ A72 | You bid first. |
| HCP: 15 | ♣ AK62 | |

| | | |
|-----------|---------|---------------------------|
| Board: 62 | ♠ J982 | The opponents are silent. |
| Dealer: S | ♥ K4 | |
| Vul: None | ♦ K83 | Partner bids first. |
| HCP: 9 | ♣ Q1094 | |

| | | |
|-----------|---------|---------------------------|
| Board: 63 | ♠ AJ2 | The opponents are silent. |
| Dealer: N | ♥ 865 | |
| Vul: NS | ♦ KQJ43 | You bid first. |
| HCP: 15 | ♣ A5 | |

| | | |
|-----------|--------|---------------------------|
| Board: 64 | ♠ KQ8 | The opponents are silent. |
| Dealer: S | ♥ 985 | |
| Vul: EW | ♦ 9865 | Partner bids first. |
| HCP: 9 | ♣ A94 | |

| | | |
|-----------|--------|---------------------------|
| Board: 65 | ♠ Q87 | The opponents are silent. |
| Dealer: N | ♥ AJ65 | |
| Vul: None | ♦ AK93 | You bid first. |
| HCP: 15 | ♣ J8 | |

| | | |
|-----------|--------|---------------------------|
| Board: 66 | ♠ K9 | The opponents are silent. |
| Dealer: S | ♥ KJ83 | |
| Vul: NS | ♦ Q854 | Partner bids first. |
| HCP: 9 | ♣ 1084 | |

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 | ♠ 976 | ♠ AJ3 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ A43 | ♥ Q1097 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ A72 | ♦ J10 | AP | | | |
| South HCP: 9 | ♣ AK62 | ♣ J854 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 62 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J982 | ♠ AK7 | | | | 1NT |
| Vul: None | ♥ K4 | ♥ Q107 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ K83 | ♦ Q542 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q1094 | ♣ A52 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 63 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ2 | ♠ Q106 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ 865 | ♥ KQJ3 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ KQJ43 | ♦ 108 | AP | | | |
| South HCP: 9 | ♣ A5 | ♣ J942 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 64 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ8 | ♠ A974 | | | | 1NT |
| Vul: EW | ♥ 985 | ♥ AK | Pass | 2NT | AP | |
| North HCP: 9 | ♦ 9865 | ♦ 1072 | | | | |
| South HCP: 15 | ♣ A94 | ♣ KJ85 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 65 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q87 | ♠ J9 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ AJ65 | ♥ KQ73 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ AK93 | ♦ QJ108 | AP | | | |
| South HCP: 9 | ♣ J8 | ♣ 964 | 1. Stayman | | | |
| Contract: 4♥ N | | | | | | |

Board: 66

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K9

♥ KJ83

♦ Q854

♣ 1084

South:

♠ Q1074

♥ 109

♦ AK92

♣ AQ9

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♠ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

South hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 61 | ♠ AJ3 | The opponents are silent. |
| Dealer: N | ♥ Q1097 | |
| Vul: Both | ♦ J10 | Partner bids first. |
| HCP: 9 | ♣ J854 | |

| | | |
|-----------|--------|---------------------------|
| Board: 62 | ♠ AK7 | The opponents are silent. |
| Dealer: S | ♥ Q107 | |
| Vul: None | ♦ Q542 | You bid first. |
| HCP: 15 | ♣ A52 | |

| | | |
|-----------|--------|---------------------------|
| Board: 63 | ♠ Q106 | The opponents are silent. |
| Dealer: N | ♥ KQJ3 | |
| Vul: NS | ♦ 108 | Partner bids first. |
| HCP: 9 | ♣ J942 | |

| | | |
|-----------|--------|---------------------------|
| Board: 64 | ♠ A974 | The opponents are silent. |
| Dealer: S | ♥ AK | |
| Vul: EW | ♦ 1072 | You bid first. |
| HCP: 15 | ♣ KJ85 | |

| | | |
|-----------|---------|---------------------------|
| Board: 65 | ♠ J9 | The opponents are silent. |
| Dealer: N | ♥ KQ73 | |
| Vul: None | ♦ QJ108 | Partner bids first. |
| HCP: 9 | ♣ 964 | |

| | | |
|-----------|---------|---------------------------|
| Board: 66 | ♠ Q1074 | The opponents are silent. |
| Dealer: S | ♥ 109 | |
| Vul: NS | ♦ AK92 | You bid first. |
| HCP: 15 | ♣ AQ9 | |

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 | ♠ 976 | ♠ AJ3 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ A43 | ♥ Q1097 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ A72 | ♦ J10 | AP | | | |
| South HCP: 9 | ♣ AK62 | ♣ J854 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 62 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J982 | ♠ AK7 | | | | 1NT |
| Vul: None | ♥ K4 | ♥ Q107 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ K83 | ♦ Q542 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q1094 | ♣ A52 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 63 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ2 | ♠ Q106 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ 865 | ♥ KQJ3 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ KQJ43 | ♦ 108 | AP | | | |
| South HCP: 9 | ♣ A5 | ♣ J942 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 64 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ8 | ♠ A974 | | | | 1NT |
| Vul: EW | ♥ 985 | ♥ AK | Pass | 2NT | AP | |
| North HCP: 9 | ♦ 9865 | ♦ 1072 | | | | |
| South HCP: 15 | ♣ A94 | ♣ KJ85 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 65 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q87 | ♠ J9 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ AJ65 | ♥ KQ73 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ AK93 | ♦ QJ108 | AP | | | |
| South HCP: 9 | ♣ J8 | ♣ 964 | 1. Stayman | | | |
| Contract: 4♥ N | | | | | | |

Board: 66

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K9

♥ KJ83

♦ Q854

♣ 1084

South:

♠ Q1074

♥ 109

♦ AK92

♣ AQ9

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♠ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 67 | ♠ Q63 | The opponents are silent. |
| Dealer: N | ♥ A9 | |
| Vul: EW | ♦ 1063 | You bid first. |
| HCP: 15 | ♣ AKQ32 | |

| | | |
|-----------|---------|---------------------------|
| Board: 68 | ♠ 108 | The opponents are silent. |
| Dealer: S | ♥ AKJ8 | |
| Vul: Both | ♦ J1053 | Partner bids first. |
| HCP: 9 | ♣ 1074 | |

| | | |
|-----------|--------|---------------------------|
| Board: 69 | ♠ AQ95 | The opponents are silent. |
| Dealer: N | ♥ K6 | |
| Vul: NS | ♦ K532 | You bid first. |
| HCP: 15 | ♣ K32 | |

| | | |
|-----------|---------|---------------------------|
| Board: 70 | ♠ J1093 | The opponents are silent. |
| Dealer: S | ♥ AJ108 | |
| Vul: EW | ♦ QJ5 | Partner bids first. |
| HCP: 9 | ♣ 42 | |

| | | |
|-----------|---------|---------------------------|
| Board: 71 | ♠ AQ | The opponents are silent. |
| Dealer: N | ♥ Q73 | |
| Vul: Both | ♦ A65 | You bid first. |
| HCP: 15 | ♣ K8753 | |

| | | |
|-----------|----------|---------------------------|
| Board: 72 | ♠ J108 | The opponents are silent. |
| Dealer: S | ♥ K2 | |
| Vul: None | ♦ Q10852 | Partner bids first. |
| HCP: 9 | ♣ QJ4 | |

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

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 67 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q63 | ♠ J82 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ A9 | ♥ 85 | | | | |
| North HCP: 15 | ♦ 1063 | ♦ KQJ98 | AP | | | |
| South HCP: 8 | ♣ AKQ32 | ♣ J94 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 68 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 108 | ♠ 6542 | | | | 1NT |
| Vul: Both | ♥ AKJ8 | ♥ 62 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ J1053 | ♦ AK62 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 1074 | ♣ AKJ | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 69 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ95 | ♠ J8 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ K6 | ♥ Q102 | | | | |
| North HCP: 15 | ♦ K532 | ♦ J976 | AP | | | |
| South HCP: 9 | ♣ K32 | ♣ AJ94 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------------|-----------------|------|-------|
| Board: 70 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J1093 | ♠ 64 | | | | 1NT |
| Vul: EW | ♥ AJ108 | ♥ Q94 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ QJ5 | ♦ A104 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 42 | ♣ AKQ109 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 71 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ | ♠ KJ5 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ Q73 | ♥ J984 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ A65 | ♦ Q98 | AP | | | |
| South HCP: 9 | ♣ K8753 | ♣ Q42 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 72

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J108

♥ K2

♦ Q10852

♣ QJ4

South:

♠ 953

♥ A763

♦ AK97

♣ A3

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

South hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 67 | ♠ J82 | The opponents are silent. |
| Dealer: N | ♥ 85 | |
| Vul: EW | ♦ KQJ98 | Partner bids first. |
| HCP: 8 | ♣ J94 | |

| | | |
|-----------|--------|---------------------------|
| Board: 68 | ♠ 6542 | The opponents are silent. |
| Dealer: S | ♥ 62 | |
| Vul: Both | ♦ AK62 | You bid first. |
| HCP: 15 | ♣ AKJ | |

| | | |
|-----------|--------|---------------------------|
| Board: 69 | ♠ J8 | The opponents are silent. |
| Dealer: N | ♥ Q102 | |
| Vul: NS | ♦ J976 | Partner bids first. |
| HCP: 9 | ♣ AJ94 | |

| | | |
|-----------|----------|---------------------------|
| Board: 70 | ♠ 64 | The opponents are silent. |
| Dealer: S | ♥ Q94 | |
| Vul: EW | ♦ A104 | You bid first. |
| HCP: 15 | ♣ AKQ109 | |

| | | |
|-----------|--------|---------------------------|
| Board: 71 | ♠ KJ5 | The opponents are silent. |
| Dealer: N | ♥ J984 | |
| Vul: Both | ♦ Q98 | Partner bids first. |
| HCP: 9 | ♣ Q42 | |

| | | |
|-----------|--------|---------------------------|
| Board: 72 | ♠ 953 | The opponents are silent. |
| Dealer: S | ♥ A763 | |
| Vul: None | ♦ AK97 | You bid first. |
| HCP: 15 | ♣ A3 | |

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

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 67 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q63 | ♠ J82 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ A9 | ♥ 85 | | | | |
| North HCP: 15 | ♦ 1063 | ♦ KQJ98 | AP | | | |
| South HCP: 8 | ♣ AKQ32 | ♣ J94 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 68 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 108 | ♠ 6542 | | | | 1NT |
| Vul: Both | ♥ AKJ8 | ♥ 62 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ J1053 | ♦ AK62 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 1074 | ♣ AKJ | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 69 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ95 | ♠ J8 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ K6 | ♥ Q102 | | | | |
| North HCP: 15 | ♦ K532 | ♦ J976 | AP | | | |
| South HCP: 9 | ♣ K32 | ♣ AJ94 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------------|-----------------|------|-------|
| Board: 70 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J1093 | ♠ 64 | | | | 1NT |
| Vul: EW | ♥ AJ108 | ♥ Q94 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ QJ5 | ♦ A104 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 42 | ♣ AKQ109 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 71 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ | ♠ KJ5 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ Q73 | ♥ J984 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ A65 | ♦ Q98 | AP | | | |
| South HCP: 9 | ♣ K8753 | ♣ Q42 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 72

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J108

♥ K2

♦ Q10852

♣ QJ4

South:

♠ 953

♥ A763

♦ AK97

♣ A3

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

North hands (Practice Page)

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

| | | |
|-----------|--------|---------------------------|
| Board: 73 | ♠ K7 | The opponents are silent. |
| Dealer: N | ♥ A875 | |
| Vul: EW | ♦ AK63 | You bid first. |
| HCP: 15 | ♣ J96 | |

| | | |
|-----------|---------|---------------------------|
| Board: 74 | ♠ 103 | The opponents are silent. |
| Dealer: S | ♥ Q8 | |
| Vul: Both | ♦ K1092 | Partner bids first. |
| HCP: 9 | ♣ KJ942 | |

| | | |
|-----------|---------|---------------------------|
| Board: 75 | ♠ AQ4 | The opponents are silent. |
| Dealer: N | ♥ 104 | |
| Vul: None | ♦ Q85 | You bid first. |
| HCP: 15 | ♣ AQJ53 | |

| | | |
|-----------|----------|---------------------------|
| Board: 76 | ♠ QJ94 | The opponents are silent. |
| Dealer: S | ♥ 106 | |
| Vul: NS | ♦ K9 | Partner bids first. |
| HCP: 9 | ♣ K10842 | |

| | | |
|-----------|---------|---------------------------|
| Board: 77 | ♠ A10 | The opponents are silent. |
| Dealer: N | ♥ AK5 | |
| Vul: Both | ♦ KJ543 | You bid first. |
| HCP: 15 | ♣ 1062 | |

| | | |
|-----------|---------|---------------------------|
| Board: 78 | ♠ 108 | The opponents are silent. |
| Dealer: S | ♥ K98 | |
| Vul: None | ♦ AJ864 | Partner bids first. |
| HCP: 9 | ♣ J54 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 73 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K7 | ♠ QJ8 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ A875 | ♥ K96 | | | | |
| North HCP: 15 | ♦ AK63 | ♦ 10952 | AP | | | |
| South HCP: 9 | ♣ J96 | ♣ K104 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 74 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 103 | ♠ A742 | | | | 1NT |
| Vul: Both | ♥ Q8 | ♥ AK64 | | | | |
| North HCP: 9 | ♦ K1092 | ♦ A6 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KJ942 | ♣ 865 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 75 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ4 | ♠ K9 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ 104 | ♥ J932 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ Q85 | ♦ A109 | AP | | | |
| South HCP: 8 | ♣ AQJ53 | ♣ 10984 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 76 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ94 | ♠ AK103 | | | | 1NT |
| Vul: NS | ♥ 106 | ♥ AQ85 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ K9 | ♦ Q2 | Pass | 2NT | Pass | 4♠ |
| South HCP: 15 | ♣ K10842 | ♣ 976 | AP | | | |
| Contract: 4♠ S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 77 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A10 | ♠ J98 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ AK5 | ♥ Q432 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ KJ543 | ♦ AQ98 | AP | | | |
| South HCP: 9 | ♣ 1062 | ♣ 94 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 78

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 108

♥ K98

♦ AJ864

♣ J54

South:

♠ J963

♥ AQ7

♦ K5

♣ KQ109

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

South hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 73 | ♠ QJ8 | The opponents are silent. |
| Dealer: N | ♥ K96 | |
| Vul: EW | ♦ 10952 | Partner bids first. |
| HCP: 9 | ♣ K104 | |

| | | |
|-----------|--------|---------------------------|
| Board: 74 | ♠ A742 | The opponents are silent. |
| Dealer: S | ♥ AK64 | |
| Vul: Both | ♦ A6 | You bid first. |
| HCP: 15 | ♣ 865 | |

| | | |
|-----------|---------|---------------------------|
| Board: 75 | ♠ K9 | The opponents are silent. |
| Dealer: N | ♥ J932 | |
| Vul: None | ♦ A109 | Partner bids first. |
| HCP: 8 | ♣ 10984 | |

| | | |
|-----------|---------|---------------------------|
| Board: 76 | ♠ AK103 | The opponents are silent. |
| Dealer: S | ♥ AQ85 | |
| Vul: NS | ♦ Q2 | You bid first. |
| HCP: 15 | ♣ 976 | |

| | | |
|-----------|--------|---------------------------|
| Board: 77 | ♠ J98 | The opponents are silent. |
| Dealer: N | ♥ Q432 | |
| Vul: Both | ♦ AQ98 | Partner bids first. |
| HCP: 9 | ♣ 94 | |

| | | |
|-----------|---------|---------------------------|
| Board: 78 | ♠ J963 | The opponents are silent. |
| Dealer: S | ♥ AQ7 | |
| Vul: None | ♦ K5 | You bid first. |
| HCP: 15 | ♣ KQ109 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 73 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K7 | ♠ QJ8 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ A875 | ♥ K96 | | | | |
| North HCP: 15 | ♦ AK63 | ♦ 10952 | AP | | | |
| South HCP: 9 | ♣ J96 | ♣ K104 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 74 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 103 | ♠ A742 | | | | 1NT |
| Vul: Both | ♥ Q8 | ♥ AK64 | | | | |
| North HCP: 9 | ♦ K1092 | ♦ A6 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KJ942 | ♣ 865 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 75 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ4 | ♠ K9 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ 104 | ♥ J932 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ Q85 | ♦ A109 | AP | | | |
| South HCP: 8 | ♣ AQJ53 | ♣ 10984 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 76 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ94 | ♠ AK103 | | | | 1NT |
| Vul: NS | ♥ 106 | ♥ AQ85 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ K9 | ♦ Q2 | Pass | 2NT | Pass | 4♠ |
| South HCP: 15 | ♣ K10842 | ♣ 976 | AP | | | |
| Contract: 4♠ S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 77 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A10 | ♠ J98 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ AK5 | ♥ Q432 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ KJ543 | ♦ AQ98 | AP | | | |
| South HCP: 9 | ♣ 1062 | ♣ 94 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 78

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 108

♥ K98

♦ AJ864

♣ J54

South:

♠ J963

♥ AQ7

♦ K5

♣ KQ109

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

North hands (Practice Page)

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

| | | |
|-----------|--------|---------------------------|
| Board: 79 | ♠ 62 | The opponents are silent. |
| Dealer: N | ♥ AKJ5 | |
| Vul: NS | ♦ Q876 | You bid first. |
| HCP: 15 | ♣ AJ9 | |

| | | |
|-----------|---------|---------------------------|
| Board: 80 | ♠ Q87 | The opponents are silent. |
| Dealer: S | ♥ Q1085 | |
| Vul: EW | ♦ Q84 | Partner bids first. |
| HCP: 9 | ♣ QJ4 | |

| | | |
|-----------|---------|---------------------------|
| Board: 81 | ♠ Q5 | West Bids 3♠ if possible. |
| Dealer: N | ♥ K1084 | |
| Vul: None | ♦ KQ107 | You bid first. |
| HCP: 15 | ♣ KQ5 | |

| | | |
|-----------|--------|---------------------------|
| Board: 82 | ♠ A109 | The opponents are silent. |
| Dealer: S | ♥ K986 | |
| Vul: NS | ♦ J96 | Partner bids first. |
| HCP: 9 | ♣ J43 | |

| | | |
|-----------|---------|---------------------------|
| Board: 83 | ♠ A632 | The opponents are silent. |
| Dealer: N | ♥ J4 | |
| Vul: EW | ♦ K103 | You bid first. |
| HCP: 15 | ♣ AK106 | |

| | | |
|-----------|----------|---------------------------|
| Board: 84 | ♠ A10 | The opponents are silent. |
| Dealer: S | ♥ 82 | |
| Vul: Both | ♦ QJ98 | Partner bids first. |
| HCP: 9 | ♣ Q10754 | |

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

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 79 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 62 | ♠ Q1098 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ AKJ5 | ♥ 98 | Pass | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ Q876 | ♦ A52 | AP | | | |
| South HCP: 9 | ♣ AJ9 | ♣ K1054 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 80 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q87 | ♠ 64 | | | | 1NT |
| Vul: EW | ♥ Q1085 | ♥ AK94 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ Q84 | ♦ KJ97 | Pass | 3♥ | AP | |
| South HCP: 15 | ♣ QJ4 | ♣ A96 | 1. Stayman | | | |
| Contract: 3♥ S | | | | | | |

| | | | | | | |
|-----------------|---------|--------|------|-------|------|-------|
| Board: 81 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q5 | ♠ K10 | | 1NT | Pass | 2NT |
| Vul: None | ♥ K1084 | ♥ J96 | 3♠ | Pass | Pass | XA♠♠ |
| North HCP: 15 | ♦ KQ107 | ♦ 9843 | AP | | | |
| South HCP: 9 | ♣ KQ5 | ♣ AJ84 | | | | |
| Contract: 3♠X W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-----------------|------|-------|
| Board: 82 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A109 | ♠ K76 | | | | 1NT |
| Vul: NS | ♥ K986 | ♥ Q7 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ J96 | ♦ AQ874 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ J43 | ♣ A52 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 83 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A632 | ♠ KQJ10 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ J4 | ♥ K1085 | Pass | 2♠ | Pass | 4♠ |
| North HCP: 15 | ♦ K103 | ♦ 74 | AP | | | |
| South HCP: 9 | ♣ AK106 | ♣ 984 | 1. Stayman | | | |
| Contract: 4♠ N | | | | | | |

Board: 84

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A10

♥ 82

♦ QJ98

♣ Q10754

South:

♠ KJ

♥ QJ75

♦ AK3

♣ J986

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

South hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 79 | ♠ Q1098 | The opponents are silent. |
| Dealer: N | ♥ 98 | |
| Vul: NS | ♦ A52 | Partner bids first. |
| HCP: 9 | ♣ K1054 | |

| | | |
|-----------|--------|---------------------------|
| Board: 80 | ♠ 64 | The opponents are silent. |
| Dealer: S | ♥ AK94 | |
| Vul: EW | ♦ KJ97 | You bid first. |
| HCP: 15 | ♣ A96 | |

| | | |
|-----------|--------|---------------------------|
| Board: 81 | ♠ K10 | West Bids 3♠ if possible. |
| Dealer: N | ♥ J96 | |
| Vul: None | ♦ 9843 | Partner bids first. |
| HCP: 9 | ♣ AJ84 | |

| | | |
|-----------|---------|---------------------------|
| Board: 82 | ♠ K76 | The opponents are silent. |
| Dealer: S | ♥ Q7 | |
| Vul: NS | ♦ AQ874 | You bid first. |
| HCP: 15 | ♣ A52 | |

| | | |
|-----------|---------|---------------------------|
| Board: 83 | ♠ KQJ10 | The opponents are silent. |
| Dealer: N | ♥ K1085 | |
| Vul: EW | ♦ 74 | Partner bids first. |
| HCP: 9 | ♣ 984 | |

| | | |
|-----------|--------|---------------------------|
| Board: 84 | ♠ KJ | The opponents are silent. |
| Dealer: S | ♥ QJ75 | |
| Vul: Both | ♦ AK3 | You bid first. |
| HCP: 15 | ♣ J986 | |

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

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 79 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 62 | ♠ Q1098 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ AKJ5 | ♥ 98 | Pass | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ Q876 | ♦ A52 | AP | | | |
| South HCP: 9 | ♣ AJ9 | ♣ K1054 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 80 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q87 | ♠ 64 | | | | 1NT |
| Vul: EW | ♥ Q1085 | ♥ AK94 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ Q84 | ♦ KJ97 | Pass | 3♥ | AP | |
| South HCP: 15 | ♣ QJ4 | ♣ A96 | 1. Stayman | | | |
| Contract: 3♥ S | | | | | | |

| | | | | | | |
|-----------------|---------|--------|------|-------|------|-------|
| Board: 81 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q5 | ♠ K10 | | 1NT | Pass | 2NT |
| Vul: None | ♥ K1084 | ♥ J96 | 3♠ | Pass | Pass | XA♠♠ |
| North HCP: 15 | ♦ KQ107 | ♦ 9843 | AP | | | |
| South HCP: 9 | ♣ KQ5 | ♣ AJ84 | | | | |
| Contract: 3♠X W | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-----------------|------|-------|
| Board: 82 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A109 | ♠ K76 | | | | 1NT |
| Vul: NS | ♥ K986 | ♥ Q7 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ J96 | ♦ AQ874 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ J43 | ♣ A52 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 83 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A632 | ♠ KQJ10 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ J4 | ♥ K1085 | Pass | 2♠ | Pass | 4♠ |
| North HCP: 15 | ♦ K103 | ♦ 74 | AP | | | |
| South HCP: 9 | ♣ AK106 | ♣ 984 | 1. Stayman | | | |
| Contract: 4♠ N | | | | | | |

Board: 84

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A10

♥ 82

♦ QJ98

♣ Q10754

South:

♠ KJ

♥ QJ75

♦ AK3

♣ J986

| West | North | East | South |
|------|-------|------|-------|
| | | | 1NT |
| Pass | 2NT | AP | |

North hands (Practice Page)

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

Board: 85 ♠ AK10
Dealer: N ♥ J6
Vul: NS ♦ AQ62
HCP: 15 ♣ J863

The opponents are silent.

You bid first.

Board: 86 ♠ AK5
Dealer: S ♥ 109
Vul: EW ♦ 10865
HCP: 9 ♣ Q1094

The opponents are silent.

Partner bids first.

Board: 87 ♠ AQ43
Dealer: N ♥ AQ52
Vul: Both ♦ J6
HCP: 15 ♣ Q87

West Doubles 2♣ if possible.

You bid first.

Board: 88 ♠ AJ76
Dealer: S ♥ J1098
Vul: None ♦ Q6
HCP: 9 ♣ J84

The opponents are silent.

Partner bids first.

Board: 89 ♠ A42
Dealer: N ♥ K42
Vul: EW ♦ J54
HCP: 15 ♣ AK76

The opponents are silent.

You bid first.

Board: 90 ♠ J102
Dealer: S ♥ Q1098
Vul: Both ♦ KQ54
HCP: 9 ♣ J4

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: 85 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK10 | ♠ Q8 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ J6 | ♥ Q932 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AQ62 | ♦ K1085 | AP | | | |
| South HCP: 9 | ♣ J863 | ♣ Q94 | | | | |
| Contract: 2N N | | | | 1. Stayman | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 86 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AK5 | ♠ J4 | | | | 1NT |
| Vul: EW | ♥ 109 | ♥ A32 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ 10865 | ♦ QJ93 | | | | |
| South HCP: 15 | ♣ Q1094 | ♣ AK75 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|------------|------|-----------------|
| Board: 87 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ43 | ♠ K985 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ AQ52 | ♥ 109 | X | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ J6 | ♦ KQ1087 | Pass | 4♠ | AP | |
| South HCP: 8 | ♣ Q87 | ♣ 104 | | | | |
| Contract: 4♠ N | | | | 1. Stayman | | |

| | | | | | | |
|----------------|---------|--------|------|-----------------|------|-------|
| Board: 88 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ76 | ♠ K42 | | | | 1NT |
| Vul: None | ♥ J1098 | ♥ 74 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ Q6 | ♦ AK87 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ J84 | ♣ KQ65 | | | | |
| Contract: 2N S | | | | 1. Stayman | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 89 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A42 | ♠ Q95 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ K42 | ♥ Q98 | | | | |
| North HCP: 15 | ♦ J54 | ♦ A962 | AP | | | |
| South HCP: 9 | ♣ AK76 | ♣ J94 | | | | |
| Contract: 2N N | | | | | | |

Board: 90

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J102

♥ Q1098

♦ KQ54

♣ J4

South:

♠ AK8

♥ 32

♦ J1096

♣ AK76

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

South hands (Practice Page)

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

| | | |
|-----------|----------|------------------------------|
| Board: 85 | ♠ Q8 | The opponents are silent. |
| Dealer: N | ♥ Q932 | |
| Vul: NS | ♦ K1085 | Partner bids first. |
| HCP: 9 | ♣ Q94 | |
| Board: 86 | ♠ J4 | The opponents are silent. |
| Dealer: S | ♥ A32 | |
| Vul: EW | ♦ QJ93 | You bid first. |
| HCP: 15 | ♣ AK75 | |
| Board: 87 | ♠ K985 | West Doubles 2♣ if possible. |
| Dealer: N | ♥ 109 | |
| Vul: Both | ♦ KQ1087 | Partner bids first. |
| HCP: 8 | ♣ 104 | |
| Board: 88 | ♠ K42 | The opponents are silent. |
| Dealer: S | ♥ 74 | |
| Vul: None | ♦ AK87 | You bid first. |
| HCP: 15 | ♣ KQ65 | |
| Board: 89 | ♠ Q95 | The opponents are silent. |
| Dealer: N | ♥ Q98 | |
| Vul: EW | ♦ A962 | Partner bids first. |
| HCP: 9 | ♣ J94 | |
| Board: 90 | ♠ AK8 | The opponents are silent. |
| Dealer: S | ♥ 32 | |
| Vul: Both | ♦ J1096 | You bid first. |
| HCP: 15 | ♣ AK76 | |

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

| | | | | | | |
|----------------|--------|---------|------|------------|------|-----------------|
| Board: 85 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK10 | ♠ Q8 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ J6 | ♥ Q932 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AQ62 | ♦ K1085 | AP | | | |
| South HCP: 9 | ♣ J863 | ♣ Q94 | | | | |
| Contract: 2N N | | | | 1. Stayman | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 86 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AK5 | ♠ J4 | | | | 1NT |
| Vul: EW | ♥ 109 | ♥ A32 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ 10865 | ♦ QJ93 | | | | |
| South HCP: 15 | ♣ Q1094 | ♣ AK75 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|------------|------|-----------------|
| Board: 87 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ43 | ♠ K985 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ AQ52 | ♥ 109 | X | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ J6 | ♦ KQ1087 | Pass | 4♠ | AP | |
| South HCP: 8 | ♣ Q87 | ♣ 104 | | | | |
| Contract: 4♠ N | | | | 1. Stayman | | |

| | | | | | | |
|----------------|---------|--------|------|-----------------|------|-------|
| Board: 88 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ76 | ♠ K42 | | | | 1NT |
| Vul: None | ♥ J1098 | ♥ 74 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ Q6 | ♦ AK87 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ J84 | ♣ KQ65 | | | | |
| Contract: 2N S | | | | 1. Stayman | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 89 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A42 | ♠ Q95 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ K42 | ♥ Q98 | | | | |
| North HCP: 15 | ♦ J54 | ♦ A962 | AP | | | |
| South HCP: 9 | ♣ AK76 | ♣ J94 | | | | |
| Contract: 2N N | | | | | | |

Board: 90

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J102

♥ Q1098

♦ KQ54

♣ J4

South:

♠ AK8

♥ 32

♦ J1096

♣ AK76

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 91 | ♠ KJ | The opponents are silent. |
| Dealer: N | ♥ A832 | |
| Vul: None | ♦ 832 | You bid first. |
| HCP: 15 | ♣ AK108 | |

| | | |
|-----------|---------|---------------------------|
| Board: 92 | ♠ Q108 | The opponents are silent. |
| Dealer: S | ♥ J9 | |
| Vul: NS | ♦ AQ105 | Partner bids first. |
| HCP: 9 | ♣ 8643 | |

| | | |
|-----------|---------|---------------------------|
| Board: 93 | ♠ 874 | The opponents are silent. |
| Dealer: N | ♥ AJ10 | |
| Vul: Both | ♦ A8 | You bid first. |
| HCP: 15 | ♣ AQ632 | |

| | | |
|-----------|--------|---------------------------|
| Board: 94 | ♠ J108 | The opponents are silent. |
| Dealer: S | ♥ AJ63 | |
| Vul: None | ♦ QJ10 | Partner bids first. |
| HCP: 9 | ♣ 1054 | |

| | | |
|-----------|---------|---------------------------|
| Board: 95 | ♠ A7 | The opponents are silent. |
| Dealer: N | ♥ AJ9 | |
| Vul: NS | ♦ K102 | You bid first. |
| HCP: 15 | ♣ K8752 | |

| | | |
|-----------|---------|---------------------------|
| Board: 96 | ♠ A10 | The opponents are silent. |
| Dealer: S | ♥ AJ108 | |
| Vul: EW | ♦ 94 | Partner bids first. |
| HCP: 9 | ♣ 98543 | |

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 | ♠ KJ | ♠ A95 | | 1NT | Pass | 2NT |
| Vul: None | ♥ A832 | ♥ J109 | | | | |
| North HCP: 15 | ♦ 832 | ♦ KJ105 | AP | | | |
| South HCP: 9 | ♣ AK108 | ♣ 942 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 92 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q108 | ♠ K732 | | | | 1NT |
| Vul: NS | ♥ J9 | ♥ AQ75 | | | | |
| North HCP: 9 | ♦ AQ105 | ♦ K4 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 8643 | ♣ K72 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 93 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 874 | ♠ KQ | | 1NT | Pass | 2NT |
| Vul: Both | ♥ AJ10 | ♥ K83 | | | | |
| North HCP: 15 | ♦ A8 | ♦ J10953 | AP | | | |
| South HCP: 9 | ♣ AQ632 | ♣ 1084 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-----------------|------|-------|
| Board: 94 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J108 | ♠ A72 | | | | 1NT |
| Vul: None | ♥ AJ63 | ♥ Q84 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ QJ10 | ♦ A5 | | | | |
| South HCP: 15 | ♣ 1054 | ♣ AJ986 | Pass | 2NT | AP | |
| Contract: 2N S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 95 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A7 | ♠ J986 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ AJ9 | ♥ Q2 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ K102 | ♦ A83 | | | | |
| South HCP: 9 | ♣ K8752 | ♣ Q1094 | AP | | | |
| Contract: 2N N | | | 1. Stayman | | | |

Board: 96

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A10

♥ AJ108

♦ 94

♣ 98543

South:

♠ KJ2

♥ KQ

♦ Q6532

♣ A102

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

South hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 91 | ♠ A95 | The opponents are silent. |
| Dealer: N | ♥ J109 | |
| Vul: None | ♦ KJ105 | Partner bids first. |
| HCP: 9 | ♣ 942 | |

| | | |
|-----------|--------|---------------------------|
| Board: 92 | ♠ K732 | The opponents are silent. |
| Dealer: S | ♥ AQ75 | |
| Vul: NS | ♦ K4 | You bid first. |
| HCP: 15 | ♣ K72 | |

| | | |
|-----------|----------|---------------------------|
| Board: 93 | ♠ KQ | The opponents are silent. |
| Dealer: N | ♥ K83 | |
| Vul: Both | ♦ J10953 | Partner bids first. |
| HCP: 9 | ♣ 1084 | |

| | | |
|-----------|---------|---------------------------|
| Board: 94 | ♠ A72 | The opponents are silent. |
| Dealer: S | ♥ Q84 | |
| Vul: None | ♦ A5 | You bid first. |
| HCP: 15 | ♣ AJ986 | |

| | | |
|-----------|---------|---------------------------|
| Board: 95 | ♠ J986 | The opponents are silent. |
| Dealer: N | ♥ Q2 | |
| Vul: NS | ♦ A83 | Partner bids first. |
| HCP: 9 | ♣ Q1094 | |

| | | |
|-----------|---------|---------------------------|
| Board: 96 | ♠ KJ2 | The opponents are silent. |
| Dealer: S | ♥ KQ | |
| Vul: EW | ♦ Q6532 | You bid first. |
| HCP: 15 | ♣ A102 | |

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 | ♠ KJ | ♠ A95 | | 1NT | Pass | 2NT |
| Vul: None | ♥ A832 | ♥ J109 | | | | |
| North HCP: 15 | ♦ 832 | ♦ KJ105 | AP | | | |
| South HCP: 9 | ♣ AK108 | ♣ 942 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 92 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q108 | ♠ K732 | | | | 1NT |
| Vul: NS | ♥ J9 | ♥ AQ75 | | | | |
| North HCP: 9 | ♦ AQ105 | ♦ K4 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 8643 | ♣ K72 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 93 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 874 | ♠ KQ | | 1NT | Pass | 2NT |
| Vul: Both | ♥ AJ10 | ♥ K83 | | | | |
| North HCP: 15 | ♦ A8 | ♦ J10953 | AP | | | |
| South HCP: 9 | ♣ AQ632 | ♣ 1084 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-----------------|------|-------|
| Board: 94 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J108 | ♠ A72 | | | | 1NT |
| Vul: None | ♥ AJ63 | ♥ Q84 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ QJ10 | ♦ A5 | | | | |
| South HCP: 15 | ♣ 1054 | ♣ AJ986 | Pass | 2NT | AP | |
| Contract: 2N S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 95 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A7 | ♠ J986 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ AJ9 | ♥ Q2 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ K102 | ♦ A83 | | | | |
| South HCP: 9 | ♣ K8752 | ♣ Q1094 | AP | | | |
| Contract: 2N N | | | 1. Stayman | | | |

Board: 96

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A10

♥ AJ108

♦ 94

♣ 98543

South:

♠ KJ2

♥ KQ

♦ Q6532

♣ A102

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

North hands (Practice Page)

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

| | | |
|-----------|--------|---------------------------|
| Board: 97 | ♠ AJ52 | The opponents are silent. |
| Dealer: N | ♥ J8 | |
| Vul: None | ♦ AQ2 | You bid first. |
| HCP: 15 | ♣ K872 | |

| | | |
|-----------|---------|---------------------------|
| Board: 98 | ♠ AQ109 | The opponents are silent. |
| Dealer: S | ♥ J5 | |
| Vul: NS | ♦ J962 | Partner bids first. |
| HCP: 9 | ♣ J94 | |

| | | |
|-----------|--------|---------------------------|
| Board: 99 | ♠ K93 | The opponents are silent. |
| Dealer: N | ♥ K642 | |
| Vul: EW | ♦ A4 | You bid first. |
| HCP: 15 | ♣ AJ53 | |

| | | |
|------------|---------|---------------------------|
| Board: 100 | ♠ 108 | The opponents are silent. |
| Dealer: S | ♥ KQ65 | |
| Vul: Both | ♦ Q10 | Partner bids first. |
| HCP: 9 | ♣ Q9864 | |

| | | |
|------------|---------|---------------------------|
| Board: 101 | ♠ K95 | The opponents are silent. |
| Dealer: N | ♥ KJ | |
| Vul: NS | ♦ J8432 | You bid first. |
| HCP: 15 | ♣ AK5 | |

| | | |
|------------|---------|---------------------------|
| Board: 102 | ♠ 1098 | The opponents are silent. |
| Dealer: S | ♥ K1098 | |
| Vul: EW | ♦ Q75 | Partner bids first. |
| HCP: 9 | ♣ A74 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 97 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ52 | ♠ Q7 | | 1NT | Pass | 2NT |
| Vul: None | ♥ J8 | ♥ 102 | | | | |
| North HCP: 15 | ♦ AQ2 | ♦ KJ108 | AP | | | |
| South HCP: 9 | ♣ K872 | ♣ QJ943 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-----------------|------|-------|
| Board: 98 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ109 | ♠ KJ82 | | | | 1NT |
| Vul: NS | ♥ J5 | ♥ 107 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ J962 | ♦ A1075 | Pass | 3♠ | AP | |
| South HCP: 15 | ♣ J94 | ♣ AK8 | 1. Stayman | | | |
| Contract: 3♠ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 99 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K93 | ♠ 102 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ K642 | ♥ J8 | | | | |
| North HCP: 15 | ♦ A4 | ♦ KQ1083 | AP | | | |
| South HCP: 9 | ♣ AJ53 | ♣ K864 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-----------------|------|-------|
| Board: 100 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 108 | ♠ Q64 | | | | 1NT |
| Vul: Both | ♥ KQ65 | ♥ J1093 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ Q10 | ♦ A72 | Pass | 4♥ | AP | |
| South HCP: 15 | ♣ Q9864 | ♣ AKJ | 1. Stayman | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 101 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K95 | ♠ J108 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ KJ | ♥ Q5 | | | | |
| North HCP: 15 | ♦ J8432 | ♦ AQ1096 | AP | | | |
| South HCP: 9 | ♣ AK5 | ♣ 1042 | | | | |
| Contract: 2N N | | | | | | |

Board: 102

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3♥ S

North:

♠ 1098

♥ K1098

♦ Q75

♣ A74

South:

♠ KQ

♥ Q532

♦ AJ94

♣ K52

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 3♥ AP

1. Stayman

South hands (Practice Page)

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

| | | |
|-----------|---------|---------------------------|
| Board: 97 | ♠ Q7 | The opponents are silent. |
| Dealer: N | ♥ 102 | |
| Vul: None | ♦ KJ108 | Partner bids first. |
| HCP: 9 | ♣ QJ943 | |

| | | |
|-----------|---------|---------------------------|
| Board: 98 | ♠ KJ82 | The opponents are silent. |
| Dealer: S | ♥ 107 | |
| Vul: NS | ♦ A1075 | You bid first. |
| HCP: 15 | ♣ AK8 | |

| | | |
|-----------|----------|---------------------------|
| Board: 99 | ♠ 102 | The opponents are silent. |
| Dealer: N | ♥ J8 | |
| Vul: EW | ♦ KQ1083 | Partner bids first. |
| HCP: 9 | ♣ K864 | |

| | | |
|------------|---------|---------------------------|
| Board: 100 | ♠ Q64 | The opponents are silent. |
| Dealer: S | ♥ J1093 | |
| Vul: Both | ♦ A72 | You bid first. |
| HCP: 15 | ♣ AKJ | |

| | | |
|------------|----------|---------------------------|
| Board: 101 | ♠ J108 | The opponents are silent. |
| Dealer: N | ♥ Q5 | |
| Vul: NS | ♦ AQ1096 | Partner bids first. |
| HCP: 9 | ♣ 1042 | |

| | | |
|------------|--------|---------------------------|
| Board: 102 | ♠ KQ | The opponents are silent. |
| Dealer: S | ♥ Q532 | |
| Vul: EW | ♦ AJ94 | You bid first. |
| HCP: 15 | ♣ K52 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 97 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ52 | ♠ Q7 | | 1NT | Pass | 2NT |
| Vul: None | ♥ J8 | ♥ 102 | | | | |
| North HCP: 15 | ♦ AQ2 | ♦ KJ108 | AP | | | |
| South HCP: 9 | ♣ K872 | ♣ QJ943 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-----------------|------|-------|
| Board: 98 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ109 | ♠ KJ82 | | | | 1NT |
| Vul: NS | ♥ J5 | ♥ 107 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ J962 | ♦ A1075 | Pass | 3♠ | AP | |
| South HCP: 15 | ♣ J94 | ♣ AK8 | 1. Stayman | | | |
| Contract: 3♠ S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 99 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K93 | ♠ 102 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ K642 | ♥ J8 | | | | |
| North HCP: 15 | ♦ A4 | ♦ KQ1083 | AP | | | |
| South HCP: 9 | ♣ AJ53 | ♣ K864 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-----------------|------|-------|
| Board: 100 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 108 | ♠ Q64 | | | | 1NT |
| Vul: Both | ♥ KQ65 | ♥ J1093 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ Q10 | ♦ A72 | Pass | 4♥ | AP | |
| South HCP: 15 | ♣ Q9864 | ♣ AKJ | 1. Stayman | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 101 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K95 | ♠ J108 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ KJ | ♥ Q5 | | | | |
| North HCP: 15 | ♦ J8432 | ♦ AQ1096 | AP | | | |
| South HCP: 9 | ♣ AK5 | ♣ 1042 | | | | |
| Contract: 2N N | | | | | | |

Board: 102

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3♥ S

North:

♠ 1098

♥ K1098

♦ Q75

♣ A74

South:

♠ KQ

♥ Q532

♦ AJ94

♣ K52

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♥ |
|------|-----------------|------|----|

| | | | |
|------|----|----|--|
| Pass | 3♥ | AP | |
|------|----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 103 | ♠ K63 | The opponents are silent. |
| Dealer: N | ♥ A875 | |
| Vul: Both | ♦ K10 | You bid first. |
| HCP: 15 | ♣ AJ85 | |

| | | |
|------------|---------|---------------------------|
| Board: 104 | ♠ QJ2 | The opponents are silent. |
| Dealer: S | ♥ 96 | |
| Vul: None | ♦ QJ109 | Partner bids first. |
| HCP: 9 | ♣ K942 | |

| | | |
|------------|--------|---------------------------|
| Board: 105 | ♠ KJ86 | The opponents are silent. |
| Dealer: N | ♥ KQ2 | |
| Vul: EW | ♦ K103 | You bid first. |
| HCP: 15 | ♣ K95 | |

| | | |
|------------|--------|---------------------------|
| Board: 106 | ♠ J10 | The opponents are silent. |
| Dealer: S | ♥ AQJ9 | |
| Vul: Both | ♦ J874 | Partner bids first. |
| HCP: 9 | ♣ 874 | |

| | | |
|------------|--------|---------------------------|
| Board: 107 | ♠ 9863 | The opponents are silent. |
| Dealer: N | ♥ AJ73 | |
| Vul: None | ♦ K2 | You bid first. |
| HCP: 15 | ♣ AK8 | |

| | | |
|------------|---------|---------------------------|
| Board: 108 | ♠ K1082 | The opponents are silent. |
| Dealer: S | ♥ K9 | |
| Vul: NS | ♦ 104 | Partner bids first. |
| HCP: 9 | ♣ QJ864 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 103 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K63 | ♠ A108 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ A875 | ♥ 102 | | | | |
| North HCP: 15 | ♦ K10 | ♦ QJ873 | AP | | | |
| South HCP: 9 | ♣ AJ85 | ♣ Q94 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 104 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ2 | ♠ A93 | | | | 1NT |
| Vul: None | ♥ 96 | ♥ K72 | | | | |
| North HCP: 9 | ♦ QJ109 | ♦ A42 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ K942 | ♣ A1087 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 105 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ86 | ♠ Q1094 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ KQ2 | ♥ 10964 | Pass | 2♠ | Pass | 3♠ |
| North HCP: 15 | ♦ K103 | ♦ A8 | AP | | | |
| South HCP: 9 | ♣ K95 | ♣ QJ4 | 1. Stayman | | | |
| Contract: 3♠ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-----------------|------|-------|
| Board: 106 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10 | ♠ A875 | | | | 1NT |
| Vul: Both | ♥ AQJ9 | ♥ K65 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ J874 | ♦ AQ | | | | |
| South HCP: 15 | ♣ 874 | ♣ Q1052 | Pass | 2NT | AP | |
| Contract: 2N S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 107 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 9863 | ♠ KJ104 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ AJ73 | ♥ Q10 | Pass | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ K2 | ♦ Q865 | Pass | 4♠ | AP | |
| South HCP: 9 | ♣ AK8 | ♣ J104 | 1. Stayman | | | |
| Contract: 4♠ N | | | | | | |

Board: 108

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ K1082

♥ K9

♦ 104

♣ QJ864

South:

♠ QJ97

♥ AJ10

♦ AK76

♣ 53

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 4♠ AP

1. Stayman

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 103 | ♠ A108 | The opponents are silent. |
| Dealer: N | ♥ 102 | |
| Vul: Both | ♦ QJ873 | Partner bids first. |
| HCP: 9 | ♣ Q94 | |

| | | |
|------------|---------|---------------------------|
| Board: 104 | ♠ A93 | The opponents are silent. |
| Dealer: S | ♥ K72 | |
| Vul: None | ♦ A42 | You bid first. |
| HCP: 15 | ♣ A1087 | |

| | | |
|------------|---------|---------------------------|
| Board: 105 | ♠ Q1094 | The opponents are silent. |
| Dealer: N | ♥ 10964 | |
| Vul: EW | ♦ A8 | Partner bids first. |
| HCP: 9 | ♣ QJ4 | |

| | | |
|------------|---------|---------------------------|
| Board: 106 | ♠ A875 | The opponents are silent. |
| Dealer: S | ♥ K65 | |
| Vul: Both | ♦ AQ | You bid first. |
| HCP: 15 | ♣ Q1052 | |

| | | |
|------------|---------|---------------------------|
| Board: 107 | ♠ KJ104 | The opponents are silent. |
| Dealer: N | ♥ Q10 | |
| Vul: None | ♦ Q865 | Partner bids first. |
| HCP: 9 | ♣ J104 | |

| | | |
|------------|--------|---------------------------|
| Board: 108 | ♠ QJ97 | The opponents are silent. |
| Dealer: S | ♥ AJ10 | |
| Vul: NS | ♦ AK76 | You bid first. |
| HCP: 15 | ♣ 53 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 103 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K63 | ♠ A108 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ A875 | ♥ 102 | | | | |
| North HCP: 15 | ♦ K10 | ♦ QJ873 | AP | | | |
| South HCP: 9 | ♣ AJ85 | ♣ Q94 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 104 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ2 | ♠ A93 | | | | 1NT |
| Vul: None | ♥ 96 | ♥ K72 | | | | |
| North HCP: 9 | ♦ QJ109 | ♦ A42 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ K942 | ♣ A1087 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 105 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ86 | ♠ Q1094 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ KQ2 | ♥ 10964 | Pass | 2♠ | Pass | 3♠ |
| North HCP: 15 | ♦ K103 | ♦ A8 | AP | | | |
| South HCP: 9 | ♣ K95 | ♣ QJ4 | 1. Stayman | | | |
| Contract: 3♠ N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-----------------|------|-------|
| Board: 106 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10 | ♠ A875 | | | | 1NT |
| Vul: Both | ♥ AQJ9 | ♥ K65 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ J874 | ♦ AQ | | | | |
| South HCP: 15 | ♣ 874 | ♣ Q1052 | Pass | 2NT | AP | |
| Contract: 2N S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 107 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 9863 | ♠ KJ104 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ AJ73 | ♥ Q10 | Pass | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ K2 | ♦ Q865 | Pass | 4♠ | AP | |
| South HCP: 9 | ♣ AK8 | ♣ J104 | 1. Stayman | | | |
| Contract: 4♠ N | | | | | | |

Board: 108

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ K1082

♥ K9

♦ 104

♣ QJ864

South:

♠ QJ97

♥ AJ10

♦ AK76

♣ 53

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♠ |
|------|-----------------|------|----|

| | | | |
|------|----|----|--|
| Pass | 4♠ | AP | |
|------|----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 109 | ♠ Q105 | The opponents are silent. |
| Dealer: N | ♥ J53 | |
| Vul: Both | ♦ KQJ | You bid first. |
| HCP: 15 | ♣ KQJ3 | |

| | | |
|------------|---------|---------------------------|
| Board: 110 | ♠ AQ6 | The opponents are silent. |
| Dealer: S | ♥ K1085 | |
| Vul: None | ♦ 10987 | Partner bids first. |
| HCP: 9 | ♣ 94 | |

| | | |
|------------|---------|---------------------------|
| Board: 111 | ♠ K53 | The opponents are silent. |
| Dealer: N | ♥ A1074 | |
| Vul: NS | ♦ QJ6 | You bid first. |
| HCP: 15 | ♣ AJ7 | |

| | | |
|------------|---------|---------------------------|
| Board: 112 | ♠ KQJ10 | The opponents are silent. |
| Dealer: S | ♥ 95 | |
| Vul: EW | ♦ QJ98 | Partner bids first. |
| HCP: 9 | ♣ 543 | |

| | | |
|------------|--------|---------------------------|
| Board: 113 | ♠ K10 | The opponents are silent. |
| Dealer: N | ♥ AJ32 | |
| Vul: None | ♦ K72 | You bid first. |
| HCP: 15 | ♣ A982 | |

| | | |
|------------|--------|---------------------------|
| Board: 114 | ♠ Q7 | The opponents are silent. |
| Dealer: S | ♥ Q84 | |
| Vul: NS | ♦ QJ96 | Partner bids first. |
| HCP: 9 | ♣ Q984 | |

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

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 109 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q105 | ♠ AJ9 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ J53 | ♥ 10982 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ KQJ | ♦ A983 | AP | | | |
| South HCP: 9 | ♣ KQJ3 | ♣ 64 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 110 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ6 | ♠ 842 | | | | 1NT |
| Vul: None | ♥ K1085 | ♥ AQJ | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ 10987 | ♦ 653 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 94 | ♣ AKJ3 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 111 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K53 | ♠ AQJ9 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ A1074 | ♥ Q982 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ QJ6 | ♦ 83 | AP | | | |
| South HCP: 9 | ♣ AJ7 | ♣ 854 | 1. Stayman | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 112 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQJ10 | ♠ A73 | | | | 1NT |
| Vul: EW | ♥ 95 | ♥ A107 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ QJ98 | ♦ 1063 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 543 | ♣ AK97 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|------|-----------------|
| Board: 113 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K10 | ♠ QJ95 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ AJ32 | ♥ K106 | Pass | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ K72 | ♦ Q105 | AP | | | |
| South HCP: 9 | ♣ A982 | ♣ J104 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 114

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q7

♥ Q84

♦ QJ96

♣ Q984

South:

♠ K6

♥ AKJ6

♦ A1054

♣ 1073

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|------|-----|----|-----|
| Pass | 2NT | AP | 1NT |
|------|-----|----|-----|

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 109 | ♠ AJ9 | The opponents are silent. |
| Dealer: N | ♥ 10982 | |
| Vul: Both | ♦ A983 | Partner bids first. |
| HCP: 9 | ♣ 64 | |

| | | |
|------------|--------|---------------------------|
| Board: 110 | ♠ 842 | The opponents are silent. |
| Dealer: S | ♥ AQJ | |
| Vul: None | ♦ 653 | You bid first. |
| HCP: 15 | ♣ AKJ3 | |

| | | |
|------------|--------|---------------------------|
| Board: 111 | ♠ AQJ9 | The opponents are silent. |
| Dealer: N | ♥ Q982 | |
| Vul: NS | ♦ 83 | Partner bids first. |
| HCP: 9 | ♣ 854 | |

| | | |
|------------|--------|---------------------------|
| Board: 112 | ♠ A73 | The opponents are silent. |
| Dealer: S | ♥ A107 | |
| Vul: EW | ♦ 1063 | You bid first. |
| HCP: 15 | ♣ AK97 | |

| | | |
|------------|--------|---------------------------|
| Board: 113 | ♠ QJ95 | The opponents are silent. |
| Dealer: N | ♥ K106 | |
| Vul: None | ♦ Q105 | Partner bids first. |
| HCP: 9 | ♣ J104 | |

| | | |
|------------|---------|---------------------------|
| Board: 114 | ♠ K6 | The opponents are silent. |
| Dealer: S | ♥ AKJ6 | |
| Vul: NS | ♦ A1054 | You bid first. |
| HCP: 15 | ♣ 1073 | |

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

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 109 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q105 | ♠ AJ9 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ J53 | ♥ 10982 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ KQJ | ♦ A983 | AP | | | |
| South HCP: 9 | ♣ KQJ3 | ♣ 64 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 110 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQ6 | ♠ 842 | | | | 1NT |
| Vul: None | ♥ K1085 | ♥ AQJ | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ 10987 | ♦ 653 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 94 | ♣ AKJ3 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 111 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K53 | ♠ AQJ9 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ A1074 | ♥ Q982 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ QJ6 | ♦ 83 | AP | | | |
| South HCP: 9 | ♣ AJ7 | ♣ 854 | 1. Stayman | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 112 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQJ10 | ♠ A73 | | | | 1NT |
| Vul: EW | ♥ 95 | ♥ A107 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ QJ98 | ♦ 1063 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 543 | ♣ AK97 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|------|-----------------|
| Board: 113 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K10 | ♠ QJ95 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ AJ32 | ♥ K106 | Pass | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ K72 | ♦ Q105 | AP | | | |
| South HCP: 9 | ♣ A982 | ♣ J104 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 114

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q7

♥ Q84

♦ QJ96

♣ Q984

South:

♠ K6

♥ AKJ6

♦ A1054

♣ 1073

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|------|-----|----|-----|
| Pass | 2NT | AP | 1NT |
|------|-----|----|-----|

North hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 115 | ♠ AJ9 | The opponents are silent. |
| Dealer: N | ♥ J653 | |
| Vul: EW | ♦ AQ82 | You bid first. |
| HCP: 15 | ♣ K8 | |

| | | |
|------------|--------|---------------------------|
| Board: 116 | ♠ K983 | The opponents are silent. |
| Dealer: S | ♥ K98 | |
| Vul: Both | ♦ J82 | Partner bids first. |
| HCP: 8 | ♣ J94 | |

| | | |
|------------|--------|---------------------------|
| Board: 117 | ♠ AK4 | The opponents are silent. |
| Dealer: N | ♥ Q873 | |
| Vul: NS | ♦ AQ92 | You bid first. |
| HCP: 15 | ♣ 87 | |

| | | |
|------------|---------|---------------------------|
| Board: 118 | ♠ AJ8 | The opponents are silent. |
| Dealer: S | ♥ J97 | |
| Vul: EW | ♦ J1084 | Partner bids first. |
| HCP: 9 | ♣ Q74 | |

| | | |
|------------|--------|---------------------------|
| Board: 119 | ♠ AJ8 | The opponents are silent. |
| Dealer: N | ♥ 9875 | |
| Vul: Both | ♦ AQ2 | You bid first. |
| HCP: 15 | ♣ A102 | |

| | | |
|------------|---------|---------------------------|
| Board: 120 | ♠ A8 | The opponents are silent. |
| Dealer: S | ♥ 109 | |
| Vul: None | ♦ K1084 | Partner bids first. |
| HCP: 9 | ♣ Q8642 | |

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

| | | | | | | |
|----------------|--------|---------|------|------------|------|-----------------|
| Board: 115 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ9 | ♠ 873 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ J653 | ♥ A1098 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ AQ82 | ♦ K10 | AP | | | |
| South HCP: 9 | ♣ K8 | ♣ Q942 | | | | |
| Contract: 4♥ N | | | | 1. Stayman | | |

| | | | | | | |
|----------------|--------|--------|------|-----------------|------|-------|
| Board: 116 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K983 | ♠ QJ4 | | | | 1NT |
| Vul: Both | ♥ K98 | ♥ AJ74 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 8 | ♦ J82 | ♦ Q5 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ J94 | ♣ KQ63 | | | | |
| Contract: 2N S | | | | 1. Stayman | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 117 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK4 | ♠ J7 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ Q873 | ♥ 1092 | | | | |
| North HCP: 15 | ♦ AQ92 | ♦ KJ8 | AP | | | |
| South HCP: 9 | ♣ 87 | ♣ A10964 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 118 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ8 | ♠ K762 | | | | 1NT |
| Vul: EW | ♥ J97 | ♥ KQ8 | | | | |
| North HCP: 9 | ♦ J1084 | ♦ A963 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q74 | ♣ K2 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 119 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ8 | ♠ 95 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ 9875 | ♥ AJ10 | | | | |
| North HCP: 15 | ♦ AQ2 | ♦ J1094 | AP | | | |
| South HCP: 9 | ♣ A102 | ♣ QJ64 | | | | |
| Contract: 2N N | | | | | | |

Board: 120

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A8

♥ 109

♦ K1084

♣ Q8642

South:

♠ QJ62

♥ KQ8

♦ QJ7

♣ A97

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 115 | ♠ 873 | The opponents are silent. |
| Dealer: N | ♥ A1098 | |
| Vul: EW | ♦ K10 | Partner bids first. |
| HCP: 9 | ♣ Q942 | |

| | | |
|------------|--------|---------------------------|
| Board: 116 | ♠ QJ4 | The opponents are silent. |
| Dealer: S | ♥ AJ74 | |
| Vul: Both | ♦ Q5 | You bid first. |
| HCP: 15 | ♣ KQ63 | |

| | | |
|------------|----------|---------------------------|
| Board: 117 | ♠ J7 | The opponents are silent. |
| Dealer: N | ♥ 1092 | |
| Vul: NS | ♦ KJ8 | Partner bids first. |
| HCP: 9 | ♣ A10964 | |

| | | |
|------------|--------|---------------------------|
| Board: 118 | ♠ K762 | The opponents are silent. |
| Dealer: S | ♥ KQ8 | |
| Vul: EW | ♦ A963 | You bid first. |
| HCP: 15 | ♣ K2 | |

| | | |
|------------|---------|---------------------------|
| Board: 119 | ♠ 95 | The opponents are silent. |
| Dealer: N | ♥ AJ10 | |
| Vul: Both | ♦ J1094 | Partner bids first. |
| HCP: 9 | ♣ QJ64 | |

| | | |
|------------|--------|---------------------------|
| Board: 120 | ♠ QJ62 | The opponents are silent. |
| Dealer: S | ♥ KQ8 | |
| Vul: None | ♦ QJ7 | You bid first. |
| HCP: 15 | ♣ A97 | |

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

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 115 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ9 | ♠ 873 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ J653 | ♥ A1098 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ AQ82 | ♦ K10 | AP | | | |
| South HCP: 9 | ♣ K8 | ♣ Q942 | | | | |
| Contract: 4♥ N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|--------|--------|------------|-----------------|------|-------|
| Board: 116 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K983 | ♠ QJ4 | | | | 1NT |
| Vul: Both | ♥ K98 | ♥ AJ74 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 8 | ♦ J82 | ♦ Q5 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ J94 | ♣ KQ63 | | | | |
| Contract: 2N S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 117 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK4 | ♠ J7 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ Q873 | ♥ 1092 | AP | | | |
| North HCP: 15 | ♦ AQ92 | ♦ KJ8 | | | | |
| South HCP: 9 | ♣ 87 | ♣ A10964 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 118 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ8 | ♠ K762 | | | | 1NT |
| Vul: EW | ♥ J97 | ♥ KQ8 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ J1084 | ♦ A963 | | | | |
| South HCP: 15 | ♣ Q74 | ♣ K2 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 119 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ8 | ♠ 95 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ 9875 | ♥ AJ10 | AP | | | |
| North HCP: 15 | ♦ AQ2 | ♦ J1094 | | | | |
| South HCP: 9 | ♣ A102 | ♣ QJ64 | | | | |
| Contract: 2N N | | | | | | |

Board: 120

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A8

♥ 109

♦ K1084

♣ Q8642

South:

♠ QJ62

♥ KQ8

♦ QJ7

♣ A97

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

North hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 121 | ♠ KJ75 | The opponents are silent. |
| Dealer: N | ♥ K1042 | |
| Vul: EW | ♦ A93 | You bid first. |
| HCP: 15 | ♣ A6 | |

| | | |
|------------|--------|---------------------------|
| Board: 122 | ♠ Q108 | The opponents are silent. |
| Dealer: S | ♥ Q982 | |
| Vul: Both | ♦ K87 | Partner bids first. |
| HCP: 9 | ♣ Q54 | |

| | | |
|------------|---------|---------------------------|
| Board: 123 | ♠ Q7 | The opponents are silent. |
| Dealer: N | ♥ A1062 | |
| Vul: None | ♦ A542 | You bid first. |
| HCP: 15 | ♣ AJ5 | |

| | | |
|------------|--------|---------------------------|
| Board: 124 | ♠ K76 | The opponents are silent. |
| Dealer: S | ♥ AJ8 | |
| Vul: NS | ♦ J108 | Partner bids first. |
| HCP: 9 | ♣ 9843 | |

| | | |
|------------|--------|---------------------------|
| Board: 125 | ♠ A10 | The opponents are silent. |
| Dealer: N | ♥ A754 | |
| Vul: Both | ♦ AJ86 | You bid first. |
| HCP: 15 | ♣ Q75 | |

| | | |
|------------|---------|---------------------------|
| Board: 126 | ♠ 952 | The opponents are silent. |
| Dealer: S | ♥ QJ7 | |
| Vul: None | ♦ KQJ10 | Partner bids first. |
| HCP: 9 | ♣ 984 | |

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 | ♠ KJ75 | ♠ 984 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ K1042 | ♥ A987 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ A93 | ♦ J8 | AP | | | |
| South HCP: 8 | ♣ A6 | ♣ K1084 | 1. Stayman | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-----------------|------|-------|
| Board: 122 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q108 | ♠ A72 | | | | 1NT |
| Vul: Both | ♥ Q982 | ♥ K104 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ K87 | ♦ J92 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q54 | ♣ AK93 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 123 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q7 | ♠ 10832 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ A1062 | ♥ KJ8 | Pass | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ A542 | ♦ K9 | AP | | | |
| South HCP: 9 | ♣ AJ5 | ♣ Q843 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 124 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K76 | ♠ A32 | | | | 1NT |
| Vul: NS | ♥ AJ8 | ♥ 974 | | | | |
| North HCP: 9 | ♦ J108 | ♦ KQ5 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 9843 | ♣ AQ72 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 125 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A10 | ♠ Q54 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ A754 | ♥ J109 | | | | |
| North HCP: 15 | ♦ AJ86 | ♦ Q9 | AP | | | |
| South HCP: 9 | ♣ Q75 | ♣ KJ1042 | | | | |
| Contract: 2N N | | | | | | |

Board: 126

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 952

♥ QJ7

♦ KQJ10

♣ 984

South:

♠ KQ86

♥ K1043

♦ 54

♣ AK6

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 121 | ♠ 984 | The opponents are silent. |
| Dealer: N | ♥ A987 | |
| Vul: EW | ♦ J8 | Partner bids first. |
| HCP: 8 | ♣ K1084 | |

| | | |
|------------|--------|---------------------------|
| Board: 122 | ♠ A72 | The opponents are silent. |
| Dealer: S | ♥ K104 | |
| Vul: Both | ♦ J92 | You bid first. |
| HCP: 15 | ♣ AK93 | |

| | | |
|------------|---------|---------------------------|
| Board: 123 | ♠ 10832 | The opponents are silent. |
| Dealer: N | ♥ KJ8 | |
| Vul: None | ♦ K9 | Partner bids first. |
| HCP: 9 | ♣ Q843 | |

| | | |
|------------|--------|---------------------------|
| Board: 124 | ♠ A32 | The opponents are silent. |
| Dealer: S | ♥ 974 | |
| Vul: NS | ♦ KQ5 | You bid first. |
| HCP: 15 | ♣ AQ72 | |

| | | |
|------------|----------|---------------------------|
| Board: 125 | ♠ Q54 | The opponents are silent. |
| Dealer: N | ♥ J109 | |
| Vul: Both | ♦ Q9 | Partner bids first. |
| HCP: 9 | ♣ KJ1042 | |

| | | |
|------------|---------|---------------------------|
| Board: 126 | ♠ KQ86 | The opponents are silent. |
| Dealer: S | ♥ K1043 | |
| Vul: None | ♦ 54 | You bid first. |
| HCP: 15 | ♣ AK6 | |

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 | ♠ KJ75 | ♠ 984 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ K1042 | ♥ A987 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ A93 | ♦ J8 | AP | | | |
| South HCP: 8 | ♣ A6 | ♣ K1084 | 1. Stayman | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-----------------|------|-------|
| Board: 122 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q108 | ♠ A72 | | | | 1NT |
| Vul: Both | ♥ Q982 | ♥ K104 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ K87 | ♦ J92 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q54 | ♣ AK93 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 123 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q7 | ♠ 10832 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ A1062 | ♥ KJ8 | Pass | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ A542 | ♦ K9 | AP | | | |
| South HCP: 9 | ♣ AJ5 | ♣ Q843 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 124 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K76 | ♠ A32 | | | | 1NT |
| Vul: NS | ♥ AJ8 | ♥ 974 | | | | |
| North HCP: 9 | ♦ J108 | ♦ KQ5 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 9843 | ♣ AQ72 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 125 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A10 | ♠ Q54 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ A754 | ♥ J109 | | | | |
| North HCP: 15 | ♦ AJ86 | ♦ Q9 | AP | | | |
| South HCP: 9 | ♣ Q75 | ♣ KJ1042 | | | | |
| Contract: 2N N | | | | | | |

Board: 126

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 952

♥ QJ7

♦ KQJ10

♣ 984

South:

♠ KQ86

♥ K1043

♦ 54

♣ AK6

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

North hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 127 | ♠ Q86 | The opponents are silent. |
| Dealer: N | ♥ K107 | |
| Vul: NS | ♦ AK4 | You bid first. |
| HCP: 15 | ♣ QJ76 | |

| | | |
|------------|---------|---------------------------|
| Board: 128 | ♠ 109 | East Bids 3♠ if possible. |
| Dealer: S | ♥ Q98 | |
| Vul: EW | ♦ Q93 | Partner bids first. |
| HCP: 8 | ♣ KJ964 | |

| | | |
|------------|---------|---------------------------|
| Board: 129 | ♠ AJ105 | West Bids 3♦ if possible. |
| Dealer: N | ♥ J1053 | |
| Vul: None | ♦ K9 | You bid first. |
| HCP: 15 | ♣ KQJ | |

| | | |
|------------|---------|---------------------------|
| Board: 130 | ♠ J974 | The opponents are silent. |
| Dealer: S | ♥ QJ8 | |
| Vul: NS | ♦ KJ103 | Partner bids first. |
| HCP: 9 | ♣ J4 | |

| | | |
|------------|--------|---------------------------|
| Board: 131 | ♠ A87 | The opponents are silent. |
| Dealer: N | ♥ A765 | |
| Vul: EW | ♦ AK4 | You bid first. |
| HCP: 15 | ♣ 732 | |

| | | |
|------------|---------|---------------------------|
| Board: 132 | ♠ Q102 | The opponents are silent. |
| Dealer: S | ♥ K82 | |
| Vul: Both | ♦ A105 | Partner bids first. |
| HCP: 9 | ♣ 10984 | |

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

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 127 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q86 | ♠ J9 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ K107 | ♥ J8 | | | | |
| North HCP: 15 | ♦ AK4 | ♦ 10965 | AP | | | |
| South HCP: 9 | ♣ QJ76 | ♣ AK1043 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 128 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 109 | ♠ 753 | | | | 1NT |
| Vul: EW | ♥ Q98 | ♥ KJ106 | Pass | 2NT | 3♠ | Pass |
| North HCP: 8 | ♦ Q93 | ♦ AK105 | Pass | XA♣♣ | AP | |
| South HCP: 15 | ♣ KJ964 | ♣ A2 | | | | |
| Contract: 3♠X E | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 129 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ105 | ♠ 943 | | 1NT | Pass | 2NT |
| Vul: None | ♥ J1053 | ♥ Q98 | 3♦ | Pass | Pass | XA♣♣ |
| North HCP: 15 | ♦ K9 | ♦ QJ8 | AP | | | |
| South HCP: 9 | ♣ KQJ | ♣ A1064 | | | | |
| Contract: 3♦X W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-----------------|------|-------|
| Board: 130 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J974 | ♠ AQ52 | | | | 1NT |
| Vul: NS | ♥ QJ8 | ♥ K964 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ KJ103 | ♦ Q8 | Pass | 2NT | Pass | 3♠ |
| South HCP: 15 | ♣ J4 | ♣ A108 | Pass | 4♠ | AP | |
| Contract: 4♠ S | | | | | | |

1. Stayman

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 131 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A87 | ♠ 964 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ A765 | ♥ K98 | | | | |
| North HCP: 15 | ♦ AK4 | ♦ 82 | AP | | | |
| South HCP: 9 | ♣ 732 | ♣ AQ1084 | | | | |
| Contract: 2N N | | | | | | |

Board: 132

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q102

♥ K82

♦ A105

♣ 10984

South:

♠ 973

♥ AJ97

♦ K8

♣ AQJ6

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

South hands (Practice Page)

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

| | | |
|------------|----------|---------------------------|
| Board: 127 | ♠ J9 | The opponents are silent. |
| Dealer: N | ♥ J8 | |
| Vul: NS | ♦ 10965 | Partner bids first. |
| HCP: 9 | ♣ AK1043 | |

| | | |
|------------|---------|---------------------------|
| Board: 128 | ♠ 753 | East Bids 3♠ if possible. |
| Dealer: S | ♥ KJ106 | |
| Vul: EW | ♦ AK105 | You bid first. |
| HCP: 15 | ♣ A2 | |

| | | |
|------------|---------|---------------------------|
| Board: 129 | ♠ 943 | West Bids 3♦ if possible. |
| Dealer: N | ♥ Q98 | |
| Vul: None | ♦ QJ8 | Partner bids first. |
| HCP: 9 | ♣ A1064 | |

| | | |
|------------|--------|---------------------------|
| Board: 130 | ♠ AQ52 | The opponents are silent. |
| Dealer: S | ♥ K964 | |
| Vul: NS | ♦ Q8 | You bid first. |
| HCP: 15 | ♣ A108 | |

| | | |
|------------|----------|---------------------------|
| Board: 131 | ♠ 964 | The opponents are silent. |
| Dealer: N | ♥ K98 | |
| Vul: EW | ♦ 82 | Partner bids first. |
| HCP: 9 | ♣ AQ1084 | |

| | | |
|------------|--------|---------------------------|
| Board: 132 | ♠ 973 | The opponents are silent. |
| Dealer: S | ♥ AJ97 | |
| Vul: Both | ♦ K8 | You bid first. |
| HCP: 15 | ♣ AQJ6 | |

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

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 127 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q86 | ♠ J9 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ K107 | ♥ J8 | | | | |
| North HCP: 15 | ♦ AK4 | ♦ 10965 | AP | | | |
| South HCP: 9 | ♣ QJ76 | ♣ AK1043 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 128 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 109 | ♠ 753 | | | | 1NT |
| Vul: EW | ♥ Q98 | ♥ KJ106 | Pass | 2NT | 3♠ | Pass |
| North HCP: 8 | ♦ Q93 | ♦ AK105 | Pass | XA♣♣ | AP | |
| South HCP: 15 | ♣ KJ964 | ♣ A2 | | | | |
| Contract: 3♠X E | | | | | | |

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 129 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ105 | ♠ 943 | | 1NT | Pass | 2NT |
| Vul: None | ♥ J1053 | ♥ Q98 | 3♦ | Pass | Pass | XA♣♣ |
| North HCP: 15 | ♦ K9 | ♦ QJ8 | AP | | | |
| South HCP: 9 | ♣ KQJ | ♣ A1064 | | | | |
| Contract: 3♦X W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-----------------|------|-------|
| Board: 130 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J974 | ♠ AQ52 | | | | 1NT |
| Vul: NS | ♥ QJ8 | ♥ K964 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ KJ103 | ♦ Q8 | Pass | 2NT | Pass | 3♠ |
| South HCP: 15 | ♣ J4 | ♣ A108 | Pass | 4♠ | AP | |
| Contract: 4♠ S | | | | | | |

1. Stayman

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 131 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A87 | ♠ 964 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ A765 | ♥ K98 | | | | |
| North HCP: 15 | ♦ AK4 | ♦ 82 | AP | | | |
| South HCP: 9 | ♣ 732 | ♣ AQ1084 | | | | |
| Contract: 2N N | | | | | | |

Board: 132

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q102

♥ K82

♦ A105

♣ 10984

South:

♠ 973

♥ AJ97

♦ K8

♣ AQJ6

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

North hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 133 | ♠ KQ102 | The opponents are silent. |
| Dealer: N | ♥ 1065 | |
| Vul: NS | ♦ AQ54 | You bid first. |
| HCP: 15 | ♣ A5 | |

| | | |
|------------|---------|---------------------------|
| Board: 134 | ♠ KQ10 | The opponents are silent. |
| Dealer: S | ♥ QJ87 | |
| Vul: EW | ♦ 10864 | Partner bids first. |
| HCP: 9 | ♣ J4 | |

| | | |
|------------|--------|---------------------------|
| Board: 135 | ♠ K973 | The opponents are silent. |
| Dealer: N | ♥ K43 | |
| Vul: Both | ♦ A72 | You bid first. |
| HCP: 15 | ♣ AJ2 | |

| | | |
|------------|----------|---------------------------|
| Board: 136 | ♠ J9 | The opponents are silent. |
| Dealer: S | ♥ A8 | |
| Vul: None | ♦ Q10875 | Partner bids first. |
| HCP: 9 | ♣ Q943 | |

| | | |
|------------|--------|---------------------------|
| Board: 137 | ♠ AK | The opponents are silent. |
| Dealer: N | ♥ J632 | |
| Vul: EW | ♦ A32 | You bid first. |
| HCP: 15 | ♣ QJ96 | |

| | | |
|------------|---------|---------------------------|
| Board: 138 | ♠ Q1043 | The opponents are silent. |
| Dealer: S | ♥ J9 | |
| Vul: Both | ♦ KQJ96 | Partner bids first. |
| HCP: 9 | ♣ 94 | |

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

| | | | | | | |
|----------------|---------|--------|------|------------|------|-----------------|
| Board: 133 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ102 | ♠ 983 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ 1065 | ♥ AQ98 | Pass | 2♠ | Pass | 2NT |
| North HCP: 15 | ♦ AQ54 | ♦ 1093 | AP | | | |
| South HCP: 9 | ♣ A5 | ♣ K74 | | | | |
| Contract: 2N N | | | | 1. Stayman | | |

| | | | | | | |
|----------------|---------|--------|------|-----------------|------|-------|
| Board: 134 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ10 | ♠ J87 | | | | 1NT |
| Vul: EW | ♥ QJ87 | ♥ A963 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ 10864 | ♦ A32 | Pass | 4♥ | AP | |
| South HCP: 15 | ♣ J4 | ♣ AQ6 | | | | |
| Contract: 4♥ S | | | | 1. Stayman | | |

| | | | | | | |
|----------------|--------|---------|------|------------|------|-----------------|
| Board: 135 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K973 | ♠ J1062 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ K43 | ♥ QJ107 | Pass | 2♠ | Pass | 4♠ |
| North HCP: 15 | ♦ A72 | ♦ KQ | AP | | | |
| South HCP: 9 | ♣ AJ2 | ♣ 1084 | | | | |
| Contract: 4♠ N | | | | 1. Stayman | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 136 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J9 | ♠ AKQ5 | | | | 1NT |
| Vul: None | ♥ A8 | ♥ K93 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ Q10875 | ♦ 92 | | | | |
| South HCP: 15 | ♣ Q943 | ♣ K1086 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|------------|------|-----------------|
| Board: 137 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK | ♠ J983 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ J632 | ♥ KQ108 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ A32 | ♦ K6 | AP | | | |
| South HCP: 9 | ♣ QJ96 | ♣ 1074 | | | | |
| Contract: 4♥ N | | | | 1. Stayman | | |

Board: 138

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ Q1043

♥ J9

♦ KQJ96

♣ 94

South:

♠ A752

♥ A86

♦ 72

♣ AK63

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♠ |
|------|-----------------|------|----|

| | | | |
|------|----|----|--|
| Pass | 4♠ | AP | |
|------|----|----|--|

1. Stayman

South hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 133 | ♠ 983 | The opponents are silent. |
| Dealer: N | ♥ AQ98 | |
| Vul: NS | ♦ 1093 | Partner bids first. |
| HCP: 9 | ♣ K74 | |

| | | |
|------------|--------|---------------------------|
| Board: 134 | ♠ J87 | The opponents are silent. |
| Dealer: S | ♥ A963 | |
| Vul: EW | ♦ A32 | You bid first. |
| HCP: 15 | ♣ AQ6 | |

| | | |
|------------|---------|---------------------------|
| Board: 135 | ♠ J1062 | The opponents are silent. |
| Dealer: N | ♥ QJ107 | |
| Vul: Both | ♦ KQ | Partner bids first. |
| HCP: 9 | ♣ 1084 | |

| | | |
|------------|---------|---------------------------|
| Board: 136 | ♠ AKQ5 | The opponents are silent. |
| Dealer: S | ♥ K93 | |
| Vul: None | ♦ 92 | You bid first. |
| HCP: 15 | ♣ K1086 | |

| | | |
|------------|---------|---------------------------|
| Board: 137 | ♠ J983 | The opponents are silent. |
| Dealer: N | ♥ KQ108 | |
| Vul: EW | ♦ K6 | Partner bids first. |
| HCP: 9 | ♣ 1074 | |

| | | |
|------------|--------|---------------------------|
| Board: 138 | ♠ A752 | The opponents are silent. |
| Dealer: S | ♥ A86 | |
| Vul: Both | ♦ 72 | You bid first. |
| HCP: 15 | ♣ AK63 | |

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

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 133 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ102 | ♠ 983 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ 1065 | ♥ AQ98 | Pass | 2♠ | Pass | 2NT |
| North HCP: 15 | ♦ AQ54 | ♦ 1093 | AP | | | |
| South HCP: 9 | ♣ A5 | ♣ K74 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 134 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ10 | ♠ J87 | | | | 1NT |
| Vul: EW | ♥ QJ87 | ♥ A963 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ 10864 | ♦ A32 | Pass | 4♥ | AP | |
| South HCP: 15 | ♣ J4 | ♣ AQ6 | 1. Stayman | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 135 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K973 | ♠ J1062 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ K43 | ♥ QJ107 | Pass | 2♠ | Pass | 4♠ |
| North HCP: 15 | ♦ A72 | ♦ KQ | AP | | | |
| South HCP: 9 | ♣ AJ2 | ♣ 1084 | 1. Stayman | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 136 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J9 | ♠ AKQ5 | | | | 1NT |
| Vul: None | ♥ A8 | ♥ K93 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ Q10875 | ♦ 92 | | | | |
| South HCP: 15 | ♣ Q943 | ♣ K1086 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 137 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK | ♠ J983 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ J632 | ♥ KQ108 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ A32 | ♦ K6 | AP | | | |
| South HCP: 9 | ♣ QJ96 | ♣ 1074 | 1. Stayman | | | |
| Contract: 4♥ N | | | | | | |

Board: 138

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ Q1043

♥ J9

♦ KQJ96

♣ 94

South:

♠ A752

♥ A86

♦ 72

♣ AK63

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♠ |
|------|-----------------|------|----|

| | | | |
|------|----|----|--|
| Pass | 4♠ | AP | |
|------|----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 139 | ♠ AJ65 | The opponents are silent. |
| Dealer: N | ♥ AK7 | |
| Vul: None | ♦ 65 | You bid first. |
| HCP: 15 | ♣ K1087 | |

| | | |
|------------|---------|---------------------------|
| Board: 140 | ♠ K103 | The opponents are silent. |
| Dealer: S | ♥ Q1093 | |
| Vul: NS | ♦ QJ | Partner bids first. |
| HCP: 9 | ♣ J942 | |

| | | |
|------------|---------|---------------------------|
| Board: 141 | ♠ A976 | The opponents are silent. |
| Dealer: N | ♥ 82 | |
| Vul: Both | ♦ AQ3 | You bid first. |
| HCP: 15 | ♣ AJ106 | |

| | | |
|------------|---------|---------------------------|
| Board: 142 | ♠ K1083 | The opponents are silent. |
| Dealer: S | ♥ 94 | |
| Vul: None | ♦ 98 | Partner bids first. |
| HCP: 9 | ♣ KQJ42 | |

| | | |
|------------|---------|---------------------------|
| Board: 143 | ♠ 107 | The opponents are silent. |
| Dealer: N | ♥ K84 | |
| Vul: NS | ♦ AJ5 | You bid first. |
| HCP: 15 | ♣ AQJ63 | |

| | | |
|------------|---------|---------------------------|
| Board: 144 | ♠ AKQ10 | The opponents are silent. |
| Dealer: S | ♥ 10854 | |
| Vul: EW | ♦ 83 | Partner bids first. |
| HCP: 9 | ♣ 1084 | |

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

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 139 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ65 | ♠ K32 | | 1NT | Pass | 2NT |
| Vul: None | ♥ AK7 | ♥ 108 | | | | |
| North HCP: 15 | ♦ 65 | ♦ Q1098 | AP | | | |
| South HCP: 9 | ♣ K1087 | ♣ A942 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 140 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K103 | ♠ AJ9 | | | | 1NT |
| Vul: NS | ♥ Q1093 | ♥ K654 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ QJ | ♦ K632 | Pass | 4♥ | AP | |
| South HCP: 15 | ♣ J942 | ♣ A10 | 1. Stayman | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 141 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A976 | ♠ KQ10 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ 82 | ♥ J964 | Pass | 2♠ | Pass | 2NT |
| North HCP: 15 | ♦ AQ3 | ♦ K108 | AP | | | |
| South HCP: 9 | ♣ AJ106 | ♣ 854 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 142 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K1083 | ♠ AJ76 | | | | 1NT |
| Vul: None | ♥ 94 | ♥ A53 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ 98 | ♦ AQ5 | Pass | 4♠ | AP | |
| South HCP: 15 | ♣ KQJ42 | ♣ 1075 | 1. Stayman | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 143 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 107 | ♠ J85 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ K84 | ♥ A1096 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AJ5 | ♦ K1098 | AP | | | |
| South HCP: 8 | ♣ AQJ63 | ♣ 94 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 144

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3♥ S

North:

♠ AKQ10

♥ 10854

♦ 83

♣ 1084

South:

♠ J43

♥ AKQ9

♦ Q105

♣ K73

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 3♥ AP

1. Stayman

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 139 | ♠ K32 | The opponents are silent. |
| Dealer: N | ♥ 108 | |
| Vul: None | ♦ Q1098 | Partner bids first. |
| HCP: 9 | ♣ A942 | |

| | | |
|------------|--------|---------------------------|
| Board: 140 | ♠ AJ9 | The opponents are silent. |
| Dealer: S | ♥ K654 | |
| Vul: NS | ♦ K632 | You bid first. |
| HCP: 15 | ♣ A10 | |

| | | |
|------------|--------|---------------------------|
| Board: 141 | ♠ KQ10 | The opponents are silent. |
| Dealer: N | ♥ J964 | |
| Vul: Both | ♦ K108 | Partner bids first. |
| HCP: 9 | ♣ 854 | |

| | | |
|------------|--------|---------------------------|
| Board: 142 | ♠ AJ76 | The opponents are silent. |
| Dealer: S | ♥ A53 | |
| Vul: None | ♦ AQ5 | You bid first. |
| HCP: 15 | ♣ 1075 | |

| | | |
|------------|---------|---------------------------|
| Board: 143 | ♠ J85 | The opponents are silent. |
| Dealer: N | ♥ A1096 | |
| Vul: NS | ♦ K1098 | Partner bids first. |
| HCP: 8 | ♣ 94 | |

| | | |
|------------|--------|---------------------------|
| Board: 144 | ♠ J43 | The opponents are silent. |
| Dealer: S | ♥ AKQ9 | |
| Vul: EW | ♦ Q105 | You bid first. |
| HCP: 15 | ♣ K73 | |

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

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 139 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ65 | ♠ K32 | | 1NT | Pass | 2NT |
| Vul: None | ♥ AK7 | ♥ 108 | | | | |
| North HCP: 15 | ♦ 65 | ♦ Q1098 | AP | | | |
| South HCP: 9 | ♣ K1087 | ♣ A942 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 140 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K103 | ♠ AJ9 | | | | 1NT |
| Vul: NS | ♥ Q1093 | ♥ K654 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ QJ | ♦ K632 | Pass | 4♥ | AP | |
| South HCP: 15 | ♣ J942 | ♣ A10 | 1. Stayman | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 141 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A976 | ♠ KQ10 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ 82 | ♥ J964 | Pass | 2♠ | Pass | 2NT |
| North HCP: 15 | ♦ AQ3 | ♦ K108 | AP | | | |
| South HCP: 9 | ♣ AJ106 | ♣ 854 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 142 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K1083 | ♠ AJ76 | | | | 1NT |
| Vul: None | ♥ 94 | ♥ A53 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ 98 | ♦ AQ5 | Pass | 4♠ | AP | |
| South HCP: 15 | ♣ KQJ42 | ♣ 1075 | 1. Stayman | | | |
| Contract: 4♠ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 143 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 107 | ♠ J85 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ K84 | ♥ A1096 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AJ5 | ♦ K1098 | AP | | | |
| South HCP: 8 | ♣ AQJ63 | ♣ 94 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 144

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3♥ S

North:

♠ AKQ10

♥ 10854

♦ 83

♣ 1084

South:

♠ J43

♥ AKQ9

♦ Q105

♣ K73

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 3♥ AP

1. Stayman

North hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 145 | ♠ K102 | The opponents are silent. |
| Dealer: N | ♥ A52 | |
| Vul: None | ♦ Q1084 | You bid first. |
| HCP: 15 | ♣ KQJ | |

| | | |
|------------|---------|---------------------------|
| Board: 146 | ♠ A104 | The opponents are silent. |
| Dealer: S | ♥ 103 | |
| Vul: NS | ♦ K1093 | Partner bids first. |
| HCP: 9 | ♣ Q984 | |

| | | |
|------------|--------|---------------------------|
| Board: 147 | ♠ AK3 | The opponents are silent. |
| Dealer: N | ♥ KQ72 | |
| Vul: EW | ♦ K54 | You bid first. |
| HCP: 15 | ♣ 985 | |

| | | |
|------------|--------|---------------------------|
| Board: 148 | ♠ J842 | The opponents are silent. |
| Dealer: S | ♥ KQ9 | |
| Vul: Both | ♦ K109 | Partner bids first. |
| HCP: 9 | ♣ 874 | |

| | | |
|------------|---------|---------------------------|
| Board: 149 | ♠ A7 | The opponents are silent. |
| Dealer: N | ♥ 765 | |
| Vul: NS | ♦ AQ3 | You bid first. |
| HCP: 15 | ♣ KQ972 | |

| | | |
|------------|--------|---------------------------|
| Board: 150 | ♠ 86 | The opponents are silent. |
| Dealer: S | ♥ K103 | |
| Vul: EW | ♦ AQ98 | Partner bids first. |
| HCP: 9 | ♣ 9842 | |

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 145 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K102 | ♠ AJ8 | | 1NT | Pass | 2NT |
| Vul: None | ♥ A52 | ♥ 1098 | | | | |
| North HCP: 15 | ♦ Q1084 | ♦ KJ63 | AP | | | |
| South HCP: 9 | ♣ KQJ | ♣ 864 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 146 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A104 | ♠ QJ97 | | | | 1NT |
| Vul: NS | ♥ 103 | ♥ AQ95 | | | | |
| North HCP: 9 | ♦ K1093 | ♦ Q54 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q984 | ♣ A2 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 147 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK3 | ♠ J1098 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ KQ72 | ♥ A93 | Pass | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ K54 | ♦ 107 | AP | | | |
| South HCP: 9 | ♣ 985 | ♣ A1042 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-----------------|------|-------|
| Board: 148 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J842 | ♠ KQ95 | | | | 1NT |
| Vul: Both | ♥ KQ9 | ♥ A3 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ K109 | ♦ A84 | Pass | 3♠ | AP | |
| South HCP: 15 | ♣ 874 | ♣ Q1062 | 1. Stayman | | | |
| Contract: 3♠ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 149 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A7 | ♠ 92 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ 765 | ♥ KJ109 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AQ3 | ♦ 952 | AP | | | |
| South HCP: 9 | ♣ KQ972 | ♣ AJ84 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 150

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 86

♥ K103

♦ AQ98

♣ 9842

South:

♠ 92

♥ Q98

♦ K74

♣ AKQJ10

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

South hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 145 | ♠ AJ8 | The opponents are silent. |
| Dealer: N | ♥ 1098 | |
| Vul: None | ♦ KJ63 | Partner bids first. |
| HCP: 9 | ♣ 864 | |

| | | |
|------------|--------|---------------------------|
| Board: 146 | ♠ QJ97 | The opponents are silent. |
| Dealer: S | ♥ AQ95 | |
| Vul: NS | ♦ Q54 | You bid first. |
| HCP: 15 | ♣ A2 | |

| | | |
|------------|---------|---------------------------|
| Board: 147 | ♠ J1098 | The opponents are silent. |
| Dealer: N | ♥ A93 | |
| Vul: EW | ♦ 107 | Partner bids first. |
| HCP: 9 | ♣ A1042 | |

| | | |
|------------|---------|---------------------------|
| Board: 148 | ♠ KQ95 | The opponents are silent. |
| Dealer: S | ♥ A3 | |
| Vul: Both | ♦ A84 | You bid first. |
| HCP: 15 | ♣ Q1062 | |

| | | |
|------------|---------|---------------------------|
| Board: 149 | ♠ 92 | The opponents are silent. |
| Dealer: N | ♥ KJ109 | |
| Vul: NS | ♦ 952 | Partner bids first. |
| HCP: 9 | ♣ AJ84 | |

| | | |
|------------|----------|---------------------------|
| Board: 150 | ♠ 92 | The opponents are silent. |
| Dealer: S | ♥ Q98 | |
| Vul: EW | ♦ K74 | You bid first. |
| HCP: 15 | ♣ AKQJ10 | |

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 145 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K102 | ♠ AJ8 | | 1NT | Pass | 2NT |
| Vul: None | ♥ A52 | ♥ 1098 | | | | |
| North HCP: 15 | ♦ Q1084 | ♦ KJ63 | AP | | | |
| South HCP: 9 | ♣ KQJ | ♣ 864 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 146 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A104 | ♠ QJ97 | | | | 1NT |
| Vul: NS | ♥ 103 | ♥ AQ95 | | | | |
| North HCP: 9 | ♦ K1093 | ♦ Q54 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q984 | ♣ A2 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 147 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK3 | ♠ J1098 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ KQ72 | ♥ A93 | Pass | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ K54 | ♦ 107 | AP | | | |
| South HCP: 9 | ♣ 985 | ♣ A1042 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-----------------|------|-------|
| Board: 148 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J842 | ♠ KQ95 | | | | 1NT |
| Vul: Both | ♥ KQ9 | ♥ A3 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ K109 | ♦ A84 | Pass | 3♠ | AP | |
| South HCP: 15 | ♣ 874 | ♣ Q1062 | 1. Stayman | | | |
| Contract: 3♠ S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 149 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A7 | ♠ 92 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ 765 | ♥ KJ109 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AQ3 | ♦ 952 | AP | | | |
| South HCP: 9 | ♣ KQ972 | ♣ AJ84 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 150

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 86

♥ K103

♦ AQ98

♣ 9842

South:

♠ 92

♥ Q98

♦ K74

♣ AKQJ10

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

North hands (Practice Page)

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

| | | |
|------------|--------|------------------------------|
| Board: 151 | ♠ AK86 | West Doubles 2♣ if possible. |
| Dealer: N | ♥ Q32 | |
| Vul: Both | ♦ K975 | |
| HCP: 15 | ♣ K8 | You bid first. |

| | | |
|------------|----------|---------------------------|
| Board: 152 | ♠ 98 | East Bids 2♦ if possible. |
| Dealer: S | ♥ AQJ10 | |
| Vul: None | ♦ 72 | |
| HCP: 9 | ♣ Q10854 | Partner bids first. |

| | | |
|------------|--------|---------------------------|
| Board: 153 | ♠ A63 | The opponents are silent. |
| Dealer: N | ♥ 1072 | |
| Vul: EW | ♦ AJ76 | |
| HCP: 15 | ♣ AQ3 | You bid first. |

| | | |
|------------|--------|---------------------------|
| Board: 154 | ♠ Q98 | The opponents are silent. |
| Dealer: S | ♥ K953 | |
| Vul: Both | ♦ 1092 | |
| HCP: 9 | ♣ A94 | Partner bids first. |

| | | |
|------------|--------|---------------------------|
| Board: 155 | ♠ AJ2 | The opponents are silent. |
| Dealer: N | ♥ AQ9 | |
| Vul: None | ♦ 1065 | |
| HCP: 15 | ♣ A653 | You bid first. |

| | | |
|------------|---------|---------------------------|
| Board: 156 | ♠ KJ73 | The opponents are silent. |
| Dealer: S | ♥ J109 | |
| Vul: NS | ♦ 96 | |
| HCP: 9 | ♣ A1084 | Partner bids first. |

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 | ♠ AK86 | ♠ J10 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ Q32 | ♥ AJ94 | X | 2♠ | Pass | 2NT |
| North HCP: 15 | ♦ K975 | ♦ J108 | AP | | | |
| South HCP: 9 | ♣ K8 | ♣ Q754 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 152 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 98 | ♠ AK | | | | 1NT |
| Vul: None | ♥ AQJ10 | ♥ 8432 | Pass | 2♣ ¹ | 2♦ | 2NT |
| North HCP: 9 | ♦ 72 | ♦ A1098 | AP | | | |
| South HCP: 15 | ♣ Q10854 | ♣ A32 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 153 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A63 | ♠ KJ10 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ 1072 | ♥ 84 | AP | | | |
| North HCP: 15 | ♦ AJ76 | ♦ Q54 | | | | |
| South HCP: 9 | ♣ AQ3 | ♣ K10984 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-----------------|------|-------|
| Board: 154 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q98 | ♠ AJ104 | | | | 1NT |
| Vul: Both | ♥ K953 | ♥ AJ6 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ 1092 | ♦ AJ3 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ A94 | ♣ 1053 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|------|-----------------|
| Board: 155 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ2 | ♠ 983 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ AQ9 | ♥ KJ72 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ 1065 | ♦ AJ98 | AP | | | |
| South HCP: 9 | ♣ A653 | ♣ 94 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 156

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ KJ73

♥ J109

♦ 96

♣ A1084

South:

♠ Q862

♥ A54

♦ AK5

♣ Q97

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♠ |
|------|-----------------|------|----|

| | | | |
|------|----|----|--|
| Pass | 4♠ | AP | |
|------|----|----|--|

1. Stayman

South hands (Practice Page)

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

| | | |
|------------|--------|------------------------------|
| Board: 151 | ♠ J10 | West Doubles 2♣ if possible. |
| Dealer: N | ♥ AJ94 | |
| Vul: Both | ♦ J108 | Partner bids first. |
| HCP: 9 | ♣ Q754 | |

| | | |
|------------|---------|---------------------------|
| Board: 152 | ♠ AK | East Bids 2♦ if possible. |
| Dealer: S | ♥ 8432 | |
| Vul: None | ♦ A1098 | You bid first. |
| HCP: 15 | ♣ A32 | |

| | | |
|------------|----------|---------------------------|
| Board: 153 | ♠ KJ10 | The opponents are silent. |
| Dealer: N | ♥ 84 | |
| Vul: EW | ♦ Q54 | Partner bids first. |
| HCP: 9 | ♣ K10984 | |

| | | |
|------------|---------|---------------------------|
| Board: 154 | ♠ AJ104 | The opponents are silent. |
| Dealer: S | ♥ AJ6 | |
| Vul: Both | ♦ AJ3 | You bid first. |
| HCP: 15 | ♣ 1053 | |

| | | |
|------------|--------|---------------------------|
| Board: 155 | ♠ 983 | The opponents are silent. |
| Dealer: N | ♥ KJ72 | |
| Vul: None | ♦ AJ98 | Partner bids first. |
| HCP: 9 | ♣ 94 | |

| | | |
|------------|--------|---------------------------|
| Board: 156 | ♠ Q862 | The opponents are silent. |
| Dealer: S | ♥ A54 | |
| Vul: NS | ♦ AK5 | You bid first. |
| HCP: 15 | ♣ Q97 | |

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 | ♠ AK86 | ♠ J10 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ Q32 | ♥ AJ94 | X | 2♠ | Pass | 2NT |
| North HCP: 15 | ♦ K975 | ♦ J108 | AP | | | |
| South HCP: 9 | ♣ K8 | ♣ Q754 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 152 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 98 | ♠ AK | | | | 1NT |
| Vul: None | ♥ AQJ10 | ♥ 8432 | Pass | 2♣ ¹ | 2♦ | 2NT |
| North HCP: 9 | ♦ 72 | ♦ A1098 | AP | | | |
| South HCP: 15 | ♣ Q10854 | ♣ A32 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 153 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A63 | ♠ KJ10 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ 1072 | ♥ 84 | AP | | | |
| North HCP: 15 | ♦ AJ76 | ♦ Q54 | | | | |
| South HCP: 9 | ♣ AQ3 | ♣ K10984 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-----------------|------|-------|
| Board: 154 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q98 | ♠ AJ104 | | | | 1NT |
| Vul: Both | ♥ K953 | ♥ AJ6 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ 1092 | ♦ AJ3 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ A94 | ♣ 1053 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|------|-----------------|
| Board: 155 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ2 | ♠ 983 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ AQ9 | ♥ KJ72 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ 1065 | ♦ AJ98 | AP | | | |
| South HCP: 9 | ♣ A653 | ♣ 94 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 156

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ KJ73

♥ J109

♦ 96

♣ A1084

South:

♠ Q862

♥ A54

♦ AK5

♣ Q97

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♠ |
|------|-----------------|------|----|

| | | | |
|------|----|----|--|
| Pass | 4♠ | AP | |
|------|----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|------------|----------|---------------------------|
| Board: 157 | ♠ A105 | The opponents are silent. |
| Dealer: N | ♥ K5 | |
| Vul: Both | ♦ 1075 | You bid first. |
| HCP: 15 | ♣ AKJ102 | |

| | | |
|------------|--------|---------------------------|
| Board: 158 | ♠ J104 | The opponents are silent. |
| Dealer: S | ♥ J93 | |
| Vul: None | ♦ A108 | Partner bids first. |
| HCP: 9 | ♣ K854 | |

| | | |
|------------|--------|---------------------------|
| Board: 159 | ♠ K76 | The opponents are silent. |
| Dealer: N | ♥ AJ2 | |
| Vul: NS | ♦ AJ10 | You bid first. |
| HCP: 15 | ♣ Q982 | |

| | | |
|------------|---------|------------------------------|
| Board: 160 | ♠ QJ106 | West Doubles 2♦ if possible. |
| Dealer: S | ♥ QJ86 | |
| Vul: EW | ♦ QJ6 | Partner bids first. |
| HCP: 9 | ♣ 84 | |

| | | |
|------------|----------|---------------------------|
| Board: 161 | ♠ A52 | The opponents are silent. |
| Dealer: N | ♥ Q3 | |
| Vul: None | ♦ AQ1043 | You bid first. |
| HCP: 15 | ♣ K92 | |

| | | |
|------------|---------|---------------------------|
| Board: 162 | ♠ 1096 | The opponents are silent. |
| Dealer: S | ♥ J103 | |
| Vul: NS | ♦ KQ | Partner bids first. |
| HCP: 9 | ♣ QJ954 | |

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

| | | | | | | |
|----------------|----------|--------|------------|-------|------|-----------------|
| Board: 157 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A105 | ♠ KJ98 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ K5 | ♥ 1064 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ 1075 | ♦ K82 | AP | | | |
| South HCP: 9 | ♣ AKJ102 | ♣ Q84 | | | | |
| Contract: 2N N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 158 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J104 | ♠ K963 | | | | 1NT |
| Vul: None | ♥ J93 | ♥ A1062 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ A108 | ♦ K6 | | | | |
| South HCP: 15 | ♣ K854 | ♣ AJ9 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 159 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K76 | ♠ J10 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ AJ2 | ♥ 8743 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AJ10 | ♦ K98 | AP | | | |
| South HCP: 9 | ♣ Q982 | ♣ AJ104 | | | | |
| Contract: 2N N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 160 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ106 | ♠ AK4 | | | | 1NT |
| Vul: EW | ♥ QJ86 | ♥ 973 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ QJ6 | ♦ A94 | X | 2NT | AP | |
| South HCP: 15 | ♣ 84 | ♣ KJ62 | | | | |
| Contract: 2N S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|----------|---------|------------|-------|------|-----------------|
| Board: 161 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A52 | ♠ QJ109 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ Q3 | ♥ A10 | Pass | 2♦ | Pass | 3NT |
| North HCP: 15 | ♦ AQ1043 | ♦ 976 | AP | | | |
| South HCP: 9 | ♣ K92 | ♣ Q864 | | | | |
| Contract: 3N N | | | 1. Stayman | | | |

Board: 162

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1096

♥ J103

♦ KQ

♣ QJ954

South:

♠ AK3

♥ K954

♦ J32

♣ A76

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

South hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 157 | ♠ KJ98 | The opponents are silent. |
| Dealer: N | ♥ 1064 | |
| Vul: Both | ♦ K82 | Partner bids first. |
| HCP: 9 | ♣ Q84 | |

| | | |
|------------|---------|---------------------------|
| Board: 158 | ♠ K963 | The opponents are silent. |
| Dealer: S | ♥ A1062 | |
| Vul: None | ♦ K6 | You bid first. |
| HCP: 15 | ♣ AJ9 | |

| | | |
|------------|---------|---------------------------|
| Board: 159 | ♠ J10 | The opponents are silent. |
| Dealer: N | ♥ 8743 | |
| Vul: NS | ♦ K98 | Partner bids first. |
| HCP: 9 | ♣ AJ104 | |

| | | |
|------------|--------|------------------------------|
| Board: 160 | ♠ AK4 | West Doubles 2♦ if possible. |
| Dealer: S | ♥ 973 | |
| Vul: EW | ♦ A94 | You bid first. |
| HCP: 15 | ♣ KJ62 | |

| | | |
|------------|---------|---------------------------|
| Board: 161 | ♠ QJ109 | The opponents are silent. |
| Dealer: N | ♥ A10 | |
| Vul: None | ♦ 976 | Partner bids first. |
| HCP: 9 | ♣ Q864 | |

| | | |
|------------|--------|---------------------------|
| Board: 162 | ♠ AK3 | The opponents are silent. |
| Dealer: S | ♥ K954 | |
| Vul: NS | ♦ J32 | You bid first. |
| HCP: 15 | ♣ A76 | |

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

| | | | | | | |
|----------------|----------|--------|------------|-------|------|-----------------|
| Board: 157 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A105 | ♠ KJ98 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ K5 | ♥ 1064 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ 1075 | ♦ K82 | AP | | | |
| South HCP: 9 | ♣ AKJ102 | ♣ Q84 | | | | |
| Contract: 2N N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 158 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J104 | ♠ K963 | | | | 1NT |
| Vul: None | ♥ J93 | ♥ A1062 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ A108 | ♦ K6 | | | | |
| South HCP: 15 | ♣ K854 | ♣ AJ9 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 159 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K76 | ♠ J10 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ AJ2 | ♥ 8743 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AJ10 | ♦ K98 | AP | | | |
| South HCP: 9 | ♣ Q982 | ♣ AJ104 | | | | |
| Contract: 2N N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 160 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ106 | ♠ AK4 | | | | 1NT |
| Vul: EW | ♥ QJ86 | ♥ 973 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ QJ6 | ♦ A94 | X | 2NT | AP | |
| South HCP: 15 | ♣ 84 | ♣ KJ62 | | | | |
| Contract: 2N S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|----------|---------|------------|-------|------|-----------------|
| Board: 161 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A52 | ♠ QJ109 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ Q3 | ♥ A10 | Pass | 2♦ | Pass | 3NT |
| North HCP: 15 | ♦ AQ1043 | ♦ 976 | AP | | | |
| South HCP: 9 | ♣ K92 | ♣ Q864 | | | | |
| Contract: 3N N | | | 1. Stayman | | | |

Board: 162

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1096

♥ J103

♦ KQ

♣ QJ954

South:

♠ AK3

♥ K954

♦ J32

♣ A76

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

North hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 163 | ♠ Q106 | The opponents are silent. |
| Dealer: N | ♥ 102 | |
| Vul: EW | ♦ A84 | You bid first. |
| HCP: 15 | ♣ AKQ32 | |

| | | |
|------------|---------|---------------------------|
| Board: 164 | ♠ J1082 | The opponents are silent. |
| Dealer: S | ♥ J1096 | |
| Vul: Both | ♦ J3 | Partner bids first. |
| HCP: 9 | ♣ AQ4 | |

| | | |
|------------|--------|---------------------------|
| Board: 165 | ♠ AK96 | The opponents are silent. |
| Dealer: N | ♥ A52 | |
| Vul: NS | ♦ 542 | You bid first. |
| HCP: 15 | ♣ A76 | |

| | | |
|------------|---------|---------------------------|
| Board: 166 | ♠ 1087 | The opponents are silent. |
| Dealer: S | ♥ 83 | |
| Vul: EW | ♦ AQ108 | Partner bids first. |
| HCP: 8 | ♣ Q1084 | |

| | | |
|------------|--------|---------------------------|
| Board: 167 | ♠ AQ83 | The opponents are silent. |
| Dealer: N | ♥ AKQ7 | |
| Vul: Both | ♦ 876 | You bid first. |
| HCP: 15 | ♣ 97 | |

| | | |
|------------|---------|---------------------------|
| Board: 168 | ♠ 10862 | The opponents are silent. |
| Dealer: S | ♥ Q1083 | |
| Vul: None | ♦ KJ | Partner bids first. |
| HCP: 9 | ♣ QJ4 | |

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

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 163 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q106 | ♠ K984 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ 102 | ♥ AJ8 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ A84 | ♦ J952 | AP | | | |
| South HCP: 9 | ♣ AKQ32 | ♣ 84 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 164 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J1082 | ♠ K76 | | | | 1NT |
| Vul: Both | ♥ J1096 | ♥ KQ83 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ J3 | ♦ A872 | Pass | 4♥ | AP | |
| South HCP: 15 | ♣ AQ4 | ♣ K3 | 1. Stayman | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 165 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK96 | ♠ Q1075 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ A52 | ♥ J4 | Pass | 2♠ | Pass | 3♠ |
| North HCP: 15 | ♦ 542 | ♦ QJ10 | AP | | | |
| South HCP: 9 | ♣ A76 | ♣ QJ104 | 1. Stayman | | | |
| Contract: 3♠ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 166 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1087 | ♠ Q5 | | | | 1NT |
| Vul: EW | ♥ 83 | ♥ KJ74 | Pass | 2NT | AP | |
| North HCP: 8 | ♦ AQ108 | ♦ KJ7 | | | | |
| South HCP: 15 | ♣ Q1084 | ♣ AJ65 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 167 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ83 | ♠ KJ | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ AKQ7 | ♥ 10984 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ 876 | ♦ J953 | AP | | | |
| South HCP: 9 | ♣ 97 | ♣ A104 | 1. Stayman | | | |
| Contract: 4♥ N | | | | | | |

Board: 168

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 10862

♥ Q1083

♦ KJ

♣ QJ4

South:

♠ K9

♥ AJ2

♦ A752

♣ K1083

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

South hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 163 | ♠ K984 | The opponents are silent. |
| Dealer: N | ♥ AJ8 | |
| Vul: EW | ♦ J952 | Partner bids first. |
| HCP: 9 | ♣ 84 | |

| | | |
|------------|--------|---------------------------|
| Board: 164 | ♠ K76 | The opponents are silent. |
| Dealer: S | ♥ KQ83 | |
| Vul: Both | ♦ A872 | You bid first. |
| HCP: 15 | ♣ K3 | |

| | | |
|------------|---------|---------------------------|
| Board: 165 | ♠ Q1075 | The opponents are silent. |
| Dealer: N | ♥ J4 | |
| Vul: NS | ♦ QJ10 | Partner bids first. |
| HCP: 9 | ♣ QJ104 | |

| | | |
|------------|--------|---------------------------|
| Board: 166 | ♠ Q5 | The opponents are silent. |
| Dealer: S | ♥ KJ74 | |
| Vul: EW | ♦ KJ7 | You bid first. |
| HCP: 15 | ♣ AJ65 | |

| | | |
|------------|---------|---------------------------|
| Board: 167 | ♠ KJ | The opponents are silent. |
| Dealer: N | ♥ 10984 | |
| Vul: Both | ♦ J953 | Partner bids first. |
| HCP: 9 | ♣ A104 | |

| | | |
|------------|---------|---------------------------|
| Board: 168 | ♠ K9 | The opponents are silent. |
| Dealer: S | ♥ AJ2 | |
| Vul: None | ♦ A752 | You bid first. |
| HCP: 15 | ♣ K1083 | |

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

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 163 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q106 | ♠ K984 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ 102 | ♥ AJ8 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ A84 | ♦ J952 | AP | | | |
| South HCP: 9 | ♣ AKQ32 | ♣ 84 | | | | |
| Contract: 2N N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 164 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J1082 | ♠ K76 | | | | 1NT |
| Vul: Both | ♥ J1096 | ♥ KQ83 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ J3 | ♦ A872 | Pass | 4♥ | AP | |
| South HCP: 15 | ♣ AQ4 | ♣ K3 | | | | |
| Contract: 4♥ S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 165 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK96 | ♠ Q1075 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ A52 | ♥ J4 | Pass | 2♠ | Pass | 3♠ |
| North HCP: 15 | ♦ 542 | ♦ QJ10 | AP | | | |
| South HCP: 9 | ♣ A76 | ♣ QJ104 | | | | |
| Contract: 3♠ N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 166 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1087 | ♠ Q5 | | | | 1NT |
| Vul: EW | ♥ 83 | ♥ KJ74 | | | | |
| North HCP: 8 | ♦ AQ108 | ♦ KJ7 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q1084 | ♣ AJ65 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 167 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ83 | ♠ KJ | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ AKQ7 | ♥ 10984 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ 876 | ♦ J953 | AP | | | |
| South HCP: 9 | ♣ 97 | ♣ A104 | | | | |
| Contract: 4♥ N | | | 1. Stayman | | | |

Board: 168

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 10862

♥ Q1083

♦ KJ

♣ QJ4

South:

♠ K9

♥ AJ2

♦ A752

♣ K1083

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 169 | ♠ Q5 | The opponents are silent. |
| Dealer: N | ♥ K65 | |
| Vul: EW | ♦ A732 | You bid first. |
| HCP: 15 | ♣ AQ53 | |

| | | |
|------------|---------|---------------------------|
| Board: 170 | ♠ J94 | The opponents are silent. |
| Dealer: S | ♥ J95 | |
| Vul: Both | ♦ Q104 | Partner bids first. |
| HCP: 9 | ♣ KQ104 | |

| | | |
|------------|---------|---------------------------|
| Board: 171 | ♠ Q53 | The opponents are silent. |
| Dealer: N | ♥ 874 | |
| Vul: None | ♦ AQ2 | You bid first. |
| HCP: 15 | ♣ AQJ10 | |

| | | |
|------------|----------|---------------------------|
| Board: 172 | ♠ 1093 | The opponents are silent. |
| Dealer: S | ♥ A87 | |
| Vul: NS | ♦ AJ1087 | Partner bids first. |
| HCP: 9 | ♣ 104 | |

| | | |
|------------|---------|---------------------------|
| Board: 173 | ♠ 1054 | The opponents are silent. |
| Dealer: N | ♥ KQ102 | |
| Vul: Both | ♦ A4 | You bid first. |
| HCP: 15 | ♣ AQ107 | |

| | | |
|------------|---------|---------------------------|
| Board: 174 | ♠ 102 | The opponents are silent. |
| Dealer: S | ♥ QJ109 | |
| Vul: None | ♦ Q104 | Partner bids first. |
| HCP: 9 | ♣ A1064 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 169 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q5 | ♠ 1084 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ K65 | ♥ QJ8 | | | | |
| North HCP: 15 | ♦ A732 | ♦ K1096 | AP | | | |
| South HCP: 9 | ♣ AQ53 | ♣ K74 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 170 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J94 | ♠ 852 | | | | 1NT |
| Vul: Both | ♥ J95 | ♥ AK10 | | | | |
| North HCP: 9 | ♦ Q104 | ♦ KJ75 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KQ104 | ♣ A53 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 171 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q53 | ♠ 1096 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ 874 | ♥ AJ95 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AQ2 | ♦ KJ104 | AP | | | |
| South HCP: 9 | ♣ AQJ10 | ♣ 84 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 172 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1093 | ♠ AJ86 | | | | 1NT |
| Vul: NS | ♥ A87 | ♥ KJ2 | | | | |
| North HCP: 9 | ♦ AJ1087 | ♦ Q92 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 104 | ♣ A73 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 173 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 1054 | ♠ QJ8 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ KQ102 | ♥ J853 | | | | |
| North HCP: 15 | ♦ A4 | ♦ J108 | Pass | 2♥ | AP | |
| South HCP: 8 | ♣ AQ107 | ♣ K94 | 1. Stayman | | | |
| Contract: 2♥ N | | | | | | |

Board: 174

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 102

♥ QJ109

♦ Q104

♣ A1064

South:

♠ J74

♥ AK5

♦ KJ8

♣ K975

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 169 | ♠ 1084 | The opponents are silent. |
| Dealer: N | ♥ QJ8 | |
| Vul: EW | ♦ K1096 | Partner bids first. |
| HCP: 9 | ♣ K74 | |

| | | |
|------------|--------|---------------------------|
| Board: 170 | ♠ 852 | The opponents are silent. |
| Dealer: S | ♥ AK10 | |
| Vul: Both | ♦ KJ75 | You bid first. |
| HCP: 15 | ♣ A53 | |

| | | |
|------------|---------|---------------------------|
| Board: 171 | ♠ 1096 | The opponents are silent. |
| Dealer: N | ♥ AJ95 | |
| Vul: None | ♦ KJ104 | Partner bids first. |
| HCP: 9 | ♣ 84 | |

| | | |
|------------|--------|---------------------------|
| Board: 172 | ♠ AJ86 | The opponents are silent. |
| Dealer: S | ♥ KJ2 | |
| Vul: NS | ♦ Q92 | You bid first. |
| HCP: 15 | ♣ A73 | |

| | | |
|------------|--------|---------------------------|
| Board: 173 | ♠ QJ8 | The opponents are silent. |
| Dealer: N | ♥ J853 | |
| Vul: Both | ♦ J108 | Partner bids first. |
| HCP: 8 | ♣ K94 | |

| | | |
|------------|--------|---------------------------|
| Board: 174 | ♠ J74 | The opponents are silent. |
| Dealer: S | ♥ AK5 | |
| Vul: None | ♦ KJ8 | You bid first. |
| HCP: 15 | ♣ K975 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 169 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q5 | ♠ 1084 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ K65 | ♥ QJ8 | | | | |
| North HCP: 15 | ♦ A732 | ♦ K1096 | AP | | | |
| South HCP: 9 | ♣ AQ53 | ♣ K74 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 170 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J94 | ♠ 852 | | | | 1NT |
| Vul: Both | ♥ J95 | ♥ AK10 | | | | |
| North HCP: 9 | ♦ Q104 | ♦ KJ75 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KQ104 | ♣ A53 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 171 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q53 | ♠ 1096 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ 874 | ♥ AJ95 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AQ2 | ♦ KJ104 | AP | | | |
| South HCP: 9 | ♣ AQJ10 | ♣ 84 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 172 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1093 | ♠ AJ86 | | | | 1NT |
| Vul: NS | ♥ A87 | ♥ KJ2 | | | | |
| North HCP: 9 | ♦ AJ1087 | ♦ Q92 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 104 | ♣ A73 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 173 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 1054 | ♠ QJ8 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ KQ102 | ♥ J853 | | | | |
| North HCP: 15 | ♦ A4 | ♦ J108 | Pass | 2♥ | AP | |
| South HCP: 8 | ♣ AQ107 | ♣ K94 | 1. Stayman | | | |
| Contract: 2♥ N | | | | | | |

Board: 174

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 102

♥ QJ109

♦ Q104

♣ A1064

South:

♠ J74

♥ AK5

♦ KJ8

♣ K975

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 175 | ♠ KJ9 | The opponents are silent. |
| Dealer: N | ♥ A84 | |
| Vul: NS | ♦ AQJ43 | You bid first. |
| HCP: 15 | ♣ 106 | |

| | | |
|------------|---------|---------------------------|
| Board: 176 | ♠ J10 | The opponents are silent. |
| Dealer: S | ♥ K2 | |
| Vul: EW | ♦ K1098 | Partner bids first. |
| HCP: 9 | ♣ Q8643 | |

| | | |
|------------|--------|---------------------------|
| Board: 177 | ♠ K93 | The opponents are silent. |
| Dealer: N | ♥ KQ63 | |
| Vul: None | ♦ AQ65 | You bid first. |
| HCP: 15 | ♣ J9 | |

| | | |
|------------|---------|---------------------------|
| Board: 178 | ♠ K92 | The opponents are silent. |
| Dealer: S | ♥ K1093 | |
| Vul: NS | ♦ QJ109 | Partner bids first. |
| HCP: 9 | ♣ 54 | |

| | | |
|------------|---------|---------------------------|
| Board: 179 | ♠ AK104 | The opponents are silent. |
| Dealer: N | ♥ 1062 | |
| Vul: EW | ♦ A854 | You bid first. |
| HCP: 15 | ♣ A6 | |

| | | |
|------------|--------|---------------------------|
| Board: 180 | ♠ Q972 | The opponents are silent. |
| Dealer: S | ♥ KJ98 | |
| Vul: Both | ♦ Q108 | Partner bids first. |
| HCP: 8 | ♣ 84 | |

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

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 175 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ9 | ♠ A62 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ A84 | ♥ QJ109 | Pass | 2♦ | Pass | 3NT |
| North HCP: 15 | ♦ AQJ43 | ♦ 1086 | AP | | | |
| South HCP: 9 | ♣ 106 | ♣ Q94 | 1. Stayman | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 176 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10 | ♠ Q52 | | | | 1NT |
| Vul: EW | ♥ K2 | ♥ Q6 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ K1098 | ♦ A73 | | | | |
| South HCP: 15 | ♣ Q8643 | ♣ AK1092 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 177 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K93 | ♠ J106 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ KQ63 | ♥ J1098 | Pass | 2♥ | AP | |
| North HCP: 15 | ♦ AQ65 | ♦ K97 | 1. Stayman | | | |
| South HCP: 8 | ♣ J9 | ♣ K104 | | | | |
| Contract: 2♥ N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------------|-----------------|------|-------|
| Board: 178 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K92 | ♠ Q108 | | | | 1NT |
| Vul: NS | ♥ K1093 | ♥ AQJ | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ QJ109 | ♦ 75 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 54 | ♣ AQ1082 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 179 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK104 | ♠ J3 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ 1062 | ♥ K97 | AP | | | |
| North HCP: 15 | ♦ A854 | ♦ KQ10 | | | | |
| South HCP: 9 | ♣ A6 | ♣ 109874 | | | | |
| Contract: 2N N | | | | | | |

Board: 180

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q972

♥ KJ98

♦ Q108

♣ 84

South:

♠ AJ5

♥ 52

♦ KJ732

♣ AQ9

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 175 | ♠ A62 | The opponents are silent. |
| Dealer: N | ♥ QJ109 | |
| Vul: NS | ♦ 1086 | Partner bids first. |
| HCP: 9 | ♣ Q94 | |

| | | |
|------------|----------|---------------------------|
| Board: 176 | ♠ Q52 | The opponents are silent. |
| Dealer: S | ♥ Q6 | |
| Vul: EW | ♦ A73 | You bid first. |
| HCP: 15 | ♣ AK1092 | |

| | | |
|------------|---------|---------------------------|
| Board: 177 | ♠ J106 | The opponents are silent. |
| Dealer: N | ♥ J1098 | |
| Vul: None | ♦ K97 | Partner bids first. |
| HCP: 8 | ♣ K104 | |

| | | |
|------------|----------|---------------------------|
| Board: 178 | ♠ Q108 | The opponents are silent. |
| Dealer: S | ♥ AQJ | |
| Vul: NS | ♦ 75 | You bid first. |
| HCP: 15 | ♣ AQ1082 | |

| | | |
|------------|----------|---------------------------|
| Board: 179 | ♠ J3 | The opponents are silent. |
| Dealer: N | ♥ K97 | |
| Vul: EW | ♦ KQ10 | Partner bids first. |
| HCP: 9 | ♣ 109874 | |

| | | |
|------------|---------|---------------------------|
| Board: 180 | ♠ AJ5 | The opponents are silent. |
| Dealer: S | ♥ 52 | |
| Vul: Both | ♦ KJ732 | You bid first. |
| HCP: 15 | ♣ AQ9 | |

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

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 175 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ9 | ♠ A62 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ A84 | ♥ QJ109 | Pass | 2♦ | Pass | 3NT |
| North HCP: 15 | ♦ AQJ43 | ♦ 1086 | AP | | | |
| South HCP: 9 | ♣ 106 | ♣ Q94 | 1. Stayman | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 176 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J10 | ♠ Q52 | | | | 1NT |
| Vul: EW | ♥ K2 | ♥ Q6 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ K1098 | ♦ A73 | | | | |
| South HCP: 15 | ♣ Q8643 | ♣ AK1092 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 177 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K93 | ♠ J106 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ KQ63 | ♥ J1098 | Pass | 2♥ | AP | |
| North HCP: 15 | ♦ AQ65 | ♦ K97 | 1. Stayman | | | |
| South HCP: 8 | ♣ J9 | ♣ K104 | | | | |
| Contract: 2♥ N | | | | | | |

| | | | | | | |
|----------------|---------|----------|------------|-----------------|------|-------|
| Board: 178 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K92 | ♠ Q108 | | | | 1NT |
| Vul: NS | ♥ K1093 | ♥ AQJ | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ QJ109 | ♦ 75 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 54 | ♣ AQ1082 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 179 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK104 | ♠ J3 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ 1062 | ♥ K97 | AP | | | |
| North HCP: 15 | ♦ A854 | ♦ KQ10 | | | | |
| South HCP: 9 | ♣ A6 | ♣ 109874 | | | | |
| Contract: 2N N | | | | | | |

Board: 180

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q972

♥ KJ98

♦ Q108

♣ 84

South:

♠ AJ5

♥ 52

♦ KJ732

♣ AQ9

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 181 | ♠ A95 | The opponents are silent. |
| Dealer: N | ♥ AQ | |
| Vul: NS | ♦ Q9743 | You bid first. |
| HCP: 15 | ♣ K52 | |

| | | |
|------------|---------|---------------------------|
| Board: 182 | ♠ J108 | The opponents are silent. |
| Dealer: S | ♥ 75 | |
| Vul: EW | ♦ Q107 | Partner bids first. |
| HCP: 9 | ♣ KQJ84 | |

| | | |
|------------|--------|---------------------------|
| Board: 183 | ♠ Q53 | The opponents are silent. |
| Dealer: N | ♥ A52 | |
| Vul: Both | ♦ Q52 | You bid first. |
| HCP: 15 | ♣ AK96 | |

| | | |
|------------|---------|---------------------------|
| Board: 184 | ♠ A1052 | The opponents are silent. |
| Dealer: S | ♥ KQ109 | |
| Vul: None | ♦ 108 | Partner bids first. |
| HCP: 9 | ♣ 843 | |

| | | |
|------------|--------|---------------------------|
| Board: 185 | ♠ 943 | The opponents are silent. |
| Dealer: N | ♥ AJ3 | |
| Vul: EW | ♦ Q75 | You bid first. |
| HCP: 15 | ♣ AKJ3 | |

| | | |
|------------|--------|---------------------------|
| Board: 186 | ♠ 1093 | The opponents are silent. |
| Dealer: S | ♥ AJ8 | |
| Vul: Both | ♦ A976 | Partner bids first. |
| HCP: 9 | ♣ 984 | |

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 | ♠ A95 | ♠ J87 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ AQ | ♥ 102 | | | | |
| North HCP: 15 | ♦ Q9743 | ♦ AKJ105 | AP | | | |
| South HCP: 9 | ♣ K52 | ♣ 1084 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 182 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J108 | ♠ A2 | | | | 1NT |
| Vul: EW | ♥ 75 | ♥ AQ64 | | | | |
| North HCP: 9 | ♦ Q107 | ♦ J93 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KQJ84 | ♣ A1052 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 183 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q53 | ♠ KJ10 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ A52 | ♥ Q984 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ Q52 | ♦ K1074 | AP | | | |
| South HCP: 9 | ♣ AK96 | ♣ 104 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-----------------|------|-------|
| Board: 184 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A1052 | ♠ J87 | | | | 1NT |
| Vul: None | ♥ KQ109 | ♥ A73 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ 108 | ♦ QJ9 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 843 | ♣ AK106 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 185 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 943 | ♠ AJ82 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ AJ3 | ♥ 10985 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ Q75 | ♦ J8 | AP | | | |
| South HCP: 8 | ♣ AKJ3 | ♣ Q84 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 186

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1093

♥ AJ8

♦ A976

♣ 984

South:

♠ AJ76

♥ K54

♦ Q3

♣ KQ73

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

South hands (Practice Page)

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

| | | |
|------------|----------|---------------------------|
| Board: 181 | ♠ J87 | The opponents are silent. |
| Dealer: N | ♥ 102 | |
| Vul: NS | ♦ AKJ105 | Partner bids first. |
| HCP: 9 | ♣ 1084 | |

| | | |
|------------|---------|---------------------------|
| Board: 182 | ♠ A2 | The opponents are silent. |
| Dealer: S | ♥ AQ64 | |
| Vul: EW | ♦ J93 | You bid first. |
| HCP: 15 | ♣ A1052 | |

| | | |
|------------|---------|---------------------------|
| Board: 183 | ♠ KJ10 | The opponents are silent. |
| Dealer: N | ♥ Q984 | |
| Vul: Both | ♦ K1074 | Partner bids first. |
| HCP: 9 | ♣ 104 | |

| | | |
|------------|---------|---------------------------|
| Board: 184 | ♠ J87 | The opponents are silent. |
| Dealer: S | ♥ A73 | |
| Vul: None | ♦ QJ9 | You bid first. |
| HCP: 15 | ♣ AK106 | |

| | | |
|------------|---------|---------------------------|
| Board: 185 | ♠ AJ82 | The opponents are silent. |
| Dealer: N | ♥ 10985 | |
| Vul: EW | ♦ J8 | Partner bids first. |
| HCP: 8 | ♣ Q84 | |

| | | |
|------------|--------|---------------------------|
| Board: 186 | ♠ AJ76 | The opponents are silent. |
| Dealer: S | ♥ K54 | |
| Vul: Both | ♦ Q3 | You bid first. |
| HCP: 15 | ♣ KQ73 | |

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 | ♠ A95 | ♠ J87 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ AQ | ♥ 102 | | | | |
| North HCP: 15 | ♦ Q9743 | ♦ AKJ105 | AP | | | |
| South HCP: 9 | ♣ K52 | ♣ 1084 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 182 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J108 | ♠ A2 | | | | 1NT |
| Vul: EW | ♥ 75 | ♥ AQ64 | | | | |
| North HCP: 9 | ♦ Q107 | ♦ J93 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KQJ84 | ♣ A1052 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 183 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q53 | ♠ KJ10 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ A52 | ♥ Q984 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ Q52 | ♦ K1074 | AP | | | |
| South HCP: 9 | ♣ AK96 | ♣ 104 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-----------------|------|-------|
| Board: 184 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A1052 | ♠ J87 | | | | 1NT |
| Vul: None | ♥ KQ109 | ♥ A73 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ 108 | ♦ QJ9 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 843 | ♣ AK106 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 185 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 943 | ♠ AJ82 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ AJ3 | ♥ 10985 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ Q75 | ♦ J8 | AP | | | |
| South HCP: 8 | ♣ AKJ3 | ♣ Q84 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 186

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1093

♥ AJ8

♦ A976

♣ 984

South:

♠ AJ76

♥ K54

♦ Q3

♣ KQ73

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

North hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 187 | ♠ QJ108 | The opponents are silent. |
| Dealer: N | ♥ Q94 | |
| Vul: None | ♦ AKQ3 | You bid first. |
| HCP: 15 | ♣ J10 | |

| | | |
|------------|----------|---------------------------|
| Board: 188 | ♠ 965 | The opponents are silent. |
| Dealer: S | ♥ KQ10 | |
| Vul: NS | ♦ Q9 | Partner bids first. |
| HCP: 9 | ♣ Q10843 | |

| | | |
|------------|---------|---------------------------|
| Board: 189 | ♠ Q1063 | The opponents are silent. |
| Dealer: N | ♥ AQJ | |
| Vul: Both | ♦ A73 | You bid first. |
| HCP: 15 | ♣ Q32 | |

| | | |
|------------|----------|---------------------------|
| Board: 190 | ♠ 85 | The opponents are silent. |
| Dealer: S | ♥ QJ | |
| Vul: None | ♦ AJ52 | Partner bids first. |
| HCP: 9 | ♣ J10984 | |

| | | |
|------------|--------|---------------------------|
| Board: 191 | ♠ KQ52 | The opponents are silent. |
| Dealer: N | ♥ Q10 | |
| Vul: NS | ♦ Q73 | You bid first. |
| HCP: 15 | ♣ AQ85 | |

| | | |
|------------|---------|---------------------------|
| Board: 192 | ♠ KJ8 | The opponents are silent. |
| Dealer: S | ♥ J1074 | |
| Vul: EW | ♦ KJ98 | Partner bids first. |
| HCP: 9 | ♣ 74 | |

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

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 187 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ108 | ♠ K7 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ Q94 | ♥ J1083 | Pass | 2♠ | Pass | 2NT |
| North HCP: 15 | ♦ AKQ3 | ♦ J102 | AP | | | |
| South HCP: 9 | ♣ J10 | ♣ A984 | | | | |
| Contract: 2N N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 188 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 965 | ♠ A84 | | | | 1NT |
| Vul: NS | ♥ KQ10 | ♥ 92 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ Q9 | ♦ KJ53 | | | | |
| South HCP: 15 | ♣ Q10843 | ♣ AK65 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 189 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q1063 | ♠ A9 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ AQJ | ♥ 1097 | AP | | | |
| North HCP: 15 | ♦ A73 | ♦ Q102 | | | | |
| South HCP: 9 | ♣ Q32 | ♣ K10854 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 190 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 85 | ♠ K643 | | | | 1NT |
| Vul: None | ♥ QJ | ♥ 10642 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ AJ52 | ♦ KQ8 | | | | |
| South HCP: 15 | ♣ J10984 | ♣ AK | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 191 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ52 | ♠ AJ94 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ Q10 | ♥ 92 | Pass | 2♠ | Pass | 3♠ |
| North HCP: 15 | ♦ Q73 | ♦ K1082 | AP | | | |
| South HCP: 9 | ♣ AQ85 | ♣ J94 | 1. Stayman | | | |
| Contract: 3♠ N | | | | | | |

Board: 192

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ8

♥ J1074

♦ KJ98

♣ 74

South:

♠ Q93

♥ K6

♦ A65

♣ KQJ52

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 187 | ♠ K7 | The opponents are silent. |
| Dealer: N | ♥ J1083 | |
| Vul: None | ♦ J102 | Partner bids first. |
| HCP: 9 | ♣ A984 | |

| | | |
|------------|--------|---------------------------|
| Board: 188 | ♠ A84 | The opponents are silent. |
| Dealer: S | ♥ 92 | |
| Vul: NS | ♦ KJ53 | You bid first. |
| HCP: 15 | ♣ AK65 | |

| | | |
|------------|----------|---------------------------|
| Board: 189 | ♠ A9 | The opponents are silent. |
| Dealer: N | ♥ 1097 | |
| Vul: Both | ♦ Q102 | Partner bids first. |
| HCP: 9 | ♣ K10854 | |

| | | |
|------------|---------|---------------------------|
| Board: 190 | ♠ K643 | The opponents are silent. |
| Dealer: S | ♥ 10642 | |
| Vul: None | ♦ KQ8 | You bid first. |
| HCP: 15 | ♣ AK | |

| | | |
|------------|---------|---------------------------|
| Board: 191 | ♠ AJ94 | The opponents are silent. |
| Dealer: N | ♥ 92 | |
| Vul: NS | ♦ K1082 | Partner bids first. |
| HCP: 9 | ♣ J94 | |

| | | |
|------------|---------|---------------------------|
| Board: 192 | ♠ Q93 | The opponents are silent. |
| Dealer: S | ♥ K6 | |
| Vul: EW | ♦ A65 | You bid first. |
| HCP: 15 | ♣ KQJ52 | |

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

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 187 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ108 | ♠ K7 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ Q94 | ♥ J1083 | Pass | 2♠ | Pass | 2NT |
| North HCP: 15 | ♦ AKQ3 | ♦ J102 | AP | | | |
| South HCP: 9 | ♣ J10 | ♣ A984 | | | | |
| Contract: 2N N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 188 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 965 | ♠ A84 | | | | 1NT |
| Vul: NS | ♥ KQ10 | ♥ 92 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ Q9 | ♦ KJ53 | | | | |
| South HCP: 15 | ♣ Q10843 | ♣ AK65 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 189 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q1063 | ♠ A9 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ AQJ | ♥ 1097 | AP | | | |
| North HCP: 15 | ♦ A73 | ♦ Q102 | | | | |
| South HCP: 9 | ♣ Q32 | ♣ K10854 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 190 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 85 | ♠ K643 | | | | 1NT |
| Vul: None | ♥ QJ | ♥ 10642 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ AJ52 | ♦ KQ8 | | | | |
| South HCP: 15 | ♣ J10984 | ♣ AK | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 191 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ52 | ♠ AJ94 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ Q10 | ♥ 92 | Pass | 2♠ | Pass | 3♠ |
| North HCP: 15 | ♦ Q73 | ♦ K1082 | AP | | | |
| South HCP: 9 | ♣ AQ85 | ♣ J94 | 1. Stayman | | | |
| Contract: 3♠ N | | | | | | |

Board: 192

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ8

♥ J1074

♦ KJ98

♣ 74

South:

♠ Q93

♥ K6

♦ A65

♣ KQJ52

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 193 | ♠ AQ10 | The opponents are silent. |
| Dealer: N | ♥ K84 | |
| Vul: None | ♦ K6 | You bid first. |
| HCP: 15 | ♣ QJ652 | |

| | | |
|------------|---------|---------------------------|
| Board: 194 | ♠ QJ6 | The opponents are silent. |
| Dealer: S | ♥ Q8 | |
| Vul: NS | ♦ KJ85 | Partner bids first. |
| HCP: 9 | ♣ 10864 | |

| | | |
|------------|---------|---------------------------|
| Board: 195 | ♠ 643 | The opponents are silent. |
| Dealer: N | ♥ QJ106 | |
| Vul: EW | ♦ A3 | You bid first. |
| HCP: 15 | ♣ AKJ2 | |

| | | |
|------------|--------|---------------------------|
| Board: 196 | ♠ KJ85 | The opponents are silent. |
| Dealer: S | ♥ J98 | |
| Vul: Both | ♦ 75 | Partner bids first. |
| HCP: 9 | ♣ KJ84 | |

| | | |
|------------|---------|---------------------------|
| Board: 197 | ♠ KJ9 | The opponents are silent. |
| Dealer: N | ♥ Q5 | |
| Vul: NS | ♦ KJ6 | You bid first. |
| HCP: 15 | ♣ AJ762 | |

| | | |
|------------|--------|---------------------------|
| Board: 198 | ♠ J6 | East Bids 3♠ if possible. |
| Dealer: S | ♥ AJ98 | |
| Vul: EW | ♦ 1054 | Partner bids first. |
| HCP: 9 | ♣ QJ94 | |

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

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 193 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ10 | ♠ 98 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ K84 | ♥ AQJ5 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ K6 | ♦ J982 | AP | | | |
| South HCP: 8 | ♣ QJ652 | ♣ 1094 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 194 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ6 | ♠ AK2 | | | | 1NT |
| Vul: NS | ♥ Q8 | ♥ 10953 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ KJ85 | ♦ Q32 | | | | |
| South HCP: 15 | ♣ 10864 | ♣ AQ5 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 195 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 643 | ♠ KQ10 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ QJ106 | ♥ 984 | AP | | | |
| North HCP: 15 | ♦ A3 | ♦ Q97 | | | | |
| South HCP: 9 | ♣ AKJ2 | ♣ Q874 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|----------|------------|-----------------|------|-------|
| Board: 196 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ85 | ♠ A96 | | | | 1NT |
| Vul: Both | ♥ J98 | ♥ 753 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ 75 | ♦ AK1096 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KJ84 | ♣ A2 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 197 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ9 | ♠ Q82 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ Q5 | ♥ A10 | AP | | | |
| North HCP: 15 | ♦ KJ6 | ♦ 10983 | | | | |
| South HCP: 9 | ♣ AJ762 | ♣ K1043 | | | | |
| Contract: 2N N | | | | | | |

Board: 198

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3♠X E

North:

♠ J6

♥ AJ98

♦ 1054

♣ QJ94

South:

♠ K4

♥ K63

♦ AQ9

♣ K10875

West North East South

1NT

Pass 2♣¹ 3♠ Pass

Pass XA♠♠ AP

1. Stayman

South hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 193 | ♠ 98 | The opponents are silent. |
| Dealer: N | ♥ AQJ5 | |
| Vul: None | ♦ J982 | Partner bids first. |
| HCP: 8 | ♣ 1094 | |

| | | |
|------------|---------|---------------------------|
| Board: 194 | ♠ AK2 | The opponents are silent. |
| Dealer: S | ♥ 10953 | |
| Vul: NS | ♦ Q32 | You bid first. |
| HCP: 15 | ♣ AQ5 | |

| | | |
|------------|--------|---------------------------|
| Board: 195 | ♠ KQ10 | The opponents are silent. |
| Dealer: N | ♥ 984 | |
| Vul: EW | ♦ Q97 | Partner bids first. |
| HCP: 9 | ♣ Q874 | |

| | | |
|------------|----------|---------------------------|
| Board: 196 | ♠ A96 | The opponents are silent. |
| Dealer: S | ♥ 753 | |
| Vul: Both | ♦ AK1096 | You bid first. |
| HCP: 15 | ♣ A2 | |

| | | |
|------------|---------|---------------------------|
| Board: 197 | ♠ Q82 | The opponents are silent. |
| Dealer: N | ♥ A10 | |
| Vul: NS | ♦ 10983 | Partner bids first. |
| HCP: 9 | ♣ K1043 | |

| | | |
|------------|----------|---------------------------|
| Board: 198 | ♠ K4 | East Bids 3♠ if possible. |
| Dealer: S | ♥ K63 | |
| Vul: EW | ♦ AQ9 | You bid first. |
| HCP: 15 | ♣ K10875 | |

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

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 193 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ10 | ♠ 98 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ K84 | ♥ AQJ5 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ K6 | ♦ J982 | AP | | | |
| South HCP: 8 | ♣ QJ652 | ♣ 1094 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 194 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ6 | ♠ AK2 | | | | 1NT |
| Vul: NS | ♥ Q8 | ♥ 10953 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ KJ85 | ♦ Q32 | | | | |
| South HCP: 15 | ♣ 10864 | ♣ AQ5 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 195 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 643 | ♠ KQ10 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ QJ106 | ♥ 984 | AP | | | |
| North HCP: 15 | ♦ A3 | ♦ Q97 | | | | |
| South HCP: 9 | ♣ AKJ2 | ♣ Q874 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|----------|------------|-----------------|------|-------|
| Board: 196 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ85 | ♠ A96 | | | | 1NT |
| Vul: Both | ♥ J98 | ♥ 753 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ 75 | ♦ AK1096 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KJ84 | ♣ A2 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 197 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ9 | ♠ Q82 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ Q5 | ♥ A10 | AP | | | |
| North HCP: 15 | ♦ KJ6 | ♦ 10983 | | | | |
| South HCP: 9 | ♣ AJ762 | ♣ K1043 | | | | |
| Contract: 2N N | | | | | | |

Board: 198

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3♠X E

North:

♠ J6

♥ AJ98

♦ 1054

♣ QJ94

South:

♠ K4

♥ K63

♦ AQ9

♣ K10875

West North East South

1NT

Pass 2♣¹ 3♠ Pass

Pass XA♠♠ AP

1. Stayman

North hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 199 | ♠ Q104 | The opponents are silent. |
| Dealer: N | ♥ AK93 | |
| Vul: Both | ♦ K943 | You bid first. |
| HCP: 15 | ♣ K8 | |

| | | |
|------------|----------|---------------------------|
| Board: 200 | ♠ J3 | The opponents are silent. |
| Dealer: S | ♥ KQ | |
| Vul: None | ♦ Q1092 | Partner bids first. |
| HCP: 9 | ♣ J10954 | |

| | | |
|------------|--------|---------------------------|
| Board: 201 | ♠ A105 | The opponents are silent. |
| Dealer: N | ♥ QJ9 | |
| Vul: EW | ♦ AK3 | You bid first. |
| HCP: 15 | ♣ J765 | |

| | | |
|------------|--------|---------------------------|
| Board: 202 | ♠ J8 | The opponents are silent. |
| Dealer: S | ♥ J104 | |
| Vul: Both | ♦ K987 | Partner bids first. |
| HCP: 9 | ♣ A854 | |

| | | |
|------------|---------|---------------------------|
| Board: 203 | ♠ 92 | The opponents are silent. |
| Dealer: N | ♥ AQ84 | |
| Vul: None | ♦ AKQ10 | You bid first. |
| HCP: 15 | ♣ 532 | |

| | | |
|------------|---------|---------------------------|
| Board: 204 | ♠ K98 | The opponents are silent. |
| Dealer: S | ♥ K1097 | |
| Vul: NS | ♦ K3 | Partner bids first. |
| HCP: 9 | ♣ 9843 | |

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

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 199 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q104 | ♠ KJ86 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ AK93 | ♥ Q108 | Pass | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ K943 | ♦ QJ107 | AP | | | |
| South HCP: 9 | ♣ K8 | ♣ 43 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 200 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J3 | ♠ Q64 | | | | 1NT |
| Vul: None | ♥ KQ | ♥ AJ104 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ Q1092 | ♦ KJ4 | | | | |
| South HCP: 15 | ♣ J10954 | ♣ A73 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|------|-----------------|
| Board: 201 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A105 | ♠ K973 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ QJ9 | ♥ K103 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AK3 | ♦ J109 | AP | | | |
| South HCP: 9 | ♣ J765 | ♣ Q94 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 202 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J8 | ♠ Q10 | | | | 1NT |
| Vul: Both | ♥ J104 | ♥ AK82 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ K987 | ♦ AQ104 | | | | |
| South HCP: 15 | ♣ A854 | ♣ 1073 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 203 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 92 | ♠ J85 | | 1NT | Pass | 2NT |
| Vul: None | ♥ AQ84 | ♥ 963 | AP | | | |
| North HCP: 15 | ♦ AKQ10 | ♦ J8 | | | | |
| South HCP: 9 | ♣ 532 | ♣ AQJ104 | | | | |
| Contract: 2N N | | | | | | |

Board: 204

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K98

♥ K1097

♦ K3

♣ 9843

South:

♠ Q10

♥ A64

♦ A10876

♣ KQ10

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 199 | ♠ KJ86 | The opponents are silent. |
| Dealer: N | ♥ Q108 | |
| Vul: Both | ♦ QJ107 | Partner bids first. |
| HCP: 9 | ♣ 43 | |

| | | |
|------------|---------|---------------------------|
| Board: 200 | ♠ Q64 | The opponents are silent. |
| Dealer: S | ♥ AJ104 | |
| Vul: None | ♦ KJ4 | You bid first. |
| HCP: 15 | ♣ A73 | |

| | | |
|------------|--------|---------------------------|
| Board: 201 | ♠ K973 | The opponents are silent. |
| Dealer: N | ♥ K103 | |
| Vul: EW | ♦ J109 | Partner bids first. |
| HCP: 9 | ♣ Q94 | |

| | | |
|------------|---------|---------------------------|
| Board: 202 | ♠ Q10 | The opponents are silent. |
| Dealer: S | ♥ AK82 | |
| Vul: Both | ♦ AQ104 | You bid first. |
| HCP: 15 | ♣ 1073 | |

| | | |
|------------|----------|---------------------------|
| Board: 203 | ♠ J85 | The opponents are silent. |
| Dealer: N | ♥ 963 | |
| Vul: None | ♦ J8 | Partner bids first. |
| HCP: 9 | ♣ AQJ104 | |

| | | |
|------------|----------|---------------------------|
| Board: 204 | ♠ Q10 | The opponents are silent. |
| Dealer: S | ♥ A64 | |
| Vul: NS | ♦ A10876 | You bid first. |
| HCP: 15 | ♣ KQ10 | |

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

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 199 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q104 | ♠ KJ86 | | 1NT | Pass | 2♣ ¹ |
| Vul: Both | ♥ AK93 | ♥ Q108 | Pass | 2♥ | Pass | 2NT |
| North HCP: 15 | ♦ K943 | ♦ QJ107 | AP | | | |
| South HCP: 9 | ♣ K8 | ♣ 43 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 200 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J3 | ♠ Q64 | | | | 1NT |
| Vul: None | ♥ KQ | ♥ AJ104 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ Q1092 | ♦ KJ4 | | | | |
| South HCP: 15 | ♣ J10954 | ♣ A73 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|------|-----------------|
| Board: 201 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A105 | ♠ K973 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ QJ9 | ♥ K103 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AK3 | ♦ J109 | AP | | | |
| South HCP: 9 | ♣ J765 | ♣ Q94 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 202 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J8 | ♠ Q10 | | | | 1NT |
| Vul: Both | ♥ J104 | ♥ AK82 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ K987 | ♦ AQ104 | | | | |
| South HCP: 15 | ♣ A854 | ♣ 1073 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 203 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 92 | ♠ J85 | | 1NT | Pass | 2NT |
| Vul: None | ♥ AQ84 | ♥ 963 | AP | | | |
| North HCP: 15 | ♦ AKQ10 | ♦ J8 | | | | |
| South HCP: 9 | ♣ 532 | ♣ AQJ104 | | | | |
| Contract: 2N N | | | | | | |

Board: 204

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K98

♥ K1097

♦ K3

♣ 9843

South:

♠ Q10

♥ A64

♦ A10876

♣ KQ10

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 205 | ♠ AQ2 | The opponents are silent. |
| Dealer: N | ♥ Q1092 | |
| Vul: Both | ♦ K72 | You bid first. |
| HCP: 15 | ♣ A73 | |

| | | |
|------------|---------|---------------------------|
| Board: 206 | ♠ K1082 | The opponents are silent. |
| Dealer: S | ♥ 106 | |
| Vul: None | ♦ J1083 | Partner bids first. |
| HCP: 9 | ♣ KQ4 | |

| | | |
|------------|---------|---------------------------|
| Board: 207 | ♠ A32 | The opponents are silent. |
| Dealer: N | ♥ AQ107 | |
| Vul: NS | ♦ J53 | You bid first. |
| HCP: 15 | ♣ KJ2 | |

| | | |
|------------|---------|---------------------------|
| Board: 208 | ♠ A109 | The opponents are silent. |
| Dealer: S | ♥ 1086 | |
| Vul: EW | ♦ QJ6 | Partner bids first. |
| HCP: 9 | ♣ Q1074 | |

| | | |
|------------|--------|---------------------------|
| Board: 209 | ♠ AJ73 | The opponents are silent. |
| Dealer: N | ♥ K83 | |
| Vul: None | ♦ K982 | You bid first. |
| HCP: 15 | ♣ A5 | |

| | | |
|------------|--------|---------------------------|
| Board: 210 | ♠ J986 | The opponents are silent. |
| Dealer: S | ♥ QJ | |
| Vul: NS | ♦ AJ5 | Partner bids first. |
| HCP: 9 | ♣ 9874 | |

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 205 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ2 | ♠ J64 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ Q1092 | ♥ 86 | | | | |
| North HCP: 15 | ♦ K72 | ♦ QJ98 | AP | | | |
| South HCP: 9 | ♣ A73 | ♣ KQ94 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 206 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K1082 | ♠ 7643 | | | | 1NT |
| Vul: None | ♥ 106 | ♥ AKQ9 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ J1083 | ♦ KQ2 | Pass | 2NT | Pass | 3♠ |
| South HCP: 15 | ♣ KQ4 | ♣ J9 | Pass | 4♠ | AP | |
| Contract: 4♠ S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 207 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A32 | ♠ J86 | | 1NT | Pass | 2NT |
| Vul: NS | ♥ AQ107 | ♥ K2 | | | | |
| North HCP: 15 | ♦ J53 | ♦ K109 | AP | | | |
| South HCP: 9 | ♣ KJ2 | ♣ Q10854 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 208 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A109 | ♠ QJ75 | | | | 1NT |
| Vul: EW | ♥ 1086 | ♥ KQ7 | | | | |
| North HCP: 9 | ♦ QJ6 | ♦ A843 | Pass | 3NT | AP | |
| South HCP: 15 | ♣ Q1074 | ♣ K8 | | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 209 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ73 | ♠ 1092 | | 1NT | Pass | 2NT |
| Vul: None | ♥ K83 | ♥ Q104 | | | | |
| North HCP: 15 | ♦ K982 | ♦ Q3 | AP | | | |
| South HCP: 9 | ♣ A5 | ♣ KQ1094 | | | | |
| Contract: 2N N | | | | | | |

Board: 210

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2♠ S

North:

♠ J986

♥ QJ

♦ AJ5

♣ 9874

South:

♠ AQ73

♥ K2

♦ K842

♣ K62

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♠ |
|------|-----------------|------|----|

AP

1. Stayman

South hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 205 | ♠ J64 | The opponents are silent. |
| Dealer: N | ♥ 86 | |
| Vul: Both | ♦ QJ98 | Partner bids first. |
| HCP: 9 | ♣ KQ94 | |

| | | |
|------------|--------|---------------------------|
| Board: 206 | ♠ 7643 | The opponents are silent. |
| Dealer: S | ♥ AKQ9 | |
| Vul: None | ♦ KQ2 | You bid first. |
| HCP: 15 | ♣ J9 | |

| | | |
|------------|----------|---------------------------|
| Board: 207 | ♠ J86 | The opponents are silent. |
| Dealer: N | ♥ K2 | |
| Vul: NS | ♦ K109 | Partner bids first. |
| HCP: 9 | ♣ Q10854 | |

| | | |
|------------|--------|---------------------------|
| Board: 208 | ♠ QJ75 | The opponents are silent. |
| Dealer: S | ♥ KQ7 | |
| Vul: EW | ♦ A843 | You bid first. |
| HCP: 15 | ♣ K8 | |

| | | |
|------------|----------|---------------------------|
| Board: 209 | ♠ 1092 | The opponents are silent. |
| Dealer: N | ♥ Q104 | |
| Vul: None | ♦ Q3 | Partner bids first. |
| HCP: 9 | ♣ KQ1094 | |

| | | |
|------------|--------|---------------------------|
| Board: 210 | ♠ AQ73 | The opponents are silent. |
| Dealer: S | ♥ K2 | |
| Vul: NS | ♦ K842 | You bid first. |
| HCP: 15 | ♣ K62 | |

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

Board: 205

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ AQ2

♥ Q1092

♦ K72

♣ A73

South:

♠ J64

♥ 86

♦ QJ98

♣ KQ94

West North East South

1NT Pass 2NT

AP

Board: 206

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ K1082

♥ 106

♦ J1083

♣ KQ4

South:

♠ 7643

♥ AKQ9

♦ KQ2

♣ J9

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 207

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ A32

♥ AQ107

♦ J53

♣ KJ2

South:

♠ J86

♥ K2

♦ K109

♣ Q10854

West North East South

1NT Pass 2NT

AP

Board: 208

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ A109

♥ 1086

♦ QJ6

♣ Q1074

South:

♠ QJ75

♥ KQ7

♦ A843

♣ K8

West North East South

1NT

Pass 3NT AP

Board: 209

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ AJ73

♥ K83

♦ K982

♣ A5

South:

♠ 1092

♥ Q104

♦ Q3

♣ KQ1094

West North East South

1NT Pass 2NT

AP

Board: 210

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2♠ S

North:

♠ J986

♥ QJ

♦ AJ5

♣ 9874

South:

♠ AQ73

♥ K2

♦ K842

♣ K62

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♠ |
|------|-----------------|------|----|

AP

1. Stayman

North hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 211 | ♠ A642 | The opponents are silent. |
| Dealer: N | ♥ AK84 | |
| Vul: EW | ♦ KJ9 | You bid first. |
| HCP: 15 | ♣ 62 | |

| | | |
|------------|----------|---------------------------|
| Board: 212 | ♠ QJ9 | The opponents are silent. |
| Dealer: S | ♥ 1087 | |
| Vul: Both | ♦ 86 | Partner bids first. |
| HCP: 9 | ♣ AQ1043 | |

| | | |
|------------|--------|---------------------------|
| Board: 213 | ♠ 74 | The opponents are silent. |
| Dealer: N | ♥ AK8 | |
| Vul: NS | ♦ A863 | You bid first. |
| HCP: 15 | ♣ A975 | |

| | | |
|------------|---------|---------------------------|
| Board: 214 | ♠ K986 | The opponents are silent. |
| Dealer: S | ♥ K109 | |
| Vul: EW | ♦ 93 | Partner bids first. |
| HCP: 9 | ♣ K1064 | |

| | | |
|------------|----------|---------------------------|
| Board: 215 | ♠ J9 | The opponents are silent. |
| Dealer: N | ♥ 1085 | |
| Vul: Both | ♦ AK1073 | You bid first. |
| HCP: 15 | ♣ AK3 | |

| | | |
|------------|---------|---------------------------|
| Board: 216 | ♠ 1087 | The opponents are silent. |
| Dealer: S | ♥ K2 | |
| Vul: None | ♦ QJ9 | Partner bids first. |
| HCP: 9 | ♣ QJ964 | |

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 | ♠ A642 | ♠ 98 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ AK84 | ♥ J965 | Pass | 2♥ | Pass | 3♥ |
| North HCP: 15 | ♦ KJ9 | ♦ 108 | AP | | | |
| South HCP: 8 | ♣ 62 | ♣ AQJ84 | 1. Stayman | | | |
| Contract: 3♥ N | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 212 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ9 | ♠ A62 | | | | 1NT |
| Vul: Both | ♥ 1087 | ♥ K96 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ 86 | ♦ KQ1052 | | | | |
| South HCP: 15 | ♣ AQ1043 | ♣ K5 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 213 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 74 | ♠ Q108 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ AK8 | ♥ J643 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ A863 | ♦ KJ | AP | | | |
| South HCP: 9 | ♣ A975 | ♣ Q1084 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 214 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K986 | ♠ Q5 | | | | 1NT |
| Vul: EW | ♥ K109 | ♥ Q873 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ 93 | ♦ AK85 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ K1064 | ♣ A95 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 215 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J9 | ♠ K8 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ 1085 | ♥ QJ4 | AP | | | |
| North HCP: 15 | ♦ AK1073 | ♦ QJ6 | | | | |
| South HCP: 9 | ♣ AK3 | ♣ 109864 | | | | |
| Contract: 2N N | | | | | | |

Board: 216

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1087

♥ K2

♦ QJ9

♣ QJ964

South:

♠ Q943

♥ AQ106

♦ K63

♣ A7

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 211 | ♠ 98 | The opponents are silent. |
| Dealer: N | ♥ J965 | |
| Vul: EW | ♦ 108 | Partner bids first. |
| HCP: 8 | ♣ AQJ84 | |

| | | |
|------------|----------|---------------------------|
| Board: 212 | ♠ A62 | The opponents are silent. |
| Dealer: S | ♥ K96 | |
| Vul: Both | ♦ KQ1052 | You bid first. |
| HCP: 15 | ♣ K5 | |

| | | |
|------------|---------|---------------------------|
| Board: 213 | ♠ Q108 | The opponents are silent. |
| Dealer: N | ♥ J643 | |
| Vul: NS | ♦ KJ | Partner bids first. |
| HCP: 9 | ♣ Q1084 | |

| | | |
|------------|--------|---------------------------|
| Board: 214 | ♠ Q5 | The opponents are silent. |
| Dealer: S | ♥ Q873 | |
| Vul: EW | ♦ AK85 | You bid first. |
| HCP: 15 | ♣ A95 | |

| | | |
|------------|----------|---------------------------|
| Board: 215 | ♠ K8 | The opponents are silent. |
| Dealer: N | ♥ QJ4 | |
| Vul: Both | ♦ QJ6 | Partner bids first. |
| HCP: 9 | ♣ 109864 | |

| | | |
|------------|---------|---------------------------|
| Board: 216 | ♠ Q943 | The opponents are silent. |
| Dealer: S | ♥ AQ106 | |
| Vul: None | ♦ K63 | You bid first. |
| HCP: 15 | ♣ A7 | |

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 | ♠ A642 | ♠ 98 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ AK84 | ♥ J965 | Pass | 2♥ | Pass | 3♥ |
| North HCP: 15 | ♦ KJ9 | ♦ 108 | AP | | | |
| South HCP: 8 | ♣ 62 | ♣ AQJ84 | 1. Stayman | | | |
| Contract: 3♥ N | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 212 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ9 | ♠ A62 | | | | 1NT |
| Vul: Both | ♥ 1087 | ♥ K96 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ 86 | ♦ KQ1052 | | | | |
| South HCP: 15 | ♣ AQ1043 | ♣ K5 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 213 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 74 | ♠ Q108 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ AK8 | ♥ J643 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ A863 | ♦ KJ | AP | | | |
| South HCP: 9 | ♣ A975 | ♣ Q1084 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 214 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K986 | ♠ Q5 | | | | 1NT |
| Vul: EW | ♥ K109 | ♥ Q873 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ 93 | ♦ AK85 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ K1064 | ♣ A95 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 215 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J9 | ♠ K8 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ 1085 | ♥ QJ4 | AP | | | |
| North HCP: 15 | ♦ AK1073 | ♦ QJ6 | | | | |
| South HCP: 9 | ♣ AK3 | ♣ 109864 | | | | |
| Contract: 2N N | | | | | | |

Board: 216

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1087

♥ K2

♦ QJ9

♣ QJ964

South:

♠ Q943

♥ AQ106

♦ K63

♣ A7

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

North hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 217 | ♠ K985 | The opponents are silent. |
| Dealer: N | ♥ 84 | |
| Vul: EW | ♦ AK104 | You bid first. |
| HCP: 15 | ♣ AJ7 | |

| | | |
|------------|--------|---------------------------|
| Board: 218 | ♠ K104 | The opponents are silent. |
| Dealer: S | ♥ Q109 | |
| Vul: Both | ♦ J87 | Partner bids first. |
| HCP: 9 | ♣ K964 | |

| | | |
|------------|--------|---------------------------|
| Board: 219 | ♠ A32 | The opponents are silent. |
| Dealer: N | ♥ 75 | |
| Vul: None | ♦ AJ97 | You bid first. |
| HCP: 15 | ♣ AQ97 | |

| | | |
|------------|--------|---------------------------|
| Board: 220 | ♠ 942 | The opponents are silent. |
| Dealer: S | ♥ K109 | |
| Vul: NS | ♦ K984 | Partner bids first. |
| HCP: 9 | ♣ QJ4 | |

| | | |
|------------|---------|---------------------------|
| Board: 221 | ♠ A1097 | The opponents are silent. |
| Dealer: N | ♥ KJ4 | |
| Vul: Both | ♦ AQ52 | You bid first. |
| HCP: 15 | ♣ J7 | |

| | | |
|------------|--------|---------------------------|
| Board: 222 | ♠ KJ8 | The opponents are silent. |
| Dealer: S | ♥ J96 | |
| Vul: None | ♦ A983 | Partner bids first. |
| HCP: 9 | ♣ 1074 | |

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

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 217 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K985 | ♠ 103 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ 84 | ♥ QJ103 | Pass | 2♠ | Pass | 2NT |
| North HCP: 15 | ♦ AK104 | ♦ QJ9 | AP | | | |
| South HCP: 9 | ♣ AJ7 | ♣ K1043 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 218 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K104 | ♠ A86 | | | | 1NT |
| Vul: Both | ♥ Q109 | ♥ K86 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ J87 | ♦ AK1092 | | | | |
| South HCP: 15 | ♣ K964 | ♣ J8 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 219 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A32 | ♠ Q9 | | 1NT | Pass | 2NT |
| Vul: None | ♥ 75 | ♥ J104 | AP | | | |
| North HCP: 15 | ♦ AJ97 | ♦ K1083 | | | | |
| South HCP: 9 | ♣ AQ97 | ♣ K1064 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 220 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 942 | ♠ KQ10 | | | | 1NT |
| Vul: NS | ♥ K109 | ♥ 62 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ K984 | ♦ AQ753 | | | | |
| South HCP: 15 | ♣ QJ4 | ♣ A86 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 221 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A1097 | ♠ KJ8 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ KJ4 | ♥ A95 | AP | | | |
| North HCP: 15 | ♦ AQ52 | ♦ J10876 | | | | |
| South HCP: 9 | ♣ J7 | ♣ 84 | | | | |
| Contract: 2N N | | | | | | |

Board: 222

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ8

♥ J96

♦ A983

♣ 1074

South:

♠ AQ93

♥ 852

♦ KQJ5

♣ K5

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 217 | ♠ 103 | The opponents are silent. |
| Dealer: N | ♥ QJ103 | |
| Vul: EW | ♦ QJ9 | Partner bids first. |
| HCP: 9 | ♣ K1043 | |

| | | |
|------------|----------|---------------------------|
| Board: 218 | ♠ A86 | The opponents are silent. |
| Dealer: S | ♥ K86 | |
| Vul: Both | ♦ AK1092 | You bid first. |
| HCP: 15 | ♣ J8 | |

| | | |
|------------|---------|---------------------------|
| Board: 219 | ♠ Q9 | The opponents are silent. |
| Dealer: N | ♥ J104 | |
| Vul: None | ♦ K1083 | Partner bids first. |
| HCP: 9 | ♣ K1064 | |

| | | |
|------------|---------|---------------------------|
| Board: 220 | ♠ KQ10 | The opponents are silent. |
| Dealer: S | ♥ 62 | |
| Vul: NS | ♦ AQ753 | You bid first. |
| HCP: 15 | ♣ A86 | |

| | | |
|------------|----------|---------------------------|
| Board: 221 | ♠ KJ8 | The opponents are silent. |
| Dealer: N | ♥ A95 | |
| Vul: Both | ♦ J10876 | Partner bids first. |
| HCP: 9 | ♣ 84 | |

| | | |
|------------|--------|---------------------------|
| Board: 222 | ♠ AQ93 | The opponents are silent. |
| Dealer: S | ♥ 852 | |
| Vul: None | ♦ KQJ5 | You bid first. |
| HCP: 15 | ♣ K5 | |

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

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 217 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K985 | ♠ 103 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ 84 | ♥ QJ103 | Pass | 2♠ | Pass | 2NT |
| North HCP: 15 | ♦ AK104 | ♦ QJ9 | AP | | | |
| South HCP: 9 | ♣ AJ7 | ♣ K1043 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-------|
| Board: 218 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K104 | ♠ A86 | | | | 1NT |
| Vul: Both | ♥ Q109 | ♥ K86 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ J87 | ♦ AK1092 | | | | |
| South HCP: 15 | ♣ K964 | ♣ J8 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 219 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A32 | ♠ Q9 | | 1NT | Pass | 2NT |
| Vul: None | ♥ 75 | ♥ J104 | AP | | | |
| North HCP: 15 | ♦ AJ97 | ♦ K1083 | | | | |
| South HCP: 9 | ♣ AQ97 | ♣ K1064 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 220 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 942 | ♠ KQ10 | | | | 1NT |
| Vul: NS | ♥ K109 | ♥ 62 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ K984 | ♦ AQ753 | | | | |
| South HCP: 15 | ♣ QJ4 | ♣ A86 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 221 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A1097 | ♠ KJ8 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ KJ4 | ♥ A95 | AP | | | |
| North HCP: 15 | ♦ AQ52 | ♦ J10876 | | | | |
| South HCP: 9 | ♣ J7 | ♣ 84 | | | | |
| Contract: 2N N | | | | | | |

Board: 222

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ8

♥ J96

♦ A983

♣ 1074

South:

♠ AQ93

♥ 852

♦ KQJ5

♣ K5

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|------|-----|----|-----|
| Pass | 2NT | AP | 1NT |
|------|-----|----|-----|

North hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 223 | ♠ AQ52 | The opponents are silent. |
| Dealer: N | ♥ AQ43 | |
| Vul: NS | ♦ J72 | You bid first. |
| HCP: 15 | ♣ Q10 | |

| | | |
|------------|---------|---------------------------|
| Board: 224 | ♠ 109 | The opponents are silent. |
| Dealer: S | ♥ AJ107 | |
| Vul: EW | ♦ Q5 | Partner bids first. |
| HCP: 9 | ♣ Q9874 | |

| | | |
|------------|--------|---------------------------|
| Board: 225 | ♠ 93 | The opponents are silent. |
| Dealer: N | ♥ Q52 | |
| Vul: None | ♦ KQ75 | You bid first. |
| HCP: 15 | ♣ AKJ3 | |

| | | |
|------------|--------|---------------------------|
| Board: 226 | ♠ J5 | The opponents are silent. |
| Dealer: S | ♥ AJ8 | |
| Vul: NS | ♦ 9874 | Partner bids first. |
| HCP: 9 | ♣ K984 | |

| | | |
|------------|---------|---------------------------|
| Board: 227 | ♠ AJ3 | The opponents are silent. |
| Dealer: N | ♥ 1075 | |
| Vul: EW | ♦ AQ107 | You bid first. |
| HCP: 15 | ♣ A53 | |

| | | |
|------------|----------|---------------------------|
| Board: 228 | ♠ 104 | The opponents are silent. |
| Dealer: S | ♥ K2 | |
| Vul: Both | ♦ K1083 | Partner bids first. |
| HCP: 9 | ♣ QJ1084 | |

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

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 223 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ52 | ♠ K9 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ AQ43 | ♥ J1087 | Pass | 2♥ | Pass | 3♥ |
| North HCP: 15 | ♦ J72 | ♦ 1098 | AP | | | |
| South HCP: 8 | ♣ Q10 | ♣ KJ64 | 1. Stayman | | | |
| Contract: 3♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 224 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 109 | ♠ K8 | | | | 1NT |
| Vul: EW | ♥ AJ107 | ♥ 543 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ Q5 | ♦ AJ96 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q9874 | ♣ AK52 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|------|-----------------|
| Board: 225 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 93 | ♠ AQ84 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ Q52 | ♥ K987 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ KQ75 | ♦ 108 | AP | | | |
| South HCP: 9 | ♣ AKJ3 | ♣ 1074 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 226 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J5 | ♠ A962 | | | | 1NT |
| Vul: NS | ♥ AJ8 | ♥ K42 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ 9874 | ♦ A3 | | | | |
| South HCP: 15 | ♣ K984 | ♣ A632 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 227 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ3 | ♠ Q985 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ 1075 | ♥ 982 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AQ107 | ♦ K2 | AP | | | |
| South HCP: 9 | ♣ A53 | ♣ KJ104 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 228

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 104

♥ K2

♦ K1083

♣ QJ1084

South:

♠ A532

♥ A95

♦ 52

♣ AK63

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 223 | ♠ K9 | The opponents are silent. |
| Dealer: N | ♥ J1087 | |
| Vul: NS | ♦ 1098 | Partner bids first. |
| HCP: 8 | ♣ KJ64 | |

| | | |
|------------|--------|---------------------------|
| Board: 224 | ♠ K8 | The opponents are silent. |
| Dealer: S | ♥ 543 | |
| Vul: EW | ♦ AJ96 | You bid first. |
| HCP: 15 | ♣ AK52 | |

| | | |
|------------|--------|---------------------------|
| Board: 225 | ♠ AQ84 | The opponents are silent. |
| Dealer: N | ♥ K987 | |
| Vul: None | ♦ 108 | Partner bids first. |
| HCP: 9 | ♣ 1074 | |

| | | |
|------------|--------|---------------------------|
| Board: 226 | ♠ A962 | The opponents are silent. |
| Dealer: S | ♥ K42 | |
| Vul: NS | ♦ A3 | You bid first. |
| HCP: 15 | ♣ A632 | |

| | | |
|------------|---------|---------------------------|
| Board: 227 | ♠ Q985 | The opponents are silent. |
| Dealer: N | ♥ 982 | |
| Vul: EW | ♦ K2 | Partner bids first. |
| HCP: 9 | ♣ KJ104 | |

| | | |
|------------|--------|---------------------------|
| Board: 228 | ♠ A532 | The opponents are silent. |
| Dealer: S | ♥ A95 | |
| Vul: Both | ♦ 52 | You bid first. |
| HCP: 15 | ♣ AK63 | |

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

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 223 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ52 | ♠ K9 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ AQ43 | ♥ J1087 | Pass | 2♥ | Pass | 3♥ |
| North HCP: 15 | ♦ J72 | ♦ 1098 | AP | | | |
| South HCP: 8 | ♣ Q10 | ♣ KJ64 | 1. Stayman | | | |
| Contract: 3♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 224 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 109 | ♠ K8 | | | | 1NT |
| Vul: EW | ♥ AJ107 | ♥ 543 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ Q5 | ♦ AJ96 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q9874 | ♣ AK52 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------------|-------|------|-----------------|
| Board: 225 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 93 | ♠ AQ84 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ Q52 | ♥ K987 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ KQ75 | ♦ 108 | AP | | | |
| South HCP: 9 | ♣ AKJ3 | ♣ 1074 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 226 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J5 | ♠ A962 | | | | 1NT |
| Vul: NS | ♥ AJ8 | ♥ K42 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ 9874 | ♦ A3 | | | | |
| South HCP: 15 | ♣ K984 | ♣ A632 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-------|------|-----------------|
| Board: 227 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ3 | ♠ Q985 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ 1075 | ♥ 982 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AQ107 | ♦ K2 | AP | | | |
| South HCP: 9 | ♣ A53 | ♣ KJ104 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 228

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 104

♥ K2

♦ K1083

♣ QJ1084

South:

♠ A532

♥ A95

♦ 52

♣ AK63

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

North hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 229 | ♠ A43 | The opponents are silent. |
| Dealer: N | ♥ J43 | |
| Vul: NS | ♦ J86 | You bid first. |
| HCP: 15 | ♣ AKQ3 | |

| | | |
|------------|---------|---------------------------|
| Board: 230 | ♠ 109 | The opponents are silent. |
| Dealer: S | ♥ AJ103 | |
| Vul: EW | ♦ Q82 | Partner bids first. |
| HCP: 9 | ♣ Q974 | |

| | | |
|------------|--------|---------------------------|
| Board: 231 | ♠ AK53 | The opponents are silent. |
| Dealer: N | ♥ Q107 | |
| Vul: Both | ♦ KQJ | You bid first. |
| HCP: 15 | ♣ 965 | |

| | | |
|------------|--------|---------------------------|
| Board: 232 | ♠ J94 | The opponents are silent. |
| Dealer: S | ♥ 98 | |
| Vul: None | ♦ QJ85 | Partner bids first. |
| HCP: 8 | ♣ A984 | |

| | | |
|------------|--------|---------------------------|
| Board: 233 | ♠ KQJ7 | The opponents are silent. |
| Dealer: N | ♥ A103 | |
| Vul: EW | ♦ KJ4 | You bid first. |
| HCP: 15 | ♣ J103 | |

| | | |
|------------|---------|---------------------------|
| Board: 234 | ♠ Q10 | The opponents are silent. |
| Dealer: S | ♥ K109 | |
| Vul: Both | ♦ KJ9 | Partner bids first. |
| HCP: 9 | ♣ 87542 | |

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

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 229 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A43 | ♠ 10975 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ J43 | ♥ A108 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ J86 | ♦ A109 | AP | | | |
| South HCP: 9 | ♣ AKQ3 | ♣ J74 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-----------------|------|-------|
| Board: 230 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 109 | ♠ Q7 | | | | 1NT |
| Vul: EW | ♥ AJ103 | ♥ Q54 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ Q82 | ♦ AK964 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q974 | ♣ A103 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 231 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK53 | ♠ Q109 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ Q107 | ♥ K9 | AP | | | |
| North HCP: 15 | ♦ KQJ | ♦ 9872 | | | | |
| South HCP: 9 | ♣ 965 | ♣ A843 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 232 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J94 | ♠ AK82 | | | | 1NT |
| Vul: None | ♥ 98 | ♥ KQ42 | Pass | 2NT | AP | |
| North HCP: 8 | ♦ QJ85 | ♦ K96 | | | | |
| South HCP: 15 | ♣ A984 | ♣ 73 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 233 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ7 | ♠ 1098 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ A103 | ♥ K86 | AP | | | |
| North HCP: 15 | ♦ KJ4 | ♦ 109 | | | | |
| South HCP: 9 | ♣ J103 | ♣ AQ654 | | | | |
| Contract: 2N N | | | | | | |

Board: 234

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q10

♥ K109

♦ KJ9

♣ 87542

South:

♠ J853

♥ A64

♦ A76

♣ KQJ

| West | North | East | South |
|------|-------|------|-------|
| | | | 1NT |
| Pass | 2NT | AP | |

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 229 | ♠ 10975 | The opponents are silent. |
| Dealer: N | ♥ A108 | |
| Vul: NS | ♦ A109 | Partner bids first. |
| HCP: 9 | ♣ J74 | |

| | | |
|------------|---------|---------------------------|
| Board: 230 | ♠ Q7 | The opponents are silent. |
| Dealer: S | ♥ Q54 | |
| Vul: EW | ♦ AK964 | You bid first. |
| HCP: 15 | ♣ A103 | |

| | | |
|------------|--------|---------------------------|
| Board: 231 | ♠ Q109 | The opponents are silent. |
| Dealer: N | ♥ K9 | |
| Vul: Both | ♦ 9872 | Partner bids first. |
| HCP: 9 | ♣ A843 | |

| | | |
|------------|--------|---------------------------|
| Board: 232 | ♠ AK82 | The opponents are silent. |
| Dealer: S | ♥ KQ42 | |
| Vul: None | ♦ K96 | You bid first. |
| HCP: 15 | ♣ 73 | |

| | | |
|------------|---------|---------------------------|
| Board: 233 | ♠ 1098 | The opponents are silent. |
| Dealer: N | ♥ K86 | |
| Vul: EW | ♦ 109 | Partner bids first. |
| HCP: 9 | ♣ AQ654 | |

| | | |
|------------|--------|---------------------------|
| Board: 234 | ♠ J853 | The opponents are silent. |
| Dealer: S | ♥ A64 | |
| Vul: Both | ♦ A76 | You bid first. |
| HCP: 15 | ♣ KQJ | |

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

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 229 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A43 | ♠ 10975 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ J43 | ♥ A108 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ J86 | ♦ A109 | AP | | | |
| South HCP: 9 | ♣ AKQ3 | ♣ J74 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|---------|------------|-----------------|------|-------|
| Board: 230 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 109 | ♠ Q7 | | | | 1NT |
| Vul: EW | ♥ AJ103 | ♥ Q54 | Pass | 2♣ ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ Q82 | ♦ AK964 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q974 | ♣ A103 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 231 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK53 | ♠ Q109 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ Q107 | ♥ K9 | AP | | | |
| North HCP: 15 | ♦ KQJ | ♦ 9872 | | | | |
| South HCP: 9 | ♣ 965 | ♣ A843 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|--------|--------|------|-------|------|-------|
| Board: 232 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J94 | ♠ AK82 | | | | 1NT |
| Vul: None | ♥ 98 | ♥ KQ42 | Pass | 2NT | AP | |
| North HCP: 8 | ♦ QJ85 | ♦ K96 | | | | |
| South HCP: 15 | ♣ A984 | ♣ 73 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 233 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ7 | ♠ 1098 | | 1NT | Pass | 2NT |
| Vul: EW | ♥ A103 | ♥ K86 | AP | | | |
| North HCP: 15 | ♦ KJ4 | ♦ 109 | | | | |
| South HCP: 9 | ♣ J103 | ♣ AQ654 | | | | |
| Contract: 2N N | | | | | | |

Board: 234

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q10

♥ K109

♦ KJ9

♣ 87542

South:

♠ J853

♥ A64

♦ A76

♣ KQJ

| West | North | East | South |
|------|-------|------|-------|
| | | | 1NT |
| Pass | 2NT | AP | |

North hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 235 | ♠ Q8 | The opponents are silent. |
| Dealer: N | ♥ AKQ10 | |
| Vul: None | ♦ J42 | You bid first. |
| HCP: 15 | ♣ K1072 | |

| | | |
|------------|---------|---------------------------|
| Board: 236 | ♠ KJ4 | The opponents are silent. |
| Dealer: S | ♥ KQ104 | |
| Vul: NS | ♦ 1083 | Partner bids first. |
| HCP: 9 | ♣ 984 | |

| | | |
|------------|--------|---------------------------|
| Board: 237 | ♠ AK53 | West Bids 3♥ if possible. |
| Dealer: N | ♥ K7 | |
| Vul: Both | ♦ KQ76 | You bid first. |
| HCP: 15 | ♣ 1095 | |

| | | |
|------------|---------|---------------------------|
| Board: 238 | ♠ J9 | The opponents are silent. |
| Dealer: S | ♥ AJ87 | |
| Vul: None | ♦ 43 | Partner bids first. |
| HCP: 9 | ♣ QJ984 | |

| | | |
|------------|--------|---------------------------|
| Board: 239 | ♠ 74 | The opponents are silent. |
| Dealer: N | ♥ J94 | |
| Vul: NS | ♦ AK43 | You bid first. |
| HCP: 15 | ♣ AK75 | |

| | | |
|------------|---------|---------------------------|
| Board: 240 | ♠ KJ105 | The opponents are silent. |
| Dealer: S | ♥ KJ108 | |
| Vul: EW | ♦ 985 | Partner bids first. |
| HCP: 8 | ♣ 94 | |

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

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 235 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q8 | ♠ 104 | | 1NT | Pass | 2NT |
| Vul: None | ♥ AKQ10 | ♥ 985 | | | | |
| North HCP: 15 | ♦ J42 | ♦ AQ109 | AP | | | |
| South HCP: 9 | ♣ K1072 | ♣ QJ43 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 236 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ4 | ♠ A762 | | | | 1NT |
| Vul: NS | ♥ KQ104 | ♥ J3 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ 1083 | ♦ AQ97 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 984 | ♣ KJ2 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 237 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK53 | ♠ Q107 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ K7 | ♥ 109 | 3♥ | AP | | |
| North HCP: 15 | ♦ KQ76 | ♦ 982 | | | | |
| South HCP: 9 | ♣ 1095 | ♣ AQJ43 | | | | |
| Contract: 3♥ W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 238 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J9 | ♠ K73 | | | | 1NT |
| Vul: None | ♥ AJ87 | ♥ Q643 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ 43 | ♦ K10 | Pass | 4♥ | AP | |
| South HCP: 15 | ♣ QJ984 | ♣ AK62 | 1. Stayman | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 239 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 74 | ♠ Q8 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ J94 | ♥ K1086 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AK43 | ♦ Q105 | AP | | | |
| South HCP: 9 | ♣ AK75 | ♣ Q942 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 240

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ KJ105

♥ KJ108

♦ 985

♣ 94

South:

♠ Q83

♥ 62

♦ AQ2

♣ AQJ72

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 235 | ♠ 104 | The opponents are silent. |
| Dealer: N | ♥ 985 | |
| Vul: None | ♦ AQ109 | Partner bids first. |
| HCP: 9 | ♣ QJ43 | |

| | | |
|------------|--------|---------------------------|
| Board: 236 | ♠ A762 | The opponents are silent. |
| Dealer: S | ♥ J3 | |
| Vul: NS | ♦ AQ97 | You bid first. |
| HCP: 15 | ♣ KJ2 | |

| | | |
|------------|---------|---------------------------|
| Board: 237 | ♠ Q107 | West Bids 3♥ if possible. |
| Dealer: N | ♥ 109 | |
| Vul: Both | ♦ 982 | Partner bids first. |
| HCP: 9 | ♣ AQJ43 | |

| | | |
|------------|--------|---------------------------|
| Board: 238 | ♠ K73 | The opponents are silent. |
| Dealer: S | ♥ Q643 | |
| Vul: None | ♦ K10 | You bid first. |
| HCP: 15 | ♣ AK62 | |

| | | |
|------------|---------|---------------------------|
| Board: 239 | ♠ Q8 | The opponents are silent. |
| Dealer: N | ♥ K1086 | |
| Vul: NS | ♦ Q105 | Partner bids first. |
| HCP: 9 | ♣ Q942 | |

| | | |
|------------|---------|---------------------------|
| Board: 240 | ♠ Q83 | The opponents are silent. |
| Dealer: S | ♥ 62 | |
| Vul: EW | ♦ AQ2 | You bid first. |
| HCP: 15 | ♣ AQJ72 | |

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

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 235 | North: | South: | West | North | East | South |
| Dealer: N | ♠ Q8 | ♠ 104 | | 1NT | Pass | 2NT |
| Vul: None | ♥ AKQ10 | ♥ 985 | | | | |
| North HCP: 15 | ♦ J42 | ♦ AQ109 | AP | | | |
| South HCP: 9 | ♣ K1072 | ♣ QJ43 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 236 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ4 | ♠ A762 | | | | 1NT |
| Vul: NS | ♥ KQ104 | ♥ J3 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ 1083 | ♦ AQ97 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ 984 | ♣ KJ2 | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 237 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK53 | ♠ Q107 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ K7 | ♥ 109 | 3♥ | AP | | |
| North HCP: 15 | ♦ KQ76 | ♦ 982 | | | | |
| South HCP: 9 | ♣ 1095 | ♣ AQJ43 | | | | |
| Contract: 3♥ W | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 238 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J9 | ♠ K73 | | | | 1NT |
| Vul: None | ♥ AJ87 | ♥ Q643 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ 43 | ♦ K10 | Pass | 4♥ | AP | |
| South HCP: 15 | ♣ QJ984 | ♣ AK62 | 1. Stayman | | | |
| Contract: 4♥ S | | | | | | |

| | | | | | | |
|----------------|--------|---------|------------|-------|------|-----------------|
| Board: 239 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 74 | ♠ Q8 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ J94 | ♥ K1086 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ AK43 | ♦ Q105 | AP | | | |
| South HCP: 9 | ♣ AK75 | ♣ Q942 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

Board: 240

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ KJ105

♥ KJ108

♦ 985

♣ 94

South:

♠ Q83

♥ 62

♦ AQ2

♣ AQJ72

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♦ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

North hands (Practice Page)

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

Board: 241
Dealer: N
Vul: None
HCP: 15

♠ A86
♥ KJ
♦ 763
♣ AK1053

The opponents are silent.

You bid first.

Board: 242
Dealer: S
Vul: NS
HCP: 9

♠ J103
♥ K2
♦ J108
♣ KJ854

The opponents are silent.

Partner bids first.

Board: 243
Dealer: N
Vul: EW
HCP: 15

♠ A64
♥ K1052
♦ J98
♣ AK7

West Bids 2NT if possible.

East Bids 3♦ if possible.

You bid first.

Board: 244
Dealer: S
Vul: Both
HCP: 9

♠ K1032
♥ KJ10
♦ 93
♣ Q1094

The opponents are silent.

Partner bids first.

Board: 245
Dealer: N
Vul: NS
HCP: 15

♠ A964
♥ A1032
♦ K5
♣ A102

The opponents are silent.

You bid first.

Board: 246
Dealer: S
Vul: EW
HCP: 8

♠ Q1052
♥ Q8
♦ 109
♣ KJ1094

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: 241 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A86 | ♠ KJ109 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ KJ | ♥ 42 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ 763 | ♦ Q8 | AP | | | |
| South HCP: 9 | ♣ AK1053 | ♣ QJ864 | | | | |
| Contract: 2N N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 242 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J103 | ♠ Q82 | | | | 1NT |
| Vul: NS | ♥ K2 | ♥ AQ54 | | | | |
| North HCP: 9 | ♦ J108 | ♦ AK2 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KJ854 | ♣ 1092 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------------|-------|------|-----------------|
| Board: 243 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A64 | ♠ KJ97 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ K1052 | ♥ Q93 | 2NT ² | Pass | 3♦ | AP |
| North HCP: 15 | ♦ J98 | ♦ K10 | 1. Stayman | | | |
| South HCP: 9 | ♣ AK7 | ♣ 9843 | 2. Unusual 2NT | | | |
| Contract: 3♦ E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 244 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K1032 | ♠ AQ9 | | | | 1NT |
| Vul: Both | ♥ KJ10 | ♥ A974 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ 93 | ♦ J864 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q1094 | ♣ KJ | | | | |
| Contract: 2N S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 245 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A964 | ♠ Q10 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ A1032 | ♥ Q874 | Pass | 2♥ | Pass | 3♥ |
| North HCP: 15 | ♦ K5 | ♦ J108 | AP | | | |
| South HCP: 8 | ♣ A102 | ♣ K984 | | | | |
| Contract: 3♥ N | | | 1. Stayman | | | |

Board: 246

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q1052

♥ Q8

♦ 109

♣ KJ1094

South:

♠ AK6

♥ KJ72

♦ 87

♣ A876

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♥ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

South hands (Practice Page)

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

| | | |
|------------|---------|---------------------------|
| Board: 241 | ♠ KJ109 | The opponents are silent. |
| Dealer: N | ♥ 42 | |
| Vul: None | ♦ Q8 | Partner bids first. |
| HCP: 9 | ♣ QJ864 | |

| | | |
|------------|--------|---------------------------|
| Board: 242 | ♠ Q82 | The opponents are silent. |
| Dealer: S | ♥ AQ54 | |
| Vul: NS | ♦ AK2 | You bid first. |
| HCP: 15 | ♣ 1092 | |

| | | |
|------------|--------|----------------------------|
| Board: 243 | ♠ KJ97 | West Bids 2NT if possible. |
| Dealer: N | ♥ Q93 | East Bids 3♦ if possible. |
| Vul: EW | ♦ K10 | |
| HCP: 9 | ♣ 9843 | Partner bids first. |

| | | |
|------------|--------|---------------------------|
| Board: 244 | ♠ AQ9 | The opponents are silent. |
| Dealer: S | ♥ A974 | |
| Vul: Both | ♦ J864 | You bid first. |
| HCP: 15 | ♣ KJ | |

| | | |
|------------|--------|---------------------------|
| Board: 245 | ♠ Q10 | The opponents are silent. |
| Dealer: N | ♥ Q874 | |
| Vul: NS | ♦ J108 | Partner bids first. |
| HCP: 8 | ♣ K984 | |

| | | |
|------------|--------|---------------------------|
| Board: 246 | ♠ AK6 | The opponents are silent. |
| Dealer: S | ♥ KJ72 | |
| Vul: EW | ♦ 87 | You bid first. |
| HCP: 15 | ♣ A876 | |

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 | ♠ A86 | ♠ KJ109 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ KJ | ♥ 42 | Pass | 2♦ | Pass | 2NT |
| North HCP: 15 | ♦ 763 | ♦ Q8 | AP | | | |
| South HCP: 9 | ♣ AK1053 | ♣ QJ864 | 1. Stayman | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 242 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J103 | ♠ Q82 | | | | 1NT |
| Vul: NS | ♥ K2 | ♥ AQ54 | Pass | 2NT | AP | |
| North HCP: 9 | ♦ J108 | ♦ AK2 | | | | |
| South HCP: 15 | ♣ KJ854 | ♣ 1092 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------------|-------|------|-----------------|
| Board: 243 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A64 | ♠ KJ97 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ K1052 | ♥ Q93 | 2NT ² | Pass | 3♦ | AP |
| North HCP: 15 | ♦ J98 | ♦ K10 | 1. Stayman | | | |
| South HCP: 9 | ♣ AK7 | ♣ 9843 | 2. Unusual 2NT | | | |
| Contract: 3♦ E | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 244 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K1032 | ♠ AQ9 | | | | 1NT |
| Vul: Both | ♥ KJ10 | ♥ A974 | Pass | 2♣ ¹ | Pass | 2♥ |
| North HCP: 9 | ♦ 93 | ♦ J864 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ Q1094 | ♣ KJ | 1. Stayman | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-------|------|-----------------|
| Board: 245 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A964 | ♠ Q10 | | 1NT | Pass | 2♣ ¹ |
| Vul: NS | ♥ A1032 | ♥ Q874 | Pass | 2♥ | Pass | 3♥ |
| North HCP: 15 | ♦ K5 | ♦ J108 | AP | | | |
| South HCP: 8 | ♣ A102 | ♣ K984 | 1. Stayman | | | |
| Contract: 3♥ N | | | | | | |

Board: 246

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q1052

♥ Q8

♦ 109

♣ KJ1094

South:

♠ AK6

♥ KJ72

♦ 87

♣ A876

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|--|--|--|-----|
| | | | 1NT |
|--|--|--|-----|

| | | | |
|------|-----------------|------|----|
| Pass | 2♣ ¹ | Pass | 2♥ |
|------|-----------------|------|----|

| | | | |
|------|-----|----|--|
| Pass | 2NT | AP | |
|------|-----|----|--|

1. Stayman

North hands (Practice Page)

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

| | | |
|------------|---------|------------------------------|
| Board: 247 | ♠ K109 | The opponents are silent. |
| Dealer: N | ♥ 1065 | |
| Vul: Both | ♦ AKQ6 | You bid first. |
| HCP: 15 | ♣ QJ6 | |
| Board: 248 | ♠ J97 | The opponents are silent. |
| Dealer: S | ♥ Q4 | |
| Vul: None | ♦ Q1093 | Partner bids first. |
| HCP: 9 | ♣ KJ94 | |
| Board: 249 | ♠ K2 | The opponents are silent. |
| Dealer: N | ♥ A865 | |
| Vul: EW | ♦ K1043 | You bid first. |
| HCP: 15 | ♣ AJ9 | |
| Board: 250 | ♠ KJ96 | The opponents are silent. |
| Dealer: S | ♥ J1083 | |
| Vul: Both | ♦ A8 | Partner bids first. |
| HCP: 9 | ♣ 943 | |
| Board: 251 | ♠ QJ6 | West Doubles 2♣ if possible. |
| Dealer: N | ♥ AQ2 | |
| Vul: None | ♦ AQ72 | You bid first. |
| HCP: 15 | ♣ 753 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 247 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K109 | ♠ QJ4 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ 1065 | ♥ QJ9 | | | | |
| North HCP: 15 | ♦ AKQ6 | ♦ 1093 | AP | | | |
| South HCP: 9 | ♣ QJ6 | ♣ K1054 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 248 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J97 | ♠ Q82 | | | | 1NT |
| Vul: None | ♥ Q4 | ♥ A865 | | | | |
| North HCP: 9 | ♦ Q1093 | ♦ AJ42 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KJ94 | ♣ A8 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------------|-------|------|-----------------|
| Board: 249 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K2 | ♠ Q9 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ A865 | ♥ QJ43 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ K1043 | ♦ J8 | AP | | | |
| South HCP: 9 | ♣ AJ9 | ♣ K10864 | 1. Stayman | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 250 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ96 | ♠ A543 | | | | 1NT |
| Vul: Both | ♥ J1083 | ♥ A64 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ A8 | ♦ Q10 | | | | |
| South HCP: 15 | ♣ 943 | ♣ AJ72 | Pass | 4♠ | AP | |
| Contract: 4♠ S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|--------|----------|------------|-------|------|-----------------|
| Board: 251 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ6 | ♠ K10 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ AQ2 | ♥ K983 | X | 2♦ | Pass | 3♦ |
| North HCP: 15 | ♦ AQ72 | ♦ K10984 | AP | | | |
| South HCP: 9 | ♣ 753 | ♣ 42 | 1. Stayman | | | |
| Contract: 3♦ N | | | | | | |

South hands (Practice Page)

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

| | | |
|------------|----------|------------------------------|
| Board: 247 | ♠ QJ4 | The opponents are silent. |
| Dealer: N | ♥ QJ9 | |
| Vul: Both | ♦ 1093 | Partner bids first. |
| HCP: 9 | ♣ K1054 | |
| Board: 248 | ♠ Q82 | The opponents are silent. |
| Dealer: S | ♥ A865 | |
| Vul: None | ♦ AJ42 | You bid first. |
| HCP: 15 | ♣ A8 | |
| Board: 249 | ♠ Q9 | The opponents are silent. |
| Dealer: N | ♥ QJ43 | |
| Vul: EW | ♦ J8 | Partner bids first. |
| HCP: 9 | ♣ K10864 | |
| Board: 250 | ♠ A543 | The opponents are silent. |
| Dealer: S | ♥ A64 | |
| Vul: Both | ♦ Q10 | You bid first. |
| HCP: 15 | ♣ AJ72 | |
| Board: 251 | ♠ K10 | West Doubles 2♣ if possible. |
| Dealer: N | ♥ K983 | |
| Vul: None | ♦ K10984 | Partner bids first. |
| HCP: 9 | ♣ 42 | |

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 247 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K109 | ♠ QJ4 | | 1NT | Pass | 2NT |
| Vul: Both | ♥ 1065 | ♥ QJ9 | | | | |
| North HCP: 15 | ♦ AKQ6 | ♦ 1093 | AP | | | |
| South HCP: 9 | ♣ QJ6 | ♣ K1054 | | | | |
| Contract: 2N N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 248 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J97 | ♠ Q82 | | | | 1NT |
| Vul: None | ♥ Q4 | ♥ A865 | | | | |
| North HCP: 9 | ♦ Q1093 | ♦ AJ42 | Pass | 2NT | AP | |
| South HCP: 15 | ♣ KJ94 | ♣ A8 | | | | |
| Contract: 2N S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------------|-------|------|-----------------|
| Board: 249 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K2 | ♠ Q9 | | 1NT | Pass | 2♣ ¹ |
| Vul: EW | ♥ A865 | ♥ QJ43 | Pass | 2♥ | Pass | 4♥ |
| North HCP: 15 | ♦ K1043 | ♦ J8 | AP | | | |
| South HCP: 9 | ♣ AJ9 | ♣ K10864 | 1. Stayman | | | |
| Contract: 4♥ N | | | | | | |

| | | | | | | |
|----------------|---------|--------|------------|-----------------|------|-------|
| Board: 250 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ96 | ♠ A543 | | | | 1NT |
| Vul: Both | ♥ J1083 | ♥ A64 | Pass | 2♣ ¹ | Pass | 2♠ |
| North HCP: 9 | ♦ A8 | ♦ Q10 | | | | |
| South HCP: 15 | ♣ 943 | ♣ AJ72 | Pass | 4♠ | AP | |
| Contract: 4♠ S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|--------|----------|------------|-------|------|-----------------|
| Board: 251 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ6 | ♠ K10 | | 1NT | Pass | 2♣ ¹ |
| Vul: None | ♥ AQ2 | ♥ K983 | X | 2♦ | Pass | 3♦ |
| North HCP: 15 | ♦ AQ72 | ♦ K10984 | AP | | | |
| South HCP: 9 | ♣ 753 | ♣ 42 | 1. Stayman | | | |
| Contract: 3♦ N | | | | | | |