

North hands (Practice Page)

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

Board: 1	♠ AK107	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ A654	You bid first.
HCP: 15	♣ A52	

Board: 2	♠ A954	The opponents are silent.
Dealer: S	♥ K86	
Vul: NS	♦ Q106	Partner bids first.
HCP: 9	♣ 954	

Board: 3	♠ AK108	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ 1075	You bid first.
HCP: 15	♣ A1098	

Board: 4	♠ J862	The opponents are silent.
Dealer: S	♥ 85	
Vul: Both	♦ K1092	Partner bids first.
HCP: 8	♣ A104	

Board: 5	♠ AKQ6	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ K876	You bid first.
HCP: 15	♣ 976	

Board: 6	♠ Q542	The opponents are silent.
Dealer: S	♥ 984	
Vul: EW	♦ KQJ2	Partner bids first.
HCP: 9	♣ J4	

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

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ J65		1NT	Pass	2NT
Vul: None	♥ 32	♥ KJ10				
North HCP: 15	♦ A654	♦ J10	AP			
South HCP: 9	♣ A52	♣ K7643				
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ A954	♠ Q83				1NT
Vul: NS	♥ K86	♥ AJ75	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q106	♦ K9	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ KQ62	1. Stayman			
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ QJ75		1NT	Pass	2♣ ¹
Vul: EW	♥ A7	♥ 10965	Pass	2♠	Pass	3♠
North HCP: 15	♦ 1075	♦ QJ9	AP			
South HCP: 8	♣ A1098	♣ Q4	1. Stayman			
Contract: 3♠ N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ J862	♠ Q3				1NT
Vul: Both	♥ 85	♥ AQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K1092	♦ J873	Pass	2NT	AP	
South HCP: 15	♣ A104	♣ KQ82	1. Stayman			
Contract: 2N S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 1053		1NT	Pass	3NT
Vul: NS	♥ K2	♥ A85				
North HCP: 15	♦ K876	♦ Q94	AP			
South HCP: 9	♣ 976	♣ QJ54				
Contract: 3N N						

Board: 6

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q542

♥ 984

♦ KQJ2

♣ J4

South:

♠ AK8

♥ KJ53

♦ A97

♣ 952

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♥
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Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 1	♠ J65	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: None	♦ J10	Partner bids first.
HCP: 9	♣ K7643	

Board: 2	♠ Q83	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: NS	♦ K9	You bid first.
HCP: 15	♣ KQ62	

Board: 3	♠ QJ75	The opponents are silent.
Dealer: N	♥ 10965	
Vul: EW	♦ QJ9	Partner bids first.
HCP: 8	♣ Q4	

Board: 4	♠ Q3	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: Both	♦ J873	You bid first.
HCP: 15	♣ KQ82	

Board: 5	♠ 1053	The opponents are silent.
Dealer: N	♥ A85	
Vul: NS	♦ Q94	Partner bids first.
HCP: 9	♣ QJ54	

Board: 6	♠ AK8	The opponents are silent.
Dealer: S	♥ KJ53	
Vul: EW	♦ A97	You bid first.
HCP: 15	♣ 952	

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

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ J65		1NT	Pass	2NT
Vul: None	♥ 32	♥ KJ10				
North HCP: 15	♦ A654	♦ J10	AP			
South HCP: 9	♣ A52	♣ K7643				
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ A954	♠ Q83				1NT
Vul: NS	♥ K86	♥ AJ75	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q106	♦ K9	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ KQ62	1. Stayman			
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ QJ75		1NT	Pass	2♣ ¹
Vul: EW	♥ A7	♥ 10965	Pass	2♠	Pass	3♠
North HCP: 15	♦ 1075	♦ QJ9	AP			
South HCP: 8	♣ A1098	♣ Q4	1. Stayman			
Contract: 3♠ N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ J862	♠ Q3				1NT
Vul: Both	♥ 85	♥ AQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K1092	♦ J873	Pass	2NT	AP	
South HCP: 15	♣ A104	♣ KQ82	1. Stayman			
Contract: 2N S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 1053		1NT	Pass	3NT
Vul: NS	♥ K2	♥ A85				
North HCP: 15	♦ K876	♦ Q94	AP			
South HCP: 9	♣ 976	♣ QJ54				
Contract: 3N N						

Board: 6

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q542

♥ 984

♦ KQJ2

♣ J4

South:

♠ AK8

♥ KJ53

♦ A97

♣ 952

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♥
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Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 7	♠ 8642	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: Both	♦ A2	You bid first.
HCP: 15	♣ AJ5	

Board: 8	♠ AQJ5	The opponents are silent.
Dealer: S	♥ 654	
Vul: None	♦ Q92	Partner bids first.
HCP: 9	♣ 1094	

Board: 9	♠ 95	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ Q754	You bid first.
HCP: 15	♣ AQ62	

Board: 10	♠ KJ84	The opponents are silent.
Dealer: S	♥ 8632	
Vul: Both	♦ J83	Partner bids first.
HCP: 9	♣ A4	

Board: 11	♠ K2	The opponents are silent.
Dealer: N	♥ Q108	
Vul: None	♦ QJ985	You bid first.
HCP: 15	♣ AK7	

Board: 12	♠ 53	East Bids 3♣ if possible.
Dealer: S	♥ A984	
Vul: NS	♦ Q10954	Partner bids first.
HCP: 9	♣ K4	

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

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ 8642	♠ K7		1NT	Pass	2NT
Vul: Both	♥ KQJ3	♥ A94				
North HCP: 15	♦ A2	♦ Q10875	AP			
South HCP: 9	♣ AJ5	♣ 943				
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ AQJ5	♠ 73				1NT
Vul: None	♥ 654	♥ K92	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q92	♦ AK843	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ KQ5	1. Stayman			
Contract: 2N S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ J4		1NT	Pass	2♣ ¹
Vul: EW	♥ AK7	♥ J982	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q754	♦ A863	AP			
South HCP: 9	♣ AQ62	♣ K54	1. Stayman			
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ KJ84	♠ 1075				1NT
Vul: Both	♥ 8632	♥ AJ94	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J83	♦ KQ	Pass	4♥	AP	
South HCP: 15	♣ A4	♣ KQ108	1. Stayman			
Contract: 4♥ S						

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ J943		1NT	Pass	2♣ ¹
Vul: None	♥ Q108	♥ 97	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ985	♦ AK102	AP			
South HCP: 9	♣ AK7	♣ J54	1. Stayman			
Contract: 2N N						

Board: 12

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 3♦ N

North:

♠ 53

♥ A984

♦ Q10954

♣ K4

South:

♠ AJ98

♥ QJ10

♦ AK2

♣ 1075

West North East South

1NT

Pass 2♣¹ 3♣ Pass

Pass 3♦ AP

1. Stayman

South hands (Practice Page)

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

Board: 7	♠ K7	The opponents are silent.
Dealer: N	♥ A94	
Vul: Both	♦ Q10875	Partner bids first.
HCP: 9	♣ 943	

Board: 8	♠ 73	The opponents are silent.
Dealer: S	♥ K92	
Vul: None	♦ AK843	You bid first.
HCP: 15	♣ KQ5	

Board: 9	♠ J4	The opponents are silent.
Dealer: N	♥ J982	
Vul: EW	♦ A863	Partner bids first.
HCP: 9	♣ K54	

Board: 10	♠ 1075	The opponents are silent.
Dealer: S	♥ AJ94	
Vul: Both	♦ KQ	You bid first.
HCP: 15	♣ KQ108	

Board: 11	♠ J943	The opponents are silent.
Dealer: N	♥ 97	
Vul: None	♦ AK102	Partner bids first.
HCP: 9	♣ J54	

Board: 12	♠ AJ98	East Bids 3♣ if possible.
Dealer: S	♥ QJ10	
Vul: NS	♦ AK2	You bid first.
HCP: 15	♣ 1075	

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

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ 8642	♠ K7		1NT	Pass	2NT
Vul: Both	♥ KQJ3	♥ A94				
North HCP: 15	♦ A2	♦ Q10875	AP			
South HCP: 9	♣ AJ5	♣ 943				
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ AQJ5	♠ 73				1NT
Vul: None	♥ 654	♥ K92	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q92	♦ AK843	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ KQ5	1. Stayman			
Contract: 2N S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ J4		1NT	Pass	2♣ ¹
Vul: EW	♥ AK7	♥ J982	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q754	♦ A863	AP			
South HCP: 9	♣ AQ62	♣ K54	1. Stayman			
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ KJ84	♠ 1075				1NT
Vul: Both	♥ 8632	♥ AJ94	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J83	♦ KQ	Pass	4♥	AP	
South HCP: 15	♣ A4	♣ KQ108	1. Stayman			
Contract: 4♥ S						

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ J943		1NT	Pass	2♣ ¹
Vul: None	♥ Q108	♥ 97	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ985	♦ AK102	AP			
South HCP: 9	♣ AK7	♣ J54	1. Stayman			
Contract: 2N N						

Board: 12

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 3♦ N

North:

♠ 53

♥ A984

♦ Q10954

♣ K4

South:

♠ AJ98

♥ QJ10

♦ AK2

♣ 1075

West North East South

1NT

Pass 2♣¹ 3♣ Pass

Pass 3♦ AP

1. Stayman

North hands (Practice Page)

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

Board: 13	♠ A75	West Bids 3♠ if possible.
Dealer: N	♥ Q874	
Vul: Both	♦ AQJ	You bid first.
HCP: 15	♣ Q87	

Board: 14	♠ 96	The opponents are silent.
Dealer: S	♥ J1043	
Vul: None	♦ K862	Partner bids first.
HCP: 9	♣ KQ4	

Board: 15	♠ 9842	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ Q8	You bid first.
HCP: 15	♣ AQ97	

Board: 16	♠ Q1076	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ K108	Partner bids first.
HCP: 8	♣ Q64	

Board: 17	♠ K8	The opponents are silent.
Dealer: N	♥ KJ42	
Vul: None	♦ AJ8	You bid first.
HCP: 15	♣ QJ65	

Board: 18	♠ A82	The opponents are silent.
Dealer: S	♥ 42	
Vul: NS	♦ AJ86	Partner bids first.
HCP: 9	♣ 10943	

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

Board: 13
Dealer: N
Vul: Both
North HCP: 15
South HCP: 9
Contract: 3♠X W

North:
♠ A75
♥ Q874
♦ AQJ
♣ Q87

South:
♠ Q8
♥ K52
♦ K10765
♣ J94

West	North	East	South
	1NT	Pass	2NT
3♠	Pass	Pass	XA♣♣
AP			

Board: 14
Dealer: S
Vul: None
North HCP: 9
South HCP: 15
Contract: 2N S

North:
♠ 96
♥ J1043
♦ K862
♣ KQ4

South:
♠ KJ2
♥ K87
♦ A54
♣ A976

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♦
Pass	2NT	AP	
1. Stayman			

Board: 15
Dealer: N
Vul: NS
North HCP: 15
South HCP: 9
Contract: 4♠ N

North:
♠ 9842
♥ AK5
♦ Q8
♣ AQ97

South:
♠ KQJ10
♥ 82
♦ K763
♣ 1042

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♠	Pass	4♠
AP			
1. Stayman			

Board: 16
Dealer: S
Vul: EW
North HCP: 8
South HCP: 15
Contract: 2N S

North:
♠ Q1076
♥ J86
♦ K108
♣ Q64

South:
♠ 42
♥ KQ92
♦ AQ92
♣ A72

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♠ ¹	Pass	2♥
Pass	2NT	AP	
1. Stayman			

Board: 17
Dealer: N
Vul: None
North HCP: 15
South HCP: 8
Contract: 3♥ N

North:
♠ K8
♥ KJ42
♦ AJ8
♣ QJ65

South:
♠ 76
♥ Q986
♦ Q1096
♣ A104

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	3♥
AP			
1. Stayman			

Board: 18

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A82

♥ 42

♦ AJ86

♣ 10943

South:

♠ K54

♥ K65

♦ Q52

♣ AK65

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 13	♠ Q8	West Bids 3♠ if possible.
Dealer: N	♥ K52	
Vul: Both	♦ K10765	Partner bids first.
HCP: 9	♣ J94	

Board: 14	♠ KJ2	The opponents are silent.
Dealer: S	♥ K87	
Vul: None	♦ A54	You bid first.
HCP: 15	♣ A976	

Board: 15	♠ KQJ10	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ K763	Partner bids first.
HCP: 9	♣ 1042	

Board: 16	♠ 42	The opponents are silent.
Dealer: S	♥ KQ92	
Vul: EW	♦ AQ92	You bid first.
HCP: 15	♣ A72	

Board: 17	♠ 76	The opponents are silent.
Dealer: N	♥ Q986	
Vul: None	♦ Q1096	Partner bids first.
HCP: 8	♣ A104	

Board: 18	♠ K54	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ Q52	You bid first.
HCP: 15	♣ AK65	

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

Board: 13
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 3♠X W

North:
 ♠ A75
 ♥ Q874
 ♦ AQJ
 ♣ Q87

South:
 ♠ Q8
 ♥ K52
 ♦ K10765
 ♣ J94

West	North	East	South
	1NT	Pass	2NT
3♠	Pass	Pass	XA♣♣
AP			

Board: 14
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 15
 Contract: 2N S

North:
 ♠ 96
 ♥ J1043
 ♦ K862
 ♣ KQ4

South:
 ♠ KJ2
 ♥ K87
 ♦ A54
 ♣ A976

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♦
Pass	2NT	AP	
1. Stayman			

Board: 15
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 9
 Contract: 4♠ N

North:
 ♠ 9842
 ♥ AK5
 ♦ Q8
 ♣ AQ97

South:
 ♠ KQJ10
 ♥ 82
 ♦ K763
 ♣ 1042

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♠	Pass	4♠
AP			
1. Stayman			

Board: 16
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 15
 Contract: 2N S

North:
 ♠ Q1076
 ♥ J86
 ♦ K108
 ♣ Q64

South:
 ♠ 42
 ♥ KQ92
 ♦ AQ92
 ♣ A72

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	2NT	AP	
1. Stayman			

Board: 17
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 8
 Contract: 3♥ N

North:
 ♠ K8
 ♥ KJ42
 ♦ AJ8
 ♣ QJ65

South:
 ♠ 76
 ♥ Q986
 ♦ Q1096
 ♣ A104

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	3♥
AP			
1. Stayman			

Board: 18

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A82

♥ 42

♦ AJ86

♣ 10943

South:

♠ K54

♥ K65

♦ Q52

♣ AK65

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 19	♠ AK62	The opponents are silent.
Dealer: N	♥ J65	
Vul: EW	♦ KQ3	You bid first.
HCP: 15	♣ Q86	

Board: 20	♠ 975	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: Both	♦ A9865	Partner bids first.
HCP: 8	♣ J4	

Board: 21	♠ AQ32	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ Q75	You bid first.
HCP: 15	♣ K987	

Board: 22	♠ KJ86	The opponents are silent.
Dealer: S	♥ A106	
Vul: EW	♦ 53	Partner bids first.
HCP: 9	♣ J864	

Board: 23	♠ K9	The opponents are silent.
Dealer: N	♥ K94	
Vul: Both	♦ K75	You bid first.
HCP: 15	♣ AQ986	

Board: 24	♠ KQ86	The opponents are silent.
Dealer: S	♥ K1097	
Vul: None	♦ 84	Partner bids first.
HCP: 8	♣ 874	

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

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 1074		1NT	Pass	2NT
Vul: EW	♥ J65	♥ Q10				
North HCP: 15	♦ KQ3	♦ A8752	AP			
South HCP: 9	♣ Q86	♣ K94				
Contract: 2N N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ QJ42				1NT
Vul: Both	♥ QJ10	♥ A65				
North HCP: 8	♦ A9865	♦ Q104	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ AQ6				
Contract: 2N S						

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ 104		1NT	Pass	2NT
Vul: NS	♥ A6	♥ 953				
North HCP: 15	♦ Q75	♦ AKJ109	AP			
South HCP: 8	♣ K987	♣ 1043				
Contract: 2N N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ KJ86	♠ AQ9				1NT
Vul: EW	♥ A106	♥ KQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 53	♦ K1076	Pass	2NT	AP	
South HCP: 15	♣ J864	♣ 102	1. Stayman			
Contract: 2N S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ A1087		1NT	Pass	2♣ ¹
Vul: Both	♥ K94	♥ 1065	Pass	2♦	Pass	2NT
North HCP: 15	♦ K75	♦ Q82	AP			
South HCP: 9	♣ AQ986	♣ K43	1. Stayman			
Contract: 2N N						

Board: 24

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ KQ86

♥ K1097

♦ 84

♣ 874

South:

♠ A2

♥ AJ4

♦ Q1062

♣ A963

West	North	East	South
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			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 16 R16 points.

Board: 19	♠ 1074	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ A8752	Partner bids first.
HCP: 9	♣ K94	

Board: 20	♠ QJ42	The opponents are silent.
Dealer: S	♥ A65	
Vul: Both	♦ Q104	You bid first.
HCP: 15	♣ AQ6	

Board: 21	♠ 104	The opponents are silent.
Dealer: N	♥ 953	
Vul: NS	♦ AKJ109	Partner bids first.
HCP: 8	♣ 1043	

Board: 22	♠ AQ9	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: EW	♦ K1076	You bid first.
HCP: 15	♣ 102	

Board: 23	♠ A1087	The opponents are silent.
Dealer: N	♥ 1065	
Vul: Both	♦ Q82	Partner bids first.
HCP: 9	♣ K43	

Board: 24	♠ A2	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: None	♦ Q1062	You bid first.
HCP: 15	♣ A963	

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

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 1074		1NT	Pass	2NT
Vul: EW	♥ J65	♥ Q10				
North HCP: 15	♦ KQ3	♦ A8752	AP			
South HCP: 9	♣ Q86	♣ K94				
Contract: 2N N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ QJ42				1NT
Vul: Both	♥ QJ10	♥ A65				
North HCP: 8	♦ A9865	♦ Q104	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ AQ6				
Contract: 2N S						

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ 104		1NT	Pass	2NT
Vul: NS	♥ A6	♥ 953				
North HCP: 15	♦ Q75	♦ AKJ109	AP			
South HCP: 8	♣ K987	♣ 1043				
Contract: 2N N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ KJ86	♠ AQ9				1NT
Vul: EW	♥ A106	♥ KQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 53	♦ K1076	Pass	2NT	AP	
South HCP: 15	♣ J864	♣ 102	1. Stayman			
Contract: 2N S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ A1087		1NT	Pass	2♣ ¹
Vul: Both	♥ K94	♥ 1065	Pass	2♦	Pass	2NT
North HCP: 15	♦ K75	♦ Q82	AP			
South HCP: 9	♣ AQ986	♣ K43	1. Stayman			
Contract: 2N N						

Board: 24

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ KQ86

♥ K1097

♦ 84

♣ 874

South:

♠ A2

♥ AJ4

♦ Q1062

♣ A963

West	North	East	South
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			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 16 R16 points.

Board: 25	♠ A43	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: EW	♦ 95	You bid first.
HCP: 15	♣ AQ1096	

Board: 26	♠ Q973	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ K982	Partner bids first.
HCP: 9	♣ J42	

Board: 27	♠ A9	The opponents are silent.
Dealer: N	♥ K1096	
Vul: None	♦ KQ9	You bid first.
HCP: 15	♣ K863	

Board: 28	♠ Q954	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ 98	Partner bids first.
HCP: 9	♣ QJ542	

Board: 29	♠ J107	The opponents are silent.
Dealer: N	♥ A1082	
Vul: Both	♦ AK86	You bid first.
HCP: 15	♣ K10	

Board: 30	♠ 1095	The opponents are silent.
Dealer: S	♥ 1064	
Vul: None	♦ AJ	Partner bids first.
HCP: 9	♣ A10742	

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

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ KQJ10		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ6	♥ 975	Pass	2♦	Pass	2NT
North HCP: 15	♦ 95	♦ 8764	AP			
South HCP: 9	♣ AQ1096	♣ K4	1. Stayman			
Contract: 2N N						

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ Q973	♠ 852				1NT
Vul: Both	♥ K2	♥ AJ103	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K982	♦ A76	Pass	2NT	AP	
South HCP: 15	♣ J42	♣ AQ10	1. Stayman			
Contract: 2N S						

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ J872		1NT	Pass	2♣ ¹
Vul: None	♥ K1096	♥ J7	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ9	♦ A105	AP			
South HCP: 9	♣ K863	♣ QJ42	1. Stayman			
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ Q954	♠ A86				1NT
Vul: NS	♥ A4	♥ J62	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 98	♦ KQJ72	Pass	2NT	AP	
South HCP: 15	♣ QJ542	♣ A10	1. Stayman			
Contract: 2N S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ AQ		1NT	Pass	2NT
Vul: Both	♥ A1082	♥ J53				
North HCP: 15	♦ AK86	♦ 10942	AP			
South HCP: 9	♣ K10	♣ Q942				
Contract: 2N N						

Board: 30

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1095

♥ 1064

♦ AJ

♣ A10742

South:

♠ AQ6

♥ AK97

♦ 1032

♣ Q86

West	North	East	South
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			1NT
--	--	--	-----

Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 25	♠ KQJ10	The opponents are silent.
Dealer: N	♥ 975	
Vul: EW	♦ 8764	Partner bids first.
HCP: 9	♣ K4	

Board: 26	♠ 852	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: Both	♦ A76	You bid first.
HCP: 15	♣ AQ10	

Board: 27	♠ J872	The opponents are silent.
Dealer: N	♥ J7	
Vul: None	♦ A105	Partner bids first.
HCP: 9	♣ QJ42	

Board: 28	♠ A86	The opponents are silent.
Dealer: S	♥ J62	
Vul: NS	♦ KQJ72	You bid first.
HCP: 15	♣ A10	

Board: 29	♠ AQ	The opponents are silent.
Dealer: N	♥ J53	
Vul: Both	♦ 10942	Partner bids first.
HCP: 9	♣ Q942	

Board: 30	♠ AQ6	The opponents are silent.
Dealer: S	♥ AK97	
Vul: None	♦ 1032	You bid first.
HCP: 15	♣ Q86	

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

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ KQJ10		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ6	♥ 975	Pass	2♦	Pass	2NT
North HCP: 15	♦ 95	♦ 8764	AP			
South HCP: 9	♣ AQ1096	♣ K4	1. Stayman			
Contract: 2N N						

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ Q973	♠ 852				1NT
Vul: Both	♥ K2	♥ AJ103	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K982	♦ A76	Pass	2NT	AP	
South HCP: 15	♣ J42	♣ AQ10	1. Stayman			
Contract: 2N S						

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ J872		1NT	Pass	2♣ ¹
Vul: None	♥ K1096	♥ J7	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ9	♦ A105	AP			
South HCP: 9	♣ K863	♣ QJ42	1. Stayman			
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ Q954	♠ A86				1NT
Vul: NS	♥ A4	♥ J62	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 98	♦ KQJ72	Pass	2NT	AP	
South HCP: 15	♣ QJ542	♣ A10	1. Stayman			
Contract: 2N S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ AQ		1NT	Pass	2NT
Vul: Both	♥ A1082	♥ J53				
North HCP: 15	♦ AK86	♦ 10942	AP			
South HCP: 9	♣ K10	♣ Q942				
Contract: 2N N						

Board: 30

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1095

♥ 1064

♦ AJ

♣ A10742

South:

♠ AQ6

♥ AK97

♦ 1032

♣ Q86

West	North	East	South
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			1NT
--	--	--	-----

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

North hands (Practice Page)

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

Board: 31	♠ A742	The opponents are silent.
Dealer: N	♥ K943	
Vul: NS	♦ AQ8	You bid first.
HCP: 15	♣ Q2	

Board: 32	♠ 107	The opponents are silent.
Dealer: S	♥ J96	
Vul: EW	♦ 965	Partner bids first.
HCP: 8	♣ AQJ84	

Board: 33	♠ A7	West Bids 2♠ if possible.
Dealer: N	♥ K952	
Vul: None	♦ AK82	You bid first.
HCP: 15	♣ J102	

Board: 34	♠ A82	The opponents are silent.
Dealer: S	♥ A10	
Vul: NS	♦ J983	Partner bids first.
HCP: 9	♣ 7542	

Board: 35	♠ AJ94	The opponents are silent.
Dealer: N	♥ J864	
Vul: EW	♦ A4	You bid first.
HCP: 15	♣ KQ6	

Board: 36	♠ KJ86	The opponents are silent.
Dealer: S	♥ 942	
Vul: Both	♦ AJ4	Partner bids first.
HCP: 9	♣ 843	

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

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ K105		1NT	Pass	2♣ ¹
Vul: NS	♥ K943	♥ Q1082	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ8	♦ 1042	AP			
South HCP: 9	♣ Q2	♣ A64				
Contract: 3♥ N			1. Stayman			

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ Q3				1NT
Vul: EW	♥ J96	♥ A83	Pass	2NT	AP	
North HCP: 8	♦ 965	♦ KQJ				
South HCP: 15	♣ AQJ84	♣ K6532				
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J102		1NT	Pass	2♣ ¹
Vul: None	♥ K952	♥ QJ106	2♠	2NT	AP	
North HCP: 15	♦ AK82	♦ 643	1. Stayman			
South HCP: 9	♣ J102	♣ KQ4				
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ QJ105				1NT
Vul: NS	♥ A10	♥ J53	Pass	2NT	AP	
North HCP: 9	♦ J983	♦ KQ76				
South HCP: 15	♣ 7542	♣ AQ				
Contract: 2N S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AJ94	♠ K1065		1NT	Pass	2♣ ¹
Vul: EW	♥ J864	♥ 109	Pass	2♥	Pass	2NT
North HCP: 15	♦ A4	♦ J10	Pass	4♠	AP	
South HCP: 8	♣ KQ6	♣ A10754	1. Stayman			
Contract: 4♠ N						

Board: 36

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ86

♥ 942

♦ AJ4

♣ 843

South:

♠ A3

♥ Q76

♦ 875

♣ AKQ102

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 16 R16 points.

Board: 31	♠ K105	The opponents are silent.
Dealer: N	♥ Q1082	
Vul: NS	♦ 1042	Partner bids first.
HCP: 9	♣ A64	

Board: 32	♠ Q3	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ KQJ	You bid first.
HCP: 15	♣ K6532	

Board: 33	♠ J102	West Bids 2♠ if possible.
Dealer: N	♥ QJ106	
Vul: None	♦ 643	Partner bids first.
HCP: 9	♣ KQ4	

Board: 34	♠ QJ105	The opponents are silent.
Dealer: S	♥ J53	
Vul: NS	♦ KQ76	You bid first.
HCP: 15	♣ AQ	

Board: 35	♠ K1065	The opponents are silent.
Dealer: N	♥ 109	
Vul: EW	♦ J10	Partner bids first.
HCP: 8	♣ A10754	

Board: 36	♠ A3	The opponents are silent.
Dealer: S	♥ Q76	
Vul: Both	♦ 875	You bid first.
HCP: 15	♣ AKQ102	

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

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ K105		1NT	Pass	2♣ ¹
Vul: NS	♥ K943	♥ Q1082	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ8	♦ 1042	AP			
South HCP: 9	♣ Q2	♣ A64				
Contract: 3♥ N			1. Stayman			

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ Q3				1NT
Vul: EW	♥ J96	♥ A83	Pass	2NT	AP	
North HCP: 8	♦ 965	♦ KQJ				
South HCP: 15	♣ AQJ84	♣ K6532				
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J102		1NT	Pass	2♣ ¹
Vul: None	♥ K952	♥ QJ106	2♠	2NT	AP	
North HCP: 15	♦ AK82	♦ 643	1. Stayman			
South HCP: 9	♣ J102	♣ KQ4				
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ QJ105				1NT
Vul: NS	♥ A10	♥ J53	Pass	2NT	AP	
North HCP: 9	♦ J983	♦ KQ76				
South HCP: 15	♣ 7542	♣ AQ				
Contract: 2N S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AJ94	♠ K1065		1NT	Pass	2♣ ¹
Vul: EW	♥ J864	♥ 109	Pass	2♥	Pass	2NT
North HCP: 15	♦ A4	♦ J10	Pass	4♠	AP	
South HCP: 8	♣ KQ6	♣ A10754	1. Stayman			
Contract: 4♠ N						

Board: 36

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ86

♥ 942

♦ AJ4

♣ 843

South:

♠ A3

♥ Q76

♦ 875

♣ AKQ102

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 16 R16 points.

Board: 37	♠ Q9	The opponents are silent.
Dealer: N	♥ 732	
Vul: NS	♦ AKQ8	You bid first.
HCP: 15	♣ KJ92	

Board: 38	♠ 107	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ A108	Partner bids first.
HCP: 9	♣ J6432	

Board: 39	♠ AK5	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ J84	You bid first.
HCP: 15	♣ K975	

Board: 40	♠ 7432	The opponents are silent.
Dealer: S	♥ J96	
Vul: None	♦ QJ	Partner bids first.
HCP: 9	♣ KQ84	

Board: 41	♠ Q85	The opponents are silent.
Dealer: N	♥ K742	
Vul: EW	♦ AJ10	You bid first.
HCP: 15	♣ KQ3	

Board: 42	♠ AK105	The opponents are silent.
Dealer: S	♥ 987	
Vul: Both	♦ J63	Partner bids first.
HCP: 8	♣ 984	

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

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ 10864		1NT	Pass	2♣ ¹
Vul: NS	♥ 732	♥ AK9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ8	♦ 1074	AP			
South HCP: 9	♣ KJ92	♣ Q54	1. Stayman			
Contract: 2N N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQ82				1NT
Vul: EW	♥ A83	♥ K97	Pass	2NT	AP	
North HCP: 9	♦ A108	♦ J92				
South HCP: 15	♣ J6432	♣ KQ8				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J1072		1NT	Pass	2♣ ¹
Vul: Both	♥ A64	♥ Q7	Pass	2♦	Pass	2NT
North HCP: 15	♦ J84	♦ K9	AP			
South HCP: 9	♣ K975	♣ QJ643	1. Stayman			
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ 7432	♠ AK95				1NT
Vul: None	♥ J96	♥ A1042	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ	♦ A10	Pass	2NT	Pass	4♣
South HCP: 15	♣ KQ84	♣ 753	AP			
Contract: 4♠ S			1. Stayman			

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ K92		1NT	Pass	2♣ ¹
Vul: EW	♥ K742	♥ J986	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ10	♦ K8	AP			
South HCP: 8	♣ KQ3	♣ J742	1. Stayman			
Contract: 3♥ N						

Board: 42

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ AK105

♥ 987

♦ J63

♣ 984

South:

♠ J92

♥ KJ6

♦ AK92

♣ K106

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 16 R16 points.

Board: 37	♠ 10864	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ 1074	Partner bids first.
HCP: 9	♣ Q54	

Board: 38	♠ AQ82	The opponents are silent.
Dealer: S	♥ K97	
Vul: EW	♦ J92	You bid first.
HCP: 15	♣ KQ8	

Board: 39	♠ J1072	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ K9	Partner bids first.
HCP: 9	♣ QJ643	

Board: 40	♠ AK95	The opponents are silent.
Dealer: S	♥ A1042	
Vul: None	♦ A10	You bid first.
HCP: 15	♣ 753	

Board: 41	♠ K92	The opponents are silent.
Dealer: N	♥ J986	
Vul: EW	♦ K8	Partner bids first.
HCP: 8	♣ J742	

Board: 42	♠ J92	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: Both	♦ AK92	You bid first.
HCP: 15	♣ K106	

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

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ 10864		1NT	Pass	2♣ ¹
Vul: NS	♥ 732	♥ AK9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ8	♦ 1074	AP			
South HCP: 9	♣ KJ92	♣ Q54	1. Stayman			
Contract: 2N N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQ82				1NT
Vul: EW	♥ A83	♥ K97	Pass	2NT	AP	
North HCP: 9	♦ A108	♦ J92				
South HCP: 15	♣ J6432	♣ KQ8				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J1072		1NT	Pass	2♣ ¹
Vul: Both	♥ A64	♥ Q7	Pass	2♦	Pass	2NT
North HCP: 15	♦ J84	♦ K9	AP			
South HCP: 9	♣ K975	♣ QJ643	1. Stayman			
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ 7432	♠ AK95				1NT
Vul: None	♥ J96	♥ A1042	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ	♦ A10	Pass	2NT	Pass	4♣
South HCP: 15	♣ KQ84	♣ 753	AP			
Contract: 4♠ S			1. Stayman			

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ K92		1NT	Pass	2♣ ¹
Vul: EW	♥ K742	♥ J986	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ10	♦ K8	AP			
South HCP: 8	♣ KQ3	♣ J742	1. Stayman			
Contract: 3♥ N						

Board: 42

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ AK105

♥ 987

♦ J63

♣ 984

South:

♠ J92

♥ KJ6

♦ AK92

♣ K106

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 16 R16 points.

Board: 43	♠ AK86	The opponents are silent.
Dealer: N	♥ K943	
Vul: None	♦ 52	You bid first.
HCP: 15	♣ KQ8	

Board: 44	♠ 1054	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ A102	Partner bids first.
HCP: 9	♣ K9643	

Board: 45	♠ AKJ	The opponents are silent.
Dealer: N	♥ Q108	
Vul: Both	♦ 52	You bid first.
HCP: 15	♣ KQ1076	

Board: 46	♠ 9765	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: None	♦ A98	Partner bids first.
HCP: 8	♣ 864	

Board: 47	♠ AJ105	The opponents are silent.
Dealer: N	♥ 72	
Vul: NS	♦ KQ104	You bid first.
HCP: 15	♣ AJ8	

Board: 48	♠ 107	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ AJ754	Partner bids first.
HCP: 9	♣ Q864	

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

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ 1054		1NT	Pass	2NT
Vul: None	♥ K943	♥ QJ				
North HCP: 15	♦ 52	♦ A987	AP			
South HCP: 8	♣ KQ8	♣ J954				
Contract: 2N N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ Q3				1NT
Vul: NS	♥ Q9	♥ AKJ10				
North HCP: 9	♦ A102	♦ QJ93	Pass	2NT	AP	
South HCP: 15	♣ K9643	♣ Q82				
Contract: 2N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 83		1NT	Pass	2♣ ¹
Vul: Both	♥ Q108	♥ AK93	Pass	2♦	Pass	2NT
North HCP: 15	♦ 52	♦ J10983	AP			
South HCP: 8	♣ KQ1076	♣ 43	1. Stayman			
Contract: 2N N						

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ 9765	♠ A103				1NT
Vul: None	♥ KJ10	♥ Q97	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A98	♦ Q3				
South HCP: 15	♣ 864	♣ AK1093	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ AJ105	♠ Q743		1NT	Pass	2♣ ¹
Vul: NS	♥ 72	♥ QJ4	Pass	2♠	Pass	3♠
North HCP: 15	♦ KQ104	♦ A982	AP			
South HCP: 9	♣ AJ8	♣ 94	1. Stayman			
Contract: 3♠ N						

Board: 48

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 107

♥ Q8

♦ AJ754

♣ Q864

South:

♠ J62

♥ AK10

♦ Q32

♣ AJ73

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

South hands (Practice Page)

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

Board: 43	♠ 1054	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ A987	Partner bids first.
HCP: 8	♣ J954	

Board: 44	♠ Q3	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: NS	♦ QJ93	You bid first.
HCP: 15	♣ Q82	

Board: 45	♠ 83	The opponents are silent.
Dealer: N	♥ AK93	
Vul: Both	♦ J10983	Partner bids first.
HCP: 8	♣ 43	

Board: 46	♠ A103	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ Q3	You bid first.
HCP: 15	♣ AK1093	

Board: 47	♠ Q743	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: NS	♦ A982	Partner bids first.
HCP: 9	♣ 94	

Board: 48	♠ J62	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ Q32	You bid first.
HCP: 15	♣ AJ73	

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

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ 1054		1NT	Pass	2NT
Vul: None	♥ K943	♥ QJ				
North HCP: 15	♦ 52	♦ A987	AP			
South HCP: 8	♣ KQ8	♣ J954				
Contract: 2N N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ Q3				1NT
Vul: NS	♥ Q9	♥ AKJ10				
North HCP: 9	♦ A102	♦ QJ93	Pass	2NT	AP	
South HCP: 15	♣ K9643	♣ Q82				
Contract: 2N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 83		1NT	Pass	2♣ ¹
Vul: Both	♥ Q108	♥ AK93	Pass	2♦	Pass	2NT
North HCP: 15	♦ 52	♦ J10983	AP			
South HCP: 8	♣ KQ1076	♣ 43	1. Stayman			
Contract: 2N N						

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ 9765	♠ A103				1NT
Vul: None	♥ KJ10	♥ Q97	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A98	♦ Q3				
South HCP: 15	♣ 864	♣ AK1093	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ AJ105	♠ Q743		1NT	Pass	2♣ ¹
Vul: NS	♥ 72	♥ QJ4	Pass	2♠	Pass	3♠
North HCP: 15	♦ KQ104	♦ A982	AP			
South HCP: 9	♣ AJ8	♣ 94	1. Stayman			
Contract: 3♠ N						

Board: 48

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 107

♥ Q8

♦ AJ754

♣ Q864

South:

♠ J62

♥ AK10

♦ Q32

♣ AJ73

West	North	East	South
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Pass	2NT	AP	1NT
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North hands (Practice Page)

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

Board: 49	♠ KQJ7	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: None	♦ Q2	You bid first.
HCP: 15	♣ J96	

Board: 50	♠ KJ85	East Doubles 2♣ if possible.
Dealer: S	♥ 52	
Vul: NS	♦ 982	Partner bids first.
HCP: 9	♣ AJ54	

Board: 51	♠ K102	The opponents are silent.
Dealer: N	♥ A87	
Vul: EW	♦ A643	You bid first.
HCP: 15	♣ A32	

Board: 52	♠ J5	The opponents are silent.
Dealer: S	♥ K985	
Vul: Both	♦ KJ106	Partner bids first.
HCP: 8	♣ 842	

Board: 53	♠ AKQ5	West Bids 2♦ if possible.
Dealer: N	♥ AQ85	
Vul: NS	♦ 53	You bid first.
HCP: 15	♣ 1073	

Board: 54	♠ 97	The opponents are silent.
Dealer: S	♥ Q95	
Vul: EW	♦ AQ98	Partner bids first.
HCP: 8	♣ 9643	

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

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ A82		1NT	Pass	2NT
Vul: None	♥ KQJ10	♥ 853				
North HCP: 15	♦ Q2	♦ AJ98	AP			
South HCP: 9	♣ J96	♣ 742				
Contract: 2N N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ KJ85	♠ Q103				1NT
Vul: NS	♥ 52	♥ AQ6	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 982	♦ KQ654	Pass	2NT	AP	
South HCP: 15	♣ AJ54	♣ Q8	1. Stayman			
Contract: 2N S						

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ A9		1NT	Pass	2NT
Vul: EW	♥ A87	♥ 63	AP			
North HCP: 15	♦ A643	♦ K1092				
South HCP: 8	♣ A32	♣ J9874				
Contract: 2N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ A84				1NT
Vul: Both	♥ K985	♥ A76	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ106	♦ AQ754	Pass	2NT	AP	
South HCP: 15	♣ 842	♣ J5	1. Stayman			
Contract: 2N S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 10964		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ85	♥ J106	2♦	Pass	Pass	X
North HCP: 15	♦ 53	♦ Q7	Pass	2NT	AP	
South HCP: 8	♣ 1073	♣ AJ94	1. Stayman			
Contract: 2N N						

Board: 54

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 97

♥ Q95

♦ AQ98

♣ 9643

South:

♠ A62

♥ K82

♦ KJ76

♣ KJ7

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

South hands (Practice Page)

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

Board: 49 ♠ A82
Dealer: N ♥ 853
Vul: None ♦ AJ98
HCP: 9 ♣ 742

The opponents are silent.

Partner bids first.

Board: 50 ♠ Q103
Dealer: S ♥ AQ6
Vul: NS ♦ KQ654
HCP: 15 ♣ Q8

East Doubles 2♣ if possible.

You bid first.

Board: 51 ♠ A9
Dealer: N ♥ 63
Vul: EW ♦ K1092
HCP: 8 ♣ J9874

The opponents are silent.

Partner bids first.

Board: 52 ♠ A84
Dealer: S ♥ A76
Vul: Both ♦ AQ754
HCP: 15 ♣ J5

The opponents are silent.

You bid first.

Board: 53 ♠ 10964
Dealer: N ♥ J106
Vul: NS ♦ Q7
HCP: 8 ♣ AJ94

West Bids 2♦ if possible.

Partner bids first.

Board: 54 ♠ A62
Dealer: S ♥ K82
Vul: EW ♦ KJ76
HCP: 15 ♣ KJ7

The opponents are silent.

You bid first.

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

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ KQJ7	♠ A82		1NT	Pass	2NT
Vul: None	♥ KQJ10	♥ 853				
North HCP: 15	♦ Q2	♦ AJ98	AP			
South HCP: 9	♣ J96	♣ 742				
Contract: 2N N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ KJ85	♠ Q103				1NT
Vul: NS	♥ 52	♥ AQ6	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 982	♦ KQ654	Pass	2NT	AP	
South HCP: 15	♣ AJ54	♣ Q8	1. Stayman			
Contract: 2N S						

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ A9		1NT	Pass	2NT
Vul: EW	♥ A87	♥ 63				
North HCP: 15	♦ A643	♦ K1092	AP			
South HCP: 8	♣ A32	♣ J9874				
Contract: 2N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ A84				1NT
Vul: Both	♥ K985	♥ A76	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ106	♦ AQ754	Pass	2NT	AP	
South HCP: 15	♣ 842	♣ J5	1. Stayman			
Contract: 2N S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 10964		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ85	♥ J106	2♦	Pass	Pass	X
North HCP: 15	♦ 53	♦ Q7	Pass	2NT	AP	
South HCP: 8	♣ 1073	♣ AJ94	1. Stayman			
Contract: 2N N						

Board: 54

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 97

♥ Q95

♦ AQ98

♣ 9643

South:

♠ A62

♥ K82

♦ KJ76

♣ KJ7

West	North	East	South
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			1NT
--	--	--	-----

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

North hands (Practice Page)

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

Board: 55	♠ AK43	The opponents are silent.
Dealer: N	♥ QJ	
Vul: Both	♦ J873	You bid first.
HCP: 15	♣ A95	

Board: 56	♠ K963	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: None	♦ Q96	Partner bids first.
HCP: 9	♣ 764	

Board: 57	♠ QJ2	The opponents are silent.
Dealer: N	♥ A743	
Vul: EW	♦ A83	You bid first.
HCP: 15	♣ KJ10	

Board: 58	♠ 875	The opponents are silent.
Dealer: S	♥ 1085	
Vul: Both	♦ A109	Partner bids first.
HCP: 8	♣ KJ74	

Board: 59	♠ KJ3	The opponents are silent.
Dealer: N	♥ A965	
Vul: None	♦ QJ43	You bid first.
HCP: 15	♣ A9	

Board: 60	♠ K9	The opponents are silent.
Dealer: S	♥ Q1082	
Vul: NS	♦ K85	Partner bids first.
HCP: 8	♣ 9542	

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

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ 82		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ	♥ A1083	Pass	2♠	Pass	2NT
North HCP: 15	♦ J873	♦ K6	AP			
South HCP: 8	♣ A95	♣ J10843	1. Stayman			
Contract: 2N N						

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ K963	♠ A42				1NT
Vul: None	♥ KJ8	♥ Q2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q96	♦ K1073	Pass	2NT	AP	
South HCP: 15	♣ 764	♣ KQJ10	1. Stayman			
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ 973		1NT	Pass	2♣ ¹
Vul: EW	♥ A743	♥ K1096	Pass	2♥	Pass	4♥
North HCP: 15	♦ A83	♦ KQJ5	AP			
South HCP: 9	♣ KJ10	♣ 43	1. Stayman			
Contract: 4♥ N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ J4				1NT
Vul: Both	♥ 1085	♥ K43				
North HCP: 8	♦ A109	♦ KQ73	AP			
South HCP: 15	♣ KJ74	♣ AQ98				
Contract: 1N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ Q76		1NT	Pass	2NT
Vul: None	♥ A965	♥ J107				
North HCP: 15	♦ QJ43	♦ 109	AP			
South HCP: 8	♣ A9	♣ KQ843				
Contract: 2N N						

Board: 60

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K9

♥ Q1082

♦ K85

♣ 9542

South:

♠ A1042

♥ K53

♦ AJ4

♣ K63

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

			1NT
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Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

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

1. Stayman

South hands (Practice Page)

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

Board: 55	♠ 82	The opponents are silent.
Dealer: N	♥ A1083	
Vul: Both	♦ K6	Partner bids first.
HCP: 8	♣ J10843	

Board: 56	♠ A42	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ K1073	You bid first.
HCP: 15	♣ KQJ10	

Board: 57	♠ 973	The opponents are silent.
Dealer: N	♥ K1096	
Vul: EW	♦ KQJ5	Partner bids first.
HCP: 9	♣ 43	

Board: 58	♠ J4	The opponents are silent.
Dealer: S	♥ K43	
Vul: Both	♦ KQ73	You bid first.
HCP: 15	♣ AQ98	

Board: 59	♠ Q76	The opponents are silent.
Dealer: N	♥ J107	
Vul: None	♦ 109	Partner bids first.
HCP: 8	♣ KQ843	

Board: 60	♠ A1042	The opponents are silent.
Dealer: S	♥ K53	
Vul: NS	♦ AJ4	You bid first.
HCP: 15	♣ K63	

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

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ 82		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ	♥ A1083	Pass	2♠	Pass	2NT
North HCP: 15	♦ J873	♦ K6	AP			
South HCP: 8	♣ A95	♣ J10843	1. Stayman			
Contract: 2N N						

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ K963	♠ A42				1NT
Vul: None	♥ KJ8	♥ Q2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q96	♦ K1073	Pass	2NT	AP	
South HCP: 15	♣ 764	♣ KQJ10	1. Stayman			
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ 973		1NT	Pass	2♣ ¹
Vul: EW	♥ A743	♥ K1096	Pass	2♥	Pass	4♥
North HCP: 15	♦ A83	♦ KQJ5	AP			
South HCP: 9	♣ KJ10	♣ 43	1. Stayman			
Contract: 4♥ N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ J4				1NT
Vul: Both	♥ 1085	♥ K43				
North HCP: 8	♦ A109	♦ KQ73	AP			
South HCP: 15	♣ KJ74	♣ AQ98				
Contract: 1N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ Q76		1NT	Pass	2NT
Vul: None	♥ A965	♥ J107				
North HCP: 15	♦ QJ43	♦ 109	AP			
South HCP: 8	♣ A9	♣ KQ843				
Contract: 2N N						

Board: 60

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K9

♥ Q1082

♦ K85

♣ 9542

South:

♠ A1042

♥ K53

♦ AJ4

♣ K63

West	North	East	South
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			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♠
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Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 61	♠ AQ82	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: Both	♦ 1092	You bid first.
HCP: 15	♣ K102	

Board: 62	♠ 1096	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ A8	Partner bids first.
HCP: 8	♣ J10864	

Board: 63	♠ A87	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: NS	♦ K743	You bid first.
HCP: 15	♣ A52	

Board: 64	♠ QJ6	The opponents are silent.
Dealer: S	♥ 10873	
Vul: EW	♦ Q2	Partner bids first.
HCP: 9	♣ A974	

Board: 65	♠ 94	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: None	♦ A64	You bid first.
HCP: 15	♣ AQ973	

Board: 66	♠ J75	The opponents are silent.
Dealer: S	♥ Q42	
Vul: NS	♦ Q106	Partner bids first.
HCP: 9	♣ KJ94	

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

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ K106		1NT	Pass	2NT
Vul: Both	♥ AQ5	♥ 763				
North HCP: 15	♦ 1092	♦ KQ8	AP			
South HCP: 9	♣ K102	♣ J964				
Contract: 2N N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ K53				1NT
Vul: None	♥ K52	♥ 74				
North HCP: 8	♦ A8	♦ K532	Pass	2NT	AP	
South HCP: 15	♣ J10864	♣ AKQ7				
Contract: 2N S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ J96		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ7	♥ A643	Pass	2♦	Pass	2NT
North HCP: 15	♦ K743	♦ J982	AP			
South HCP: 9	♣ A52	♣ K4	1. Stayman			
Contract: 2N N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ AK5				1NT
Vul: EW	♥ 10873	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q2	♦ 865	Pass	2NT	AP	
South HCP: 15	♣ A974	♣ K1063	1. Stayman			
Contract: 2N S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ QJ3		1NT	Pass	2NT
Vul: None	♥ KQ6	♥ 843				
North HCP: 15	♦ A64	♦ KQ97	AP			
South HCP: 9	♣ AQ973	♣ J54				
Contract: 2N N						

Board: 66

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J75

♥ Q42

♦ Q106

♣ KJ94

South:

♠ KQ62

♥ K63

♦ AJ9

♣ Q76

West	North	East	South
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			1NT
--	--	--	-----

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

South hands (Practice Page)

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

Board: 61	♠ K106	The opponents are silent.
Dealer: N	♥ 763	
Vul: Both	♦ KQ8	Partner bids first.
HCP: 9	♣ J964	

Board: 62	♠ K53	The opponents are silent.
Dealer: S	♥ 74	
Vul: None	♦ K532	You bid first.
HCP: 15	♣ AKQ7	

Board: 63	♠ J96	The opponents are silent.
Dealer: N	♥ A643	
Vul: NS	♦ J982	Partner bids first.
HCP: 9	♣ K4	

Board: 64	♠ AK5	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ 865	You bid first.
HCP: 15	♣ K1063	

Board: 65	♠ QJ3	The opponents are silent.
Dealer: N	♥ 843	
Vul: None	♦ KQ97	Partner bids first.
HCP: 9	♣ J54	

Board: 66	♠ KQ62	The opponents are silent.
Dealer: S	♥ K63	
Vul: NS	♦ AJ9	You bid first.
HCP: 15	♣ Q76	

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

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ K106		1NT	Pass	2NT
Vul: Both	♥ AQ5	♥ 763				
North HCP: 15	♦ 1092	♦ KQ8	AP			
South HCP: 9	♣ K102	♣ J964				
Contract: 2N N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ K53				1NT
Vul: None	♥ K52	♥ 74				
North HCP: 8	♦ A8	♦ K532	Pass	2NT	AP	
South HCP: 15	♣ J10864	♣ AKQ7				
Contract: 2N S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ J96		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ7	♥ A643	Pass	2♦	Pass	2NT
North HCP: 15	♦ K743	♦ J982	AP			
South HCP: 9	♣ A52	♣ K4	1. Stayman			
Contract: 2N N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ AK5				1NT
Vul: EW	♥ 10873	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q2	♦ 865	Pass	2NT	AP	
South HCP: 15	♣ A974	♣ K1063	1. Stayman			
Contract: 2N S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ QJ3		1NT	Pass	2NT
Vul: None	♥ KQ6	♥ 843				
North HCP: 15	♦ A64	♦ KQ97	AP			
South HCP: 9	♣ AQ973	♣ J54				
Contract: 2N N						

Board: 66

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J75

♥ Q42

♦ Q106

♣ KJ94

South:

♠ KQ62

♥ K63

♦ AJ9

♣ Q76

West	North	East	South
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			1NT
--	--	--	-----

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

North hands (Practice Page)

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

Board: 67	♠ 10854	The opponents are silent.
Dealer: N	♥ J876	
Vul: EW	♦ AKQ	You bid first.
HCP: 15	♣ KQ	

Board: 68	♠ 1062	The opponents are silent.
Dealer: S	♥ K94	
Vul: Both	♦ Q82	Partner bids first.
HCP: 9	♣ A864	

Board: 69	♠ K92	The opponents are silent.
Dealer: N	♥ 72	
Vul: NS	♦ AJ64	You bid first.
HCP: 15	♣ AK93	

Board: 70	♠ KQ2	The opponents are silent.
Dealer: S	♥ Q86	
Vul: EW	♦ 1087	Partner bids first.
HCP: 8	♣ J943	

Board: 71	♠ AJ	The opponents are silent.
Dealer: N	♥ 952	
Vul: Both	♦ KQ9	You bid first.
HCP: 15	♣ AJ982	

Board: 72	♠ Q3	The opponents are silent.
Dealer: S	♥ Q10	
Vul: None	♦ QJ64	Partner bids first.
HCP: 9	♣ Q8743	

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

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ 10854	♠ J3		1NT	Pass	2♣ ¹
Vul: EW	♥ J876	♥ AK103	Pass	2♥	Pass	4♥
North HCP: 15	♦ AKQ	♦ J96	AP			
South HCP: 9	♣ KQ	♣ 8743	1. Stayman			
Contract: 4♥ N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AJ3				1NT
Vul: Both	♥ K94	♥ AQ76	Pass	2NT	AP	
North HCP: 9	♦ Q82	♦ KJ106				
South HCP: 15	♣ A864	♣ 107				
Contract: 2N S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ 108		1NT	Pass	2♣ ¹
Vul: NS	♥ 72	♥ KQ94	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ64	♦ Q1052	AP			
South HCP: 8	♣ AK93	♣ J74	1. Stayman			
Contract: 2N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ AJ86				1NT
Vul: EW	♥ Q86	♥ K53	Pass	2NT	AP	
North HCP: 8	♦ 1087	♦ AK94				
South HCP: 15	♣ J943	♣ 85				
Contract: 2N S						

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K1072		1NT	Pass	2♣ ¹
Vul: Both	♥ 952	♥ A108	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ9	♦ 1072	AP			
South HCP: 9	♣ AJ982	♣ Q43	1. Stayman			
Contract: 2N N						

Board: 72

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q3

♥ Q10

♦ QJ64

♣ Q8743

South:

♠ A964

♥ J652

♦ AK7

♣ K5

West	North	East	South
			1NT
Pass	2NT	AP	

South hands (Practice Page)

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

Board: 67	♠ J3	The opponents are silent.
Dealer: N	♥ AK103	
Vul: EW	♦ J96	Partner bids first.
HCP: 9	♣ 8743	

Board: 68	♠ AJ3	The opponents are silent.
Dealer: S	♥ AQ76	
Vul: Both	♦ KJ106	You bid first.
HCP: 15	♣ 107	

Board: 69	♠ 108	The opponents are silent.
Dealer: N	♥ KQ94	
Vul: NS	♦ Q1052	Partner bids first.
HCP: 8	♣ J74	

Board: 70	♠ AJ86	The opponents are silent.
Dealer: S	♥ K53	
Vul: EW	♦ AK94	You bid first.
HCP: 15	♣ 85	

Board: 71	♠ K1072	The opponents are silent.
Dealer: N	♥ A108	
Vul: Both	♦ 1072	Partner bids first.
HCP: 9	♣ Q43	

Board: 72	♠ A964	The opponents are silent.
Dealer: S	♥ J652	
Vul: None	♦ AK7	You bid first.
HCP: 15	♣ K5	

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

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ 10854	♠ J3		1NT	Pass	2♣ ¹
Vul: EW	♥ J876	♥ AK103	Pass	2♥	Pass	4♥
North HCP: 15	♦ AKQ	♦ J96	AP			
South HCP: 9	♣ KQ	♣ 8743	1. Stayman			
Contract: 4♥ N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AJ3				1NT
Vul: Both	♥ K94	♥ AQ76	Pass	2NT	AP	
North HCP: 9	♦ Q82	♦ KJ106				
South HCP: 15	♣ A864	♣ 107				
Contract: 2N S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ 108		1NT	Pass	2♣ ¹
Vul: NS	♥ 72	♥ KQ94	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ64	♦ Q1052	AP			
South HCP: 8	♣ AK93	♣ J74	1. Stayman			
Contract: 2N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ AJ86				1NT
Vul: EW	♥ Q86	♥ K53	Pass	2NT	AP	
North HCP: 8	♦ 1087	♦ AK94				
South HCP: 15	♣ J943	♣ 85				
Contract: 2N S						

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K1072		1NT	Pass	2♣ ¹
Vul: Both	♥ 952	♥ A108	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ9	♦ 1072	AP			
South HCP: 9	♣ AJ982	♣ Q43	1. Stayman			
Contract: 2N N						

Board: 72

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q3

♥ Q10

♦ QJ64

♣ Q8743

South:

♠ A964

♥ J652

♦ AK7

♣ K5

West	North	East	South
			1NT
Pass	2NT	AP	

North hands (Practice Page)

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

Board: 73	♠ AK98	The opponents are silent.
Dealer: N	♥ Q532	
Vul: EW	♦ K9	You bid first.
HCP: 15	♣ K85	

Board: 74	♠ J7	East Bids 2♠ if possible.
Dealer: S	♥ K862	West Bids 3♠ if possible.
Vul: Both	♦ KJ102	
HCP: 9	♣ J42	Partner bids first.

Board: 75	♠ Q83	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ AK63	You bid first.
HCP: 15	♣ K873	

Board: 76	♠ J1087	The opponents are silent.
Dealer: S	♥ 1083	
Vul: NS	♦ AK86	Partner bids first.
HCP: 8	♣ 54	

Board: 77	♠ KJ9	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: Both	♦ AQ982	You bid first.
HCP: 15	♣ Q6	

Board: 78	♠ 106	The opponents are silent.
Dealer: S	♥ QJ95	
Vul: None	♦ K62	Partner bids first.
HCP: 9	♣ QJ54	

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

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ J103		1NT	Pass	2♣ ¹
Vul: EW	♥ Q532	♥ J987	Pass	2♥	Pass	3♥
North HCP: 15	♦ K9	♦ 76	AP			
South HCP: 8	♣ K85	♣ AQ104				
Contract: 3♥ N			1. Stayman			

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ 109				1NT
Vul: Both	♥ K862	♥ AQ4	Pass	2♣ ¹	2♠	2NT
North HCP: 9	♦ KJ102	♦ A8643	3♠	X♠	AP	
South HCP: 15	♣ J42	♣ KQ5				
Contract: 3♠X E			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ AJ92		1NT	Pass	2♣ ¹
Vul: None	♥ K3	♥ Q5	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK63	♦ J4	AP			
South HCP: 9	♣ K873	♣ J10642				
Contract: 2N N			1. Stayman			

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ J1087	♠ AQ9				1NT
Vul: NS	♥ 1083	♥ K65	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AK86	♦ 1053	Pass	2NT	AP	
South HCP: 15	♣ 54	♣ AQ103				
Contract: 2N S			1. Stayman			

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ Q864		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ6	♥ A85	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ982	♦ K105	AP			
South HCP: 9	♣ Q6	♣ 842				
Contract: 2N N			1. Stayman			

Board: 78

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ 106

♥ QJ95

♦ K62

♣ QJ54

South:

♠ KJ5

♥ AK86

♦ A1083

♣ 83

West	North	East	South
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			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 16 R16 points.

Board: 73	♠ J103	The opponents are silent.
Dealer: N	♥ J987	
Vul: EW	♦ 76	Partner bids first.
HCP: 8	♣ AQ104	

Board: 74	♠ 109	East Bids 2♠ if possible.
Dealer: S	♥ AQ4	West Bids 3♠ if possible.
Vul: Both	♦ A8643	
HCP: 15	♣ KQ5	You bid first.

Board: 75	♠ AJ92	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ J4	Partner bids first.
HCP: 9	♣ J10642	

Board: 76	♠ AQ9	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ 1053	You bid first.
HCP: 15	♣ AQ103	

Board: 77	♠ Q864	The opponents are silent.
Dealer: N	♥ A85	
Vul: Both	♦ K105	Partner bids first.
HCP: 9	♣ 842	

Board: 78	♠ KJ5	The opponents are silent.
Dealer: S	♥ AK86	
Vul: None	♦ A1083	You bid first.
HCP: 15	♣ 83	

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

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ J103		1NT	Pass	2♣ ¹
Vul: EW	♥ Q532	♥ J987	Pass	2♥	Pass	3♥
North HCP: 15	♦ K9	♦ 76	AP			
South HCP: 8	♣ K85	♣ AQ104	1. Stayman			
Contract: 3♥ N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ 109				1NT
Vul: Both	♥ K862	♥ AQ4	Pass	2♣ ¹	2♠	2NT
North HCP: 9	♦ KJ102	♦ A8643	3♠	X♠	AP	
South HCP: 15	♣ J42	♣ KQ5	1. Stayman			
Contract: 3♠X E						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ AJ92		1NT	Pass	2♣ ¹
Vul: None	♥ K3	♥ Q5	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK63	♦ J4	AP			
South HCP: 9	♣ K873	♣ J10642	1. Stayman			
Contract: 2N N						

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ J1087	♠ AQ9				1NT
Vul: NS	♥ 1083	♥ K65	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AK86	♦ 1053	Pass	2NT	AP	
South HCP: 15	♣ 54	♣ AQ103	1. Stayman			
Contract: 2N S						

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ Q864		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ6	♥ A85	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ982	♦ K105	AP			
South HCP: 9	♣ Q6	♣ 842	1. Stayman			
Contract: 2N N						

Board: 78

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ 106

♥ QJ95

♦ K62

♣ QJ54

South:

♠ KJ5

♥ AK86

♦ A1083

♣ 83

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 16 R16 points.

Board: 79	♠ 106	The opponents are silent.
Dealer: N	♥ A742	
Vul: NS	♦ Q93	You bid first.
HCP: 15	♣ AKQ2	

Board: 80	♠ A2	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ 10875	Partner bids first.
HCP: 8	♣ KJ1084	

Board: 81	♠ A54	The opponents are silent.
Dealer: N	♥ Q1063	
Vul: None	♦ AK87	You bid first.
HCP: 15	♣ Q2	

Board: 82	♠ KJ2	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: NS	♦ 853	Partner bids first.
HCP: 9	♣ 9842	

Board: 83	♠ Q76	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ AQ943	You bid first.
HCP: 15	♣ KJ3	

Board: 84	♠ Q632	The opponents are silent.
Dealer: S	♥ Q95	
Vul: Both	♦ J94	Partner bids first.
HCP: 9	♣ A94	

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

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ J532		1NT	Pass	2♣ ¹
Vul: NS	♥ A742	♥ J98	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q93	♦ AJ102	AP			
South HCP: 8	♣ AKQ2	♣ J4	1. Stayman			
Contract: 2N N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ K104				1NT
Vul: EW	♥ 87	♥ Q1093	Pass	2NT	AP	
North HCP: 8	♦ 10875	♦ A63				
South HCP: 15	♣ KJ1084	♣ AQ2				
Contract: 2N S						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ 9762		1NT	Pass	2♣ ¹
Vul: None	♥ Q1063	♥ AJ5	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK87	♦ 95	AP			
South HCP: 9	♣ Q2	♣ A984	1. Stayman			
Contract: 2N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A95				1NT
Vul: NS	♥ AJ7	♥ KQ4	Pass	2NT	AP	
North HCP: 9	♦ 853	♦ 10962				
South HCP: 15	♣ 9842	♣ AQ5				
Contract: 2N S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ KJ3		1NT	Pass	2♣ ¹
Vul: EW	♥ K7	♥ J953	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ943	♦ 86	AP			
South HCP: 9	♣ KJ3	♣ A974	1. Stayman			
Contract: 2N N						

Board: 84

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q632

♥ Q95

♦ J94

♣ A94

South:

♠ AK7

♥ AJ82

♦ Q82

♣ J86

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 79	♠ J532	The opponents are silent.
Dealer: N	♥ J98	
Vul: NS	♦ AJ102	Partner bids first.
HCP: 8	♣ J4	

Board: 80	♠ K104	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: EW	♦ A63	You bid first.
HCP: 15	♣ AQ2	

Board: 81	♠ 9762	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: None	♦ 95	Partner bids first.
HCP: 9	♣ A984	

Board: 82	♠ A95	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: NS	♦ 10962	You bid first.
HCP: 15	♣ AQ5	

Board: 83	♠ KJ3	The opponents are silent.
Dealer: N	♥ J953	
Vul: EW	♦ 86	Partner bids first.
HCP: 9	♣ A974	

Board: 84	♠ AK7	The opponents are silent.
Dealer: S	♥ AJ82	
Vul: Both	♦ Q82	You bid first.
HCP: 15	♣ J86	

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

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ J532		1NT	Pass	2♣ ¹
Vul: NS	♥ A742	♥ J98	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q93	♦ AJ102	AP			
South HCP: 8	♣ AKQ2	♣ J4	1. Stayman			
Contract: 2N N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ K104				1NT
Vul: EW	♥ 87	♥ Q1093	Pass	2NT	AP	
North HCP: 8	♦ 10875	♦ A63				
South HCP: 15	♣ KJ1084	♣ AQ2				
Contract: 2N S						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ 9762		1NT	Pass	2♣ ¹
Vul: None	♥ Q1063	♥ AJ5	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK87	♦ 95	AP			
South HCP: 9	♣ Q2	♣ A984	1. Stayman			
Contract: 2N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A95				1NT
Vul: NS	♥ AJ7	♥ KQ4	Pass	2NT	AP	
North HCP: 9	♦ 853	♦ 10962				
South HCP: 15	♣ 9842	♣ AQ5				
Contract: 2N S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ KJ3		1NT	Pass	2♣ ¹
Vul: EW	♥ K7	♥ J953	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ943	♦ 86	AP			
South HCP: 9	♣ KJ3	♣ A974	1. Stayman			
Contract: 2N N						

Board: 84

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q632

♥ Q95

♦ J94

♣ A94

South:

♠ AK7

♥ AJ82

♦ Q82

♣ J86

West	North	East	South
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			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 16 R16 points.

Board: 85	♠ 65	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: NS	♦ AK3	You bid first.
HCP: 15	♣ A1063	

Board: 86	♠ 953	The opponents are silent.
Dealer: S	♥ 86	
Vul: EW	♦ A1097	Partner bids first.
HCP: 9	♣ AJ43	

Board: 87	♠ AK7	The opponents are silent.
Dealer: N	♥ 96	
Vul: Both	♦ AK653	You bid first.
HCP: 15	♣ J32	

Board: 88	♠ KQ	The opponents are silent.
Dealer: S	♥ 1032	
Vul: None	♦ 10984	Partner bids first.
HCP: 9	♣ A764	

Board: 89	♠ A84	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ A72	You bid first.
HCP: 15	♣ A9753	

Board: 90	♠ AQJ9	East Bids 2♥ if possible.
Dealer: S	♥ J72	
Vul: Both	♦ 10983	Partner bids first.
HCP: 8	♣ 42	

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

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ KQ72		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ43	♥ 1075	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK3	♦ QJ106	AP			
South HCP: 9	♣ A1063	♣ J4				
Contract: 2N N			1. Stayman			

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ AQ10				1NT
Vul: EW	♥ 86	♥ J102	Pass	2NT	AP	
North HCP: 9	♦ A1097	♦ K64				
South HCP: 15	♣ AJ43	♣ KQ102				
Contract: 2N S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 92		1NT	Pass	2NT
Vul: Both	♥ 96	♥ Q4	AP			
North HCP: 15	♦ AK653	♦ Q874				
South HCP: 8	♣ J32	♣ A10984				
Contract: 2N N						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A75				1NT
Vul: None	♥ 1032	♥ K876	Pass	2NT	AP	
North HCP: 9	♦ 10984	♦ AK5				
South HCP: 15	♣ A764	♣ J109				
Contract: 2N S						

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ J6		1NT	Pass	2NT
Vul: EW	♥ K2	♥ J43	AP			
North HCP: 15	♦ A72	♦ K854				
South HCP: 9	♣ A9753	♣ KJ104				
Contract: 2N N						

Board: 90

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ AQJ9

♥ J72

♦ 10983

♣ 42

South:

♠ 754

♥ AK

♦ A76

♣ A8653

West	North	East	South
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			1NT
--	--	--	-----

Pass	2♣ ¹	2♥	2NT
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AP

1. Stayman

South hands (Practice Page)

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

Board: 85	♠ KQ72	The opponents are silent.
Dealer: N	♥ 1075	
Vul: NS	♦ QJ106	Partner bids first.
HCP: 9	♣ J4	

Board: 86	♠ AQ10	The opponents are silent.
Dealer: S	♥ J102	
Vul: EW	♦ K64	You bid first.
HCP: 15	♣ KQ102	

Board: 87	♠ 92	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ Q874	Partner bids first.
HCP: 8	♣ A10984	

Board: 88	♠ A75	The opponents are silent.
Dealer: S	♥ K876	
Vul: None	♦ AK5	You bid first.
HCP: 15	♣ J109	

Board: 89	♠ J6	The opponents are silent.
Dealer: N	♥ J43	
Vul: EW	♦ K854	Partner bids first.
HCP: 9	♣ KJ104	

Board: 90	♠ 754	East Bids 2♥ if possible.
Dealer: S	♥ AK	
Vul: Both	♦ A76	You bid first.
HCP: 15	♣ A8653	

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

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ KQ72		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ43	♥ 1075	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK3	♦ QJ106	AP			
South HCP: 9	♣ A1063	♣ J4				
Contract: 2N N			1. Stayman			

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ AQ10				1NT
Vul: EW	♥ 86	♥ J102	Pass	2NT	AP	
North HCP: 9	♦ A1097	♦ K64				
South HCP: 15	♣ AJ43	♣ KQ102				
Contract: 2N S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 92		1NT	Pass	2NT
Vul: Both	♥ 96	♥ Q4	AP			
North HCP: 15	♦ AK653	♦ Q874				
South HCP: 8	♣ J32	♣ A10984				
Contract: 2N N						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A75				1NT
Vul: None	♥ 1032	♥ K876	Pass	2NT	AP	
North HCP: 9	♦ 10984	♦ AK5				
South HCP: 15	♣ A764	♣ J109				
Contract: 2N S						

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ J6		1NT	Pass	2NT
Vul: EW	♥ K2	♥ J43	AP			
North HCP: 15	♦ A72	♦ K854				
South HCP: 9	♣ A9753	♣ KJ104				
Contract: 2N N						

Board: 90

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ AQJ9

♥ J72

♦ 10983

♣ 42

South:

♠ 754

♥ AK

♦ A76

♣ A8653

West	North	East	South
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			1NT
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Pass	2♣ ¹	2♥	2NT
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AP

1. Stayman

North hands (Practice Page)

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

Board: 91 ♠ J54
Dealer: N ♥ AQ108
Vul: None ♦ A72
HCP: 15 ♣ A82

The opponents are silent.

You bid first.

Board: 92 ♠ J107
Dealer: S ♥ K974
Vul: NS ♦ KQ94
HCP: 9 ♣ 43

East Doubles 2♣ if possible.

Partner bids first.

Board: 93 ♠ AQ64
Dealer: N ♥ AJ43
Vul: Both ♦ J84
HCP: 15 ♣ K6

The opponents are silent.

You bid first.

Board: 94 ♠ AJ87
Dealer: S ♥ KJ2
Vul: None ♦ 1063
HCP: 9 ♣ 1042

The opponents are silent.

Partner bids first.

Board: 95 ♠ K1065
Dealer: N ♥ AJ86
Vul: NS ♦ K72
HCP: 15 ♣ A8

The opponents are silent.

You bid first.

Board: 96 ♠ K98
Dealer: S ♥ J862
Vul: EW ♦ 942
HCP: 8 ♣ A104

The opponents are silent.

Partner bids first.

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

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ A97		1NT	Pass	2NT
Vul: None	♥ AQ108	♥ J9				
North HCP: 15	♦ A72	♦ J63	AP			
South HCP: 8	♣ A82	♣ Q10974				
Contract: 2N N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ K32				1NT
Vul: NS	♥ K974	♥ Q5	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ KQ94	♦ AJ1062	Pass	3♦	AP	
South HCP: 15	♣ 43	♣ KQ2	1. Stayman			
Contract: 3♦ S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ K985		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ43	♥ Q65	Pass	2♥	Pass	2NT
North HCP: 15	♦ J84	♦ A2	Pass	4♠	AP	
South HCP: 9	♣ K6	♣ 10843	1. Stayman			
Contract: 4♠ N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ AJ87	♠ KQ94				1NT
Vul: None	♥ KJ2	♥ 943	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 1063	♦ KQ7				
South HCP: 15	♣ 1042	♣ KQ5	Pass	3♠	AP	
Contract: 3♠ S			1. Stayman			

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ K1065	♠ AQJ3		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ86	♥ 1095	Pass	2♥	Pass	2NT
North HCP: 15	♦ K72	♦ Q86	Pass	4♠	AP	
South HCP: 9	♣ A8	♣ 742	1. Stayman			
Contract: 4♠ N						

Board: 96

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K98

♥ J862

♦ 942

♣ A104

South:

♠ QJ65

♥ AK9

♦ AJ5

♣ 853

West	North	East	South
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			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 16 R16 points.

Board: 91 ♠ A97
Dealer: N ♥ J9
Vul: None ♦ J63
HCP: 8 ♣ Q10974

The opponents are silent.

Partner bids first.

Board: 92 ♠ K32
Dealer: S ♥ Q5
Vul: NS ♦ AJ1062
HCP: 15 ♣ KQ2

East Doubles 2♣ if possible.

You bid first.

Board: 93 ♠ K985
Dealer: N ♥ Q65
Vul: Both ♦ A2
HCP: 9 ♣ 10843

The opponents are silent.

Partner bids first.

Board: 94 ♠ KQ94
Dealer: S ♥ 943
Vul: None ♦ KQ7
HCP: 15 ♣ KQ5

The opponents are silent.

You bid first.

Board: 95 ♠ AQJ3
Dealer: N ♥ 1095
Vul: NS ♦ Q86
HCP: 9 ♣ 742

The opponents are silent.

Partner bids first.

Board: 96 ♠ QJ65
Dealer: S ♥ AK9
Vul: EW ♦ AJ5
HCP: 15 ♣ 853

The opponents are silent.

You bid first.

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

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ A97		1NT	Pass	2NT
Vul: None	♥ AQ108	♥ J9				
North HCP: 15	♦ A72	♦ J63	AP			
South HCP: 8	♣ A82	♣ Q10974				
Contract: 2N N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ K32				1NT
Vul: NS	♥ K974	♥ Q5	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ KQ94	♦ AJ1062	Pass	3♦	AP	
South HCP: 15	♣ 43	♣ KQ2	1. Stayman			
Contract: 3♦ S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ K985		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ43	♥ Q65	Pass	2♥	Pass	2NT
North HCP: 15	♦ J84	♦ A2	Pass	4♠	AP	
South HCP: 9	♣ K6	♣ 10843	1. Stayman			
Contract: 4♠ N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ AJ87	♠ KQ94				1NT
Vul: None	♥ KJ2	♥ 943	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 1063	♦ KQ7				
South HCP: 15	♣ 1042	♣ KQ5	Pass	3♠	AP	
Contract: 3♠ S			1. Stayman			

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ K1065	♠ AQJ3		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ86	♥ 1095	Pass	2♥	Pass	2NT
North HCP: 15	♦ K72	♦ Q86	Pass	4♠	AP	
South HCP: 9	♣ A8	♣ 742	1. Stayman			
Contract: 4♠ N						

Board: 96

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K98

♥ J862

♦ 942

♣ A104

South:

♠ QJ65

♥ AK9

♦ AJ5

♣ 853

West	North	East	South
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			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 16 R16 points.

Board: 97	♠ K983	The opponents are silent.
Dealer: N	♥ A72	
Vul: None	♦ AK83	You bid first.
HCP: 15	♣ J9	

Board: 98	♠ Q104	The opponents are silent.
Dealer: S	♥ K85	
Vul: NS	♦ K1053	Partner bids first.
HCP: 9	♣ J54	

Board: 99	♠ A85	The opponents are silent.
Dealer: N	♥ A83	
Vul: EW	♦ A9432	You bid first.
HCP: 15	♣ K3	

Board: 100	♠ A842	The opponents are silent.
Dealer: S	♥ KQ92	
Vul: Both	♦ 53	Partner bids first.
HCP: 9	♣ 984	

Board: 101	♠ KJ	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: NS	♦ 9642	You bid first.
HCP: 15	♣ AJ9	

Board: 102	♠ 1083	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ 964	Partner bids first.
HCP: 8	♣ AQ842	

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

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ K983	♠ 107		1NT	Pass	2NT
Vul: None	♥ A72	♥ K108				
North HCP: 15	♦ AK83	♦ QJ62	AP			
South HCP: 8	♣ J9	♣ Q1074				
Contract: 2N N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ A9				1NT
Vul: NS	♥ K85	♥ AJ96				
North HCP: 9	♦ K1053	♦ A864	Pass	2NT	AP	
South HCP: 15	♣ J54	♣ Q102				
Contract: 2N S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ J106		1NT	Pass	2NT
Vul: EW	♥ A83	♥ 1095				
North HCP: 15	♦ A9432	♦ K5	AP			
South HCP: 9	♣ K3	♣ AJ642				
Contract: 2N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ A842	♠ K76				1NT
Vul: Both	♥ KQ92	♥ A104	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 53	♦ Q2	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ AQ765				
Contract: 2N S			1. Stayman			

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q53		1NT	Pass	2NT
Vul: NS	♥ AQ105	♥ K92				
North HCP: 15	♦ 9642	♦ KJ105	AP			
South HCP: 9	♣ AJ9	♣ 843				
Contract: 2N N						

Board: 102

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 1083

♥ Q9

♦ 964

♣ AQ842

South:

♠ AK76

♥ 872

♦ A75

♣ KJ6

West	North	East	South
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			1NT
--	--	--	-----

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

South hands (Practice Page)

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

Board: 97	♠ 107	The opponents are silent.
Dealer: N	♥ K108	
Vul: None	♦ QJ62	Partner bids first.
HCP: 8	♣ Q1074	

Board: 98	♠ A9	The opponents are silent.
Dealer: S	♥ AJ96	
Vul: NS	♦ A864	You bid first.
HCP: 15	♣ Q102	

Board: 99	♠ J106	The opponents are silent.
Dealer: N	♥ 1095	
Vul: EW	♦ K5	Partner bids first.
HCP: 9	♣ AJ642	

Board: 100	♠ K76	The opponents are silent.
Dealer: S	♥ A104	
Vul: Both	♦ Q2	You bid first.
HCP: 15	♣ AQ765	

Board: 101	♠ Q53	The opponents are silent.
Dealer: N	♥ K92	
Vul: NS	♦ KJ105	Partner bids first.
HCP: 9	♣ 843	

Board: 102	♠ AK76	The opponents are silent.
Dealer: S	♥ 872	
Vul: EW	♦ A75	You bid first.
HCP: 15	♣ KJ6	

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

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ K983	♠ 107		1NT	Pass	2NT
Vul: None	♥ A72	♥ K108				
North HCP: 15	♦ AK83	♦ QJ62	AP			
South HCP: 8	♣ J9	♣ Q1074				
Contract: 2N N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ A9				1NT
Vul: NS	♥ K85	♥ AJ96				
North HCP: 9	♦ K1053	♦ A864	Pass	2NT	AP	
South HCP: 15	♣ J54	♣ Q102				
Contract: 2N S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ J106		1NT	Pass	2NT
Vul: EW	♥ A83	♥ 1095				
North HCP: 15	♦ A9432	♦ K5	AP			
South HCP: 9	♣ K3	♣ AJ642				
Contract: 2N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ A842	♠ K76				1NT
Vul: Both	♥ KQ92	♥ A104	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 53	♦ Q2	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ AQ765				
Contract: 2N S						

1. Stayman

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q53		1NT	Pass	2NT
Vul: NS	♥ AQ105	♥ K92				
North HCP: 15	♦ 9642	♦ KJ105	AP			
South HCP: 9	♣ AJ9	♣ 843				
Contract: 2N N						

Board: 102

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 1083

♥ Q9

♦ 964

♣ AQ842

South:

♠ AK76

♥ 872

♦ A75

♣ KJ6

West	North	East	South
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			1NT
--	--	--	-----

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

North hands (Practice Page)

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

Board: 103	♠ 43	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: Both	♦ A32	You bid first.
HCP: 15	♣ A652	

Board: 104	♠ J84	East Bids 3♦ if possible.
Dealer: S	♥ 1082	
Vul: None	♦ K103	Partner bids first.
HCP: 8	♣ A1074	

Board: 105	♠ A105	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ 9873	You bid first.
HCP: 15	♣ AKJ5	

Board: 106	♠ A106	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ Q93	Partner bids first.
HCP: 9	♣ 98432	

Board: 107	♠ AJ7	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ A65	You bid first.
HCP: 15	♣ A1052	

Board: 108	♠ 104	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: NS	♦ Q9	Partner bids first.
HCP: 9	♣ J9764	

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

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ K92		1NT	Pass	2NT
Vul: Both	♥ AQJ2	♥ 975				
North HCP: 15	♦ A32	♦ Q8	AP			
South HCP: 8	♣ A652	♣ QJ874				
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ 962				1NT
Vul: None	♥ 1082	♥ AQ3	Pass	2NT	3♦	Pass
North HCP: 8	♦ K103	♦ A84	Pass	XA♠♠	AP	
South HCP: 15	♣ A1074	♣ KQ83				
Contract: 3♦ X E						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ 876		1NT	Pass	2♣ ¹
Vul: EW	♥ K4	♥ AQ83	Pass	2♦	Pass	2NT
North HCP: 15	♦ 9873	♦ K1052	AP			
South HCP: 9	♣ AKJ5	♣ 84	1. Stayman			
Contract: 2N N						

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ 732				1NT
Vul: Both	♥ K2	♥ AQ98				
North HCP: 9	♦ Q93	♦ K6	Pass	2NT	AP	
South HCP: 15	♣ 98432	♣ KQJ5				
Contract: 2N S						

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ Q1063		1NT	Pass	2♣ ¹
Vul: None	♥ Q87	♥ K2	Pass	2♦	Pass	2NT
North HCP: 15	♦ A65	♦ Q103	AP			
South HCP: 9	♣ A1052	♣ Q964	1. Stayman			
Contract: 2N N						

Board: 108

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 104

♥ AQ32

♦ Q9

♣ J9764

South:

♠ KJ9

♥ KJ9

♦ AJ872

♣ Q8

West	North	East	South
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			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
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Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 103	♠ K92	The opponents are silent.
Dealer: N	♥ 975	
Vul: Both	♦ Q8	Partner bids first.
HCP: 8	♣ QJ874	

Board: 104	♠ 962	East Bids 3♦ if possible.
Dealer: S	♥ AQ3	
Vul: None	♦ A84	You bid first.
HCP: 15	♣ KQ83	

Board: 105	♠ 876	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: EW	♦ K1052	Partner bids first.
HCP: 9	♣ 84	

Board: 106	♠ 732	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: Both	♦ K6	You bid first.
HCP: 15	♣ KQJ5	

Board: 107	♠ Q1063	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ Q103	Partner bids first.
HCP: 9	♣ Q964	

Board: 108	♠ KJ9	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ AJ872	You bid first.
HCP: 15	♣ Q8	

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

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ K92		1NT	Pass	2NT
Vul: Both	♥ AQJ2	♥ 975				
North HCP: 15	♦ A32	♦ Q8	AP			
South HCP: 8	♣ A652	♣ QJ874				
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ 962				1NT
Vul: None	♥ 1082	♥ AQ3	Pass	2NT	3♦	Pass
North HCP: 8	♦ K103	♦ A84	Pass	XA♠♠	AP	
South HCP: 15	♣ A1074	♣ KQ83				
Contract: 3♦ X E						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ 876		1NT	Pass	2♣ ¹
Vul: EW	♥ K4	♥ AQ83	Pass	2♦	Pass	2NT
North HCP: 15	♦ 9873	♦ K1052	AP			
South HCP: 9	♣ AKJ5	♣ 84	1. Stayman			
Contract: 2N N						

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ 732				1NT
Vul: Both	♥ K2	♥ AQ98				
North HCP: 9	♦ Q93	♦ K6	Pass	2NT	AP	
South HCP: 15	♣ 98432	♣ KQJ5				
Contract: 2N S						

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ Q1063		1NT	Pass	2♣ ¹
Vul: None	♥ Q87	♥ K2	Pass	2♦	Pass	2NT
North HCP: 15	♦ A65	♦ Q103	AP			
South HCP: 9	♣ A1052	♣ Q964	1. Stayman			
Contract: 2N N						

Board: 108

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 104

♥ AQ32

♦ Q9

♣ J9764

South:

♠ KJ9

♥ KJ9

♦ AJ872

♣ Q8

West	North	East	South
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			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 16 R16 points.

Board: 109	♠ AK63	The opponents are silent.
Dealer: N	♥ Q73	
Vul: Both	♦ AQ52	You bid first.
HCP: 15	♣ 32	

Board: 110	♠ AJ52	The opponents are silent.
Dealer: S	♥ J1098	
Vul: None	♦ Q52	Partner bids first.
HCP: 8	♣ 104	

Board: 111	♠ AK4	The opponents are silent.
Dealer: N	♥ Q973	
Vul: NS	♦ A54	You bid first.
HCP: 15	♣ Q65	

Board: 112	♠ 63	The opponents are silent.
Dealer: S	♥ Q865	
Vul: EW	♦ K92	Partner bids first.
HCP: 9	♣ A1084	

Board: 113	♠ A1042	The opponents are silent.
Dealer: N	♥ QJ54	
Vul: None	♦ J8	You bid first.
HCP: 15	♣ AK2	

Board: 114	♠ A4	The opponents are silent.
Dealer: S	♥ J962	
Vul: NS	♦ J105	Partner bids first.
HCP: 8	♣ Q984	

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

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ 982		1NT	Pass	2NT
Vul: Both	♥ Q73	♥ K96				
North HCP: 15	♦ AQ52	♦ K83	AP			
South HCP: 8	♣ 32	♣ Q874				
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ AJ52	♠ Q64				1NT
Vul: None	♥ J1098	♥ AK42	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q52	♦ J4	Pass	4♥	AP	
South HCP: 15	♣ 104	♣ AJ83	1. Stayman			
Contract: 4♥ S						

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q73		1NT	Pass	2♣ ¹
Vul: NS	♥ Q973	♥ A1062	Pass	2♥	Pass	3♥
North HCP: 15	♦ A54	♦ 1093	AP			
South HCP: 9	♣ Q65	♣ K104	1. Stayman			
Contract: 3♥ N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AJ54				1NT
Vul: EW	♥ Q865	♥ A109	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K92	♦ AQ76	Pass	2NT	AP	
South HCP: 15	♣ A1084	♣ 93	1. Stayman			
Contract: 2N S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ K97		1NT	Pass	2NT
Vul: None	♥ QJ54	♥ A106				
North HCP: 15	♦ J8	♦ 1092	AP			
South HCP: 8	♣ AK2	♣ J1054				
Contract: 2N N						

Board: 114

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ A4

♥ J962

♦ J105

♣ Q984

South:

♠ Q7

♥ AQ73

♦ A764

♣ K65

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 16 R16 points.

Board: 109	♠ 982	The opponents are silent.
Dealer: N	♥ K96	
Vul: Both	♦ K83	Partner bids first.
HCP: 8	♣ Q874	

Board: 110	♠ Q64	The opponents are silent.
Dealer: S	♥ AK42	
Vul: None	♦ J4	You bid first.
HCP: 15	♣ AJ83	

Board: 111	♠ Q73	The opponents are silent.
Dealer: N	♥ A1062	
Vul: NS	♦ 1093	Partner bids first.
HCP: 9	♣ K104	

Board: 112	♠ AJ54	The opponents are silent.
Dealer: S	♥ A109	
Vul: EW	♦ AQ76	You bid first.
HCP: 15	♣ 93	

Board: 113	♠ K97	The opponents are silent.
Dealer: N	♥ A106	
Vul: None	♦ 1092	Partner bids first.
HCP: 8	♣ J1054	

Board: 114	♠ Q7	The opponents are silent.
Dealer: S	♥ AQ73	
Vul: NS	♦ A764	You bid first.
HCP: 15	♣ K65	

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

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ 982		1NT	Pass	2NT
Vul: Both	♥ Q73	♥ K96				
North HCP: 15	♦ AQ52	♦ K83	AP			
South HCP: 8	♣ 32	♣ Q874				
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ AJ52	♠ Q64				1NT
Vul: None	♥ J1098	♥ AK42	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q52	♦ J4	Pass	4♥	AP	
South HCP: 15	♣ 104	♣ AJ83	1. Stayman			
Contract: 4♥ S						

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q73		1NT	Pass	2♣ ¹
Vul: NS	♥ Q973	♥ A1062	Pass	2♥	Pass	3♥
North HCP: 15	♦ A54	♦ 1093	AP			
South HCP: 9	♣ Q65	♣ K104	1. Stayman			
Contract: 3♥ N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AJ54				1NT
Vul: EW	♥ Q865	♥ A109	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K92	♦ AQ76	Pass	2NT	AP	
South HCP: 15	♣ A1084	♣ 93	1. Stayman			
Contract: 2N S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ K97		1NT	Pass	2NT
Vul: None	♥ QJ54	♥ A106				
North HCP: 15	♦ J8	♦ 1092	AP			
South HCP: 8	♣ AK2	♣ J1054				
Contract: 2N N						

Board: 114

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ A4

♥ J962

♦ J105

♣ Q984

South:

♠ Q7

♥ AQ73

♦ A764

♣ K65

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 16 R16 points.

Board: 115	♠ 1032	The opponents are silent.
Dealer: N	♥ A985	
Vul: EW	♦ A87	You bid first.
HCP: 15	♣ AK3	

Board: 116	♠ AJ9	The opponents are silent.
Dealer: S	♥ Q1032	
Vul: Both	♦ 1053	Partner bids first.
HCP: 9	♣ Q74	

Board: 117	♠ AJ4	The opponents are silent.
Dealer: N	♥ Q86	
Vul: NS	♦ AKJ4	You bid first.
HCP: 15	♣ 1032	

Board: 118	♠ KJ65	The opponents are silent.
Dealer: S	♥ J985	
Vul: EW	♦ 103	Partner bids first.
HCP: 9	♣ A42	

Board: 119	♠ AK98	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ K64	You bid first.
HCP: 15	♣ 863	

Board: 120	♠ J9	The opponents are silent.
Dealer: S	♥ J762	
Vul: None	♦ AQ6	Partner bids first.
HCP: 9	♣ J1043	

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

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ 1032	♠ 87		1NT	Pass	2NT
Vul: EW	♥ A985	♥ Q76				
North HCP: 15	♦ A87	♦ KQ95	AP			
South HCP: 8	♣ AK3	♣ J1094				
Contract: 2N N						

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ KQ2				1NT
Vul: Both	♥ Q1032	♥ J65	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1053	♦ AQ72	Pass	3NT	AP	
South HCP: 15	♣ Q74	♣ K32	1. Stayman			
Contract: 3N S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ KQ103		1NT	Pass	2♣ ¹
Vul: NS	♥ Q86	♥ 109	Pass	2♦	Pass	3NT
North HCP: 15	♦ AKJ4	♦ 87	AP			
South HCP: 8	♣ 1032	♣ K9754	1. Stayman			
Contract: 3N N						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ KJ65	♠ A8				1NT
Vul: EW	♥ J985	♥ Q73	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 103	♦ AQ972	Pass	2NT	AP	
South HCP: 15	♣ A42	♣ K65	1. Stayman			
Contract: 2N S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ Q54		1NT	Pass	2NT
Vul: Both	♥ AJ5	♥ 83				
North HCP: 15	♦ K64	♦ QJ103	AP			
South HCP: 9	♣ 863	♣ A942				
Contract: 2N N						

Board: 120

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J9

♥ J762

♦ AQ6

♣ J1043

South:

♠ A862

♥ A93

♦ KJ53

♣ K9

West	North	East	South
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			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♠
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Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

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

Board: 115	♠ 87	The opponents are silent.
Dealer: N	♥ Q76	
Vul: EW	♦ KQ95	Partner bids first.
HCP: 8	♣ J1094	

Board: 116	♠ KQ2	The opponents are silent.
Dealer: S	♥ J65	
Vul: Both	♦ AQ72	You bid first.
HCP: 15	♣ K32	

Board: 117	♠ KQ103	The opponents are silent.
Dealer: N	♥ 109	
Vul: NS	♦ 87	Partner bids first.
HCP: 8	♣ K9754	

Board: 118	♠ A8	The opponents are silent.
Dealer: S	♥ Q73	
Vul: EW	♦ AQ972	You bid first.
HCP: 15	♣ K65	

Board: 119	♠ Q54	The opponents are silent.
Dealer: N	♥ 83	
Vul: Both	♦ QJ103	Partner bids first.
HCP: 9	♣ A942	

Board: 120	♠ A862	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ KJ53	You bid first.
HCP: 15	♣ K9	

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

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ 1032	♠ 87		1NT	Pass	2NT
Vul: EW	♥ A985	♥ Q76				
North HCP: 15	♦ A87	♦ KQ95	AP			
South HCP: 8	♣ AK3	♣ J1094				
Contract: 2N N						

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ KQ2				1NT
Vul: Both	♥ Q1032	♥ J65	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1053	♦ AQ72	Pass	3NT	AP	
South HCP: 15	♣ Q74	♣ K32	1. Stayman			
Contract: 3N S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ KQ103		1NT	Pass	2♣ ¹
Vul: NS	♥ Q86	♥ 109	Pass	2♦	Pass	3NT
North HCP: 15	♦ AKJ4	♦ 87	AP			
South HCP: 8	♣ 1032	♣ K9754	1. Stayman			
Contract: 3N N						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ KJ65	♠ A8				1NT
Vul: EW	♥ J985	♥ Q73	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 103	♦ AQ972	Pass	2NT	AP	
South HCP: 15	♣ A42	♣ K65	1. Stayman			
Contract: 2N S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ Q54		1NT	Pass	2NT
Vul: Both	♥ AJ5	♥ 83				
North HCP: 15	♦ K64	♦ QJ103	AP			
South HCP: 9	♣ 863	♣ A942				
Contract: 2N N						

Board: 120

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J9

♥ J762

♦ AQ6

♣ J1043

South:

♠ A862

♥ A93

♦ KJ53

♣ K9

West	North	East	South
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			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 16 R16 points.

Board: 121	♠ Q72	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: EW	♦ KQ87	You bid first.
HCP: 15	♣ K32	

Board: 122	♠ KJ104	The opponents are silent.
Dealer: S	♥ QJ73	
Vul: Both	♦ 65	Partner bids first.
HCP: 9	♣ Q84	

Board: 123	♠ AKJ10	The opponents are silent.
Dealer: N	♥ Q753	
Vul: None	♦ KQ	You bid first.
HCP: 15	♣ 1095	

Board: 124	♠ Q8	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: NS	♦ 10842	Partner bids first.
HCP: 9	♣ J43	

Board: 125	♠ A632	The opponents are silent.
Dealer: N	♥ 854	
Vul: Both	♦ AQ108	You bid first.
HCP: 15	♣ KQ	

Board: 126	♠ KQ5	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ K943	Partner bids first.
HCP: 9	♣ 10754	

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

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ K109		1NT	Pass	2NT
Vul: EW	♥ KQ5	♥ A83				
North HCP: 15	♦ KQ87	♦ 654	AP			
South HCP: 9	♣ K32	♣ Q874				
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ KJ104	♠ Q3				1NT
Vul: Both	♥ QJ73	♥ K962	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 65	♦ AQ109	Pass	4♥	AP	
South HCP: 15	♣ Q84	♣ A109	1. Stayman			
Contract: 4♥ S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q98		1NT	Pass	2NT
Vul: None	♥ Q753	♥ 1086				
North HCP: 15	♦ KQ	♦ 753	AP			
South HCP: 8	♣ 1095	♣ AQ84				
Contract: 2N N						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ KJ10				1NT
Vul: NS	♥ AQ32	♥ J8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 10842	♦ KQJ97	Pass	2NT	AP	
South HCP: 15	♣ J43	♣ A95	1. Stayman			
Contract: 2N S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ J98		1NT	Pass	2♣ ¹
Vul: Both	♥ 854	♥ KJ72	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ108	♦ K932	AP			
South HCP: 8	♣ KQ	♣ 104	1. Stayman			
Contract: 2N N						

Board: 126

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KQ5

♥ J9

♦ K943

♣ 10754

South:

♠ J763

♥ 654

♦ AJ6

♣ AKQ

West	North	East	South
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Pass	2NT	AP	
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1NT

South hands (Practice Page)

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

Board: 121	♠ K109	The opponents are silent.
Dealer: N	♥ A83	
Vul: EW	♦ 654	Partner bids first.
HCP: 9	♣ Q874	

Board: 122	♠ Q3	The opponents are silent.
Dealer: S	♥ K962	
Vul: Both	♦ AQ109	You bid first.
HCP: 15	♣ A109	

Board: 123	♠ Q98	The opponents are silent.
Dealer: N	♥ 1086	
Vul: None	♦ 753	Partner bids first.
HCP: 8	♣ AQ84	

Board: 124	♠ KJ10	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ KQJ97	You bid first.
HCP: 15	♣ A95	

Board: 125	♠ J98	The opponents are silent.
Dealer: N	♥ KJ72	
Vul: Both	♦ K932	Partner bids first.
HCP: 8	♣ 104	

Board: 126	♠ J763	The opponents are silent.
Dealer: S	♥ 654	
Vul: None	♦ AJ6	You bid first.
HCP: 15	♣ AKQ	

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

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ K109		1NT	Pass	2NT
Vul: EW	♥ KQ5	♥ A83				
North HCP: 15	♦ KQ87	♦ 654	AP			
South HCP: 9	♣ K32	♣ Q874				
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ KJ104	♠ Q3				1NT
Vul: Both	♥ QJ73	♥ K962	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 65	♦ AQ109	Pass	4♥	AP	
South HCP: 15	♣ Q84	♣ A109	1. Stayman			
Contract: 4♥ S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q98		1NT	Pass	2NT
Vul: None	♥ Q753	♥ 1086				
North HCP: 15	♦ KQ	♦ 753	AP			
South HCP: 8	♣ 1095	♣ AQ84				
Contract: 2N N						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ KJ10				1NT
Vul: NS	♥ AQ32	♥ J8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 10842	♦ KQJ97	Pass	2NT	AP	
South HCP: 15	♣ J43	♣ A95	1. Stayman			
Contract: 2N S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ J98		1NT	Pass	2♣ ¹
Vul: Both	♥ 854	♥ KJ72	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ108	♦ K932	AP			
South HCP: 8	♣ KQ	♣ 104	1. Stayman			
Contract: 2N N						

Board: 126

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KQ5

♥ J9

♦ K943

♣ 10754

South:

♠ J763

♥ 654

♦ AJ6

♣ AKQ

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

1NT

North hands (Practice Page)

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

Board: 127	♠ Q94	The opponents are silent.
Dealer: N	♥ A54	
Vul: NS	♦ K75	You bid first.
HCP: 15	♣ AQ63	

Board: 128	♠ Q4	The opponents are silent.
Dealer: S	♥ Q874	
Vul: EW	♦ KJ43	Partner bids first.
HCP: 9	♣ J84	

Board: 129	♠ Q106	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ KQ95	You bid first.
HCP: 15	♣ A932	

Board: 130	♠ 1084	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ AQ3	Partner bids first.
HCP: 9	♣ 108754	

Board: 131	♠ Q65	The opponents are silent.
Dealer: N	♥ A762	
Vul: EW	♦ A85	You bid first.
HCP: 15	♣ AJ3	

Board: 132	♠ K109	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: Both	♦ 964	Partner bids first.
HCP: 8	♣ 864	

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

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ J6		1NT	Pass	2NT
Vul: NS	♥ A54	♥ 932				
North HCP: 15	♦ K75	♦ A96	AP			
South HCP: 9	♣ AQ63	♣ KJ1054				
Contract: 2N N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ J1098				1NT
Vul: EW	♥ Q874	♥ J5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ43	♦ A105	Pass	2NT	AP	
South HCP: 15	♣ J84	♣ AKQ5	1. Stayman			
Contract: 2N S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ K97		1NT	Pass	2NT
Vul: None	♥ A7	♥ K86				
North HCP: 15	♦ KQ95	♦ 87	AP			
South HCP: 9	♣ A932	♣ K8764				
Contract: 2N N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ AQ9				1NT
Vul: NS	♥ K4	♥ J1082				
North HCP: 9	♦ AQ3	♦ K82	Pass	2NT	AP	
South HCP: 15	♣ 108754	♣ AJ9				
Contract: 2N S						

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ KJ8		1NT	Pass	2NT
Vul: EW	♥ A762	♥ Q10				
North HCP: 15	♦ A85	♦ Q9643	AP			
South HCP: 8	♣ AJ3	♣ 854				
Contract: 2N N						

Board: 132

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K109

♥ AJ102

♦ 964

♣ 864

South:

♠ AQ82

♥ 97

♦ KJ8

♣ KQ32

West	North	East	South
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			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 16 R16 points.

Board: 127	♠ J6	The opponents are silent.
Dealer: N	♥ 932	
Vul: NS	♦ A96	Partner bids first.
HCP: 9	♣ KJ1054	

Board: 128	♠ J1098	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ A105	You bid first.
HCP: 15	♣ AKQ5	

Board: 129	♠ K97	The opponents are silent.
Dealer: N	♥ K86	
Vul: None	♦ 87	Partner bids first.
HCP: 9	♣ K8764	

Board: 130	♠ AQ9	The opponents are silent.
Dealer: S	♥ J1082	
Vul: NS	♦ K82	You bid first.
HCP: 15	♣ AJ9	

Board: 131	♠ KJ8	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ Q9643	Partner bids first.
HCP: 8	♣ 854	

Board: 132	♠ AQ82	The opponents are silent.
Dealer: S	♥ 97	
Vul: Both	♦ KJ8	You bid first.
HCP: 15	♣ KQ32	

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

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ J6		1NT	Pass	2NT
Vul: NS	♥ A54	♥ 932				
North HCP: 15	♦ K75	♦ A96	AP			
South HCP: 9	♣ AQ63	♣ KJ1054				
Contract: 2N N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ J1098				1NT
Vul: EW	♥ Q874	♥ J5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ43	♦ A105	Pass	2NT	AP	
South HCP: 15	♣ J84	♣ AKQ5	1. Stayman			
Contract: 2N S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ K97		1NT	Pass	2NT
Vul: None	♥ A7	♥ K86				
North HCP: 15	♦ KQ95	♦ 87	AP			
South HCP: 9	♣ A932	♣ K8764				
Contract: 2N N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ AQ9				1NT
Vul: NS	♥ K4	♥ J1082				
North HCP: 9	♦ AQ3	♦ K82	Pass	2NT	AP	
South HCP: 15	♣ 108754	♣ AJ9				
Contract: 2N S						

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ KJ8		1NT	Pass	2NT
Vul: EW	♥ A762	♥ Q10				
North HCP: 15	♦ A85	♦ Q9643	AP			
South HCP: 8	♣ AJ3	♣ 854				
Contract: 2N N						

Board: 132

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K109

♥ AJ102

♦ 964

♣ 864

South:

♠ AQ82

♥ 97

♦ KJ8

♣ KQ32

West	North	East	South
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			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 16 R16 points.

Board: 133 ♠ 532
Dealer: N ♥ QJ
Vul: NS ♦ AQ43
HCP: 15 ♣ AQ86

The opponents are silent.

You bid first.

Board: 134 ♠ 94
Dealer: S ♥ KJ4
Vul: EW ♦ Q8765
HCP: 9 ♣ K84

The opponents are silent.

Partner bids first.

Board: 135 ♠ KQJ5
Dealer: N ♥ 76
Vul: Both ♦ AQ103
HCP: 15 ♣ K102

The opponents are silent.

You bid first.

Board: 136 ♠ KQ97
Dealer: S ♥ 1082
Vul: None ♦ QJ95
HCP: 8 ♣ 74

The opponents are silent.

Partner bids first.

Board: 137 ♠ 1053
Dealer: N ♥ KQ
Vul: EW ♦ J107
HCP: 15 ♣ AKQ102

The opponents are silent.

You bid first.

Board: 138 ♠ AQ63
Dealer: S ♥ QJ104
Vul: Both ♦ 976
HCP: 9 ♣ 84

The opponents are silent.

Partner bids first.

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

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ 532	♠ K10		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ	♥ 9872	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ43	♦ KJ9	AP			
South HCP: 8	♣ AQ86	♣ J542	1. Stayman			
Contract: 2N N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ K83				1NT
Vul: EW	♥ KJ4	♥ Q986	Pass	2NT	AP	
North HCP: 9	♦ Q8765	♦ A1093				
South HCP: 15	♣ K84	♣ AQ				
Contract: 2N S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ KQJ5	♠ 982		1NT	Pass	2NT
Vul: Both	♥ 76	♥ K95	AP			
North HCP: 15	♦ AQ103	♦ 98				
South HCP: 8	♣ K102	♣ AJ754				
Contract: 2N N						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ KQ97	♠ 8643				1NT
Vul: None	♥ 1082	♥ AKQ7	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJ95	♦ K72	Pass	2NT	Pass	3♠
South HCP: 15	♣ 74	♣ QJ	AP			
Contract: 3♠ S			1. Stayman			

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ 1053	♠ AQ2		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ	♥ J1087	Pass	2♦	Pass	2NT
North HCP: 15	♦ J107	♦ Q82	AP			
South HCP: 9	♣ AKQ102	♣ 643	1. Stayman			
Contract: 2N N						

Board: 138

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ AQ63

♥ QJ104

♦ 976

♣ 84

South:

♠ 1072

♥ A862

♦ A3

♣ AK102

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 16 R16 points.

Board: 133	♠ K10	The opponents are silent.
Dealer: N	♥ 9872	
Vul: NS	♦ KJ9	Partner bids first.
HCP: 8	♣ J542	

Board: 134	♠ K83	The opponents are silent.
Dealer: S	♥ Q986	
Vul: EW	♦ A1093	You bid first.
HCP: 15	♣ AQ	

Board: 135	♠ 982	The opponents are silent.
Dealer: N	♥ K95	
Vul: Both	♦ 98	Partner bids first.
HCP: 8	♣ AJ754	

Board: 136	♠ 8643	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: None	♦ K72	You bid first.
HCP: 15	♣ QJ	

Board: 137	♠ AQ2	The opponents are silent.
Dealer: N	♥ J1087	
Vul: EW	♦ Q82	Partner bids first.
HCP: 9	♣ 643	

Board: 138	♠ 1072	The opponents are silent.
Dealer: S	♥ A862	
Vul: Both	♦ A3	You bid first.
HCP: 15	♣ AK102	

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

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ 532	♠ K10		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ	♥ 9872	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ43	♦ KJ9	AP			
South HCP: 8	♣ AQ86	♣ J542	1. Stayman			
Contract: 2N N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ K83				1NT
Vul: EW	♥ KJ4	♥ Q986	Pass	2NT	AP	
North HCP: 9	♦ Q8765	♦ A1093				
South HCP: 15	♣ K84	♣ AQ				
Contract: 2N S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ KQJ5	♠ 982		1NT	Pass	2NT
Vul: Both	♥ 76	♥ K95	AP			
North HCP: 15	♦ AQ103	♦ 98				
South HCP: 8	♣ K102	♣ AJ754				
Contract: 2N N						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ KQ97	♠ 8643				1NT
Vul: None	♥ 1082	♥ AKQ7	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJ95	♦ K72	Pass	2NT	Pass	3♠
South HCP: 15	♣ 74	♣ QJ	AP			
Contract: 3♠ S			1. Stayman			

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ 1053	♠ AQ2		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ	♥ J1087	Pass	2♦	Pass	2NT
North HCP: 15	♦ J107	♦ Q82	AP			
South HCP: 9	♣ AKQ102	♣ 643	1. Stayman			
Contract: 2N N						

Board: 138

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ AQ63

♥ QJ104

♦ 976

♣ 84

South:

♠ 1072

♥ A862

♦ A3

♣ AK102

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♥
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Pass	4♥	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 139	♠ KQ	The opponents are silent.
Dealer: N	♥ J843	
Vul: None	♦ J95	You bid first.
HCP: 15	♣ AKJ10	

Board: 140	♠ J642	The opponents are silent.
Dealer: S	♥ 986	
Vul: NS	♦ K105	Partner bids first.
HCP: 9	♣ KQ4	

Board: 141	♠ A3	The opponents are silent.
Dealer: N	♥ A832	
Vul: Both	♦ J62	You bid first.
HCP: 15	♣ AQ83	

Board: 142	♠ Q108	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ Q82	Partner bids first.
HCP: 8	♣ KJ754	

Board: 143	♠ Q73	The opponents are silent.
Dealer: N	♥ A52	
Vul: NS	♦ 94	You bid first.
HCP: 15	♣ AKQ72	

Board: 144	♠ J9	The opponents are silent.
Dealer: S	♥ A1085	
Vul: EW	♦ 832	Partner bids first.
HCP: 8	♣ K974	

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

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J6		1NT	Pass	2NT
Vul: None	♥ J843	♥ 102				
North HCP: 15	♦ J95	♦ KQ86	AP			
South HCP: 8	♣ AKJ10	♣ Q9864				
Contract: 2N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ K85				1NT
Vul: NS	♥ 986	♥ AK10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K105	♦ AJ3	Pass	2NT	AP	
South HCP: 15	♣ KQ4	♣ 10832	1. Stayman			
Contract: 2N S						

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K10		1NT	Pass	2NT
Vul: Both	♥ A832	♥ 64				
North HCP: 15	♦ J62	♦ KQ94	AP			
South HCP: 9	♣ AQ83	♣ J9642				
Contract: 2N N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 653				1NT
Vul: None	♥ 82	♥ AK103				
North HCP: 8	♦ Q82	♦ KJ	Pass	2NT	AP	
South HCP: 15	♣ KJ754	♣ A983				
Contract: 2N S						

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ A1098		1NT	Pass	2♣ ¹
Vul: NS	♥ A52	♥ Q63	Pass	2♦	Pass	2NT
North HCP: 15	♦ 94	♦ J873	AP			
South HCP: 8	♣ AKQ72	♣ J4	1. Stayman			
Contract: 2N N						

Board: 144

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J9

♥ A1085

♦ 832

♣ K974

South:

♠ K32

♥ 762

♦ AJ75

♣ AQJ

West	North	East	South
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			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 16 R16 points.

Board: 139	♠ J6	The opponents are silent.
Dealer: N	♥ 102	
Vul: None	♦ KQ86	Partner bids first.
HCP: 8	♣ Q9864	

Board: 140	♠ K85	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ AJ3	You bid first.
HCP: 15	♣ 10832	

Board: 141	♠ K10	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ KQ94	Partner bids first.
HCP: 9	♣ J9642	

Board: 142	♠ 653	The opponents are silent.
Dealer: S	♥ AK103	
Vul: None	♦ KJ	You bid first.
HCP: 15	♣ A983	

Board: 143	♠ A1098	The opponents are silent.
Dealer: N	♥ Q63	
Vul: NS	♦ J873	Partner bids first.
HCP: 8	♣ J4	

Board: 144	♠ K32	The opponents are silent.
Dealer: S	♥ 762	
Vul: EW	♦ AJ75	You bid first.
HCP: 15	♣ AQJ	

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

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J6		1NT	Pass	2NT
Vul: None	♥ J843	♥ 102				
North HCP: 15	♦ J95	♦ KQ86	AP			
South HCP: 8	♣ AKJ10	♣ Q9864				
Contract: 2N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ K85				1NT
Vul: NS	♥ 986	♥ AK10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K105	♦ AJ3	Pass	2NT	AP	
South HCP: 15	♣ KQ4	♣ 10832	1. Stayman			
Contract: 2N S						

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K10		1NT	Pass	2NT
Vul: Both	♥ A832	♥ 64				
North HCP: 15	♦ J62	♦ KQ94	AP			
South HCP: 9	♣ AQ83	♣ J9642				
Contract: 2N N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ 653				1NT
Vul: None	♥ 82	♥ AK103				
North HCP: 8	♦ Q82	♦ KJ	Pass	2NT	AP	
South HCP: 15	♣ KJ754	♣ A983				
Contract: 2N S						

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ A1098		1NT	Pass	2♣ ¹
Vul: NS	♥ A52	♥ Q63	Pass	2♦	Pass	2NT
North HCP: 15	♦ 94	♦ J873	AP			
South HCP: 8	♣ AKQ72	♣ J4	1. Stayman			
Contract: 2N N						

Board: 144

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J9

♥ A1085

♦ 832

♣ K974

South:

♠ K32

♥ 762

♦ AJ75

♣ AQJ

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 16 R16 points.

Board: 145	♠ AJ8	The opponents are silent.
Dealer: N	♥ 5432	
Vul: None	♦ AKJ	You bid first.
HCP: 15	♣ Q76	

Board: 146	♠ KQ2	The opponents are silent.
Dealer: S	♥ 1084	
Vul: NS	♦ K1087	Partner bids first.
HCP: 8	♣ 1054	

Board: 147	♠ AK76	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: EW	♦ K83	You bid first.
HCP: 15	♣ 982	

Board: 148	♠ 832	The opponents are silent.
Dealer: S	♥ AK82	
Vul: Both	♦ J9	Partner bids first.
HCP: 8	♣ 10874	

Board: 149	♠ K6	The opponents are silent.
Dealer: N	♥ Q94	
Vul: NS	♦ A963	You bid first.
HCP: 15	♣ AQ65	

Board: 150	♠ Q102	The opponents are silent.
Dealer: S	♥ K93	
Vul: EW	♦ K6	Partner bids first.
HCP: 9	♣ J10654	

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

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ K102		1NT	Pass	2NT
Vul: None	♥ 5432	♥ QJ6				
North HCP: 15	♦ AKJ	♦ Q1083	AP			
South HCP: 8	♣ Q76	♣ 1054				
Contract: 2N N						

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ A1043				1NT
Vul: NS	♥ 1084	♥ AK32				
North HCP: 8	♦ K1087	♦ 542	Pass	2NT	AP	
South HCP: 15	♣ 1054	♣ A7				
Contract: 2N S						

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ J983		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ6	♥ Q9	Pass	2♠	Pass	4♠
North HCP: 15	♦ K83	♦ AQ742	AP			
South HCP: 9	♣ 982	♣ 54	1. Stayman			
Contract: 4♠ N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ Q65				1NT
Vul: Both	♥ AK82	♥ 96	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J9	♦ KQ52	Pass	2NT	AP	
South HCP: 15	♣ 10874	♣ AKJ9	1. Stayman			
Contract: 2N S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q83		1NT	Pass	2NT
Vul: NS	♥ Q94	♥ A86				
North HCP: 15	♦ A963	♦ K1052	AP			
South HCP: 9	♣ AQ65	♣ 1042				
Contract: 2N N						

Board: 150

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q102

♥ K93

♦ K6

♣ J10654

South:

♠ AJ86

♥ AQ84

♦ 942

♣ A9

West	North	East	South
			1NT
Pass	2NT	AP	

South hands (Practice Page)

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

Board: 145	♠ K102	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: None	♦ Q1083	Partner bids first.
HCP: 8	♣ 1054	

Board: 146	♠ A1043	The opponents are silent.
Dealer: S	♥ AK32	
Vul: NS	♦ 542	You bid first.
HCP: 15	♣ A7	

Board: 147	♠ J983	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ AQ742	Partner bids first.
HCP: 9	♣ 54	

Board: 148	♠ Q65	The opponents are silent.
Dealer: S	♥ 96	
Vul: Both	♦ KQ52	You bid first.
HCP: 15	♣ AKJ9	

Board: 149	♠ Q83	The opponents are silent.
Dealer: N	♥ A86	
Vul: NS	♦ K1052	Partner bids first.
HCP: 9	♣ 1042	

Board: 150	♠ AJ86	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: EW	♦ 942	You bid first.
HCP: 15	♣ A9	

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

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ K102		1NT	Pass	2NT
Vul: None	♥ 5432	♥ QJ6				
North HCP: 15	♦ AKJ	♦ Q1083	AP			
South HCP: 8	♣ Q76	♣ 1054				
Contract: 2N N						

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ A1043				1NT
Vul: NS	♥ 1084	♥ AK32				
North HCP: 8	♦ K1087	♦ 542	Pass	2NT	AP	
South HCP: 15	♣ 1054	♣ A7				
Contract: 2N S						

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ J983		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ6	♥ Q9	Pass	2♠	Pass	4♠
North HCP: 15	♦ K83	♦ AQ742	AP			
South HCP: 9	♣ 982	♣ 54	1. Stayman			
Contract: 4♠ N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ Q65				1NT
Vul: Both	♥ AK82	♥ 96	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J9	♦ KQ52	Pass	2NT	AP	
South HCP: 15	♣ 10874	♣ AKJ9	1. Stayman			
Contract: 2N S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q83		1NT	Pass	2NT
Vul: NS	♥ Q94	♥ A86				
North HCP: 15	♦ A963	♦ K1052	AP			
South HCP: 9	♣ AQ65	♣ 1042				
Contract: 2N N						

Board: 150

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q102

♥ K93

♦ K6

♣ J10654

South:

♠ AJ86

♥ AQ84

♦ 942

♣ A9

West	North	East	South
			1NT
Pass	2NT	AP	

North hands (Practice Page)

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

Board: 151 ♠ AQ83
Dealer: N ♥ A106
Vul: Both ♦ A874
HCP: 15 ♣ J3

The opponents are silent.

You bid first.

Board: 152 ♠ Q865
Dealer: S ♥ J106
Vul: None ♦ K105
HCP: 9 ♣ K74

East Doubles 2♣ if possible.

Partner bids first.

Board: 153 ♠ KQ7
Dealer: N ♥ K98
Vul: EW ♦ AJ65
HCP: 15 ♣ Q75

The opponents are silent.

You bid first.

Board: 154 ♠ 85
Dealer: S ♥ A753
Vul: Both ♦ KJ92
HCP: 9 ♣ J104

The opponents are silent.

Partner bids first.

Board: 155 ♠ K97
Dealer: N ♥ AK74
Vul: None ♦ 7542
HCP: 15 ♣ AJ

West Doubles 2♣ if possible.

You bid first.

Board: 156 ♠ 9742
Dealer: S ♥ QJ108
Vul: NS ♦ Q2
HCP: 8 ♣ K94

The opponents are silent.

Partner bids first.

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

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ 104		1NT	Pass	2♣ ¹
Vul: Both	♥ A106	♥ KQ83	Pass	2♠	Pass	2NT
North HCP: 15	♦ A874	♦ K10932	AP			
South HCP: 8	♣ J3	♣ 94	1. Stayman			
Contract: 2N N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ Q865	♠ AK42				1NT
Vul: None	♥ J106	♥ A985	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ K105	♦ A83	Pass	2NT	Pass	4♠
South HCP: 15	♣ K74	♣ 63	AP			
Contract: 4♠ S			1. Stayman			

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A1092		1NT	Pass	2♣ ¹
Vul: EW	♥ K98	♥ Q106	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ65	♦ 72	AP			
South HCP: 9	♣ Q75	♣ K842	1. Stayman			
Contract: 2N N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ K4				1NT
Vul: Both	♥ A753	♥ KQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ92	♦ Q8764	Pass	2NT	AP	
South HCP: 15	♣ J104	♣ KQ7	1. Stayman			
Contract: 2N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ J5		1NT	Pass	2♣ ¹
Vul: None	♥ AK74	♥ J953	X	2♥	Pass	3♣ ²
North HCP: 15	♦ 7542	♦ AQJ96	Pass	3NT	Pass	4♥
South HCP: 9	♣ AJ	♣ 54	AP			
Contract: 4♥ N			1. Stayman			
			2. strength cue bid			

Board: 156

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 9742

♥ QJ108

♦ Q2

♣ K94

South:

♠ K5

♥ 972

♦ AKJ8

♣ A1086

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 16 R16 points.

Board: 151	♠ 104	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: Both	♦ K10932	Partner bids first.
HCP: 8	♣ 94	
Board: 152	♠ AK42	East Doubles 2♣ if possible.
Dealer: S	♥ A985	
Vul: None	♦ A83	You bid first.
HCP: 15	♣ 63	
Board: 153	♠ A1092	The opponents are silent.
Dealer: N	♥ Q106	
Vul: EW	♦ 72	Partner bids first.
HCP: 9	♣ K842	
Board: 154	♠ K4	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: Both	♦ Q8764	You bid first.
HCP: 15	♣ KQ7	
Board: 155	♠ J5	West Doubles 2♣ if possible.
Dealer: N	♥ J953	
Vul: None	♦ AQJ96	Partner bids first.
HCP: 9	♣ 54	
Board: 156	♠ K5	The opponents are silent.
Dealer: S	♥ 972	
Vul: NS	♦ AKJ8	You bid first.
HCP: 15	♣ A1086	

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

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ 104		1NT	Pass	2♣ ¹
Vul: Both	♥ A106	♥ KQ83	Pass	2♠	Pass	2NT
North HCP: 15	♦ A874	♦ K10932	AP			
South HCP: 8	♣ J3	♣ 94	1. Stayman			
Contract: 2N N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ Q865	♠ AK42				1NT
Vul: None	♥ J106	♥ A985	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ K105	♦ A83	Pass	2NT	Pass	4♠
South HCP: 15	♣ K74	♣ 63	AP			
Contract: 4♠ S			1. Stayman			

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A1092		1NT	Pass	2♣ ¹
Vul: EW	♥ K98	♥ Q106	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ65	♦ 72	AP			
South HCP: 9	♣ Q75	♣ K842	1. Stayman			
Contract: 2N N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ K4				1NT
Vul: Both	♥ A753	♥ KQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ92	♦ Q8764	Pass	2NT	AP	
South HCP: 15	♣ J104	♣ KQ7	1. Stayman			
Contract: 2N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ J5		1NT	Pass	2♣ ¹
Vul: None	♥ AK74	♥ J953	X	2♥	Pass	3♣ ²
North HCP: 15	♦ 7542	♦ AQJ96	Pass	3NT	Pass	4♥
South HCP: 9	♣ AJ	♣ 54	AP			
Contract: 4♥ N			1. Stayman			
			2. strength cue bid			

Board: 156

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 9742

♥ QJ108

♦ Q2

♣ K94

South:

♠ K5

♥ 972

♦ AKJ8

♣ A1086

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 16 R16 points.

Board: 157	♠ A653	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ K85	You bid first.
HCP: 15	♣ KQJ8	

Board: 158	♠ A107	The opponents are silent.
Dealer: S	♥ J864	
Vul: None	♦ A964	Partner bids first.
HCP: 9	♣ 94	

Board: 159	♠ 65	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: NS	♦ A72	You bid first.
HCP: 15	♣ KQ32	

Board: 160	♠ KQ42	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ Q10742	Partner bids first.
HCP: 9	♣ 94	

Board: 161	♠ Q8	The opponents are silent.
Dealer: N	♥ K52	
Vul: None	♦ K10732	You bid first.
HCP: 15	♣ AK3	

Board: 162	♠ 76	The opponents are silent.
Dealer: S	♥ K93	
Vul: NS	♦ A84	Partner bids first.
HCP: 9	♣ Q10854	

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

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ A653	♠ K982		1NT	Pass	2♣ ¹
Vul: Both	♥ Q5	♥ AJ108	Pass	2♠	Pass	4♠
North HCP: 15	♦ K85	♦ 42	AP			
South HCP: 8	♣ KQJ8	♣ 943				
Contract: 4♠ N						

1. Stayman

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ KJ				1NT
Vul: None	♥ J864	♥ K1052	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A964	♦ Q105	Pass	4♥	AP	
South HCP: 15	♣ 94	♣ KQJ6				
Contract: 4♥ S						

1. Stayman

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ KQ3		1NT	Pass	2NT
Vul: NS	♥ KQJ2	♥ 1054				
North HCP: 15	♦ A72	♦ QJ986	AP			
South HCP: 8	♣ KQ32	♣ 94				
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ KQ42	♠ A93				1NT
Vul: EW	♥ Q10	♥ J94	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q10742	♦ AKJ9	Pass	2NT	AP	
South HCP: 15	♣ 94	♣ Q107				
Contract: 2N S						

1. Stayman

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ J52		1NT	AP	
Vul: None	♥ K52	♥ J76				
North HCP: 15	♦ K10732	♦ QJ9				
South HCP: 8	♣ AK3	♣ QJ104				
Contract: 1N N						

Board: 162

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 76

♥ K93

♦ A84

♣ Q10854

South:

♠ J43

♥ AQ7

♦ KJ2

♣ A972

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 157	♠ K982	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: Both	♦ 42	Partner bids first.
HCP: 8	♣ 943	

Board: 158	♠ KJ	The opponents are silent.
Dealer: S	♥ K1052	
Vul: None	♦ Q105	You bid first.
HCP: 15	♣ KQJ6	

Board: 159	♠ KQ3	The opponents are silent.
Dealer: N	♥ 1054	
Vul: NS	♦ QJ986	Partner bids first.
HCP: 8	♣ 94	

Board: 160	♠ A93	The opponents are silent.
Dealer: S	♥ J94	
Vul: EW	♦ AKJ9	You bid first.
HCP: 15	♣ Q107	

Board: 161	♠ J52	The opponents are silent.
Dealer: N	♥ J76	
Vul: None	♦ QJ9	Partner bids first.
HCP: 8	♣ QJ104	

Board: 162	♠ J43	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ KJ2	You bid first.
HCP: 15	♣ A972	

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

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ A653	♠ K982		1NT	Pass	2♣ ¹
Vul: Both	♥ Q5	♥ AJ108	Pass	2♠	Pass	4♠
North HCP: 15	♦ K85	♦ 42	AP			
South HCP: 8	♣ KQJ8	♣ 943				
Contract: 4♠ N				1. Stayman		

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ KJ				1NT
Vul: None	♥ J864	♥ K1052	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A964	♦ Q105	Pass	4♥	AP	
South HCP: 15	♣ 94	♣ KQJ6				
Contract: 4♥ S				1. Stayman		

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ KQ3		1NT	Pass	2NT
Vul: NS	♥ KQJ2	♥ 1054				
North HCP: 15	♦ A72	♦ QJ986	AP			
South HCP: 8	♣ KQ32	♣ 94				
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ KQ42	♠ A93				1NT
Vul: EW	♥ Q10	♥ J94	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q10742	♦ AKJ9	Pass	2NT	AP	
South HCP: 15	♣ 94	♣ Q107				
Contract: 2N S				1. Stayman		

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ J52		1NT	AP	
Vul: None	♥ K52	♥ J76				
North HCP: 15	♦ K10732	♦ QJ9				
South HCP: 8	♣ AK3	♣ QJ104				
Contract: 1N N						

Board: 162

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 76

♥ K93

♦ A84

♣ Q10854

South:

♠ J43

♥ AQ7

♦ KJ2

♣ A972

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 163	♠ J32	The opponents are silent.
Dealer: N	♥ AK84	
Vul: EW	♦ AJ84	You bid first.
HCP: 15	♣ Q3	

Board: 164	♠ Q98	The opponents are silent.
Dealer: S	♥ 84	
Vul: Both	♦ 9842	Partner bids first.
HCP: 8	♣ AQ74	

Board: 165	♠ 982	The opponents are silent.
Dealer: N	♥ A73	
Vul: NS	♦ AQ65	You bid first.
HCP: 15	♣ KQ10	

Board: 166	♠ QJ83	The opponents are silent.
Dealer: S	♥ K108	
Vul: EW	♦ 863	Partner bids first.
HCP: 8	♣ Q74	

Board: 167	♠ KQ62	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: Both	♦ 1063	You bid first.
HCP: 15	♣ AJ	

Board: 168	♠ 7652	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ J92	Partner bids first.
HCP: 9	♣ KQ84	

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

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ 10854		1NT	Pass	2♣ ¹
Vul: EW	♥ AK84	♥ Q2	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ84	♦ 1097	AP			
South HCP: 9	♣ Q3	♣ AK54	1. Stayman			
Contract: 2N N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AKJ4				1NT
Vul: Both	♥ 84	♥ 106	Pass	2NT	AP	
North HCP: 8	♦ 9842	♦ KJ5				
South HCP: 15	♣ AQ74	♣ K982				
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ 982	♠ AQ107		1NT	Pass	2♣ ¹
Vul: NS	♥ A73	♥ Q9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ65	♦ 1042	AP			
South HCP: 8	♣ KQ10	♣ 9854	1. Stayman			
Contract: 2N N						

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ QJ83	♠ A95				1NT
Vul: EW	♥ K108	♥ AQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 863	♦ 75	Pass	2NT	AP	
South HCP: 15	♣ Q74	♣ KJ95	1. Stayman			
Contract: 2N S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ KQ62	♠ 87		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ87	♥ K1063	Pass	2♥	Pass	3♥
North HCP: 15	♦ 1063	♦ QJ92	AP			
South HCP: 8	♣ AJ	♣ Q84	1. Stayman			
Contract: 3♥ N						

Board: 168

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ 7652

♥ K9

♦ J92

♣ KQ84

South:

♠ QJ104

♥ Q82

♦ KQ84

♣ AJ

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 16 R16 points.

Board: 163	♠ 10854	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ 1097	Partner bids first.
HCP: 9	♣ AK54	

Board: 164	♠ AKJ4	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ KJ5	You bid first.
HCP: 15	♣ K982	

Board: 165	♠ AQ107	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ 1042	Partner bids first.
HCP: 8	♣ 9854	

Board: 166	♠ A95	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: EW	♦ 75	You bid first.
HCP: 15	♣ KJ95	

Board: 167	♠ 87	The opponents are silent.
Dealer: N	♥ K1063	
Vul: Both	♦ QJ92	Partner bids first.
HCP: 8	♣ Q84	

Board: 168	♠ QJ104	The opponents are silent.
Dealer: S	♥ Q82	
Vul: None	♦ KQ84	You bid first.
HCP: 15	♣ AJ	

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

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ 10854		1NT	Pass	2♣ ¹
Vul: EW	♥ AK84	♥ Q2	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ84	♦ 1097	AP			
South HCP: 9	♣ Q3	♣ AK54	1. Stayman			
Contract: 2N N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AKJ4				1NT
Vul: Both	♥ 84	♥ 106	Pass	2NT	AP	
North HCP: 8	♦ 9842	♦ KJ5				
South HCP: 15	♣ AQ74	♣ K982				
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ 982	♠ AQ107		1NT	Pass	2♣ ¹
Vul: NS	♥ A73	♥ Q9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ65	♦ 1042	AP			
South HCP: 8	♣ KQ10	♣ 9854	1. Stayman			
Contract: 2N N						

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ QJ83	♠ A95				1NT
Vul: EW	♥ K108	♥ AQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 863	♦ 75	Pass	2NT	AP	
South HCP: 15	♣ Q74	♣ KJ95	1. Stayman			
Contract: 2N S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ KQ62	♠ 87		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ87	♥ K1063	Pass	2♥	Pass	3♥
North HCP: 15	♦ 1063	♦ QJ92	AP			
South HCP: 8	♣ AJ	♣ Q84	1. Stayman			
Contract: 3♥ N						

Board: 168

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ 7652

♥ K9

♦ J92

♣ KQ84

South:

♠ QJ104

♥ Q82

♦ KQ84

♣ AJ

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 16 R16 points.

Board: 169	♠ 103	West Doubles 2♣ if possible.
Dealer: N	♥ KQ5	
Vul: EW	♦ KJ4	
HCP: 15	♣ AQ976	You bid first.

Board: 170	♠ A974	The opponents are silent.
Dealer: S	♥ 832	
Vul: Both	♦ A82	
HCP: 9	♣ J104	Partner bids first.

Board: 171	♠ 8765	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: None	♦ KJ3	
HCP: 15	♣ K8	You bid first.

Board: 172	♠ K983	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ A43	
HCP: 9	♣ 9843	Partner bids first.

Board: 173	♠ AQ7	The opponents are silent.
Dealer: N	♥ K32	
Vul: Both	♦ Q10652	
HCP: 15	♣ A5	You bid first.

Board: 174	♠ 1042	The opponents are silent.
Dealer: S	♥ J82	
Vul: None	♦ K6	
HCP: 9	♣ AJ842	Partner bids first.

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

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ Q854		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ5	♥ 63	X	XX	AP	
North HCP: 15	♦ KJ4	♦ AQ982	1. Stayman			
South HCP: 9	♣ AQ976	♣ J4				
Contract: 2♣XX S						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ A974	♠ KQJ3				1NT
Vul: Both	♥ 832	♥ A107	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A82	♦ K5	Pass	3♠	AP	
South HCP: 15	♣ J104	♣ Q752	1. Stayman			
Contract: 3♠ S						

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ 8765	♠ QJ		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ8	♥ 10632	Pass	2♥	Pass	3♥
North HCP: 15	♦ KJ3	♦ AQ10	AP			
South HCP: 9	♣ K8	♣ 10542	1. Stayman			
Contract: 3♥ N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ K983	♠ AQ76				1NT
Vul: NS	♥ Q4	♥ K632	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A43	♦ Q2	Pass	2NT	Pass	3♠
South HCP: 15	♣ 9843	♣ A75	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 94				
Vul: Both	♥ K32	♥ A95		1NT	Pass	2NT
North HCP: 15	♦ Q10652	♦ J73	AP			
South HCP: 8	♣ A5	♣ QJ1094				
Contract: 2N N						

Board: 174

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1042

♥ J82

♦ K6

♣ AJ842

South:

♠ AKQ9

♥ AQ73

♦ 953

♣ 63

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 169	♠ Q854	West Doubles 2♣ if possible.
Dealer: N	♥ 63	
Vul: EW	♦ AQ982	Partner bids first.
HCP: 9	♣ J4	

Board: 170	♠ KQJ3	The opponents are silent.
Dealer: S	♥ A107	
Vul: Both	♦ K5	You bid first.
HCP: 15	♣ Q752	

Board: 171	♠ QJ	The opponents are silent.
Dealer: N	♥ 10632	
Vul: None	♦ AQ10	Partner bids first.
HCP: 9	♣ 10542	

Board: 172	♠ AQ76	The opponents are silent.
Dealer: S	♥ K632	
Vul: NS	♦ Q2	You bid first.
HCP: 15	♣ A75	

Board: 173	♠ 94	The opponents are silent.
Dealer: N	♥ A95	
Vul: Both	♦ J73	Partner bids first.
HCP: 8	♣ QJ1094	

Board: 174	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AQ73	
Vul: None	♦ 953	You bid first.
HCP: 15	♣ 63	

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

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ Q854		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ5	♥ 63	X	XX	AP	
North HCP: 15	♦ KJ4	♦ AQ982	1. Stayman			
South HCP: 9	♣ AQ976	♣ J4				
Contract: 2♣XX S						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ A974	♠ KQJ3				1NT
Vul: Both	♥ 832	♥ A107	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A82	♦ K5	Pass	3♠	AP	
South HCP: 15	♣ J104	♣ Q752	1. Stayman			
Contract: 3♠ S						

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ 8765	♠ QJ		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ8	♥ 10632	Pass	2♥	Pass	3♥
North HCP: 15	♦ KJ3	♦ AQ10	AP			
South HCP: 9	♣ K8	♣ 10542	1. Stayman			
Contract: 3♥ N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ K983	♠ AQ76				1NT
Vul: NS	♥ Q4	♥ K632	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A43	♦ Q2	Pass	2NT	Pass	3♠
South HCP: 15	♣ 9843	♣ A75	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 94		1NT	Pass	2NT
Vul: Both	♥ K32	♥ A95	AP			
North HCP: 15	♦ Q10652	♦ J73				
South HCP: 8	♣ A5	♣ QJ1094				
Contract: 2N N						

Board: 174

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1042

♥ J82

♦ K6

♣ AJ842

South:

♠ AKQ9

♥ AQ73

♦ 953

♣ 63

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 175	♠ Q1042	The opponents are silent.
Dealer: N	♥ KQ109	
Vul: NS	♦ K2	You bid first.
HCP: 15	♣ KQ7	

Board: 176	♠ Q1032	The opponents are silent.
Dealer: S	♥ 973	
Vul: EW	♦ A5	Partner bids first.
HCP: 9	♣ K984	

Board: 177	♠ 953	The opponents are silent.
Dealer: N	♥ A76	
Vul: None	♦ AJ1084	You bid first.
HCP: 15	♣ AQ	

Board: 178	♠ Q7	The opponents are silent.
Dealer: S	♥ 8432	
Vul: NS	♦ K1083	Partner bids first.
HCP: 9	♣ KJ4	

Board: 179	♠ 854	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ A104	You bid first.
HCP: 15	♣ AJ102	

Board: 180	♠ K2	The opponents are silent.
Dealer: S	♥ 964	
Vul: Both	♦ Q98	Partner bids first.
HCP: 9	♣ A9642	

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

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ Q1042	♠ 985		1NT	Pass	2NT
Vul: NS	♥ KQ109	♥ 54				
North HCP: 15	♦ K2	♦ AQJ97	AP			
South HCP: 8	♣ KQ7	♣ J94				
Contract: 2N N						

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ Q1032	♠ KJ7				1NT
Vul: EW	♥ 973	♥ AKJ4	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A5	♦ QJ109	Pass	2NT	AP	
South HCP: 15	♣ K984	♣ 106	1. Stayman			
Contract: 2N S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ 953	♠ 106		1NT	Pass	2♣ ¹
Vul: None	♥ A76	♥ QJ93	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ1084	♦ K632	AP			
South HCP: 9	♣ AQ	♣ K84	1. Stayman			
Contract: 2N N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ 84				1NT
Vul: NS	♥ 8432	♥ AKQ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K1083	♦ A95	Pass	2NT	AP	
South HCP: 15	♣ KJ4	♣ Q10873	1. Stayman			
Contract: 2N S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ K10		1NT	Pass	2NT
Vul: EW	♥ AQ4	♥ 652				
North HCP: 15	♦ A104	♦ Q983	AP			
South HCP: 8	♣ AJ102	♣ K984				
Contract: 2N N						

Board: 180

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K2

♥ 964

♦ Q98

♣ A9642

South:

♠ A873

♥ KQ10

♦ A62

♣ Q87

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 175	♠ 985	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ AQJ97	Partner bids first.
HCP: 8	♣ J94	

Board: 176	♠ KJ7	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: EW	♦ QJ109	You bid first.
HCP: 15	♣ 106	

Board: 177	♠ 106	The opponents are silent.
Dealer: N	♥ QJ93	
Vul: None	♦ K632	Partner bids first.
HCP: 9	♣ K84	

Board: 178	♠ 84	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ A95	You bid first.
HCP: 15	♣ Q10873	

Board: 179	♠ K10	The opponents are silent.
Dealer: N	♥ 652	
Vul: EW	♦ Q983	Partner bids first.
HCP: 8	♣ K984	

Board: 180	♠ A873	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: Both	♦ A62	You bid first.
HCP: 15	♣ Q87	

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

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ Q1042	♠ 985		1NT	Pass	2NT
Vul: NS	♥ KQ109	♥ 54				
North HCP: 15	♦ K2	♦ AQJ97	AP			
South HCP: 8	♣ KQ7	♣ J94				
Contract: 2N N						

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ Q1032	♠ KJ7				1NT
Vul: EW	♥ 973	♥ AKJ4	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A5	♦ QJ109	Pass	2NT	AP	
South HCP: 15	♣ K984	♣ 106	1. Stayman			
Contract: 2N S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ 953	♠ 106		1NT	Pass	2♣ ¹
Vul: None	♥ A76	♥ QJ93	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ1084	♦ K632	AP			
South HCP: 9	♣ AQ	♣ K84	1. Stayman			
Contract: 2N N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ 84				1NT
Vul: NS	♥ 8432	♥ AKQ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K1083	♦ A95	Pass	2NT	AP	
South HCP: 15	♣ KJ4	♣ Q10873	1. Stayman			
Contract: 2N S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ K10		1NT	Pass	2NT
Vul: EW	♥ AQ4	♥ 652				
North HCP: 15	♦ A104	♦ Q983	AP			
South HCP: 8	♣ AJ102	♣ K984				
Contract: 2N N						

Board: 180

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K2

♥ 964

♦ Q98

♣ A9642

South:

♠ A873

♥ KQ10

♦ A62

♣ Q87

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 181	♠ Q95	The opponents are silent.
Dealer: N	♥ A107	
Vul: NS	♦ AJ63	You bid first.
HCP: 15	♣ A109	

Board: 182	♠ 865	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ J872	Partner bids first.
HCP: 9	♣ A84	

Board: 183	♠ Q642	The opponents are silent.
Dealer: N	♥ K965	
Vul: Both	♦ KQJ	You bid first.
HCP: 15	♣ KJ	

Board: 184	♠ J10	The opponents are silent.
Dealer: S	♥ K742	
Vul: None	♦ 95	Partner bids first.
HCP: 9	♣ AJ1054	

Board: 185	♠ Q102	The opponents are silent.
Dealer: N	♥ AQ85	
Vul: EW	♦ AJ73	You bid first.
HCP: 15	♣ Q2	

Board: 186	♠ A102	The opponents are silent.
Dealer: S	♥ 865	
Vul: Both	♦ Q85	Partner bids first.
HCP: 9	♣ QJ42	

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

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ A82		1NT	Pass	2♣ ¹
Vul: NS	♥ A107	♥ QJ43	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ63	♦ 82	AP			
South HCP: 9	♣ A109	♣ Q842	1. Stayman			
Contract: 2N N						

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ KJ104				1NT
Vul: EW	♥ A83	♥ K954	Pass	2NT	AP	
North HCP: 9	♦ J872	♦ KQ10				
South HCP: 15	♣ A84	♣ K3				
Contract: 2N S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ Q642	♠ 107		1NT	Pass	2♣ ¹
Vul: Both	♥ K965	♥ AJ84	Pass	2♥	Pass	4♥
North HCP: 15	♦ KQJ	♦ 974	AP			
South HCP: 9	♣ KJ	♣ A954	1. Stayman			
Contract: 4♥ N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ92				1NT
Vul: None	♥ K742	♥ 1086	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 95	♦ A32	Pass	2NT	AP	
South HCP: 15	♣ AJ1054	♣ KQ2	1. Stayman			
Contract: 2N S						

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ Q102	♠ AJ94		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ85	♥ 93	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ73	♦ 10965	AP			
South HCP: 9	♣ Q2	♣ A74	1. Stayman			
Contract: 2N N						

Board: 186

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ A102

♥ 865

♦ Q85

♣ QJ42

South:

♠ K96

♥ K10

♦ AJ64

♣ A1076

West	North	East	South
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			1NT
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Pass	3NT	AP	
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South hands (Practice Page)

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

Board: 181	♠ A82	The opponents are silent.
Dealer: N	♥ QJ43	
Vul: NS	♦ 82	Partner bids first.
HCP: 9	♣ Q842	

Board: 182	♠ KJ104	The opponents are silent.
Dealer: S	♥ K954	
Vul: EW	♦ KQ10	You bid first.
HCP: 15	♣ K3	

Board: 183	♠ 107	The opponents are silent.
Dealer: N	♥ AJ84	
Vul: Both	♦ 974	Partner bids first.
HCP: 9	♣ A954	

Board: 184	♠ AQ92	The opponents are silent.
Dealer: S	♥ 1086	
Vul: None	♦ A32	You bid first.
HCP: 15	♣ KQ2	

Board: 185	♠ AJ94	The opponents are silent.
Dealer: N	♥ 93	
Vul: EW	♦ 10965	Partner bids first.
HCP: 9	♣ A74	

Board: 186	♠ K96	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ AJ64	You bid first.
HCP: 15	♣ A1076	

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

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ A82		1NT	Pass	2♣ ¹
Vul: NS	♥ A107	♥ QJ43	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ63	♦ 82	AP			
South HCP: 9	♣ A109	♣ Q842	1. Stayman			
Contract: 2N N						

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ KJ104				1NT
Vul: EW	♥ A83	♥ K954	Pass	2NT	AP	
North HCP: 9	♦ J872	♦ KQ10				
South HCP: 15	♣ A84	♣ K3				
Contract: 2N S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ Q642	♠ 107		1NT	Pass	2♣ ¹
Vul: Both	♥ K965	♥ AJ84	Pass	2♥	Pass	4♥
North HCP: 15	♦ KQJ	♦ 974	AP			
South HCP: 9	♣ KJ	♣ A954	1. Stayman			
Contract: 4♥ N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ92				1NT
Vul: None	♥ K742	♥ 1086	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 95	♦ A32	Pass	2NT	AP	
South HCP: 15	♣ AJ1054	♣ KQ2	1. Stayman			
Contract: 2N S						

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ Q102	♠ AJ94		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ85	♥ 93	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ73	♦ 10965	AP			
South HCP: 9	♣ Q2	♣ A74	1. Stayman			
Contract: 2N N						

Board: 186

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ A102

♥ 865

♦ Q85

♣ QJ42

South:

♠ K96

♥ K10

♦ AJ64

♣ A1076

West	North	East	South
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			1NT
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Pass	3NT	AP	
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North hands (Practice Page)

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

Board: 187	♠ 93	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ AJ7	You bid first.
HCP: 15	♣ QJ765	

Board: 188	♠ 10542	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ J4	Partner bids first.
HCP: 9	♣ K964	

Board: 189	♠ K97	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: Both	♦ AQ64	You bid first.
HCP: 15	♣ 82	

Board: 190	♠ 98	The opponents are silent.
Dealer: S	♥ KQ107	
Vul: None	♦ A106	Partner bids first.
HCP: 9	♣ 7642	

Board: 191	♠ 973	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: NS	♦ A96	You bid first.
HCP: 15	♣ Q52	

Board: 192	♠ KJ4	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ 8742	Partner bids first.
HCP: 9	♣ Q874	

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

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ A1072		1NT	Pass	2♣ ¹
Vul: None	♥ AK4	♥ Q83	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ7	♦ 103	AP			
South HCP: 9	♣ QJ765	♣ K942	1. Stayman			
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ 10542	♠ KJ7				1NT
Vul: NS	♥ KQ10	♥ A983	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J4	♦ KQ3	Pass	2NT	AP	
South HCP: 15	♣ K964	♣ Q107	1. Stayman			
Contract: 2N S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ Q103		1NT	Pass	2NT
Vul: Both	♥ AQ97	♥ J4	AP			
North HCP: 15	♦ AQ64	♦ J92				
South HCP: 8	♣ 82	♣ A10954				
Contract: 2N N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AJ7				1NT
Vul: None	♥ KQ107	♥ AJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A106	♦ J74	Pass	2NT	AP	
South HCP: 15	♣ 7642	♣ KJ103	1. Stayman			
Contract: 2N S						

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ 973	♠ K8		1NT	Pass	2NT
Vul: NS	♥ AKQ7	♥ 953	AP			
North HCP: 15	♦ A96	♦ Q102				
South HCP: 9	♣ Q52	♣ KJ764				
Contract: 2N N						

Board: 192

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ4

♥ K10

♦ 8742

♣ Q874

South:

♠ A108

♥ A643

♦ KJ

♣ K632

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 187	♠ A1072	The opponents are silent.
Dealer: N	♥ Q83	
Vul: None	♦ 103	Partner bids first.
HCP: 9	♣ K942	

Board: 188	♠ KJ7	The opponents are silent.
Dealer: S	♥ A983	
Vul: NS	♦ KQ3	You bid first.
HCP: 15	♣ Q107	

Board: 189	♠ Q103	The opponents are silent.
Dealer: N	♥ J4	
Vul: Both	♦ J92	Partner bids first.
HCP: 8	♣ A10954	

Board: 190	♠ AJ7	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: None	♦ J74	You bid first.
HCP: 15	♣ KJ103	

Board: 191	♠ K8	The opponents are silent.
Dealer: N	♥ 953	
Vul: NS	♦ Q102	Partner bids first.
HCP: 9	♣ KJ764	

Board: 192	♠ A108	The opponents are silent.
Dealer: S	♥ A643	
Vul: EW	♦ KJ	You bid first.
HCP: 15	♣ K632	

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

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ A1072		1NT	Pass	2♣ ¹
Vul: None	♥ AK4	♥ Q83	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ7	♦ 103	AP			
South HCP: 9	♣ QJ765	♣ K942	1. Stayman			
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ 10542	♠ KJ7				1NT
Vul: NS	♥ KQ10	♥ A983	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J4	♦ KQ3	Pass	2NT	AP	
South HCP: 15	♣ K964	♣ Q107	1. Stayman			
Contract: 2N S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ Q103		1NT	Pass	2NT
Vul: Both	♥ AQ97	♥ J4	AP			
North HCP: 15	♦ AQ64	♦ J92				
South HCP: 8	♣ 82	♣ A10954				
Contract: 2N N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AJ7				1NT
Vul: None	♥ KQ107	♥ AJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A106	♦ J74	Pass	2NT	AP	
South HCP: 15	♣ 7642	♣ KJ103	1. Stayman			
Contract: 2N S						

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ 973	♠ K8		1NT	Pass	2NT
Vul: NS	♥ AKQ7	♥ 953	AP			
North HCP: 15	♦ A96	♦ Q102				
South HCP: 9	♣ Q52	♣ KJ764				
Contract: 2N N						

Board: 192

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ4

♥ K10

♦ 8742

♣ Q874

South:

♠ A108

♥ A643

♦ KJ

♣ K632

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 193	♠ AJ7	The opponents are silent.
Dealer: N	♥ 63	
Vul: None	♦ K852	You bid first.
HCP: 15	♣ AK75	

Board: 194	♠ K107	The opponents are silent.
Dealer: S	♥ A72	
Vul: NS	♦ 65	Partner bids first.
HCP: 9	♣ Q10984	

Board: 195	♠ AK3	The opponents are silent.
Dealer: N	♥ J7	
Vul: EW	♦ Q863	You bid first.
HCP: 15	♣ KQ102	

Board: 196	♠ 108	The opponents are silent.
Dealer: S	♥ 1032	
Vul: Both	♦ J98	Partner bids first.
HCP: 8	♣ AK743	

Board: 197	♠ Q3	The opponents are silent.
Dealer: N	♥ J106	
Vul: NS	♦ AJ42	You bid first.
HCP: 15	♣ AK97	

Board: 198	♠ 962	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ J983	Partner bids first.
HCP: 9	♣ A842	

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

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ Q1042		1NT	Pass	2♣ ¹
Vul: None	♥ 63	♥ J4	Pass	2♦	Pass	2NT
North HCP: 15	♦ K852	♦ AQ94	AP			
South HCP: 9	♣ AK75	♣ 1042	1. Stayman			
Contract: 2N N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ QJ6				1NT
Vul: NS	♥ A72	♥ K1065	Pass	2NT	AP	
North HCP: 9	♦ 65	♦ AKQ7				
South HCP: 15	♣ Q10984	♣ 65				
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 10965		1NT	Pass	2♣ ¹
Vul: EW	♥ J7	♥ K1093	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q863	♦ J4	AP			
South HCP: 8	♣ KQ102	♣ A84	1. Stayman			
Contract: 2N N						

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AK6				1NT
Vul: Both	♥ 1032	♥ KQ98	Pass	2NT	AP	
North HCP: 8	♦ J98	♦ K1043				
South HCP: 15	♣ AK743	♣ 86				
Contract: 2N S						

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ KJ107		1NT	Pass	2♣ ¹
Vul: NS	♥ J106	♥ Q983	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ42	♦ K6	AP			
South HCP: 9	♣ AK97	♣ 654	1. Stayman			
Contract: 2N N						

Board: 198

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 962

♥ A2

♦ J983

♣ A842

South:

♠ J74

♥ QJ8

♦ AKQ10

♣ Q73

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 193	♠ Q1042	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ AQ94	Partner bids first.
HCP: 9	♣ 1042	

Board: 194	♠ QJ6	The opponents are silent.
Dealer: S	♥ K1065	
Vul: NS	♦ AKQ7	You bid first.
HCP: 15	♣ 65	

Board: 195	♠ 10965	The opponents are silent.
Dealer: N	♥ K1093	
Vul: EW	♦ J4	Partner bids first.
HCP: 8	♣ A84	

Board: 196	♠ AK6	The opponents are silent.
Dealer: S	♥ KQ98	
Vul: Both	♦ K1043	You bid first.
HCP: 15	♣ 86	

Board: 197	♠ KJ107	The opponents are silent.
Dealer: N	♥ Q983	
Vul: NS	♦ K6	Partner bids first.
HCP: 9	♣ 654	

Board: 198	♠ J74	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: EW	♦ AKQ10	You bid first.
HCP: 15	♣ Q73	

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

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ Q1042		1NT	Pass	2♣ ¹
Vul: None	♥ 63	♥ J4	Pass	2♦	Pass	2NT
North HCP: 15	♦ K852	♦ AQ94	AP			
South HCP: 9	♣ AK75	♣ 1042	1. Stayman			
Contract: 2N N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ QJ6				1NT
Vul: NS	♥ A72	♥ K1065	Pass	2NT	AP	
North HCP: 9	♦ 65	♦ AKQ7				
South HCP: 15	♣ Q10984	♣ 65				
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 10965		1NT	Pass	2♣ ¹
Vul: EW	♥ J7	♥ K1093	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q863	♦ J4	AP			
South HCP: 8	♣ KQ102	♣ A84	1. Stayman			
Contract: 2N N						

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AK6				1NT
Vul: Both	♥ 1032	♥ KQ98	Pass	2NT	AP	
North HCP: 8	♦ J98	♦ K1043				
South HCP: 15	♣ AK743	♣ 86				
Contract: 2N S						

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ KJ107		1NT	Pass	2♣ ¹
Vul: NS	♥ J106	♥ Q983	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ42	♦ K6	AP			
South HCP: 9	♣ AK97	♣ 654	1. Stayman			
Contract: 2N N						

Board: 198

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 962

♥ A2

♦ J983

♣ A842

South:

♠ J74

♥ QJ8

♦ AKQ10

♣ Q73

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 199	♠ KQ107	The opponents are silent.
Dealer: N	♥ A73	
Vul: Both	♦ 83	You bid first.
HCP: 15	♣ AQ83	

Board: 200	♠ J64	The opponents are silent.
Dealer: S	♥ QJ84	
Vul: None	♦ J5	Partner bids first.
HCP: 9	♣ A942	

Board: 201	♠ Q1092	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ QJ6	You bid first.
HCP: 15	♣ K1072	

Board: 202	♠ 8642	The opponents are silent.
Dealer: S	♥ A1098	
Vul: Both	♦ 109	Partner bids first.
HCP: 8	♣ A64	

Board: 203	♠ J6	The opponents are silent.
Dealer: N	♥ AK63	
Vul: None	♦ A975	You bid first.
HCP: 15	♣ K105	

Board: 204	♠ J9	The opponents are silent.
Dealer: S	♥ 72	
Vul: NS	♦ KJ853	Partner bids first.
HCP: 9	♣ A1074	

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

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ KQ107	♠ J83		1NT	Pass	2NT
Vul: Both	♥ A73	♥ KJ4				
North HCP: 15	♦ 83	♦ K10972	AP			
South HCP: 8	♣ AQ83	♣ 104				
Contract: 2N N						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AQ5				1NT
Vul: None	♥ QJ84	♥ A1096	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J5	♦ Q73	Pass	4♥	AP	
South HCP: 15	♣ A942	♣ QJ7	1. Stayman			
Contract: 4♥ S						

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ K87		1NT	Pass	2NT
Vul: EW	♥ AK	♥ Q84				
North HCP: 15	♦ QJ6	♦ 973	AP			
South HCP: 9	♣ K1072	♣ A943				
Contract: 2N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 8642	♠ AQ10				1NT
Vul: Both	♥ A1098	♥ J3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 109	♦ KQ732	Pass	2NT	AP	
South HCP: 15	♣ A64	♣ K93	1. Stayman			
Contract: 2N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ A3		1NT	Pass	2NT
Vul: None	♥ AK63	♥ Q2				
North HCP: 15	♦ A975	♦ K1083	AP			
South HCP: 9	♣ K105	♣ 98743				
Contract: 2N N						

Board: 204

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J9

♥ 72

♦ KJ853

♣ A1074

South:

♠ K85

♥ AQJ8

♦ Q102

♣ K86

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 199	♠ J83	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: Both	♦ K10972	Partner bids first.
HCP: 8	♣ 104	

Board: 200	♠ AQ5	The opponents are silent.
Dealer: S	♥ A1096	
Vul: None	♦ Q73	You bid first.
HCP: 15	♣ QJ7	

Board: 201	♠ K87	The opponents are silent.
Dealer: N	♥ Q84	
Vul: EW	♦ 973	Partner bids first.
HCP: 9	♣ A943	

Board: 202	♠ AQ10	The opponents are silent.
Dealer: S	♥ J3	
Vul: Both	♦ KQ732	You bid first.
HCP: 15	♣ K93	

Board: 203	♠ A3	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ K1083	Partner bids first.
HCP: 9	♣ 98743	

Board: 204	♠ K85	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: NS	♦ Q102	You bid first.
HCP: 15	♣ K86	

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

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ KQ107	♠ J83		1NT	Pass	2NT
Vul: Both	♥ A73	♥ KJ4				
North HCP: 15	♦ 83	♦ K10972	AP			
South HCP: 8	♣ AQ83	♣ 104				
Contract: 2N N						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AQ5				1NT
Vul: None	♥ QJ84	♥ A1096	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J5	♦ Q73	Pass	4♥	AP	
South HCP: 15	♣ A942	♣ QJ7	1. Stayman			
Contract: 4♥ S						

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ K87		1NT	Pass	2NT
Vul: EW	♥ AK	♥ Q84				
North HCP: 15	♦ QJ6	♦ 973	AP			
South HCP: 9	♣ K1072	♣ A943				
Contract: 2N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 8642	♠ AQ10				1NT
Vul: Both	♥ A1098	♥ J3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 109	♦ KQ732	Pass	2NT	AP	
South HCP: 15	♣ A64	♣ K93	1. Stayman			
Contract: 2N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ A3		1NT	Pass	2NT
Vul: None	♥ AK63	♥ Q2				
North HCP: 15	♦ A975	♦ K1083	AP			
South HCP: 9	♣ K105	♣ 98743				
Contract: 2N N						

Board: 204

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J9

♥ 72

♦ KJ853

♣ A1074

South:

♠ K85

♥ AQJ8

♦ Q102

♣ K86

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 205	♠ K1032	West Doubles 2♣ if possible. You bid first.
Dealer: N	♥ K106	
Vul: Both	♦ KJ8	
HCP: 15	♣ KQ6	

Board: 206	♠ 62	The opponents are silent. Partner bids first.
Dealer: S	♥ AJ108	
Vul: None	♦ Q103	
HCP: 9	♣ Q764	

Board: 207	♠ Q10	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Dealer: N	♥ AK97	
Vul: NS	♦ Q1098	
HCP: 15	♣ A73	

Board: 208	♠ A98	The opponents are silent. Partner bids first.
Dealer: S	♥ 762	
Vul: EW	♦ KQ94	
HCP: 9	♣ 1054	

Board: 209	♠ Q865	The opponents are silent. You bid first.
Dealer: N	♥ KQ	
Vul: None	♦ KJ76	
HCP: 15	♣ A52	

Board: 210	♠ 106	The opponents are silent. Partner bids first.
Dealer: S	♥ Q863	
Vul: NS	♦ KQ7	
HCP: 9	♣ Q1043	

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

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ K1032	♠ QJ96		1NT	Pass	2♣ ¹
Vul: Both	♥ K106	♥ Q84	X	2♠	Pass	3♣ ²
North HCP: 15	♦ KJ8	♦ A973	Pass	3NT	Pass	4♠
South HCP: 9	♣ KQ6	♣ 74	AP			
Contract: 4♠ N			1. Stayman			
			2. strength cue bid			

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ Q98				1NT
Vul: None	♥ AJ108	♥ Q75	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q103	♦ A854	Pass	2NT	AP	
South HCP: 15	♣ Q764	♣ AK3				
Contract: 2N S			1. Stayman			

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ J8		1NT	Pass	2♣ ¹
Vul: NS	♥ AK97	♥ 10853	2♠	Pass	3♠	AP
North HCP: 15	♦ Q1098	♦ AJ32	1. Stayman			
South HCP: 8	♣ A73	♣ Q104				
Contract: 3♠ W						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ K32				1NT
Vul: EW	♥ 762	♥ AQJ				
North HCP: 9	♦ KQ94	♦ J106	Pass	2NT	AP	
South HCP: 15	♣ 1054	♣ A762				
Contract: 2N S						

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ Q865	♠ KJ92		1NT	Pass	2♣ ¹
Vul: None	♥ KQ	♥ A73	Pass	2♠	Pass	4♠
North HCP: 15	♦ KJ76	♦ 108	AP			
South HCP: 8	♣ A52	♣ 9843	1. Stayman			
Contract: 4♠ N						

Board: 210

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 106

♥ Q863

♦ KQ7

♣ Q1043

South:

♠ AK73

♥ J7

♦ 953

♣ 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 16 R16 points.

Board: 205	♠ QJ96	West Doubles 2♣ if possible.
Dealer: N	♥ Q84	
Vul: Both	♦ A973	Partner bids first.
HCP: 9	♣ 74	

Board: 206	♠ Q98	The opponents are silent.
Dealer: S	♥ Q75	
Vul: None	♦ A854	You bid first.
HCP: 15	♣ AK3	

Board: 207	♠ J8	West Bids 2♠ if possible.
Dealer: N	♥ 10853	East Bids 3♠ if possible.
Vul: NS	♦ AJ32	
HCP: 8	♣ Q104	Partner bids first.

Board: 208	♠ K32	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ J106	You bid first.
HCP: 15	♣ A762	

Board: 209	♠ KJ92	The opponents are silent.
Dealer: N	♥ A73	
Vul: None	♦ 108	Partner bids first.
HCP: 8	♣ 9843	

Board: 210	♠ AK73	The opponents are silent.
Dealer: S	♥ J7	
Vul: NS	♦ 953	You bid first.
HCP: 15	♣ AK76	

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

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ K1032	♠ QJ96		1NT	Pass	2♣ ¹
Vul: Both	♥ K106	♥ Q84	X	2♠	Pass	3♣ ²
North HCP: 15	♦ KJ8	♦ A973	Pass	3NT	Pass	4♠
South HCP: 9	♣ KQ6	♣ 74	AP			
Contract: 4♠ N			1. Stayman			
			2. strength cue bid			

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ Q98				1NT
Vul: None	♥ AJ108	♥ Q75	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q103	♦ A854	Pass	2NT	AP	
South HCP: 15	♣ Q764	♣ AK3				
Contract: 2N S			1. Stayman			

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ J8		1NT	Pass	2♣ ¹
Vul: NS	♥ AK97	♥ 10853	2♠	Pass	3♠	AP
North HCP: 15	♦ Q1098	♦ AJ32	1. Stayman			
South HCP: 8	♣ A73	♣ Q104				
Contract: 3♠ W						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ K32				1NT
Vul: EW	♥ 762	♥ AQJ				
North HCP: 9	♦ KQ94	♦ J106	Pass	2NT	AP	
South HCP: 15	♣ 1054	♣ A762				
Contract: 2N S						

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ Q865	♠ KJ92		1NT	Pass	2♣ ¹
Vul: None	♥ KQ	♥ A73	Pass	2♠	Pass	4♠
North HCP: 15	♦ KJ76	♦ 108	AP			
South HCP: 8	♣ A52	♣ 9843	1. Stayman			
Contract: 4♠ N						

Board: 210

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 106

♥ Q863

♦ KQ7

♣ Q1043

South:

♠ AK73

♥ J7

♦ 953

♣ 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 16 R16 points.

Board: 211	♠ Q1064	The opponents are silent.
Dealer: N	♥ A752	
Vul: EW	♦ AK8	You bid first.
HCP: 15	♣ Q5	

Board: 212	♠ 94	The opponents are silent.
Dealer: S	♥ A1093	
Vul: Both	♦ Q105	Partner bids first.
HCP: 8	♣ Q974	

Board: 213	♠ A654	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ Q64	You bid first.
HCP: 15	♣ AK63	

Board: 214	♠ A103	The opponents are silent.
Dealer: S	♥ J1086	
Vul: EW	♦ Q7	Partner bids first.
HCP: 9	♣ Q743	

Board: 215	♠ AJ10	The opponents are silent.
Dealer: N	♥ 9642	
Vul: Both	♦ AQ3	You bid first.
HCP: 15	♣ A87	

Board: 216	♠ Q102	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ A643	Partner bids first.
HCP: 9	♣ QJ94	

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

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ Q1064	♠ A5		1NT	Pass	2NT
Vul: EW	♥ A752	♥ KJ8				
North HCP: 15	♦ AK8	♦ 9765	AP			
South HCP: 9	♣ Q5	♣ J1074				
Contract: 2N N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ A76				1NT
Vul: Both	♥ A1093	♥ K42	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q105	♦ AK2	Pass	2NT	AP	
South HCP: 15	♣ Q974	♣ J1086	1. Stayman			
Contract: 2N S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ J103		1NT	Pass	2♣ ¹
Vul: NS	♥ Q8	♥ A974	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q64	♦ K98	AP			
South HCP: 8	♣ AK63	♣ 1054	1. Stayman			
Contract: 2N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ KQ5				1NT
Vul: EW	♥ J1086	♥ KQ43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q7	♦ J1095	Pass	4♥	AP	
South HCP: 15	♣ Q743	♣ A2	1. Stayman			
Contract: 4♥ S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q7		1NT	Pass	2♣ ¹
Vul: Both	♥ 9642	♥ KJ85	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ3	♦ K97	AP			
South HCP: 9	♣ A87	♣ 10432	1. Stayman			
Contract: 4♥ N						

Board: 216

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q102

♥ 103

♦ A643

♣ QJ94

South:

♠ A75

♥ KQ8

♦ K9

♣ K7632

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 211	♠ A5	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ 9765	Partner bids first.
HCP: 9	♣ J1074	

Board: 212	♠ A76	The opponents are silent.
Dealer: S	♥ K42	
Vul: Both	♦ AK2	You bid first.
HCP: 15	♣ J1086	

Board: 213	♠ J103	The opponents are silent.
Dealer: N	♥ A974	
Vul: NS	♦ K98	Partner bids first.
HCP: 8	♣ 1054	

Board: 214	♠ KQ5	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: EW	♦ J1095	You bid first.
HCP: 15	♣ A2	

Board: 215	♠ Q7	The opponents are silent.
Dealer: N	♥ KJ85	
Vul: Both	♦ K97	Partner bids first.
HCP: 9	♣ 10432	

Board: 216	♠ A75	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: None	♦ K9	You bid first.
HCP: 15	♣ K7632	

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

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ Q1064	♠ A5		1NT	Pass	2NT
Vul: EW	♥ A752	♥ KJ8				
North HCP: 15	♦ AK8	♦ 9765	AP			
South HCP: 9	♣ Q5	♣ J1074				
Contract: 2N N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ A76				1NT
Vul: Both	♥ A1093	♥ K42	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q105	♦ AK2	Pass	2NT	AP	
South HCP: 15	♣ Q974	♣ J1086	1. Stayman			
Contract: 2N S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ J103		1NT	Pass	2♣ ¹
Vul: NS	♥ Q8	♥ A974	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q64	♦ K98	AP			
South HCP: 8	♣ AK63	♣ 1054	1. Stayman			
Contract: 2N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ KQ5				1NT
Vul: EW	♥ J1086	♥ KQ43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q7	♦ J1095	Pass	4♥	AP	
South HCP: 15	♣ Q743	♣ A2	1. Stayman			
Contract: 4♥ S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q7		1NT	Pass	2♣ ¹
Vul: Both	♥ 9642	♥ KJ85	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ3	♦ K97	AP			
South HCP: 9	♣ A87	♣ 10432	1. Stayman			
Contract: 4♥ N						

Board: 216

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q102

♥ 103

♦ A643

♣ QJ94

South:

♠ A75

♥ KQ8

♦ K9

♣ K7632

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 217	♠ A1032	West Doubles 2♣ if possible. You bid first.
Dealer: N	♥ A987	
Vul: EW	♦ J10	
HCP: 15	♣ AQ10	

Board: 218	♠ A864	The opponents are silent. Partner bids first.
Dealer: S	♥ 83	
Vul: Both	♦ KJ9	
HCP: 9	♣ J654	

Board: 219	♠ J87	The opponents are silent. You bid first.
Dealer: N	♥ KQJ5	
Vul: None	♦ KQ83	
HCP: 15	♣ K9	

Board: 220	♠ QJ93	The opponents are silent. Partner bids first.
Dealer: S	♥ J82	
Vul: NS	♦ 74	
HCP: 9	♣ AJ42	

Board: 221	♠ A95	The opponents are silent. You bid first.
Dealer: N	♥ 82	
Vul: Both	♦ A865	
HCP: 15	♣ AQJ3	

Board: 222	♠ J874	The opponents are silent. Partner bids first.
Dealer: S	♥ K963	
Vul: None	♦ 104	
HCP: 9	♣ KQ4	

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

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ A1032	♠ KQ75		1NT	Pass	2♣ ¹
Vul: EW	♥ A987	♥ Q1062	X	2♥	Pass	3♣ ²
North HCP: 15	♦ J10	♦ Q87	Pass	4♠	AP	
South HCP: 9	♣ AQ10	♣ 84				
Contract: 4♠ N						
						1. Stayman
						2. strength cue bid

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ A864	♠ KQ109				1NT
Vul: Both	♥ 83	♥ KJ10	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ9	♦ Q532	Pass	4♠	AP	
South HCP: 15	♣ J654	♣ A2				
Contract: 4♠ S						
						1. Stayman

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ A2		1NT	Pass	2♣ ¹
Vul: None	♥ KQJ5	♥ 9873	Pass	2♥	Pass	4♥
North HCP: 15	♦ KQ83	♦ A9	AP			
South HCP: 9	♣ K9	♣ J10743				
Contract: 4♥ N						
						1. Stayman

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ QJ93	♠ K104				1NT
Vul: NS	♥ J82	♥ 96	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 74	♦ AQJ3	Pass	2NT	AP	
South HCP: 15	♣ AJ42	♣ KQ98				
Contract: 2N S						
						1. Stayman

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ 10876		1NT	Pass	2♣ ¹
Vul: Both	♥ 82	♥ KJ97	Pass	2♦	Pass	2NT
North HCP: 15	♦ A865	♦ KJ9	AP			
South HCP: 8	♣ AQJ3	♣ 54				
Contract: 2N N						
						1. Stayman

Board: 222

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J874

♥ K963

♦ 104

♣ KQ4

South:

♠ Q103

♥ A102

♦ KJ9

♣ AJ105

West	North	East	South
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			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 16 R16 points.

Board: 217	♠ KQ75	West Doubles 2♣ if possible. Partner bids first.
Dealer: N	♥ Q1062	
Vul: EW	♦ Q87	
HCP: 9	♣ 84	

Board: 218	♠ KQ109	The opponents are silent. You bid first.
Dealer: S	♥ KJ10	
Vul: Both	♦ Q532	
HCP: 15	♣ A2	

Board: 219	♠ A2	The opponents are silent. Partner bids first.
Dealer: N	♥ 9873	
Vul: None	♦ A9	
HCP: 9	♣ J10743	

Board: 220	♠ K104	The opponents are silent. You bid first.
Dealer: S	♥ 96	
Vul: NS	♦ AQJ3	
HCP: 15	♣ KQ98	

Board: 221	♠ 10876	The opponents are silent. Partner bids first.
Dealer: N	♥ KJ97	
Vul: Both	♦ KJ9	
HCP: 8	♣ 54	

Board: 222	♠ Q103	The opponents are silent. You bid first.
Dealer: S	♥ A102	
Vul: None	♦ KJ9	
HCP: 15	♣ AJ105	

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

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ A1032	♠ KQ75		1NT	Pass	2♣ ¹
Vul: EW	♥ A987	♥ Q1062	X	2♥	Pass	3♣ ²
North HCP: 15	♦ J10	♦ Q87	Pass	4♠	AP	
South HCP: 9	♣ AQ10	♣ 84				
Contract: 4♠ N						
						1. Stayman
						2. strength cue bid

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ A864	♠ KQ109				1NT
Vul: Both	♥ 83	♥ KJ10	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ9	♦ Q532	Pass	4♠	AP	
South HCP: 15	♣ J654	♣ A2				
Contract: 4♠ S						
						1. Stayman

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ A2		1NT	Pass	2♣ ¹
Vul: None	♥ KQJ5	♥ 9873	Pass	2♥	Pass	4♥
North HCP: 15	♦ KQ83	♦ A9	AP			
South HCP: 9	♣ K9	♣ J10743				
Contract: 4♥ N						
						1. Stayman

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ QJ93	♠ K104				1NT
Vul: NS	♥ J82	♥ 96	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 74	♦ AQJ3	Pass	2NT	AP	
South HCP: 15	♣ AJ42	♣ KQ98				
Contract: 2N S						
						1. Stayman

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ 10876		1NT	Pass	2♣ ¹
Vul: Both	♥ 82	♥ KJ97	Pass	2♦	Pass	2NT
North HCP: 15	♦ A865	♦ KJ9	AP			
South HCP: 8	♣ AQJ3	♣ 54				
Contract: 2N N						
						1. Stayman

Board: 222

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J874

♥ K963

♦ 104

♣ KQ4

South:

♠ Q103

♥ A102

♦ KJ9

♣ AJ105

West	North	East	South
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			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 16 R16 points.

Board: 223	♠ KJ6	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: NS	♦ A982	You bid first.
HCP: 15	♣ Q82	

Board: 224	♠ A874	The opponents are silent.
Dealer: S	♥ J832	
Vul: EW	♦ 108	Partner bids first.
HCP: 8	♣ K84	

Board: 225	♠ A73	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ 843	You bid first.
HCP: 15	♣ A863	

Board: 226	♠ KQ109	The opponents are silent.
Dealer: S	♥ 964	
Vul: NS	♦ K862	Partner bids first.
HCP: 8	♣ 84	

Board: 227	♠ A63	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ A10743	You bid first.
HCP: 15	♣ A73	

Board: 228	♠ J872	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ QJ9	Partner bids first.
HCP: 8	♣ Q854	

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

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ Q42		1NT	Pass	2NT
Vul: NS	♥ KQ9	♥ 85				
North HCP: 15	♦ A982	♦ KJ4	AP			
South HCP: 9	♣ Q82	♣ K10954				
Contract: 2N N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ A874	♠ K3				1NT
Vul: EW	♥ J832	♥ AQ95	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 108	♦ AQ72	Pass	4♥	AP	
South HCP: 15	♣ K84	♣ 953	1. Stayman			
Contract: 4♥ S						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ KQ2		1NT	Pass	2♣ ¹
Vul: None	♥ AK3	♥ Q874	Pass	2♦	Pass	2NT
North HCP: 15	♦ 843	♦ J7	AP			
South HCP: 9	♣ A863	♣ J1074	1. Stayman			
Contract: 2N N						

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ KQ109	♠ J4				1NT
Vul: NS	♥ 964	♥ AKJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K862	♦ AQ975	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ 1097	1. Stayman			
Contract: 2N S						

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ K875		1NT	Pass	2♣ ¹
Vul: EW	♥ K2	♥ Q109	Pass	2♦	Pass	2NT
North HCP: 15	♦ A10743	♦ K82	AP			
South HCP: 8	♣ A73	♣ 1054	1. Stayman			
Contract: 2N N						

Board: 228

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J872

♥ Q4

♦ QJ9

♣ Q854

South:

♠ A64

♥ AK97

♦ K543

♣ J9

West	North	East	South
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			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 16 R16 points.

Board: 223	♠ Q42	The opponents are silent.
Dealer: N	♥ 85	
Vul: NS	♦ KJ4	Partner bids first.
HCP: 9	♣ K10954	

Board: 224	♠ K3	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: EW	♦ AQ72	You bid first.
HCP: 15	♣ 953	

Board: 225	♠ KQ2	The opponents are silent.
Dealer: N	♥ Q874	
Vul: None	♦ J7	Partner bids first.
HCP: 9	♣ J1074	

Board: 226	♠ J4	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ AQ975	You bid first.
HCP: 15	♣ 1097	

Board: 227	♠ K875	The opponents are silent.
Dealer: N	♥ Q109	
Vul: EW	♦ K82	Partner bids first.
HCP: 8	♣ 1054	

Board: 228	♠ A64	The opponents are silent.
Dealer: S	♥ AK97	
Vul: Both	♦ K543	You bid first.
HCP: 15	♣ J9	

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

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ Q42		1NT	Pass	2NT
Vul: NS	♥ KQ9	♥ 85				
North HCP: 15	♦ A982	♦ KJ4	AP			
South HCP: 9	♣ Q82	♣ K10954				
Contract: 2N N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ A874	♠ K3				1NT
Vul: EW	♥ J832	♥ AQ95	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 108	♦ AQ72	Pass	4♥	AP	
South HCP: 15	♣ K84	♣ 953	1. Stayman			
Contract: 4♥ S						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ KQ2		1NT	Pass	2♣ ¹
Vul: None	♥ AK3	♥ Q874	Pass	2♦	Pass	2NT
North HCP: 15	♦ 843	♦ J7	AP			
South HCP: 9	♣ A863	♣ J1074	1. Stayman			
Contract: 2N N						

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ KQ109	♠ J4				1NT
Vul: NS	♥ 964	♥ AKJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K862	♦ AQ975	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ 1097	1. Stayman			
Contract: 2N S						

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ K875		1NT	Pass	2♣ ¹
Vul: EW	♥ K2	♥ Q109	Pass	2♦	Pass	2NT
North HCP: 15	♦ A10743	♦ K82	AP			
South HCP: 8	♣ A73	♣ 1054	1. Stayman			
Contract: 2N N						

Board: 228

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J872

♥ Q4

♦ QJ9

♣ Q854

South:

♠ A64

♥ AK97

♦ K543

♣ J9

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

			1NT
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Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

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

1. Stayman

North hands (Practice Page)

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

Board: 229	♠ A62	The opponents are silent.
Dealer: N	♥ 642	
Vul: NS	♦ KJ10	You bid first.
HCP: 15	♣ AQJ2	

Board: 230	♠ K952	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ 10982	Partner bids first.
HCP: 9	♣ K54	

Board: 231	♠ A7	The opponents are silent.
Dealer: N	♥ K73	
Vul: Both	♦ J43	You bid first.
HCP: 15	♣ AQJ32	

Board: 232	♠ K72	The opponents are silent.
Dealer: S	♥ AJ107	
Vul: None	♦ J82	Partner bids first.
HCP: 9	♣ 942	

Board: 233	♠ K876	The opponents are silent.
Dealer: N	♥ A532	
Vul: EW	♦ AJ10	You bid first.
HCP: 15	♣ K9	

Board: 234	♠ J83	The opponents are silent.
Dealer: S	♥ Q105	
Vul: Both	♦ J86	Partner bids first.
HCP: 8	♣ KJ54	

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

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ 74		1NT	Pass	2NT
Vul: NS	♥ 642	♥ 95				
North HCP: 15	♦ KJ10	♦ AQ95	AP			
South HCP: 9	♣ AQJ2	♣ K10974				
Contract: 2N N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ K952	♠ J1087				1NT
Vul: EW	♥ K2	♥ AQ106	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 10982	♦ A53	Pass	2NT	Pass	3♠
South HCP: 15	♣ K54	♣ A2	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K982		1NT	Pass	2♣ ¹
Vul: Both	♥ K73	♥ Q1054	Pass	2♦	Pass	2NT
North HCP: 15	♦ J43	♦ K9	AP			
South HCP: 8	♣ AQJ32	♣ 1074	1. Stayman			
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ 10643				1NT
Vul: None	♥ AJ107	♥ Q85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J82	♦ AKQ6	Pass	2NT	AP	
South HCP: 15	♣ 942	♣ A7	1. Stayman			
Contract: 2N S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ K876	♠ QJ4		1NT	Pass	2NT
Vul: EW	♥ A532	♥ K94				
North HCP: 15	♦ AJ10	♦ 92	AP			
South HCP: 9	♣ K9	♣ QJ432				
Contract: 2N N						

Board: 234

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J83

♥ Q105

♦ J86

♣ KJ54

South:

♠ K1092

♥ AK76

♦ KQ

♣ 976

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 229	♠ 74	The opponents are silent.
Dealer: N	♥ 95	
Vul: NS	♦ AQ95	Partner bids first.
HCP: 9	♣ K10974	

Board: 230	♠ J1087	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: EW	♦ A53	You bid first.
HCP: 15	♣ A2	

Board: 231	♠ K982	The opponents are silent.
Dealer: N	♥ Q1054	
Vul: Both	♦ K9	Partner bids first.
HCP: 8	♣ 1074	

Board: 232	♠ 10643	The opponents are silent.
Dealer: S	♥ Q85	
Vul: None	♦ AKQ6	You bid first.
HCP: 15	♣ A7	

Board: 233	♠ QJ4	The opponents are silent.
Dealer: N	♥ K94	
Vul: EW	♦ 92	Partner bids first.
HCP: 9	♣ QJ432	

Board: 234	♠ K1092	The opponents are silent.
Dealer: S	♥ AK76	
Vul: Both	♦ KQ	You bid first.
HCP: 15	♣ 976	

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

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ 74		1NT	Pass	2NT
Vul: NS	♥ 642	♥ 95				
North HCP: 15	♦ KJ10	♦ AQ95	AP			
South HCP: 9	♣ AQJ2	♣ K10974				
Contract: 2N N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ K952	♠ J1087				1NT
Vul: EW	♥ K2	♥ AQ106	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 10982	♦ A53	Pass	2NT	Pass	3♠
South HCP: 15	♣ K54	♣ A2	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K982		1NT	Pass	2♣ ¹
Vul: Both	♥ K73	♥ Q1054	Pass	2♦	Pass	2NT
North HCP: 15	♦ J43	♦ K9	AP			
South HCP: 8	♣ AQJ32	♣ 1074	1. Stayman			
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ 10643				1NT
Vul: None	♥ AJ107	♥ Q85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J82	♦ AKQ6	Pass	2NT	AP	
South HCP: 15	♣ 942	♣ A7	1. Stayman			
Contract: 2N S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ K876	♠ QJ4		1NT	Pass	2NT
Vul: EW	♥ A532	♥ K94				
North HCP: 15	♦ AJ10	♦ 92	AP			
South HCP: 9	♣ K9	♣ QJ432				
Contract: 2N N						

Board: 234

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J83

♥ Q105

♦ J86

♣ KJ54

South:

♠ K1092

♥ AK76

♦ KQ

♣ 976

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

North hands (Practice Page)

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

Board: 235	♠ KQ9	The opponents are silent.
Dealer: N	♥ A83	
Vul: None	♦ Q75	You bid first.
HCP: 15	♣ A865	

Board: 236	♠ 1098	The opponents are silent.
Dealer: S	♥ Q765	
Vul: NS	♦ AQ8	Partner bids first.
HCP: 8	♣ 1054	

Board: 237	♠ J104	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: Both	♦ 1093	You bid first.
HCP: 15	♣ KJ5	

Board: 238	♠ 863	The opponents are silent.
Dealer: S	♥ K105	
Vul: None	♦ 842	Partner bids first.
HCP: 9	♣ AQ84	

Board: 239	♠ KQ4	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: NS	♦ Q8	You bid first.
HCP: 15	♣ AJ875	

Board: 240	♠ AK4	The opponents are silent.
Dealer: S	♥ J1053	
Vul: EW	♦ 1087	Partner bids first.
HCP: 9	♣ J64	

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

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 106		1NT	Pass	2NT
Vul: None	♥ A83	♥ 1054				
North HCP: 15	♦ Q75	♦ KJ93	AP			
South HCP: 8	♣ A865	♣ KJ94				
Contract: 2N N						

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ A765				1NT
Vul: NS	♥ Q765	♥ AK4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AQ8	♦ J1072	Pass	2NT	AP	
South HCP: 15	♣ 1054	♣ K2	1. Stayman			
Contract: 2N S						

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ J104	♠ KQ93		1NT	Pass	2♣ ¹
Vul: Both	♥ AKQJ	♥ 1063	Pass	2♥	Pass	2NT
North HCP: 15	♦ 1093	♦ KJ62	AP			
South HCP: 9	♣ KJ5	♣ 104	1. Stayman			
Contract: 2N N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ KQ7				1NT
Vul: None	♥ K105	♥ Q64				
North HCP: 9	♦ 842	♦ A9	Pass	2NT	AP	
South HCP: 15	♣ AQ84	♣ KJ765				
Contract: 2N S						

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 103		1NT	Pass	2NT
Vul: NS	♥ QJ3	♥ K95				
North HCP: 15	♦ Q8	♦ 10942	AP			
South HCP: 8	♣ AJ875	♣ KQ104				
Contract: 2N N						

Board: 240

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AK4

♥ J1053

♦ 1087

♣ J64

South:

♠ 1062

♥ A72

♦ Q42

♣ AKQ3

West	North	East	South
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			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 16 R16 points.

Board: 235	♠ 106	The opponents are silent.
Dealer: N	♥ 1054	
Vul: None	♦ KJ93	Partner bids first.
HCP: 8	♣ KJ94	

Board: 236	♠ A765	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ J1072	You bid first.
HCP: 15	♣ K2	

Board: 237	♠ KQ93	The opponents are silent.
Dealer: N	♥ 1063	
Vul: Both	♦ KJ62	Partner bids first.
HCP: 9	♣ 104	

Board: 238	♠ KQ7	The opponents are silent.
Dealer: S	♥ Q64	
Vul: None	♦ A9	You bid first.
HCP: 15	♣ KJ765	

Board: 239	♠ 103	The opponents are silent.
Dealer: N	♥ K95	
Vul: NS	♦ 10942	Partner bids first.
HCP: 8	♣ KQ104	

Board: 240	♠ 1062	The opponents are silent.
Dealer: S	♥ A72	
Vul: EW	♦ Q42	You bid first.
HCP: 15	♣ AKQ3	

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

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 106		1NT	Pass	2NT
Vul: None	♥ A83	♥ 1054				
North HCP: 15	♦ Q75	♦ KJ93	AP			
South HCP: 8	♣ A865	♣ KJ94				
Contract: 2N N						

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ A765				1NT
Vul: NS	♥ Q765	♥ AK4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AQ8	♦ J1072	Pass	2NT	AP	
South HCP: 15	♣ 1054	♣ K2	1. Stayman			
Contract: 2N S						

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ J104	♠ KQ93		1NT	Pass	2♣ ¹
Vul: Both	♥ AKQJ	♥ 1063	Pass	2♥	Pass	2NT
North HCP: 15	♦ 1093	♦ KJ62	AP			
South HCP: 9	♣ KJ5	♣ 104	1. Stayman			
Contract: 2N N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ KQ7				1NT
Vul: None	♥ K105	♥ Q64				
North HCP: 9	♦ 842	♦ A9	Pass	2NT	AP	
South HCP: 15	♣ AQ84	♣ KJ765				
Contract: 2N S						

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 103		1NT	Pass	2NT
Vul: NS	♥ QJ3	♥ K95				
North HCP: 15	♦ Q8	♦ 10942	AP			
South HCP: 8	♣ AJ875	♣ KQ104				
Contract: 2N N						

Board: 240

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AK4

♥ J1053

♦ 1087

♣ J64

South:

♠ 1062

♥ A72

♦ Q42

♣ AKQ3

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 16 R16 points.

Board: 241	♠ 53	West Bids 2♦ if possible.
Dealer: N	♥ QJ95	
Vul: None	♦ K97	
HCP: 15	♣ AKQ7	You bid first.

Board: 242	♠ 103	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ AJ864	Partner bids first.
HCP: 9	♣ Q432	

Board: 243	♠ AK5	The opponents are silent.
Dealer: N	♥ J105	
Vul: EW	♦ KQ105	You bid first.
HCP: 15	♣ Q103	

Board: 244	♠ K7	The opponents are silent.
Dealer: S	♥ J872	
Vul: Both	♦ KQ103	Partner bids first.
HCP: 9	♣ 1074	

Board: 245	♠ K65	The opponents are silent.
Dealer: N	♥ Q64	
Vul: NS	♦ K9873	You bid first.
HCP: 15	♣ AK	

Board: 246	♠ KQ109	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ J96	Partner bids first.
HCP: 8	♣ J654	

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

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ J10		1NT	Pass	2♣ ¹
Vul: None	♥ QJ95	♥ AK73				
North HCP: 15	♦ K97	♦ 106	2♦	2NT	AP	
South HCP: 9	♣ AKQ7	♣ J10543	1. Stayman			
Contract: 2N N						

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K8				1NT
Vul: NS	♥ Q9	♥ A842				
North HCP: 9	♦ AJ864	♦ K975	Pass	2NT	AP	
South HCP: 15	♣ Q432	♣ AJ7				
Contract: 2N S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 72		1NT	Pass	2NT
Vul: EW	♥ J105	♥ 983				
North HCP: 15	♦ KQ105	♦ A96	AP			
South HCP: 9	♣ Q103	♣ AJ942				
Contract: 2N N						

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ A102				1NT
Vul: Both	♥ J872	♥ K953	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ103	♦ A872	Pass	4♥	AP	
South HCP: 15	♣ 1074	♣ A3	1. Stayman			
Contract: 4♥ S						

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ A10		1NT	Pass	2♣ ¹
Vul: NS	♥ Q64	♥ 10875	Pass	2♦	Pass	2NT
North HCP: 15	♦ K9873	♦ Q5	AP			
South HCP: 9	♣ AK	♣ QJ764	1. Stayman			
Contract: 2N N						

Board: 246

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ KQ109

♥ J2

♦ J96

♣ J654

South:

♠ J84

♥ A84

♦ K42

♣ AK92

West	North	East	South
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			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 16 R16 points.

Board: 241	♠ J10	West Bids 2♦ if possible.
Dealer: N	♥ AK73	
Vul: None	♦ 106	Partner bids first.
HCP: 9	♣ J10543	

Board: 242	♠ K8	The opponents are silent.
Dealer: S	♥ A842	
Vul: NS	♦ K975	You bid first.
HCP: 15	♣ AJ7	

Board: 243	♠ 72	The opponents are silent.
Dealer: N	♥ 983	
Vul: EW	♦ A96	Partner bids first.
HCP: 9	♣ AJ942	

Board: 244	♠ A102	The opponents are silent.
Dealer: S	♥ K953	
Vul: Both	♦ A872	You bid first.
HCP: 15	♣ A3	

Board: 245	♠ A10	The opponents are silent.
Dealer: N	♥ 10875	
Vul: NS	♦ Q5	Partner bids first.
HCP: 9	♣ QJ764	

Board: 246	♠ J84	The opponents are silent.
Dealer: S	♥ A84	
Vul: EW	♦ K42	You bid first.
HCP: 15	♣ AK92	

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

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ J10		1NT	Pass	2♣ ¹
Vul: None	♥ QJ95	♥ AK73				
North HCP: 15	♦ K97	♦ 106	2♦	2NT	AP	
South HCP: 9	♣ AKQ7	♣ J10543	1. Stayman			
Contract: 2N N						

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K8				1NT
Vul: NS	♥ Q9	♥ A842				
North HCP: 9	♦ AJ864	♦ K975	Pass	2NT	AP	
South HCP: 15	♣ Q432	♣ AJ7				
Contract: 2N S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 72		1NT	Pass	2NT
Vul: EW	♥ J105	♥ 983				
North HCP: 15	♦ KQ105	♦ A96	AP			
South HCP: 9	♣ Q103	♣ AJ942				
Contract: 2N N						

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ A102				1NT
Vul: Both	♥ J872	♥ K953	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ103	♦ A872	Pass	4♥	AP	
South HCP: 15	♣ 1074	♣ A3	1. Stayman			
Contract: 4♥ S						

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ A10		1NT	Pass	2♣ ¹
Vul: NS	♥ Q64	♥ 10875	Pass	2♦	Pass	2NT
North HCP: 15	♦ K9873	♦ Q5	AP			
South HCP: 9	♣ AK	♣ QJ764	1. Stayman			
Contract: 2N N						

Board: 246

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ KQ109

♥ J2

♦ J96

♣ J654

South:

♠ J84

♥ A84

♦ K42

♣ AK92

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 16 R16 points.

Board: 247	♠ KQ9	The opponents are silent.
Dealer: N	♥ AK105	
Vul: Both	♦ J983	You bid first.
HCP: 15	♣ Q6	

Board: 248	♠ 754	The opponents are silent.
Dealer: S	♥ Q108	
Vul: None	♦ Q103	Partner bids first.
HCP: 9	♣ KQ74	

Board: 249	♠ Q32	The opponents are silent.
Dealer: N	♥ 9532	
Vul: EW	♦ AKJ	You bid first.
HCP: 15	♣ AJ6	

Board: 250	♠ Q2	The opponents are silent.
Dealer: S	♥ A84	
Vul: Both	♦ 9843	Partner bids first.
HCP: 9	♣ K874	

Board: 251	♠ A82	The opponents are silent.
Dealer: N	♥ 73	
Vul: None	♦ A10642	You bid first.
HCP: 15	♣ AK6	

Board: 252	♠ J75	The opponents are silent.
Dealer: S	♥ QJ107	
Vul: NS	♦ Q3	Partner bids first.
HCP: 9	♣ K1043	

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

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 87		1NT	Pass	2♣ ¹
Vul: Both	♥ AK105	♥ J984	Pass	2♥	Pass	4♥
North HCP: 15	♦ J983	♦ AK75	AP			
South HCP: 8	♣ Q6	♣ 1094				
Contract: 4♥ N				1. Stayman		

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ AK8				1NT
Vul: None	♥ Q108	♥ AK94	Pass	2NT	AP	
North HCP: 9	♦ Q103	♦ J942				
South HCP: 15	♣ KQ74	♣ 62				
Contract: 2N S						

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ J84		1NT	Pass	2♣ ¹
Vul: EW	♥ 9532	♥ AJ107	Pass	2♥	Pass	4♥
North HCP: 15	♦ AKJ	♦ Q853	AP			
South HCP: 8	♣ AJ6	♣ 84				
Contract: 4♥ N				1. Stayman		

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AJ87				1NT
Vul: Both	♥ A84	♥ KQ105	Pass	2NT	AP	
North HCP: 9	♦ 9843	♦ K10				
South HCP: 15	♣ K874	♣ Q62				
Contract: 2N S						

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ J96		1NT	Pass	2NT
Vul: None	♥ 73	♥ K106	AP			
North HCP: 15	♦ A10642	♦ KJ5				
South HCP: 8	♣ AK6	♣ 10854				
Contract: 2N N						

Board: 252

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J75

♥ QJ107

♦ Q3

♣ K1043

South:

♠ AQ3

♥ A82

♦ A9864

♣ J5

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 247	♠ 87	The opponents are silent.
Dealer: N	♥ J984	
Vul: Both	♦ AK75	Partner bids first.
HCP: 8	♣ 1094	

Board: 248	♠ AK8	The opponents are silent.
Dealer: S	♥ AK94	
Vul: None	♦ J942	You bid first.
HCP: 15	♣ 62	

Board: 249	♠ J84	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: EW	♦ Q853	Partner bids first.
HCP: 8	♣ 84	

Board: 250	♠ AJ87	The opponents are silent.
Dealer: S	♥ KQ105	
Vul: Both	♦ K10	You bid first.
HCP: 15	♣ Q62	

Board: 251	♠ J96	The opponents are silent.
Dealer: N	♥ K106	
Vul: None	♦ KJ5	Partner bids first.
HCP: 8	♣ 10854	

Board: 252	♠ AQ3	The opponents are silent.
Dealer: S	♥ A82	
Vul: NS	♦ A9864	You bid first.
HCP: 15	♣ J5	

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

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 87		1NT	Pass	2♣ ¹
Vul: Both	♥ AK105	♥ J984	Pass	2♥	Pass	4♥
North HCP: 15	♦ J983	♦ AK75	AP			
South HCP: 8	♣ Q6	♣ 1094				
Contract: 4♥ N				1. Stayman		

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ AK8				1NT
Vul: None	♥ Q108	♥ AK94	Pass	2NT	AP	
North HCP: 9	♦ Q103	♦ J942				
South HCP: 15	♣ KQ74	♣ 62				
Contract: 2N S						

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ J84		1NT	Pass	2♣ ¹
Vul: EW	♥ 9532	♥ AJ107	Pass	2♥	Pass	4♥
North HCP: 15	♦ AKJ	♦ Q853	AP			
South HCP: 8	♣ AJ6	♣ 84				
Contract: 4♥ N				1. Stayman		

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AJ87				1NT
Vul: Both	♥ A84	♥ KQ105	Pass	2NT	AP	
North HCP: 9	♦ 9843	♦ K10				
South HCP: 15	♣ K874	♣ Q62				
Contract: 2N S						

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ J96		1NT	Pass	2NT
Vul: None	♥ 73	♥ K106	AP			
North HCP: 15	♦ A10642	♦ KJ5				
South HCP: 8	♣ AK6	♣ 10854				
Contract: 2N N						

Board: 252

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J75

♥ QJ107

♦ Q3

♣ K1043

South:

♠ AQ3

♥ A82

♦ A9864

♣ J5

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 16 R16 points.

Board: 253	♠ AK86	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: Both	♦ 1085	You bid first.
HCP: 15	♣ AJ9	

Board: 254	♠ 1083	The opponents are silent.
Dealer: S	♥ A32	
Vul: None	♦ A98	Partner bids first.
HCP: 8	♣ 10842	

Board: 255	♠ K85	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ 1043	You bid first.
HCP: 15	♣ AQJ2	

Board: 256	♠ J543	The opponents are silent.
Dealer: S	♥ J85	
Vul: EW	♦ A107	Partner bids first.
HCP: 9	♣ K84	

Board: 257	♠ AJ3	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ QJ107	You bid first.
HCP: 15	♣ A765	

Board: 258	♠ Q875	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: NS	♦ 54	Partner bids first.
HCP: 9	♣ 864	

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

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ J954		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ6	♥ 82	Pass	2♠	Pass	4♠
North HCP: 15	♦ 1085	♦ KQ6	AP			
South HCP: 9	♣ AJ9	♣ K1043	1. Stayman			
Contract: 4♠ N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AK92				1NT
Vul: None	♥ A32	♥ 108	Pass	2NT	AP	
North HCP: 8	♦ A98	♦ K543				
South HCP: 15	♣ 10842	♣ AJ5				
Contract: 2N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ A32		1NT	Pass	2NT
Vul: NS	♥ KQ6	♥ 98	AP			
North HCP: 15	♦ 1043	♦ J875				
South HCP: 8	♣ AQJ2	♣ K1094				
Contract: 2N N						

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ J543	♠ Q106				1NT
Vul: EW	♥ J85	♥ A63	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A107	♦ KQ842	Pass	2NT	AP	
South HCP: 15	♣ K84	♣ A7	1. Stayman			
Contract: 2N S						

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 54		1NT	Pass	2♣ ¹
Vul: None	♥ K6	♥ Q852	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ107	♦ AK984	AP			
South HCP: 9	♣ A765	♣ 94	1. Stayman			
Contract: 2N N						

Board: 258

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ Q875

♥ AQJ8

♦ 54

♣ 864

South:

♠ A43

♥ K1075

♦ Q76

♣ AQ5

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 16 R16 points.

Board: 253	♠ J954	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ KQ6	Partner bids first.
HCP: 9	♣ K1043	

Board: 254	♠ AK92	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ K543	You bid first.
HCP: 15	♣ AJ5	

Board: 255	♠ A32	The opponents are silent.
Dealer: N	♥ 98	
Vul: NS	♦ J875	Partner bids first.
HCP: 8	♣ K1094	

Board: 256	♠ Q106	The opponents are silent.
Dealer: S	♥ A63	
Vul: EW	♦ KQ842	You bid first.
HCP: 15	♣ A7	

Board: 257	♠ 54	The opponents are silent.
Dealer: N	♥ Q852	
Vul: None	♦ AK984	Partner bids first.
HCP: 9	♣ 94	

Board: 258	♠ A43	The opponents are silent.
Dealer: S	♥ K1075	
Vul: NS	♦ Q76	You bid first.
HCP: 15	♣ AQ5	

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

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ J954		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ6	♥ 82	Pass	2♠	Pass	4♠
North HCP: 15	♦ 1085	♦ KQ6	AP			
South HCP: 9	♣ AJ9	♣ K1043	1. Stayman			
Contract: 4♠ N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AK92				1NT
Vul: None	♥ A32	♥ 108	Pass	2NT	AP	
North HCP: 8	♦ A98	♦ K543				
South HCP: 15	♣ 10842	♣ AJ5				
Contract: 2N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ A32		1NT	Pass	2NT
Vul: NS	♥ KQ6	♥ 98	AP			
North HCP: 15	♦ 1043	♦ J875				
South HCP: 8	♣ AQJ2	♣ K1094				
Contract: 2N N						

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ J543	♠ Q106				1NT
Vul: EW	♥ J85	♥ A63	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A107	♦ KQ842	Pass	2NT	AP	
South HCP: 15	♣ K84	♣ A7	1. Stayman			
Contract: 2N S						

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 54		1NT	Pass	2♣ ¹
Vul: None	♥ K6	♥ Q852	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ107	♦ AK984	AP			
South HCP: 9	♣ A765	♣ 94	1. Stayman			
Contract: 2N N						

Board: 258

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ Q875

♥ AQJ8

♦ 54

♣ 864

South:

♠ A43

♥ K1075

♦ Q76

♣ AQ5

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 16 R16 points.

Board: 259	♠ Q2	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: EW	♦ A64	You bid first.
HCP: 15	♣ K873	

Board: 260	♠ AJ65	The opponents are silent.
Dealer: S	♥ J53	
Vul: Both	♦ J984	Partner bids first.
HCP: 9	♣ Q4	

Board: 261	♠ A97	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ AJ983	You bid first.
HCP: 15	♣ QJ3	

Board: 262	♠ J85	The opponents are silent.
Dealer: S	♥ QJ103	
Vul: EW	♦ K5	Partner bids first.
HCP: 9	♣ Q432	

Board: 263	♠ KQJ10	The opponents are silent.
Dealer: N	♥ Q3	
Vul: Both	♦ QJ107	You bid first.
HCP: 15	♣ A53	

Board: 264	♠ 104	The opponents are silent.
Dealer: S	♥ K985	
Vul: None	♦ 1032	Partner bids first.
HCP: 8	♣ AJ104	

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

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ A74		1NT	Pass	2NT
Vul: EW	♥ KQJ4	♥ 109				
North HCP: 15	♦ A64	♦ KQ853	AP			
South HCP: 9	♣ K873	♣ 1042				
Contract: 2N N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ AJ65	♠ 87				1NT
Vul: Both	♥ J53	♥ AQ10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J984	♦ Q76	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ AK1032	1. Stayman			
Contract: 2N S						

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ QJ4		1NT	Pass	2NT
Vul: NS	♥ K3	♥ J10				
North HCP: 15	♦ AJ983	♦ KQ1054	AP			
South HCP: 9	♣ QJ3	♣ 764				
Contract: 2N N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ A42				1NT
Vul: EW	♥ QJ103	♥ A52	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K5	♦ QJ63	Pass	2NT	AP	
South HCP: 15	♣ Q432	♣ A109	1. Stayman			
Contract: 2N S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ A852		1NT	Pass	2♣ ¹
Vul: Both	♥ Q3	♥ 102	Pass	2♠	Pass	4♠
North HCP: 15	♦ QJ107	♦ A92	AP			
South HCP: 9	♣ A53	♣ J1074	1. Stayman			
Contract: 4♠ N						

Board: 264

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ 104

♥ K985

♦ 1032

♣ AJ104

South:

♠ AQ8

♥ AQ104

♦ J54

♣ Q97

West	North	East	South
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			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 16 R16 points.

Board: 259	♠ A74	The opponents are silent.
Dealer: N	♥ 109	
Vul: EW	♦ KQ853	Partner bids first.
HCP: 9	♣ 1042	

Board: 260	♠ 87	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ Q76	You bid first.
HCP: 15	♣ AK1032	

Board: 261	♠ QJ4	The opponents are silent.
Dealer: N	♥ J10	
Vul: NS	♦ KQ1054	Partner bids first.
HCP: 9	♣ 764	

Board: 262	♠ A42	The opponents are silent.
Dealer: S	♥ A52	
Vul: EW	♦ QJ63	You bid first.
HCP: 15	♣ A109	

Board: 263	♠ A852	The opponents are silent.
Dealer: N	♥ 102	
Vul: Both	♦ A92	Partner bids first.
HCP: 9	♣ J1074	

Board: 264	♠ AQ8	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: None	♦ J54	You bid first.
HCP: 15	♣ Q97	

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

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ A74		1NT	Pass	2NT
Vul: EW	♥ KQJ4	♥ 109				
North HCP: 15	♦ A64	♦ KQ853	AP			
South HCP: 9	♣ K873	♣ 1042				
Contract: 2N N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ AJ65	♠ 87				1NT
Vul: Both	♥ J53	♥ AQ10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J984	♦ Q76	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ AK1032	1. Stayman			
Contract: 2N S						

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ QJ4		1NT	Pass	2NT
Vul: NS	♥ K3	♥ J10				
North HCP: 15	♦ AJ983	♦ KQ1054	AP			
South HCP: 9	♣ QJ3	♣ 764				
Contract: 2N N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ A42				1NT
Vul: EW	♥ QJ103	♥ A52	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K5	♦ QJ63	Pass	2NT	AP	
South HCP: 15	♣ Q432	♣ A109	1. Stayman			
Contract: 2N S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ A852		1NT	Pass	2♣ ¹
Vul: Both	♥ Q3	♥ 102	Pass	2♠	Pass	4♠
North HCP: 15	♦ QJ107	♦ A92	AP			
South HCP: 9	♣ A53	♣ J1074	1. Stayman			
Contract: 4♠ N						

Board: 264

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ 104

♥ K985

♦ 1032

♣ AJ104

South:

♠ AQ8

♥ AQ104

♦ J54

♣ Q97

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 16 R16 points.

Board: 265	♠ AQ5	The opponents are silent.
Dealer: N	♥ Q107	
Vul: EW	♦ AQ62	You bid first.
HCP: 15	♣ J87	

Board: 266	♠ J104	The opponents are silent.
Dealer: S	♥ K975	
Vul: Both	♦ AJ7	Partner bids first.
HCP: 9	♣ 1064	

Board: 267	♠ A1096	The opponents are silent.
Dealer: N	♥ A43	
Vul: None	♦ AK9	You bid first.
HCP: 15	♣ 975	

Board: 268	♠ J102	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ AJ654	Partner bids first.
HCP: 9	♣ 943	

Board: 269	♠ Q62	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ A8642	You bid first.
HCP: 15	♣ KQ	

Board: 270	♠ J983	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: None	♦ 103	Partner bids first.
HCP: 8	♣ A742	

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

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J1092		1NT	Pass	2♣ ¹
Vul: EW	♥ Q107	♥ J632	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ62	♦ K98	AP			
South HCP: 8	♣ J87	♣ K4				
Contract: 2N N				1. Stayman		

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ A5				1NT
Vul: Both	♥ K975	♥ A1064	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AJ7	♦ K983	Pass	3♥	AP	
South HCP: 15	♣ 1064	♣ A85				
Contract: 3♥ S				1. Stayman		

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ A1096	♠ J52		1NT	Pass	2NT
Vul: None	♥ A43	♥ Q8				
North HCP: 15	♦ AK9	♦ QJ1075	AP			
South HCP: 9	♣ 975	♣ K64				
Contract: 2N N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ AK64				1NT
Vul: NS	♥ K9	♥ QJ87				
North HCP: 9	♦ AJ654	♦ 103	Pass	2NT	AP	
South HCP: 15	♣ 943	♣ KQ6				
Contract: 2N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ K10		1NT	Pass	2NT
Vul: Both	♥ A82	♥ K94				
North HCP: 15	♦ A8642	♦ K75	AP			
South HCP: 9	♣ KQ	♣ 109742				
Contract: 2N N						

Board: 270

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J983

♥ QJ10

♦ 103

♣ A742

South:

♠ A6

♥ AK4

♦ A862

♣ 10986

West	North	East	South
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			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 16 R16 points.

Board: 265	♠ J1092	The opponents are silent.
Dealer: N	♥ J632	
Vul: EW	♦ K98	Partner bids first.
HCP: 8	♣ K4	

Board: 266	♠ A5	The opponents are silent.
Dealer: S	♥ A1064	
Vul: Both	♦ K983	You bid first.
HCP: 15	♣ A85	

Board: 267	♠ J52	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ QJ1075	Partner bids first.
HCP: 9	♣ K64	

Board: 268	♠ AK64	The opponents are silent.
Dealer: S	♥ QJ87	
Vul: NS	♦ 103	You bid first.
HCP: 15	♣ KQ6	

Board: 269	♠ K10	The opponents are silent.
Dealer: N	♥ K94	
Vul: Both	♦ K75	Partner bids first.
HCP: 9	♣ 109742	

Board: 270	♠ A6	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ A862	You bid first.
HCP: 15	♣ 10986	

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

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J1092		1NT	Pass	2♣ ¹
Vul: EW	♥ Q107	♥ J632	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ62	♦ K98	AP			
South HCP: 8	♣ J87	♣ K4				
Contract: 2N N			1. Stayman			

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ A5				1NT
Vul: Both	♥ K975	♥ A1064	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AJ7	♦ K983	Pass	3♥	AP	
South HCP: 15	♣ 1064	♣ A85				
Contract: 3♥ S			1. Stayman			

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ A1096	♠ J52		1NT	Pass	2NT
Vul: None	♥ A43	♥ Q8				
North HCP: 15	♦ AK9	♦ QJ1075	AP			
South HCP: 9	♣ 975	♣ K64				
Contract: 2N N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ AK64				1NT
Vul: NS	♥ K9	♥ QJ87				
North HCP: 9	♦ AJ654	♦ 103	Pass	2NT	AP	
South HCP: 15	♣ 943	♣ KQ6				
Contract: 2N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ K10		1NT	Pass	2NT
Vul: Both	♥ A82	♥ K94				
North HCP: 15	♦ A8642	♦ K75	AP			
South HCP: 9	♣ KQ	♣ 109742				
Contract: 2N N						

Board: 270

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J983

♥ QJ10

♦ 103

♣ A742

South:

♠ A6

♥ AK4

♦ A862

♣ 10986

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 16 R16 points.

Board: 271	♠ 742	The opponents are silent.
Dealer: N	♥ Q4	
Vul: NS	♦ AK82	You bid first.
HCP: 15	♣ AQ108	

Board: 272	♠ 864	The opponents are silent.
Dealer: S	♥ AK109	
Vul: EW	♦ 654	Partner bids first.
HCP: 9	♣ Q104	

Board: 273	♠ AQ83	The opponents are silent.
Dealer: N	♥ K87	
Vul: None	♦ K42	You bid first.
HCP: 15	♣ K82	

Board: 274	♠ 942	The opponents are silent.
Dealer: S	♥ J2	
Vul: NS	♦ KQ987	Partner bids first.
HCP: 8	♣ Q94	

Board: 275	♠ A73	The opponents are silent.
Dealer: N	♥ K1032	
Vul: EW	♦ KJ102	You bid first.
HCP: 15	♣ KJ	

Board: 276	♠ 1092	The opponents are silent.
Dealer: S	♥ J1083	
Vul: Both	♦ A6	Partner bids first.
HCP: 8	♣ QJ74	

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

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ 742	♠ Q98		1NT	Pass	2NT
Vul: NS	♥ Q4	♥ K92				
North HCP: 15	♦ AK82	♦ 1073	AP			
South HCP: 8	♣ AQ108	♣ K974				
Contract: 2N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ KQ107				1NT
Vul: EW	♥ AK109	♥ J85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 654	♦ AQ	Pass	2NT	AP	
South HCP: 15	♣ Q104	♣ K963	1. Stayman			
Contract: 2N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ K96		1NT	Pass	2NT
Vul: None	♥ K87	♥ Q53				
North HCP: 15	♦ K42	♦ J98	AP			
South HCP: 8	♣ K82	♣ Q943				
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ K8				1NT
Vul: NS	♥ J2	♥ K43				
North HCP: 8	♦ KQ987	♦ A643	Pass	2NT	AP	
South HCP: 15	♣ Q94	♣ AJ72				
Contract: 2N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ J9		1NT	Pass	2♣ ¹
Vul: EW	♥ K1032	♥ 8764	Pass	2♥	Pass	4♥
North HCP: 15	♦ KJ102	♦ A843	AP			
South HCP: 9	♣ KJ	♣ A94	1. Stayman			
Contract: 4♥ N						

Board: 276

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 1092

♥ J1083

♦ A6

♣ QJ74

South:

♠ KQJ5

♥ Q42

♦ K104

♣ A92

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 16 R16 points.

Board: 271	♠ Q98	The opponents are silent.
Dealer: N	♥ K92	
Vul: NS	♦ 1073	Partner bids first.
HCP: 8	♣ K974	

Board: 272	♠ KQ107	The opponents are silent.
Dealer: S	♥ J85	
Vul: EW	♦ AQ	You bid first.
HCP: 15	♣ K963	

Board: 273	♠ K96	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ J98	Partner bids first.
HCP: 8	♣ Q943	

Board: 274	♠ K8	The opponents are silent.
Dealer: S	♥ K43	
Vul: NS	♦ A643	You bid first.
HCP: 15	♣ AJ72	

Board: 275	♠ J9	The opponents are silent.
Dealer: N	♥ 8764	
Vul: EW	♦ A843	Partner bids first.
HCP: 9	♣ A94	

Board: 276	♠ KQJ5	The opponents are silent.
Dealer: S	♥ Q42	
Vul: Both	♦ K104	You bid first.
HCP: 15	♣ A92	

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

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ 742	♠ Q98		1NT	Pass	2NT
Vul: NS	♥ Q4	♥ K92				
North HCP: 15	♦ AK82	♦ 1073	AP			
South HCP: 8	♣ AQ108	♣ K974				
Contract: 2N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ KQ107				1NT
Vul: EW	♥ AK109	♥ J85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 654	♦ AQ	Pass	2NT	AP	
South HCP: 15	♣ Q104	♣ K963	1. Stayman			
Contract: 2N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ K96		1NT	Pass	2NT
Vul: None	♥ K87	♥ Q53				
North HCP: 15	♦ K42	♦ J98	AP			
South HCP: 8	♣ K82	♣ Q943				
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ K8				1NT
Vul: NS	♥ J2	♥ K43				
North HCP: 8	♦ KQ987	♦ A643	Pass	2NT	AP	
South HCP: 15	♣ Q94	♣ AJ72				
Contract: 2N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ J9		1NT	Pass	2♣ ¹
Vul: EW	♥ K1032	♥ 8764	Pass	2♥	Pass	4♥
North HCP: 15	♦ KJ102	♦ A843	AP			
South HCP: 9	♣ KJ	♣ A94	1. Stayman			
Contract: 4♥ N						

Board: 276

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 1092

♥ J1083

♦ A6

♣ QJ74

South:

♠ KQJ5

♥ Q42

♦ K104

♣ A92

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 277	♠ K63	The opponents are silent.
Dealer: N	♥ A76	
Vul: NS	♦ AJ82	You bid first.
HCP: 15	♣ K73	

Board: 278	♠ Q4	The opponents are silent.
Dealer: S	♥ A982	
Vul: EW	♦ QJ64	Partner bids first.
HCP: 9	♣ 942	

Board: 279	♠ K96	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: Both	♦ K4	You bid first.
HCP: 15	♣ A1076	

Board: 280	♠ K1087	The opponents are silent.
Dealer: S	♥ Q75	
Vul: None	♦ J64	Partner bids first.
HCP: 9	♣ K104	

Board: 281	♠ A75	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: EW	♦ 102	You bid first.
HCP: 15	♣ AK98	

Board: 282	♠ K86	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ 10873	Partner bids first.
HCP: 9	♣ K654	

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

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ Q85		1NT	Pass	2NT
Vul: NS	♥ A76	♥ J5				
North HCP: 15	♦ AJ82	♦ 973	AP			
South HCP: 9	♣ K73	♣ AQ854				
Contract: 2N N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ A53				1NT
Vul: EW	♥ A982	♥ 63	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QJ64	♦ AK1098	Pass	2NT	AP	
South HCP: 15	♣ 942	♣ A86	1. Stayman			
Contract: 2N S						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ Q42		1NT	Pass	2NT
Vul: Both	♥ AJ87	♥ KQ9				
North HCP: 15	♦ K4	♦ Q975	AP			
South HCP: 9	♣ A1076	♣ 942				
Contract: 2N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ K1087	♠ A965				1NT
Vul: None	♥ Q75	♥ KJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J64	♦ 952	Pass	4♠	AP	
South HCP: 15	♣ K104	♣ AQJ7	1. Stayman			
Contract: 4♠ S						

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ J9		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ74	♥ 8632	Pass	2♥	Pass	4♥
North HCP: 15	♦ 102	♦ KQJ	AP			
South HCP: 9	♣ AK98	♣ Q654	1. Stayman			
Contract: 4♥ N						

Board: 282

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K86

♥ QJ

♦ 10873

♣ K654

South:

♠ AJ7

♥ 543

♦ KJ42

♣ AQ8

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 277	♠ Q85	The opponents are silent.
Dealer: N	♥ J5	
Vul: NS	♦ 973	Partner bids first.
HCP: 9	♣ AQ854	

Board: 278	♠ A53	The opponents are silent.
Dealer: S	♥ 63	
Vul: EW	♦ AK1098	You bid first.
HCP: 15	♣ A86	

Board: 279	♠ Q42	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: Both	♦ Q975	Partner bids first.
HCP: 9	♣ 942	

Board: 280	♠ A965	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ 952	You bid first.
HCP: 15	♣ AQJ7	

Board: 281	♠ J9	The opponents are silent.
Dealer: N	♥ 8632	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 9	♣ Q654	

Board: 282	♠ AJ7	The opponents are silent.
Dealer: S	♥ 543	
Vul: Both	♦ KJ42	You bid first.
HCP: 15	♣ AQ8	

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

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ Q85		1NT	Pass	2NT
Vul: NS	♥ A76	♥ J5				
North HCP: 15	♦ AJ82	♦ 973	AP			
South HCP: 9	♣ K73	♣ AQ854				
Contract: 2N N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ A53				1NT
Vul: EW	♥ A982	♥ 63	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QJ64	♦ AK1098	Pass	2NT	AP	
South HCP: 15	♣ 942	♣ A86	1. Stayman			
Contract: 2N S						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ Q42		1NT	Pass	2NT
Vul: Both	♥ AJ87	♥ KQ9				
North HCP: 15	♦ K4	♦ Q975	AP			
South HCP: 9	♣ A1076	♣ 942				
Contract: 2N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ K1087	♠ A965				1NT
Vul: None	♥ Q75	♥ KJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J64	♦ 952	Pass	4♠	AP	
South HCP: 15	♣ K104	♣ AQJ7	1. Stayman			
Contract: 4♠ S						

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ J9		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ74	♥ 8632	Pass	2♥	Pass	4♥
North HCP: 15	♦ 102	♦ KQJ	AP			
South HCP: 9	♣ AK98	♣ Q654	1. Stayman			
Contract: 4♥ N						

Board: 282

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K86

♥ QJ

♦ 10873

♣ K654

South:

♠ AJ7

♥ 543

♦ KJ42

♣ AQ8

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 283 ♠ J1032
Dealer: N ♥ A832
Vul: None ♦ K104
HCP: 15 ♣ AK

The opponents are silent.

You bid first.

Board: 284 ♠ AJ109
Dealer: S ♥ A102
Vul: NS ♦ 42
HCP: 9 ♣ 10643

The opponents are silent.

Partner bids first.

Board: 285 ♠ AKJ4
Dealer: N ♥ K76
Vul: Both ♦ J106
HCP: 15 ♣ K52

West Doubles 2♣ if possible.

You bid first.

Board: 286 ♠ Q10
Dealer: S ♥ 762
Vul: None ♦ A9864
HCP: 9 ♣ K84

The opponents are silent.

Partner bids first.

Board: 287 ♠ A74
Dealer: N ♥ J65
Vul: NS ♦ AQ9
HCP: 15 ♣ A873

The opponents are silent.

You bid first.

Board: 288 ♠ A54
Dealer: S ♥ A1097
Vul: EW ♦ 9874
HCP: 9 ♣ J4

East Bids 2♠ if possible.

Partner bids first.

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

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ J1032	♠ A97		1NT	Pass	2NT
Vul: None	♥ A832	♥ K10				
North HCP: 15	♦ K104	♦ J963	AP			
South HCP: 9	♣ AK	♣ J642				
Contract: 2N N						

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ AJ109	♠ Q73				1NT
Vul: NS	♥ A102	♥ 643	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 42	♦ AK10	Pass	2NT	AP	
South HCP: 15	♣ 10643	♣ AQ95	1. Stayman			
Contract: 2N S						

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ 853		1NT	Pass	2♣ ¹
Vul: Both	♥ K76	♥ AQJ10	X	2♠	Pass	2NT
North HCP: 15	♦ J106	♦ Q732	AP			
South HCP: 9	♣ K52	♣ 84	1. Stayman			
Contract: 2N N						

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AKJ8				1NT
Vul: None	♥ 762	♥ AQ4				
North HCP: 9	♦ A9864	♦ J1073	Pass	2NT	AP	
South HCP: 15	♣ K84	♣ 92				
Contract: 2N S						

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ 10532		1NT	Pass	2♣ ¹
Vul: NS	♥ J65	♥ AQ7	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ9	♦ J108	AP			
South HCP: 9	♣ A873	♣ Q42	1. Stayman			
Contract: 2N N						

Board: 288

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A54

♥ A1097

♦ 9874

♣ J4

South:

♠ 62

♥ KQ2

♦ AK63

♣ K832

West	North	East	South
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			1NT
--	--	--	-----

Pass	2♣ ¹	2♠	2NT
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AP

1. Stayman

South hands (Practice Page)

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

Board: 283	♠ A97	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ J963	Partner bids first.
HCP: 9	♣ J642	
Board: 284	♠ Q73	The opponents are silent.
Dealer: S	♥ 643	
Vul: NS	♦ AK10	You bid first.
HCP: 15	♣ AQ95	
Board: 285	♠ 853	West Doubles 2♣ if possible.
Dealer: N	♥ AQJ10	
Vul: Both	♦ Q732	Partner bids first.
HCP: 9	♣ 84	
Board: 286	♠ AKJ8	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ J1073	You bid first.
HCP: 15	♣ 92	
Board: 287	♠ 10532	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ J108	Partner bids first.
HCP: 9	♣ Q42	
Board: 288	♠ 62	East Bids 2♠ if possible.
Dealer: S	♥ KQ2	
Vul: EW	♦ AK63	You bid first.
HCP: 15	♣ K832	

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

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ J1032	♠ A97		1NT	Pass	2NT
Vul: None	♥ A832	♥ K10				
North HCP: 15	♦ K104	♦ J963	AP			
South HCP: 9	♣ AK	♣ J642				
Contract: 2N N						

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ AJ109	♠ Q73				1NT
Vul: NS	♥ A102	♥ 643	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 42	♦ AK10	Pass	2NT	AP	
South HCP: 15	♣ 10643	♣ AQ95	1. Stayman			
Contract: 2N S						

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ 853		1NT	Pass	2♣ ¹
Vul: Both	♥ K76	♥ AQJ10	X	2♠	Pass	2NT
North HCP: 15	♦ J106	♦ Q732	AP			
South HCP: 9	♣ K52	♣ 84	1. Stayman			
Contract: 2N N						

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AKJ8				1NT
Vul: None	♥ 762	♥ AQ4				
North HCP: 9	♦ A9864	♦ J1073	Pass	2NT	AP	
South HCP: 15	♣ K84	♣ 92				
Contract: 2N S						

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ 10532		1NT	Pass	2♣ ¹
Vul: NS	♥ J65	♥ AQ7	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ9	♦ J108	AP			
South HCP: 9	♣ A873	♣ Q42	1. Stayman			
Contract: 2N N						

Board: 288

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A54

♥ A1097

♦ 9874

♣ J4

South:

♠ 62

♥ KQ2

♦ AK63

♣ K832

West	North	East	South
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			1NT
--	--	--	-----

Pass	2♣ ¹	2♠	2NT
------	-----------------	----	-----

AP

1. Stayman

North hands (Practice Page)

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

Board: 289	♠ AQ73	The opponents are silent.
Dealer: N	♥ J6	
Vul: None	♦ Q632	You bid first.
HCP: 15	♣ AQ3	

Board: 290	♠ A103	The opponents are silent.
Dealer: S	♥ 983	
Vul: NS	♦ KJ65	Partner bids first.
HCP: 8	♣ 1084	

Board: 291	♠ AK54	The opponents are silent.
Dealer: N	♥ 43	
Vul: EW	♦ AKJ	You bid first.
HCP: 15	♣ 9632	

Board: 292	♠ Q862	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ K84	Partner bids first.
HCP: 9	♣ K864	

Board: 293	♠ K42	The opponents are silent.
Dealer: N	♥ 862	
Vul: NS	♦ KQ	You bid first.
HCP: 15	♣ AK875	

Board: 294	♠ J984	The opponents are silent.
Dealer: S	♥ Q109	
Vul: EW	♦ Q73	Partner bids first.
HCP: 8	♣ K42	

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

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ 542		1NT	Pass	2♣ ¹
Vul: None	♥ J6	♥ Q1098	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q632	♦ K10	AP			
South HCP: 8	♣ AQ3	♣ K942	1. Stayman			
Contract: 2N N						

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ 52				1NT
Vul: NS	♥ 983	♥ AQ4	Pass	2NT	AP	
North HCP: 8	♦ KJ65	♦ A84				
South HCP: 15	♣ 1084	♣ AJ732				
Contract: 2N S						

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ J92		1NT	Pass	2♣ ¹
Vul: EW	♥ 43	♥ QJ96	Pass	2♠	Pass	2NT
North HCP: 15	♦ AKJ	♦ 732	AP			
South HCP: 9	♣ 9632	♣ KQ4	1. Stayman			
Contract: 2N N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ Q862	♠ K95				1NT
Vul: Both	♥ J4	♥ AQ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K84	♦ A1032	Pass	2NT	AP	
South HCP: 15	♣ K864	♣ Q752	1. Stayman			
Contract: 2N S						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ QJ6		1NT	Pass	2♣ ¹
Vul: NS	♥ 862	♥ K1073	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ	♦ J106	AP			
South HCP: 8	♣ AK875	♣ J94	1. Stayman			
Contract: 2N N						

Board: 294

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J984

♥ Q109

♦ Q73

♣ K42

South:

♠ A73

♥ AK85

♦ A1094

♣ 73

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 16 R16 points.

Board: 289	♠ 542	The opponents are silent.
Dealer: N	♥ Q1098	
Vul: None	♦ K10	Partner bids first.
HCP: 8	♣ K942	

Board: 290	♠ 52	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ A84	You bid first.
HCP: 15	♣ AJ732	

Board: 291	♠ J92	The opponents are silent.
Dealer: N	♥ QJ96	
Vul: EW	♦ 732	Partner bids first.
HCP: 9	♣ KQ4	

Board: 292	♠ K95	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ A1032	You bid first.
HCP: 15	♣ Q752	

Board: 293	♠ QJ6	The opponents are silent.
Dealer: N	♥ K1073	
Vul: NS	♦ J106	Partner bids first.
HCP: 8	♣ J94	

Board: 294	♠ A73	The opponents are silent.
Dealer: S	♥ AK85	
Vul: EW	♦ A1094	You bid first.
HCP: 15	♣ 73	

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

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ 542		1NT	Pass	2♣ ¹
Vul: None	♥ J6	♥ Q1098	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q632	♦ K10	AP			
South HCP: 8	♣ AQ3	♣ K942	1. Stayman			
Contract: 2N N						

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ 52				1NT
Vul: NS	♥ 983	♥ AQ4	Pass	2NT	AP	
North HCP: 8	♦ KJ65	♦ A84				
South HCP: 15	♣ 1084	♣ AJ732				
Contract: 2N S						

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ J92		1NT	Pass	2♣ ¹
Vul: EW	♥ 43	♥ QJ96	Pass	2♠	Pass	2NT
North HCP: 15	♦ AKJ	♦ 732	AP			
South HCP: 9	♣ 9632	♣ KQ4	1. Stayman			
Contract: 2N N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ Q862	♠ K95				1NT
Vul: Both	♥ J4	♥ AQ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K84	♦ A1032	Pass	2NT	AP	
South HCP: 15	♣ K864	♣ Q752	1. Stayman			
Contract: 2N S						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ QJ6		1NT	Pass	2♣ ¹
Vul: NS	♥ 862	♥ K1073	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ	♦ J106	AP			
South HCP: 8	♣ AK875	♣ J94	1. Stayman			
Contract: 2N N						

Board: 294

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J984

♥ Q109

♦ Q73

♣ K42

South:

♠ A73

♥ AK85

♦ A1094

♣ 73

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♥
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Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

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

Board: 295	♠ 763	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: Both	♦ A1093	You bid first.
HCP: 15	♣ Q2	

Board: 296	♠ J75	The opponents are silent.
Dealer: S	♥ 1087	
Vul: None	♦ J106	Partner bids first.
HCP: 9	♣ AK42	

Board: 297	♠ J4	The opponents are silent.
Dealer: N	♥ A74	
Vul: EW	♦ AK732	You bid first.
HCP: 15	♣ K106	

Board: 298	♠ Q93	The opponents are silent.
Dealer: S	♥ Q1075	
Vul: Both	♦ KJ	Partner bids first.
HCP: 8	♣ 9874	

Board: 299	♠ Q74	The opponents are silent.
Dealer: N	♥ A1086	
Vul: None	♦ A109	You bid first.
HCP: 15	♣ AJ7	

Board: 300	♠ 1063	The opponents are silent.
Dealer: S	♥ J10	
Vul: NS	♦ 1083	Partner bids first.
HCP: 8	♣ AK974	

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

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ 763	♠ 102		1NT	Pass	2NT
Vul: Both	♥ AKQ9	♥ J102				
North HCP: 15	♦ A1093	♦ K42	AP			
South HCP: 9	♣ Q2	♣ AJ843				
Contract: 2N N						

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ A9				1NT
Vul: None	♥ 1087	♥ A92				
North HCP: 9	♦ J106	♦ A32	Pass	2NT	AP	
South HCP: 15	♣ AK42	♣ QJ875				
Contract: 2N S						

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ Q865		1NT	Pass	2♣ ¹
Vul: EW	♥ A74	♥ K10	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK732	♦ Q85	AP			
South HCP: 8	♣ K106	♣ J854	1. Stayman			
Contract: 2N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ K62				1NT
Vul: Both	♥ Q1075	♥ AKJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KJ	♦ 73				
South HCP: 15	♣ 9874	♣ KJ32	Pass	3♥	AP	
Contract: 3♥ S			1. Stayman			

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ Q74	♠ 96				
Vul: None	♥ A1086	♥ K32		1NT	Pass	2NT
North HCP: 15	♦ A109	♦ KQJ2	AP			
South HCP: 9	♣ AJ7	♣ 10854				
Contract: 2N N						

Board: 300

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 1063

♥ J10

♦ 1083

♣ AK974

South:

♠ AKJ

♥ A986

♦ K52

♣ 1053

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 295	♠ 102	The opponents are silent.
Dealer: N	♥ J102	
Vul: Both	♦ K42	Partner bids first.
HCP: 9	♣ AJ843	

Board: 296	♠ A9	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ A32	You bid first.
HCP: 15	♣ QJ875	

Board: 297	♠ Q865	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ Q85	Partner bids first.
HCP: 8	♣ J854	

Board: 298	♠ K62	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: Both	♦ 73	You bid first.
HCP: 15	♣ KJ32	

Board: 299	♠ 96	The opponents are silent.
Dealer: N	♥ K32	
Vul: None	♦ KQJ2	Partner bids first.
HCP: 9	♣ 10854	

Board: 300	♠ AKJ	The opponents are silent.
Dealer: S	♥ A986	
Vul: NS	♦ K52	You bid first.
HCP: 15	♣ 1053	

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

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ 763	♠ 102		1NT	Pass	2NT
Vul: Both	♥ AKQ9	♥ J102				
North HCP: 15	♦ A1093	♦ K42	AP			
South HCP: 9	♣ Q2	♣ AJ843				
Contract: 2N N						

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ A9				1NT
Vul: None	♥ 1087	♥ A92				
North HCP: 9	♦ J106	♦ A32	Pass	2NT	AP	
South HCP: 15	♣ AK42	♣ QJ875				
Contract: 2N S						

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ Q865		1NT	Pass	2♣ ¹
Vul: EW	♥ A74	♥ K10	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK732	♦ Q85	AP			
South HCP: 8	♣ K106	♣ J854	1. Stayman			
Contract: 2N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ K62				1NT
Vul: Both	♥ Q1075	♥ AKJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KJ	♦ 73				
South HCP: 15	♣ 9874	♣ KJ32	Pass	3♥	AP	
Contract: 3♥ S			1. Stayman			

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ Q74	♠ 96				
Vul: None	♥ A1086	♥ K32		1NT	Pass	2NT
North HCP: 15	♦ A109	♦ KQJ2	AP			
South HCP: 9	♣ AJ7	♣ 10854				
Contract: 2N N						

Board: 300

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 1063

♥ J10

♦ 1083

♣ AK974

South:

♠ AKJ

♥ A986

♦ K52

♣ 1053

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 301	♠ AKQ5	The opponents are silent.
Dealer: N	♥ K1054	
Vul: Both	♦ K106	You bid first.
HCP: 15	♣ 97	

Board: 302	♠ K63	The opponents are silent.
Dealer: S	♥ 9863	
Vul: None	♦ 108	Partner bids first.
HCP: 9	♣ AQ43	

Board: 303	♠ J95	The opponents are silent.
Dealer: N	♥ 763	
Vul: NS	♦ AQ6	You bid first.
HCP: 15	♣ AKJ9	

Board: 304	♠ Q84	The opponents are silent.
Dealer: S	♥ J983	
Vul: EW	♦ Q107	Partner bids first.
HCP: 8	♣ K42	

Board: 305	♠ A852	West Bids 2♥ if possible.
Dealer: N	♥ 62	
Vul: None	♦ K86	You bid first.
HCP: 15	♣ AKJ10	

Board: 306	♠ AQ103	The opponents are silent.
Dealer: S	♥ J97	
Vul: NS	♦ J96	Partner bids first.
HCP: 8	♣ 943	

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

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 86		1NT	Pass	2NT
Vul: Both	♥ K1054	♥ Q86				
North HCP: 15	♦ K106	♦ A974	AP			
South HCP: 9	♣ 97	♣ QJ43				
Contract: 2N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ J974				1NT
Vul: None	♥ 9863	♥ QJ4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 108	♦ AKJ	Pass	2NT	AP	
South HCP: 15	♣ AQ43	♣ K85	1. Stayman			
Contract: 2N S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ J95	♠ AQ6		1NT	Pass	2NT
Vul: NS	♥ 763	♥ 1052				
North HCP: 15	♦ AQ6	♦ J1092	AP			
South HCP: 9	♣ AKJ9	♣ Q42				
Contract: 2N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ KJ75				1NT
Vul: EW	♥ J983	♥ AQ75	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q107	♦ K52	AP			
South HCP: 15	♣ K42	♣ Q3	1. Stayman			
Contract: 2♥ S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ KJ94		1NT	Pass	2♣ ¹
Vul: None	♥ 62	♥ J10	2♥	Pass	Pass	X
North HCP: 15	♦ K86	♦ QJ10	Pass	3♣	AP	
South HCP: 8	♣ AKJ10	♣ 6543	1. Stayman			
Contract: 3♣ S						

Board: 306

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ AQ103

♥ J97

♦ J96

♣ 943

South:

♠ KJ7

♥ KQ32

♦ AQ84

♣ 106

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 16 R16 points.

Board: 301	♠ 86	The opponents are silent.
Dealer: N	♥ Q86	
Vul: Both	♦ A974	Partner bids first.
HCP: 9	♣ QJ43	

Board: 302	♠ J974	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: None	♦ AKJ	You bid first.
HCP: 15	♣ K85	

Board: 303	♠ AQ6	The opponents are silent.
Dealer: N	♥ 1052	
Vul: NS	♦ J1092	Partner bids first.
HCP: 9	♣ Q42	

Board: 304	♠ KJ75	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: EW	♦ K52	You bid first.
HCP: 15	♣ Q3	

Board: 305	♠ KJ94	West Bids 2♥ if possible.
Dealer: N	♥ J10	
Vul: None	♦ QJ10	Partner bids first.
HCP: 8	♣ 6543	

Board: 306	♠ KJ7	The opponents are silent.
Dealer: S	♥ KQ32	
Vul: NS	♦ AQ84	You bid first.
HCP: 15	♣ 106	

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

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 86		1NT	Pass	2NT
Vul: Both	♥ K1054	♥ Q86				
North HCP: 15	♦ K106	♦ A974	AP			
South HCP: 9	♣ 97	♣ QJ43				
Contract: 2N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ J974				1NT
Vul: None	♥ 9863	♥ QJ4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 108	♦ AKJ	Pass	2NT	AP	
South HCP: 15	♣ AQ43	♣ K85	1. Stayman			
Contract: 2N S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ J95	♠ AQ6		1NT	Pass	2NT
Vul: NS	♥ 763	♥ 1052				
North HCP: 15	♦ AQ6	♦ J1092	AP			
South HCP: 9	♣ AKJ9	♣ Q42				
Contract: 2N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ KJ75				1NT
Vul: EW	♥ J983	♥ AQ75	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q107	♦ K52	AP			
South HCP: 15	♣ K42	♣ Q3	1. Stayman			
Contract: 2♥ S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ KJ94		1NT	Pass	2♣ ¹
Vul: None	♥ 62	♥ J10	2♥	Pass	Pass	X
North HCP: 15	♦ K86	♦ QJ10	Pass	3♣	AP	
South HCP: 8	♣ AKJ10	♣ 6543	1. Stayman			
Contract: 3♣ S						

Board: 306

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ AQ103

♥ J97

♦ J96

♣ 943

South:

♠ KJ7

♥ KQ32

♦ AQ84

♣ 106

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 16 R16 points.

Board: 307 ♠ KJ86
Dealer: N ♥ AQ
Vul: EW ♦ 1083
HCP: 15 ♣ AJ96

The opponents are silent.

You bid first.

Board: 308 ♠ K95
Dealer: S ♥ K2
Vul: Both ♦ QJ87
HCP: 9 ♣ 10543

The opponents are silent.

Partner bids first.

Board: 309 ♠ A1094
Dealer: N ♥ AJ5
Vul: NS ♦ Q32
HCP: 15 ♣ A98

The opponents are silent.

You bid first.

Board: 310 ♠ J842
Dealer: S ♥ KQJ
Vul: EW ♦ J853
HCP: 8 ♣ 104

The opponents are silent.

Partner bids first.

Board: 311 ♠ 42
Dealer: N ♥ A94
Vul: Both ♦ Q95
HCP: 15 ♣ AKQ103

The opponents are silent.

You bid first.

Board: 312 ♠ 109
Dealer: S ♥ AQ42
Vul: None ♦ J107
HCP: 9 ♣ Q543

The opponents are silent.

Partner bids first.

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

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ KJ86	♠ Q1093		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ	♥ 107	Pass	2♠	Pass	4♠
North HCP: 15	♦ 1083	♦ AQJ6	AP			
South HCP: 9	♣ AJ96	♣ 543	1. Stayman			
Contract: 4♠ N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ AQ62				1NT
Vul: Both	♥ K2	♥ QJ	Pass	2NT	AP	
North HCP: 9	♦ QJ87	♦ 10952				
South HCP: 15	♣ 10543	♣ AQ7				
Contract: 2N S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ A1094	♠ K83		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ5	♥ 10974	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q32	♦ K108	AP			
South HCP: 8	♣ A98	♣ Q42	1. Stayman			
Contract: 2N N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ J842	♠ 76				1NT
Vul: EW	♥ KQJ	♥ A32	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J853	♦ KQ9	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ AQ762	1. Stayman			
Contract: 2N S						

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ K6		1NT	Pass	2NT
Vul: Both	♥ A94	♥ J107	AP			
North HCP: 15	♦ Q95	♦ K86				
South HCP: 8	♣ AKQ103	♣ J9874				
Contract: 2N N						

Board: 312

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 109

♥ AQ42

♦ J107

♣ Q543

South:

♠ Q752

♥ 93

♦ AQ63

♣ AK10

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♠
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Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 307	♠ Q1093	The opponents are silent.
Dealer: N	♥ 107	
Vul: EW	♦ AQJ6	Partner bids first.
HCP: 9	♣ 543	

Board: 308	♠ AQ62	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ 10952	You bid first.
HCP: 15	♣ AQ7	

Board: 309	♠ K83	The opponents are silent.
Dealer: N	♥ 10974	
Vul: NS	♦ K108	Partner bids first.
HCP: 8	♣ Q42	

Board: 310	♠ 76	The opponents are silent.
Dealer: S	♥ A32	
Vul: EW	♦ KQ9	You bid first.
HCP: 15	♣ AQ762	

Board: 311	♠ K6	The opponents are silent.
Dealer: N	♥ J107	
Vul: Both	♦ K86	Partner bids first.
HCP: 8	♣ J9874	

Board: 312	♠ Q752	The opponents are silent.
Dealer: S	♥ 93	
Vul: None	♦ AQ63	You bid first.
HCP: 15	♣ AK10	

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

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ KJ86	♠ Q1093		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ	♥ 107	Pass	2♠	Pass	4♠
North HCP: 15	♦ 1083	♦ AQJ6	AP			
South HCP: 9	♣ AJ96	♣ 543	1. Stayman			
Contract: 4♠ N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ AQ62				1NT
Vul: Both	♥ K2	♥ QJ	Pass	2NT	AP	
North HCP: 9	♦ QJ87	♦ 10952				
South HCP: 15	♣ 10543	♣ AQ7				
Contract: 2N S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ A1094	♠ K83		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ5	♥ 10974	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q32	♦ K108	AP			
South HCP: 8	♣ A98	♣ Q42	1. Stayman			
Contract: 2N N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ J842	♠ 76				1NT
Vul: EW	♥ KQJ	♥ A32	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J853	♦ KQ9	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ AQ762	1. Stayman			
Contract: 2N S						

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ K6		1NT	Pass	2NT
Vul: Both	♥ A94	♥ J107	AP			
North HCP: 15	♦ Q95	♦ K86				
South HCP: 8	♣ AKQ103	♣ J9874				
Contract: 2N N						

Board: 312

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 109

♥ AQ42

♦ J107

♣ Q543

South:

♠ Q752

♥ 93

♦ AQ63

♣ AK10

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♠
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Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

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

Board: 313	♠ J84	The opponents are silent.
Dealer: N	♥ A64	
Vul: EW	♦ AQ942	You bid first.
HCP: 15	♣ A9	

Board: 314	♠ J6	The opponents are silent.
Dealer: S	♥ J54	
Vul: Both	♦ KQ109	Partner bids first.
HCP: 8	♣ J943	

Board: 315	♠ Q42	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: None	♦ AQ432	You bid first.
HCP: 15	♣ Q2	

Board: 316	♠ J94	The opponents are silent.
Dealer: S	♥ Q104	
Vul: NS	♦ KJ95	Partner bids first.
HCP: 8	♣ J54	

Board: 317	♠ A932	The opponents are silent.
Dealer: N	♥ J53	
Vul: Both	♦ K1032	You bid first.
HCP: 15	♣ AK	

Board: 318	♠ J104	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ KQ763	Partner bids first.
HCP: 8	♣ J104	

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

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ J84	♠ K762		1NT	Pass	2♣ ¹
Vul: EW	♥ A64	♥ KJ5	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ942	♦ J85	AP			
South HCP: 9	♣ A9	♣ J104	1. Stayman			
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ Q3				1NT
Vul: Both	♥ J54	♥ AQ86	Pass	2NT	AP	
North HCP: 8	♦ KQ109	♦ 652				
South HCP: 15	♣ J943	♣ AK52				
Contract: 2N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ A53		1NT	Pass	2♣ ¹
Vul: None	♥ AJ10	♥ Q875	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ432	♦ 106	AP			
South HCP: 9	♣ Q2	♣ K984	1. Stayman			
Contract: 2N N						

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ A10				1NT
Vul: NS	♥ Q104	♥ AK97	Pass	2NT	AP	
North HCP: 8	♦ KJ95	♦ A1043				
South HCP: 15	♣ J54	♣ 876				
Contract: 2N S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ QJ107		1NT	Pass	2♣ ¹
Vul: Both	♥ J53	♥ A102	Pass	2♠	Pass	3♠
North HCP: 15	♦ K1032	♦ 84	AP			
South HCP: 9	♣ AK	♣ Q754	1. Stayman			
Contract: 3♠ N						

Board: 318

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J104

♥ J8

♦ KQ763

♣ J104

South:

♠ A963

♥ AK62

♦ 109

♣ A92

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 313	♠ K762	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ J85	Partner bids first.
HCP: 9	♣ J104	

Board: 314	♠ Q3	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: Both	♦ 652	You bid first.
HCP: 15	♣ AK52	

Board: 315	♠ A53	The opponents are silent.
Dealer: N	♥ Q875	
Vul: None	♦ 106	Partner bids first.
HCP: 9	♣ K984	

Board: 316	♠ A10	The opponents are silent.
Dealer: S	♥ AK97	
Vul: NS	♦ A1043	You bid first.
HCP: 15	♣ 876	

Board: 317	♠ QJ107	The opponents are silent.
Dealer: N	♥ A102	
Vul: Both	♦ 84	Partner bids first.
HCP: 9	♣ Q754	

Board: 318	♠ A963	The opponents are silent.
Dealer: S	♥ AK62	
Vul: None	♦ 109	You bid first.
HCP: 15	♣ A92	

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

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ J84	♠ K762		1NT	Pass	2♣ ¹
Vul: EW	♥ A64	♥ KJ5	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ942	♦ J85	AP			
South HCP: 9	♣ A9	♣ J104	1. Stayman			
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ Q3				1NT
Vul: Both	♥ J54	♥ AQ86	Pass	2NT	AP	
North HCP: 8	♦ KQ109	♦ 652				
South HCP: 15	♣ J943	♣ AK52				
Contract: 2N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ A53		1NT	Pass	2♣ ¹
Vul: None	♥ AJ10	♥ Q875	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ432	♦ 106	AP			
South HCP: 9	♣ Q2	♣ K984	1. Stayman			
Contract: 2N N						

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ A10				1NT
Vul: NS	♥ Q104	♥ AK97	Pass	2NT	AP	
North HCP: 8	♦ KJ95	♦ A1043				
South HCP: 15	♣ J54	♣ 876				
Contract: 2N S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ QJ107		1NT	Pass	2♣ ¹
Vul: Both	♥ J53	♥ A102	Pass	2♠	Pass	3♠
North HCP: 15	♦ K1032	♦ 84	AP			
South HCP: 9	♣ AK	♣ Q754	1. Stayman			
Contract: 3♠ N						

Board: 318

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J104

♥ J8

♦ KQ763

♣ J104

South:

♠ A963

♥ AK62

♦ 109

♣ A92

West	North	East	South
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			1NT
--	--	--	-----

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

North hands (Practice Page)

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

Board: 319	♠ QJ5	West Doubles 2♣ if possible.
Dealer: N	♥ AJ65	
Vul: NS	♦ A1097	
HCP: 15	♣ K9	You bid first.

Board: 320	♠ J75	The opponents are silent.
Dealer: S	♥ J97	
Vul: EW	♦ Q8	
HCP: 8	♣ A9843	Partner bids first.

Board: 321	♠ AQ53	West Bids 2♦ if possible.
Dealer: N	♥ K3	
Vul: None	♦ KJ9	
HCP: 15	♣ Q965	You bid first.

Board: 322	♠ Q865	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ 9863	
HCP: 9	♣ A74	Partner bids first.

Board: 323	♠ K32	The opponents are silent.
Dealer: N	♥ A82	
Vul: EW	♦ A1065	
HCP: 15	♣ A52	You bid first.

Board: 324	♠ J1054	The opponents are silent.
Dealer: S	♥ J1094	
Vul: Both	♦ Q93	
HCP: 8	♣ A4	Partner bids first.

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

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 8762		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ65	♥ KQ93	X	2♥	Pass	3♣ ²
North HCP: 15	♦ A1097	♦ K83	Pass	3NT	Pass	4♥
South HCP: 9	♣ K9	♣ J4	AP			
Contract: 4♥ N			1. Stayman			
			2. strength cue bid			

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ AK10				1NT
Vul: EW	♥ J97	♥ Q85	Pass	2NT	AP	
North HCP: 8	♦ Q8	♦ A1074				
South HCP: 15	♣ A9843	♣ Q76				
Contract: 2N S						

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ J762		1NT	Pass	2♣ ¹
Vul: None	♥ K3	♥ QJ	2♦	2NT	AP	
North HCP: 15	♦ KJ9	♦ 1042	1. Stayman			
South HCP: 9	♣ Q965	♣ AJ84				
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ Q865	♠ A92				1NT
Vul: NS	♥ K9	♥ 652	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 9863	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ A74	♣ KQJ83	1. Stayman			
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ 1075		1NT	Pass	2NT
Vul: EW	♥ A82	♥ Q5	AP			
North HCP: 15	♦ A1065	♦ K98				
South HCP: 8	♣ A52	♣ QJ843				
Contract: 2N N						

Board: 324

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J1054

♥ J1094

♦ Q93

♣ A4

South:

♠ A96

♥ 765

♦ AK5

♣ KJ87

West	North	East	South
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			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 16 R16 points.

Board: 319	♠ 8762	West Doubles 2♣ if possible. Partner bids first.
Dealer: N	♥ KQ93	
Vul: NS	♦ K83	
HCP: 9	♣ J4	

Board: 320	♠ AK10	The opponents are silent. You bid first.
Dealer: S	♥ Q85	
Vul: EW	♦ A1074	
HCP: 15	♣ Q76	

Board: 321	♠ J762	West Bids 2♦ if possible. Partner bids first.
Dealer: N	♥ QJ	
Vul: None	♦ 1042	
HCP: 9	♣ AJ84	

Board: 322	♠ A92	The opponents are silent. You bid first.
Dealer: S	♥ 652	
Vul: NS	♦ AJ	
HCP: 15	♣ KQJ83	

Board: 323	♠ 1075	The opponents are silent. Partner bids first.
Dealer: N	♥ Q5	
Vul: EW	♦ K98	
HCP: 8	♣ QJ843	

Board: 324	♠ A96	The opponents are silent. You bid first.
Dealer: S	♥ 765	
Vul: Both	♦ AK5	
HCP: 15	♣ KJ87	

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

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 8762		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ65	♥ KQ93	X	2♥	Pass	3♣ ²
North HCP: 15	♦ A1097	♦ K83	Pass	3NT	Pass	4♥
South HCP: 9	♣ K9	♣ J4	AP			
Contract: 4♥ N			1. Stayman			
			2. strength cue bid			

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ AK10				1NT
Vul: EW	♥ J97	♥ Q85	Pass	2NT	AP	
North HCP: 8	♦ Q8	♦ A1074				
South HCP: 15	♣ A9843	♣ Q76				
Contract: 2N S						

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ J762		1NT	Pass	2♣ ¹
Vul: None	♥ K3	♥ QJ	2♦	2NT	AP	
North HCP: 15	♦ KJ9	♦ 1042	1. Stayman			
South HCP: 9	♣ Q965	♣ AJ84				
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ Q865	♠ A92				1NT
Vul: NS	♥ K9	♥ 652	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 9863	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ A74	♣ KQJ83	1. Stayman			
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ 1075		1NT	Pass	2NT
Vul: EW	♥ A82	♥ Q5	AP			
North HCP: 15	♦ A1065	♦ K98				
South HCP: 8	♣ A52	♣ QJ843				
Contract: 2N N						

Board: 324

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J1054

♥ J1094

♦ Q93

♣ A4

South:

♠ A96

♥ 765

♦ AK5

♣ KJ87

West	North	East	South
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			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 16 R16 points.

Board: 325	♠ A97	The opponents are silent.
Dealer: N	♥ J95	
Vul: NS	♦ AQ42	You bid first.
HCP: 15	♣ A72	

Board: 326	♠ K975	The opponents are silent.
Dealer: S	♥ 1032	
Vul: EW	♦ QJ	Partner bids first.
HCP: 9	♣ QJ43	

Board: 327	♠ Q1098	West Bids 2♦ if possible.
Dealer: N	♥ AK75	
Vul: Both	♦ K6	You bid first.
HCP: 15	♣ K73	

Board: 328	♠ K102	The opponents are silent.
Dealer: S	♥ J107	
Vul: None	♦ J103	Partner bids first.
HCP: 8	♣ K874	

Board: 329	♠ QJ42	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ AK10	You bid first.
HCP: 15	♣ K932	

Board: 330	♠ Q974	The opponents are silent.
Dealer: S	♥ J5	
Vul: Both	♦ KQ1053	Partner bids first.
HCP: 9	♣ J4	

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

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ KJ62		1NT	Pass	2♣ ¹
Vul: NS	♥ J95	♥ Q4	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ42	♦ K985	AP			
South HCP: 9	♣ A72	♣ 964	1. Stayman			
Contract: 2N N						

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ K975	♠ AJ4				1NT
Vul: EW	♥ 1032	♥ KQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QJ	♦ A10932	Pass	2NT	AP	
South HCP: 15	♣ QJ43	♣ 102	1. Stayman			
Contract: 2N S						

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ Q1098	♠ K762		1NT	Pass	2♣ ¹
Vul: Both	♥ AK75	♥ J103	2♦	2NT	AP	
North HCP: 15	♦ K6	♦ QJ	1. Stayman			
South HCP: 8	♣ K73	♣ J984				
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ A975				1NT
Vul: None	♥ J107	♥ KQ	Pass	2NT	AP	
North HCP: 8	♦ J103	♦ Q754				
South HCP: 15	♣ K874	♣ A93				
Contract: 2N S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ QJ42	♠ 97		1NT	Pass	2NT
Vul: EW	♥ Q3	♥ K107	AP			
North HCP: 15	♦ AK10	♦ Q952				
South HCP: 9	♣ K932	♣ A1074				
Contract: 2N N						

Board: 330

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q974

♥ J5

♦ KQ1053

♣ J4

South:

♠ K85

♥ AQ86

♦ 87

♣ AQ32

West	North	East	South
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			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 16 R16 points.

Board: 325	♠ KJ62	The opponents are silent.
Dealer: N	♥ Q4	
Vul: NS	♦ K985	Partner bids first.
HCP: 9	♣ 964	

Board: 326	♠ AJ4	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: EW	♦ A10932	You bid first.
HCP: 15	♣ 102	

Board: 327	♠ K762	West Bids 2♦ if possible.
Dealer: N	♥ J103	
Vul: Both	♦ QJ	Partner bids first.
HCP: 8	♣ J984	

Board: 328	♠ A975	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ Q754	You bid first.
HCP: 15	♣ A93	

Board: 329	♠ 97	The opponents are silent.
Dealer: N	♥ K107	
Vul: EW	♦ Q952	Partner bids first.
HCP: 9	♣ A1074	

Board: 330	♠ K85	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: Both	♦ 87	You bid first.
HCP: 15	♣ AQ32	

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

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ KJ62		1NT	Pass	2♣ ¹
Vul: NS	♥ J95	♥ Q4	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ42	♦ K985	AP			
South HCP: 9	♣ A72	♣ 964	1. Stayman			
Contract: 2N N						

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ K975	♠ AJ4				1NT
Vul: EW	♥ 1032	♥ KQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QJ	♦ A10932	Pass	2NT	AP	
South HCP: 15	♣ QJ43	♣ 102	1. Stayman			
Contract: 2N S						

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ Q1098	♠ K762		1NT	Pass	2♣ ¹
Vul: Both	♥ AK75	♥ J103	2♦	2NT	AP	
North HCP: 15	♦ K6	♦ QJ	1. Stayman			
South HCP: 8	♣ K73	♣ J984				
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ A975				1NT
Vul: None	♥ J107	♥ KQ	Pass	2NT	AP	
North HCP: 8	♦ J103	♦ Q754				
South HCP: 15	♣ K874	♣ A93				
Contract: 2N S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ QJ42	♠ 97		1NT	Pass	2NT
Vul: EW	♥ Q3	♥ K107	AP			
North HCP: 15	♦ AK10	♦ Q952				
South HCP: 9	♣ K932	♣ A1074				
Contract: 2N N						

Board: 330

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q974

♥ J5

♦ KQ1053

♣ J4

South:

♠ K85

♥ AQ86

♦ 87

♣ AQ32

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

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

1. Stayman

North hands (Practice Page)

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

Board: 331	♠ AK85	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: None	♦ Q74	You bid first.
HCP: 15	♣ J2	

Board: 332	♠ J106	The opponents are silent.
Dealer: S	♥ J9	
Vul: NS	♦ Q652	Partner bids first.
HCP: 8	♣ KJ94	

Board: 333	♠ A972	The opponents are silent.
Dealer: N	♥ A854	
Vul: Both	♦ K5	You bid first.
HCP: 15	♣ A107	

Board: 334	♠ 1062	The opponents are silent.
Dealer: S	♥ A98	
Vul: None	♦ A5	Partner bids first.
HCP: 9	♣ J8743	

Board: 335	♠ AK87	The opponents are silent.
Dealer: N	♥ 62	
Vul: NS	♦ AK103	You bid first.
HCP: 15	♣ J82	

Board: 336	♠ Q964	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ 8764	Partner bids first.
HCP: 9	♣ J94	

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

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ J973		1NT	Pass	2♣ ¹
Vul: None	♥ KQ84	♥ 109	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q74	♦ A9832	Pass	3♠	Pass	4♠
South HCP: 8	♣ J2	♣ K4	AP			
Contract: 4♠ N			1. Stayman			

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ K973				1NT
Vul: NS	♥ J9	♥ K103	Pass	2NT	AP	
North HCP: 8	♦ Q652	♦ AK10				
South HCP: 15	♣ KJ94	♣ Q107				
Contract: 2N S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ J843		1NT	Pass	2♣ ¹
Vul: Both	♥ A854	♥ K9	Pass	2♥	Pass	2NT
North HCP: 15	♦ K5	♦ 106	Pass	4♠	AP	
South HCP: 8	♣ A107	♣ KJ964	1. Stayman			
Contract: 4♠ N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AJ3				1NT
Vul: None	♥ A98	♥ QJ74	Pass	2NT	AP	
North HCP: 9	♦ A5	♦ K93				
South HCP: 15	♣ J8743	♣ A105				
Contract: 2N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ AK87	♠ 109		1NT	Pass	2♣ ¹
Vul: NS	♥ 62	♥ A753	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK103	♦ 942	AP			
South HCP: 9	♣ J82	♣ KQ94	1. Stayman			
Contract: 2N N						

Board: 336

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q964

♥ AQ

♦ 8764

♣ J94

South:

♠ 1032

♥ J52

♦ KQ9

♣ AKQ3

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 16 R16 points.

Board: 331	♠ J973	The opponents are silent.
Dealer: N	♥ 109	
Vul: None	♦ A9832	Partner bids first.
HCP: 8	♣ K4	

Board: 332	♠ K973	The opponents are silent.
Dealer: S	♥ K103	
Vul: NS	♦ AK10	You bid first.
HCP: 15	♣ Q107	

Board: 333	♠ J843	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ 106	Partner bids first.
HCP: 8	♣ KJ964	

Board: 334	♠ AJ3	The opponents are silent.
Dealer: S	♥ QJ74	
Vul: None	♦ K93	You bid first.
HCP: 15	♣ A105	

Board: 335	♠ 109	The opponents are silent.
Dealer: N	♥ A753	
Vul: NS	♦ 942	Partner bids first.
HCP: 9	♣ KQ94	

Board: 336	♠ 1032	The opponents are silent.
Dealer: S	♥ J52	
Vul: EW	♦ KQ9	You bid first.
HCP: 15	♣ AKQ3	

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

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ J973		1NT	Pass	2♣ ¹
Vul: None	♥ KQ84	♥ 109	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q74	♦ A9832	Pass	3♠	Pass	4♠
South HCP: 8	♣ J2	♣ K4	AP			
Contract: 4♠ N			1. Stayman			

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ K973				1NT
Vul: NS	♥ J9	♥ K103	Pass	2NT	AP	
North HCP: 8	♦ Q652	♦ AK10				
South HCP: 15	♣ KJ94	♣ Q107				
Contract: 2N S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ J843		1NT	Pass	2♣ ¹
Vul: Both	♥ A854	♥ K9	Pass	2♥	Pass	2NT
North HCP: 15	♦ K5	♦ 106	Pass	4♠	AP	
South HCP: 8	♣ A107	♣ KJ964	1. Stayman			
Contract: 4♠ N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AJ3				1NT
Vul: None	♥ A98	♥ QJ74	Pass	2NT	AP	
North HCP: 9	♦ A5	♦ K93				
South HCP: 15	♣ J8743	♣ A105				
Contract: 2N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ AK87	♠ 109		1NT	Pass	2♣ ¹
Vul: NS	♥ 62	♥ A753	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK103	♦ 942	AP			
South HCP: 9	♣ J82	♣ KQ94	1. Stayman			
Contract: 2N N						

Board: 336

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q964

♥ AQ

♦ 8764

♣ J94

South:

♠ 1032

♥ J52

♦ KQ9

♣ AKQ3

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 16 R16 points.

Board: 337	♠ KQ3	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ K7642	You bid first.
HCP: 15	♣ AK2	

Board: 338	♠ Q9	The opponents are silent.
Dealer: S	♥ 9654	
Vul: NS	♦ AJ6	Partner bids first.
HCP: 9	♣ Q954	

Board: 339	♠ K1042	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: EW	♦ A96	You bid first.
HCP: 15	♣ A2	

Board: 340	♠ Q9	The opponents are silent.
Dealer: S	♥ Q52	
Vul: Both	♦ K1098	Partner bids first.
HCP: 8	♣ J742	

Board: 341	♠ Q543	The opponents are silent.
Dealer: N	♥ A872	
Vul: NS	♦ KQ	You bid first.
HCP: 15	♣ A62	

Board: 342	♠ 1098	The opponents are silent.
Dealer: S	♥ 943	
Vul: EW	♦ A93	Partner bids first.
HCP: 8	♣ KJ64	

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

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A108		1NT	Pass	2♣ ¹
Vul: None	♥ 32	♥ KQ76	Pass	2♦	Pass	2NT
North HCP: 15	♦ K7642	♦ 1095	AP			
South HCP: 9	♣ AK2	♣ 754	1. Stayman			
Contract: 2N N						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ J4				1NT
Vul: NS	♥ 9654	♥ AKJ8	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AJ6	♦ K74	Pass	3♥	AP	
South HCP: 15	♣ Q954	♣ K763	1. Stayman			
Contract: 3♥ S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ K1042	♠ 75		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ43	♥ A862	Pass	2♥	Pass	4♥
North HCP: 15	♦ A96	♦ Q108	AP			
South HCP: 9	♣ A2	♣ QJ74	1. Stayman			
Contract: 4♥ N						

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K102				1NT
Vul: Both	♥ Q52	♥ A63	Pass	2NT	AP	
North HCP: 8	♦ K1098	♦ J542				
South HCP: 15	♣ J742	♣ AK9				
Contract: 2N S						

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ Q543	♠ KJ107		1NT	Pass	2♣ ¹
Vul: NS	♥ A872	♥ K10	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ	♦ 107642	Pass	4♠	AP	
South HCP: 9	♣ A62	♣ Q4	1. Stayman			
Contract: 4♠ N						

Board: 342

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 1N S

North:

♠ 1098

♥ 943

♦ A93

♣ KJ64

South:

♠ A432

♥ AJ85

♦ Q62

♣ A5

West North East South

1NT

AP

South hands (Practice Page)

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

Board: 337	♠ A108	The opponents are silent.
Dealer: N	♥ KQ76	
Vul: None	♦ 1095	Partner bids first.
HCP: 9	♣ 754	

Board: 338	♠ J4	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: NS	♦ K74	You bid first.
HCP: 15	♣ K763	

Board: 339	♠ 75	The opponents are silent.
Dealer: N	♥ A862	
Vul: EW	♦ Q108	Partner bids first.
HCP: 9	♣ QJ74	

Board: 340	♠ K102	The opponents are silent.
Dealer: S	♥ A63	
Vul: Both	♦ J542	You bid first.
HCP: 15	♣ AK9	

Board: 341	♠ KJ107	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ 107642	Partner bids first.
HCP: 9	♣ Q4	

Board: 342	♠ A432	The opponents are silent.
Dealer: S	♥ AJ85	
Vul: EW	♦ Q62	You bid first.
HCP: 15	♣ A5	

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

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A108		1NT	Pass	2♣ ¹
Vul: None	♥ 32	♥ KQ76	Pass	2♦	Pass	2NT
North HCP: 15	♦ K7642	♦ 1095	AP			
South HCP: 9	♣ AK2	♣ 754	1. Stayman			
Contract: 2N N						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ J4				1NT
Vul: NS	♥ 9654	♥ AKJ8	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AJ6	♦ K74	Pass	3♥	AP	
South HCP: 15	♣ Q954	♣ K763	1. Stayman			
Contract: 3♥ S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ K1042	♠ 75		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ43	♥ A862	Pass	2♥	Pass	4♥
North HCP: 15	♦ A96	♦ Q108	AP			
South HCP: 9	♣ A2	♣ QJ74	1. Stayman			
Contract: 4♥ N						

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K102				1NT
Vul: Both	♥ Q52	♥ A63	Pass	2NT	AP	
North HCP: 8	♦ K1098	♦ J542				
South HCP: 15	♣ J742	♣ AK9				
Contract: 2N S						

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ Q543	♠ KJ107		1NT	Pass	2♣ ¹
Vul: NS	♥ A872	♥ K10	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ	♦ 107642	Pass	4♠	AP	
South HCP: 9	♣ A62	♣ Q4	1. Stayman			
Contract: 4♠ N						

Board: 342

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 1N S

North:

♠ 1098

♥ 943

♦ A93

♣ KJ64

South:

♠ A432

♥ AJ85

♦ Q62

♣ A5

West North East South

1NT

AP

North hands (Practice Page)

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

Board: 343	♠ AK6	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ AK94	You bid first.
HCP: 15	♣ J875	

Board: 344	♠ KQ4	The opponents are silent.
Dealer: S	♥ J76	
Vul: None	♦ 95	Partner bids first.
HCP: 9	♣ K10854	

Board: 345	♠ A82	The opponents are silent.
Dealer: N	♥ K52	
Vul: EW	♦ K864	You bid first.
HCP: 15	♣ KQ8	

Board: 346	♠ 105	The opponents are silent.
Dealer: S	♥ 842	
Vul: Both	♦ AKJ104	Partner bids first.
HCP: 8	♣ 984	

Board: 347	♠ KQ93	The opponents are silent.
Dealer: N	♥ 106	
Vul: None	♦ Q75	You bid first.
HCP: 15	♣ AKJ3	

Board: 348	♠ J82	The opponents are silent.
Dealer: S	♥ 10865	
Vul: NS	♦ Q7	Partner bids first.
HCP: 9	♣ AQ64	

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

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J109		1NT	Pass	2♣ ¹
Vul: Both	♥ 109	♥ 8652	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK94	♦ Q2	AP			
South HCP: 9	♣ J875	♣ AQ42	1. Stayman			
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ A109				1NT
Vul: None	♥ J76	♥ A84	Pass	2NT	AP	
North HCP: 9	♦ 95	♦ AJ843				
South HCP: 15	♣ K10854	♣ Q3				
Contract: 2N S						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ 10654		1NT	Pass	2♣ ¹
Vul: EW	♥ K52	♥ A8	Pass	2♦	Pass	2NT
North HCP: 15	♦ K864	♦ 109	AP			
South HCP: 9	♣ KQ8	♣ AJ432	1. Stayman			
Contract: 2N N						

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ K92				1NT
Vul: Both	♥ 842	♥ QJ	Pass	2NT	AP	
North HCP: 8	♦ AKJ104	♦ Q653				
South HCP: 15	♣ 984	♣ AK75				
Contract: 2N S						

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♠ A1087		1NT	Pass	2♣ ¹
Vul: None	♥ 106	♥ K72	Pass	2♠	Pass	4♠
North HCP: 15	♦ Q75	♦ J1092	AP			
South HCP: 8	♣ AKJ3	♣ 94	1. Stayman			
Contract: 4♠ N						

Board: 348

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J82

♥ 10865

♦ Q7

♣ AQ64

South:

♠ A105

♥ K42

♦ AK85

♣ J85

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 343	♠ J109	The opponents are silent.
Dealer: N	♥ 8652	
Vul: Both	♦ Q2	Partner bids first.
HCP: 9	♣ AQ42	

Board: 344	♠ A109	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ AJ843	You bid first.
HCP: 15	♣ Q3	

Board: 345	♠ 10654	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ 109	Partner bids first.
HCP: 9	♣ AJ432	

Board: 346	♠ K92	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ Q653	You bid first.
HCP: 15	♣ AK75	

Board: 347	♠ A1087	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ J1092	Partner bids first.
HCP: 8	♣ 94	

Board: 348	♠ A105	The opponents are silent.
Dealer: S	♥ K42	
Vul: NS	♦ AK85	You bid first.
HCP: 15	♣ J85	

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

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J109		1NT	Pass	2♣ ¹
Vul: Both	♥ 109	♥ 8652	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK94	♦ Q2	AP			
South HCP: 9	♣ J875	♣ AQ42	1. Stayman			
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ A109				1NT
Vul: None	♥ J76	♥ A84	Pass	2NT	AP	
North HCP: 9	♦ 95	♦ AJ843				
South HCP: 15	♣ K10854	♣ Q3				
Contract: 2N S						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ 10654		1NT	Pass	2♣ ¹
Vul: EW	♥ K52	♥ A8	Pass	2♦	Pass	2NT
North HCP: 15	♦ K864	♦ 109	AP			
South HCP: 9	♣ KQ8	♣ AJ432	1. Stayman			
Contract: 2N N						

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ K92				1NT
Vul: Both	♥ 842	♥ QJ	Pass	2NT	AP	
North HCP: 8	♦ AKJ104	♦ Q653				
South HCP: 15	♣ 984	♣ AK75				
Contract: 2N S						

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♠ A1087		1NT	Pass	2♣ ¹
Vul: None	♥ 106	♥ K72	Pass	2♠	Pass	4♠
North HCP: 15	♦ Q75	♦ J1092	AP			
South HCP: 8	♣ AKJ3	♣ 94	1. Stayman			
Contract: 4♠ N						

Board: 348

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J82

♥ 10865

♦ Q7

♣ AQ64

South:

♠ A105

♥ K42

♦ AK85

♣ J85

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 16 R16 points.

Board: 349	♠ A2	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: Both	♦ QJ863	You bid first.
HCP: 15	♣ K53	

Board: 350	♠ 76	East Bids 3♠ if possible.
Dealer: S	♥ AQ	
Vul: None	♦ J10875	Partner bids first.
HCP: 8	♣ J1094	

Board: 351	♠ 97	The opponents are silent.
Dealer: N	♥ AK87	
Vul: NS	♦ K64	You bid first.
HCP: 15	♣ AJ53	

Board: 352	♠ A1097	The opponents are silent.
Dealer: S	♥ 92	
Vul: EW	♦ KQ74	Partner bids first.
HCP: 9	♣ 864	

Board: 353	♠ K1094	The opponents are silent.
Dealer: N	♥ A107	
Vul: None	♦ A105	You bid first.
HCP: 15	♣ KJ2	

Board: 354	♠ K84	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: NS	♦ 1075	Partner bids first.
HCP: 9	♣ 8542	

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

Board: 349	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ QJ7		1NT	Pass	2NT
Vul: Both	♥ AJ8	♥ 106				
North HCP: 15	♦ QJ863	♦ K974	AP			
South HCP: 8	♣ K53	♣ Q1094				
Contract: 2N N						

Board: 350	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ 82				1NT
Vul: None	♥ AQ	♥ K72	Pass	2NT	3♠	Pass
North HCP: 8	♦ J10875	♦ AK93	Pass	XA♠♠	AP	
South HCP: 15	♣ J1094	♣ KQ52				
Contract: 3♠X E						

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ K63		1NT	Pass	2NT
Vul: NS	♥ AK87	♥ Q5				
North HCP: 15	♦ K64	♦ J1093	AP			
South HCP: 9	♣ AJ53	♣ K864				
Contract: 2N N						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ A1097	♠ KQ4				1NT
Vul: EW	♥ 92	♥ QJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ74	♦ J932	Pass	2NT	AP	
South HCP: 15	♣ 864	♣ AQ3				
Contract: 2N S			1. Stayman			

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ K1094	♠ J873		1NT	Pass	2♣ ¹
Vul: None	♥ A107	♥ K62	Pass	2♠	Pass	3♠
North HCP: 15	♦ A105	♦ J9	AP			
South HCP: 9	♣ KJ2	♣ A864	1. Stayman			
Contract: 3♠ N						

Board: 354

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K84

♥ AQ10

♦ 1075

♣ 8542

South:

♠ AJ7

♥ KJ5

♦ A843

♣ Q107

West	North	East	South
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Pass	2NT	AP	
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			1NT
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South hands (Practice Page)

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

Board: 349	♠ QJ7	The opponents are silent.
Dealer: N	♥ 106	
Vul: Both	♦ K974	Partner bids first.
HCP: 8	♣ Q1094	

Board: 350	♠ 82	East Bids 3♠ if possible.
Dealer: S	♥ K72	
Vul: None	♦ AK93	You bid first.
HCP: 15	♣ KQ52	

Board: 351	♠ K63	The opponents are silent.
Dealer: N	♥ Q5	
Vul: NS	♦ J1093	Partner bids first.
HCP: 9	♣ K864	

Board: 352	♠ KQ4	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: EW	♦ J932	You bid first.
HCP: 15	♣ AQ3	

Board: 353	♠ J873	The opponents are silent.
Dealer: N	♥ K62	
Vul: None	♦ J9	Partner bids first.
HCP: 9	♣ A864	

Board: 354	♠ AJ7	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: NS	♦ A843	You bid first.
HCP: 15	♣ Q107	

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

Board: 349	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ QJ7		1NT	Pass	2NT
Vul: Both	♥ AJ8	♥ 106				
North HCP: 15	♦ QJ863	♦ K974	AP			
South HCP: 8	♣ K53	♣ Q1094				
Contract: 2N N						

Board: 350	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ 82				1NT
Vul: None	♥ AQ	♥ K72	Pass	2NT	3♠	Pass
North HCP: 8	♦ J10875	♦ AK93	Pass	XA♠♠	AP	
South HCP: 15	♣ J1094	♣ KQ52				
Contract: 3♠X E						

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ K63		1NT	Pass	2NT
Vul: NS	♥ AK87	♥ Q5				
North HCP: 15	♦ K64	♦ J1093	AP			
South HCP: 9	♣ AJ53	♣ K864				
Contract: 2N N						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ A1097	♠ KQ4				1NT
Vul: EW	♥ 92	♥ QJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ74	♦ J932	Pass	2NT	AP	
South HCP: 15	♣ 864	♣ AQ3				
Contract: 2N S			1. Stayman			

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ K1094	♠ J873		1NT	Pass	2♣ ¹
Vul: None	♥ A107	♥ K62	Pass	2♠	Pass	3♠
North HCP: 15	♦ A105	♦ J9	AP			
South HCP: 9	♣ KJ2	♣ A864	1. Stayman			
Contract: 3♠ N						

Board: 354

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K84

♥ AQ10

♦ 1075

♣ 8542

South:

♠ AJ7

♥ KJ5

♦ A843

♣ Q107

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 355	♠ KJ8	The opponents are silent.
Dealer: N	♥ 83	
Vul: EW	♦ Q83	You bid first.
HCP: 15	♣ AKQ52	

Board: 356	♠ K85	The opponents are silent.
Dealer: S	♥ 8732	
Vul: Both	♦ KQJ	Partner bids first.
HCP: 9	♣ 842	

Board: 357	♠ KQ3	The opponents are silent.
Dealer: N	♥ K85	
Vul: NS	♦ AQJ42	You bid first.
HCP: 15	♣ 85	

Board: 358	♠ J1052	The opponents are silent.
Dealer: S	♥ K943	
Vul: EW	♦ Q10	Partner bids first.
HCP: 9	♣ K54	

Board: 359	♠ AK63	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: Both	♦ 94	You bid first.
HCP: 15	♣ 732	

Board: 360	♠ K10	The opponents are silent.
Dealer: S	♥ 10865	
Vul: None	♦ AJ873	Partner bids first.
HCP: 8	♣ 104	

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

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ A32		1NT	Pass	2♣ ¹
Vul: EW	♥ 83	♥ QJ109	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q83	♦ 975	AP			
South HCP: 8	♣ AKQ52	♣ J104	1. Stayman			
Contract: 2N N						

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ Q1093				1NT
Vul: Both	♥ 8732	♥ K9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KQJ	♦ A73	Pass	2NT	AP	
South HCP: 15	♣ 842	♣ AQ97	1. Stayman			
Contract: 2N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ2		1NT	Pass	2NT
Vul: NS	♥ K85	♥ 107	AP			
North HCP: 15	♦ AQJ42	♦ K10875				
South HCP: 9	♣ 85	♣ J64				
Contract: 2N N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ J1052	♠ AK76				1NT
Vul: EW	♥ K943	♥ J7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q10	♦ J75	Pass	4♠	AP	
South HCP: 15	♣ K54	♣ AQ83	1. Stayman			
Contract: 4♠ S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ J10		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ7	♥ 10642	Pass	2♥	Pass	3♥
North HCP: 15	♦ 94	♦ J75	AP			
South HCP: 9	♣ 732	♣ AK84	1. Stayman			
Contract: 3♥ N						

Board: 360

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K10

♥ 10865

♦ AJ873

♣ 104

South:

♠ Q6

♥ KQ9

♦ 942

♣ AKJ76

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♦
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Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 355	♠ A32	The opponents are silent.
Dealer: N	♥ QJ109	
Vul: EW	♦ 975	Partner bids first.
HCP: 8	♣ J104	

Board: 356	♠ Q1093	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ A73	You bid first.
HCP: 15	♣ AQ97	

Board: 357	♠ AJ2	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ K10875	Partner bids first.
HCP: 9	♣ J64	

Board: 358	♠ AK76	The opponents are silent.
Dealer: S	♥ J7	
Vul: EW	♦ J75	You bid first.
HCP: 15	♣ AQ83	

Board: 359	♠ J10	The opponents are silent.
Dealer: N	♥ 10642	
Vul: Both	♦ J75	Partner bids first.
HCP: 9	♣ AK84	

Board: 360	♠ Q6	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: None	♦ 942	You bid first.
HCP: 15	♣ AKJ76	

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

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ A32		1NT	Pass	2♣ ¹
Vul: EW	♥ 83	♥ QJ109	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q83	♦ 975	AP			
South HCP: 8	♣ AKQ52	♣ J104	1. Stayman			
Contract: 2N N						

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ Q1093				1NT
Vul: Both	♥ 8732	♥ K9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KQJ	♦ A73	Pass	2NT	AP	
South HCP: 15	♣ 842	♣ AQ97	1. Stayman			
Contract: 2N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ2		1NT	Pass	2NT
Vul: NS	♥ K85	♥ 107	AP			
North HCP: 15	♦ AQJ42	♦ K10875				
South HCP: 9	♣ 85	♣ J64				
Contract: 2N N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ J1052	♠ AK76				1NT
Vul: EW	♥ K943	♥ J7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q10	♦ J75	Pass	4♠	AP	
South HCP: 15	♣ K54	♣ AQ83	1. Stayman			
Contract: 4♠ S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ J10		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ7	♥ 10642	Pass	2♥	Pass	3♥
North HCP: 15	♦ 94	♦ J75	AP			
South HCP: 9	♣ 732	♣ AK84	1. Stayman			
Contract: 3♥ N						

Board: 360

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K10

♥ 10865

♦ AJ873

♣ 104

South:

♠ Q6

♥ KQ9

♦ 942

♣ AKJ76

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♦
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Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

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

Board: 361	♠ AK86	The opponents are silent.
Dealer: N	♥ KQ93	
Vul: EW	♦ K32	You bid first.
HCP: 15	♣ 53	

Board: 362	♠ J1092	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ A83	Partner bids first.
HCP: 8	♣ K1043	

Board: 363	♠ QJ5	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ AJ7	You bid first.
HCP: 15	♣ QJ873	

Board: 364	♠ 9863	The opponents are silent.
Dealer: S	♥ 105	
Vul: NS	♦ K75	Partner bids first.
HCP: 9	♣ KQJ4	

Board: 365	♠ Q2	The opponents are silent.
Dealer: N	♥ A84	
Vul: Both	♦ K1063	You bid first.
HCP: 15	♣ AQ53	

Board: 366	♠ J6	The opponents are silent.
Dealer: S	♥ KQ108	
Vul: None	♦ QJ64	Partner bids first.
HCP: 9	♣ 654	

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

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ Q943		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ93	♥ 1042	Pass	2♥	Pass	2NT
North HCP: 15	♦ K32	♦ A10	Pass	3♠	Pass	4♠
South HCP: 9	♣ 53	♣ QJ64	AP			
Contract: 4♠ N			1. Stayman			

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ J1092	♠ A76				1NT
Vul: Both	♥ 104	♥ K95	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A83	♦ KQJ106	Pass	2NT	AP	
South HCP: 15	♣ K1043	♣ Q9	1. Stayman			
Contract: 2N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 1082		1NT	Pass	2NT
Vul: None	♥ A2	♥ QJ7	AP			
North HCP: 15	♦ AJ7	♦ K103				
South HCP: 9	♣ QJ873	♣ K542				
Contract: 2N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ 9863	♠ KQ4				1NT
Vul: NS	♥ 105	♥ QJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K75	♦ AQJ43	Pass	2NT	AP	
South HCP: 15	♣ KQJ4	♣ 106	1. Stayman			
Contract: 2N S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AJ		1NT	Pass	2♣ ¹
Vul: Both	♥ A84	♥ 10952	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1063	♦ J842	AP			
South HCP: 9	♣ AQ53	♣ K42	1. Stayman			
Contract: 2N N						

Board: 366

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ J6

♥ KQ108

♦ QJ64

♣ 654

South:

♠ AQ

♥ A742

♦ K107

♣ Q1082

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♥
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Pass	4♥	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 361	♠ Q943	The opponents are silent.
Dealer: N	♥ 1042	
Vul: EW	♦ A10	Partner bids first.
HCP: 9	♣ QJ64	

Board: 362	♠ A76	The opponents are silent.
Dealer: S	♥ K95	
Vul: Both	♦ KQJ106	You bid first.
HCP: 15	♣ Q9	

Board: 363	♠ 1082	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: None	♦ K103	Partner bids first.
HCP: 9	♣ K542	

Board: 364	♠ KQ4	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: NS	♦ AQJ43	You bid first.
HCP: 15	♣ 106	

Board: 365	♠ AJ	The opponents are silent.
Dealer: N	♥ 10952	
Vul: Both	♦ J842	Partner bids first.
HCP: 9	♣ K42	

Board: 366	♠ AQ	The opponents are silent.
Dealer: S	♥ A742	
Vul: None	♦ K107	You bid first.
HCP: 15	♣ Q1082	

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

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ Q943		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ93	♥ 1042	Pass	2♥	Pass	2NT
North HCP: 15	♦ K32	♦ A10	Pass	3♠	Pass	4♠
South HCP: 9	♣ 53	♣ QJ64	AP			
Contract: 4♠ N			1. Stayman			

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ J1092	♠ A76				1NT
Vul: Both	♥ 104	♥ K95	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A83	♦ KQJ106	Pass	2NT	AP	
South HCP: 15	♣ K1043	♣ Q9	1. Stayman			
Contract: 2N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 1082		1NT	Pass	2NT
Vul: None	♥ A2	♥ QJ7	AP			
North HCP: 15	♦ AJ7	♦ K103				
South HCP: 9	♣ QJ873	♣ K542				
Contract: 2N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ 9863	♠ KQ4				1NT
Vul: NS	♥ 105	♥ QJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K75	♦ AQJ43	Pass	2NT	AP	
South HCP: 15	♣ KQJ4	♣ 106	1. Stayman			
Contract: 2N S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AJ		1NT	Pass	2♣ ¹
Vul: Both	♥ A84	♥ 10952	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1063	♦ J842	AP			
South HCP: 9	♣ AQ53	♣ K42	1. Stayman			
Contract: 2N N						

Board: 366

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ J6

♥ KQ108

♦ QJ64

♣ 654

South:

♠ AQ

♥ A742

♦ K107

♣ Q1082

West	North	East	South
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			1NT
--	--	--	-----

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

Pass	4♥	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 367	♠ KQJ	The opponents are silent.
Dealer: N	♥ QJ	
Vul: NS	♦ K543	You bid first.
HCP: 15	♣ K986	

Board: 368	♠ 1053	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ K109	Partner bids first.
HCP: 9	♣ Q7643	

Board: 369	♠ AK2	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ AJ872	You bid first.
HCP: 15	♣ 763	

Board: 370	♠ QJ6	The opponents are silent.
Dealer: S	♥ Q652	
Vul: NS	♦ J6	Partner bids first.
HCP: 9	♣ K1094	

Board: 371	♠ J1054	The opponents are silent.
Dealer: N	♥ A32	
Vul: EW	♦ K63	You bid first.
HCP: 15	♣ AK8	

Board: 372	♠ 106	The opponents are silent.
Dealer: S	♥ KJ86	
Vul: Both	♦ Q97	Partner bids first.
HCP: 9	♣ K743	

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

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 982		1NT	Pass	2NT
Vul: NS	♥ QJ	♥ AK5				
North HCP: 15	♦ K543	♦ J986	AP			
South HCP: 8	♣ K986	♣ 1042				
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ KQJ				1NT
Vul: EW	♥ A8	♥ 73				
North HCP: 9	♦ K109	♦ AJ64	Pass	2NT	AP	
South HCP: 15	♣ Q7643	♣ A1098				
Contract: 2N S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J98		1NT	Pass	2♣ ¹
Vul: None	♥ QJ	♥ 9864	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ872	♦ K64	AP			
South HCP: 8	♣ 763	♣ A104	1. Stayman			
Contract: 2N N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ 10873				1NT
Vul: NS	♥ Q652	♥ KJ	Pass	2♣ ¹	Pass	2♣
North HCP: 9	♦ J6	♦ KQ43	Pass	2NT	AP	
South HCP: 15	♣ K1094	♣ AQ2	1. Stayman			
Contract: 2N S						

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ J1054	♠ K3		1NT	Pass	2♣ ¹
Vul: EW	♥ A32	♥ Q1096	Pass	2♠	Pass	2NT
North HCP: 15	♦ K63	♦ Q54	AP			
South HCP: 9	♣ AK8	♣ Q1042	1. Stayman			
Contract: 2N N						

Board: 372

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 106

♥ KJ86

♦ Q97

♣ K743

South:

♠ A54

♥ Q102

♦ A1084

♣ AJ5

West	North	East	South
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			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 16 R16 points.

Board: 367	♠ 982	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ J986	Partner bids first.
HCP: 8	♣ 1042	

Board: 368	♠ KQJ	The opponents are silent.
Dealer: S	♥ 73	
Vul: EW	♦ AJ64	You bid first.
HCP: 15	♣ A1098	

Board: 369	♠ J98	The opponents are silent.
Dealer: N	♥ 9864	
Vul: None	♦ K64	Partner bids first.
HCP: 8	♣ A104	

Board: 370	♠ 10873	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ KQ43	You bid first.
HCP: 15	♣ AQ2	

Board: 371	♠ K3	The opponents are silent.
Dealer: N	♥ Q1096	
Vul: EW	♦ Q54	Partner bids first.
HCP: 9	♣ Q1042	

Board: 372	♠ A54	The opponents are silent.
Dealer: S	♥ Q102	
Vul: Both	♦ A1084	You bid first.
HCP: 15	♣ AJ5	

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

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 982		1NT	Pass	2NT
Vul: NS	♥ QJ	♥ AK5				
North HCP: 15	♦ K543	♦ J986	AP			
South HCP: 8	♣ K986	♣ 1042				
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ KQJ				1NT
Vul: EW	♥ A8	♥ 73				
North HCP: 9	♦ K109	♦ AJ64	Pass	2NT	AP	
South HCP: 15	♣ Q7643	♣ A1098				
Contract: 2N S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J98		1NT	Pass	2♣ ¹
Vul: None	♥ QJ	♥ 9864	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ872	♦ K64	AP			
South HCP: 8	♣ 763	♣ A104	1. Stayman			
Contract: 2N N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ 10873				1NT
Vul: NS	♥ Q652	♥ KJ	Pass	2♣ ¹	Pass	2♣
North HCP: 9	♦ J6	♦ KQ43	Pass	2NT	AP	
South HCP: 15	♣ K1094	♣ AQ2	1. Stayman			
Contract: 2N S						

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ J1054	♠ K3		1NT	Pass	2♣ ¹
Vul: EW	♥ A32	♥ Q1096	Pass	2♠	Pass	2NT
North HCP: 15	♦ K63	♦ Q54	AP			
South HCP: 9	♣ AK8	♣ Q1042	1. Stayman			
Contract: 2N N						

Board: 372

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 106

♥ KJ86

♦ Q97

♣ K743

South:

♠ A54

♥ Q102

♦ A1084

♣ AJ5

West	North	East	South
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			1NT
--	--	--	-----

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

Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 373	♠ A86	West Doubles 2♣ if possible.
Dealer: N	♥ QJ6	
Vul: NS	♦ AK102	
HCP: 15	♣ J65	You bid first.

Board: 374	♠ QJ83	The opponents are silent.
Dealer: S	♥ K92	
Vul: EW	♦ K963	Partner bids first.
HCP: 9	♣ 54	

Board: 375	♠ AQ10	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ K43	You bid first.
HCP: 15	♣ J983	

Board: 376	♠ Q102	East Bids 3♥ if possible.
Dealer: S	♥ 103	
Vul: None	♦ KJ10	Partner bids first.
HCP: 8	♣ Q9743	

Board: 377	♠ A87	The opponents are silent.
Dealer: N	♥ AQ62	
Vul: EW	♦ AJ73	You bid first.
HCP: 15	♣ 96	

Board: 378	♠ A7	The opponents are silent.
Dealer: S	♥ 986	
Vul: Both	♦ J95	Partner bids first.
HCP: 8	♣ QJ974	

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

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ KQ103		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ6	♥ 32	X	2♦	Pass	3♦
North HCP: 15	♦ AK102	♦ J953	AP			
South HCP: 9	♣ J65	♣ K84	1. Stayman			
Contract: 3♦ N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ QJ83	♠ K2				1NT
Vul: EW	♥ K92	♥ AQ75	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K963	♦ QJ107	Pass	2NT	AP	
South HCP: 15	♣ 54	♣ K103	1. Stayman			
Contract: 2N S						

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K942		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ2	♥ Q85	Pass	2♦	Pass	2NT
North HCP: 15	♦ K43	♦ Q10	AP			
South HCP: 9	♣ J983	♣ Q754	1. Stayman			
Contract: 2N N						

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ AK97				1NT
Vul: None	♥ 103	♥ AJ2	Pass	2NT	3♥	AP
North HCP: 8	♦ KJ10	♦ 975				
South HCP: 15	♣ Q9743	♣ K65				
Contract: 3♥ E						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ K5		1NT	Pass	2NT
Vul: EW	♥ AQ62	♥ 97	AP			
North HCP: 15	♦ AJ73	♦ 10962				
South HCP: 9	♣ 96	♣ AQ854				
Contract: 2N N						

Board: 378

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A7

♥ 986

♦ J95

♣ QJ974

South:

♠ J532

♥ A53

♦ AK87

♣ K8

West	North	East	South
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1NT

Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 373	♠ KQ103	West Doubles 2♣ if possible.
Dealer: N	♥ 32	
Vul: NS	♦ J953	Partner bids first.
HCP: 9	♣ K84	

Board: 374	♠ K2	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: EW	♦ QJ107	You bid first.
HCP: 15	♣ K103	

Board: 375	♠ K942	The opponents are silent.
Dealer: N	♥ Q85	
Vul: Both	♦ Q10	Partner bids first.
HCP: 9	♣ Q754	

Board: 376	♠ AK97	East Bids 3♥ if possible.
Dealer: S	♥ AJ2	
Vul: None	♦ 975	You bid first.
HCP: 15	♣ K65	

Board: 377	♠ K5	The opponents are silent.
Dealer: N	♥ 97	
Vul: EW	♦ 10962	Partner bids first.
HCP: 9	♣ AQ854	

Board: 378	♠ J532	The opponents are silent.
Dealer: S	♥ A53	
Vul: Both	♦ AK87	You bid first.
HCP: 15	♣ K8	

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

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ KQ103		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ6	♥ 32	X	2♦	Pass	3♦
North HCP: 15	♦ AK102	♦ J953	AP			
South HCP: 9	♣ J65	♣ K84	1. Stayman			
Contract: 3♦ N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ QJ83	♠ K2				1NT
Vul: EW	♥ K92	♥ AQ75	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K963	♦ QJ107	Pass	2NT	AP	
South HCP: 15	♣ 54	♣ K103	1. Stayman			
Contract: 2N S						

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K942		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ2	♥ Q85	Pass	2♦	Pass	2NT
North HCP: 15	♦ K43	♦ Q10	AP			
South HCP: 9	♣ J983	♣ Q754	1. Stayman			
Contract: 2N N						

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ AK97				1NT
Vul: None	♥ 103	♥ AJ2	Pass	2NT	3♥	AP
North HCP: 8	♦ KJ10	♦ 975				
South HCP: 15	♣ Q9743	♣ K65				
Contract: 3♥ E						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ K5		1NT	Pass	2NT
Vul: EW	♥ AQ62	♥ 97	AP			
North HCP: 15	♦ AJ73	♦ 10962				
South HCP: 9	♣ 96	♣ AQ854				
Contract: 2N N						

Board: 378

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A7

♥ 986

♦ J95

♣ QJ974

South:

♠ J532

♥ A53

♦ AK87

♣ K8

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 379	♠ K873	The opponents are silent.
Dealer: N	♥ A98	
Vul: None	♦ Q8	You bid first.
HCP: 15	♣ AQ75	

Board: 380	♠ Q1032	The opponents are silent.
Dealer: S	♥ K107	
Vul: NS	♦ 1086	Partner bids first.
HCP: 9	♣ A43	

Board: 381	♠ KQ94	The opponents are silent.
Dealer: N	♥ A643	
Vul: Both	♦ A4	You bid first.
HCP: 15	♣ Q102	

Board: 382	♠ QJ93	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ 10975	Partner bids first.
HCP: 8	♣ J94	

Board: 383	♠ K6	The opponents are silent.
Dealer: N	♥ J109	
Vul: NS	♦ AK972	You bid first.
HCP: 15	♣ A92	

Board: 384	♠ A984	The opponents are silent.
Dealer: S	♥ 962	
Vul: EW	♦ A8	Partner bids first.
HCP: 9	♣ J432	

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

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ K873	♠ A952		1NT	Pass	2♣ ¹
Vul: None	♥ A98	♥ J75	Pass	2♠	Pass	4♠
North HCP: 15	♦ Q8	♦ J1092	AP			
South HCP: 9	♣ AQ75	♣ K4	1. Stayman			
Contract: 4♠ N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ Q1032	♠ A76				1NT
Vul: NS	♥ K107	♥ AJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1086	♦ 73	Pass	2NT	AP	
South HCP: 15	♣ A43	♣ KQJ75	1. Stayman			
Contract: 2N S						

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ KQ94	♠ J52		1NT	Pass	2NT
Vul: Both	♥ A643	♥ Q109	AP			
North HCP: 15	♦ A4	♦ Q9732				
South HCP: 9	♣ Q102	♣ A4				
Contract: 2N N						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ QJ93	♠ K1042				1NT
Vul: None	♥ A2	♥ Q4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 10975	♦ A42	Pass	3♠	AP	
South HCP: 15	♣ J94	♣ AQ32	1. Stayman			
Contract: 3♠ S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 107		1NT	Pass	2♣ ¹
Vul: NS	♥ J109	♥ AK87	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK972	♦ Q6	AP			
South HCP: 9	♣ A92	♣ 108764	1. Stayman			
Contract: 2N N						

Board: 384

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A984

♥ 962

♦ A8

♣ J432

South:

♠ K62

♥ KQ107

♦ 10953

♣ AK

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 16 R16 points.

Board: 379	♠ A952	The opponents are silent.
Dealer: N	♥ J75	
Vul: None	♦ J1092	Partner bids first.
HCP: 9	♣ K4	

Board: 380	♠ A76	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: NS	♦ 73	You bid first.
HCP: 15	♣ KQJ75	

Board: 381	♠ J52	The opponents are silent.
Dealer: N	♥ Q109	
Vul: Both	♦ Q9732	Partner bids first.
HCP: 9	♣ A4	

Board: 382	♠ K1042	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ A42	You bid first.
HCP: 15	♣ AQ32	

Board: 383	♠ 107	The opponents are silent.
Dealer: N	♥ AK87	
Vul: NS	♦ Q6	Partner bids first.
HCP: 9	♣ 108764	

Board: 384	♠ K62	The opponents are silent.
Dealer: S	♥ KQ107	
Vul: EW	♦ 10953	You bid first.
HCP: 15	♣ AK	

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

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ K873	♠ A952		1NT	Pass	2♣ ¹
Vul: None	♥ A98	♥ J75	Pass	2♠	Pass	4♠
North HCP: 15	♦ Q8	♦ J1092	AP			
South HCP: 9	♣ AQ75	♣ K4	1. Stayman			
Contract: 4♠ N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ Q1032	♠ A76				1NT
Vul: NS	♥ K107	♥ AJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1086	♦ 73	Pass	2NT	AP	
South HCP: 15	♣ A43	♣ KQJ75	1. Stayman			
Contract: 2N S						

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ KQ94	♠ J52		1NT	Pass	2NT
Vul: Both	♥ A643	♥ Q109	AP			
North HCP: 15	♦ A4	♦ Q9732				
South HCP: 9	♣ Q102	♣ A4				
Contract: 2N N						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ QJ93	♠ K1042				1NT
Vul: None	♥ A2	♥ Q4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 10975	♦ A42	Pass	3♠	AP	
South HCP: 15	♣ J94	♣ AQ32	1. Stayman			
Contract: 3♠ S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 107		1NT	Pass	2♣ ¹
Vul: NS	♥ J109	♥ AK87	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK972	♦ Q6	AP			
South HCP: 9	♣ A92	♣ 108764	1. Stayman			
Contract: 2N N						

Board: 384

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A984

♥ 962

♦ A8

♣ J432

South:

♠ K62

♥ KQ107

♦ 10953

♣ AK

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 16 R16 points.

Board: 385	♠ AJ42	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ Q96	You bid first.
HCP: 15	♣ J103	

Board: 386	♠ 852	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ K10962	Partner bids first.
HCP: 9	♣ 1054	

Board: 387	♠ AQ5	The opponents are silent.
Dealer: N	♥ 764	
Vul: EW	♦ K5	You bid first.
HCP: 15	♣ AQ973	

Board: 388	♠ K1096	The opponents are silent.
Dealer: S	♥ 8732	
Vul: Both	♦ Q8	Partner bids first.
HCP: 9	♣ A54	

Board: 389	♠ KJ63	The opponents are silent.
Dealer: N	♥ K98	
Vul: NS	♦ AQ	You bid first.
HCP: 15	♣ Q982	

Board: 390	♠ 942	The opponents are silent.
Dealer: S	♥ K874	
Vul: EW	♦ AQ98	Partner bids first.
HCP: 9	♣ 42	

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

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ K986		1NT	Pass	2♣ ¹
Vul: None	♥ AK8	♥ J105	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q96	♦ J73	AP			
South HCP: 9	♣ J103	♣ A54	1. Stayman			
Contract: 3♠ N						

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ AKQJ				1NT
Vul: NS	♥ AQ	♥ 10984	Pass	2NT	AP	
North HCP: 9	♦ K10962	♦ J73				
South HCP: 15	♣ 1054	♣ A2				
Contract: 2N S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 962		1NT	AP	
Vul: EW	♥ 764	♥ Q10				
North HCP: 15	♦ K5	♦ Q97				
South HCP: 8	♣ AQ973	♣ KJ1054				
Contract: 1N N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ K1096	♠ AJ5				1NT
Vul: Both	♥ 8732	♥ AKJ10	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q8	♦ J965	Pass	4♥	AP	
South HCP: 15	♣ A54	♣ J7	1. Stayman			
Contract: 4♥ S						

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ Q9		1NT	Pass	2NT
Vul: NS	♥ K98	♥ Q74	AP			
North HCP: 15	♦ AQ	♦ J10963				
South HCP: 9	♣ Q982	♣ A74				
Contract: 2N N						

Board: 390

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 942

♥ K874

♦ AQ98

♣ 42

South:

♠ A1065

♥ QJ

♦ J752

♣ AK3

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

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

1. Stayman

South hands (Practice Page)

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

Board: 385	♠ K986	The opponents are silent.
Dealer: N	♥ J105	
Vul: None	♦ J73	Partner bids first.
HCP: 9	♣ A54	

Board: 386	♠ AKQJ	The opponents are silent.
Dealer: S	♥ 10984	
Vul: NS	♦ J73	You bid first.
HCP: 15	♣ A2	

Board: 387	♠ 962	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ Q97	Partner bids first.
HCP: 8	♣ KJ1054	

Board: 388	♠ AJ5	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: Both	♦ J965	You bid first.
HCP: 15	♣ J7	

Board: 389	♠ Q9	The opponents are silent.
Dealer: N	♥ Q74	
Vul: NS	♦ J10963	Partner bids first.
HCP: 9	♣ A74	

Board: 390	♠ A1065	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ J752	You bid first.
HCP: 15	♣ AK3	

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

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ K986		1NT	Pass	2♣ ¹
Vul: None	♥ AK8	♥ J105	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q96	♦ J73	AP			
South HCP: 9	♣ J103	♣ A54	1. Stayman			
Contract: 3♠ N						

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ AKQJ				1NT
Vul: NS	♥ AQ	♥ 10984	Pass	2NT	AP	
North HCP: 9	♦ K10962	♦ J73				
South HCP: 15	♣ 1054	♣ A2				
Contract: 2N S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 962		1NT	AP	
Vul: EW	♥ 764	♥ Q10				
North HCP: 15	♦ K5	♦ Q97				
South HCP: 8	♣ AQ973	♣ KJ1054				
Contract: 1N N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ K1096	♠ AJ5				1NT
Vul: Both	♥ 8732	♥ AKJ10	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q8	♦ J965	Pass	4♥	AP	
South HCP: 15	♣ A54	♣ J7	1. Stayman			
Contract: 4♥ S						

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ Q9		1NT	Pass	2NT
Vul: NS	♥ K98	♥ Q74	AP			
North HCP: 15	♦ AQ	♦ J10963				
South HCP: 9	♣ Q982	♣ A74				
Contract: 2N N						

Board: 390

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 942

♥ K874

♦ AQ98

♣ 42

South:

♠ A1065

♥ QJ

♦ J752

♣ AK3

West	North	East	South
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			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 16 R16 points.

Board: 391	♠ K974	The opponents are silent.
Dealer: N	♥ KQ42	
Vul: Both	♦ AQ5	You bid first.
HCP: 15	♣ J10	

Board: 392	♠ J84	East Bids 3♥ if possible.
Dealer: S	♥ J6	
Vul: None	♦ J532	Partner bids first.
HCP: 9	♣ KQJ4	

Board: 393	♠ A3	The opponents are silent.
Dealer: N	♥ J98	
Vul: EW	♦ A9432	You bid first.
HCP: 15	♣ AQ9	

Board: 394	♠ J1096	The opponents are silent.
Dealer: S	♥ A103	
Vul: Both	♦ 65	Partner bids first.
HCP: 8	♣ QJ94	

Board: 395	♠ A542	The opponents are silent.
Dealer: N	♥ AK43	
Vul: None	♦ K9	You bid first.
HCP: 15	♣ J86	

Board: 396	♠ J3	The opponents are silent.
Dealer: S	♥ 8732	
Vul: NS	♦ KQ986	Partner bids first.
HCP: 9	♣ K4	

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

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ K974	♠ 105		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ42	♥ J983	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ5	♦ 1087	AP			
South HCP: 8	♣ J10	♣ AK43				
Contract: 3♥ N				1. Stayman		

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ AK5				1NT
Vul: None	♥ J6	♥ 73	Pass	2NT	3♥	Pass
North HCP: 9	♦ J532	♦ A84	Pass	XA♠♠	AP	
South HCP: 15	♣ KQJ4	♣ A7653				
Contract: 3♥ X E						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q1082		1NT	Pass	2♣ ¹
Vul: EW	♥ J98	♥ K64	Pass	2♦	Pass	2NT
North HCP: 15	♦ A9432	♦ KJ	AP			
South HCP: 9	♣ AQ9	♣ 10764				
Contract: 2N N				1. Stayman		

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ J1096	♠ A42				1NT
Vul: Both	♥ A103	♥ K76	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 65	♦ KJ8	Pass	2NT	AP	
South HCP: 15	♣ QJ94	♣ A873				
Contract: 2N S				1. Stayman		

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ A542	♠ 103		1NT	Pass	2♣ ¹
Vul: None	♥ AK43	♥ J1092	Pass	2♥	Pass	4♥
North HCP: 15	♦ K9	♦ AQJ52	AP			
South HCP: 8	♣ J86	♣ 94				
Contract: 4♥ N				1. Stayman		

Board: 396

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J3

♥ 8732

♦ KQ986

♣ K4

South:

♠ A974

♥ AK4

♦ 72

♣ A753

West	North	East	South
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			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 16 R16 points.

Board: 391	♠ 105	The opponents are silent.
Dealer: N	♥ J983	
Vul: Both	♦ 1087	Partner bids first.
HCP: 8	♣ AK43	

Board: 392	♠ AK5	East Bids 3♥ if possible.
Dealer: S	♥ 73	
Vul: None	♦ A84	You bid first.
HCP: 15	♣ A7653	

Board: 393	♠ Q1082	The opponents are silent.
Dealer: N	♥ K64	
Vul: EW	♦ KJ	Partner bids first.
HCP: 9	♣ 10764	

Board: 394	♠ A42	The opponents are silent.
Dealer: S	♥ K76	
Vul: Both	♦ KJ8	You bid first.
HCP: 15	♣ A873	

Board: 395	♠ 103	The opponents are silent.
Dealer: N	♥ J1092	
Vul: None	♦ AQJ52	Partner bids first.
HCP: 8	♣ 94	

Board: 396	♠ A974	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ 72	You bid first.
HCP: 15	♣ A753	

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

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ K974	♠ 105		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ42	♥ J983	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ5	♦ 1087	AP			
South HCP: 8	♣ J10	♣ AK43				
Contract: 3♥ N			1. Stayman			

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ AK5				1NT
Vul: None	♥ J6	♥ 73	Pass	2NT	3♥	Pass
North HCP: 9	♦ J532	♦ A84	Pass	XA♠♠	AP	
South HCP: 15	♣ KQJ4	♣ A7653				
Contract: 3♥ X E						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q1082		1NT	Pass	2♣ ¹
Vul: EW	♥ J98	♥ K64	Pass	2♦	Pass	2NT
North HCP: 15	♦ A9432	♦ KJ	AP			
South HCP: 9	♣ AQ9	♣ 10764				
Contract: 2N N			1. Stayman			

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ J1096	♠ A42				1NT
Vul: Both	♥ A103	♥ K76	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 65	♦ KJ8	Pass	2NT	AP	
South HCP: 15	♣ QJ94	♣ A873				
Contract: 2N S			1. Stayman			

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ A542	♠ 103		1NT	Pass	2♣ ¹
Vul: None	♥ AK43	♥ J1092	Pass	2♥	Pass	4♥
North HCP: 15	♦ K9	♦ AQJ52	AP			
South HCP: 8	♣ J86	♣ 94				
Contract: 4♥ N			1. Stayman			

Board: 396

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J3

♥ 8732

♦ KQ986

♣ K4

South:

♠ A974

♥ AK4

♦ 72

♣ A753

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 16 R16 points.

Board: 397	♠ 1097	The opponents are silent.
Dealer: N	♥ AK82	
Vul: Both	♦ A10	You bid first.
HCP: 15	♣ A1086	

Board: 398	♠ 842	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ 973	Partner bids first.
HCP: 9	♣ Q9874	

Board: 399	♠ J43	The opponents are silent.
Dealer: N	♥ K109	
Vul: NS	♦ Q976	You bid first.
HCP: 15	♣ AKQ	

Board: 400	♠ AK7	The opponents are silent.
Dealer: S	♥ 10962	
Vul: EW	♦ Q104	Partner bids first.
HCP: 9	♣ 1043	

Board: 401	♠ A83	The opponents are silent.
Dealer: N	♥ KQJ8	
Vul: None	♦ AJ6	You bid first.
HCP: 15	♣ 865	

Board: 402	♠ 93	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ KJ954	Partner bids first.
HCP: 9	♣ J1043	

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

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ 1097	♠ J64		1NT	Pass	2NT
Vul: Both	♥ AK82	♥ 1097				
North HCP: 15	♦ A10	♦ Q983	AP			
South HCP: 8	♣ A1086	♣ KQ4				
Contract: 2N N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ A9				1NT
Vul: None	♥ AK	♥ J1082				
North HCP: 9	♦ 973	♦ Q108	Pass	2NT	AP	
South HCP: 15	♣ Q9874	♣ AKJ10				
Contract: 2N S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ Q102		1NT	Pass	2NT
Vul: NS	♥ K109	♥ AJ4				
North HCP: 15	♦ Q976	♦ J854	AP			
South HCP: 9	♣ AKQ	♣ J64				
Contract: 2N N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ J832				1NT
Vul: EW	♥ 10962	♥ AQ54	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q104	♦ A97	Pass	3♥	AP	
South HCP: 15	♣ 1043	♣ A7				
Contract: 3♥ S			1. Stayman			

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ K94		1NT	Pass	2♣ ¹
Vul: None	♥ KQJ8	♥ A763	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ6	♦ 1084	AP			
South HCP: 9	♣ 865	♣ Q104	1. Stayman			
Contract: 3♥ N						

Board: 402

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 93

♥ A6

♦ KJ954

♣ J1043

South:

♠ AK62

♥ 10854

♦ A87

♣ A7

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 397	♠ J64	The opponents are silent.
Dealer: N	♥ 1097	
Vul: Both	♦ Q983	Partner bids first.
HCP: 8	♣ KQ4	

Board: 398	♠ A9	The opponents are silent.
Dealer: S	♥ J1082	
Vul: None	♦ Q108	You bid first.
HCP: 15	♣ AKJ10	

Board: 399	♠ Q102	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ J854	Partner bids first.
HCP: 9	♣ J64	

Board: 400	♠ J832	The opponents are silent.
Dealer: S	♥ AQ54	
Vul: EW	♦ A97	You bid first.
HCP: 15	♣ A7	

Board: 401	♠ K94	The opponents are silent.
Dealer: N	♥ A763	
Vul: None	♦ 1084	Partner bids first.
HCP: 9	♣ Q104	

Board: 402	♠ AK62	The opponents are silent.
Dealer: S	♥ 10854	
Vul: NS	♦ A87	You bid first.
HCP: 15	♣ A7	

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

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ 1097	♠ J64		1NT	Pass	2NT
Vul: Both	♥ AK82	♥ 1097				
North HCP: 15	♦ A10	♦ Q983	AP			
South HCP: 8	♣ A1086	♣ KQ4				
Contract: 2N N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ A9				1NT
Vul: None	♥ AK	♥ J1082				
North HCP: 9	♦ 973	♦ Q108	Pass	2NT	AP	
South HCP: 15	♣ Q9874	♣ AKJ10				
Contract: 2N S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ Q102		1NT	Pass	2NT
Vul: NS	♥ K109	♥ AJ4				
North HCP: 15	♦ Q976	♦ J854	AP			
South HCP: 9	♣ AKQ	♣ J64				
Contract: 2N N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ J832				1NT
Vul: EW	♥ 10962	♥ AQ54	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q104	♦ A97	Pass	3♥	AP	
South HCP: 15	♣ 1043	♣ A7				
Contract: 3♥ S			1. Stayman			

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ K94		1NT	Pass	2♣ ¹
Vul: None	♥ KQJ8	♥ A763	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ6	♦ 1084	AP			
South HCP: 9	♣ 865	♣ Q104	1. Stayman			
Contract: 3♥ N						

Board: 402

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 93

♥ A6

♦ KJ954

♣ J1043

South:

♠ AK62

♥ 10854

♦ A87

♣ A7

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 403	♠ Q97	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ K87	You bid first.
HCP: 15	♣ K865	

Board: 404	♠ 873	The opponents are silent.
Dealer: S	♥ AK103	
Vul: Both	♦ Q5	Partner bids first.
HCP: 9	♣ 10854	

Board: 405	♠ QJ72	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ AK2	You bid first.
HCP: 15	♣ J973	

Board: 406	♠ 9643	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ J84	Partner bids first.
HCP: 8	♣ KJ104	

Board: 407	♠ A852	The opponents are silent.
Dealer: N	♥ 53	
Vul: Both	♦ AK108	You bid first.
HCP: 15	♣ A85	

Board: 408	♠ 52	The opponents are silent.
Dealer: S	♥ J108	
Vul: None	♦ AQ9	Partner bids first.
HCP: 9	♣ Q7542	

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

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ KJ5		1NT	Pass	2NT
Vul: EW	♥ AQJ	♥ K106				
North HCP: 15	♦ K87	♦ J942	AP			
South HCP: 9	♣ K865	♣ J43				
Contract: 2N N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ AQ				1NT
Vul: Both	♥ AK103	♥ 542	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q5	♦ AJ842	Pass	2NT	AP	
South HCP: 15	♣ 10854	♣ KJ2	1. Stayman			
Contract: 2N S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ QJ72	♠ AK9		1NT	Pass	2NT
Vul: NS	♥ A9	♥ J74				
North HCP: 15	♦ AK2	♦ J876	AP			
South HCP: 9	♣ J973	♣ 854				
Contract: 2N N						

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ 9643	♠ AK8				1NT
Vul: EW	♥ K10	♥ A987	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J84	♦ A92	Pass	2NT	AP	
South HCP: 15	♣ KJ104	♣ 932	1. Stayman			
Contract: 2N S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ KJ96		1NT	Pass	2♣ ¹
Vul: Both	♥ 53	♥ Q4	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK108	♦ QJ74	AP			
South HCP: 9	♣ A85	♣ 964	1. Stayman			
Contract: 3♠ N						

Board: 408

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 52

♥ J108

♦ AQ9

♣ Q7542

South:

♠ A64

♥ AK4

♦ K832

♣ J106

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 403	♠ KJ5	The opponents are silent.
Dealer: N	♥ K106	
Vul: EW	♦ J942	Partner bids first.
HCP: 9	♣ J43	

Board: 404	♠ AQ	The opponents are silent.
Dealer: S	♥ 542	
Vul: Both	♦ AJ842	You bid first.
HCP: 15	♣ KJ2	

Board: 405	♠ AK9	The opponents are silent.
Dealer: N	♥ J74	
Vul: NS	♦ J876	Partner bids first.
HCP: 9	♣ 854	

Board: 406	♠ AK8	The opponents are silent.
Dealer: S	♥ A987	
Vul: EW	♦ A92	You bid first.
HCP: 15	♣ 932	

Board: 407	♠ KJ96	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ QJ74	Partner bids first.
HCP: 9	♣ 964	

Board: 408	♠ A64	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ K832	You bid first.
HCP: 15	♣ J106	

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

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ KJ5		1NT	Pass	2NT
Vul: EW	♥ AQJ	♥ K106				
North HCP: 15	♦ K87	♦ J942	AP			
South HCP: 9	♣ K865	♣ J43				
Contract: 2N N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ AQ				1NT
Vul: Both	♥ AK103	♥ 542	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q5	♦ AJ842	Pass	2NT	AP	
South HCP: 15	♣ 10854	♣ KJ2	1. Stayman			
Contract: 2N S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ QJ72	♠ AK9		1NT	Pass	2NT
Vul: NS	♥ A9	♥ J74				
North HCP: 15	♦ AK2	♦ J876	AP			
South HCP: 9	♣ J973	♣ 854				
Contract: 2N N						

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ 9643	♠ AK8				1NT
Vul: EW	♥ K10	♥ A987	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J84	♦ A92	Pass	2NT	AP	
South HCP: 15	♣ KJ104	♣ 932	1. Stayman			
Contract: 2N S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ KJ96		1NT	Pass	2♣ ¹
Vul: Both	♥ 53	♥ Q4	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK108	♦ QJ74	AP			
South HCP: 9	♣ A85	♣ 964	1. Stayman			
Contract: 3♠ N						

Board: 408

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 52

♥ J108

♦ AQ9

♣ Q7542

South:

♠ A64

♥ AK4

♦ K832

♣ J106

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 409	♠ A10	The opponents are silent.
Dealer: N	♥ KJ86	
Vul: EW	♦ A1085	You bid first.
HCP: 15	♣ QJ8	

Board: 410	♠ 10753	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ KJ7	Partner bids first.
HCP: 9	♣ J1042	

Board: 411	♠ Q82	The opponents are silent.
Dealer: N	♥ J85	
Vul: None	♦ K52	You bid first.
HCP: 15	♣ AKQ7	

Board: 412	♠ K2	The opponents are silent.
Dealer: S	♥ K1097	
Vul: NS	♦ J5	Partner bids first.
HCP: 8	♣ J10964	

Board: 413	♠ J102	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: Both	♦ AQ1053	You bid first.
HCP: 15	♣ K7	

Board: 414	♠ 86	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: None	♦ K864	Partner bids first.
HCP: 9	♣ 9654	

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

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ K982		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ86	♥ 103	Pass	2♥	Pass	2NT
North HCP: 15	♦ A1085	♦ K73	AP			
South HCP: 9	♣ QJ8	♣ K964	1. Stayman			
Contract: 2N N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ 10753	♠ KJ				1NT
Vul: Both	♥ KJ	♥ AQ72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ7	♦ Q105	Pass	2NT	AP	
South HCP: 15	♣ J1042	♣ K875	1. Stayman			
Contract: 2N S						

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ K5		1NT	Pass	2NT
Vul: None	♥ J85	♥ 93	AP			
North HCP: 15	♦ K52	♦ AJ1084				
South HCP: 9	♣ AKQ7	♣ J654				
Contract: 2N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ Q83				1NT
Vul: NS	♥ K1097	♥ AJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J5	♦ KQ63	Pass	2NT	AP	
South HCP: 15	♣ J10964	♣ K853	1. Stayman			
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ KQ9		1NT	Pass	2NT
Vul: Both	♥ KQ6	♥ 105	AP			
North HCP: 15	♦ AQ1053	♦ J72				
South HCP: 9	♣ K7	♣ QJ643				
Contract: 2N N						

Board: 414

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 86

♥ AQ8

♦ K864

♣ 9654

South:

♠ KQ2

♥ KJ7

♦ J1093

♣ KQ3

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 409	♠ K982	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ K73	Partner bids first.
HCP: 9	♣ K964	

Board: 410	♠ KJ	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: Both	♦ Q105	You bid first.
HCP: 15	♣ K875	

Board: 411	♠ K5	The opponents are silent.
Dealer: N	♥ 93	
Vul: None	♦ AJ1084	Partner bids first.
HCP: 9	♣ J654	

Board: 412	♠ Q83	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ KQ63	You bid first.
HCP: 15	♣ K853	

Board: 413	♠ KQ9	The opponents are silent.
Dealer: N	♥ 105	
Vul: Both	♦ J72	Partner bids first.
HCP: 9	♣ QJ643	

Board: 414	♠ KQ2	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ J1093	You bid first.
HCP: 15	♣ KQ3	

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

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ K982		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ86	♥ 103	Pass	2♥	Pass	2NT
North HCP: 15	♦ A1085	♦ K73	AP			
South HCP: 9	♣ QJ8	♣ K964	1. Stayman			
Contract: 2N N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ 10753	♠ KJ				1NT
Vul: Both	♥ KJ	♥ AQ72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ7	♦ Q105	Pass	2NT	AP	
South HCP: 15	♣ J1042	♣ K875	1. Stayman			
Contract: 2N S						

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ K5		1NT	Pass	2NT
Vul: None	♥ J85	♥ 93	AP			
North HCP: 15	♦ K52	♦ AJ1084				
South HCP: 9	♣ AKQ7	♣ J654				
Contract: 2N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ Q83				1NT
Vul: NS	♥ K1097	♥ AJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J5	♦ KQ63	Pass	2NT	AP	
South HCP: 15	♣ J10964	♣ K853	1. Stayman			
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ KQ9		1NT	Pass	2NT
Vul: Both	♥ KQ6	♥ 105	AP			
North HCP: 15	♦ AQ1053	♦ J72				
South HCP: 9	♣ K7	♣ QJ643				
Contract: 2N N						

Board: 414

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 86

♥ AQ8

♦ K864

♣ 9654

South:

♠ KQ2

♥ KJ7

♦ J1093

♣ KQ3

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 415 ♠ K942
Dealer: N ♥ Q762
Vul: NS ♦ K3
HCP: 15 ♣ AK9

West Bids 2♦ if possible.
East Bids 3♦ if possible.

You bid first.

Board: 416 ♠ Q63
Dealer: S ♥ A873
Vul: EW ♦ J94
HCP: 9 ♣ Q104

The opponents are silent.

Partner bids first.

Board: 417 ♠ K94
Dealer: N ♥ KQ93
Vul: None ♦ A64
HCP: 15 ♣ K92

The opponents are silent.

You bid first.

Board: 418 ♠ A108
Dealer: S ♥ 84
Vul: NS ♦ K74
HCP: 9 ♣ Q8542

The opponents are silent.

Partner bids first.

Board: 419 ♠ A105
Dealer: N ♥ K543
Vul: EW ♦ AJ9
HCP: 15 ♣ K65

The opponents are silent.

You bid first.

Board: 420 ♠ J103
Dealer: S ♥ 1042
Vul: Both ♦ A5
HCP: 9 ♣ A10964

The opponents are silent.

Partner bids first.

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

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ K942	♠ Q765		1NT	Pass	2♣ ¹
Vul: NS	♥ Q762	♥ K98	2♦	2NT	3♦	X♦
North HCP: 15	♦ K3	♦ A9	AP			
South HCP: 9	♣ AK9	♣ 10542	1. Stayman			
Contract: 3♦X W						

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ Q63	♠ A852				1NT
Vul: EW	♥ A873	♥ J64	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J94	♦ KQ53	Pass	3NT	AP	
South HCP: 15	♣ Q104	♣ AJ	1. Stayman			
Contract: 3N S						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ AQ87		1NT	Pass	2♣ ¹
Vul: None	♥ KQ93	♥ 652	Pass	2♥	Pass	2NT
North HCP: 15	♦ A64	♦ K1095	AP			
South HCP: 9	♣ K92	♣ 84	1. Stayman			
Contract: 2N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ KQ94				1NT
Vul: NS	♥ 84	♥ A3	Pass	2NT	AP	
North HCP: 9	♦ K74	♦ Q963				
South HCP: 15	♣ Q8542	♣ A109				
Contract: 2N S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ K87		1NT	Pass	2NT
Vul: EW	♥ K543	♥ Q97	AP			
North HCP: 15	♦ AJ9	♦ K6				
South HCP: 8	♣ K65	♣ 109842				
Contract: 2N N						

Board: 420

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J103

♥ 1042

♦ A5

♣ A10964

South:

♠ A854

♥ AJ5

♦ KQ7

♣ J83

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 415	♠ Q765	West Bids 2♦ if possible.
Dealer: N	♥ K98	East Bids 3♦ if possible.
Vul: NS	♦ A9	
HCP: 9	♣ 10542	Partner bids first.

Board: 416	♠ A852	The opponents are silent.
Dealer: S	♥ J64	
Vul: EW	♦ KQ53	You bid first.
HCP: 15	♣ AJ	

Board: 417	♠ AQ87	The opponents are silent.
Dealer: N	♥ 652	
Vul: None	♦ K1095	Partner bids first.
HCP: 9	♣ 84	

Board: 418	♠ KQ94	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ Q963	You bid first.
HCP: 15	♣ A109	

Board: 419	♠ K87	The opponents are silent.
Dealer: N	♥ Q97	
Vul: EW	♦ K6	Partner bids first.
HCP: 8	♣ 109842	

Board: 420	♠ A854	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ KQ7	You bid first.
HCP: 15	♣ J83	

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

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ K942	♠ Q765		1NT	Pass	2♣ ¹
Vul: NS	♥ Q762	♥ K98	2♦	2NT	3♦	X♦
North HCP: 15	♦ K3	♦ A9	AP			
South HCP: 9	♣ AK9	♣ 10542	1. Stayman			
Contract: 3♦X W						

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ Q63	♠ A852				1NT
Vul: EW	♥ A873	♥ J64	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J94	♦ KQ53	Pass	3NT	AP	
South HCP: 15	♣ Q104	♣ AJ	1. Stayman			
Contract: 3N S						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ AQ87		1NT	Pass	2♣ ¹
Vul: None	♥ KQ93	♥ 652	Pass	2♥	Pass	2NT
North HCP: 15	♦ A64	♦ K1095	AP			
South HCP: 9	♣ K92	♣ 84	1. Stayman			
Contract: 2N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ KQ94				1NT
Vul: NS	♥ 84	♥ A3	Pass	2NT	AP	
North HCP: 9	♦ K74	♦ Q963				
South HCP: 15	♣ Q8542	♣ A109				
Contract: 2N S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ K87		1NT	Pass	2NT
Vul: EW	♥ K543	♥ Q97	AP			
North HCP: 15	♦ AJ9	♦ K6				
South HCP: 8	♣ K65	♣ 109842				
Contract: 2N N						

Board: 420

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J103

♥ 1042

♦ A5

♣ A10964

South:

♠ A854

♥ AJ5

♦ KQ7

♣ J83

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 421	♠ Q873	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: NS	♦ A5	You bid first.
HCP: 15	♣ KQ6	

Board: 422	♠ 942	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: EW	♦ Q9	Partner bids first.
HCP: 9	♣ J432	

Board: 423	♠ 92	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: Both	♦ 1096	You bid first.
HCP: 15	♣ AQJ8	

Board: 424	♠ Q2	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ Q1092	Partner bids first.
HCP: 8	♣ KJ964	

Board: 425	♠ A42	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ J63	You bid first.
HCP: 15	♣ AQ985	

Board: 426	♠ KJ74	The opponents are silent.
Dealer: S	♥ 982	
Vul: Both	♦ J84	Partner bids first.
HCP: 8	♣ K104	

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

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ Q873	♠ K5		1NT	Pass	2NT
Vul: NS	♥ KJ43	♥ Q86				
North HCP: 15	♦ A5	♦ K72	AP			
South HCP: 9	♣ KQ6	♣ J10954				
Contract: 2N N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ KQ8				1NT
Vul: EW	♥ AQ82	♥ KJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q9	♦ 10542	Pass	2NT	AP	
South HCP: 15	♣ J432	♣ AQ9	1. Stayman			
Contract: 2N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ A107		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ4	♥ Q872	Pass	2♥	Pass	3♥
North HCP: 15	♦ 1096	♦ K82	AP			
South HCP: 9	♣ AQJ8	♣ 954	1. Stayman			
Contract: 3♥ N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ 105				1NT
Vul: None	♥ 103	♥ AQJ	Pass	2NT	AP	
North HCP: 8	♦ Q1092	♦ KJ753				
South HCP: 15	♣ KJ964	♣ A107				
Contract: 2N S						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ 105		1NT	Pass	2NT
Vul: EW	♥ A7	♥ K84				
North HCP: 15	♦ J63	♦ K102	AP			
South HCP: 9	♣ AQ985	♣ K10764				
Contract: 2N N						

Board: 426

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♠ S

North:

♠ KJ74

♥ 982

♦ J84

♣ K104

South:

♠ AQ106

♥ AJ3

♦ 1063

♣ A85

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♠
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Pass	3♠	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 421	♠ K5	The opponents are silent.
Dealer: N	♥ Q86	
Vul: NS	♦ K72	Partner bids first.
HCP: 9	♣ J10954	

Board: 422	♠ KQ8	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: EW	♦ 10542	You bid first.
HCP: 15	♣ AQ9	

Board: 423	♠ A107	The opponents are silent.
Dealer: N	♥ Q872	
Vul: Both	♦ K82	Partner bids first.
HCP: 9	♣ 954	

Board: 424	♠ 105	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ KJ753	You bid first.
HCP: 15	♣ A107	

Board: 425	♠ 105	The opponents are silent.
Dealer: N	♥ K84	
Vul: EW	♦ K102	Partner bids first.
HCP: 9	♣ K10764	

Board: 426	♠ AQ106	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: Both	♦ 1063	You bid first.
HCP: 15	♣ A85	

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

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ Q873	♠ K5		1NT	Pass	2NT
Vul: NS	♥ KJ43	♥ Q86				
North HCP: 15	♦ A5	♦ K72	AP			
South HCP: 9	♣ KQ6	♣ J10954				
Contract: 2N N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ KQ8				1NT
Vul: EW	♥ AQ82	♥ KJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q9	♦ 10542	Pass	2NT	AP	
South HCP: 15	♣ J432	♣ AQ9	1. Stayman			
Contract: 2N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ A107		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ4	♥ Q872	Pass	2♥	Pass	3♥
North HCP: 15	♦ 1096	♦ K82	AP			
South HCP: 9	♣ AQJ8	♣ 954	1. Stayman			
Contract: 3♥ N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ 105				1NT
Vul: None	♥ 103	♥ AQJ	Pass	2NT	AP	
North HCP: 8	♦ Q1092	♦ KJ753				
South HCP: 15	♣ KJ964	♣ A107				
Contract: 2N S						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ 105		1NT	Pass	2NT
Vul: EW	♥ A7	♥ K84				
North HCP: 15	♦ J63	♦ K102	AP			
South HCP: 9	♣ AQ985	♣ K10764				
Contract: 2N N						

Board: 426

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♠ S

North:

♠ KJ74

♥ 982

♦ J84

♣ K104

South:

♠ AQ106

♥ AJ3

♦ 1063

♣ A85

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3♠	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 427	♠ 108	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: None	♦ KQ75	You bid first.
HCP: 15	♣ Q107	

Board: 428	♠ Q7	The opponents are silent.
Dealer: S	♥ J965	
Vul: NS	♦ J104	Partner bids first.
HCP: 8	♣ KJ84	

Board: 429	♠ KQ98	The opponents are silent.
Dealer: N	♥ AJ97	
Vul: Both	♦ KQ4	You bid first.
HCP: 15	♣ 96	

Board: 430	♠ 75	The opponents are silent.
Dealer: S	♥ Q973	
Vul: None	♦ AQ10	Partner bids first.
HCP: 9	♣ J1043	

Board: 431	♠ 53	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: NS	♦ Q92	You bid first.
HCP: 15	♣ AQJ6	

Board: 432	♠ Q86	The opponents are silent.
Dealer: S	♥ Q6	
Vul: EW	♦ K64	Partner bids first.
HCP: 9	♣ Q9843	

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

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ AJ76		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ2	♥ 1087	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ75	♦ 103	AP			
South HCP: 8	♣ Q107	♣ K984	1. Stayman			
Contract: 2N N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AK64				1NT
Vul: NS	♥ J965	♥ 74	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J104	♦ A97	Pass	2NT	AP	
South HCP: 15	♣ KJ84	♣ A1095	1. Stayman			
Contract: 2N S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ KQ98	♠ J103		1NT	Pass	2NT
Vul: Both	♥ AJ97	♥ Q84	AP			
North HCP: 15	♦ KQ4	♦ A103				
South HCP: 9	♣ 96	♣ Q743				
Contract: 2N N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ KQ62				1NT
Vul: None	♥ Q973	♥ AK108	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ10	♦ 75	Pass	4♥	AP	
South HCP: 15	♣ J1043	♣ K75	1. Stayman			
Contract: 4♥ S						

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ Q87		1NT	Pass	2NT
Vul: NS	♥ AQ72	♥ K84	AP			
North HCP: 15	♦ Q92	♦ KJ107				
South HCP: 9	♣ AQJ6	♣ 543				
Contract: 2N N						

Board: 432

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q86

♥ Q6

♦ K64

♣ Q9843

South:

♠ KJ4

♥ 1032

♦ A108

♣ AK75

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 427	♠ AJ76	The opponents are silent.
Dealer: N	♥ 1087	
Vul: None	♦ 103	Partner bids first.
HCP: 8	♣ K984	

Board: 428	♠ AK64	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ A97	You bid first.
HCP: 15	♣ A1095	

Board: 429	♠ J103	The opponents are silent.
Dealer: N	♥ Q84	
Vul: Both	♦ A103	Partner bids first.
HCP: 9	♣ Q743	

Board: 430	♠ KQ62	The opponents are silent.
Dealer: S	♥ AK108	
Vul: None	♦ 75	You bid first.
HCP: 15	♣ K75	

Board: 431	♠ Q87	The opponents are silent.
Dealer: N	♥ K84	
Vul: NS	♦ KJ107	Partner bids first.
HCP: 9	♣ 543	

Board: 432	♠ KJ4	The opponents are silent.
Dealer: S	♥ 1032	
Vul: EW	♦ A108	You bid first.
HCP: 15	♣ AK75	

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

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ AJ76		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ2	♥ 1087	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ75	♦ 103	AP			
South HCP: 8	♣ Q107	♣ K984	1. Stayman			
Contract: 2N N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AK64				1NT
Vul: NS	♥ J965	♥ 74	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J104	♦ A97	Pass	2NT	AP	
South HCP: 15	♣ KJ84	♣ A1095	1. Stayman			
Contract: 2N S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ KQ98	♠ J103		1NT	Pass	2NT
Vul: Both	♥ AJ97	♥ Q84	AP			
North HCP: 15	♦ KQ4	♦ A103				
South HCP: 9	♣ 96	♣ Q743				
Contract: 2N N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ KQ62				1NT
Vul: None	♥ Q973	♥ AK108	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ10	♦ 75	Pass	4♥	AP	
South HCP: 15	♣ J1043	♣ K75	1. Stayman			
Contract: 4♥ S						

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ Q87		1NT	Pass	2NT
Vul: NS	♥ AQ72	♥ K84	AP			
North HCP: 15	♦ Q92	♦ KJ107				
South HCP: 9	♣ AQJ6	♣ 543				
Contract: 2N N						

Board: 432

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q86

♥ Q6

♦ K64

♣ Q9843

South:

♠ KJ4

♥ 1032

♦ A108

♣ AK75

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 433	♠ A106	The opponents are silent.
Dealer: N	♥ K96	
Vul: None	♦ J6	You bid first.
HCP: 15	♣ AK1083	

Board: 434	♠ 108	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: NS	♦ Q82	Partner bids first.
HCP: 8	♣ 9742	

Board: 435	♠ J76	The opponents are silent.
Dealer: N	♥ Q54	
Vul: EW	♦ A85	You bid first.
HCP: 15	♣ AKJ10	

Board: 436	♠ AKJ10	The opponents are silent.
Dealer: S	♥ J83	
Vul: Both	♦ 1065	Partner bids first.
HCP: 9	♣ 642	

Board: 437	♠ A5	The opponents are silent.
Dealer: N	♥ A105	
Vul: NS	♦ QJ1092	You bid first.
HCP: 15	♣ KJ9	

Board: 438	♠ AJ8	The opponents are silent.
Dealer: S	♥ 954	
Vul: EW	♦ 97	Partner bids first.
HCP: 9	♣ KJ543	

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

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ Q7		1NT	Pass	2♣ ¹
Vul: None	♥ K96	♥ Q1084	Pass	2♦	Pass	2NT
North HCP: 15	♦ J6	♦ Q83	AP			
South HCP: 8	♣ AK1083	♣ Q964	1. Stayman			
Contract: 2N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AK64				1NT
Vul: NS	♥ KQJ2	♥ A75	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q82	♦ 743	Pass	2NT	AP	
South HCP: 15	♣ 9742	♣ A105	1. Stayman			
Contract: 2N S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ A109		1NT	Pass	2NT
Vul: EW	♥ Q54	♥ J86	AP			
North HCP: 15	♦ A85	♦ QJ973				
South HCP: 8	♣ AKJ10	♣ 54				
Contract: 2N N						

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ AKJ10	♠ 32				1NT
Vul: Both	♥ J83	♥ AQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1065	♦ A742	Pass	2NT	AP	
South HCP: 15	♣ 642	♣ KQ85	1. Stayman			
Contract: 2N S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ Q106		1NT	Pass	2NT
Vul: NS	♥ A105	♥ Q7	AP			
North HCP: 15	♦ QJ1092	♦ K86				
South HCP: 9	♣ KJ9	♣ Q8654				
Contract: 2N N						

Board: 438

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AJ8

♥ 954

♦ 97

♣ KJ543

South:

♠ 105

♥ KJ82

♦ AK62

♣ A106

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 433	♠ Q7	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: None	♦ Q83	Partner bids first.
HCP: 8	♣ Q964	

Board: 434	♠ AK64	The opponents are silent.
Dealer: S	♥ A75	
Vul: NS	♦ 743	You bid first.
HCP: 15	♣ A105	

Board: 435	♠ A109	The opponents are silent.
Dealer: N	♥ J86	
Vul: EW	♦ QJ973	Partner bids first.
HCP: 8	♣ 54	

Board: 436	♠ 32	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ A742	You bid first.
HCP: 15	♣ KQ85	

Board: 437	♠ Q106	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ K86	Partner bids first.
HCP: 9	♣ Q8654	

Board: 438	♠ 105	The opponents are silent.
Dealer: S	♥ KJ82	
Vul: EW	♦ AK62	You bid first.
HCP: 15	♣ A106	

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

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ Q7		1NT	Pass	2♣ ¹
Vul: None	♥ K96	♥ Q1084	Pass	2♦	Pass	2NT
North HCP: 15	♦ J6	♦ Q83	AP			
South HCP: 8	♣ AK1083	♣ Q964	1. Stayman			
Contract: 2N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AK64				1NT
Vul: NS	♥ KQJ2	♥ A75	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q82	♦ 743	Pass	2NT	AP	
South HCP: 15	♣ 9742	♣ A105	1. Stayman			
Contract: 2N S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ A109		1NT	Pass	2NT
Vul: EW	♥ Q54	♥ J86	AP			
North HCP: 15	♦ A85	♦ QJ973				
South HCP: 8	♣ AKJ10	♣ 54				
Contract: 2N N						

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ AKJ10	♠ 32				1NT
Vul: Both	♥ J83	♥ AQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1065	♦ A742	Pass	2NT	AP	
South HCP: 15	♣ 642	♣ KQ85	1. Stayman			
Contract: 2N S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ Q106		1NT	Pass	2NT
Vul: NS	♥ A105	♥ Q7	AP			
North HCP: 15	♦ QJ1092	♦ K86				
South HCP: 9	♣ KJ9	♣ Q8654				
Contract: 2N N						

Board: 438

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AJ8

♥ 954

♦ 97

♣ KJ543

South:

♠ 105

♥ KJ82

♦ AK62

♣ A106

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 439	♠ AK10	The opponents are silent.
Dealer: N	♥ QJ73	
Vul: Both	♦ 83	You bid first.
HCP: 15	♣ AJ107	

Board: 440	♠ K73	The opponents are silent.
Dealer: S	♥ 9842	
Vul: None	♦ AQ8	Partner bids first.
HCP: 9	♣ 942	

Board: 441	♠ AJ4	The opponents are silent.
Dealer: N	♥ 92	
Vul: EW	♦ AJ103	You bid first.
HCP: 15	♣ AJ62	

Board: 442	♠ AJ72	The opponents are silent.
Dealer: S	♥ 876	
Vul: Both	♦ Q2	Partner bids first.
HCP: 9	♣ Q1084	

Board: 443	♠ KQJ6	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: None	♦ K52	You bid first.
HCP: 15	♣ 1097	

Board: 444	♠ K10	The opponents are silent.
Dealer: S	♥ K87	
Vul: NS	♦ 1065	Partner bids first.
HCP: 8	♣ Q10954	

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

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 954		1NT	Pass	2NT
Vul: Both	♥ QJ73	♥ 65				
North HCP: 15	♦ 83	♦ AQJ104	AP			
South HCP: 9	♣ AJ107	♣ Q94				
Contract: 2N N						

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ AQ				1NT
Vul: None	♥ 9842	♥ A63	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AQ8	♦ J7642	Pass	2NT	AP	
South HCP: 15	♣ 942	♣ A87	1. Stayman			
Contract: 2N S						

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q85		1NT	Pass	2♣ ¹
Vul: EW	♥ 92	♥ A843	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ103	♦ K86	AP			
South HCP: 9	♣ AJ62	♣ 1043	1. Stayman			
Contract: 2N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ AJ72	♠ 85				1NT
Vul: Both	♥ 876	♥ AQJ3	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q2	♦ AJ5	Pass	2NT	AP	
South HCP: 15	♣ Q1084	♣ K762	1. Stayman			
Contract: 2N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ 107		1NT	Pass	2NT
Vul: None	♥ AQ8	♥ 95				
North HCP: 15	♦ K52	♦ AQJ108	AP			
South HCP: 8	♣ 1097	♣ J643				
Contract: 2N N						

Board: 444

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K10

♥ K87

♦ 1065

♣ Q10954

South:

♠ A54

♥ A1032

♦ K72

♣ KJ8

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 439	♠ 954	The opponents are silent.
Dealer: N	♥ 65	
Vul: Both	♦ AQJ104	Partner bids first.
HCP: 9	♣ Q94	

Board: 440	♠ AQ	The opponents are silent.
Dealer: S	♥ A63	
Vul: None	♦ J7642	You bid first.
HCP: 15	♣ A87	

Board: 441	♠ Q85	The opponents are silent.
Dealer: N	♥ A843	
Vul: EW	♦ K86	Partner bids first.
HCP: 9	♣ 1043	

Board: 442	♠ 85	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: Both	♦ AJ5	You bid first.
HCP: 15	♣ K762	

Board: 443	♠ 107	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ AQJ108	Partner bids first.
HCP: 8	♣ J643	

Board: 444	♠ A54	The opponents are silent.
Dealer: S	♥ A1032	
Vul: NS	♦ K72	You bid first.
HCP: 15	♣ KJ8	

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

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 954		1NT	Pass	2NT
Vul: Both	♥ QJ73	♥ 65				
North HCP: 15	♦ 83	♦ AQJ104	AP			
South HCP: 9	♣ AJ107	♣ Q94				
Contract: 2N N						

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ AQ				1NT
Vul: None	♥ 9842	♥ A63	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AQ8	♦ J7642	Pass	2NT	AP	
South HCP: 15	♣ 942	♣ A87	1. Stayman			
Contract: 2N S						

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q85		1NT	Pass	2♣ ¹
Vul: EW	♥ 92	♥ A843	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ103	♦ K86	AP			
South HCP: 9	♣ AJ62	♣ 1043	1. Stayman			
Contract: 2N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ AJ72	♠ 85				1NT
Vul: Both	♥ 876	♥ AQJ3	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q2	♦ AJ5	Pass	2NT	AP	
South HCP: 15	♣ Q1084	♣ K762	1. Stayman			
Contract: 2N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ 107		1NT	Pass	2NT
Vul: None	♥ AQ8	♥ 95				
North HCP: 15	♦ K52	♦ AQJ108	AP			
South HCP: 8	♣ 1097	♣ J643				
Contract: 2N N						

Board: 444

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K10

♥ K87

♦ 1065

♣ Q10954

South:

♠ A54

♥ A1032

♦ K72

♣ KJ8

West	North	East	South
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			1NT
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Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 445	♠ A87	The opponents are silent.
Dealer: N	♥ J762	
Vul: Both	♦ A4	You bid first.
HCP: 15	♣ AQ52	

Board: 446	♠ 102	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ 965	Partner bids first.
HCP: 9	♣ KQ964	

Board: 447	♠ A984	The opponents are silent.
Dealer: N	♥ 94	
Vul: NS	♦ AK2	You bid first.
HCP: 15	♣ A962	

Board: 448	♠ A102	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ K72	Partner bids first.
HCP: 9	♣ Q10974	

Board: 449	♠ KJ2	The opponents are silent.
Dealer: N	♥ AK92	
Vul: None	♦ 752	You bid first.
HCP: 15	♣ A72	

Board: 450	♠ J976	The opponents are silent.
Dealer: S	♥ K98	
Vul: NS	♦ A6	Partner bids first.
HCP: 9	♣ J743	

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

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ QJ3		1NT	Pass	2NT
Vul: Both	♥ J762	♥ 953				
North HCP: 15	♦ A4	♦ Q82	AP			
South HCP: 9	♣ AQ52	♣ KJ74				
Contract: 2N N						

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK43				1NT
Vul: None	♥ A97	♥ KQ83				
North HCP: 9	♦ 965	♦ K43	Pass	2NT	AP	
South HCP: 15	♣ KQ964	♣ 72				
Contract: 2N S						

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ A984	♠ K7		1NT	Pass	2NT
Vul: NS	♥ 94	♥ J102				
North HCP: 15	♦ AK2	♦ Q73	AP			
South HCP: 9	♣ A962	♣ QJ843				
Contract: 2N N						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ 976				1NT
Vul: EW	♥ 106	♥ A5				
North HCP: 9	♦ K72	♦ A10983	Pass	2NT	AP	
South HCP: 15	♣ Q10974	♣ AK3				
Contract: 2N S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 9874		1NT	Pass	2♣ ¹
Vul: None	♥ AK92	♥ Q5	Pass	2♥	Pass	2NT
North HCP: 15	♦ 752	♦ KJ106	AP			
South HCP: 8	♣ A72	♣ Q84	1. Stayman			
Contract: 2N N						

Board: 450

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J976

♥ K98

♦ A6

♣ J743

South:

♠ AQ8

♥ A1032

♦ Q5

♣ K652

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 16 R16 points.

Board: 445	♠ QJ3	The opponents are silent.
Dealer: N	♥ 953	
Vul: Both	♦ Q82	Partner bids first.
HCP: 9	♣ KJ74	

Board: 446	♠ AK43	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: None	♦ K43	You bid first.
HCP: 15	♣ 72	

Board: 447	♠ K7	The opponents are silent.
Dealer: N	♥ J102	
Vul: NS	♦ Q73	Partner bids first.
HCP: 9	♣ QJ843	

Board: 448	♠ 976	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ A10983	You bid first.
HCP: 15	♣ AK3	

Board: 449	♠ 9874	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ KJ106	Partner bids first.
HCP: 8	♣ Q84	

Board: 450	♠ AQ8	The opponents are silent.
Dealer: S	♥ A1032	
Vul: NS	♦ Q5	You bid first.
HCP: 15	♣ K652	

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

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ QJ3		1NT	Pass	2NT
Vul: Both	♥ J762	♥ 953				
North HCP: 15	♦ A4	♦ Q82	AP			
South HCP: 9	♣ AQ52	♣ KJ74				
Contract: 2N N						

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK43				1NT
Vul: None	♥ A97	♥ KQ83				
North HCP: 9	♦ 965	♦ K43	Pass	2NT	AP	
South HCP: 15	♣ KQ964	♣ 72				
Contract: 2N S						

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ A984	♠ K7		1NT	Pass	2NT
Vul: NS	♥ 94	♥ J102				
North HCP: 15	♦ AK2	♦ Q73	AP			
South HCP: 9	♣ A962	♣ QJ843				
Contract: 2N N						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ 976				1NT
Vul: EW	♥ 106	♥ A5				
North HCP: 9	♦ K72	♦ A10983	Pass	2NT	AP	
South HCP: 15	♣ Q10974	♣ AK3				
Contract: 2N S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 9874		1NT	Pass	2♣ ¹
Vul: None	♥ AK92	♥ Q5	Pass	2♥	Pass	2NT
North HCP: 15	♦ 752	♦ KJ106	AP			
South HCP: 8	♣ A72	♣ Q84	1. Stayman			
Contract: 2N N						

Board: 450

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J976

♥ K98

♦ A6

♣ J743

South:

♠ AQ8

♥ A1032

♦ Q5

♣ K652

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 451	♠ AQ10	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ KQ1062	You bid first.
HCP: 15	♣ 985	

Board: 452	♠ A1042	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ 1032	Partner bids first.
HCP: 9	♣ Q854	

Board: 453	♠ QJ84	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ 102	You bid first.
HCP: 15	♣ A103	

Board: 454	♠ A83	The opponents are silent.
Dealer: S	♥ Q106	
Vul: EW	♦ Q2	Partner bids first.
HCP: 9	♣ J8743	

Board: 455	♠ Q65	The opponents are silent.
Dealer: N	♥ AQ75	
Vul: Both	♦ 863	You bid first.
HCP: 15	♣ AK8	

Board: 456	♠ 54	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: None	♦ KQ103	Partner bids first.
HCP: 9	♣ Q54	

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

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 96		1NT	Pass	2NT
Vul: EW	♥ A5	♥ 73				
North HCP: 15	♦ KQ1062	♦ AJ83	AP			
South HCP: 9	♣ 985	♣ KJ1074				
Contract: 2N N						

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ KJ8				1NT
Vul: Both	♥ K10	♥ Q5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1032	♦ AJ76	Pass	2NT	AP	
South HCP: 15	♣ Q854	♣ KJ106	1. Stayman			
Contract: 2N S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ QJ84	♠ K1095		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ5	♥ 72	Pass	2♥	Pass	2NT
North HCP: 15	♦ 102	♦ QJ86	Pass	4♠	AP	
South HCP: 9	♣ A103	♣ K42	1. Stayman			
Contract: 4♠ N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ KQ9				1NT
Vul: EW	♥ Q106	♥ A83				
North HCP: 9	♦ Q2	♦ 107	Pass	2NT	AP	
South HCP: 15	♣ J8743	♣ AQ962				
Contract: 2N S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ AJ83		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ75	♥ 86	Pass	2♥	Pass	2NT
North HCP: 15	♦ 863	♦ K94	AP			
South HCP: 8	♣ AK8	♣ 10943	1. Stayman			
Contract: 2N N						

Board: 456

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 54

♥ Q1093

♦ KQ103

♣ Q54

South:

♠ KQ97

♥ K84

♦ A4

♣ K873

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♠
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Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 451	♠ 96	The opponents are silent.
Dealer: N	♥ 73	
Vul: EW	♦ AJ83	Partner bids first.
HCP: 9	♣ KJ1074	

Board: 452	♠ KJ8	The opponents are silent.
Dealer: S	♥ Q5	
Vul: Both	♦ AJ76	You bid first.
HCP: 15	♣ KJ106	

Board: 453	♠ K1095	The opponents are silent.
Dealer: N	♥ 72	
Vul: NS	♦ QJ86	Partner bids first.
HCP: 9	♣ K42	

Board: 454	♠ KQ9	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ 107	You bid first.
HCP: 15	♣ AQ962	

Board: 455	♠ AJ83	The opponents are silent.
Dealer: N	♥ 86	
Vul: Both	♦ K94	Partner bids first.
HCP: 8	♣ 10943	

Board: 456	♠ KQ97	The opponents are silent.
Dealer: S	♥ K84	
Vul: None	♦ A4	You bid first.
HCP: 15	♣ K873	

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

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 96		1NT	Pass	2NT
Vul: EW	♥ A5	♥ 73				
North HCP: 15	♦ KQ1062	♦ AJ83	AP			
South HCP: 9	♣ 985	♣ KJ1074				
Contract: 2N N						

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ KJ8				1NT
Vul: Both	♥ K10	♥ Q5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1032	♦ AJ76	Pass	2NT	AP	
South HCP: 15	♣ Q854	♣ KJ106	1. Stayman			
Contract: 2N S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ QJ84	♠ K1095		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ5	♥ 72	Pass	2♥	Pass	2NT
North HCP: 15	♦ 102	♦ QJ86	Pass	4♠	AP	
South HCP: 9	♣ A103	♣ K42	1. Stayman			
Contract: 4♠ N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ KQ9				1NT
Vul: EW	♥ Q106	♥ A83				
North HCP: 9	♦ Q2	♦ 107	Pass	2NT	AP	
South HCP: 15	♣ J8743	♣ AQ962				
Contract: 2N S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ AJ83		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ75	♥ 86	Pass	2♥	Pass	2NT
North HCP: 15	♦ 863	♦ K94	AP			
South HCP: 8	♣ AK8	♣ 10943	1. Stayman			
Contract: 2N N						

Board: 456

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 54

♥ Q1093

♦ KQ103

♣ Q54

South:

♠ KQ97

♥ K84

♦ A4

♣ K873

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♠
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Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 457	♠ 86	The opponents are silent.
Dealer: N	♥ A87	
Vul: EW	♦ A104	You bid first.
HCP: 15	♣ AQJ82	

Board: 458	♠ 86	The opponents are silent.
Dealer: S	♥ 854	
Vul: Both	♦ A954	Partner bids first.
HCP: 9	♣ KQ94	

Board: 459	♠ K75	The opponents are silent.
Dealer: N	♥ J52	
Vul: None	♦ AQJ84	You bid first.
HCP: 15	♣ KJ	

Board: 460	♠ 963	The opponents are silent.
Dealer: S	♥ J65	
Vul: NS	♦ KQ9	Partner bids first.
HCP: 9	♣ K942	

Board: 461	♠ 85	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ KJ107	You bid first.
HCP: 15	♣ KJ92	

Board: 462	♠ KJ3	The opponents are silent.
Dealer: S	♥ Q974	
Vul: None	♦ K984	Partner bids first.
HCP: 9	♣ 74	

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

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ 1032		1NT	Pass	2♣ ¹
Vul: EW	♥ A87	♥ K963	Pass	2♦	Pass	2NT
North HCP: 15	♦ A104	♦ K97	AP			
South HCP: 9	♣ AQJ82	♣ K104				
Contract: 2N N				1. Stayman		

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AQJ9				1NT
Vul: Both	♥ 854	♥ AQ32	Pass	2NT	AP	
North HCP: 9	♦ A954	♦ Q106				
South HCP: 15	♣ KQ94	♣ 52				
Contract: 2N S						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ 96		1NT	Pass	2NT
Vul: None	♥ J52	♥ AK	AP			
North HCP: 15	♦ AQJ84	♦ 9532				
South HCP: 9	♣ KJ	♣ Q10954				
Contract: 2N N						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AQ8				1NT
Vul: NS	♥ J65	♥ AKQ2	Pass	2NT	AP	
North HCP: 9	♦ KQ9	♦ 1084				
South HCP: 15	♣ K942	♣ 876				
Contract: 2N S						

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ QJ72		1NT	Pass	2♣ ¹
Vul: Both	♥ AK3	♥ Q1052	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ107	♦ Q3	AP			
South HCP: 9	♣ KJ92	♣ Q84				
Contract: 2N N				1. Stayman		

Board: 462

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ3

♥ Q974

♦ K984

♣ 74

South:

♠ Q742

♥ A2

♦ AQ5

♣ K952

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♠
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Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 457	♠ 1032	The opponents are silent.
Dealer: N	♥ K963	
Vul: EW	♦ K97	Partner bids first.
HCP: 9	♣ K104	

Board: 458	♠ AQJ9	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: Both	♦ Q106	You bid first.
HCP: 15	♣ 52	

Board: 459	♠ 96	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ 9532	Partner bids first.
HCP: 9	♣ Q10954	

Board: 460	♠ AQ8	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: NS	♦ 1084	You bid first.
HCP: 15	♣ 876	

Board: 461	♠ QJ72	The opponents are silent.
Dealer: N	♥ Q1052	
Vul: Both	♦ Q3	Partner bids first.
HCP: 9	♣ Q84	

Board: 462	♠ Q742	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ AQ5	You bid first.
HCP: 15	♣ K952	

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

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ 1032		1NT	Pass	2♣ ¹
Vul: EW	♥ A87	♥ K963	Pass	2♦	Pass	2NT
North HCP: 15	♦ A104	♦ K97	AP			
South HCP: 9	♣ AQJ82	♣ K104				
Contract: 2N N				1. Stayman		

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AQJ9				1NT
Vul: Both	♥ 854	♥ AQ32	Pass	2NT	AP	
North HCP: 9	♦ A954	♦ Q106				
South HCP: 15	♣ KQ94	♣ 52				
Contract: 2N S						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ 96		1NT	Pass	2NT
Vul: None	♥ J52	♥ AK	AP			
North HCP: 15	♦ AQJ84	♦ 9532				
South HCP: 9	♣ KJ	♣ Q10954				
Contract: 2N N						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AQ8				1NT
Vul: NS	♥ J65	♥ AKQ2	Pass	2NT	AP	
North HCP: 9	♦ KQ9	♦ 1084				
South HCP: 15	♣ K942	♣ 876				
Contract: 2N S						

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ QJ72		1NT	Pass	2♣ ¹
Vul: Both	♥ AK3	♥ Q1052	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ107	♦ Q3	AP			
South HCP: 9	♣ KJ92	♣ Q84				
Contract: 2N N				1. Stayman		

Board: 462

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ3

♥ Q974

♦ K984

♣ 74

South:

♠ Q742

♥ A2

♦ AQ5

♣ K952

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♠
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Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 463	♠ KQ3	The opponents are silent.
Dealer: N	♥ A109	
Vul: NS	♦ A764	You bid first.
HCP: 15	♣ Q96	

Board: 464	♠ K974	The opponents are silent.
Dealer: S	♥ A87	
Vul: EW	♦ Q874	Partner bids first.
HCP: 9	♣ 104	

Board: 465	♠ 1073	The opponents are silent.
Dealer: N	♥ QJ93	
Vul: None	♦ K4	You bid first.
HCP: 15	♣ AKQ2	

Board: 466	♠ Q9	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: NS	♦ J765	Partner bids first.
HCP: 8	♣ 984	

Board: 467	♠ K4	The opponents are silent.
Dealer: N	♥ K1065	
Vul: EW	♦ AJ64	You bid first.
HCP: 15	♣ A109	

Board: 468	♠ AQ42	The opponents are silent.
Dealer: S	♥ J9	
Vul: Both	♦ 10976	Partner bids first.
HCP: 8	♣ J104	

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

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ76		1NT	Pass	2♣ ¹
Vul: NS	♥ A109	♥ 87	Pass	2♦	Pass	2NT
North HCP: 15	♦ A764	♦ Q1095	AP			
South HCP: 8	♣ Q96	♣ J104				
Contract: 2N N				1. Stayman		

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ K974	♠ QJ10				1NT
Vul: EW	♥ A87	♥ KQ62	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q874	♦ KJ5	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ QJ2				
Contract: 2N S				1. Stayman		

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ AJ64		1NT	Pass	2♣ ¹
Vul: None	♥ QJ93	♥ 72	Pass	2♥	Pass	2NT
North HCP: 15	♦ K4	♦ A108	AP			
South HCP: 9	♣ AKQ2	♣ 10854				
Contract: 2N N				1. Stayman		

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ A4				1NT
Vul: NS	♥ AJ97	♥ K54	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J765	♦ 9842	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ AKJ6				
Contract: 2N S				1. Stayman		

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 1092		1NT	Pass	2NT
Vul: EW	♥ K1065	♥ A73				
North HCP: 15	♦ AJ64	♦ KQ1085	AP			
South HCP: 9	♣ A109	♣ 42				
Contract: 2N N						

Board: 468

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ AQ42

♥ J9

♦ 10976

♣ J104

South:

♠ KJ106

♥ AQ65

♦ KQ4

♣ 72

West	North	East	South
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			1NT
--	--	--	-----

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

Pass	2NT	Pass	4♠
------	-----	------	----

AP

1. Stayman

South hands (Practice Page)

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

Board: 463	♠ AJ76	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ Q1095	Partner bids first.
HCP: 8	♣ J104	

Board: 464	♠ QJ10	The opponents are silent.
Dealer: S	♥ KQ62	
Vul: EW	♦ KJ5	You bid first.
HCP: 15	♣ QJ2	

Board: 465	♠ AJ64	The opponents are silent.
Dealer: N	♥ 72	
Vul: None	♦ A108	Partner bids first.
HCP: 9	♣ 10854	

Board: 466	♠ A4	The opponents are silent.
Dealer: S	♥ K54	
Vul: NS	♦ 9842	You bid first.
HCP: 15	♣ AKJ6	

Board: 467	♠ 1092	The opponents are silent.
Dealer: N	♥ A73	
Vul: EW	♦ KQ1085	Partner bids first.
HCP: 9	♣ 42	

Board: 468	♠ KJ106	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: Both	♦ KQ4	You bid first.
HCP: 15	♣ 72	

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

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ76		1NT	Pass	2♣ ¹
Vul: NS	♥ A109	♥ 87	Pass	2♦	Pass	2NT
North HCP: 15	♦ A764	♦ Q1095	AP			
South HCP: 8	♣ Q96	♣ J104				
Contract: 2N N			1. Stayman			

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ K974	♠ QJ10				1NT
Vul: EW	♥ A87	♥ KQ62	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q874	♦ KJ5	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ QJ2				
Contract: 2N S			1. Stayman			

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ AJ64		1NT	Pass	2♣ ¹
Vul: None	♥ QJ93	♥ 72	Pass	2♥	Pass	2NT
North HCP: 15	♦ K4	♦ A108	AP			
South HCP: 9	♣ AKQ2	♣ 10854				
Contract: 2N N			1. Stayman			

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ A4				1NT
Vul: NS	♥ AJ97	♥ K54	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J765	♦ 9842	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ AKJ6				
Contract: 2N S			1. Stayman			

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 1092		1NT	Pass	2NT
Vul: EW	♥ K1065	♥ A73				
North HCP: 15	♦ AJ64	♦ KQ1085	AP			
South HCP: 9	♣ A109	♣ 42				
Contract: 2N N						

Board: 468

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ AQ42

♥ J9

♦ 10976

♣ J104

South:

♠ KJ106

♥ AQ65

♦ KQ4

♣ 72

West	North	East	South
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			1NT
--	--	--	-----

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

Pass	2NT	Pass	4♠
------	-----	------	----

AP

1. Stayman

North hands (Practice Page)

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

Board: 469	♠ AQ42	West Bids 2NT if possible.
Dealer: N	♥ K653	East Bids 3♦ if possible.
Vul: NS	♦ KQ2	
HCP: 15	♣ J5	You bid first.

Board: 470	♠ AQ3	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: EW	♦ 876	Partner bids first.
HCP: 9	♣ 10643	

Board: 471	♠ Q962	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ KJ6	You bid first.
HCP: 15	♣ K932	

Board: 472	♠ QJ3	The opponents are silent.
Dealer: S	♥ J972	
Vul: None	♦ KJ3	Partner bids first.
HCP: 9	♣ J64	

Board: 473	♠ K63	The opponents are silent.
Dealer: N	♥ 1087	
Vul: EW	♦ A642	You bid first.
HCP: 15	♣ AKJ	

Board: 474	♠ QJ107	The opponents are silent.
Dealer: S	♥ 92	
Vul: Both	♦ A82	Partner bids first.
HCP: 8	♣ J874	

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

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ K7		1NT	Pass	2♣ ¹
Vul: NS	♥ K653	♥ AQ98		2NT ²	Pass	3♦ AP
North HCP: 15	♦ KQ2	♦ 94		1. Stayman		
South HCP: 9	♣ J5	♣ 107642		2. Unusual 2NT		
Contract: 3♦ E						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ 1064				1NT
Vul: EW	♥ QJ8	♥ A2				
North HCP: 9	♦ 876	♦ AQ92	Pass	2NT	AP	
South HCP: 15	♣ 10643	♣ KQ92				
Contract: 2N S						

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ Q962	♠ J1087		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ	♥ 64	Pass	2♠	Pass	3♠
North HCP: 15	♦ KJ6	♦ 1092	AP			
South HCP: 8	♣ K932	♣ AQJ4	1. Stayman			
Contract: 3♠ N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K105				1NT
Vul: None	♥ J972	♥ 86	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ3	♦ AQ7	Pass	2NT	AP	
South HCP: 15	♣ J64	♣ AQ953	1. Stayman			
Contract: 2N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ 1054		1NT	Pass	2NT
Vul: EW	♥ 1087	♥ KQ5				
North HCP: 15	♦ A642	♦ Q8	AP			
South HCP: 9	♣ AKJ	♣ Q8543				
Contract: 2N N						

Board: 474

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ QJ107

♥ 92

♦ A82

♣ J874

South:

♠ 53

♥ Q1063

♦ KQJ3

♣ AK6

West	North	East	South
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			1NT
--	--	--	-----

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

Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 469	♠ K7	West Bids 2NT if possible.
Dealer: N	♥ AQ98	East Bids 3♦ if possible.
Vul: NS	♦ 94	
HCP: 9	♣ 107642	Partner bids first.

Board: 470	♠ 1064	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ AQ92	You bid first.
HCP: 15	♣ KQ92	

Board: 471	♠ J1087	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ 1092	Partner bids first.
HCP: 8	♣ AQJ4	

Board: 472	♠ K105	The opponents are silent.
Dealer: S	♥ 86	
Vul: None	♦ AQ7	You bid first.
HCP: 15	♣ AQ953	

Board: 473	♠ 1054	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: EW	♦ Q8	Partner bids first.
HCP: 9	♣ Q8543	

Board: 474	♠ 53	The opponents are silent.
Dealer: S	♥ Q1063	
Vul: Both	♦ KQJ3	You bid first.
HCP: 15	♣ AK6	

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

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ K7		1NT	Pass	2♣ ¹
Vul: NS	♥ K653	♥ AQ98		2NT ²	Pass	3♦ AP
North HCP: 15	♦ KQ2	♦ 94		1. Stayman		
South HCP: 9	♣ J5	♣ 107642		2. Unusual 2NT		
Contract: 3♦ E						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ 1064				1NT
Vul: EW	♥ QJ8	♥ A2				
North HCP: 9	♦ 876	♦ AQ92	Pass	2NT	AP	
South HCP: 15	♣ 10643	♣ KQ92				
Contract: 2N S						

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ Q962	♠ J1087		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ	♥ 64	Pass	2♠	Pass	3♠
North HCP: 15	♦ KJ6	♦ 1092	AP			
South HCP: 8	♣ K932	♣ AQJ4	1. Stayman			
Contract: 3♠ N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K105				1NT
Vul: None	♥ J972	♥ 86	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ3	♦ AQ7	Pass	2NT	AP	
South HCP: 15	♣ J64	♣ AQ953	1. Stayman			
Contract: 2N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ 1054		1NT	Pass	2NT
Vul: EW	♥ 1087	♥ KQ5				
North HCP: 15	♦ A642	♦ Q8	AP			
South HCP: 9	♣ AKJ	♣ Q8543				
Contract: 2N N						

Board: 474

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ QJ107

♥ 92

♦ A82

♣ J874

South:

♠ 53

♥ Q1063

♦ KQJ3

♣ AK6

West	North	East	South
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			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 16 R16 points.

Board: 475	♠ K103	The opponents are silent.
Dealer: N	♥ A63	
Vul: None	♦ K742	You bid first.
HCP: 15	♣ AJ8	

Board: 476	♠ KJ73	The opponents are silent.
Dealer: S	♥ J85	
Vul: NS	♦ A10	Partner bids first.
HCP: 9	♣ 9754	

Board: 477	♠ A3	The opponents are silent.
Dealer: N	♥ Q1064	
Vul: Both	♦ AJ92	You bid first.
HCP: 15	♣ A95	

Board: 478	♠ QJ10	The opponents are silent.
Dealer: S	♥ Q1087	
Vul: None	♦ Q7	Partner bids first.
HCP: 8	♣ J742	

Board: 479	♠ AQJ8	The opponents are silent.
Dealer: N	♥ K1052	
Vul: NS	♦ J2	You bid first.
HCP: 15	♣ A93	

Board: 480	♠ Q542	The opponents are silent.
Dealer: S	♥ A76	
Vul: EW	♦ K98	Partner bids first.
HCP: 9	♣ 1084	

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

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ QJ		1NT	Pass	2♣ ¹
Vul: None	♥ A63	♥ KJ105	Pass	2♦	Pass	2NT
North HCP: 15	♦ K742	♦ J3	AP			
South HCP: 8	♣ AJ8	♣ 109542	1. Stayman			
Contract: 2N N						

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ KJ73	♠ A108				1NT
Vul: NS	♥ J85	♥ K96	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A10	♦ KJ92	Pass	2NT	AP	
South HCP: 15	♣ 9754	♣ A106	1. Stayman			
Contract: 2N S						

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q975		1NT	Pass	2♣ ¹
Vul: Both	♥ Q1064	♥ A73	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ92	♦ K85	AP			
South HCP: 9	♣ A95	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ A54				1NT
Vul: None	♥ Q1087	♥ AJ95	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q7	♦ 1053	Pass	3♥	AP	
South HCP: 15	♣ J742	♣ AQ10	1. Stayman			
Contract: 3♥ S						

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 1062		1NT	Pass	2NT
Vul: NS	♥ K1052	♥ J84				
North HCP: 15	♦ J2	♦ AQ9	AP			
South HCP: 8	♣ A93	♣ J1054				
Contract: 2N N						

Board: 480

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q542

♥ A76

♦ K98

♣ 1084

South:

♠ K107

♥ Q983

♦ QJ4

♣ AK3

West	North	East	South
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			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 16 R16 points.

Board: 475	♠ QJ	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: None	♦ J3	Partner bids first.
HCP: 8	♣ 109542	

Board: 476	♠ A108	The opponents are silent.
Dealer: S	♥ K96	
Vul: NS	♦ KJ92	You bid first.
HCP: 15	♣ A106	

Board: 477	♠ Q975	The opponents are silent.
Dealer: N	♥ A73	
Vul: Both	♦ K85	Partner bids first.
HCP: 9	♣ 1084	

Board: 478	♠ A54	The opponents are silent.
Dealer: S	♥ AJ95	
Vul: None	♦ 1053	You bid first.
HCP: 15	♣ AQ10	

Board: 479	♠ 1062	The opponents are silent.
Dealer: N	♥ J84	
Vul: NS	♦ AQ9	Partner bids first.
HCP: 8	♣ J1054	

Board: 480	♠ K107	The opponents are silent.
Dealer: S	♥ Q983	
Vul: EW	♦ QJ4	You bid first.
HCP: 15	♣ AK3	

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

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ QJ		1NT	Pass	2♣ ¹
Vul: None	♥ A63	♥ KJ105	Pass	2♦	Pass	2NT
North HCP: 15	♦ K742	♦ J3	AP			
South HCP: 8	♣ AJ8	♣ 109542	1. Stayman			
Contract: 2N N						

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ KJ73	♠ A108				1NT
Vul: NS	♥ J85	♥ K96	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A10	♦ KJ92	Pass	2NT	AP	
South HCP: 15	♣ 9754	♣ A106	1. Stayman			
Contract: 2N S						

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q975		1NT	Pass	2♣ ¹
Vul: Both	♥ Q1064	♥ A73	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ92	♦ K85	AP			
South HCP: 9	♣ A95	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ A54				1NT
Vul: None	♥ Q1087	♥ AJ95	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q7	♦ 1053	Pass	3♥	AP	
South HCP: 15	♣ J742	♣ AQ10	1. Stayman			
Contract: 3♥ S						

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 1062		1NT	Pass	2NT
Vul: NS	♥ K1052	♥ J84				
North HCP: 15	♦ J2	♦ AQ9	AP			
South HCP: 8	♣ A93	♣ J1054				
Contract: 2N N						

Board: 480

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q542

♥ A76

♦ K98

♣ 1084

South:

♠ K107

♥ Q983

♦ QJ4

♣ AK3

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

			1NT
--	--	--	-----

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

Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 481	♠ K7	The opponents are silent.
Dealer: N	♥ J109	
Vul: None	♦ AQ53	You bid first.
HCP: 15	♣ AJ105	

Board: 482	♠ 1085	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: NS	♦ K92	Partner bids first.
HCP: 9	♣ J742	

Board: 483	♠ KQ4	The opponents are silent.
Dealer: N	♥ QJ76	
Vul: EW	♦ 74	You bid first.
HCP: 15	♣ AK65	

Board: 484	♠ J1073	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: Both	♦ K984	Partner bids first.
HCP: 9	♣ 43	

Board: 485	♠ KQ7	The opponents are silent.
Dealer: N	♥ K97	
Vul: NS	♦ AK63	You bid first.
HCP: 15	♣ 632	

Board: 486	♠ 1043	The opponents are silent.
Dealer: S	♥ K83	
Vul: EW	♦ KJ5	Partner bids first.
HCP: 9	♣ Q854	

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

Board: 481	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A83		1NT	Pass	2♣ ¹
Vul: None	♥ J109	♥ Q875	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ53	♦ J10	AP			
South HCP: 9	♣ AJ105	♣ Q742	1. Stayman			
Contract: 2N N						

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ 1085	♠ J32				1NT
Vul: NS	♥ KQ2	♥ J4	Pass	2NT	AP	
North HCP: 9	♦ K92	♦ A76				
South HCP: 15	♣ J742	♣ AKQ63				
Contract: 2N S						

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ A53		1NT	Pass	2♣ ¹
Vul: EW	♥ QJ76	♥ 9832	Pass	2♥	Pass	3♥
North HCP: 15	♦ 74	♦ QJ3	AP			
South HCP: 9	♣ AK65	♣ Q94	1. Stayman			
Contract: 3♥ N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ J1073	♠ AQ				1NT
Vul: Both	♥ KQ2	♥ 9865	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K984	♦ A72	Pass	2NT	Pass	3NT
South HCP: 15	♣ 43	♣ AJ107	AP			
Contract: 3N S			1. Stayman			

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 43				
Vul: NS	♥ K97	♥ 1085		1NT	Pass	2NT
North HCP: 15	♦ AK63	♦ QJ9	AP			
South HCP: 9	♣ 632	♣ AQ754				
Contract: 2N N						

Board: 486

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1043

♥ K83

♦ KJ5

♣ Q854

South:

♠ AQ92

♥ 65

♦ Q43

♣ AK107

West	North	East	South
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			1NT
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Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 481	♠ A83	The opponents are silent.
Dealer: N	♥ Q875	
Vul: None	♦ J10	Partner bids first.
HCP: 9	♣ Q742	

Board: 482	♠ J32	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ A76	You bid first.
HCP: 15	♣ AKQ63	

Board: 483	♠ A53	The opponents are silent.
Dealer: N	♥ 9832	
Vul: EW	♦ QJ3	Partner bids first.
HCP: 9	♣ Q94	

Board: 484	♠ AQ	The opponents are silent.
Dealer: S	♥ 9865	
Vul: Both	♦ A72	You bid first.
HCP: 15	♣ AJ107	

Board: 485	♠ 43	The opponents are silent.
Dealer: N	♥ 1085	
Vul: NS	♦ QJ9	Partner bids first.
HCP: 9	♣ AQ754	

Board: 486	♠ AQ92	The opponents are silent.
Dealer: S	♥ 65	
Vul: EW	♦ Q43	You bid first.
HCP: 15	♣ AK107	

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

Board: 481	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A83		1NT	Pass	2♣ ¹
Vul: None	♥ J109	♥ Q875	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ53	♦ J10	AP			
South HCP: 9	♣ AJ105	♣ Q742	1. Stayman			
Contract: 2N N						

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ 1085	♠ J32				1NT
Vul: NS	♥ KQ2	♥ J4	Pass	2NT	AP	
North HCP: 9	♦ K92	♦ A76				
South HCP: 15	♣ J742	♣ AKQ63				
Contract: 2N S						

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ A53		1NT	Pass	2♣ ¹
Vul: EW	♥ QJ76	♥ 9832	Pass	2♥	Pass	3♥
North HCP: 15	♦ 74	♦ QJ3	AP			
South HCP: 9	♣ AK65	♣ Q94	1. Stayman			
Contract: 3♥ N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ J1073	♠ AQ				1NT
Vul: Both	♥ KQ2	♥ 9865	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K984	♦ A72	Pass	2NT	Pass	3NT
South HCP: 15	♣ 43	♣ AJ107	AP			
Contract: 3N S			1. Stayman			

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 43				
Vul: NS	♥ K97	♥ 1085		1NT	Pass	2NT
North HCP: 15	♦ AK63	♦ QJ9	AP			
South HCP: 9	♣ 632	♣ AQ754				
Contract: 2N N						

Board: 486

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1043

♥ K83

♦ KJ5

♣ Q854

South:

♠ AQ92

♥ 65

♦ Q43

♣ AK107

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

North hands (Practice Page)

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

Board: 487	♠ J96	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ K102	You bid first.
HCP: 15	♣ AK1065	

Board: 488	♠ 1082	The opponents are silent.
Dealer: S	♥ 102	
Vul: None	♦ K43	Partner bids first.
HCP: 9	♣ AQ942	

Board: 489	♠ A1072	The opponents are silent.
Dealer: N	♥ K862	
Vul: EW	♦ A6	You bid first.
HCP: 15	♣ A96	

Board: 490	♠ 104	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: Both	♦ A10943	Partner bids first.
HCP: 9	♣ 843	

Board: 491	♠ AK4	The opponents are silent.
Dealer: N	♥ K543	
Vul: None	♦ 95	You bid first.
HCP: 15	♣ KQ97	

Board: 492	♠ J1082	The opponents are silent.
Dealer: S	♥ 853	
Vul: NS	♦ AQ6	Partner bids first.
HCP: 9	♣ Q42	

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

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ AK103		1NT	Pass	2♣ ¹
Vul: Both	♥ A4	♥ 10972	Pass	2♦	Pass	2NT
North HCP: 15	♦ K102	♦ Q7	AP			
South HCP: 9	♣ AK1065	♣ 874	1. Stayman			
Contract: 2N N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ QJ63				1NT
Vul: None	♥ 102	♥ AK98	Pass	2NT	AP	
North HCP: 9	♦ K43	♦ AJ7				
South HCP: 15	♣ AQ942	♣ 76				
Contract: 2N S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ J8		1NT	Pass	2NT
Vul: EW	♥ K862	♥ Q43	AP			
North HCP: 15	♦ A6	♦ Q10843				
South HCP: 8	♣ A96	♣ QJ4				
Contract: 2N N						

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ K8				1NT
Vul: Both	♥ KQ3	♥ 754	Pass	2NT	AP	
North HCP: 9	♦ A10943	♦ K752				
South HCP: 15	♣ 843	♣ AKQ5				
Contract: 2N S						

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 97		1NT	Pass	2♣ ¹
Vul: None	♥ K543	♥ QJ87	Pass	2♥	Pass	4♥
North HCP: 15	♦ 95	♦ KQ1084	AP			
South HCP: 8	♣ KQ97	♣ 64	1. Stayman			
Contract: 4♥ N						

Board: 492

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J1082

♥ 853

♦ AQ6

♣ Q42

South:

♠ A9

♥ QJ97

♦ J87

♣ AK107

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 16 R16 points.

Board: 487	♠ AK103	The opponents are silent.
Dealer: N	♥ 10972	
Vul: Both	♦ Q7	Partner bids first.
HCP: 9	♣ 874	

Board: 488	♠ QJ63	The opponents are silent.
Dealer: S	♥ AK98	
Vul: None	♦ AJ7	You bid first.
HCP: 15	♣ 76	

Board: 489	♠ J8	The opponents are silent.
Dealer: N	♥ Q43	
Vul: EW	♦ Q10843	Partner bids first.
HCP: 8	♣ QJ4	

Board: 490	♠ K8	The opponents are silent.
Dealer: S	♥ 754	
Vul: Both	♦ K752	You bid first.
HCP: 15	♣ AKQ5	

Board: 491	♠ 97	The opponents are silent.
Dealer: N	♥ QJ87	
Vul: None	♦ KQ1084	Partner bids first.
HCP: 8	♣ 64	

Board: 492	♠ A9	The opponents are silent.
Dealer: S	♥ QJ97	
Vul: NS	♦ J87	You bid first.
HCP: 15	♣ AK107	

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

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ AK103		1NT	Pass	2♣ ¹
Vul: Both	♥ A4	♥ 10972	Pass	2♦	Pass	2NT
North HCP: 15	♦ K102	♦ Q7	AP			
South HCP: 9	♣ AK1065	♣ 874	1. Stayman			
Contract: 2N N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ QJ63				1NT
Vul: None	♥ 102	♥ AK98	Pass	2NT	AP	
North HCP: 9	♦ K43	♦ AJ7				
South HCP: 15	♣ AQ942	♣ 76				
Contract: 2N S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ J8		1NT	Pass	2NT
Vul: EW	♥ K862	♥ Q43	AP			
North HCP: 15	♦ A6	♦ Q10843				
South HCP: 8	♣ A96	♣ QJ4				
Contract: 2N N						

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ K8				1NT
Vul: Both	♥ KQ3	♥ 754	Pass	2NT	AP	
North HCP: 9	♦ A10943	♦ K752				
South HCP: 15	♣ 843	♣ AKQ5				
Contract: 2N S						

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 97		1NT	Pass	2♣ ¹
Vul: None	♥ K543	♥ QJ87	Pass	2♥	Pass	4♥
North HCP: 15	♦ 95	♦ KQ1084	AP			
South HCP: 8	♣ KQ97	♣ 64	1. Stayman			
Contract: 4♥ N						

Board: 492

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J1082

♥ 853

♦ AQ6

♣ Q42

South:

♠ A9

♥ QJ97

♦ J87

♣ AK107

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 16 R16 points.

Board: 493	♠ K4	The opponents are silent.
Dealer: N	♥ AK102	
Vul: Both	♦ 1085	You bid first.
HCP: 15	♣ AJ107	

Board: 494	♠ KJ2	The opponents are silent.
Dealer: S	♥ 105	
Vul: None	♦ Q1085	Partner bids first.
HCP: 9	♣ K432	

Board: 495	♠ 652	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: NS	♦ 1076	You bid first.
HCP: 15	♣ AK9	

Board: 496	♠ QJ2	The opponents are silent.
Dealer: S	♥ KJ86	
Vul: EW	♦ 87	Partner bids first.
HCP: 8	♣ J943	

Board: 497	♠ Q754	The opponents are silent.
Dealer: N	♥ AJ32	
Vul: None	♦ A3	You bid first.
HCP: 15	♣ A92	

Board: 498	♠ K104	The opponents are silent.
Dealer: S	♥ A864	
Vul: NS	♦ 83	Partner bids first.
HCP: 9	♣ Q1074	

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

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ J865		1NT	Pass	2♣ ¹
Vul: Both	♥ AK102	♥ Q9	Pass	2♥	Pass	2NT
North HCP: 15	♦ 1085	♦ QJ74	AP			
South HCP: 9	♣ AJ107	♣ K64	1. Stayman			
Contract: 2N N						

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ Q6				1NT
Vul: None	♥ 105	♥ AJ8	Pass	2NT	AP	
North HCP: 9	♦ Q1085	♦ KJ93				
South HCP: 15	♣ K432	♣ A965				
Contract: 2N S						

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ A1073		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ3	♥ 85	Pass	2♥	Pass	2NT
North HCP: 15	♦ 1076	♦ Q83	AP			
South HCP: 9	♣ AK9	♣ QJ43	1. Stayman			
Contract: 2N N						

Board: 496	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ K104				1NT
Vul: EW	♥ KJ86	♥ A10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 87	♦ KJ542	Pass	2NT	AP	
South HCP: 15	♣ J943	♣ A75	1. Stayman			
Contract: 2N S						

Board: 497	North:	South:	West	North	East	South
Dealer: N	♠ Q754	♠ K83		1NT	Pass	2NT
Vul: None	♥ AJ32	♥ 64	AP			
North HCP: 15	♦ A3	♦ QJ98				
South HCP: 9	♣ A92	♣ K764				
Contract: 2N N						

Board: 498

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K104

♥ A864

♦ 83

♣ Q1074

South:

♠ Q76

♥ 73

♦ KQJ2

♣ AK52

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♦
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Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

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

Board: 493	♠ J865	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ QJ74	Partner bids first.
HCP: 9	♣ K64	

Board: 494	♠ Q6	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: None	♦ KJ93	You bid first.
HCP: 15	♣ A965	

Board: 495	♠ A1073	The opponents are silent.
Dealer: N	♥ 85	
Vul: NS	♦ Q83	Partner bids first.
HCP: 9	♣ QJ43	

Board: 496	♠ K104	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ KJ542	You bid first.
HCP: 15	♣ A75	

Board: 497	♠ K83	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ QJ98	Partner bids first.
HCP: 9	♣ K764	

Board: 498	♠ Q76	The opponents are silent.
Dealer: S	♥ 73	
Vul: NS	♦ KQJ2	You bid first.
HCP: 15	♣ AK52	

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

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ J865		1NT	Pass	2♣ ¹
Vul: Both	♥ AK102	♥ Q9	Pass	2♥	Pass	2NT
North HCP: 15	♦ 1085	♦ QJ74	AP			
South HCP: 9	♣ AJ107	♣ K64	1. Stayman			
Contract: 2N N						

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ Q6				1NT
Vul: None	♥ 105	♥ AJ8	Pass	2NT	AP	
North HCP: 9	♦ Q1085	♦ KJ93				
South HCP: 15	♣ K432	♣ A965				
Contract: 2N S						

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ A1073		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ3	♥ 85	Pass	2♥	Pass	2NT
North HCP: 15	♦ 1076	♦ Q83	AP			
South HCP: 9	♣ AK9	♣ QJ43	1. Stayman			
Contract: 2N N						

Board: 496	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ K104				1NT
Vul: EW	♥ KJ86	♥ A10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 87	♦ KJ542	Pass	2NT	AP	
South HCP: 15	♣ J943	♣ A75	1. Stayman			
Contract: 2N S						

Board: 497	North:	South:	West	North	East	South
Dealer: N	♠ Q754	♠ K83		1NT	Pass	2NT
Vul: None	♥ AJ32	♥ 64	AP			
North HCP: 15	♦ A3	♦ QJ98				
South HCP: 9	♣ A92	♣ K764				
Contract: 2N N						

Board: 498

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K104

♥ A864

♦ 83

♣ Q1074

South:

♠ Q76

♥ 73

♦ KQJ2

♣ AK52

West	North	East	South
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			1NT
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Pass	2♣ ¹	Pass	2♦
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Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 499	♠ K93	The opponents are silent.
Dealer: N	♥ AJ92	
Vul: EW	♦ A96	You bid first.
HCP: 15	♣ K103	

Board: 500	♠ 84	The opponents are silent.
Dealer: S	♥ K65	
Vul: Both	♦ K82	Partner bids first.
HCP: 9	♣ QJ1064	

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

Board: 499	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ AQ87		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ92	♥ 864	Pass	2♥	Pass	2NT
North HCP: 15	♦ A96	♦ QJ	AP			
South HCP: 9	♣ K103	♣ 8754	1. Stayman			
Contract: 2N N						
Board: 500	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ A9				1NT
Vul: Both	♥ K65	♥ AJ8				
North HCP: 9	♦ K82	♦ AQ974	Pass	2NT	AP	
South HCP: 15	♣ QJ1064	♣ 873				
Contract: 2N S						

South hands (Practice Page)

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

Board: 499 ♠ AQ87

Dealer: N ♥ 864

Vul: EW ♦ QJ

HCP: 9 ♣ 8754

The opponents are silent.

Partner bids first.

Board: 500 ♠ A9

Dealer: S ♥ AJ8

Vul: Both ♦ AQ974

HCP: 15 ♣ 873

The opponents are silent.

You bid first.

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

Board: 499	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ AQ87		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ92	♥ 864	Pass	2♥	Pass	2NT
North HCP: 15	♦ A96	♦ QJ	AP			
South HCP: 9	♣ K103	♣ 8754	1. Stayman			
Contract: 2N N						

Board: 500	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ A9				1NT
Vul: Both	♥ K65	♥ AJ8				
North HCP: 9	♦ K82	♦ AQ974	Pass	2NT	AP	
South HCP: 15	♣ QJ1064	♣ 873				
Contract: 2N S						